

Institutional Presentation 2Q24

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 Value¹
R\$4.6 bn

Loan Portfolio¹
R\$54.7 bn

Total Assets¹
R\$137.3 bn

With 95 years
of history,
we are a
complete
Bank

One of the best companies to develop a career in Brazil²

9,411 employees¹

4.5 million customers¹

Most remembered bank in the state of RS³

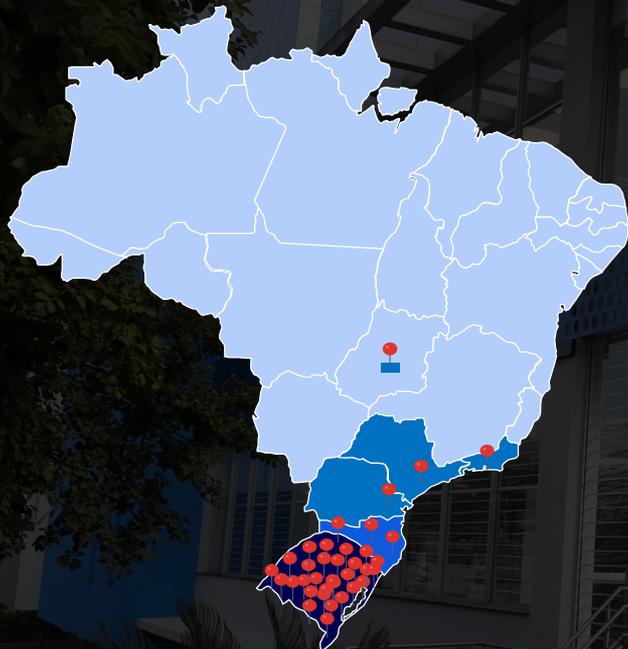
6th Best Bank in Brazil⁴

34th Bank in Assets in Latin America⁵

¹ As of 06/30/2024; ² Ranking LinkedIn Top Companies 2022; ³ Top of Mind Survey RS 2023; ⁴ Annual Ranking of Best Banks in the world, by Forbes.

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

856 correspondents

1,012 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.

