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Comitê de
Governança, Riscos e Controles

GRC

# Ata da 57ª sessão do Comitê de Governança, Riscos e Controles

9 de outubro de 2024



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**Data e horário** 9 de outubro de 2024, das 13h34 às 15h20

**Local** Sala de Reuniões nº 8 do 21º andar do Edifício-Sede do Banco Central do Brasil, em Brasília, em conexão com ambiente virtual

**Membros participantes**

**Presencialmente**

Roberto de Oliveira Campos Neto
*Presidente*

Ailton de Aquino Santos
*Diretor de Fiscalização*
*Diretor de Regulação substituto*

Carolina de Assis Barros
*Diretora de Relacionamento, Cidadania e Supervisão de Conduta*

Gabriel Muricca Galípolo
*Diretor de Política Monetária*

**Videoconferência**

Diogo Abry Guillen
*Diretor de Política Econômica*

Paulo Picchetti
*Diretor de Assuntos Internacionais e de Gestão de Riscos Corporativos*

Renato Dias de Brito Gomes
*Diretor de Organização do Sistema Financeiro e de Resolução*

Rodrigo Alves Teixeira
*Diretor de Administração*

**Membro ausente**

Otávio Ribeiro Damaso
*Diretor de Regulação – Missão oficial no exterior*

**Demais participantes**

**Presencialmente**

André Luiz Carvalho Nunes da Costa
*Chefe-Adjunto do Departamento de Comunicação*

Arnaldo José Giongo Galvão
*Assessor de Imprensa*

Cristiano de Oliveira Lopes Cozer
*Procurador-Geral*

Enrico Bezerra Ximenes de Vasconcelos
*Chefe da Secretaria de Governança, Articulação e Monitoramento Estratégico*
*Gestor de Segurança e Credenciamento*

Germano Claro Simões Machado
*Chefe do Departamento de Riscos Corporativos e Referências Operacionais substituto*

Gustavo Isaac Martins
*Secretário da Diretoria substituto*

**Videoconferência**

Jaildo Lima de Oliveira
*Auditor-Chefe*



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**Relatores** — **Videoconferência**

Carlos Eduardo Rodrigues da Cunha Gomes
*Chefe do Departamento de Atendimento Institucional*

Carolina Bacelar Boros
*Chefe de Subunidade da Secretaria de Governança, Articulação e Monitoramento Estratégico*

Fábio Gabrielli Fernandes
*Chefe de subunidade do Departamento de Riscos Corporativos e Referências Operacionais*

Giselle Angelo Foschetti
*Chefe de Subunidade da Secretaria de Governança, Articulação e Monitoramento Estratégico*

Liziane Castilhos de Oliveira Freitas
*Chefe-Adjunta da Secretaria de Governança, Articulação e Monitoramento Estratégico*

*Os relatores participaram somente da discussão dos assuntos que foram objeto da sua relatoria.*

**Secretaria** — **Videoconferência**

Leonardo Martins Nogueira
*Secretário do GRC*
*Secretário-Executivo*



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## Assuntos:

**Comunicação 123/2024-GRC**
Assuntos do **Presidente**

Apresenta o *Annual Report* 2023, versão adaptada em inglês do Relatório Integrado do Banco Central (RIG) referente ao exercício de 2023.

*Relator:* Leonardo Martins Nogueira

*Decisão:* O GRC ficou ciente do contido na comunicação.

**Comunicação 124/2024-GRC**
Assuntos **Internacionais e de Gestão de Riscos Corporativos**

Apresenta nota técnica sobre custos, benefícios e volume das reservas internacionais.
DOCUMENTO RESERVADO POR 5 ANOS.
*Art. 23, inciso IV, da Lei nº 12.527, de 18 de novembro de 2011*

*Relatores:* Paulo Picchetti
Fábio Gabrielli Fernandes
Germano Claro Simões Machado

*Decisão:* O GRC ficou ciente do contido na comunicação.

**Voto 125/2024-GRC**
Assuntos do **Presidente**

Apresenta o novo Regulamento do Comitê de Integridade do Banco Central do Brasil e propõe a inclusão de novas ações no Plano de Integridade ciclo 2024-2025.

*Relatores:* Carolina Bacelar Boros
Enrico Bezerra Ximenes de Vasconcelos
Liziane Castilhos de Oliveira Freitas

*Decisão:* O GRC aprovou o voto.

**Voto 126/2024-GRC**
Assuntos do **Presidente**

Propõe novo regulamento do Comitê de Gestão Estratégica (CGE), atualmente disciplinado pela Resolução BCB nº 71, de 11 de fevereiro de 2021, e atualizado pela Resolução BCB nº 113, de 6 de julho de 2021.

*Relatores:* Enrico Bezerra Ximenes de Vasconcelos
Giselle Angelo Foschetti
Liziane Castilhos de Oliveira Freitas

*Decisão:* O GRC aprovou o voto.



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**Voto 127/2024-GRC**
Assuntos de **Relacionamento, Cidadania e Supervisão de Conduta**

Propõe a ratificação da aprovação ad referendum do Plano de Transformação Digital (PTD) firmado entre o Banco Central do Brasil e a Secretaria de Governo Digital do Ministério da Gestão e da Inovação em Serviços Públicos.

*Relatores:* Carolina de Assis Barros

Carlos Eduardo Rodrigues da Cunha Gomes

*Decisão:* O GRC aprovou o voto.

*Os atos normativos eventualmente aprovados na presente sessão são considerados assinados, para todos os efeitos, mediante assinatura do voto que lhes deu origem ou assinatura desta ata, pela mesma autoridade subscritora do respectivo voto, ficando legitimada sua publicação.*

**Assinam digitalmente esta ata:**

*(conforme art. 6º do Decreto nº 8.539, de 8 de outubro de 2015)*

LEONARDO MARTINS NOGUEIRA
ROBERTO DE OLIVEIRA CAMPOS NETO
AILTON DE AQUINO SANTOS
CAROLINA DE ASSIS BARROS
DIOGO ABRY GUILLEN
GABRIEL MURICCA GALÍPOLO
PAULO PICCHETTI
RENATO DIAS DE BRITO GOMES
RODRIGO ALVES TEIXEIRA



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BANCO CENTRAL DO BRASIL

COMUNICAÇÃO 123/2024–GRC, DE 9 DE OUTUBRO DE 2024

Assuntos do Presidente – Apresenta o *Annual Report* 2023, versão adaptada em inglês do Relatório Integrado do Banco Central (RIG) referente ao exercício de 2023.

Senhores Diretores, membros do GRC,

1. O Relatório Integrado do Banco Central (RIG) compõe a prestação de contas anual dos administradores e responsáveis pela governança e pelos atos do Banco Central do Brasil (BCB) ao Tribunal de Contas da União (TCU), na forma disposta na Instrução Normativa nº 84, de 22 de abril de 2020, do TCU.

2. O RIG referente ao exercício de 2023 foi aprovado pelo Voto 103/2024–GRC, de 21 de março de 2024. Com o objetivo de ampliar o acesso ao conteúdo do RIG para diferentes públicos e interessados e de fortalecer a integração e a relação com organizações e interlocutores internacionais, apresento, por meio desta Comunicação, a versão adaptada em inglês do RIG, o *Annual Report* (AR) 2023*,* para publicação no *website* do BCB em inglês.

3. A versão em inglês mantém-se, sempre que possível, fiel àquela publicada em português, preservando sua integridade, mas apresenta adequações de linguagem, vocabulário e conteúdo em razão das diferentes características do público internacional quando comparado com o público brasileiro. As duas versões também apresentam objetivos diferentes, o que foi considerado no momento da produção do AR 2023. Assim, enquanto o RIG possui como objetivo prestar contas à sociedade brasileira sobre as realizações anuais do BCB, o AR visa a contribuir com a ampliação de sua inserção internacional.

4. Assim, com fundamento no art. 139, inciso III, alínea "f", do Regimento Interno do Banco Central do Brasil, e em atenção ao art. 10, inciso I, alínea "g", do Regulamento do Comitê de Governança, Riscos e Controles (GRC), anexo à Resolução BCB nº 112, de 6 de julho de 2021, é o que trago ao conhecimento deste colegiado.

ROBERTO DE OLIVEIRA CAMPOS NETO
Presidente

Anexo: 1.

SECRETARIA DO GRC

*Documento assinado com certificação digital, conforme art. 6º do Decreto nº 8.539, de 8 de outubro de 2015*

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# Annual Report

# AR 2023

BANCO CENTRAL DO BRASIL

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Disclaimer: Unless otherwise stated, if any discrepancy arises due to translation, the Portuguese version shall prevail.

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# Letter from the Governor

Throughout 2023, the Brazilian economic continued its recovery process. The global economy, however, was characterized by an increase in the general level of prices resulting from imbalances between the demand for goods and services and an increase in the demand for energy. In the domestic economy, the Banco Central do Brasil (BCB) was able to quickly identify the persistent nature of inflation and timely started the monetary tightening cycle in March 2021, raising the Selic interest rate. As a result, there was a reduction in inflation in 2023.

It is also the BCB's role to safeguard financial stability keeping a close eye on the key risks and on the resilience of the National Financial System (SFN). Analyses carried out by the BCB indicate that the confidence degree in the SFN resilience remained high.

Looking at the relevant challenges for the Brazilian economy, it is clear the importance of promoting a sustainable and inclusive economic growth. For this purpose, the BCB has undertaken several initiatives within the scope of its strategic agenda, the Agenda BC#, which is organized in six dimensions: Inclusion, Competitiveness, Transparency, Education, Sustainability, and Excellence.

The Agenda BC# initiatives aim to develop a more dynamic and friendly business environment, to promote financial democratization - greater inclusion, lower intermediation costs, greater competition, reduced barriers to entry into the SFN, greater contribution to the sustainable growth of the economy, reduction in the cost of credit and increase in better quality financial services.

In this sense, in recent years, initiatives associated with the Brazilian Instant Payments Solution (Pix), the Open Finance system and the Regulatory Sandbox have stood out. Pix revolutionized the way Brazilians make payments and financial transfers. Open Finance includes, in addition to information on traditional financial products and services, data on products and services related to investments and, in the future, those related to exchange, accreditation, insurance and pensions, with due authorization from the client. The Regulatory Sandbox is an environment in which entities are authorized to test innovative projects in the financial or payment sectors, observing a specific set of regulations that support the controlled and delimited performance of their activities.

Initiatives related to improving the cybersecurity of the SFN and the Brazilian Payment System (SPB) were also developed. The aim was also to promote the development of sustainable finance in the SFN through the implementation of international best practices in sustainable finance, greater availability of SFN resources for sustainable ventures and better management of social, environmental and climate risks.

The consolidation of Aprender Valor program, which brings financial education to students from public elementary school, has been very important in raising awareness among citizens and encouraging the habit of saving.

Initiatives that seek to improve and expand communication actions with society stand out: the launch of the *Meu BC* page to provide services and information in plain language; Sistema Valores a Receber (SVR) to allow people to know whether they have forgotten money in any bank or other SFN participant; and the change in the layout of the Registrato reports to facilitate the understanding of the information made available to citizens.

Regarding the next steps to modernize the SFN, the proposal is to continue an innovation program whose objective is the complete digitalization of financial intermediation through the technological objectives of Agenda BC#. The highlights are the implementation of new features linked to Pix and Open Finance. Another relevant initiative is the development of the BCB's digital currency, Drex, which will contribute to greater financial inclusion and greater efficiency of the SFN. Drex's greatest benefit is the democratization of the population's access to various traditional and innovative financial services.

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This Report is part of the BCB's accountability towards citizens in 2023 and is structured in three chapters. The chapter "Who We Are" presents a description of what the BCB is, its context, its business model, governance, and strategy. The chapter "Our Strength and Our Resources" briefly presents the various resources that the BCB has at its disposal to fulfill its mission: people; network of institutional relationships; technological, financial, infrastructure and natural resources. The chapter "Our Results" presents the main achievements and benefits these results produced for Brazilian society.

Finally, I assure the integrity of this Annual Report, prepared with the participation of the various areas of the BCB. The Portuguese version was approved by the Governance, Risks and Controls Committee of the BCB, pursuant to Vote103/2024–GRC, of March 21, 2024, and was made available to society and to the Federal Court of Accounts (TCU).

Enjoy the reading!



**Roberto Campos Neto**
Presidente

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# WHO WE **ARE**

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# 1 Business model and operating context

The BCB is a federal agency of a special and autonomous nature created by Law 4.595, of December 31, 1964, with autonomy granted by Law 179, of February 24, 2021. Its mission is to ensure the stability of the currency's purchasing power, to foster a sound, efficient, and competitive financial system, and to promote the economic well-being of society.

The business model explains how the BCB generates value to society. It presents summarized information about the personnel (servants and outsourced collaborators), the relationships it cultivates, the available resources, the main work processes, and the quantitative results generated. The BCB's business model is presented below.

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## OUR STRENGTH AND OUR RESOURCES[1]

### People

**3,276** public civil servants
**2,144** postgraduates
**1,870** learning actions
**3,018** outsourced employees

### Know-how

**246** systems
**18,969** time series
**42** thousand regulations and guidelines
Reports, research, papers, regulations, protocols, manuals, etc.

### Relationship

Academy | Rating agencies | Citizens
Government spheres | Press | Investors | Market
International bodies | Public authorities | National Financial System | Trade unions | Civil society

### Infrastructure

- Present in all regions of Brazil.
- State-of-the-art technology park.
- Banco do Brasil's distribution network: making banknotes and coins available throughout Brazil.

### Natural resources

- Destination of discarded recyclabe waste to associations and cooperatives of material and recyclable collectors.
- Reduction of around 75% in the consumption of A4 paper between 2010 and 2021.

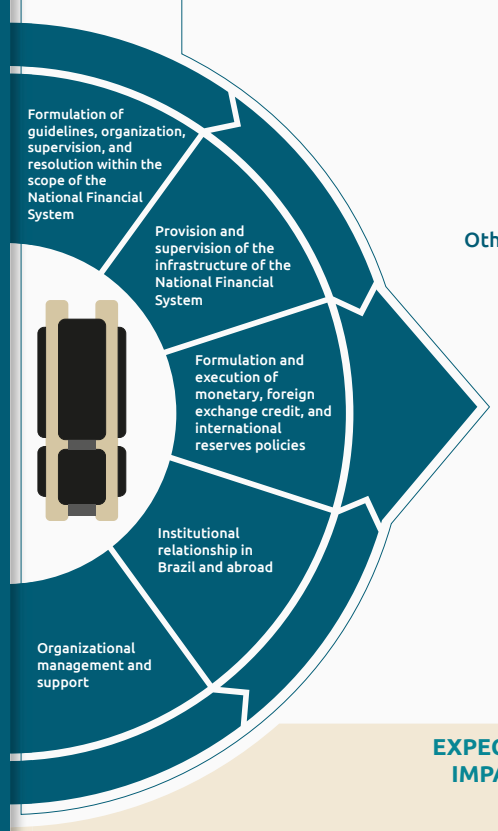
### Budget BRL

**4** billion in the Federal Government General Budget
**1.1** billion[2] in Monetary Authority Budget

## STRATEGY

MISSION
VISION
VALUES
OBJECTIVES
THEMES
ACTIONS

## PROCESSES




## OUR RESULTS

### INTERACTION WITH OUR AUDIENCE

Information demands
**100%** of the information demands met within the deadline

Social media reach
**32.7 million** times our content has been viewed by internet users

Transparency
**1.5 million** views of the Open Data Portal

**Others**

- **2** public consultations conducted
- SFN: **813** supervision actions
- Requests from public authorities answered: **53,747**
- **41** events with our audience
- **30** public hearings attended in the National Congress
- More than **1,000** interactions with international counterparts
- **39** events with press
- **886,8** thousand beneficiaries with financial education actions

### INFLATION

**4.62%** IPCA

### SOUND NATIONAL FINANCIAL SYSTEM

Level of compliance with capital requirements

**99.83%**

### NATIONAL FINANCIAL SYSTEM AND FUNCTIONING MEANS OF PAYMENT

**99.94%** availability of critical systems

Change per inhabitant
**13.72** banknotes
**141.19** coins

### BASIC INTEREST

**11.75%** Selic

### OUR KNOWLEDGE AVAILABLE TO ALL

**9** Published reports
**16** Working Papers

### EXPECTED IMPACTS

Economic and financial stability
Inclusion and competitiveness of the SFN
Affordability and lower cost of credit
Transparency in BCB information
Financial citizenship
More sustainable economy

1 Learn more about our strengths, our resources, and our results in the in the following chapters, where each of the numbers that are briefly presented on this page are explained in more detail.

2 The monetary authority budget (OAM) primary expense.

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In recent years, the world has faced a series of challenges. The COVID-19 pandemic and recent geopolitical tensions have generated shocks in the world economy and produced relevant impacts on the global population. One of the main impacts was the increase in the general price level. The economic support policies implemented since the pandemic contributed to alleviating the effects of these shocks on households and businesses but generated large and persistent imbalances between the demand for goods and services, in an environment of restricted supply, and increasing of energy demand. These imbalances, associated with disruptions in global production chains and changes in the labor market, led to an increase in global inflation.

Therefore, in 2023, central banks continued to implement restrictive monetary policies to reduce inflation. These policies, together with the normalization of global production chains and the reduction in energy prices, have contributed to the decrease in global inflation rates. However, core inflation remains resilient and at a high level due to the spread of inflation and underlying pressures from sectors with more rigid prices, such as services, which has made the last stage of the disinflation process more challenging.

Furthermore, there is a continued deterioration in the fiscal scenario in advanced economies. After the sharp rise in public debt that followed the stimuli promoted during the pandemic, there is a growing increase in the need for public resources to meet demands related to the climate transition and industrial, defense and social policies. The combination of expansionary fiscal policies and high debt has increased longer-term interest rates and reinforced the risk of maintaining high interest rates for longer.

In this context, 2024 should present a challenging external scenario for the global economy. Central banks in advanced economies remain determined to promote the convergence of inflation rates towards their targets in an environment marked by pressures in labor markets, geopolitical tensions, climate incidents, and the fragmentation of global production chains. These elements represent risks to the disinflation process. The maintenance of interest rates at high levels in advanced economies and the consequent increase in global debt service pose risks of draining liquidity from the private sector and a displacement effect on corporate investment. In addition, the liquidity squeeze and the tightening of financial conditions pose challenges for emerging economies.

In the Brazilian economy, there was a reduction in inflation in 2023 as result of the lagged effects of the restrictive monetary policy initiated promptly by the BCB in March 2021. There was a reduction in inflation from 5.79% in 2022 to 4.62% in 2023. Inflation expectations for 2024 and 2025 ended 2023 at 3.90% and 3.50%. In June 2023, the National Monetary Council (CMN) set the inflation target for 2026 at 3% and a tolerance interval of 1.5 percentage points above or below the 3% level, which correspond to

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the same values that were set for 2024 and 2025. As a result, there was a reduction in uncertainty about inflation targets for subsequent years and a partial re-anchoring of expectations. The gain in credibility produced by the CMN's decision helped to reduce inflation expectations. Besides, the decision also contributed to the monetary easing cycle, started at the Monetary Policy Committee (Copom) meeting in August. Despite the recent improvement in the inflationary situation, it is important to highlight that inflationary pressures in the global economy will still be present in 2024 and, therefore, the BCB needs to remain vigilant and persist in controlling inflation, as this is the best way to contribute for the sustainable growth of the economy.

Fiscal risk is a relevant element - Brazil has the challenge of reconciling meeting social demands with fiscal sustainability. The approval of the fiscal framework played an important role in this regard seeking a public debt sustainability trajectory that allows economic shocks to be accommodated, without compromising the consistency of the budget. However, it is necessary to persevere in adjusting and meeting the targets. Maintaining the fiscal commitment and reducing uncertainties related to the tax structure compatible with the new fiscal framework contribute to the re-anchoring of inflation expectations and a faster disinflationary process with lower costs in terms of activity.

Regarding economic activity, the outlook for 2024 is for growth deceleration. Market projections point to GDP growth of 2.92% in 2023 and 1.52% in 2024. These numbers reflect the deceleration in the pace of global growth and the restrictive impacts of domestic monetary policy. Although there is a debate about the reasons for this underestimation, it may indicate that potential growth in Brazil is in fact higher than current estimates.

Therefore, the economic scenario for 2024 presents negative and positive elements. The negative elements include, in addition to the prospect of an economic slowdown, greater persistence of global inflationary pressures, and tighter financial conditions for emerging economies. Among the elements that could favor growth is Brazil's potential as an agricultural and renewable energy producer. In fact, Brazil can contribute to global food and energy security. This situation demands a focus on fiscal balance and structural reforms to promote sustainable and inclusive growth.

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## 1.1 WHAT WAS IMPORTANT IN 2023

Defining what is important to be highlighted by this AR has several phases and sources. Throughout the year, the Board of Governors' decisions are monitored through the analysis of votes and communications. Furthermore, the BCB's strategic actions are constantly monitored through the Agenda BC#. Based on these inputs, the main themes that have been important in the BCB's operations are selected and prioritized according to their potential impact on society. In addition, throughout the year, important actions were publicized through social media, in particular Live BC, where the main results for 2023 were presented.




**Inflation under control**

**SFN stability**

**BC#**

***#Competitiveness***
- *Pix*
- *Open Finance*
- *Drex*
- *Regulatory Sandbox*
- *Cyber Resiliency*

***#Sustainability***
- *Regulatory and supervisory frameworks for social, environmental and climate risks*

***#Inclusion***
- *Fostering of cooperativism*
- *Simplification of FX regulation*

***#Education***
- *Aprender Valor*
- *Financial citizenship*

***#Transparency***
- *Digital citizenship*
- *Rural credit*
- *Transparency of monetary policy*

***#Excellence***
- *Career modernization*
- *Institutional Strengthening*

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# 2 Governance, structure, and integrity

The BCB is chaired by its Governor and its eight Deputy Governors, who make up the Board of Governors. All of them are nominated by the President of the Republic and approved by the Federal Senate. The BCB's Governor and Deputy Governors have a four-year term, not coincident with the term of the President of the Republic. Each year, two Deputy Governors take office so that the Board members' terms begin alternately. The Governor and the Deputy Governors may be reappointed once.

The BCB's Governor represents the authority in the country and abroad when interacting with foreign financial institutions and international organizations.



**Fernanda Guardado**
Deputy Governor for International Affairs and Corporate Risk Management

**Ailton De Aquino Santos**
Deputy Governor for Supervision

**Carolina de Assis Barros**
Deputy Governor for Administration

**Renato Dias de Brito Gomes**
Deputy Governor for Licensing and Resolution

**Roberto Campos Neto**
Governor

**Diogo Abry Guillen**
Deputy Governor for Economic Policy

**Mauricio Moura**
Deputy Governor for Institutional Relations, Citizenship and Conduct Supervision

**Gabriel Muricca Galípolo**
Deputy Governor for Monetary Policy

**Otavio Ribeiro Damaso**
Deputy Governor for Regulation

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The Governor and Deputy Governors of the BCB comprise the following deliberative committees:

» The **Monetary Policy Committee** (Copom), which defines the target of the economy›s basic interest rate (the Selic interest rate) and publishes the Inflation Report;

» The **Financial Stability Committee** (Comef), which establishes guidelines for maintaining financial stability and preventing the materialization of systemic risk, i.e., the risk of a halt on essential financial services to families and companies, with significantly damages to the Brazilian economy;

» The Governance, Risks and Controls Committee (GRC), which defines guidelines related to corporate governance, strategy, and risk management and internal controls; and

» The Administration Committee (Coad), which defines guidelines and strategies for relevant internal administration issues, as well as adopts measures to systematize practices within the BCB.

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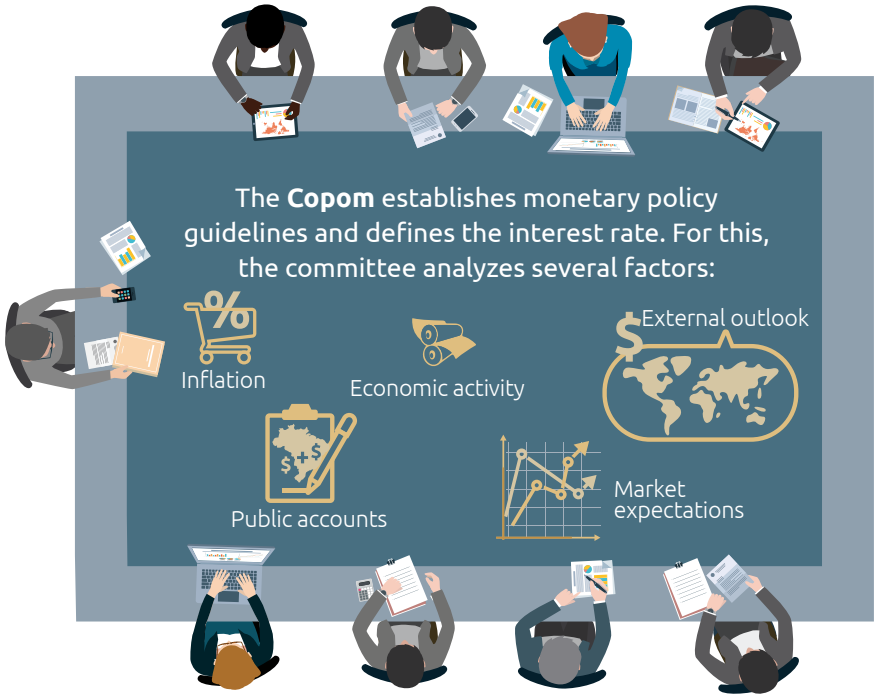
The **Coad** deliberates and defines guidelines and strategies related to

- Human resource management
- Organization
- Material resource management
- Accounting and budget management
- Institutional security
- Information technology and cybersecurity





The **Copom** establishes monetary policy guidelines and defines the interest rate. For this, the committee analyzes several factors:

- Inflation
- Economic activity
- External outlook
- Public accounts
- Market expectations

The **GRC** sets guidelines and monitors activities related to:

- Corporate governance
- Strategic management
- Risk management and internal controls

**Comef** seeks to preserve financial stability and mitigate systemic risk.

If there is any indication of a problem that impacts the system, the committee determines studies and recommends new standards.

The Committee is vigilant to put the financial services consumers, investors, workers and companies minds at rest.

- Information related to the soundness and the efficiency of the financial system
- Economic data
- International outlook



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The departments are subordinated to the Governor and Deputy Governors and carry out the activities of each area of competence. The BCB is headquartered in Brasília and has regional branches in nine state capitals. The organizational chart is available **here**.

The internal instances that support governance are the Executive Secretariat, the Ombudsman, the Internal Audit, the General Counsel's Office, and the Department of Professional Conduct.

**Executive Secretariat**: acts as a secretariat for the collegiate meetings attended by the Governor and the Deputy Governors, including the CMN; manages and keeps up-to-date a research tool on the BCB regulations; promotes the articulation of the various BCB areas, strategic planning and management, project and program management, the improvement of corporate governance and the monitoring of institutional results.

**The BCB's Office of the Ombudsman**: receives complaints, compliments, and suggestions about the services provided by the BCB, in addition to formal allegations against its employees. It works to improve the quality of services provided to citizens; and ensures institutional transparency.

**Internal Audit**: seeks, through objective and proactive assurance and consulting activities, to map and mitigate conditions that could harm the fulfillment of the institutional mission and the achievement of strategic objectives. To do so, it focuses its engagements on evaluating and improving the effectiveness of governance, risk management, and controls. The combined efforts of the internal and the independent audit, which is hired to assess the reliability and transparency of published accounting statements, aim to ensure excellence in accountability to society.

**General Counsel's Office – Legal Department (PGBC)**: acts in defense of the BCB and internally carries out legal consultancy and advisory activities. The PGBC also follows up on lawsuits against the BCB filed either by its servants or by employees from companies who provide outsourced services. Lawsuits like that were 1,559 by the end of 2023.

**Department of Professional Conduct (Coger)**: prevents and investigates possible irregularities practiced by civil servants in the BCB's specialist career and is part of the Federal Executive Branch's Correction System. Coger acts based on complaints sent to it or when it identifies, in its routine activities, a possible occurrence of a disciplinary infraction.

The BCB's governance structure is complemented by external actors who contribute to the BCB's practices, guiding and monitoring them. Such actors are represented by society itself and by bodies of the Executive, Legislative and Judiciary branches.

The BCB also shares experiences, adopts best practices, and follows governance recommendations from various international bodies, notably the Bank for International Settlements (BIS), the Group of 20 (G20), the Financial Stability Board (FSB), the International Monetary Fund (IMF), the Financial Action Task Force (FATF), and the Network for Greening the Financial System (NGFS).

**Correctional units:**
Coger and the PGBC are the correctional units of the BCB. They analyze requests from civil servants about the existence of conflicts of interest between private activities and the activities they are involved in the BCB. Coger also acts in administrative proceedings brought against entities that have committed harmful acts against the public administration. The data concerning the correctional activity developed by Coger and the PGBC can be consulted on the BCB's website.

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## Governance

Main external actors

- Society
- Executive, Legislative and Judiciary branches
- Federal Control Bodies
- Federal Public Service
- Ministry of Finance
- Independent Audit
- CMN
- Comoc

Main international organizations

- G20
- FSB
- BIS
- FMI
- Gafi

Main internal actors

- The BCB´s Office of the Ombudsman
- Internal Audit
- PGBC
- Executive Secretariat
- Coger




## Management

Tactical management

- Heads and Deputy Heads of Departments

Operational management

- Heads of Division
- Heads of Coordination

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## 2.1 GOVERNANCE MODEL

The BCB governance model represents the desirable balance between compliance and performance, through six pillars: autonomy, leadership, strategy, accountability, integrity, and transparency.

The BCB's governance practices follow the recommendations of federal control bodies, governance codes, and international bodies, in addition to mirroring, as far as possible, the best practices of other central banks.

The guidelines and actions related to governance are formalized in a decentralized manner in various regulations and internal documents, such as Information Governance Policy, Information Security Policy, Transparency Policy, Internal Audit Policy, Integrated Risk Management Policy (PGR-BC), Internal Management Controls Policy, Compliance Policy, the Master Plan for Information and Communication Technology (PDTI), and the **Institutional Strategic Plan (PEI-BC)**.

The BCB's specific Information and Communication Technology (ICT) governance model is formed by a set of structures, mechanisms, and interfaces for which roles and responsibilities are mapped.

The BCB's governance is assessed regularly by the TCU through the Integrated Public Governance and Management Index (iGG). The scores obtained by the BCB and other public agencies are available on the TCU's website.

In addition to this evaluation by the TCU, the BCB has established its own Governance Index (IgovBC), which seeks to assess the level of maturity of corporate governance at the BCB by equally evaluating performance and compliance mechanisms. The practices that make up the indicator were extracted from several sources, such as the TCU's governance questionnaire, the Governance Policy of the Federal Public Administration, and the legislation of other central banks.

IgovBC is part of the set of 31 management indicators that the BCB uses to monitor its institutional performance. The "Value Chain and Key Performance Indicators (KPIs)" section of this AR provides more information.

### a) Compliance and Internal Management Controls

Compliance management aims to ensure that activities carried out at BCB are conducted following the obligations applicable to the institution, such as rules, standards, and procedures. This process enables the management of an inventory of obligations, the identification of new vulnerabilities, and the planning and monitoring of corrective actions. In 2023, the process of reviewing compliance assessments included, in addition to verifying adherence to around 1,600 regulations, also specific activities to assess adherence to 15 internal BCB policies.

Regarding internal management controls, in 2023, to strengthen the management of this process, the BCB revised its Internal Management Controls Policy (PCIG-BC) and published the updated version on its website. Internal management controls are based on the risks and duties identified and assessed institutionally as critical within the scope of the corporate risk management and compliance management processes.

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## 2.2 INTEGRITY

High standards of conduct and promotion of integrity are part of the BCB's daily routine. Those standards are reflected in actions such as the Integrity Program, the adoption of its own code of conduct, the promotion of actions related to active transparency and access to information. By the same token, actions to deal with complaints, the adoption of accountability procedures, and integrity practices within the scope of bidding and contracting processes are important factors to ingrain integrity in the BCB's culture.

The BCB Integrity Program, launched in 2018, presents a structured set of measures aimed at adherence to values, principles, and norms of ethical and disciplinary conduct. In addition, it brings together measures for the prevention, detection, punishment, and remediation of fraud. It has three pillars: principles, guidelines, and the Integrity Plan.

The biennial Integrity Plan (2022/2023) ended its cycle with the total registration of 36 actions, four of which resulted from the BCB's self-assessment within the scope of *E-Prevenção*, a system for evaluating good practices in preventing corruption and implementing better conduct.

The actions of the Integrity Plan completed in 2023 included: the creation of content related to conflicts of interest and its publication on the BCB's website; a new edition of the Integrity Risk Report; implementation of an Integrity Indicators Panel; and the 2023 Transparency Survey.

The Integrity Plan for the 2024-2025 biennium is currently being drawn up and will be published in the first half of 2024.

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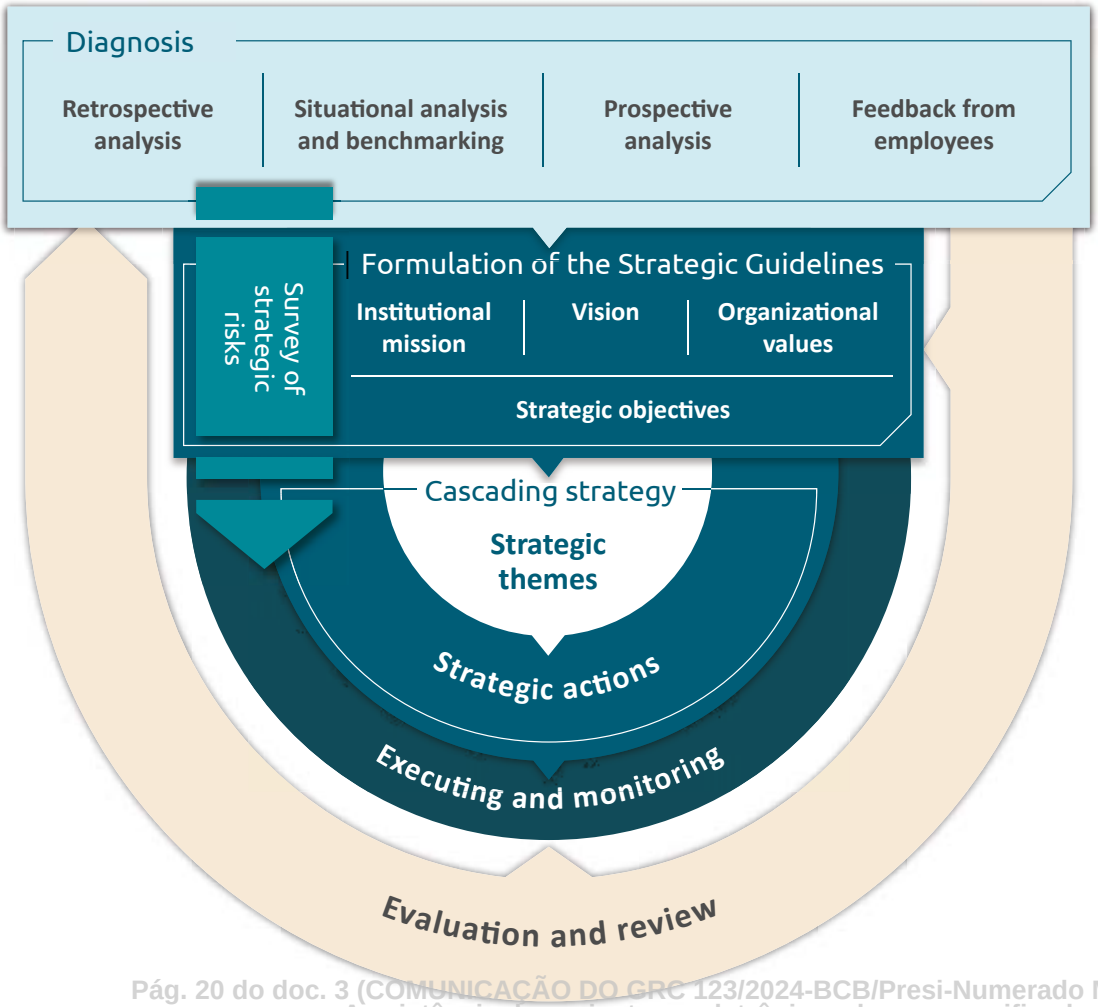
# 3 Institutional strategic plan

The BCB's strategic planning establishes a focus for its actions. The planning cycles go through the stages illustrated below.




The BCB currently carries out and monitors the PEI-BC initially formulated for the period from 2020 to 2023. Strategic actions are monitored monthly, and the respective results are monitored quarterly. In 2023, Vote 128/2023-BCB, of August 16, 2023, was approved, which extended the duration of the strategic cycle to 2025, allowing the PEI-BC to be aligned with four years BCB's Governor, which does not coincide with the mandate of the Brazilian president.

Each PEI-BC action has follow-up milestones that ensure its execution at the proper pace and within the established deadlines. Periodically, the GRC meets to assess strategic actions and identify the need for planning additional actions. In 2023, some actions were completed or included, while others were adjusted or had their execution plans updated.

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## 2020-2025 Strategic Map

### MISSION

To ensure the stability of the currency purchasing power, to foster a sound, efficient and competitive financial system, and to promote the economic well-being of society.

### VISION

To be recognized for promoting **INCLUSION**, **TRANSPARENCY**, **SUSTAINABILITY** and **COMPETITIVENESS** within the financial system and for stimulating **CITIZENS' FINANCIAL EDUCATION**.

### ORGANIZATIONAL VALUES

- ★ Excellence
- ★ Cooperation
- ★ Integrity
- ★ Focus on results
- ★ Openness to change
- ★ Socio-environmental responsibility

### STRATEGIC OBJECTIVES 2020-2023

- ▶ Meet the inflation targets set by the National Monetary Council (CMN) and – without prejudice to the price stability – to smooth fluctuations in economic activity, and to promote full employment.
- ▶ Maintain the national financial stability.
- ▶ Facilitate access to financial markets.
- ▶ Improve the transparency, quality and flow of information between the financial market and the BCB.
- ▶ Foster competition within the Financial and Payment Systems.
- ▶ Stimulate savings and a conscious market participation.
- ▶ Promote sustainable finance and contribute to the reduction of socio-environmental and climatic risks within the economy and the Financial System.
- Enhance the BCB's capability by means of innovations, technology, efficient use of resources, and alignment with the best international practices.

### STRATEGIC THEMES AND ACTIONS

Set of corporate projects, initiatives and priority processes monitored by the Board of Governors.

FUTUROBC
PLANEJAMENTO ESTRATÉGICO 2020-2025

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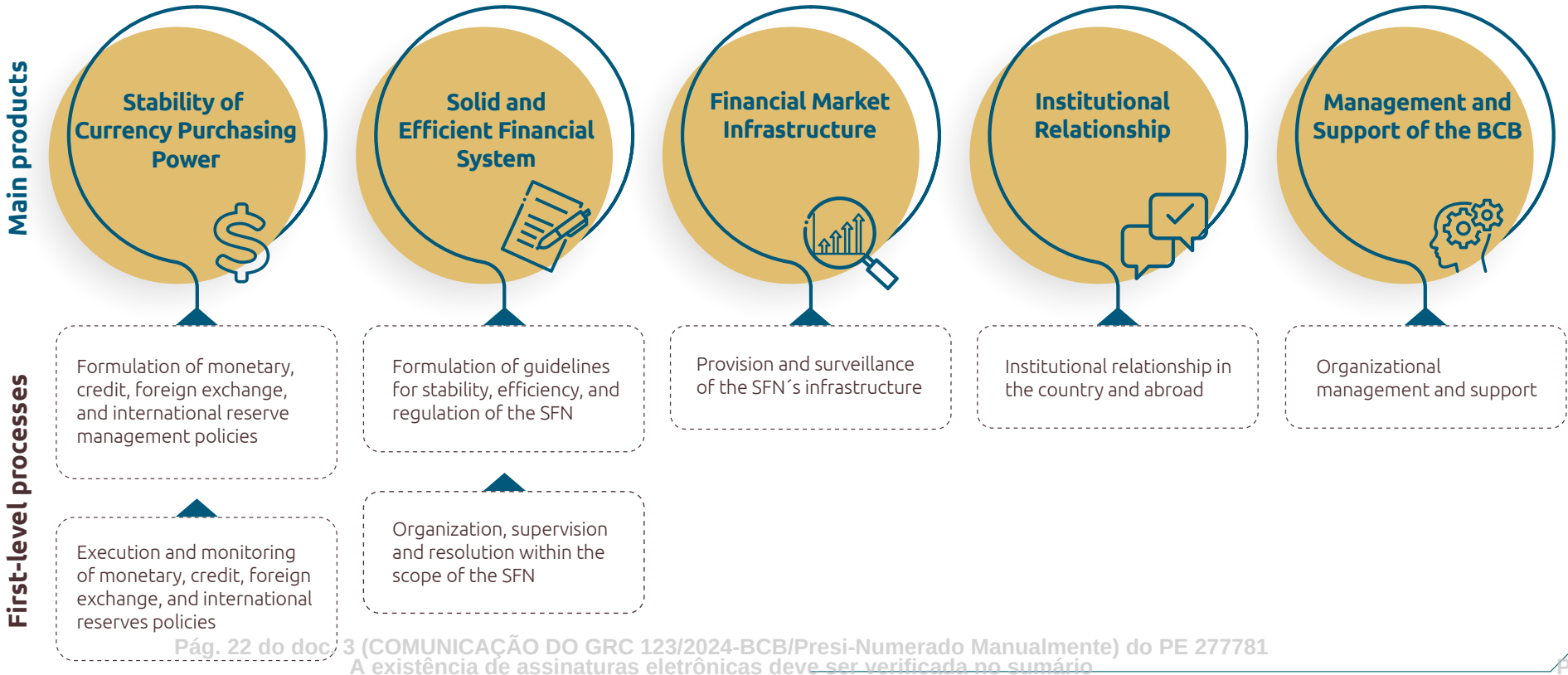
## 3.1 VALUE CHAIN AND KEY PERFORMANCE INDICATORS (KPIS)

The BCB value chain seeks to encompass all work processes carried out to fulfill its institutional mission. The value chain is a management tool that explains the flow of value addition, i.e., it shows how the outputs of a work process become inputs for other work processes until the product or service is delivered to society. The major deliverables to society are called as the BCB's main products.

The BCB processes are grouped into different levels, according to their scope. First level processes provide a broad view of what the BCB does. The following figure illustrates the five BCB main products and the related first level processes.

### Main products and first-level processes

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The results associated with the BCB's main products are monitored through 31 management indicators.

The adoption of KPIs for monitoring institutional outcomes is aligned with the best corporate governance practices, including those from central banks, as well as adherent with recommendations and orientations from the federal government oversight bodies. The GRC periodically monitors the evolution of these indicators.

Annually, this set of KPIs is reviewed to reflect the strategic changes in the BCB's operations and the balanced representations concerning the value chain.

In 2023, the BCB had a set of 31 management indicators, including:

» five distributed across themes related to economic policy and monetary policy;

» nine related to topics such as supervision, regulation, organization, authorization, and resolution of the SFN;

» five measuring structural themes, such as: currency services, information technology, and availability of infrastructure for the conduct of monetary policy;

» six distributed across themes of communication, transparency, citizenship, and institutional relationships of the BCB; and

» six are related to administrative areas, such as governance, risks, human resources, and legal affairs.

Specific changes were made to four existing indicators. Two new indicators were started:

» "Followers", with the aim of measuring the number of subscribers to the BCB's institutional profiles; and

» "Percentage of authorization requests without loss of legal or regulatory deadline", with the aim of ascertaining the percentage of authorization processes in which there was no loss of legal deadline.

Also in 2023, the BCB reviewed the set of management indicators that will be monitored in 2024. Modifications were proposed in four of them, two of which were new with important purposes. The first indicator will measure the intensity of the use of digital retail payment methods by Brazilians, as the greater digitalization of payment methods means more financial inclusion and greater efficiency in the provision of financial services to the population. The second will estimate the variation in the BCB's organizational climate, which has a direct impact on the ability to provide quality products and services to Brazilian citizens.

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## Key Performance Indicators

| Stability of currency purchasing power | Solid and efficient SFN | Financial Market infrastructure | Institutional relationship | BCB's management and support |
|---|---|---|---|---|
| Inflation Target, as measured by the IPCA | Level of compliance with the capitalization requirements by the SFN institutions | General index on average availability of critical ICT services | Timeliness in meeting society demands | BCB´s Governance Index (iGovBC) |
| Selic rate target achievement index | Administrative sanctioning process (PAS) decision average term | Selic availability index | Timeliness and quality in meeting public authorities demands | Risk management performance Index |
| Improvement of economic projection models | Percentage of authorization processes without loss of legal or normative term | Change index per capita – bank notes | Scope index of BCB's financial inclusion actions | Workforce Effectiveness Index |
| Productivity and quality of studies and research | Average period for analyzing acts of concentration | Change index per capita – currencies | Impressions | Human Resources performance Index |
| Number of breaches of the operational limits (guidelines) established for the Investment Management of International Reserves | Indicator of Supervision Actions of five BCB departments:<br>• Banking Supervision<br>• Credit Unions and Non-banking Financial Institutions Supervision<br>• Strategic Management and Specialized Supervision<br>• Conduct Supervision<br>• Regulation, Supervision and Control of Farm Credit Operations and Proagro | Exchange Rate Disclosure Index – real reference by USD (Ptax) | Followers | Satisfaction of internal client areas regarding services provided by the BCB's Attorney General |
| | | | Transparency – Page reach of the BCB´s Open Data website | Percentage of success in lawsuits |

On the BCB website, it is possible to consult its management indicators.

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## 3.2 FEDERAL MULTI-YEAR PLAN (PPA)

### a) Relationship between the BCB strategy and the 2020-2023 PPA

The PEI-BC was aligned with the Multi-Year Plan (PPA) 2020-2023. The BCB participated directly in the PPA through the "4003 – Monetary and Financial Stability Guarantee" final program. The objective of this finalistic program reflected the core of the BCB's mission, by contributing to the stability of the currency purchasing power and a sound, efficient, and competitive financial system, cooperating with the country's sustainable economic development.

### b) Participation in PPA 2024-2027

The BCB actively participated in the preparation of the PPA 2024-2027, coordinated by the Ministry of Planning and Budget (MPO). In the 2024-2027 cycle, the BCB will be responsible for the Financial System of the Future program, which has the general objective of "Fostering the efficiency and digital transformation of the financial and payment systems, contributing to greater financial inclusion of citizens and companies and encouraging sustainable finance".

The Financial System of the Future program has three specific objectives:

» To promote digital transformation and competition to expand access to financial and payment transactions and services;

» To improve the operational resilience of the SFN, promoting actions to strengthen cyber resilience management in supervised entities; and

» To expand the access of the population, especially among school audiences, to financial education content, the history of payment instruments, basic economic concepts, and sustainability.

The current PEI-BC is aligned with the PPA 2024-2027.

## 3.3 THE BCB STRATEGY AND THE UN SUSTAINABLE DEVELOPMENT GOALS (SDGS)

The BCB contributes to achieving nine of the 17 SDGs of the **UN 2030 Agenda**, which involve issues such as inclusive economic growth, poverty eradication, reducing inequalities, sustainable production and consumption patterns. BCB's commitment to the UN 2030 Agenda is explicit in the **PEI-BC**, in its vision for the future and in the strategic objective of "Promoting sustainable finance and contributing to the reduction of socio-environmental and climate risks in the economy and in the Financial System".

For example, in line with SDG 17, the Rural Credit Bureau was developed within the **Sustainability dimension of the BC# Agenda** and brought greater rigor to the environmental compliance for projects which have access to rural credit.

**Pix** is a BCB action that contributes to SDG 8 and the expansion of access to banking and financial services for all. More than 523 million Pix keys (account aliases) are active and, since its launch, 130 million people and 11 million companies have used this payment method. Of these, 64 million people who previously didn't use Electronic Funds Transfer – TED (account to account same day funds transfer available to Brazilians since 2002) now engage in diverse financial transactions using Pix, highlighting it as a vector for financial inclusion.

Aprender Valor program, in turn, contributes to SDG 4. The program has released the results of the impact assessment, which indicated a significant progress in the financial literacy of students in the most engaged schools.

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# Examples of BCB initiatives that contribute to achieving the SDGs




## Quality education

**Target**: by 2030, substantially increase the number of youth and adults who have relevant skills, including **technical and vocational skills, for employment, decent jobs and entrepreneurship**.

aprender valor

## Decent work and Economic growth

**Target**: Strengthen the capacity of domestic financial institutions to encourage and expand **access to banking,** insurance **and financial services** for all.

pix powered by Banco Central

openfinance

More flexible rules for the granting of rural credit to small farmers



Streamlining and expanding the granting of microcredit

To access the UN webpage on ODS, click here

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# 4 Risks, opportunities, and prospects

The BCB has a robust and well-established corporate risk management structure with models based on best international practices. The BCB's risk management has an integrated approach that seeks to assess the institution's exposure comprehensively, considering not only the different types of risks incurred but also the interaction between them. The information generated from risk management supports decision-making and aims to strengthen the defense of organizational processes by identifying, assessing, controlling, and mitigating the possibility of losses.

Risk management at the BCB works on two fronts: financial and organizational risks.

Financial risk management uses quantitative models that focus on the assets and liabilities comprising the BCB's balance sheet and encompasses market, credit, and liquidity risks. Market risk is the risk of financial losses due to changes in market prices that affect the balance sheet accounts. Liquidity risk corresponds to the risk of not being able to sell an asset or close a position at the desired time without incurring in significant costs. Credit risk is the risk associated with the default of a BCB counterparty.

Organizational risk management refers to strategic risks and operational risks. Strategic risks correspond to the measurement of uncertainty related to potential external and internal events that may affect the fulfillment of the BCB's institutional mission or the achievement of its strategic objectives. Operational risks, in turn, refer to the possibility of losses resulting from failure, deficiency, or inadequacy of any internal processes involving people, systems, or unexpected external events.

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| Main strategic risks | Actions for risk mitigation |
|---|---|
| Inflation above the target  | Clear and transparent communication, combined with the improvement and expansion of the framework for analysis and projections that support the Copom  |
|  Cyber risk |  Cyber Resilience Enhancement Program for the SFN and the SPB |
| Lack of coordination in responding to climate risks  | Improved regulation and disclosure of information by financial institutions, enhancing supervision of social, environmental and climate risks. In addition, the BCB joined the NGFS  |
|  Significant reduction in the number of BCB employees |  A public tender for 100 new servants is planned for 2024, as well as an improvement in the internal governance of resource allocation |

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One of the main strategic risks faced throughout 2023 was inflation above the target set by the CMN. Such risk can be affected by circumstantial factors, such as significant depreciation of the exchange rate, abrupt shocks in major global economies, or adverse shocks in energy generation costs. The external environment proved to be more uncertain in 2023, impacted by the behavior of long-term interest rates in the United States and the growth prospects in China and geopolitical challenges, all requiring greater attention from emerging countries. In the domestic scenario, economic activity, the labor market, the fiscal situation of the public sector, and the credit market are factors that are permanently monitored.

