

Banco do Nordeste





Mission

Vision

Our organizational values





Who we are

Multiple financial institution, mixed joint stock company, publicly traded, with 70 Years of experience

One the largest regional development bank in Latin America

Crediamigo - Most oriented productive microcredit program in Brazil

Manages the **brazilian Constitutional Fund for Financing the Northeast (Fundo Constitucional de Financiamento do Nordeste – FNE)**

Fundeci - Fund for Economic, Scientific, Technological and Innovation Development

First Public Bank in Brazil **to create an Innovation Hub**

Prodeter – Territorial Development Program

ETENE - Technical Office of Economic Studies of the Northeast Brazil





Ratings



Fitch

Long-Term IDR in Foreign Currency: BB- (Stable)

Foreign Currency Short-Term IDR: B

Long-Term IDR in Local Currency: BB- (Stable)

Short-Term IDR in Local Currency: B

National Long-Term Rating on a National Scale: AA(bra) (Stable)



Moody's

Foreign Currency Long-Term Deposit: Ba2

Local Currency Long-Term Deposit: AA.br

Senior Long-Term Debt Rating in Foreign Currency: Ba2

Local Currency Short-Term Deposit: ML A-1.br

Moody's outlook for Banco do Nordeste ratings is stable.



S&P

Global Foreign Currency Scale: BB-/Stable/B

Brazil National Scale: brAAA (Stable)

Senior Unsecured: BB-



Who we are



Employees

6,597

+ 1,100 trainees/
young apprentices



Active Clients

5.7

million



Branches

292



Branches
of the region

9,0%

(Set/2022)



FNE*

US\$72

Billion
since 1990

56,0%

of long term
credits
(set. 2022)

61,8%

Long-term financing
Industrial and Commercial
(on Sep. 2022)

50,2%

Long-term financing in
Rural and Agroindustrial
(on Sep. 2022)

Sources: BNB/Active Clients (December/2022). Long Term - SISBACEN/BCB and BNB/S440 (December/2021). Observations on the data: It covers the area of operation of Banco do Nordeste, contemplating the Northeast Region and north of the States of MG and ES; SISBACEN's data includes commercial banks and multiple banks with commercial portfolios; FNE financing (except infrastructure) was added to BNB and BCB data; It does not include financing for housing and infrastructure. FNE values applied 1989/2022, position October/22.

(*) Nominal values, converted using the Ptax (selling) exchange rate on 25/05/2023, R\$ 4.9990

