



4Q24

Results Presentation

Deputy CEO, Finance and Investor Relations Office

*An open
bank*

Contactless *Banricompras*

Contactless
payment



2024

Banri Global Account

Multi-currency
international
account



New Digital Account

100% online, simple
and fast

+74 k
accounts opened

**Conta Única
Banrisul**

R\$2.4 bi
credit limit
(R\$1.5 billion granted)



Desconto Digital

R\$ 146 mi
balance

2024

Culture

- More than **400 projects**, throughout RS, including sports, education and innovation
- **More than R\$80 million** invested in 2024
- **2 public selection processes**

PROGRAMA

**banrisul
reconstruir RS**

na **Cultura**



R\$ 25 million

R\$ 15 million

Recovery of RS cultural equipment

MARGS, CCMQ, MUSECOM, OSPA, Memorial do RS, Cinemateca Paulo Amorim, Museu Estadual do Carvão

R\$ 5 million

Emergency Public Notice – Cultural Edition *Reconstruir RS*

R\$ 5 million

Strategic Sponsorships



2025

New Recycling ATMs

First bank in the country to open its service network

New Service Model

More human and personalized
Modern spaces



Vero for non-account holders

Customer chooses their bank and takes advantage of the most attractive rate on the market



2025

Banriponto

150 new accredited service points in 2025, with more products and services

Pix in Installments

The *Crédito 1 Minuto* line within the Pix journey

Digital Account for the entire country

Banrisul expanding its operations beyond RS

Highlights

In R\$

An open bank

Net Interest Income

2024

6,375.6 mi

12M: +16.2%

Provision Expenses

2024

1,334.9 mi

12M: +0.3%

Banking Fees

2024

2,096.4 mi

12M: +8.5%

Net Income

2024

916.1 mi

12M: +5.2%

Total Assets

147.4 bi

12M: +16.2%

3M: +3.8%

Loan Portfolio

62.1 bi

12M: +15.6%

3M: +7.6%

Default Ratio

1.73 %

12M: -0.22 p.p.

3M: -0.35 p.p.