The BCB understands that clear and transparent communication is fundamental for monetary policy to achieve its objectives efficiently and maintain inflation at the stipulated target at the lowest possible cost to society. Thus, the BCB regularly publishes assessments on the economic factors that determine the trajectory of inflation as well as the potential risks to it.

Furthermore, the BCB has been working on improving and expanding the analytical and forecast framework that supports monetary policy decisions. In this way, quantitative models and evaluations, new indicators of economic situation, and updating and improvement of tools add up in the effort to produce information that supports decisions related to monetary policy. More information on the topic is available in the chapter Our Results, section Stability of the Currency Purchasing Power.

Another strategic risk is the significant reduction of the BCB workforce, which currently has a reduced number of civil servants compared to the recent past (3,276 active civil servants). This reduction of 25.2% of the servants compared to 2012 (4,379 active servants) presents challenges in managing internal processes and in the innovation projects in the Agenda BC#.

Furthermore, the reduction of staff brings risks related to productivity reduction due to the deterioration of the organizational climate; difficulties in preparing successors for important positions in the BCB; loss of knowledge due to the prolonged absence of renewal in the staff; and possible loss of talents to the private sector and other public administration bodies.

A partial mitigation of these risks was the authorization from the Ministry of Management and Innovation in Public Services (MGI) for the holding of a public tender. Additionally, efforts are added to prioritize processes for the governance of resource and workforce allocation. More details are presented in the chapters “Our Strength and Our Resources” and “Our Results”, section “Agenda BC#, dimension “Excellence”, of this Report.

In 2023, the risk of cyber-attacks on the SFN was also highlighted, given the possibility of leakage of confidential information or other types of damage, such as financial. A cyber incident with systemic relevance in the SFN can degrade society’s trust in the system’s operation.

A mitigating measure being implemented for this risk is the Cyber Resilience Enhancement Program (PARC) for the SFN and the SPB, which has as its main deliverables a consolidated view of cyber and fraud risks; a proposal for minimum requirements for cybersecurity controls; and a proposal for a sectoral plan for managing cyber incidents. Additionally, communication about malicious activities, training on cyber threats, and acquisition of new security tools are increasingly important topics. In this sense, there is dissemination of reports, procedures, and security actions focused on BCB civil servants and collaborators to mitigate the risk of information theft through social engineering and occasional cyber-attacks. More information about BCB’s actions in mitigating these risks is available in the following chapter “Our Strength and Our Resources”.

Finally, there is a need for coordination of actions in response to climate, social, and environmental risks for the Brazilian economy. Possible consequences in the materialization of these risks are uncertainties related to the compliance with standards and agreements on climate among countries that, in turn, can impact the flow of investments to Brazil.

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To address this risk, the BCB has incorporated the Sustainability dimension into the Agenda BC#. Its main objective concerning the theme is to promote transparency and effectiveness in actions, facilitate coordination among economic agents, and mitigate risks in achieving the institution's mission. Thus, the improvement of regulation, the disclosure of information by financial institutions, and the supervision process of social, environmental, and climate risks are important points of attention for the BCB. More results from these efforts can be seen in the Agenda BC# section, Sustainability dimension.

In addition to strategic risk management, organizational risk management covers the management of operational risks, carried out at all levels and units of the BCB in an integrated manner. The management of these risks involves, among other aspects, the identification and assessment of events capable of affecting the delivery of main products to society and the achievement of the BCB's objectives. The administration of these threats is necessary to keep them at a level compatible with the BCB's conservative risk appetite. The result of the integrated risk assessment is consolidated into a matrix from which managers should anticipate the appropriate response to each identified risk. The BCB's exposure to operational risks is classified as low. However, there was an increase in this exposure throughout 2023 due to limitations of human resources with consequent deterioration of some controls.

Additionally, Business Continuity Management (BCM) provides the structure of organizational resilience, as it identifies and plans what needs to be done for the BCB to continue fulfilling its duties in case a serious event interrupts its operations. In practical terms, this management defines the response plans in case of interruption of the processes considered critical.

In 2023, the resumption of exercises and tests of Business Continuity Plans (BCP) stands out, whose periodic execution had been impacted by the pandemic in recent years. These activities involved both the BCB units and the senior management. Together with the continuous review and the expansion of the BCM implementation in the departments, these actions contributed to the increase in the BCB's operational resilience in response to disruptive events.

The BCB adopts the three-line model in the general structure of risks and controls of the organization, where each one performs controls and checks for specific purposes. More information about BCB's risk management can be accessed on its website.

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### 1st Line: Risk Managers

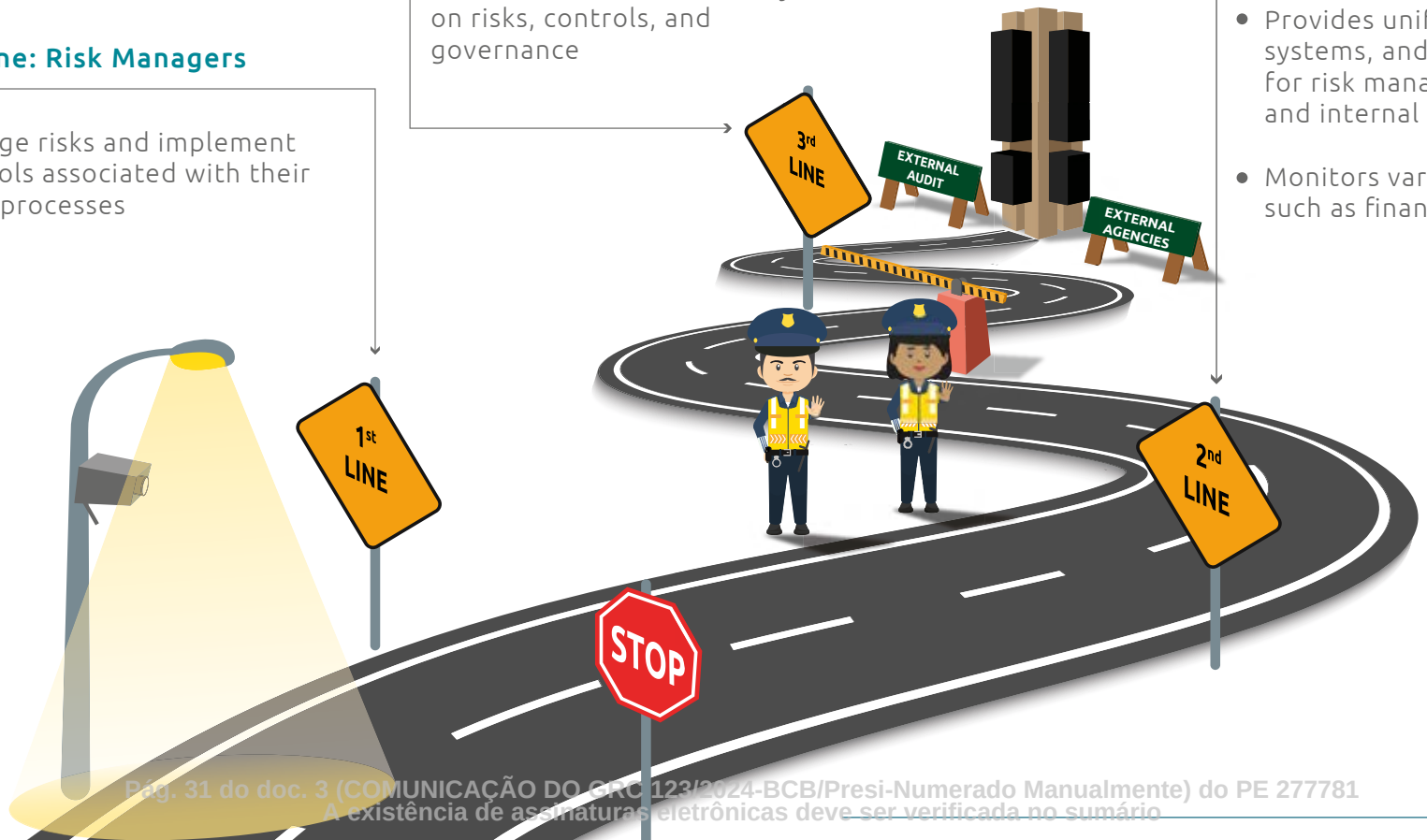
Manage risks and implement controls associated with their work processes

### 3rd Line: Internal Audit

Independent and objective assessment and consultancy on risks, controls, and governance

### 2nd Line: Risk Assessment, Compliance, and Internal Control

- Evaluates, consolidates and reports corporate risks to the GRC
- Provides uniform methodologies, systems, and technical support for risk management, compliance, and internal controls
- Monitors various specific risks, such as financial and legal risks

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# OUR **STRENGTH** AND OUR **RESOURCES**

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During 2023, the BCB focused on efficiently managing its resources and strengths, particularly its financial resources and workforce, to meet demands and fulfill its institutional mission.

The 2023 Annual Budget Law (LOA) initially approved a discretionary budget of BRL 316.3 million for the BCB. However, this proved insufficient to cover essential expenses. After several negotiations with the Federal Budget Secretariat (SOF), the BCB's budget was supplemented to BRL 338.2 million.

This supplementary funding was crucial for maintaining service levels, investing in strategic areas and initiatives, and supporting technological infrastructure. Notably, initiatives like Pix improved payment efficiency and promoted banking inclusion for the lower-income population. Additional resources were allocated for other technological projects on the BCB's agenda, such as the development of Drex and the expansion of Open Finance.

Regarding the workforce, the BCB faced a reduction in active civil servants due to retirements and dismissals without replacements through public tender. The BCB's last public tender was in 2013. After repeated requests to the Federal Government, the BCB was authorized to hold a new public tender. The exam is scheduled for 2024, and new civil servants are expected to join the BCB's staff in 2025. However, the number of authorized replacements remains insufficient, and the BCB focuses on managing its workforce and strengthening management teams for priority projects.

In 2023, the BCB - aligned with its civil servants and their representative entities - continued to negotiate financial and non-financial benefits with the Federal Government to maintain its attractiveness as an institution for excellent professionals. These efforts were reflected in implementing the Excellence dimension in the BCB's agenda, as presented in "Our Results" chapter.

Given the budget and human resources framework described, the biggest challenge was to maintain the quality of services and products as in previous years, especially incorporating technological innovations in BCB's business areas (such as Pix, Drex, and Open Finance).

The BCB invested in process modernization and explored artificial intelligence to enhance its deliveries. The PAP Ideal project was completed in 2023 as part of the Start initiative (the BCB's Innovation Accelerator), which made it possible to improve the time series projection methodology for the BCB's Annual Coin and Banknote Production Program. This project improved the methodology for forecasting the demand for coins and banknotes, resulting in substantial financial savings on for the BCB and the society.

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The BCB's relationship with society involves direct citizen service, provision of services to users, and financial education initiatives. The BCB also provides services to the press and works work with supervised entities, focusing on citizens. Additionally, the BCB collaborates with federative entities, public authorities, international organizations, and investors, while also engaging in technical cooperation with national and foreign entities. The BCB actively seeks to exchange knowledge with academia and the market. Additionally, it provides a variety of information through its website and the BCB Open Data Portal.

The BCB encourages the public to participate by offering channels through which citizens can submit suggestions to improve the offer of solutions. Public consultations, seminars, and events with external participation exemplify the BCB's commitment to providing products and services that meet the population's needs.

One of the dimensions of the Agenda BC# and a key component of the BCB's vision is promoting financial education. In 2023, the BCB conducted 45 financial education lectures, including those related to the Aprender Valor program (financial education to public elementary school students) reaching an audience of 7,800.

Two major financial education programs are available online: *Gestão de Finanças Pessoais* (Personal Finance Management) and *Formação de Multiplicadores* from *Série Eu e Meu Dinheiro* (Train instructor for the My Money and I Series). These courses reached 7,300 participants in 2023. Additionally, more than 1,100 teachers and managers participating in the Aprender Valor program completed training available on the platform. The BCB's Financial Citizenship webpage received 424,000 visitors, providing valuable information and resources related to financial literacy. There were 148,700 views of BCB's financial education the videos on YouTube, such as "É da Sua Conta" (It's Your Business), the series *Eu e Meu Dinheiro*, and videos from the Aprender Valor program.

The BCB also relies on financial and payment institutions to promote financial education. According to recent data, in 2023, 100% of the mapped institutions (36 banks, 11 payment institutions, and 5 loan companies) promote financial education initiatives. Among credit unions, this percentage reaches 86% of the 619 entities mapped in 2021.

The BCB maintains a constant relationship with the press. In 2023, 4,604 inquiries from journalists were answered, and 321 publications were released, including press releases, agenda notifications, speeches, and presentations. Spokespeople for the institution gave interviews and attended public events. The relationship is also carried out through the monitoring of interviews and the participation of the institution's spokespersons in events.

The BCB also participates in the Federal Executive's Open Data Policy and is the public agency that provides the largest number of data sets in open format to society. As of December 31, 2023, the BCB had 4,019 datasets on the Brazilian Open Data Portal, accounting for 31.9% of the total datasets released by the Federal Executive branch. Many of these datasets are accessible through associated Application Programming Interfaces (APIs), enabling the development of new services for society via applications. In 2023, the BCB's Open Data Portal had 1,515,942 views, an increase of 8.2% compared to 2022.

Open data refers to information that is accessible to the public and can be freely utilized by machines. It enables social oversight, technological advancement, enhanced public transparency, and innovation across various sectors of society.

An Application Programming Interface (API) is a mechanism that allows two computers or systems to exchange data or information with each other directly.

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In May 2023, the BCB published its new Open Data Plan, effective until April 2025. The plan includes the schedule for opening databases, an inventory of available datasets, actions to highlight the most accessed and the new databases, and the main results of a public consultation on data availability obtained through the 2023 Transparency Survey.

Throughout the year, the BCB continued to strive for excellence in its citizen services. In 2023, the BCB's Ombudsman received 19,583 complaints and 2,733 demands based on the Access to Information Law (LAI). The Ombudsman's Office page on the BCB's website provides annual reports on the Ombudsman's Office and the handling of requests for information under the LAI.

The BCB provides a system named Registrato through which citizens can quickly, easily, and securely consult their personal financial information without the need for human assistance. Registrato can be accessed on the Meu BC (My BCB) page on the BCB's website. In 2023, the number of reports issued by users surpassed 21.5 million, representing an increase of 64% compared to 2022.

The BCB is also present on social media and uses these resources to disseminate informative content in accessible and popular formats. The language is plain and simple, and the information can be accessed through the BCB's profiles on Instagram, LinkedIn, Facebook, Telegram, YouTube and X

**CITIZENS SERVICED THROUGH OFFICIAL CHANNELS**

**940,000**

**MONEY MUSEUM VIRTUAL TOUR**

**45,600**
hits

**PUBLIC CONSULTATIONS**

**2**

**ATTENDANCE TO EVENTS AT THE CONGRESS**

**30**

**FINANCIAL CITIZENSHIP**

**45**
lectures, reaching over 7,800 persons

**9**
technical cooperation agreements signed to promote financial citizenship

**8,500**
persons trained in courses and workshops

Over
**148,000**
accesses to the BCB's financial education videos series on YouTube

**424,000**
people accessed the BCB's financial citizenship webpage

**PRESS EVENTS**

**4**
Inflation Report presentations

**39**
press conferences

**229**
press releases

**4,604**
information requests responded to journalists

**OPEN EVENTS**

**41**

**SUPERVISION ACTIVITIES**

**813**
activities concluded

**SOCIAL MEDIA**

**4,834**
posts about Pix, 200 BRL bill, Sandbox, Open Banking, financial education, among other topics

**32.7 million**
of reach by BCB's posts on X, LinkedIn, Facebook, Instagram and YouTube

**REGISTRATO**

Over
**21.5 million**
requests for reports answered

**8.4 million** reports about loans and credit operations

**4.2 million** reports on personal accounts and other financial products and services

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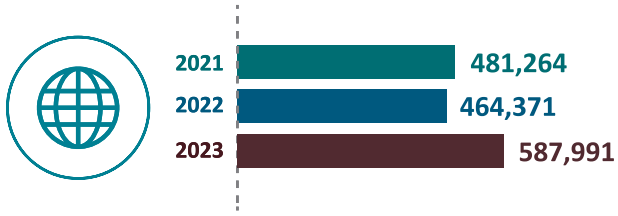
(formerly Twitter). In 2023, the BCB expanded its presence on social media, joining two new networks, TikTok and Threads, and inaugurating its public WhatsApp channel. Adding up all its profiles, the BCB has reached 1,979,555 followers, an increase of 27.6% compared to 2022, and its content has reached 32,687,311 people, totaling more than 84 million impressions - which is the measure of how much content is shown to users.

## 1.1 CITIZEN SERVICE

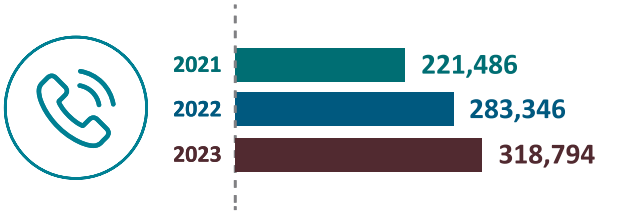
The BCB's Service Charter includes information on all the services offered to citizens, how to access these services, and the commitments to quality standards of service to the public. The communication channels maintained by the BCB and its governance strengthen the transparency and credibility of its actions. They also make it possible to identify the needs of its target audience and establish a corresponding action plan.

The BCB's service channels most used by citizens are Contact Us, for registering demands online, and the 145 hotline, a service available on working days from 8 am to 8 pm. Din is the BCB's virtual assistant, launched in 2019. It addresses FAQ from users regarding Registrato reports and the SVR. Additionally, it assists in calculating loan interest or the time required to save a specific amount of money. Furthermore, it provides information about authorized operating institutions and informs users about the status of their requests or complaints registered with the BCB.

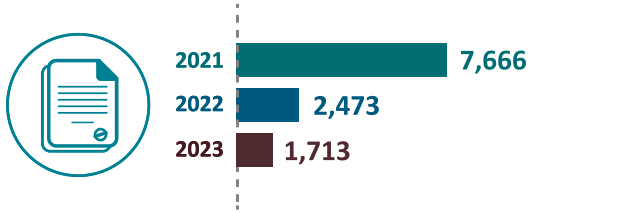
Contact us



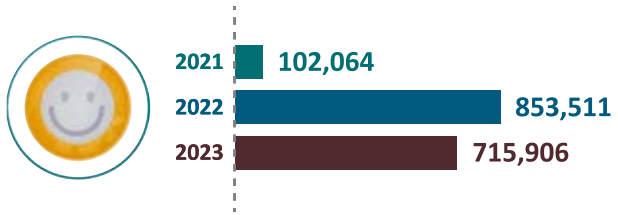

Phone




Digital Form




Chatbot




Note: methodology for calculating chatbot accesses changed in 2023.

Accessibility is one of the ways of providing citizenship and, for this reason, the BCB adopts measures to favor access to digital content made available on social media, applications, and its website.

The BCB handles suggestions, compliments and complaints received by the Ombudsman's Office to support and even stimulate internal assessments about possible innovations and improvements in the quality of institutional services and on its general performance.

The satisfaction of users is evaluated through a survey conducted on available service channels. In 2023, 57% out of 323,306 users of the 145 telephone services contested the quality-of-service survey, with over 90% of evaluations rating the service as good or excellent. On the Internet, 41,287 satisfaction questionnaires were sent to information requesters, and 9.1% of those questionnaires were answered. On average, 78% of respondents rated the service as good or excellent.

### a) Provision of information

BCB's website is a valuable source of specialized knowledge, It publishes data and information on the BCB's various areas of activity, organized by topic to facilitate research. Here are some of the main topics:

You can contact us at *https://www3.bcb.gov.br/faleconosco/#/contact-us.*

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» About - information about the Institution, governance framework, accountability, international relations, speeches, presentations, and the Board of Governors calendar.

» Monetary policy - Copom decisions, macroeconomic overview, inflation targeting, monetary policy instruments, and publications.

» Financial stability - prudential regulation and supervision, Comef's SFN analyses and decisions, adherence to international recommendations.

» Statistics - statistical press releases, SFN statistics, selected information on supervised institutions.

» Banknotes and coins - information about Brazilian currency and its management, regular survey on citizens' relationship with money.

» **Publications and research** - the BCB's periodical reports, such as the **Inflation Report**, the **Financial Stability Report**, the **Banking Report**, the BCB **Annual Report**, and **Working Papers**.

» **Agenda BC#** - information on the BCB's strategic Agenda and initiatives developed under each one of its six dimensions.

» **Transparency and Communication** - information on BCB administration, such as actions and programs, contracts, tenders.

» **Time Series (SGS)** - repository of statistical time series.

» Regulation searching (*Busca de normas*) - more than 42,000 norms in force, from Statements to Resolutions. In 2023, 1,723 regulations were published.

» Citizen's Calculator (*Calculadora do Cidadão*) - application that carries out simple financial estimates aiming to help citizens with their daily financial calculations (results should be considered as reference for real situations, not as official values).

» Video and Document Library - information on financial citizenship issues, including reports.

By subscribing to receive feeds from the BCB, users can be informed, in real time, whenever an update on news, regulations, exchange rates, indicators and studies are available on the BCB´s website. Notifications can be received by email, internet browser or specific applications.

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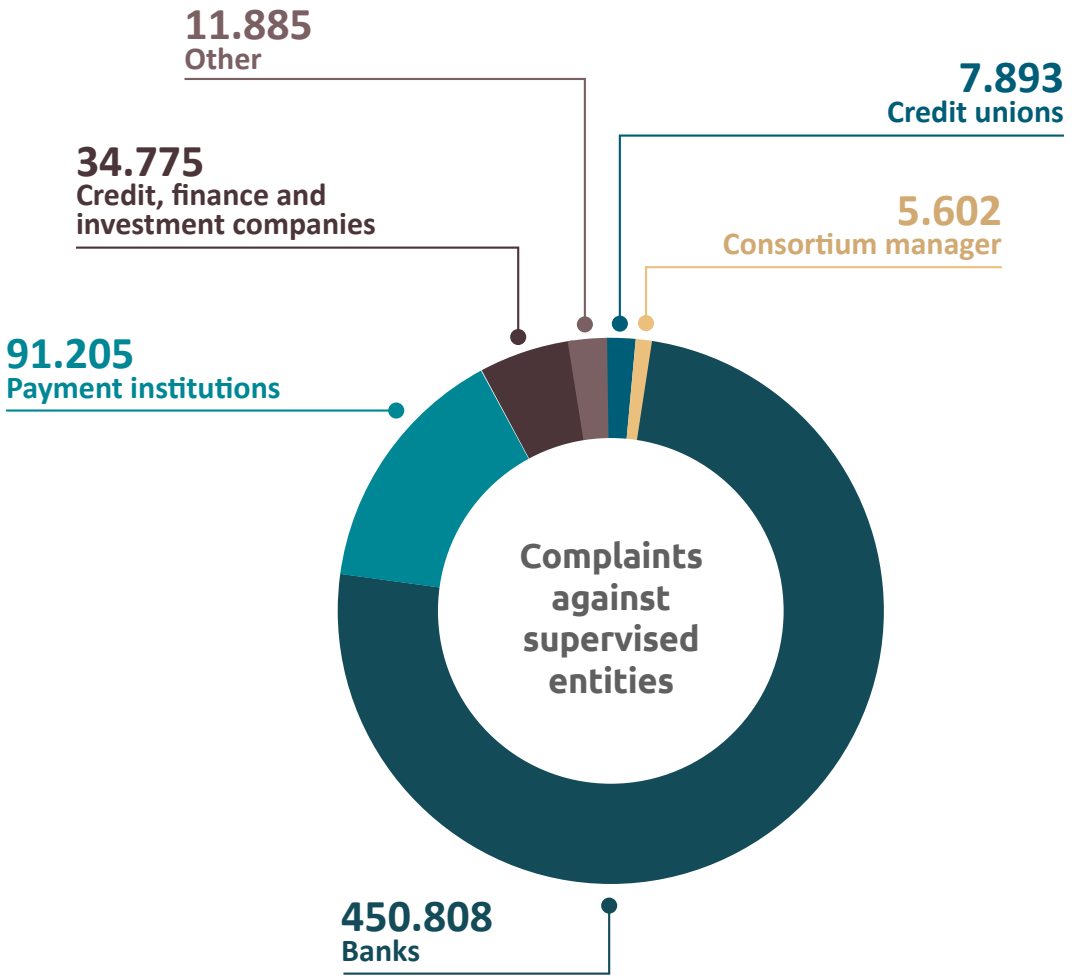
## 1.2 RELATIONSHIP WITH SUPERVISED ENTITIES FOCUSED ON THE CITIZEN

In addition to perform supervision actions, the BCB receives complaints from customers and users of banks, loan companies, and other supervised entities. These complaints are forwarded to these entities so that they can respond to the complainant about the occurrence. The BCB investigates the facts, and the resulting information supports supervision activities and the preparation of rankings of complaints against banks, loan companies, and payment institutions on a quarterly basis. Information about complaints against consortium managers are reported on a semi-annual basis.

A Consortium plan is similar to a purchasing pool in which a group of individuals or legal entities decides to save money collectively with the purpose of enabling its members to acquire goods or services. The management of the group and assets is carried out by a consortium manager authorized to operate by the BCB.

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## 1.3 RELATIONSHIP WITH STATES AND PUBLIC AUTHORITIES

Federative entities refer to state and municipal governments, their secretariats, and the agencies linked to their structures. The BCB is committed to responding in a timely and clear manner to requests for information from these government entities, in order to contribute to improving the efficiency of public management.

Regarding the service for public powers, the *Sistema de Busca de Ativos do Poder Judiciário* (Sisbajud) stands out as a tool for dialogue between the Judiciary branch, the Public Prosecutor's Office, and financial institutions, allowing law enforcement officials to request financial data and/or asset forfeitures directly to the financial institutions. Sisbajud is hosted and operated by the National Council of Justice (CNJ). The BCB is responsible for maintaining the communication infrastructure with financial institutions and the connection with the National Financial System Customer Registry (CCS).

The CCS system registers which financial institutions and other supervised entities have relationships with citizens, such as checking accounts, savings accounts, and investments. Through a streamlined membership system, the CCS data is readily available, ensuring swift and easy access to information by law enforcement.

The BCB introduced a direct access feature to the registration data linked to the Pix keys, which are registered in the Transactional Account Identifier Directory (DICT) to public bodies with legal powers to prosecute, control, or investigate. This innovation has expanded information sharing between the BCB and these public bodies.

The BCB addresses public authorities' demands for information and measures through the Electronic Filing System. In 2023, the teams in charge dealt with 53,747 demands contained in the 20,818 correspondences received, many related to court orders for disclosure of financial information, asset forfeiture, and requests for information that falls within the BCB's purview or is available in systems managed by the BCB.

Regarding the Legislative Branch, in 2023, BCB civil servants participated in 30 public virtual and face-to-face hearings held in the two Houses of Congress, aiming at debating issues of interest to society. With the active participation of members of Congress, parliamentary fronts, and supra-party parliamentary groups, these hearings leaded to 49 meetings at the BCB. These sessions enabled a comprehensive debate on the national and international economic scenarios. These initiatives expand the amount of information available and seek to maintain an adequate relationship with the houses of the National Congress, contributing to process of law proposals. Significant legislative advances in 2023 had consequences for the BCB's activities, such as Law 14.771 of October 30, 2023- the General Framework for Guarantees Law - and the submission of the Financial Market Infrastructure Bill (Limf) - PL 2.926, of June 2, 2023.

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## 1.4 BCB'S INTERNATIONAL RELATIONS

In 2023, the BCB intensified its relationship with foreign counterparties, reaching more than 1,000 international interactions. The BCB interacts with other central banks, supervisory authorities, government bodies, international portfolio investors (financial and capital markets), rating agencies, cooperation or development agencies, international organizations and forums, and regional and thematic blocs of countries.

The BCB's interactions with these entities involve technical cooperation or assistance, information exchange, participation in working groups, international events and negotiations, support for external evaluation missions, and interaction with portfolio investors.

Within the scope of international reserves management, the BCB interacts with various counterparties, selected in a careful governance system and located in multiple regions around the globe. These interactions allow the BCB to invest the financial assets of the international reserves with security, liquidity, and profitability. The BCB works with numerous service providers, including foreign central banks, international financial correspondents, international central depositaries, futures brokers, and central counterparties. The BCB effectively deploys its financial assets through these partnerships, investing in sophisticated financial instruments and conducting operations with leading foreign financial conglomerates.

The BCB's top-notch work in the international sphere is recognized and reflected in the prominent positions it took up in international organizations in 2023. In January, the BCB's Governor was appointed to a two-year term (2023-2024) as chairman of the Americas Advisory Council (AAC) of the Bank for International Settlements (BIS). The BIS board of directors made the choice. Created in 2008, the CCA comprises the central bank presidents of the countries in the Americas that are members of the institution - Argentina, Brazil, Canada, Chile, Colombia, Mexico, Peru, and the United States.

After taking over the vice presidency of the International Financial Consumer Protection Organization (FinCoNet) in 2022 for the first time, the BCB was elevated to the presidency for a three-year term in November 2023. FinCoNet is an entity within the Organization for Economic Cooperation and Development (OECD) framework, which brings together supervisory bodies responsible for protecting financial product consumers. Brazil has officially been a member of FinCoNet since 2015 and has been part of the Governance Board since 2019. For the first time a representative from Brazil has taken on the organization's top management position.

BCB's international activities also include organizing relevant events with foreign participation. Among the international events promoted by the BCB in 2023 was the **"High-Level Seminar on Central Banking: Past and Present Challenges"**, attended by governors and former governors of some of the world's largest central banks. They brought their experiences to Brazil and discussed the structural challenges for conducting monetary policy, especially those that have arisen in the post-pandemic period. The event addressed central banks' challenges regarding their mandates, monetary policy frameworks, autonomy, price, financial stability, and issues such as the climate transition and the technology agenda.

The seminar was held in the context of the BCB's 1st Annual Conference, which resulted from the unification of the traditional Annual Inflation Targets Seminar and the Annual Financial Stability and Banking Economics Seminar. The conference aimed at stimulating debate and research in macroeconomics, financial stability, banking economics, financial intermediation and innovation, macroprudential regulation, sustainability, international economics, and finance. Brazilian and foreign academics, private sector specialists, and researchers from central banks and multilateral institutions attended the event.

The first day of the event featured keynote speeches by Gita Gopinath, Deputy Managing Director of the International Monetary Fund (IMF), and Professor Robert Townsend from the Massachusetts Institute of Technology (MIT). In addition, public policy panels were held by renowned researchers Amir Sufi (Chicago Booth), Elías Albagli (Banco Central de Chile), Sabine Mauderer (Bundesbank) and Stijn Claessens (BIS). On the second and third days of the conference, 37 papers were presented by academics from

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Brazilian and foreign institutions, researchers from central banks, and international organizations. The papers were selected from 269 papers submitted in a public call for papers.

The BCB also organized the XI Meeting of Governors of the Central Banks of Portuguese-Speaking Countries (BCPLP). In 2023, participants presented their sustainability agendas and debated the issue, enriching the group's exchange of experiences. Issues such as developing an economy resilient to extreme natural events committed to reducing carbon emissions, promoting sustainable economic activities, and protecting the most vulnerable social groups were discussed. The Meeting of Governors occurs regularly every two years, with the member of BCPLP taking turns organizing each edition of the event. The BCB organized the 2023 edition with representatives from Angola, Brazil, Cape Verde, Guinea-Bissau, Mozambique, Portugal, São Tomé and Príncipe, and Macau.

In the second half of 2023, as part of Brazil's presidency of the Southern Common Market (Mercosur), the BCB held the International Seminar Local Currencies in Regional Trade during the **54th Cycle of Financial Mercosur Meetings**, which is available on the BCB's YouTube channel. The seminar presented initiatives for using local currencies and promoted debates on the impact of such initiatives on commercial transactions carried out in regional economic blocs.

The Brazilian presidency of Mercosur was also marked by the work of Sub-Working Group 4 - Financial Affairs (SGT-4), a technical forum that brings together delegations from Argentina, Brazil, Paraguay, and Uruguay. It is made up of representatives from central banks, securities commissions, insurance superintendencies, and financial intelligence/information units responsible for financial integration work in Mercosur. Various issues were discussed, including sharing experiences about currency swaps between central banks and cross-border payment systems. They also followed up on the internalization of the updated Annex on Financial Services of the Montevideo Protocol on Trade in Services of Mercosur. Another issue discussed by the group was the progress of Mercosur's negotiations with other trade blocs or countries on financial services during the period.

Another important milestone reached during Brazil's Mercosur presidency was the signing of the free trade agreement with Singapore after five years of negotiations. It was the first agreement of this nature concluded by Mercosur since 2011 and the first signed with an Asian country. The BCB plays an essential role in negotiating this model agreement, working with the Ministry of Foreign Affairs to assess financial and monetary issues, the supply of financial services, and investment flows. Also, the BCB's International Negotiations Policy (PNI) was established considering the need for transparent governance and efficiency in conducting these international negotiation processes.

Another critical agreement signed in 2023 was the Memorandum of Understanding between the BCB and the People's Bank of China (PBC) to improve cooperation in financial services related to the RMB market and business. The memorandum is part of a Chinese initiative, already present in more than 25 countries, to establish an Offshore Clearing Bank in Brazil. This mechanism corresponds to a payment settlement arrangement in RMB with direct access to China's domestic and cross-border payment systems. The eventual implementation of the arrangement in the country, including the possibility of new entrants under the same framework, has the potential to bring the following benefits to business models involving the use of the RMB in Brazil: increasing local RMB liquidity; maintaining hard currency reserves in the country; reducing intermediaries in international payments; and bringing local payment systems closer to Chinese ones, with increased operational efficiency in terms of cost and time reduction.

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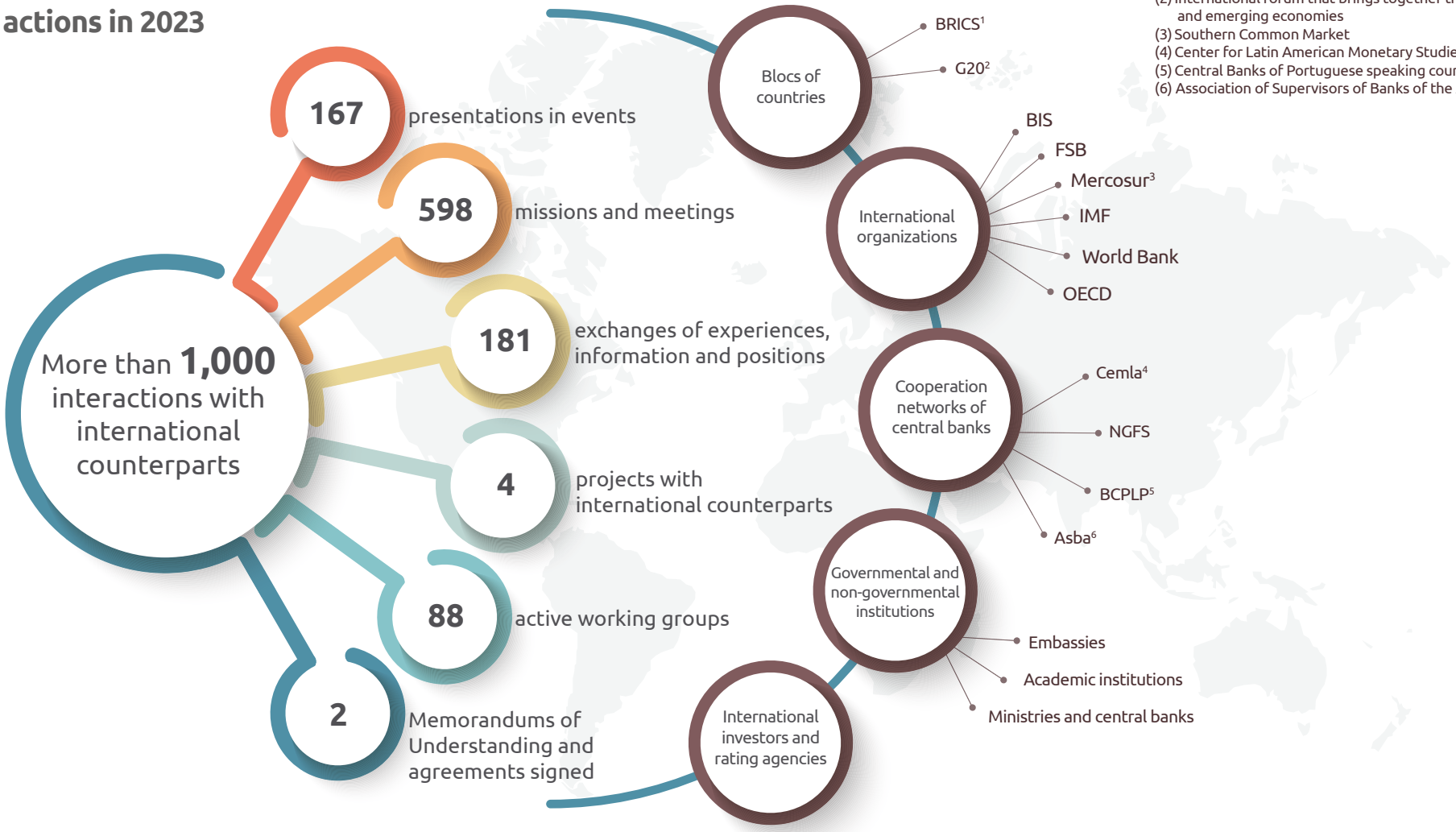
# BCB's international relations actions in 2023




(1) Group formed by Brazil, Russia, India, China and South Africa
(2) International forum that brings together the major advanced and emerging economies
(3) Southern Common Market
(4) Center for Latin American Monetary Studies
(5) Central Banks of Portuguese speaking countries
(6) Association of Supervisors of Banks of the Americas

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## a) Preparing for the Brazilian Presidency of the G20

In 2023, the BCB worked with the Ministry of Finance (MF) on preparatory activities for the Brazilian Presidency of the G20 in 2024. The group involves the world's 19 largest economies, the European Union, and, from 2024, will also include the African Union. The Brazilian presidency began on December 1, 2023, but Brazil had already an increased role in the group during the year by being part of the Troika.

In its first year in the Troika, the BCB increased its engagement in the technical issues debated at the G20 by actively participating in the follow-up meetings of the working and strategic groups. In addition, the BCB worked on designing the proposals and negotiation of the priorities to be presented to the group at the start of the Brazilian presidency.

Regarding logistical planning, the BCB dedicated its efforts to deepening its knowledge of organizing meetings of the size of the G20. Finance ministers and central bank governors' meetings involve many high-level international representatives and around 400 delegates from member countries and international organizations. Infrastructure, security, communication, and protocol issues were analyzed, among other things, to ensure that the meetings in Brazil are functional and appropriate to the needs of the G20.

The country will organize more than one hundred technical meetings and ministerial conferences, culminating in the 19th G20 Summit, which will be held in Rio de Janeiro in November 2024.

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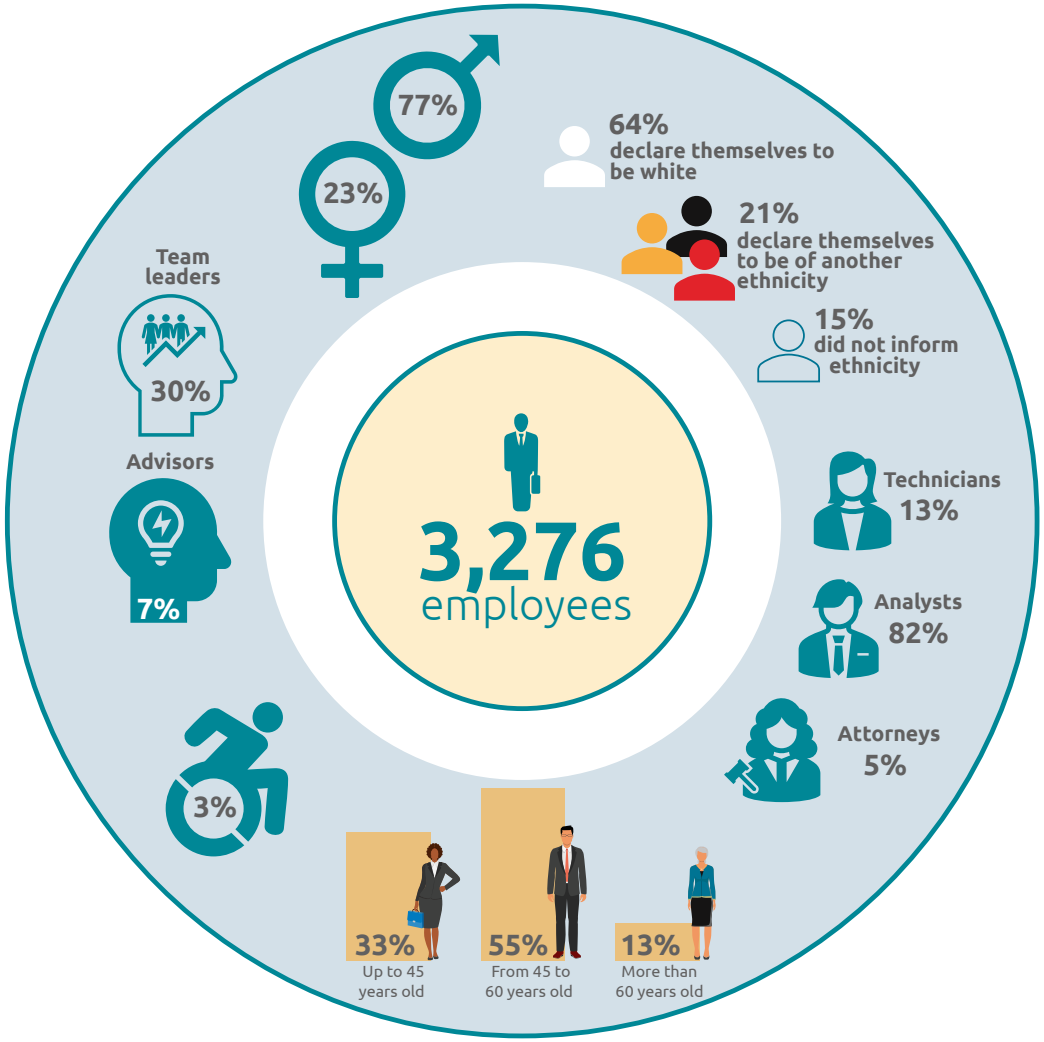
The BCB's staff is well-developed technically. It comprises individuals that are eager to innovate, engaged with organizational values, and dedicated to delivering more value to society.

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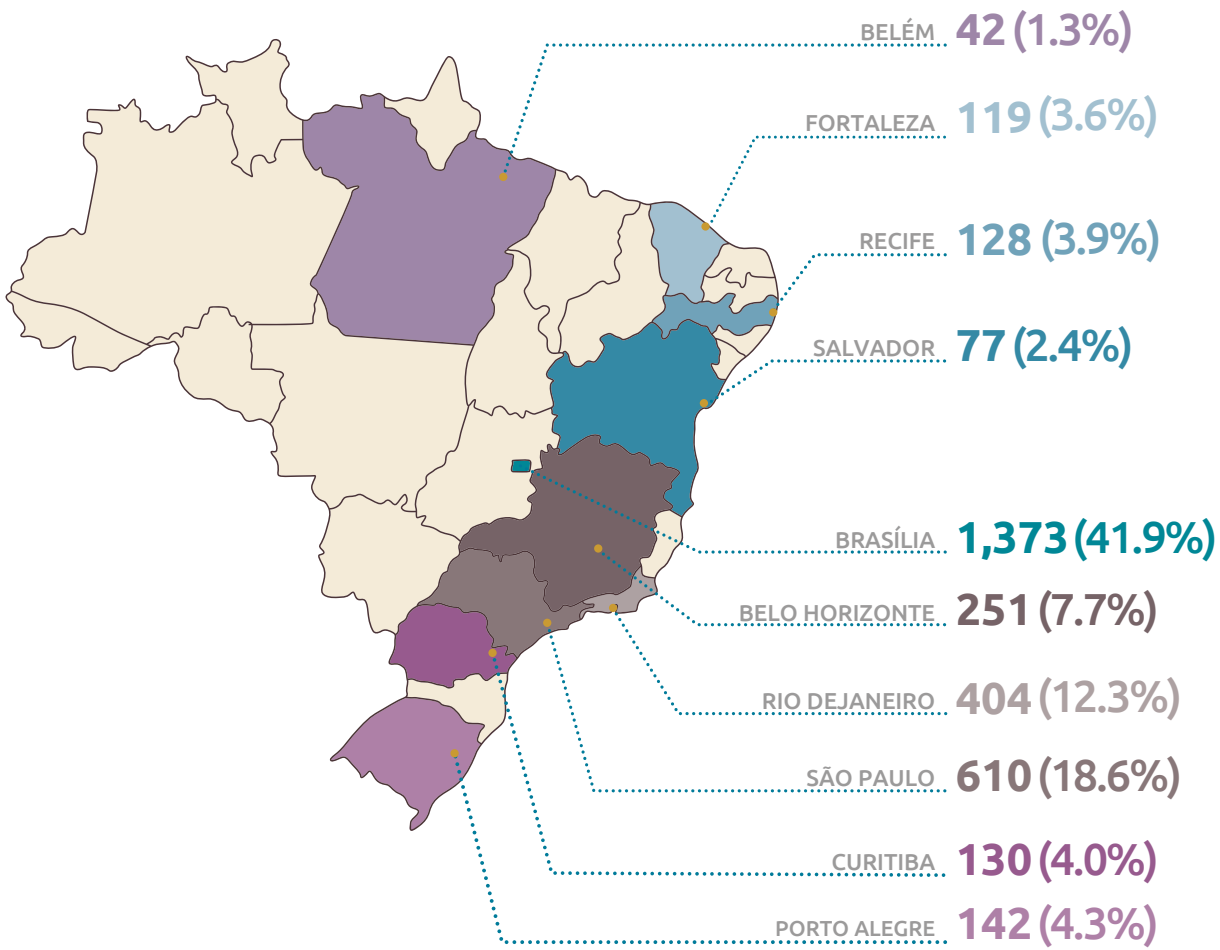
The BCB is headquartered in Brasilia and has regional offices in nine Brazilian capitals. Its staff distribution is:

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## 2.1 PERSONNEL MOVEMENT AND REMUNERATION

Law 9,650 of May 27, 1998, established 6,470 civil servants for the BCB. As the institution has not held a public tender since 2013, the number of civil servants has reduced over the last few years. As of December 31, 2023, the BCB had 3,276 active civil servants, 49.37% less than the number established by law.

In 2023, 103 BCB civil servants retired, and by the end of the year, another 332 had already acquired retirement rights. On average, 17 civil servants leave the BCB annually for other reasons.

To mitigate the risk of discontinuity in work processes due to the constant and growing reduction in the workforce, the BCB prioritizes its activities and promotes internal redistributions of its workforce using an internal mobility instrument.

In 2023, after repeated requests to the Federal Executive in recent years, a public tender was authorized to fill 100 vacancies for the analyst position. The BCB's future analysts should take office in 2025.

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# Movement of employees

**1,431**
2013 to 2023
**Departure of employees**

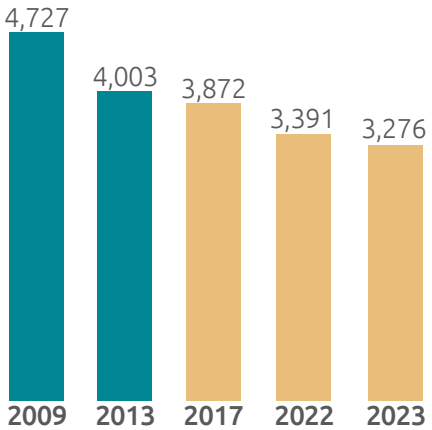
**590**
2013 to 2023
**Entry of employees**

**332**
December 2023
**Employees with fulfilled retirement requirements**

**Occupancy of the 6,470 vacancies provided by law**

**-49.37%**
December 2023

Number of active employees per year (December 31st, 2023)




Years with public tender open to fill vacancies

**127**
in 2023
**Reallocations in internal mobility**

**7**
in 2023
**Internal selection to fill commissioned positions**

With the exception of the members of the Board of Governors, all the BCB's commissioned functions are occupied exclusively by the BCB's career employees.

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The BCB's Governor and Deputy Governors hold unique positions and receive remuneration of BRL 18,887.14, as set by law. The BCB's civil servants receive a base salary, and those in commissioned positions receive a complementary amount. In 2023, the average amount paid to civil servants in technical positions was BRL 12,903.46, to analyst positions was BRL 30,482.44, and to prosecutors was BRL 30,027.84. BCB prosecutors, as public lawyers, are entitled to payment of attorney's fees. Information on the remuneration of federal civil servants, including fees, can be found on the federal government Transparency Portal.

Despite the reduced staff and increased activities and responsibilities, the BCB has sought to maintain a level of excellence in providing its services. To maintain the current level of service provided to the SFN and society, the BCB continues to invest in the continuous improvement of its management and governance, staff training, and intensive use of technology.

## 2.2 LEARNING

The technical capacity of civil servants is a fundamental intangible asset for fulfilling the BCB's mission.

To enable BCB employees to develop their technical and behavioral skills, the BCB invests in training and knowledge management activities through the BCB University (UniBC).

Over 2023, the BCB's learning platform, Sapiens, continued adjusting to users' needs, confirming the trend of intensifying self-development solutions (course platform licenses) through telepresence courses.

» Sixty-four learning actions were offered to exclusive BCB groups in closed classes, 25 of which were developed or customized internally according to the needs of the areas. Most of these actions used facilitators from the BCB's staff. Noteworthy in 2023 were the "Innovation in People Management Project" actions, which included learning solutions for developing Artificial Intelligence and Cryptoassets applications.

» Around 623 self-development licenses were used in 2023 to learn English, data science, and other topics.

» Civil servants participated in hundreds of learning activities in various government and private institutions, using different modalities - online, telepresence, and face-to-face.

» Sapiens offered several relevant online (asynchronous) learning activities, particularly on governance policy, information security, and sustainable finance. In addition, the Data Science Track was revised with updates and improvements to its formatting.

» In the Postgraduate Program (PPG), 17 civil servants were granted leave for master's and doctoral courses in Brazil and abroad in 2023, and 12 new leaves were approved for 2024.

» Concerning Training Leave, 156 were granted in 2023.

Throughout the year, UniBC also adapted diagnosing and recording training needs to include the information directly in the Sipec System, which the People Management Secretariat made available.

