

INVEST IN NORTHEAST BRAZIL

This is the place. Take advantage of the best opportunities that Northeast Brazil has to offer. *Banco do Nordeste* has credit lines made to order for enterprises of all sizes, in all sectors, in addition to special incentives, with the longest repayment periods and the lowest interest rates in the market.



What *BNB* finances

Banco do Nordeste finances the implementation, expansion, modernization and relocation of industrial, tourism, commercial, rural, service, infrastructure and environmental preservation enterprises.

Terms of Loans by Size of Enterprise – Source: Constitutional Financing Fund for the Northeast – *FNE*⁽¹⁾

SIZE ⁽²⁾	RURAL SECTOR			OTHERS SECTORS		
	Annual Gross Operational Revenue in R\$ ⁽³⁾	Loan Ceiling	Annual Interest ⁽⁴⁾	Annual Gross Operational Revenue in R\$ ⁽³⁾	Loan Ceiling	Annual Interest ⁽⁴⁾
Mini/ Micro	≤ 110,000.00	100%	5.00%	≤ 240,000.00	100%	6.75%
Small	> 110,000.00 ≤ 220,000.00	100%	6.75%	> 240,000.00 ≤ 2,400,000.00	100%	8.25%
Medium	> 220,000.00 ≤ 1,400,000.00	95%	7.25%	> 2,400,000.00 ≤ 35,000,000.00	95%	9.50%
Large	> 1,400,000.00	90%	8.50%	> 35,000,000.00	90%	10.00%

Special Conditions:

- (1) Terms and rates subject to alteration without prior notice.
- (2) Agro-industries involving associations and cooperatives of rural producers and companies supporting export have different criteria for size classification.
- (3) Determination of gross annual farming income involves specific criteria.
- (4) Interest subject to good standing bonus of 25% for enterprises located in the semiarid and 15% for other locations.

Periods

Up to 12 years, with a grace period of up to four years, depending on economic activity. In the implantation of hotel projects, the total period may be up to 15 years, including up to 5 years of grace period. In reforestation projects, alternative power sources and re-conversion of power with environmental gains and from the Financing Program for Environmental Preservation and Control (*FNE Verde*), the total period may be up to 20 years, including the 8-year grace period.

Guarantees

The guarantees shall be cumulative or alternatively:

- Mortgage.
- Pawn.
- Fiduciary alienation of loaned goods.
- Deposit or Warranty.
- Others (subject to negotiation).



For further information,
contact *Banco do Nordeste do Brasil*.

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