

# Institutional Presentation 3Q24

Investor Relations Department



# Disclaimer

This presentation contains forward-looking statements relating to the prospects of the business, estimates for operating and financial results, and those related to growth prospects of Banrisul.

These are merely projections and, as such, are based exclusively on the expectations of Banrisul's management concerning the future of the business and its continued access to capital to fund the Company's business plan.

Such forward-looking statements depend, substantially, on changes in market conditions, government regulations, competitive pressures, the performance of the Brazilian economy and the industry, among other factors and risks disclosed in Banrisul's filed disclosure documents and are, therefore, subject to change without prior notice.





# Corporate Profile





Market Value<sup>1</sup>  
**R\$4.7 bn**

Loan Portfolio<sup>1</sup>  
**R\$57.7 bn**

Total Assets<sup>1</sup>  
**R\$141.9 bn**

**With 96 years**  
**of history,**  
**we are a**  
**complete**  
**Bank**

**One of the best companies to develop a career in Brazil<sup>2</sup>**

**9,346 employees<sup>1</sup>**

**4.6 million customers<sup>1</sup>**

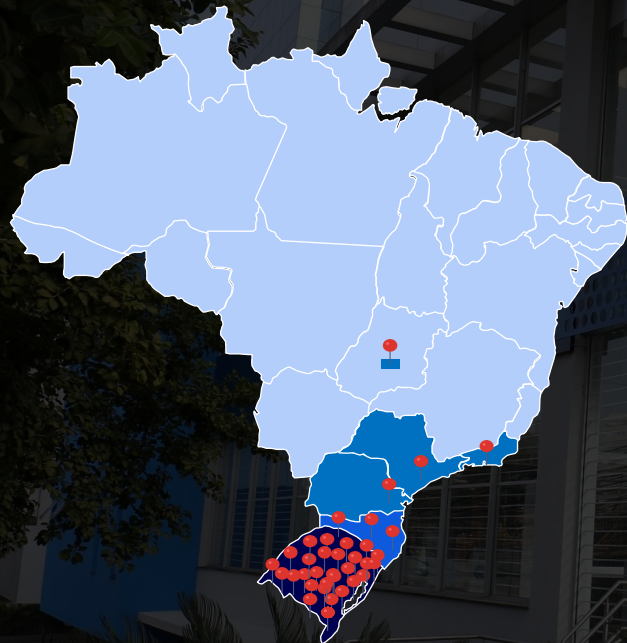
**Most remembered bank in the state of RS<sup>3</sup>**

**6th Best Bank in Brazil<sup>4</sup>**

**34th Bank in Assets in Latin America<sup>5</sup>**

# Present at

● **5 States + Federal District**



**Service  
Network**

Coverage of Own Network

**93%** of RS

**99%** of RS GNP

**492** branches

471 in RS

17 in SC

4 other states + DF

**857** correspondents

**991** points of service

# Timeline



**1993**

Banrisul launched the first ATM room



**1964**

Banrisul inaugurates its current main office, at the heart of Porto Alegre.



**1931**

Banrisul shares were first listed in September 1931.



**1928**

On September 12, 1928 Banrisul starts operating, in Treasury Offices in Porto Alegre.



**2007**

Capitalization and secondary emission of preferred shares joining the Level 1 of Corporate Governance.



**2012**

Bem Promotora comes up, a company which acts as payroll loans originator.



**2014**

Rio Grande Seguros e Previdência S.A. was created.



**2022**

Rebranding



**2020**

Banritech innovation hub is launched and also Banrisul Corretora de Seguros was created.



**2017**

Banrisul launched its digital platform: Banrisul Digital.



**2015**

Banrisul launches its new multibrand acquirer company, Vero.

