



**Banco do
Nordeste**

Webinar Brasil & Canada
22/06/2020

Who we are

What we do

What we offer



Who we are



Mission

Act as the development bank for the Northeast Region of Brazil

Vision

To be the preferred bank in the Northeast of Brazil, recognized for its ability to promote the well-being of families and the competitiveness of companies in the Region

**Organizational
Values**

Justice, Governance, Honesty,
Sustainability, Equality, Democracy,
Transparency, Commitment, Respect,
Cooperation, Trust, Discipline and Civility



● Who we are

Multiple financial institution, mixed joint stock company, publicly traded, with 68 years of experience

Largest regional development bank in Latin America

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

Most oriented productive microcredit program in South America

First Public Bank to create an Innovation Hub

Who we are



AGENCIES NETWORK:

292 branches serving
more than 1,900
municipalities in the
occupation area



FNE:

R\$ 29.5 billion
invested in the
operating area in
2019



CUSTOMERS:

Approximately
4 million active
customers



MARKET-SHARE:

62% of long term credits
64.6% of rural credits
8% of the regional agencies



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.

● Occupation area

Present in about 2 thousand municipalities, covering the entire area of the nine states of the Northeast Region (Maranhão, Piauí, Ceará, Rio Grande do Norte, Paraíba, Pernambuco, Alagoas, Sergipe and Bahia), in addition to the north of Minas Gerais (including the Mucuri and Jequitinhonha Valleys) and the north of Espírito Santo. Currently, it maintains its leadership in the application of long-term funds and rural credit in its area of operation.



● Financial Economic Performance

Assets in 2019:

BNB R\$ 58.6 billion

FNE R\$ 89.2 billion

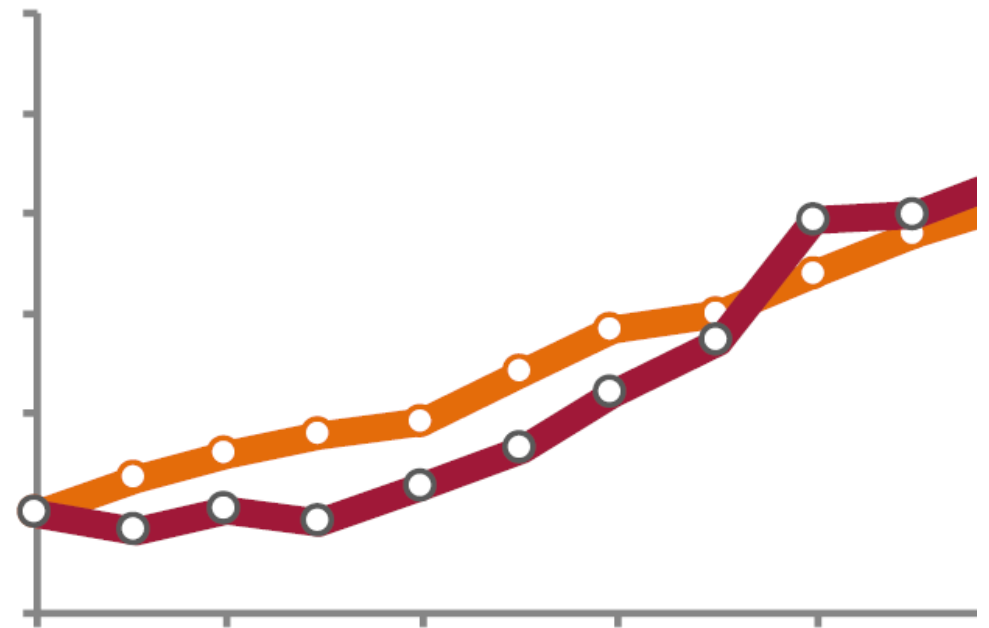
Profits:

R\$ 737 million (2018)

R\$ 1.73 billion (2019)

**Amount invested by
FNE in the region
exceeded:**

R\$ 271 billion



What we do



Investments in the Northeast of Brazil



Opportunities
for your
investments



Credit Programs



FNE
Trade and
Services



FNE
Agribusiness



FNE
Water



FNE
Infrastructure



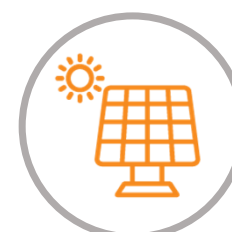
FNE
Innovation



FNE
Green



FNE
Industrial



FNE
Sun

What we offer



Funding conditions for Renewable Energy

Scope

01

- Generation, transmission and distribution of energy
- Works to expand the electricity distribution network (subject to specific conditions).
- All components of the micro and mini-generation systems of photovoltaic, wind, biomass or small hydroelectric power plants (SHP), as well as their installation.

Conditions

02

- Financing limit for large sized clientes: 50 %
- Required quarterly rate payments in the grace period;
- Required monthly refund in the amortization phase;
- Possibility of customized amortization.



