



banrisul

2Q24

Results Presentation

INVESTOR RELATIONS DEPARTMENT



Agenda

1

Highlights

2

Our
Performance

3

Guidance

Floods in RS – impact analysis ¹



Banrisul's Base ²

Customers

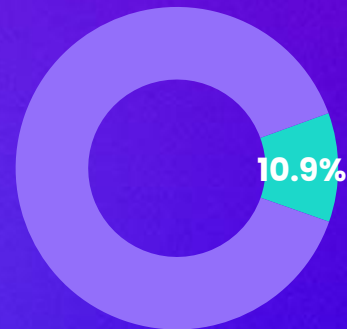
Total
549k
Affected
12%
% affected

Individuals
526k
Affected
12%
% affected

Companies
23k
Affected
11%
% affected

Credit

5.9 bi
Exposure



Affected Portfolio

	Exposure	% Total
Rural	1.9 bi	3.6%
Payroll	1.5 bi	2.8%
Companies	1.4 bi	2.5%
Real Estate	0.5 bi	0.9%
Other	0.6 bi	1.1%

¹ Considers information from affected municipalities (state of emergency and public calamity). To identify the addresses of affected customers, the mapping carried out by IBGE's SINGED Lab was used.

² Banrisul's customer base and credit balances refer to 05/31/24.

The largest Recovery Program in RS



Conta Única Banrisul¹

+R\$315 mi in credit limits
+2k customers



banrisul

PROGRAMA
banrisul
reconstruir RS

Pronampe

Gaúcho²
+R\$213 mi
granted

Federal³
+R\$146 mi
granted

BNDES⁴

+R\$362 mi
granted

Postponed Operations

R\$2.2 bi postponed installments
(4.1% of the Total Portfolio)
Payroll – 1.0% of the Total Portfolio
Rural – 2.7% of the Total Portfolio

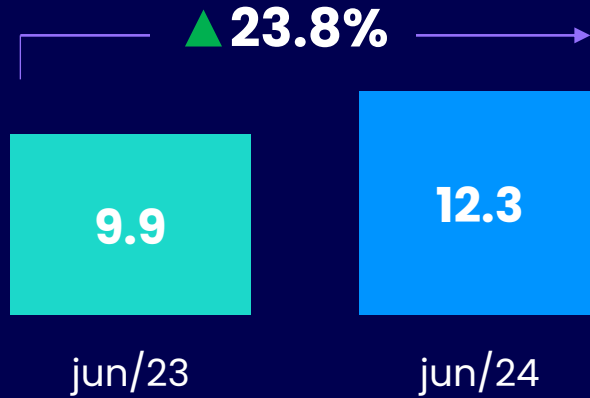
¹ Considers the total volume in limits approved up to 06/30/2024.
² Operated exclusively by Banrisul. Considers that the total allocation in this line is R\$250 million.
³ Considers the amount released in the With and Without Subsidy modalities on the base date of 07/31/2024.
⁴ Considers the amount released in all modalities created on the base date of 07/31/2024.



Rural Credit

Rural Credit Portfolio

R\$ Billion



1.2%
NPL > 90d
Jun/24

Support for
Farmers

New Products

Emergency
Agricultural
Credit

Rural
*Conta
Única*

Rural
Producer's
Certificate

R\$ 643 mi
focused on
reconstruction

R\$ 500 mi
working capital

R\$ 500 mi
working capital

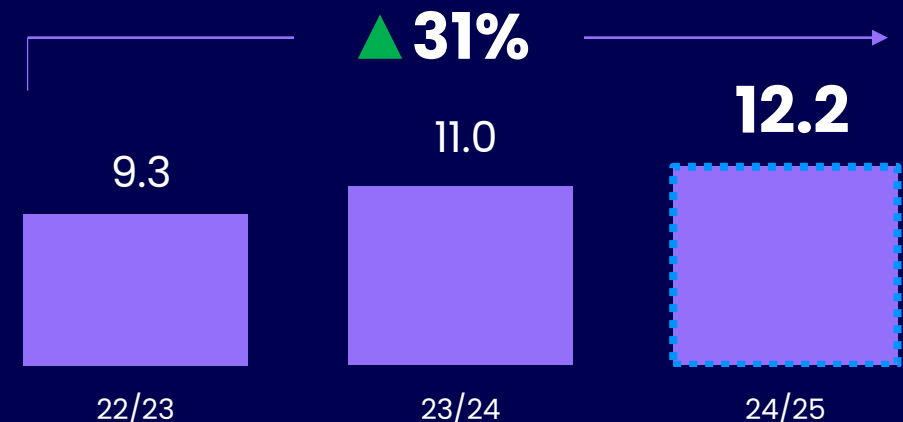
Crop Plan 24/25

The **largest** in our history

+28%
family farming

Banrisul Crop Plans

R\$ Billion



Highlights

2Q24 NET INCOME

R\$247.3 mi

▲ 12m: +9.2%

▲ 3m: +31.9%

2Q24 NET
INTEREST INCOME

R\$1,613.9 mi

▲ 12m: +15.9%

▲ 3m: +5.1%

2Q24
ADMINISTRATIVE EXPENSES

R\$1,078.4 mi

▲ 12m: +5.0%

▲ 3m: +2.2%

2Q24
SERVICE FEES

R\$584.6 mi

▲ 12m: +9.7%

▲ 3m: +1.0%

LOAN
PORTFOLIO

R\$54.7 bi

▲ 12m: +6.2%

▲ 3m: +1.6%

TOTAL
FUNDING

R\$93.6 bi

▲ 12m: +20.0%

▲ 3m: +8.4%

BASEL
RATIO

18.5 %

▲ 12m: +2.4 p.p.