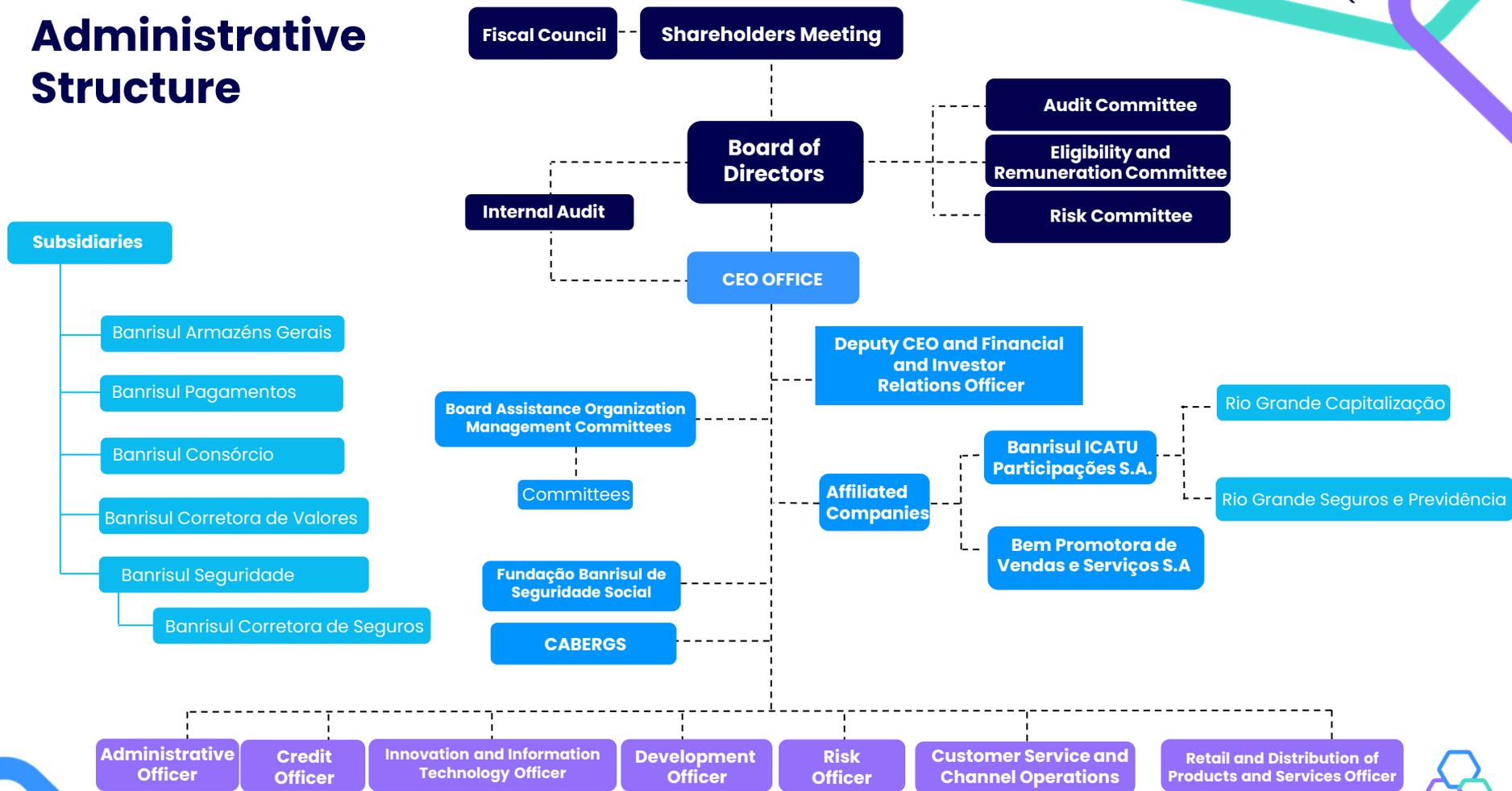


2023

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

								
Fernando Lemos CEO	Luiz Gonzaga Mota Deputy CEO, CFO and IR Officer	Irany Sant'Anna Risk Officer	Carlos Malafaia Innovation, Digital Transformation and IT Officer	Gaspar Saikoski Retail and Distribution of Products and Services Officer	Fernando Postal Development Officer	Adriana Celestino Customer Service and Channels Operations Officer	Ivanor Duranti Credit Officer	Elizabete Tavares Administrative Officer
C			C	C			C	C



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\$171.1¹ mm

distributed to shareholders in 1H24

¹ 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

159 Thousand shareholders

97.0% individuals

2.8% national companies

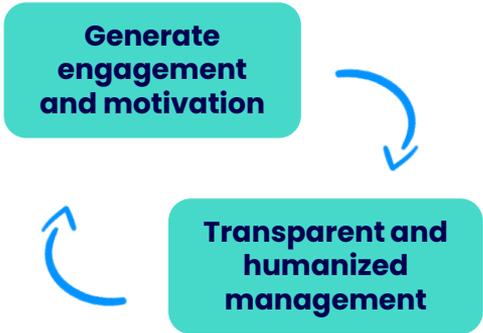
0.2% foreign companies

59.3%
Local Investors



Human Resources

One of the best companies to develop a career in Brazil¹



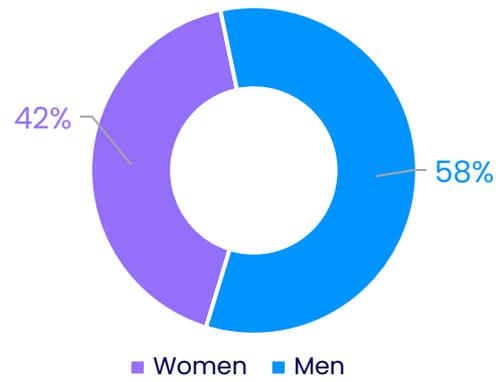
X-Ray

75% are between 21 and 50 years old

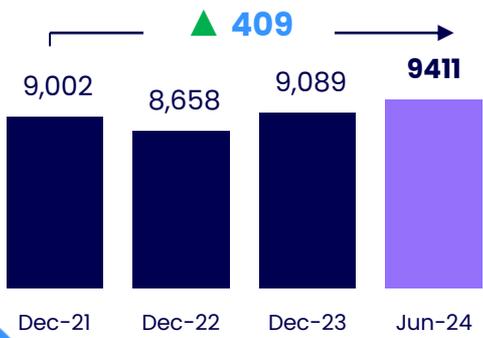
76% with college degrees, including masters and PhD.

34% of women in leadership positions²

Employees by gender (As of Mar/24)



Employees



¹ Ranking LinkedIn Top Companies 2022. ² As a percentage of total leaders.