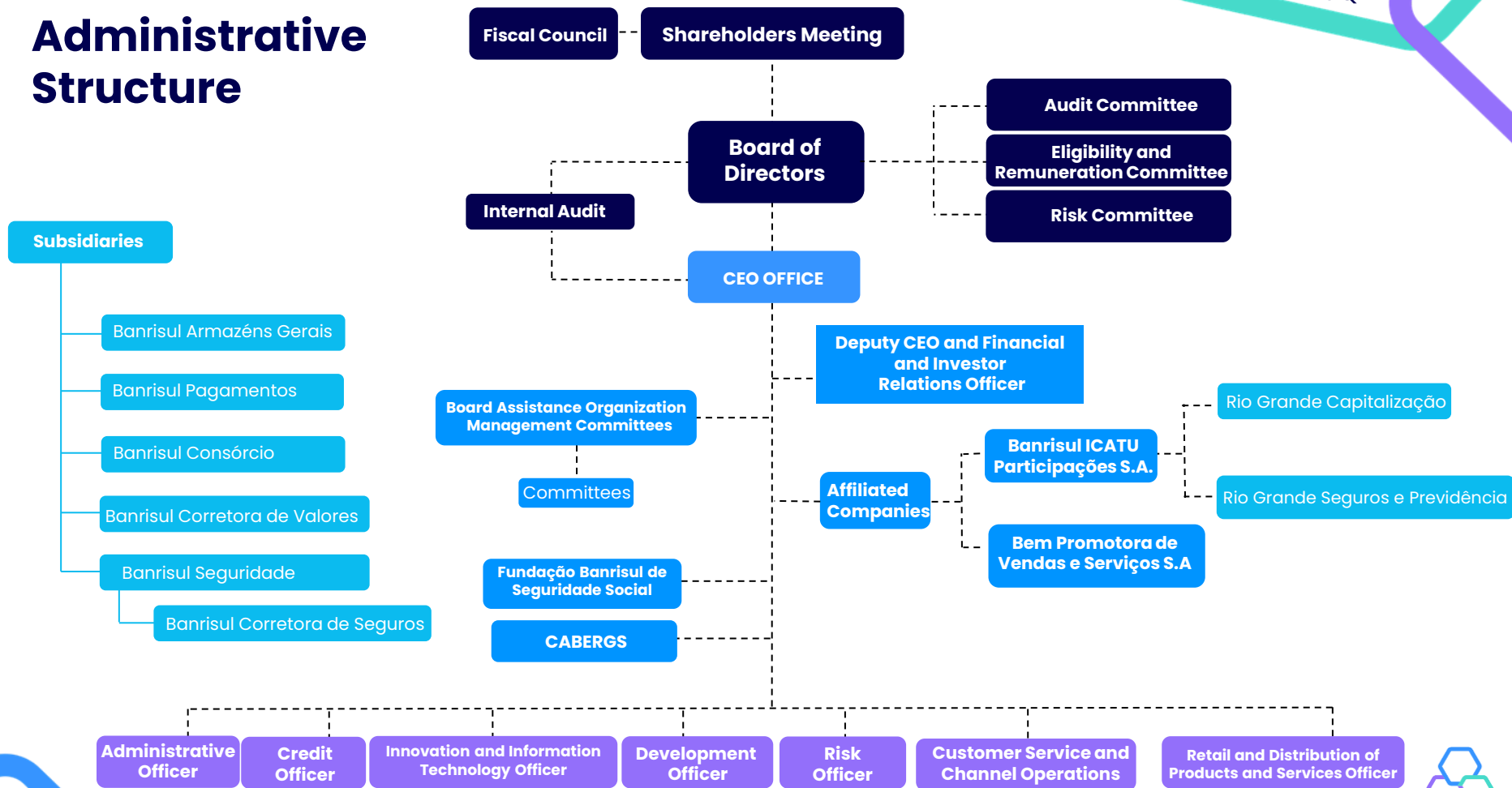


**2023**

Elected 6th Best Bank in Brasil by Forbes



# Administrative Structure



# Management

**Solid governance ensures strategy execution and business sustainability**

Board of Directors:

**Defines strategy**



**11 members**

**4 independents**

Minorities **1** PN Shareholders  
**1** ON Shareholders

Executive Board:

**Professional and experienced management for strategy execution**

**9 members**

**5 from Career** C

								
<b>Fernando Lemos</b> CEO	<b>Luiz Gonzaga Mota</b> Deputy CEO, CFO and IR Officer	<b>Irany Sant'Anna</b> Risk Officer	<b>Carlos Malafaia</b> Innovation, Digital Transformation and IT Officer	<b>Gaspar Saikoski</b> Retail and Distribution of Products and Services Officer	<b>Fernando Postal</b> Development Officer	<b>Adriana Celestino</b> Customer Service and Channels Operations Officer	<b>Ivanor Duranti</b> Credit Officer	<b>Elizabete Tavares</b> Administrative Officer
<span style="background-color: #008080; color: white; padding: 5px;">C</span>			<span style="background-color: #008080; color: white; padding: 5px;">C</span>	<span style="background-color: #008080; color: white; padding: 5px;">C</span>			<span style="background-color: #008080; color: white; padding: 5px;">C</span>	<span style="background-color: #008080; color: white; padding: 5px;">C</span>





# Our Shares

We are listed on B3 under the *tickers*:

**BRSR3** **BRSR5**

100% tag along in all of the shares

**BRSR6**

Share with the most liquidity

## Dividends and IoC

Quarterly Payment of IoC

Payout 2024 + **40%**

**R\$221.1<sup>1</sup> mm**

distributed to shareholders in 9M24

<sup>1</sup> Values before tax retentions.

## Estrutura Acionária

ON: 1.9%

PNs: 99.6%

**Total:**

**50.6%**

ON: 98.1%

PNs: 0.4%

**Total:**

**49.4%**

**Free Float**



GOVERNO DO ESTADO  
RIO GRANDE DO SUL



**Spread and local Base**

**169 Thousand shareholders**

97.2% individuals

2.7% national companies

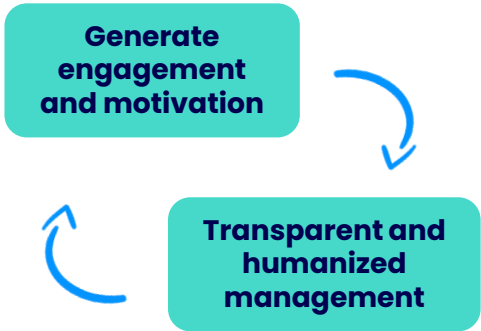
0.1% foreign companies

**66%**  
**Local Investors**



# Human Resources

One of the best companies to develop a career in Brazil<sup>1</sup>



## X-Ray

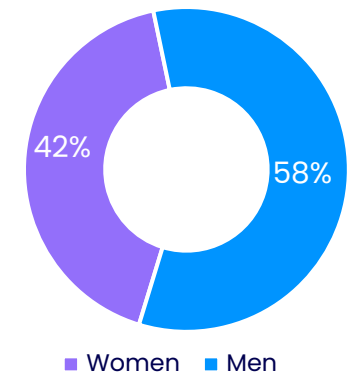
**75% are between 21 and 50 years old**

**74% with college degrees, including masters and PhD.**

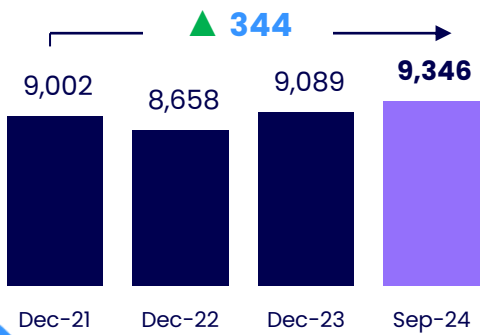
**34% of women in leadership positions<sup>2</sup>**

## Employees by gender

(As of Sep/24)



### Employees



<sup>1</sup> Ranking LinkedIn Top Companies 2022. <sup>2</sup> As a percentage of total leaders.



# Investment in Innovation

**R\$368.7 million**  
Invested in digital transformation  
and IT infrastructure

Continuous  
improvement in the  
customer experience  
on Digital

Constant  
expansion of  
digital products



**Smart Virtual Assistant**



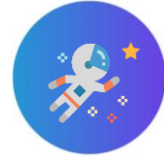
Banrisul's **Open Innovation Program**, which conducts several initiatives and projects internally and together with the regional and national innovation ecosystem.



