

Our Values

Innovation

Social Responsibility
Employee Appreciation
Client Satisfaction

Quality

CORPORATE PRESENTATION 2Q18

HELOM OLIVEIRA DA SILVA | Executive Officer

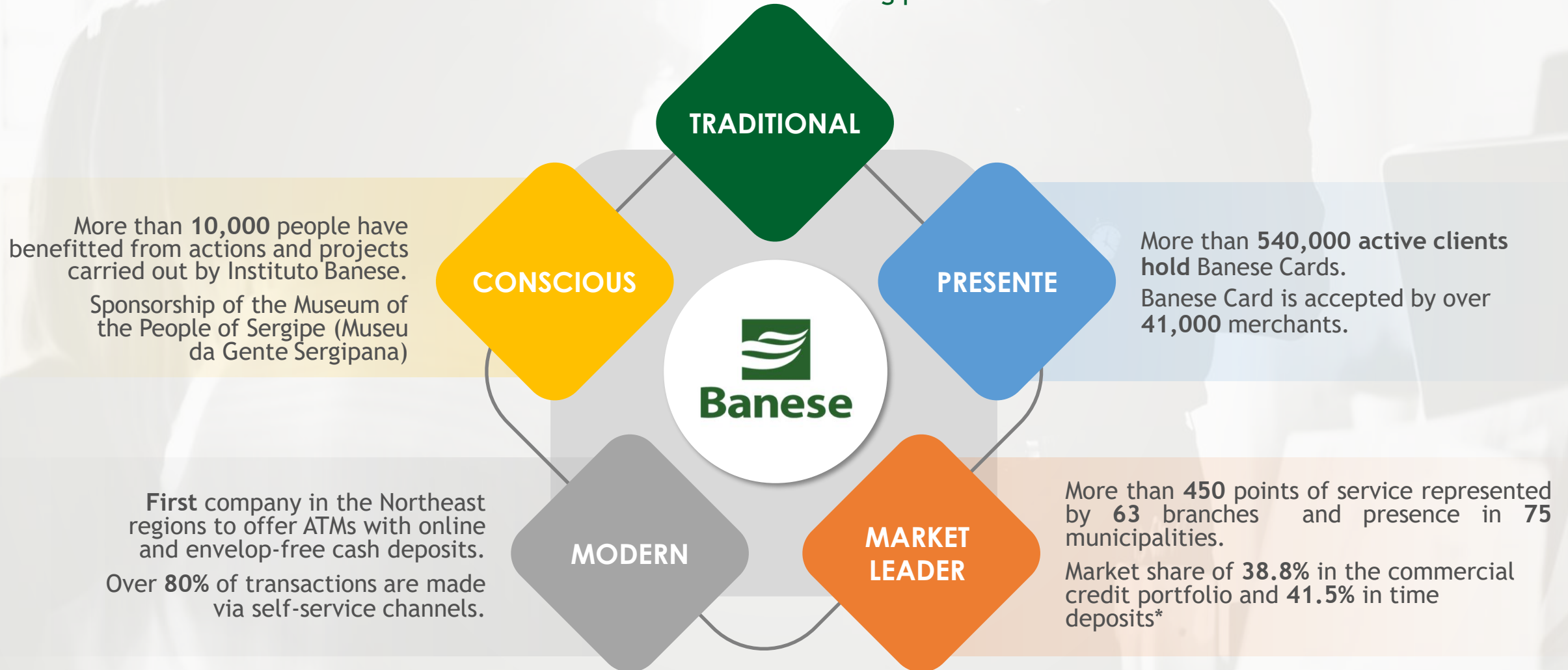


Banese

#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

817,000

Individual clients

32,000

Legal entity clients

540,000+

Holders eligible to purchase

41,000 +

Banese Card-accredited
merchants

Conventional Channels

63

Branches

236

Correspondents
in Brazil

14

Points of
Service

509

Self-service
terminals

Coverage of
100%
of Sergipe
municipalities

Digital

82%

of transactions made in
self-service channels

64%

**Internet Banking and
app**
transactions





1030
employees

45
young
apprentices

41
interns

The people
who make
Banese

2Q2018 Balance Sheet

5.2bn

Total Assets

4.5bn

Total Funding

2.1bn

Total Credit

382.5m

Sales with
BANESECARD



Main Figures

Financial	06.30.2018
Total Revenue R\$M	200.8
Service Revenue R\$M	30.9
Funding Costs	1.4%
EBITDA R\$M	27.9
Net Income R\$M	11.6
ROE	16.4%
ROAA	1.2%