Investment in Innovation

R\$269.4 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

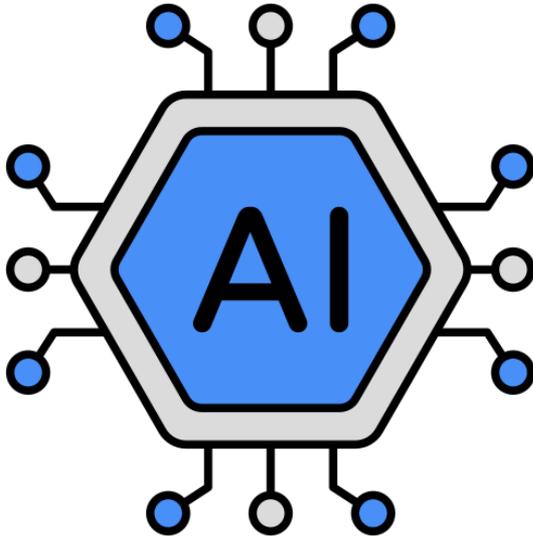


93
Advisors



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**.





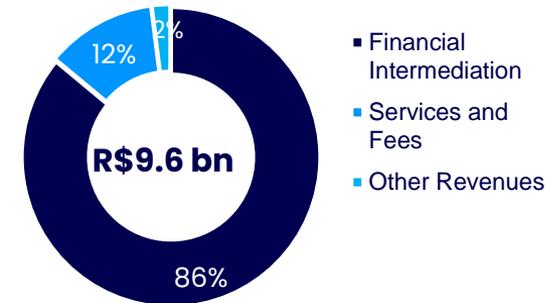
Business Strategy



Complete range of Products and Services...



Revenue Breakdown¹



... available on scalable digital platform...

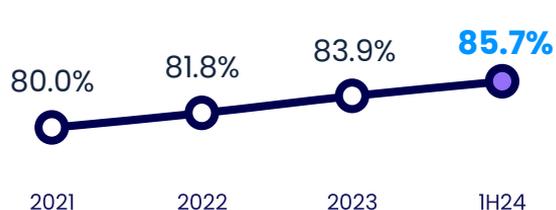
Digital Users

(In million)



Digital Transactions

(% of Total Transactions)



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

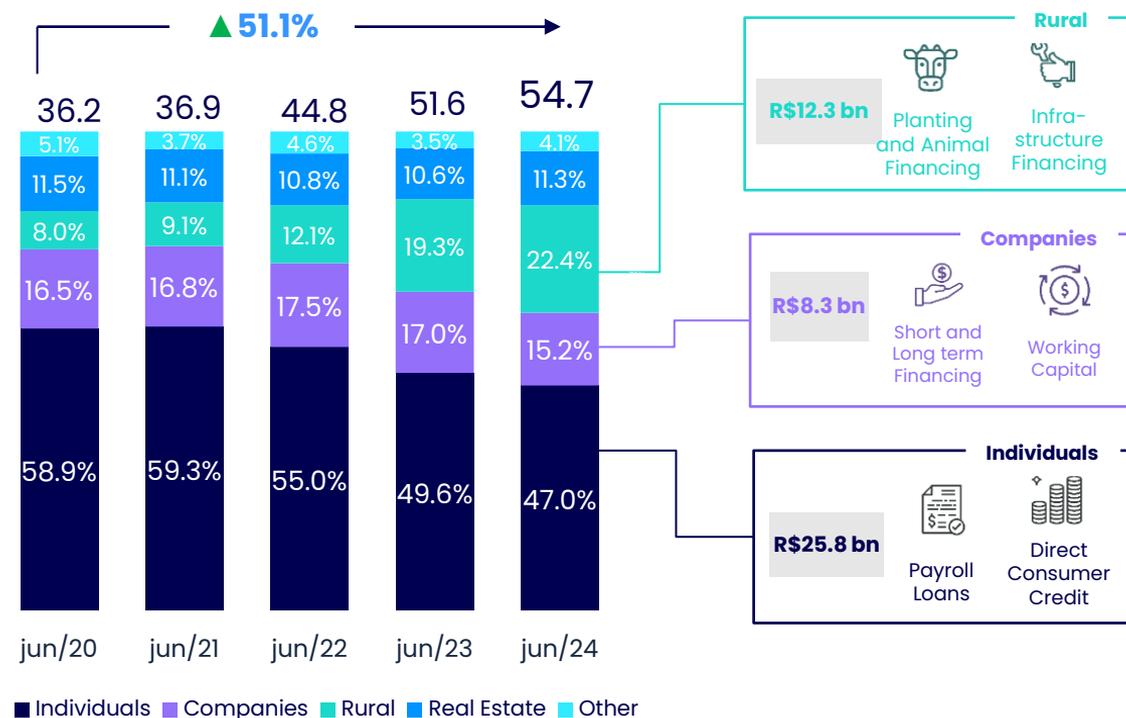
¹ In the first half of 2024.



