

# 2020

MANAGEMENT AND SOCIAL  
AND ENVIRONMENTAL  
REPORT 2020



# AR+



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# MESSAGE FROM THE BOARD

The year 2020 will be remembered for the pandemic of the covid-19, an event that has plagued lives, jobs and economic activities practically all over the world. The impacts of the coronavirus suddenly imposed great challenges for society.

BRDE, as a driver of sustainable development in the South Region, is committed to presenting solutions to the resulting problems, seeking to contribute to the efforts of the controlling states and civil society to confront the new coronavirus. After the government announced restrictions in March, the Bank promptly organized its administrative structure to adapt it to technological requirements, and provided remote work to all its employees. With this, it preserved the health of employees and their families, contributing to the lesser contagion of the virus.

Regarding its core activity, BRDE realized the imminent need to finance working capital, despite not being the motto of a development bank, used to long-term investments. Thus, the Bank launched the Recupera Sul Program, offering working capital to the various entrepreneurs affected by the social distance measures, mainly to micro and small companies. For its clients, BRDE allowed the payment of installments to be postponed for a period of six months, allowing them the conditions to adjust their short-term financial commitments. These initiatives have provided for the maintenance of thousands of jobs and income in the South Region.

On the other hand, direct actions to combat the pandemic were carried out, financially assisting university projects in offering tests and studies related to the covid-19.

Despite this context, BRDE continued to execute its long-term strategies. By promoting sustainable development and achieving the Sustainable Development Goals (SDGs), the Bank invested more than R\$ 3.3 billion in the economy of the South Region, with emphasis on the Recovering South, Sustainable Production and Consumption (PCS) and BRDE programs Counties. For its economic sustainability, the expansion of the resources made available by the French Development Agency (AFD) and the beginning of the partnership with the Development Bank of Latin America (CAF), through the signing of loan contracts, demonstrate the effort of BRDE to the growing diversification of its sources of funds, mainly with international development institutions. Greater productivity and efficiency in the BRDE processes are achieved by advancing the implementation of Project BRDE 6.0, incorporating new technologies into the work routines, always focusing on the client. The adoption of the best social and environmental responsibility practices, in line with the objectives of the 2030 Agenda, continues to grow.

In addition to these and other initiatives, BRDE maintained broad financial and technical support for agribusiness and innovation, which have historically been incorporated into the Bank's day-to-day activities. In the rural sector, we highlight the joint work with the cooperatives, participation in fairs and the offer of credit to strengthen the electricity grid in the countryside. In relation to innovation, in

addition to credit to companies, the evolution of BRDE Labs, based on the acceleration of the selected startups, provides positive effects for the innovation ecosystems spread throughout the South Region.

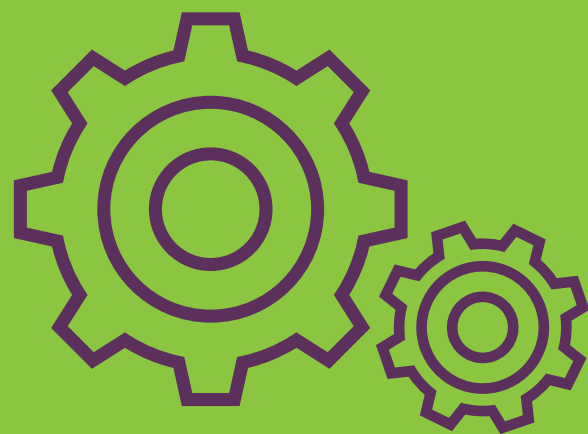
All of these efforts contributed to an exceptional operational performance, even in a year of great difficulties. BRDE, in relation to the previous year, increased the total contracted value by 28.5%, in real terms, also increasing the number of contracts executed by 19.5%. On the financial side, the impacts of the pandemic were not as adverse as initially estimated, and the net result of BRDE was R\$ 199.3 million, also due to the low default rate, which reached its historic low at the end of the year. This performance demonstrates the Bank's resilience in the face of enormous challenges.

In addition, BRDE saw 2020 as yet another opportunity to renew itself, an important movement for a Development Bank, which must follow the evolution of world trends and adequately meet its different needs throughout history. In this way, BRDE is preparing to celebrate its 60th anniversary in 2021 and follow its mission of promoting and leading actions to foster economic and social development in the entire South Region.

The performance expressed in this Report was made possible by the entrepreneurs' decision to count on the support of BRDE, by the trust that the governments of the controlling states

placed in the Bank and by the daily collaboration of the employees. The Board would like to thank the clients for the decision to count on the support offered by BRDE, the fund transfer partners, particularly the BNDES, Banco do Brasil/FCO, Caixa Econômica Federal/FGTS, Finep, the Ministry of Tourism/FUNGETUR, to the Ministry of Agriculture, Livestock and Supply/Funcafé, the French Development Agency (AFD), the European Investment Bank (EIB), the Latin American Development Bank (CAF) and ANCINE, for their continuous and growing partnership in the process of development, to the Governments of the Controlling States, for the trust placed, and also thanks the employees, reaffirming their recognition for the collaboration received.

[watch our video](#) ➔



# CORPORATE PROFILE, MANAGEMENT AND GOVERNANCE

## WHO ARE WE?

### Public Financial Institution

FOUNDED IN

**1961**

**33,324** active clients

CONTROLLING STATES:

**PR, SC and RS**

**35,350** jobs

IN 2020  
(GENERATED AND/OR MAINTAINED)

PRESENT IN

**1,088** municipalities

**468** employees

91.4% of the municipalities in the South Region

## Development Banks

Development banks - public financial institutions specialized in promoting economic development - emerged in the context of the reconstruction of countries after the Second World War. In addition to multilateral development banks, several countries maintain their own strong and active institutions, including Brazil, France, China, Germany, Japan and Spain.

The main objective of these institutions is to promote social well-being and socio-economic development.

All these institutions, respecting their specificities, work to complement the supply of financing from private banks, assisting in the implementation of public policies and contributing to the viability of productive investments, including as inducers and structurers of long-term strategic projects, in addition to promoting the 2030 Agenda, fostering innovation, as well as countercyclical action in times of crisis.



## Vision

To be recognized as an essential strategic partner in promoting economic and sustainable development in the region in which it operates.

## Mission

Promote and lead actions to foster economic and social development in the entire region in which it operates, supporting government and private initiatives, through long-term technical, institutional and credit planning and support.

## Values

### Commitment to the Region's Sustainable Development

Support initiatives aimed at generating employment and income, adding economic, social and environmental benefits in our region of operation.

### Valorization of Technical Knowledge

Base the performance on criteria and technical parameters, permanently investing in the qualification of our human capital.

### Self-sustainability

Pursue self-generation of economic, financial and institutional value, in order to preserve and expand our capacity to act.

### Collegiate Management

Decide in a shared way, qualifying and unifying our actions.

### Resilience

Create solutions that guarantee the overcoming of adversities and challenges that threaten institutional continuity.



## Our Strategy

The BRDE Institutional Planning System includes the institution's set of internal planning instruments, with Strategic Planning as its centerpiece, guiding all other instruments, such as the Annual Operational Plan (Business Plan). In accordance with Law 13.303/2016, Strategic Planning has a five-year horizon and is reviewed annually, and is monitored on a quarterly basis.

In the 2020-2024 Strategic Planning, themes such as the search for credit resources and technical support in significant volume were highlighted, with appropriate financial conditions for projects that promote sustainable development; the maintenance of a solid financial and equity situation; institutional commitment to the 2030 Agenda and the promotion of innovation in the South Region.

The implementation of the BRDE 6.0 project was added, an initiative aimed at increasing productivity, with the constant search for more efficient operational processes and guided by the incorporation of technology, always focusing on the client.

The strategic objectives are aligned with the Corporate Philosophy of BRDE, whose mission is "To promote and lead actions to foster economic and social development in the entire region in which it operates, supporting government and private initiatives, through planning and technical, institutional support and long-term credit."

## Strategic Map 2020-2024



From the definition of the strategic objectives, demonstrated in the Strategic Map, 22 indicators were defined. Of these, 14 indicators exceeded the target established for 2020 and 8 were below the target. It is noteworthy that the impacts of the pandemic significantly influenced the Bank's failure to achieve several goals. In all those where the performance was below the desired level due to factors within the reach of the BRDE management, corrective measures were taken to improve performance starting next year.

# HOW DO WE ACT?

BRDE, since 1961, has as its main activity the long-term financing of projects in the South Region, seeking positive externalities for society, which are socially and environmentally sustainable, which promote innovation, which develop micro and small rural and urban enterprises and aimed at developing the infrastructure of the municipalities. In 2020, due to the crisis caused by covid-19, BRDE strongly increased the availability of resources for working capital, aiming to meet the immediate needs of companies, contributing to the maintenance of activities and jobs. BRDE's credit operations have lower interest rates and longer terms than the average of the Brazilian financial market.

In another line of action, BRDE provides technical assistance for structuring projects in various sectors, such as energy, innovation and municipalities, in addition to the historic support for agro-industrial cooperatives.

BRDE, focusing on the capillarity of its operations, forms strategic partnerships with credit cooperatives and agro-industrial production,

as well as with machinery and equipment manufacturers. Thus, BRDE is able to be present in 91.4% of the municipalities in the South Region, even though it has branches only in the capitals of the controlling states.

It provides technical assistance to state governments, the Brazilian Development Association (ABDE) and other entities for structuring programs and operations, in addition to fundraising.

BRDE, with its capacity to operate funds, acts as a financial agent for the Sectorial Audiovisual Fund (FSA), a fund that comes from federal public resources to stimulate the film and audiovisual industry throughout the country.

It contributes to the expansion of innovative companies by investing resources in Participation Investment Funds (FIP) that invest in innovative companies.

It supports the regional innovation ecosystem through startup acceleration programs in partnership with local agents.

## Governance, Control and Management Practice

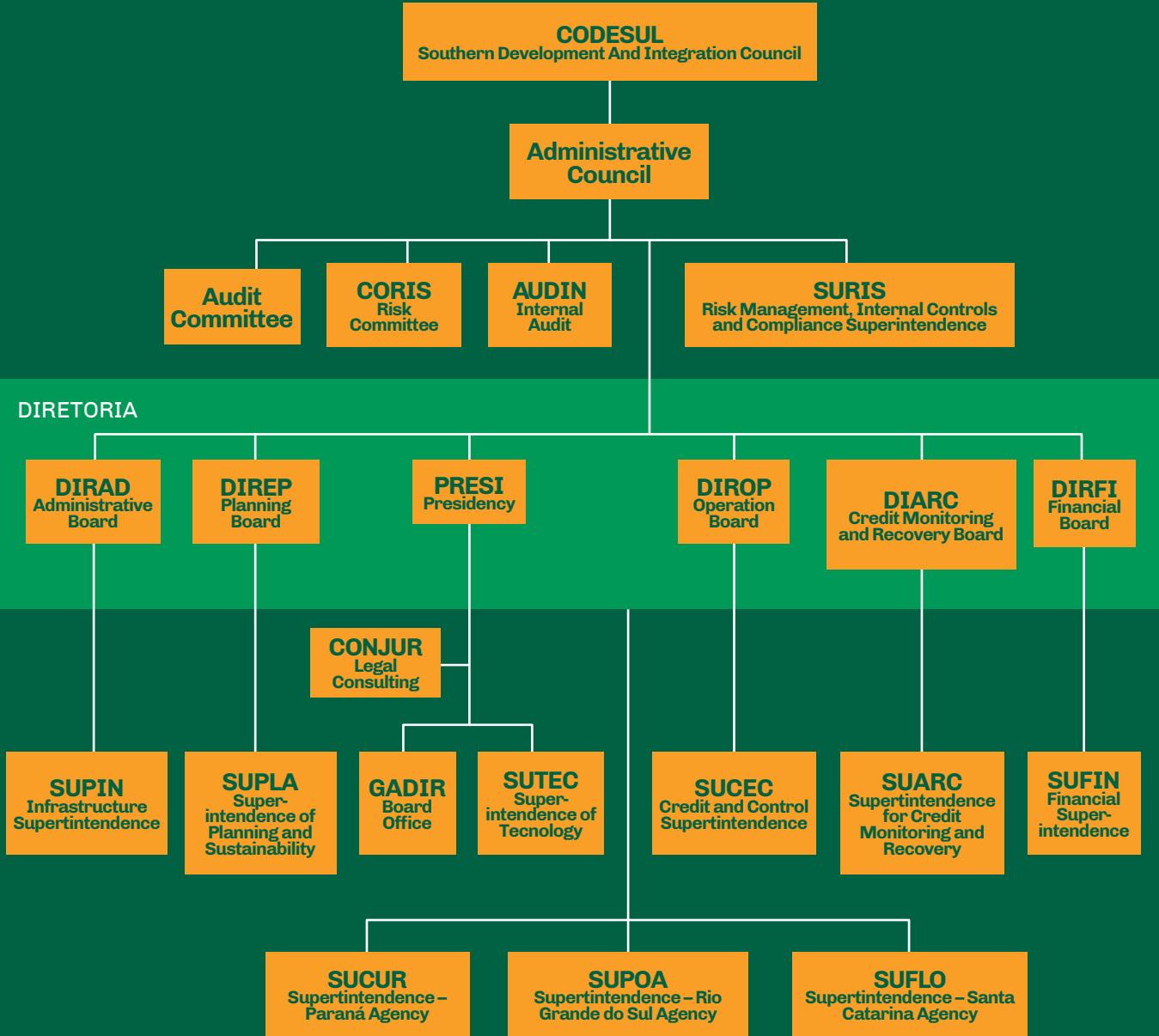
BRDE's governance structure is based on collegiate management, which is one of the Bank's institutional values and permeates its entire organizational structure. The highest directive body is the Southern Development and Integration Council - CODESUL, made up of the governors of Rio Grande do Sul, Santa Catarina, Paraná and Mato Grosso do Sul (member of CODESUL, but not part of BRDE).

The Bank has a Board of Directors made up of the Bank's Board of Directors and two representatives from each state, appointed by the respective Governors, with the Chairman of the Board of Directors being the President of BRDE. The Board, also appointed by the governors, is made up of six members, two from each state making up the institution's share capital. The President is defined by a rotation system, in which the presidency is held by a representative of each state for a period of 16 months. In addition, there are specific committees to support the Executive Board and the Board of Directors in their decisions.

The administrative and organizational structure of BRDE is determined by Internal Regulations established by CODESUL and based on the Constitutive Acts approved by the Legislative Assemblies of the member states.



Organizational Structure – Organization Chart



Committees

COGES Management Committee	Promotes critical analysis and expresses itself on matters arising from the different areas of the Bank, proposed for the Board's appreciation, such as Operational Performance, Annual Operational Plan and Strategic Planning.
COCRED Credit Committee	Pronounces on the merits and risks of credit operations, whether or not they are recommended to the Executive Board.
COGER Agency Management Committee	Appreciates and issues a formal and conclusive opinion, deliberating within the scope delegated to it by the Board, regarding requests for financial support submitted to the respective Agency.
COPEL Permanent Bidding Commission	Receives, examines and judges all documents and procedures related to bids and the registration of bidders.
CORIS Risk Committee	Technically advises the Executive Board and the Board of Directors in matters related to Internal Controls and Risk Management.
COAUD Audit Committee	Reporting directly to the Board of Directors and taking a position on the Financial Statements, Internal Controls and Risk Management.
COREL Comitê de Compensation and Eligibility Committee	Give an opinion on the nominations for members of BRDE's Board of Directors and Board of Directors and promote and monitor the adoption of good corporate governance practices related to the succession, proposing improvements when necessary.
COFIN Financial Committee	Provides technical advice to the Executive Board in matters related to investments and application of financial resources.
COINF Informatics Committee	Advises the Board in establishing policies and guidelines that guide the use of information technology in BRDE.
COVAL Evaluation Committees	Analyzes and expresses its opinion on the results of the employees' performance evaluation process, ensuring compliance with the rules.
Ethics Committee	Investigates complaints and representations of alleged violations of the BRDE Code of Ethical Conduct and acts as an advisory body to the Board of Directors, public agents linked or not to BRDE, as well as any and all interested in matters concerning the application of the Code of Ethical Conduct.

Risk Management and Internal Controls

Risk Management and Internal Controls is under the responsibility of the Superintendence of Risks, Internal Controls and Compliance (SURIS), directly linked to the Board of Directors, reporting to it through its Chairman. In August, the operation of the Risk Committee (CORIS) was regulated, an additional instance of supervision of the Bank’s risk management actions, reporting independently to the Board of Directors. In October and December, the first CORIS meetings were held,

further strengthening BRDE's risk management governance.

