



banrisul

1Q23 Results Presentation

INVESTOR RELATIONS DEPARTMENT



Agenda

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Highlights

Commitment to Diversity



By the year
2030
at least

30%

senior

management roles
for women, black or brown
people, LGBTQIA+ or people
with disabilities



Impact Businesses Innovation Public Notice

Financing for innovative solutions to
socio-environmental problems

R\$ 50 million



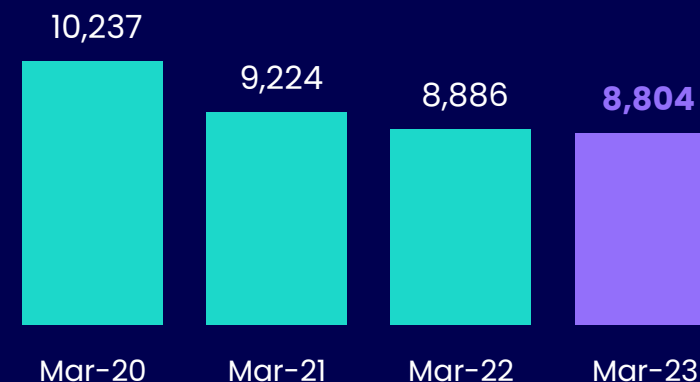
It may be accepted at
vending machines across
the country, as a

**nationwide
card**



Renewal of staff

▼ **1,433**



+218

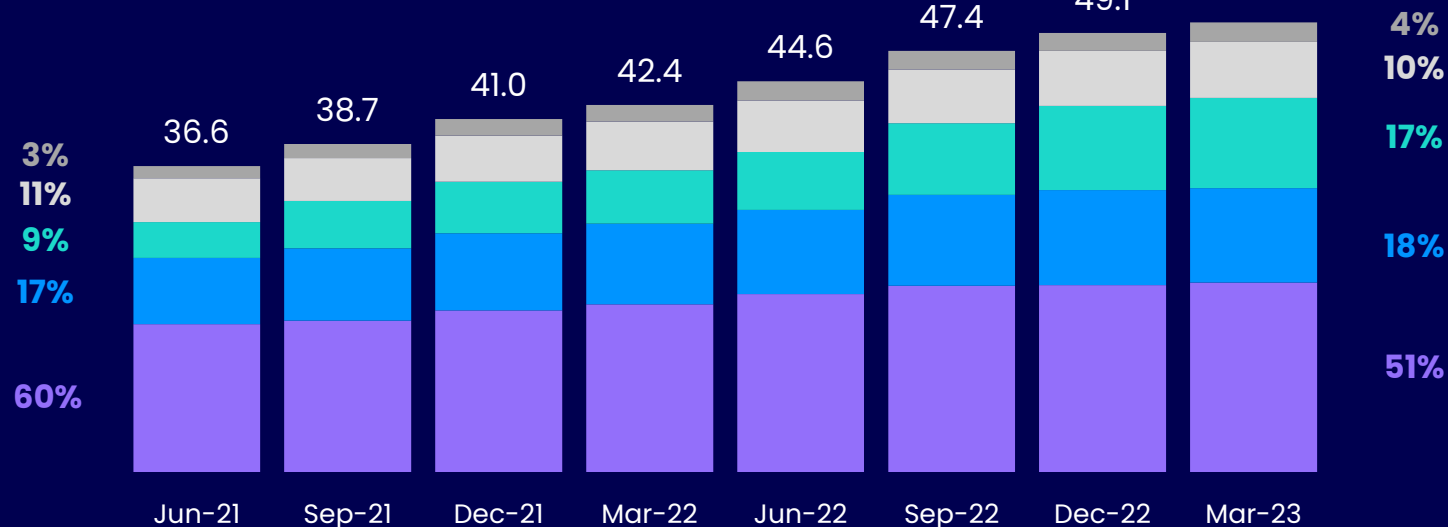
IT professionals
in training

Loan Portfolio

Portfolio Balance

R\$ Billion

▲ 18.2%



■ Individuals ■ Companies ■ Rural ■ Real Estate ■ Other

80%

Collateralized Individuals Portfolio ¹

as of Mar-23

Main Growth Drivers

Individuals

% change	YoY	QoQ
Payroll Loans	+6.5%	+0.1%
Consumer Loans	+36.6%	+14.0%

Companies

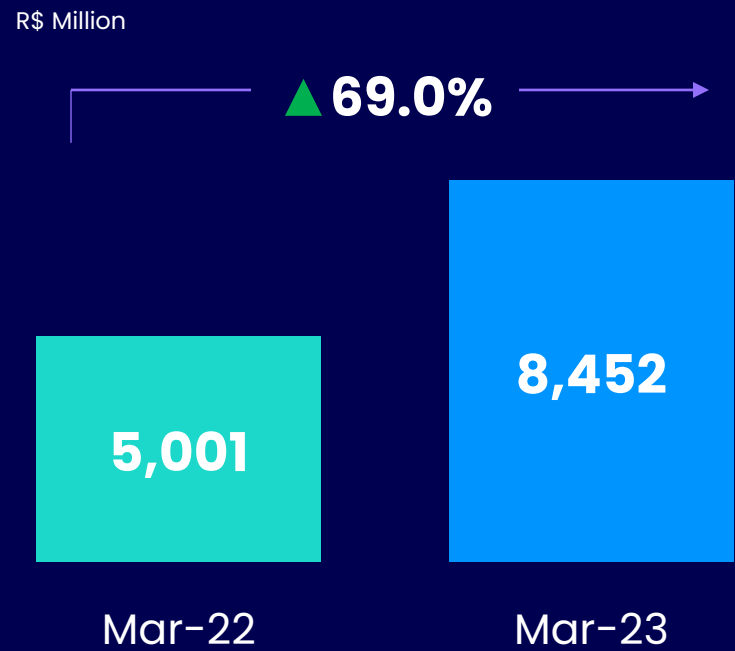
% change	YoY	QoQ
Working Capital	+21.0%	-1.3%
Debt Accounts	+18.4%	+25.3%

