

# Institutional Presentation

## 2Q22

INVESTOR RELATIONS  
DEPARTMENT



# Disclaimer

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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.



# Agenda

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Corporate  
Profile



Business  
Strategy

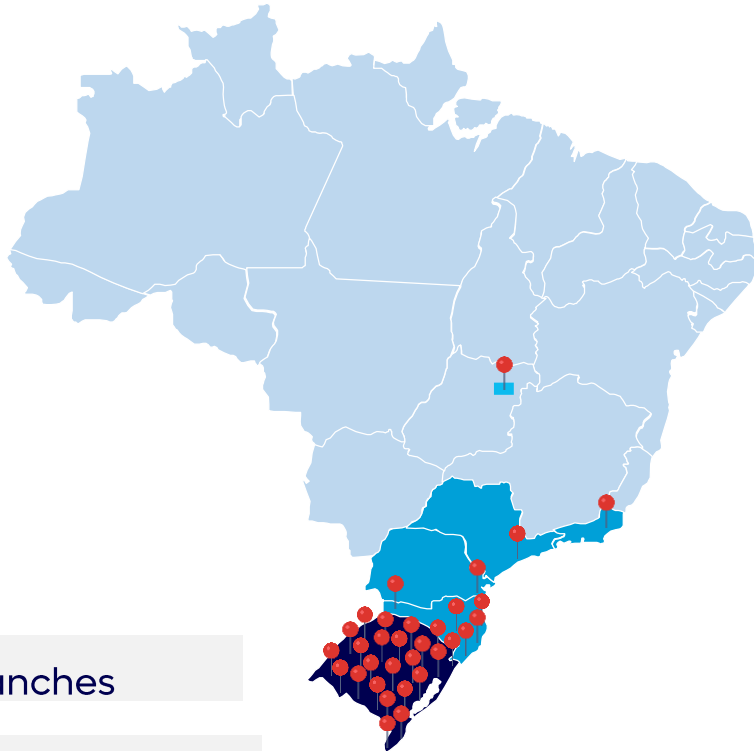


Financial  
Summary



# Banrisul

We are a commercial retail bank, aimed at companies and individuals, with a strong presence in Rio Grande do Sul.



496 branches

986 correspondents

1.044 service stations

410 ATM



## Market Share RS

42.9% time deposits

26.2% demand deposits

19.8% loans portfolio



## Market Share Brasil

2.7 % time deposits

1.2% demand deposits

0.9% loans portfolio

44.6

billion in loans portfolio



4.3

Million in customers



8,789

employees



109.7

bn in assets







Efficiency

Focusing on the efficiency of management, centering objectives on faster, simplified processes, improving IT infrastructure and architecture, improving risk management and also adhering to best management practices.



Transformation

Banrisul consistently advances in its digital transformation process, increasing its agility and improving its ability to adapt to market instabilities. We walk the path of transformation, through the implementation of new business models and new technologies.



Employees

The strength of its employees is key to achieve organizational success. To this end, the Bank has developed a challenging, agile environment, fostering the engagement and improving the management of human resources.



Customers

Considering the similarity of products in the financial market, the entry of new competitors and the perception of value and innovation, Banrisul intensifies focus on customer, in order to provide the best experience in financial solutions and raise their level of satisfaction

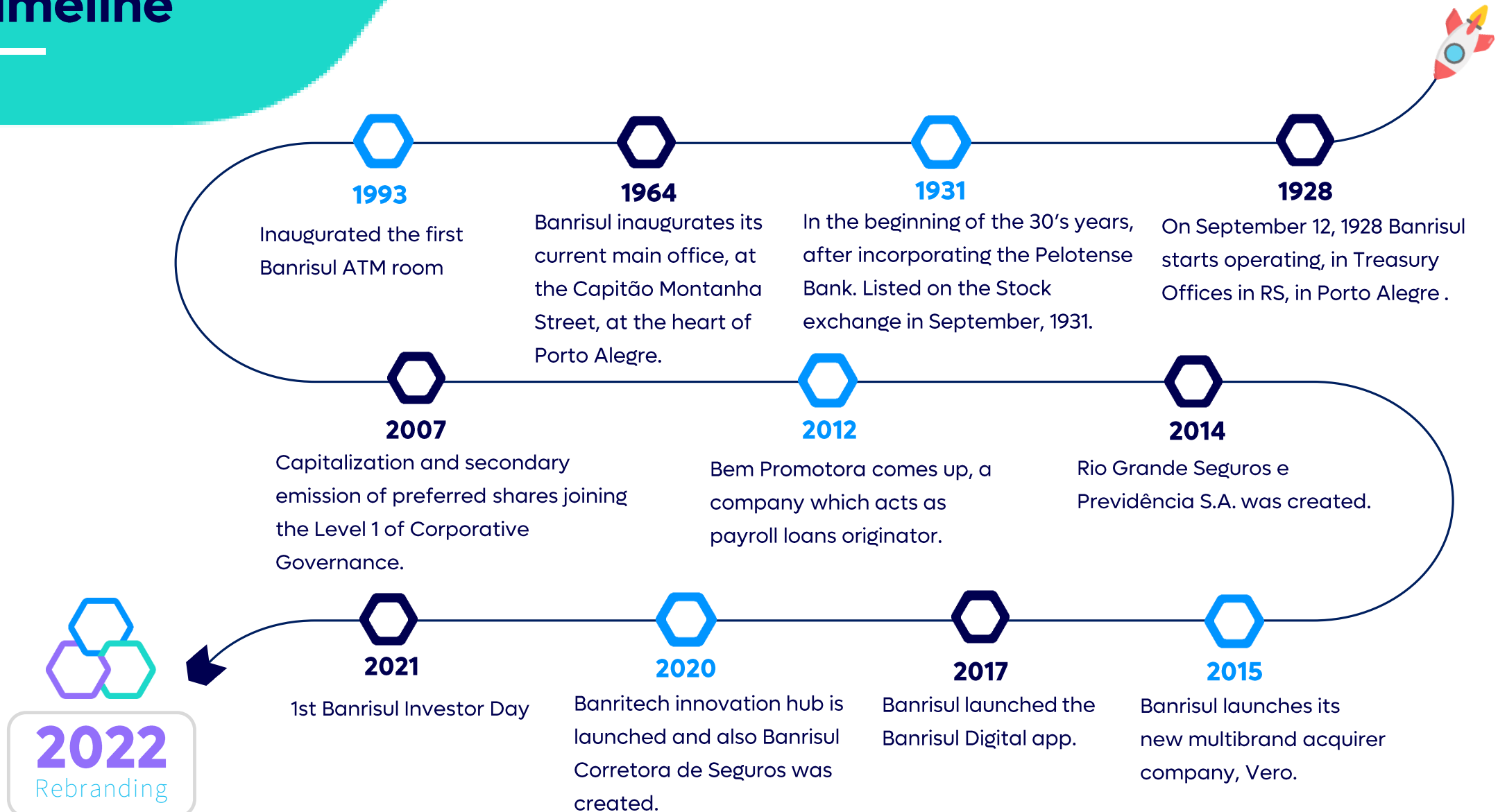


Essence

Reinforce the commitment to its essence of being a retail bank, with a focus on Rio Grande do Sul and with the development of sustainable actions.