Agenda

1

Performance

2

Guidance

3

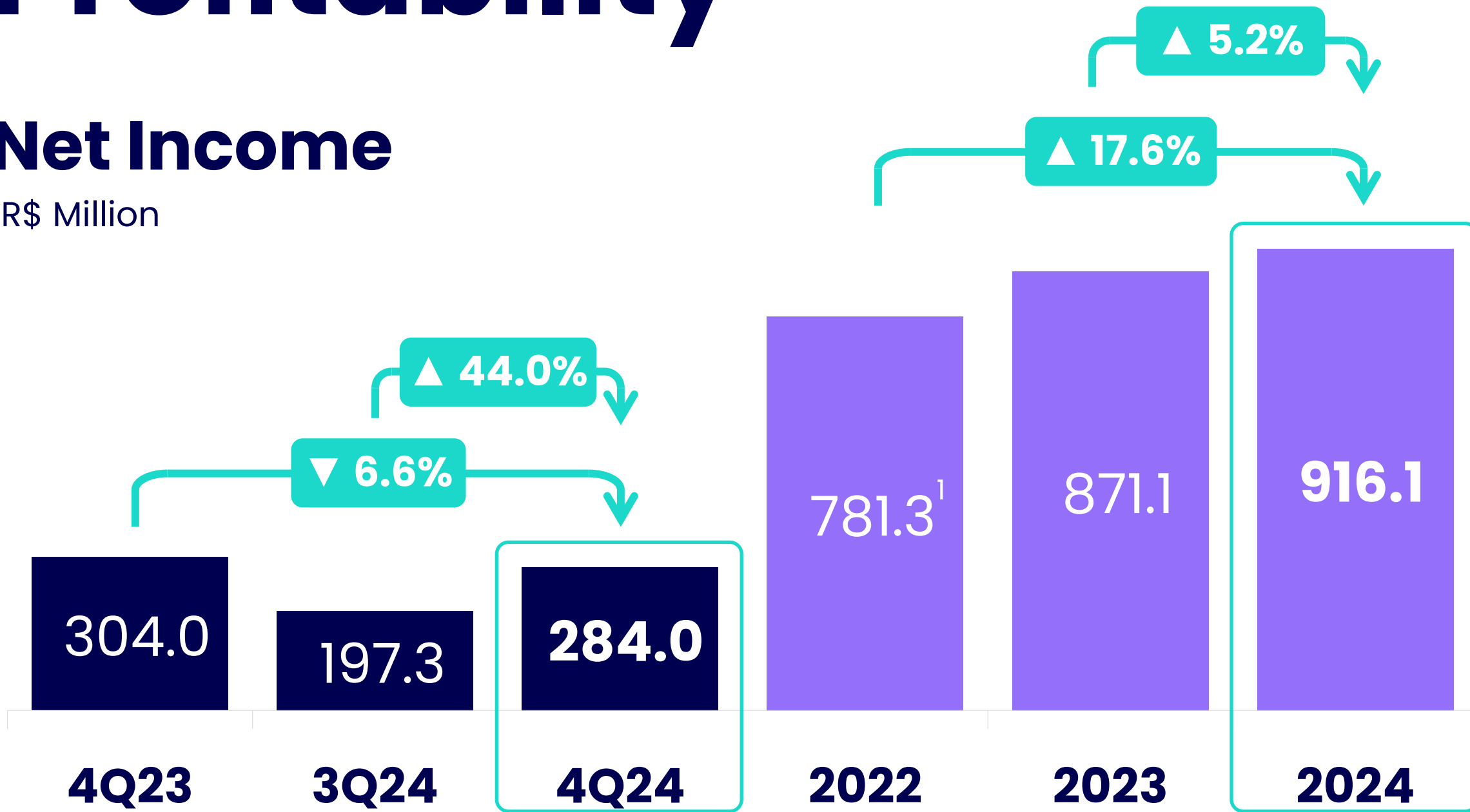
Q&A



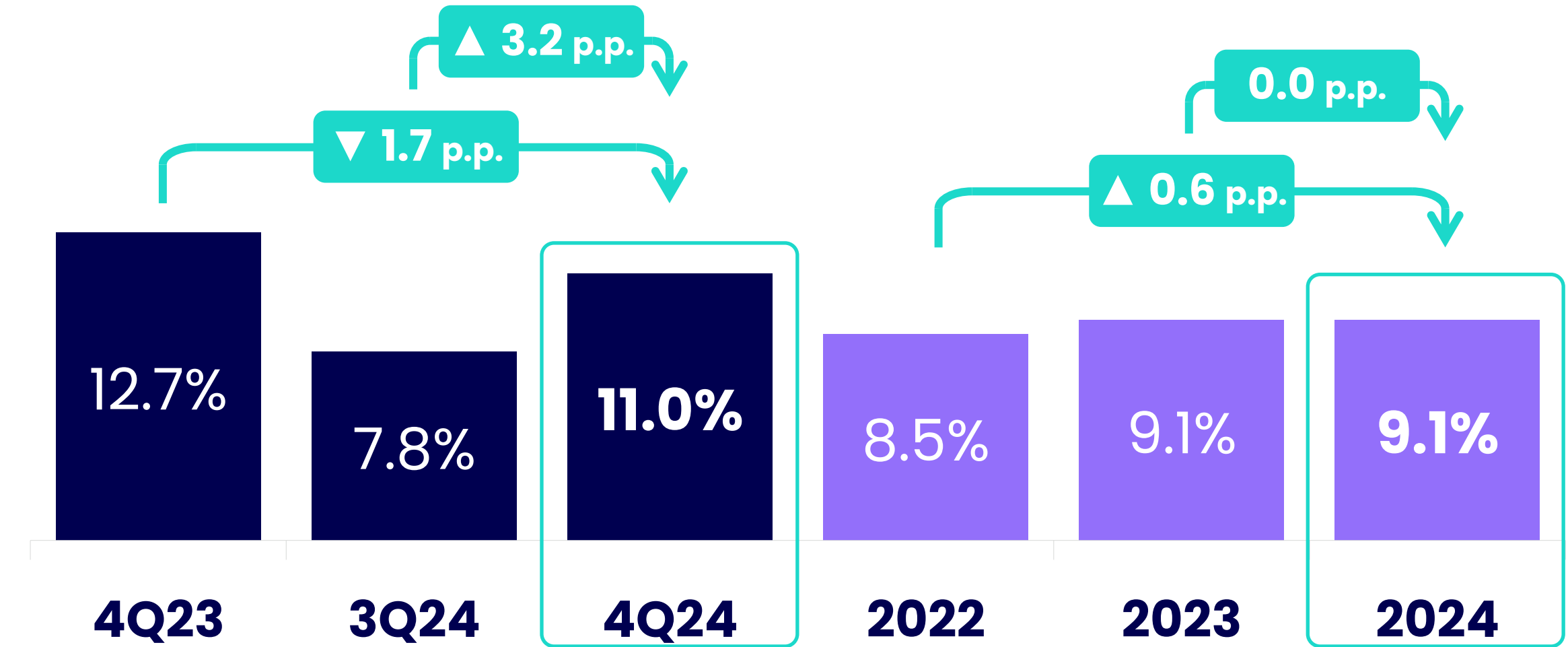
Profitability

Net Income

R\$ Million



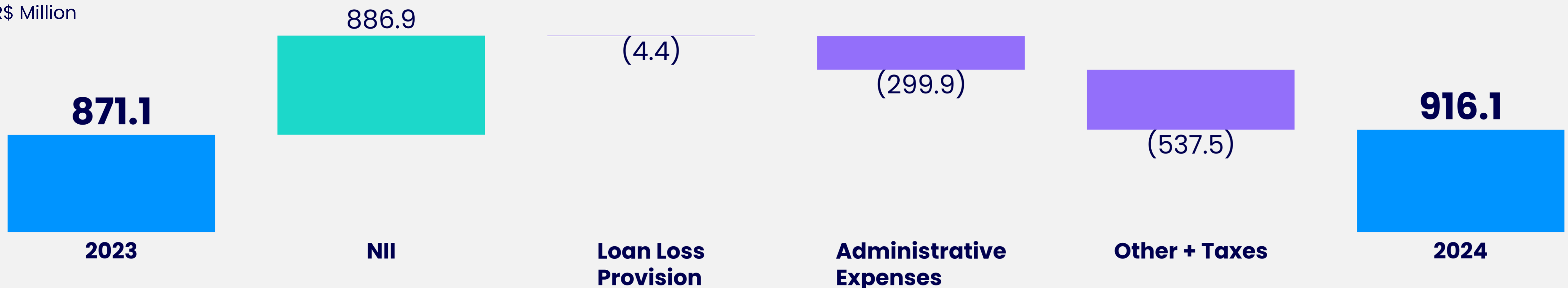
ROAE



Equity
+7.7%
2024 x 2023

Change in Net Income

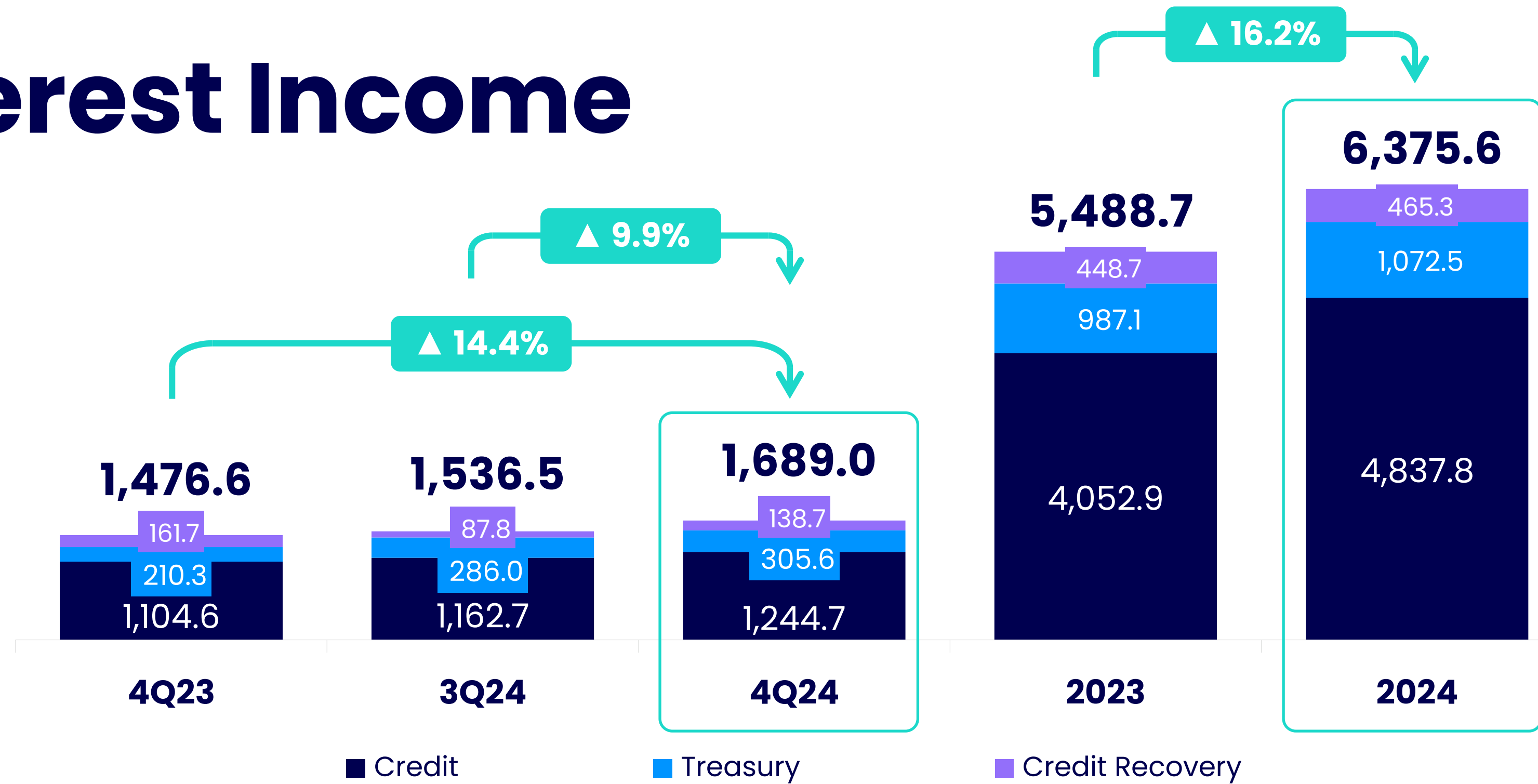
R\$ Million



¹ Adjusted for PDV and tax effects. Net income for the period was R\$715.4 million.

