



Correspondents Network ABN Real



Correspondents in the Brazil



Correspondents

Definition in Brazil

Hiring of companies (belonging or not to National Finance System) to act as correspondents of AAB, through a permission to offer financing services at their business.

Legislation allows the execution of almost banking services but accounts payment.



Legislation

Services allowed by Central Bank Resolutions

- Payments of bills
- Withdrawal of bank orders
- Loan application forms
- Credit analysis
- Receipt of proposals for credit cards and opening accounts
- Receipt deposits, investments and withdrawals
- Cash withdrawal
- Extend services to third parties



Retail in Brazil

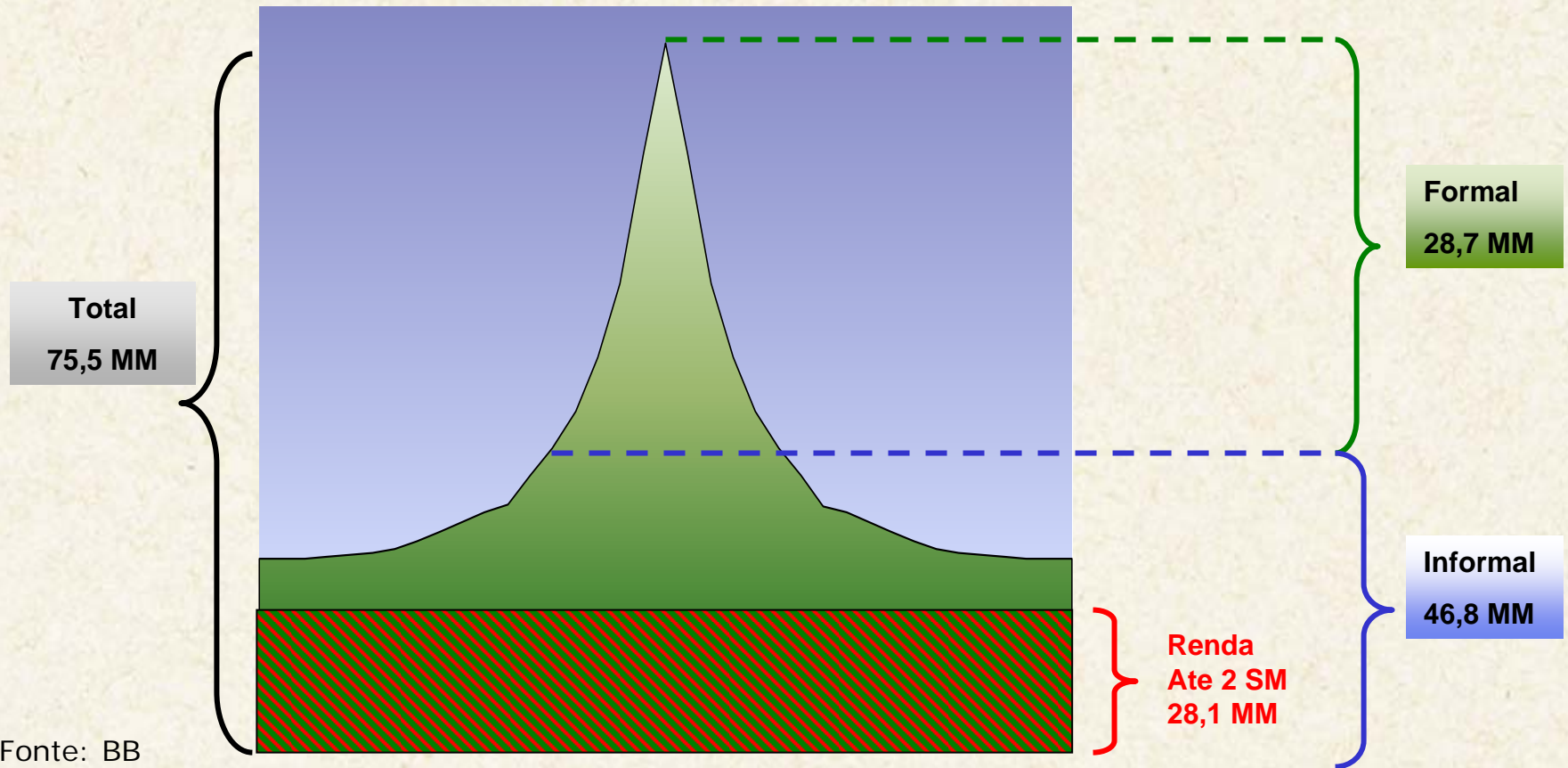


Brazil's offers a favorable environment for large scale expansion for correspondents in retail business, a sector in Brazil that has a enormous market coverage and a great technical capacity.