Rural and Real Estate

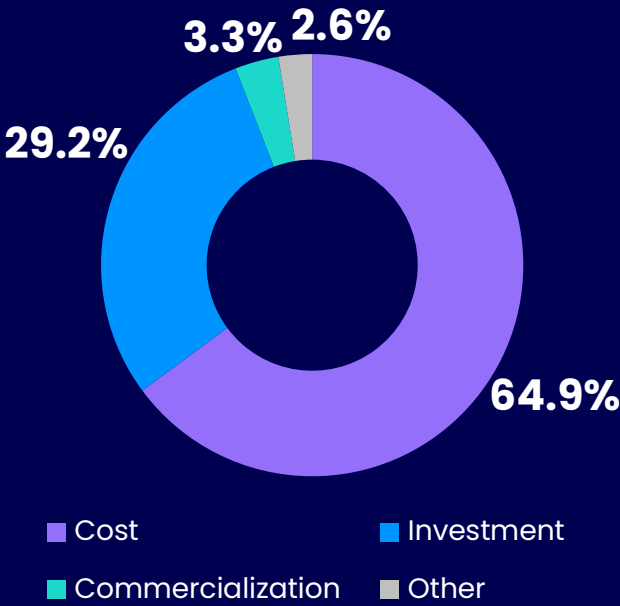
% change	YoY	QoQ
Rural	+69.0%	+7.3%
Real Estate	+14.7%	+2.1%

Rural Loans

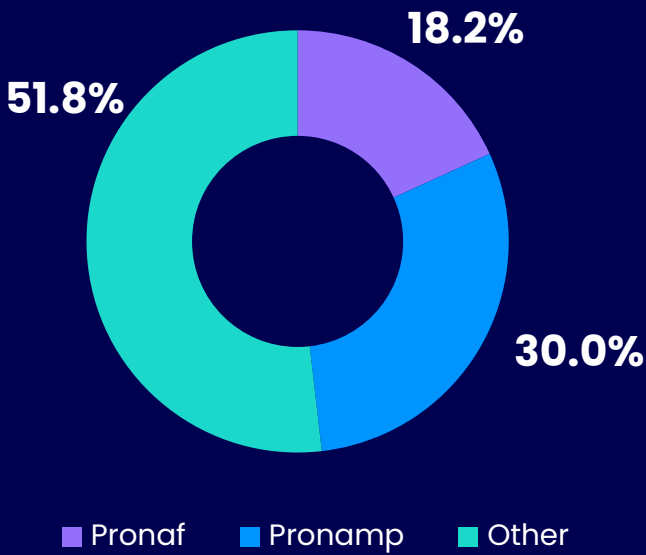
Rural Loans Portfolio



By Type of Financing¹



By Farmer Category¹



Asset Quality

0.51%

NPL > 90d
Mar-23

Crop Plan 2022/2023



R\$ 7 billion
in credit

¹ Breakdown of the Balance of the Rural Credit Portfolio in Mar-23.

Asset Quality

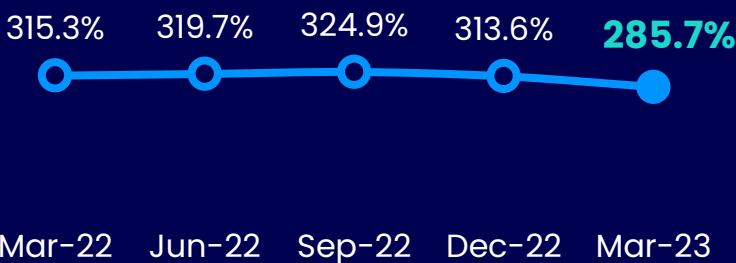
Default Ratio

90 days



Coverage Ratio

90 days



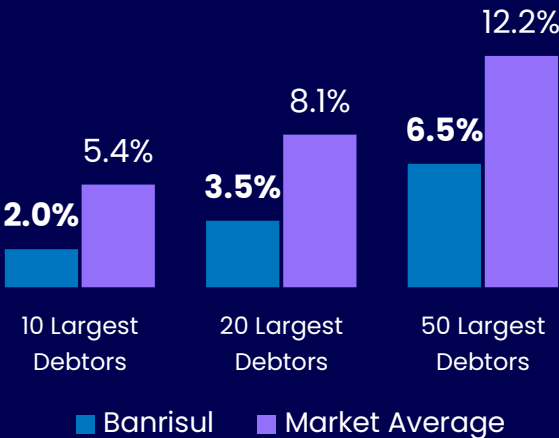
Loan Portfolio at Normal Risk (AA – C Ratings)



Low default levels are a result of:

**Selectivity in granting;
Focus on low-risk and secured
credit lines**

Portfolio Concentration ¹



¹ Market Average is the average of the concentrations of the four largest banks listed on B3, weighted by Loan Portfolio. Banrisul data for Mar-23 and Market Average for Dec-22.