▲ 3m: +0.8 p.p.

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Our
Performance

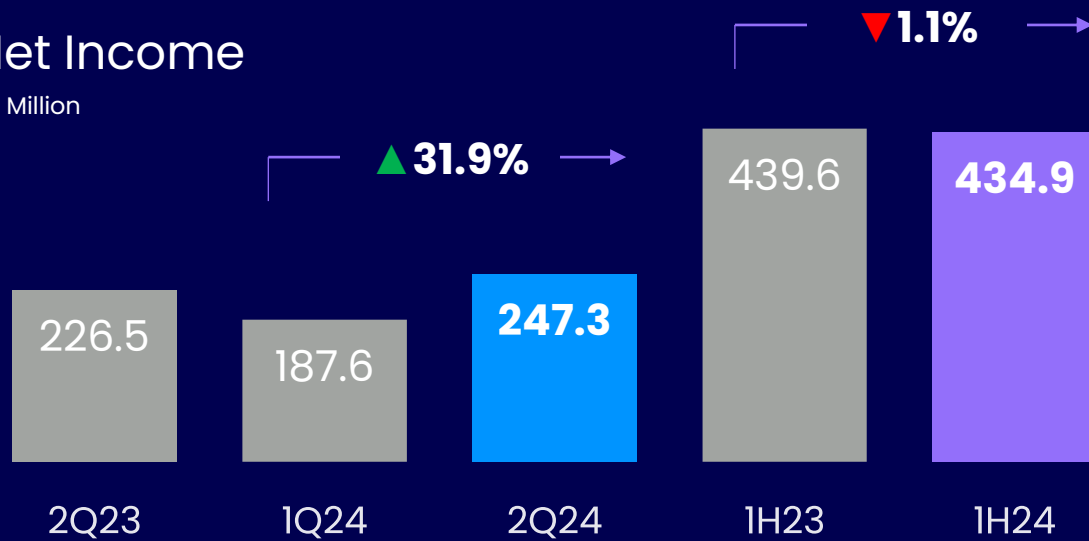
3

Guidance

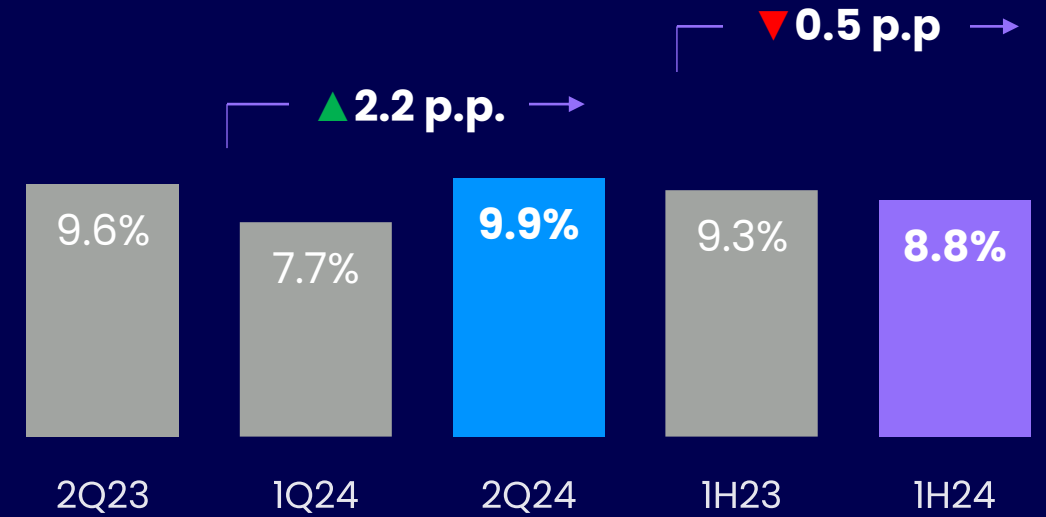
Profitability

Net Income

R\$ Million

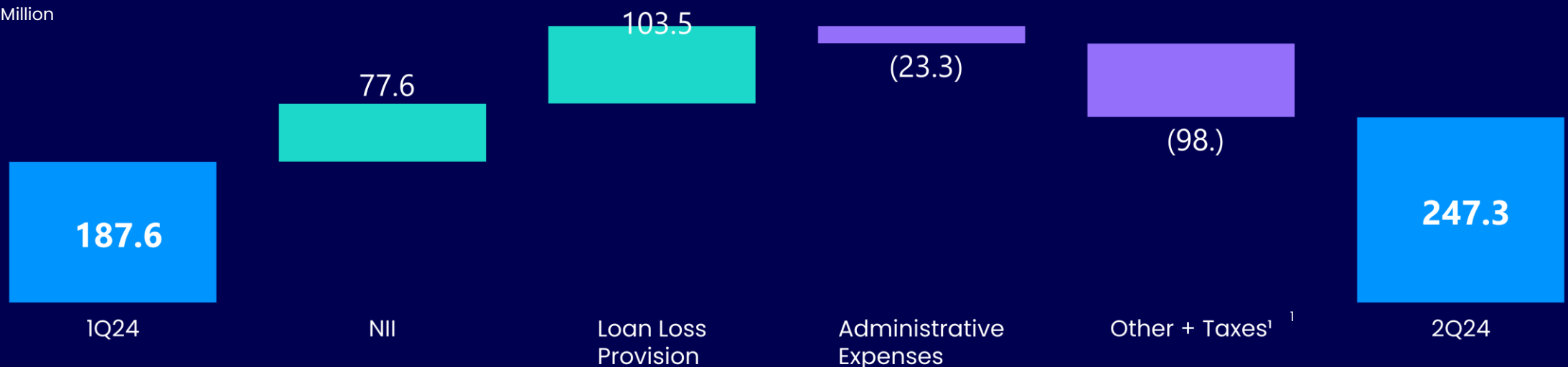