**Marketplace + 40 suppliers**



**60**  
Startups



**147**  
Entrepreneurs

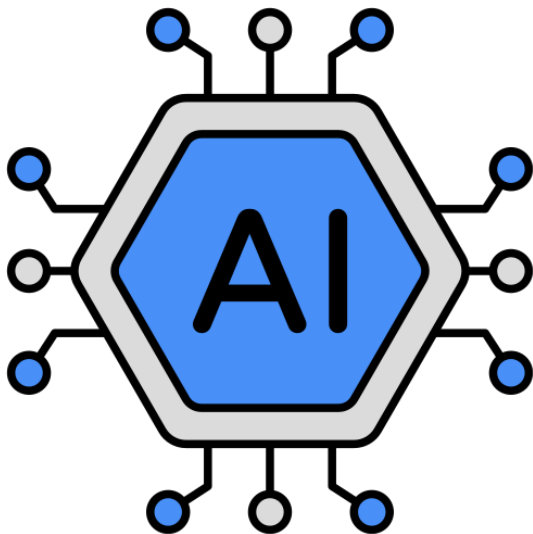


**93**  
Advisors



# Artificial Intelligence

Focus on **strategies** that drive business **growth**, improve **operational efficiency** and **customer retention**.



Artificial intelligence, advanced data analysis, automation and cloud are used, combined with existing technologies.

1

To deliver products and services that guarantee a **personalized customer experience**, in a positive and lasting way.

2

For greater **operational efficiency** in front, middle and back office banking operations.

3

For improvement and customization of **customer service**.

4

To prevent possible threats and detect **fraud**.





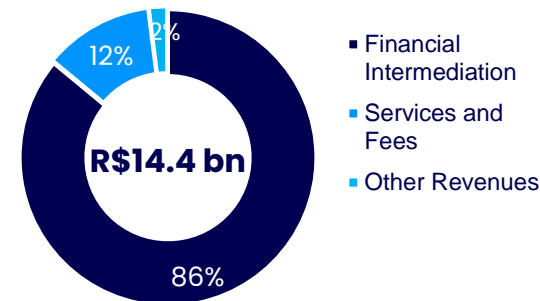
## **Business Strategy**



# Complete range of Products and Services...



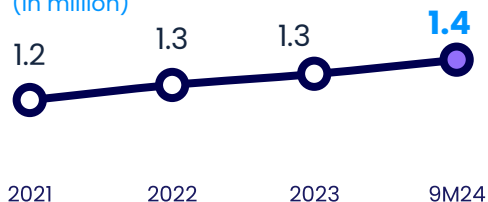
Revenue Breakdown<sup>1</sup>



## ... available on scalable digital platform...

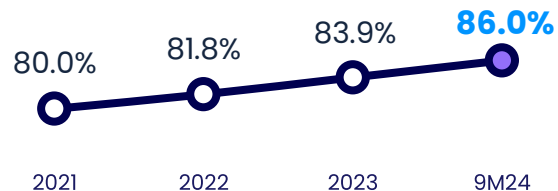
### Digital Users

(In million)



### Digital Transactions

(% of Total Transactions)



... serving customers how, when and where they want

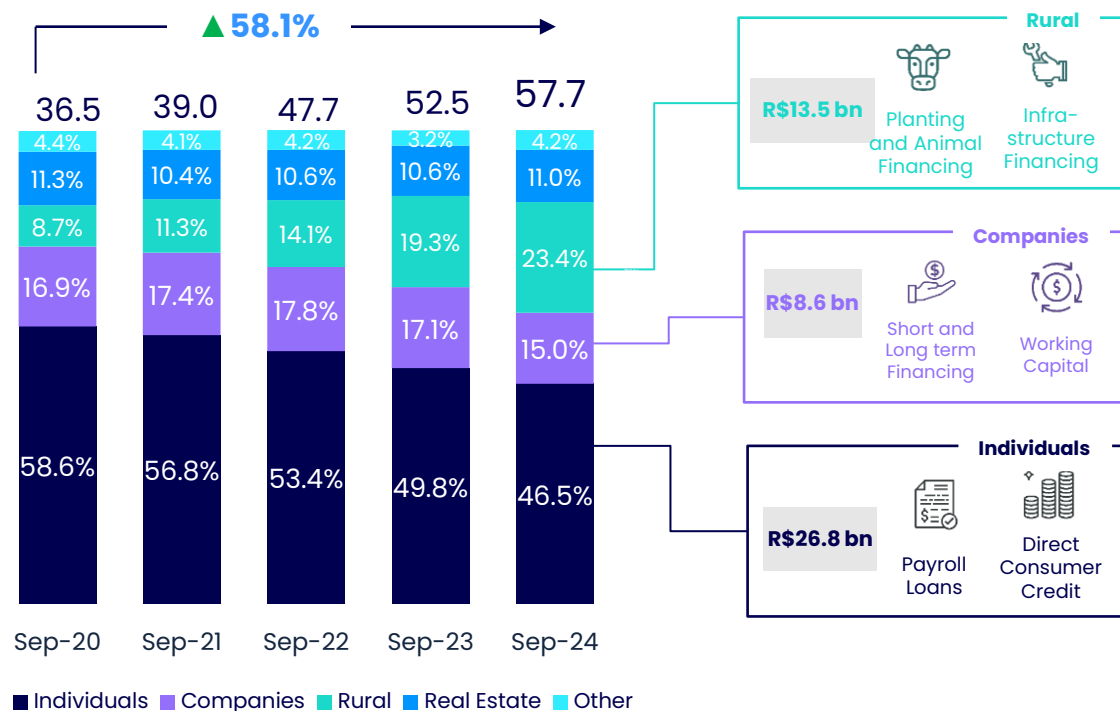
<sup>1</sup> In the first nine months of 2024.