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

Credit Portfolio Breakdown

(In R\$ billion)



Rural Loans

R\$ Million



Real Estate Loans

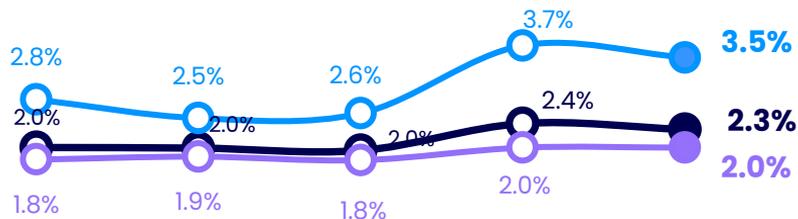
R\$ Million



...with favorable asset quality dynamics

NPL > 90 days

(Em %)



Jun/23 Set/23 Dez/23 Mar/24 Jun/24

● Total ● Pessoa Física ● Pessoa Jurídica

Coverage Ratio > 90 days

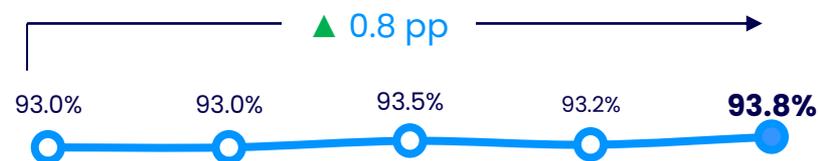
(Em %)



Jun/23 Set/23 Dez/23 Mar/24 Jun/24

Loan Portfolio at Normal Risk

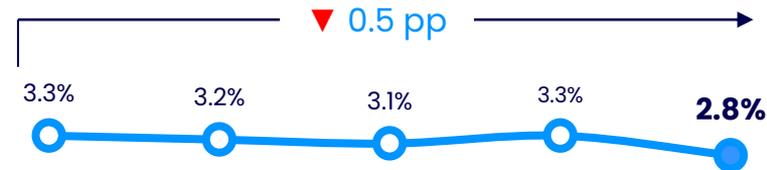
(AA - C Ratings)



(Risk 1 - D-G)



(Risk 2 - H)