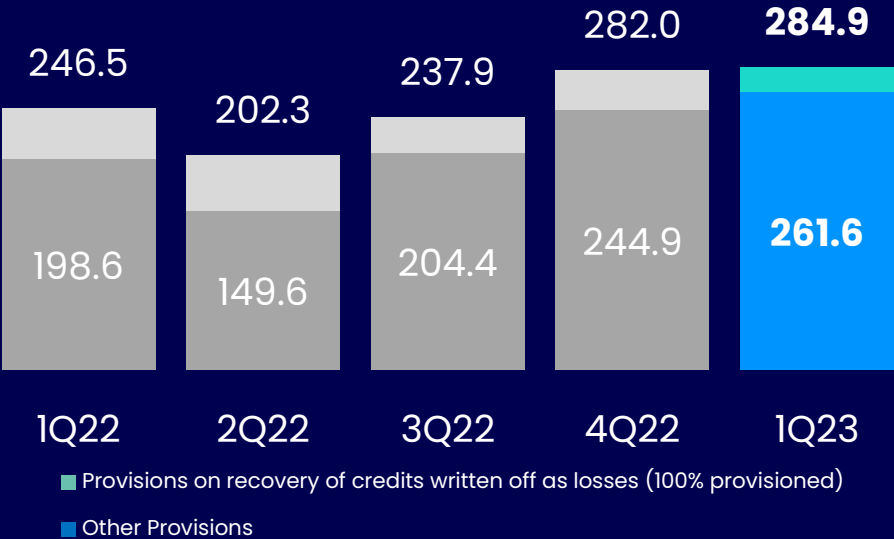
Loan Loss Provisions

Constant monitoring
of portfolio risk

Portfolio growth in **low-risk lines** with **solid guarantees** mitigates potential risk of credit deterioration

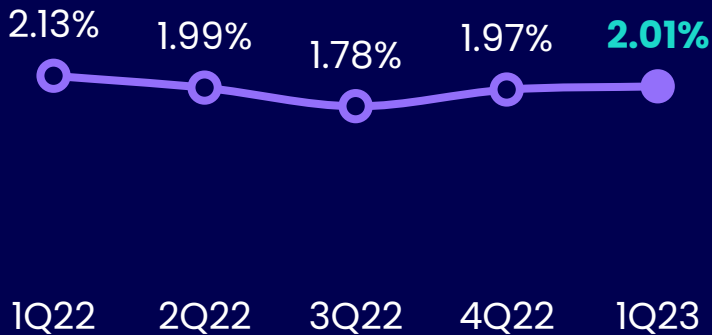
Provision Expenses

R\$ Million



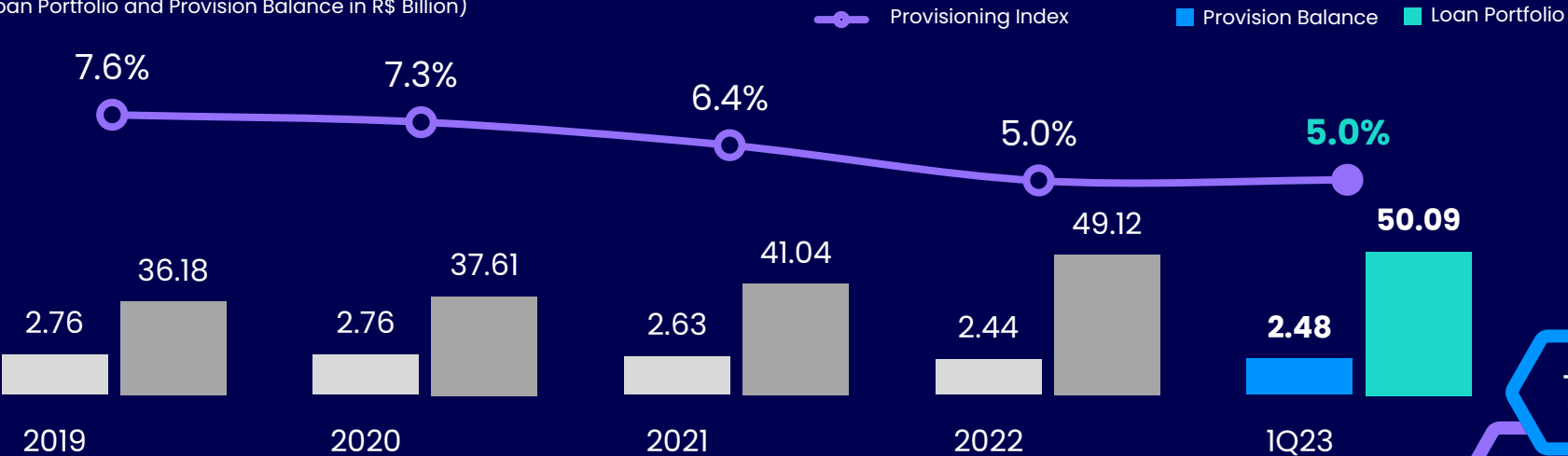
Cost of Risk

12m Provision Expenses vs Loan Portfolio



Provisioning Index

(Loan Portfolio and Provision Balance in R\$ Billion)



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Highlights

1Q23
NET INCOME

R\$213.0 mi

▲12m: +29.8%
▼3m: -15.2%

LOAN
PORTFOLIO

R\$50.1 bi

▲12m: +18.2%
▲3m: +2.0%

PAYROLL
LOANS

R\$20.1 bi

▲12m: +6.5%
▲3m: +0.1%

RURAL
LOANS

R\$8.5 bi

▲12m: +69.0%
▲3m: +7.3%

1Q23 CREDIT NET
INTEREST INCOME

R\$926.0 mi

▲12m: +15.1%
▲3m: +3.8%

1Q23 FEES AND
SERVICES REVENUES

R\$521.6 mi

▲12m: +5.9%
▼3m: -5.3%

DEFAULT
RATIO
90 DAYS

1.73%

▼12m: -0.22 p.p.
▲3m: +0.15 p.p.

