**OUR RELATIONSHIPS**

Based on dialogue and cooperation, we continuously work to improve communication with our relationship audiences.

In March 2018, we created the Communication and Institutional Relations Division in response to a demand from our functional body, which elected its creation as a priority in the ideaLab, an institutional program carried out in 2017 to stimulate innovation in processes, products and services.

The division aims to broaden external dialogue; contribute to improving our image and reputation; and assist in generating business.

Communication was also one of the corporate projects of the year, and one of its results was the construction of the key themes radar for anticipating image risks. The implementation of the tool is planned for 2019.

See our actions and channels of relationship with our main audiences:

**CLIENTS**

**PERSON-TO-PERSON ASSISTANCE**

We attend to clients and the general public in our offices in Brasília, Recife, Rio de Janeiro and São Paulo, providing business orientation. In 2018, 985 assistance events were registered, most of them for MSMEs.

Our information points, in partnership with 21 institutions of corporate representation, maintained the support for entrepreneurs throughout Brazil, totaling 2,926 calls on lines of financing. We also seek to meet the investment demands of potential clients, carrying out an active prospecting and business origination agenda.

**CALL CENTER**

Our call center offers service to the external public regarding our products, services and activities. In 2018, about 245,000 assistances were made, 87% by telephone, 12% by web form and 1% by other channels. In a post-service satisfaction survey, 96% of the respondents considered the service excellent or good. The center also carried out around 2,800 active contacts, supporting processes of accreditation, product activation and BNDES Card applications.

**Client Relationship Management (CRM)**

In September, the CRM suite tool to manage the demands handled by the Call Center came into production. In addition to time and resolution controls, the implementation of a knowledge base allows the standardization of responses and the identification of needs for the creation of new service models.

**RECLAME AQUI PORTAL**

In 2018, 28 complaints on BNDES were recorded on the Reclame Aqui portal, all of which were answered. Throughout the year, the evaluation ranged from regular to poor, mainly due to the difficulty of accessing our credit through financial agents. We have maintained the practice of calling the claimant and presenting ways to mitigate the issue.

**PARTICIPATIONS IN FAIRS AND EVENTS**

**Business fairs**

We were present in 18 business fairs and business forums in 2018. About 5,000 people visited our stand, mainly representatives from MSMEs. A highlight was the Entrepreneur Fair, in São Paulo, which attracted 3,836 visitors to the lectures held by the Bank’s technical staff.

**Events targeting MSMEs**

Through a lecture cycle called “O BNDES Mais Perto de Você” (BNDES Closer to You), the Bank’s teams travel across Brazil to hold free lectures focused on the financing lines most appropriate to the needs of MSMEs. In 2018, 2,086 people attended the lectures. Of the attending public, 92% rated them with grades between 8 and 10, reaching an average of 9.20 points.

We also participated in 140 events, in partnership with Sebrae and other entities, reaching an audience of more than 5,000 entrepreneurs in face-to-face or distance actions. We can highlight the Credit Seminars, which publicize our ways of support and enable the contact between entrepreneurs and financial agents. In 2018, 128 lectures were held in cities of 18 states and the Federal District, bringing together almost 4,000 participants.
The first advertising campaign of the year focused on BNDES Giro, a working capital credit line then in effect. With simple and relaxed language, it presented the main advantages of the product and sought to approach micro, small and medium-sized entrepreneurs, demystifying the idea that our financing lines only attend to large companies. The campaign, initially launched in March, was broadcast again in September, and remained until December.

With the concept “There is BNDES,” the largest campaign of the year was to increase knowledge of BNDES and legitimize our role as a development bank. The creative line adopted in the campaign sought to highlight a more human, present and attractive brand, making our presence in the most diverse segments tangible. Broadcast nationally on open TV, closed TV and internet, and with regional reinforcement on the radio and outdoor media, the campaign started in November.

In total, our advertising activities represented an investment of approximately R$ 40 million in 2018. This represents 0.26% of our gross operating revenue (ROB) in 2017.