# B. A diversified and fast-growing loan portfolio...

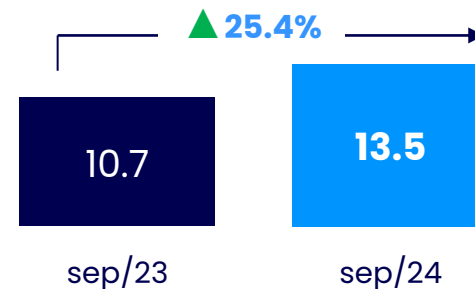
## Credit Portfolio Breakdown

(In R\$ billion)



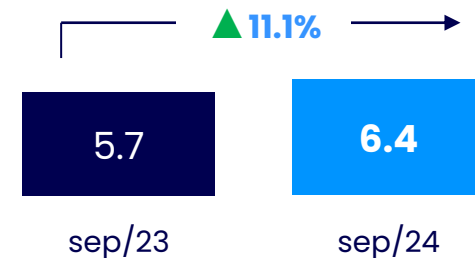
## Rural Loans

R\$ Billion



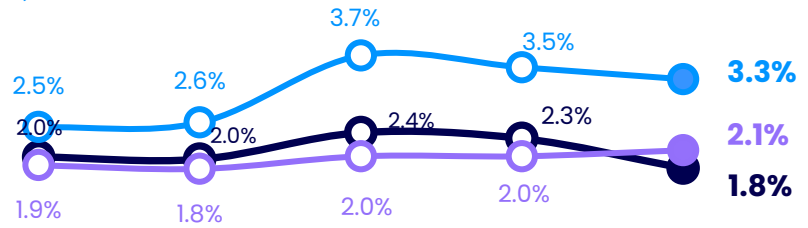
## Real Estate Loans

R\$ Billion



# ...with favorable asset quality dynamics

### NPL > 90 days (Em %)



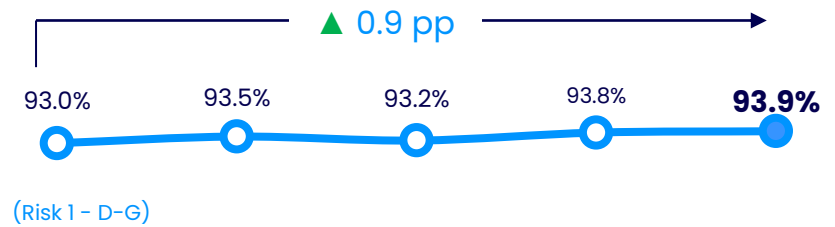
Sep/23    Dec/23    Mar/24    Jun/24    Sep/24

● Total    ● Pessoa Física    ● Pessoa Jurídica

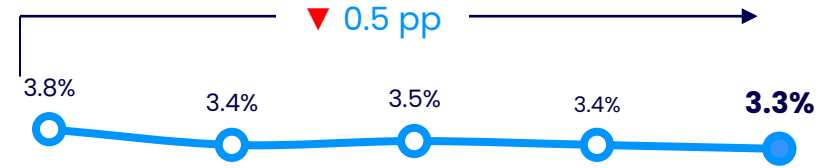
### Coverage Ratio > 90 days (Em %)



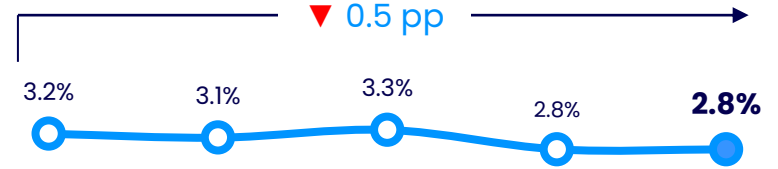
### Loan Portfolio at Normal Risk (AA - C Ratings)



(Risk 1 - D-G)



(Risk 2 - H)