1Q23 COST
OF RISK

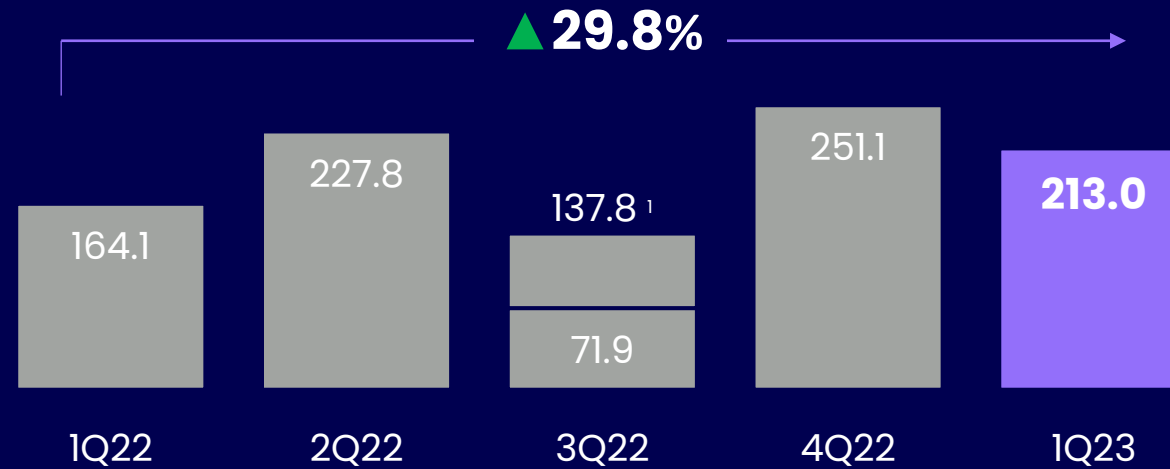
2.01%

▼12m: -0.12 p.p.
▲3m: +0.04 p.p.

