

# Our Values

Innovation

Social Responsibility

Employee Appreciation

Client Satisfaction

Quality

## **CORPORATE** PRESENTATION 3Q19

HELOM OLIVEIRA DA SILVA | Executive Officer

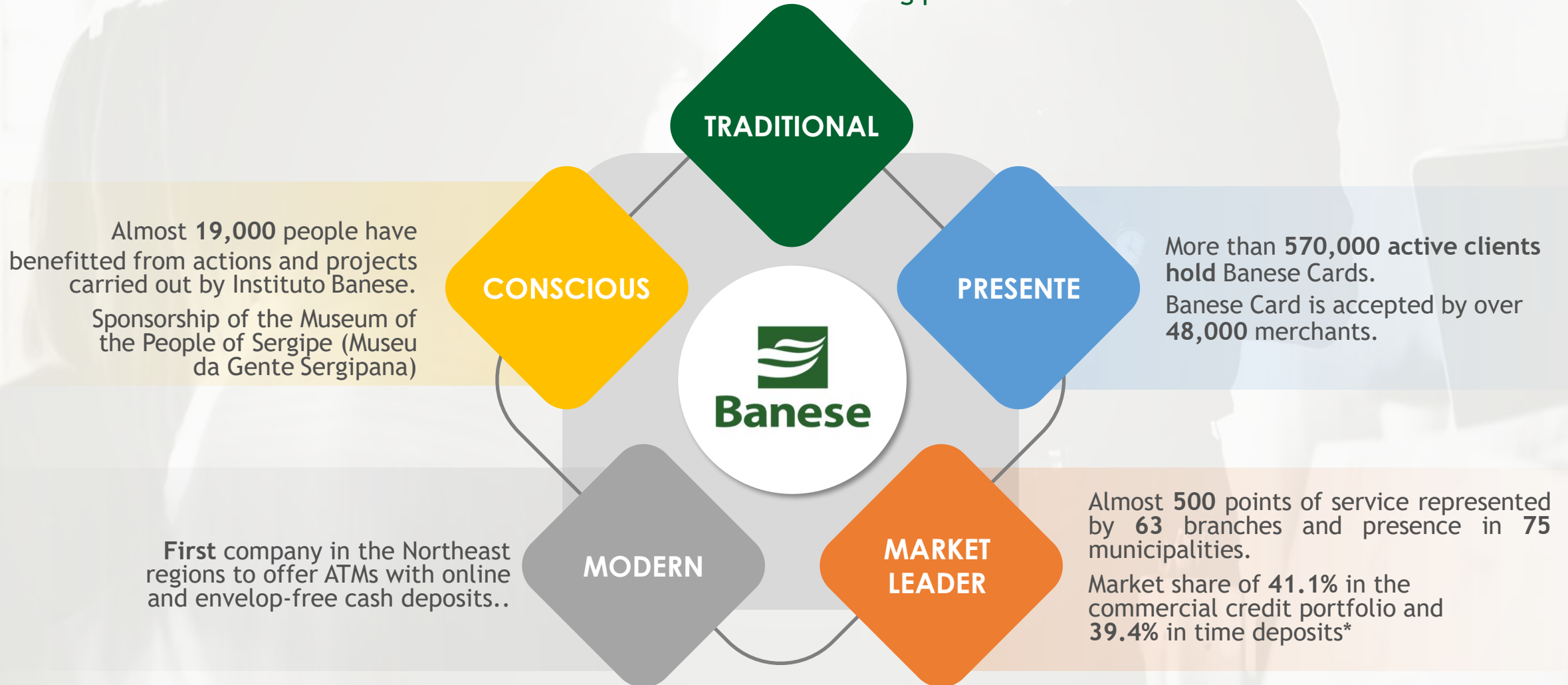


# Banese

#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

**838,911**

Individual clients

**32,778**

Legal entity clients

**570,000**

Holders eligible to purchase

**48,000**

Banese Card-accredited  
merchants

## Conventional Channels

**63**

Branches

**193**

Correspondents  
in Brazil

**09**

Points of  
Service

**492**

Self-service  
terminals

Coverage of  
**100%**  
of Sergipe  
municipalities





**1.009**  
employees

**47**  
young  
apprentices

The people  
who make  
**Banese**

# 3Q2019 Balance Sheet (R\$)

**5.5bn**

Total Assets

**4.7bn**

Total Funding

**2.5bn**

Total Credit

**457.9m**

Sales with  
BANESECARD



# Main Figures

| Financial            | 9.30.2019    |
|----------------------|--------------|
| Total Revenue R\$MM  | <b>236.4</b> |
| Credit Revenue R\$MM | <b>130.6</b> |
| Funding Costs        | <b>1.3%</b>  |
| EBITDA R\$MM         | <b>26.7</b>  |
| Net Income R\$MM     | <b>16.3</b>  |
| ROE                  | <b>19.4%</b> |
| ROAA                 | <b>1.4%</b>  |

