

Our Values

Transparency

Excellence

Focus on Results

Customer Focus

Innovation

Respect

CORPORATE PRESENTATION 2019

HELOM OLIVEIRA DA SILVA | Executive Officer

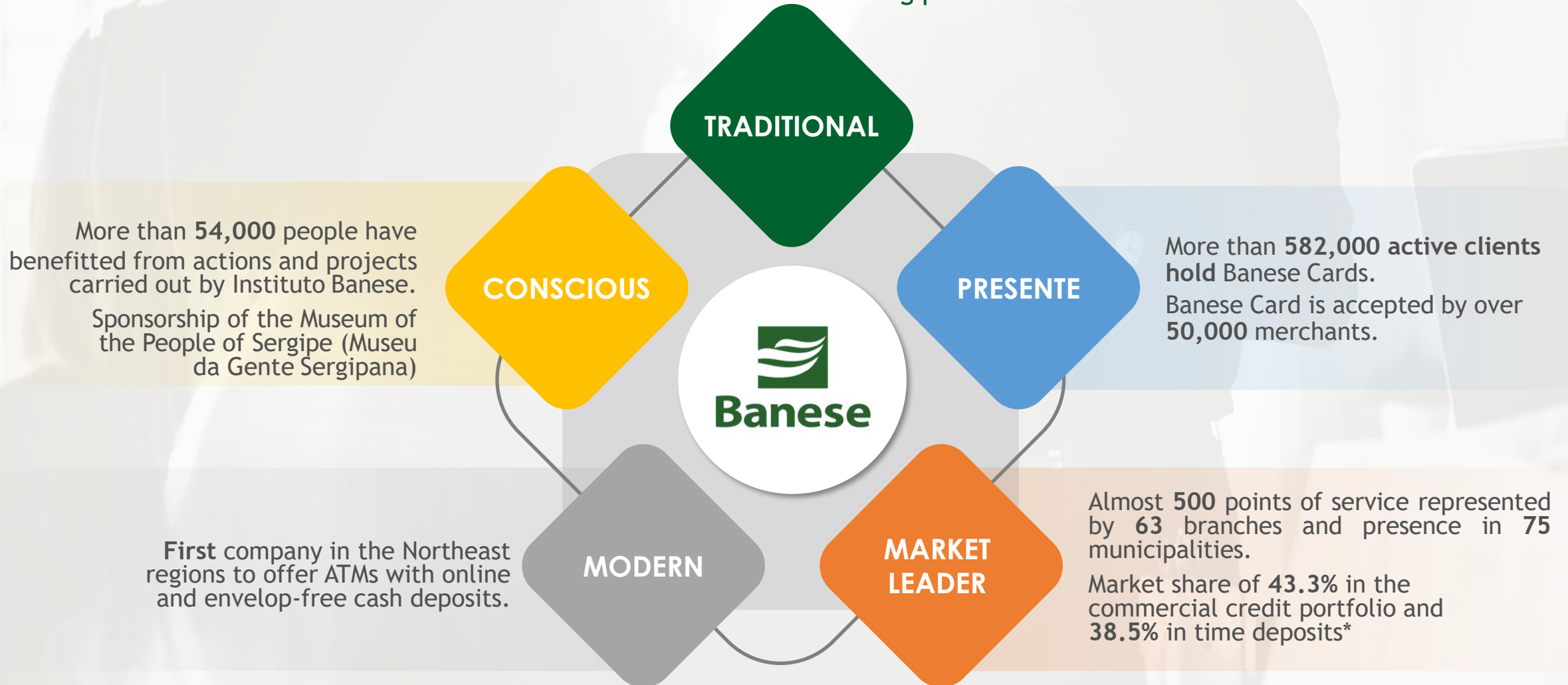


Banese

#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
1.4 million
clients

846,616

Individual clients

33,007

Legal entity clients

582,000

Holders eligible to purchase

50,000

Banese Card-accredited
merchants

Conventional Channels

63

Branches

204

Correspondents
in Brazil

09

Points of
Service

488

Self-service
terminals

Coverage of
100%
of Sergipe
municipalities



1,025
employees

48
young
apprentices

The people
who make
Banese

2019 Balance Sheet (R\$)

5.4bn

Total Assets

4.8bn