jun/23

set/23

dez/23

mar/24

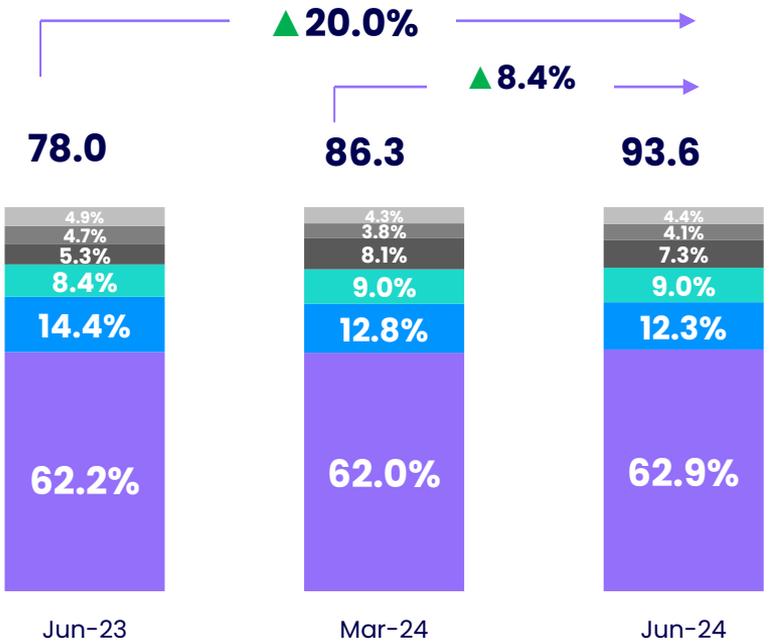
jun/24



Stable and pulverized funding base

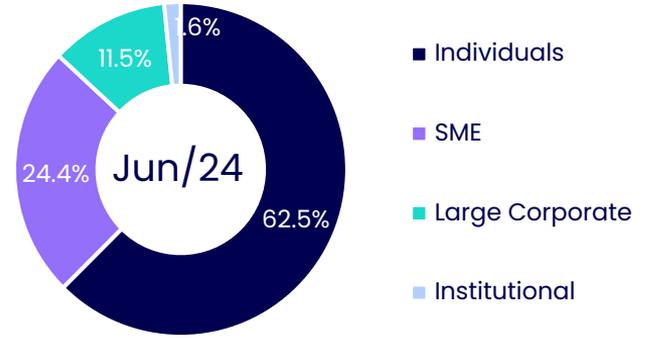
Funding Portfolio

R\$ Billions and %

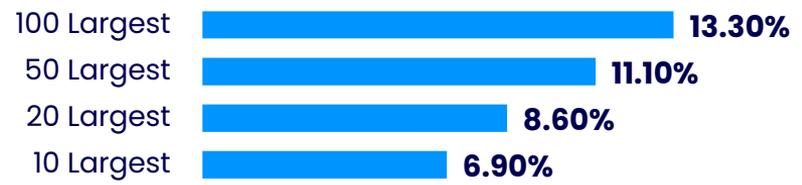


■ Time Deposits ■ Savings Deposits ■ Judicial and Administrative Deposits ■ Recursos em Letras ■ Bank Notes ■ Other

Funding Breakdown¹



Funding Concentration



¹ 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



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

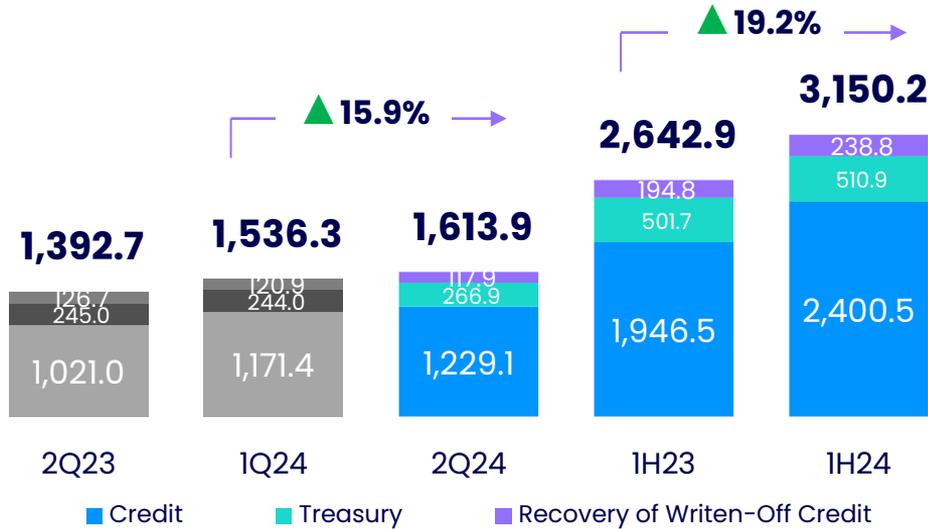
² (Div. and IoC of the last 12 months/number of total shares) / Closing price as of 06/30/2024.