The diversification in the use of platforms has made it possible to maintain the quantity and to increase the quality of the training actions carried out. In all, 1,524 civil servants were trained in 2023.

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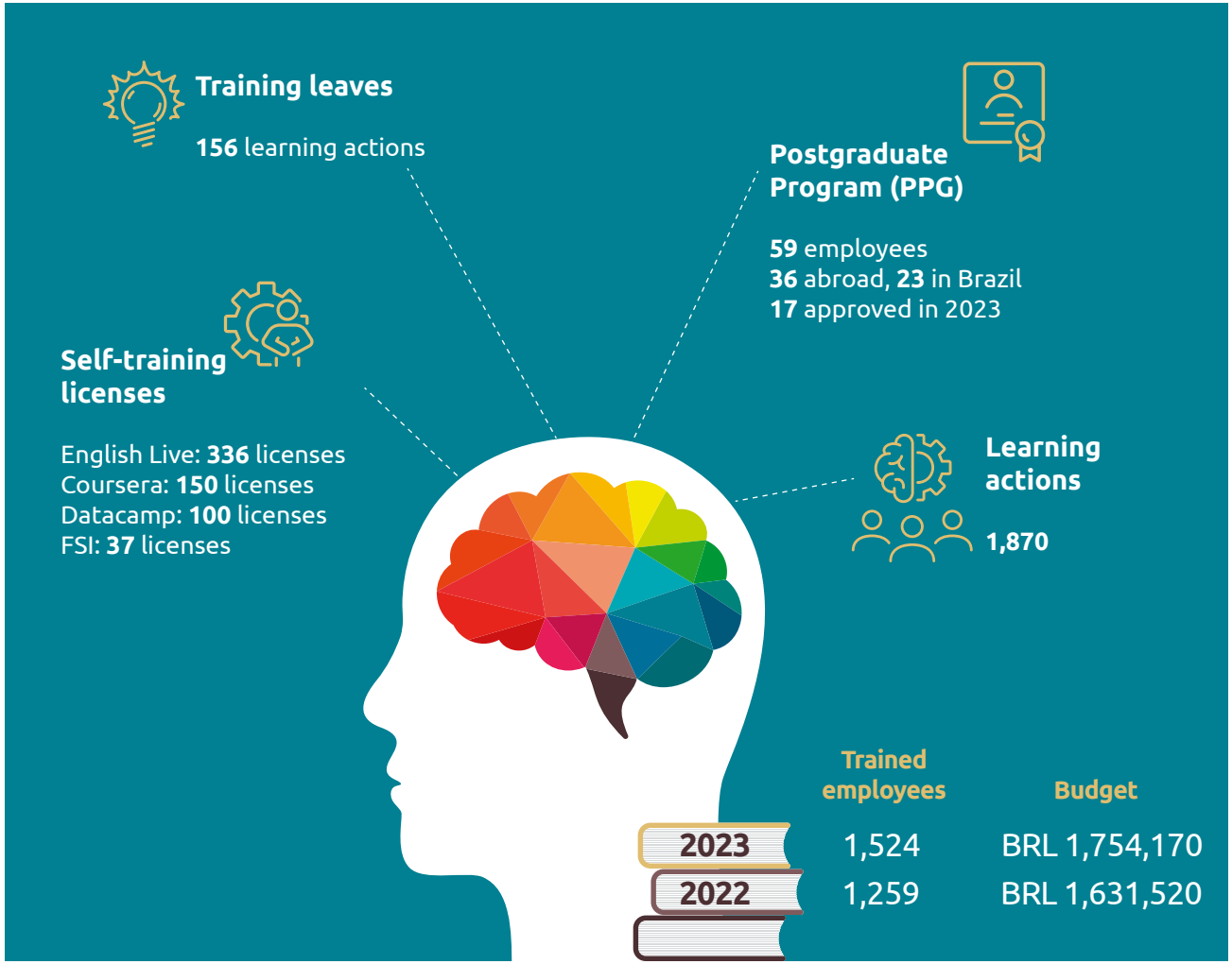


In 2023, UniBC improved its learning performance and intensified the use of solutions dedicated to knowledge sharing. Noteworthy were the 19th and 20th editions of the Exchange of Ideas. This biannual event has been running for ten years and promotes knowledge sharing and debate among civil servants. In the two editions this year, 1,478 civil servants took part.

## 2.3 MANAGEMENT AND PERFORMANCE PROGRAM - PGD

The first cycle of the Management and Performance Program (PGD) was completed in 2023. This period is considered a period of adaptation for civil servants to management by results. As a result, attendance control, previously carried out in parallel with the Electronic Employee Attendance Control, was now carried out by the PGD, which eliminated a repetitive management procedure and increased the reliability of the information.

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## 2.4 TECHNOLOGICAL DEVELOPMENT AND CYBER RESILIENCE

The BCB continually seeks to improve its services to society; to this objective, it invests in technology. Examples of these investments include technologies used in means of payment, processes in supervision, economic and monetary policies, and investments in analytical technologies such as Big Data, Machine Learning, and Artificial Intelligence.

Investments in innovation result in the acquisition of softwares and hardwares and the establishment of partnerships with international organizations and universities. One example is the BCB's participation in international innovation forums, such as the BIS Innovation Network working groups, in which experiences are shared regarding Open Finance, Central Banking Digital Currency, SupTech, and cybersecurity, among others.

The BCB continued to invest in studies on artificial intelligence to improve the institution's work processes. In this context, projects were also carried out in partnership with universities to explore solutions related to Machine Learning and artificial intelligence through the BCB's Innovation Accelerator (Start). The Start was launched at the end of 2021 to stimulate technological innovations in the institution's internal processes.

In 2023, 39 Information and Communication Technology (ICT) initiatives relevant to the SFN and society were delivered, such as increasing Pix's ability to cope with increased demand and changing the architecture for automatic Pix. Improvements to the SVR were made to optimize the consultation process, eliminate appointments, and facilitate heirs' access to the values of deceased people. The Ideal Annual Production Program project was also delivered. This project improves the system for forecasting the demand for coins and banknotes, promoting more accurate figures that result in substantial financial savings for the country.

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## 2.5 CYBER RESILIENCE

Cybersecurity remained one of the focuses of our work in 2023, which continued to develop actions aimed at improving the cyber resilience of the BCB, the SFN, and the SPB.

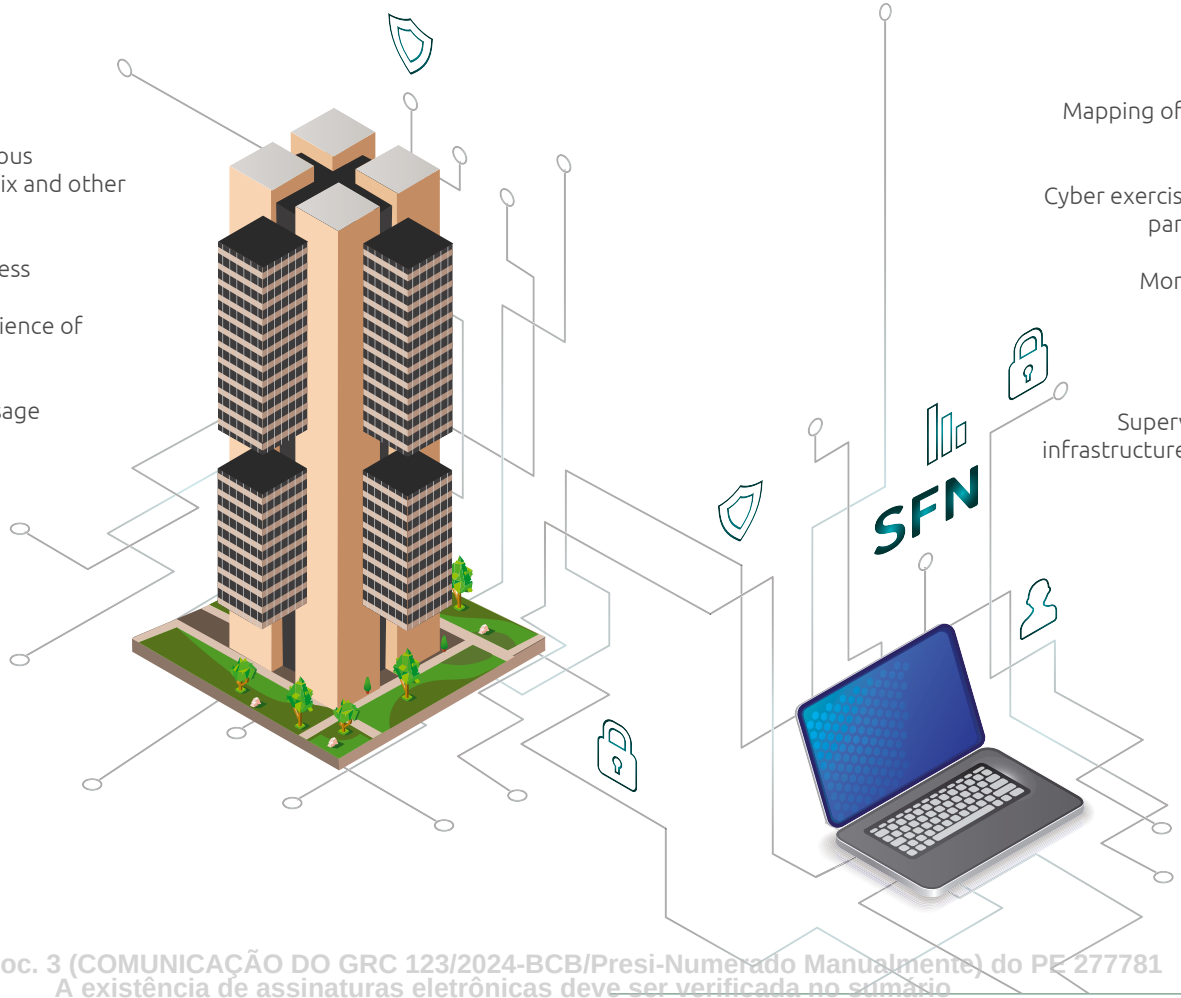
### BCB cyber resilience

Acquisition of solutions for continuous improvement of cybersecurity for Pix and other BCB systems

Promotion of cybersecurity awareness

Penetration tests to assess the resilience of critical BCB systems

Governance for cloud computing usage




### SFN cyber resilience

Mapping of technology risks and controls in supervised entities.

Cyber exercise in the financial sector with the participation of supervised entities.

Monitoring relevant cyber incidents.

Relations with the main cloud computing service providers.

Supervisory actions in financial market infrastructures with focus on cyber resilience.

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The materialization of technological incidents that impact the provision of services to clients and the growing number of increasingly complex cyber-attacks reinforce the concern about financial institutions' exposure to the technological risks aggravated by the SFN's digital transformation process.

Given this scenario, the BCB has started to develop a technological risk map. This map aims to obtain an overview of financial institutions' exposure to the main risk factors related to the use of technology and identify the technology and information security controls typically implemented by these institutions. This information will be beneficial for identifying trends and gaps. In addition, it will enable the development of preventive measures, such as targeted supervisory actions and initiatives to disseminate knowledge about good cybersecurity practices.

The BCB also remained focused on measures for responding to and recovering from incidents that could have a broader impact on the financial sector. Continuing the PARC work fronts, another cyber exercise specifically for the financial sector was held in mid-2023 at the Cyber Security Laboratory of the Brazilian Federation of Banks (Febraban). The exercise involved representatives of financial market infrastructures and financial sector associations, which allowed the teams involved to be trained in cyber crisis response and recovery practices and procedures.

It is worth noting that the periodic execution of cyber exercises, such as Cyber Guardian Exercise 5.0, organized by the Cyber Defense Command (ComDCiber), is a practice that enables the exchange of knowledge and the training of cyber incident response and recovery teams. It is also an essential practice for supporting the development of mechanisms, processes, and protocols for sector coordination in dealing with cyber crises that may have systemic implications.

It is also important to mention the interaction between the BCB and the leading providers of cloud computing services used by the financial sector to learn about these companies' control environments and technological infrastructures. Also worthy of note are the supervisory actions carried out to assess the controls implemented by the leading institutions operating financial market infrastructures (FMIs) to ensure business continuity, incident management, and the adequate security of data and information processed by systemically important institutions.

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# 3 Budgetary and financial resources

The BCB's resources come from two primary sources: the Federal Government General Budget (OGU) and the Monetary Authority Budget (OAM). The BCB also manages the Rural Credit Insurance Program (Proagro) fund and international reserves.

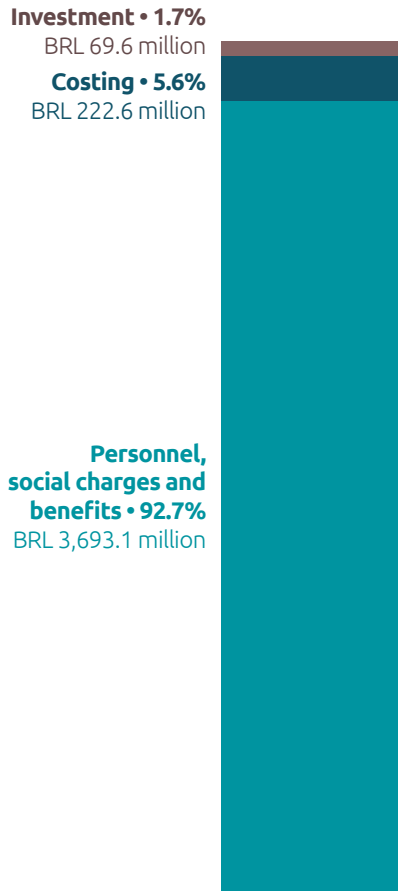
## 3.1 FEDERAL GOVERNMENT GENERAL BUDGET (OGU)

The Federal Government General Budget (OGU) is allocated to the BCB to cover its mandatory (staff, social charges, and benefits) and discretionary (costing and investment) expenses to guarantee the functioning of the Autarchy.

The Annual Budget Law 14,535 of January 17, 2023 (LOA 2023), combined with the additional credits authorized during the year, assigned the BCB BRL 4,105.3 million in appropriations. This amount does not include the amounts related to the Financial Activities Control Council (Coaf).

As for budget execution in 2023, the BCB used BRL 3,985.3 million, 92.7% of which was related to mandatory expenses (staff, social charges, and benefits) and the rest to discretionary expenses (costing and investment), as shown in the graph.

***Budget Execution of the BCB 2023***
*BRL 3,985.3 million*




*Source: National Treasury of Brazil*

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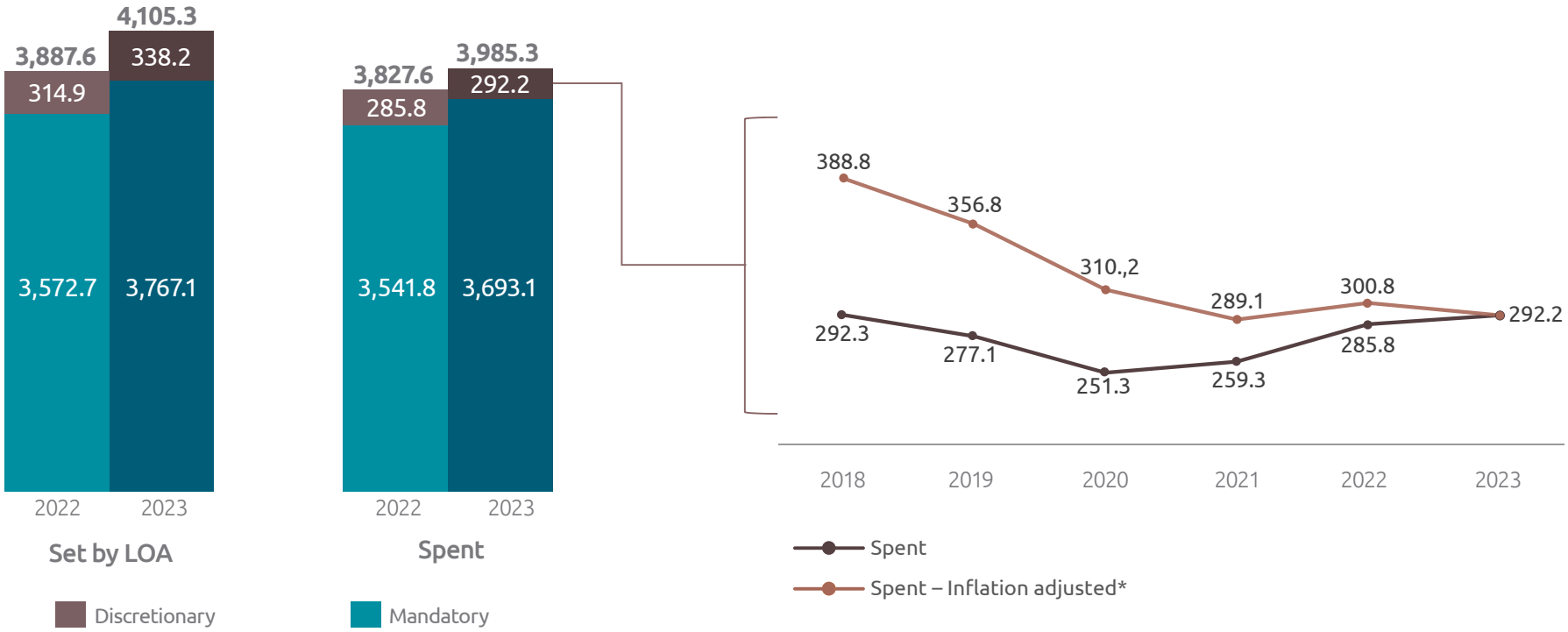
Regarding the discretionary budget, the BCB used 99.90% of its final discretionary allocation of BRL 338.2 million in 2023, including BRL 45.7 million in unprocessed accounts payable.

Compared with the amounts used in 2022, there was an increase of 7.4% in the discretionary expenses group (costing and investment) and 4.3% in the compulsory expenses group (personnel, social charges, and benefits).

As a result, the total amount used in 2023 was 4.5% higher than in 2022.

BRL 138.2 million was expended in ICT contracts using OGU, with BRL 23.9 million recorded in unprocessed accounts payable. Much of this is used to increase computing capacity and cyber resilience.

*Mandatory and discretionary expenses – Comparative chart (BRL million)*




*Source: National Treasury of Brazil*

* Present value obtained by correction of the amount executed each year using IPCA variation in December 2023.

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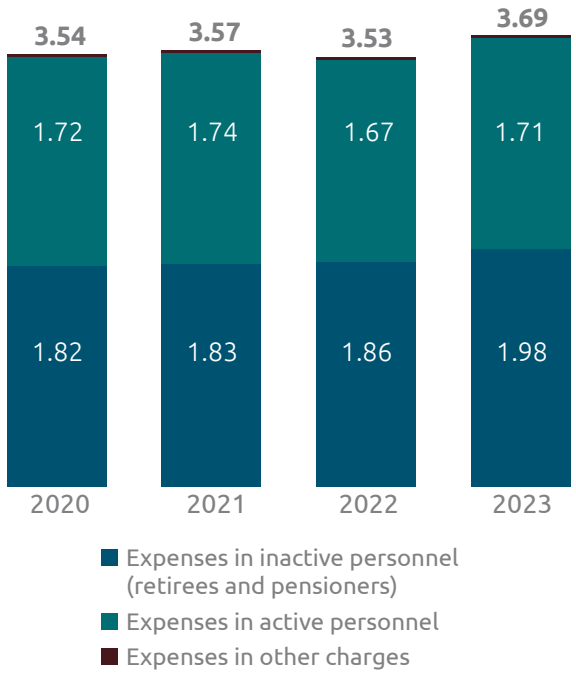
## a) Personnel expenses

In 2023, the BCB spent BRL 3.69 billion on personnel expenses. Of this amount, BRL 1.71 billion was spent on active staff, i.e., remuneration and variable benefits such as food allowances, medical assistance, social security, etc. In addition, spending on inactive staff (retirees and pensioners) amounted to BRL 1.98 billion.

*Personnel expenses (in BRL billion)*

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## 3.2 MONETARY AUTHORITY BUDGET (OAM)

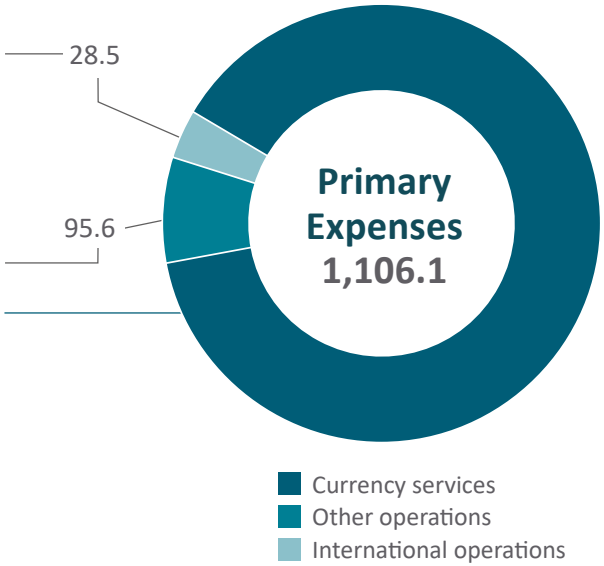
The Monetary Authority Budget (OAM), exclusive to the BCB, is a source of funds with a specific destination. to the OAM legally provides income and expenditure related to the BCB's typical activities, such as the management of the country's international reserves, financial operations carried out in the role of the banker of banks, the production and distribution of BRL banknotes and coins, among others. Therefore, the OAM comprises all the institution's income and expenditures related to operations to implement the country's monetary, exchange rate, and credit policies.

The OAM's 2023 budget proposal established the amounts for the Monetary Authority revenues and charges at BRL 870.5 billion and BRL 876.9 billion, respectively (CMN Vote 75, of August 18, 2022). Reprogramming was needed over the year, which increased these amounts to BRL 875.5 billion and BRL 899.4 billion, respectively.

Of the BRL 899.4 billion budgeted for expenditure, BRL 1.2 billion was for primary spending, equivalent to 0.13%. The budget space for expenditure on production and distribution of bills and coins amounted to BRL 1.0 billion and around 87.85% of that amount was effectively spent. The figure shows the amounts executed in 2023.

*Execution of the monetary authority's budget (OAM) – in BRL million*

| | Revenues | Charges |
|---|---|---|
| International | 350,925.1 | 387,030.4 |
| Open Market | 347,696.4 | 201,194.2 |
| Banking area | 649.0 | 67,356.5 |
| National Treasury | 4,032.2 | 164,662.5 |
| Other operations | 2,924.5 | 104.2 |
| Currency | - | 982.0 |
| **Total** | **706,227.1** | **821,329.8** |

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## 3.3 OTHER MANAGED RESOURCES BY THE MONETARY AUTHORITY

### a) Rural Credit Insurance Program (Proagro)

The Rural Credit Insurance Program (Proagro) guarantees the payment of rural financing for agricultural funding when the supported crop has its income reduced due to climatic events or uncontrolled pests and diseases.

It is mainly targeted at small and medium-sized producers within the coverage limit established in the regulations. Proagro is managed by the BCB and regulated by the CMN, while financial institutions (banks and credit unions) make the program's funds available.

### b) International Reserves

International reserves are Brazilian assets in foreign currency and act as insurance for the country to meet its foreign obligations and withstand external shocks, such as currency crises and abrupt interruptions in capital flows.

Brazil adopts the floating exchange rate regime. The international reserves act a safety cushion that helps maintain the exchange market functional. In this sense, international reserves work as a buffer that mitigates the effects of sudden dysfunctional fluctuations in BRL against the USD, providing greater security for market agents.

Among other assets, international reserves are mainly made up of bonds, currency deposits (USD, EUR, GBP, JPY, CAD, and UD), special drawing rights with the IMF, deposits with the BIS, and gold. The allocation of international reserves is made according to the tripod of security, liquidity, and profitability, which are prioritized in that order.

Every year, the BCB publishes the International Reserves Management Report, which covers aspects ranging from the economic situation and governance to investment policy and risk management and includes a statement of reserve management's results.

## 3.4 CONTRACTING AND PROCUREMENT PROCEDURES

In 2023, the main innovation was implementing risk management regarding occasional non-fulfillment of contracts that are part of the Annual Contracts Plan (PCA). From reports drawn up in the second half of that year, it was identified that the main risks are related to budget unavailability and the need for adjustments in the planning stage.

The most prominent items in the 2023 Annual Contracting Plan were those for the provision of software development and support services involving systems that support the BCB's critical activities, such as the Reserves Transfer System (STR) and the Reserves Administration System (SAR), ICT infrastructure support and the procurement of software licenses.

Also noteworthy were contracting services which preserve public properties (such as ostensive armed surveillance, cleaning and conservation services, and building maintenance).

Contracts funded with OAM resources related to acquisition of banknotes and coins and the transportation of cash, should also be highlighted.

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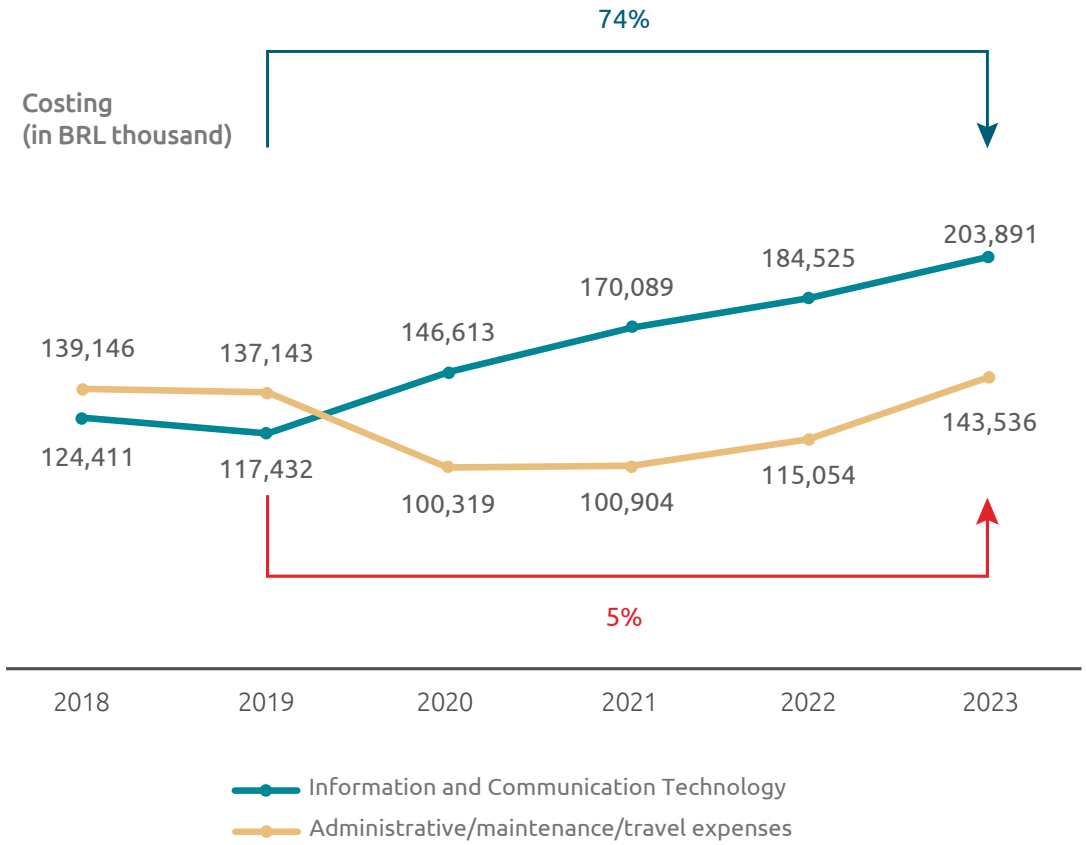
## 3.5 COSTS

Following best management practices and legal requirements, the BCB regularly calculates the costs of its activities, services, and processes. It should be noted that the cost system adopts its management model for classifying costs, which differs from accounting and budget classifications. It considers all the resources used at the BCB, regardless of the budget source. The main objective is to effectively contribute to management decision-making, especially concerning the best allocation of the resources available for the BCB's functioning and operation.

In this regard, the cost dynamics established at the beginning of 2020 continued with the adoption of remote and hybrid working. Facilities maintenance expenses were reduced (at levels below the 2019 figures adjusted for inflation), and information technology expenses increased to support remote work and essential projects related to the financial system. The graph shows this situation:

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## 3.6 FINANCIAL STATEMENTS AND RESULTS EVALUATION

The BCB's financial statements comprise the following reports: Balance Sheet, Income Statement, Statement of Comprehensive Income, Statement of Changes in Shareholders' Equity, and Statement of Foreign Currency Cash Flows. They are prepared following the International Financial Reporting Standards (IFRS) issued by the International Accounting Standards Board (IASB). This international organization defines international accounting standards to facilitate accounting analysis and comparison between institutions in different countries.

### a) BCB's Balance Sheet Structure

In the Balance Sheet, the balances of the accounts are segregated into foreign currencies and local currency. In addition, shareholders' equity is also segregated in the same manner at the end of the year.

Among other operations, the BCB's foreign currency assets are represented by financial instruments related to the investment of international reserves, such as securities, term deposits with financial institutions, repurchase agreements, and gold. International reserves are the amounts that the BCB holds in foreign currency, gold, and other highly liquid assets.

A significant portion (93%) of the group of assets in local currency corresponds to the portfolio of federal government bonds held by the BCB to enable the implementation of monetary policy.

Liabilities backed by foreign currencies are not representative, while local currency liabilities account for 95% of the total. Among these, the following stand out:

» liabilities to the federal government, referring to the National Treasury's cash and cash equivalents deposited with the BCB (Single Account);

» repo operations (repurchase commitments), carried out to implement monetary policy; and

» financial institutions reserves at the BCB.

The money issued by the BCB are also treated as liabilities, which correspond to the balance of bills and coins held by the public and financial institutions and accounted at face value in the book.

### b) BCB's financial and accounting results in 2023

The BCB's net income, considering all revenues and expenses, is calculated annually on the accrual basis and it covers the period from January 1 to December 31. In 2023, the BCB result was negative by BRL 114.152 million, as detailed below:

**In BRL (million)**

| | 2023 | 2022 (Restated) |
|---|---|---|
| Foreign Exchange Reserve Operations and Swaps | (123,000) | (326,535) |
| Profits of the international reserves | (194,913) | (406,306) |
| Profitability | (36,158) | (267,434) |
| Funding Cost | (158,755) | (138,872) |
| Foreign Exchange derivatives | 71,913 | 79,771 |
| Other transactions | 8,848 | 28,041 |
| Net income | (114,152) | (298,494) |

Note: negative values are shown in parentheses, according to the adopted accounting standard. The BCB made accounting adjustments related to actuarial obligations from previous years and restated the adjusted balances of 2022 in the third column.

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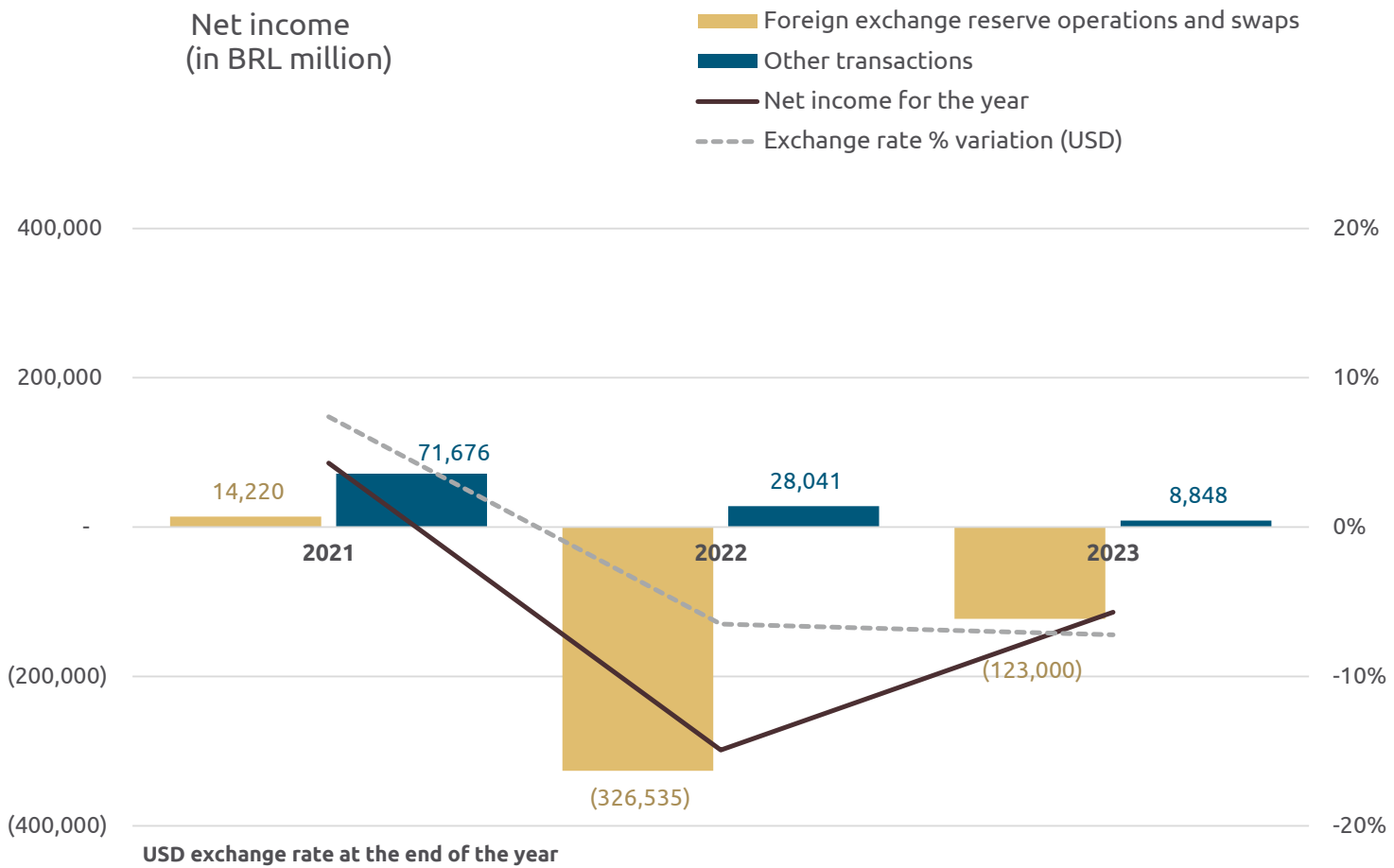
Given the composition of the BCB's balance sheet, fluctuations in the exchange rate strongly impact the results. It occurs because, as mentioned, a significant part of the assets is denominated in foreign currency, and its value is converted into BRL to calculate the result. However, this correction is purely for accounting purposes and does not constitute a realized result from a financial point of view. The graph shows the variation in results compared with the variations in the USD over the period:

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According to Complementary Law 101, of May 4, 2000, and Law 13,820, of May 2, 2019, the BCB's result is treated as follows:

a) a positive result is transferred to the National Treasury after the constitution or reversal of reserves until the 10th working day after the approval of the balance sheet; and

b) a negative result is covered by the National Treasury, after the reversal of reserves and the use of institutional assets, observing the minimum limit for equity of 1.5% of the total assets, until the 10th working day following the balance sheet approval.

In addition, Law 13,820 of 2019 provides that the portion of the BCB's positive result relating to operations with reserves and foreign exchange derivatives is set aside as an income reserve. The purpose of this reserve is to absorb any negative results in future years, and it can also be used to pay off the domestic Federal Public Debt by the National Treasury when severe restrictions in liquidity conditions significantly affect its refinancing, provided that it is authorized by the CMN.

In 2023, a negative result of BRL 114.152 billion was recorded. After the realization of the revaluation reserve (BRL 6 million) and the incorporation of adjustments from previous years (negative BRL 21 million), this result was covered by the reduction in the BCB's institutional assets (BRL 2,922 million) and by the constitution of credit with the Federal Government, to be received by the 10th working day of the following year (BRL 111,245 million), following article 4 of Law 13,820 of 2019.

## c) Seigniorage

From an economic point of view, seigniorage is the revenue or profit derived from the monetary authority monopoly on issuing currency. The table below shows the result of seigniorage by the monetary concept, measured by the variation of the monetary base, discounting the inflation of the period and the cost of producing and remunerating the monetary base.

| Seigniorage (BRL million) | 2023 |
|---|---|
| Variation of currency in circulation | (717) |
| Variation of compulsory and voluntary deposits reserves | 3,776 |
| = Change in the monetary base | 3,059 |
| IPCA variation (Extended National Consumer Price Index) | 4.62% |
| Seigniorage revenue | 2,924 |
| Currency production costs and issuing expenses | (981) |
| Instant Payments account interest expenses | (1,402) |
| **= Result of seigniorage** | **540** |

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# 4 Infrastructure and natural resources

The BCB has regional headquarters in ten cities and a state-of-the-art technology park, which is fundamental for the fulfillment of its mission of ensuring a solid, efficient, and competitive financial system.

In 2023, the improvement of building facilities continued, especially in terms of accessibility, safety, and sustainability. Particular attention was paid to making the best use of spaces, allowing buildings to be shared with other federal government bodies.

The extensive renovation of the BCB's Money Museum in Brasilia, which began in August 2022, follows sustainable practices, such as using energy-efficient materials and conserving construction waste. The architectural work continued in 2023 and is scheduled for completion in 2024.

Also noteworthy is the start of the renovation of the air-conditioning system in the Brasilia headquarter. The change is intended to ensure the continuity of air conditioning in office environments and critical areas, such as the Data Processing and Security Centers. The contract also provides for replacing the cooling units (chillers) with equipment that significantly reduces energy consumption and does not use gases that could damage the ozone layer.

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## 4.1 ASSIGNMENT OF USE OF AREAS TO OTHER PUBLIC ENTITIES

Facilities sharing arrangements have led to better use of space, optimization of service contracting and procurement processes, apportionment of expenses (water and sewage services, electricity, surveillance, maintenance and upkeep of real estate, etc.), and reduced property rental costs for the assignees. The savings in administrative costs allowed efficient reallocation of resources, strengthening agencies' public policies.

The BCB has transferred 32 areas to 21 public administration bodies and entities, totaling approximately BRL 18 million in transfers related to apportioning ordinary expenses.

The areas assigned by the BCB are distributed as follows:

» Belém - Comptroller General of the Union (CGU); Regional Superintendence of Administration of the Ministry of Management and Innovation in Public Services (SRA/MGI); National Supplementary Health Agency (ANS); National Waterway Transportation Agency (Antaq); and State Superintendence of the Ministry of Health in Pará (Sems);

» Belo Horizonte - Brazilian Intelligence Agency (ABIN); National Civil Aviation Agency (Anac); National Telecommunications Agency (Anatel) and Brazilian Institute of Museums (Ibram);

» Brasília - Superior Labor Court (TST), with six apartments in SQS 314, in the Asa Sul district;

» Curitiba - Antaq, the Regional Administration Superintendence of the Ministry of Management and Innovation in Public Services in the State of Paraná (SRA/MGI) and the Federal Court of Auditors (TCU);

» Fortaleza – Regional Superintendence of the Federal Police and ANS;

» Porto Alegre - Antaq, the National Mining Agency (ANM) and Telecomunicações Brasileiras S/A (Telebrás);

» Recife - National Land Transport Agency (ANTT) and ANS;

» Rio de Janeiro - Institute for Applied Economic Research (IPEA); National Institute of Metrology, Standardization, and Industrial Quality (INMETRO); National Complementary Welfare Superintendence (PREVIC); The Superintendence of Private Insurance (SUSEP) and ANM.

» Salvador - ANS, ANTT and, the Brazilian Institute of the Environment and Renewable Natural Resources (Ibama), and the Brazilian Institute of Geography and Statistics (IBGE);

» São Paulo - CGU, Previc and Susep.

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## 4.2 CASH

### a) Partnership with *Casa da Moeda do Brasil* (The Brazilian mint)

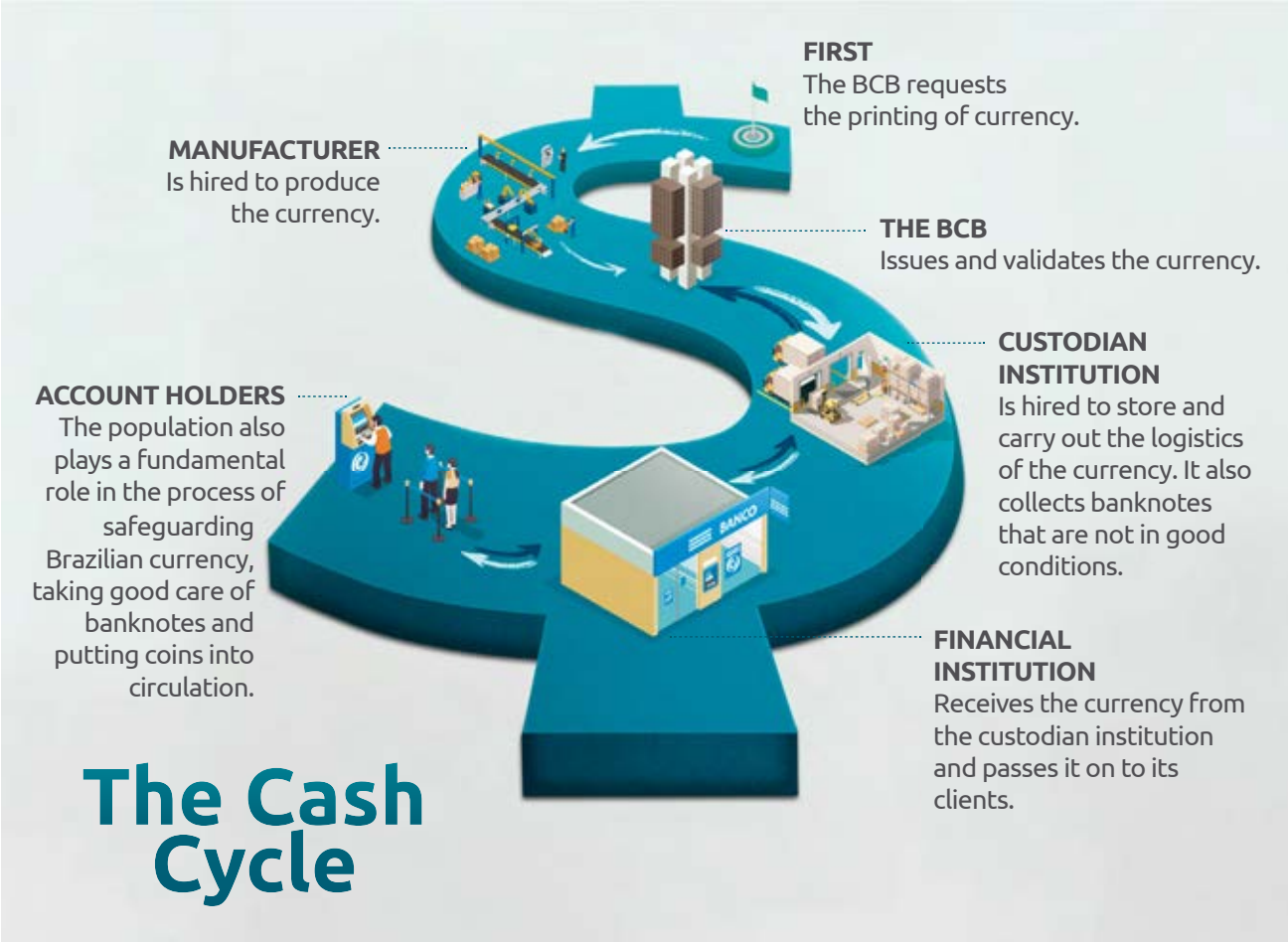
Casa da Moeda do Brasil (CMB) is the Brazilian state-owned mint that manufactures banknotes and coins. The BCB's interaction with the CMB is constant. It involves negotiations for the purchase of banknotes and coins and partnerships in the development of new families of the BRL and commemorative coins.

For 2023, 935,365 thousand banknotes and 870,192 thousand coins have been ordered.

### b) Distribution of banknotes and coins - partnership with *Banco do Brasil*

Banco do Brasil S.A. (BB) is the custodian financial institution that collaborates with the BCB in distributing cash (banknotes and coins) throughout the country. The BB has a vast network of branches, enabling a large capillarity.

After receiving cash from the BCB, the BB carries out withdrawal, deposit, and cash exchange operations with financial institutions. These institutions reimburse the BB for cash distribution and custody operating costs, and the BB is accountable to the BCB for these costs.




In addition to these operations, the BB sanitizes the banknotes from the banking network. The suitable banknotes return to circulation, and the unsuitable ones are sent to the BCB for destruction.

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## 4.3 ACTIONS TO REDUCE THE CONSUMPTION OF NATURAL RESOURCES

The BCB recognizes the importance of using available natural resources responsibly and minimizing the impact of its activities on the environment.

Therefore, in 2017, the BCB created its Social and Environmental Responsibility Policy (PRSA) and the Organizational Social and Environmental Responsibility Committee (CRSO). The CRSO is responsible for coordinating internal actions to strengthen social and environmental responsibility, consolidating good practices, and fostering integration and the exchange of experiences on sustainability actions and projects developed at the BCB. In addition, the Sustainable Economy Committee (Ecos) was created in 2021. It aims to harmonize and disseminate information about internal and external initiatives to all areas of the BCB, since the theme is broad and raises issues that demands the contribution of different BCB areas.

In addition, among other initiatives, the BCB maintains guidelines for establishing and implementing the respective Social, Environmental, and Climate Responsibility Policies (PRSAC) by supervised entities.

Among the actions carried out in 2023 to encourage the consolidation of a culture of sustainability, there are highlights such as the inventory of greenhouse gas emissions, initiatives to reduce the use of paper, and the initiative to use BRL banknote waste.

The BCB continues to increase energy efficiency and reduce water consumption by renovating buildings and installing more sustainable solutions. The aim is to reduce natural resource consumption and rationalize public spending, which would benefit society directly.

Another example of a BCB initiative to reduce the consumption of natural resources was the elimination of the transit of paper documents. Every year, around 90,000 documents are filed using the Electronic Filing System.

The elimination has benefited the BCB, the SFN, and society in general by making the process faster, safer, and less costly. Added to this is the sustainability benefit from the significant reduction in paper consumption.

Another initiative is donating IT items and furniture that are considered useless to the BCB but could be helpful to non-governmental organizations (NGOs) and other public bodies. Donations promote the circular economy and prevent disposing of items that can still be used.

The BCB also seeks to disseminate these good sustainability practices by holding meetings and events with members of other central banks, the SFN, and other public bodies.

For more actions related to this topic, see the chapter “Our Results” and “ Sustainability “ section.

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## a) Sustainability criteria in contracting and procurement

The BCB has a Sustainable Logistics Management Plan (SLMP) that seeks to implement sustainability practices in its facilities and processes with the potential to generate waste. In 2023, the BCB published the new version of the SLMP for the 2023-2024 biennium with the following objectives:

- disseminate and promote the practice of eco-efficiency within the BCB;
- promote environmental, economic, and social sustainability within the BCB community;
- review and improve purchasing and contracting processes to develop specifications for the acquisition of goods, services, and projects that contain environmental sustainability criteria;
- qualify facilities and buildings for better use and exploitation of environmental resources.
- establish partnerships aimed at recycling waste or disposing of it in an environmentally correct manner;
- monitor greenhouse gas emissions related to BCB's activities to find ways of achieving a low-carbon operation;
- promote well-being and health; and
- promoting equity, diversity, and inclusion in the workplace.

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# OUR **RESULTS**

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The BCB's mission is to ensure the stability of the currency's purchasing power, to foster a sound, efficient, and competitive financial system, and to promote the economic well-being of society.

The stability of the purchasing power is pursued by inflation control. The BCB conducts the appropriate policies in order to fulfill the inflation targets set by the CMN.

To accomplish its mission, the BCB permanently promotes enhancements in the SFN. Hence, the Agenda BC# aims to promote financial democratization with reduction in the cost of credit, high-quality financial services, and greater participation of different market players. The Agenda BC# is organized in six thematic dimensions: Inclusion, Competitiveness, Transparency, Education, Sustainability, and Excellence. Each of these dimensions encompasses several strategic actions, some of which have already been completed.

Fifteen out of 73 strategic actions that were carried out throughout 2023 have been completed. For the sake of transparency, the BCB's Transparency and Accountability Portal disseminates follow-ups and results of all the BCB's activities and actions to the public on a regular basis.

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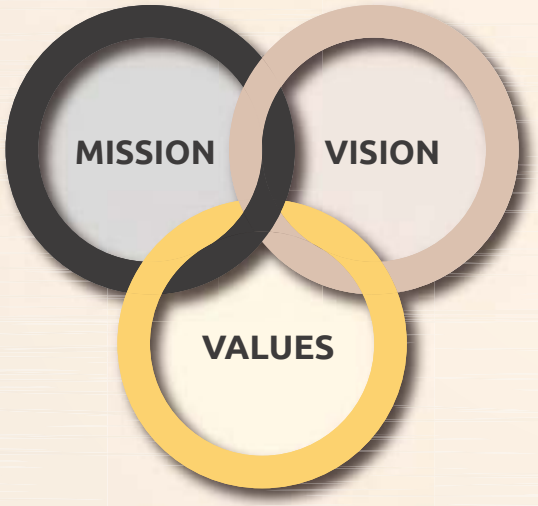
## STRATEGIC ACTIONS – 2023




OBJECTIVES

| | taken | completed |
|---|---|---|
| Inflation within the target range | 1 | 1 |
| Financial stability | 6 | 2 |
| Inclusion | 4 | 0 |
| Competitiveness | 18 | 5 |
| Transparency | 12 | 3 |
| Education | 6 | 0 |
| Sustainability | 9 | 0 |
| Excellence | 17 | 4 |

**73** actions **taken**

**15** **completed** actions

BC#

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On the BCB Key Performance Indicators (KPIs), 27 out of 31 met their associated targets. The four KPIs which did not meet targets were:

» Productivity and quality of studies and research;

» Supervision actions carried out by the Conduct Supervision Department;

» Administrative Sanctioning Process (PAS) – average time period of decisions; and

» Supply of change index per capita – bank notes.

The KPIs, their descriptions, calculation methods, results, justifications for unmet targets, and details can be consulted at the BCB's webpage.

The following sections present the results that supported the achievement of the eight BCB's strategic objectives in 2023. The sections present the results associated with each objective.

The extension of the current strategic cycle until 2025 leads the BCB to keep on implementing the actions of Agenda BC# in order to fulfill its mandate and provide benefits to society. In addition, the valuing of human resources and institutional enhancement became key aspects to be tackled by the BCB.

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# 1 Stability of the purchasing power of currency

This section reports the BCB's results which aimed at accomplishing the strategic objective: "Meet the inflation targets set by the CMN and, without compromising price stability, smooth economic fluctuations and foster full employment".

As the BCB pursues to ensure price stability, it contributes to the sustainable growth of the economy. Price stability allows Brazilians to make well-founded decisions on consumption, investment, and savings, which favors growth, reduces uncertainties, and increases the welfare of society.

