

# OUR RELATIONSHIPS

*We have dialogue and cooperation as our principles and we work continuously to improve our channels and vehicles to interact with our various audiences, in order to understand and respond to their demands.*

## PERSON-TO-PERSON ASSISTANCE

In 2017, we attended 916 entrepreneurs in our offices, offering guidance on the lines of financing best suited to their needs. In Rio de Janeiro, we registered assistance to 346 visitors; 50% of this assistance was spontaneously evaluated by the public, which attributed to it an average of 4.97 points on a scale of 0 to 5. In São Paulo, there was assistance to 248 visitors; in Brasília, 146; in Recife, 171; and in Belém, 5. Most of the assistance was given to micro, small and medium-sized enterprises (MSME), whose interest was focused on isolated working capital to go through the adjustment period of the Brazilian economy. Another relevant segment was the individual microentrepreneurs (MEI) and individuals interested in learning about BNDES's credit lines to start businesses and franchises.

## BNDES CALL CENTER

Our call center assists the external audience by telephone service, mail or electronic form. The BNDES Card is the most common theme, corresponding

to 45% of assistances, followed by business orientation, with 28%. In 2017, there were approximately 324,400 assistances made, 87% of which were by telephone. In the post-service satisfaction survey, 95% of the respondents considered the service excellent or good.

## RECLAME AQUI PORTAL

In 2017, 27 manifestations on BNDES were registered on the Reclame Aqui Portal (Complain Here Portal), all of which were answered. By the end of 2017, our reputation level was rated "regular." Most of the complaints relate to financial agents, intermediaries of our indirect operations. We maintained the practice of calling the claimant to understand the reason for the complaint and to present alternatives to mitigate the issue.

## SIC

Our Citizen Information Service (SIC) works according to the determinations of the Access to Information Law. Requests are received by the e-SIC system, in person (in Rio de Janeiro), by correspondence or e-mail. In 2017, we received 673 information requests, all answered within the legal terms. Some of the most requested themes during the year were variable income operations, services exports, and positions and salary plans, besides information on operations, with sectoral, regional and companies' size data.

GRI INDICATOR:  
102-17

## OMBUDSPERSON'S OFFICE

The Ombudsperson's Office is a channel assigned to receive complaints of noncompliance with internal rules or with the legislation of the country. Over the year, we received and treated 1,440 manifestations (4.7% more than in 2016), of which 71.5% was registered by legal entities and 28.5% by individuals, distributed as follows:



## ETHICS COMMITTEE

Denunciations and orientations regarding ethical conduct may be submitted, according to the case, through the Federal Government's Electronic System for Prevention of Conflict of Interest or the Ethics Committee of the BNDES System (via e-mail, in person, telephone or letters).

In 2017, 93 preliminary procedures were opened, among which the following topics stand out: requests for authorization to carry out parallel activities, including activities during the period of Private Interest Leave; conduct verification; consultations on gifts; cases about internal relationships; and inquiries about transactions with securities.

## FINANCIAL AGENTS

We conduct qualification activities directed to accredited financial agents through the Trein@ BNDES initiative. In these trainings, bank employees learn about our main products and indirect programs, as well as about operational details of contracting and clearing operations. In the face-to-face modality, 17 classes were conducted, reaching 634 employees of dozens of financial agents and other BNDES partners. In the online modality, there were 1,273 participants.

In addition, two meetings of the BNDES Automatic Products Forum were held in August and November 2017. At these meetings, with the participation of about 120 representatives from

more than fifty institutions, among financial agents and associations, the executives and teams of the accredited banks had the opportunity to interact with the BNDES operational teams. The highlights of the agenda were the progress of the **BNDES Online and the MSME Developer Channel** corporate projects, the performance of the Federal Government's agricultural programs, and the implementation of the TLP.

## PARTNERSHIPS FOR THE PROMOTION OF OUR ACTIVITIES

We have established partnerships with several business institutions for the creation of information centers, with the purpose of publicizing our financing lines. The centers are installed in the premises of the partner entities and the service to the entrepreneurs is conducted by employees of these entities, previously trained by BNDES.

In August, we also signed a cooperation agreement with the Federation of Industries of the State of São Paulo (Fiesp) in order to promote BNDES's policies and forms of operation for micro, small and medium-sized industries in São Paulo and to maintain the exchange between institutions.

In 2017, the Trein@ Fornecedores program trained 744 representatives of machinery and equipment manufacturers in various industry federations of the country on how to accredit machinery, equipment, systems, components, supplies and

services to be financeable with Bank resources through BNDES Finame, BNDES Card and the Computerized Suppliers Accreditation system (CFI).

## EVENTS TARGETING MSMEs

Since 2005, more than 34,000 people have attended the lectures "O BNDES Mais Perto de Você" (BNDES Closer to You), whose objective is to inform and guide micro, small and medium-sized entrepreneurs of BNDES financing lines. In 2017, 17 lectures were conducted in all regions of the country, with the participation of 2,116 people. 48% of them spontaneously evaluated the lectures, attributing an average of 8.8 points (on a scale of 0 to 10).