BRDE actively manages the various types of risks to which it is subject - credit, operational, socio-environmental, capital, market, liquidity risk -, establishing exposure limits and taking mitigating actions. The risk management unit also acts in the management of internal controls and compliance, seeking to ensure regulatory and procedural compliance.

Prudential Capital Indicators

R\$ thousand

	dec/18	dec/19	dec/20
Reference Equity (PR)	2,669,484	2,872,314	3,084,195
Tier I Capital	2,669,484	2,872,314	3,084,195
Main Capital	2,669,484	2,872,314	3,084,195
Risk Weighted Assets (RWA)	15,258,537	15,744,450	16,559,952
Credit Rist - RWA CPAD	14,035,101	14,472,897	15,346,353
Operational Risk- RWA OPAD	1,217,850	1,255,538	1,209,732
Market Risk - RWA MPAD	5,586	16,015	3,867
Basel Index	17.5	18.24	18.62

Risk Management

MAIN RISKS

MITIGATION ACTIONS

Credit Risk	Adoption of policies and limits for the institution's exposure to credit risk with each client and sector.  Credit granting process based on the analysis of operations by a multidisciplinary team and deliberation by committees.  Credit operations carried out with collateral, bank or linked to tax transfers.
Social and Environmental Risk	The BRDE's Social and Environmental Responsibility Policy Action Plan has as one of its thematic axes the improvement of the mechanisms for monitoring the socio-environmental risk of the supported projects.  BRDE only finances companies and projects that prove their compliance with environmental legislation.  The Bank uses an Environmental and Social Risk Management System (SARAS), consisting of a set of policies, guidelines, procedures and tools that enable the identification, assessment, mitigation and monitoring of socio-environmental risks in the credit portfolio.
Capital Risk	The BRDE's Social and Environmental Responsibility Policy Action Plan has as one of its thematic axes the improvement of the mechanisms for monitoring the socio-environmental risk of the supported projects.  BRDE only finances companies and projects that prove their compliance with environmental legislation.  The Bank uses an Environmental and Social Risk Management System (SARAS), consisting of a set of policies, guidelines, procedures and tools that enable the identification, assessment, mitigation and monitoring of socio-environmental risks in the credit portfolio.
Market Risk	BRDE adopts a conservative policy in relation to its financial assets, mainly composed of federal public securities.  The decisions regarding the application of resources are defined in a collegial manner, based on the recommendation of the Financial Committee and the Management Committee, both composed of personnel with technical and management capacity, in the form of the Annual Investment Plan approved by the Bank's Board of Directors.
Operational Risk	BRDE permanently monitors the risks associated with its operational processes, implementing corrective actions through the Integrated System of Internal Controls.  There is a Contingency and Business Continuity Plan in order to increase the institution's resilience in emergency situations. In 2020, tests were carried out to verify the continuity procedures in the event of a contingency on the central mainframe, which proved to be efficient, without interrupting activities.  Among the actions foreseen in the Action Plan and Response to Incidents (Res. CA 2,645) is the implementation of a contingency environment for low platform in 2021.
Legal Risk	In addition to Legal Consultancy, which supports Management as regards compliance with the laws and regulations applicable to the Bank's activities, the Internal Controls and Compliance Department has among its duties the zeal for the compliance of operational processes, including in relation to the legal system.

## IRRBB – Interest Rate Risk in the Banking Book

As of January 2020, BRDE started to calculate the impact of interest rate variations (delta) on credit operations (EVE - Economic Value of Equity) and on the result of financial intermediation (NII - Net Interest Income) on a monthly basis from its bank portfolio. The calculation requires the market assessment of discounted cash flows from all active and passive operations in the BRDE credit portfolio, and determines the risk of variation in the total value of the portfolio and in the flow of operating income in the event of high and low interest rate scenarios. The highest exposure among the four simulated scenarios (impact of high and low interest rate biases in EVE and NII) is recorded in CADOC 2061 - Statement of Operational Limits (DLO).

## GDPL – Personal Data Protection Law

Seeking to ensure the privacy and responsible use of the data of its clients, employees and other counterparts, BRDE has been undertaking actions to fully adapt to Federal Law No. 13,709 - the General Law for the Protection of Personal Data (GDPL). Throughout 2020, BRDE appointed the Data Protection Officer, mapped all the personal data it has access to in its operational processes and made a series of adaptations to meet the GDPL.

For the exercise of rights and access to more information on the treatment of personal data and respect for privacy, the user may contact the Person in Charge via email: [encarregado@brde.com.br](mailto:encarregado@brde.com.br).

## Cybersecurity

BRDE revised its Information Security, Cybernetics and Communications Policy of BRDE - PoSIC, resulting in the publication of Resolution No. 2.644. PoSIC has the following objectives:

1. Establish guidelines that enable Public Agents linked to BRDE, as well as their partners, clients, suppliers and service providers, to follow standards of behavior related to Information Security appropriate to the business and legal protection needs of BRDE and the individual in their bank relations;
2. Guide the definition of specific Information Security rules and procedures, as well as the implementation of controls and processes for their attendance;
3. Preserve BRDE information regarding Confidentiality, Availability, Integrity and Authenticity.

Based on this new PoSIC, the Cybersecurity Program (SegCiber) and the Action and Incident Response Plan were established. Several actions of the Plan were concluded in 2020, which stand out the elaboration and approval of the internal normative of management of access

to information assets, including the password policy; the inventory of information assets and their corresponding managers; and the policy for maintaining updated operating systems, firmware and antivirus.

In parallel, the Bank carried out, based on a new system, the semiannual tests of the contingency mainframe, simulating a situation closer to what would occur in a contingency situation; standardized IT Change Management, aiming at greater user satisfaction, reduction of incidents, reduction of operational risks, generation of audit trails, greater security and governance of BRDE's Information Assets; and established rules for the Maintenance of IT Infrastructure, aiming at maintaining the updated IT Infrastructure Information Assets of BRDE.

In order to spread knowledge among its employees about cybersecurity, BRDE initiated an internal awareness campaign on the topic, which included the biweekly dissemination of the "Cyber Security Tips" newsletter, a lecture on Cybersecurity and inclusion regular mandatory cybersecurity training to all employees.

## Ethics Management

In 2020, the Ethics Committee persisted in its mission to investigate complaints and representations of alleged violations of the Code of Ethical Conduct, respond to queries submitted by managers and employees of the institution, and evaluate the statements of maintenance of parallel activities. Also this year, BRDE renewed the composition of the Ethics Committee, welcoming and training new agents to foster and promote a culture of professional integrity and ethics in the institution's management.



## Ethics Channel

An essential tool in the area of internal controls for the early identification of possible violations of internal and external standards and the BRDE Code of Ethical Conduct, the BRDE whistleblowing channel - called the Ethics Channel - functioned as a direct means between employees, clients and other public bodies and the BRDE compliance area. The Channel allows the registration of complaints in a simple, fast and anonymous way through the Internet ([www.canalintegro.com.br/brde](http://www.canalintegro.com.br/brde)) or telephone (DDG 0800 878 9015). The manifestations submitted on the Channel are received by the compliance area, which carries out a preliminary assessment of origin and forwards them to the areas responsible for investigating the facts reported. In 2020, the Channel received and forwarded 11 complaints.

← access the  
Ethics Channel



## Transparency

BRDE makes the Transparency Portal available on its website ([www.brde.com.br/transparencia](http://www.brde.com.br/transparencia)), which presents information on the Bank's operations, respecting bank secrecy, in accordance with Complementary Law No. 105, of 2011. In addition to the information disclosed on the portal, interested parties can get in

← access the  
Transparency Portal

touch using the online form available on the portal, or by e-mail [transparencia@brde.com.br](mailto:transparencia@brde.com.br).

In 2020, BRDE's service channels for Transparency received 5 requests for information, 3 of which were classified as "request for information answered", 1 as "request for information partially answered" and 1 as "request for rejected information". The requests dealt with the following topics: Credit Operations, FSA - Audiovisual Sector Fund, Commissioned Positions, Internal Transfers of Vacancies (Staff).

## Ombudsman

Another important channel of communication with society is the Ombudsman, which represents the last resort to resolve issues not resolved by the Bank's conventional service channels. The Ombudsman is also a space for questions and suggestions for improvements.

To use this communication channel, you can use the electronic form available at <http://www.brde.com.br/ouvidoria/>, the e-mail [ouvidoria@brde.com.br](mailto:ouvidoria@brde.com.br), or the DDG 0800-600 -1020, at the same opening hours as the Bank (from 12:30 pm to 6:30 pm).

acesse the Ombudsman →

8 registrations were received in 2020, 4 of which through the Central Bank of Brazil's Complaints, Complaints and Requests Information Registration System (RDR), 3 through e-mail and 1 through the form available on the website. Among the 8 demands received, 4 were classified as unfounded and 4 as valid, having been resolved.



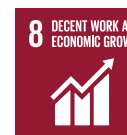
# OPERATIONAL HIGHLIGHTS

## CONTRACTS 2020



RENEWABLE ENERGY  
Financing of 115.2 MW of installed  
capacity, through solar and hydropower.

**115.2** MW



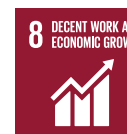
MICRO AND SMALL COMPANIES

**R\$562.7** million

78.8% higher than the previous year.

**1,721** operations

four times higher than 2019.



RECUPERA SUL

**R\$518.9** million

for

**1,612** companies

affected by the pandemic.



BRDE LABS

**32** startups

accelerated.



EXTERNAL RESOURCES

**R\$308.4** million

a 93.6% increase over  
the previous year.



MUNICIPALITIES

**R\$261.9** million

an increase of 92,8%  
in relation to 2019.

GENERAL TURISM FUND (FUNGETUR)

**R\$175.4** million

225% higher than 2019  
Brazil's largest resource transfer.



BRDE seeks to provide adequate resources through its Development Programs. In order to succeed in this task, in addition to its own resources, the Bank seeks partnerships with other institutions, national and international. For this work, BRDE created the conditions to offer, in 2020, more than R\$ 3.3 billion, operationalized through its Programs, which contemplate both emergency credit in times of extreme difficulty for entrepreneurs and support for new investments in sustainable development.

## Expansion of Available Resources

BRDE endeavored to expand the credit supply on three fronts: increasing the availability of its own resources, obtaining a limit increase with its current partners and raising new resources, mainly from international sources. The limits were extended with the BNDES System for operations in the second semester, from Finep for innovation projects, from FUNGETUR for the tourism segment, from FGTS, operated by Caixa Econômica Federal to finance public and private infrastructure projects, from FCO for the agribusiness of Mato Grosso do Sul and FUNCAFÉ destined to the coffee sector.

With regard to external funding, BRDE and the French Development Agency (AFD) signed a new credit agreement, of 70 million euros, in August 2020. The first transaction, in the amount of 50 million euros, was signed in March 2018 and aimed at projects with a great positive impact on the environment and the climate. The new resources will also be used for sustainable projects that are in line with the Sustainable Development Goals (SDGs) defined by the United Nations in the 2030 Agenda, especially in areas such as health, education and cultural heritage.



Virtual signing ceremony of the contract between BRDE and AFD

In addition, in August 2020, BRDE and the Latin American Development Bank (CAF) signed a contract that establishes a credit line in the amount of US\$ 70 million to finance projects that contribute to the resumption of sustainable development in the South Region of Brazil. This is the first partnership established between the two financial institutions.



Virtual signing ceremony of the contract between BRDE and CAF

Other funding from important international development institutions showed substantial advances in terms of obtaining the guarantee from the Federal Government, a requirement for the execution of loan operations. The expectation is that the following partners will make it possible to offer US\$ 400 million from 2021:

- World Bank: resources destined to Urban Resilience in the South Region, mainly in investments that promote the reduction of the impacts of natural disasters, such as floods, runoff, landslides;
- Inter-American Development Bank (IDB): an operation to provide emergency support to small entrepreneurs affected by the covid-19 pandemic (PROSUL EMERGENCIAL), and another to invest in the Program for the Promotion of Local Development in the South Region (PROSUL);
- New Development Bank (NDB): resources for the Support Program for Urban, Rural and Social Infrastructure to Achieve the SDGs (PROINFRA SUL).



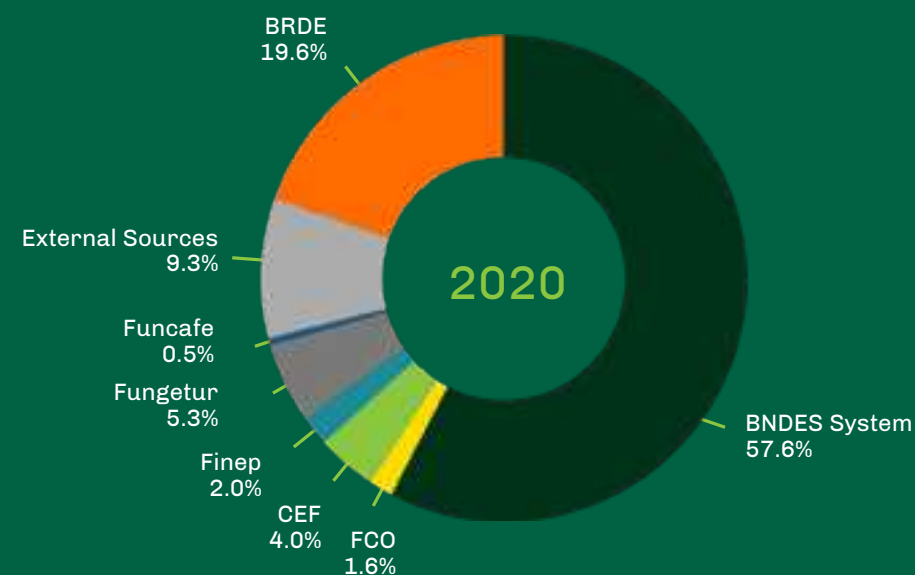
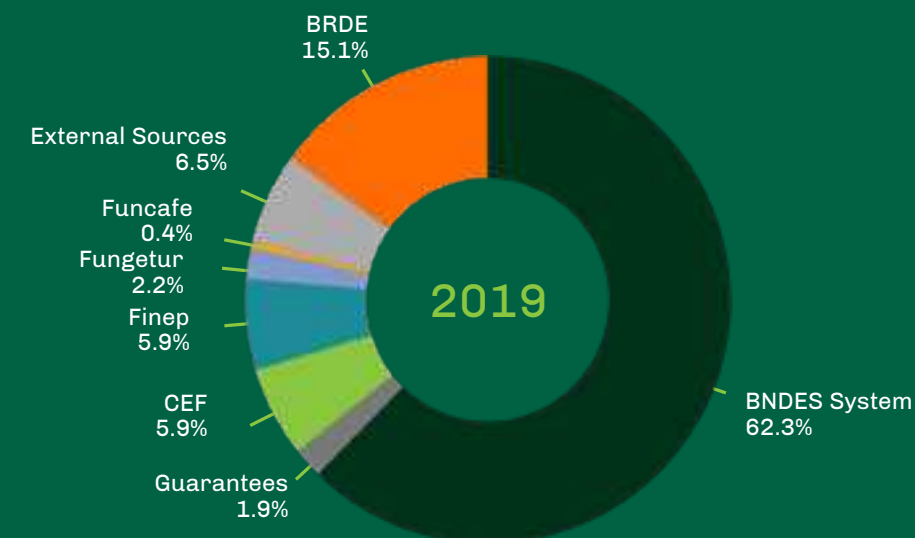
It is noteworthy that the international financial organizations pursue the SDGs in their operations and, thus, identified in BRDE the opportunity to expand these actions throughout Brazil. The Bank's estimates indicate that approximately 83% of its loan portfolio is adhered to at least one SDG.

All efforts to diversify sources resulted in a reduction in the participation of the BNDES System to 57.6% of the total financing contracted in 2020 within the maximum target of 60% for a single funding, present in the Strategic Planning. It is noteworthy that this movement occurred despite a 24.3% increase in the volume contracted with BNDES funds in relation to the previous year, from R\$ 1.5 billion in 2019 to R\$ 1.9 billion in 2020.

In order to achieve the objective of diversification, hiring with the Bank's own resources totaled R\$ 651.0 million, an increase of 75.1% compared to 2019, while external sources corresponded to R\$ 308.4 million in operations, a jump of 93.6% in relation to the previous year.

The issuance of financial securities, another alternative for raising funds, was structured by BRDE in 2020. The Bank approved the Funds Raising Policy in the Capital Market, which establishes the issuance and placement, by BRDE, of Deposit Receipts Banking (RDBs). The first issue is scheduled for the beginning of 2021 in the amount of R\$ 30 million, which will be allocated in the BRDE Fund for the Promotion of Productive, Sustainable and Social Development of the States of the South Region - BRDE PROMOVE SUL, in order to be used for credit operations.

