

# Our Values

## Innovation

Social Responsibility  
Employee Appreciation  
Client Satisfaction

Quality

# CORPORATE PRESENTATION 3Q18

HELOM OLIVEIRA DA SILVA | Executive Officer

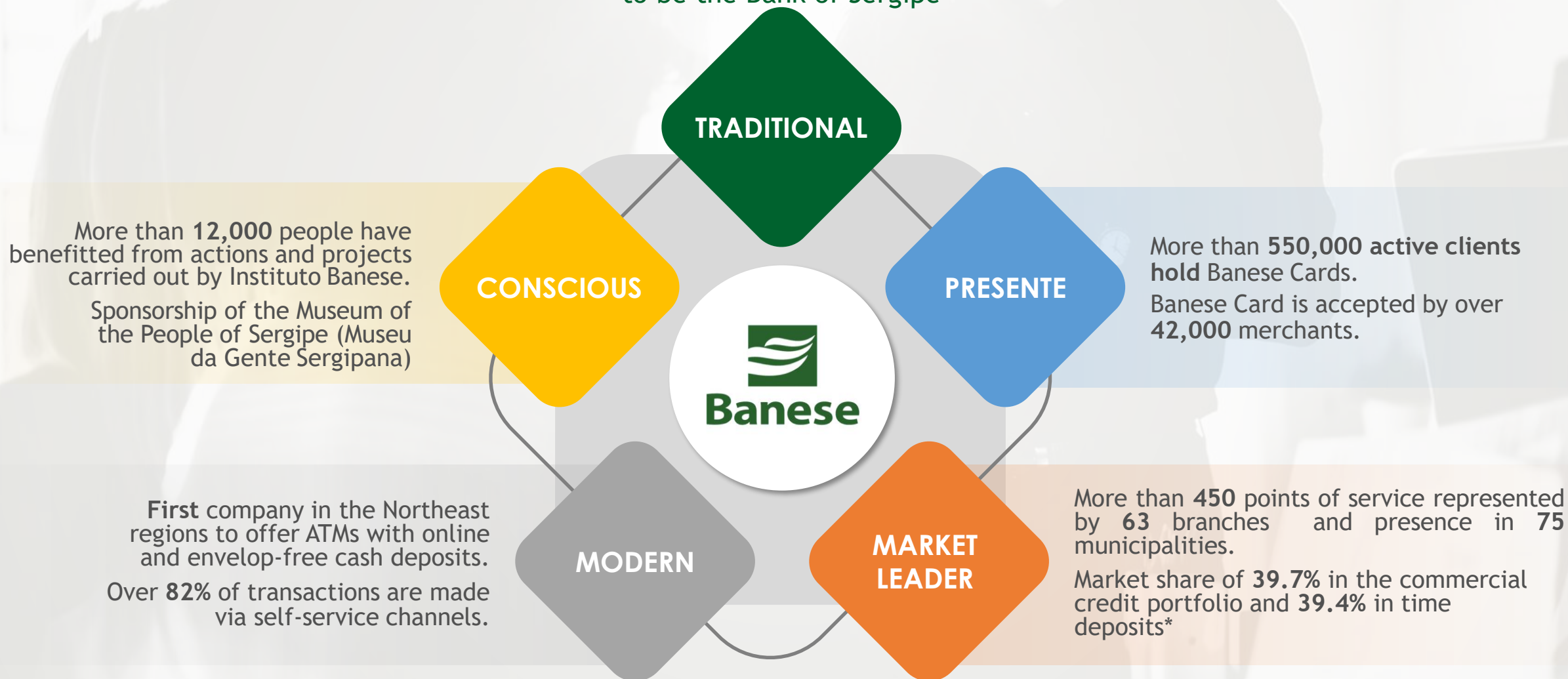


# Banese

#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

**822,000**

Individual clients

**32,000**

Legal entity clients

**550,000+**

Holders eligible to purchase

**42,000 +**

Banese Card-accredited  
merchants

# Conventional Channels

**63**

Branches

**233**

Correspondents  
in Brazil

**15**

Points of  
Service

**502**

Self-service  
terminals

Coverage of  
**100%**  
of Sergipe  
municipalities

# Digital

82%

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

65%

**Internet Banking and  
app**  
transactions



**1026**  
employees

**45**  
young  
apprentices

The people  
who make  
**Banese**

# 3Q2018 Balance Sheet

**5.1bn**

Total Assets