Adjusted ROAE



Change in Net Income

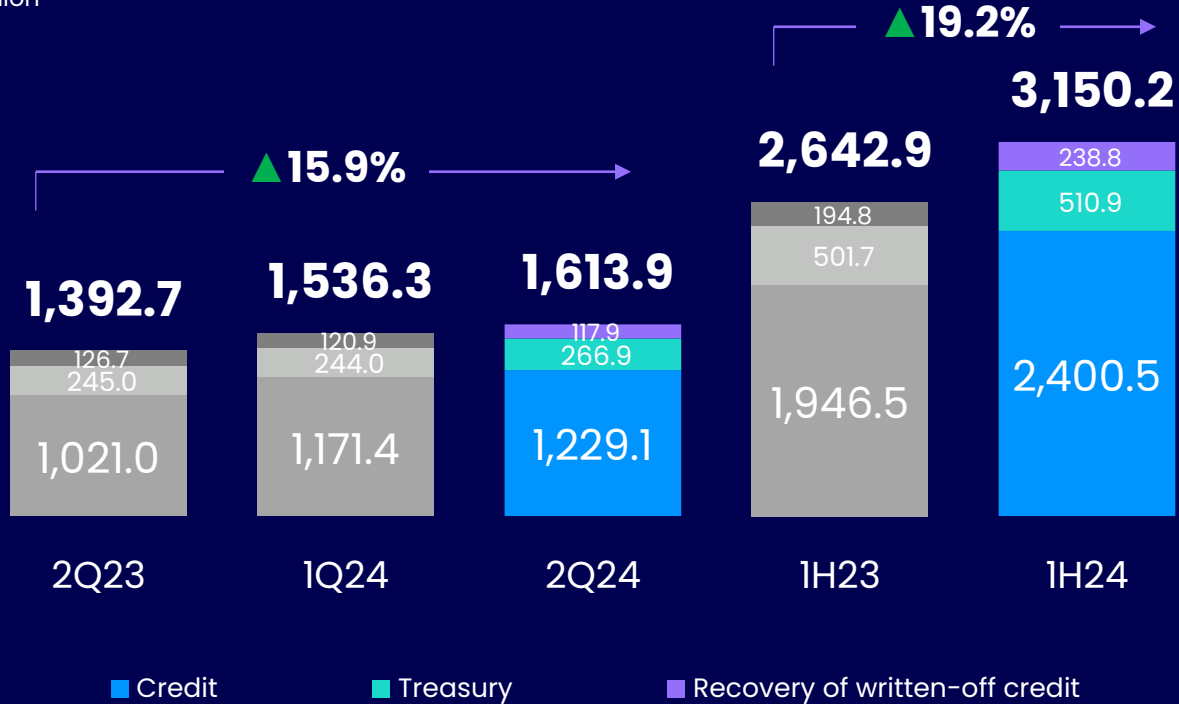
R\$ Million



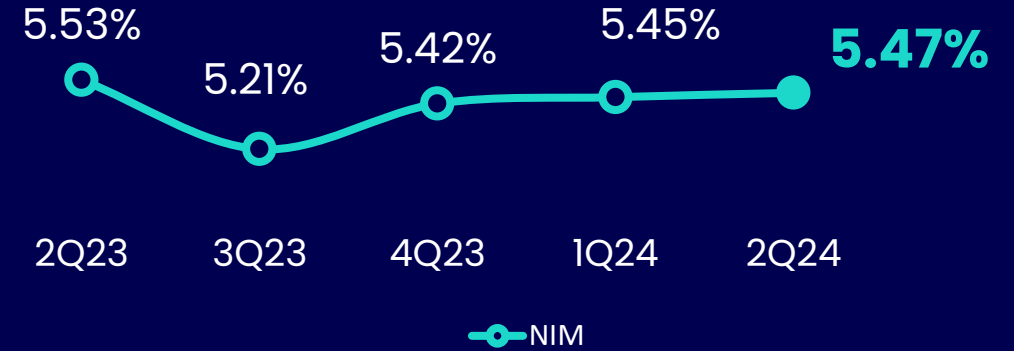
¹ Other Operating Income and Expenses + Income Taxes.

Net Interest Income

R\$ Million