### Contracts by resource sources



# DEVELOPMENT PROGRAMS

The Development Programs are instruments used by BRDE to create different conditions for high-impact strategic projects aimed at promoting the development of the South Region.

Contracts R\$ Thousand	Main Development Programs
586,365	BRDE/PCS
518,866	BRDE/Recupera Sul
261,880	BRDE/Municípios
98,557	BRDE/PROTUR
88,664	BRDE/INOVA

## BRDE Recupera Sul

The BRDE Emergency Credit Program for the recovery of the economy of the South Region - BRDE Recupera Sul - was launched in March with the objective of supporting companies, mainly micro, small and medium-sized companies, and individual microentrepreneurs directly or indirectly affected by the pandemic. The funds transferred, in the form of working capital and microcredit, totaled R\$ 518.9 million, serving 1,612 companies and helping to maintain jobs in the South Region.



**RICKLI SUPERMARKETS** have 35 years of tradition in the Campos Gerais do Paraná region, with four units, which total 5,600 m<sup>2</sup> in sales area and 450 employees. In previous years, BRDE financed investments in stores and, in 2020, the company needed working capital. The Bank provided R\$ 1.5 million in financing for the company to maintain its activities and the direct jobs generated.

**AKUS PRODUÇÕES FEIRAS E EVENTOS**, a small company from Porto Alegre, operates in the rental of temporary structures, such as stages, seats, platforms and awnings to cover stands, necessary for holding events such as concerts and exhibitions. The company obtained R\$ 128 thousand of working capital from BRDE to plan and operationalize the resumption of its business, which were suspended due to the pandemic. The Bank's technical team prepared a proposal for adjustments and built the strategy together with the entrepreneur. With the support of BRDE, the company returned to its activities, gaining new clients, such as the Christmas decoration of a large shopping center in Porto Alegre.

**ACADEMIA LEAD**, in Chapecó, Santa Catarina, offers equipment and classes in gymnastics, dance, jump, functional, crossfit, among other physical activities. The company, with 22 years of experience, had to suspend its business with the restrictions imposed by the pandemic. To honor its commitments, Academia Lead obtained R\$ 52 thousand through a BRDE partner institution. Through financing, the Academy was able to fulfill its obligations and also retain its 7 employees.



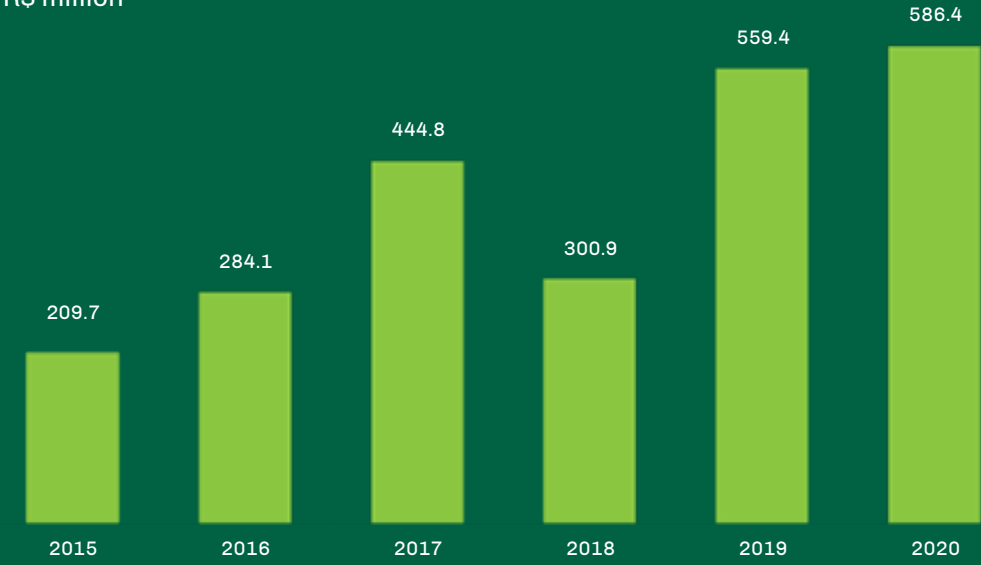


## BRDE PCS - SUSTAINABLE PRODUCTION AND CONSUMPTION

BRDE PCS - Sustainable Production and Consumption is the program through which BRDE supports projects to strengthen socio-environmental sustainability, financing more than R\$ 2.38 billion since its creation in 2015. In 2020, the Bank financed R\$ 586.4 million in sustainable projects, an increase of 4.8% over the previous year.

### BRDE PCS Program Contracts

R\$ million



BRDE PCS has 7 lines of action, presenting the following performance in 2020:

### BRDE PCS Contracts by subprogram | 2020

R\$ thousand

Contracts	PCS Subprograms
288,071	Clean and renewable energy (generation and transmission)
94,226	Clean and renewable energies (energy efficiency)
90,489	Sustainable agriculture
76,856	Sustainable Cities
1,089	Sustainable Industry and Trade
19,583	Waste management and recycling
16,051	Rational use of water
586,365	TOTAL



**ECOTTOTAL**, from Capela de Santana, Rio Grande do Sul, disposes of industrial waste class I (hazardous) and class II (non-hazardous). The company obtained credit for the expansion of the landfill for class I and II industrial waste, in addition to the construction of a blending unit for class I waste for the production of fuel derived from waste. Among the planned investments are earthworks and drainage to prepare the cells and purchase machinery and equipment. The total investment of the project was R\$ 12 million, being fully financed by BRDE.

Farmer **LUIZ FERDINANDO KUCHENBECKER** has an area of 10,000 m<sup>2</sup> in agricultural greenhouses, in Londrina, Paraná, where seedlings and vegetables are produced in a hydroponic system under protected cultivation. In this activity, the most significant costs are represented by electricity, since the irrigation system is dependent on electricity. To reduce expenses with electricity, the rural producer purchased equipment to generate photovoltaic energy on the property. The total investment was R\$ 750 thousand, of which R\$ 600 thousand was financed by BRDE.

In 2020, BRDE financed the Electric Energy Generating and Development Cooperative Santa Maria (CEESAM) in the implementation of the hydroelectric generating plant - **CGH DA ILHA**, with an installed capacity of 1.5 MW on the Santa Maria River, municipality of Benedito Novo, in Santa Catarina. The total value of the project was R\$ 9.8 million, and the Bank's financing was R\$ 9 million.

The company **ILUMINA GUARAPUAVA**, Concessionaire for Providing Public Lighting Services in the Municipality of Guarapuava, Paraná, obtained financing for the modernization, expansion, energy efficiency, maintenance and operation of 21,922 Public Lighting Units and 22,557 luminaires.

The R\$ 20.2 million project, of which R\$ 16.6 million is financed by BRDE, foresees, in addition to other investments, the replacement of the sodium vapor, mercury vapor, metallic vapor, fluorescent and mixed luminaires existing by luminaires LED lamps manufactured to order for the specific service of each public lighting unit. According to a study presented by the concessionaire, the reduction in energy consumption after the total modernization of the public lighting park will be 56%.



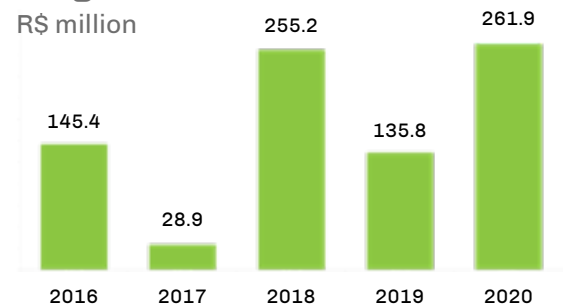


## BRDE MUNICÍPIOS

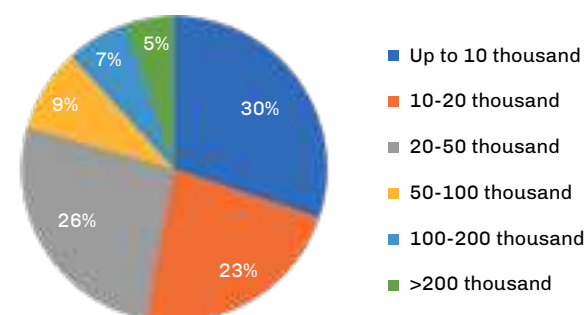
BRDE Municípios Program acts directly on local development, making projects of municipal administrations viable, mainly in sanitation and urban mobility. The total amount financed in this Program by BRDE since 2016 has reached R\$ 827.1 million, benefiting 136 municipalities in the South Region, which correspond to the population of 7.16 million people. Of this total of supported municipalities, 79% have a population of up to 50 thousand people, showing the importance of the Program to small municipalities.

In 2020, R\$ 261.9 million was allocated, an increase of 92.8% in relation to 2019, to finance 40 city halls in the South Region.

### BRDE Municípios Program Contracts



### % Distribution of Contracts by population size



BRDE supported the Municipality of **RIO DO SUL**, in Santa Catarina, allocating resources for the construction of a bridge of 192.5 meters and width of 14 meters, with a track for two cars, pedestrian access and cycle path. The new bridge will connect the Bremer neighborhood to the BR-470, thus opening a new route for access to the city. The total investment in this project was R\$ 13 million, of which R\$ 12.1 million was financed by BRDE.

The public lighting park in the municipality of **RONCADOR**, Paraná, formed by 1,403 points with sodium vapor lamps, will be modernized by LED fixtures. In addition to the current points, 193 more public lighting points will be installed, totaling 1,596 points. The project has a R\$ 2.5 million financing from BRDE.



The project of the Municipality of **PORTO ALEGRE**, Rio Grande do Sul, financed by BRDE, contemplates the improvement of the São João Water Supply System, in the North Zone of the Capital, benefiting 105,110 families, corresponding to 525,550 inhabitants, including serving 10,000 low-income families. Investments include the expansion and implantation of pipelines, construction of reservoirs and complementary works, totaling R\$ 87 million, of which R\$ 82.8 million is financed by BRDE.





## BRDE INOVA

BRDE INOVA Program is the instrument created to encompass all forms of support for innovation made available by the Bank: financing, capital injection via Equity Investment Funds (FIP) and acceleration of startups.

Due to the year of difficulties and uncertainties, many innovative projects were postponed. As a result, credit operations under this Program totaled R\$ 88.7 million, a reduction of 55.9% compared to 2019. However, it is worth highlighting some investments in innovation made by BRDE clients.

**RADEK SISTEMAS DE INFORMAÇÃO**, based in Curitiba, obtained financing to develop software (cloud, web and mobile) and equipment (hardware) for object tracking, using LPWA (Low Power Wide Area Networks) and UWB (Ultra Wide Band Frequency) networks. This development allows asset management in indoor and outdoor environments, mainly in the logistics sector, with application in retail segments (distribution), through the creation of active tags (TAGs) active (with battery) for product tracking. The investment project totals R\$ 720 thousand, of which R\$ 648 thousand were financed by BRDE.

**AUDACES** acts as a manufacturer and supplier of equipment, and in the development of systems and industrial automation (software), products for the textile sector. The company, based in Florianópolis, Santa Catarina, has been developing solutions for the fashion market for over 25 years, having already developed more than 20 products for this sector, in addition to being the first and only company with products and services manufactured 100% in the Brazil for this sector.

Audaces was also the first company in the country to register and operate the Finep 4.0 credit line, the financing of which was made possible by BRDE. The services registered by Audaces serve the textile industries of the Vale do Itajaí region very well, bringing updating, cost reduction and an important competitive differential for this industry. In 2020, BRDE financed 12 projects from clients who purchased equipment from Audaces, totaling R\$ 8.5 million in loans.







**BECKER METALÚRGICA INDUSTRIAL**, a company located in Gravataí, Rio Grande do Sul, signed a financing agreement with BRDE for the development of new machinery and equipment for agriculture and livestock, in addition to a new industrial process. Investments total R\$ 11.6 million, of which R\$ 8.9 million in BRDE financing. The project encompasses the entire production line of the company, integrating technologies such as Concept of Modularity, Concepts of Industry 4.0, Research of new materials and Complete Solutions.



## BRDE PROTUR

Tourism was one of the sectors that had the most difficulty with the covid-19 pandemic. Social distance has caused losses in practically the entire production chain: restaurants, bars, hotels, parks, transportation services, etc. During the year, due to the intensification of the demand for credit, BRDE had already used all available resources from the General Tourism Fund (Fungetur). However, in order to continue supporting the sector and continue as the largest operator of this credit line in Brazil - R\$ 265.5 million financed since 2018 - the Bank obtained an additional R\$ 300 million limit with the Fund. As a result, in 2020, R\$ 175.4 million was financed with Fungetur resources, an increase of 225.0% in relation to 2019.

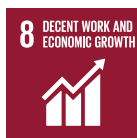
Inspired by the most beautiful gardens in the world, **MÁTRIA PARQUE**, by the company Monterosso Empreendimentos, in São Francisco de Paula, Rio Grande do Sul, will have approximately 25 hectares with areas of gardens, lakes and flower tunnels. The park covers an area of native and untouched vegetation of 110 hectares, where there will be the possibility of visiting through guided trails. The complex will feature restaurants, shops and an event center, in addition to more than 20 attractions.

The project, scheduled to open in the second half of 2021, is located on the margins of RS-235, and aims to become one of the most beautiful tourist attractions in the Serra Gaúcha. Investments amount to R\$ 20 million, of which R\$ 4.8 million were financed under the BRDE PROTUR program.

The hotel complex **JUREMA ÁGUAS QUENTES**, formed by the hotels "Lagos de Jurema" and "Jardins de Jurema", was supported by BRDE for its implementation in previous years. In 2020, the pandemic imposed severe difficulties on the company, which were alleviated with BRDE financing for working capital, of R\$ 10 million, through the BRDE Protur program, with funds from Fungetur.



## OTHER HIGHLIGHTS



### Operational Agreements

Operational agreements with cooperative credit and agro-industrial production systems, as well as with companies that supply inputs and equipment are an important instrument used by BRDE to disseminate access to credit. Even counting with branches only in the capitals of the three states of the South Region, BRDE manages to reach 33.3 thousand clients in 1,088 municipalities with the partnership with the partner entities.

In 2020, operations carried out through operating agreements reached R\$ 374.5 million, an increase of 20.7% in the amount of operations. Even though small rural producers account for most of these contracts, the amounts financed for micro and small companies stand out, which increased 144.2% over the previous year, covering the segments of industry, tourism, commerce, health, education, among others.

These numbers prove the effectiveness of this channel for the distribution of BRDE resources, focusing on small entrepreneurs, especially in times of economic crisis.

We highlight the performance of SEBRAE in Santa Catarina, which, through the operational agreement with BRDE, made R\$ 37.8 million in financing for 523 companies within the scope of the Recupera Sul Program.

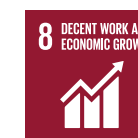
### Energia Forte no Campo

BRDE is present in yet another initiative to support the rural sector. The Energia Forte no Campo Program, promoted by the Government of RS, seeks to meet an important demand for quality energy for the rural area of Rio Grande do Sul, with improvements in the distribution networks in the rural area of Rio Grande do Sul with the complementation of electrical phases, the replacement of wooden posts by concrete posts, the installation of transformers, the modernization of systems, the adjustment of voltage levels and the qualification of rural client service. The resources are shared between BRDE, the state government, cooperatives and city halls. In the first phase of the program, 39 projects were selected that include properties in 18 cities in the state. Three cooperatives entered into the partnership under the Program: Certel, Cooperative for Generation and Distribution of Electricity (Coprel) and Regional Cooperative for Energy Taquari-Jacuí (Certaja).



### Extension of client operations that suffered from the drought in RS

Rio Grande do Sul suffered severely from the drought in the beginning of 2020. The event greatly affected soybean, corn and rice crops. To mitigate the losses of rural producers, the National Monetary Council made it possible to extend loans in these sectors. In this performance, BRDE granted the benefit to 556 operations, which totaled an outstanding balance of R\$ 99.6 million.





## Santa Casa de Misericórdia de Porto Alegre

Continuing its action aimed at the SDGs, BRDE supported yet another initiative by the Santa Casa de Misericórdia of Porto Alegre, a philanthropic medical-hospital assistance and teaching and research institution that is a reference in high complexity medicine across the country. The project consists of expanding the hospital complex, with the construction of its 8th hospital - Hospital Nora Teixeira, in Porto Alegre.

