

FACT SHEET

9M19

CORPORATE PROFILE

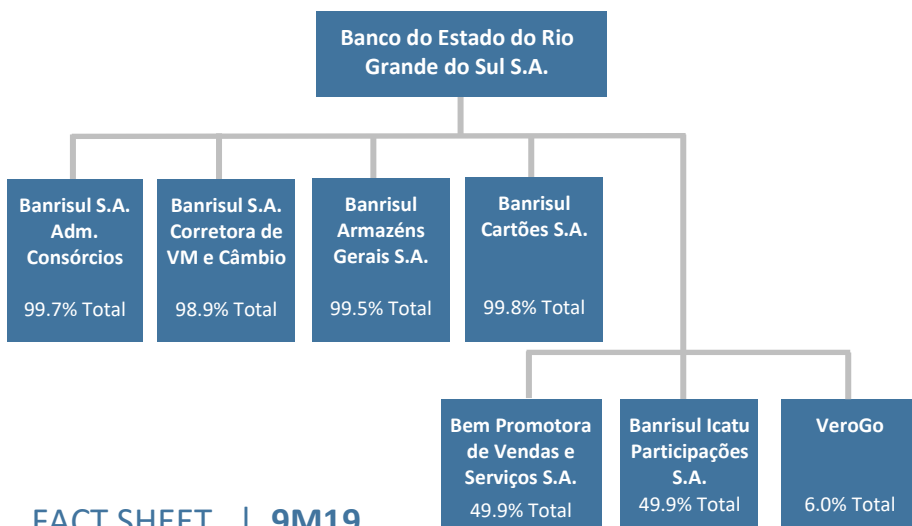
Founded in 1928, Banco do Estado do Rio Grande do Sul S.A. is a multiple-service bank controlled by the State of Rio Grande do Sul, with strong penetration among the population of the state that strengthens its identity as a regional bank.

STRATEGY

- Conservative, sustainable loan portfolio; profitability in line with industry.
- Retail lending oriented – individuals and SME.
- Leadership position in Rio Grande do Sul.
- Strengthen Banrisul's relationship with public entities and consolidate its presence in the public sector.
- Invest in technology to reduce costs, obtain economies of scale, promote productivity and expand the range of products offered.

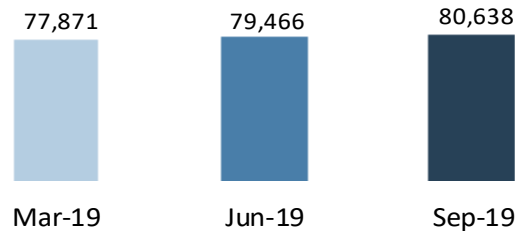
OWNERSHIP BREAKDOWN

State of Rio Grande do Sul	98.1% ON 54.6% PNA 0.0% PNB 49.4% Total	Free Float	1.9% ON 45.4% PNA 100.0% PNB 50.6% Total
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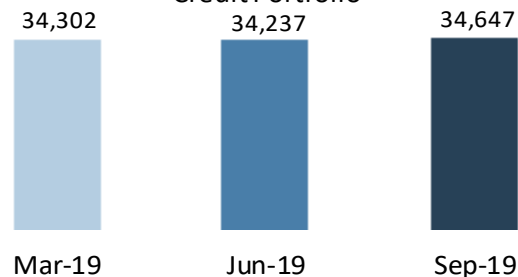


INDICATORS

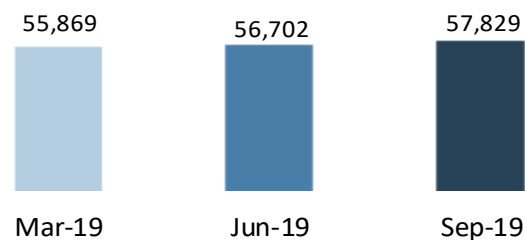
Total Assets



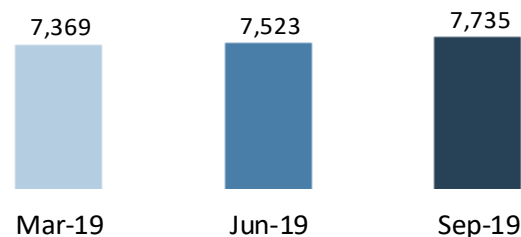
Credit Portfolio



Funding



Shareholders' Equity



BANRISUL'S SERVICE NETWORK

1,123 Service Network
518 Branches
178 Service Posts
427 Electronic Service Points