**SOCIETY**

**CITIZEN INFORMATION SERVICE (SIC)**

Responsible for handling applications received under the Access to Information Law (Law 12,527/2011), SIC offers face-to-face service (Rio de Janeiro), telephone, correspondence, via e-mail or by the e-SIC System.

In 2018, we received 559 requests for information, all responded within legal deadlines. Only 5.5% of these requests were represented as appeals at the first instance. The main topics demanded were privatization; export operations; operations with states and municipalities; statistical data on our performance; variable income; copies of operating contracts; public biddings and human resources.

**OMBUDSPERSON’S OFFICE**

Ombudsperson’s Office is our main channel for reports, communication and intermediation with society, as well as with our internal public, including for the mediation of conflicts. Over the year, we received and treated 1,786 demands (24.0% more than in 2017), and 56.6% of them were registered by companies and 43.4% by individuals, according to the adjacent table.

<table>
<thead>
<tr>
<th>Category</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Complaints</td>
<td>42.0%</td>
</tr>
<tr>
<td>Reports</td>
<td>24.4%</td>
</tr>
<tr>
<td>Doubts</td>
<td>17.9%</td>
</tr>
<tr>
<td>Requests</td>
<td>7.3%</td>
</tr>
<tr>
<td>Complementary Messages</td>
<td>5.6%</td>
</tr>
<tr>
<td>Acknowledgments/Compliments</td>
<td>2.1%</td>
</tr>
<tr>
<td>Suggestions</td>
<td>0.7%</td>
</tr>
</tbody>
</table>
WEBSITE

We continue seeking increasing transparency, by providing more pieces of information and organizing them in a way that facilitates access. In 2018, the website maintained its audience level: it received 5,078,499 visits, a slight increase of 0.6% over the previous year. The average length of stay increased by 12.57%, from 4min9s to 4min40s. In turn, the rejection rate (visitors entering and leaving the website from a single page) fell 35.36%, from 31.9% to 20.62%.

SOCIAL NETWORKS

The presence of BNDES on social networks was marked by an increase in exposure, due to the intense political debate in an electoral year, and the publicity campaigns carried out throughout 2018, whose practical effect was the expansion of its main channels’ base of followers.

ESPAÇO CULTURAL BNDES

In 2018, we performed 87 musical shows at BNDES Theater and three exhibitions in our gallery, with a total of 31,380 visitors. There were presentations from great names of Brazilian music genres, such as Fernanda Abreu, João Bosco and Geraldo Azevedo. In the classical music program, the Anima Group and the Quaternaglia guitar quartet were on stage.

In the gallery, two exhibitions stood out with success of public and critic. Luz com Trevas (Light with Darkness), by the artist Cabelo, was chosen by O Globo newspaper one of the ten best exhibitions of the year in Rio de Janeiro. In turn, Bossa 60: Passo a Compasso, pleased with its homage to the musical genre recognized all over the world.

MEMÓRIA BNDES

Aware that our history is directly related to the development of Brazil since our creation, we continually work to preserve institutional memory, sharing with society the information and knowledge produced internally.

In 2018, we launched the website Memória BNDES, with the purpose of gathering and disseminating the main milestones of our trajectory. On the website, it is possible to access the timeline, watch excerpts from testimonials, and access images and memory products. Those interested can also subscribe to receive updates on our history.

PLATFORM FOR DIALOGUE AND ENGAGEMENT

With the objective of rebuilding connections with our main stakeholders and strengthening our relationship with governments, control bodies and entities and actors representing civil society, we have created a dialogue platform called “Dialogues for Development.” We began to work in 2018 in its conception and in some pilot initiatives with civil society, encompassing entities from the financial, productive, social, academic, opinion leaders, among others.

PRESS

PRESS OFFICE

Over the year, we answered 1,259 requests from the media and counted 90,572 articles in the press with mention to BNDES, an increase of 4.6% in relation to 2017. We disclosed to the press 316
We sponsor sports, culture and education by recognizing the potential of these segments to generate social and economic benefits for the country. We also sponsor technical-scientific events related to our performance.

