

# Banco do Brasil

ISIN CODE: BRBBASACNOR3

Overall score 56/100

## Sector: ALAS20 companies IR

Companies in sector panel: 44

Information rate: 100% (Sector average: 94%)  
Company cooperation level: Not responsive \*

## General information

Banco do Brasil is a Brazil-based financial institution primarily engaged in the banking sector. The Bank's activities are divided into five business segments: Banking, which offers deposits, loans and other banking services in the retail, corporate, wholesale and public sectors; Investments, which focuses on the structuring and distribution of debt and equity instruments in Brazilian primary and secondary capital markets; Fund management, which is mainly responsible for the purchase, sale and custody of securities, as well as portfolio management; Insurance, which provides products and services related to life, property and automobile insurance, private pension and capitalization plans, and Electronic payments, which includes services related to administration of credit and debit cards, such as capture, transmission, processing and financial settlement. The Bank operates through numerous subsidiaries in the domestic and international market.

Main Economic Segment**	Turnover 2016
Banking	97.0 %
Insurance	2.7 %
Payment Methods	0.2 %

## Investor Relations Performance

■ Sector performance  
■ Company performance  
Rating: min -- / max ++

INVESTOR RELATIONS	
100	2017
75	
50	
25	
0	
Score	56
Allegations	No
Rating	=
Risk management	Robust

### Key issues

Companies seeking to attract international investors or to have them remain as shareholders are expected to maintain a sustainable and transparent relationship with these capital markets players. Investors and analysts should be able to access detailed and updated information as regards the company's financial performance, as well as regarding its medium to long-term strategy and related quantitative targets. Furthermore, it is also key for a company to report on its strategy and performance on Environmental, Social and Governance aspects. Such information should be made accessible through communication channels such as reports or dedicated pages on the website, while an investor relations team or department would be set up within the company.

### Company performance

Banco do Brasil achieved a robust performance in the Investor Relations issues. Responsibilities over Investor relations have been allocated to the company's CFO. In addition, the company provides relevant information on its financial KPIs, such as past evolutions, and significant information on its ESG KPIs, such as the description of their calculation. Banco do Brasil describes significant key elements of the general context of its markets and has set up significant tools to promote the continuous follow up of its corporate events and ESG strategies and performances. However, the company is transparent only on few of the key elements of its Corporate Governance framework and has adopted few of the recommended elements for an open and transparent communication with shareholders.

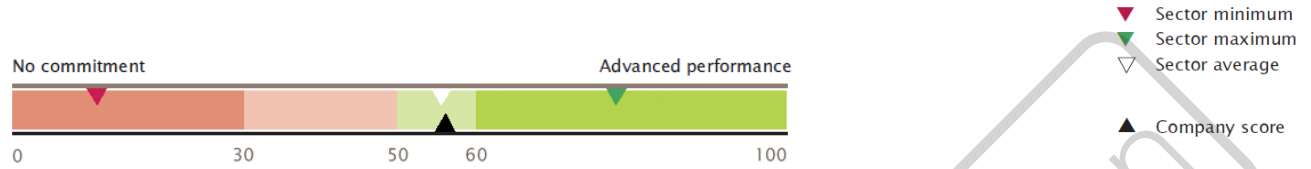
\* On a 4-level scale: proactive, responsive, partially responsive, not responsive  
\*\* See detailed economic indicators in Selected financial data section  
\*\*\* Based on the most recent Index at the date of publication

## Investor Relations

Score : 56

### CGV3.1 Investor Relations

(score: 56, weight: 2)



#### Responsibilities allocated to the role of Investor Relation

*Responsibilities of Investor Relations are allocated to CFO*

#### Transparency on Corporate Governance issues (Annual Report and website).

*The company is transparent only on few of the key elements of its Corporate Governance framework.*

- Criteria for independency and status of Directors (independent, non-independent, executive, non-executive directors, chairman)
- Description of the process of Directors' performance evaluation
- Detailed biographies of Senior Management (explanation of skills and experience)

#### Comprehensiveness of the company's Annual Report

*The company's Annual Report (published in English) provides relevant information on its financial key performance indicators.*

- The company provides financial KPI
- The company clearly explains the past negative evolution of its KPI
- The company clearly explains the past positive evolution of its KPI

#### Transparency on the general context of the company's activities

*The company describes significant key elements of the general context of its markets.*

- Description of the company's markets
- Description of the company's regulatory environment
- Detailed description of the company's risks and uncertainties
- Description of the company's competitive position (with industry benchmarks)
- Description of the trends and outlook of the company's sector/industry
- Drivers of operational performance at product/service level
- Drivers of operational performance at regional/geographical level

#### Quality of the company's ESG reporting

*The company's social and environmental reporting (published in English) provides significant information on its ESG key performance indicators.*

- The company provides ESG KPI
- The company clearly describes the calculation of its ESG KPI
- The company assesses the materiality of its key ESG issues
- The company clearly explains the past negative evolution of its ESG KPI
- The company clearly explains the past positive evolution of its ESG KPI
- The company's ESG KPI are audited or reviewed by an independent third party

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**On-line communication on financial results**

*The company has adopted few of the recommended elements for an open and transparent communication with shareholders.*

- *The presentation of financial results is available in an interactive format*
- *The company's Annual Report or IR website provide a history of the dividend performance (at least 3 years)*

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**Updates and follow-up on corporate financial events**

*The company set up significant tools to promote the continuous follow up of its corporate events.*

- *The financial calendar is communicated in the Investor Relations Section of the company's website*
- *It is possible to register for receiving feeds and email alerts on financial presentations*
- *Access to webcasts (audio or video) and conference calls via the web in real-time to all users (private investors, analysts, institutional investors, media or other audiences).*
- *Identification of dividend payment dates*

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**Updates and follow-up on ESG strategies and performances**

*The company set up significant tools to promote the continuous follow up on its ESG strategies and performances.*

- *Publication of relevant annual ESG reporting.*
- *Explicit link to recognized ESG reporting standards.*
- *Organization of roadshows on ESG issues OR webcasts OR presentations published on the website.*

Confidential Information

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## Contacts

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