Population profile

Economic active population



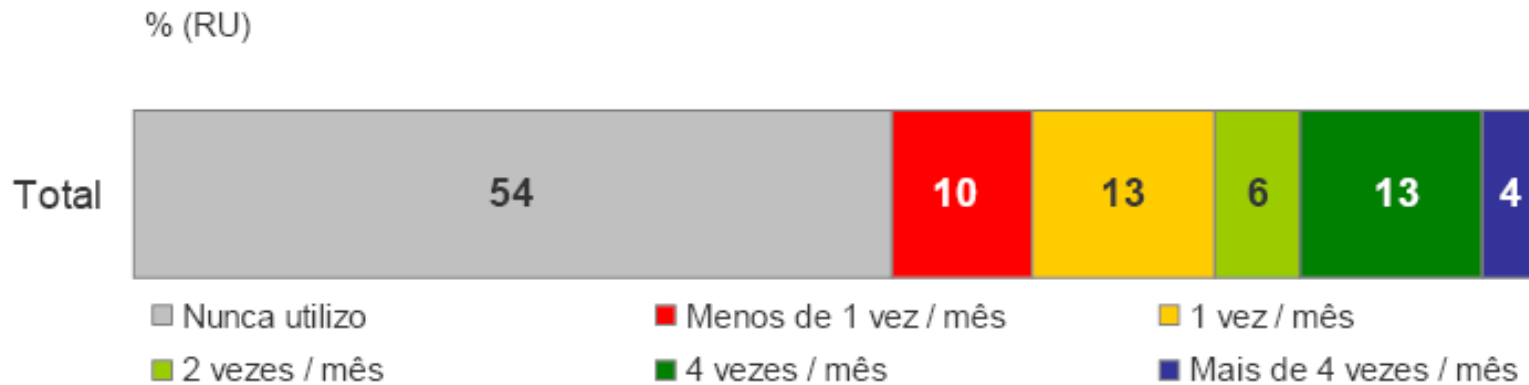
Fonte: BB



Population profile

Knowledge of correspondent services

Know → **Conhecem** **21%**

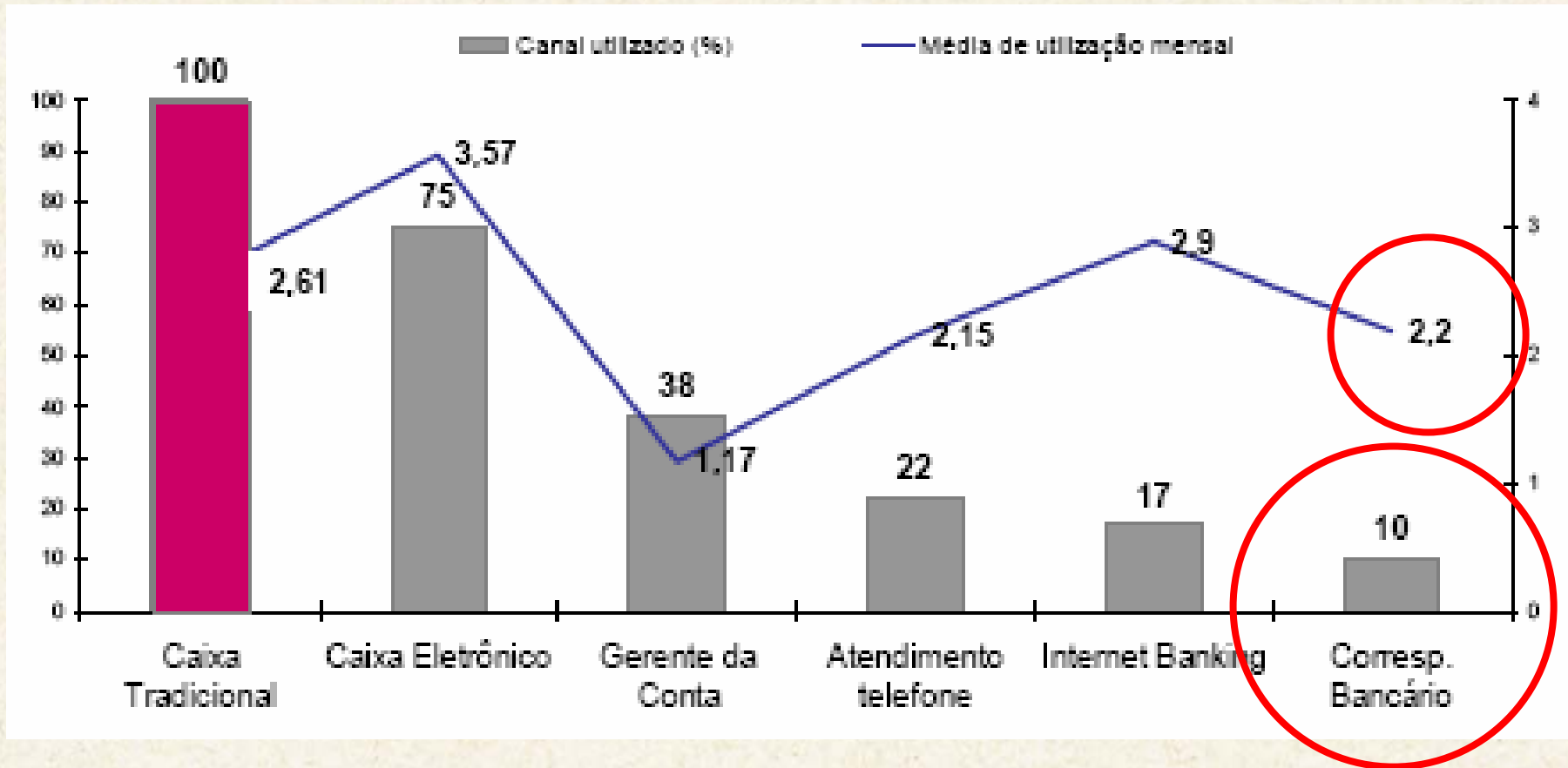


Fonte: TNS - Interscience



Population profile

Channels used by Clients of the financial system



Fonte: TNS - Interscience



Correspondent profile

