

FACT SHEET

1H21

ABOUT US

Founded in 1928, Banrisul S.A is a multiple-service bank: retail, development and social. We are among the 15 biggest banks in credit operations, total deposits, equity, net income, among other indicators. In April 2021, Banrisul was highlighted by Forbes, and is among the 100 best banks in the world, according to CEOWorld. In May 2021, Banrisul was featured in the Innovation Champions ranking.

BUSSINES MODEL

Banrisul is a retail bank, aimed to companies and individuals, with solid presence in Rio Grande do Sul, holding around 20% market share in credit and more than 40% in time deposits within the state. One of Banrisul strong points is its stable and low cost funding base, composed mostly by time deposits and savings accounts and made possible through a net of branches with high capillarity and by the brand solid reference.

CORPORATE STRATEGY

Mission

"To be the most important financial agent within Rio Grande do Sul, helping promote the economic and social development of the State"

Vision

"To be a profitable, solid and competitive public Bank, fully integrated with the communities and providing services with excellence".

Strategy based on five pillars:



Efficiency



Transformation



Employees



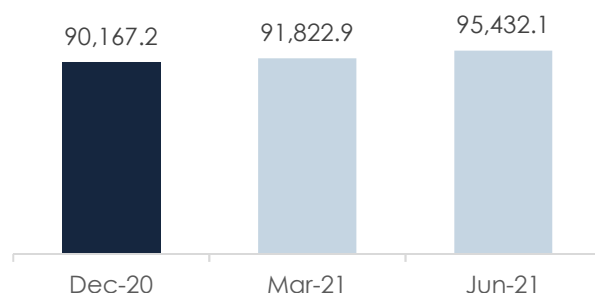
Customer



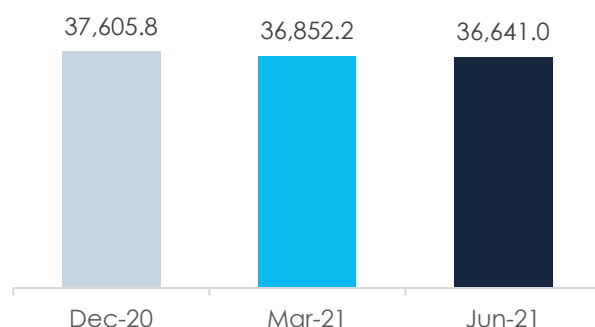
Essence

INDICATORS

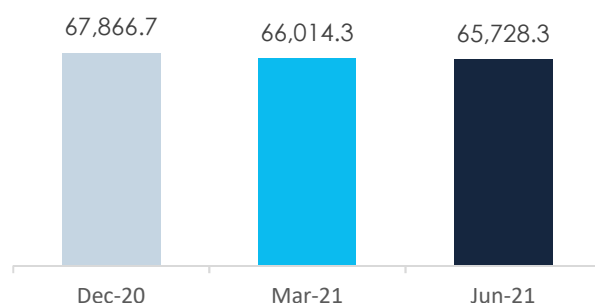
Assets



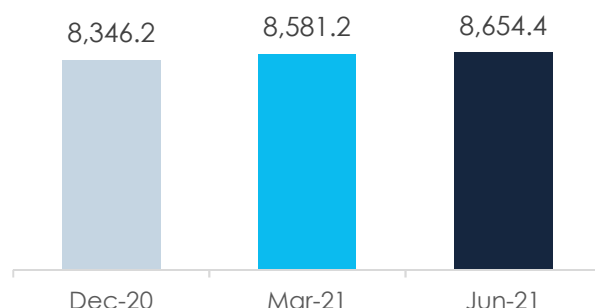
Credit Portfolio



Funding



Shareholder's Equity



BANRISUL SHARES AT B3

Tickers: BRSR3, BRSR5 e BRSR6

50.6% Free Float

100% Tag Along

Income

	1H21	1H20	Change
Adjusted Net Income	560.8	377.3	48.6%
NII	2,456.5	2,560.9	-4.1%
Operational Income	847.1	568.8	48.9%
Personnel Expenses	912.9	985.0	-7.3%
Return on Equity ¹	13.2%	9.4%	3,8 pp.

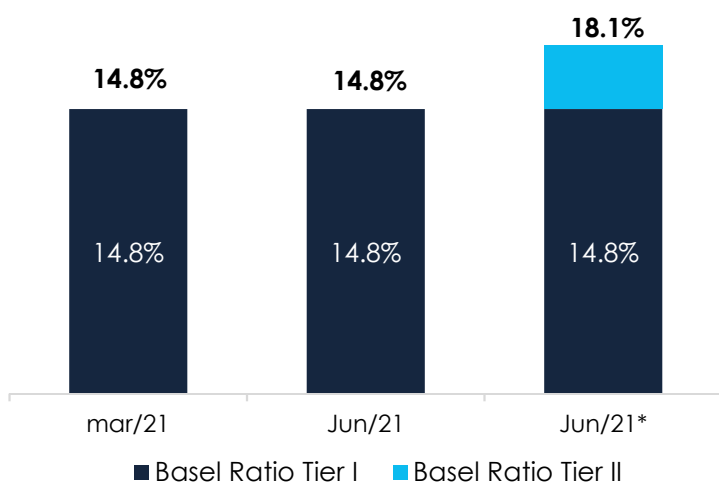
Economic and Financial Indicators in R\$ Million.

1. Return on Equity – 12 months.

Revenue Composition



Basel Ratio



*Proforma after the Issuance of Subordinated Notes Tier II. It considers the exchange rate of 06/30/2021 with a quotation of R\$5.0022.

TECHNOLOGICAL MODERNIZATION

Technological modernization is embedded in Banrisul's DNA, the result of a wide and constant investment in the sector. In 1H21, R\$168.8 million were invested in digital transformation, expansion of the IT infrastructure and the increasing commitment to information security.

Thus, Banrisul progresses consistently, committed to providing an increasingly complete, effective and secure digital experience to its customers.

DIGITAL CHANNELS

Digital channels, excluding POS transactions, represent 77.54% of the operations carried out by the Institution in the first half of 2021.

In the first six months of 2021, the Internet Banking channels — Home and Office Banking — and Mobile Banking (My Account, Afinidade and Office app, accessed through Banrisul Digital) had 205.8 million accesses, equivalent to an average of 1.1 million daily accesses. The total of financial and non-financial transactions carried out in these channels decreased by 10.6% compared to the first half of 2020. However, the number of financial transactions was 10.3% higher and the volume transacted 13.9% higher, compared to the same period in 2020.

OTHER INFORMATION

The 2020/2021 Crop Year was the best in the history of operations, with R\$ 4 billion released to support agribusiness. The *Plano Safra* 2021/2022 on the other hand, is the largest ever recorded in the bank's nearly century-old trajectory, with R\$5.2 billion available in credit. This is a 27% growth over the previous season.

The positive numbers are the result of serious work and in line with the producer's reality, which increasingly demands a personalized service model. More than R\$ 1 billion is being earmarked to meet the demands of family farmers, a public that grows every year.

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INDEX

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