# Timeline

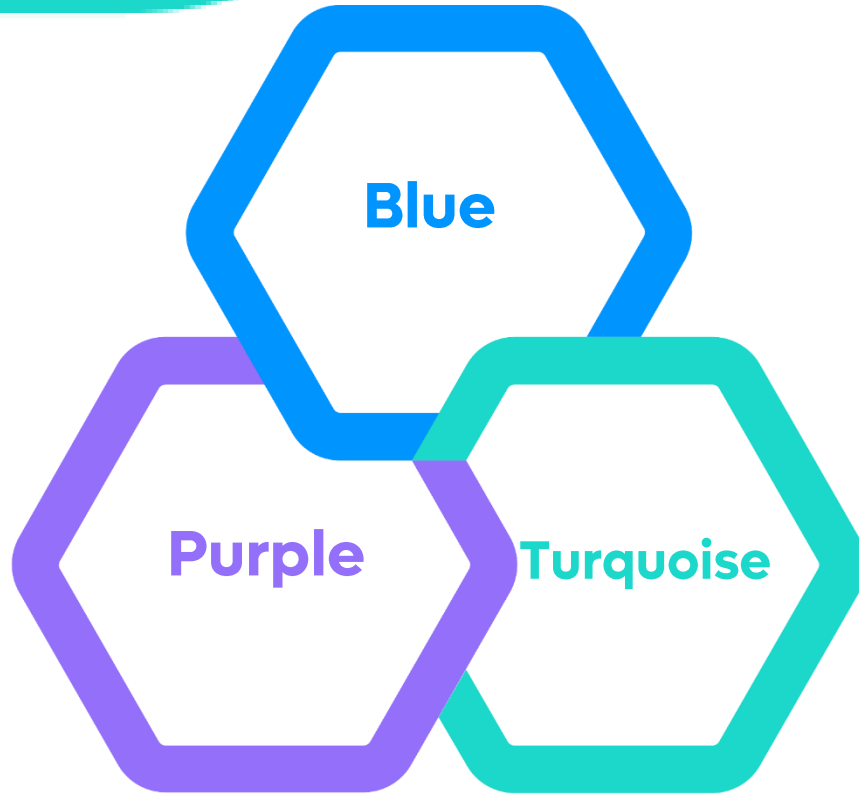


# Rebranding



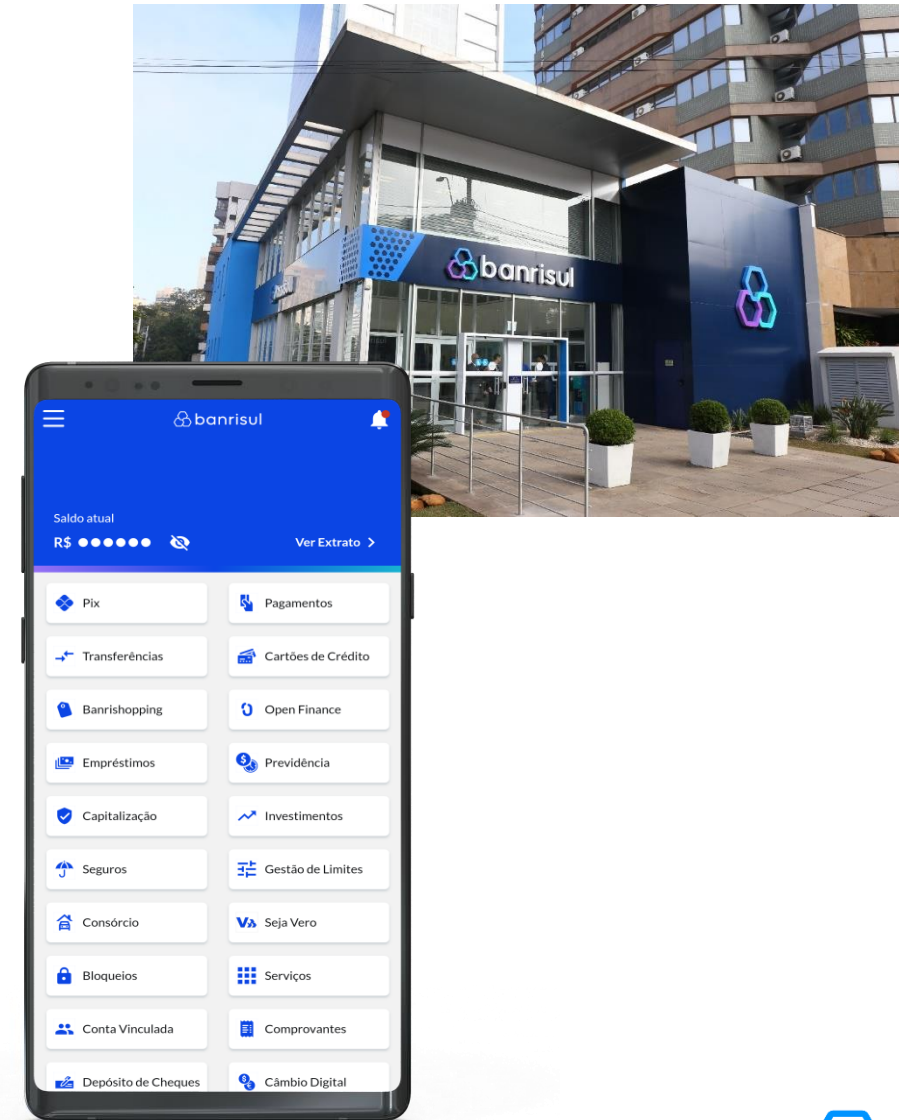
# Rebranding

new brand, new concept

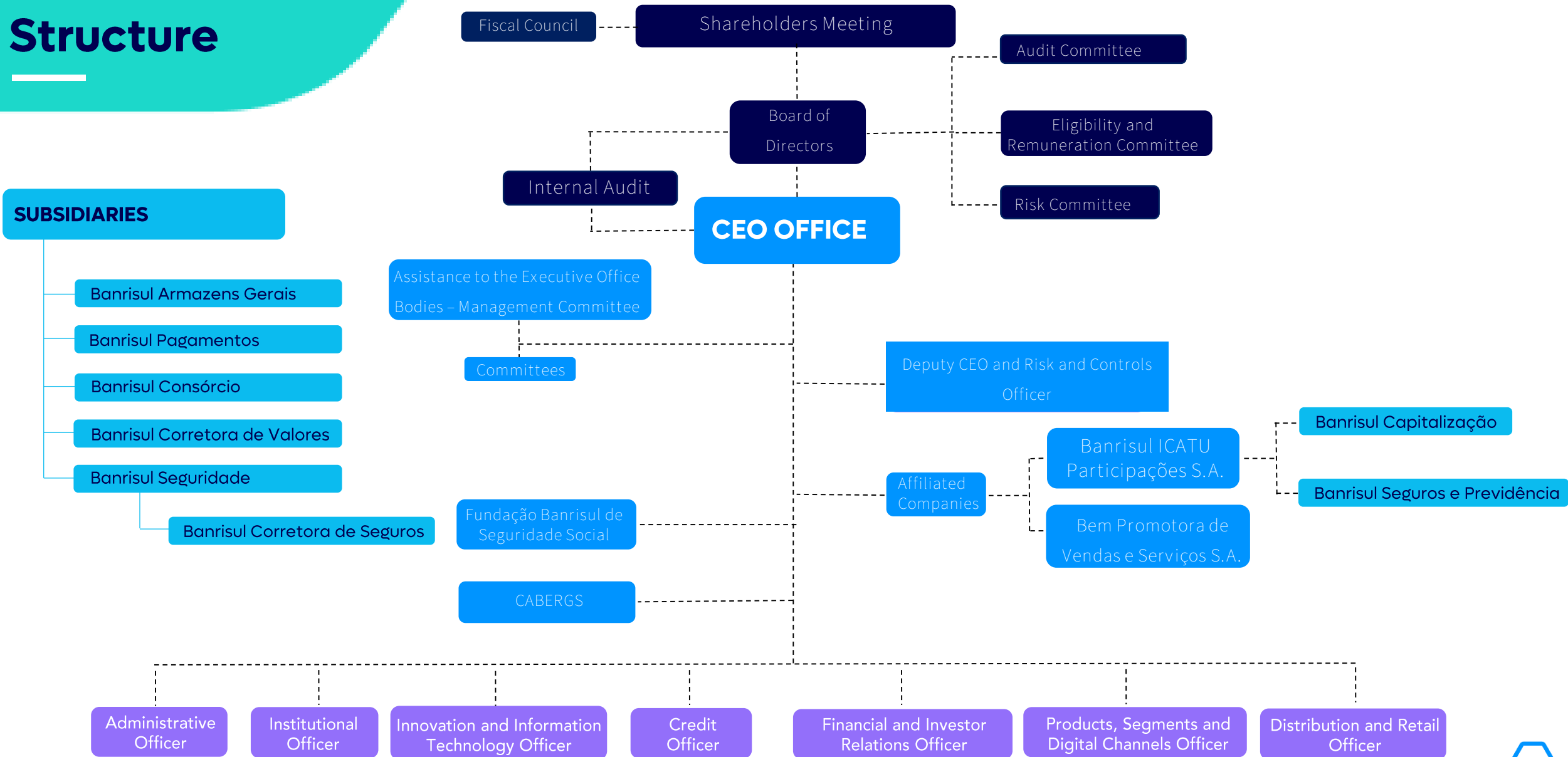


- + human
- + present
- + collective
- + inclusive
- + innovative
- + sustainable

# banrisul



# Administrative Structure



# Management and Committees



Board of Directors is composed by up to 11 members, of which 5 are independent members.

At least 30% of the members of the Board of Directors must be independent according to the Bylaws.

The Fiscal Council is composed by 5 members (with equal number of alternate members) must have higher education level and experience.

Owners of preferred shares and minority shareholders elect 2 members to the Fiscal Council.

## Risk Committee

Comprised of at least 3 and at most 5 members appointed and removable by the Board of Directors at any time.

## Audit Committee

Composed of 3 members elected by the Board of Directors in the first meeting held after the Shareholders' Meeting.

## Eligibility and Compensation Committee

Composed of 3 members, residing in the country with education standards and technical skills according to the duties of the position.

## Other Committees

Banrisul has other 15 committees assisting the Executive Board.



# Executive Board

2Q22



**Cláudio Coutinho**

CEO



**Irany Sant'Anna**

Deputy CEO and Risk and  
Controls Officer



**Marcus Staffen**

CFO and Investor  
Relations Officer



**Jorge Krug**

Innovation and IT  
Officer



