

FACT SHEET

2020

ABOUT US

Founded in 1928, Banrisul S.A is a multiple-service bank: retail, development and social. We are among the 20 biggest banks in credit operations, total deposits, equity, net income, among other indicators. We are the most remembered brand in RS state in 2020 by Top Of Mind survey, promoted by Revista Amanhã.

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 almost 50% 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”.



Efficiency



Transformation



Employees



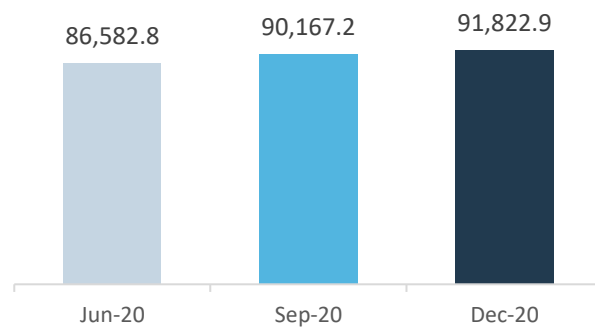
Customers



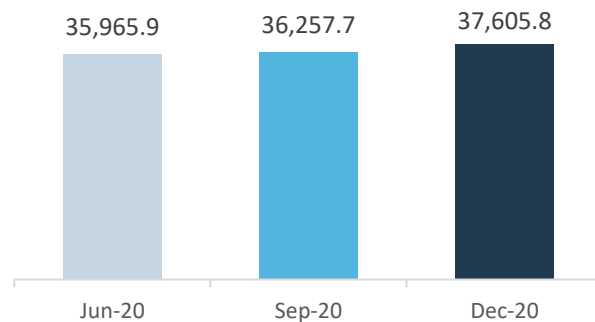
Essence

INDICATORS

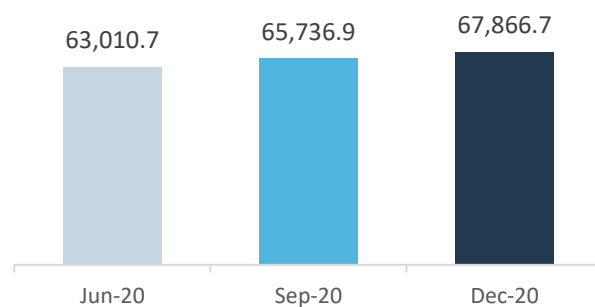
Assets



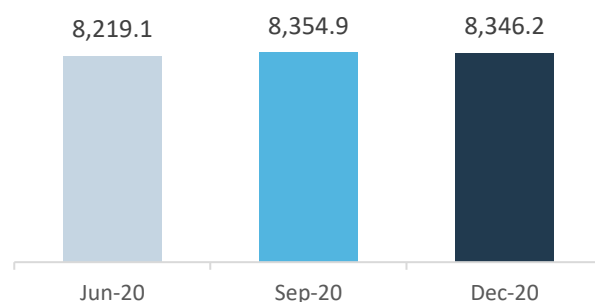
Credit Portfolio



Funding



Shareholder's Equity



BANRISUL SHARES AT B3

Tickers: BRSR3, BRSR5 e BRSR6

50.61% Free Float

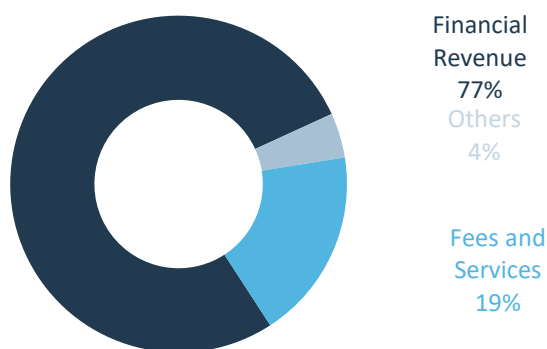
100% Tag Along

Income

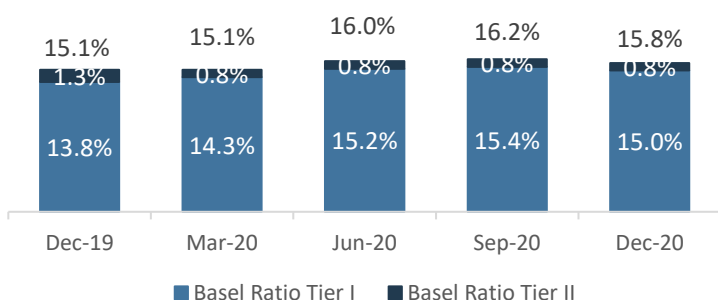
	2020	2019	Change
Adjusted Net Income	824.8	1,273.8	-35.2%
NII	5,262.8	5,525.0	-4.7%
Operational Income	1,272.4	1,851.8	-31.3%
Efficiency Ratio ¹	53.0%	52.1%	0,9 pp.
Return on Equity ²	10.2%	16.9%	-6,7 pp.

Economic and Financial Indicators in R\$ Million.
 1. Efficiency Ratio – 12 months. Personnel Expenses + Other Administrative Expenses/Financial Margin + Revenue From Services Rendered + (Other Operating Income - Other Operating Expenses).
 2. Return on Equity – 12 months.

Revenue Composition



Basel Ratio



TECHNOLOGICAL MODERNIZATION

The technological capital of the Institution, the result of a large and constant investment in the sector, guaranteed the security of transactions in digital media, which grew exponentially in the months after the establishment of the pandemic. This consistency served Banrisul to quickly implement the operation of new solutions to support its more than 4 million customers. In 2020, R\$336.9 million were invested in technological modernization, which includes the digital transformation trend, the expansion of IT infrastructure and the committed to the security of information. Thus, Banrisul remains consistent in its digital transformation and remains committed to providing an increasingly complete and effective digital experience to its customers.

DIGITAL CHANNELS

Banrisul continues its digitalization to offer the best customer experience. Banrisul's digital channels usage keeps growing, representing 62.8% of all transactions carried out by the Company in 2020, considering all available channels (digitals, POS, ATM, correspondents, cashes and Banrifone - a phone channel for tendering clients -), from 54.6% registered in the same period last year. In 2020, Internet Banking (Home and Office Banking) and Mobile Banking (Minha Conta, Afinidade and Office app, accessed through Banrisul Digital) had 359.3 million accesses, 30.8% higher than in the same period of 2019, equivalent to an average of 984,500 daily accesses. The total number of operations carried out in these channels increased by 9.1%. Among these, financial transactions and financial turnover increased 24.3% and 3.0%, respectively, from 2019.

OTHER INFORMATION

With the recent launch of Pix, in November 16, 2020, the Central Bank of Brazil promoted an even greater change in the economic and financial transactions. The Central Bank regulatory approval schedule. During the period, a tool focused on Application Performance Monitoring (APM) was acquired, which outputs manageable metrics and allows optimizing and improving the application code, in addition to analyzing the behavior and journey of users on digital channels. Banrisul 2020 with 9,280 employees, decreasing 9.8% from 2019, due to dismissal of 865 employees through a Voluntary Employment Termination Plan. The Plan was signed by means of a Collective Labor Agreement made with the union entities representing the banking category, containing a specific clause for the total discharge of the employment contract.

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