Keeping inflation under control is important because it preserves the value of money by safeguarding purchasing power of the currency. To achieve this goal, the BCB conducts monetary policy, which comprises the BCB's actions aimed at affecting the cost of money (interest rates) and the amount of money (liquidity conditions) in the economy.

## 2023 Inflation Control

The BCB works to adopt timely measures to mitigate risks of price pressures on goods and services when identified




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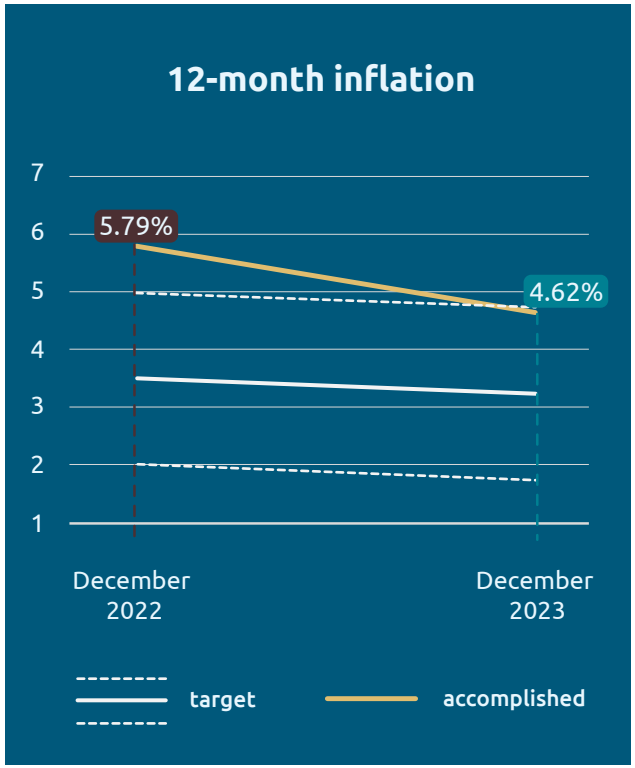
From a monetary policy standpoint, 2023 was a challenging year. The year-over-year (YoY) inflation rate, measured by the IPCA, reached 4.62% in December. The inflation rate was higher than the target (3.25%), but inside the tolerance interval (from 1.75% to 4.75%). Some factors were especially relevant to explain the behavior of inflation.




Inertia had an important contribution to inflation in 2023 due to the high inflation in 2022, of 5.79%, which had an impact on both market and administered prices inflation. In the case of market prices, past inflation means current costs pressure arising both from other prices of goods and services used as inputs and from informal inertial mechanisms of wage indexation. For example, adjustments in wage negotiations tend to follow past inflation. In the case of administered prices, institutional arrangements link the adjustment of prices to past inflation, especially in the case of health insurance and drug prices. The fall in commodity prices, especially oil, and the BRL appreciation contributed to reducing inflation in 2023. Conversely, increase in taxes and inflation expectations above the inflation target exerted pressure on the inflation rate.

Finally, it is noteworthy the role that monetary policy played in containing inflation. In fact, monetary policy has been in contractionary territory since 2021. In this sense, the projections presented in the **December 2023 Inflation Report** point to a scenario of inflation convergence to the targets set by the CMN over the relevant horizon.

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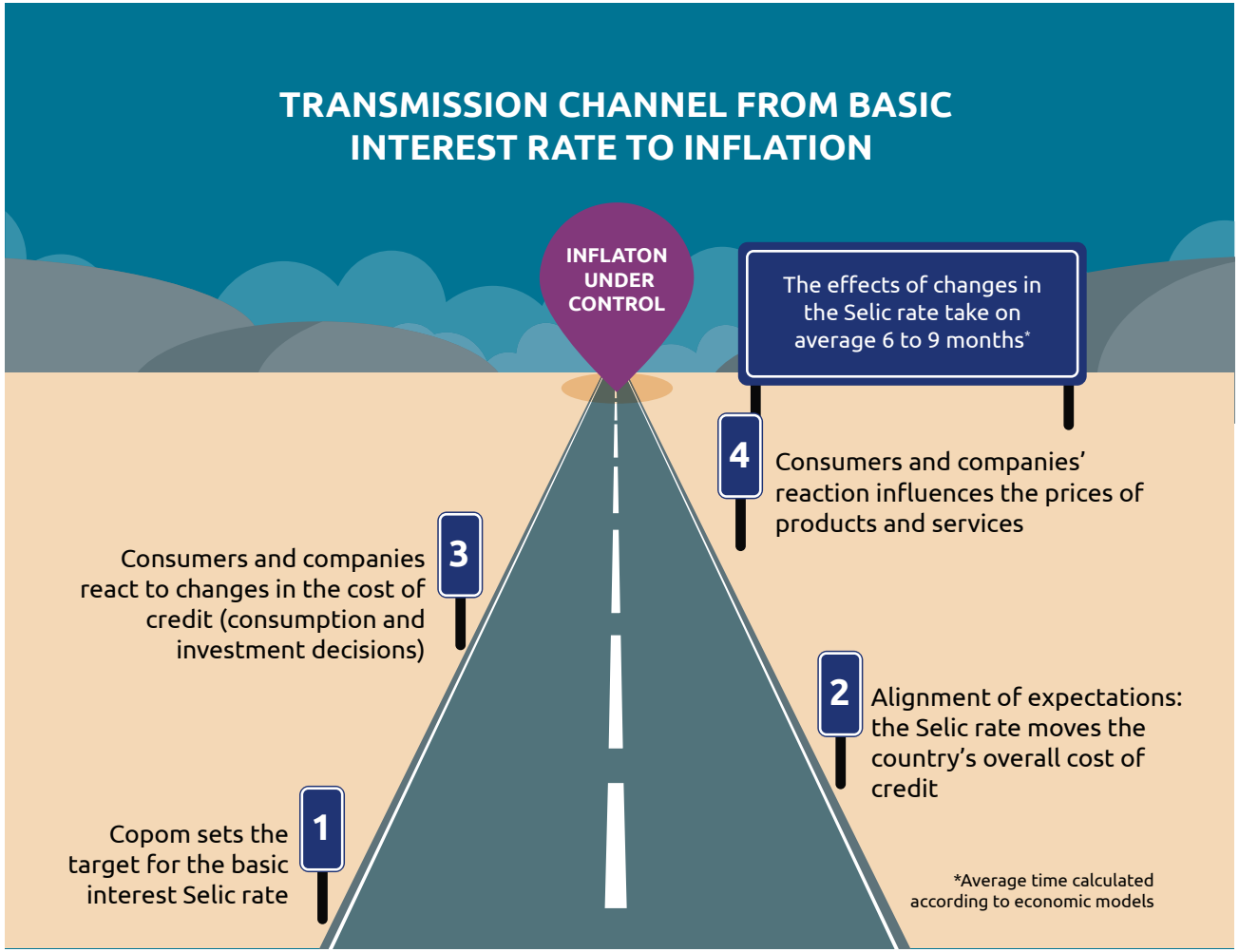


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### a) Publication of the second version of SAMBA

The Stochastic Analytical Model with Bayesian Approach (SAMBA) is an economic model that describes the interaction of several economic agents, such as households, firms, and fiscal and monetary policymakers, in several markets of the Brazilian economy. Based on historical data of the Brazilian economy, SAMBA selects, through statistical methods, the parameter values of a set of equations that are used to simulate scenarios.

The model supports the BCB Board's decision-making on monetary and macroprudential policies.

The **new version of SAMBA** is not only faster and more accurate but also allows the simulation of more detailed and sophisticated scenarios. Besides continuously improving the model, the new version goes deeper into the details of economic agents' interactions through the system of equations, its parameters, and data. One purpose of the new version is to be available to researchers who do not belong to the BCB staff to use it.

### b) Improvements and extension of the analysis and forecast framework applied to monetary policy

The action aimed to improve and extend the scope of the economic models which support the decision making of the Monetary Policy Committee (Copom). It also organized the management of data and information used by the models and improved the monetary policy communication.

The major achievements include: i) improvement of existing economic models with the incorporation of new variables and the extension of the analytical framework; ii) enhancements in the monetary policy communication through the implementation of innovations in the Inflation Report and the close relationship with non-financial players; and iii) investment in technical skills of the staff.

Upon the conclusion of the action, monetary policy decisions, which affect society, have been made with a greater body of information and a higher quality of economic analysis.

### c) Extension of institutional relationship with nonfinancial sector

The objective of the action is to obtain sentiment and perception of several segments of the real sector of the economy in niches where they work. The regular and frequent interaction with these players is key to obtain timely information which can be useful to understand the behavior of the economic variables. It enriches the analysis focused on short-term dynamics and contributes to improving analysis presented to Copom or presented in the Inflation Report.

The initiative is still in an early stage and has potential to aggregate significant value, jointly with Focus Bulletin and pre-Copom Questionnaire, to monetary policy decision making, especially, in times of abrupt changes of economic situation.

In 2024, the BCB will expand the set of counterparties, in particular, large companies of several economic sectors. Besides, the frequency of regular meetings with existing contacts will be increased in order to preserve and strengthen the relationship. Finally, the BCB will organize its internal flows to maximize the benefit of information collected in these meetings.

### d) Inflation Report box on the BCB's system of analysis and forecasts

The monetary policy decision-making process, in line with best international practices, requires assessing the current state of the economy and its future developments, the most likely scenarios, possible risks, and the effect of different decisions. The knowledge accumulated over decades with the inflation targeting regime and the continuous update of analysis tools allowed the publication of a specific box in the Inflation Report that describes the whole process to generate analysis, scenarios and projections for inflation and for the degree of slackness in the economy and factor markets.

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This initiative is part of the continuous improvement of the policy toolbox and is in accordance with the guideline to assign a high degree of transparency and accountability in the monetary policy actions and decision-making process.

### e) Inflation Report box - Assessment of neutral real interest rate in Brazil

The neutral real interest rate is key to monetary policy formulation and its estimation is challenging for the monetary policy conduct. The real interest rate that results from the decision on the Selic rate might lead to a contractionary/expansionary monetary policy if it is higher/lower than the neutral real interest rate. As it is a latent variable and varies over time in tandem with its determining factors - for example, potential growth rate, preferences of economic agents between consumption and savings, efficiency of the financial system, risk premium - the BCB applies several approaches and methodologies to estimate it.

In line with best practices in monetary policy, the BCB published a box in the **Inflation Report** with several approaches considered by the institution to estimate the neutral real interest rate for the Brazilian economy. In this way, the BCB reaffirms its commitment to keep the public informed about the dynamics of such a key variable for the conduct of monetary policy.

### f) BC Blog, the blog on economic analyses and research at the BCB

The BCB Blog is a communication channel between the BCB's institution and its employees and society aimed at presenting analyses and studies developed inside the institution. Launched in December 2023, it follows a global trend among central banks to create more agile means to disseminate research material in a language more accessible to the public. In that sense, the blogs of the following institutions are good examples: i) Bank Underground from Bank of England; ii) Liberty Street Economics from the Federal Reserve Bank of New York; and iii) Eco Notepad from the *Banque de France*. The publications will not have a fixed frequency and will cover topics of interest to the BCB, such as macroeconomics (inflation, economic activity, labor market, and monetary policy), banking economics, financial stability, financial literacy, sustainability, supervision, regulation, and new technologies. The opinions expressed in the texts are solely those of the authors and do not necessarily reflect the views of the BCB.

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# 2 National financial stability

This section reports the actions and results that contributed throughout the year to achieve the strategic objective: "To maintain national financial stability". Besides being a strategic objective, it is part of the BCB's mission to foster a sound, efficient, and competitive financial system.

In this sense, the BCB constantly monitors the SFN. The analyses indicate that there was no relevant risk to financial stability and the banking system was prepared to face all simulated macroeconomic shocks.

The SFN maintained capital and liquidity levels above prudential requirements, as well as appropriate provisions to withstand risks. For households, an improvement in the quality of credit concessions was observed throughout 2023. In turn, there has been no significant change in the criteria for corporate credit grant.

**Level of Compliance with Capital Requirements by SFN's institutions**

(Measures the SFN's soundness)




The Level of Compliance with Regulatory Capital Requirements by the SFN institutions is a monthly indicator that allows the BCB to track the financial system soundness. Throughout the year, this indicator outperformed the target of 98.8%, with an average of 99.9%.

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# FINANCIAL STABILITY

## FINANCIAL SYSTEM

The BCB did not identify relevant risks to financial stability.



### CREDIT

Real economy financing continued to slow down, in line with the monetary policy cycle and the perception of credit risk.

Capital markets remain a relevant source of funding for large companies.

### RESILIENCE

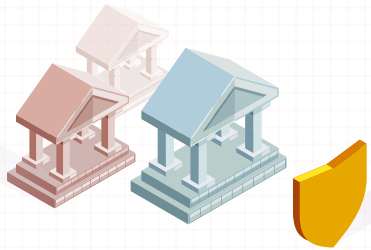
Provisions are adequate to the level of expected losses and liquidity positions are appropriate.

Stress tests results continue to indicate that the banking system can absorb all simulated shocks which impact capital and liquidity.

### RISKS

Financial institutions have reduced their risk appetite, but the scenario still calls for caution.

The payment capacity of households continues to be under pressure.





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The BCB's prudential and market conduct supervision activities continued to contribute decisively to the proper functioning of the SFN in 2023. The proactive actions of supervision teams contributed to maintaining the soundness of the SFN and ensuring an appropriate flow of credit to the economy, as well as positively impacting the implementation of the BCB's innovation agenda. To that end, the BCB maintained constant contact with leaders and representatives of supervised entities and carried out various types of supervision activities on these entities, ranging from remote monitoring to direct on-site supervision.

The BCB also worked to make available information of interest to society regarding the SFN performance. The BCB's supervision enhanced its performance by intensifying the use of information systems, applications, tools, and algorithms that had been under development for the past few years.

In 2021, 1,645 individual institutions were under the purview of the BCB supervision. At the end of 2023, there were 1,831 supervised institutions, an increase of 11.3% over three years, while the labor force involved in supervision activities decreased by 8.1% during the same period. In addition, the supervised entities vary greatly in nature and complexity, including both banking and non-banking conglomerates, as well as independent institutions such as credit unions, payment institutions, payment arrangement initiators, consortium administrators, brokers, securities dealers, foreign exchange brokers, and financial market infrastructure operators, among others.

In this way, the increasingly diversified and competitive performance of the participants of SFN requires the BCB to intensify prospective assessments regarding the viability of their business models and the quality of their corporate governance structures, internal controls, and risk management, applicable to both prudential and market conduct aspects.

Thus, over the year, despite insufficient and declining human resources to deal with the increasing quantity and complexity of supervised institutions, the BCB concluded 813 supervision actions, including micro and macroprudential monitoring, banking and non-banking prudential supervision, technical advisory actions, specialized supervision, data curatorship, and strategic management. The supervision actions had as a guideline the balance between preserving the financial health of the SFN entities, the continuity of essential financial services, and the development of innovative solutions to improve supervision.

One of the results of the supervision process over the SFN was the signature of 18 Settlement Agreements with supervised entities, in 2023, aiming to cease inappropriate practices, correct irregularities, and compensate clients for damages. This resulted in a payment of BRL 38.34 million to the BCB as a pecuniary contribution. Three of these settlement agreements, that dealt with the collection of tariffs and/or financial charges in disagreement with the regulations in force, set up the obligation to refund more than 4.68 million clients, totaling BRL 75.86 million.

More information about this subject is available in the **Financial Stability Report**.

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### a) Fraud and scams in the SFN - Data and information sharing

The growth in the use of electronic payment methods and financial transactions through electronic service channels, such as mobile phones and internet banking, was followed by an increase in fraud events. The preventive actions taken by the BCB to reduce the number of frauds and scams and enhance the perception of transactional security within the SFN involves addressing issues such as information asymmetry related to fraudulent events, and customer financial awareness initiatives. On that note, the CMN and the BCB approved rules in 2023, determining that institutions authorized to operate by the BCB, except for consortium managers, must share data and information about frauds and attempts of frauds through shared databases.

The regulation establishes a minimum scope for data and information to be shared. It also establishes requirements for systems operation, such as: i) compliance statements for recorded incidents; ii) interoperability features among databases; iii) requisites for hiring data and information sharing services; iv) detailed parameters associated with service level agreements; and v) specific security technical standards for the operation of the databases where information about frauds and scams is shared. Furthermore, the recording of data and information in the databases require prior consent from clients.

It is expected that data and information sharing of frauds and scams events among financial institutions will enable the adoption of procedures and controls to reduce occurrences of such fraud in the SFN and the SPB.

### b) Frauds and scams in the SFN – Data sharing of Pix keys

As part of the National Strategy to Combat Corruption and Money Laundering (ENCCLA) – an institutional group coordinated by the Ministry of Justice and Public Security (MJSP) –, the BCB has established procedures for competent authorities to access registration data linked to Pix keys in order to investigate crimes involving data owners of Pix keys. Thus, the competent authority must ensure proper handling of the information, preserving any potential confidentiality.

Access to this data is helpful when persecuting money laundering and other financial crimes that may use financial transactions through Pix. Information about transfers, purchases, and withdrawals, protected by banking secrecy, are not covered by these new sharing procedures. The procedures for data sharing of Pix keys were added to the already existing information sharing procedures of Customer Registry (CCS).

The initiative is not only limited to sharing information about Pix transactions, but also covers: i) book transfers; ii) Electronic Funds Transfer (TED); iii) payment transactions via checks; iv) transfers via Credit Document (DOC); v) payment slips; and vi) cash withdrawals.

### c) Frauds and scams in the SFN – Prevention

In 2023, inspections were carried out on financial institutions with the following objectives:

- to obtain a comprehensive, cross-cutting, and consolidated view of the mechanisms implemented for managing customer demands related to occurrences of scams and frauds in deposit and prepaid payment accounts; and

- to establish minimum standards and recognize best practices for receiving, analyzing, treating, and classifying complaints and claims from financial consumers, as well as identifying any situations of non-compliance with relevant regulations.

In the context of fraud prevention, the inspected institutions stood out for the following measures:

- implementation of relevant controls and procedures to enhance integrity, security, and legitimacy of transactions and services by the institutions;

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» educational initiatives targeted at clients and the public regarding different types of frauds and scams were disseminated through major communication channels, social media, television, radio, and cinema; and

» most institutions actively contact clients, potential victims, and/or beneficiaries of disputed or 'suspicious' resources to confirm or clarify unusual situations identified in anti-fraud monitoring.

The efforts related to prevent frauds will continue in 2024 based on the assessment of proposed improvements, such as:

» enhancement of interactions with the supervised entities' management area in charge of customer relationship to exchange views and information regarding scams and frauds;

» improvement of the service channels for victims who are not clients of the institutions that receive defrauded funds; and

» encouragement of the appropriate report on issues or initiatives related to fraud to senior management.

### d) Update of regulation related to consortium managers

In 2023, the BCB approved new rules regarding the establishment and operation of consortium groups in the country.

The rules were updated with the aim of reducing operational risks, updating and standardizing terms, concepts, and wording, and eliminating ambiguities and duplication of guidance.

Among various innovations, the review and update of the minimum information that must be included in the membership contract for participation in a consortium should be highlighted. The objective is to further highlight the rights and duties of the contracting parties.

The requirement for consortium group bylaws to be registered with a notary has been waived. The bylaws must be available on the websites of the consortium managers on the internet. The criteria for holding general meetings have been relaxed, allowing them to be either in-person or virtual.

These measures are expected to streamline processes, reduce costs, and enhance transparency. These and other innovations came into force by July 1st, 2024.

### e) The Decree 11,563 designates the BCB as the competent authority to regulate virtual asset services

The Decree 11,563, published on June 13, 2023, implements the provisions of the Law 14,478/2022 and assigns the BCB as the competent authority to regulate and license virtual asset services. In addition to the guidelines set by the law, which promotes free enterprise, free competition, and consumer protection, international recommendations regarding virtual assets and their interactions with the SFN will also be considered.

The regulation of this issue is under development and will be subject to public consultations to gather input from society for the formulation of definitive provisions.

### f) SupTech - natural processing language application for supervision

The SupTech project objective was the incorporation of artificial intelligence (AI) applications into the supervision processes of the BCB. The staff has developed technologies for document processing based on Natural Language Processing (NLP) techniques. At the same time, the BCB established governance rules for the use of AI in supervision.

In this sense, the project developed in three main aspects:

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» Proofs of Concept (PoCs) - aimed to create, develop, test, implement, and disseminate tools supported by AI, primarily NLP for document reading in supervision workflow. This initiative led to the creation of ten tools used in various inspection activities.

» AI Governance – development of a set of governance principles for the development, approval, use, and maintenance of AI models in order to mitigate risks and ensure both the quality and security of the solutions created and the decisions made based on these tools.

» Technical-Managerial Development – the project provided high-quality training to BCB's collaborators in topics related to applied AI for supervision. The major highlight was the creation and delivery of specific and customized courses on the topic in partnership with the Febraban Institute of Education. Furthermore, the BCB's staff participated in various international forums and interacted with other central banks to exchange information about the progress made in the incorporation of the new technology into supervision process.

The work continues through the initiative called SupTech and Innovations for Supervision. It will enhance the benefits obtained from the Suptech project, particularly regarding the ongoing training of the BCB's collaborators in technological innovations and international best practices related to the topic. In this initiative, the development of applications to be used in the supervision process initially developed by the Suptech project was continued, and new exchanges related to technological innovations and SupTech applications were carried out.

### g) FSAP - preparation for the 2025 assessment

The IMF and the World Bank (WB) jointly carry out on a regular basis an assessment of the financial system of their country members, named Financial Sector Assessment Program (FSAP). Several aspects are assessed, including adherence to the principles of the Basel Committee on Banking Supervision (BCBS), reflected in the document Basel Core Principles for Effective Banking Supervision. In 2025, the Brazilian financial system will be evaluated based on the new version of the BCBS document, in which some of the 29 principles have been updated.

The FSAP will assess regulatory treatment and supervisory actions to deal with risks to financial intermediation activities, operational resilience of institutions operating in the financial system, systemic risk, and macroprudential policy, among other topics.

Prior to the effective FSAP assessment, the BCB began, in 2023, to conduct a self-assessment process of adherence of Brazilian regulatory framework and supervisory practices to the Basel Core Principles, seeking to identify points for improvement. This effort included several areas of the institution, such as those in charge of regulation, supervision, licensing and legal affairs.

### h) News on the regulation related to risk management

The BCB continued the efforts to adopt a set of prudential measures according to the Basel III Framework, following the recommendations of the BCBS. In this sense, the internal model approach (IRB) for calculating the capital requirement for credit risk was reformulated.

The change aimed at reducing the complexity of IRB and limiting its scope, seeking to increase the robustness of the models and the comparability between the institutions that adopt it. The adoption of IRB is subject to compliance with a set of requirements related to: i) management; ii) the systems that support it; and iii) the process of estimating the risk parameters used. The most important changes in the Brazilian context affect incentives for the use of IRB, in particular, the possibility of using IRB only for some kind of exposures and the consequent flexibility of the application process. The changes should contribute to optimizing the allocation of capital for coverage credit risk and fostering more robust risk management.

Furthermore, the rules for integrated and continuous risk management were improved by defining the concepts and specific requirements applicable to country risk and transfer risk within the risk management structure.

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These requirements have been added to a set of existing requirements that apply to all risks related to financial intermediation.

In 2023, the standardized tables of the Pillar 3 Report were updated, in accordance with the standard established by the BCBS. New tables were included for disclosing information related to credit risk in the standardized approach and related to the IRB approach.

### i) Quarterly Survey on Credit Conditions (PTC)

Since November 2023, the BCB publishes a report on the PTC, which present the trends in the credit market based on perceptions of financial institutions. The research sheds light on credit dynamics, as it captures the perception of financial institutions on the different factors that affect demand and supply as well as on the future evolution of credit and delinquencies. It is a complement to the most common aggregate data on the evolution of bank credit, such as credit outstanding, volume of credit origination and interest rates.

Institutions are grouped into four credit segments: Households – consumer credit and housing credit; and Corporate – micro, small and medium-sized companies (MSME) and large companies. Some of its series are published on the BCB website. Some of variables present in the PTC have time series published on the BCB website, in the **Time Series Management System (SGS)**.

### j) Financial Stability Survey (PEF)

Since November 2023, the BCB periodically publishes reports of each PEF edition. The objective of the PEF is to capture the perception of institutions about the main risks to financial stability over the next three years. The survey comprises the main SFN participants, including institutions regulated by the BCB, CVM, Previc and Susep.

As of May 2023, the PEF sample has undergone the following changes:

- reformulation and update of banking institutions (regulated by the BCB);
- inclusion of payment institutions and central credit cooperatives (regulated by the BCB);
- inclusion of asset managers (regulated by CVM), closed supplementary pension entities (regulated by Previc), and insurance companies (regulated by Susep).

With the changes, the number of respondents in the sample increased from 52 to 98, of which 74 are institutions regulated by the BCB.

In addition to expanding the breadth of financial institutions, the PEF now includes a specific module aimed at analyzing climate risks and their effects on the financial system: the PEF – climate risks module. The survey runs annually during the first quarter of each year and aims to monitor the market's perception regarding the effects of climate risks.

Since 2011, the PTC and PEF surveys have been carried out quarterly, with PEF results published in the REF. This has increased transparency. The main results are presented at Comef meetings of Comef and serve as input BCB Board´s decisions.

### k) Update of rules on credit derivatives

Credit derivatives are financial instruments that act as insurance against the risk of nonperforming credit operations. The creditor contracts a credit derivative, paying the counterpart for a guarantee that the latter will reimburse if there is evidence that the debtor will not honor his commitment (examples: late payment, declaration of bankruptcy or insolvency, change of payment conditions unfavorably to the creditor).

By offering guarantee against delinquencies, credit derivatives reduce the risk and the cost of granting credit and investing in private securities, especially in high-value and long-term operations.

The previous regulation on credit derivatives was outdated, which made it unattractive to carry out these operations in Brazil. In 2023, with the objective of favoring risk management and the supply of credit for investment in infrastructure and productive activities, the CMN enacted

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a regulatory measure that relaxed the requirements for contracting credit derivatives by institutions authorized to operate by the BCB, in line with best international practices.

### l) Definition of rules for the registration and centralized deposit of real estate receivables

In 2023, the BCB regulated the registration and centralized deposit of real estate receivables derived from financing operations granted by financial institutions, as well as the activities related to these services provided by financial market infrastructures. Real estate receivables are credit rights that stem from purchase and sale contracts or purchase and sale promises of real estate units.

In real estate credit operations, credit rights appear as determining elements for granting credit and defining the conditions of the operation, as they serve as collateral for the loans needed to the completion of the work.

The adopted regulatory measures, by ensuring more transparent, timely and reliable information about the collateral based on receivables, reduce the risk of credit operations, helping builders and developers, especially smaller ones, to have access to more advantageous credit conditions, with positive impacts on buyers of properties under construction.

### m) Implementation of a new credit risk management methodology

From January 2025 on, subject to certain conditions, entities in prudential segments S1 to S3 will be able to calculate their provisions for expected losses related to credit risk in financial instruments based on their own models. Entities in S4 and S5 must also estimate their expected losses, being allowed to use a simplified methodology. Among the major expected benefits are: i) convergence with international accounting standards; and ii) greater efficiency in the allocation of provisions for losses. The new accounting rules will make the acknowledgment of losses due to credit risk more prospective.

Nevertheless, such innovation brings challenges to supervised entities regarding the quality of risk management and the estimation of losses. Therefore, the BCB prepared an implementation heatmap, which assesses the adherence of entities' risk concepts and parameters to those established by the new methodology. This work was carried out in 2023 and will be done again in 2024. The heatmap considered all entities from S1 and S2 and the most relevant from S3, totaling 58 banking conglomerates. This mapping made it possible to identify and act in a timely manner on the entities with the greatest difficulties in implementing the new methodology.

### n) The Fundamental Review of the Trading Book (FRTB)

In 2023, the BCB implemented the first phase of the BCBS recommendations for market risk management, known as the Fundamental Review of the Trading Book (FRTB).

The changes refer to the criteria for classifying financial instruments in the trading book or banking book of financial institutions. Governance requirements were established for the trading desks where instruments subject to market risk are managed. The regulation also allowed the possibility of using different classifications.

In 2023, the BCB licensed risk transfer desks for three supervised entities and authorized some reclassification of products originally accounted as trading portfolios to banking portfolios. Additionally, the BCB conducted inspections that allowed discussions with financial institutions about important adjustments in their processes and systems to comply with the regulation. It contributed to a more consistent implementation of the later stages of the FRTB.

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### o) Eligible credit operations for the BCB Liquidity Facilities Lines (LFL)

Starting in November 2023, the BCB began informing the credit operations which are eligible as collateral for these transactions to all participants in LFL. The system provides for the automatic sending of two files per month to all participants. The first file contains preliminary information about the value of eligible portfolio of participants. The calculus is based on data from the Credit Information System (SCR) after the deadline for updates to that system by financial institutions has expired. The second file presents definitive information about the value of eligible portfolio of participants.

This service aims to provide financial institutions with the ability to manage credit operations they intend to offer as collateral in future LFL transactions, streamlining the costs of generating and depositing these assets in a central depository.

It is expected a significant increase in the liquidity to be accessed through LFL by financial institutions, as well as an increase in the number of participants eligible for the LFL. In November 2023, the system had 27 authorized participants and one in the approval stage. Since the system's inception, 17 operations have been contracted, totaling approximately BRL 64 billion.

The agenda for the LFL includes the incorporation of bank credit assets as eligible collateral in 2024. The development of the necessary adjustments for credit bank assets to become eligible for the LFL is underway. Other initiatives in the LFL agenda are: i) the development of a potential auction module; ii) the eligibility of federal government securities; and iii) a pricing methodology for green assets.

### p) Enhancement in the relationship between the BCB and the deposit insurance schemes

The *Fundo Garantidor de Créditos* (FGC) and the *Fundo Garantidor do Cooperativismo de Crédito* (FGCoop) interact with the BCB as entities within the safety network of the SFN and the National Credit Union System.

In 2023, the interaction between the BCB and these institutions was enhanced through an authorization that allowed both deposit insurance schemes to invest resources in repurchase agreements (repos) issued by the BCB and manage liquidity through the STR. The measure provides an additional layer of operational security for financial operations that both schemes carry out with their associated institutions. A Technical Cooperation Agreement (TCA) was also signed between the BCB and the FGCoop, similar to the TCA already in force since 2019 with the FGC, for joint technical cooperation actions and information exchange between the parties.

In the coming years, the BCB intends to enhance technical cooperation agreements with the FGC and the FGCoop in order to establish permanent forums for coordinating efforts related to stability, resolution, and financial education.

### q) Improvement in international coordination for crisis management

The Key Attributes for Effective Resolution Regimes by the FSB recommend that authorities in countries where systemically important financial institutions operate should hold regular meetings for cross-border cooperation and coordination. These efforts aim to enhance crisis prevention and preparedness. Throughout 2023, the BCB maintained active engagement in the College of Resolution Authorities for globally systemically important institutions, both at national and domestic levels, with significant international performance. This collaboration aimed to align coordination strategies.

Beyond regular collegiate meetings, in the coming years, the BCB aims to advance bilateral interactions with foreign resolution authorities on specific topics. These interactions will support coordination in resolution planning and the assessment of resolvability processes for Brazilian financial institutions with significant international presence. The BCB plans to intensify the use of communication technologies for this purpose.

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### r) Working group in partnership with the CVM and [B]³ for the treatment of special situations

The Settlements working group was created within the scope of the ACT between the BCB and the CVM to standardize procedures and improve communication among regulators, market infrastructures, financial institutions, and their clients in situations of extrajudicial liquidation of a regulated institution. The activities culminated in 2023 with:

- the development of strategies for swift transfer of assets in custody of brokerages firms or securities (TVM) dealers voluntarily or compulsorily (intervention or extrajudicial liquidation) exit the market;
- the standardization by [B]³ of the regulatory requirements related to securities which serve as collateral for brokerages;
- the creation of the Special Account for Participants' Settlement that will provide necessary resources for orderly and efficient resolution in cases of extrajudicial liquidation of a clearing member; and
- the improvement in the regulation on clients' available balances at brokerages and TVM dealers through registration in payment accounts or record accounts.

It is expected that the implementation of the working group's measures will promote greater agility and security in occurrences of extrajudicial liquidation of brokerages and securities dealers, with less impact on clients.

### s) Remuneration of the Electronic Currency Correspondent Account (CCME) held by payment institutions

To ensure the separation between the funds of clients deposited in payment accounts and the own resources of the institutions, the issuers of electronic currency must maintain deposits at the BCB, in cash or federal public securities (TPF), corresponding to the balances of their clients. The cash deposits are made in a specific account called Electronic Currency Correspondent Account (CCME).

As of July 2023, the BCB began to remunerate the deposits of payment institutions held in the CCME. Payment institutions, being constituted as non-financial entities, faced operational challenges and additional costs not experienced by other issuers of electronic currency in making deposits in TPF and in converting these securities into BRL in their accounts with the BCB. The implemented remuneration sought to reduce this asymmetry by neutralizing the opportunity cost for payment institutions in maintaining cash deposits in the CCME.

The measure contributes to greater soundness, efficiency, and regular functioning of the payment system, payment arrangements, and payment institutions, as well as promotes greater competition in the provision of payment services to citizens.

### t) Automation of decisions in the PAS related to Brazilian Capital Abroad (CBE)

PAS related to the declarations of the CBE have been automated, which has reduced the average decision time and the stock of cases pending judgment. The use of an automated tool was possible in situations where natural or non-financial legal persons delayed the delivery of the CBE and did not present an administrative defense. In 2023, 811 PAS related to late CBE were decided. A total of 563 cases were judged in which no defense was presented, of which 536 (96%) were judged entirely with the use of the tool, involving the instruction of the case to the effective sanction with the application of fines.

In the coming years, there is an expectation of automation of 90% of the tasks involved in the decision of processes for delay in the delivery of information in the CBE for cases where the defendants present a defense.

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### u) Improvement of the regulation of Financial Market Infrastructures (FMI)

The Financial Market Infrastructures (FMI) are responsible for operating systems that are essential for the proper functioning of the SFN and the SPB. These systems provide a range of services and features to operations with financial assets and securities carried out by financial institutions.

A regulation was approved to rule the operation of settlement systems, registration activities and centralized deposit of financial assets, and the constitution of burdens and liens on financial assets registered or deposited within the scope of the SPB. In addition, the regulation consolidated 22 norms on FMI that are part of the SPB not operated by the BCB and incorporated the Principles for Financial Market Infrastructures (PFMI) with the level in accordance with international best practices. The formulation of this new regulation resulted from multidisciplinary work in the BCB and intensive interaction with authorized FMI and potential new entrants.

The regulation of the PFMI with greater granularity unifies the interpretation of the principles, standardizes the requirements for FMI operating institutions, increases the transparency of the BCB's objectives as a supervisor of these institutions, and contributes to positive external evaluations of the SPB regulation. FMI operating institutions already authorized when the rule came into effect have until April 2024 to make the necessary adjustments.

In addition, the FMI Forum was created to improve rules and operational procedures for the existing ten operating FMIs. The discussions among the participants of the forum have positive impact on confidence, transparency, and stability to operations within the scope of the SPB. In 2023, the issues were discussed in working groups organized around the following themes: Interoperability, Operational Independence and Resilience, and Cyber Resilience.

### v) Fourth mutual assessment round of AML/FTP by FATF

The Financial Action Task Force (FATF) is an intergovernmental body composed of 37 countries and two organizations that aims to combat the criminal use of the financial system worldwide. Coaf coordinates the Brazilian delegation.

The 2022/2023 assessment process involved several departments of the BCB and one of the main results was the evaluation of the effectiveness of market conduct supervision, considered substantial (second highest grade).

The Mutual Evaluation Report serves as a guide for countries to improve their mechanisms for the Prevention and Combat of Money Laundering and Financing of Terrorism and Proliferation of Weapons of Mass Destruction (AML/FTP). The measures may involve the review of existing laws, regulations, and policies, as well as the identification of gaps in the practical implementation of these measures.

Published in December 2023, the Mutual Evaluation Report of Brazil highlighted the AML/FTP supervision conducted by the BCB with emphasis on the following:

- development of a new methodology for remote inspections to cover the supervised universe, using its technology to supervise financial institutions;
- update of the relevant regulations to adapt them to the FATF recommendations on the Risk-Based Approach (RBA); and
- implementation of the Sectoral Risk Assessment, in which the situations of greatest AML/FTP risk were identified and consequently provided subsidies for the National Risk Assessment, as well as for the internal risk assessments of financial institutions.

Such measures should be put into practice by February 2025. They involve, among other measures, greater guidance and feedback for the market, taking into consideration the highest risk scenarios; and actions of integration and coordination between the BCB supervision with the CVM, National Mining Agency, and Coaf.

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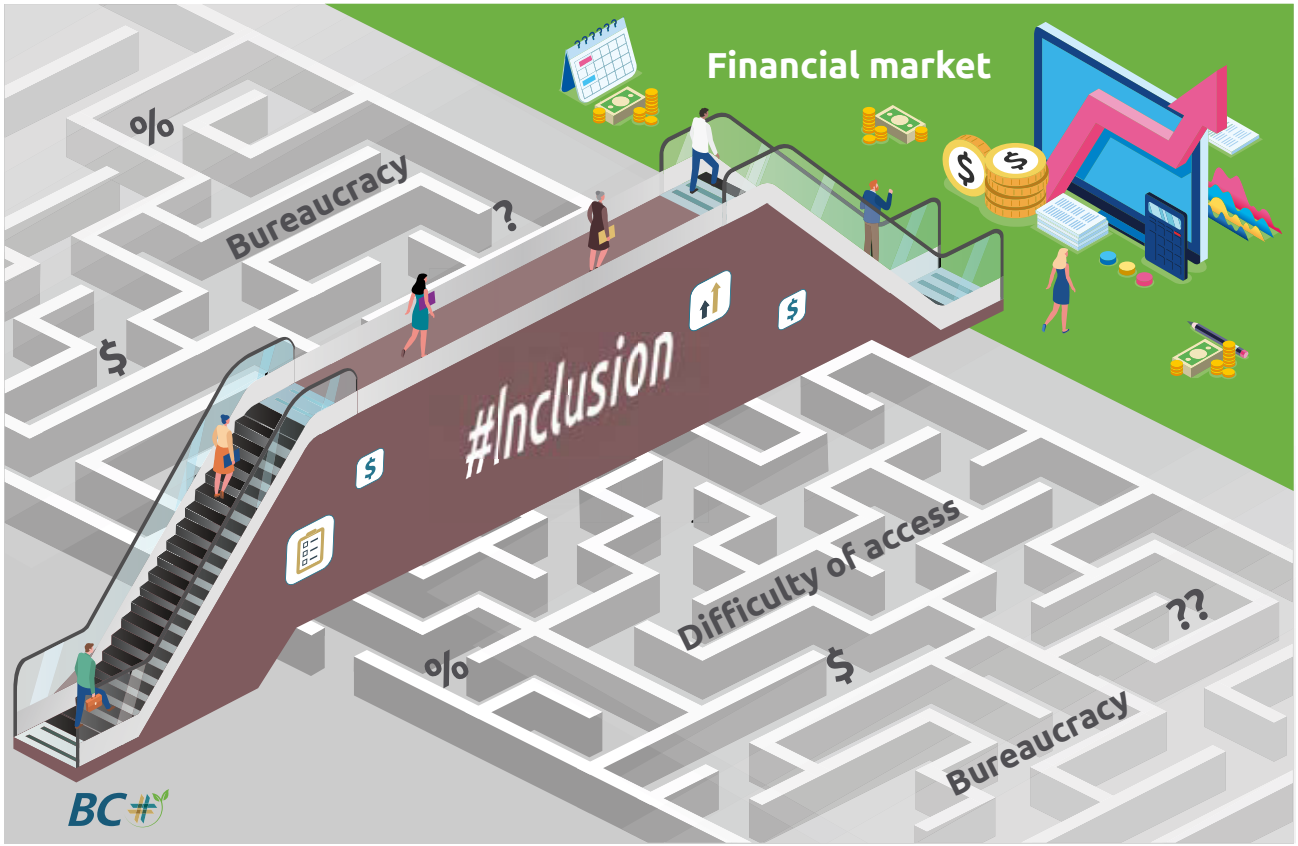
The Agenda BC# brings together actions that are the focus of the BCB's strategic performance. Its results seek to modernize the SFN and contribute to the sustainable growth of the economy, in addition to having important inclusion initiatives through technology. Next, the results of the Agenda BC# are presented, distributed across six dimensions: Inclusion, Competitiveness, Transparency, Education, Sustainability, and Excellence.

## 3.1 INCLUSION

This section reports the actions and results that contributed to the achievement of the strategic objective: "Facilitate access to financial markets."

Financial inclusion is the process by which individuals have effective access to financial services provided by financial institutions, such as credit, savings, payments, insurance, pension plans, and investments. In this dimension, the initiatives aim to facilitate the access of all to the financial market, covering small and large users, investors and borrowers, Brazilians, and foreigners. They aim to simplify procedures and cut red tape to facilitate the entry of new participants.

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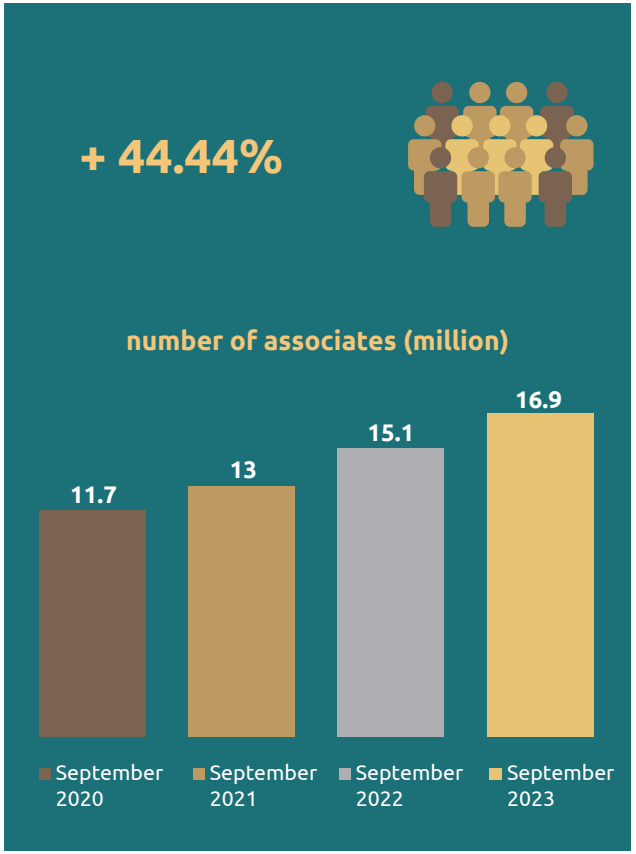
## a) The CMN regulates the operation of service confederations composed exclusively of central credit cooperatives

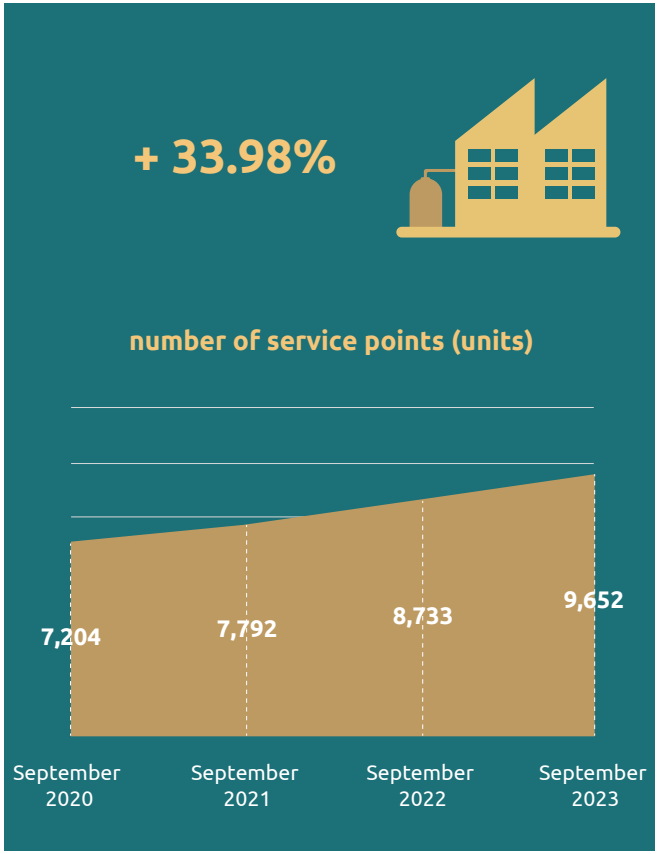
A credit union is a financial institution formed by an association of people to provide financial services exclusively to its members. The members of a credit union are, at the same time, owners and users of the credit union, participating in its management and benefiting from its products and services.

In credit unions, members find the main services available in banks, such as checking accounts, financial applications, credit cards, loans, and financing. Cooperativism is a non-profit system, where the rights and duties of all members are equal, and membership is voluntary. Credit unions can be present in places where other financial institutions do not operate and offer services to citizens with no bank account.

The confederations establish the guidelines for systemic action aiming the observance of cooperative principles, meeting regulatory requirements, and the system's efficiency. They contribute to the strengthening of the credit union sector and the protection of the resources of the cooperative members.

Service confederations are constituted by central credit unions to provide relevant, complementary or necessary services to the activities carried out by their affiliated central credit unions or by the singular credit unions affiliated to these central credit unions, excluding services and operations exclusive to financial institutions.




Due to legal improvements, the legal competencies of the CMN and the BCB began to apply to service confederations. In this way, the CMN enacted, in 2023, a regulation on the organization and operation of service confederations.

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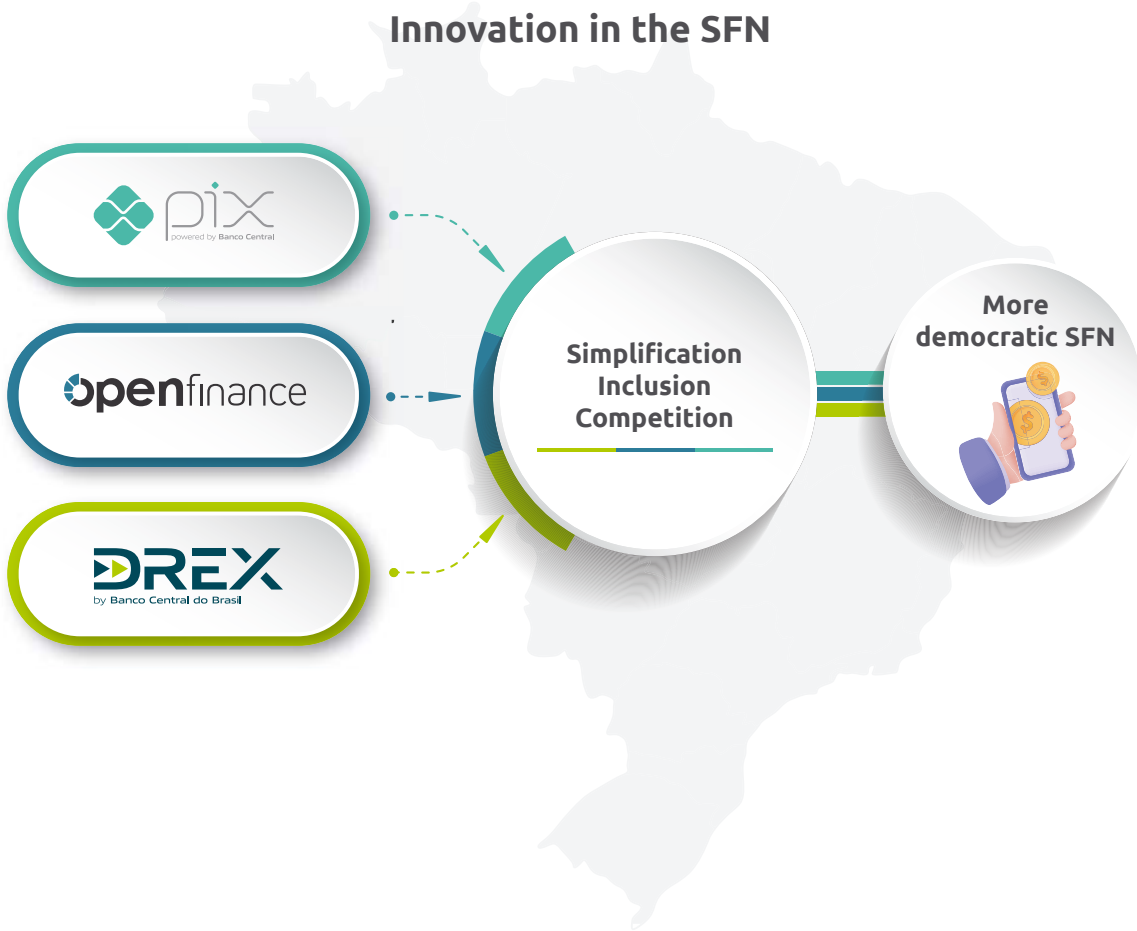
## 3.2 COMPETITIVENESS

This section reports actions and major results aligned with the strategic objective: “To foster competition within the Financial and Payment Systems”.

The Competitiveness dimension seeks to foster competition within the SFN, with the expansion in the number of participants and solutions. The development of new products and services, mainly digital, favors quality improvement and market diversification. More agile and cheaper means of payment, in an environment of increasing refinement of the financial and payment systems, favor lower prices for citizens. In addition, competition promotes innovation, reduced business maintenance costs, and market improvement.

It also seeks to increase the efficiency of the SFN and the SPB to create more favorable conditions for citizens and service providers to have easier access to the SFN. This dimension also aims to provide better access to credit lines and international financing for the government and companies.

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## a) Pix

Pix is a payment method for transferring funds between accounts instantly, at any time or day of the week. It can be used in the most diverse payment situations, such as transfers between people, payment of purchases and invoices, payment of taxes and public fees, payments between companies, and involving government entities, among other use cases.

The objective of the implementation of Pix was to democratize access to electronic payment methods, make transfers and payments more convenient, contribute to the digitalization of the economy, promote financial inclusion, and leverage competitiveness and efficiency in the SFN and the SPB, with a reduction of costs to end users.

Pix is recognized as a worldwide success story created to meet various public objectives. Since the first quarter of 2022, Pix has become the main payment method used in Brazil in terms of the number of transactions. In 2023, Pix was responsible for around 42 billion transactions and a turnover of approximately BRL 17.2 trillion.

In 2023, Pix surpassed the milestone of 195 transactions per capita, an increase of approximately 72% compared to 2022. It means that, on average, in 2023, a Brazilian resident made more than 195 transactions via Pix. Some countries with over ten years of instant payments have not yet reached this milestone.