Net Interest Income

R\$ Million

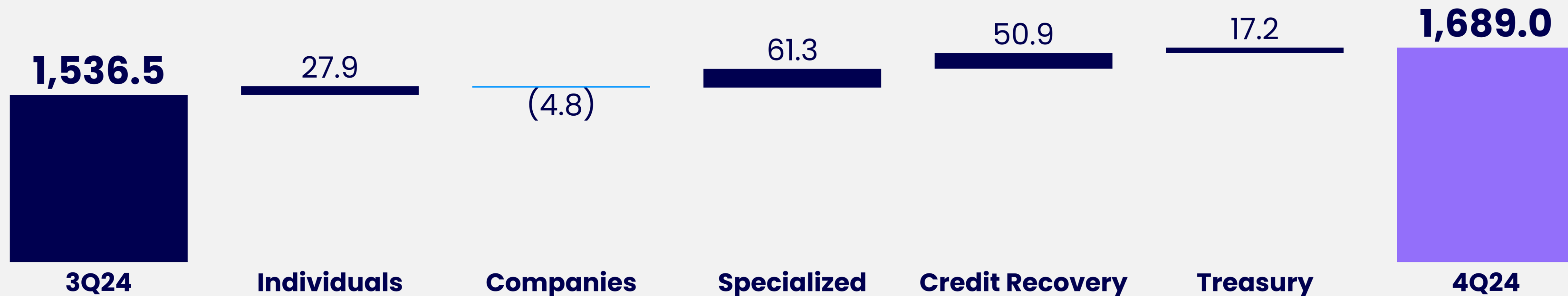


Guidance
18% to 23%

16.2%
performed

Change in Net Interest Income

R\$ Million



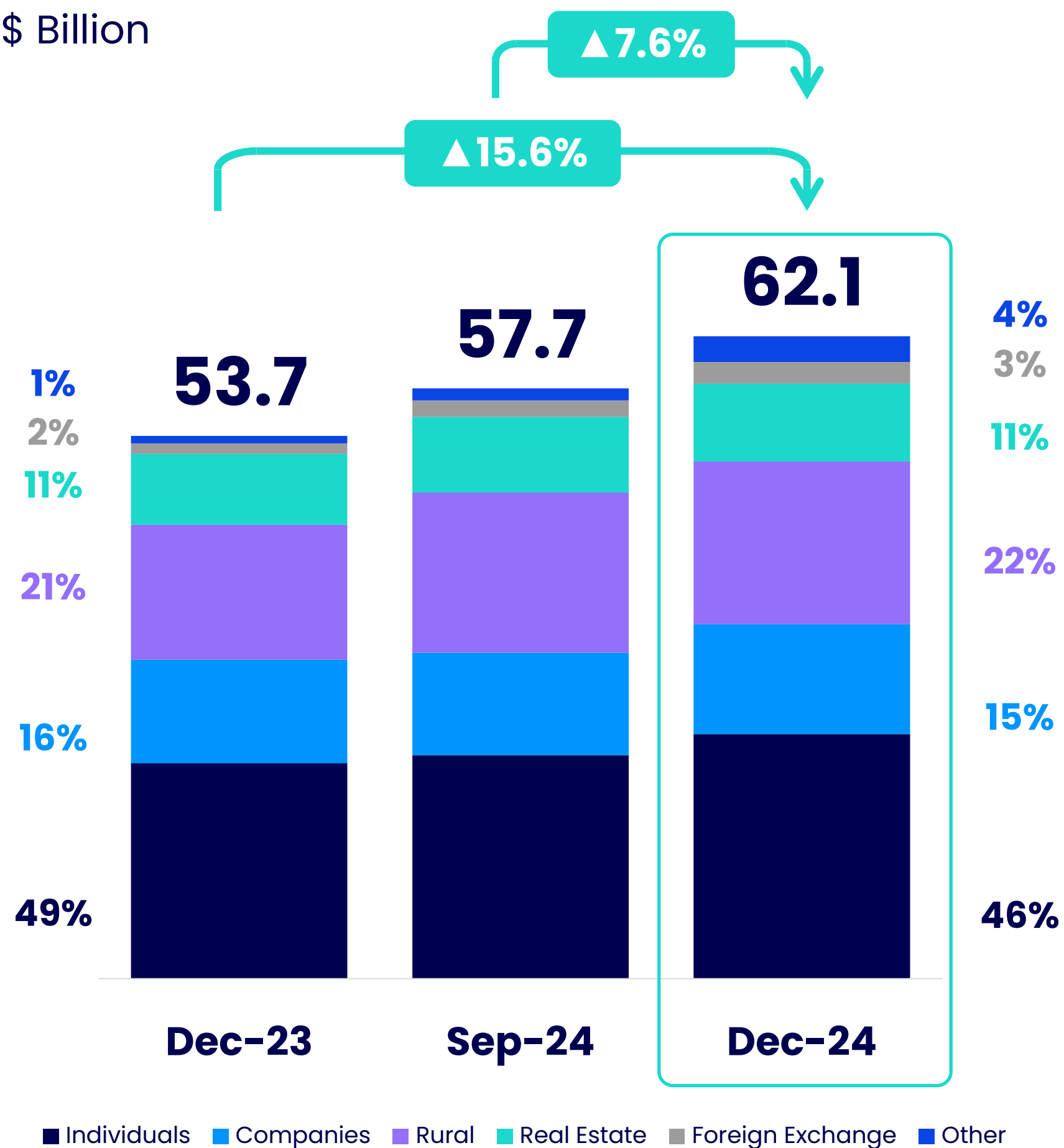
Guidance
3% to 8%

15.6%
performed

Loan Portfolio

Portfolio Balance and Credit Mix

R\$ Billion



Individuals

R\$ Million	Balance	YoY	QoQ
Payroll Loans	20,882.8	5.6%	5.4%
Cards	3,270.8	10.6%	9.7%
Personal Loans	2,605.9	37.9%	7.2%
Overdraft	696.2	43.5%	33.8%
Other	1,123.4	11.2%	7.5%
Total	28,579.1	9.4%	6.6%

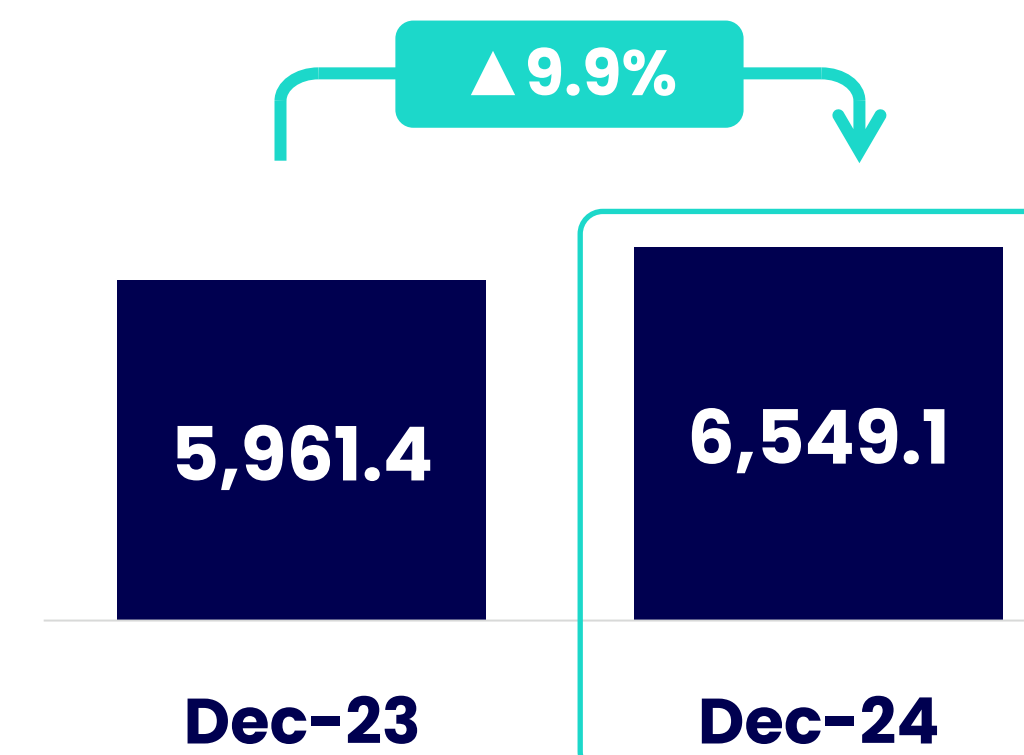
74.2%
Collateralized
Individuals
Portfolio¹
as of Dec-24