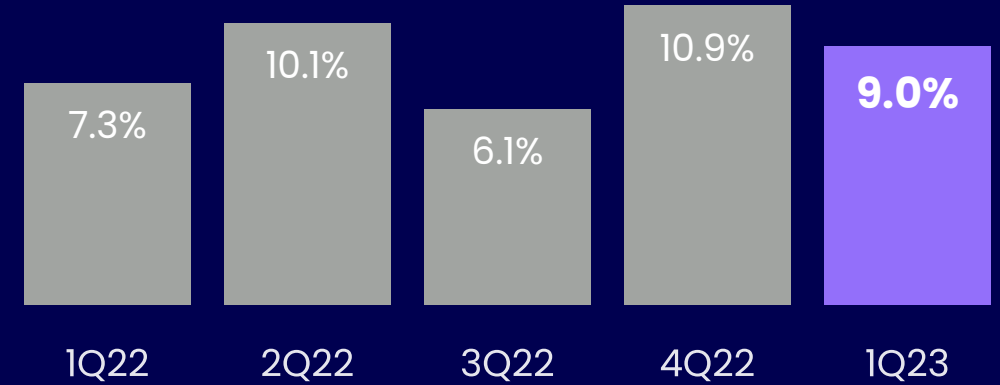
Profitability

Net Income

R\$ Million

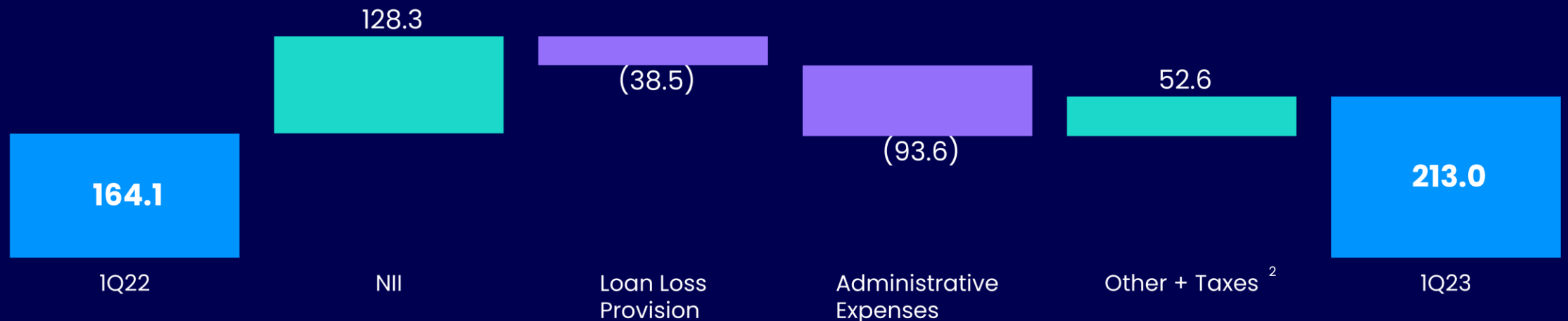


Adjusted ROAE



Change in Net Income

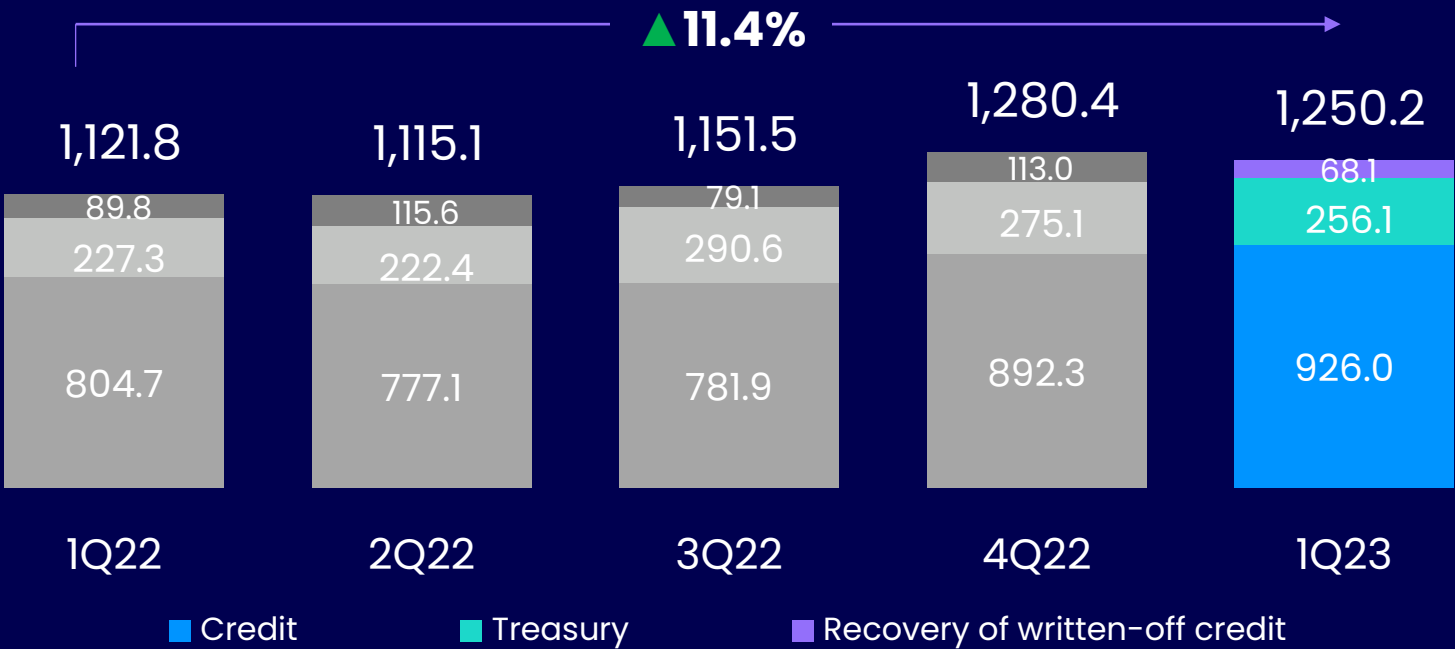
R\$ Million



¹ Adjusted Net Income.
² Other Operating Income and Expenses + Income Taxes.