Sep/23    Dec/23    Mar/24    Jun/24    Sep/24

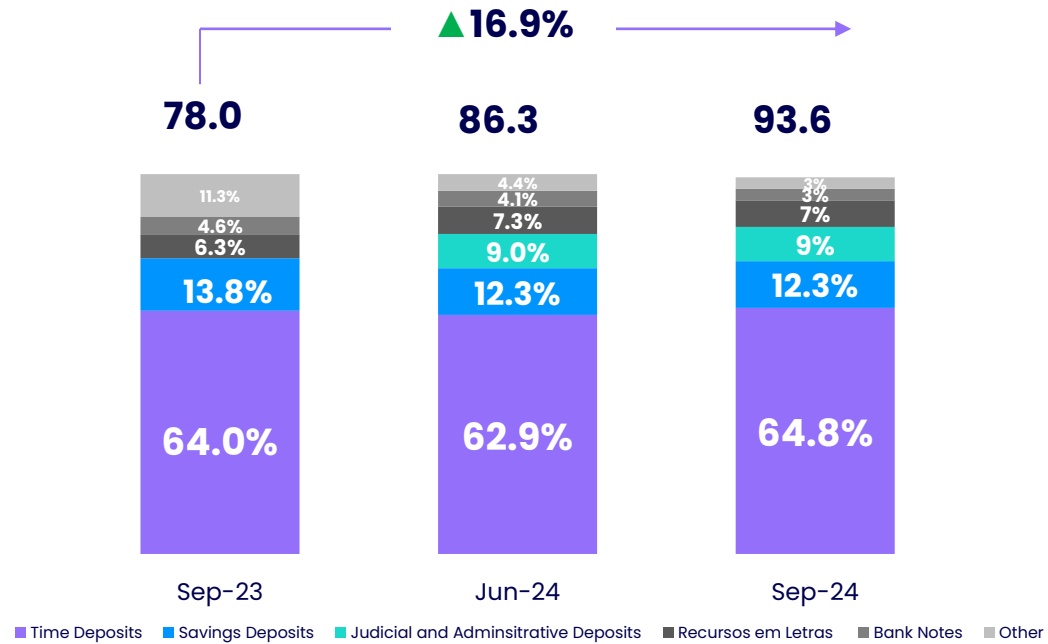




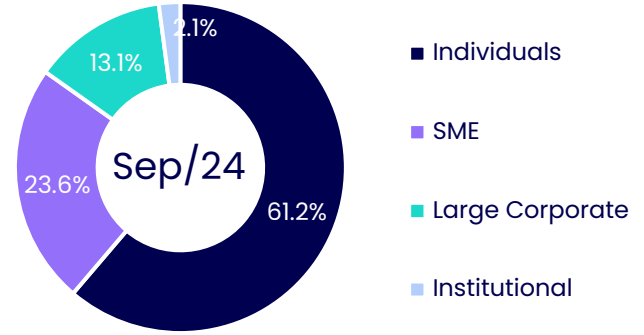
# Stable and pulverized funding base

## Funding Portfolio

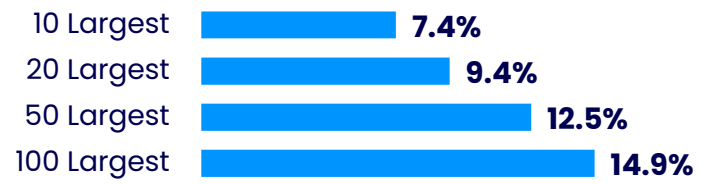
R\$ Billions and %



## Funding Breakdown<sup>1</sup>



## Funding Concentration

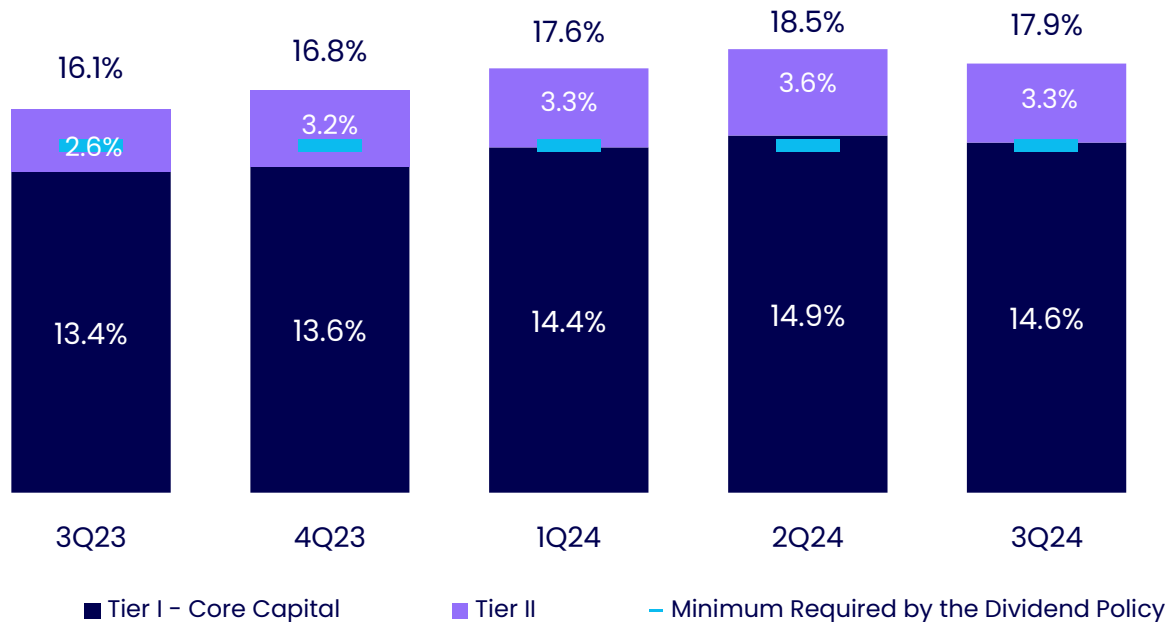


<sup>1</sup> Considers Time Deposits and proceeds from Bank Notes, Mortgage Notes and agribusiness letters of credit.



# Capital structure comfortable to deliver strategic projects

Basel Ratio  
(in %)



