



Highlights 2Q22



ADJUSTED
NET INCOME

R\$227.8 mln

LOAN
PORTFOLIO

R\$44.6 bln
Δ12m: 21.7%

PAYROLL
LOANS

R\$19.7 bln
Δ12m: 15.0%

RURAL
CREDIT

R\$5.4 bln
Δ12m: 61.3%

FEES AND
SERVICES
REVENUES

R\$518.6 mln
Δ12m: 7.5%

DEFAULT
RATIO

1.78%
90 days

COVERAGE
RATIO

319.7%
90 days

COST
OF RISK

1.99%
▽12m: 0.93 p.p.

/ Rebranding: new brand, new concept

On May 23, Banrisul presented its rebranding process, which includes a new positioning, a new brand and the concept: **Our connection transforms.**

NEW COLORS:

- + human
- + present
- + collective
- + inclusive
- + innovative
- + sustainable

Blue

history and essence

Purple

modernity

Turquoise

sustainability



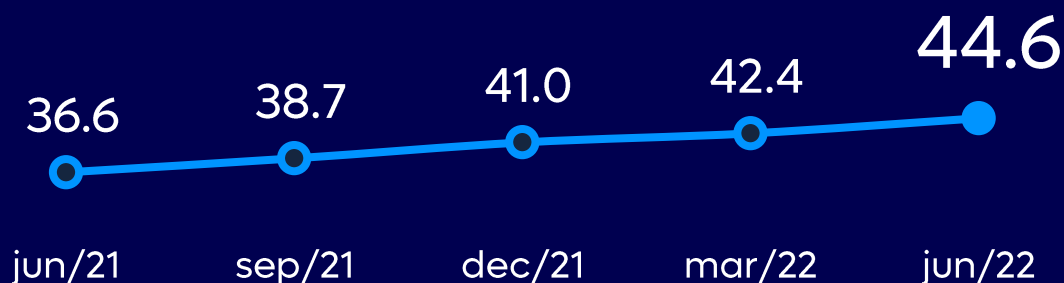
banrisul



Loan Portfolio

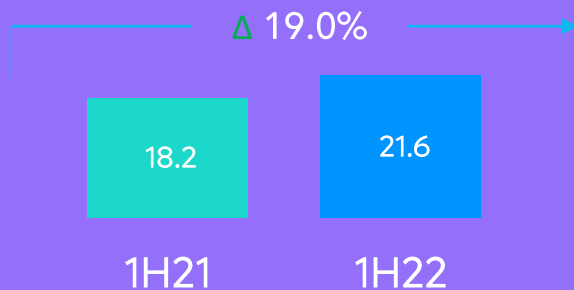
R\$ billion

Δ 21.7%
in 12 months



Credit Granting

R\$ billion



Main drivers 1H22 vs 1H21

Δ 59.8%
Rural

Δ 19.6%
Companies

Δ 114.9%
Real Estate

Δ 96.2%
Foreign Trade

R\$ million

Companies

	Balance	YoY	QoQ
Working Capital	5,948.4	30.3%	4.2%
Debt Accounts	381.4	14.5%	9.1%

Individuals

	Balance	YoY	QoQ
Payroll Loans	19,715.6	15.0%	4.4%
Credit and Debit Cards	2,442.5	14.8%	5.6%