3 GOOD HEALTH  
AND WELL-BEING

Futuras  
instalações  
**Hospital  
Nora Teixeira**

HOSPITAL SANTA CLARA  
Geral de Adultos e Materno-Infantil

HOSPITAL SÃO FRANCISCO  
Cardiologia e Cirurgia Cardíaca

HOSPITAL SÃO JOSÉ  
Neurologia e Neurocirurgia

CENTRO DE INOVAÇÃO

CENTRO DE SIMULAÇÃO

PAVILHÃO PEREIRA FILHO  
Pneumologia e Cirurgia Torácica

CENTRO HISTÓRICO CULTURAL

EDIFÍCIO GARAGEM

HOSPITAL DOM VICENTE SCHERER  
Transplantes

UFCSPA - UNIVERSIDADE  
FEDERAL DE CIÊNCIAS DA  
SAÚDE DE PORTO ALEGRE

HOSPITAL SANTA RITA  
Oncologia

HOSPITAL DA CRIANÇA SANTO ANTÔNIO  
Pediatria



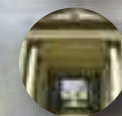
HOSPITAL DOM JOÃO BECKER  
Geral de Adultos e Pediátrico



HOSPITAL DE SANTO ANTÔNIO DA PATRULHA  
Sob gestão da Santa Casa



CASA DE APOIO MADRE ANA  
Rua Vigário José Inácio, 741  
Centro Histórico



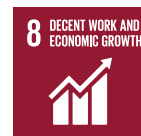
CEMITÉRIO SANTA CASA  
Av. Prof. Oscar Pereira, 423  
Bairro Azenha

The complex will increase from 1,267 beds to 1,486, and the new hospital aims to give financial sustainability to the care of SUS patients, who in 2020 represented more than 65% of the entire care process of the Institution. The Nora Teixeira Hospital will also host a new SUS emergency, which will triple the current area of care for patients in the Unified Health System, generating even more quality and safety for the entire care process. The total cost of the undertaking, of the order of R \$ 222.8 million, has its resources, largely, from donations from the business sector, from Rio Grande do Sul society and also from the important support, through financing, from BRDE.



## Financing for the preservation of the Pampa Biome

BRDE has been a partner of Alianza Del Pastizal since 2017, when the Biodiversity Conservation Allied with Livestock Production Project was created in the Pampa Biome, with the participation of BirdLife International, the Brazilian Fund for Biodiversity (FUNBIO) and the State Government of Rio Grande do Sul, through the State Secretariat for Environment and Sustainable Development and the State Secretariat for Agriculture, Livestock and Rural Development, among other supporting entities.



Among Alianza's activities is the development of an environmental seal, certifying the meat produced under conditions compatible with the conservation of native fields. In 2020, BRDE supported R\$ 571 thousand in four projects for the recovery of degraded pasture in the Pampa Biome. Since the beginning of the partnership, the Bank has financed R\$ 1 million in initiatives that combine the productive interest with the preservation of the native Pampa and its biodiversity, where more than 476 species of birds attest to the health of pastures, forests and associated rivers.

## Fairs

BRDE has historically participated actively in agribusiness fairs in the South Region, both as a sponsor and as an exhibitor of credit solutions for the sector. Among the main fairs, we can highlight the Technological Show Coopercampos in Campos Novos (SC), Expodireto in Não-me-Toque (RS) and Show Rural de Cascavel (PR). In this atypical year, the traditional Expointer (RS) was carried out in a hybrid, face-to-face and digital manner, due to the restrictions imposed by the covid-19 pandemic. In this format, BRDE was, in addition to sponsoring the fair, participating in several programs and technical events, broadcast entirely through media platforms and an open network, with additional coverage from the main regional media outlets.



## Audiovisual Sectorial Fund

Audiovisual Sectorial Fund – FSA is a fund destined to the development of the entire production chain of audiovisual activity in Brazil, covering activities such as production, distribution, commercialization, exhibition, infrastructure and services. The Fund makes use of different financial instruments, such as investments, financing, support operations and equalization of financial charges and is managed by the National Film Agency - Ancine.

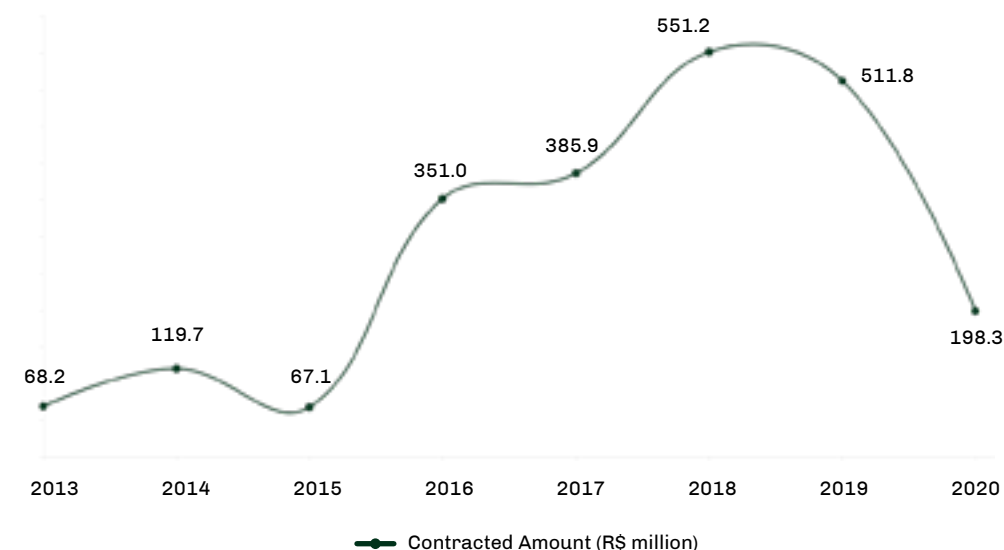
BRDE has been the Fund's financial agent since 2012, working on the operationalization of the Fund's resources. In this period of partnership between BRDE and FSA, the amount

of resources allocated to this segment of the creative economy accumulated a total of R\$ 2.2 billion, in 3,694 audiovisual projects.

In addition to support for traditional lines, this year the FSA emergency credit line was launched to support the sector severely impacted by the covid-19 pandemic. The total amount made available to BRDE was R\$ 150 million, for the maintenance of jobs in the production chain of the audiovisual sector, as producers, distributors and exhibitors. Of this amount, R\$ 69.5 million was used in the 116 contracts concluded.

### FSA Contracted Amount

R\$ million



## Supporting Governments and entities

### RIO GRANDE DO SUL

- Participates in the Management Committee of ABC (Low Carbon Agriculture) in the State of Rio Grande do Sul;
- Participates in the Board of Emater/RS;
- Member of the Maize Chamber and the Planted Forestry Chamber, linked to the State Secretariat of Agriculture of RS;
- Integrates the Technical Group and the Fundopem Council linked to the State of RS Government's Secretariat for Development and Tourism;
- Member of the Permanent Environmental Planning Technical Chamber, CONSEMA, linked to the RS Environment Secretariat;
- Participates in the Rio Grande do Sul Renewable Energy Program, of the Ministry of Mines and Energy
- Participates in the Management Group of the State Soil and Water Conservation Program;
- Member of the Thematic Chamber of Oliviculture/State Oliviculture Program;
- Integrates the Sectorial Policy Coordination of the Animal Protein Chain;
- Participates in the Biogas Forum;
- Participates in the Parliamentary Front for Mini and Micro Generation of Renewable Energy;
- Participates in the Wheat Sectorial Chamber linked to the Secretariat of Agriculture, Livestock and Rural Development of the State of RS;
- Supports the Pro-Corn Program of RS;
- Member of ADVB-RS Export Award Council;
- Member of the Mercosur Sectorial Chamber linked to the Secretariat of Agriculture, Livestock and Rural Development of the State of RS;
- Member of the Sectorial Chamber of Soy linked to the Secretariat of Agriculture, Livestock and Rural Development of the State of RS.

### SANTA CATARINA

- Member of the Technical Committee of PRODEC - Catarinense Company Development Program;
- Member of the Management Council of NITA (Center for Technological Innovation for Family Farming);
- Member of the Deliberative Council of SEBRAE SC;
- Member of the Deliberative Council of IEL SC (FIESC);
- Member of the FIESC Economics Council;
- Member of the Fiscal Council - Competitiveness and Development Forum for the Western Region of Santa Catarina;
- Member of the Advisory Committee - Industrial Export Extension Project (PEIEX) Chapecó Operational Nucleus.

### PARANÁ AND MATO GROSSO DO SUL

- Member of the Board of the TECPAR Technological Incubator - INTEC of the Paraná Institute of Technology;
- Operational agreement with Paranácia - Autonomous Social Service, linked to the Secretariat of Urban Development of the Government of the State of Paraná;
- Agreement with Fomento Paraná and member of the Paraná State Development System;
- Member of the Management Committee of the APL Paraná Network, linked to the Secretariat of Planning and General Coordination;
- Member of the Permanent Forum of Micro and Small Enterprises of the State of Paraná - Fopeme, linked to the Secretariat of Planning and General Coordination;
- Technical Cooperation Agreement with the State of Paraná, through the Concessions Management Council, linked to the Secretariat of Planning and General Coordination - SEPL;
- Member of the Board of Directors of FUNPAR - Foundation of the Federal University of Paraná;
- Institutional agreement with the Federation of Industries of Paraná - FIEP and with the National Service of Industrial Learning - SENAI/PR;
- Technical Cooperation Agreements and Agreement with the Trade Associations of the Municipalities of Cascavel, Toledo, Francisco Beltrão, Maringá, Palotina;
- Technical Cooperation Agreement with the Junta Comercial do Paraná - JUCEPAR;
- Reciprocal Collaboration Agreement with the State of Mato Grosso do Sul;
- Technical Cooperation Agreement with the Association of Municipalities of Paraná - AMP;
- Technical Cooperation Agreement with the Union of Metallurgical, Mechanical and Electrical Material Industries of Londrina - Sindimetal;
- Technical Cooperation Agreement with ABRAPCH - Brazilian Association of Small Hydroelectric Plants;
- Technical Cooperation Agreement with the Association of Brazilian Information Technology Companies - ASSESPRO Regional Paraná;
- Member of the Paranaense Renewable Energy Program, linked to the Secretariat of Planning and General Coordination;
- Member of SEPARTEC - Paraná State Technology Parks System and coordinator of the Thematic Chamber on Promotion and Financing;
- Technical Cooperation Agreement with the Paraná Institute of Technology - TECPAR;
- Technical Cooperation Agreement between the Regional Development Bank of the Far South - BRDE and the United Nations Industrial Development Organization - UNIDO.





# BRDE'S OPERATION IN THE COVID-19 PANDEMIC

The emergence of the covid-19 pandemic imposed numerous difficulties on the whole society. Since the announcement of the World Health Organization (WHO) on the situation of the pandemic, BRDE has tried to contribute with efforts by the controlling states and civil society in the fight against the new coronavirus and its consequences. In this broad effort, the Bank provided remote work to employees, adapted its facilities to receive those employees whose activities are inevitably on-site, provided emergency resources for entrepreneurs to support their immediate costs, granted an extension of time for clients to pay their obligations, supported the performance of tests to detect the coronavirus in the population and studies on the subject, in addition to participating in voluntary actions for those most vulnerable.

## Contingency Plan

In March 2020, BRDE created a Steering Committee to monitor the topic daily and report periodically to the Board of Directors, weekly or whenever the need is identified. The Contingency Plan was also prepared, considering the guidelines established by the controlling states and the administrations of the municipalities where BRDE has units. The Plan established actions to protect its employees and maintain the continuity of operations, prioritizing remote work (home office) for employees.

The Bank's technology area was committed and, in just a few days, carried out several actions to make the teleworking of most employees feasible. Among the initiatives, we highlight:

1. Increase in the capacity of internet links to support the home office activity, seeking to reduce the chances of continuous interruption of remote work;
2. Task force for creating and making available manuals so that the users themselves could configure their personal equipment to access the BRDE network and systems from the home office;
3. Availability of BRDE equipment for users who did not have a personal computer;
4. Creation of a team to monitor the links and define protocols to be followed in case of instability - resulting in greater agility to resolve instability events;
5. Increased security on BRDE's internet links, increasing protection against attempts to attack the Bank's cyber environment (attempts at cyber attacks were increasing during the pandemic period - a fact widely reported in the media, including);
6. Maintenance of an on-site team at the BRDE facilities (4 professionals every day), in addition to the 24x7 on-site monitoring, which remains unchanged. Extra security measures were taken for these professionals who work in person, even guaranteeing safe means of transportation for travel to BRDE;
7. Structuring of teams with differentiated service logic, specific to the pandemic period, on 3 levels: basic service, intermediate problems and complex issues such as infrastructure and servers;
8. Implementations in systems continued at an accelerated pace, prioritizing deliveries that facilitate remote work by agencies and that respond to credit measures linked to the pandemic period, such as extensions of liabilities in financing contracts, contract renegotiations and new implementations in the contract system.

On the other hand, in the BRDE facilities, there was a preparation to reduce the risk of contagion for employees who carry out necessarily on-site activities. Among the initiatives, we can highlight the disclosure of a series of guidelines to employees, the acquisition of Personal Protective Equipment (alcohol gel and mask) and the modification of workstations in order to obey the physical distance between colleagues.

## Support for carrying out tests and reports for the detection of covid-19

Aiming at expanding the diagnostic capacity of the new coronavirus, BRDE supported the joint action of the University of Vale do Rio dos Sinos - Unisinos, through the São Leopoldo Technological Park - Tecnosinos and Hemocord Biotecnologia, through the BRDE Labs Program. BRDE resources were allocated to the acquisition of 1,000 tests for the detection of covid-19 and the issuing of reports, in the pilot stage of an innovative project that assists the public health gaúcho system integrated into the Gal LACEN System.

The success of the first stage provided the continuity of the project for a greater scale of effectiveness. Still with the participation of volunteers from the Unisinos Health and Polytechnic Schools, it was possible to carry out 5,400 tests per month, in a system capable of operating 24 hours a day, seven days

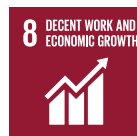
a week. This initiative integrated a series of actions developed within the scope of the innovation ecosystem Unisinos - Tecnosinos in the fight against the pandemic.

The realization of the covid-19 PCR tests through the Hemocord, Unisinos and BRDE Partnership Project made the University and the company a reference in Vale dos Sinos, helping to fight the pandemic. Through agreements with ACIST (Commercial, Industrial and Technology Association of São Leopoldo) and IBTEC (Brazilian Institute of Technology for Leather, Footwear and Artifacts), which intermediated the marking of the collections that were carried out in the container installed for this purpose, with subsidized costs (value that covered only the inputs used), much lower than the prices charged by private laboratories.

## Extension of payments for portfolio operations

In order to mitigate the effects of social distance on its clients' businesses, BRDE has extended payments for loan operations in the portfolio, which were based on its own resources. The Bank also adhered to the extensions (standstill) of the partner institutions, covering all operations that had a framework.

In order to make this initiative feasible, BRDE developed and made available a tool for adhering to the extensions in Internet Banking to facilitate access and operation, which enabled greater agility and ease for clients. In all, 2,513 contracts were signed, totaling R\$ 3.2 billion in postponed credit operations.



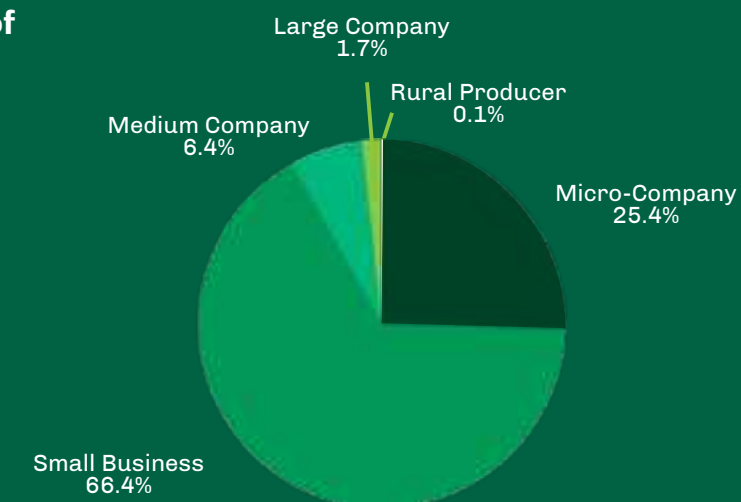
## BRDE Recupera Sul

The BRDE Emergency Credit Program for the recovery of the economy of the South Region - BRDE Recupera Sul - was launched in March with the objective of supporting companies, mainly micro, small and medium-sized companies, and individual micro-entrepreneurs directly or indirectly affected by the pandemic. The funds were directed to working capital and microcredit, also made possible by the BRDE partner network, obtaining greater capillarity in its distribution.