SUDENE AREA



BNB Area

2.074 municipalities in 11 states

Results



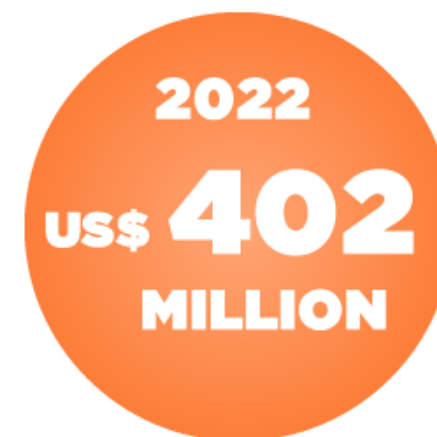
BNB

DEC 2022

ASSETS*



PROFITS*



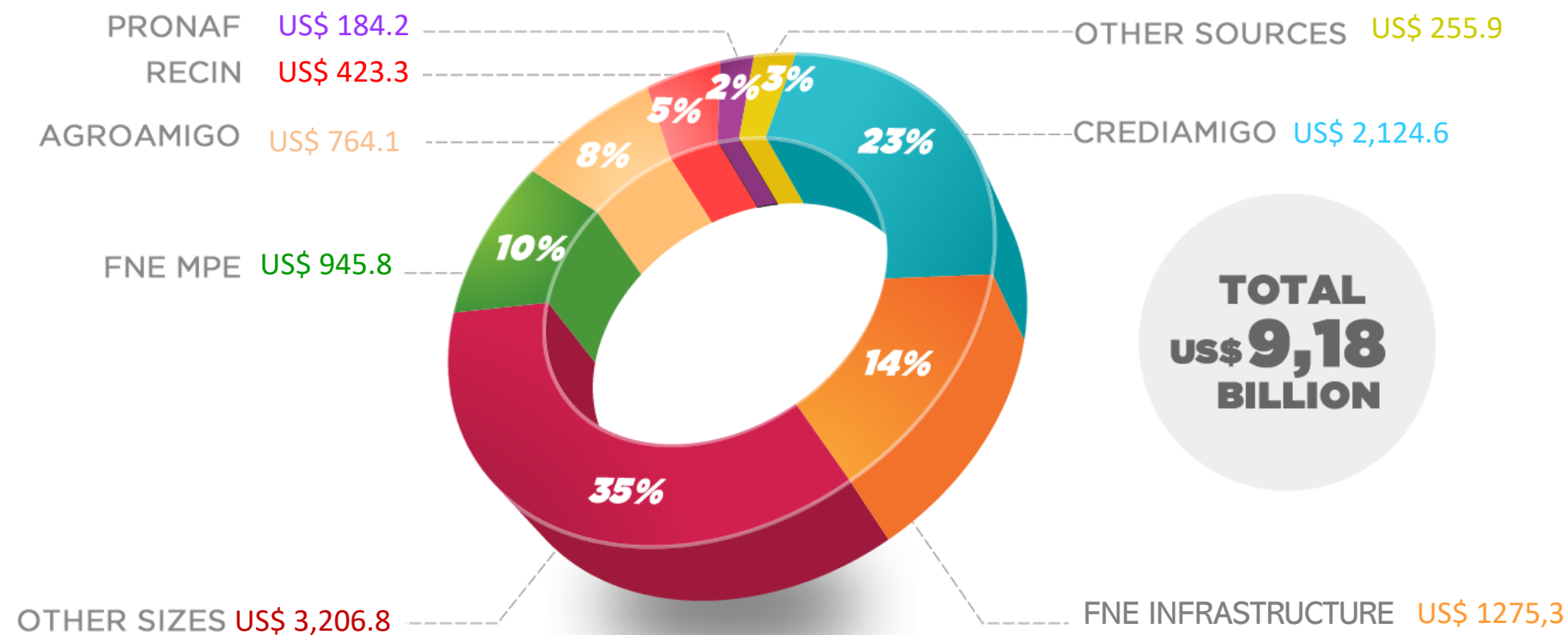
(*) Nominal values, converted using the Ptax (selling) exchange rate on 25/05/2023, R\$ 4.9990