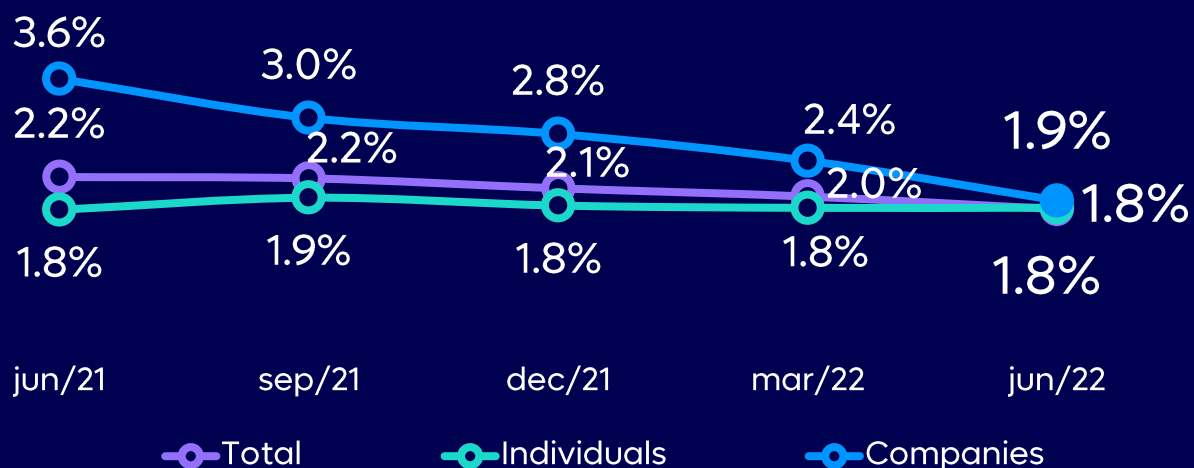


Credit Quality



Default Ratio

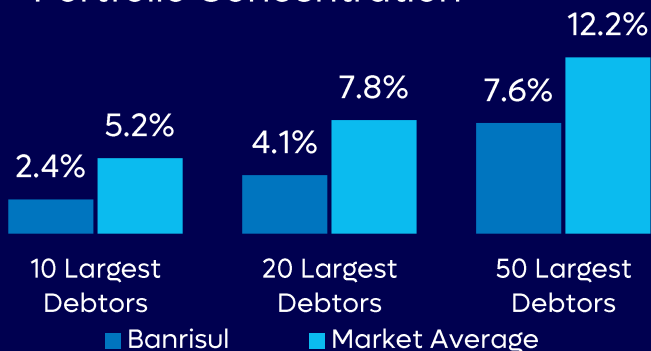
90 days



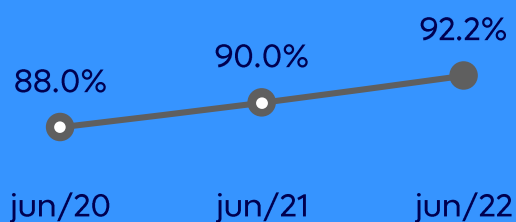
Coverage Ratio



Portfolio Concentration



Loan Portfolio at Normal Risk (AA - C Ratings)





Rural Loans

Rural Loan Portfolio

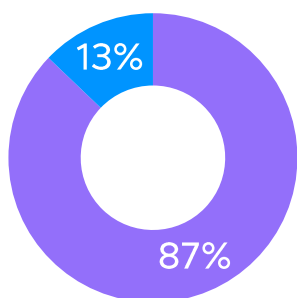
R\$ billion

Δ 61.3%
in 12 months



Credit Quality
0.36%
NPL > 90d

Crop Plan 2022/2023



- Cost Financing
- Investment Financing

R\$ 7 billion
in credit

+ 35%
from the
previous plan

Incentive to
low carbon
agriculture
use of solar energy
and biodigesters

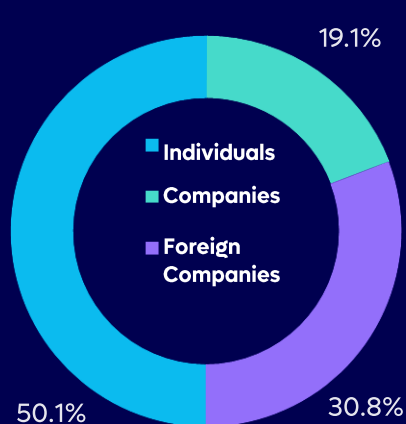
Promoting
new
technologies
and enabling
sustainable
growth

Strong
performance
in
agribusiness

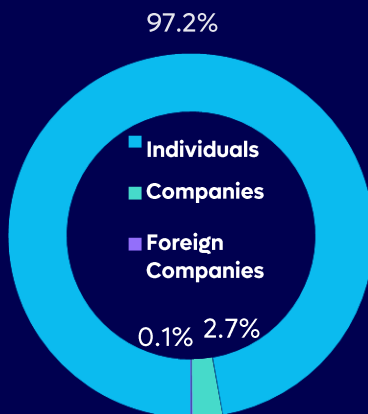


Banrisul Shares in B3

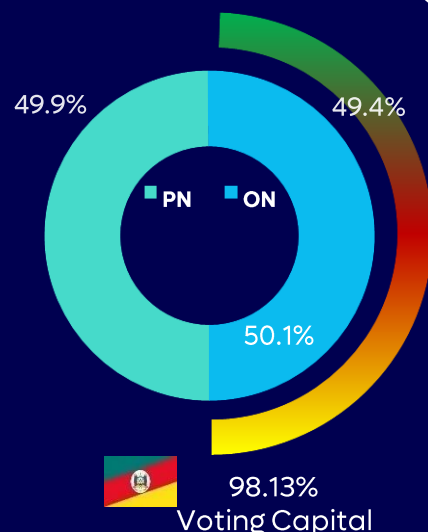
BRSR3 / BRSR5 / BRSR6



Investor Participation
in Free Float



By Investor Type



Voting Capital

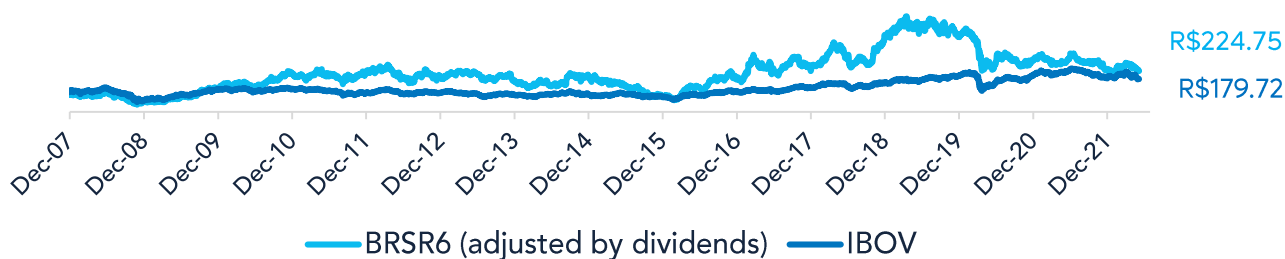
R\$ 273.0 million
in IOC paid in 1H22
13.1%
dividend yield

169 k
shareholders

Banrisul's most liquid shares
with a performance above
the market average since the
beginning of their trading

Appreciation of Banrisul PNB Shares - BRSR6

Evolution of R\$100.00 invested in the Follow On carried out in 2007.



¹ Source: Economática.

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