Cultural sponsorship

Our sponsorships cover music, audiovisual and literature sectors, and literature was our main focus in 2018. We are looking for literary projects with a strong transformative impact that promote public interest in reading and social inclusion. We sponsor projects in all regions of Brazil, prioritizing communities far from the large urban centers and strengthening our role as an agent of democratization of access to culture. We can mention as highlights in the year the sponsorship to the International Periphery’s Literary Festival (Flup), a Brazilian literary festival specifically for the public in the outskirts of Rio de Janeiro, and the Amazonia of Words project, which takes literary activities to communities in the Amazon that are difficult to reach. We sponsored 13 projects in total, an investment of R$ 4,420,800, with about 1.5 million people directly impacted.

Sports Sponsorship

We are the official sponsor of Brazilian canoeing since 2011. In 2018, we disbursed R$ 2,082,441 to the project to support the participation of speed, slalom and parachute canoeing teams in international competitions of the sport’s official calendar. One of the highlights was the “Mano a Mano Challenge,” in Rio de Janeiro. The main attraction was a duel between the Brazilian Isaquias Queiroz and the German Sebastian Brendel, the greatest athletes of the sport. The event had live broadcast on open and closed TV channels, with a total impact of eight million people reached.

Brazilian athletes have remained among the best in the world in the modality with great results, showing the importance of the work that we carried out throughout these years.

Technical-scientific events

With the main objectives of disseminating knowledge, generating business and promoting our business segments, we sponsored 47 technical projects in 2018, such as congresses, conferences and fairs. In 2018, we selected thematic projects aligned to our new strategic orientations, highlighting the innovation segments and MSMEs. The investment totaled R$ 5,880,901.25.
Other highlights are the section Fact or Rumor, dedicated to checking incorrect information about our activities – which circulate, above all, in social networks – and the Development Blog which brings studies, articles and contents about our knowledge production.

INVESTORS

We held meetings in 2018 with investors in the US and Europe. We have had contact with more than 150 international investors, with participation in individual meetings, small groups and congresses.

PUBLIC ADMINISTRATION

FEDERAL EXECUTIVE BRANCH

We work in partnership with the Federal Executive branch in formulating and executing policies and actions, through meetings, participation in working groups and councils. The World Water Forum, the support for the structuring of SDGs events and the organization of the Brazil Investment Forum are among the issues addressed in 2018. We also held the event Dialogues with the Esplanade, in partnership with the National School of Public Administration (Enap), to address issues such as our new strategy, project development, infrastructure, and socioenvironmental performance with Federal Government’s executives.

FEDERAL LEGISLATIVE BRANCH

The number of legislative proposals monitored in 2018 reached 236, with the following main themes: tax reform; the creation of the mechanism of operation of the equity funds; the use of TLP also for constitutional funds; the new Sanitation Framework; and the possibility of using FGTS’s resources in operations with philanthropic hospitals. In addition, 12 information and hearing requests were submitted.

JUDICIAL POWER AND CONTROL BODIES

We interact with control and supervisory bodies, such as TCU, CGU, BCB and CVM, routinely providing information and clarification, developing partnerships and cooperation agreements with the objective of improving our performance in aspects related to risk management and controls, internal and external regulatory compliance and transparency.

We maintain an interface with the Public Prosecutor’s Office, Federal Police and Judicial Power in the monitoring of processes and fulfilment of requests for information, documents and compliance with judicial orders.

TCU

In 2018, we promoted several actions together with the TCU, such as the seminar on capital markets, held in June, at the Court’s headquarters in Brasília. Authorities and experts in the industry have discussed topics such as the importance of the capital market for Brazilian economic development, the role of development banks in the capital market, institutional controls of public management, as well as corporate governance and compliance in this market scope.

Reinforcing our commitment to transparency, in August, we promoted, in partnership with the TCU, a public consultation aimed at collecting subsidies from society for the improvement of the information disclosed in the section Transparency of our website. In November, we signed a technical cooperation agreement with the Court for the exchange of technologies, knowledge, information and databases.