Operating	06.30.2018
Total Assets R\$M	5,215
Credit Operations R\$M	2,171
Commercial Credit R\$M	1,471
Commercial Credit - Individuals (%total)	80.0%
AA – A Loan Portfolio (% total)	61.0%
Financial Investments R\$M	2,635
Total Funding R\$M	4,590

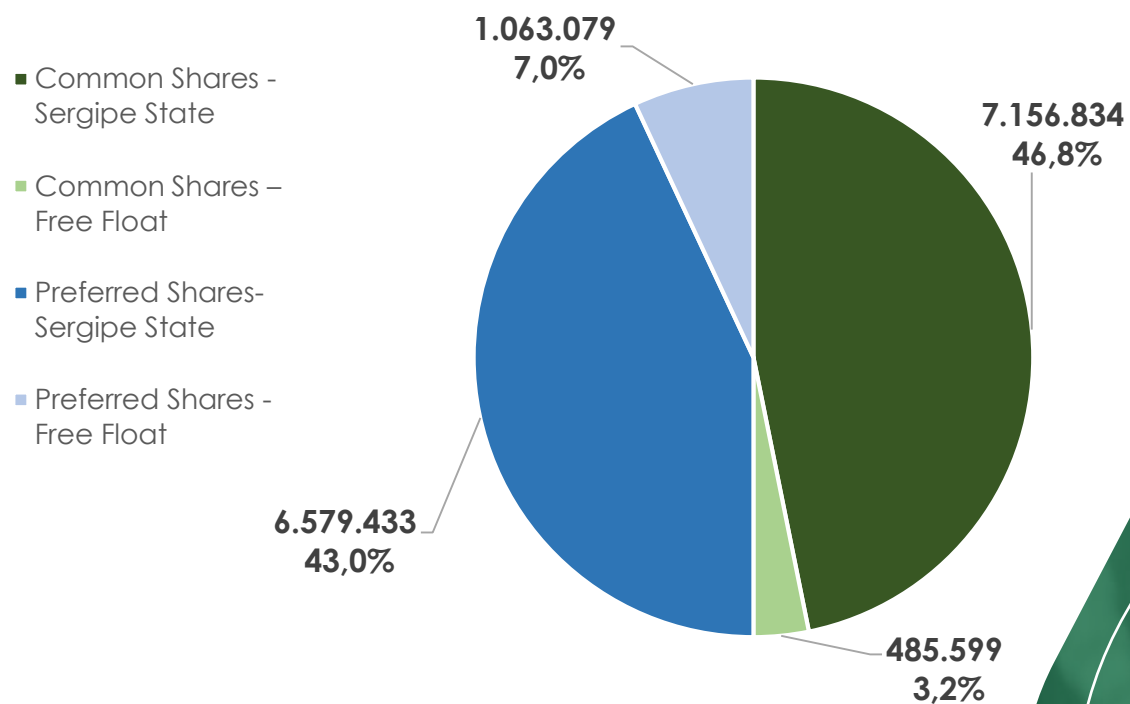
Capital	06.30.2018
Equity R\$M	388.3
Reference Equity R\$M	435.1
Basel Ratio	15.1%

Soundness recognized by the market

Risk Ratings

Fitch Rating		
Stable Outlook	National Scale	
	Long Term	Short Term
	BBB+(bra)	F2(bra)
Moody's Investors Service		
Stable Outlook	National Scale – Deposit Ratings	
	Long Term	Short Term
	Aa3 br	BR-1
Stable 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 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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