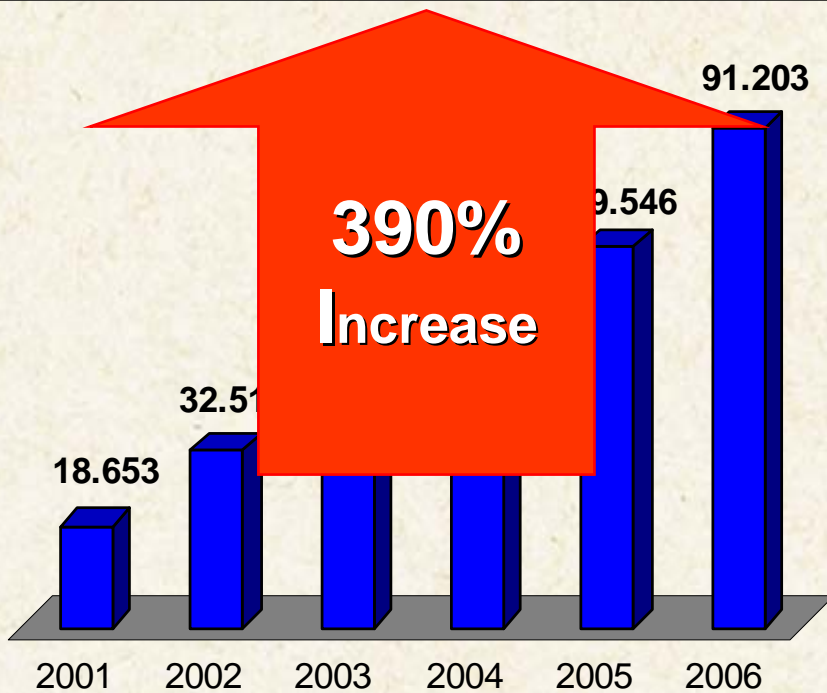
- **Low maintenance and installation cost.**
- **Low cost per transaction.**
- **Large expansion potential, market still in little explored in Brazil.**
- **Increase in market coverage provides large provide large scale gains.**
- **Possibility of processing almost all bank transactions out of branch environments**
- **Increase of bank accessibility**



