

FACT SHEET

1Q20

CORPORATE PROFILE

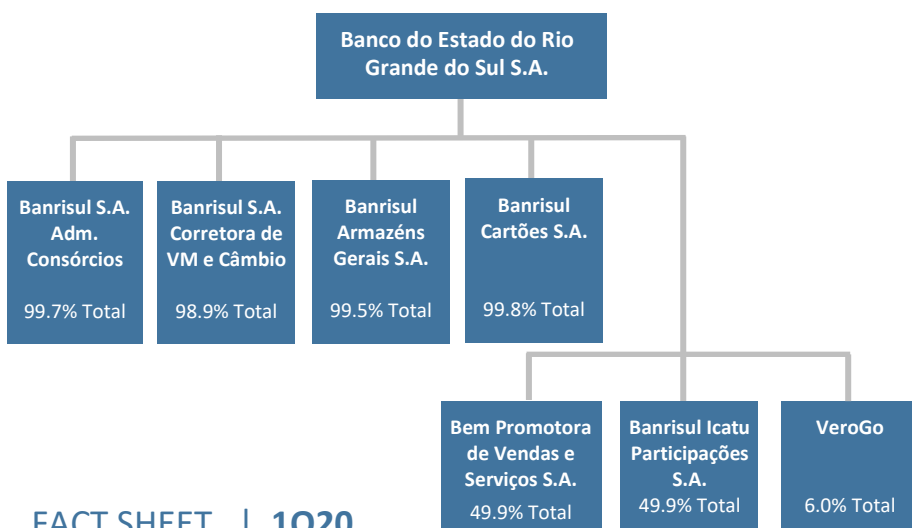
Founded in 1928, Banco do Estado do Rio Grande do Sul S.A. is a multiple-service bank controlled by the State of Rio Grande do Sul, with strong penetration among the population of the state that strengthens its identity as a regional bank.

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.

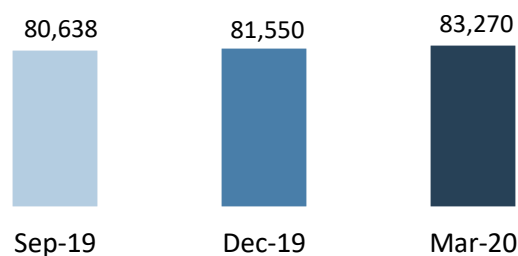
OWNERSHIP BREAKDOWN

State of Rio Grande do Sul	98.1% ON 54.7% PNA 0.4% PNB 49.4% Total	Free Float	1.9% ON 45.3% PNA 100.0% PNB 50.6% Total
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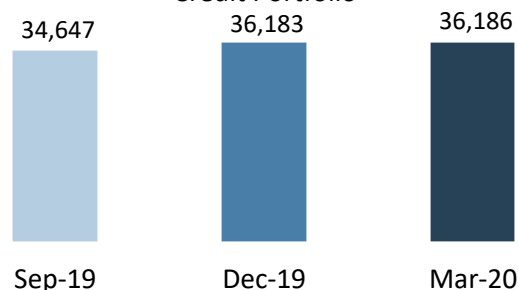


INDICATORS

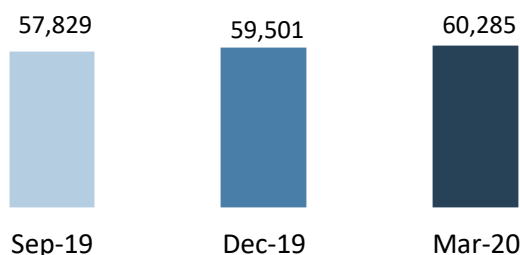
Total Assets



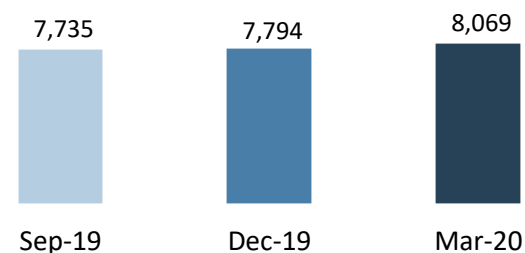
Credit Portfolio



Funding



Shareholders' Equity



BANRISUL'S SERVICE NETWORK

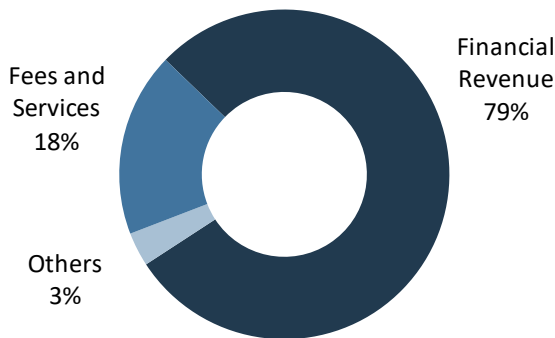
1,117 Service Network
514 Branches
181 Service Posts
422 Electronic Service Points

Rio Grande do Sul: **491** Branches
 Santa Catarina: **17** Branches
 Other States: **4** Branches
 Abroad: Miami and Cayman Islands

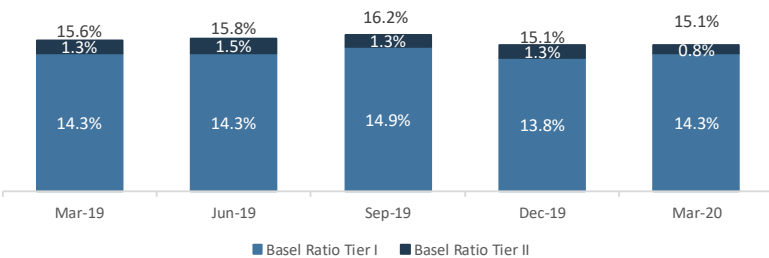
INCOME

	1Q20	1Q19	Change
Adjusted Net Income	257.5	320.0	-19.5%
NII	1,261.6	1,345.7	-6.2%
Operational Income	359.0	461.1	-22.1%
Efficiency Ratio ¹	52.6%	51.5%	1,1 pp.
Return on Equity ²	13.6%	18.7%	-5,1 pp.

Revenue Composition



BASEL RATIO



CORPORATE GOVERNANCE

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 (Brazilian Securities and Exchange Commission) Instruction No. 381/2003, 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, provided services related to independent audit during the 1Q20.

TECHNOLOGICAL MODERNIZATION

Aligned with the transformation strategy, Banrisul is looking for new business models combined with the use of innovative technologies, essential for the Bank to remain competitive in the market. Banrisul's technological modernization process includes the digital transformation trend, the expansion of IT infrastructure and has been increasingly committed to the security of information. In 1Q20, Banrisul invested R\$81.4 million in technological modernization.

HUMAN RESOURCES

Banrisul ended 1Q20 with 10,237 employees, 45% female and 55% male, and 1,929 graduate and undergraduate interns. In the first quarter of 2020, R\$5.2 million were invested in corporate education, as well as participation in 17.7 thousand hours of on-site courses and 50.4 thousand hours of distance learning, with 14.7 thousand participations.

BUSINESS STRATEGIES

The Company reinforces services to retail customers in the individual segment and expand the service to small and medium-sized companies. The focus of commercial activity in the individual segment prioritizes, within the public sector, particularly payroll credit lines offered to civil servants and INSS retirees, as well as the to improve relationship with self-employed professionals, young public and high net-worth customers. As for companies, the commercial drive is towards medium, small companies and micro-enterprises.

CONTACT IR

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