**Wagner Lenhart**

Institutional Officer



**Fernando Postal**

Distribution and Retail  
Commercial Officer



**Claíse Rauber**

Products, Segments and  
Digital Channels Officer



**Osvaldo Lobo**

Credit and Operations  
Officer



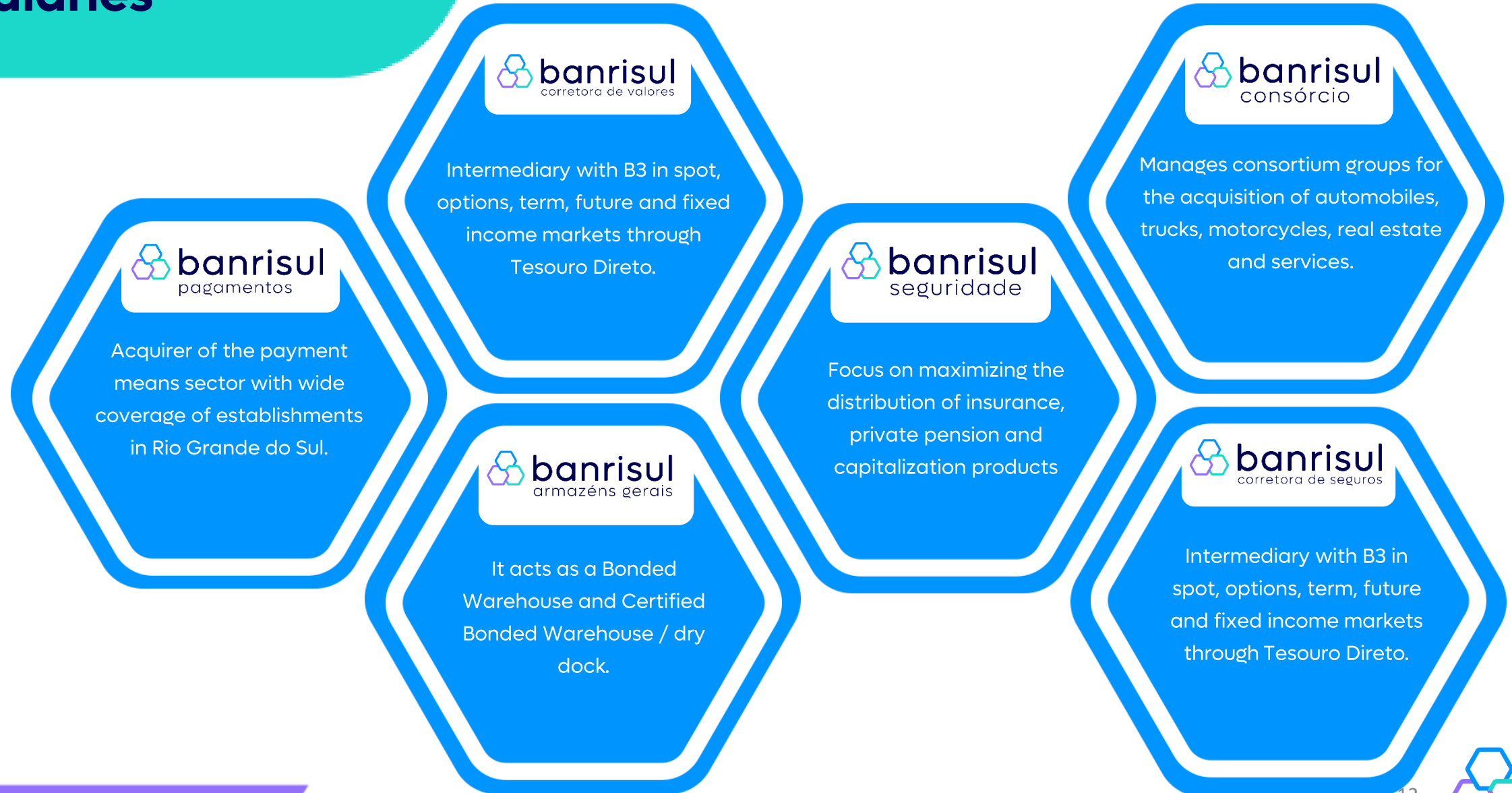
**Marivania Fontana**

Administrative Officer





# Banrisul Group Subsidiaries





# Banrisul Group Affiliated Companies

2Q22





## Aligned with Good Market Practices

- Annual Financial Statements in International Standard IFRS / IASB.
- 100% *tag along* for all Banrisul shares.
- Resolution of disputes or controversies by the Market Arbitration Chamber.



## Prevention Program for Money Laundering Fighting and Financing of Terrorism

- Establishes mechanisms, procedures and rules that guide the performance of employees in conducting business, in order to prevent the occurrence of operations related to these illegal acts in the institution.
- These principles cover all Banrisul Group companies.



## Política de Remuneração aos Acionistas

- Transparent Shareholder Remuneration Policy regarding the distribution of dividends and / or payment of interest on equity, always observing the Company's capital structure.
- From January to June 2022, R\$290.5 million were paid out as interests on equity, net of taxes.



## Demais Políticas e Códigos

- Disclosure of Material Fact
- Securities Trading
- Anti-corruption.
- Related Party Transactions
- Indication and Succession.
- Capital and Corporate Risk Management.
- Code of Ethics and Conduct.