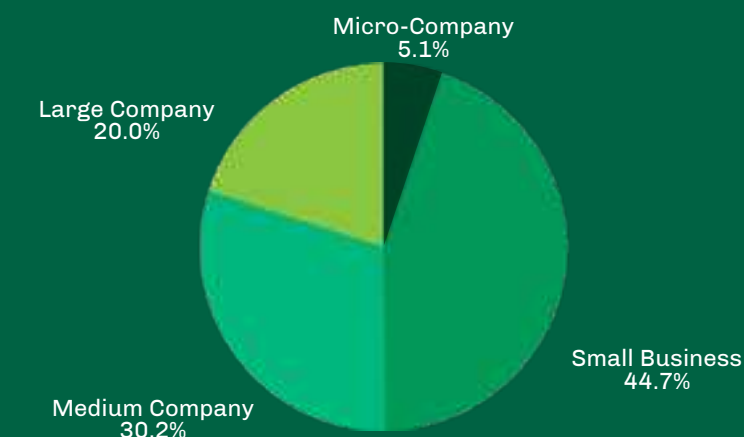
To operationalize the program, BRDE made its own resources available and sought new limits with funding providers. BRDE Recupera Sul promoted new mechanisms in order to streamline and simplify the approval and contracting of operations, through actions such as automatic classification, simplification of the credit analysis report, greater agility in the approval of operations and expansion and flexibility of use Guarantee Fund for Investments (FGI).

The Program benefited 1,612 companies, with a predominant participation of micro and small, which corresponded to 91.8% of clients. In terms of values, Recupera Sul financed R\$ 518.9 million, the majority of which was for micro, small and medium-sized companies, which represented 80.0% of the total contracted funds. Among the sectors supported, the participation of the manufacturing industry stands out with 36.3% of financing, trade with 22.5%, food and accommodation 6.9% and construction with 6.5% of the amount.

% Distribution  
of number of  
customers  
by size



% Distribution of  
value contracted  
by size





## Support in covid-19 studies

BRDE also supported the Pontifical Catholic University of Paraná (PUCPR) in carrying out research to face the covid-19, with R\$ 138 thousand destined to its cost.

The research will provide new evidence and support for coping with the disease, for decision-making and the search for health alternatives. The studies, contemplated in a public notice, translate the knowledge through the sponsorship destined to the projects.

Among the studies, there is work that, based on the evidence in people infected with the coronavirus, confirms covid-19 also as a vascular disease and not just as a pulmonary one.

Another ongoing PUCPR study is conducted in partnership with the Hospital de Clínicas Complex of the Federal University of Paraná and the Carlos Chagas Institute (ICC/ FiocruzParaná). Beginning in June 2020, the project uses mesenchymal stem cells, derived from umbilical cord tissue, to treat patients with severe acute respiratory syndrome due to SARS-CoV-2. The objective of the study is to decrease the length of hospital stay and mortality of patients, resulting in a reduction in the social and economic costs associated with the disease.



# BRDE AND INNOVATION

## BRDE Inova

BRDE demonstrates its support for innovation through the BRDE INOVA Program, divided into three fronts of action: financing, capital injection via Equity Investment Funds (FIP) and acceleration of startups.

Since the launch of BRDE Inova, in 2013, R\$ 912.2 million has been financed in 375 innovative projects in various sectors in the South Region, using Finep and BNDES as the main fundings.

### BRDE INOVA Program Contracts

R\$ million



## Finep

As of 2013, Finep resumed the transfer of resources to innovative projects through financial agents. Since that beginning, BRDE has financed R\$ 572.0 million, corresponding to 41.4% of the total transferred by Finep to all financial institutions. For this performance, BRDE has always led the ranking as Finep's biggest transfer agent.



## BRDE LABS – PARANÁ

The BRDE Labs Program, coordinated by the Paraná Agency, aimed to offer support, training and opportunities for generating business to startups that develop solutions for different areas, but with a focus on agribusiness. The program, developed in partnership with Hotmilk, accelerator of the Pontifical Catholic University of Paraná (PUCPR), and support from agroindustrial cooperatives in Paraná, was initially thought to be hosted at PUCPR units in Toledo and Londrina. As a result of the pandemic, it was decided to develop the program remotely.



Through this program, BRDE sought to add to the entrepreneurs the market experience, the practical knowledge of entrepreneurship and the opportunities to implement the projects, fostering sustainable innovation.

watch  
on youtube



The program was carried out in 2 independent phases, according to the maturity stage of the registered startups: Product Lab and Business Lab.

- *Product Lab*: focusing on the first tests of the MVP (Minimum Viable Product) in the market, in the generation of performance indicators, in addition to training and mentoring to validate the business model.
- *Business Lab*: aimed at structuring the company and growing sales, accessing different client channels and future business partners.

In the first phase (*Product Lab*), the program enrolled 179 startups from all over the country. All of these were evaluated by a committee formed by representatives of the partner cooperatives, BRDE and Hotmilk. Based on the analysis of the adequacy of the proposed solutions to the identified demands, 36 startups were chosen to continue with the project. Each of these startups held the pitch, which consists of a personal presentation to an evaluating panel, defending their proposals for innovation and technological development. The 20 best rated startups entered a four-week pre-acceleration phase. After that, 10 startups were selected for the acceleration stage: Manfing, PecSmart, Silos, Haka Bio Processos, Extractify, Ylive, Transcender, Tecexpert, Agroraptor and Traive.

The second phase of the program (*Business Lab*) received the registration of 159 companies, which were evaluated by the committee composed of representatives of the partner cooperatives, BRDE and Hotmilk. Subsequently, the business roundtables were held among the 20 best rated and cooperative startups, through 72 meetings. At the end, based on the feedbacks provided by the cooperatives, the 10 startups participating in the acceleration were selected: Digifarmz, Scoreplan, Cycloar, Radek Sistemas, Agapys Tecnologia, Aware, Cowmed, Gogenetic, Giro.Tech and Bart Digital.

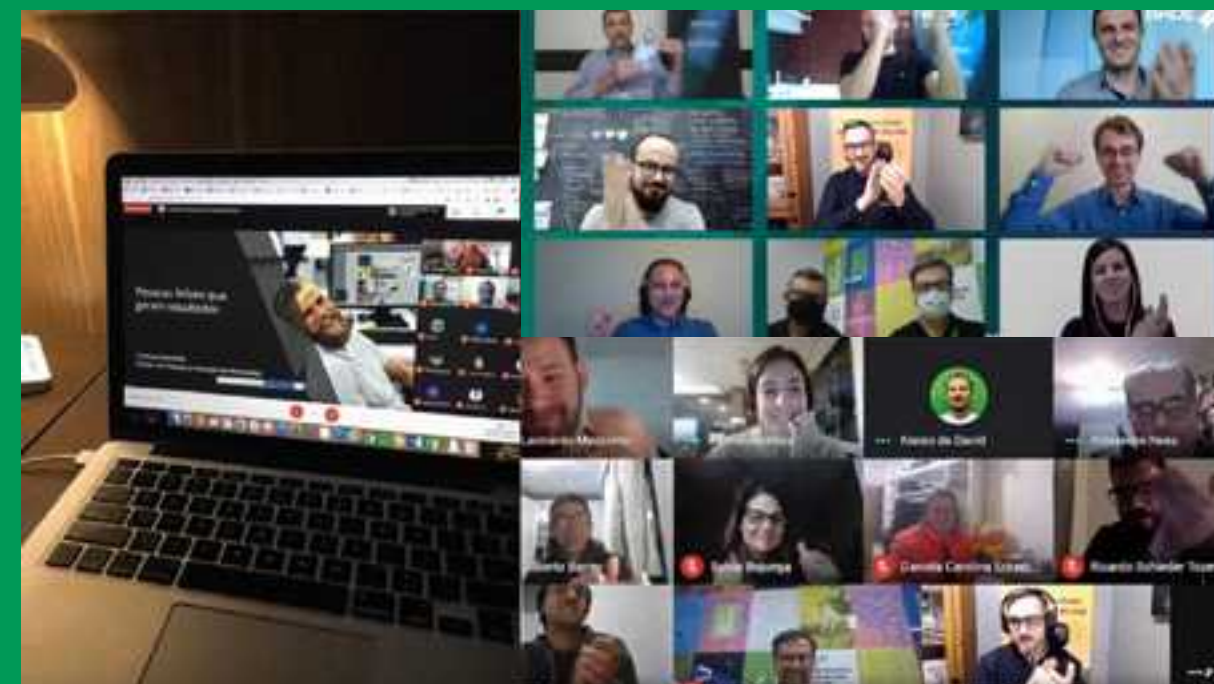


## BRDE LABS – RIO GRANDE DO SUL

Launched in May, BRDE Labs had a partnership with the Ventiur accelerator and the technology parks of the three universities that are part of the Alliance for Innovation: UFRGS, PUCRS and Unisinos. The Program featured 188 startups enrolled in Rio Grande do Sul, of which 30 were selected for the pre-acceleration stage and 12 were chosen for the acceleration stage. The startups chosen for the acceleration process were the following: 2Metric, Besouro Agency, BioIn, DigiFarmz, Elysios, Essent Agro, Faba, Insumo Fácil, Palma Sistemas, Polvo Spot, TALOs and Optim.

The BRDE Labs Program prioritized training and mentoring activities, as well as connections for generating business. The program included a series of bootcamps, follow-up meetings and training events focusing on the development of entrepreneurs in the themes: leadership, OKRs, legal aspects, accounting, sales, marketing, management, finance, HR, pricing, product development and fund-raising.

In November, Demoday took place, the closing event of the acceleration process, in which the best performing startups throughout the program were presented to potential investors and business partners: Alloy, Digifarmz, Elysios, Essent Agro, Faba, Optim and Palma Systems. At the event, each finalist startup had four minutes to present the business, as well as its development throughout the program and two more minutes for interaction with the bank. According to the evaluation of the technical committee and the banking sector, the startups Palma Sistemas, DigiFarmz and Elysios were the ones that showed the best performance, being confirmed as the winners of the 2020 edition of the BRDE Labs Program. As a prize, they receive R\$ 25 thousand, R\$ 15 thousand and R\$ 10 thousand, respectively.



# EQUITY INVESTMENT FUNDS (FIPS)

Investments in Equity Investment Funds (FIPs) are one of the instruments mentioned in BRDE's Strategic Planning to support the innovation ecosystem of the South Region, representing an important lever for economic development. BRDE's participation in FIPs contributes to a significant part of the Fund's resources being invested in companies with headquarters in

the South Region, since by becoming a shareholder in the Fund, BRDE requires that at least the capital subscribed by the Bank be directed to companies of your region of operation. BRDE is currently a shareholder in FIPs Criatec 3 and FIP Anjo.

## Criatec 3

BRDE is a shareholder of Criatec 3, an Investment Fund with the purpose of capitalizing innovative micro and small companies from all over the national territory that have technological innovation as their main competitive differential. According to the Fund's mandate, these innovations must offer a strong barrier to entry, must be scalable and solve a relevant market problem. By the end of December 2020, Criatec 3 had already invested in 28 companies, 9 from the South Region.

## FIP Anjo

BRDE is a shareholder of FIP Anjo, which aims to invest resources in start-up companies, together with angel investors and/or accelerators, as well as in small innovative companies, seeking to stimulate entrepreneurship, develop innovative companies at an early stage and induce the best governance and management practices in the investee companies. Domo Invest, manager of the Fund, intends to invest in more than 100 companies from all over the national territory, the first 40% of which will be directed to companies with annual sales of up to R\$ 1 million. By the end of 2020, the Fund had already invested in 16 companies, 3 from the South Region.

## ACATE Guarantee Fund

BRDE, ACATE and guarantors Garantenorte and Garanteoeste launched the ACATE Guarantee Fund (FGA), with the objective of offering credit guarantees for innovative small and medium-sized companies, facilitating access to working and investment capital lines.

In 2020, 27 companies associated with ACATE and/or regional innovation hubs benefited, corresponding to a total of R\$ 3.7 million in contracted financing.

## BRDE 6.0

The BRDE 6.0 Project is a set of actions aimed at modernizing and digitally transforming credit granting, standardizing and simplifying processes, flows and documents, and managing resource needs for maintaining and expanding BRDE's operational activities.

The project was structured to operate on 5 fronts: credit granting, operational flows, document management, internal systems and funding management, with various activities arising.

Many of the actions of the BRDE 6.0 project were brought forward to the first half of 2020 in order to meet the growing demand for financing requests, quickly and effectively. Launched in 2019, this project brings together, in a coordinated manner, initiatives aimed at modernizing the credit granting processes and bringing the Bank closer to its clients, and its completion is scheduled for 2021.





# OPERATIONAL PERFORMANCE

The ability to adapt to the substantial changes that occurred in 2020 is evidenced in the operational performance of BRDE. The contracted volume exceeded R\$ 3.3 billion, exceeding the target established in the revised Operational Plan 2020 of R\$ 3 billion by 10%. A significant part of these resources was directed to clients impacted by the pandemic, mainly small entrepreneurs.

## Repercussion

BRDE provided, through the supported projects, the creation and/or maintenance of 35.3 thousand direct and indirect jobs. These investments also enabled an additional collection of ICMS estimated at R\$ 212.2 million for the South Region.

**35.3 thousand**

DIRECT AND INDIRECT JOBS

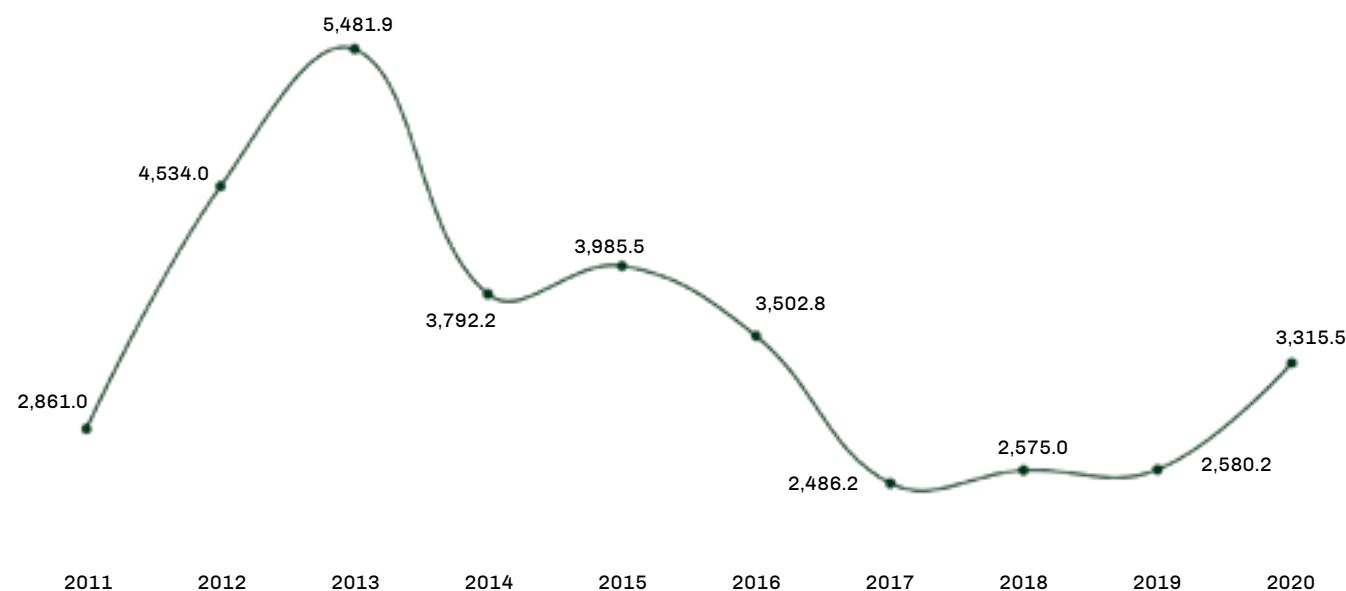
**R\$ 212.2 million**

COLLECTION OF ICMS

## Contracts

BRDE contracted R\$ 3.3 billion in 2020, showing a real growth of 28.5% in relation to 2019. The amount of operations is higher than the amount contracted annually in the last three years.