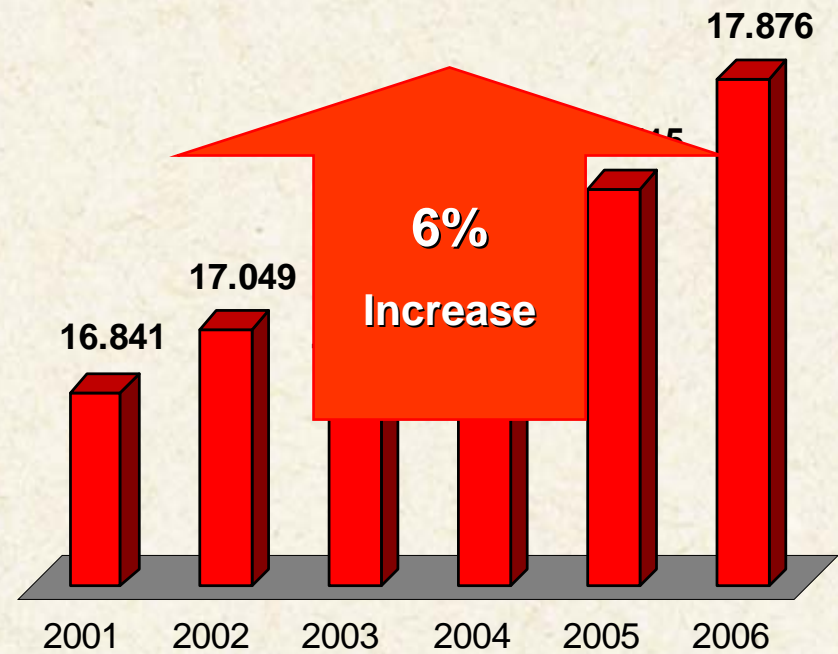
Market

Evolution in the last years

Correspondents



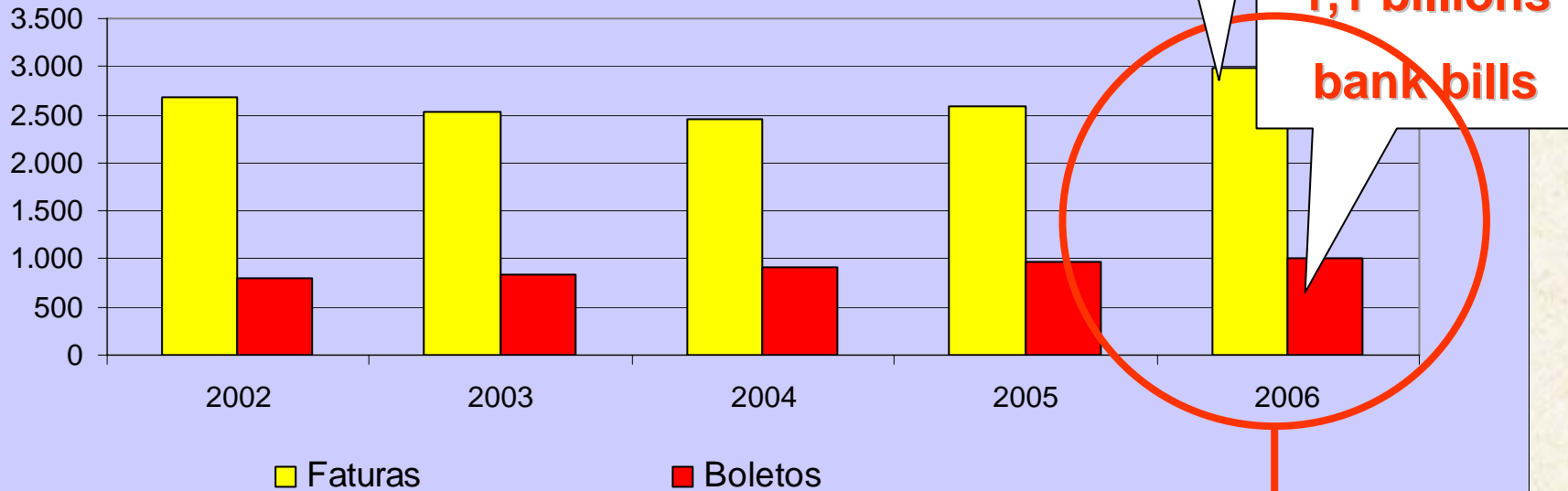
Traditional Branches





