

**BANCO DO ESTADO DE SERGIPE S.A.**  
**Publicly Held Company**  
**Corporate Taxpayer's ID (CNPJ/MF): 13.009.717/0001-46**  
**Company Registry (NIRE): 2830000007-7 | CVM Code: 112-0**

## **MATERIAL FACT**

### **Undue Disclosure - Preliminary Notice of Loan Transactions for the fiscal year 2021**

Banco do Estado de Sergipe S.A. ("BANESE" or "Company"), pursuant to paragraph 4 of article 157 of Law 6,404/1976 (Brazilian Corporate Law) and the regulation of the Brazilian Securities and Exchange Commission ("CVM"), especially CVM Instructions 358/2002 and 480/2009, hereby informs its shareholders and the market in general that, today, around 4 p.m., the attached press release containing unaudited preliminary data about the amount of loan transactions carried out in the fiscal year ended December 2021, and partial and incomplete information about the breakdown of the credit lines, has been unduly disclosed. Said information is preliminary, as the Company is still going through the accounting closing procedures related to the fiscal year, and no independent audit report has been issued yet.

As soon as Banese's Management identified the mistake in the governance process of the communications department, it took all the necessary measures to communicate with the professionals who produced and disclosed the press release, and carried out administrative processes to investigate those in charge of the mistake, ensuring full compliance with the Company's Policy on Disclosure of Material Acts and Facts and Securities Trading, and the Spokesperson Policy.

Aracaju (SE), February 1st, 2022.

Alessio de Oliveira Rezende  
Chief Financial, Control and Investor Relations Officer

## Banese surpasses the mark of R\$1.54B in loans taken out in 2021

February 1st, 2022

The amount has been the largest ever released by the Bank for loan transactions during a fiscal year. Rural credit stood out, with a growth of 36.2% over 2020.

Banese closed 2021 with a historical result – over R\$1.54 billion in loans taken out, reaching the mark of R\$3.3 billion in credit assets, with 99.3% of this amount invested in the state of Sergipe. The development portfolio alone – which is destined for real estate, rural and industrial financing – reached a balance of over R\$706 million. It represents the largest amount of funds ever released for loan transactions by the Bank during a fiscal year.

This positive result was also due to the recent changes made to the Bank's business strategy, i.e. credit expansion for all sectors, attractive interest rates and the formation of specialized teams to serve various economic segments. The initiatives also aimed at improving credit access for individuals and legal entities during the COVID-19 pandemic, thus promoting business and regional economic activity.

Banese's credit and services officer Ademario Alves de Jesus points out that, during this difficult pandemic period, the Bank drew closer to the population, increasing its efforts to offer credit and banking services in all regions and municipalities of the state of Sergipe, as well as designing solutions to meet the needs of microentrepreneurs, and small, medium and large enterprises in the state.

"Our performance during the pandemic shows the commitment and importance of Banese for the socioeconomic development of the state of Sergipe. We substantially expanded real estate, rural and industrial credit for families and micro and small enterprises in a sustainable and responsible way, in line with our business expansion plan. When Banese grows, the state of Sergipe also grows," states Ademario Alves de Jesus.

### Our investments in figures

The credit assets of the commercial portfolio – which is destined for the financing of families and companies with payroll-deductible loans, overdraft and working capital – reached over R\$2.3 billion in 2021. One of the highlights was the granting of working capital funds destined for small, medium and large enterprises. The released funds of R\$293 million were injected into the economy of the state of Sergipe – the amount is 18.5% higher than that of 2020.

As for the development portfolio, rural credit saw the highest growth – up 36.2% over the previous year, followed by the real estate and industrial credit. Strategic initiatives and campaigns contributed to each of these areas throughout last year so as to increase and facilitate the access of various audiences to these products.

The rural sector saw the highest growth in the development portfolio, and the Bank expanded its business outside the state capital of Sergipe, launching a set of services called Banese + Agro, so as to continue growing in the coming months.

Thus, the credit portfolio destined for agriculture surpassed R\$174 million in assets through Banese's funding and investment lines for the acquisition of input and machinery, the promotion of agroindustry and rural tourism, and the implementation of sustainable practices across the production cycle.

The active balance of the real estate credit came to R\$436.5 million, thanks to various strategies adopted in the period. The achieved results confirm the Bank's commitment to developing the state of Sergipe and other regions where it operates.

Ascom Grupo Banese