Evolution of contracts | Actual Values  
R\$ million



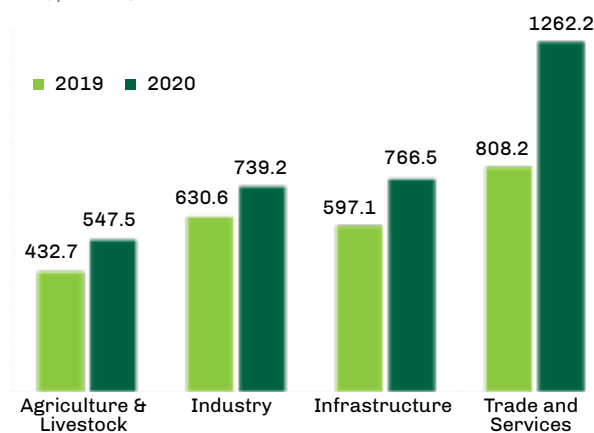
The number of contracted operations reached 4,375, representing an increase of 19.5% compared to 2019. It is important to note that this evolution occurred even with the majority of BRDE employees in remote work, which demonstrates the institution's commitment in applying credit in South Region, regardless of the form of work adopted.

### CONTRACTS BY SECTOR

The contracted volume increased in all sectors of activity in 2020. Highlight for the amount allocated to trade and services, the segment most affected by the pandemic, which showed an increase of 56.2% in relation to 2019. The contracted amounts for infrastructure grew 28.4%, from agriculture in 26.5% and 17.2% for industry.

### Value Contracted by Sector

R\$ million

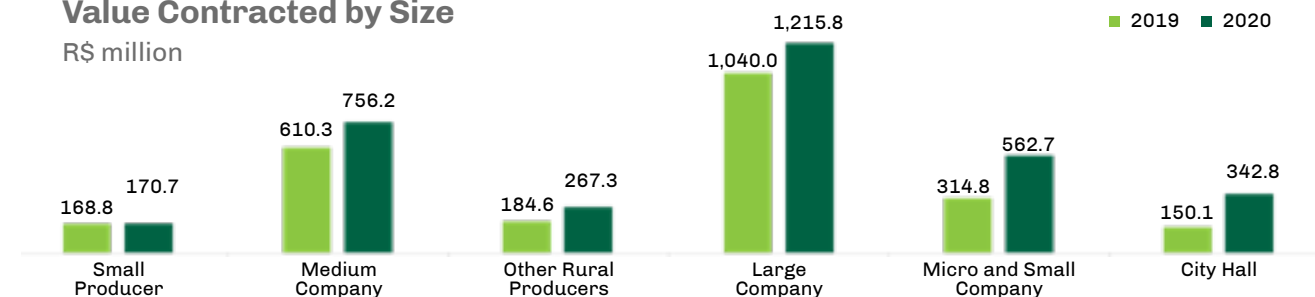


### CONTRACTS BY SIZE

The contracted volume increased in all segments by size. In 2020, specifically for micro and small companies, the contracted amount was R\$ 562.7 million, 78.8% higher than the previous year, when it reached R\$ 314.8 million.

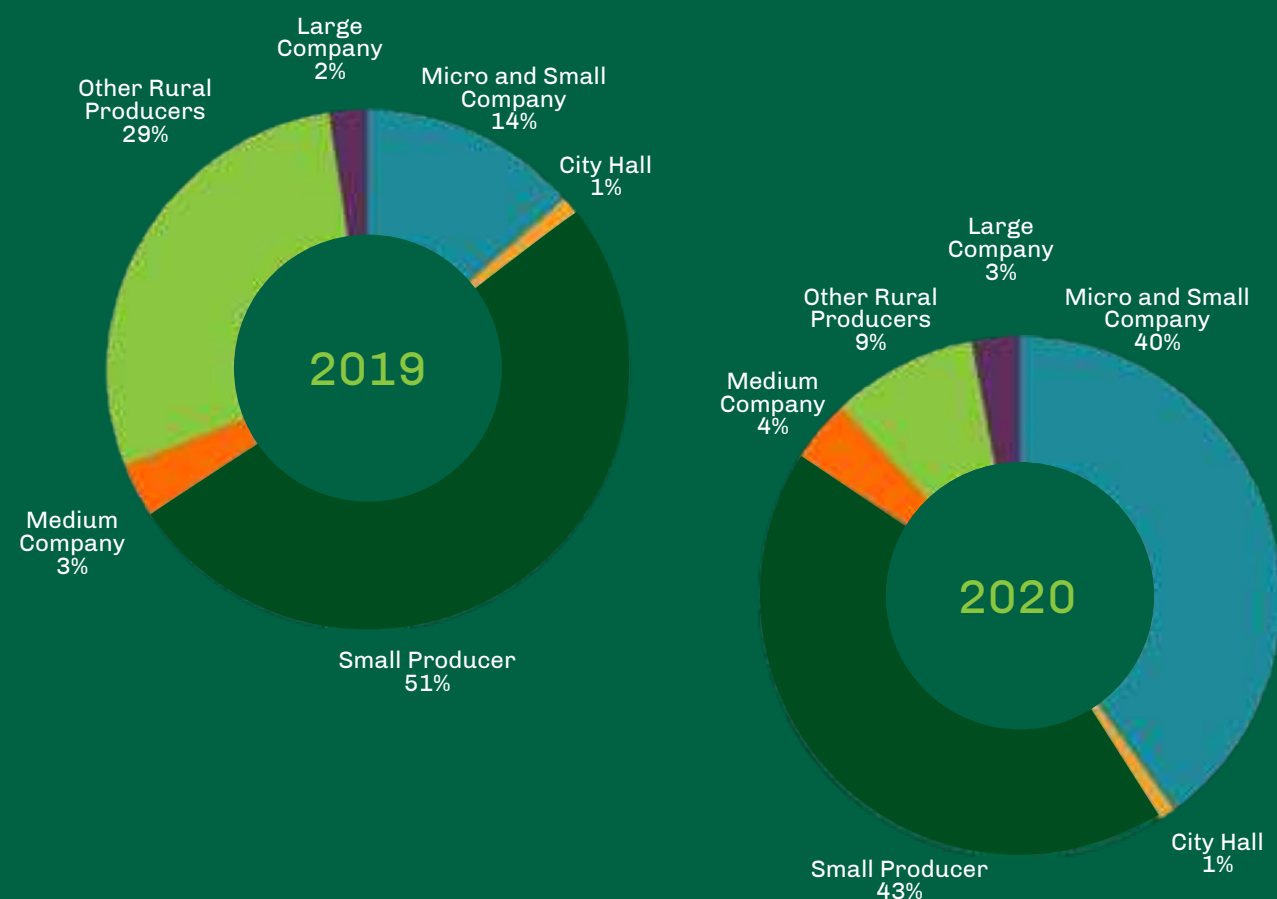
### Value Contracted by Size

R\$ million



Regarding the number of credit operations, 1,721 micro and small companies obtained financing with BRDE, a number four times higher than in 2019. These data demonstrate the success of BRDE's effort to support small entrepreneurs, mainly at the time economic crisis.

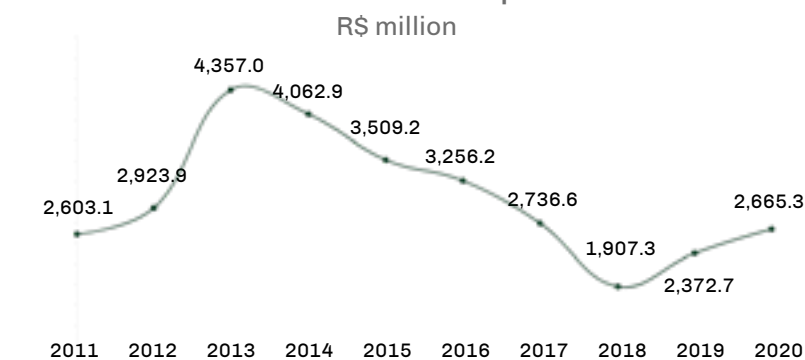
### Number of Customers contracted by Size



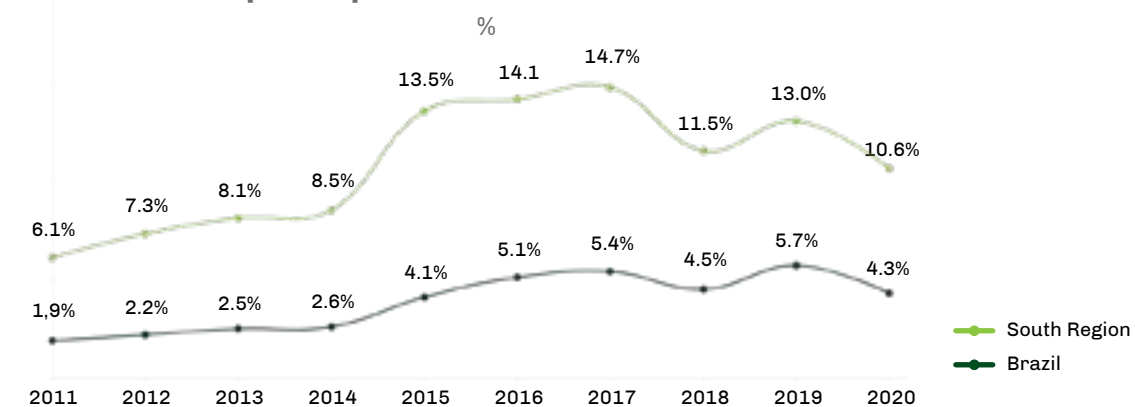
### DISBURSEMENTS

The release of funds made by BRDE reached R\$ 2.7 billion in 2020, which corresponds to a growth of 12.3% in real terms, in relation to the previous year.

### Evolution of disbursements | Actual Values



### BRDE's participation in BNDES disbursements



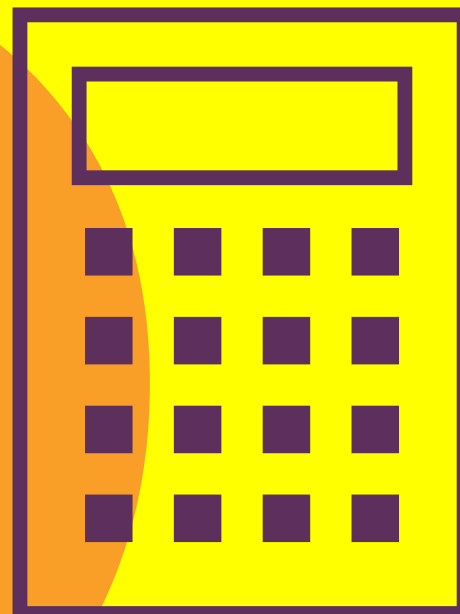
BRDE represented 4.3% of the national disbursements of the BNDES System, ranking 9th in the ranking of accredited agents. Specifically in the South Region, the Bank participated with 10.6% of all disbursements, remaining in the 4th position.

Although with regional operations, BRDE was the main national repeater of the Prodecoop

Agricultural Program (for the development of cooperatives), of operations via Digital Channels for the Public Sector and of Pronaf Investment of the National Program for Strengthening Family Farming (investment for individuals) legal), in addition to the outstanding performance in the Program for Construction and Expansion of Warehouses (PCA).



# FINANCIAL PERFORMANCE



## Result of Operations

Despite the reduction of 28.3% in relation to the previous year, the BRDE result exceeded the initial estimates of when the effects of the pandemic began. The Bank obtained R\$ 199.3 million in net income.

The increase in expenses with allowance for loan losses (59.0%), in view of the recession, and the lower income from financial investments (-53.1%), explained by the use of own resources in the Recupera Sul Program, were the factors that most affected the financial figures for 2020.

BRDE's Financial Statements can be found in full on the Bank's website: [www.brde.com.br](http://www.brde.com.br)

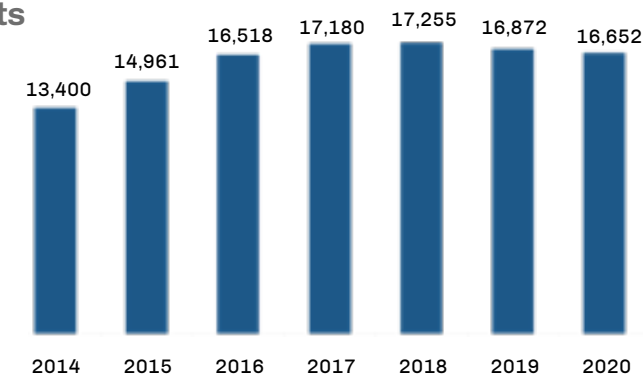
[access BRDE's  
Financial  
Statements](#)

## Total Assets

BRDE's total assets decreased 1.3% compared to 2019, ending the year at R\$ 16.7 billion.

### Total Assets

R\$ million

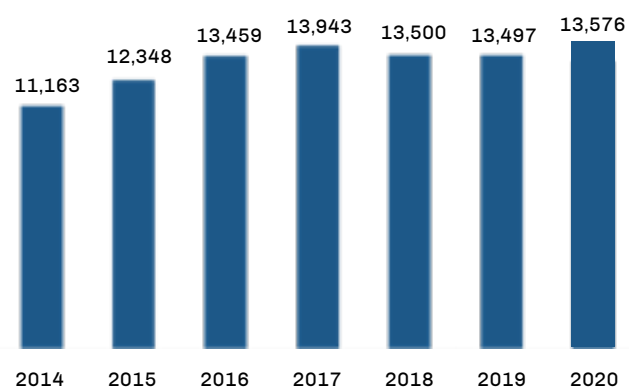


## Balance of Operations

BRDE's portfolio of operations slightly increased this year, reaching R\$ 13.6 billion.

### Balance of Credit Operations

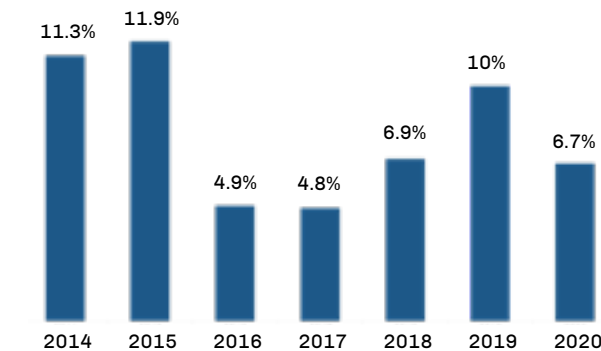
R\$ million



## Return on Equity

The return on equity was 6.7% in 2020. Although lower than that recorded in 2019, it exceeded the goal of 6.25% established in the Strategic Planning.

### Return on Equity

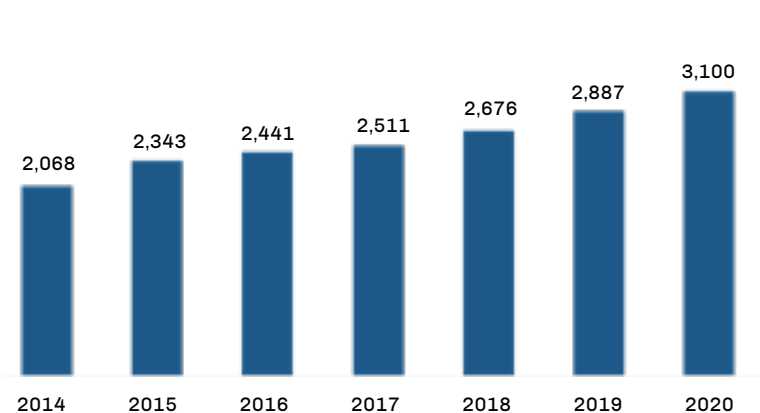


## Shareholder's equity

BRDE shareholders' equity exceeded the R\$ 3 billion mark, representing an increase of 7.4% in relation to the previous year. This growth provides greater financial capacity for the Bank to finance the development of the South Region.

### Shareholder's Equity

R\$ million

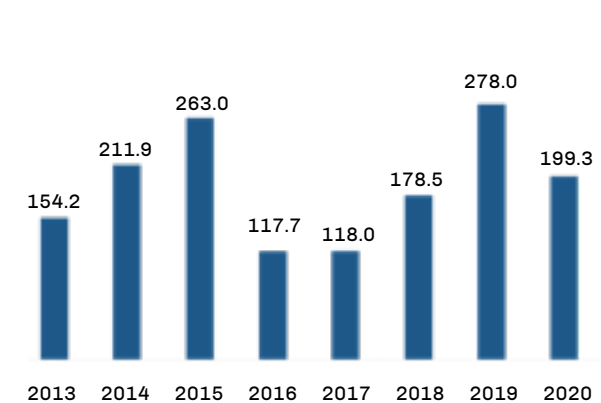


## Net income

BRDE achieved R\$ 199.3 million in net profit in 2020. Even though below the figure presented in 2019, the result exceeded expectations, in view of the serious economic crisis.