## Sustainability Strategic



- Creation of the Statutory Sustainability Committee
- Carbon Neutral from Direct Emissions and Energy
- Expand sustainable lines of credit, focusing on the Health and Education sectors
- Greenhouse Gas Inventory
- Inclusion of the analysis of sustainability criteria in the purchasing and bidding process
- Implementation of the Renewable Energy Project
- First Carbon Neutral Event with sustainable practices – Agroshow 2022 – Launch of the Safra Plan



The Social, Environmental and Climate Responsibility Policy – PRSAC was approved in June 2022, to establish guidelines on all ESG issues and contribute to sustainable development in the regions where Banrisul operates.



Adhering to the Goals of Sustainable Development – UN Since 2013

Voluntary Commitments



**Pacto Global**  
Rede Brasil

Signatory to the Global Compact of United Nations  
Since 2013



Programa Brasileiro GHG Protocol

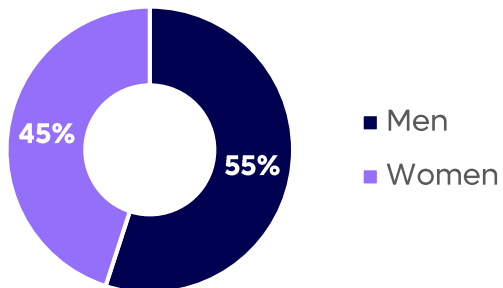


# Human Resources

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



## Profile



34.3%

of leadership roles are held by women.



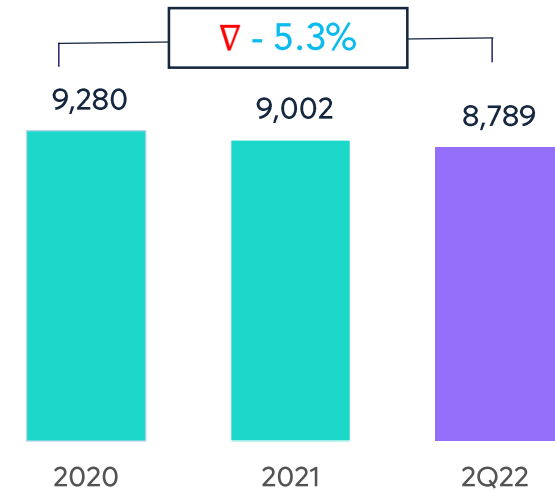
## Qualification

Subsidies to employees education

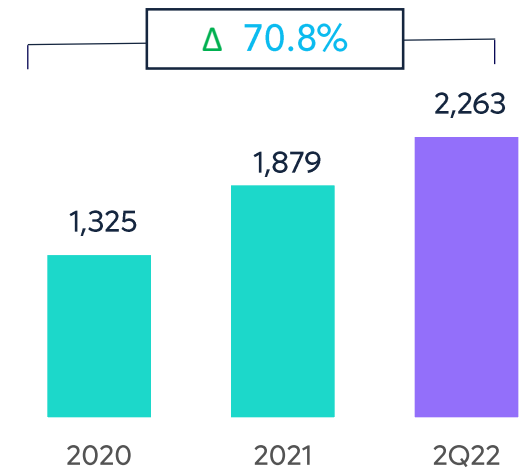
1,481 qualification courses<sup>1</sup>

Investment of R\$975 Thousand in Corporate Education<sup>1</sup>

## Employees



## Interns



<sup>1</sup> Refers to 1H2022. <sup>2</sup> According to LinkedIn Top Companies 2022 ranking,



# Agenda

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Corporate  
Profile



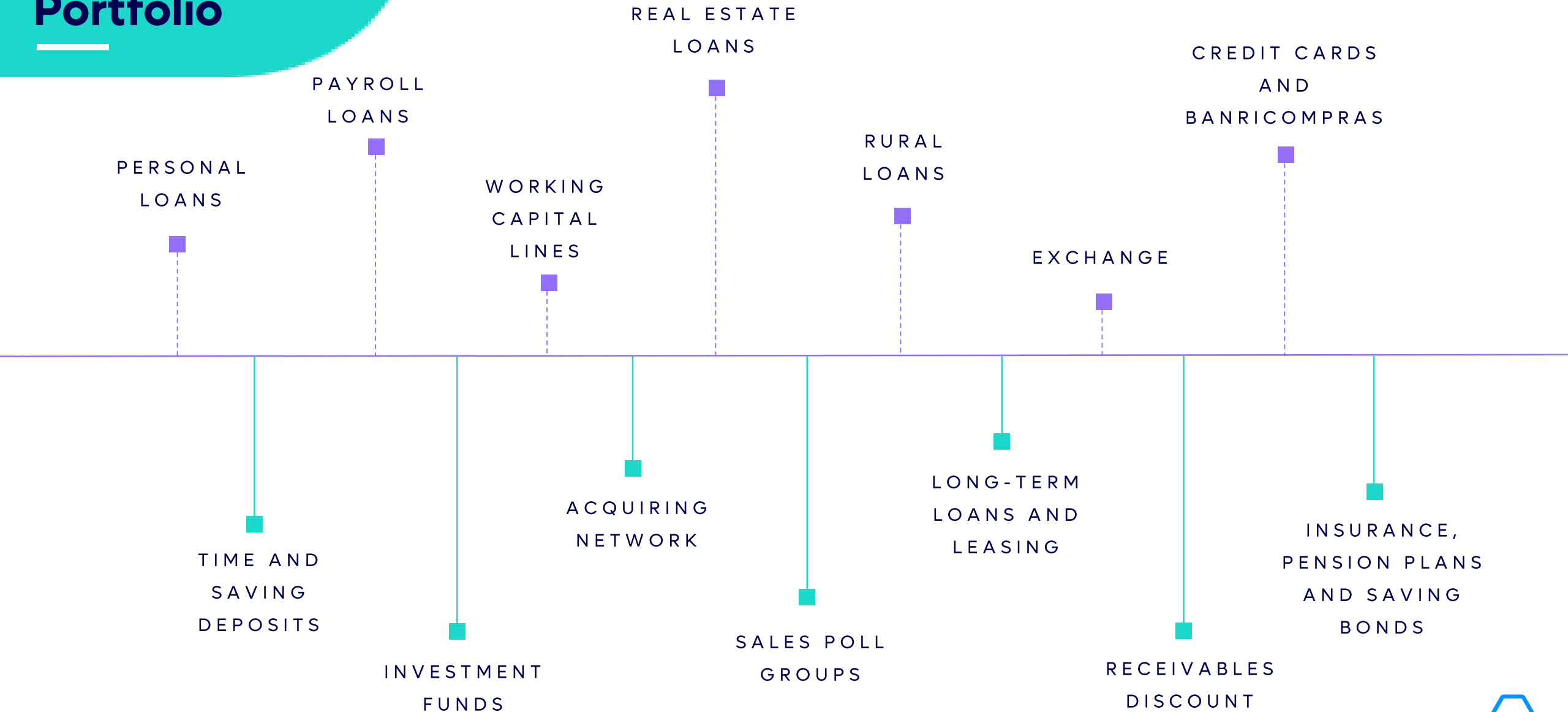
Business  
Strategy



Financial  
Summary



# Diversified Portfolio





As it recognizes the different customer profiles and their diverse needs and with the objective of providing a more comprehensive service to those who need financial advice, especially on investments, means of payment, private pension and insurance

- 27 Affinity Spaces.
- Special service hours
- Exclusive products and services.
- Specialized and skilled professionals



# Individuals

## Individuals Loans Portfolio

Balance of  
**R\$24,674.0  
Million**  
+6.7% in 6 months

We offer complete  
financial solutions  
for all of our clients.