Solid capital structure with comfortable levels of liquidity to expand loan book

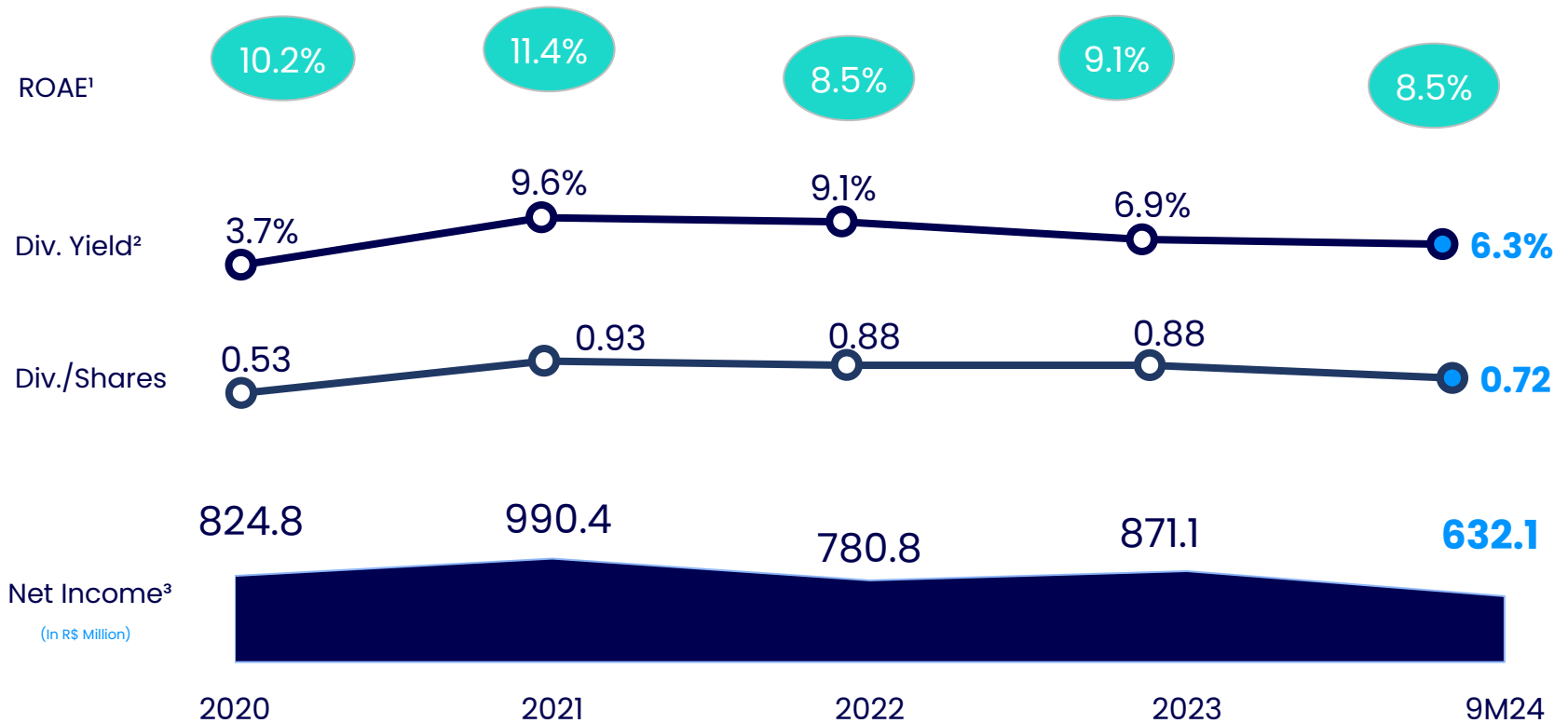
## Dividend Policy

Maintain **Total Capital Ratio +400 bps** above minimum capital requirement levels in Brazil.

Current Requirement Level: **10.5%**



# Profitability



<sup>1</sup> Net Income / Average Shareholders' Equity. The indicator for the year is obtained by multiplying the division quotient by the number of periods.

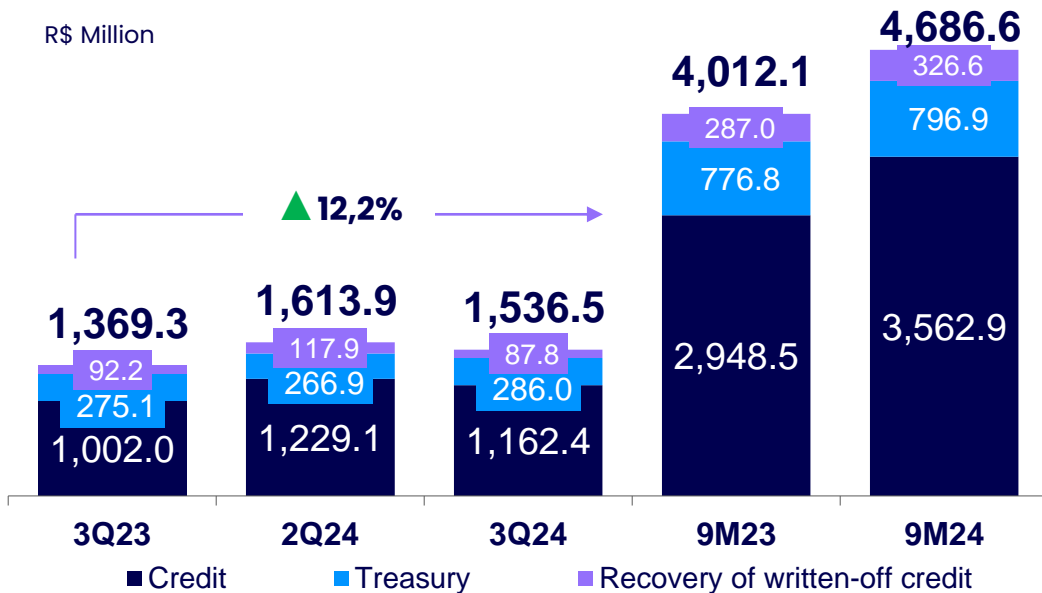
<sup>2</sup> (Div. and IoC of the last 12 months/number of total shares) / Closing price as of 09/30/2024.