Funding conditions for Renewable Energy

Deadlines

03

- **Power generation and transmission projects** - 8 years grace period/ 24 years total
- **Energy distribution projects** - 8 years grace period/ 20 years total
- **Producers** - 6 months grace period/ 12 years total

Warranty

04

- **Mortgage**
- **Bank Guarantee**
- **Corporate Guarantee**
- **Reserve Account**
- **Customized Solutions** - including auctions and/or free market guarantees



● Cost: IPCA + fixed rate



Fixed rate defined according to size, company, investment location and sector of activity



Without incidence of IOF



Structuring fee of 1.25% on the financing amount, with a ceiling of R\$ 500 thousand

NON-RURAL FNE RATES

TFC (Interest Rate of the Constitutional Funds) for June/ 2020

Goal	Destination	Location Factor	Rate with Accrual Bonus	Rate without Accrual Bonus
		(Condel's Resolution/Sudene 119/2018)	% per year	% per year
in Capital Goods and Other Investments, Including Associated Working Capital	Entrepreneurs of Small and Medium I sized Enterprises	Typology Priority	IPCA* + 1,036%	IPCA* + 1,2188%a.a.
		Non Priority Typology	IPCA* + 1,2662%	IPCA* + 1,4896%a.a.
	Medium II - sized and Large Business Entrepreneurs	Typology Priority	IPCA* + 1,5539%	IPCA* + 1,8282%a.a.
		Non Priority Typology	IPCA* + 1,8993%	IPCA* + 2,2344%a.a.
Isolated Working Capital, including Commercialization	Entrepreneurs of Small Medium and Middle I Sizes	Typology Priority	IPCA* + 1,5539%a.a.	IPCA* + 1,8282%a.a.
		Non Priority Typology	IPCA* + 1,8993%a.a.	IPCA* + 2,2344%a.a.
	Middle II sized Entrepreneurs large-sized	Typology Priority	IPCA* + 2,0719%a.a.	IPCA* + 2,4376%a.a.
		Non Priority Typology	IPCA* + 2,5324%a.a.	IPCA* + 2,9792%a.a.
Innovation	All up to R\$200,000	Typology Priority	IPCA* + 0,518%a.a.	IPCA* + 0,6094%a.a.
		Non Priority Typology	IPCA* + 0,6331%a.a.	IPCA* + 0,6331%a.a.
	All above R\$200,000	Typology Priority	IPCA* + 0,9324%a.a.	IPCA* + 1,0969%a.a.
		Non Priority Typology	IPCA* + 1,1396%a.a.	IPCA* + 1,3407%a.a.
Water and Sewage Infrastructure, Logistics	All	Typology Priority	IPCA* + 0,8288%a.a.	IPCA* + 0,975%a.a.
		Non Priority Typology	IPCA* + 1,0129%a.a.	IPCA* + 1,1917%a.a.

Warranty - Customized Solution

GUARANTEES BASIC PACKAGE OF FNE GUARANTEES



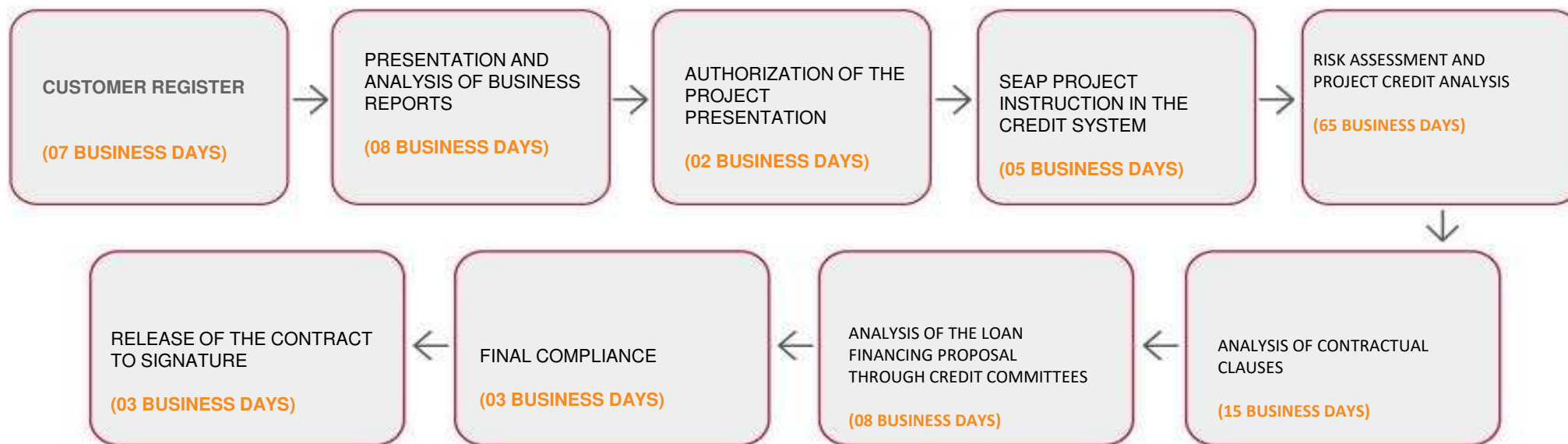
GUARANTEES BASIC PACKAGE OF FNE GUARANTEES



Hiring Flow



Financing for long-term investments



TOTAL AVERAGE TERM: 116 WORKING DAYS. The deadlines established herein relate to the stages of the flow within Banco do Nordeste, disregarding the steps that depend on the clients and their financial advisor (if there is any), and are also an estimate, and may vary according to the characteristics and peculiarities of each project.

Thank you!



Promotion and Investment Attraction and Institutional Relationship Offices

Rio de Janeiro : + 55 21 3232.1300



Nicola Miccione – Office manager

Mobile: +55 21 96500-4707 /

Roberta Alves – Corporate business manager

Mobile: +55 21 96500-1313



São Paulo: + 55 -11 2172-4100

Humberto Leite – Office manager

Mobile: +55 11 96828-0009

Alberto Oliveira– Corporate business manager

Mobile: +55 11 96828-0012