Companies

R\$ Million	Balance	YoY	QoQ
Working Capital	5,999.0	-12.1%	-2.0%
Debtor Accounts	1,818.8	389.0%	62.2%
Conta Única ²	1,512.0	-	97.8%
Financing	244.8	-16.0%	-3.6%
Cards	237.0	21.6%	11.1%
Other	938.4	-1.7%	2.6%
Total	9,237.9	6.1%	7.1%

Real Estate Loans

R\$ Million



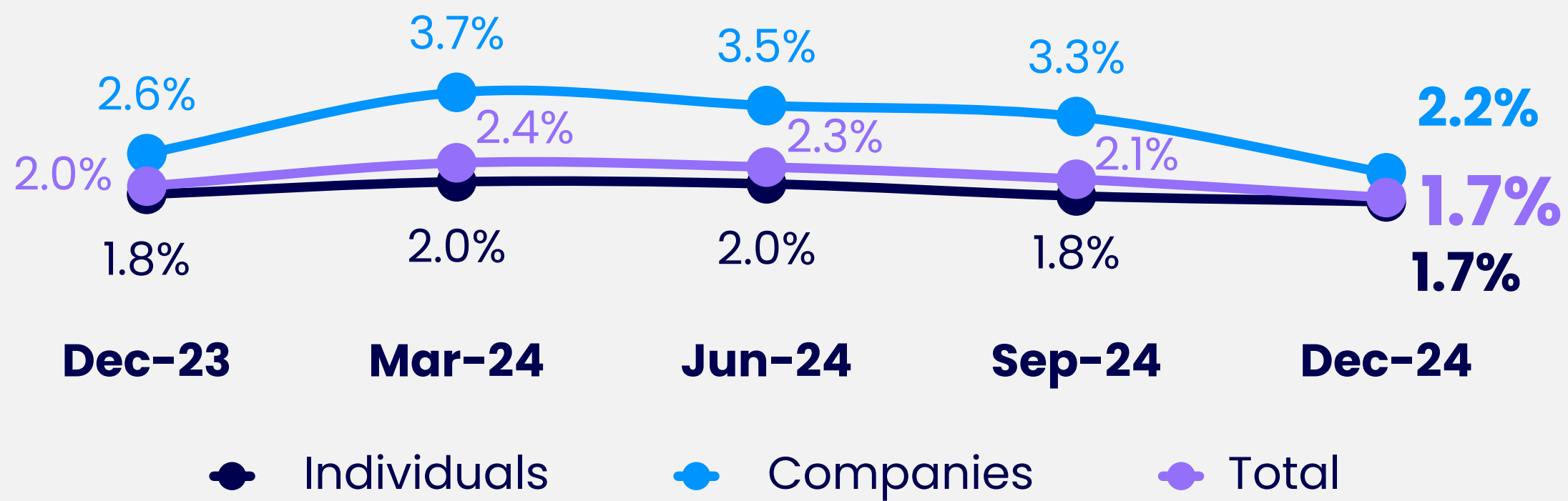
¹ Considers the balances of credit lines for the Acquisition of Goods and Payroll Loans over the Individuals Portfolio.

² Product created in May 2024, there is no annual variation.