<sup>3</sup> Adjusted Net Income

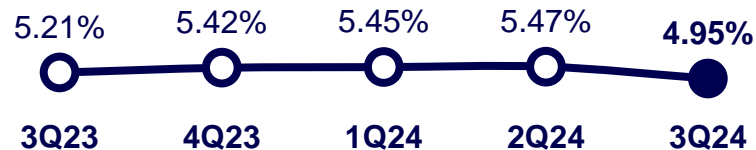


# Net Interest Income - NII

R\$ Million



## NIM



## Net Interest Income Change

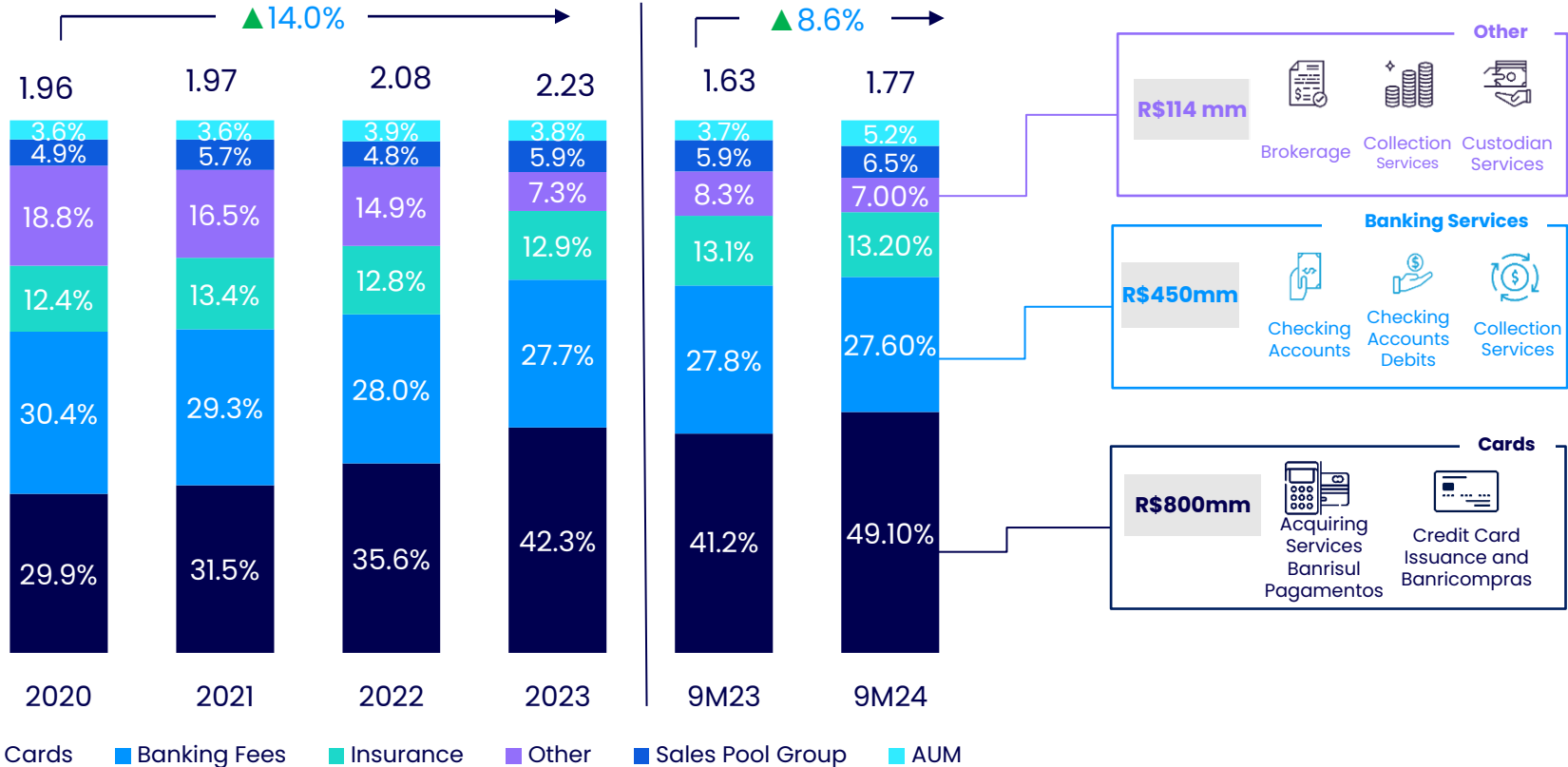


# Fee Income

3Q24

## Income Fee Breakdown

(In R\$ Billion)

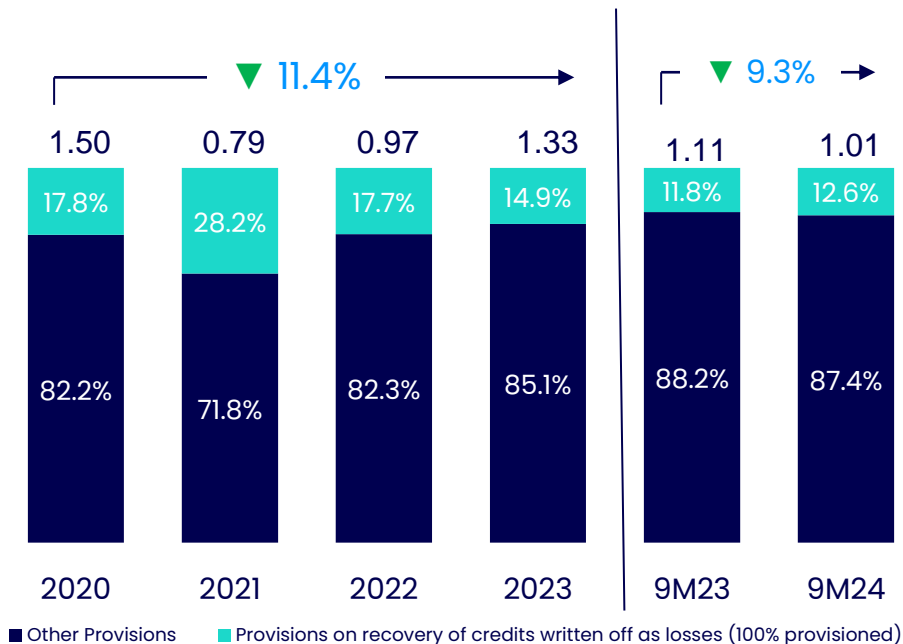


■ Cards   
 ■ Banking Fees   
 ■ Insurance   
 ■ Other   
 ■ Sales Pool Group   
 ■ AUM

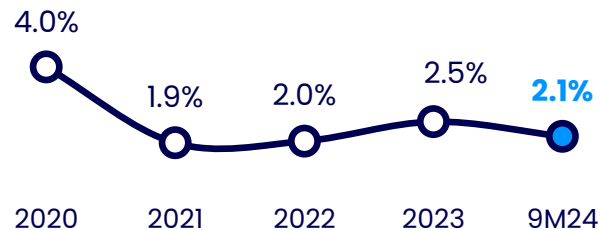


# Loan Loss Provisions and Cost of Risk

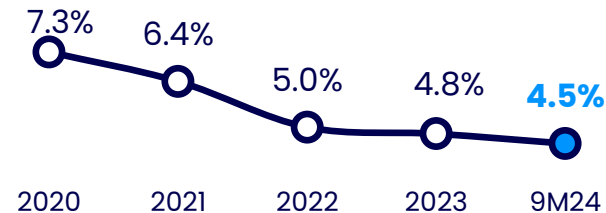
Provisions Expenses for Expected Loan Losses  
(In R\$ billion)



Cost of Risk  
(12m Provision Expenses / Loan Portfolio)