Market volumes

Quantidade de documentos recebidos



**3 billions
service bills**

**1,1 billions
bank bills**

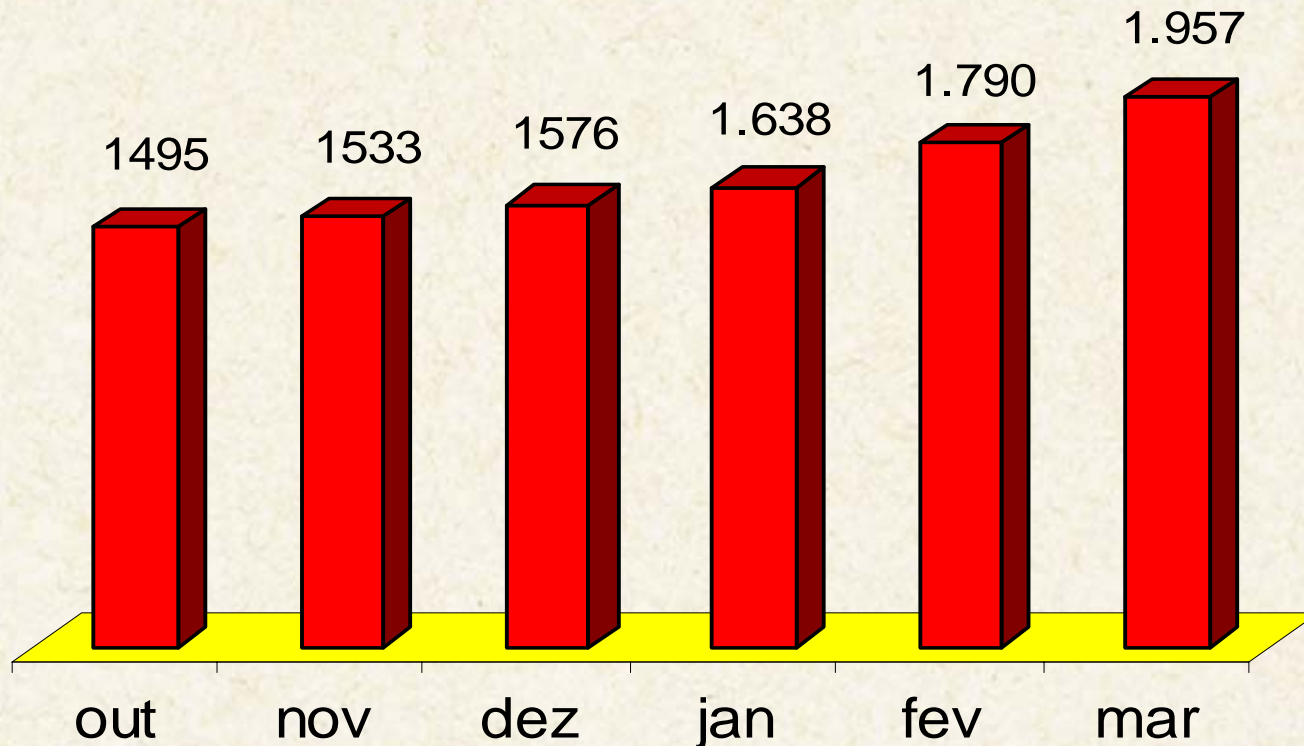
Total 2006:

4,1 billions payments



Correspondents of ABN Real

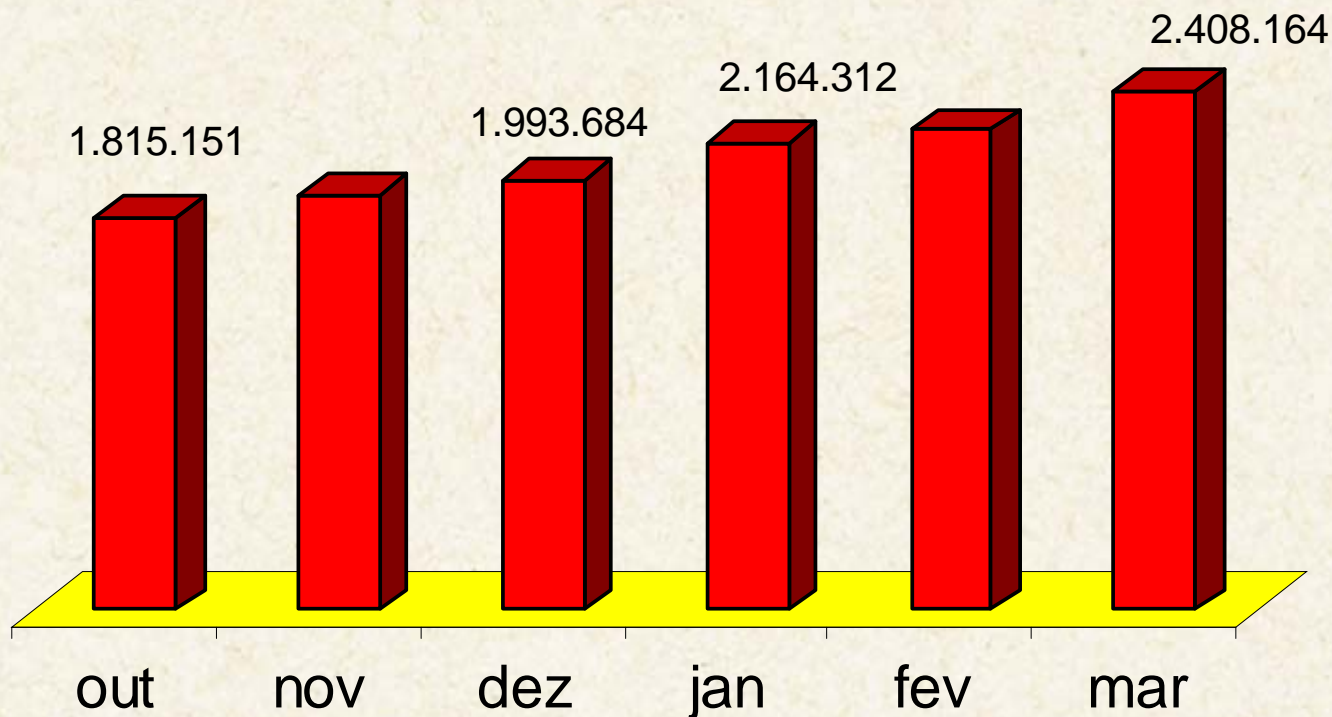
Points





Correspondents of ABN Real

Transactions



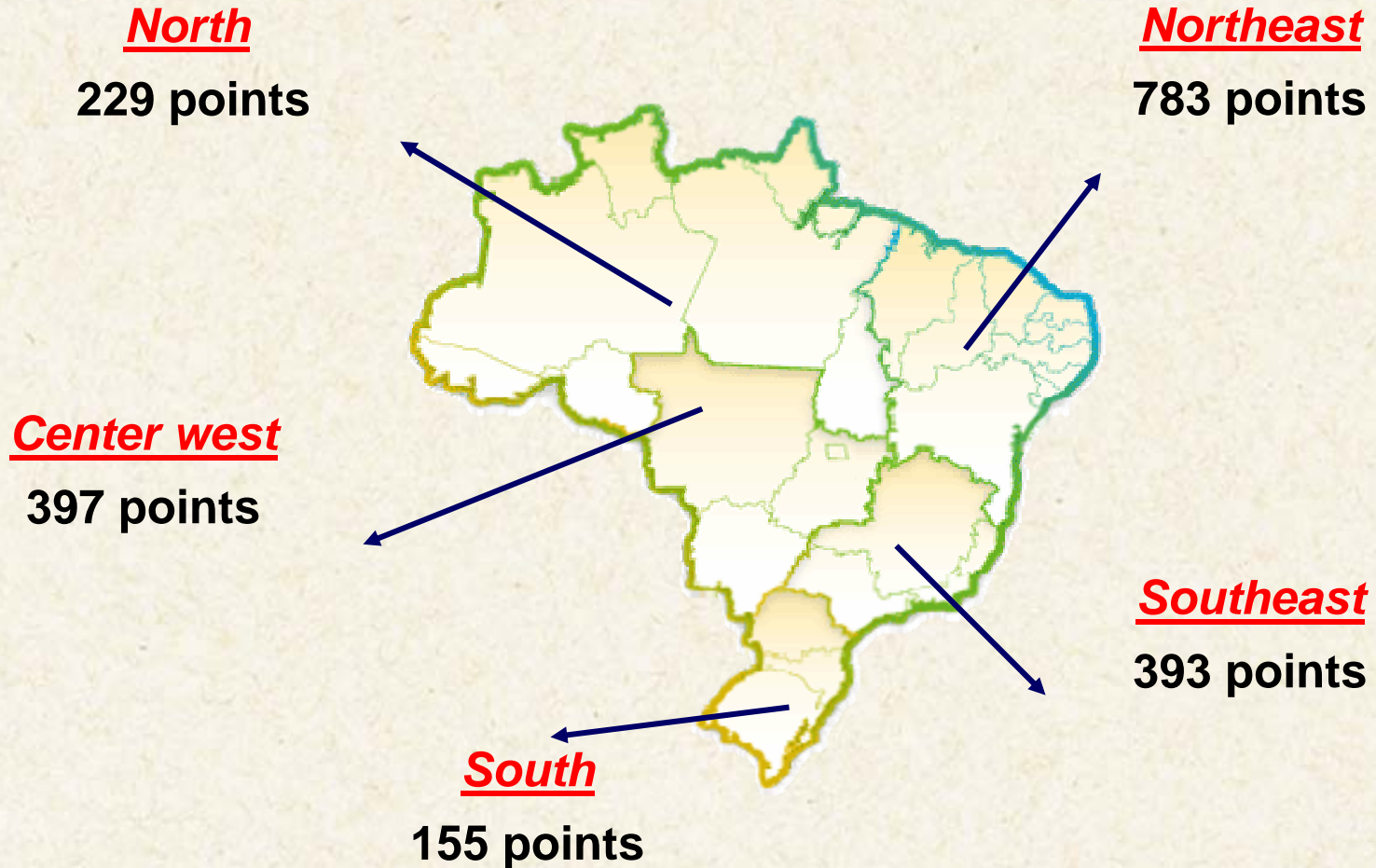


Correspondents of ABN Real

Today, we have 1.957 points of services in Brazil, atendendo principally servicing low income population in the outskirts of large cities and distant locations, without infrastructure.



Correspondents of ABN Real





Our Partners





The Future of Correspondents



**Combined
payment services
with product sales**

**Full service stores
Lojas Marabraz**





Thank you!

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