Net Interest Income

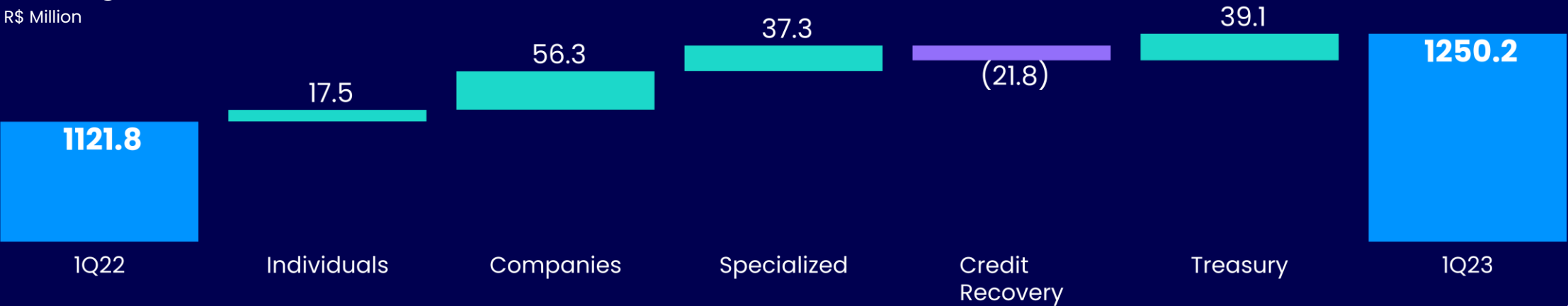
R\$ Million



Net Interest
Income
in
growth
process

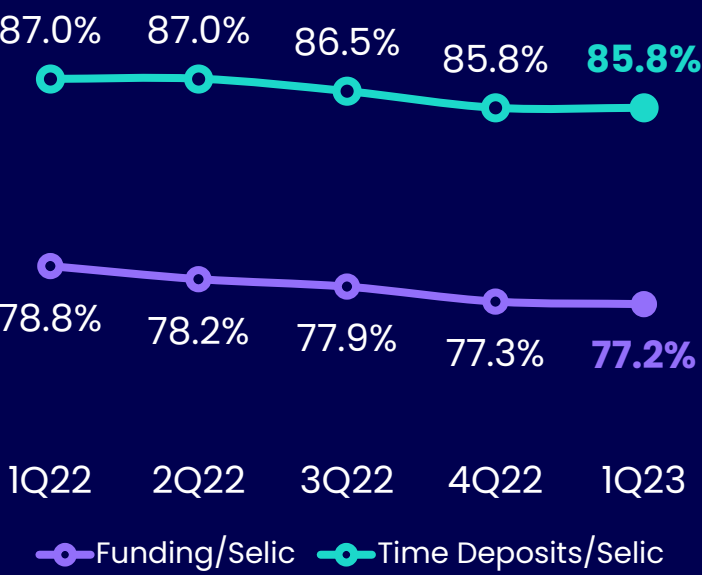
Change in Net Interest Income

R\$ Million



Funding

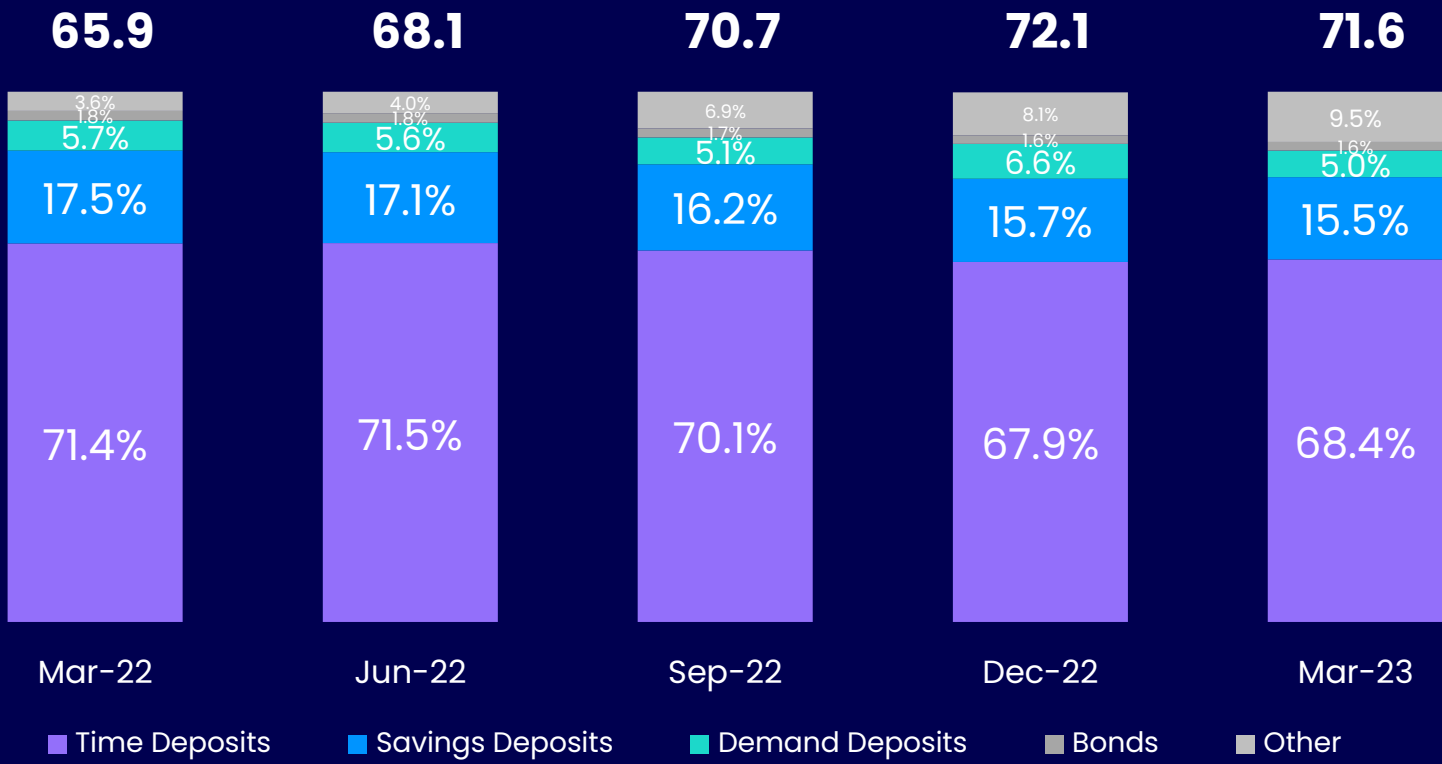
Funding Cost



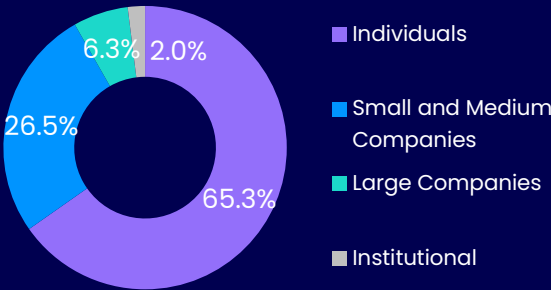
Diversified and **low cost** funding

Funding Portfolio

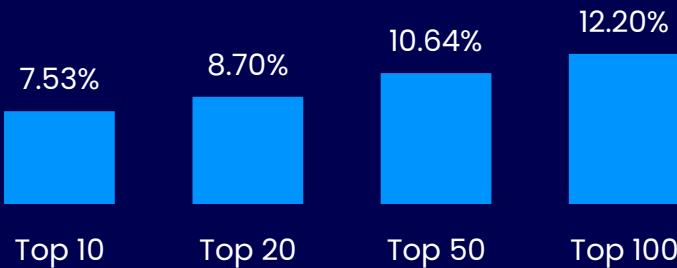
R\$ Billion and %



Funding Breakdown ¹



