

Our Values

Transparency

Excellence

Focus on Results

Customer Focus

Innovation

Respect

CORPORATE PRESENTATION 2Q19

HELOM OLIVEIRA DA SILVA | Executive Officer

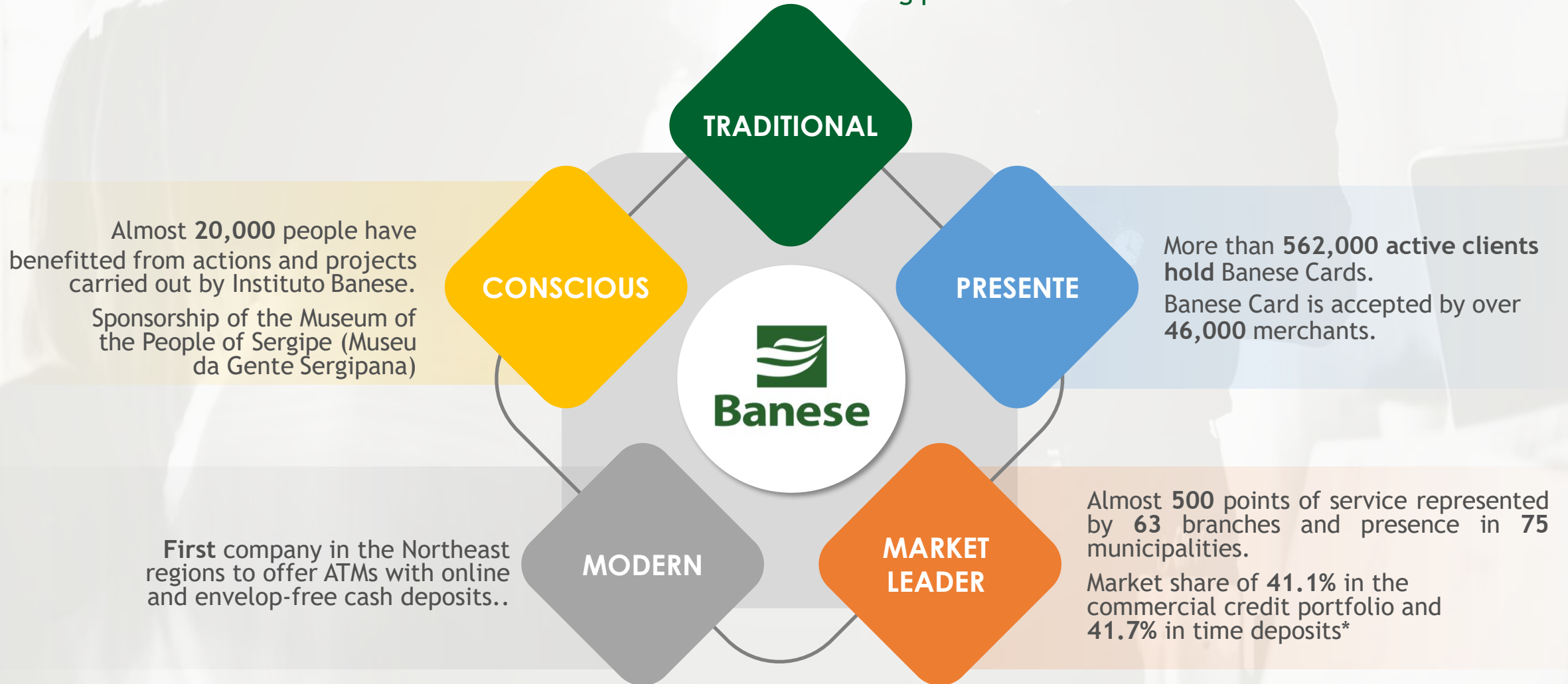


Banese

#banese 20

Making the dreams of the people of Sergipe come true

Founded in 1961
to be the Bank of Sergipe



Long-Lasting
Relationships

Over
1 million
clients

837,289

Individual clients

32,547

Legal entity clients

562,000+

Holders eligible to purchase

46,000 +

Banese Card-accredited
merchants

Conventional Channels

63

Branches

210

Correspondents
in Brazil

09

Points of
Service

493

Self-service
terminals

Coverage of
100%
of Sergipe
municipalities

995
employees

48
young
apprentices

The people
who make
Banese

2Q2019 Balance Sheet (R\$)