³ Adjusted Net Income



Net Interest Income

R\$ Million



Net Interest Income in
growth
process

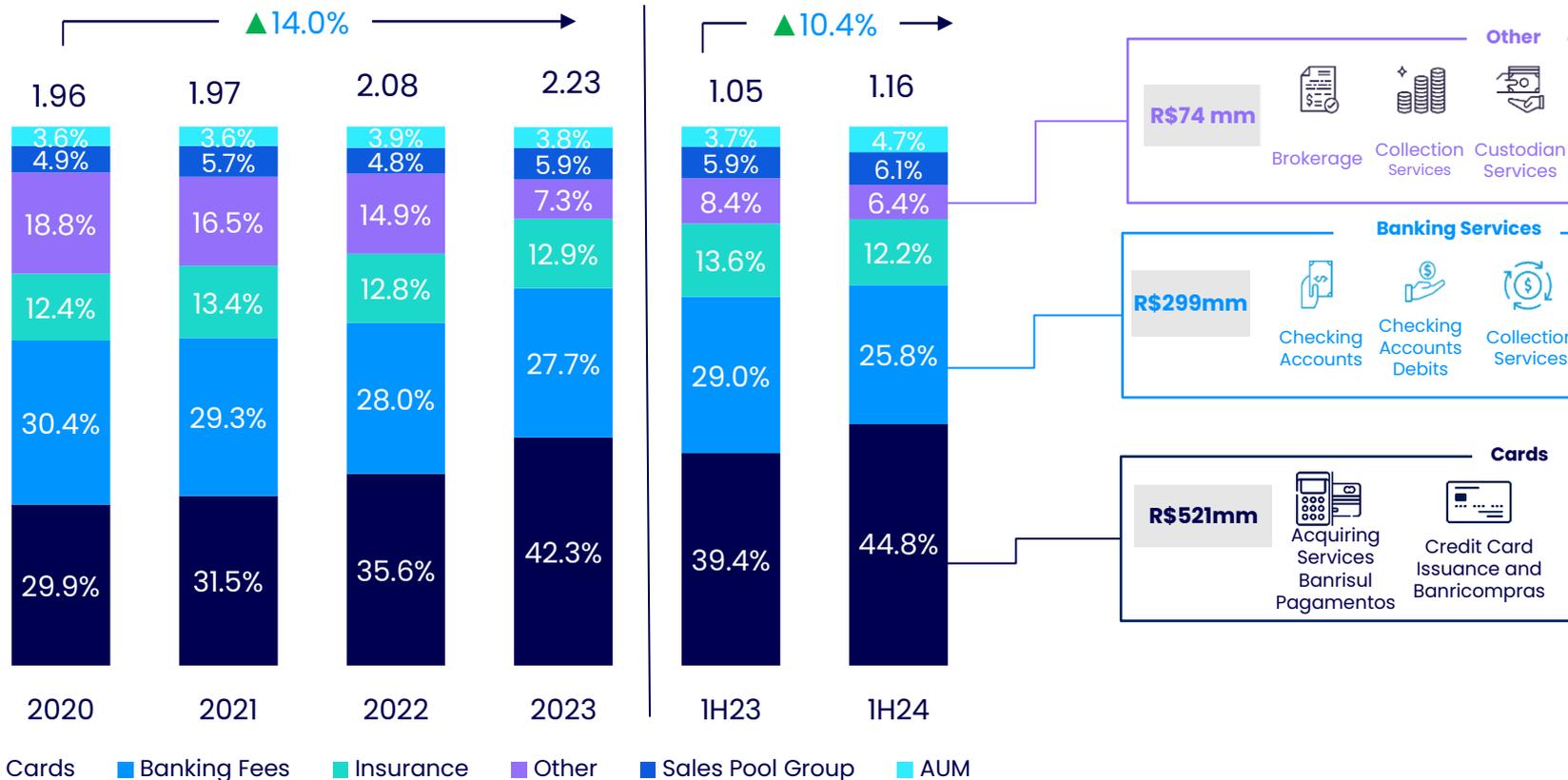
Net Interest Income Change



Fee Income

Income Fee Breakdown

(In R\$ Billion)



Loan Loss Provisions and Cost of Risk

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



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

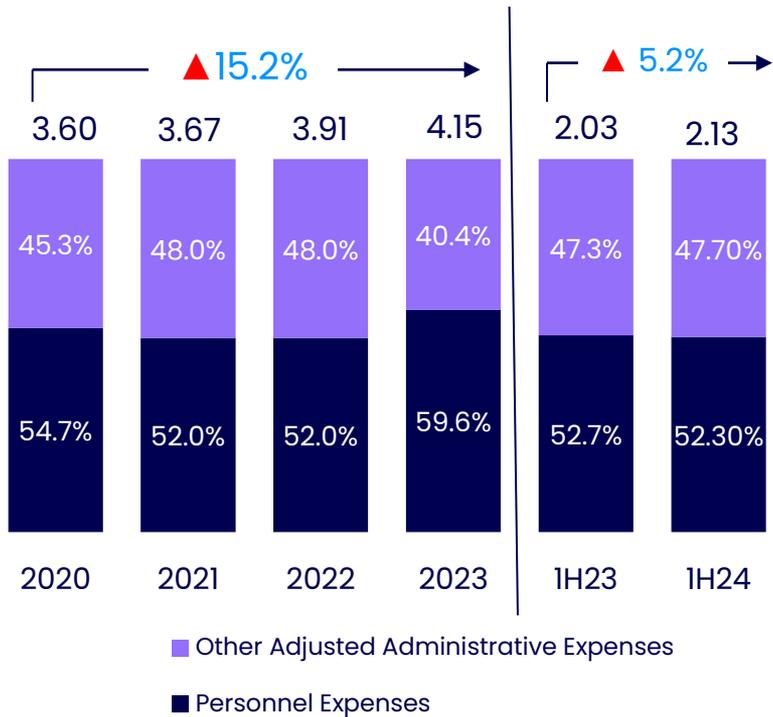


Provisioning Index
(Total Provisions / Loan Portfolio)