Asset Quality

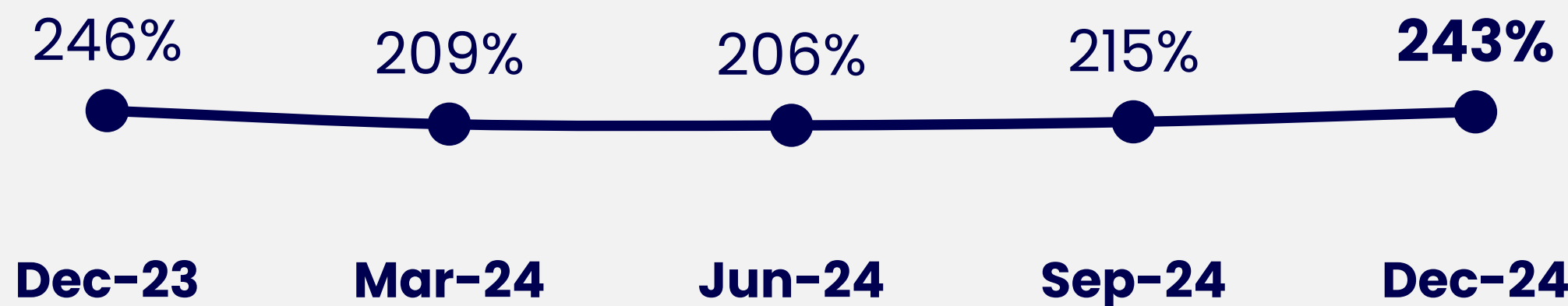
Default Ratio

>90 days



Coverage Ratio

>90 days



Provision Expenses

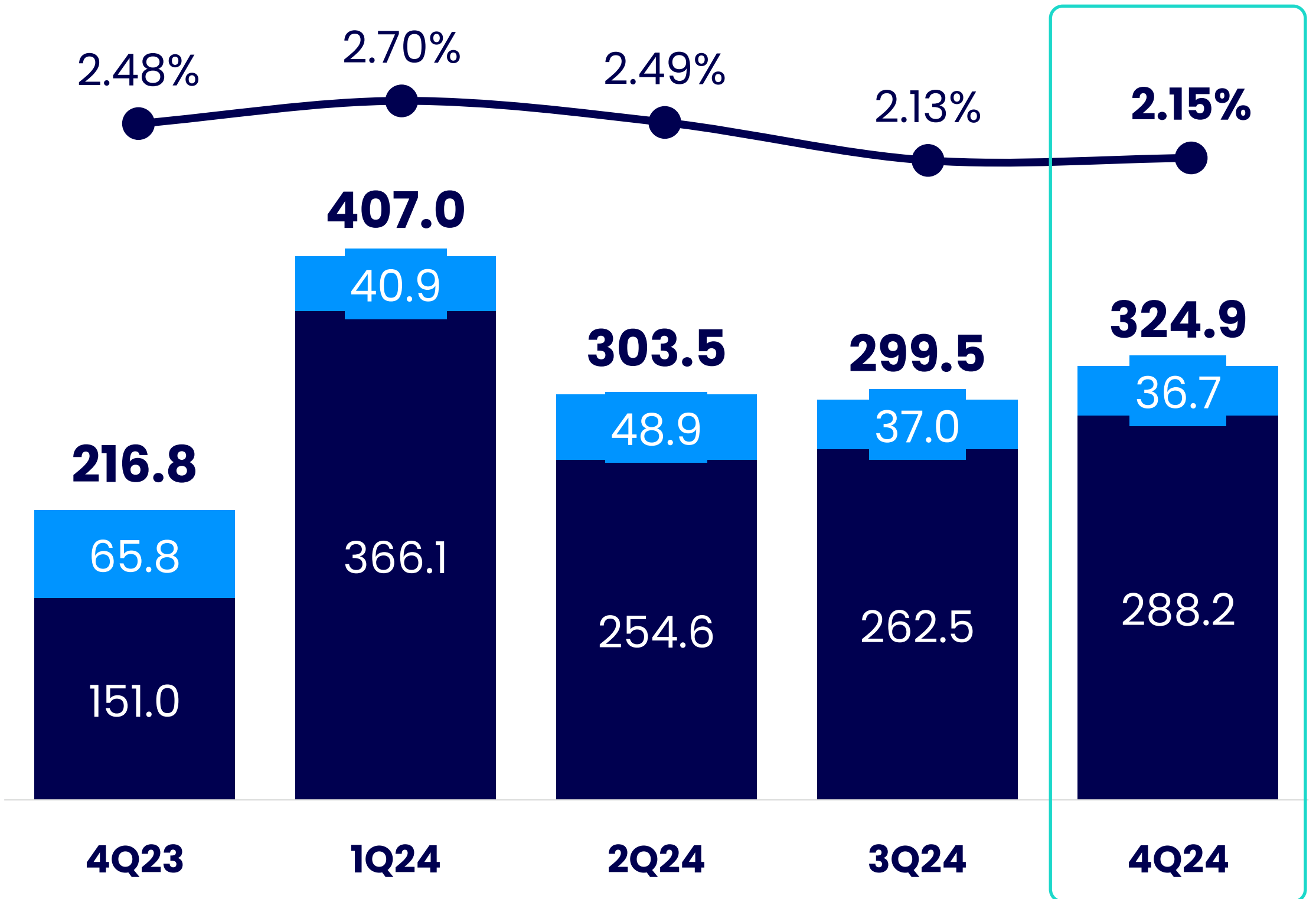
R\$ Million and %

Guidance

2% to 3%

2.15%

performed



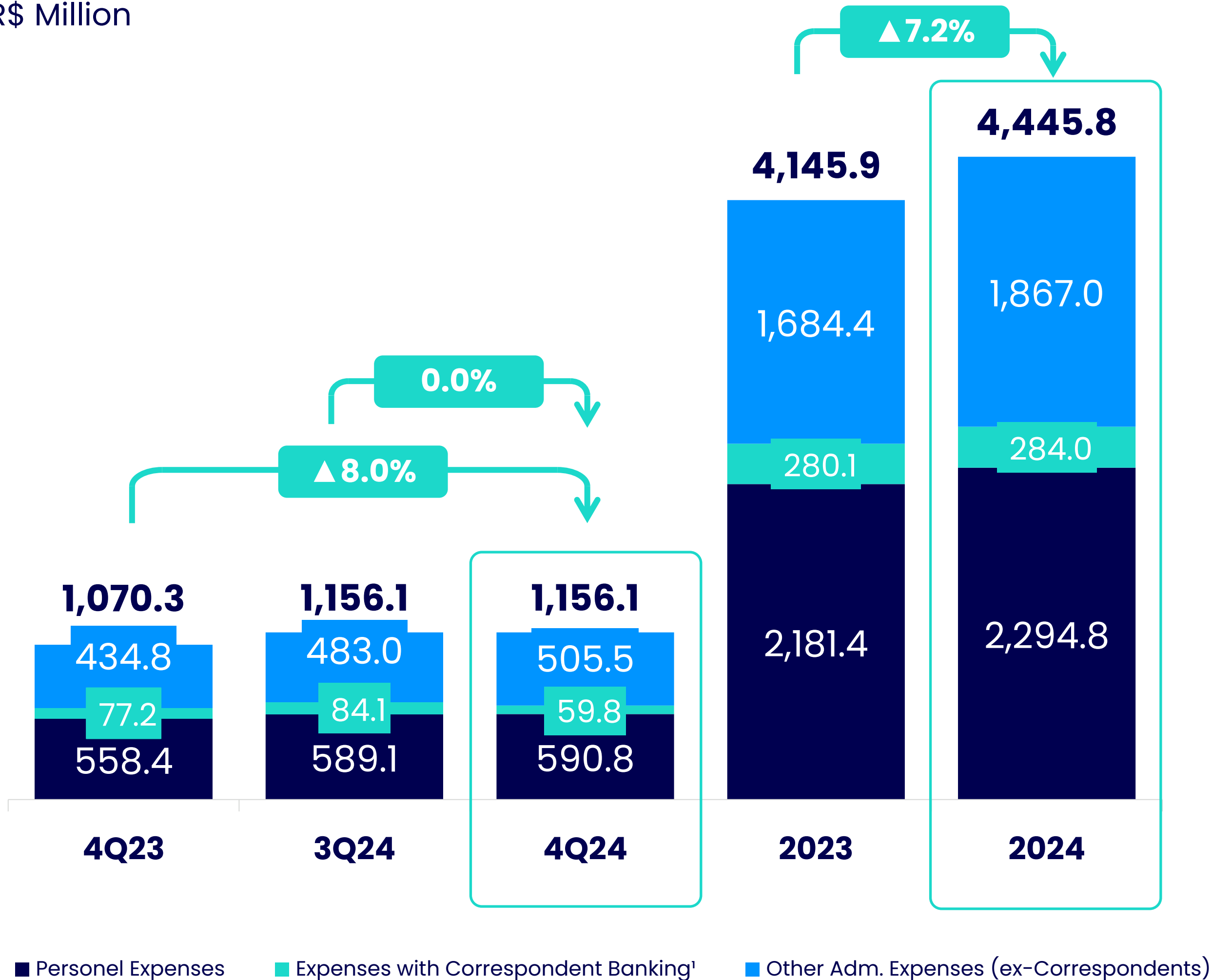
■ Provisions on recovery of credits written off as losses (100% provisioned)
 ■ Other Provisions ● 12m Provision Expenses vs Loan Portfolio