Seminars on Credit are another initiative aimed at this public, conducted in partnership with the Brazilian Micro and Small Business Support Service (Sebrae). These seminars also publicize our types of support and enable the contact between entrepreneurs and financial institutions. In 2017, 139 lectures were held in municipalities of twenty states and the Federal District, bringing together more than 7,000 participants.

## PARTICIPATION IN FAIRS

We were present at 16 business fairs in Brazil. We assisted in our stand approximately 5,000 visitors, mainly for orientating and clarifying on our financing lines. Micro, small and medium-sized entrepreneurs were the majority of the public served.

Learn more in the section  
Our performance > MSMEs

## TECHNICAL-SCIENTIFIC EVENTS

With the purpose of promoting business, disseminating knowledge about our work and relating to different sectors of the economy, we sponsored 36 technical events in 2017, such as congresses, conferences, meetings and fairs. A total amount of R\$ 4.2 million was invested in these actions.

## INSTITUTIONAL LECTURES

We conducted 21 institutional lectures (seven in Portuguese and 14 in English) throughout the year, for an audience of 445 people. Such events are directed to groups of teachers and students from Brazil and abroad, representatives of financial institutions, diplomats and representatives of foreign governments.

## SEMINARS

In 2017, we promoted a series of seminars and lectures on issues related to the Bank's activities, some in partnership with institutions such as World Bank, United Nations Development Program (UNDP), Latin American Association of Financial Institutions for Development (Alide), Brazilian Institute of Corporate Governance (IBGC), Brazilian Business Communication Association (Aberje), Brazilian Development Association (ABDE), Endeavor Brazil, among others.

Of particular note are the international seminar "The Role of Development Banks in the Future: Experiences, Opportunities and Challenges," which

brought to BNDES representatives of development banks from various countries; the "VI Information and Knowledge Management Seminar of Rialide-Br," which gathered experts from Latin America for two days of discussions; the presentation of the studies "Development Banks: Comparative Experiences" and "Development Banks: In-depth Benchmark," conducted by Roland Berger consultancy firm; and the seminar "Preventing Money Laundering and Combating Terrorist Financing," in which participated regulatory agencies and representatives of national and international companies.

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## SHARED KNOWLEDGE

We create and publish periodicals and specialized books with the purpose of sharing with the society the knowledge produced by our technical staff. All of them are distributed free of charge and are available at our **digital library**. Printed editions or digital or printed subscriptions can be requested through the "Pedido de publicações" (Request for publications) form at our digital library. In 2017, the digital library had more than 800,000 accesses, and 674 new documents were included.

The publications can also be found at the *Conhecimento* (Knowledge) section of our website, where materials such as

abstracts, reviews, infographics, videos and new articles are released. Those interested can subscribe to a newsletter informing the section's updates and the latest publications released. In December 2017, after a little more than a year of operation, the newsletter had approximately 1,000 subscribers.

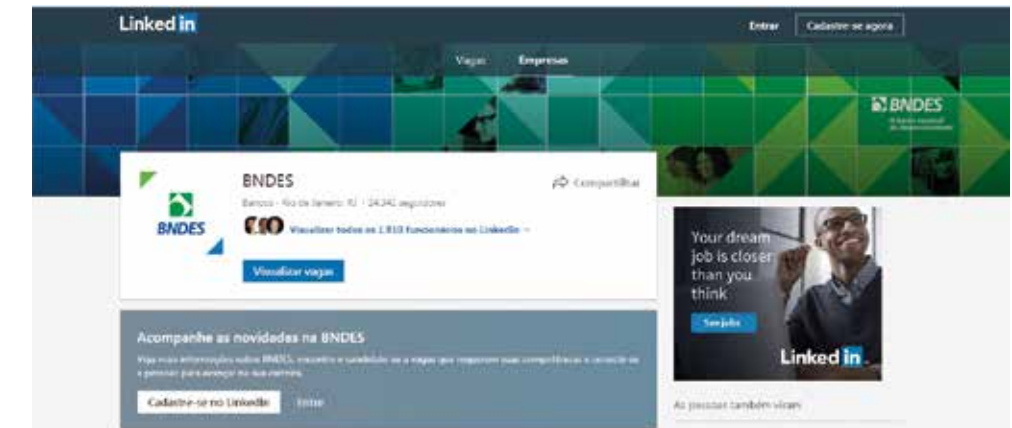
Since 1977, we have also been awarding the *Prêmio BNDES de Economia* (BNDES Economics Prize) in order to stimulate research on national, regional and sectoral economic issues in the fields of pure and applied economic science. The first places in the master and doctorate categories, besides receiving the prize in money, have their works published by the Bank.