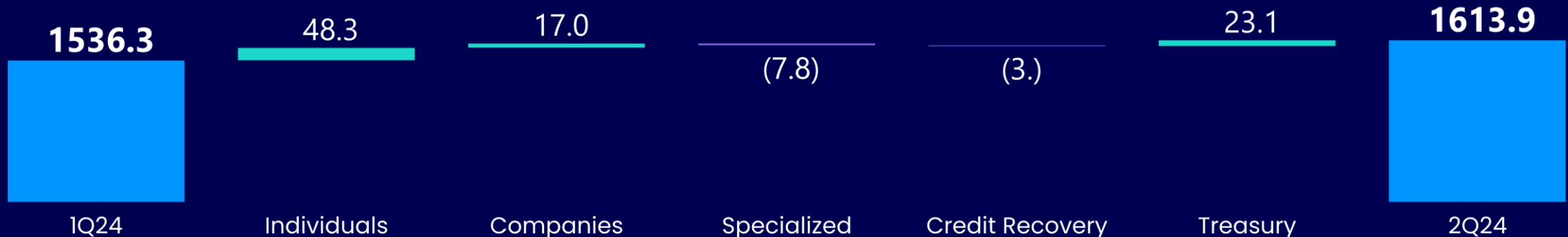


Financial Margin on Profitable Assets¹ – NIM



Change in Net Interest Income

R\$ Million

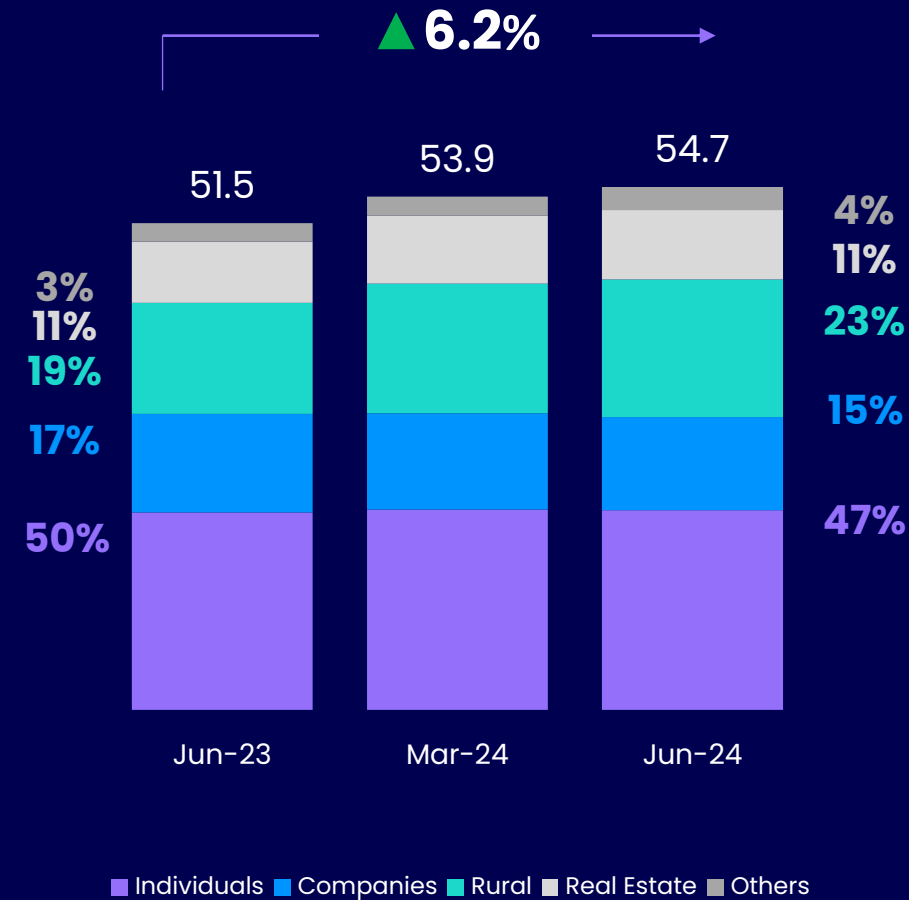


¹ Ratio between annualized quarterly financial margin and total profitable assets.