**4.5bn**

Total Funding

**2.2bn**

Total Credit

**355.8m**

Sales with  
BANESECARD



# Main Figures

Financial	09.30.2018
Total Revenue R\$M	<b>210.5</b>
Service Revenue R\$M	<b>30.9</b>
Funding Costs	<b>1.5%</b>
EBITDA R\$M	<b>29.0</b>
Net Income R\$M	<b>18.4</b>
ROE	<b>16.6%</b>
ROAA	<b>1.2%</b>

Operating	09.30.2018
Total Assets R\$M	<b>5,196</b>
Credit Operations R\$M	<b>2,221</b>
Commercial Credit R\$M	<b>1,524</b>
Commercial Credit - Individuals (%total)	<b>78.6%</b>
AA – A Loan Portfolio (% total)	<b>59.3%</b>
Financial Investments R\$M	<b>2,527</b>
Total Funding R\$M	<b>4,546</b>

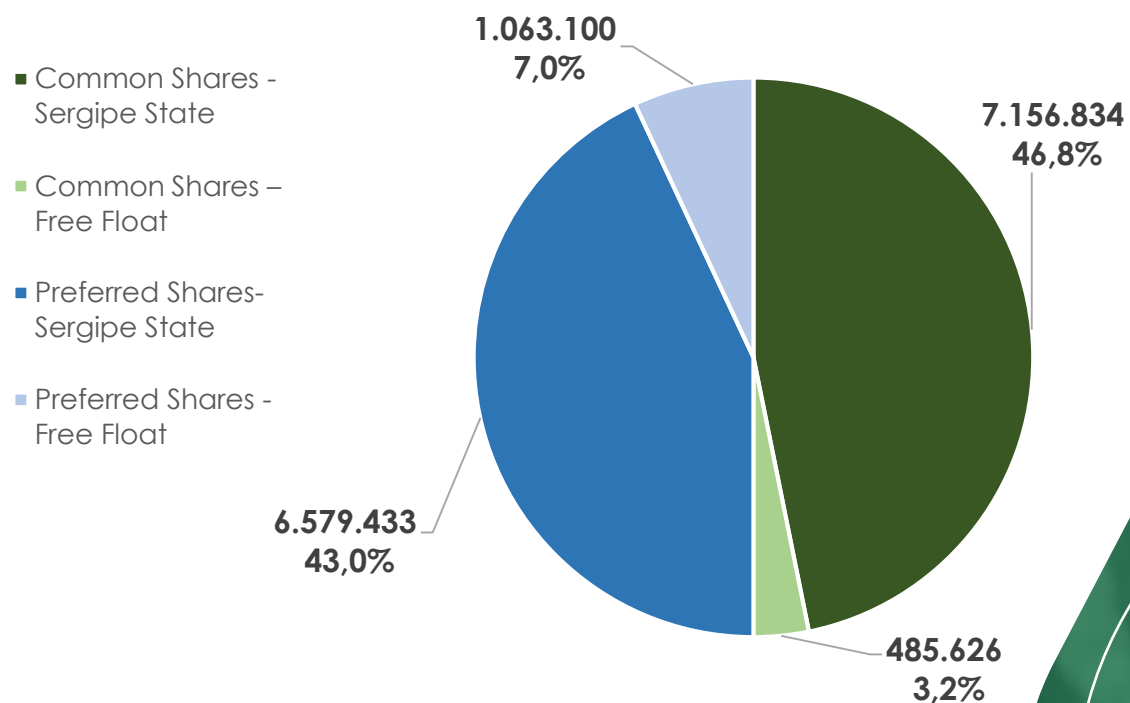
Capital	09.30.2018
Equity R\$M	<b>400.7</b>
Reference Equity R\$M	<b>434.9</b>
Basel Ratio	<b>14.6%</b>

# 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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