

# Our Values

## Innovation

Social Responsibility  
Employee Appreciation  
Client Satisfaction

Quality

# CORPORATE

## PRESENTATION 1Q19

HELOM OLIVEIRA DA SILVA | Executive Officer

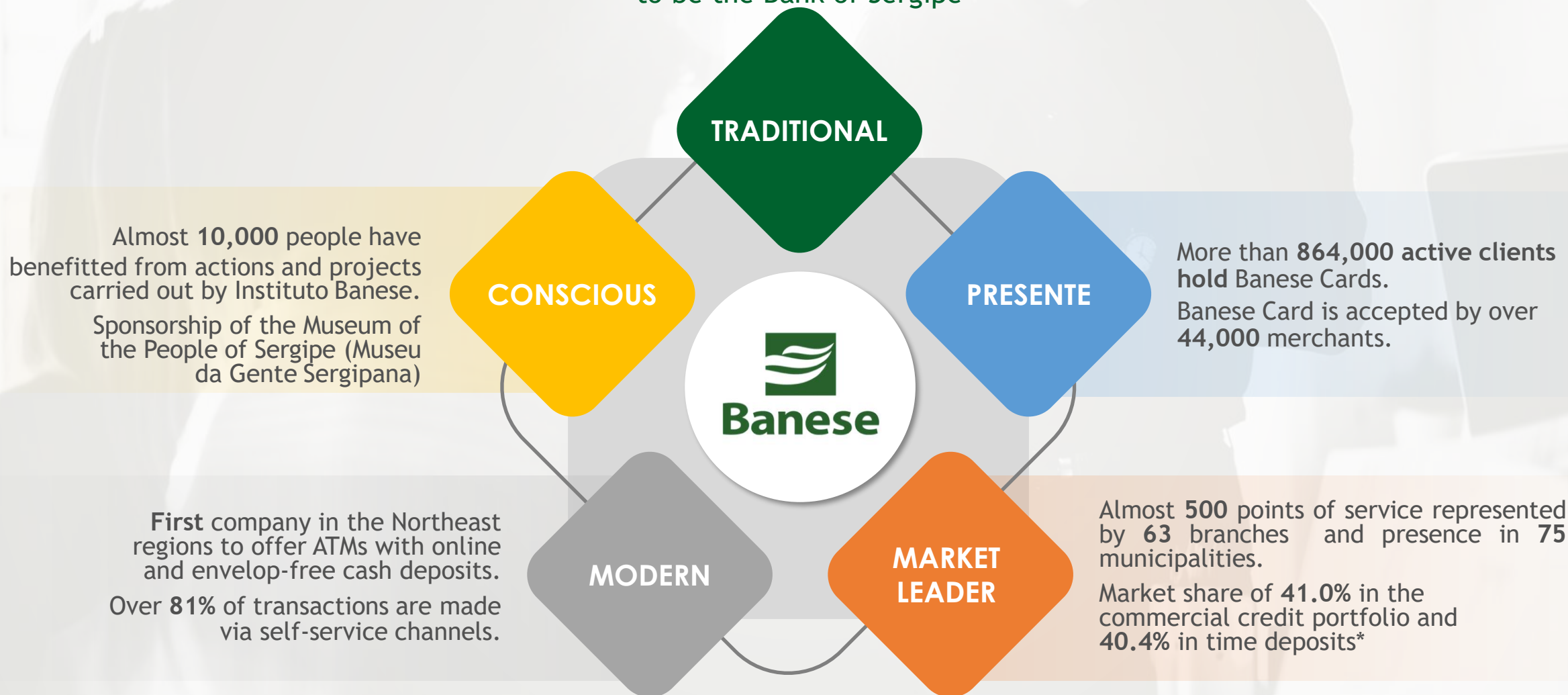


# Banese

#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

**832,242**

Individual clients

**32,415**

Legal entity clients

**570,000+**

Holders eligible to purchase

**44,000 +**

Banese Card-accredited  
merchants

# Conventional Channels

63

Branches

233

Correspondents  
in Brazil

10

Points of  
Service

498

Self-service  
terminals

Coverage of  
**100%**  
of Sergipe  
municipalities



# Digital

82%

of transactions made in  
**self-service channels**

67%

**Internet Banking and  
app**  
transactions





**1009**  
employees

**47**  
young  
apprentices

The people  
who make  
**Banese**

# 1Q2019 Balance Sheet

**5.4bn**

Total Assets

**4.8bn**

Total Funding

**2.3bn**

Total Credit

**395.6m**

Sales with  