Loan Portfolio

Portfolio Balance

R\$ Billion



Individuals

	Balance	YoY	QoQ
Payroll Loans	19,266.0	-2.8%	-0.1%
Cards	2,832.7	3.3%	-1.3%
Personal Loans	2,367.7	47.2%	10.4%
Others	935.9	-2.6%	-10.3%
Overdraft	425.8	-15.4%	-24.5%
Individuals	25,828.1	0.8%	-0.3%

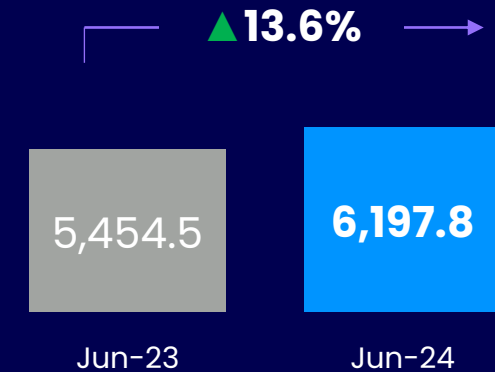
Companies

	Balance	YoY	QoQ
Working Capital	6,440.9	-6.9%	-3.7%
Others	875.4	-11.4%	-8.8%
Debtors Account	558.0	34.3%	17.5%
Financing	260.2	-16.4%	-5.9%
Cards	184.6	5.2%	-4.5%
Companies	8,319.1	-5.5%	-3.2%