Guidance
5% to 9%

7.6%
performed

Administrative Expenses

R\$ Million



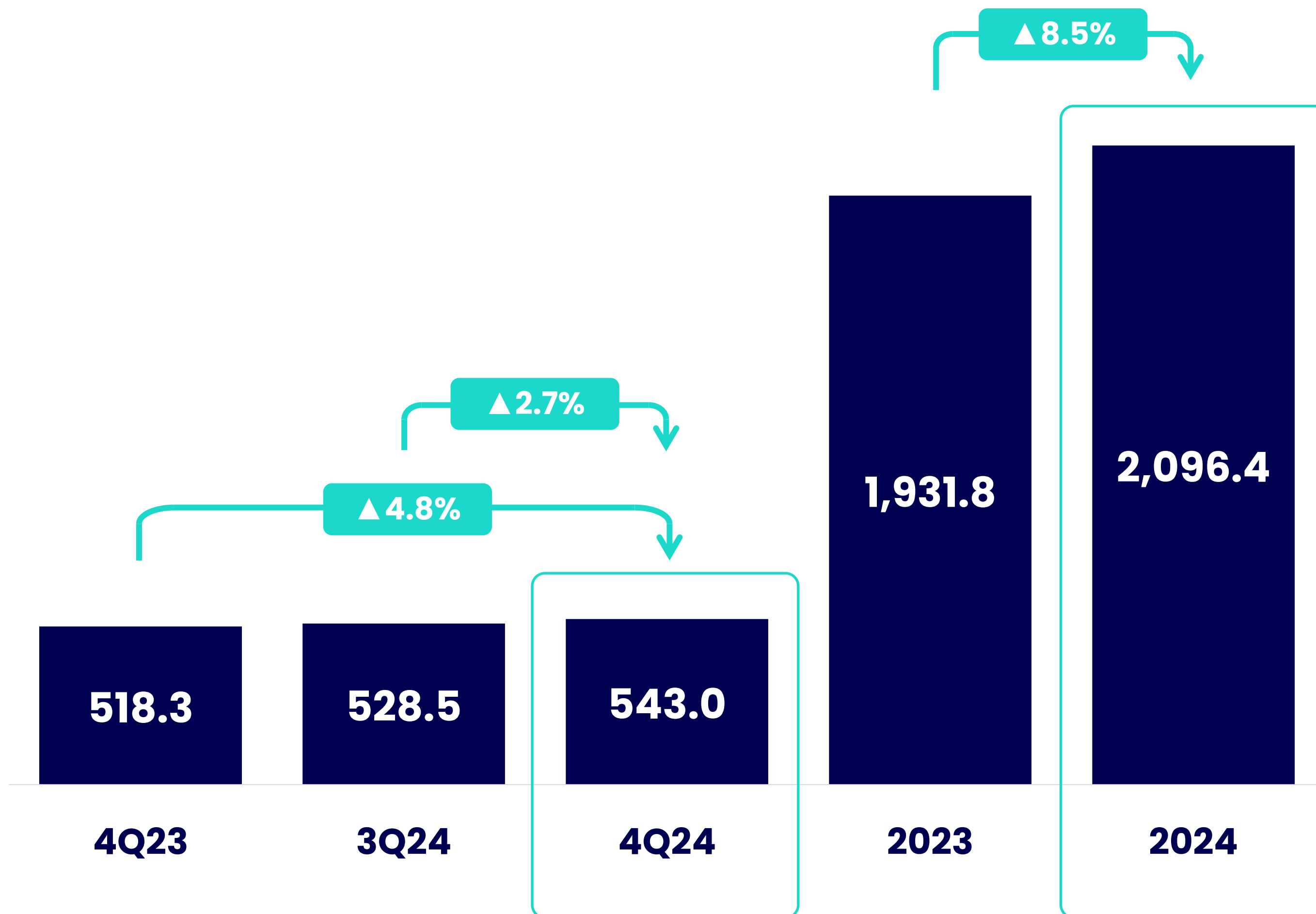
R\$ Million	2024	2023	2024 vs 2023
Personnel Expenses	2,294.8	2,181.4	5.2%
Other Adm. Expenses	2,151.0	1,964.5	9.5%
Third Party Services	522.2	545.4	-4.3%
<i>Correspondents</i>	284.0	280.1	1.4%
Amortization and Depreciation	316.4	276.0	14.7%
Specialized Technical Services	217.6	223.7	-2.8%
Data Processing	255.3	177.2	44.1%
Advertising	176.1	139.4	26.4%
Other Expenses	663.4	602.8	10.1%
Total	4,445.8	4,145.9	7.2%
Adm. Exp. ex-Correspondents ²	4,161.8	3,865.8	7.6%

¹ Commissions paid to banking correspondents for the origination of credit operations.

² According to the metric disclosed in the company's guidance.

Service Fees

R\$ Million



R\$ Million	2024	2023	2024 vs 2023
Cards¹	798.3	643.5	24.1%
Accounts	602.7	619.2	-2.7%
Insurance²	293.8	287.9	2.1%
Consortium	135.1	131.4	2.8%
Other	266.5	249.8	6.7%
Total	2,096.4	1,931.8	8.5%

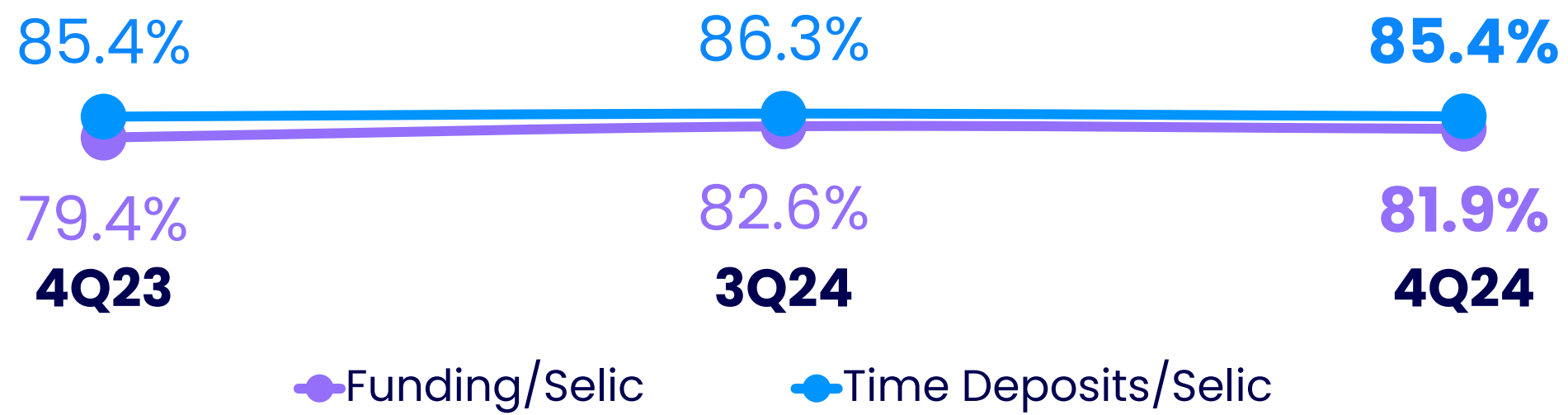


¹ Considers revenues from the acquiring operation (Banrisul Pagamentos) and the issuing bank.

² Insurance Brokerage Commissions.