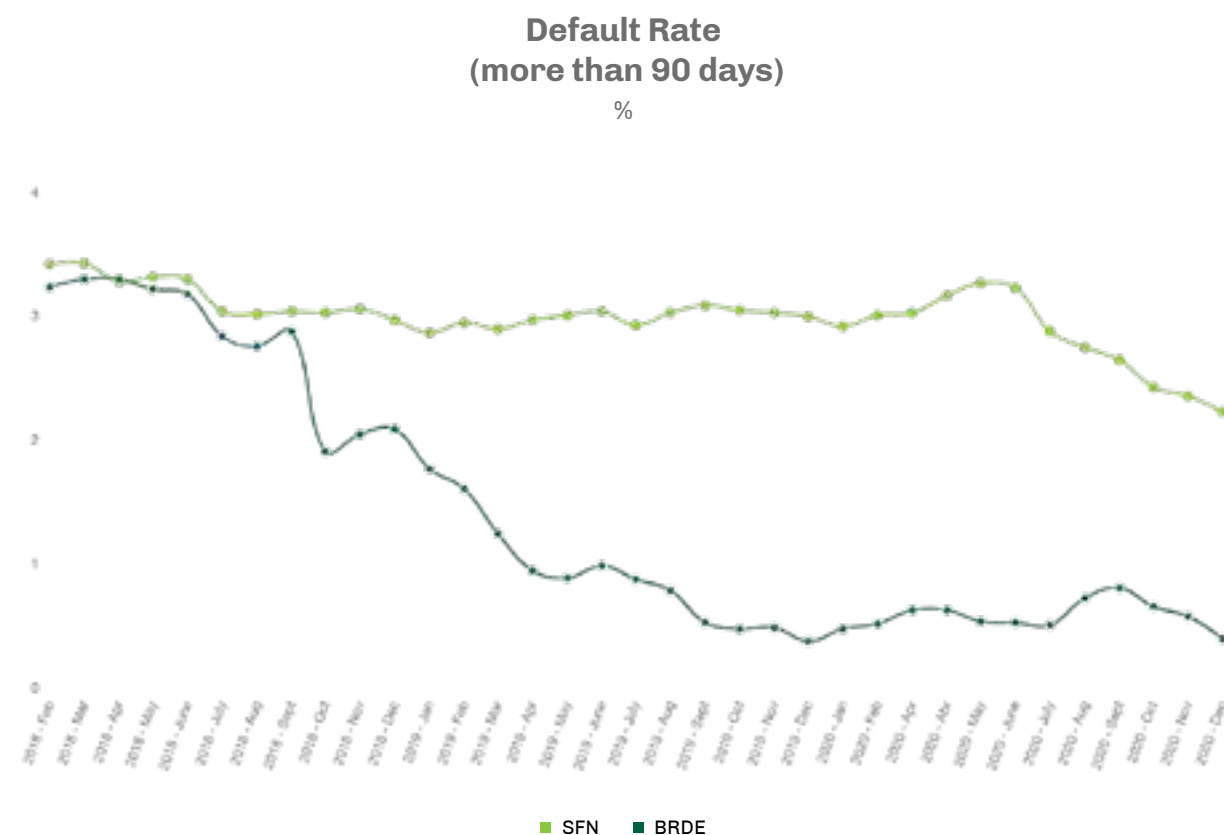
### Net Income

R\$ million



## Default rate

Even with the period of difficulties due to the pandemic, the default rate at the end of 2020 registered a new record, reaching 0.32%, below that seen in the previous year. Additionally, this rate was lower than those presented by the averages of the National Financial System (2.12%) and by the group of public (1.95%) and private (2.26%) banks.



## Wealth Generation and Distribution

The total wealth generated and distributed by BRDE in 2020 is represented in the following tables:

Generation and Distribution of Wealth   R\$ thousand	2020	Distribution of Stakeholders   R\$ thousand	2020
(A) Gross Revenue	1,341,496	<b>GOVERNMENT</b>	218,464
(B) Goods and Services Purchased from Third Parties	-838,394	Purged taxes or subsidies	218,464
Onlending expenses	-661,164	<b>EMPLOYEES</b>	174,392
Provision for doubtful loans	-98,613	Wages	107,320
Others	-78,616	Social Security Charges	8,253
(C) Gross Valu Added (A-B)	503,102	Private Pension Plans (complementary)	13,702
(D) Retentions (depreciation, amortization, depletion)	-6,269	Benefits	32,853
(E) Net Added Volume (C-D)	496,834	Profit Sharing	12,264
(F) Transfer	95,329	<b>RETAINED EARNINGS FOR THE YEAR</b>	<b>199,306</b>
Financial Income	97,512		
Non-operating income	-2,183		
<b>(G) AMOUNT ADDED TO DISTRIBUTE</b>	<b>592,162</b>		



# BRDE AND SOCIOENVIRONMENTAL RESPONSIBILITY

The 2030 Agenda for Sustainable Development, adopted by the Member States of the United Nations (UN), covers economic development, the eradication of poverty, misery and hunger, social inclusion, environmental sustainability and good governance in all levels, including peace and security. 17 Sustainable Development Goals (SDGs) and 169 global action goals were created to reach by 2030, covering the environmental, economic and social dimensions of sustainable development, in an integrated and interrelated way.

BRDE, by converging with this agenda, established in its Strategic Planning the objective of being recognized as an institution aligned with

the best practices of social and environmental responsibility and the objectives of Agenda 2030, through actions in two dimensions.

Internally, it implies the advancement of actions related to the Environmental Agenda for Public Administration (A3P), an initiative of the Ministry of the Environment, and the promotion of practices aligned with the 2030 Agenda.

Externally, it refers to an active role in promoting Social and Environmental Responsibility actions with the various levels of society with which BRDE interacts, such as forming partnerships and participating in events.

## SUSTAINABLE DEVELOPMENT GOALS





## Public Administration Environmental Agenda

In 2020, BRDE finalized its first Social and Environmental Management Plan, carried out within the scope of the Environmental Agenda for Public Administration (A3P). The execution of the Plan took place in the last 4 years and was marked by several actions to improve the social and environmental performance of BRDE, as in the themes below. At the end of the year, the Bank renewed its adhesion to the program in order to face new challenges, especially in the areas of sustainable purchases.

## Subject: Energy

Renegotiation of demand contracted at the Paraná and Santa Catarina branches;

Changing the cleaning time to daytime at branches in Rio Grande do Sul and Santa Catarina;

LED lighting (99% at the Paraná and Santa Catarina branches, 80% at the Rio Grande do Sul branch);

Adequacy of the Chillers of the air conditioning system at the Santa Catarina Agency;

Use of split with energy efficiency Inverter system;

Study of self-generation of photovoltaic energy (at the Paraná and Rio Grande do Sul branches);

Diagnosis of Energy Efficiency of BRDE buildings.

## Subject: Quality of Life

Bike racks in all agencies;

Community garden at the Paraná Agency;

Work Accident Prevention Week lectures.

## Subject: General Materials/Water

Standardized double-sided printing;

Periodic impression report to control the volume of impressions;

Electronic Document Management Project (GED) to reduce the use of paper;

Practically elimination of the use of disposable plastic in glasses and water bottles on the premises of BRDE - Campanha dos Copos;

Reuse of water with cisterns and elevated water tanks at Agência do Paraná;

Changing taps with less water consumption.

## Subject: Waste

Exchange and standardization of Collectors (Correct Disposal Campaign);

Creation and dissemination of the BRDE Waste Manual;

Correct destination of organic waste at the Santa Catarina and Paraná branches;

Destination of goods at the end of life for entities that promote reuse;

Sewing with Solidarity Project, reusing unused banners;

Realization of two Inventories of Greenhouse Gas Emissions of BRDE.

## Subject: Awareness, Training and Mobilization

Cup Campaign;

Correct Disposal Campaign;

Campaigns to raise awareness of the Social and Environmental Responsibility Calendar.





## GLOBAL COMPACT – Social and Environmental Responsibility and SDGs

On the 15th and 16th of June 2020, the Global Compact celebrated 20 years of existence, on the same date that celebrated the 75th anniversary of the UN, an extraordinary opportunity to celebrate the advances in corporate social and environmental responsibility and the Sustainable Development Goals. BRDE engaged in the initiative through several actions:

- Disclosure of the 17 SDGs to the internal and external public of the Bank;
- Internal marketing campaign for the programmed action, in which employees were asked to post a picture of themselves on their social networks with a frame indicating their commitment to the objectives of Social and Environmental Responsibility;
- Realization of Live “Business Engagement in SDG. You are part of this”, to raise awareness and disseminate the Sustainable Development Goals to BRDE employees, with the participation of the NGO “nós podemos” in Santa Catarina;
- Availability of the Global Compact course “How to understand and how to act on the Global Objectives”.

## SDG campaign in practice

During the months of September and October, BRDE disseminated the SDG Campaign in practice on its social networks and to its collaborators. All SDGs were presented highlighting what we can do to contribute to a better future.

It was a daily invitation to think about tomorrow and social and environmental responsibility, in addition to disclosing what each of the SDGs - Sustainable Development Goals represents.

## SARAS

Still internally, BRDE has advanced in the management of social and environmental risks and, in 2020, it implemented the Environmental and Social Risk Management System (SARAS).

The implementation of this new methodology was possible after the execution of several tests and the training of the entire technical staff. SARAS encompasses the set of policies,

guidelines, tools, procedures and systems that facilitate the identification, assessment and mitigation of socioenvironmental risks generated during the development of a project or economic activity. In addition to having an additional tool in the evaluation of projects, thus excluding those with the greatest socio-environmental risk, BRDE acts technically by suggesting actions that reduce investment impacts.

## Participation in Zero Summit 2020

“Innovation and technology for a zero-carbon future” was the central theme of Zero Summit 2020, held in November in parallel to Welcome Tomorrow - the main mobility event in the country, both online and in person, in São Paulo. The Planning Director, Luiz Corrêa Noronha, represented BRDE in the panel on Waste, when he highlighted the foundations of creation and the central axes of the BRDE PCS Program - Sustainable Production and Consumption.

Noronha also highlighted the Sul Resiliente project, the partnership between BRDE and the World Bank. Aimed at municipalities, this project aims to prevent and mitigate the negative effects of climate change that affect all regions of the country, such as drought, floods and landslides.

## Participation in the 15th edition of the “Sustainable Future Dialogues”, on the recovery of the green economy.

Promoted by the Climate and Society Institute (ICS) and the German Embassy, the online panel was attended by BRDE, BNDES and the German Development Bank (KfW). In her explanation, the Chief Executive Officer, Leany

Lemos, highlighted the ongoing change in the profile of BRDE's sources of funds, including international partners, which also allowed the Bank to direct its portfolio to projects linked to the Sustainable Development Goals (SDG).



## Viva Água

BRDE formalized its adhesion to the Viva Água movement, carried out by the Grupo Boticário Foundation for Nature Protection, in partnership with ProAdapta, Companhia de Saneamento do Paraná (Sanepar), Sebrae Paraná and BTG Pactual. The initiative seeks to improve water quality in the Miringuava River Basin, in São José dos Pinhais, Paraná, through actions for nature conservation and sustainable entrepreneurship.

Focused on nature conservation, the project seeks to promote entrepreneurship with a positive socioenvironmental impact in the region and contribute to income generation, through sustainable production and tourism, among other activities.

The Miringuava River is the main source of water supply in the region, integrating the basin system that supplies the capital of Paraná and other cities in the metropolitan region.

**viva**  **água**  
cuidar do **Rio Miringuava**  
é proteger a vida

During the subscription signing, the Bank's vice president and director of operations, Wilson Bley Lipsk, explained:

**“The project meets the objectives of BRDE, as it contributes positively to achieving the Sustainable Development Goals (SDG), defined by the United Nations, in particular investments in projects with a high environmental impact. In this way, participation seeks to strengthen and fulfill our social role.”**

The Viva Água movement initiative already has the involvement of several organizations, from all sectors - Government, private initiative, academia, cooperatives, business entities, community, rural producers, unions, NGOs, development institutions, banks and even international organizations.

The actions that will be developed in 10 years are organized into six thematic axes: articulation and advocacy; sustainable business; ecosystem services; associativism and cooperativism; Sustainable Agriculture; financial instruments.

The project also aims to plant 1 million trees, work for the conservation of 1,500 hectares in the region and create a consolidated socio-environmental fund with resources that guarantee its continuity.



## TAX BREAKS

BRDE, through the Social and Environmental Responsibility area (RSA) and support team, organizes itself every year for the receipt, evaluation, selection and deliberation of projects that seek support based on Incentive Laws. The initiative is part of its social and environmental responsibility policy and commitment to the Sustainable Development Goals (SDG), directly investing resources in the three southern states in various social, sport, culture and health projects. Requests to support projects are received, exclusively electronically, through the Incentive Portal, available on the BRDE website.

In 2020, BRDE received the enrollment of 473 tax incentive projects, which underwent a first analysis of documentary compliance, when 21 projects were invalidated. All the others underwent merit analysis, carried out by a group of Bank technicians. At the end of the process, 106 projects were selected, located in the South Region, which totaled R\$ 4.3 million.

The complete list of selected projects, with the respective values, can be accessed on the BRDE website.

← access the list of  
selected projects

Below, we highlight some projects already carried out throughout 2020 with the support of BRDE.

## Elderly Fund

The Associação Beneficente Pella Bethânia has the mission of caring for and promoting a dignified life for the elderly and people with disabilities from the age of 18. Led by Lutheran pastors, the institution's activities began in 1890 in the same place where it still operates today, a farm in the municipality of Taquari, in Rio Grande do Sul.

Currently, 160 people live in the 8 homes, considering their ages and basic care. Moreover, Pella Bethânia has a gym, auditorium, computer lab, cinema and other places to live together. The institution has 128 employees, including specialist doctors, nurses, nutritionist, psychologist, physiotherapist, caregivers, sanitizers, administrative staff, pedagogical staff and therapy.

The **VIDA DIGNA COM IGUALDADE** project aims to ensure quality and adequate care for each person living in the home. This task requires structure, materials, food and a qualified team, which depends on the collaboration of partners and donations of resources.

## Sports Incentive Law

The **PROJETO OLÍMPICO SOGIPA V**, from Sociedade de Ginástica Porto Alegre (SOGIPA), aims to offer better training conditions to high-performance athletes in athletics, artistic gymnastics, judo and table tennis, and thus an excellent preparation for national and international competitions, especially World Championships and Olympic Games in Tokyo and Paris. In all, the project benefits 62 athletes between 15 and 59 years of age.



## Childhood and Adolescence Fund

The project **SER EMPREENDEDOR DE SONHOS**, promoted by the Associação Beneficente ABADEUS, provides workshops on personal development, entrepreneurship, social and pedagogical activities, with a focus on the professional initiation of adolescents in Criciúma, Santa Catarina. The initiative received support from BRDE in the acquisition of 3 air conditioning units for the classrooms, and 1 55-inch television for the auditorium with a blackboard, allowing those attended to present their work and watch documentaries about entrepreneurship. Due to mobility restrictions due to the pandemic, the pedagogical team and teachers structured the active learning methodology and held 14 classes digitally for 40 young people enrolled in two classes, one each shift.

The Curitiba Municipal Council approved the **COTIDIANIDADE** project for the Rights of Children and Adolescents (COMTIBA), and aims to qualify early childhood education at the Marist Social School of Curitiba using methods, approaches and equipment inspired by pedagogical lines of reference, such as Reggio Emilia, Pikler and Montessori. The support granted was used to purchase teaching materials and books. The initiative covers more than 310 children between 0 and 5 years old, with execution until the end of 2021.

Instituto do Câncer Infantil (ICI), in Porto Alegre, assists to children and adolescents with cancer. The **NÚCLEO DE ATENÇÃO AO PACIENTE** project aims to improve the quality of life of patients and their families assisted by the Institute, enabling essential services for the continuity of treatment and increasing the number of patients assisted, through multidisciplinary care in nutritional areas pedagogical, assistance, dental, psychological, among other areas of the multiprofessional team.

Within 2 years, the project estimates to train the multidisciplinary team, maintaining the service that has already been carried out with the same quality; expand assistance to children and adolescents assisted by the Instituto do Câncer Infantil and improve service conditions in multiprofessional areas, thus providing greater quality of life to patients.