75.8%
Collateralized
Individuals
Portfolio¹ as of
Jun-24

Real Estate Loans

R\$ Million



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

Asset Quality

Default Ratio

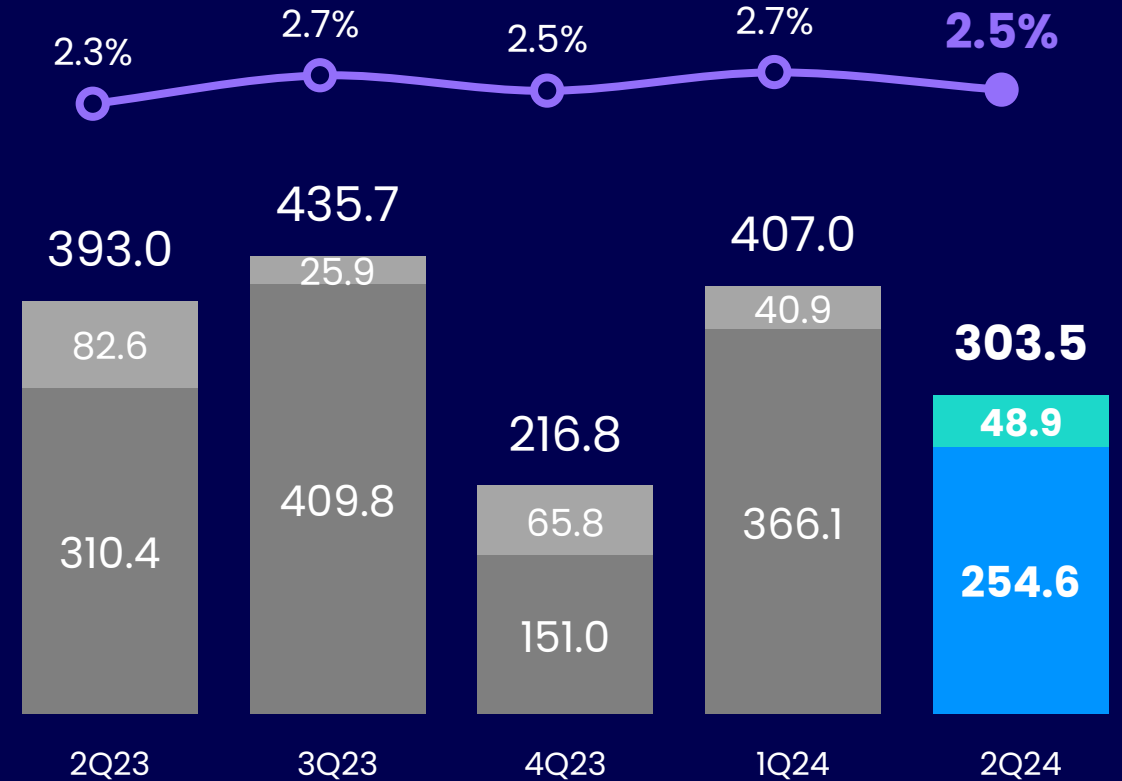


Coverage Ratio



Provision Expenses and Cost of Risk ¹

R\$ Million %



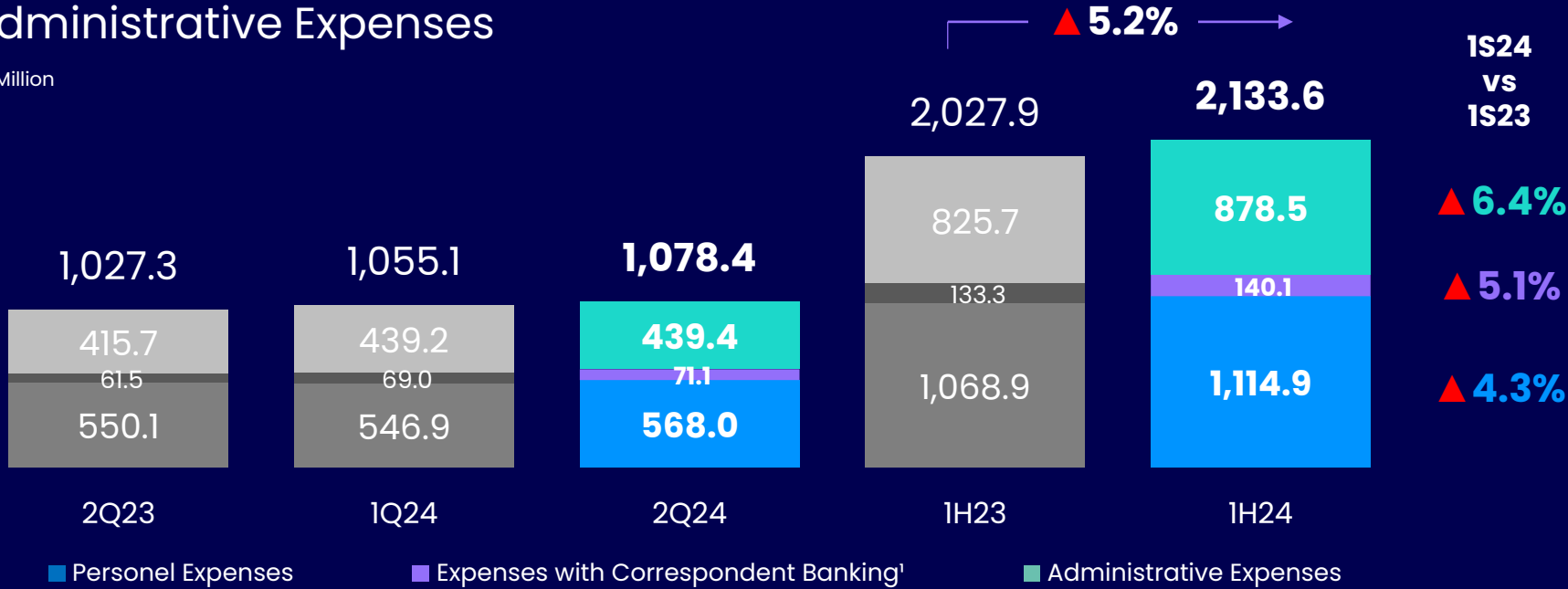
■ Other Provisions ■ Provisions on recovery of credits written off as losses (100% provisioned)
 ● 12m Provision Expenses vs Loan Portfolio

¹ Considers Cost of Risk as Provision Expenses for the last 12 months in proportion to the Loan Portfolio.

Expenses and Service Fees

Administrative Expenses

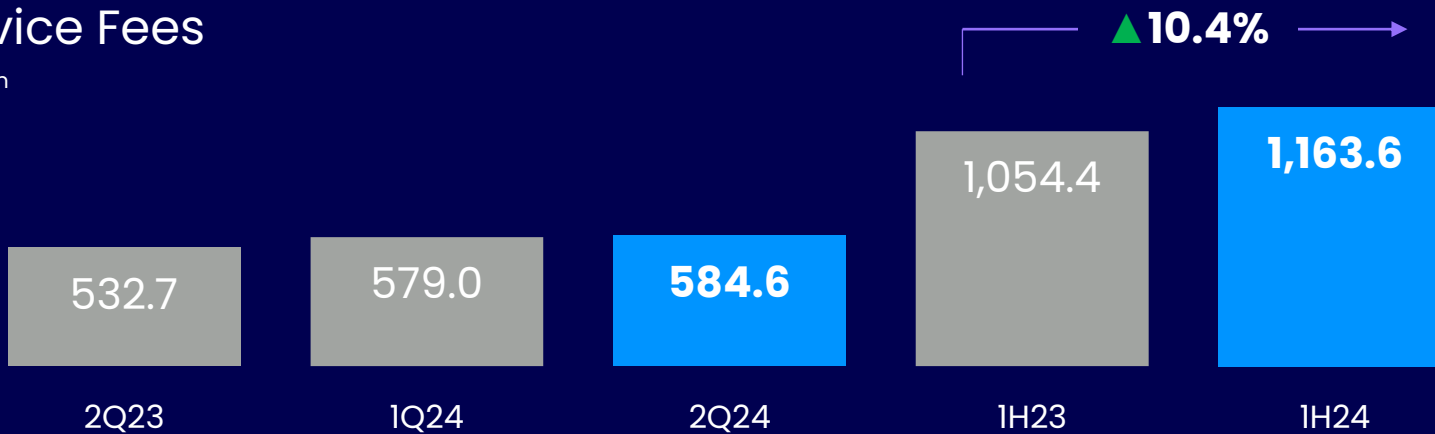
R\$ Million



Wage Agreements
 23/24: **+4.6%**
+ Renewal of staff
+ Severance plan

Service Fees

R\$ Million



Main Drivers

% change	2Q24 vs 2Q23	2Q24 vs 1Q24
Cards ²	+24.8%	+4.0%
Insurance ³	-0.9%	+4.9%

¹ Commissions paid to banking correspondents for the origination of credit operations. ² Considers revenues from the acquiring operation (Banrisul Pagamentos) and the issuing bank. ³ Insurance Brokerage Commissions.