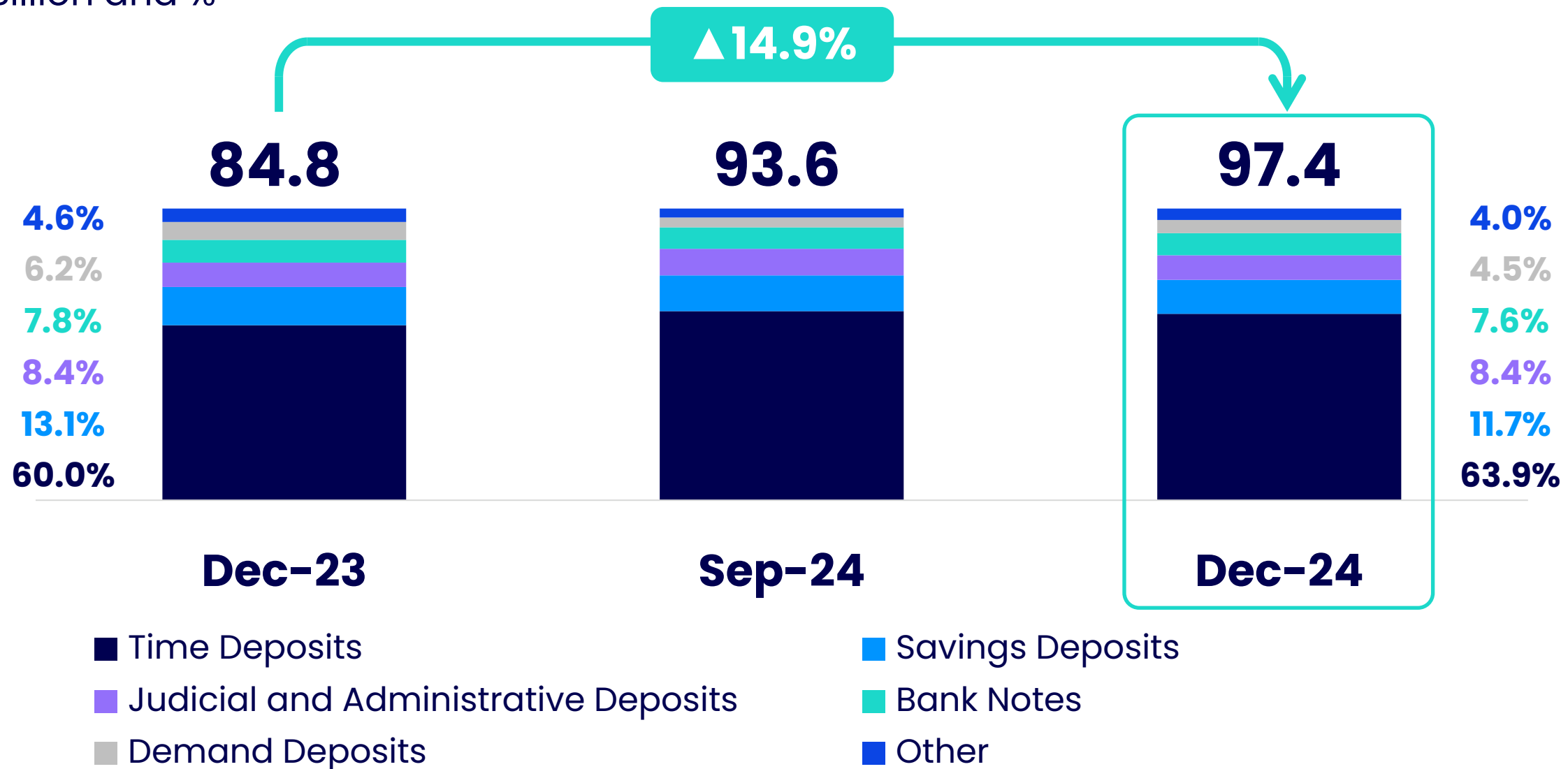
Funding

Cost

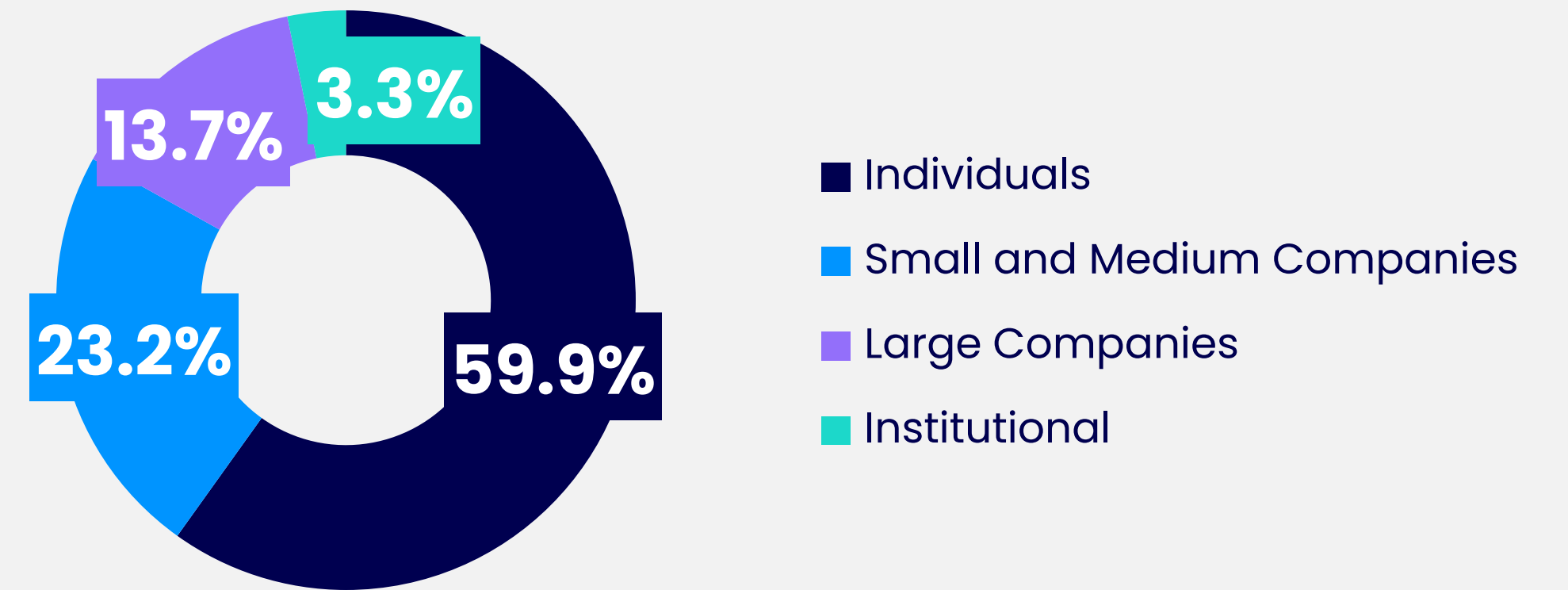


Portfolio and Mix

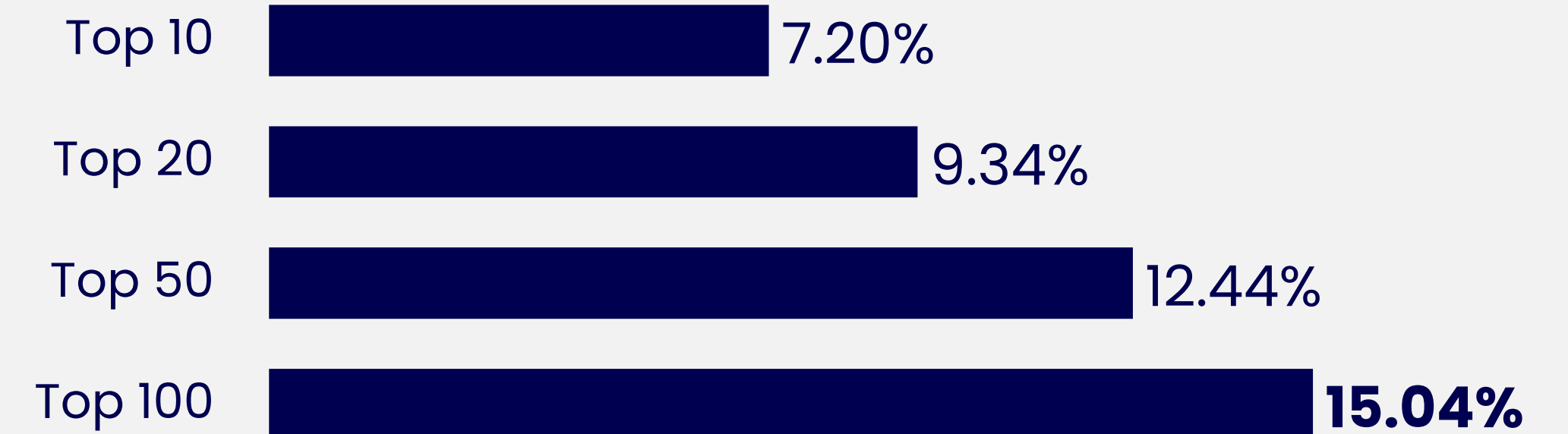
R\$ Billion and %



Breakdown ¹



Concentration ²

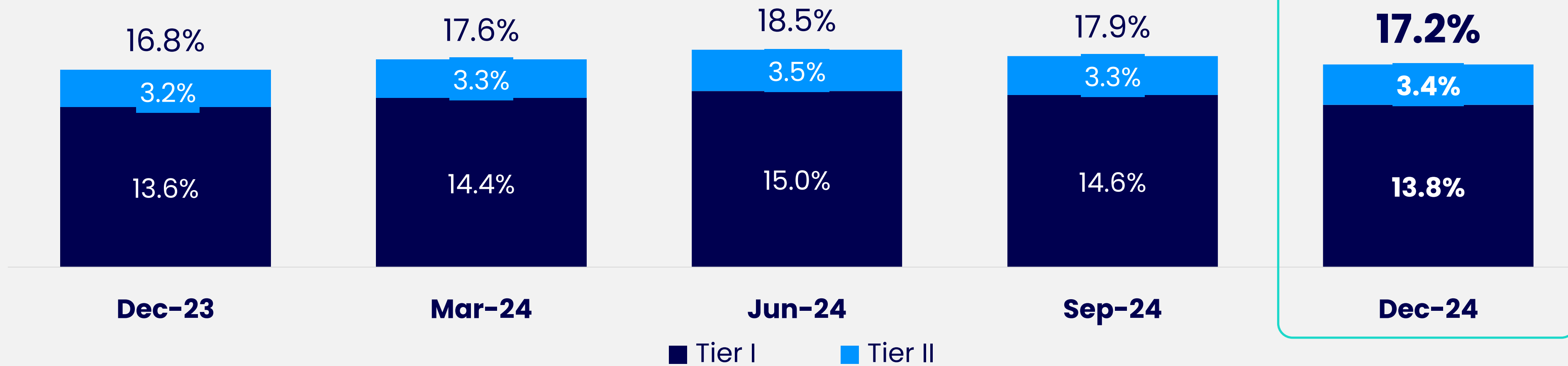


¹ Considers Time Deposits and funds from Financial Notes, Real Estate Notes and Agribusiness Notes;

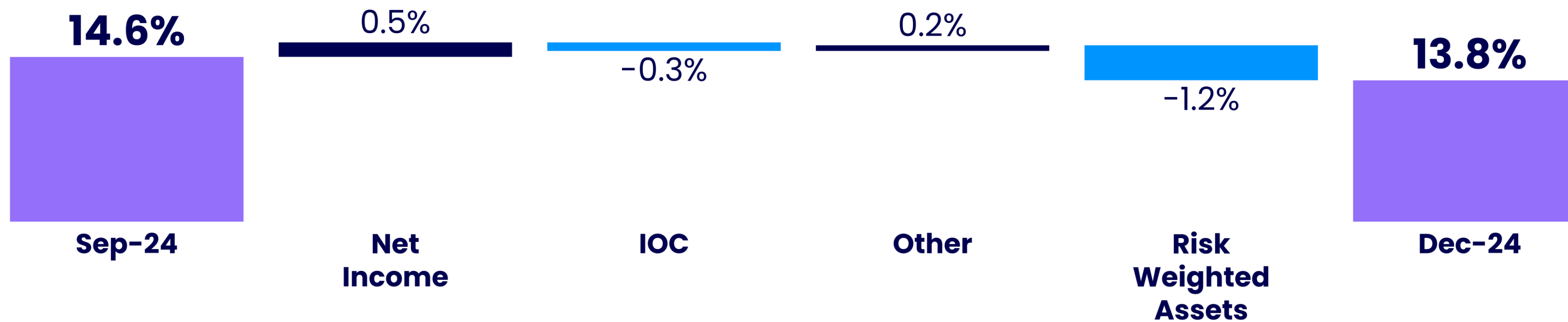
² Largest Time Deposits, Financial Notes, Real Estate Notes and Agribusiness Notes investors in percentage of total funding.

Capital

Basel Ratio



Tier I Capital Change



Agenda

1 Performance

2

Guidance

3 Q&A



Guidance

Guidance	2024 Comp. Base ⁴	2025
Total Loan Portfolio	15.6%	6% to 10%