CGU

In March, the 2016 technical cooperation agreement signed between BNDES and CGU was extended for a further 24 months to promote the exchange of information and knowledge, which includes the adoption of measures such as the sharing of training and support for the improvement of the BNDES Integrity Program.

PARTNERS

FINANCIAL AGENTS

Improving our relationship with financial agents was one of our priorities for 2018. Eleven training classes were held for this audience, totaling 392 participants in a model that seeks to meet the specific demands of each agent, allowing personalized content and technical meetings to be promoted for topics such as BNDES Online, monitoring, MSME Channel and agricultural programs.

In addition, in December, the online training tool was reactivated, which allows employees of financial agents, as well as entrepreneurs, students and suppliers, to access courses and information about the lines and products we offer. In 2018, webinars on TLP, Climate Fund and the new monitoring system were held for this public.

There were also forums with the financial agents, with the participation of about 330 representatives from more than fifty institutions, including financial agents and associations such as the Brazilian Federation of Banks (Febraban) and ABDE.

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BUSINESS ASSOCIATIONS AND SYSTEMS

In 2018, two new technical cooperation agreements were signed. The plan of action of the agreement with Sebrae establishes joint actions to support the public of micro and small-sized enterprises (MSEs), aiming at, for example, the integration of the business orientation of Sebrae to the BNDES MSME Channel; exchange of information between institutions’ credit guarantee systems, and studies for the use of fintechs in improving access to credit by small businesses.

The cooperation agreement with Fecomércio-SP has the objective of promoting the dissemination of BNDES policies and forms of action for São Paulo MSEs in the sectors of trade in goods, services and tourism and the exchange of information between institutions.

ACADEMIA AND OPINION LEADERS

PUBLICATIONS

We edit and publish periodicals and special books with the aim of sharing with society the knowledge produced by our technical staff. All of them can be accessed in our digital library and in the section Knowledge of our website. Printed versions or a subscription can be requested for free.

In 2018, in addition to our traditional periodicals, such as BNDES Magazine and BNDES Sectorial, we launched the “Sectorial agendas for reaching the goal,” which is part of “Visão 2035: Brazil, developed country,” which combines an analysis on 17 sectors of the Brazilian economy with strategic planning techniques through scenarios, to build a development agenda for the country in the 2018-2035 horizon.

DIGITAL LIBRARY

In 2018, the digital library had almost 600,000 accesses, with about 1.8 million downloads. There was inclusion of 362 new documents, and the platform DSpace was updated, which now has the Spanish language, in addition to a more user-friendly interface. We joined the Southeast Repository Network and the Brazilian Portal for Open Access to Scientific Information (OasisBR).

PRODUCTION OF CONTENT

In 2018, content such as articles, infographics and videos, published in the section Knowledge of the website, migrated to the new Development Blog, which is part of the BNDES News Agency. Launched in 2018, the blog brings the main discussions about development and the most varied sectors in which we operate, such as exclusive articles of our employees and interviews with internal and external experts.

Those interested in our content can subscribe to our newsletter, which, in addition to bringing information about publication releases, also warns about new publications in the Development Blog. In December 2018, after little more than two years of operation, the newsletter had a base of approximately 2,500 subscribers, with growth of over 100% in relation to the previous year.

BNDES ECONOMICS PRIZE

Since 1977, we have been promoting 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 masters and doctorate categories, besides receiving the money prize, have their works published by the Bank. In 2018, in the doctoral category, the thesis Capital and work in Brazil in the 21st century: the impact of transfer and taxation policies on inequality, consumption and production structure, by Débora Freire Cardoso, from UFMG, was ranked first in the 37th edition. The first place in the master’s category was for the dissertation State and development: the semiconductor industry in Brazil, by Flavia Filippin, from Unicamp.

INSTITUTIONAL LECTURES

We received delegations and groups of students from national and foreign educational institutions to hold lectures on the Brazilian economy and our work. In 2018, we held 21 institutional presentations for a public of 563 visitors. Among the groups received, we can highlight Columbia Business School, Alide 2018 Internship, Cornell University, Wharton School of Business/Lauder Institute and ABSA/Barclays Bank.