### Commercial Credit

- Minute Credit
- Payroll Loans
- Banricompras
- Personnel Credit
- 13th Salary Advance
- College Credit
- Credit Cards

### Non-Commercial Credit

- CDC Sustainability
- Real Estate Loans
- Rural Loans
- Leasing
- Exchange

### Services

- Sales Poll Groups
- Investments
- Pension Plans
- Insurance
- Savings Bonds
- Digital Wallets
- BanriSaque





# Companies

## Companies Loans Portfolio

Balance of  
**R\$7,866.6**  
Million  
+9.0%  
In 6 months



### Support to entrepreneurship

We offer complete financial solutions for companies of all segments and sizes.

#### Commercial Credit Lines

- Working Capital
- Guarantee Accounts
- Real Guaranteed Operations
- Receivables Discount
- Payroll Financing
- Compror/Vendor
- Microcredit

#### Direct Credit Lines

- Sustainability Credit Lines
- Banrisul Fomentation
- Automatic BNDES Lines
- Small Companies BNDES
- FINAME
- FINAME – Renewable Energy
- Real Estate

#### Services

- Business Cards
- Digital Certificate
- Sales Poll Groups
- Billing of Banking Bills
- Payroll
- Insurance
- Vero Solutions





# Support to entrepreneurship

## Guarantee Fund for Micro and Small Enterprises (FAMPE)

### Working Lines

- To meet cash needs, purchase goods, raw materials, stock or even expand your business.

### Advantages and Benefits

- Competitive rates, extended terms and grace period for payment.
- Assisted Credit – consulting and digital services of the SEBRAE/RS to leverage your business.

**Banrisul and**

**Sebrae:**

investing in  
Development of  
Rio Grande do Sul  
Companies

Concession of:

**R\$67.3 Million**  
in 6 months  
of operation

Training for:

**1.7 thousand**  
Small  
business

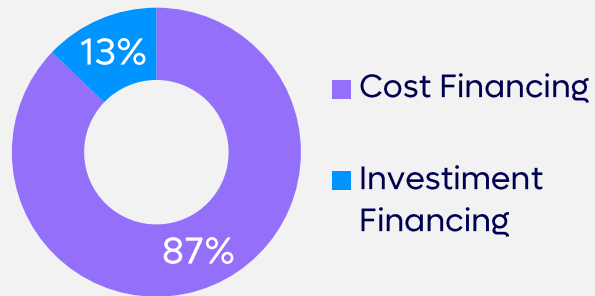


# Rural Loans

## Crop Plan 2022/2023

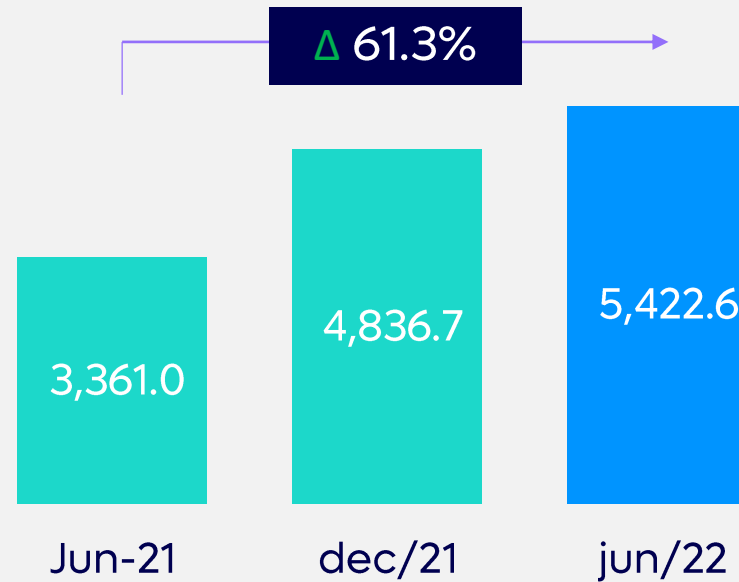
**R\$ 7 billion**  
in credit

**+ 35%**  
from the  
previous plan



**+ 50 thousand**  
farmers reached

## Rural Loan Portfolio



## Credit Quality

**0.36%**

NPL > 90d  
Jun/22

Focus on growth of  
small and medium  
farmers

Promoting  
new technologies  
and enabling  
sustainable growth



In 1H22  
we reached

**134.8**  
thousand  
Accredited  
establishments

**211.4 million**

Debit and credit  
card transactions

**R\$180.9 million**  
Net Income

**R\$20.4 bn**

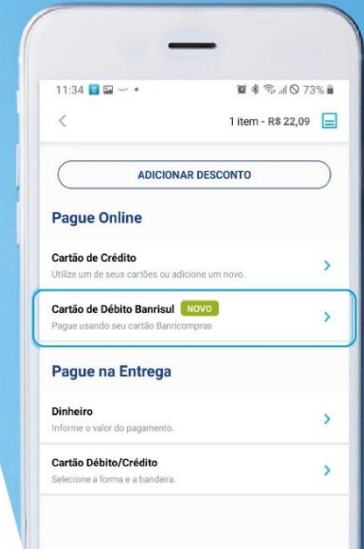
Financial volume  
transacted

Lançamento  
**veroconecta**  
Apps

 **banrisul**  
pagamentos

**We stand out in Quality  
and Efficiency<sup>1</sup>**

We launched the Podcast  
Vivendo e Empreendendo -  
Top 10 most listened to in  
Brazil in the Entrepreneurship  
category.



<sup>1</sup> Recognition issued by Elo for being featured throughout 2021 in the Quality and Efficiency Category





✓ The portfolio of solutions includes Insurances, Savings Bonds and Supplementary Pension Plans.

✓ Constant addition of new products

In 1H22  
we reached:



**R\$1.2 bn**

Insurance premiums,  
pension contributions and savings bonds

**R\$69.1**

Million  
Net Income

**R\$153.6**

Million  
Total Revenues



In 1H22  
we reached:



78.5  
Thousand

Consortium  
members

R\$6.0 bn

Volume of  
Letters of Credit

R\$373.8 million

Volume of credit  
made available

R\$28.7 million

Net Income



In the first semester three partners joined the sales force: BANESE, WP2 and AUDAC, **expanding operations in the domestic market** and consolidating Banrisul brand in all regions.

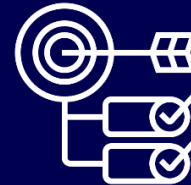






- ✓ It operates in the intermediation of variable income, private and public fixed income transactions (Tesouro Direto), with B3, as well as in the professional management of securities portfolios.