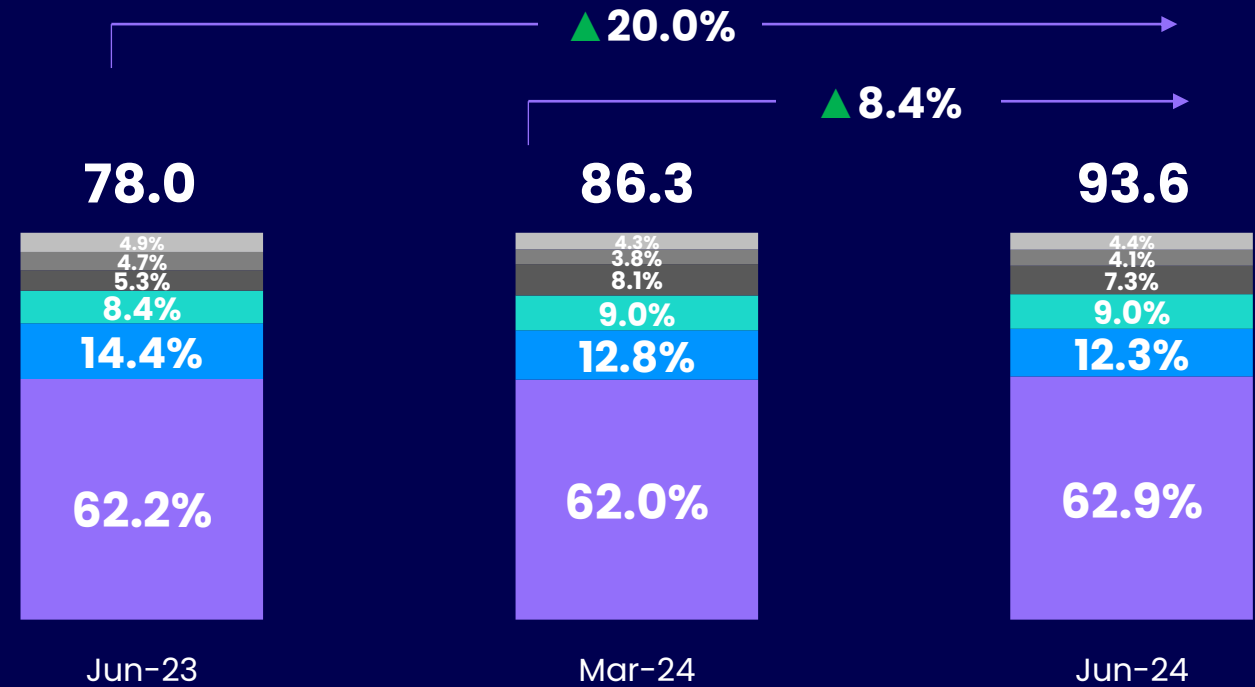
Funding

Funding Cost



Funding Portfolio

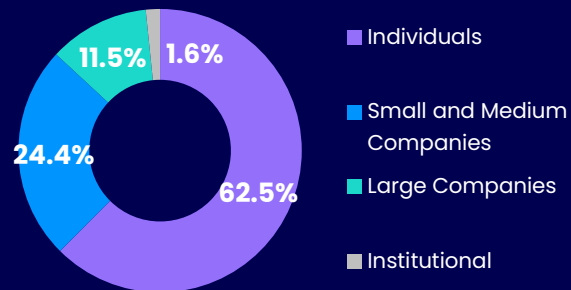
R\$ Billion and %



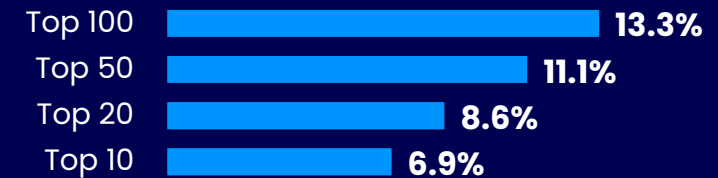
■ Time Deposits ■ Savings Deposits ■ Judicial and Administrative Deposits ■ Bank Notes ■ Demand Deposits ■ Other