BNB

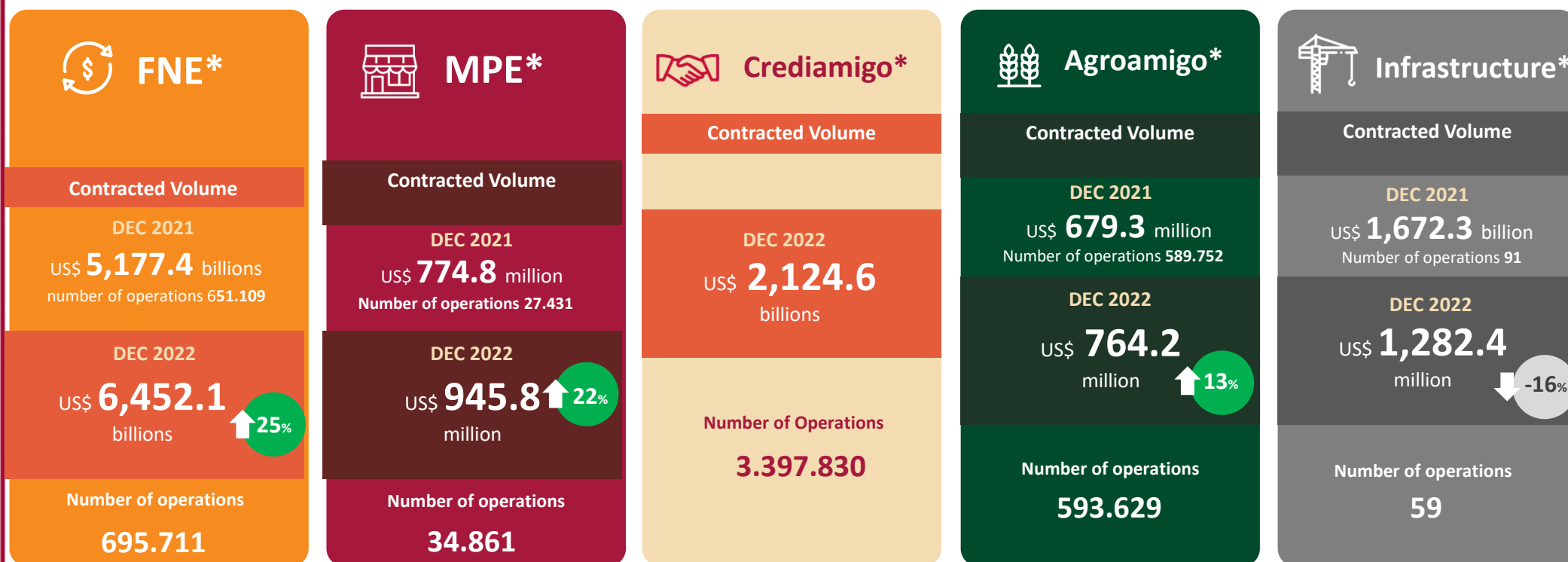
DEC 2022

RESULTS IN US\$ MILLION*



(*) Nominal values, converted using the Ptax (selling) exchange rate on 25/05/2023, R\$ 4.9990

In 2022, we reinforce our protagonisms



(*) Nominal values, converted using the Ptax (selling) exchange rate on 25/05/2023, R\$ 4.9990

Crediamigo

DEC 2022



2,2 millions
active customers



us\$ 1,5 Billion
Active credit portfolio*



68% are women
Profile



36% up to US\$ 200
Household income*

(*) Nominal values, converted using the Ptax (selling) exchange rate on 25/05/2023, R\$ 4.9990

Agroamigo

DEC 2022



1,52 millions

Active customers



**82,3% no
semiárido**

Active credit portfolio



49% are women
Perfil



US\$ 1,28

Average value*

(*) Nominal values, converted using the Ptax (selling) exchange rate on 25/05/2023, R\$ 4.9990