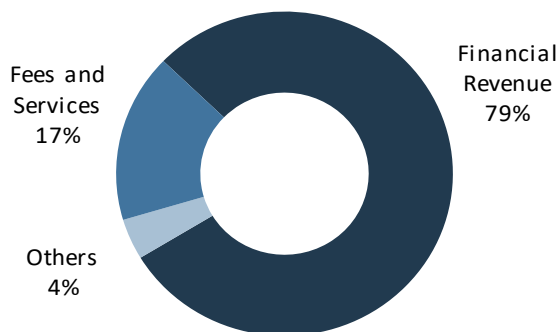
Rio Grande do Sul: **495** Branches
 Santa Catarina: **17** Branches
 Other States: **4** Branches
 Abroad: Miami and Cayman Islands



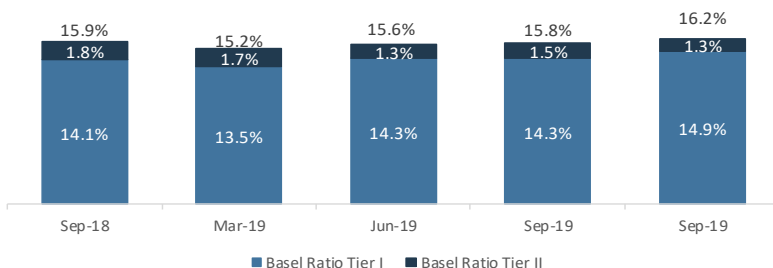
INCOME

	9M19	9M18	Change
Adjusted Net Income	917.5	796.1	15.2%
NII	4131.9	4113.1	0.5%
Operational Income	1384.1	1366.6	1.3%
Efficiency Ratio ¹	51.1%	51.8%	-0,7 pp.
Return on Equity ²	16.6%	15.1%	1,5 pp.

Revenue Composition



BASEL RATIO



CORPORATE GOVERNANCE LISTING

Listed on B3 S.A. - Brasil, Bolsa, Balcão (Brazilian Securities and Derivatives Stock Exchange) Corporate Governance Level 1, Banrisul fully meets the requirements of its listing level and other corporate governance's requirements as well, in line with best market practices, on behalf of greater transparency, fairness and proper accountability, while enhancing credibility of investors and customers. Pursuant to CVM Instruction No. 381/03, Banrisul informs that KPMG Auditores Independentes was hired in 2016 as the result of a bidding process (Public Bid 586/2015), as established by the Public Procurement Law No. 8666 of 1993, provided services related only to independent audit during the first nine months of 2019.

TECHNOLOGICAL MODERNIZATION

The process of technological modernization on Banrisul includes the digital transformation trend, the expansion of IT infrastructure and the increasingly committed to the security of information. The Bank does not measure efforts to identify improvements and promote innovations through investments in software development, hiring of services and maintenance of assets. In the first nine months of 2019, Banrisul invested R\$214.6 million in technological modernization.

HUMAN RESOURCES

Banrisul ended September 2019 with 10,313 employees, 46% female and 54% male, and 1,932 graduate and undergraduate interns. Women represent 33% of the Bank's senior management positions. Until September 2019, 1,986 courses of improvement and training were carried out, with more than 100 thousand participations.

BUSINESS STRATEGIES

As the prime financial agent in the State, Banrisul seeks to be increasingly present within local communities, in close partnership with entrepreneurs. Banrisul's commercial strategy for individuals remains focused on portfolio growth on sound and highly liquid operations, especially payroll loans to civil servants and national pension retirees, and to retain the fidelity of Afinidade clients (high net worth individuals). As a competitive strategy, Banrisul also aims to increasing its participation into agribusiness and financing investments in Rio Grande do Sul.

CONTACT IR

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IGC **IFNC**
IBRX **IDIV**
ITAG **IGCT**
SMLL **IBRA**