There are more than 698 million active Pix keys and, since its launch, 149 million people and 14.9 million companies have used this payment method.

### Pix's growth

**149 million** people
and **14.9 million** companies use Pix.

**698 million**
Pix keys.



**3.7 billion** transactions in Nov/23,
compared to 2.1 billion in Nov/22,
**an increase of 76%**.
(Dec/23 data)

Sources: BC, BIS.

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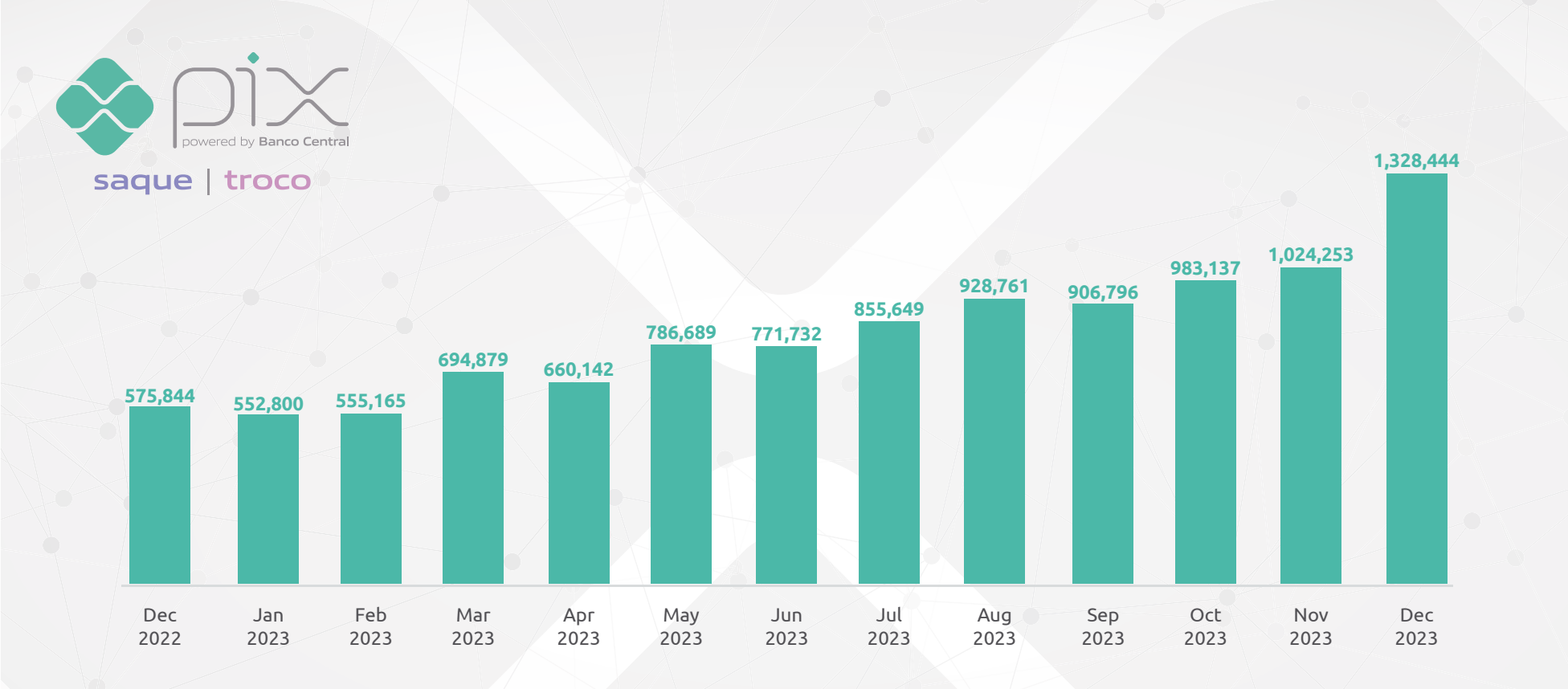


The Pix Management Report - Conception and first years of operation 2020-2022 was published in September 2023. The document examines the payment service, that in less than three years of operation has completely changed the way Brazilians make transfers and payments. It is structured around the following topics: from the idealization to the implementation, Pix evolution during the 2021-2022 biennium, Pix in numbers, and the future of Pix.

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### b) Improving Pix's security mechanisms

Security is one of Pix's fundamental pillars and is understood to be an ongoing process as new forms of fraud and scams emerge frequently. As a result, the BCB constantly works to ensure that Pix maintains its high level of security. The action takes place on multiple fronts, including i) broad dialog with the agents involved and experts in the field; ii) monitoring and timely updating of Pix's rules and infrastructure; and iii) educating and raising awareness among users about cybersecurity and measures for the safe use of the payment method.

In this regard, two critical functionalities were improved in 2023: the notification of infractions and the consultation of information linked to Pix keys for security purposes.

The notification of infractions is the functionality that allows institutions to flag keys and users whenever there is a suspicion of fraud in the transaction. This record now has new fields, allowing the user to specify the reason for the notification and identify the fraud incident.

Regarding the consultation of stored security information, the BCB has reformulated the data to be made available to institutions for anti-fraud analysis of Pix transactions. The deadline for making the information available has been extended from six months to five years. This consultation can be done by the institutions or by the user (individual or company) using the Pix key, 24 hours a day, every day of the year.

These changes have improved institutions' ability to act preventively, rejecting fraudulent transactions or blocking funds as a precaution.

Another recent measure is the creation of an additional step in joining Pix as a participant. At the registration stage, the institutions respond to a self-assessment signed by the director responsible for the cyber security policy to ensure that they meet the technical requirements determined by the BCB.

### c) Improved transparency rules on Pix-related security incidents

The new regulation determines that institutions must notify their customers when incidents with personal data occur, regardless of whether they were responsible for the incident and even if there is no relevant risk or damage. The BCB believes that this commitment with transparency benefits society and increases public confidence in using Pix.

The customer's institution is the sole responsible for the communication, since it has a secure communication channel with the user, which is accessible exclusively using personal identification, such as a password or biometric recognition.

The Pix penalty framework for financial institutions has also been improved. Non-compliance with security requirements is now penalized according to its effects, and more severe penalties can be applied in cases of more significant impact. The penalty severity also considers the number of Pix keys potentially affected.

### d) Secondary Message Transmission Channel (CSM) of the Instant Payment System (SPI)

There are payments made via Pix in which settlement is not expected to take place within a few seconds, but on a specified day, as is the case with Scheduled Pix, Pix for payment of charges with a future due date and payments grouped in batches made via Pix.

The BCB implemented the Secondary Message Transmission Channel (CSM) to optimize Pix processing structure. This new channel, exclusive to Pix customers with no expectation of immediate settlement, will bring greater rationality in the use of technological resources. The CSM benefits both the BCB and the institutions that make up the Instant Payments System (SPI).

In addition to the direct gains in efficiency and safety, the CSM implementation will favor new products, such as the Pix Automático, expected to be launched in 2024.

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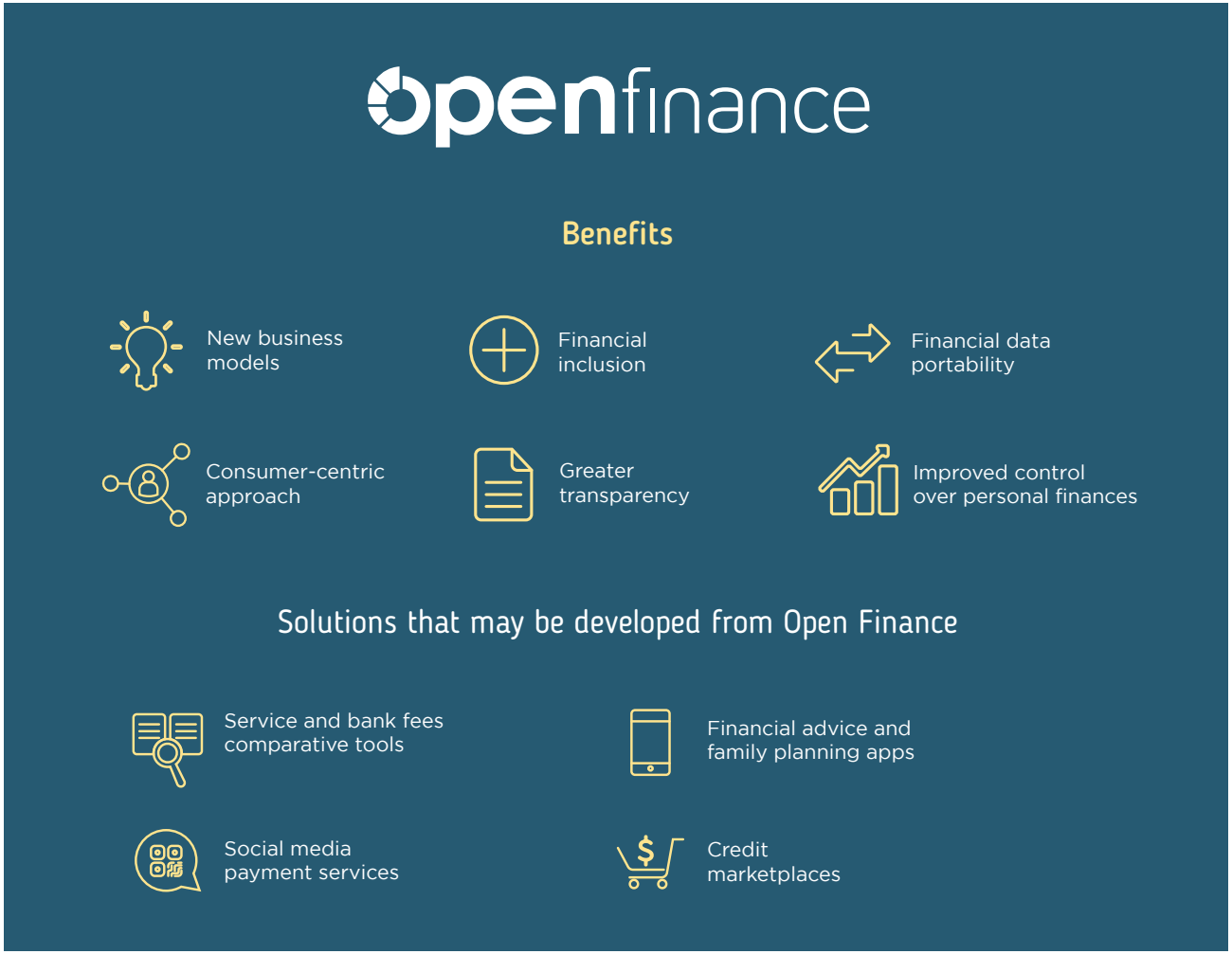
## e) Open Finance

Open Finance is a system for sharing standardized customer data and services between participant institutions in this arrangement created and regulated by the BCB.

Through this system, institutions' customers can authorize the sharing of their data with other participants to receive offers of financial products and services. One of the possibilities is for the user to obtain credit from a specific institution and request that installments are debited from a deposit account held at another bank.

Open Finance is the result of the expansion of Open Banking. This system has evolved to encompass more data and possibilities for operations, including information on traditional financial products and services, products and services related to investments, and soon, data related to foreign exchange, accreditation, insurance, and pension plans.

In addition to the launch of investment data sharing in 2023, the rules for renewing consents in Open Finance have been simplified, and the validity period for data sharing has been extended. The goal is to make it easier and more convenient for people and corporate clients. This sharing of information helps to reduce the cost of credit through better comparability between different

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offers and can boost competition in markets related to insurance, pension, and foreign exchange clients. Another important measure was the development of indicators and monitoring tools to measure the performance of participants and the quality of data shared. All this will improve the supply of products and services.

Finally, customer journeys for sharing data and initiating payments have been improved to reduce barriers and enable a simpler, more interactive, and more agile customer experience.

Open Finance's evolutionary agenda comprises the following initiatives:

» credit portability – a mechanism that will enable the client to transfer a credit operation from one institution to another in order to obtain more advantageous conditions through an automated, practical, and secure information flow;

» interoperability with Open Insurance – the interoperability between the two systems will enable data and information sharing between them (in a project coordinated by Susep); and

» submission of a credit operation proposals – an initiative that will enable greater comparability between different credit offers and greater access to more advantageous options for those who choose to share data.

Three years after its launch, Open Finance has reached more than 28 million customers who share data and more than 42.8 million active consents in the system (sharing is done bilaterally between participating institutions, so that a customer can have more than one active consent). More than 800 participating institutions, including banks, credit unions, and fintechs, are already active.

### f) Open Finance Supervision

In 2023, the BCB worked with the supervised entities to resolve the problems of the data sharing phase (phase 2) and the payment initiation phase (phase 3) of Open Finance. The problems are mainly related to interoperability, consumption, the consent funnel, and data quality. A panel of indicators monitored the participants' performance, requests for assistance, and incidents from the Open Finance service desk, enabling timely actions to correct implementation failures.

The BCB also demanded improvements in the consent journeys and the stages of development, certification, the publication of the Application Programming Interface (API) and some functionalities associated to phase 2, such as simplified client consent renewal. Much has been achieved also in the revisions 2 and 3 of the Payments API, including a communication mechanism between applications and services (webhook) and on discussing new functionalities, such as journeys without redirection, recurring schedules, automatic movement between accounts (sweeping accounts), and integration with Automatic Pix. Several requests for exemption from Open Finance were also assessed, and penalty proceedings were carried out, culminating in fines for non-compliance with the Open Finance timetable.

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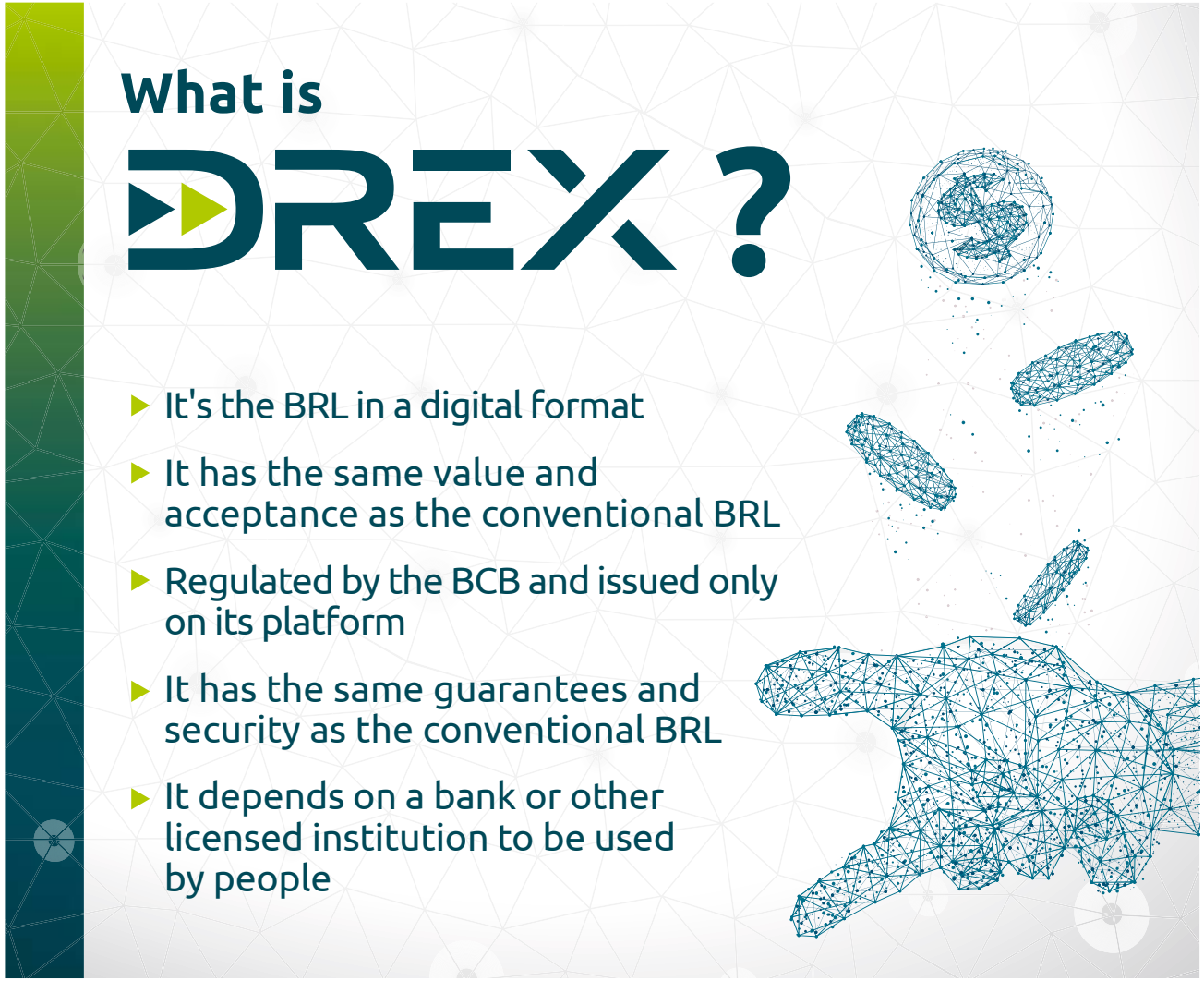


## g) Drex - The BCB's digital currency

The discussion on the issuance of digital currencies by central banks (Central Bank Digital Currencies – CBDCs) arose due to the need for monetary authorities to promote innovation in payment methods, which is required by the accelerated digital transformation underway in the global economy.

The purpose of issuing the BRL in digital format is to:

» keep pace with the dynamic technological evolution of the Brazilian economy;

» increase the efficiency of the retail payment system;

» contribute to the emergence of new business models and other innovations based on technological advances;

» favor Brazil's participation in the regional and global economic scenarios, increasing efficiency in cross-border transactions.

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## What is identical

- They are expressions of the sovereign currency of Brazil: BRL
- Both will have the same value and be freely converted between each other
- They can be handled in the same way
- Both will be included in the monetary aggregate
- Both will be equally safe and guaranteed by the BCB

## What is different

| | Physical BRL | X | DREX |
|---|---|---|---|
| |  | |  |
| **Issuance and distribution** | ▶ Physical printing<br>▶ Costly distribution logistics | | ▶ Digital, instantaneous, almost costless issuance and distribution |
| **Custody** | ▶ Financial institutions are responsible for the money deposited | | ▶ Exclusive BCB´s stewardship |
| **Application in new business models** | ▶ Uses existing payment arrangements<br>▶ Higher intermediation cost | | ▶ More versatile applications<br>▶ Lower intermediation cost<br>▶ More adequate to technological innovations |

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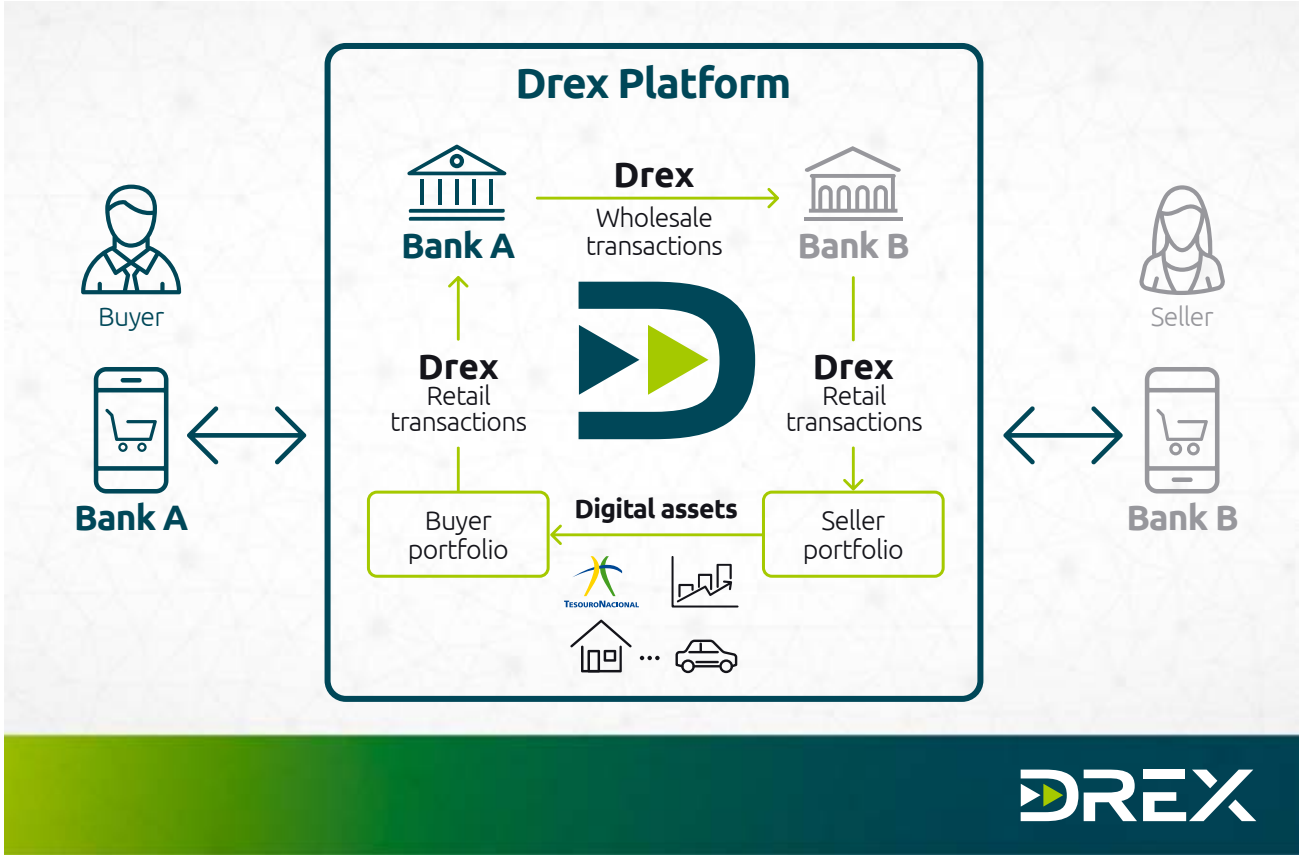
Drex contributes to financial inclusion in Brazil by democratizing the population's access to services such as investments, financing, and insurance. The platform will operate with digital assets and smart contracts, among other features, facilitating more efficient and secure financial services and products.

Given the accelerated development of the digital economy throughout 2022, the BCB promoted the discussion of possible uses for its digital currency through the LIFT Challenge Real Digital. Practical applications of decentralized finance technologies were developed in nine LIFT Challenge projects, as summarized in Box 9 of the 2022 Banking Economy Report.

The BCB opted to adopt a Distributed Ledger Technology (DLT) infrastructure, a network of distributed, shared, synchronized, and geographically dispersed data without a central storage authority. All network participants have access to information in a synchronized and automatically updated copy of the ledger (decentralized digital ledger). All information passing through this network is encrypted and stored securely.

To access the Drex Platform, the financial user will need an authorized financial intermediary, such as a bank, credit union, or payment institution. This intermediary will transfer your money (specifically cash deposit and payment account balances) to the user's Drex digital wallet so that they can safely carry out transactions with digital assets. As is already the case with Pix, people will be able to access the Drex Platform's innovative services via their bank, credit union, or payment institution app.

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The BCB has maintained an ongoing dialog with academics, private sector experts, and representatives of central banks and multilateral institutions in initiatives such as workshops, virtual seminars, and the Drex Forum. These actions aim to provide transparency on implementation and encourage society's participation in the process.

In 2023, the Drex Platform Pilot Project, the Drex Pilot, was launched as a test phase for operations with the BRL digital. At this stage, the benefits of programmability and the privacy guarantees the Drex Platform can provide are being assessed. The first stage of the project is scheduled for completion in May 2024. Drex's release has yet to set a specific date.

### h) Federal government securities tokenized under the Drex project

As part of the Drex pilot project initiative, the BCB has developed codification in the form of smart contracts, which are programs that execute contractual clauses electronically for federal government securities (TPF) transactions, preserving the way they are currently implemented at Selic, the central depository for these securities.

The technology used in the Drex platform allows one to assess how financial assets can be represented in digital form, backed by cryptographic security (tokenized assets – TPFt). These assets must be traded by participants in the SFN or by their clients on the platform under the Delivery Versus Payment (DVP) rule. DVP determines that each transfer of assets is linked to a payment in digital BRL or tokenized BRL. The project consists of evaluating these technologies with the participation of financial institutions through tests carried out on the platform. The BCB also participates in developing privacy solutions and assesses their adherence to the essential requirements necessary for TPF operations.

### i) The secondary market for federal government bonds - Selic pre-matching

Selic's pre-matching platform is an instrument for prior confirmation of trades carried out with federal government securities, aimed at increasing efficiency and mitigating operational risks involved in post-trade processes, by automating the exchange of information for operation matching and their respective specifications (final counterparties and securities). In order to increase the number of institutions using this platform, the evaluation criteria for institutions accredited to operate as BCB dealers were amended, with the provision of additional points for using the platform, considered in the semi-annual evaluations for the selection of the dealer group.

The BCB's action through a system of dealers is designed to favor the efficiency of operations conducted in the bank reserves market, which will benefit the implementation and transmission of monetary policy. Dealer institutions play a fundamental role in achieving this objective. They act as participants and disseminators of the BCB's operations and share relevant information with the BCB on the functioning of the bank reserves and federal government securities markets. That information serves as input for improving the BCB's operations.

### j) Relationship with financial institutions - open market operations

Quarterly meetings with financial institutions that participate in the BCB's dealer program were held between them and some members of the BCB to strengthen contacts. These meetings have become an essential tool for market intelligence work, which aims to consolidate information on economic and financial conditions and potential sources of risk. The discussions are key to adapt open market operations to the current economic and financial situation and assist the BCB's decision-making process.

### k) BCB Regulatory Sandbox

The Regulatory Sandbox is an environment in which entities authorized by the BCB test innovative projects in the financial or payment area for a specified period, in compliance with a specific set of regulatory provisions that support the controlled and delimited activities of a new business model or technology. It was created to stimulate innovation and to encourage competition between providers of financial products and services.

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The BCB selected 7 of 52 projects to participate in the 1st Cycle of the Regulatory Sandbox. In December 2021, the projects were authorized to operate for one year, extendable once for one additional year. Six of the projects had their authorization extended, so these companies had their business models monitored until December 2023, when the 1st cycle ended.

In November 2023, after observing the implemented models, the BCB decided to study the promotion of regulatory changes based on three of the six projects, which will remain in the Regulatory Sandbox in 2024.

### l) LIFT Day 2023

The Laboratory of Financial and Technological Innovations (LIFT) is a joint initiative of the BCB and the National Federation of BCB Employees' Associations (Fenasbac). It aims to foster innovation in the SFN by encouraging the creation of prototype technological solutions.

The LIFT Lab Steering Committee received and analyzed 95 applications for the 2023 LIFT Lab. The nine projects selected dealt with relevant topics such as blockchain, asset tokenization, cryptoassets, Pix, social and environmental responsibility, and innovations to improve Know-Your-Customer and Anti-Money Laundering processes. However, the 2023 LIFT Lab was suspended indefinitely due to operational and human resource constraints.

The results of the initiative are published as follows:

- LIFT Papers - publications of articles from projects developed at LIFT Learning and LIFT Lab;
- LIFT Day - annual events presenting the previous edition's finalist projects. In May 2023, the proposals developed in the LIFT Challenge 2022 were presented;
- LIFT Talks - live chats with the technology provider partners and the project coordinator to answer questions from interested parties.

**LIFT in numbers**

LIFT Lab: 256 project proposals have been submitted to LIFT since the first edition, and 91 projects have been selected. Over these five years, 76 projects were completed, and 37% received investment from the private sector during or after the initiative, totaling more than BRL 400 million.

LIFT Talks: 28 lives with 71,312 views.

LIFT Learning: 12 projects were developed to educate professionals to work in the financial industry.

LIFT Papers: five magazine issues with project results and technical articles on Financial and Technological Innovations.

LIFT Day: five editions where results were presented to the participants.

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## m) Improvements in the regulation on book-entry trade bills *duplicatas*

*Duplicata* is a credit document issued by the seller of goods or services so that the payment can be made after an agreed period. The security represents the supplier's claim against the buyer. The *duplicata* can be issued in book-entry form in the systems of specialized entities authorized by the BCB to carry out this activity.

In 2023, the BCB improved regulations on the bookkeeping of book-entry *duplicatas*. The improvements focused on registration, centralized deposit, and negotiation of these book-entry securities. The regulation promotes an efficient, secure, and competitive environment for the whole process and will contribute to increasing credit supply to companies as well as to encourage new business models.

## n) Increasing the efficiency of the BCB's actions in the money market - Indicators System

The Indicators System supports decision making when long-term repo operations occur between the BCB and financial institutions through auctions. The platform consolidates information on market rates and respective curves, both before and close to the collection of bids, making the decision-making process more efficient and mitigating risks in the auction. The new system improved the curation of the information collected, which is now stored in a database management system.

## o) Financial market benchmark rates

The Financial Stability Board (FSB), in which the G20 countries participate, and Brazil is represented by the BCB, recommended to the global financial system in 2014 the identification and development of benchmark Risk-Free Rates (RFR). They are overnight rates used in transactions carried out in high-liquid markets, usually involving the purchase and sale of government securities.

Using risk-free reference rates provides security for the banking system, protects individuals and companies, and favors business, as lower risks reduce the costs of commercial transactions and strengthen financial stability. It is also important to note that financial stability helps economic growth, as most transactions with goods and services occur through the financial system.

The lack of liquidity in the case of Interbank Offered Rates (IBORs) has reinforced the need for governance over new benchmark rates. Hence, in its 2016 report, the FSB recommended that central banks assess the long-term sustainability of using IBORs and forming RFRs.

In this context, the BCB launched the Selic-IOSCO project in October 2020 to strengthen the Selic rate as a benchmark for the domestic financial market based on the principles defined by the International Organization for Securities and Commodities (IOSCO), an FSB member body. The project was completed in December 2023, and Brazil should join the countries that adhere to internationally accepted principles. This advance will consequently increase the credibility of the rate and the financial instruments that use it as a reference index. It is important to note that the Selic rate is already the primary interest rate benchmark in the domestic market because it follows international information quality standards and is obtained from operations guaranteed by federal public bonds.

## p) Financial Efficiency Indicators

The efficiency of the financial sector can be understood as the "capacity of the SFN to provide, in a broad, safe, and accessible manner, financial products and services that are sustainable and appropriate to society's needs." Along these lines, financial efficiency can be measured according to four pillars:

- financial agents - captures the viability of the banking activity from the point of view of the financial agent and its efficiency in transforming costs into banking products;
- business environment - refers to market structure, financial services innovation, shadow banking, and credit recovery;
- consumers - captures the ease and availability of the financial sector in meeting consumer needs with indicators of access, use, quality, price, and convenience;

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» society-measurestheimpactoffinancialintermediation activities on society, including the perspectives of environmental sustainability and social responsibility, as well as the economic well-being represented by sustainable credits.

Classic banking efficiency indicators based on the Stochastic Frontier Analysis (SFA) were created to measure the degree of financial efficiency in the Financial Agents pillar. The methodology makes it possible to understand how macroeconomic and bank-specific factors correlate with banking efficiency.

In the coming years, the new indicators are expected to be presented annually at Comef meetings, providing relevant input to the decision making of the Board of Governors related to policies that are devoted to spur efficiency in the SFN.

### q) Improving the rules for real estate guarantees

The new legal framework for guarantees, established by Law 14,711 of 2023, improves the system for setting up and executing guarantees for real estate financing and home equity operations. One remarkable objective of this law is to ensure that the same property can be given as collateral for more than one credit operation. Improving the legislation on fiduciary alienation and mortgages aims at ensuring greater effectiveness and legal certainty in the use of these guarantees and create the right conditions for debtors to use real estate more efficiently.

New operations must comply with specific conditions defined in the legislation and the contracting rules in the regulations in force. This makes real estate guarantees more efficient while preserving the health of the SFN. The measures adopted have the potential to help increase access to credit for households and companies under more advantageous conditions, reduce the risks and costs associated with credit activity and consequently, sustain the growth of the credit market, especially real estate, with positive economic repercussions, particularly in terms of job and income generation.

### r) Other actions in progress

The SFN's Technological Resilience Project strengthens the cyber and technological resilience of the supervised entities. However, several actions are underway, which still depend on legal changes. Among these, it is worth mentioning: i) the approval of the Banking Resolution Bill - PLC 281, of 2019, which will bring greater soundness to the SFN by updating the framework for resolving financial institutions, bringing it more into line with international best practices; and ii) the Limf Bill - PL 2,926, of 2023, which aims to consolidate and update the legal rules applicable to financial market infrastructures, making them more transparent and safer.

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## 3.3 TRANSPARENCY

This section reports the actions and results that contributed to achieving the strategic objective of "Improving the transparency, quality, and flow of information between the financial market and the BC". In this dimension, the initiatives aim to improve information transparency about the BCB, the financial market, and the price formation process, allowing the population to understand what the BCB does and how the SFN works.

The initiatives in this dimension seek to improve the BCB's communication activities, broaden its contact with society, and promote an increasingly transparent SFN in its relationship with clients and users.

Due to the complexity of the SFN issues, it is often difficult for people to understand the services and products offered. Education, a dimension of the Agenda BC# presented later in this document, addresses part of the problem. However, reducing information asymmetry between customers and financial institutions and educating the population on finance-related topics is also essential. The SVR, "Contact Us" and Registrato are examples of initiatives in this direction.

Transparency in the relationship between clients, financial institutions, and the BCB also favors strengthening the entire SFN and the best allocation of public and private resources. Using technology or integrating information systems makes supervisory activities easier for financial institutions and the BCB. Reducing costs and simplifying operations mean lower tariffs and interest rates and a greater understanding of the whole process by citizens. Clear information favors individuals' decision making and the exercise of financial citizenship.

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## #Transparency



Digital citizenship



Wider contact with society

*Valores a receber*






Enhanced of the BCB's communication

Monetary policy transparency





Intensified use of social media

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## a) Valores a Receber System (SVR)

In February 2023, the SVR was reopened for consultation. Through this tool, citizens were able to check if they had money forgotten in any bank or other SFN entity, referring to balances in closed checking or savings accounts, resources from closed consortium groups, capital quotas, and apportionment of net surpluses of beneficiaries and members of credit unions; balances in registration accounts held by securities brokers and distributors; unduly charged fees; unduly charged installments or obligations related to credit operations; and other situations that give rise to amounts to be refunded to citizens.

| Total amount of unclaimed money (BRL) | Reference: 12/29/23 |
|---|---|
| Money receivable + Cash received (BRL) | |
| 13,016,066,013.96 | |

| Money receivable (BRL) | Cash received (BRL) |
|---|---|
| 7,497,061,901.60 | 5,519,004,112.36 |

| Type of account | Money receivable (BRL) | Amount of beneficiaries |
|---|---|---|
| Natural person | 5,997,076,697.96 | 39,776,929 |
| Legal entity | 1,499,985,203.64 | 3,059,034 |

| Type of account | Cash received (BRL) | Amount of beneficiaries |
|---|---|---|
| Natural person | 4,063,225,512.55 | 16,493,938 |
| Legal entity | 1,455,778,599.81 | 873,303 |

In addition to the reopening of the SVR, new features have been implemented:

- module for consulting amounts receivable from a deceased person, with access for heirs, testators, estate administrators or legal representatives;
- virtual waiting room if the number of people is greater than the system's capacity;
- button to print, save, and share, including via WhatsApp, the SVR request screens and protocols, including data of the institution that must return the amount, making it easier to access and store the information in the system;
- information on joint accounts. If one of the holders requests the amount via SVR, the other will be able to see the requested information, such as the amount, date, and ID number of who requested it.

There is still approximately BRL 7.5 billion to be returned to society, of which 6 billion are for 40 million individuals and BRL 1.5 billion for three million legal entities.

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### b) LiveBC: weekly live broadcast on the BCB's YouTube channel

In June 2023, the BCB created a new communication product: LiveBC, a live broadcast weekly on the BCB's YouTube channel. Each session addresses a new topic in a chat between a BCB communications team member and a Deputy Governor, specialist, or even the Governor of the BCB.

The session is 30 minutes long and is divided into three blocks: the first deals with the day's main topic. The second deals with issues that have repercussions on social media and the press. And in the third, questions from the audience are answered. The broadcast is open to the public, who can interact by sending questions directly into the chat, some of which are answered during the session.

Between June and December 2023, the program had 29 editions, each with a different subject, such as "How to get out of debt," "What changes for me with Drex (Brazilian CBDC)?" and "How does the BCB work to control inflation?" During this period, the broadcasts had 254,000 impressions and 46,000 views, reaching more than 70,000 people.

LiveBC has innovated by bringing together deputy governors and experts from the BCB to address real demands from the public - and issues that are sometimes uncomfortable for the institution - in a natural and uncontrolled environment. With a broadcast without cuts or editing and with questions answered live, LiveBC brought authenticity to communication, humanizing and bringing the BCB closer to the people while providing the institution with the possibility of directly disseminating the messages it needs and democratizing access to information about the economy and the BCB's work.

The creation of LiveBC was an essential step in the evolution of the BCB's communication, allowing the institution to position itself clearly, directly, and accessibly. Initiatives like this increase credibility and improve the institution's ability to manage expectations of the economy's direction and instill confidence in individuals on the soundness and efficiency of the financial system.

### c) Launch of the Meu BC (My BCB) portal for citizen services

The Meu BC webpage was launched in April 2023 to provide services and information in simple language and with content grouped by category. There are also intermediate pages explaining the service and its purpose before the citizen makes their request. Research and user tests have shown that most people feel safer if they are well-informed when accessing a service.

The Portal follows the parameters established in the Digital Government Law, which encourages public efficiency, primarily by innovation, digital transformation, citizen participation, and by reducing bureaucracy. In addition, the initiative promotes transparency, financial education, and citizenship.

### d) FAQs are available in simple language and with a new layout

Since 2017, the BCB's Frequently Asked Questions (FAQs) service has been adapted to plain language to make it more accessible and easier to navigate. In 2023, work progressed with the launch of the new Portal. The most popular subjects are grouped into categories and subcategories according to the subjects most searched for by citizens: Registrato (Financial Reports); SVR (Receivables); and Loans and Financing.

On average, 75% of the readers who evaluated the FAQs on the new Portal considered the information useful.

The adaptation and restructuring of the FAQ texts are part of Agenda BC#'s Digital Citizenship Project. One of main objectives of the project is to provide information and content produced by the BCB in plain, more direct, and transparent language. The textual adaptation of the FAQs is also part of the Brazilian Digital Transformation Strategy - E-Digital, instituted by the federal government.

### e) Using your social name to access BCB services

Since January 2023, anyone who wants to use their social name when accessing Contact Us can now do so. The possibility was already available to Registrato. The option applies to requests for information and the filing of complaints against banks and other supervised entities.

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The social name must have been previously included in the Receita Federal do Brasil (Brazilian Internal Revenue Service) database.

It is an action that broadens the exercise of citizenship and respect for diversity.

### f) Sharing credit information

The SCR aims to capture information on credit operations. More than one billion ongoing credit operations granted to individuals and companies are recorded, with details on the type of credit (cards, consumption, real estate, etc.) and the performance of these operations. The SCR makes it possible to monitor indicators such as defaults.

In 2023, five data-sharing agreements were signed through a technical cooperation agreement (ACT). The BCB has included information from the SCR on credit operations in the Positive Credit Report (*Cadastro Positivo*) available to the Database Managers (GBDs). The GBDs, on the other hand, provided the BCB with data such as credit scores and the credit history of companies in the sanitation, energy, and telecommunications sectors.

The information shared by the GBDs is essential for the BCB to better understand the indebtedness of the SFN's counterparties. They could improve the processes related to financial supervision and formulate more accurate and efficient policies.

The SCR has also started to provide a new type of consultation for credit operation guarantors, enabling any company or individual acting as a guarantor in a credit operation.

Finally, the SCR was improved to identify credit operations linked to government programs, allowing the BCB to monitor and publish statistics on those public policies.

### g) Disclosure of the database of foreign exchange transactions since 1999

The BCB now publishes a database on its Open Data portal with detailed information on its activities in the foreign exchange market. The database includes data for the entire period in which the floating exchange rate regime holds. It is updated monthly on the last working day of the month, with transactions carried out up to the last working day of the previous month.

The historical series of the BCB's actions in the foreign exchange market could already be consulted in the SGS, but only in the aggregate daily amount.

### h) Change of layout in Registrato reports

Registrato is a system in which citizens can consult loans in their name, banks where they have an account, registered Pix keys, debts with federal public bodies, bounced checks, and data on the purchase or sale of foreign currency. Several changes have been made in the layout and format of the financial reports to make them easier to understand. Long technical texts have been replaced by informative explanations in plain language, and links to FAQ pages have been added to solve doubts.

### i) Change in check pattern

In 2023, the financial institutions that can issue checks under the coordination of the Centralization of Check Clearing (Compe) will have the autonomy to establish the standard check model as long as the rules established by the BCB and the CMN are observed. This measure aims at providing more security, flexibility, and innovation in using this payment instrument.

Self-regulation also allows for more rapid updates of the check's security features, reduced physical support costs, and faster creation, alteration and extinction of operational fields in this document.

The changes must be decided by agreement, negotiated directly by the institutions or through representative associations. The legal and regulatory requirements for issuing a check cannot be the subject of the agreement.

Being a credit instrument that allows, for example, the possibility of extrajudicial execution, the check remains a significant payment instrument in Brazil.

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### j) Regulatory Impact Assessment Implementation Project - Aprimora

The Aprimora project ended in July 2023. It aimed at modernizing the regulatory process and increasing the effectiveness of financial regulation through the systematic adoption of Regulatory Impact Analyses (AIR) and Regulatory Result Assessments (ARR).

The BCB's first AIR refers to the impacts on the SFN of the measures on hiring correspondents in the country by institutions authorized to operate by the BCB (CMN Resolution 4,935/2021).

The institutionalization of AIR and ARR practices at the BCB aligns with the growing adoption of good regulatory practices in public administration. It seeks to increase the regulatory effectiveness and the participation of society and stakeholders in the regulatory process. Communicating AIR and ARR practices increases legal certainty and allows for more outstanding planning by regulated parties, investors, and society, who generally benefit from greater transparency.

Since July 2020, the project has delivered a complete diagnosis of the areas involved in the regulation process. Points for improvement were documented, and based on the diagnosis, the project's activities were designed and carried out.

### k) Banking Report 2022

The Banking Report (REB) deals with various issues concerning the SFN and the relationship between institutions and their clients. Consisting of seven chapters and a total of twelve boxes, REB 2022 covers topics such as: the release of new international banking statistics, the benefits of credit unions, the profile of credit card use, the behavior of interest rates on personal loans (payroll and non-payroll) according to customer characteristics, P2P lending fintechs, concentration levels in the digital investment platform market, the evolution of digital means for payment transactions, the profile and evolution of digital entities in the SFN, increased competition enabled by credit portability, BRL Digital - Drex, the use of Pix as a tool for companies, businesses, and government entities to receive money, and the skills, competencies and financial well-being of primary school professionals enrolled in the Aprender Valor program.

The 2023 Banking Report, to be published in 2024, will have an updated format, more concise and informative. It will cover several key topics relevant to the SFN, including financial efficiency indicators, competition among card scheme acquirers, the evolution of digital payment transactions, and the evaluation of the Aprender Valor program, among others.

### l) Transparency Survey 2023

In June and July 2023, the BCB conducted its second transparency survey to gauge society's perception of transparency regarding the BCB's various activities. Nineteen themes regarding the availability, ease of access, and quality of the BCB's databases and information were assessed and identified from the value chain. In general terms, the nearly 9,000 responses to the questionnaire indicated advances in the perception of transparency compared to the previous survey (2021) and opportunities to expand institutional transparency through suggestions related to the implementation of new databases and inclusion of information available on the BCB's website and Open Data Portal.

### m) Other actions in progress

To improve communication with society about financial products and services, the BCB is carrying out initiatives that seek to create a new Complaints Ranking by products, as well as a notification system for Registrato users when accounts and other relationships are opened or closed in the SFN.

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## 3.4 EDUCATION

This section reports the actions and results that contributed, in 2023, to achieving the strategic objective of "Stimulating savings and a conscious market participation". In this dimension of the BC# Agenda, initiatives are developed to promote a comprehensive understanding of financial products, concepts, and risks.

The initiatives aim to inform citizens of financial risks, opportunities, and where to seek information. Through accurate, plain-language information, consumers and financial investors develop the knowledge and skills to make choices that improve their financial well-being. The initiatives in the Education dimension also seek to encourage the habit of saving and reducing indebtedness.

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## a) Aprender Valor - results

The Aprender Valor program offers free financial education to elementary school students in public schools nationwide. The program seeks to transform the relationship between young students and money, promoting awareness, responsibility, and autonomy in using financial resources.

Conceived by the BCB, Aprender Valor is financed with resources from the Ministry of Justice and Public Security's Fund for the Defense of Diffuse Rights and developed in partnership with the Center for Public Policies and Evaluation of Education at the Federal University of Juiz de Fora (CAEd/UFJF).

The program's educational resources are available on an online platform, created by CAEd/UFJF, where it is possible to access school projects, training courses, and learning assessments. The school projects with financial education, which follow the guidelines of the Base National Common Curricular (BNCC), are applied through the content of the Portuguese Language, Mathematics, and Human Sciences subjects.

In 2023, Aprender Valor reached new schools in 626 municipalities where no schools had previously participated in the program. The initiative is already present in 3,018 of 5,570 Brazilian municipalities, reaching 54% of the country's cities, spread across all 26 states and the Federal District. More than 5,700 new public elementary schools joined the program last year. As a result, the program is accessible to 5.6 million students enrolled in 22,000 schools, around 23% of the country's public primary schools.




In 2023, the focus was on expanding the network of participants and increasing school engagement in the program's three main deliverables: i) online training for teachers and managers; ii) school projects available for teachers; and iii) assessments of students' financial literacy in the beginning and the end of their journey to monitor the effectiveness of the program and the progress of students. To this end, 31 new school projects have been made available on the platform, giving teachers 60 project options. Six state education secretariats joined the program, reaching 100% of the state education networks in Brazil. Also noteworthy is the *Seminário de Divulgação de Resultados* (Results Dissemination Seminar), which awarded teachers, schools, and networks that stood out in 2022. In addition, the program has made efforts to produce new educational tools and resources that will be available by 2024.

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### b) Evaluation actions of the Aprender Valor program

Between 2022 and 2023, Aprender Valor was assessed to improve and identify the program's effects. To this end, an impact evaluation survey was carried out on a sample of 52,000 students in the 3rd, 5th, 7th, and 9th grades of elementary school, divided into two groups: one group made up of schools participating in the program and another similar group of schools that did not participate in the program during the same period. CAEd/UFJF conducted the survey in partnership with the project.

Controlled by region, location area, and school year, it was identified that financial literacy proficiency at the end of the school year varied according to financial literacy proficiency at the beginning of the year and the degree of engagement of the schools in the program. Among the groups with lower initial financial literacy, those with some engagement, whether teacher, manager, or project, showed an average difference between the beginning and end of the year, which was more than 50 points higher than the group without any engagement. The differences exceeded 65 points in the third year of elementary school, reaching 108 points. Thus, it is understood that the program has had relevant effects, although this is conditional on the degree of engagement of the educational institutions.

Looking forward, the program is expected to be improved, and the study with the assessment will be published in one of the BCB's communication channels and the Banking Economics Report.

### c) Survey on Financial Literacy and Financial Inclusion in the Brazilian adult population

The survey was carried out using the methodology of the International Network on Financial Education of the Organization for Economic Cooperation and Development (OECD/Infe). The questionnaire is robust and standardized, allowing an assessment of the Brazilian population's financial literacy and financial inclusion levels as well as an international comparison.

Previously carried out by the BCB in 2015, the survey was conducted again in 2023 in partnership with the FGC and carried out by *Consultoria, Pesquisa e Planejamento* (CP2). The objectives were to update information on Brazilians' financial literacy and encourage the development of new public policies and financial education initiatives.

Some of the highlights of the survey were:

- the financial literacy of the Brazilian population (59.6 on a scale of 0 to 100) still has room for improvement, especially for some specific sociodemographic groups, such as women, older adults, and the low-income population, who had lower averages than other groups;
- the level of education and the use of financial products and services such as savings, insurance, and credit are factors that contribute to greater financial literacy;
- Pix is the highlight in financial products and services, being known by 91.6% of respondents, tied with credit cards, and it is the most used payment service (64%).

The survey identified new potential target audiences for the BCB's financial education initiatives. Furthermore, additional analyses will be carried out in 2024 to deepen the understanding about the gaps and enable the design of initiatives tailored to the population's needs.

### d) The third round of measurement of the Brazilian Financial Health Index (I-SFB)

The I-SFB assesses three financial health dimensions: proficiency (which encompasses measure of ability and behavior), security, and freedom. Ability measures assess the individual's capability to seek out and understand important information for their financial life. Behavior measures, in turn, assess the individual´s attitudes, especially concerning discipline and self-control. Financial security represents people's perception of their financial situation and whether it is a source of worry and stress. Financial freedom, in turn, assesses whether an individual's relationship with money allow him or her to enjoy life. Based on the I-SFB measurements, it is possible to assess the evolution of Brazilians' financial health and make various comparisons involving income bracket, gender, age, and geographic region. The I-SFB is also essential for personalizing the user journey of the financial education platform Meu Bolso em Dia.

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The latest I-SFB survey took place between June and September 2023. It was the largest measurement ever carried out in Brazil about financial health, involving 4,769 Brazilians over the age of 18. The index has seven bands: bad, very low, low, ok, good, very good, and excellent, distributed on a scale of 0 to 110 points. The average index for Brazilians was 56.2 points, i.e., between low and ok. In 2022, the result was 56.0 points, and 57.2 in 2020.

A fourth measurement is planned for 2024, as well as in-depth studies using the databases of the surveys already carried out.

The I-SFB and Meu Bolso em Dia result from the Technical Cooperation Agreement signed in 2019 between Febraban and the BCB to develop financial education projects. In addition to the survey, any citizen can calculate their index for free at indice.febraban.org.br.

### e) 10th National Financial Education Week (Semana Enef)

The 10th Enef Week, promoted by the Brazilian Forum on Financial Education (FBEF), was held from May 15 to 21, 2023, and its theme was financial resilience. A total of 6,879 initiatives were carried out by all partners, including 6,043 specific initiatives and 836 mass campaigns, with the credit union sector being responsible for the majority of initiatives (94%).

In-person initiatives were strongly resumed in this edition, after the COVID-19 pandemic. Around 86% of the initiatives were conducted face-to-face, and 14% were in virtual or hybrid format. The high number of face-to-face events was primarily due to the cooperative segment.

The BCB participated directly in some specific initiatives and two social media campaigns on the theme of the 10th edition.

The 11th National Financial Education Week will be held in May 2024, under the chairmanship of the CVM. The BCB will continue actively participating and encouraging its partners to promote their initiatives.