**In 1H22  
we reached:**



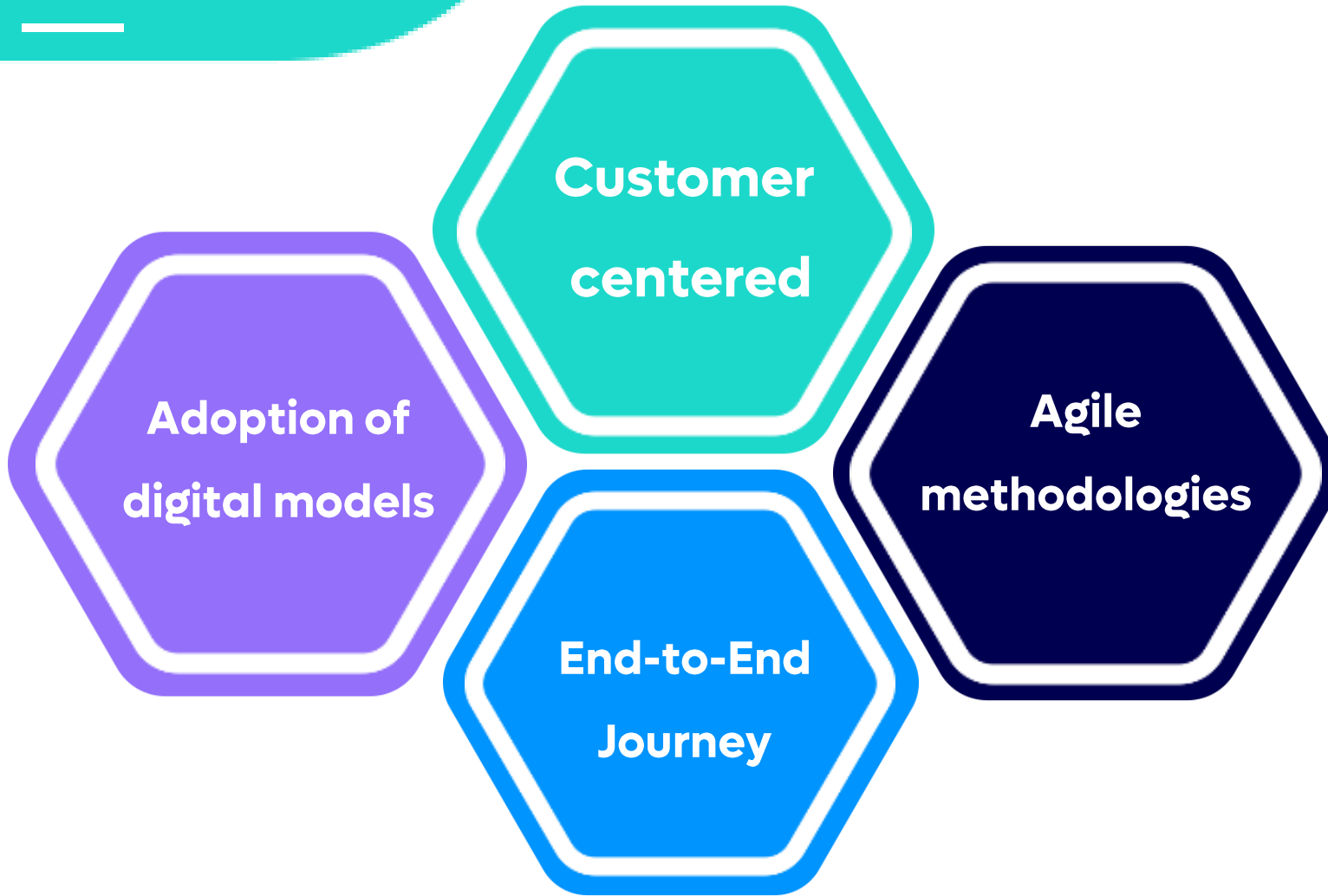
**R\$5.1 million**  
Net Income



**R\$2.5 bn**  
Financial  
Intermediation



# Investment and Innovation



In 1H2022, Banrisul, firm in its increasing commitment to information security, invested

**R\$115.8 million**

in digital transformation and expansion of information technology infrastructure.







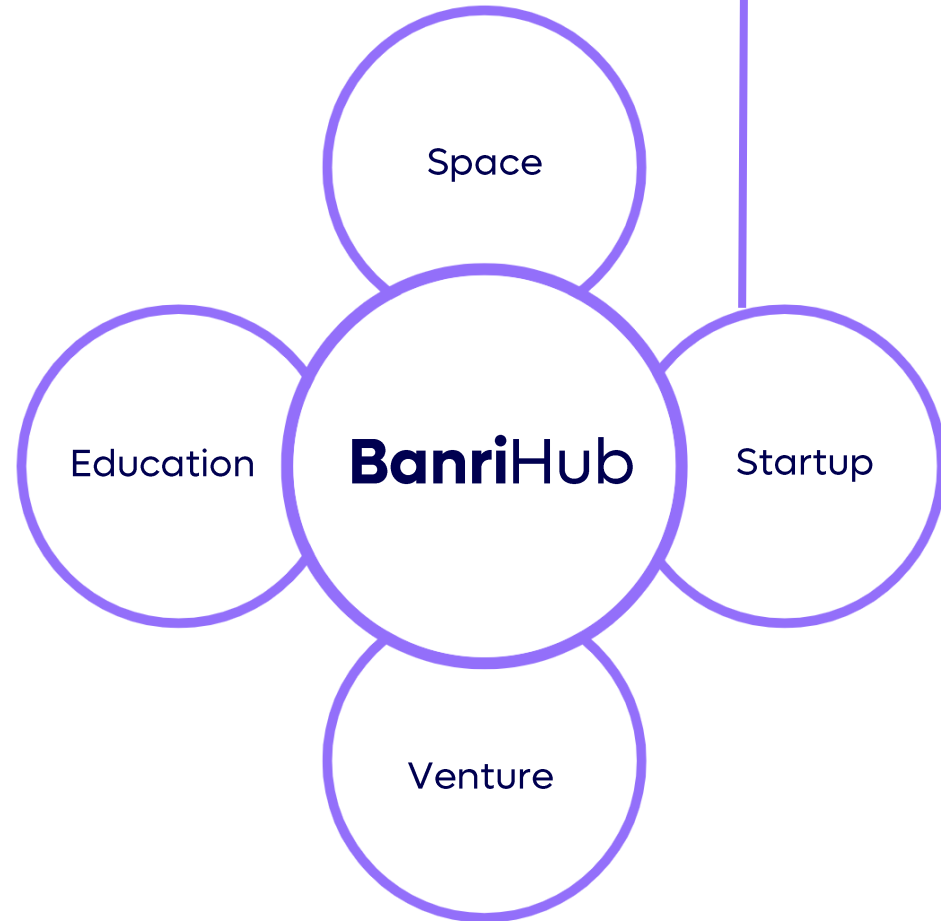
Our **strategy** is based on **innovative** solutions for project development and business transformation, products and services, keeping the **focus on the customer**.

Continuous improvement in the customer experience journey on the Banrisul Digital Application

We inaugurated the Datacenter Zona Sul, a robust and modern structure with a high level of reliability and security.

We made progress in mitigating information security risks





## BanriTech

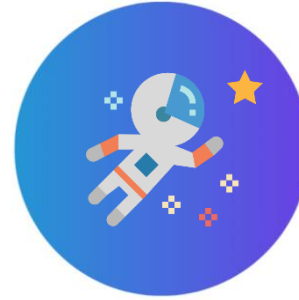
BanriTech is one of the initiatives of the Startup pillar