| Operating                                | 9.30.2019    |
|--|--------------|
| Total Assets R\$MM                       | <b>5,531</b> |
| Credit Operations R\$MM                  | <b>2,510</b> |
| Commercial Credit R\$MM                  | <b>1,726</b> |
| Commercial Credit - Individuals (%total) | <b>82.3%</b> |
| AA – A Loan Portfolio (% total)          | <b>60.6%</b> |
| Financial Investments R\$MM              | <b>2,519</b> |
| Total Funding R\$MM                      | <b>4,744</b> |

| Capital                | 9.30.2019    |
|------------------------|--------------|
| Equity R\$MM           | <b>380.9</b> |
| Reference Equity R\$MM | <b>375.3</b> |
| Basel Ratio            | <b>11.7%</b> |

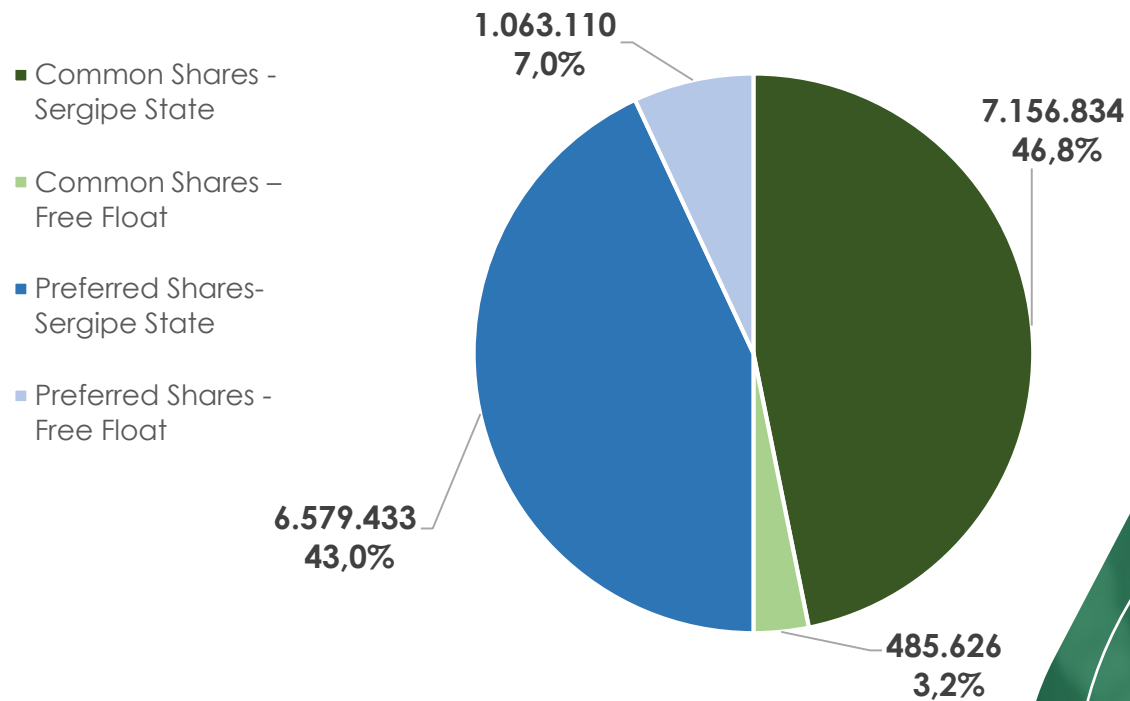
# Soundness recognized by the market

## Risk Ratings

| <i>Fitch Rating</i>              |  |            |
|----------------------------------|--|------------|
| Stable Outlook                   | National Scale                                     |            |
|                                  | Long Term  | Short Term |
|                                  | A- (bra)   | F1(bra)    |
| <i>Moody's Investors Service</i> |  |            |
| Stable Outlook                   | National Scale – Deposit Ratings                   |            |
|                                  | Long Term  | Short Term |
|                                  | Aa3 br   | BR-1       |
| Negative Outlook                 | National Scale in local currency – Deposit Ratings |            |
|                                  | Long Term  | Short Term |
|                                  | Ba2  | Not Prime  |
| Stable Outlook                   | Global Scale in foreign currency – Deposit Ratings |            |
|                                  | Long Term  | Short Term |
|                                  | Ba3  | Not Prime  |



# Capital Market - BGIP3 and BGIP4



Banese's ownership structure comprises 15.2 million shares.

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

# ITAG

# THANK YOU!

## **INVESTOR RELATIONS DEPARTMENT**

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