## PRESS SERVICES

Over the year, we answered 1,057 requests from the media and counted 86,591 articles in the press mentioning BNDES, an increase of approximately 50.5% over 2016. Part of this number is the result of topics and themes proposed by the Bank's press office, who produced and distributed 231 releases, notes, communiqués and agenda notes over the year.

## WEBSITE

In 2017, our website had five million visualizations compared to 4.3 million in the previous year, with viewers staying on site 15% longer (average of 1min41s) and a 28% lower rejection rate (31.9%). After the launch of the new website in late 2016, we continuously endeavored to improve its information content,



Our LinkedIn page was launched in 2017

design and architecture in order to increase user attraction and retention.

In June, the website began to offer the **Canal do Desenvolvedor MPME** (MSME Developer Channel), an online platform for MSMEs, through which it is possible to identify the most appropriate lines of credit for a venture, to simulate financing, to point out the intermediary financial agents of choice and forward online credit interest statements.

## SOCIAL NETWORKS

We expanded our digital presence by creating our LinkedIn profile in June. By the end of 2017, our profile already had more than 20,000 followers. In our fan page on Facebook, we received 70,000 likes, an increase of 30% over the previous year. The number of followers grew 33%, from 53,000 to 71,000.

On Twitter, the number of followers jumped from 116,000 to 124,000. On YouTube, we reached 3,283 subscribers, a 50% increase, and video sharing grew by 74% compared to 2016.

Learn more in the section [Our performance > MSMEs](#)

We invested even more in audiovisual content to engage our audience. We continued the live broadcasts and released various videos, from interviews with our employees to advertising pieces about the importance of our performance to the development of projects that transform the lives of Brazilians. We also established partnerships with other entities for the production and dissemination of content. We participate, for example, in conversations with members of the public administration in communication actions of the Federal Government.

## ADVERTISING

Our advertising activities focused on the Bank's new portal, the launch of the mobile BNDES MPME application, the support for the preservation of Brazilian cultural heritage and the benefits of our actions to society.

This last campaign sought to strengthen BNDES's relationship with the society, demonstrating how our actions translate into benefits for people's lives that are often not perceived.



The traditional periodicals *BNDES Setorial* and *Revista do BNDES* stand out among our publications

With the slogan “Onde tem BNDES, tem desenvolvimento” (Where there is BNDES, there is development), it has been broadcast in open TV, cable TV, radio, internet, and out of home media.

Total investment in advertising amounted to approximately R\$ 42 million in 2017.

## INVESTOR RELATIONS

We provide at our website a specific page for the disclosure of financial, management, risk and rating information, among others. It is also possible to register to receive, by e-mail, information on the BNDES System, such as financial statements, economic-financial reports and institutional presentations. By the end of 2017, the register had 1,140 enrollees.

In 2017, we conducted a deal-roadshow in the US and Europe for green bond operations and three nondeal roadshows in the US, Europe and Asia to present the Bank's figures and clarify investor's doubts about our securities. In all, we performed meetings with over 150 international investors and 70 banks, with participation in individual meetings, small groups and congresses.

## EXECUTIVE

We participated in various activities with the Federal Executive Branch, such as conducting working group meetings, of which those with the PPI Secretariat and sectoral ministries were of particular note; the organization of the event “Fórum de Investimentos Brasil” (Brazil Investment Forum), led by the



An advertising campaign sought to demonstrate that BNDES is present in the lives of all Brazilians

Ministry of Planning, Development and Management; and actions of the National Strategy for Preventing Corruption and Money Laundering (Enccla), with the Ministry of Justice.

Also worthy of mention are the participation in technical councils, such as the Board of Directors of the Superintendence of the Manaus Free Trade Zone (Suframa), the Amazon Research and Development Activities Committee (Capda), and the National Committee for Housing Technological Development (Ctech).

## CONGRESS

We have monitored more than 250 legislative proposals related to BNDES that were submitted to the National Congress, contributing to our improvement in topics such as use of FAT, effectiveness reports, interest rate, legislation on MSMEs, exports and provisional measures of the Federal Government. We also contributed to a greater connection between the Bank and society through our support and participation in public hearings and the provision of

information to the parliamentarians of both houses of Congress.

## JUDICIARY AND CONTROL BODIES

We interact with control and supervisory bodies, such as TCU, CGU, BCB and Brazilian Securities Commission (CVM), routinely providing information and clarification, developing partnerships and cooperation agreements, aiming to improve our performance in risk management and control, compliance with internal and external regulations, and BNDES's transparency.

We are constantly in contact with the Public Prosecutor's Office, the Federal Police and the Judiciary System responding requests for information, documents and complying with court orders (orders to block credit or prohibitions on hiring, for example). We also refer to the Federal Public Prosecutor's Office notices of misuse in the application of financial resources obtained through BNDES's financing (article 20 of Law 7,492/1986) and other situations, when ascertained by the competent areas.