### 2022 Cycle in numbers



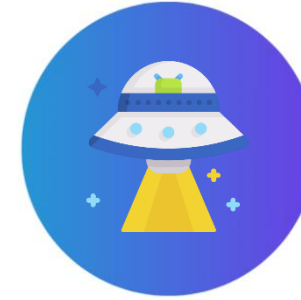
**30**

Startups



**60**

Entrepreneurs



**57**

Advisors



**8**

Network  
Events



# Agenda

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Corporate  
Profile



Business  
Strategy



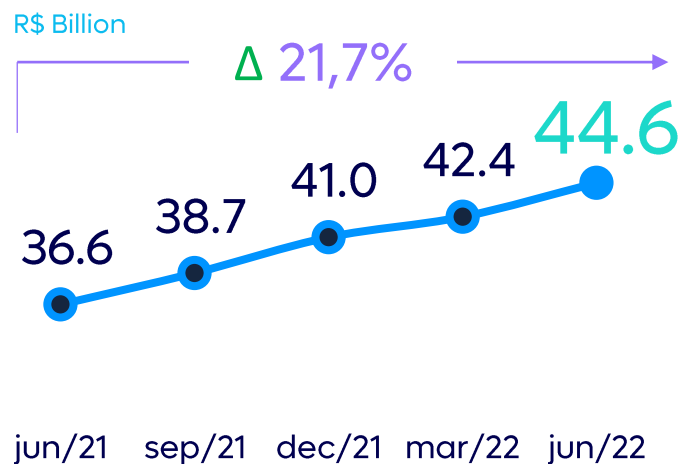
Financial  
Summary



# Loan Portfolio and Credit Quality

2Q22

## Loan Portfolio



## Credit Granting

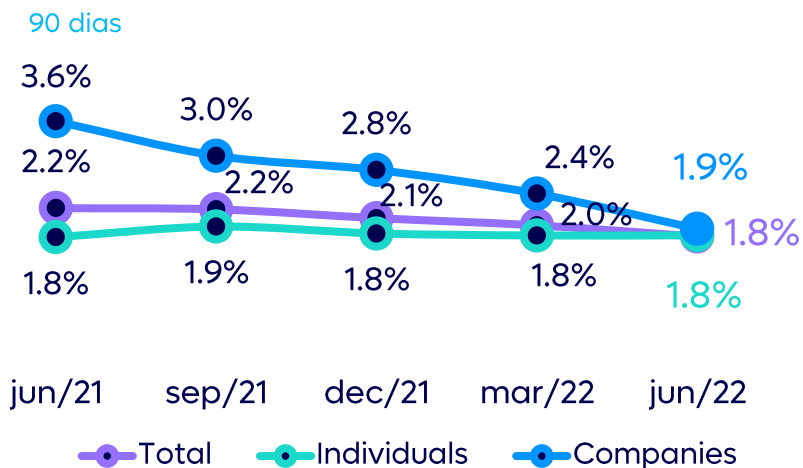
**+R\$21.6 bn**

in 1H22

Δ 19.0%  
vs 1H21

Robust growth in  
concessions and the loan  
portfolio

## Default Ratio



### Individuals

% Change	Annual	Quarter
Payroll Loans	15.0%	4.4%
Credit and Debit Cards	14.8%	5.6%

### Main Growth Vectors

#### Companies

% Change	Annual	Quarter
Working Capital	30.3%	4.2%
Debt Accounts	14.5%	9.1%

#### Rural and Real Estate

% Change	Annual	Quarter
Rural	61.3%	8.4%
Real Estate	18.5%	5.6%



# Profitability

2Q22

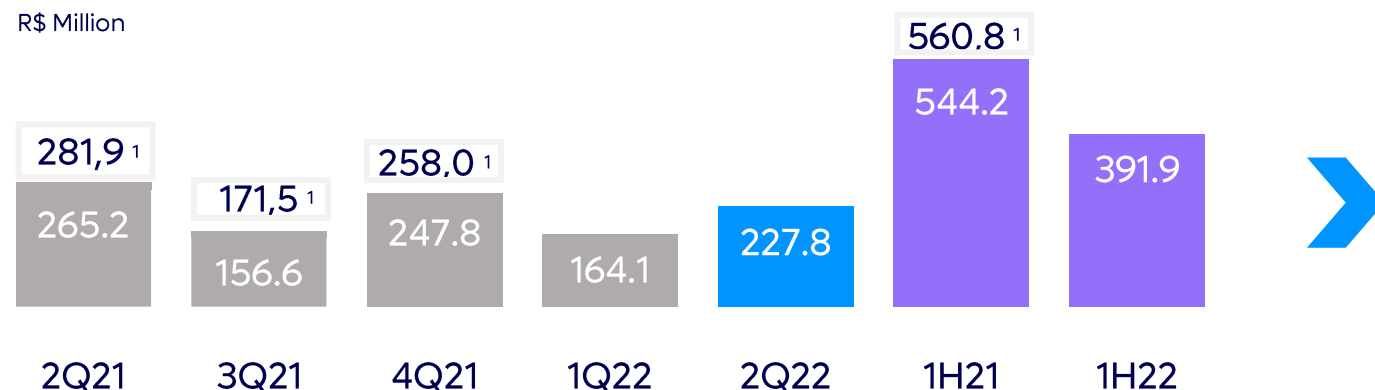
ROAE 2Q22

10.1%

+2.8 p.p.  
vs 1Q22

## Adjusted Net Income

R\$ Million



Adjusted Net  
Income 2Q22

+38.8%

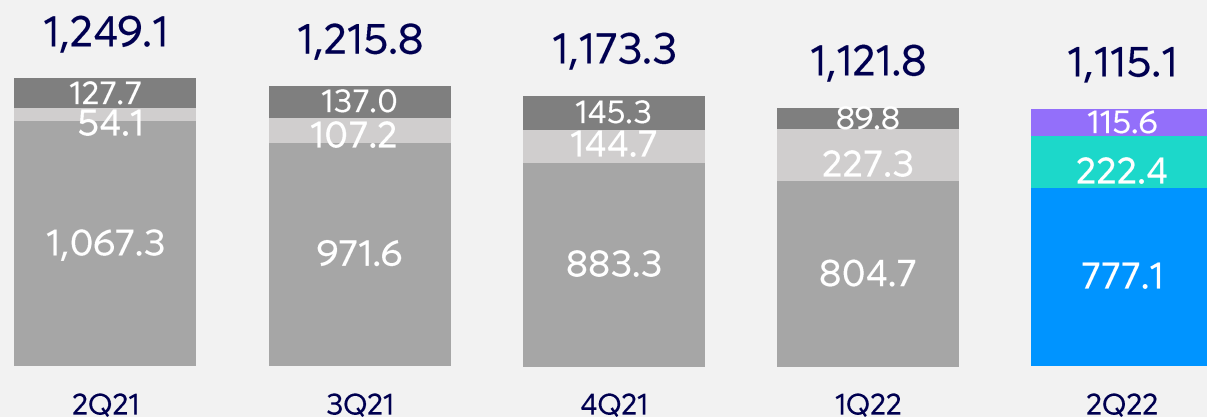
vs 1Q22

Financial  
margin

signaling

stabilization

despite the continued  
increase in the Selic rate



■ Credit ■ Treasury ■ Recovery of Written-Off Loans

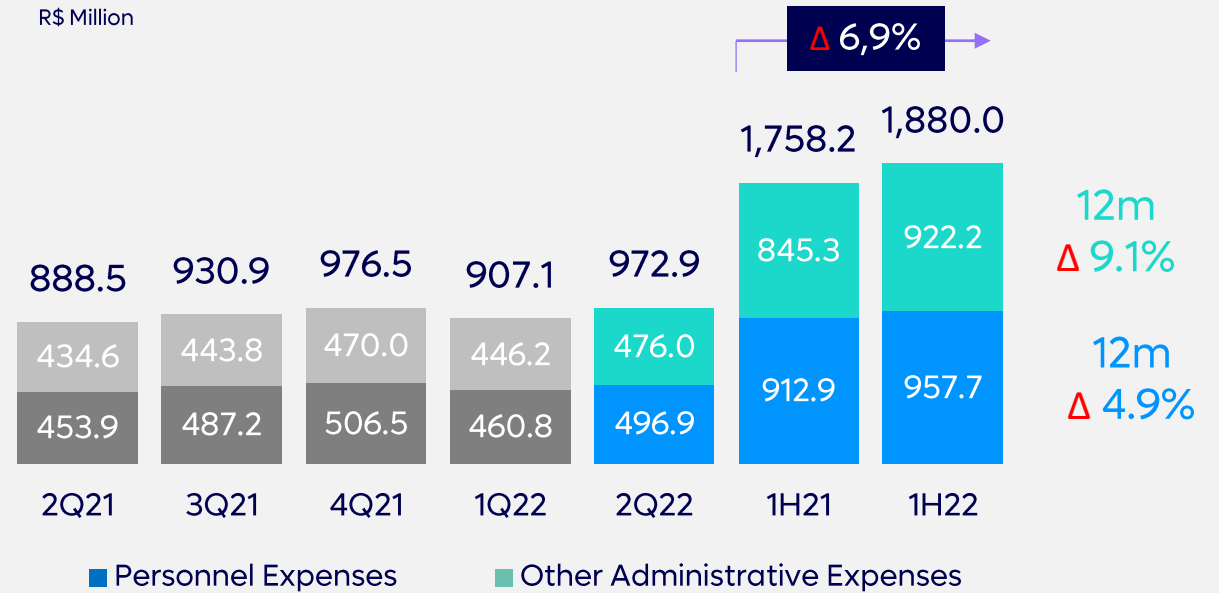


# Expenses and Banking Fees

Cost control and due diligence, with a favorable evolution of expenses below inflation<sup>1</sup> in the period