Total Funding

2.7bn

Total Credit

1.8bn

Sales with
BANESECARD



Main Figures

Financial	12.31.2019
Total Revenue R\$MM	916.0
Credit Revenue R\$MM	522.2
Funding Costs	1.1%
EBITDA R\$MM	121.1
Net Income R\$MM	83.6
ROE	20.8%
ROAA	1.5%

Operating	12.31.2019
Total Assets R\$MM	5,534
Credit Operations R\$MM	2,787
Commercial Credit R\$MM	1,939
Commercial Credit - Individuals (%total)	81.9%
AA – A Loan Portfolio (% total)	73.6%
Financial Investments R\$MM	2,281
Total Funding R\$MM	4,811

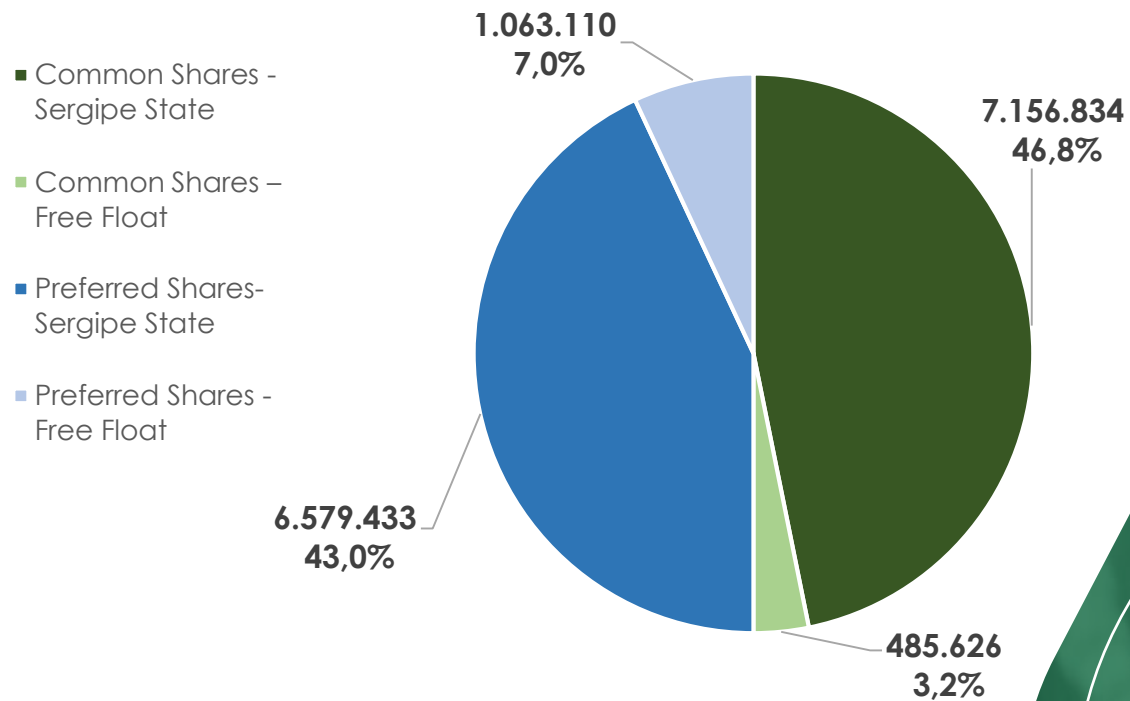
Capital	12.31.2019
Equity R\$MM	433.9
Reference Equity R\$MM	451.2
Basel Ratio	13.3%

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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