Funding Concentration ²

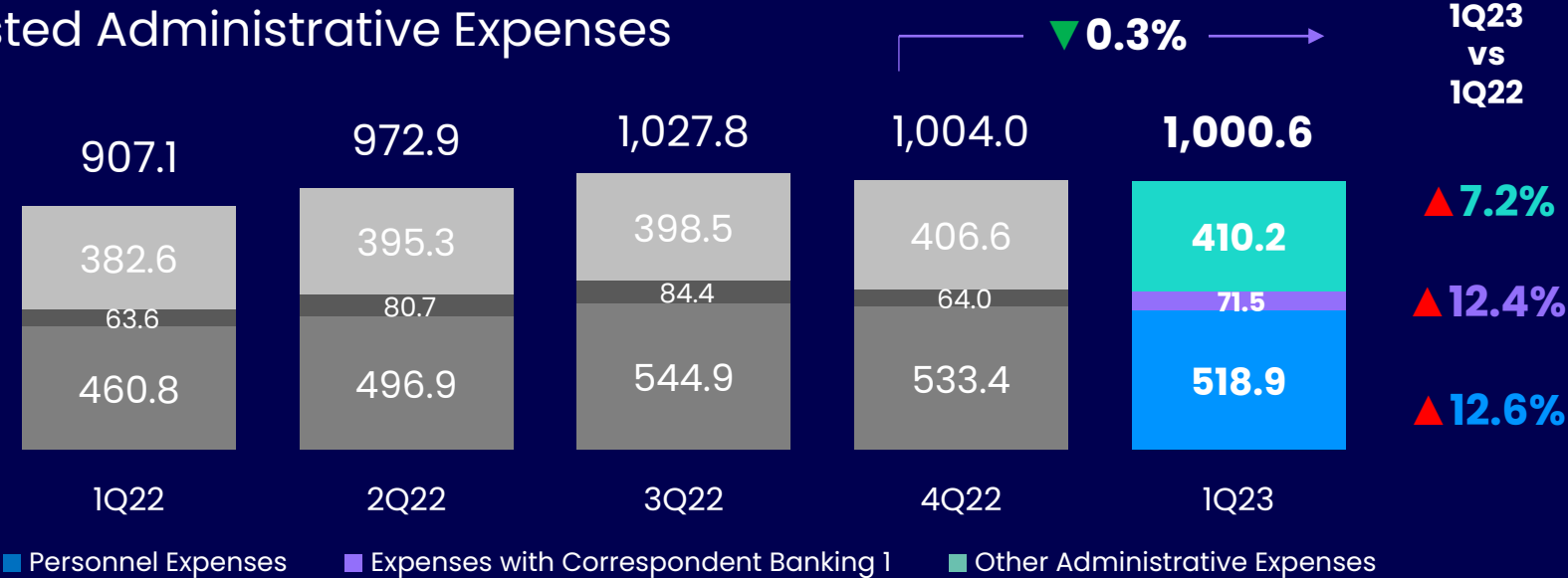


¹ Considers Time Deposits and funds from Financial Notes, Real Estate Notes and Agribusiness Notes.
² Largest Time Deposits, Financial Notes, Real Estate Notes and Agribusiness Notes investors in percentage of total funding.

Expenses and Banking Fess

Adjusted Administrative Expenses

R\$ Million

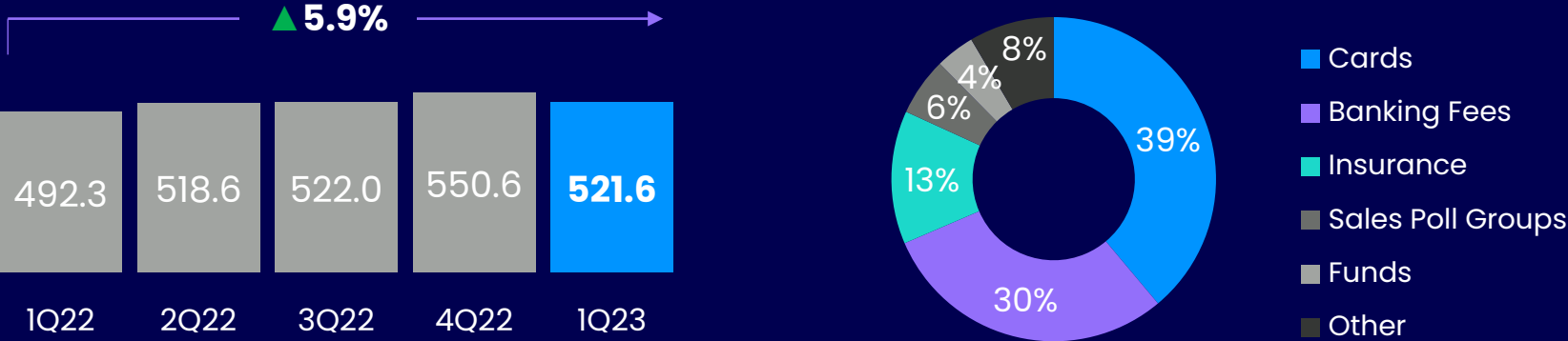


Collective Wage Agreement
(2022/2023)