## Adjusted Administrative Expenses

R\$ Million

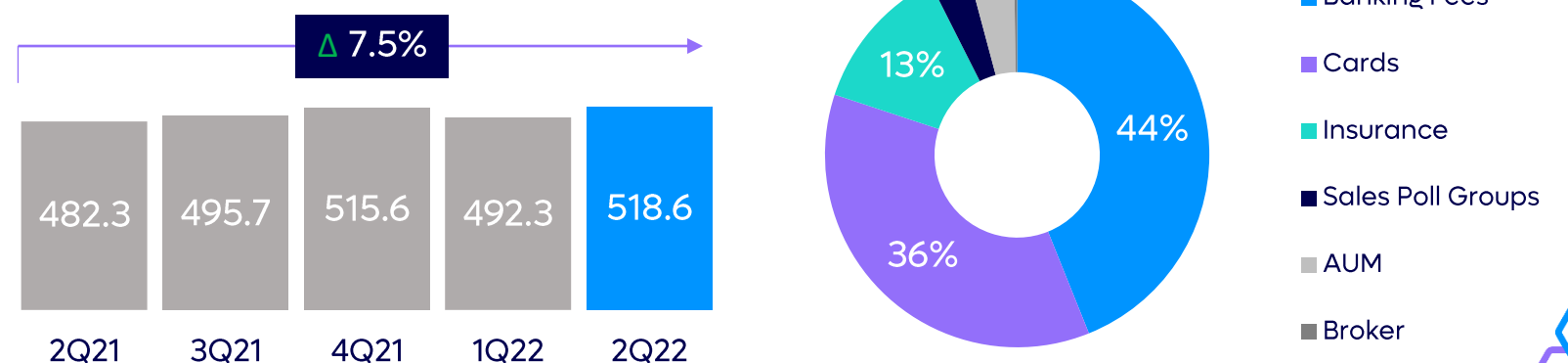


IPCA  
+11.89%

IGP-M  
+10.70%

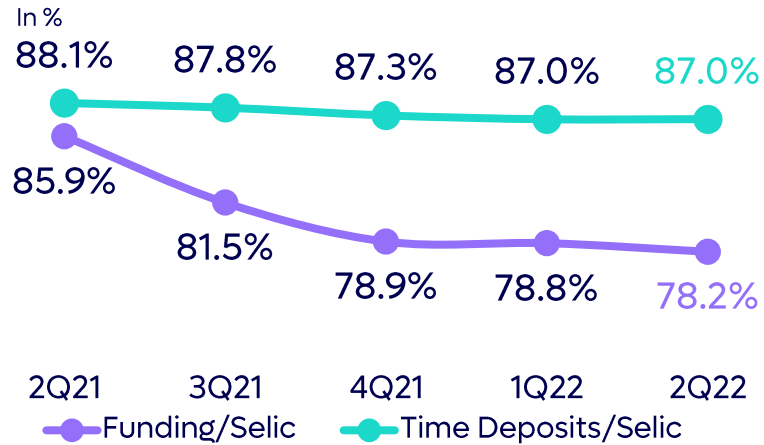
## Revenue from Fees and Services

R\$ Million



# Funding and Basel Ratio

## Funding Cost



decentralized and low cost

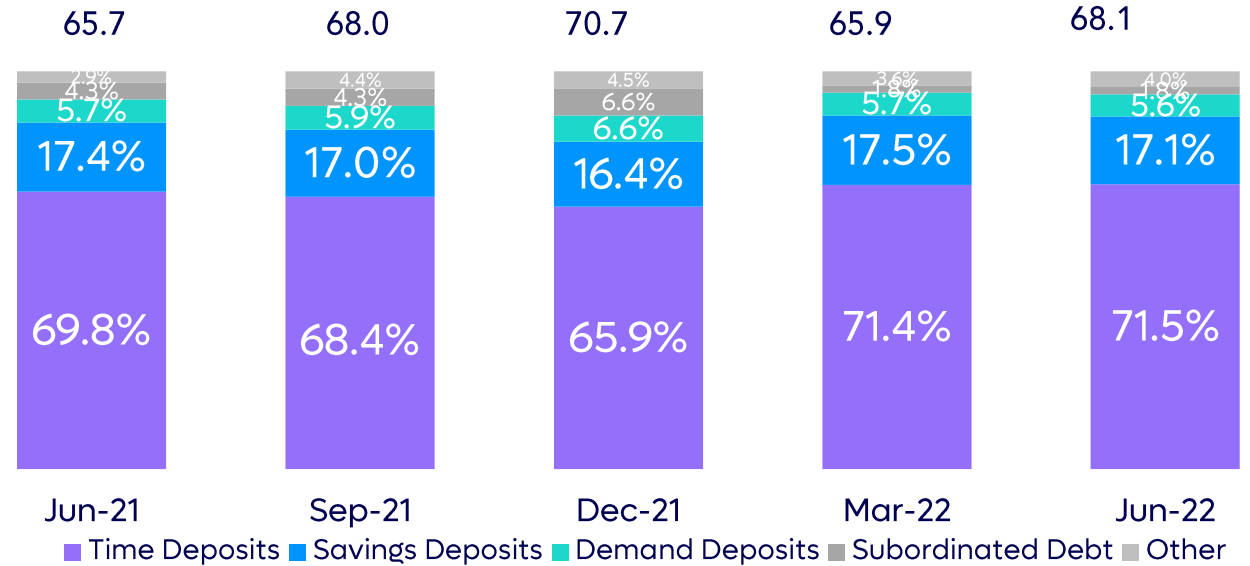
**Funding**

**+R\$ 1 bn**

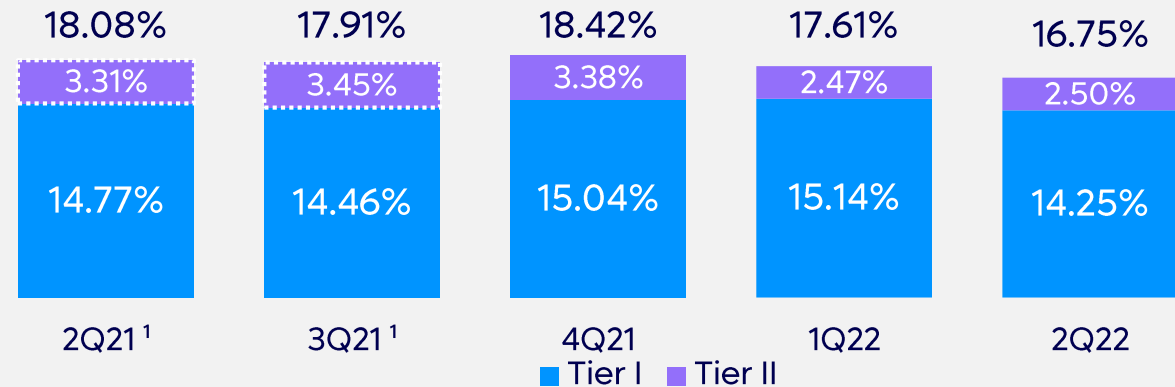
Captured in LCA funding for Rural

## Funding Portfolio

R\$ Billion and %



## Basel Ratio



<sup>1</sup> Proforma considering subordinated notes issued in January 2021, considering the exchange rate at the end of each period.





visite nosso site:  
[ri.banrisul.com.br](http://ri.banrisul.com.br)

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