Diversified
funding

Funding Breakdown ¹



Funding Concentration ²

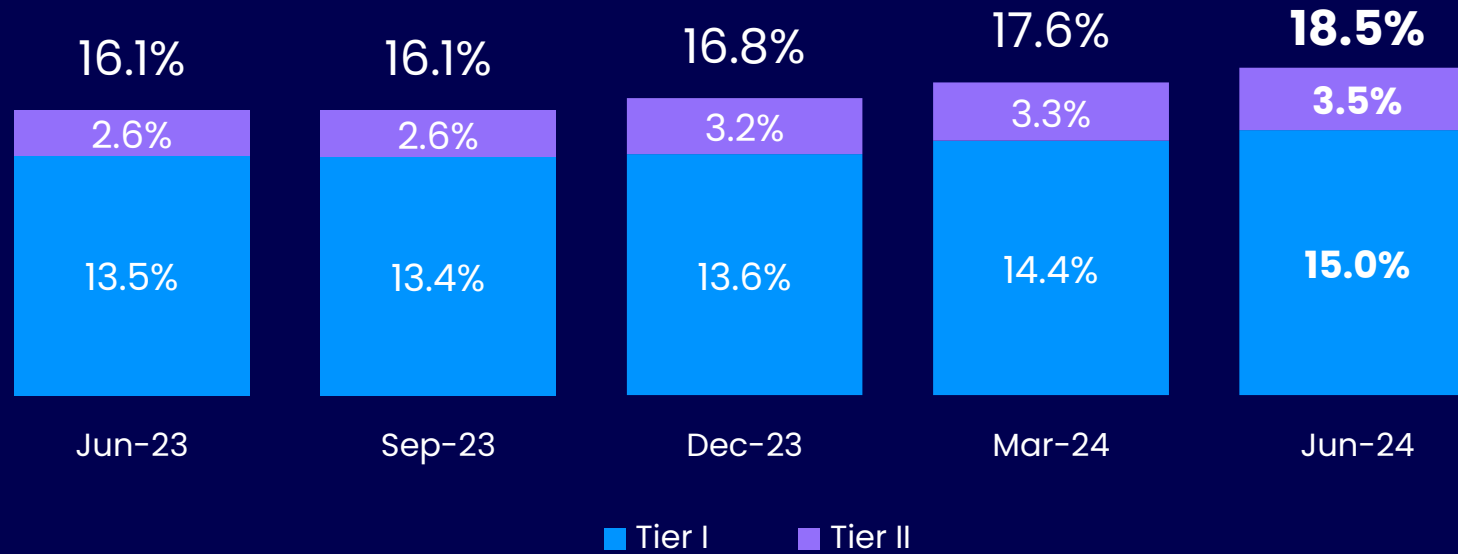


¹ Considers Time Deposits and funds from Financial Notes, Real Estate Notes and Agribusiness Notes.

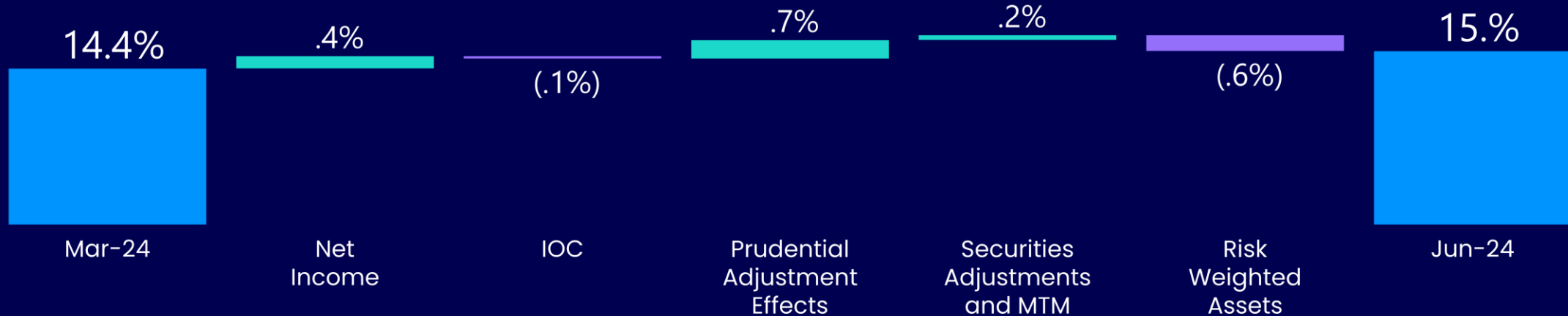
² Largest Time Deposits, Financial Notes, Real Estate Notes and Agribusiness Notes investors in percentage of total funding.

Capital

Basel Ratio



Tier I Capital Change



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2024 Guidance

	2024 Forecast	2024 Restated
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%
Net Interest Income (NII) ³	25% to 30%	18% to 23%

¹ Considers Cost of Risk as Provision Expenses for the last 12 months in proportion to the Loan Portfolio;

² Administrative Expenses excluding fee commissions on banking correspondents;

³ Net Interest Income change.



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2Q24 Results Presentation



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