## Incentive to Culture Law

The **BOLSHOI SCHOOL** started its school year in February 2020. In March, the School held the event in celebration of its 20 years in Brazil, with two great shows in Joinville and with the presence of Russian and Brazilian authorities to sign the renovation of the contract with Moscow Bolshoi Theater. With the beginning of the covid-19 pandemic, the face-to-face classes were suspended and the students took classes at a distance from practical and theoretical subjects, according to a weekly schedule created by the artistic and pedagogical sectors, in which the teacher passes the content, within School room, in real time, while students adapted a space for daily practices in their homes.

The dancers trained by the Bolshoi are working and carrying out actions together with the teachers, taking the art of dance into people's homes, in this moment of social detachment, through weekly lives through its social networks of classical dance, gymnastics, yoga, among other actions. In June, a live online show was held, attended by about 27 thousand people. In this way, we can see that the BRDE support resources are used for the social transformation of children and young people, with the objective of fulfilling the Bolshoi's mission of "Training Artists-Citizens".

The project **A ARTE DE PERTENCER**, from Clube Social Pertence, located in Porto Alegre, is in its 3rd Edition. The initiative enables the social interaction of people with intellectual and cognitive disabilities, accompanied by other disabilities or not, through cultural actions, allowing these citizens a full participation in social and cultural life.

All workshops will be given free of charge by specialized teachers and aimed at making the work and content accessible to the public for whom the project is intended, who are people from 7 years old, with no maximum age limit. The monitors are available during the workshop period, provided that they also facilitate communication between the participants and between them and the ministers. They assist in the execution of activities, as well as wheelchair users and people with reduced mobility.



watch  
on youtube





BRDE supported the **PRÓ-BIBLIOTECA** project, promoted by Editora L&PM, donating 2,200 titles of literature in general, national and foreign, to the prison system of Rio Grande do Sul. The action benefited 3,600 prisoners, distributed in 11 prisons, two of which women, with 200 books for each prison in the cities of Sapucaia, Bento Gonçalves, Guaíba, Santa Vitória do Palmar, Lajeado, São Francisco de Assis, Sarandi, Arroio dos Ratos, Três Passos, Espumoso and Porto Alegre.

The initiative seeks to equip and update the libraries of the gaúchos prisons offering an educational and cultural option, in addition to contributing to the personal development and resocialization of this public. The indication of establishments for the Pro-Library was carried out in conjunction with the Division of Prison Education, of the Superintendence of Prison Services (Susepe) of the State. In the selection of penitentiaries, the need to expand the collection, the existence of reading projects and the development of writing activities with the inmates, among other requirements, were considered.





# VOLUNTEERING

Volunteer actions are based on the desire of many BRDE employees to help others. In addition to traditional initiatives, such as Natal Solidário, each year new actions emerge, all valued by the Bank.

## Voluntary action benefits 150 families

Sensitive to the difficulties that the coronavirus pandemic imposed, the official Antonio Tolotti created a solidarity campaign to raise funds and help needy families living in the Metropolitan Region of Porto Alegre. Voluntary enthusiasm spread to other BRDE colleagues and the initiative grew throughout the year. In the beginning, the objective was to help five to ten families of outsourced employees who work at the Bank's headquarters in Porto Alegre. Upon learning of the initiative, more sectors and colleagues became interested in collaborating, and the total donations benefited 35 families in the first month.

This aggregating effect lasted throughout the year, intensifying aid to the needy. Until December 2020, 150 families were benefited with a basic basket assembled by the BRDE employees themselves, containing non-perishable food, in addition to hygiene and cleaning products that help fight covid-19.

## Colmeia Deborah

Associação Beneficente Colmeia Deborah, created in 1976 by employees of the Paraná Agency, aims to help charities through voluntary donations from the institution's employees. In 2020, Colmeia Deborah donated to the Ama Institute, the Parkinson's Association, Casa do Pai and Bom Jesus Support Center, Hospital de Clínicas, Favelas Central Unit, São Vicente de Paula Nursing Home, União Vila Torres Mothers Club, Casa de Reposo São Francisco and the Dorcas Project. The actions aimed at the purchase of food, protective materials for health professionals, hygiene and cleaning products, gas, and other important items for the prevention of coronavirus.

On another front, already held annually, BRDE employees, through Colmeia Deborah, presented 12 underprivileged children from Vila Torres for Christmas and 19 children of outsourced employees.

## Natal Solidário Campaign

### PORTO ALEGRE

Even in a period of social detachment, solidarity remains among BRDE colleagues. In this way, it was possible to hold another Natal Solidário in 2020, with the delivery of Christmas Baskets to outsourced employees of BRDE in Porto Alegre and gifts for their children.

Thanks to the expressive participation of the Bank's employees, funds were obtained for the assembly of 60 baskets and the delivery of 28 gifts for children.



### FLORIANÓPOLIS

This year, due to the pandemic, Natal Solidário was held virtually. An e-mail message was sent to the employees of the Santa Catarina Agency, explaining how the campaign works and a list of the children to be contemplated. The gifts were delivered in the Agency's Protocol by the sponsors themselves or by online stores, when purchased via the Internet. The Protocol team also packed gifts that were not gift-wrapped.

Unfortunately, this year, it was also not possible to celebrate and give gifts to the little ones, due to the pandemic. Thus, close to Christmas, gifts were delivered directly to outsourced

workers, with all prevention protocols to covid-19. In total, all 27 children of outsourced colleagues up to 12 years old received gifts.

Still in 2020, another traditional end-of-year action was carried out. All 45 of the Agency's outsourced employees were presented with a Christmas Bird to celebrate Christmas with the family. The initiative was made possible by the financial contribution of BRDE employees and by the resources from the sale of recycled material collected by outsourced workers throughout the year.

# CULTURAL ACTIVITIES

Promoting culture contributes directly to many of the SDGs - safe and sustainable cities, decent work and economic growth, reducing inequalities, the environment, promoting gender equality, and peaceful and inclusive societies. Aware of this importance, BRDE values culture through its cultural spaces and other initiatives.

## Espaço Cultural BRDE – Governador Celso Ramos

Due to the pandemic, the BRDE Cultural Space - Governador Celso Ramos, in Florianópolis, Santa Catarina, received exhibitions until March, remaining closed for the rest of the year. The Exhibition "In search of prana: a look at India" presented photographs marked by the contrast of colors and realities, by which Sharlene Melanie narrates her experience of self-knowledge in the streets and temples of India. In the exhibition "Oceano em Movimento", the São Paulo artist Márcio Ito portrays the sea and the oceans in his art to remind us of the importance of preserving the seas and marine life, mixing different techniques such as acrylic, oil, airbrushing and modeling clay.

## First online edition of the BRDE Literary Exhibition

Since 2014, the BRDE Literary Exhibition has published artistic productions by the Bank's retired employees and employees, such as poetry, chronicles, photos or any other form of visual arts. In 2020, the Bank's Literary Exhibition was held online for the first time, receiving a large number of hits.



## OSPA and BRDE

The Porto Alegre Symphony Orchestra (OSPA) presented in December, in partnership with BRDE, the show that marks the end of the Artistic Season of 2020. The initiative was part of the end-of-year actions aimed at Bank employees and clients, as well as as well as the public. The show paid homage to the German composer Ludwig van Beethoven (1770-1827), who this year would be 250 years old.

## Espaço Cultural BRDE – Palacete dos Leões

In 2020, the BRDE Cultural Space - Palacete dos Leões, in Curitiba, Paraná, completed 15 years of operation. With the slogan “Here, History and Art live together”, the date was marked by the development of a new visual identity, which renewed the graphic materials, the internal signage and the Palacete website.

A broad media campaign was articulated by BRDE, with the development and placement of advertisements and videos, in addition to the production and dissemination of a series of reports on the Palace, relating art, history, architecture and heritage. With great repercussion among the community, the articles recovered the impacts of yerba mate on the development of the South Region in different spheres, from economic to cultural. The series was attended by renowned professors, historians, artists, researchers, educators and architects, seeking to understand the historical importance of the Palace of Lions and the performance of Espaço Cultural BRDE in the cultural circuit.



In the first quarter, the photographic exhibit “The creation of BRDE” and three exhibitions selected by the Visual Arts Edital were opened to the public: “Amorfo”, with engravings by the artist from Santa Catarina Jan M.O.; “Mechanism”, by Carmen Fortes; and “Asas”, by the artist Cristina Agostinho. Institutional partnerships were also carried out with the Botanical Museum of Curitiba for the cataloging of botanical species from the Paraná Agency, with the Paranaense Museum for research, curation and loan of works for the project “Narrativas e Poéticas do Mate” and with the Cultural Corridor, an interinstitutional initiative that supports cultural actions in the Central Region of Curitiba.





## WHO MAKES BRDE

## PROFILE OF EMPLOYEES

BRDE has a committed and qualified technical team, admitted by public tender and contracted under the Consolidation of Labor Laws (CLT) regime. At the end of 2020, the technical staff consisted of 468 employees, of which 427 career employees and 41 on-the-job, the latter linked to the Board's mandate. Ninety-two career employees held the leadership and management positions at the end of the year.

When checking the gender of employees and those who occupy leadership positions, it appears that both have similar distributions. It is worth mentioning the inauguration of Leany Lemos, the first woman to assume the presidency of BRDE since its foundation, as a representative of Rio Grande do Sul in the direction of the Bank.

### Employee profile by gender

%

68% men

32% women

### Occupation of gratified function by gender

%

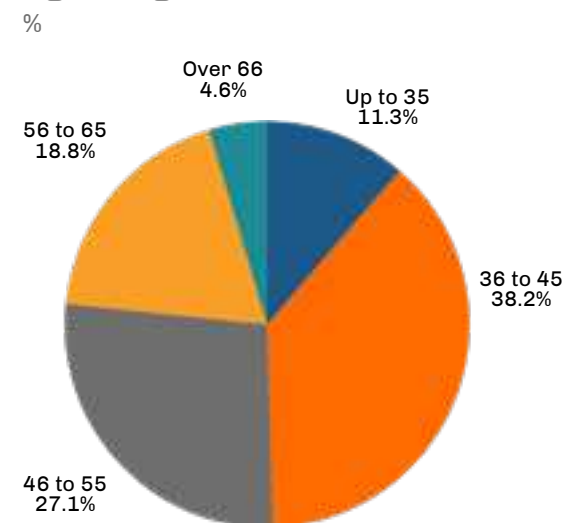
75% men

25% women



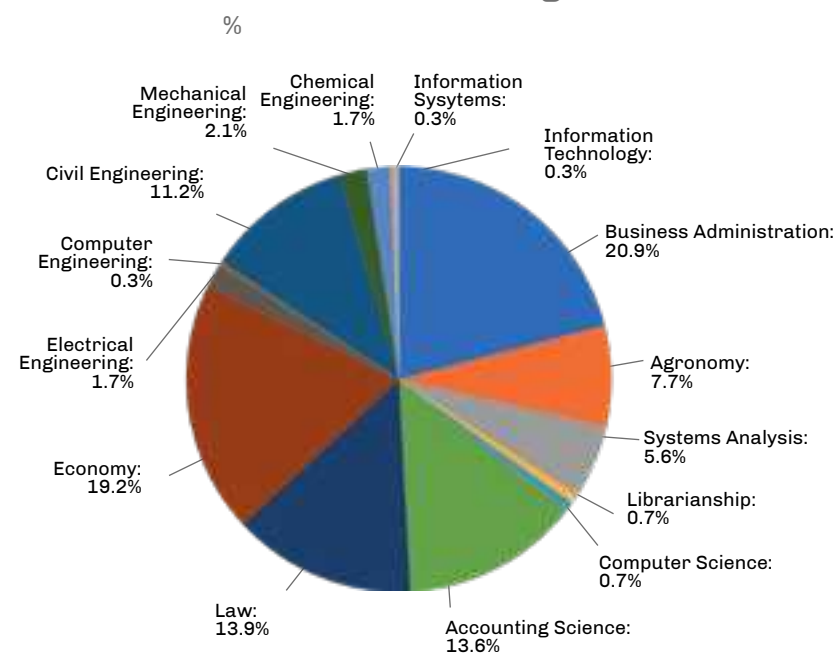
By the age group of the Bank's employees, it is identified that practically half are up to 45 years old.

### Age Range



Regarding the distribution by training, 66% of career employees occupy positions with higher education requirements. The main backgrounds are in Business Administration, Economics, Accounting, Law and Engineering, which demonstrates the multidisciplinary character of the BRDE teams. The Bank also has employees in demanding middle-level positions - administrative assistants, administrative assistants and programmers. It also has staff, servants, receptionists, drivers and computer operators on its staff.

### Professional Training



## Trainees

The BRDE Internship Program provides opportunities for complementing regular education for university or high school students, through professional experiences and development actions, as well as technical, cultural, human, and professional relationship improvement. The Program provides a labor market experience

based on the application of academic content in a supervised learning environment.

The internships are offered in the areas of Economics, Accounting, Administration, Law, Civil Engineering, Agronomy, Information Technology, Journalism, Library Science, among others. At the end of 2020, BRDE had 86 interns.

## Young Apprentices

The Young Apprentice Program, created by BRDE in 2014, aims to promote the professionalization of youth and contribute to the social and professional development of adolescents.

The first professional experience includes theoretical and practical activities developed in the work environment.

# REMUNERATION AND BENEFITS

BRDE's salary policy follows the conditions established annually by the Collective Agreement for the category of bank employees, covering annual salary readjustments, profit sharing, semi-annual bonuses, food and meal allowances, 13th food basket and transportation vouchers.

The remuneration of BRDE administrators was established in Resolution No. 2,606 of 2019, which deals with the rules, guidelines and form of measurement and payment of fixed and

variable remuneration to the Bank's administrators. The standard applies to members of the Executive Board, Board of Directors, Audit Committee and Compensation and Eligibility Committee.

The benefit plan, on the other hand, serves employees and their dependents, including health, dental, childcare (childcare or nanny assistance) and food assistance programs. BRDE is a participant in the Citizen Company Program, offering the extension of maternity leave in sixty days (total of 180 days) and paternity leave in fifteen days (total of 20 days) in cases of birth or adoption.

The Bank also has an occupational health service in its facilities, whose duties are to

carry out expertise, monitor the control of absences from work motivated by health issues, perform medical admissions, dismissals, periodicals and return to work. BRDE provides the provision of psychological monitoring services by an Organizational Psychologist.

Employees can join the supplementary pension plan of the BRDE Fundação de Previdência Complementar - ISBRE, aimed at supplementing the benefits granted by the Official Pension Plan, through retirement, sickness benefit and pension. Supplementary pension seeks to maintain a standard of living similar to that achieved over the working period.

## HEALTH AND QUALITY OF LIFE

Since 2019, the Bank has been providing psychological counseling services, offering assistance to all employees and assistance to management, supporting employees on sick leave, new employees, as well as carrying out integration work in the sectors, interpersonal conflict resolution, among other demands. In this year of 2020, there was an expressive demand for assistance, most likely due to the pandemic and, consequently, social distance, with 54 calls to employees, 50 calls to managers and 40 meetings with managers. The psychological

monitoring team was also responsible for mediating the Open End-of-Year Meeting, which consisted of an informal moment for a 2020 assessment and retrospective, thinking about challenges, gains and significant changes in work settings and relationships. In addition, the lessons learned and suggestions to provide greater well-being to employees in 2021 were explored.

## PROFESSIONAL AND PERSONAL DEVELOPMENT

BRDE executed its 2020 Training and Development Plan, making adaptations due to the pandemic faced this year. The training events planned to be carried out in person were reprogrammed for the distance format. The HR team adapted to the new reality and sought knowledge and resources to satisfy the main training demands of the BRDE staff. The objectives of these activities were to allow the Bank to consolidate its position as a government instrument for the promotion of

economic and social development, to ensure the development of the human competencies necessary for the efficient performance of BRDE and to offer employees the technical training necessary to carry out their activities.

Thus, we highlight the performance of 98 trainings, between open and closed, equivalent to 7,679.5 hours of training, with 1,193 participants. In these initiatives, 331 employees were trained in different areas of the Bank.

**98** trainings

**1,193** participants

**7,679.5** hours of training

## PREVENTION OF ACCIDENTS AT WORK

In October, BRDE held the Internal Week for the Prevention of Occupational Accidents (SIPAT), an event organized annually. The objective of the initiative was to highlight how safety and health make a difference in the workplace,

from one lecture per day. Employees had the opportunity to attend a variety of topics, including psychology, bullying, communication and discipline.

SOUTH INTEGRATION AND  
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Communication Advisory

IMAGES  
BRDE Collection

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AND GRAPHIC COORDINATION  
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MATERIAL UNDER FSC SEAL  
With this Report, BRDE reassures the conviction that administrative management and socioenvironmental responsibility are indissociable and indispensable for the promotion of Sustainable Development Goals.

Take a look at the  
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