Net Interest Income (NII) ¹	17.3%	7% to 12%
Cost of Risk ²	1.4%	1.2% to 2.2%
Administrative Expenses ³	7.6%	7% to 11%

¹ Excluding Revenue from Recovery of Credits Written Off as Losses.

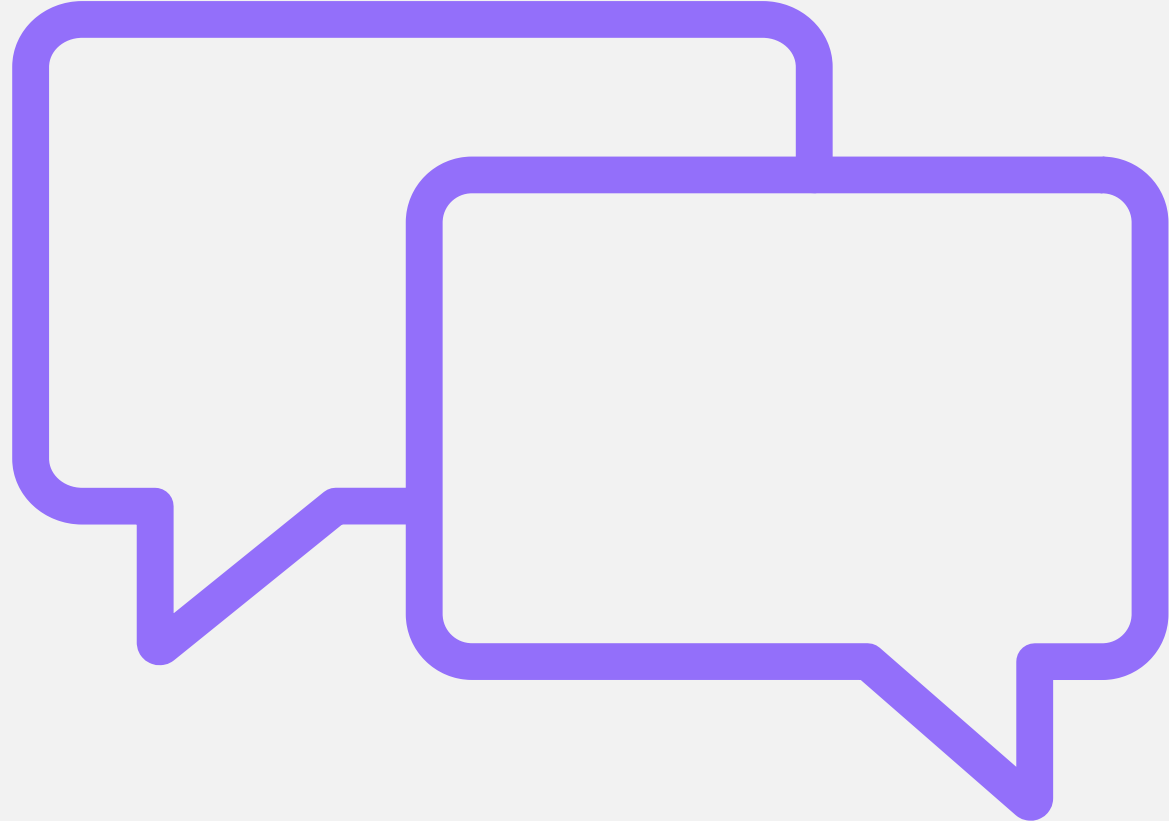
² Provision Expenses net of Recovery of Credits Written Off as Losses.

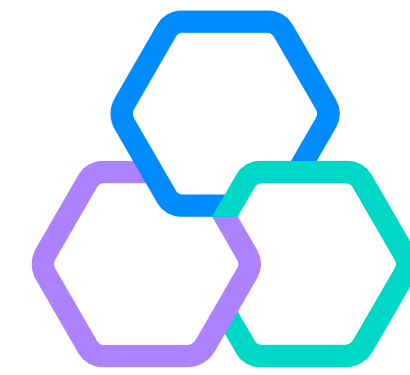
³ Administrative Expenses excluding commissions from banking correspondents.

⁴ Net Interest Income and Cost of Risk do not consider Revenue from Recovery of Credits Written Off as Losses and the Provision for Credits Recovered from Written Off as Losses, respectively.

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Q&A





banrisul

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