### f) Regulating the financial education activities of financial institutions

In December 2023, the BCB and the CMN published a Joint Resolution on financial education measures to be adopted by financial institutions, payment institutions, and other institutions licensed by the BCB.

The regulation establishes the main objectives to be met by financial education measures and requires the adoption of a financial education policy based on ethics, responsibility, transparency, and diligence. It also establishes the guiding principles of value for the client such as: wide range coverage, suitability, and personalization.

The Joint Resolution comes into force on July 1, 2024. By this deadline, financial institutions must comply with the regulations.

### g) Update on over-indebtedness in Brazil

In November 2023, a new edition of the Financial Citizenship Series was published with the study of Brazil's Over-indebtedness, updating the "risky indebtedness" figures and deepening the study in 2020. The volume of risk indebtedness was also mapped across the different financial segments, both in terms of the concentration of risk-takers and the modalities of credit involved.

According to the study, in March 2023, there were 15.1 million risk debtors in Brazil, or 14.2% of borrowers, the highest figure in the historical series.

The work also cross-references "risky indebtedness" data with the I-SFB survey. Over-indebtedness is related to lower levels of financial well-being, lower savings levels, and lower planning capacity.

The continuous analysis of over-indebtedness reinforces the understanding of the diagnosis of financial well-being in Brazil, provides clues for the formulation of policies regarding financial education, and helps market conduct supervision to focus on the major gaps.

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## h) Advances in the protection of vulnerable financial consumers

In 2023, BCB assessed the adherence of the supervised entities to the regulation on the effectiveness and evolution of control instruments and tools for managing the risks associated with the vulnerabilities of vulnerable clients and users. Among the aspects evaluated were:

» development of a model for classifying clients according to their degree of vulnerability;

» methodology for measuring the effectiveness of actions created for vulnerable customers;

» evaluation of policies that create financial incentives for employees and third parties to convince customers to contract products and services; and

» market monitoring based on indicators applied to the quadrants of the risk management models associated with vulnerabilities, for example, inadequate or atypical sales, total complaints, cancellations, and fraud.

As a result of the assessment, the following points for improvement were raised:

» minimum standardization in the construction and reporting of priority indicators;

» the performance of the internal controls and internal audits areas; and

» building a model for managing vulnerabilities that includes indicators, action plans, and control instruments for proper institutional management of the issue.

In the coming years, it will be important to determine whether financial institutions need a differentiated and more forceful level of enforcement to improve their internal processes and control instruments related to customer vulnerabilities. In addition, it is essential to include direct actions towards customers in the treatment of vulnerabilities and actions to manage the organizational culture in line with best practices.

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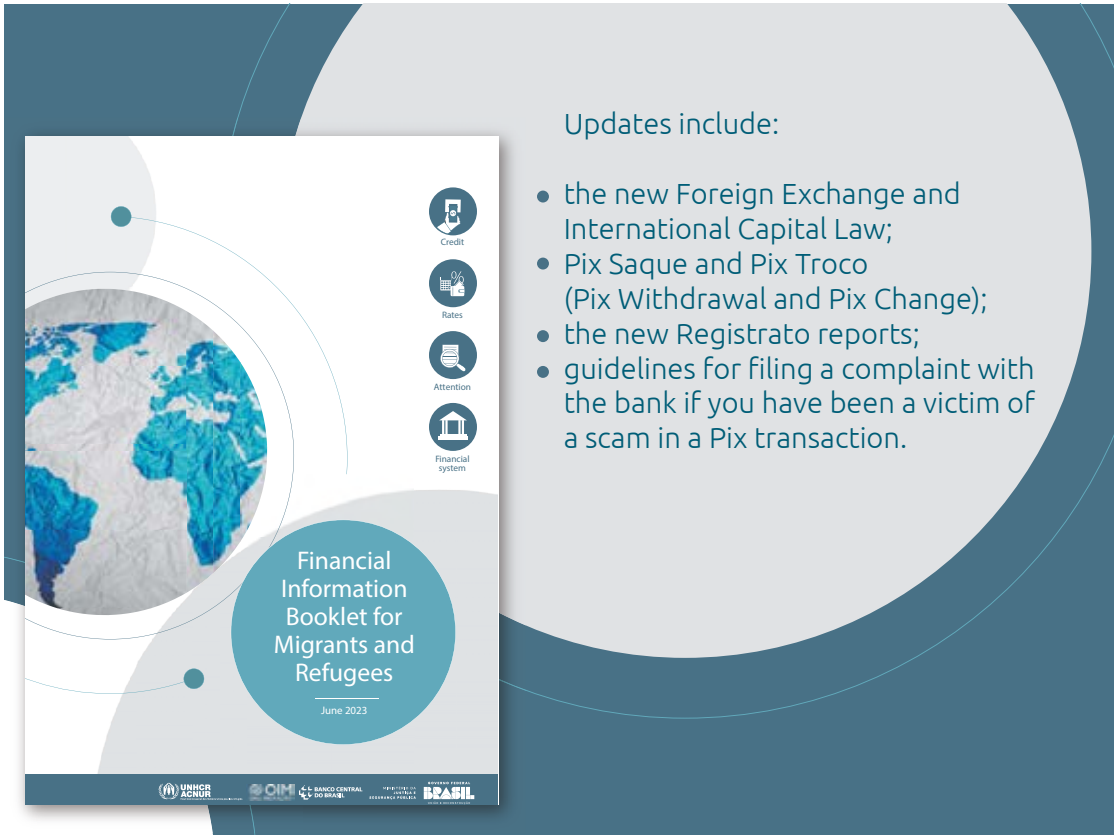
## i) Launch of the fifth version of the Financial Information Booklet for Migrants and Refugees

In 2023, the fifth version of the Financial Information Booklet for Migrants and Refugees was published and prepared by the BCB in partnership with the UN Refugee Agency, MJSP, and the UN Migration Agency (IOM). The document aims to help migrants and refugees have access to information on financial and banking products and services. The latest version brings essential updates:

The booklet is published on the BCB's Financial Citizenship page in five languages: Portuguese, Arabic, Spanish, French, and **English**.




Updates include:

- the new Foreign Exchange and International Capital Law;
- Pix Saque and Pix Troco (Pix Withdrawal and Pix Change);
- the new Registrato reports;
- guidelines for filing a complaint with the bank if you have been a victim of a scam in a Pix transaction.

You can access the English version of the booklet *here*.

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## j) More transparency on credit card bills

As of July 1st, 2024, credit card bills must incorporate the following sections in their layout:

» an area highlighting only the essential for the account holder to make a decision, showing the total amount, the invoice due date for the current period, and the total credit limit;

» an area for payment alternatives in which information must exclusively be provided on the amount of the mandatory minimum payment and the total amount to be paid in local currency; the amount of the charges to be levied in the following period in the case of minimum payment; the options for financing the outstanding balance of the bill, ranked from the lowest to the highest total amount to be paid by the holder; and the effective monthly and annual interest rates, as well as the Total Effective Cost (CET) regarding to the credit operations that can be contracted;

» an area with additional information, which should include information on entries made to the payment account by event; identification of the credit operations contracted; amounts related to interest and charges levied in the current period; total amount of interest and financial charges levied related to the credit operations contracted; identification of the fees levied; closing date of the entries on the invoice for the following period; identification of the end users benefiting from the payment or transfer; individual limits for each type of operation; and total consolidated balance of future operations etc.

For greater transparency of information, the commercial establishment where the cardholder has made purchases must be identified on the invoice by its trade name, and payment transactions in installments must be shown on the invoice within two working days of the invoice opening date for the period, for greater clarity of future obligations to the consumer.

The rule also requires clear and easily accessible language to promote financial education and to reduce household debt and delinquency.

## k) Other actions in progress

Launching the Virtual Economy Museum will give society online access to the content and experiences of the BCB's Money Museum.

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## 3.5 SUSTAINABILITY

This section reports on the actions and results that contributed to achieving the strategic objective of "Promoting sustainable finance and contributing to reducing social, environmental, and climate risks in the economy and the Financial System."

In this dimension, the initiatives deal with promoting sustainable finance and the proper management of socio-environmental and climate risks, opportunities, and responsibilities in the economy and the SFN. The intervention focuses on the scenarios in which the BCB operates and covers the various participants in the economic and financial environments.

The aim is also to increase the availability of SFN resources for sustainable initiatives, exchange experiences, implement international best practices on the subject, and align with the global sustainability agenda.

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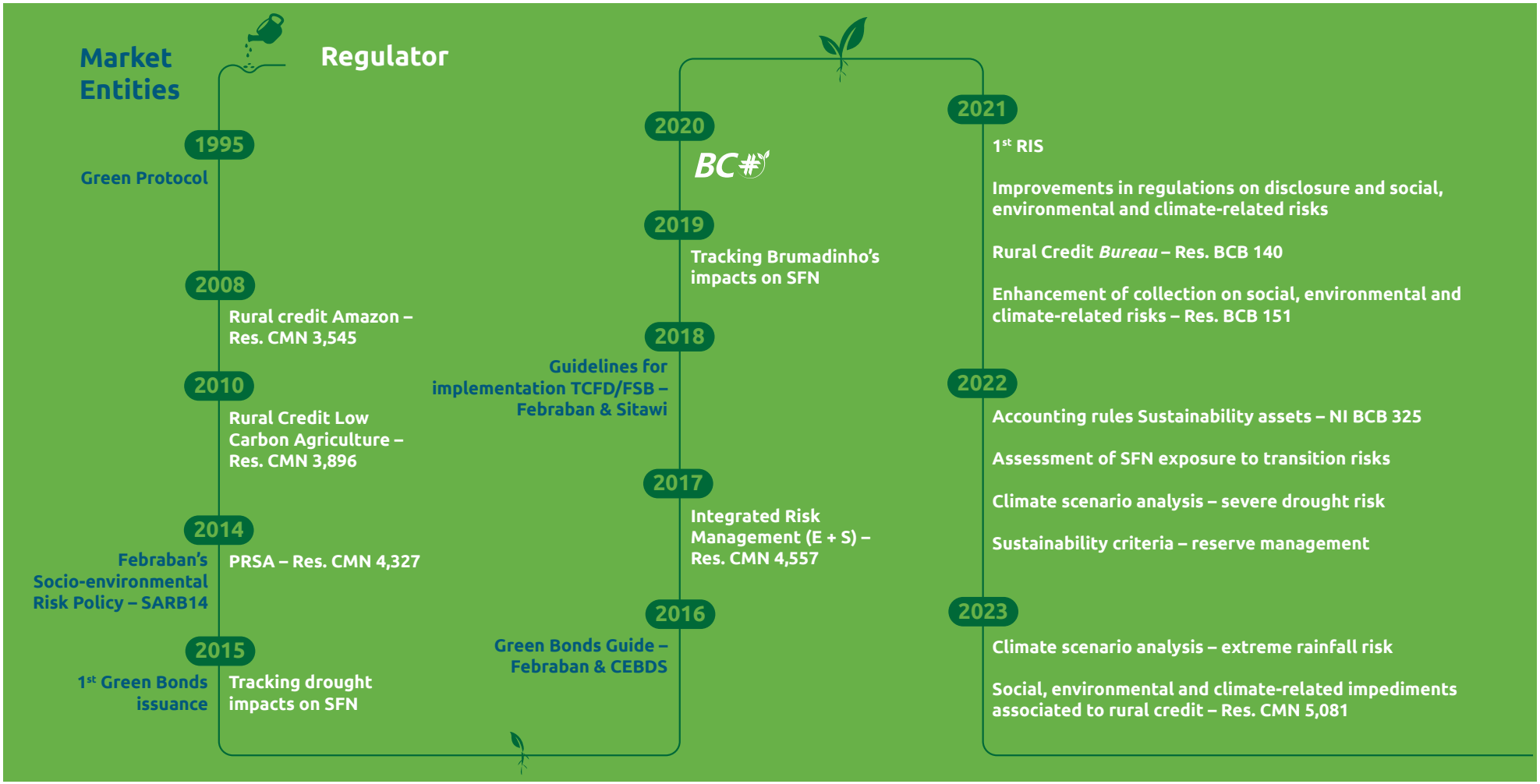


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### a) Identifying Social, Environmental, and Climate Risks when granting rural credit

Based on the information collected in the Rural Credit and Proagro Operations System (Sicor), it was possible to improve the tools used by the BCB's prudential supervision to identify potentially higher exposures to Social, Environmental, and Climate Risks (RSAC). This initiative involved cross-referencing the data on rural credit provided by the supervised entities in Sicor with other publicly accessible databases.

In this sense, the geodetic coordinates available on Sicor are an important input for the physical location of the plots financed, which can be compared with information of the same nature from other sources, such as the location of conservation units and of land subjected to administrative actions by environmental agencies. This data made it possible to identify geographically coincident areas that point to greater exposure to RSAC.

The BCB carried out actions covering 64 supervised entities, ten concentrated in the Amazon biome. These actions resulted in 68 warnings, ten summaries of findings, and the downgrading of 342 operations. In addition, the BCB published four CMN's resolutions on rural credit.

Sicor was updated to process the checks and incentives contained in the regulations published as a result of the Safra Plan, such as the impediment of contracting with a suspended Rural Environmental Registry (CAR), the prohibition of adhesion to Proagro for borrowers with more than seven Communications of Loss (COP), and a 0.5% reduction in the interest rate for properties with an analyzed CAR.

In this way, after the BCB processed and analyzed data, the supervised entities began to be challenged with evidence of operations with greater risks than the requirements of their own internal policies and limits, helping to improve the prudential supervision of RSACs in the SFN.

### b) Implementation of the Rural Credit Bureau

The Rural Credit Bureau is a system that stores data related to rural credit and the use of Proagro resources. Rural credit plays a central role in sustainability because of its importance for the economy and the SFN. Currently, 11.8% of the credit operations carried out by SFN institutions correspond to rural credit.

This system requires the inclusion of sustainability criteria in rural credit origination. This information helps to identify operations with sustainable characteristics and simplify certification processes for issuing green bonds. The criteria will also be used to develop a sustainability scoring system for agricultural enterprises. These scores will be used to grant benefits, such as extending the credit limits of operations that meet the requirements that were established.

As part of this initiative, the BCB and Ibama signed a MoU that enables the exchange of information on rural credit and Proagro operations and the various databases managed by the environmental authority. In addition, information sharing will support Ibama's efforts to prevent and repress environmental crimes.

### c) RSAC information

Financial institutions must send the BCB information on social, environmental, and climate risks through the Social, Environmental, and Climate Risk Document (DRSAC), which was introduced in 2021. The first batch of data was sent in February 2023 by the largest financial institutions. In August of the same year, other institutions also started to send such information.

The process continues to develop and improve. Automated quality reviews, interactions with the institutions aimed at understanding the structure and consistency of the data, the provision of reports for on-site supervision, and developments in the document's layout are remarkable examples of this effort.

Also noteworthy is the preparation of an internal report with DRSAC statistics and the initial comparison between the institutions' perceptions of these risks and those of the BCB, which allows for the continuous improvement of monitoring actions.

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### d) New climate risk assessment in the REF

The BCB's commitment to the sustainability agenda has resulted in various actions to mitigate the impacts of events associated with RSACs. In addition to regulatory and supervisory measures, the BCB has carried out studies to assess the possible impacts of climate change on the SFN.

Continuing the assessments that began in the November 2022 REF, a new physical climate risk assessment was published in the May 2023 REF, measuring the SFN's exposure to the physical risk of heavy rainfall. The study presented an analysis of the SFN's credit portfolio's exposure to borrowers located in municipalities subject to a high risk of suffering extreme rainfall events. The stressed scenario considered the climate projections developed by the National Institute for Space Research (INPE) for 2030-2050.

One of the main objectives of the assessments presented is to promote a greater understanding of climate risk in the financial system and to stimulate discussion on this critical issue in the current global scenario. Given the complexity of the subject, further work of this nature is expected to be carried out, incorporating new methodologies and addressing other aspects related to climate risk.

### e) Publication of the third edition of the BCB's Social, Environmental, and Climate Risks and Opportunities Report (RIS)

In 2023, the third edition of the RIS was published with actions and initiatives that consolidated the understanding of the importance of social, environmental, and climate risks in the economy and the SFN and the relevance of institutions' role in addressing these new risks in an integrated manner.

In addition, aspects related to the management of international reserves and efforts to align them with the Task Force on Climate-Related Financial Disclosures (TCFD) recommendations, now incorporated into the International Sustainability Standards Board (ISSB), received greater attention.

The publication of the RIS is relevant to the consistent and comparable dissemination of information related to sustainability. In the case of the TCFD, for example, voluntary adherence to its recommendations can help various agents, such as investors, with useful information for assessing and pricing the risks and opportunities associated with climate change. The framework proposed by the World Economic Forum (WEF) consolidates metrics and criteria to assist companies in measuring and disclosing their contributions to a more balanced relationship with the planet.

### f) Other actions in progress

It is also worth highlighting the various actions related to sustainability that are currently underway, particularly the improvement of information disclosure by financial institutions on metrics, targets, and measurement of climate risks and the reduction of environmental risk verified in the production and distribution of bills and coins.

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## 3.6 EXCELLENCE - COLLABORATOR APPRECIATION AND INSTITUTIONAL STRENGTHENING

Since its creation, the BC# Agenda has evolved to include new dimensions and strengthen existing ones. The Excellence dimension was created to improve internal processes and administrative governance as well as to provide transparency in handling issues related to civil servants.

This dimension was implemented in the first quarter of 2023 and is linked to the strategic objective of "Improving the BCB through innovation, technology, efficient use of resources, and alignment with international best practices."

The new Excellence dimension has two themes that group together the main fronts for action in modernizing people management, civil servant careers, and administrative management.

The first theme is Collaborator Appreciation, which contains the main action fronts for implementing initiatives to modernize the career of BCB employees. This theme includes actions such as professional development programs, remuneration policies, and benefits that facilitate work-life balance.

The second theme is Institutional Strengthening, which combines actions to improve the BCB's capacity to handle administrative matters and resolve people management issues that require greater attention.

### a) Implementation of the Management Committee (Coad)

As mentioned in the "Who We Are" chapter of this report, the Administration Committee (Coad) was established following good management and governance practices. The committee aims to spend more time to scrutinize management issues and improve its decision-making process. It is a forum dedicated to analyzing issues and solutions related to the allocation of resources (material and human), budget, personnel policies, training, among other things.

### b) Public tender to partially replace the workforce

Ordinance MGI 3.620, of July 18, 2023, authorized a public examination for the position of Analyst at the BCB to fill 100 vacancies. The BCB selected the Brazilian Center for Research in Evaluation and Selection and Promotion of Events (Cebraspe) to conduct the exam and will continue the process by publishing its public notice in the first half of January 2024.

The BCB has not hired employees for more than ten years.

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## 4.1 CORPORATE PROJECTS AND PROGRAMS

Corporate programs and projects are fundamental to achieving the BCB's strategic objectives, promoting innovations and improvements in the services offered to society. These initiatives are essential in achieving work process excellence and tangible societal benefits.

The BCB's project office celebrated its 19th anniversary in 2023. Since it was set up, approximately 300 corporate projects have been carried out. At the beginning of the year, 39 projects were underway in the corporate portfolio, four of which were part of a corporate program.

In 2023, 12 new corporate projects were selected to boost our commitment to innovation and excellence in our services and should be incorporated into the portfolio in 2024. Several actions of the BC# Agenda are carried out through corporate projects.

### a) Process of consolidating regulations for greater regulatory efficiency

In 2023, the BCB continued the process, which began in 2020, of consolidating the normative acts within its competence based on Decree 10,139 of November 28, 2019. The regulation determined that agencies and entities of the federal public administration should review and consolidate their normative acts to improve the efficiency of state action, eliminating unnecessary and excessive rules for compliance with the law and making it easier for citizens to understand the regulation.

The BCB and the CMN repealed 144 rules between January and October 2023. A total of 32 resolutions, 72 circulars, 19 circular letters, and 21 normative instructions were repealed. As part of this effort, 44 consolidating rules were issued, including five CMN resolutions, 15 BCB resolutions, and 24 normative instructions.

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## 4.2 AWARDS RECEIVED IN 2023

The BCB was acknowledged as an innovative autarchy in Brazil in 2023. The *Brazilian Institute of Public Governance* (IBGP) awarded Pix first place in the Ministry and Federal Bodies category and the prize for the **most innovative public body in the country**. Among central banks, for Global Financial Market Review (GFM), a UK-based news site, the BCB was the most innovative in 2023.

The Council of the Americas (COA), an international organization that represents a range of segments, such as banking and finance, also awarded the BRAVO Beacon of Innovation prize to the BCB for the creation of Pix, which also received the *Bandnews Most Admired Brands in Brazil* award in the Means of Payment category.

LIFT Lab was voted one of the best innovation labs in the world, winning the 2023 edition of the World's Best Financial Innovation Lab award in the Economic Development Lab category.

The BCB was also recognized as the Best Reserve Manager by the Central Banking 2023 award. Important advances in managing international reserves have been made, including sustainability criteria in evaluating counterparties, improving governance, and adopting new exchange auction modalities.

The BCB Governor was honored by the Regional Council of Economics of the State of Ceará (Corecon-CE) and by the Brazilian Institute of Finance Executives of Ceará (IBEF-CE) with the Innovation for Economic Development award. He was also considered as the best Central Bank Governor by Latin Finance, a magazine specializing in the financial markets and economies of Latin America.

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- BRAVO Beacon of Innovation Award – Council of the Americas
- Most Admired Brands of Brazil BandNews Award
- Central Banking Awards 2023 – Reserve Manager category
- *Instituto Brasileiro de Governança Pública* Award – Ministry and Federal Agencies category
- Most Innovative Central Bank 2023 – Global Financial Market Review
- Innovation for Economic Development Award – Corecon-CE and IBEF-CE
- Central Bank Governor of the Year 2023 – Latin Finance
- LIFT Lab - World's Best Financial Innovation Labs 2023

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BANCO CENTRAL
DO BRASIL

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# Nota da Secretaria do Comitê de Governança, Riscos e Controles

**Emitida em 24/10/2024.**

A comunicação identificada a seguir encontra-se arquivada em ambiente controlado, na forma de legislação própria, em razão de classificação em grau de sigilo. Findo o prazo de restrição de acesso, a comunicação será inserida neste PE, após as demais deliberações da sessão correspondente.

| | |
|---|---|
| Comunicação | **124/2024-GRC** |
| Sessão | **Sessão GRC 57** |
| Data | 9/10/2024 |
| Grau de sigilo | Reservado |
| Prazo | 5 anos |
| CDIC | 18600.096060/2024-00.R.06.09/10/2024.08/10/2029.N<br>Documento classificado nos termos do art. 23 da Lei n° 12.527, de 2011 (LAI), e do Decreto nº 7.724 de 2012. |
| Observação | --- |

Leonardo Martins Nogueira
Secretário do GRC

*Documento assinado com certificação digital, conforme art. 6º do Decreto nº 8.539, de 8 de outubro de 2015.*

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BANCO CENTRAL DO BRASIL

VOTO 125/2024–GRC, DE 9 DE OUTUBRO DE 2024

Assuntos do Presidente – Apresenta o novo Regulamento do Comitê de Integridade do Banco Central do Brasil e propõe a inclusão de novas ações no Plano de Integridade ciclo 2024-2025.

Senhores Diretores, membros do GRC,

1. O Comitê de Integridade do Banco Central do Brasil – CIBCB foi criado pela Portaria nº 97.981, de 9 de maio de 2018, atualizada pela Portaria nº 104.238, de 9 de agosto de 2019, em substituição ao Subcomitê de Integridade do Comitê de Governança, Riscos e Controles – GRC-Integridade, extinto em 28 de junho de 2019, em razão do Decreto nº 9.759, de 11 de abril de 2019. Tal instância tem a missão de coordenar a estruturação, a execução e o monitoramento do Programa de Integridade do Banco Central do Brasil – BCB, instituído por meio do Voto 3/2018–GRC, de 14 de novembro de 2018.

2. O Programa de Integridade do BCB alinha-se à Política de Conformidade (*Compliance*) do BCB – PCO-BCB, instituída pela Portaria nº 100.288, de 19 de novembro de 2018, e atualmente disciplinada pela Resolução BCB nº 386, de 5 de junho de 2024. Atende ao Decreto nº 9.203, de 22 de novembro de 2017, que dispõe sobre a política de governança da administração pública federal direta, autárquica e fundacional, e às orientações traçadas pela Controladoria-Geral da União – CGU, estabelecidas pela Portaria nº 1.089, de 25 de abril de 2018, alterada pela Portaria nº 57, de 4 de janeiro de 2019.

3. Coordenado pelo Secretário-Executivo do BCB, o CIBCB é composto por representante da Auditoria Interna do BCB – Audit, da Comissão de Ética do BCB – CEBCB, da Corregedoria-Geral do BCB – Coger, do Departamento de Gestão de Pessoas, Educação, Saúde e Organização – Depes, do Departamento de Riscos Corporativos e Referências Operacionais – Deris, da Ouvidoria do BCB – Ouvid e da Secretaria de Governança, Articulação e Monitoramento Estratégico – Segov.

4. Avanços no sistema de integridade nacional têm exigido diversos ajustes na estruturação dos comitês de integridade dos órgãos públicos. Por força do Decreto nº 10.756, de 27 de julho de 2021, o CIBCB passou a atuar como unidade setorial do Sistema de Integridade Pública do Poder Executivo Federal – Sipef, em conjunto com os demais órgãos do Poder Executivo federal e sob a coordenação da CGU. Por esse motivo, o Regulamento do CIBCB, anexo à Portaria nº 104.238, de 9 de agosto de 2019, foi atualizado por meio da Resolução BCB nº 203, de 17 de março de 2022, especificamente quanto às atribuições que lhe são conferidas no art. 6º.

5. Ainda na linha de constantes melhorias, surgiram novas atribuições e orientações relativas à integridade pública, instituídas por meio do Decreto nº 11.529, de 16 de maio de 2023, que revogou o Decreto nº 10.756, de 27 de julho de 2021. De acordo com essa norma, o CIBCB deveria englobar atribuições de unidade setorial integrante do Sistema de Integridade, Transparência e Acesso à Informação da Administração Pública Federal – Sitai, demandando novos ajustes no regulamento do comitê, conforme consta de proposta anexa a este voto.

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**Proposta de alteração no Regulamento do CIBCB**

6. Em síntese, além de ajustes pontuais de redação e forma, as alterações mais relevantes no Regulamento do CIBCB dizem respeito à composição, às competências e às regras de funcionamento desse comitê.

7. Com relação à composição, o Departamento de Comunicação – Comun passa a integrar o CIBCB como membro titular, uma vez que o apoio da comunicação institucional é primordial para a promoção das medidas de integridade nesta autarquia. A proposta de nova redação do regulamento, na forma do art. 2º, inciso IX, sedimenta esse entendimento.

8. No texto proposto, membros suplentes substituem membros titulares em suas ausências ou afastamentos (art. 2º, § 2º) e, em casos de impedimento do Secretário-Executivo, coordenador do CIBCB, a condução do comitê fica a cargo do Chefe da Segov (art. 2º, § 3º). Propõe-se a possibilidade de participação de convidados não membros nas reuniões do comitê (art. 2º, § 4º), dada a transversalidade do tema integridade no BCB.

9. As alterações também tratam da periodicidade das reuniões ordinárias (art. 3º, *caput*), do quórum mínimo de quatro membros votantes (art. 3º, § 1º) e do formato presencial, virtual ou híbrido das reuniões (art. 3º, § 2º), visando alinhar o regulamento às melhores práticas relacionadas aos colegiados do BCB.

10. As deliberações deixam de ser tomadas por consenso e passam a ocorrer por maioria simples (art. 4º), como ocorre em outros colegiados do BCB, acrescentando às atribuições do coordenador do comitê o voto de desempate (art. 4º, parágrafo único).

11. O art. 5º, que trata das competências do CIBCB, passa a incluir incisos e ajustes textuais, visando melhor refletir as atribuições do comitê frente às recentes orientações normativas externas, especialmente ao Decreto nº 11.529, de 16 de maio de 2023. Destaca-se a inclusão do inciso X e de suas alíneas, que tratam do envio ao Comitê de Governança, Riscos e Controles – GRC de proposta de plano de integridade, seus eventuais ajustes e outras recomendações sobre integridade.

12. Ainda em relação ao art. 5º, propõe-se a inclusão de novos incisos que visam alinhar as competências do CIBCB ao que preconiza a Política de Conformidade do BCB, o modelo de maturidade em integridade pública da Organização para Cooperação e Desenvolvimento Econômico – OCDE e o Decreto nº 11.529, de 16 de maio de 2023, a saber:

> [...]
> VII - apreciar as ações e medidas propostas para constar no Plano de Integridade;
> VIII - realizar o monitoramento do Plano de Integridade trimestralmente;
> IX - avaliar a implementação das ações e medidas estabelecidas nos planos de integridade;
> [...]
> XI - prestar contas ao GRC da implantação das ações do Plano de Integridade e das atividades do CIBCB anualmente;
> [...]
> XVI - zelar pela observância da Política de Conformidade (*Compliance*) do Banco Central do Brasil – PCO-BCB, no que se refere à integridade;
> XVII - propor ao GRC revisões na PCO-BCB, no que se refere à integridade;



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> [...]
> XXI - reportar as situações que comprometam o Programa de Integridade ao órgão central do Sistema de Integridade Pública do Poder Executivo Federal e adotar as medidas necessárias para sua remediação; e
> XXII - participar de atividades que exijam a execução de ações conjuntas dos órgãos e entidades integrantes do Sistema de Integridade Pública do Poder Executivo Federal.

13. O art. 7º detalha o papel exercido pela Segov em apoio às atividades do comitê, a fim de refletir com mais acurácia a atuação dessa unidade.

14. Por fim, a deliberação sobre casos omissos, de que trata o *caput* do art. 8º do regulamento, deixa de ser do coordenador e passa ao CIBCB, sendo previsto, no parágrafo único do mesmo artigo, que, em casos de urgência, o coordenador poderá decidir, com a obrigatoriedade de comunicação aos membros do colegiado na reunião subsequente.

**Inclusão de novas ações no Plano de Integridade do BCB ciclo 2024-2025**

15. O Programa de Integridade do BCB é sustentado por três pilares: 1) os princípios e 2) as diretrizes que orientam os comportamentos esperados de integridade pública e 3) o Plano de Integridade, implementado em ciclos bienais e constituído de um conjunto de ações que visam promover o tema nesta autarquia. O Plano de Integridade ciclo 2024-2025 foi aprovado por meio do Voto 110/2024–GRC, de 5 de junho de 2024. O plano contém 31 ações estruturadas nos seguintes eixos temáticos: promoção da transparência ativa e do acesso à informação; promoção da ética e de regras de conduta para servidores; comunicação e treinamento; tratamento de denúncias; implementação de procedimentos de responsabilização; estratégias de monitoramento contínuo; E-Prevenção; modelo de maturidade em integridade pública da OCDE.

16. Por ser o Plano de Integridade um instrumento de planejamento e implementação de ações voltadas para promover e sustentar a integridade no BCB, quando necessário, o Comitê de Integridade propõe novas medidas que, após anuência do GRC, são incorporadas ao ciclo vigente do plano. Tal procedimento leva em conta oportunidades ou situações supervenientes que possam impactar princípios e diretrizes do Programa de Integridade.

17. Nesse sentido, entende-se que eventos correntes, como, por exemplo, o movimento de valorização da carreira dos servidores e as discussões acerca da autonomia do BCB, podem ter afetado, de alguma maneira, o clima organizacional desta autarquia, com efeitos sobre as relações interpessoais no ambiente corporativo. Atento a esse cenário, o Comitê de Integridade passou a discutir a possibilidade de adoção de medidas que, complementarmente a outras iniciativas existentes voltadas para a melhoria do clima, possam contribuir para a promoção de posturas profissionais dos servidores do BCB que zelem pelo espírito cortês e respeitoso entre pares, em conformidade aos padrões de conduta ética e disciplinar regimentalmente estabelecidos.

18. Nesse contexto, cabe ressaltar o que preconiza o Código de Ética Profissional do Servidor Público Civil do Poder Executivo Federal, publicado pelo Decreto nº 1.171, de 22 de junho de 1994, o qual define, entre os deveres fundamentais do servidor público, o de atuar com cordialidade e urbanidade no desempenho das suas funções, conforme citado na alínea “g” do inciso XIV:



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> XIV - São deveres fundamentais do servidor público:
> [...]
> g) ser cortês, ter urbanidade, disponibilidade e atenção, respeitando a capacidade e as limitações individuais de todos os usuários do serviço público, sem qualquer espécie de preconceito ou distinção de raça, sexo, nacionalidade, cor, idade, religião, cunho político e posição social, abstendo-se, dessa forma, de causar-lhes dano moral;

19. Quanto aos padrões gerais de conduta, o Código de Conduta dos Servidores do BCB, aprovado pelo Voto 136/2008–BCB, de 22 de abril de 2008, e divulgado por meio da Portaria nº 44.436, de 13 de maio de 2008, em seu art. 5º, inciso V, estabelece que o servidor deve "manter espírito e atitude de cooperação e de cordialidade no trato com os demais servidores".

20. Assim sendo, e em decorrência das reflexões e proposições discutidas na 30ª, 31ª e 32ª reuniões ordinárias do Comitê de Integridade, chegou-se a um conjunto de ações voltadas para promover posturas de urbanidade entre servidores e colaboradores do BCB, bem como de ações que visam combater fatos tangíveis que violem regras de comportamento definidas para o perfil do servidor público desta autarquia. Para tanto, o CIBCB recomenda o tratamento de nove ações no âmbito do Plano de Integridade do BCB ciclo 2024-2025, sendo três já existentes, com prazos e informações atualizados, visando ao enfoque da urbanidade, e seis novas ações.

21. O conjunto de tais ações está primordialmente voltado para a sensibilização de servidores e colaboradores do BCB quanto ao trato interpessoal com urbanidade e para a melhoria de processos que orientam condutas em ambientes de intranet e em fóruns de discussão em ambiente virtual. Salvo maior detalhamento na tabela do Anexo II deste voto, as ações do Plano de Integridade ciclo 2024-2025 para promoção da urbanidade no BCB, novas e existentes (*), são as seguintes:

I - divulgar o ementário de conflito de interesses e o canal de envio de demandas; (*)
II - promover ações de estímulo à prática do valor organizacional integridade no âmbito do Banco Central; (*)
III - revisar o Código de Conduta dos Servidores do BCB; (*)
IV - divulgar matéria sobre atuação das instâncias do BCB que zelam pela integridade;
V - publicar na intranet ações de comunicação sobre integridade para servidores;
VI - divulgar o Painel de Integridade;
VII - alterar regulamento e solução tecnológica do Cafezinho para induzir comportamentos íntegros;
VIII - implementar melhoria na mediação do Cafezinho e de comentários de matérias; e
IX - rever e implementar regras para orientar servidores no uso de imagem nos canais institucionais.

22. Uma vez atualizadas ou inseridas no Plano de Integridade ciclo 2024-2025, tais ações estarão detalhadas quanto ao escopo, prazo, objetivos pretendidos, unidades responsáveis e envolvidas, riscos para a integridade a serem tratados e eixos temáticos ao qual se alinham. Passarão a ter acompanhamento trimestral pelo CIBCB, visando ao monitoramento de resultados alcançados e à consequente prestação de contas anual ao GRC.



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23. Assim, conforme disposto no art. 11, inciso XIII, alínea “a”, e no art. 139, inciso III, alínea “a”, do Regimento Interno do BCB, submeto à deliberação deste colegiado a aprovação do novo Regulamento do Comitê de Integridade do Banco Central do Brasil, da inclusão do Comun como membro titular do CIBCB e das novas ações propostas para compor o atual Plano de Integridade ciclo 2024-2025 do BCB.

ROBERTO DE OLIVEIRA CAMPOS NETO
Presidente do Banco Central do Brasil

Anexos: 2.



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BANCO CENTRAL DO BRASIL

RESOLUÇÃO BCB Nº , DE DE OUTUBRO DE 2024

Divulga o Regulamento do Comitê de Integridade do Banco Central do Brasil – CIBCB.

O Comitê de Governança, Riscos e Controles – GRC, em sessão realizada em de outubro de 2024, com base no art. 11, *caput*, inciso XIII, alínea "a", e no art. 139, *caput*, inciso III, alínea "a", do Regimento Interno do Banco Central do Brasil, tendo em vista o disposto no Voto /2024–GRC, de de outubro de 2024, e considerando o disposto no Decreto nº 9.203, de 22 de novembro de 2017, no Decreto nº 11.529, de 16 de maio de 2023, na Portaria nº 1.089, de 25 de abril de 2018, na Portaria nº 57, de 4 de janeiro de 2019, ambas da Controladoria-Geral da União, e na Resolução BCB nº 386, de 5 de junho de 2024,

R E S O L V E :

Art. 1º Fica divulgado, na forma do anexo a esta Resolução, o Regulamento do Comitê de Integridade do Banco Central do Brasil – CIBCB.

Art. 2º Fica revogada a Resolução BCB nº 203, de 17 de março de 2022.

Art. 3º Esta Resolução entra em vigor na data de sua publicação.

ROBERTO DE OLIVEIRA CAMPOS NETO
Presidente do Banco Central do Brasil

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BANCO CENTRAL DO BRASIL

REGULAMENTO DO COMITÊ DE INTEGRIDADE DO BANCO CENTRAL DO BRASIL, ANEXO À RESOLUÇÃO BCB Nº , DE DE OUTUBRO DE 2024

## CAPÍTULO I
## OBJETIVO

Art. 1º O Comitê de Integridade do Banco Central do Brasil – CIBCB tem como objetivo coordenar a estruturação, a execução e o monitoramento do Programa de Integridade no âmbito do Banco Central do Brasil.

## CAPÍTULO II
## ESTRUTURA E FUNCIONAMENTO

Art. 2º O CIBCB é composto pelos seguintes membros:

I - Secretário-Executivo, que o coordenará;

II - Auditor-Chefe do Banco Central do Brasil;

III - Corregedor-Geral do Banco Central do Brasil;

IV - Chefe do Departamento de Riscos Corporativos e Referências Operacionais – Deris;

V - Ouvidor do Banco Central do Brasil;

VI - Chefe da Secretaria de Governança, Articulação e Monitoramento Estratégico – Segov, que o secretariará;

VII - Chefe do Departamento de Gestão de Pessoas, Educação, Saúde e Organização – Depes;

VIII - Secretário-Executivo da Comissão de Ética do Banco Central do Brasil – CEBCB; e

IX - Chefe do Departamento de Comunicação – Comun.

§ 1º O membro de que trata o inciso II do *caput* não terá direito a voto.

§ 2º Os membros terão como suplentes, nas ausências ou afastamentos, seus respectivos substitutos.

§ 3º No caso de impedimento do Secretário-Executivo, a coordenação do CIBCB será exercida pelo Chefe da Segov.

§ 4º A critério do coordenador, participarão das reuniões do CIBCB, sem direito a voto, servidores ou colaboradores com domínio técnico ou responsabilidades nos tópicos da pauta.

Art. 3º O CIBCB reunir-se-á ordinariamente a cada três meses e, extraordinariamente, por convocação do coordenador.



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§ 1º As reuniões do CIBCB serão instaladas com quórum mínimo de quatro membros votantes, entre eles o coordenador.

§ 2º As reuniões poderão ser presenciais, virtuais ou híbridas, a critério do coordenador.

§ 3º Os membros poderão participar das reuniões por meio de videoconferência.

Art. 4º As deliberações do CIBCB devem ser tomadas por maioria simples.

Parágrafo único. Cabe ao coordenador o voto de desempate.

## CAPÍTULO III
## ATRIBUIÇÕES E COMPETÊNCIAS

Art. 5º Compete ao CIBCB:

I - coordenar a implementação do Programa de Integridade e exercer o seu monitoramento contínuo, visando a seu aperfeiçoamento na prevenção, na detecção e no combate à ocorrência de atos lesivos;

II - articular-se com as demais unidades do Banco Central do Brasil para a obtenção de informações necessárias ao monitoramento do Programa de Integridade;

III - coordenar a disseminação de informações sobre o Programa de Integridade;

IV - planejar ações de treinamento relacionadas ao Programa de Integridade, bem como atuar na orientação e no treinamento dos servidores do Banco Central do Brasil com relação aos temas atinentes ao programa;

V - propor estratégias para expansão do Programa de Integridade a fornecedores e terceiros que se relacionam com o Banco Central do Brasil;

VI - coordenar a elaboração e a revisão do Plano de Integridade, com vistas à prevenção e à mitigação de vulnerabilidades eventualmente identificadas;

VII - apreciar as ações e as medidas propostas para constar no Plano de Integridade;

VIII - realizar o monitoramento do Plano de Integridade trimestralmente;

IX - avaliar a implementação das ações e medidas estabelecidas nos planos de integridade;

X - submeter à aprovação do Comitê de Governança, Riscos e Controles – GRC:

a) a cada dois anos, proposta de plano de integridade;

b) eventuais ajustes no Plano de Integridade vigente; e

c) sempre que necessário, recomendações relativas à integridade, visando garantir a coerência e a coordenação dos programas e das políticas de governança pública;

XI - prestar contas ao GRC da implantação das ações do Plano de Integridade e das atividades do CIBCB anualmente;

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XII - comunicar ao GRC quaisquer fatos que possam comprometer a integridade institucional;

XIII - assessorar o GRC nos assuntos relacionados ao Programa de Integridade;

XIV - apoiar o Deris no levantamento de riscos para a integridade;

XV - analisar os resultados do levantamento de riscos para a integridade, visando à proposição de medidas de tratamento;

XVI - zelar pela observância da Política de Conformidade (*Compliance*) do Banco Central do Brasil – PCO-BCB, no que se refere à integridade;

XVII - propor ao GRC revisões na PCO-BCB, no que se refere à integridade;

XVIII - supervisionar a execução da Política de Transparência do Banco Central do Brasil;

XIX - propor a revisão da Política de Transparência do Banco Central do Brasil;

XX - atuar como unidade setorial do Sistema de Integridade Pública do Poder Executivo Federal;

XXI - reportar as situações que comprometam o Programa de Integridade ao órgão central do Sistema de Integridade Pública do Poder Executivo Federal e adotar as medidas necessárias para sua remediação;

XXII - participar de atividades que exijam a execução de ações conjuntas dos órgãos e entidades integrantes do Sistema de Integridade Pública do Poder Executivo Federal;

XXIII - identificar eventuais vulnerabilidades à integridade nos trabalhos desenvolvidos no Banco Central do Brasil, propondo, em conjunto com outras unidades, ações e medidas para mitigação; e

XXIV - promover outras ações relacionadas à gestão da integridade, em conjunto com as demais áreas do Banco Central do Brasil.

Art. 6º Compete ao coordenador do CIBCB:

I - presidir as reuniões do CIBCB;

II - zelar pelo cumprimento das atribuições e responsabilidades do CIBCB;

III - orientar os trabalhos do CIBCB, ordenar os debates e concluir as deliberações;

IV - encaminhar convite a outros servidores do Banco Central do Brasil e a representantes externos para participar das reuniões do CIBCB, sem direito a voto; e

V - relatar ao GRC o andamento das ações do Plano de Integridade.

Art. 7º Compete à Segov:

I - expedir os atos de convocação e os convites para a participação nas reuniões;

II - elaborar as pautas e as atas das reuniões, mantendo-as em espaço próprio;

III - publicar as atas das reuniões do CIBCB no sítio da intranet do Banco Central do Brasil, em seção específica sobre o tema;



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IV - agendar as reuniões e encaminhar previamente aos membros os documentos necessários;

V - viabilizar a execução operacional das atribuições do CIBCB quando demandadas pelo comitê ou pelo seu coordenador;

VI - coordenar a prestação de contas anual ao GRC acerca da implantação das ações do Plano de Integridade e das atividades do CIBCB;

VII - coordenar o trabalho de elaboração e de acompanhamento do Plano de Integridade pelo CIBCB; e

VIII - prestar assessoria técnica e apoio administrativo ao CIBCB.

## CAPÍTULO IV
## DISPOSIÇÕES GERAIS

Art. 8º Os casos omissos serão deliberados pelo CIBCB.

Parágrafo único. O coordenador poderá decidir nos casos de urgência, com comunicação ao CIBCB em reunião subsequente.

SECRETARIA DO GRC



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ANEXO II: AÇÕES DE URBANIDADE

| Ações de Urbanidade | Unidade Responsável | Início | Término |
|---|---|---|---|
| **Ações existentes no Plano de Integridade ciclo 2024-2025** | | | |
| Divulgar o ementário de conflito de interesses e o canal de envio de demandas | COGER | jul/24 | dez/24 |
| Promover ações de estímulo à prática do Valor Organizacional Integridade no âmbito do Banco Central | DEPES | mar/22 | dez/25 |
| Revisar o Código de Conduta dos Servidores do BCB | COGER (CEBCB) | jan/18 | jul/25 |
| **Novas ações a serem inseridas no Plano de Integridade ciclo 2024-2025** | | | |
| Divulgar matéria sobre atuação das instâncias do BC que zelam pela integridade | COGER | ago/24 | set/24 |
| Publicar na Intranet ações de comunicação sobre Integridade para servidores | COMUN | ago/24 | dez/25 |
| Divulgar o Painel de Integridade | SECRE (SEGOV) | nov/24 | dez/24 |
| Alterar regulamento e solução tecnológica do Cafezinho para induzir comportamentos íntegros | COMUN | jan/25 | dez/25 |
| Implementar melhoria na mediação do Cafezinho e comentários de matérias | COMUN | jan/25 | dez/25 |
| Rever e implementar regras para orientar servidores no uso de imagem nos canais institucionais | COMUN | abr/25 | jun/25 |

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BANCO CENTRAL DO BRASIL

VOTO 126/2024–GRC, DE 9 DE OUTUBRO DE 2024

Assuntos do Presidente – Propõe novo regulamento do Comitê de Gestão Estratégica (CGE), atualmente disciplinado pela Resolução BCB nº 71, de 11 de fevereiro de 2021, e atualizado pela Resolução BCB nº 113, de 6 de julho de 2021.

Senhores Diretores, membros do GRC,

1. O Comitê de Gestão Estratégica (CGE) foi instituído por meio do Voto 24/2021–BCB, de 10 de fevereiro de 2021. O colegiado, de natureza consultiva e deliberativa, está disciplinado pela Resolução nº 71, de 11 de fevereiro de 2021, alterada pela Resolução BCB nº 113, de 6 de julho de 2021.

2. O CGE tem como objetivo organizar, em um mesmo colegiado, o acompanhamento de diversos temas de forma a assegurar o alinhamento das iniciativas de gestão estratégica. Por meio de seu funcionamento, assessora o Comitê de Governança, Riscos e Controles (GRC) nos assuntos relativos à governança e à gestão estratégica, em especial nos temas de planejamento estratégico, gestão do portfólio corporativo de projetos e programas, governança de tecnologia da informação, participação do Banco Central do Brasil (BCB) no Plano Plurianual da União (PPA), indicadores de gestão e suas respectivas metas, plano de dados abertos, ações de governo digital, e prestação de contas da autarquia.

3. O CGE vem cumprindo com as finalidades e diretrizes estabelecidas, se debruçando sobre temas de cunho estratégico do BCB e fortalecendo o arranjo de instâncias que assessoram a alta administração da instituição. O alto engajamento de seus membros demonstra que a instituição está alinhada com as melhores práticas relativas à governança e à gestão estratégica.

4. Com a maturidade operacional do comitê, que em breve completará quatro anos de funcionamento, algumas adequações ao seu regulamento se fazem necessárias.

5. A primeira mudança sugerida refere-se à inclusão do coordenador do Comitê de Governança da Informação (CGI), como membro titular do CGE, em atendimento ao Decreto nº 12.198, de 24 de setembro de 2024, disciplinado pela Portaria SGD/MGI nº 6.618, de 25 de setembro de 2024, da Secretaria de Governo Digital do Ministério da Gestão e da Inovação em Serviços Públicos, que estabeleceu que, além dos membros atuais, também componha o comitê o responsável pela governança de dados do órgão ou entidade. No caso do BCB, essa função é exercida pelo coordenador do CGI.

6. Outra alteração sugerida refere-se ao mandato dos membros titulares e suplentes. Atualmente, o período de exercício é de dois anos, podendo haver uma recondução. Essa regra se mostrou desnecessária e por isso se propõe que o exercício da atividade passe a ser por tempo indeteminado.

7. Ainda com relação aos membros titulares e suplentes, sugere-se que seja incluída a atribuição de zelarem para que os assuntos de responsabilidade de suas áreas sejam submetidos ao CGE em cumprimento às competências do comitê. Essa atribuição visa a reforçar

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que os membros devem atuar proativamente no comitê, garantindo que as operações da área estejam alinhadas à gestão estratégica do BCB, fortalecendo assim a governança e a eficáciado processo decisório da instituição.

8. Além dos membros titulares e suplentes, participam do CGE, sem direito a voto, o Chefe da Secretaria de Governança, Articulação e Monitoramento Estratégico (Segov), que secretaria o comitê, o Chefe do Departamento de Riscos Corporativos e Referências Operacionais (Deris) e um representante da Procuradoria-Geral do Banco Central (PGBC) para assessorar nos assuntos de suas competências. Sugere-se a inclusão do Auditor-Chefe como participante, também sem direito a voto, com a mesma finalidade.

9. Propõe-se também que, nos impedimentos, o coordenador do CGE seja substituído pelo Chefe da Segov. Ademais, propõe-se que as reuniões possam ocorrer de forma presencial, remota ou híbrida, devendo os participantes cumprir as determinações e recomendações estabelecidas na Política de Segurança da Informação do Banco Central do Brasil (PSIBC) e nos Procedimentos Operacionais de Segurança em Tecnologia da Informação (Posti).

10. Quanto às competências do comitê, propõe-se que se inclua a gestão estratégica, além do planejamento estratégico como consta na versão atual. Na prática, o CGE já faz a gestão estratégica quando periodicamente monitora as ações estratégicas.

11. No caso das ações de governo digital, a aprovação do Plano de Transformação Digital (PTD) se dá não só no âmbito interno do BCB, mas também por órgão externo. De forma a dar mais agilidade a esse processo, recomenda-se que o CGE passe a ser a instância deliberativa sobre o tema. Permaneceriam na competência do GRC a aprovação das demais ações de governo digital, quais sejam, o Plano de Dados Abertos do Banco Central do Brasil (PDA/BC) e o Plano Diretor de Tecnologia da Informação e Comunicação (PDTI). A consequente alteração no regulamento do GRC será apresentada oportunamente à Diretoria Colegiada.

12. Por fim, importa esclarecer que as alterações propostas em relação ao regulamento atual do CGE serão divulgadas na forma de nova resolução BCB com regulamento, conforme a minuta anexa, em observância ao art. 13 do Decreto nº 12.002, de 22 de abril de 2024.

