

FACT SHEET

9M20

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 2019 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



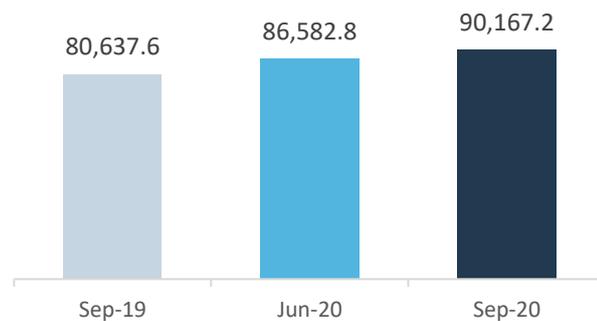
Customers



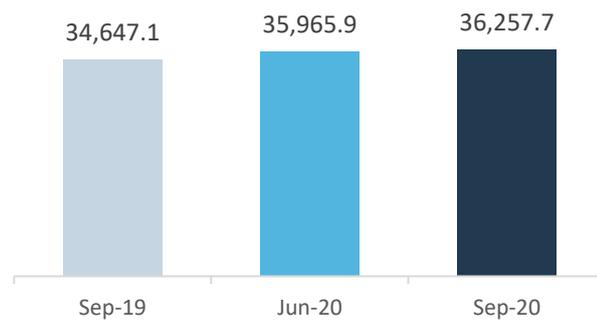
Essence

INDICATORS

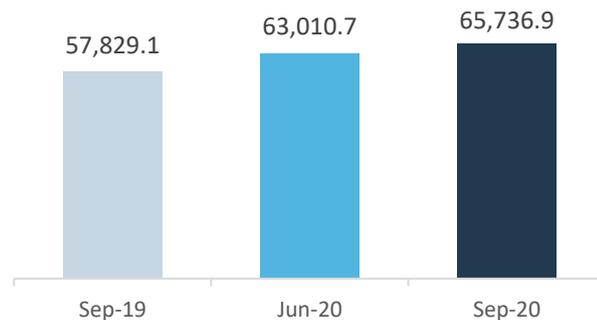
Assets



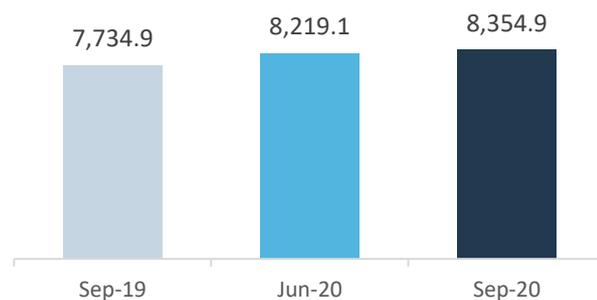
Credit Portfolio



Funding



Shareholder's Equity



BANRISUL SHARES AT B3

Tickers: BRSR3, BRSR5 e BRSR6

50.61% Free Float

100% Tag Along

96,557 individuals in our shareholder base.

Foreigners are **46.4%** of free float.

Income

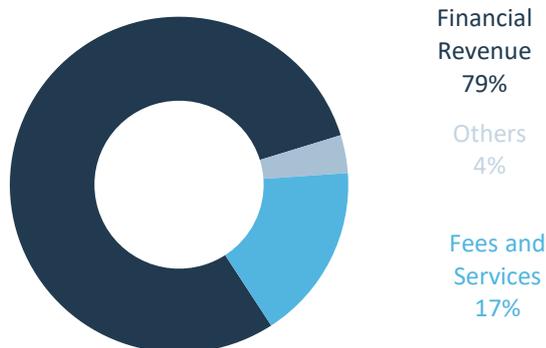
	9M20	9M19	Change
Adjusted Net Income	495.1	917.5	-46.0%
NII	3,800.4	4,131.9	-8.0%
Operational Income	780.7	1,334.6	-41.5%
Efficiency Ratio ¹	54.3%	51.1%	3,2 pp.
Return on Equity ²	8.2%	16.3%	-8,1 pp.

Economic and Financial Indicators in R\$ Million.

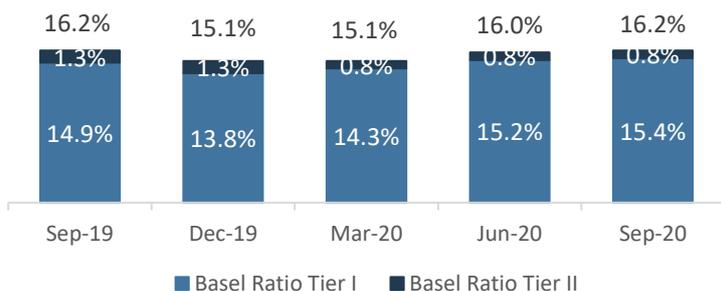
1. Efficiency Ratio – 12 months. Personnel Expenses + Other Administrative Expenses/Financial Margin + Revenue From Services Rendered + (Other Operating Income - Other Operating Expenses).

2. Return on Equity – 12 months.

Revenue Composition



Basel Ratio



TECHNOLOGICAL MODERNIZATION

Banrisul has faced the challenge of ensuring the operability of new solutions, focusing on offering new products and improving innovation processes, in a context in which the Covid-19 pandemic accelerated technological requirements. The Bank remains firm in its digital transformation path and is committed to providing an increasingly complete and effective digital experience to customers. In the first nine months of 2020, R\$259.2 million were invested in technological modernization, which includes the digital transformation trend, the expansion of IT infrastructure and has been increasingly committed to the security of information.

DIGITAL CHANNELS

Banrisul continues its digitalization to offer the best customer experience. Banrisul's digital channels usage keeps growing, representing 63.3% of all transactions carried out by the Company in 9M20, considering all available channels (digitals, POS, ATM, correspondents, cashes and Banrifone - a phone channel for tendering clients -), from 54.0% registered in the same period last year. In the first nine months of 2020, Internet Banking (Home and Office Banking) and Mobile Banking (Minha Conta, Afinidade and Office app, accessed through Banrisul Digital) had 260.9 million accesses, 33.8% higher than in the same period of 2019, equivalent to an average of 966,400 daily accesses.

OTHER INFORMATION

In September, Banrisul made available to its customers, in the Banrisul Digital application, the possibility to pre-register with PIX (instant payment solution), also inviting them to access the PIX Interest Register, through the available communication channels such as SMS, Push and social media. In addition, Banrisul has been following the guidelines and best market practices, implementing actions to appraisal impacts and adopting necessary measures for adequacy and compliance with the new rule of the General Law on Protection of Personal Data (LGPD).

On 3Q2020 it was approved the Voluntary Termination Plan ("PDV"), to reduce workforce up to 1,500 employees who are, preferably, already retired by the INSS or eligible to retiring, with its enrollment and dismissal periods all throughout 4Q2020, with the exception of IT employees, whose job terminations may stagger until 2022. The PDV Plan was set through a Collective Labor Agreement entered with Banking Union entities, incorporating clauses for the full termination of labor contracts. The enrollment period ended with 903 (nine hundred and three) employees subject to the terms of the redundancy plan.

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