BANESECARD





# Main Figures

Financial	03.31.2019
Total Revenue R\$MM	<b>215.0</b>
Credit Revenue R\$MM	<b>126.5</b>
Funding Costs	<b>1.3%</b>
EBITDA R\$MM	<b>34.1</b>
Net Income R\$MM	<b>19.0</b>
ROE	<b>19.6%</b>
ROAA	<b>1.4%</b>

Operating	03.31.2019
Total Assets R\$MM	<b>5,482</b>
Credit Operations R\$MM	<b>2,361</b>
Commercial Credit R\$MM	<b>1,652</b>
Commercial Credit - Individuals (%total)	<b>82.1%</b>
AA – A Loan Portfolio (% total)	<b>60.3%</b>
Financial Investments R\$MM	<b>2,674</b>
Total Funding R\$MM	<b>4,815</b>

Capital	03.31.2019
Equity R\$MM	<b>425.0</b>
Reference Equity R\$MM	<b>469.4</b>
Basel Ratio	<b>14.0%</b>

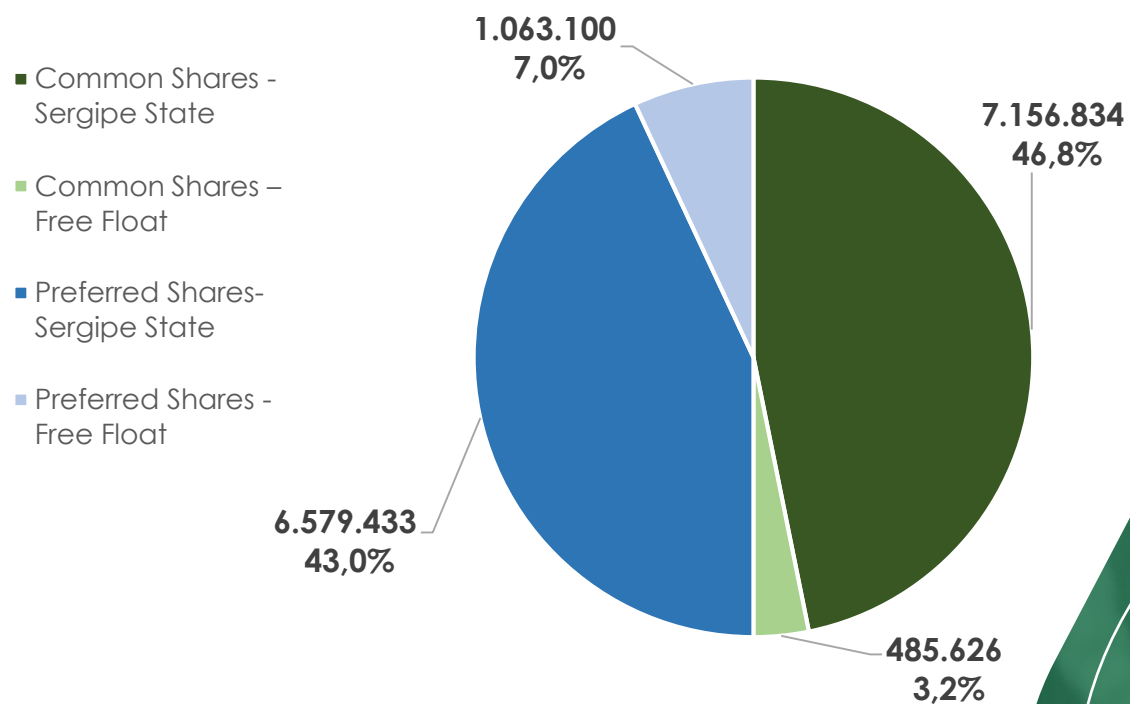


# Soundness recognized by the market

## Risk Ratings

Fitch Rating		
Stable Outlook	National Scale	
	Long Term	Short Term
	A- (bra)	F1(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.

**ITAG**

# THANK YOU!

## INVESTOR RELATIONS DEPARTMENT

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