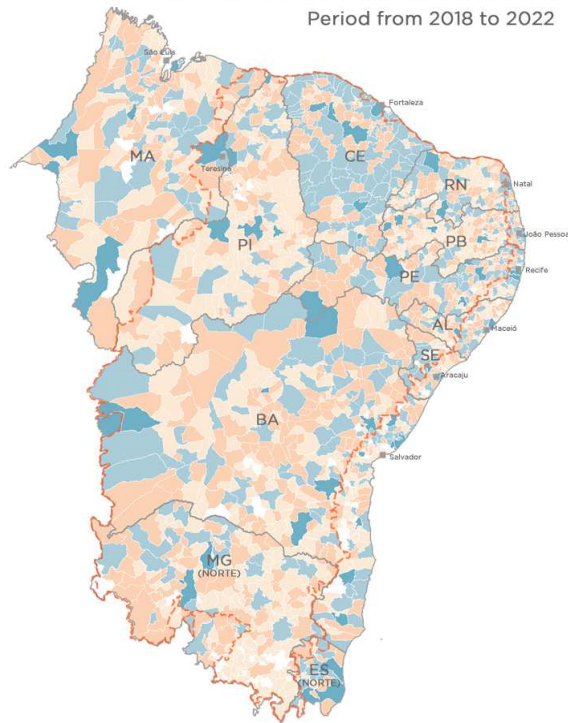


Commerce and Services FNE Program

OBJECTIVE

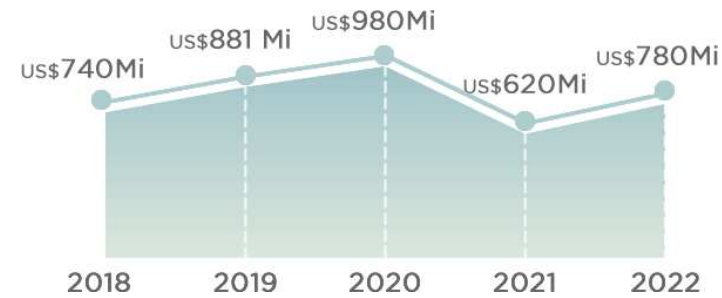
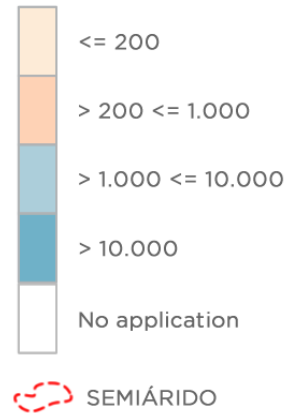
PURPOSE

FNE - APPLICATIONS IN COMMERCE*
Period from 2018 to 2022



LEGEND

US\$ [value in thousands]



Applications in Commerce with FNE 2018 to 2022

(*) Nominal values, converted using the Ptax (selling) exchange rate on 25/05/2023, R\$ 4.9990



The Fundo Constitucional de Financiamento do Nordeste (FNE)

Federal public policy instrument operated by Banco do Nordeste that aims to contribute to the economic and social development of the Northeast, through the execution of financing programs for the productive sectors, in line with the regional plan development, thus making it possible to reduce poverty and inequality.

US\$ 7,77 billion in resources for financing for 2023*.

(*) Nominal values, converted using the Ptax (selling) exchange rate on 25/05/2023, R\$ 4.9990



FNE 2023 - Total Resources*/Highlights



(*) Nominal values, converted using the Ptax (selling) exchange rate on 25/05/2023, R\$ 4.9990

FNE 2023 - Programs

	PROGRAM	Sustainable Development Goals (SDGs) associated
SECTORAL PROGRAMS US\$ 3,55 millions 45,6%	FNE RURAL	2, 10
	FNE Aquipesca	2, 10, 14
	FNE Industrial	9, 10
	FNE Irrigação	2, 6, 10
	FNE Agrin	2, 9, 10, 12
	FNE Proatur	10
	FNE Comércio e Serviços	3, 4, 10
	FNE Proinfra	6, 9, 10, 11, 13, 14
MULTISECTORAL PROGRAMS US\$ 4,22 millions 54,4%	PRONAF	1, 2, 3, 5, 10, 12
	FNE Inovação	4, 9, 10, 11, 12, 13, 14
	FNE Verde	2, 3, 6, 7, 9, 10, 11, 12, 13
	FNE PNMPO (Urbano)	1, 2, 5, 10, 12, 13, 15
	FNE MPE	3, 4, 10
	FNE P-FIES	4, 10

(*) Nominal values, converted using the Ptax (selling) exchange rate on 25/05/2023, R\$ 4.9990

FNE Funding Programs



FNE Industrial



FNE Innovation



FNE Sun



FNE Green



**FNE Student
Financing**



**FNE Trade and
Services**



FNE Health



FNE Tourism

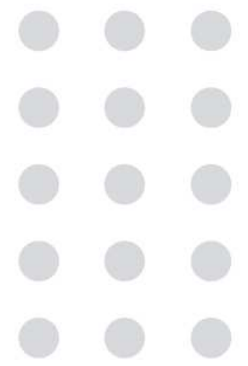


**FNE
Infraestrutura**



**FNE
Agribusiness**





Thanks! Gracias!