Efficiency

Adjusted Administrative Expenses
(In R\$ Billion)



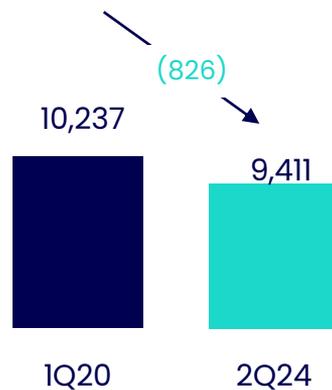
Salary Agreement (23/24)

4.58%

Salaries and Benefits

+ Renewal of workforce

Headcount
Number of employees



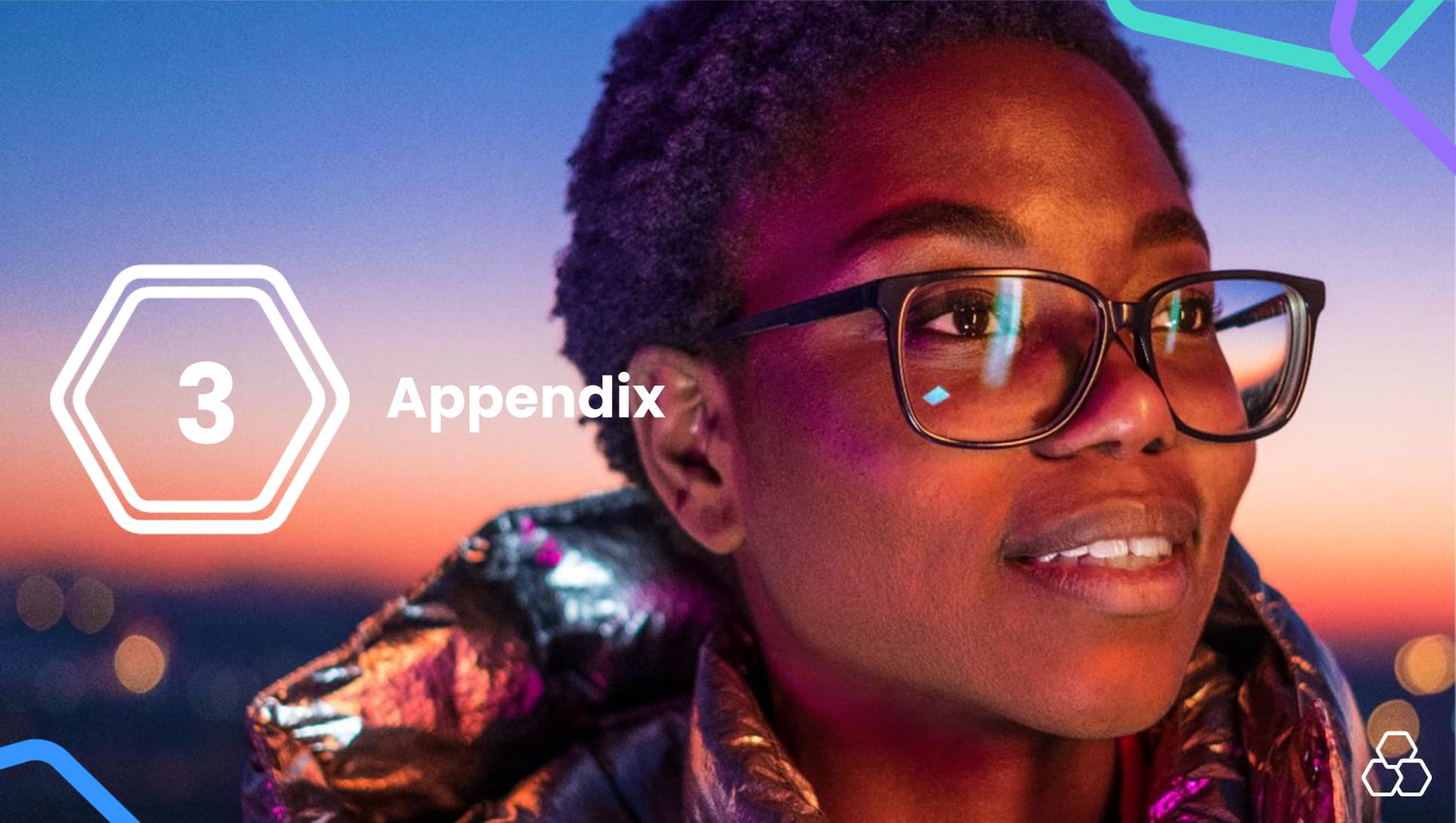
Dismissal Voluntary Plans

Branches



Branches Restructuring Program





3

Appendix

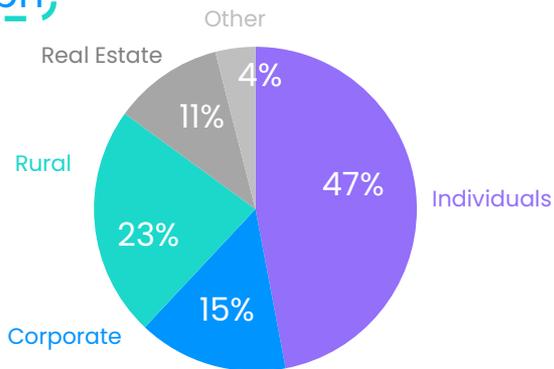


Credit Portfolio¹

Credit Portfolio
(As % of total loan book)

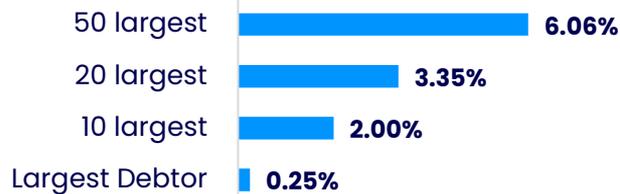
Jun/24

R\$54.7 bn



Loan Concentration

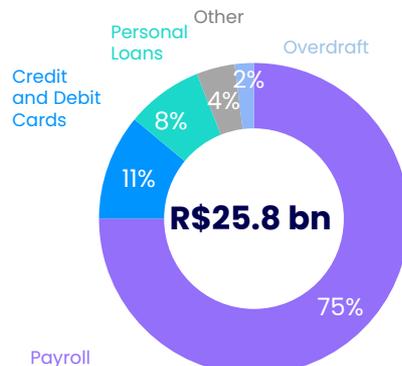
(As % of total loan book)



Individuals

R\$ Million

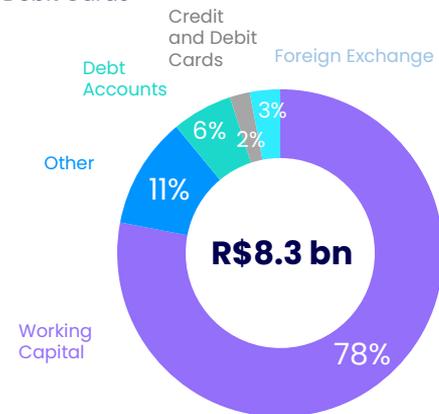
	Balance	y/y	q/q
Payroll	19,266.0	-2.8%	-0.1%
Credit and Debit Cards	2,832.7	3.3%	-1.3%
Personal Loans	2,367.7	47.2%	10.4%
Other	935.9	-2.6%	-10.3%
Overdraft	425.8	-15.4%	-24.5%



Corporate

R\$ Million

	Balance	y/y	q/q
Working Capital	6,440.9	-6.9%	-3.7%
Other	875.4	-11.4%	-8.8%
Debt Accounts	558.0	34.3%	17.5%
Purchase of Goods	260.2	-16.4%	-5.9%
Credit and Debit Cards	184.6	5.2%	-4.5%



¹ As of June, 2024.



Guidance

2Q24

	2024 Projected	2024 Reviewed
Total Loan Portfolio	2% to 7%	3% to 8%
Cost of Risk ¹	2.5% to 3.5%	2% to 3%
Administrative Expenses ²	6% to 10%	5% to 9%
Financial Margin(NII) ³	25% to 30%	18% to 23%

1. Ratio of credit provision expenses accumulated over the last 12 months to the balance of the total credit portfolio at the end of the period

2. Administrative Expenses excluding fee commissions on banking correspondents.

3. NII Financial Margin Variation



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INVESTOR RELATIONS