13. Assim, com base no disposto no art. 139, inciso III, alíneas “a” e “c” a “h”, do Regimento Interno do Banco Central, e no art. 4º da Resolução BCB nº 385, de 5 de junho de 2024, submeto o assunto à apreciação deste colegiado, na forma da anexa minuta de resolução BCB.

ROBERTO DE OLIVEIRA CAMPOS NETO
Presidente

Anexo: 1.



*Documento assinado com certificação digital, conforme art. 6º do Decreto nº 8.539, de 8 de outubro de 2015*

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BANCO CENTRAL DO BRASIL

RESOLUÇÃO BCB Nº , DE DE OUTUBRO DE 2024

Divulga o Regulamento do Comitê de Gestão Estratégica – CGE do Banco Central do Brasil.

O Comitê de Governança, Riscos e Controles – GRC, com base no art. 11, *caput*, inciso XIII, alínea "a", e no art. 139, *caput*, inciso III, alínea "a", do Regimento Interno do Banco Central do Brasil, tendo em vista os Decretos ns. 9.203, de 22 de novembro de 2017, 10.382, de 28 de maio de 2020, 12.069, de 21 de junho de 2024, e 12.198, de 24 de setembro de 2024, a Portaria nº 778, de 4 de abril de 2019, da Secretaria de Governo Digital do Ministério da Economia, a Portaria SGD/MGI nº 6.618, de 25 de setembro de 2024, da Secretaria de Governo Digital do Ministério da Gestão e da Inovação em Serviços Públicos, e o Voto /2024–GRC, de de outubro de 2024,

R E S O L V E :

Art. 1º Fica divulgado, na forma do anexo a esta Resolução, o novo Regulamento do Comitê de Gestão Estratégica – CGE do Banco Central do Brasil.

Art. 2º Ficam revogados:

I - o Regulamento anexo à Resolução BCB nº 71, de 11 de fevereiro de 2021; e

II - a Resolução BCB nº 113, de 6 de julho de 2021.

Art. 3º Esta Resolução entra em vigor na data de sua publicação.

ROBERTO DE OLIVEIRA CAMPOS NETO
Presidente do Banco Central do Brasil

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BANCO CENTRAL DO BRASIL

REGULAMENTO DO COMITÊ DE GESTÃO ESTRATÉGICA – CGE, ANEXO À RESOLUÇÃO BCB Nº , DE DE OUTUBRO DE 2024

## CAPÍTULO I
## FINALIDADE E DIRETRIZES

Art. 1º Este Regulamento dispõe sobre o Comitê de Gestão Estratégica – CGE e estabelece os procedimentos para o seu funcionamento.

Art. 2º O CGE é um órgão colegiado de natureza consultiva e deliberativa, que atua sob atribuição do Comitê de Governança, Riscos e Controles – GRC.

Art. 3º O CGE tem por finalidade apoiar a implementação e o monitoramento de ações propostas e, quando oportuno, debater e recomendar ações adicionais referentes a:

I - planejamento estratégico;

II - gestão estratégica;

III - participação do Banco Central do Brasil no Plano Plurianual da União – PPA;

IV - gestão de projetos, programas e portfólio corporativos;

V - dados abertos e ações de governo digital;

VI - governança de Tecnologia da Informação e Comunicação – TIC;

VII - indicadores de gestão e suas respectivas metas; e

VIII - prestação de contas do Banco Central do Brasil.

Art. 4º São diretrizes para a atuação do CGE:

I - a adoção de boas práticas relacionadas aos temas mencionados no art. 3º;

II - a promoção do alinhamento entre o Plano Estratégico Institucional do Banco Central do Brasil – PEI-BCB e o PPA e, quando for o caso, à Estratégia de Governo Digital – EGD e à Estratégia Brasileira para a Transformação Digital – e-Digital;

III - a promoção da integração e da harmonia nos processos decisórios de planejamento e da gestão da estratégia do Banco Central do Brasil;

IV - a melhoria contínua do planejamento e monitoramento estratégico do Banco Central do Brasil;

V - o incentivo ao desenvolvimento de servidores e de soluções inovadoras nos assuntos de competência do CGE;

VI - o aprimoramento do conjunto de indicadores de gestão; e

VII - a promoção da cultura de gestão da estratégia no Banco Central do Brasil.



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CAPÍTULO II
DEFINIÇÕES

Art. 5º Para os efeitos deste Regulamento, adotam-se as seguintes definições:

I - ações estratégicas: projetos, iniciativas e atividades acompanhadas pela Diretoria Colegiada, planejadas e executadas pelas áreas e unidades do Banco Central do Brasil, devendo estar alinhadas a temas estratégicos específicos que visam ao alcance dos objetivos estratégicos estabelecidos no PEI-BCB;

II - e-Digital: visa à harmonização das iniciativas do Poder Executivo federal ligadas ao ambiente digital, com o objetivo de aproveitar o potencial das tecnologias digitais para promover o desenvolvimento econômico e social sustentável e inclusivo, com inovação, aumento de competitividade, de produtividade e dos níveis de emprego e renda no país;

III - EGD: norteia a transformação do Governo federal por meio do uso de tecnologias digitais, tendo como objetivo oferecer políticas públicas e serviços de melhor qualidade, mais simples, acessíveis a qualquer hora e lugar e a um custo menor para o cidadão;

IV - governança de TIC: sistema pelo qual o uso atual e futuro da TIC é dirigido e controlado, consistindo nas estruturas, funções e processos relativos a TIC que visam garantir que as ações planejadas sejam executadas de tal maneira que atinjam seus resultados de forma transparente, mediante avaliação e direcionamento do uso da TIC;

V - indicadores de gestão: conjunto de indicadores vinculados aos macroprodutos da cadeia de valor e que permitem o acompanhamento do resultado institucional do Banco Central do Brasil para a sociedade, devendo ser aprovados e monitorados periodicamente pelo GRC;

VI - mapa estratégico: representação gráfica das orientações estratégicas do Banco Central do Brasil e do desdobramento dos seus objetivos estratégicos em temas e ações estratégicas;

VII - planejamento estratégico: processo de revisão, definição e comunicação das orientações estratégicas do Banco Central do Brasil, estabelecidas para um horizonte de médio prazo;

VIII - PEI-BCB: produto do planejamento estratégico que contempla os seguintes elementos: missão institucional, visão de futuro, valores organizacionais, mapa estratégico, objetivos estratégicos – suas metas, seus temas e suas ações estratégicas –, projetos corporativos, cadeia de valor e indicadores de gestão;

IX - Plano de Dados Abertos – PDA/BC: documento orientador para as ações de implementação e promoção de abertura de dados do Banco Central do Brasil, obedecidos os padrões mínimos de qualidade, de forma a facilitar o entendimento e a reutilização das informações divulgadas pelo Banco Central do Brasil;

X - Plano Diretor de Tecnologia da Informação e Comunicação – PDTI: instrumento de governança corporativa do Banco Central do Brasil que imprime direcionamento estratégico ao Departamento de Tecnologia da Informação – Deinf ao estabelecer os princípios, as diretrizes e os objetivos estratégicos relacionados à TIC do Banco Central do Brasil. O PDTI é aderente ao

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PEI-BCB e consolida as ações para atendimentos às necessidades de TIC das áreas de negócio, bem como para a evolução e manutenção da infraestrutura imprescindível para suporte às atividades finalísticas da instituição;

XI - Plano Plurianual – PPA: instrumento de planejamento orçamentário do Governo federal que define as diretrizes, os objetivos e as metas da administração federal para o período de quatro anos;

XII - Plano de Transformação Digital – PTD: contempla as ações de desenvolvimento dos canais digitais de prestação de informações e de serviços aos cidadãos;

XIII - portfólio corporativo: conjunto priorizado de projetos e programas corporativos que contribuem para a execução do PEI-BCB;

XIV - projeto corporativo: esforço temporário empreendido na criação de um produto, serviço ou resultado único, para desenvolver capacidades e realizar benefícios que possibilitem alcançar o futuro desejado;

XV - programa corporativo: conjunto de projetos corporativos sinérgicos que compartilham uma visão de futuro, gerenciado por meio de uma estrutura temporária, para desenvolver capacidades e realizar benefícios que possibilitem alcançar o futuro desejado;

XVI - Portal de Transparência e Prestação de Contas: espaço virtual de divulgação no sítio oficial do Banco Central do Brasil que contém informações claras e objetivas de prestação de contas, de acordo com as determinações do Tribunal de Contas da União, atendendo às necessidades de informação dos cidadãos e das partes interessadas, para fins de transparência e responsabilização;

XVII - Relatório Integrado do Banco Central do Brasil – RIG: documento de prestação de contas que relata o ciclo anual de gestão incluindo a estratégia, a governança, a organização, os recursos aplicados, as entregas realizadas e o valor gerado para a sociedade ao longo do exercício e as perspectivas para os próximos ciclos; e

XVIII - riscos estratégicos: quantificação da incerteza associada a potenciais eventos que possam impactar a execução da estratégia do Banco Central do Brasil, de modo a afetar o alcance da missão institucional ou dos objetivos estratégicos.

## CAPÍTULO III
## COMPOSIÇÃO E FUNCIONAMENTO

Art. 6º O CGE é composto:

I - pelo Secretário-Executivo, que o coordenará;

II - por um representante de cada uma das áreas e da Presidência, indicados pelos Diretores e pelo Presidente, respectivamente, todos titulares de função comissionada igual ou superior à função de código FDE-1, ou equivalente;

III - pelo chefe do Deinf;



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IV - pelo encarregado do tratamento de dados pessoais do Banco Central do Brasil; e

V - pelo coordenador do Comitê de Governança da Informação – CGI.

§ 1º O coordenador, conforme o inciso I do *caput*, terá como suplente o chefe da Secretaria de Governança, Articulação e Monitoramento Estratégico – Segov, nos seus impedimentos.

§ 2º Cada membro do colegiado indicado no inciso II do *caput* terá um suplente, titular de função comissionada igual ou superior à função de código FDE-1, ou equivalente, que o substituirá, com direito a voto, em suas ausências e impedimentos.

§ 3º Os membros indicados nos incisos III a V do *caput* terão como suplentes, nos impedimentos, seus respectivos substitutos eventuais, os quais deverão ser titulares de função comissionada igual ou superior à função de código FDE-2.

§ 4º Os membros indicados no inciso II do *caput* serão designados pelo coordenador do CGE.

Art. 7º Além dos membros do CGE indicados no art. 6º, também participam das reuniões do comitê, para assessorar nos assuntos de suas competências, sem direito a voto:

I - o chefe da Segov, na função de secretário do CGE;

II - o chefe do Departamento de Riscos Corporativos e Referências Operacionais – Deris;

III - o Auditor-Chefe; e

IV - um representante da Procuradoria-Geral do Banco Central – PGBC, titular de função comissionada igual ou superior à função de código FDE-2, ou equivalente.

Art. 8º Participam das reuniões do CGE, sem direito a voto, os chefes de unidade que representam as áreas proponentes de temas que constam na pauta do comitê, convidados pelo coordenador para apresentar e sustentar os respectivos assuntos, bem como outros convidados com domínio técnico ou responsabilidades nos tópicos da pauta.

Parágrafo único. O coordenador do CGE poderá convidar representantes de outros órgãos e entidades para participar de suas reuniões, sem direito a voto.

Art. 9º O CGE reunir-se-á em caráter ordinário, trimestralmente, e extraordinariamente, sempre que convocado pelo coordenador.

§ 1º As reuniões do CGE devem ser realizadas com a presença de, no mínimo, cinco membros, entre os quais o coordenador.

§ 2º As deliberações, proposições ou recomendações do CGE devem ser decididas por maioria simples de votos, observado o quórum mínimo exigido no § 1º, atribuindo-se ao coordenador o voto de qualidade, caso necessário.

Art. 10. As reuniões do CGE podem ser realizadas de forma presencial, remota ou híbrida, a critério do coordenador.

§ 1º Ainda que a reunião seja realizada presencialmente, a participação de

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membros impedidos, por qualquer circunstância, de comparecer ao local poderá ser viabilizada de forma remota, mediante solicitação prévia.

§ 2º Os participantes deverão cumprir as determinações e recomendações estabelecidas na Política de Segurança da Informação do Banco Central do Brasil – PSIBC e nos Procedimentos Operacionais de Segurança em Tecnologia da Informação – Posti.

Art. 11. O CGE estabelecerá, até o início de cada exercício, o calendário de suas reuniões.

Parágrafo único. A pauta de cada reunião será definida e comunicada aos participantes com antecedência.

Art. 12. Compete à Segov prestar apoio administrativo ao CGE.

## CAPÍTULO IV
## ATRIBUIÇÕES E COMPETÊNCIAS

Art. 13. Compete ao CGE:

I - quanto ao planejamento e à gestão estratégica:

a) avaliar propostas de ciclos periódicos e plurianuais de planejamento estratégico do Banco Central do Brasil alinhados ao planejamento governamental;

b) avaliar a cada ciclo estratégico proposta do PEI-BCB e de suas revisões periódicas;

c) avaliar propostas das ações estratégicas do PEI-BCB, observados os riscos estratégicos do Banco Central do Brasil, e monitorar trimestralmente a sua execução; e

d) avaliar o PEI-BCB anualmente e propor sua atualização, se for necessário, por ocasião das revisões anuais pelo GRC;

II - quanto à participação do Banco Central do Brasil no PPA, avaliar propostas de participação do Banco Central do Brasil no PPA e de eventuais ajustes durante o ciclo, e acompanhar sua execução;

III - quanto à gestão de projetos, programas e portfólio corporativos:

a) avaliar proposta de priorização do portfólio corporativo;

b) avaliar planos dos projetos, programas e tranches de programas;

c) avaliar proposta de mudanças de escopo, de acréscimo de prazo ou de custo de projetos ou programas;

d) avaliar o cancelamento de projetos e programas corporativos;

e) avaliar a evolução do portfólio de projetos e programas corporativos, direcionando estrategicamente seu andamento e, quando necessário, solicitando informações complementares; e

f) avaliar o mérito e a oportunidade dos projetos e dos programas corporativos, emitindo recomendação ao GRC;



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IV - quanto ao Plano de Dados Abertos, avaliar propostas do PDA/BC, acompanhar o seu desenvolvimento e, quando for o caso, a sua implementação;

V - quanto ao Plano de Transformação Digital, avaliar e aprovar as propostas de plano, acompanhar o seu desenvolvimento e, quando for o caso, a sua implementação;

VI - quanto à governança de TIC:

a) avaliar propostas de governança de TIC;

b) avaliar assuntos relativos ao uso de recursos de TIC;

c) decidir sobre a priorização de projetos de TIC, vinculados a projetos corporativos ou não, sempre que apresentada pelo Deinf;

d) acompanhar o desempenho de projetos e ações de TIC, direcionando estrategicamente seu andamento, se necessário;

e) avaliar propostas de conteúdos e sugestões de alteração do PDTI; e

f) acompanhar a execução do PDTI, observando o alinhamento ao PEI-BCB e a outros instrumentos de gestão do Banco Central do Brasil;

VII - quanto aos indicadores de gestão:

a) propor alterações no rol de indicadores de gestão e respectivas metas para o monitoramento dos resultados institucionais; e

b) acompanhar os resultados institucionais, com base nos indicadores de gestão; e

VIII - quanto a prestação de contas do Banco Central do Brasil, participar da elaboração do texto do RIG durante a etapa de revisão, avaliando a integridade e confiabilidade das informações produzidas para o cumprimento das obrigações de transparência e prestação de contas do Banco Central do Brasil à sociedade.

§ 1º Os assuntos sob competência do CGE de que trata este artigo serão comunicados ao GRC e, quando necessário, submetidos à aprovação, no âmbito de sua competência.

§ 2º Cabe ao CGE observar as diretrizes do GRC, bem como as recomendações do Comitê Interministerial de Governança – CIG.

Art. 14. Compete às unidades do Banco Central do Brasil gerenciar a execução das ações estratégicas, as ações constantes no PPA e os projetos corporativos e de TIC sob sua responsabilidade, acompanhando-os e avaliando-os periodicamente, além de monitorar e reportar os resultados associados aos indicadores de gestão e às metas estratégicas pelas quais são responsáveis.

Art. 15. São atribuições do coordenador do CGE:

I - aprovar a pauta e convocar reuniões ordinárias ou extraordinárias;

II - coordenar os trabalhos e as reuniões do comitê;

III - zelar pelo cumprimento das atribuições e responsabilidades do CGE;

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IV - conduzir as votações, presenciais ou virtuais, bem como declarar o seu resultado;

V - exercer voto de qualidade, caso necessário, sobre as deliberações, proposições ou recomendações do CGE;

VI - apresentar ao GRC os temas aprovados ou recomendados pelo CGE;

VII - representar o comitê perante outros órgãos; e

VIII - designar os membros do CGE indicados pelos respectivos Diretores ou pelo Presidente.

Art. 16. Compete ao secretário, com apoio da Segov:

I - divulgar o calendário de reuniões plenárias ordinárias, a ser definido pelo coordenador do CGE;

II - elaborar e divulgar aos membros, após aprovação pelo coordenador do CGE, a pauta, bem como a minuta de ata das reuniões do comitê;

III - orientar gestores e colaboradores das áreas e unidades quanto à sistemática de encaminhamento e de monitoramento de assuntos sob apreciação e acompanhamento do CGE;

IV - encaminhar previamente aos membros do CGE os documentos necessários à sua participação nas reuniões do comitê;

V - convocar reuniões para tratar de assuntos encaminhados ao CGE, relatando os pontos a serem considerados e os respectivos prazos para manifestação, conforme os critérios aplicáveis;

VI - apoiar e assessorar o CGE, atuando para que as deliberações emanadas pelo comitê sejam conhecidas e executadas;

VII - assegurar que cheguem ao CGE informações e estudos técnicos necessários para o cumprimento de suas competências;

VIII - propor ao CGE métodos e ferramentas para o desempenho adequado de suas competências;

IX - comunicar ao CGE e aos demais interessados o resultado das deliberações do comitê;

X - comunicar ao CGE as ocorrências de substituição do coordenador e dos demais membros do comitê;

XI - colaborar com a elaboração das minutas de voto ou de comunicação a serem submetidos ao GRC; e

XII - exercer outras competências que lhe forem atribuídas pelo coordenador do CGE.

Art. 17. São atribuições dos membros, titulares ou suplentes, do CGE:

I - participar das reuniões do CGE;



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II - apreciar e deliberar sobre as matérias que forem submetidas ao CGE, com contribuições referentes a assuntos, ações em curso e experiências de sua área, sempre buscando a perspectiva do interesse institucional; e

III - zelar para que os assuntos de responsabilidade de suas áreas sejam submetidos ao CGE em cumprimento ao art. 13.

Art. 18. Os membros do CGE devem respeitar os prazos estabelecidos para a apreciação das matérias submetidas ao comitê.

## CAPÍTULO V
## COMUNICAÇÃO E PRESTAÇÃO DE CONTAS

Art. 19. A prestação de contas do CGE será coordenada pela Segov e realizada mediante:

I - a divulgação das atas das reuniões do comitê no sítio da intranet do Banco Central do Brasil, em seção específica sobre o tema; e

II - a elaboração de relatório anual de prestação de contas de suas atividades a ser comunicado ao GRC.

## CAPÍTULO VI
## DISPOSIÇÕES FINAIS

Art. 20. Os casos omissos serão deliberados pelo CGE.

Parágrafo único. O coordenador poderá decidir nos casos de urgência, com comunicação ao CGE em reunião subsequente.

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BANCO CENTRAL DO BRASIL

VOTO 127/2024–GRC, DE 9 DE OUTUBRO DE 2024

Assuntos de Relacionamento, Cidadania e Supervisão de Conduta – Propõe a ratificação da aprovação *ad referendum* do Plano de Transformação Digital (PTD) firmado entre o Banco Central do Brasil e a Secretaria de Governo Digital do Ministério da Gestão e da Inovação em Serviços Públicos.

Senhor Presidente e Senhores Diretores, membros do GRC,

1. O Decreto nº 12.198, de 24 de setembro de 2024, instituiu a Estratégia Federal de Governo Digital para o período de 2024 a 2027, com vistas a nortear a transformação do governo federal por meio de tecnologias digitais que visem oferecer políticas públicas e serviços de melhor qualidade, mais simples e acessíveis ao cidadão.

2. Para a consecução dos objetivos e das iniciativas da Estratégia, um dos requisitos do decreto é que cada órgão ou entidade elabore Plano de Transformação Digital (PTD) que preveja a realização de ações referentes a: (i) serviços digitais e melhoria da qualidade; (ii) unificação de canais digitais; (iii) governança e gestão de dados; e (iv) segurança e privacidade.

3. É importante destacar que, previamente à elaboração do PTD 2020-2022, sob a vigência do Decreto nº 10.332, de 28 de abril de 2020, o Banco Central do Brasil (BCB) realizou tratativas com a Secretaria de Governo Digital (SGD) – à época vinculada ao Ministério da Economia – e com a então Secretaria de Modernização do Estado (Seme) – vinculada à Casa Civil da Presidência da República –, garantindo a dispensa de adequar seus sistemas ao *design system* do Gov.Br e de replicar de forma automatizada o conteúdo do sítio eletrônico do Banco Central no Portal Gov.Br.

4. Não obstante, assim como os planos dos diversos entes governamentais, o PTD do BCB continua sendo elaborado em conjunto com a SGD – atualmente vinculada ao Ministério da Gestão e da Inovação em Serviços Públicos (MGI) – e, uma vez concluído o processo de negociação e de revisão da minuta do plano, a versão final deve ser assinada pela Secretaria-Executiva daquele Ministério e pelo BCB.

5. No âmbito do BCB, conforme entendimento da Procuradoria-Geral do Banco Central (PGBC), o Comitê de Gestão Estratégica (CGE) cumpre o papel do Comitê de Governança Digital (CGD), previsto no decreto, para deliberar sobre os assuntos relativos à implementação das ações de governo digital e ao uso de recursos de tecnologia da informação e comunicação. No entanto, apesar de o decreto admitir que o PTD seja aprovado no âmbito do CGD, a governança atualmente instituída no BCB prevê que o PTD seja submetido ao Comitê de Governança, Riscos e Controles (GRC) para aprovação, após deliberação do CGE.

6. O processo de discussão e elaboração do PTD é bastante dinâmico. O plano referente ao ciclo 2023-2024, por exemplo, foi apresentado ao CGE em 17 de maio de 2024, mas uma nova versão, então considerada final, foi recebida da SGD no dia 5 de junho de 2024. Posteriormente, foram recebidas no BCB duas novas versões, encaminhadas pela SGD em 29 de agosto e em 11 de setembro de 2024. Por fim, a partir de solicitação da SGD, o BCB – nesse caso

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representado pela Diretora de Relacionamento, Cidadania e Supervisão de Conduta – precisou assinar o PTD do ciclo 2023-2024 em 1º de outubro, o que foi necessário para viabilizar a realização, pelo MGI, de cerimônia relativa aos PTDs aprovados nos diversos entes, ocorrida em 2 de outubro, com a presença de representantes de todos os órgãos com planos pactuados.

7. Conforme se pode depreender da situação fática, o dinamismo do processo de discussão, elaboração e assinatura do PTD torna complexa a tarefa de definição da melhor data para inclusão de sua apreciação na pauta dos comitês internos. Esse breve histórico foi apresentado ao CGE na reunião realizada no último dia 1º de outubro, destacando-se, ainda, que esse plano foi iniciado há cerca de um ano e que será encerrado em noventa dias. Diante de todo o contexto, o CGE apreciou a matéria e referendou que o assunto deveria ser submetido ao GRC tão logo fosse possível, para ratificação da aprovação *ad referendum* do PTD 2023-2024. O CGE constatou, ainda, que os planos anteriores, referentes a 2020-2021, 2020-2022 e 2020-2023, apesar de apresentados ao CGE, não transitaram pelo GRC para aprovação.

8. Assim, com fundamento nos arts. 11, inciso XIII, alínea "a", 13, inciso III, e 139, inciso III, alínea "h", submeto à apreciação deste comitê as propostas de ratificação da aprovação *ad referendum* do PTD referente ao ciclo 2023-2024, bem como dos planos referentes a 2020-2021, 2020-2022 e 2020-2023.

CAROLINA DE ASSIS BARROS
Diretora de Relacionamento, Cidadania e Supervisão de Conduta

Anexos: 4.



*Documento assinado com certificação digital, conforme art. 6º do Decreto nº 8.539, de 8 de outubro de 2015*

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# Plano de Transformação Digital

| | | | | |
|---|---|---|---|---|
| **Órgão** | Banco Central do Brasil – BCB | | | **Vigência**<br>De outubro/23 a dezembro/24 |
| **Comitê Estratégico do Plano** | **Secretária-Executiva do Ministério da Gestão e Inovação em Serviços Públicos - SE/MGI – Cristina Kiomi Mori**<br>**Secretário de Governo Digital do Ministério da Gestão e Inovação em Serviços Públicos - SGD/MGI - Rogério Souza Mascarenhas**<br>**Diretora de Relacionamento, Cidadania e Supervisão de Conduta do Banco Central do Brasil (DIREC/BCB) – Carolina de Assis Barros** | | | |
| **Gerente de Projeto - - [Banco Central do Brasil]** | **Chefe da Divisão de Planejamento, Gestão de Conhecimento e Canais Digitais (Deati/BCB) – Maria Clara Roriz Haag** | | | |
| **Telefone** | (61) 3414-4745 | e-mail | clara.haag@bcb.gov.br | |
| **Gerente de Relacionamento – CGREP/SGD/ME** | **Gerente de Relacionamento na Coordenação-Geral de Relacionamento e Parcerias Secretaria de Governo Digital (SGD/MGI) – Luciene Sicuti Damazo** | | | |
| **Telefone** | (61) 98153-1840 | e-mail | luciene.damazo@gestao.gov.br | |

## BREVE HISTÓRICO E OBJETIVOS DO PLANO DE TRANSFORMAÇÃO DIGITAL

**HISTÓRICO:**
O Banco Central tem avançado bastante na prestação de serviços à sociedade, mas, de forma geral, muitos serviços de atendimento ao cidadão ainda podem evoluir para, de forma plena, se tornarem acessíveis digitalmente, simples e interoperáveis. Além disso, em vista da modernização do Estado e da racionalização de processos e procedimentos administrativos, alguns processos internos precisam progredir para utilizar menos recursos e oferecer mais valor à sociedade.
Portanto, aprimorar o uso da tecnologia é um movimento necessário e urgente para que o processo de atendimento fique mais rápido e eficiente.
Dessa maneira, o fortalecimento e desenvolvimento dos canais digitais de prestação de informações e de serviços aos cidadãos, com foco em experiência do usuário, uso de inteligência artificial e autosserviço, é a melhor solução para alcançar esses propósitos, aprimorando o relacionamento do Banco Central do Brasil com a sociedade e propiciando serviços com mais qualidade e ganhos de eficiência.



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| **BANCO CENTRAL DO BRASIL** | |
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| **Plano de Transformação Digital** | |

**Entregas dos Planos de Transformação Digitais anteriores:**
Cadastramento de 13 serviços do BCB no Portal gov.br - **Concluído**
Atualização de 37 serviços do BCB no Portal gov.br – **Concluído**
Digitalização de 4 serviços do BCB - **Concluído**
Integração do módulo de avaliação em 16 serviços– **Concluído**
Integração da conta gov.br em 17 serviços – **Concluído**
Migração para loja gov.br 3 aplicativos - **Concluído**
Resposta ao diagnóstico de oportunidade de integração de dados Conecta.Gov (2º Ciclo) – **Concluído**
Resposta ao diagnóstico da Lei Geral de Proteção de Dados - **Concluído**
Inclusão de informações sobre LGPD e Política de Privacidade e Termos de Uso no Portal gov.br. – **Concluído**
Fornecimento de respostas à SGD sobre: Inventário do Tratamento de Dados Pessoais; Avaliação de conformidade e riscos; Implementação e configuração de controles de segurança; e Relatório de impacto de proteção de dados - **Concluído**
Construção da integração da página de atos de liberação do BCB - **Concluído**
Resposta ao diagnóstico de oferta de dados e análise de demandas de compartilhamento de dados de interesse de órgãos e disponibilização de bases na forma e prazo a serem acordados - **Concluído**
Atualização dos serviços do BCB no Portal gov.br. – **Concluído**
Exclusão de 5 serviços no Portal gov.br: Agendar reunião com procurador do BC; Cadastrar-se no Sisbacen – PF; Cadastrar-se no Sisbacen – PJ; Obter acesso ao extrato do registro de informações do BC; e Consultar ranking de qualidade de ouvidorias das instituições financeiras. – **Concluído**
Lançar nova fase do serviço Consultar o Sistema de Valores a Receber (SVR) – **Concluído**
Aprimorar e padronizar o leiaute dos 6 relatórios[1] do Registrato e da Certidão Negativa de Contas e Relacionamentos. – **Concluído**

**Dispensas formais:**
Adequação de sistemas ao Design System gov.br – **Concluído**
Replicação, de forma automatizada, de parte do conteúdo da página do Banco Central no Portal gov.br – **Concluído**

**Objetivo geral**:
O Objetivo das ações desse Planto de Transformação Digital é aprimorar o relacionamento do Banco Central (BC) com a sociedade por meio da oferta de novos serviços digitais e da melhoria da qualidade dos demais serviços que atendam às suas necessidades.

**Objetivos específicos:**
- Promover a acessibilidade, universalização do acesso e do autosserviço nos serviços do Banco Central do Brasil
- Priorizar projetos com entregas que tenham soluções e serviços que atendam às necessidades dos usuários e da sociedade
- Aprimorar e adaptar os serviços do BC, por meio de inovações, tecnologia, uso eficiente de recursos e alinhamento às práticas internacionais
- Melhorar a transparência das informações aos serviços do Banco Central do Brasil

[1] Relatório de Empréstimos e Financiamentos (SCR); Relatórios de Contas e Relacionamentos (CCS); Relatório de Dívidas Inscritas no Cadin Federal; Relatório de Câmbio e Transferência Internacionais; Relatórios de Cheques sem Fundo (CCF); e Relatório de Chaves Pix.



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| **Plano de Transformação Digital** | |

**EIXO 1 – Transformação Digital dos Serviços Públicos**

| Ações | Secretaria/Diretoria | Prazo |
|---|---|---|
| Evolução do serviço **Emitir relatório de Empréstimos e Financiamentos (SCR)**, mediante melhorias na forma de apresentação dos dados | Departamento de Atendimento Institucional (Deati) | CONCLUÍDO dez/23 |
| Evolução do serviço **Emitir Relatórios de Chaves Pix**, mediante a inclusão do relatório histórico de chaves Pix | Departamento de Atendimento Institucional (Deati) | CONCLUÍDO abr/2023 |
| Disponibilizar acesso digital para o serviço **Capacitar-se para aplicar projetos do Programa Aprender Valor em sala de aula** | Departamento de Atendimento Institucional (Deati) Departamento de Promoção da Cidadania Financeira (Depef) | out/24 |
| Disponibilizar acesso digital para o serviço **Selecionar projeto(s) do Programa Aprender Valor para uso em sala de aula** | Departamento de Atendimento Institucional (Deati) Departamento de Promoção da Cidadania Financeira (Depef) | out/24 |
| Evolução do serviço **Consultar e solicitar a devolução de Valores a Receber**, mediante a inclusão de funcionalidade de acesso de dados não-sigilosos de empresas com CNPJ cancelado no Sistema de Valores a Receber (SVR) | Departamento de Atendimento Institucional (Deati) | CONCLUÍDO set/24 |
| Atualizar catálogo gov.br com a inclusão dos serviços associados ao Programa Aprender Valor | Departamento de Atendimento Institucional (Deati) Departamento de Promoção da Cidadania Financeira (Depef) | out/2024 |

**EIXO 2 – Unificação de Canais Digitais**

| Ações | Secretaria/Diretoria | Prazo |
|---|---|---|
| Integrar o Login Único GOV.BR ao serviço **Capacitar-se para aplicar projetos do Programa Aprender Valor em sala de aula** | Departamento de Atendimento Institucional (Deati) Departamento de Promoção da Cidadania Financeira (Depef) | out/24 |



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| | | |
|---|---|---|
| Integrar o Login Único GOV.BR ao serviço **Selecionar projeto(s) do Programa Aprender Valor para uso em sala de aula** | Departamento de Atendimento Institucional (Deati)<br>Departamento de Promoção da Cidadania Financeira (Depef) | out/24 |

**EIXO 3 – Interoperabilidade de Sistemas**

| Ações | Secretaria/Diretoria | Prazo |
|---|---|---|
| Integrar à base e acessar os dados do Cadastro de Inadimplentes (Cadin) da PGFN, especialmente para acesso da Procuradoria-Geral do Banco Central em ações de execução | Departamento de Tecnologia da Informação (Deinf) | CONCLUÍDO dez/23 |

**EIXO 4 – Segurança e Privacidade**

Conforme o art. 3º, inciso I, item "d" da Estratégia de Governo Digital (EGD), instituída pelo Decreto 10.332/2020, o Eixo 4 - Segurança e Privacidade está alinhado com as etapas para implementação do framework, estabelecidas no âmbito do Programa de Privacidade e Segurança da Informação (PPSI) da Secretaria de Governo Digital (SGD), e de acordo com o art. 9º da Portaria SGD/MGI nº 852 de 28 de marco de 2023, transcrito a seguir:

Art. 9º Considera-se como etapas para a implementação do framework pelos órgãos e entidades pertencentes ao SISP:

I - autoavaliação: execução de avaliação pelo próprio órgão, considerando o modelo de avaliação de maturidade e capacidade disponibilizado por meio do framework;

II - análise de lacunas: a partir da autoavaliação, esta etapa consiste na identificação de oportunidades quanto à necessidade de implementação de medidas ou de melhoria contínua das medidas já implementadas para aumento da capacidade e maturidade do órgão ou entidade;

III - planejamento: após identificadas as oportunidades de melhorias identificadas na etapa anterior, o órgão deve realizar planejamento que especifique o prazo e as necessidades de recursos para implementação, considerando aspectos orçamentários e de recursos humanos do próprio órgão ou entidade; e

IV – implementação: esta etapa consiste na implementação das medidas ou melhoria contínua de medidas já implementadas para aumento da capacidade e maturidade do órgão em relação a Privacidade e Segurança da Informação.

As informações do planejamento (plano de trabalho) com suas metas e prazos estarão disponíveis em documento anexo ao Plano de Transformação Digital, com acesso restrito aos responsáveis pela privacidade e segurança da informação no âmbito do Banco Central do Brasil

Maiores informações em: https://www.gov.br/governodigital/pt-br/seguranca-e-protecao-de-dados



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| Ações | Secretaria/Diretoria | Prazo |
|---|---|---|
| Implementar o *framework* do PPSI (Ciclo 1) | Departamento de Tecnologia da Informação (Deinf) | CONCLUÍDO dez/23 |
| Implementar o *framework* do PPSI (Ciclo 2) | Departamento de Tecnologia da Informação (Deinf) | CONCLUÍDO jun/24 |
| Implementar o *framework* do PPSI (Ciclo 3) | Departamento de Tecnologia da Informação (Deinf) | dez/24 |

**EIXO 5 – Melhoria da Qualidade dos serviços públicos**

| Ações | Secretaria/Diretoria | Prazo |
|---|---|---|
| Integrar a ferramenta de avaliação da satisfação dos usuários ao serviço **Capacitar-se para aplicar projetos do Programa Aprender Valor em sala de aula** | Departamento de Atendimento Institucional (Deati) Departamento de Promoção da Cidadania Financeira (Depef) | out/24 |
| Integrar a ferramenta de avaliação da satisfação dos usuários ao serviço **Selecionar projeto(s) do Programa Aprender Valor para uso em sala de aula** | Departamento de Atendimento Institucional (Deati) Departamento de Promoção da Cidadania Financeira (Depef) | out/24 |
| Melhorar as descrições no catálogo gov.br dos serviços com piores avaliações no módulo de avaliação gov.br | Departamento de Atendimento Institucional (Deati) | set/24 |
| Implementar melhorias de acessibilidade no sistema Registrato que dá acesso aos Relatórios Financeiros Pessoais | Departamento de Atendimento Institucional (Deati) Departamento de Tecnologia da Informação (Deinf) | set/24 |
| Integrar a ferramenta de avaliação da satisfação dos usuários ao serviço **Emitir boleto de multa de processo administrativo** | Departamento de Tecnologia da Informação (Deinf) | dez/24 |



Pág. 7 do doc. 7 (VOTO DO GRC 127/2024-BCB/Direc-Numerado Manualmente) do PE 277781
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Cópia do documento constante no Sistema Processos Eletrônicos (e-BC) do Banco Central do Brasil
Emitida para Sucon/Dibas em 25/11/2024 às 17h34



| | | |
|---|---|---|
| | Departamento de Resolução e de Ação Sancionadora (Derad) | |
| Integrar a ferramenta de avaliação da satisfação dos usuários ao serviço **Emitir certidão negativa de administrador de instituição financeira** | Departamento de Tecnologia da Informação (Deinf)<br>Departamento de Resolução e de Ação Sancionadora (Derad) | dez/24 |
| Integrar a ferramenta de avaliação da satisfação dos usuários ao serviço **Emitir certidão negativa de existência de Processo Administrativo Sancionador** | Departamento de Tecnologia da Informação (Deinf)<br>Departamento de Resolução e de Ação Sancionadora (Derad) | dez/24 |
| Integrar a ferramenta de avaliação da satisfação dos usuários ao serviço **Acompanhar análise de cédulas e moedas pelo BC** | Departamento de Tecnologia da Informação (Deinf)<br>Departamento do Meio Circulante (Mecir) | dez/24 |



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Emitida para Sucon/Dibas em 25/11/2024 às 17h34



**Projetos Especiais (se houver)**

| |
|---|
| Sem entregas previstas |

**RISCOS**

| Risco | Probabilidade de Ocorrer | Impacto | Opção de tratamento | Descrever ações de tratamento do risco |
|---|---|---|---|---|
| **Indisponibilidade das equipes de TI para executar a transformação digital** | Provável | Alto | Mitigar | Utilizar melhores práticas de gerenciamento de projetos registrando as etapas |
| **Diminuição da priorização do PTD pela alta administração** | Raro | Alto | Mitigar | Reuniões periódicas de acompanhamento e reportar continuamente a alta gestão |
| **Atraso nos cronogramas pactuados** | Provável | Médio | Mitigar | Reuniões periódicas de acompanhamento e reportar continuamente a alta gestão |
| **Risco de descontinuidade de equipes ou de paralisação de atividades** | Provável | Alto | Mitigar | Priorizar as atividades que possam ser impactadas por esse risco |
| **Corte orçamentário** | Provável | Médio | Mitigar | Governança bem definida, com alinhamento estratégico, tático e operacional |



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## ESTRATÉGIA DE MONITORAMENTO

**INTERNO - BCB**

1. Detalhamento semestral das ações com objetivos e resultados chaves.

2. Ponto de controle mensal entre Gerente de Projeto e Gestores das Ações.

3. Atualização periódica das informações no sistema SPG-Agenda.

**COMPARTILHADO**

Ponto de controle bimestral do Gerente de Projeto com pontos focais do BCB e SGD/MGI.

A periodicidade das reuniões de monitoramento pode sofrer ajustes conforme andamento e cronograma do Plano de Transformação Digital.

**Termos:**

1. O Banco Central do Brasil se compromete a concentrar esforços e recursos de tecnologia da informação para o cumprimento das metas estabelecidas neste documento, inclusive das que estiverem sob responsabilidade de seu(s) vinculado(s).
2. A SGD apoiará os esforços de transformação digital do órgão, por meio da oferta, mediante disponibilidade, de ferramentas, tecnologias e metodologias para acelerar a transformação digital.
3. A SGD irá acompanhar e monitorar o cumprimento das metas estabelecidas.
4. Havendo variação nos recursos que se fazem necessários para a execução do plano, por qualquer motivo, poderá haver repactuação das metas por iniciativa das partes, desde que aprovadas pelo Comitê Estratégico do Órgão.

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CAROLINA DE ASSIS BARROS
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**CAROLINA DE ASSIS BARROS**
Diretora do BCB
(DIREC/BCB)

**CRISTINA KIOMI MORI**
Secretária-Executiva do Ministério da Gestão e da Inovação em Serviços Públicos - SE/MGI

**ROGÉRIO SOUZA MASCARENHAS**
Secretário de Governo Digital da SGD/ME

Público

Cópia do documento constante no Sistema Processos Eletrônicos (e-BC) do Banco Central do Brasil
Emitida para Sucon/Dibas em 25/12/2021 às 17h34


MINISTÉRIO DA ECONOMIA
Secretaria Especial de Desburocratização, Gestão e Governo Digital
Secretaria de Governo Digital

# ANEXO

| | | | |
|---|---|---|---|
| **Órgão** | Banco Central do Brasil | | **Vigência** |
| **Vinculado(s)** | | | Novembro/20 a Dezembro/21 |
| **Comitê Estratégico do Plano** | **Secretário de Modernização da Administração Federal da SEME/SG/PR** – José Roberto Fernandes Júnior<br><br>**Secretário de Governo Digital do Ministério da Economia** - Luis Felipe Salin Monteiro<br><br>**Diretor de Relacionamento, Cidadania e Supervisão de Conduta do Banco Central do Brasil** – Maurício Costa de Moura<br><br>**Chefe do Departamento de Atendimento Institucional do Banco Central do Brasil (Deati/BCB)** – Carlos Eduardo Rodrigues da Cunha Gomes | | |
| **Gerente de Projeto - BCB** | **Chefe da Divisão de Planejamento, Gestão de Conhecimento e de Canais Digitais do Deati/BCB** - João Paulo Resende Borges | | |
| **Telefone** | (61) 3414-3919 | e-mail | jp.borges@bcb.gov.br |
| **Gerente de Relacionamento - ME** | **Gestor de Projetos na Coordenação-Geral de Relacionamento e Portfólio (SGD/ME)** - Marcelo Moreira de Oliveira | | |
| **Telefone** | (61) 2020-2453 | e-mail | marcelo.moreira@economia.gov.br |
| **Ponto Focal da SEME** | **Assessor na Secretaria Especial de Modernização do Estado (SEME/SG/PR) -** Lucas Roberto de Azevedo Ferreira | | |
| **Telefone** | (61) 3411-2283 | e-mail | lucas.ferreira@presidencia.gov.br |


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Cópia do documento constante no Sistema Processos Eletrônicos (e-BC) do Banco Central do Brasil
Emitida para Sucon/Dibas em 25/11/2024 às 17h34


**1. OBJETIVOS DO PLANO DE TRANSFORMAÇÃO DIGITAL**

- Cadastramento de 9 serviços no GOV.BR
- Atualização de 31 serviços no GOV.BR
- Integração de 13 serviços ao módulo de avaliação
- Integração de 4 sistemas ao Login único
- Adequação de 6 sistemas ao Design System GOV.BR
- Migração de 3 apps para loja Governo do Brasil
- Replicação, de forma automatizada, de parte do conteúdo da página do Banco Central no Portal GOV.BR
- Resposta ao diagnóstico de oportunidade de integração de dados
- Resposta ao diagnóstico da Lei Geral de Proteção de Dados

**2. EIXO – Transformação Digital dos Serviços Públicos**

- Cadastramento de 9 serviços do BCB no Portal de Serviços GOV.BR: Consultar normas; Consultar relatório de Chaves Pix; Consultar Certidão Negativa da existência de Processo Administrativo Sancionador; Enviar sugestões a consultas públicas; Gerar boleto de multa; Registrar informação em Cadastro de Investidores não Residentes; Validar documentos enviados pelo Fale Conosco; Validar relatórios Registrato; e Verificar se uma instituição é autorizada pelo BC.

**Todos os serviços do BCB são ofertados de forma digital, pelo menos na etapa de solicitação.**

| Ações | Secretaria/Diretoria | Prazo |
|---|---|---|
| • Atualizar as informações, quando necessário, dos 31 serviços BCB já disponíveis no Portal de Serviços GOV.BR.<br>• Cadastrar 9 serviços do BCB no Portal de Serviços GOV.BR. | Departamento de Atendimento Institucional (Deati) | Dezembro/2020 |

**3. EIXO – Interoperabilidade de Sistemas**

Resposta ao diagnóstico de oportunidade de integração.

| Ações | Secretaria/Diretoria | Prazo |
|---|---|---|
| Resposta ao diagnóstico de oportunidade de integração. | Departamento de Tecnologia da Informação (Deinf) | Julho/21 |


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Emitida para Sucon/Diset em 27/11/2020 às 17h34


**4. EIXO – Unificação de Canais Digitais**

- Integração do módulo de avaliação em 13 serviços: Consultar Ranking de Reclamações; Consultar Ranking de Ouvidorias; Emitir certidão negativa de relacionamento com o SFN; Obter Auxílio para executar cálculos financeiros; Enviar documentos pelo Protocolo Digital; Emitir relatório de contas e outros relacionamentos em bancos (CCS); Emitir relatório de empréstimos e financiamentos (SCR); Emitir relatório de câmbio e transferências internacionais; Emitir relatório de dívidas com o setor público federal (Cadin); Emitir relatório de cheque sem fundos (CCF); Registrar Manifestação; Registrar Reclamação; e Solicitar informações.
- Integração de 4 sistemas ao Login GOV.BR: Registrato; Capitais Brasileiros no Exterior; Registro Declaratório Eletrônico e Censo de Capitais Estrangeiros.
- Adequação de 6 sistemas ao Design System do GOV.BR: Enviar sugestões a consultas públicas; Obter boleto de multa; Obter Certidão Negativa de Administração de IF em liquidação; Obter Certidão Negativa de Relacionamento com SFN; Recuperar senha do Registrato; e Validar documentos enviados pelo Fale Conosco.
- Migração de 3 apps para a loja GOV.BR: Calculadora do Cidadão; Câmbio Legal; e Dinheiro Brasileiro.
- Replicação, de forma automatizada, no portal Gov.br de parte dos conteúdos do site "bcb.gov.br", conservando integralmente seu website, com conteúdo, programação visual, gestão e domínio próprios, considerando a natureza especial da autoridade monetária, no que se refere à percepção de sua autonomia e em consonância com a experiência internacional.

- Conteúdos a serem replicados:

a) Institucional (https://www.bcb.gov.br/acessoinformacao/institucional)

b) Planejamento estratégico (https://www.bcb.gov.br/acessoinformacao/planejamentoestrategico

c) Agenda de autoridades (https://www.bcb.gov.br/acessoinformacao/agendaautoridades)

d) Calendário e Eventos do Banco Central (https://www.bcb.gov.br/acessoinformacao/calendariobc) (https://www.bcb.gov.br/acessoinformacao/eventos)

e) Notícias (https://www.bcb.gov.br/noticias)

f) Acesso à informação: Reprodução das informações mínimas previstas no artigo 8º da Lei de Acesso à Informação (LAI), dispostas seguindo recomendação da Controladoria Geral da União (CGU).

g) Serviços ao cidadão (https://www.gov.br/pt-br/temas/meu-bc-servicos-digitais)

- A marca do Banco Central do Brasil e sua missão institucional, "Assegurar a estabilidade do poder de compra da moeda e um sistema financeiro sólido e eficiente", devem estar em destaque na página da autarquia no portal "Gov.br".
- O portal do Banco Central do Brasil permanece ativo na íntegra conservando o domínio "bcb.gov.br", bem como a sua versão em inglês "bcb.gov.br/en", para acesso direto pelo público.
- A informação de que o Banco Central do Brasil possui um portal próprio independente deve estar em destaque em sua página no "gov.br" com link para o domínio próprio "bcb.gov.br".

| **Ações** | **Secretaria/Diretoria** | **Prazo** |
|---|---|---|
| Integração do módulo de avaliação em 13 serviços: Consultar Ranking de Reclamações; Consultar Ranking de Ouvidorias; Emitir certidão negativa de relacionamento com o SFN; Obter Auxílio para executar cálculos financeiros; Enviar documentos pelo Protocolo Digital; Emitir relatório de contas e outros relacionamentos em bancos (CCS); Emitir relatório de empréstimos e financiamentos (SCR); Emitir relatório de câmbio e transferências internacionais; Emitir relatório de dívidas com o setor público federal (Cadin); Emitir relatório de cheque sem fundos (CCF); Registrar Manifestação; Registrar Reclamação; e Solicitar informações. | Deati | Março/21 |
| Migração de 3 apps para a loja GOV.BR: Calculadora do Cidadão; Câmbio Legal; e Dinheiro Brasileiro. | Deati | Março/21 |


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| | | |
|---|---|---|
| Integração de 4 sistemas ao Login GOV.BR: Registrato; Capitais Brasileiros no Exterior; Registro Declaratório Eletrônico e Censo de Capitais Estrangeiros. | Deati | Junho/21 |
| Adequação de 6 sistemas ao Design System do GOV.BR: Enviar sugestões a consultas públicas; Obter boleto de multa; Obter Certidão Negativa de Administração de IF em liquidação; Obter Certidão Negativa de Relacionamento com SFN; Recuperar senha do Registrato; e Validar documentos enviados pelo Fale Conosco. | Deati | Junho/21 |
| Replicação, de forma automatizada, de parte do conteúdo da página do Banco Central no Portal Gov.br. | Departamento de Comunicação do BCB (Comum) | Junho/ 21 |

**5. EIXO – Segurança e Privacidade**

| **Ações** | **Secretaria/Diretoria** | **Prazo** |
|---|---|---|
| Resposta ao Diagnóstico da Lei Geral de Proteção de Dados | Departamento de Riscos Corporativos e Referências Operacionais (Deris) | Dezembro/20 |

**6. ESTRATÉGIA DE MONITORAMENTO**

**INTERNO - BCB**

1. Detalhamento trimestral das ações com objetivos e resultados chaves

2. Ponto de controle mensal entre Gerente de Projeto e Gestores das Ações

3. Atualização periódica das informações no sistema SPG-Agenda

**COMPARTILHADO**

1. Ponto de controle mensal do Gerente de Projeto com pontos focais do BCB, SEME/PR e SGD/ME
2. Reunião de monitoramento trimestral do Comitê Estratégico

**Termos:**

1. O Banco Central do Brasil se compromete a concentrar esforços e recursos de tecnologia da informação para o cumprimento das metas estabelecidas neste documento, inclusive das que estiverem sob responsabilidade de seu(s) vinculado(s).
2. A SGD apoiará os esforços de transformação digital do órgão, por meio da oferta, mediante disponibilidade, de ferramentas, tecnologias e metodologias para acelerar a transformação digital.
3. A SGD e a SEME irão acompanhar e monitorar o cumprimento das metas estabelecidas.
4. Havendo variação nos recursos que se fazem necessários para a execução do plano, por qualquer motivo, poderá haver repactuação das metas por iniciativa das partes, desde que aprovadas pelo Comitê Estratégico do Órgão.