5.8bn

Total Assets

4.7bn

Total Funding

2.4bn

Total Credit

438.7m

Sales with
BANESECARD



Main Figures

Financial	6.30.2019
Total Revenue R\$MM	223.1
Credit Revenue R\$MM	128.2
Funding Costs	1.4%
EBITDA R\$MM	35.0
Net Income R\$MM	22.3
ROE	20.9%
ROAA	1.5%

Operating	6.30.2019
Total Assets R\$MM	5,494
Credit Operations R\$MM	2,433
Commercial Credit R\$MM	1,690
Commercial Credit - Individuals (%total)	82.5%
AA – A Loan Portfolio (% total)	58.9%
Financial Investments R\$MM	2,601
Total Funding R\$MM	4,736

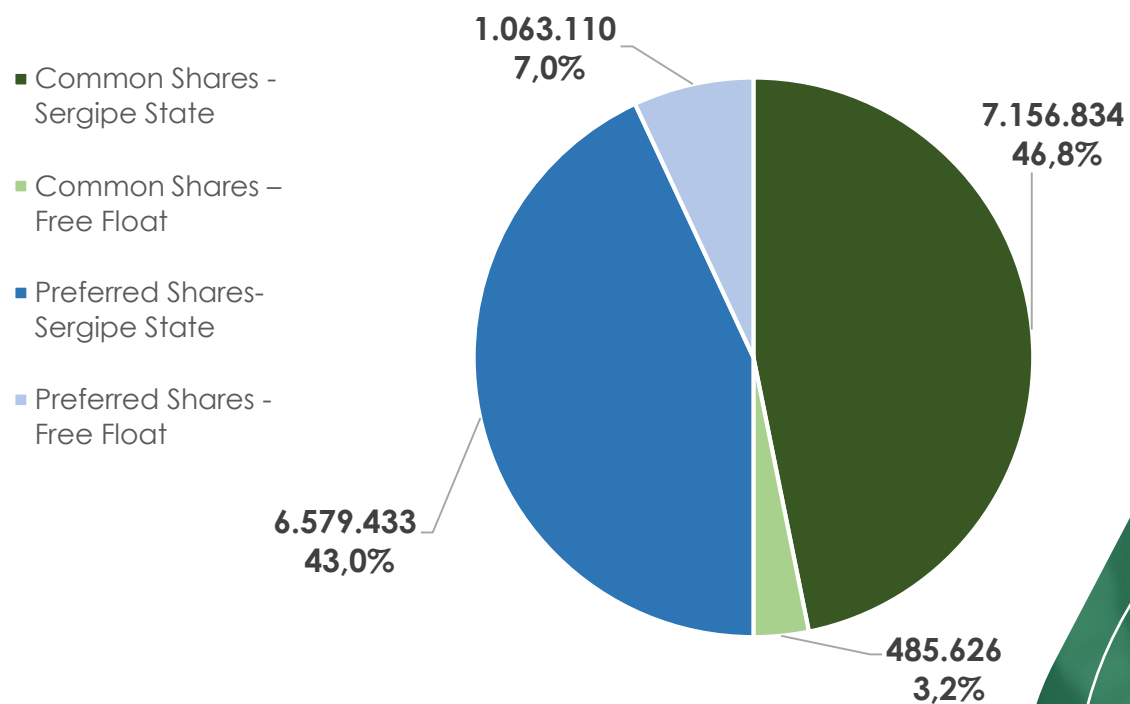
Capital	6.30.2019
Equity R\$MM	364.6
Reference Equity R\$MM	368.0
Basel Ratio	11.2%

Soundness recognized by the market

Risk Ratings

<i>Fitch Rating</i>		
Perceptiva Estável	Escala Nacional	
	Longo Prazo	Curto Prazo
	A- (bra)	F1(bra)
<i>Moody's Investors Service</i>		
Perceptiva Estável	Escala Nacional – Ratings de Depósito	
	Longo Prazo	Curto Prazo
	Aa3 br	BR-1
Perceptiva Estável	Escala Nacional em moeda local – Ratings de Depósito	
	Longo Prazo	Curto Prazo
	Ba2	Not Prime
Perceptiva Estável	Escala Global em moeda estrangeira – Ratings de Depósito	
	Longo Prazo	Curto Prazo
	Ba3	Not Prime

Capital Market - BGIP3 and BGIP4



Banese's ownership structure comprises approximately 15.3 million shares.

Around 10% of total shares are outstanding, of which 31% are common and 69% are preferred.

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THANK YOU!

INVESTOR RELATIONS DEPARTMENT

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