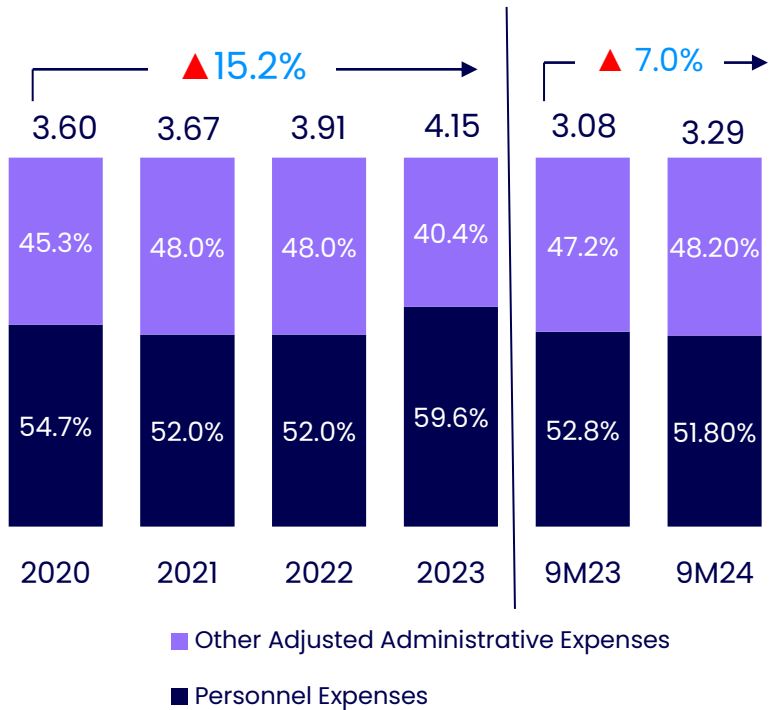


Provisioning Index  
(Total Provisions / Loan Portfolio)



# Efficiency

Adjusted Administrative Expenses  
(In R\$ Billion)



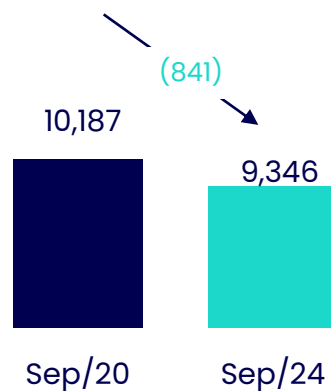
Salary Agreement (24/25)

**4.6%**

Salaries and Benefits

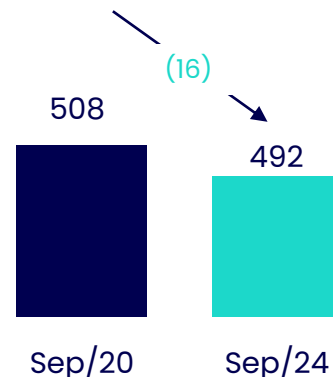
+ Renewal of workforce

Headcount  
Number of employees



Dismissal Voluntary Plans

Branches



Branches Restructuring Program





3

Appendix



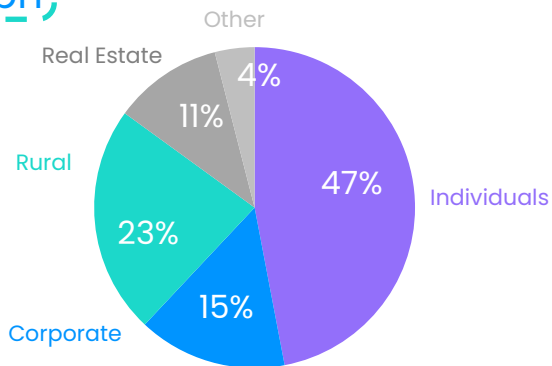


# Credit Portfolio<sup>1</sup>

Credit Portfolio  
(As % of total loan book)

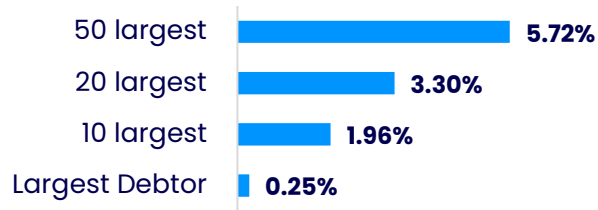
Sep/24

R\$57.7 bn



## Loan Concentration

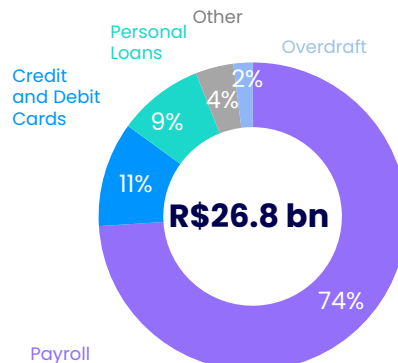
(As % of total loan book)



## Individuals

R\$ Million

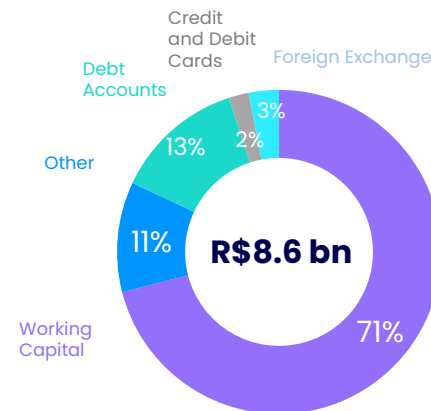
	Balance	y/y	q/q
Payroll	19,819.0	-1.1%	+2.9%
Credit and Debit Cards	2,981.7	+9.1%	+5.3%
Personal Loans	2,431.9	+39.6%	+2.7%
Overdraft	520.2	+4.1%	+22.2%



## Corporate

R\$ Million

	Balance	y/y	q/q
Working Capital	6,119.4	-7.9%	-5.0%
Debt Accounts	1,121.1	+158.1%	+100.9%
Purchase of Goods	253.8	-14.3%	-2.5%
Credit and Debit Cards	213.2	+17.8%	+15.5%



<sup>1</sup> As of September, 2024.



# Institutional Presentation 3Q24



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[banrisul.com](https://banrisul.com)

INVESTOR RELATIONS