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Emitida para Sucon/Dibas em 25/11/2021 às 17h34


**Data:** 06/11/2020

**MAURICIO COSTA DE MOURA**
Diretor
Banco Central do Brasil

**CARLOS EDUARDO RODRIGUES DA CUNHA GOMES**
Chefe do Departamento de Atendimento Institucional
Banco Central do Brasil

**JOSÉ ROBERTO FERNANDES JÚNIOR**
Secretário de Modernização da Administração Federal
Presidência da república

**LUIS FELIPE SALIN MONTEIRO**
Secretário de Governo Digital
Ministério da Economia

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Documento assinado eletronicamente por **Carlos Eduardo Rodrigues da Cunha Gomes**, **Usuário Externo**, em 13/11/2020, às 16:41, conforme horário oficial de Brasília, com fundamento no art. 6º, § 1º, do Decreto nº 8.539, de 8 de outubro de 2015.

Documento assinado eletronicamente por **Maurício Costa de Moura**, **Usuário Externo**, em 16/11/2020, às 11:18, conforme horário oficial de Brasília, com fundamento no art. 6º, § 1º, do Decreto nº 8.539, de 8 de outubro de 2015.

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**Referência:** Processo nº 19974.101899/2020-50. SEI nº 11773592


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MINISTÉRIO DA ECONOMIA
Secretaria Especial de Desburocratização, Gestão e Governo Digital
Secretaria de Governo Digital

# PLANO DE TRANSFORMAÇAO DIGITAL

| | | | |
|---|---|---|---|
| **Órgão** | Banco Central do Brasil | | **Vigência** |
| **Vinculado(s)** | | | Novembro/20 a Julho/22 |
| **Comitê Estratégico do Plano** | **Secretário de Modernização da Administração Federal da SEME/SG/PR –** José Roberto de Moraes Rego Paiva Fernandes Junior<br><br>**Secretário de Governo Digital do Ministério da Economia** - Luis Felipe Salin Monteiro<br><br>**Diretor de Relacionamento, Cidadania e Supervisão de Conduta do Banco Central do Brasil** – Maurício Costa de Moura<br><br>**Chefe do Departamento de Atendimento Institucional do Banco Central do Brasil (Deati/BCB)** – Carlos Eduardo Rodrigues da Cunha Gomes | | |
| **Gerente de Projeto - BCB** | **Chefe da Divisão de Planejamento, Gestão de Conhecimento e de Canais Digitais do Deati/BCB** - João Paulo Resende Borges | | |
| **Telefone** | (61) 3414-3919 | e-mail | jp.borges@bcb.gov.br |
| **Gerente de Relacionamento - ME** | **Gestor de Projetos na Coordenação-Geral de Relacionamento e Portfólio (SGD/ME)** - Marcelo Moreira de Oliveira | | |
| **Telefone** | (61) 2020-2453 | e-mail | marcelo.moreira@economia.gov.br |


Pág. 16 do doc. 7 (VOTO DO CPC 127/2021 BCB/Dirac Numerado Manualmente) do PE 277781
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|---|---|---|---|
| **Ponto Focal da SEME** | **Assessor na Secretaria Especial de Modernização do Estado (SEME/SG/PR) -** Lucas Roberto de Azevedo Ferreira | | |
| **Telefone** | (61) 3411-2283 | e-mail | lucas.ferreira@presidencia.gov.br |
| | | | |

**OBJETIVOS DO PLANO DE TRANSFORMAÇÃO DIGITAL**

- Cadastramento de 9 serviços no gov.br - **Concluído**
- Atualização de 31 serviços no gov.br - **Concluído**
- Integração de 13 serviços ao módulo de avaliação – **Parcialmente concluído, restando 4 serviços na repactuação.**

- **Concluídos:** (1) Emitir certidão negativa de relacionamento com o SFN; 2)Enviar documentos pelo Protocolo Digital; 3)Emitir relatório de contas e outros relacionamentos em bancos (CCS); 4)Emitir relatório de empréstimos e financiamentos (SCR); 5) Emitir relatório de câmbio e transferências internacionais; 6) Emitir relatório de dívidas com o setor público federal (Cadin); 7)Registrar Manifestação; 8)Registrar Reclamação; 9)Solicitar informações.
- **Pendências:** 1) Emitir relatório do Cadastro de Cheques sem Fundos (CCF); 2) Consultar Ranking de Reclamações; 3) Consultar Ranking de Ouvidorias; 4) Calculadora do Cidadão;

- Integração de 11 serviços ao Login gov.br: 1) Emitir relatório de contas e outros relacionamentos em bancos (CCS), 2) Emitir relatório de empréstimos e financiamentos (SCR), 3) Emitir relatório de câmbio e transferências internacionais, 4) Emitir relatório de chaves Pix, 5) Emitir relatório de dívidas com o setor público federal (Cadin) 6) Responder censo de capitais brasileiros no exterior (Censo), 7) Realizar o registro de investimento estrangeiro direto, no sistema registro declaratório eletrônico (RDE-IED), 8) Realizar o registro de operações financeiras, no sistema registro declaratório eletrônico, (RDE-ROF), 9) Realizar o registro de investimento estrangeiro no mercado financeiro e de capitais brasileiro, no sistema registro declaratório eletrônico (RDE - Portfólio), 10) Cadastrar investidores não residentes (CDNR) e 11) Enviar documentos pelo protocolo digital do Banco Central – **Concluído**
- Migração de 3 apps para loja Governo do Brasil (Dinheiro Brasileiro, Calculadora do cidadão e Câmbio Legal) - **Concluído**
- Resposta ao diagnóstico de oportunidade de integração de dados – **Concluído**
- Resposta ao diagnóstico da Lei Geral de Proteção de Dados - **Concluído**

DISPENSAS FORMAIS

- Adequação de 6 sistemas ao Design System gov.br – **Dispensa formal na repactuação**
- Replicação, de forma automatizada, de parte do conteúdo da página do Banco Central no Portal gov.br – **Dispensa formal na repactuação**


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Emitida para Sucon/Dibas em 20/11/2024 às 17h34


ENTREGAS EFETUADAS QUE ESTAVAM FORA DO ESCOPO ORIGINAL

- Integração de 2 serviços (1 - Pedir informações ao Banco Central, 2 - Reclamar contra bancos, financeiras, cooperativas de crédito, administradoras de consórcio e outras instituições autorizadas pelo Banco Central) ao Login gov.br - **Concluído**
- Digitalização do serviço Emitir de dívidas inscritas no Cadin Federal (inclusão do relatório no Registrato), com respectiva inclusão de API de avaliação – **Concluído**
- Digitalização e Cadastramento do serviço 'Consultar índices Pix' no Portal Gov.br – **Concluído**
- Cadastro de 4 serviços no Portal gov.br: 1) Consultar instituições em regime de resolução; 2) Cadastrar-se como responsável por regime de resolução; e 3) Consultar processo em andamento na procuradoria do BC; e 4) Consultar processo administrativo sancionador no Portal Gov.br - **Concluído**
- Exclusão de 2 serviços no Portal gov.br (Cadastrar no Registrato e no Sisbacen pessoa física e Cadastrar no Registrato e no Sisbacen pessoa jurídica) - **Concluído**

REPACTUAÇÃO DOS OBJETIVOS DO PLANO DE TRANSFORMAÇÃO DIGITAL

- Cadastramento de 1 serviço no Portal gov.br: Consultar Valores a Receber
- Digitalização de 2 serviços: Valores a Receber; e Emitir relatório do Cadastro de Cheques sem Fundos (CCF).
- Integração de 6 serviços ao módulo de avaliação:

- Novos: Índices Pix; e Valores a Receber.
- Pendências: Consultar Ranking de Reclamações de Instituições Financeiras; Consultar Ranking de Reclamações de Ouvidoria; Calculadora do Cidadão; e Emitir relatório do Cadastro de Cheques sem Fundos (CCF).

- Inclusão de informações sobre LGPD e Política de Privacidade e Termos de Uso no Portal gov.br.
- Fornecimento de respostas à SGD sobre: Inventário do Tratamento de Dados Pessoais; Avaliação de conformidade e riscos; Implementação e configuração de controles de segurança; Relatório de impacto de proteção de dados.
- Construção de landing page sobre atos de liberação.
- Resposta ao diagnóstico de oferta de dados e análise de demandas de compartilhamento de dados de interesse de órgãos e disponibilização de bases na forma e prazo a serem acordados.

**1. EIXO – Transformação Digital dos Serviços Públicos**

- Cadastramento de 1 serviço do BCB no Portal de Serviços gov.br: Consultar Valores a Receber.
- Digitalização de 2 serviços: Consultar Valores a Receber e Emitir relatório do Cadastro de Cheques sem Fundos (CCF).


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| Ações | Secretaria/Diretoria | Prazo |
|---|---|---|
| Cadastrar serviço Consultar Valores a Receber do BCB no Portal de Serviços gov.br. | Departamento de Atendimento Institucional (Deati) | Dez/21 |
| Digitalizar o serviço Consultar Valores a Receber | Departamento de Atendimento Institucional (Deati) | Dez/21 |
| Digitalizar o serviço Emitir relatório do Cadastro de Cheques sem Fundos (CCF) | Departamento de Atendimento Institucional (Deati) | Dez/21 |

**2. EIXO – Interoperabilidade de Sistemas**

- Resposta ao diagnóstico de oferta de dados.
- Disponibilização de bases de interesse de órgãos.

| Ações | Secretaria/Diretoria | Prazo |
|---|---|---|
| Responder ao diagnóstico de oferta de dados | Departamento de Tecnologia da Informação (Deinf) | Dez/21 |
| Analisar as demandas de compartilhamento de bases de interesse de órgãos e disponibilizar as bases na forma a ser acordada (observada a razoabilidade de prazo e a complexidade da demanda) | Departamento de Tecnologia da Informação (Deinf) | Jun/22 |

**3. EIXO – Unificação de Canais Digitais**

- Integração do módulo de avaliação em 6 serviços:
- Novos: Consultar os Índices Pix; Consultar Valores a Receber; e


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- Pendências: Calculadora do Cidadão; Consultar ranking de reclamações de instituições financeiras; e Consultar ranking de administradoras de consórcios; e Emitir relatório do Cadastro de Cheques sem Fundos (CCF).

- Adequação de sistemas ao Design System do gov.br: Dispensa formal de integração.
- Replicação, de forma automatizada, de parte do conteúdo da página do Banco Central no Portal gov.br: Dispensa formal de integração.
- Construção de landing page sobre atos de liberação.

| **Ações** | **Secretaria/Diretoria** | **Prazo** |
|---|---|---|
| Dispensar formalmente o BC da ação de adequação de sistemas ao Design System do gov.br | Departamento de Comunicação do BCB (Comun), Departamento de Atendimento Institucional (Deati) e<br><br>Departamento de Tecnologia da Informação (Deinf) | Set/21 |
| Dispensar formalmente o BC da ação de replicação, de forma automatizada, de parte do conteúdo da página do Banco Central no Portal gov.br. | Departamento de Comunicação do BCB (Comun), Departamento de Atendimento Institucional (Deati) e<br><br>Departamento de Tecnologia da Informação (Deinf) | Set/21 |
| Integrar o módulo de avaliação em 6 serviços: Consultar os Índices Pix; Consultar Valores a Receber; Emitir relatório do Cadastro de Cheques sem Fundos (CCF); Calculadora do Cidadão; Consultar ranking de reclamações de instituições financeiras; e Consultar ranking de administradoras de consórcios. | Departamento de Atendimento Institucional (Deati) | Dez/21 |
| Construir a landing page para os atos de liberação do BCB. | Departamento de Comunicação (Comun), Departamento de | Dez/21 |


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| | | |
|---|---|---|
| | Atendimento Institucional (Deati),<br><br>Departamento de Tecnologia da Informação (Deinf) e<br><br>Departamento de Organização do Sistema Financeiro | |

**5. EIXO – Segurança e Privacidade**

- Inclusão de informações sobre LGPD e Política de Privacidade e Termos de Uso no Portal gov.br
- Respostas para a SGD: Inventário do Tratamento de Dados Pessoais: Avaliação de conformidade e riscos; e Implementação e configuração de controles de segurança.

| **Ações** | **Secretaria/Diretoria** | **Prazo** |
|---|---|---|
| Incluir informações sobre LGPD e Política de Privacidade e Termos de Uso no Portal gov.br | Departamento de Riscos Corporativos e Referências Operacionais (Deris), Departamento de Tecnologia da Informação (Deinf) e Departamento de Atendimento Institucional (Deati) | Dez/21 |
| Responder à SGD sobre:<br><br>- - Inventário do Tratamento de Dados Pessoais<br><br>- Avaliação de conformidade e riscos<br><br>- Implementação e configuração de controles de segurança | Departamento de Riscos Corporativos e Referências Operacionais (Deris), Departamento de Tecnologia da Informação (Deinf) e Departamento de Atendimento Institucional (Deati) | Jun/22 |


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**Plano de Gestão de Riscos**

| Risco | Probabilidade de Ocorrência | Impacto | Opção de tratamento | Mitigadores |
|---|---|---|---|---|
| Indisponibilidade das equipes de TI para executar a transformação digital | Média | Alto | Mitigar | Utilizar melhores práticas de gerenciamento de projetos registrando as etapas. |
| Despriorização do PTD pela alta administração | Baixa | Alto | Mitigar | Reuniões periódicas de acompanhamento e reportar continuamente a alta gestão. |
| Atraso nos cronogramas pactuados | Média | Médio | Mitigar | Reuniões periódicas de acompanhamento e reportar continuamente a alta gestão |
| Corte no orçamento | Média | Médio | Mitigar | Governança bem definida, com alinhamento estratégico, tático e operacional |

## 6. ESTRATÉGIA DE MONITORAMENTO

**INTERNO - BCB**

1. Detalhamento trimestral das ações com objetivos e resultados chaves


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2. Ponto de controle mensal entre Gerente de Projeto e Gestores das Ações

3. Atualização periódica das informações no sistema SPG-Agenda

**COMPARTILHADO**

1. Ponto de controle mensal do Gerente de Projeto com pontos focais do BCB, SEME/PR e SGD/ME
2. Reunião de monitoramento trimestral do Comitê Estratégico

A periodicidade das reuniões de monitoramento pode sofrer ajustes conforme andamento e cronograma do Plano de Transformação Digital.

**Termos:**

1. O Banco Central do Brasil se compromete a concentrar esforços e recursos de tecnologia da informação para o cumprimento das metas estabelecidas neste documento, inclusive das que estiverem sob responsabilidade de seu(s) vinculado(s).
2. A SGD apoiará os esforços de transformação digital do órgão, por meio da oferta, mediante disponibilidade, de ferramentas, tecnologias e metodologias para acelerar a transformação digital.
3. A SGD e a SEME irão acompanhar e monitorar o cumprimento das metas estabelecidas.
4. Havendo variação nos recursos que se fazem necessários para a execução do plano, por qualquer motivo, poderá haver repactuação das metas por iniciativa das partes, desde que aprovadas pelo Comitê Estratégico do Órgão.

**Data:** 15/09/2020

Documento assinado eletronicamente

**MAURICIO COSTA DE MOURA**

**Diretor do BCB**

Documento assinado eletronicamente

**CARLOS EDUARDO RODRIGUES DA CUNHA GOMES**

**Chefe do Departamento de Atendimento Institucional do BCB (DEATI/BCB)**


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Documento assinado eletronicamente

**JOSÉ ROBERTO DE MORAES REGO PAIVA FERNANDES JUNIOR**

**Secretário de Modernização da Administração Federal da SEME/SG-PR**

Documento assinado eletronicamente

**LUIS FELIPE SALIN MONTEIRO**

**Secretário de Governo Digital da SEDGGD/ME**

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**Referência:** Processo nº 19974.101899/2020-50. SEI nº 18716708


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# Plano de Transformação Digital 2020-23

## Banco Central do Brasil (BCB)

SETEMBRO 2022

BANCO CENTRAL DO BRASIL

**BANCO CENTRAL**
DO BRASIL

SECRETARIA-GERAL DA
**PRESIDÊNCIA DA REPÚBLICA**

MINISTÉRIO DA
**ECONOMIA**

www.economia.gov.br

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Emitida para Sucon/Dibas em 25/11/2024 às 17h34

RESUMO EXECUTIVO

## Julho de 2022

- 44 serviços catalogados no Portal gov.br
  - ✓ 44 totalmente digitais, incluindo 1 suspenso
- Integração da conta gov.br em 15 serviços, com manutenção do login Registrato
- Migração para loja gov.br de 3 aplicativos
- Integração do módulo de avaliação em 12 serviços
- Fornecimento de respostas ao diagnóstico de demanda e oferta de dados - Conecta.Gov (2º ciclo)
- Avaliação das demandas de compartilhamento de bases de interesse de órgãos e disponibilizar das bases
- Publicação da página dos atos de liberação do BCB integrada à página do gov.br
- Inclusão de informações sobre LGPD e Política de Privacidade e Termos de Uso no Portal gov.br
- Fornecimento de respostas à SGD sobre proteção de dados pessoais e ações de segurança da informação

## Plano digital (até jul/23)

- 46 serviços catalogados no Portal gov.br
  - ✓ 46 totalmente digitais
- Lançar nova fase do serviço Consultar o Sistema de Valores a Receber (SVR)
- Aprimorar e padronizar o leiaute dos relatórios do Registrato e da Certidão Negativa de Contas e Relacionamentos
- Realizar o autodiagnóstico dos serviços do BCB que atendem aos critérios de obrigatoriedade da Portaria ME nº 548/2022
- Integrar a conta gov.br em 2 serviços
- Integrar o módulo de avaliação em 18 serviços (6 serviços integrados neste ciclo)
- Responder o diagnóstico de oportunidade de integração de dados - Conecta.Gov (3º ciclo)
- Atender às metas estabelecidas no âmbito do Programa de Privacidade e Segurança da Informação

**100% totalmente digitais** → **100%**

**100% no portal** → **100%**

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# Balanço do PTD 2020-22: Entregas realizadas/repactuadas

| Projeto | Eixo | Planejado | Entregue / Status |
|---|---|---|---|
| Cadastro de 1 serviço no Portal gov.br: Consultar o Sistema de Valores a Receber (SVR) | 1. Transformação de Serviços | **4º TRI 2021** | ✓ **1º TRI 2022 (parcialmente concluído devido à suspensão do serviço)** |
| Digitalização e integração da conta gov.br em 2 serviços: Consultar o Sistema de Valores a Receber (SVR); e Emitir relatório de Cadastro de Cheques sem Fundos (CCF) | 1. Transformação de Serviços | **4º TRI 2021** | ✓ **1º TRI 2022 (parcialmente concluído devido à suspensão do serviço SVR)** |
| Envio de respostas ao diagnóstico de oportunidade de integração de dados Conecta.Gov (2º ciclo) | 2. Interoperabilidade de Sistemas | **4º TRI 2021** | **2º ciclo respondido em 4° TRI 2021, 3ª ciclo em análise** |
| Avaliação das demandas de compartilhamento de bases de interesse de órgãos e disponibilizar as bases na forma a ser acordada | 2. Interoperabilidade de Sistemas | **2º TRI 2022** | ✓ **2º TRI 2022** |
| Integração do módulo de avaliação em 6 serviços: Consultar os Índices Pix; Consultar o Sistema de Valores a Receber (SVR); Consultar Rankings de Reclamações de Instituições Financeiras; Consultar Ranking de Ouvidoria*; Calculadora do Cidadão; e Emitir relatório de Cadastro de Cheques sem Fundos (CCF) | 3. Unificação de Canais | **4º TRI 2021** | **Em execução dos serviços Consultar os Índices Pix e Consultar o Sistema de Valores a Receber (SVR)** |
| Construção de integração da página atos de liberação do BCB | 3. Unificação de Canais | **4º TRI 2021** | ✓ **2º TRI 2022** |
| Inclusão de informações sobre LGPD e Política de Privacidade e Termos de Uso no Portal gov.br | 4. Segurança e Privacidade | **4º TRI 2021** | ✓ **2º TRI 2022** |
| Fornecimento de respostas à SGD sobre: Inventário do Tratamento de Dados Pessoais; Avaliação de conformidade e riscos; Implementação e configuração de controles de segurança; e Relatório de impacto de proteção de dados | 4. Segurança e Privacidade | **2º TRI 2022** | ✓ **2º TRI 2022** |

Ações realizadas além do escopo:

- Atualização dos serviços do BCB no Portal gov.br:
  - ✓ Inclusão: Conhecer os itens de segurança do dinheiro brasileiro (Aplicativo Dinheiro Brasileiro); e Acompanhar análise de cédulas e moedas pelo BCB.
  - ✓ Exclusão: Agendar reunião com procurador do BCB; Cadastrar-se no Sisbacen - PF; Cadastrar-se no Sisbacen - PJ; Obter acesso ao extrato do registro de informações do BCB; e Consultar ranking de qualidade de ouvidorias das instituições financeiras*.

* Serviço posteriormente descontinuado


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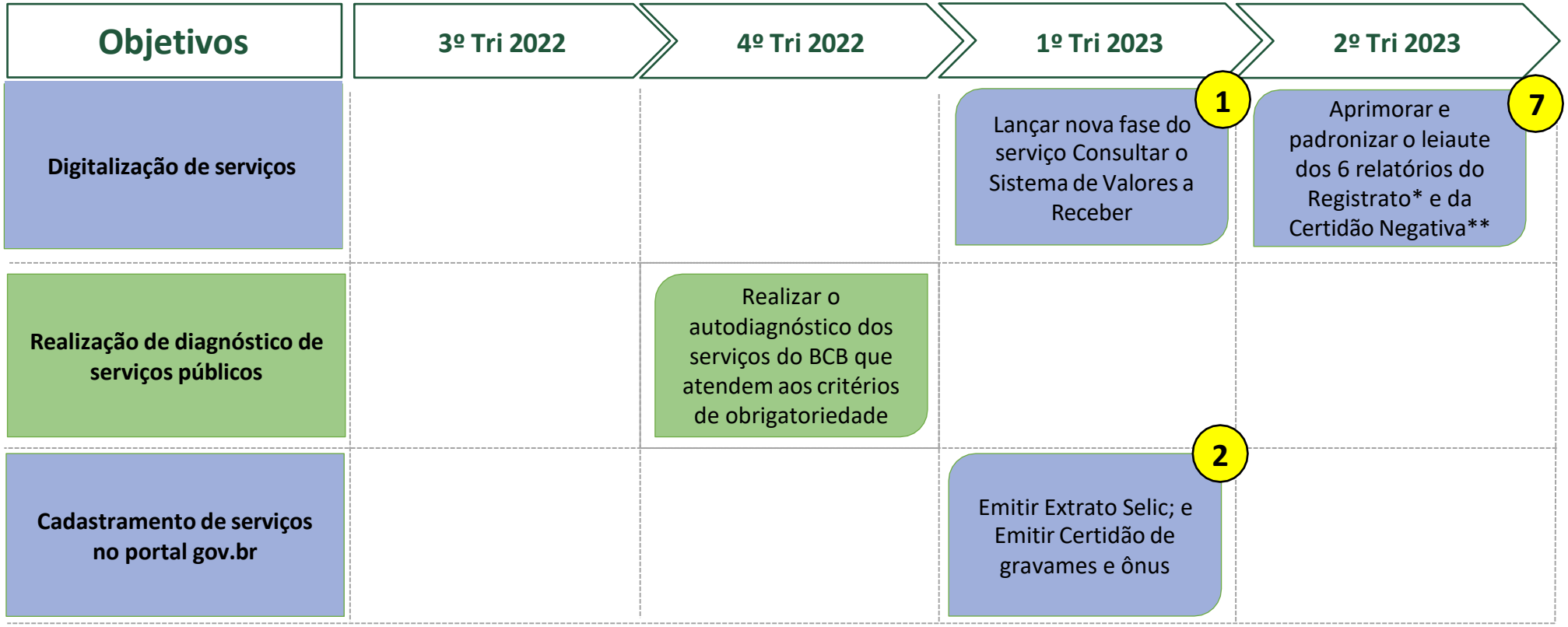
# Eixo 1 – Transformação de serviços

## Cronograma de Entregas




*Relatórios do Registrato: Relatório de Empréstimos e Financiamentos (SCR); Relatórios de Contas e Relacionamentos em Bancos (CCS); Relatório de Dívidas Inscritas no Cadin Federal; Relatório de Câmbio e Transferência Internacionais; Relatório de Cheques sem Fundo (CCF); e Relatório de Chaves Pix.

** Certidão Negativa de Contas e Relacionamentos

Nº de serviços



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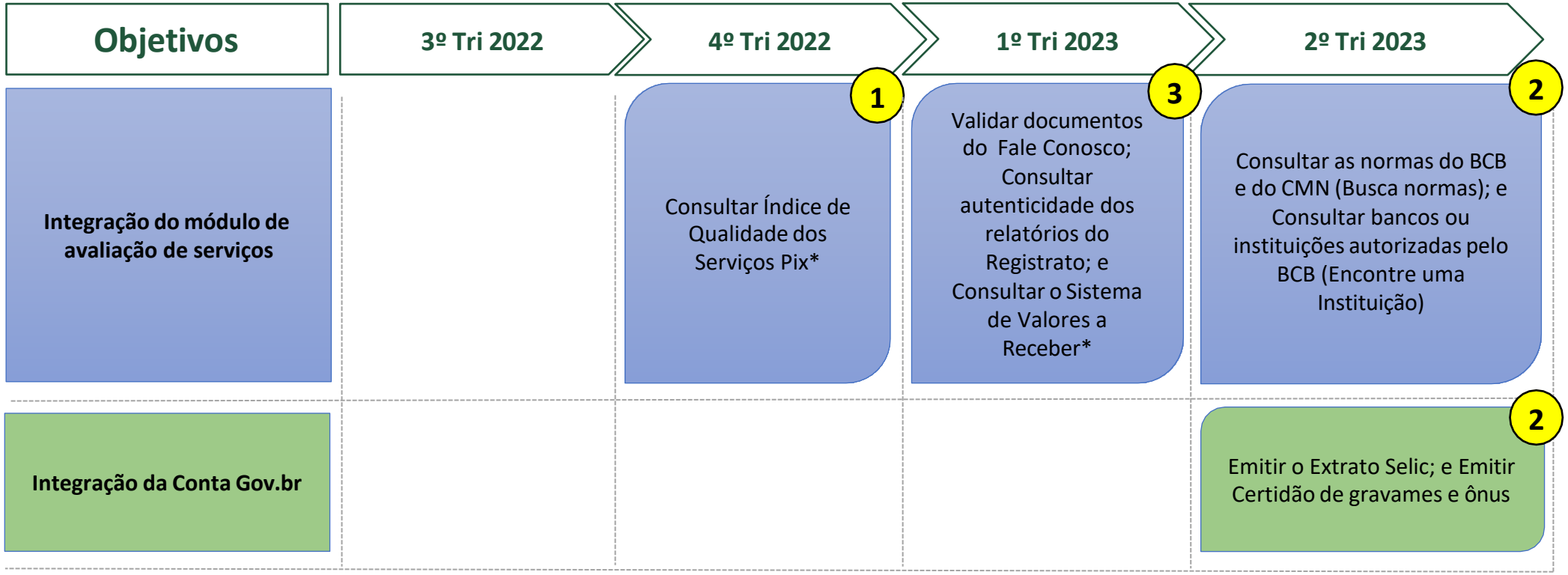
# Eixo 2 - Unificação de Canais Digitais

## Cronograma de Entregas




*Pendências do PTD anterior.

Nº de serviços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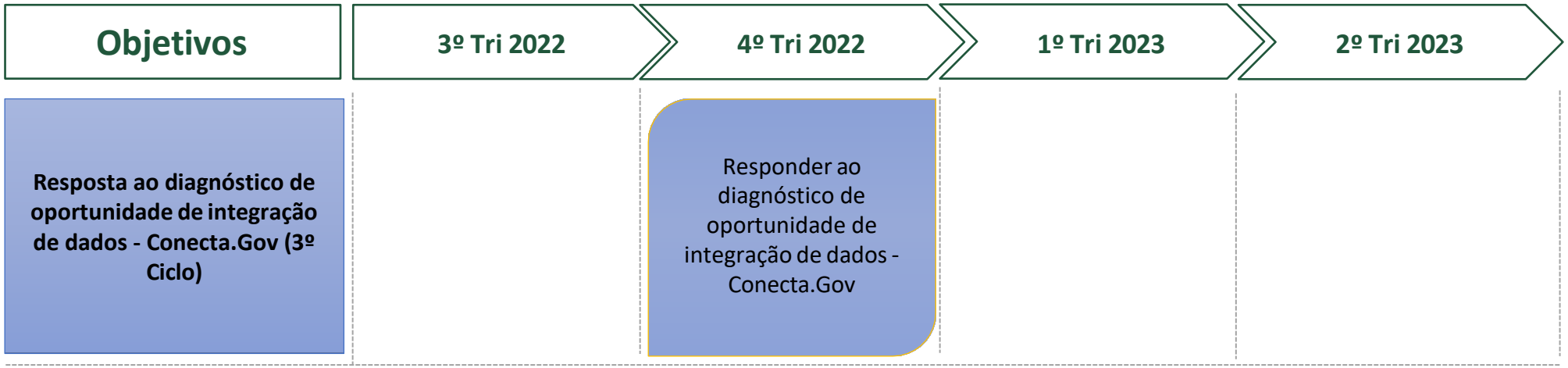
# Eixo 3 - Interoperabilidade de dados

## Cronograma de Entregas





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# Eixo 4 – Segurança e Privacidade

Conforme o art. 3º, inciso I, item "d" da Estratégia de Governo Digital (EGD), instituída pelo Decreto 10.332/2020, o Eixo 4 - Segurança e Privacidade está alinhado com as metas estabelecidas no âmbito do Programa de Privacidade e Segurança da Informação (PPSI) da Secretaria de Governo Digital (SGD).

As informações das metas e dos resultados estarão disponíveis em documento anexo ao Plano de Transformação Digital, com acesso restrito aos responsáveis pela privacidade e segurança da informação no âmbito do Banco Central do Brasil


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# GESTÃO DE RISCOS

| Risco | Probabilidade de Ocorrência | Impacto | Opção de tratamento | Mitigadores |
|---|---|---|---|---|
| **Indisponibilidade das equipes de TI para executar a transformação digital** | Pouco provável | Alto | Mitigar | Utilizar melhores práticas de gerenciamento de projetos registrando as etapas. |
| **Despriorização do PTD pela alta administração** | Raro | Alto | Mitigar | Reuniões periódicas de acompanhamento e reportar continuamente a alta gestão. |
| **Atraso nos cronogramas pactuados** | Pouco provável | Médio | Mitigar | Reuniões periódicas de acompanhamento e reportar continuamente a alta gestão |
| **Risco de descontinuidade de equipes ou de paralisação de atividades** | Pouco provável | Alto | Mitigar | Priorizar as atividades que possam ser impactadas por esse risco |
| **Corte orçamentário** | Pouco provável | Médio | Mitigar | Governança bem definida, com alinhamento estratégico, tático e operacional |


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# GOVERNANÇA

**Comitê Estratégico do Plano**

- Secretaria Especial de Modernização do Estado (SG/PR) – Eduardo Gomes da Silva
- Secretaria de Governo Digital (SGD/ME) – Fernando André Coelho Mitkiewicz
- Diretoria de Relacionamento, Cidadania e Supervisão de Conduta – Maurício Costa Moura
- Departamento de Atendimento Institucional (Deati/BCB) – Carlos Eduardo Rodrigues da Cunha Gomes

**Gestor de Relacionamento – SGD/ME**

- Coordenação de Relacionamento e Portfólio (SGD/ME) – Marcelo Moreira

**Ponto Focal da Secretaria Especial de Modernização do Estado – SG/PR**

- Secretaria Especial de Modernização do Estado (SEME/PR) – Lucas Roberto de Azevedo Ferreira

**Gerente de Projeto – Banco Central**

- Divisão de Planejamento, Gestão de Conhecimento e de Canais Digitais (Deati/Diged/BCB) - Joao Paulo Resende Borges

**Equipe de Projeto**

- Coordenação de Gestão de Conhecimento e de Canais Digitais (Deati/Diged/Coged/BCB) – Felipe Augusto Nunes Berquó
- Representantes dos diversos componentes organizacionais do Banco Central



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# PAPÉIS E RESPONSABILIDADES

## Comitê Estratégico do Plano

Definição das diretrizes de atuação, aprovação do Plano de Transformação Digital e deliberações sobre recursos e riscos estruturantes.

## Secretaria Especial de Modernização do Estado (SEME/PR)

Responsável pelo acompanhamento das entregas e monitoramento dos planos e programas de modernização e Governo Digital. Estratégia de comunicação, apoio e articulação executiva.

## Secretaria de Governo Digital (SGD/ME)

Responsável pelo acompanhamento, desenvolvimento, pesquisa e apoio na implementação e monitoramento do Plano de Transformação Digital dos serviços do BCB em articulação com a SEME.

## Departamento de Atendimento Institucional (DEATI/BCB)

Responsável pelo desenvolvimento do Plano de Transformação Digital e pela articulação com SGD e SEME/PR e demais áreas do BCB.


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# SECRETARIA DE GOVERNO DIGITAL
# MINISTÉRIO DA ECONOMIA

# SECRETARIA ESPECIAL DE MODERNIZAÇÃO DO ESTADO
# PRESIDÊNCIA DA REPÚBLICA

# BANCO CENTRAL DO BRASIL

MINISTÉRIO DA ECONOMIA

SECRETARIA-GERAL DA PRESIDÊNCIA DA REPÚBLICA

BANCO CENTRAL DO BRASIL

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MINISTÉRIO DA ECONOMIA
Secretaria Especial de Desburocratização, Gestão e Governo Digital
Secretaria de Governo Digital

# PLANO DE TRANSFORMAÇAO DIGITAL

| | | | |
|---|---|---|---|
| **Órgão** | Banco Central do Brasil | | **Vigência** |
| **Vinculado(s)** | | | De novembro/20 a julho/23 |
| **Comitê Estratégico do Plano** | **Secretário de Modernização da Administração Federal (SEME/SG/PR)** Eduardo Gomes da Silva<br><br>**Secretário de Governo Digital do Ministério da Economia (SGD/ME) -** Fernando André Coelho Mitkiewicz<br><br>**Diretor de Relacionamento, Cidadania e Supervisão de Conduta do Banco Central do Brasil (DIREC/BCB)**<br>Maurício Costa de Moura<br><br>**Chefe do Departamento de Atendimento Institucional do Banco Central do Brasil (DEATI/BCB)**<br>Carlos Eduardo Rodrigues da Cunha Gomes | | |
| **Gerente de Projeto - BCB** | **Chefe da Divisão de Planejamento, Gestão de Conhecimento e Canais Digitais (Deati/BCB)** – João Paulo Resende Borges | | |
| **Telefone** | (61) 3414-3919 | e-Mail | jp.borges@bcb.gov.br |
| **Gerente de Relacionamento – CGREP/SGD/ME** | **Gestor de Projetos na Coordenação-Geral de Relacionamento e Portfólio (SGD/ME)** – Marcelo Moreira de Oliveira | | |
| **Telefone** | (61) 2020-2453 | e-Mail | marcelo.moreira@economia.gov.br |
| **Ponto Focal da SEME** | **Assessor na Secretaria Especial de Modernização do Estado (SEME/SG/PR)** – Lucas Roberto de Azevedo Ferreira | | |
| **Telefone** | (61) 3411-2283 | e-Mail | lucas.ferreira@presidencia.gov.br |
| | | | |

## OBJETIVOS DO PLANO DE TRANSFORMAÇÃO DIGITAL

Cadastramento de 11 serviços do BCB no Portal gov.br - **Concluído**

Atualização de 31 serviços do BCB no Portal gov.br – **Concluído**

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Digitalização de 4 serviços do BCB - **Parcialmente concluído devido à suspensão do serviço Consultar o Sistema de Valores a Receber (SVR)**

Integração do módulo de avaliação em 14 serviços[1]– **Parcialmente concluído, restando 2 serviços na repactuação.**

Integração da conta gov.br em 15 serviços–**Concluído**

Migração para loja gov.br de 3 aplicativos - **Concluído**

Resposta ao diagnóstico de oportunidade de integração de dados - Conecta.Gov (2º Ciclo) – **Concluído**

Resposta ao diagnóstico da Lei Geral de Proteção de Dados - **Concluído**

Inclusão de informações sobre LGPD e Política de Privacidade e Termos de Uso no Portal gov.br. – **Concluído**

Fornecimento de respostas à SGD sobre: Inventário do Tratamento de Dados Pessoais; Avaliação de conformidade e riscos; Implementação e configuração de controles de segurança; e Relatório de impacto de proteção de dados - **Concluído**

Construção da integração da página de atos de liberação do BCB - **Concluído**

Resposta ao diagnóstico de oferta de dados e análise de demandas de compartilhamento de dados de interesse de órgãos e disponibilização de bases na forma e prazo a serem acordados - **Concluído**

DISPENSAS FORMAIS

Adequação de sistemas ao Design System gov.br – **Concluído**

Replicação, de forma automatizada, de parte do conteúdo da página do Banco Central no Portal gov.br – **Concluído**

ENTREGAS EFETUADAS QUE ESTAVAM FORA DO ESCOPO ORIGINAL

Atualização dos serviços do BCB no Portal gov.br.

Publicação de 2 serviços do BCB no Portal gov.br: Conhecer os itens de segurança do dinheiro brasileiro (Aplicativo Dinheiro Brasileiro); e Acompanhar análise de cédulas e moedas pelo BC.

Exclusão de 5 serviços no Portal gov.br: Agendar reunião com procurador do BC; Cadastrar-se no Sisbacen – PF; Cadastrar-se no Sisbacen – PJ; Obter acesso ao extrato do registro de informações do BC; e Consultar ranking de qualidade de ouvidorias das instituições financeiras[2].

REPACTUAÇÃO DOS OBJETIVOS DO PLANO DE TRANSFORMAÇÃO DIGITAL

**Digitalização de serviços**

Lançar nova fase do serviço Consultar o Sistema de Valores a Receber (SVR)

Aprimorar e padronizar o leiaute dos 6 relatórios[3] do Registrato e da Certidão Negativa de Contas e Relacionamentos.

**Cadastramento de serviços no Portal gov.br**

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Cadastrar 2 serviços do BCB no Portal gov.br: Emitir Extrato Selic; e Emitir Certidão de gravames e ônus.

**Realização de diagnóstico de serviços públicos**

Realizar o autodiagnóstico dos serviços do BCB que atendem aos critérios de obrigatoriedade da Portaria ME nº 548/2022.

**Integração do módulo de avaliação em serviços**

Integrar o módulo de avaliação em 6 serviços:

Pendências: Consultar Índice de Qualidade dos Serviços Pix; e Consultar o Sistema de Valores a Receber (SVR).

Novos: Consultar as Normas do BC e CMN (Busca Normas); Consultar bancos ou instituições autorizadas pelo BC (Encontre uma instituição); Validar documentos do Fale Conosco; e Consultar autenticidade dos relatórios do Registrato.

**Integração da conta gov.br em serviços**

Integrar a conta gov.br em 2 serviços: Emitir Extrato Selic; e Emitir Certidão de gravames e ônus.

**Responder ao diagnóstico de oportunidade de integração de dados - Conecta.Gov (3º Ciclo)**

**Atender às metas estabelecidas no âmbito do Programa de Privacidade e Segurança da Informação (PPSI)**

**EIXO 1 – Transformação Digital dos Serviços Públicos**

Realizar o autodiagnóstico dos serviços do BCB que atendem aos critérios de obrigatoriedade da Portaria ME nº 548/2022.

Lançar nova fase do serviço Consultar o Sistema de Valores a Receber (SVR).

Aprimorar e padronizar o leiaute dos 6 relatórios do Registrato e da Certidão Negativa de Contas e Relacionamentos.

Cadastrar 2 serviços do BCB no Portal gov.br: Emitir Extrato Selic; e Emitir Certidão de gravames e ônus.

| **Ações** | **Secretaria/Diretoria** | **Prazo** |
|---|---|---|
| Realizar o autodiagnóstico dos serviços do BCB que atendem aos critérios de obrigatoriedade da Portaria ME nº 548/2022. | Departamento de Atendimento Institucional (Deati) | dezembro/22 |

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|---|---|---|
| Lançar nova fase do serviço Consultar o Sistema de Valores a Receber (SVR). | Departamento de Atendimento Institucional (Deati) | março/23 |
| Cadastrar 2 serviços do BCB no Portal gov.br: Emitir Extrato Selic; e Emitir Certidão de gravames e ônus. | Departamento de Atendimento Institucional (Deati) | março/23 |
| Aprimorar e padronizar o leiaute dos 6 relatórios do Registrato e da Certidão Negativa de Contas e Relacionamentos. | Departamento de Atendimento Institucional (Deati) | junho/23 |

**EIXO 2 – Unificação de Canais Digitais**

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| Integrar o módulo de avaliação em 6 serviços:<br><br>Pendências: Consultar Índice de Qualidade dos Serviços Pix; e Consultar o Sistema de Valores a Receber (SVR).<br><br>Novos: Consultar as Normas do BC e CMN (Busca Normas); Consultar bancos ou instituições autorizadas pelo BC (Encontre uma instituição); Validar documentos do Fale Conosco; e Consultar autenticidade dos relatórios do Registrato.<br><br>Integrar a conta gov.br em 2 serviços: Emitir Extrato Selic; e Emitir Certidão de gravames e ônus. |

| **Ações** | **Secretaria/Diretoria** | **Prazo** |
|---|---|---|
| Integrar o módulo de avaliação no serviço Consultar Índice de Qualidade dos Serviços Pix. | Departamento de Atendimento Institucional (Deati) | dezembro/22 |
| Integrar o módulo de avaliação nos serviços: Validar documentos do Fale Conosco; Consultar o Sistema de Valores a Receber (SVR); e Consultar autenticidade dos relatórios do Registrato. | Departamento de Atendimento Institucional (Deati) | março/23 |
| Integrar o módulo de avaliação nos serviços: Consultar as Normas do BC e CMN (Busca Normas); e Consultar bancos ou instituições autorizadas pelo BC (Encontre uma instituição). | Departamento de Atendimento Institucional (Deati) | junho/23 |

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|---|---|---|
| Integrar a conta gov.br nos serviços: Emitir Extrato Selic; e Emitir Certidão de gravames e ônus. | Departamento de Operações do Mercado Aberto (Demab) | junho/23 |

**EIXO 3 – Interoperabilidade de Sistemas**

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| Responder ao diagnóstico de oportunidade de integração de dados - Conecta.Gov (3º ciclo). |

| **Ações** | **Secretaria/Diretoria** | **Prazo** |
|---|---|---|
| Responder ao diagnóstico de oportunidade de integração de dados - Conecta.Gov. | Departamento de Atendimento Institucional (Deati) e Departamento de Tecnologia da Informação (Deinf) | dezembro/22 |

**EIXO 4 – Segurança e Privacidade**

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| Conforme o art. 3º, inciso I, item "d" da Estratégia de Governo Digital (EGD), instituída pelo Decreto 10.332/2020, o Eixo 4 - Segurança e Privacidade está alinhado com as metas estabelecidas no âmbito do Programa de Privacidade e Segurança da Informação (PPSI) da Secretaria de Governo Digital (SGD).<br><br>As informações das metas e dos resultados estarão disponíveis em documento anexo ao Plano de Transformação Digital, com acesso restrito aos responsáveis pela privacidade e segurança da informação no âmbito do Banco Central do Brasil. |

**RISCOS**

| **Risco** | **Probabilidade de Ocorrer** | **Impacto** | **Opção de tratamento** | **Descrever ações de tratamento do risco** |
|---|---|---|---|---|
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| **Indisponibilidade das equipes de TI para executar a transformação digital** | Pouco provável | Alto | Mitigar | Utilizar melhores práticas de gerenciamento de projetos registrando as etapas. |
| **Despriorização do PTD pela alta administração** | Raro | Alto | Mitigar | Reuniões periódicas de acompanhamento e reportar continuamente a alta gestão. |
| **Atraso nos cronogramas pactuados** | Pouco provável | Médio | Mitigar | Reuniões periódicas de acompanhamento e reportar continuamente a alta gestão |
| **Risco de descontinuidade de equipes ou de paralisação de atividades** | Pouco provável | Alto | Mitigar | Priorizar as atividades que possam ser impactadas por esse risco |
| **Corte orçamentário** | Pouco provável | Médio | Mitigar | Governança bem definida, com alinhamento estratégico, tático e operacional |

**ESTRATÉGIA DE MONITORAMENTO**

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**INTERNO - BCB**

1. Detalhamento trimestral das ações com objetivos e resultados chaves.

2. Ponto de controle mensal entre Gerente de Projeto e Gestores das Ações.

3. Atualização periódica das informações no sistema SPG-Agenda.

**COMPARTILHADO**

Ponto de controle mensal do Gerente de Projeto com pontos focais do BCB, SEME/PR e SGD/ME.

Reunião de monitoramento trimestral do Comitê Estratégico.

A periodicidade das reuniões de monitoramento pode sofrer ajustes conforme andamento e cronograma do Plano de Transformação Digital.

**Termos:**

1. O Banco Central do Brasil se compromete a concentrar esforços e recursos de tecnologia da informação para o cumprimento das metas estabelecidas neste documento, inclusive das que estiverem sob responsabilidade de seu(s) vinculado(s).
2. A SGD apoiará os esforços de transformação digital do órgão, por meio da oferta, mediante disponibilidade, de ferramentas, tecnologias e metodologias para acelerar a transformação digital.
3. A SGD e a SEME irão acompanhar e monitorar o cumprimento das metas estabelecidas.
4. Havendo variação nos recursos que se fazem necessários para a execução do plano, por qualquer motivo, poderá haver repactuação das metas por iniciativa das partes, desde que aprovadas pelo Comitê Estratégico do Órgão.

**Data:** *xx/xx/2022*

Documento assinado eletronicamente

**MAURICIO COSTA DE MOURA**

Diretor do BCB

(DIREC/BCB)

Documento assinado eletronicamente

**CARLOS EDUARDO RODRIGUES DA CUNHA GOMES**

Chefe do Departamento de Atendimento Institucional do BCB (DEATI/BCB)

Documento assinado eletronicamente

**EDUARDO GOMES DA SILVA**

Secretário Especial de Modernização do Estado (SEME/SG-PR)

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**FERNANDO ANDRÉ COELHO MITKIEWICZ**

Secretário de Governo Digital

(SGD/ME)

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[1] O serviço Consultar ranking de qualidade de ouvidorias das instituições financeiras foi posteriormente descontinuado.

[2] Serviço posteriormente descontinuado.

[3] Relatório de Empréstimos e Financiamentos (SCR); Relatórios de Contas e Relacionamentos em Bancos (CCS); Relatório de Dívidas Inscritas no Cadin Federal; Relatório de Câmbio e Transferência Internacionais; Relatórios de Cheques sem Fundo (CCF); e Relatório de Chaves Pix.

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Documento assinado eletronicamente por **Fernando André Coelho Mitkiewicz**, **Secretário(a)**, em 01/12/2022, às 20:06, conforme horário oficial de Brasília, com fundamento no § 3º do art. 4º do Decreto nº 10.543, de 13 de novembro de 2020 .

A autenticidade deste documento pode ser conferida no site https://sei.economia.gov.br/sei/controlador_externo.php?acao=documento_conferir&id_orgao_acesso_externo=0, informando o código verificador **29298585** e o código CRC **7B254E25**.

**Referência:** Processo nº 19974.101899/2020-50. SEI nº 29298585

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| | Prazo | Responsável |
|---|---|---|
| **1 - Medidas Básicas** | | |
| **1.1 - Controle de Conformidade de Privacidade** | | |
| 1.1.1 - Designar o Encarregado pelo Tratamento de Dados Pessoais, titular e suplente, por meio de ato normativo aprovado pela autoridade máxima do órgão | Concluído | |
| 1.1.2 - Divulgação pública (Portal Institucional) da identidade e as informações de contato do Encarregado pelo Tratamento de Dados Pessoais | Concluído | |
| 1.1.3 - Responder o Diagnóstico de Privacidade, disponível em: https://pesquisa.sisp.gov.br/index.php/798411?lang=pt-BR | Concluído | |
| **1.2 - Controle de Conformidade de Segurança** | | |
| 1.2.1 - Responder o Diagnóstico de Segurança, disponível em: https://limesurvey.sgd.nuvem.gov.br/index.php/71975 | Concluído | |
| 1.2.2 - Elaborar e publicar a Política de Segurança da Informação (POSIN) (revisar e publicar nova POSIN se a atual tiver mais de 5 anos) | Concluído | |
| 1.2.3 - Designar o Gestor de Segurança da Informação, titular e suplente, por meio de ato normativo aprovado pela autoridade máxima do órgão | Concluído | |
| 1.2.4 - Instituir a Equipe de Prevenção, Tratamento e Resposta a Incidentes Cibernéticos - ETIR | Concluído | |
| 1.2.5 - Instituir o Comitê de Segurança da Informação | Concluído | |
| **2 - Medidas Urgentes** | | |
| 2.1 - Controle de Backup | | |
| 2.1.1 - Estabelecer e automatizar o backup dos sistemas | Concluído | |
| 2.1.2 - Segregar a solução utilizada para backup do ambiente que contém os dados originais de produção | jun/23 | Departamento de Tecnologia da Informação (Deinf) |
| 2.1.3 - Implementar as práticas descritas na aba "Controle de Backup" | jun/23 | Departamento de Tecnologia da Informação (Deinf) |
| 2.1.4 - Elaborar e publicar a Política de Backup, considerando as práticas descritas na aba "Controle de Backup" e a realidade do órgão | Concluído | |
| 2.1.5 - Implementar a Política de Backup | Concluído | |
| 2.2 - Controle de Gestão de Acessos | | |
| 2.2.1 - Elaborar e publicar uma política de gestão de controles de acessos, considerando as práticas descritas na aba "Controle de Gestão de Acessos" e a realidade do órgão | Concluído | |
| 2.2.2 - Implementar as práticas descritas na aba "Controle de Gestão de Acessos" | Concluído | |
| 2.3 - Controle de Gestão de Vulnerabilidades | | |
| 2.3.1 - Elaborar e publicar uma política de gestão de vulnerabilidades, considerando as práticas descritas na aba "Gestão de Vulnerabilidades" e a realidade do órgão | Concluído | |

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|---|---|---|
| 2.3.2 - Implementar as práticas descritas na aba "Gestão de Vulnerabilidades" | Concluído | |
| 2.4 - Controle de Inventário de Ativos | | |
| 2.4.1 - Implementar mecanismos para descoberta, inventário e controle de ativos (hardware e software) | Concluído | |
| 2.4.2 - Implementar mecanismos para inventário e controle dos sistemas desenvolvidos ou mantidos pelo órgão | Concluído | |
| 2.5 - Controle de Auditoria | | |
| 2.5.1 - Implementar servidor centralizado para armazenamento e correlação de logs do ambiente de infraestrutura de TIC (ex.: Elastic Stack e Graylog, entre outros softwares livres) | Concluído | |

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A existência de assinaturas eletrônicas deve ser verificada no sumário