+8% wages
+10% benefits

Revenue from Fees and Services

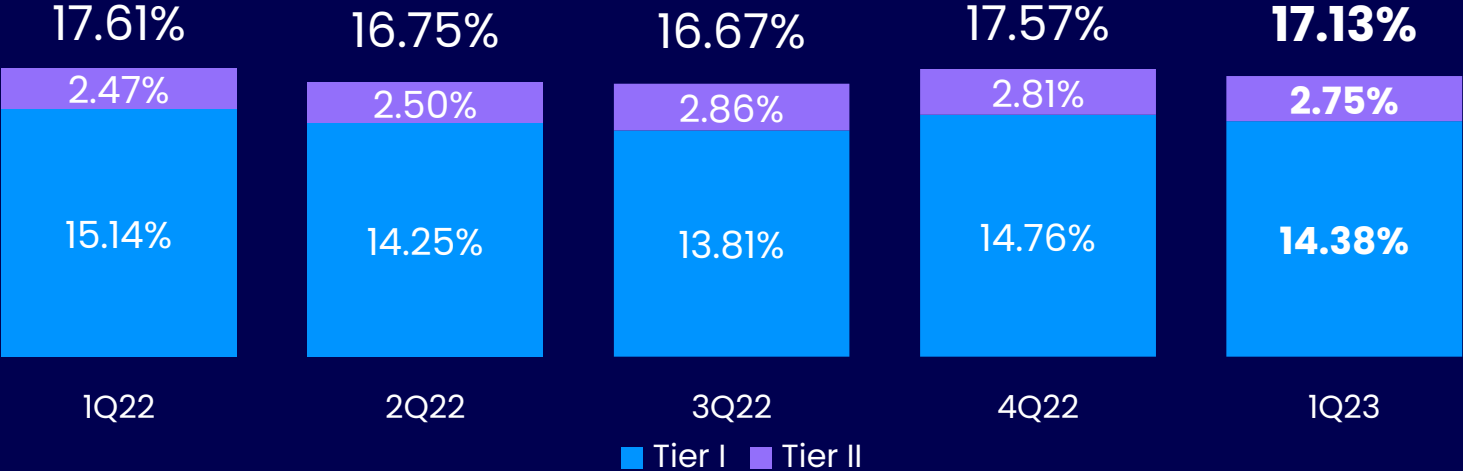
R\$ Million



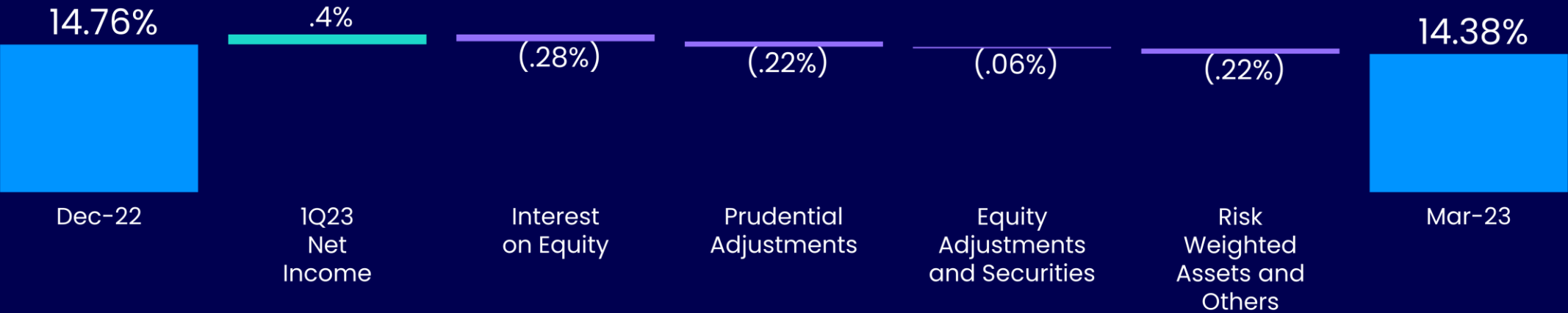
1 Commissions paid to banking correspondents for the origination of credit operations.

Capital

Basel Ratio



Tier I Capital Change





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Q&A Session

Send your question through
chat or request to speak

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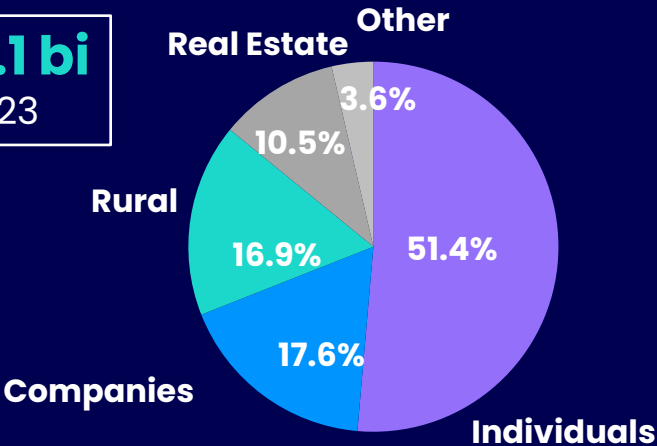
Adjusted Consolidated Income Statement

Income Statement R\$ Thousand	1Q2023	4Q2022	1Q2022	1Q2023/ 1Q2022	1Q2023/ 4Q2022
Income from Financial Intermediation	3,681,914	3,632,453	2,326,131	58.3%	1.4%
Expenses from Financial Intermediation	(2,431,751)	(2,352,085)	(1,204,307)	101.9%	3.4%
Result of Financial Intermediation	1,250,163	1,280,368	1,121,824	11.4%	-2.4%
Provision for Credit Losses	(284,939)	(282,012)	(246,457)	15.6%	1.0%
Other Operating Income (Expenses)	(706,691)	(607,496)	(681,863)	3.6%	16.3%
Operating Result	258,533	390,860	193,504	33.6%	-33.9%
Earnings Before Tax and Employee Profit Sharing	258,533	390,860	193,504	33.6%	-33.9%
Income Tax and Social Contribution	17,546	(81,181)	20,501	-14.4%	-121.6%
Employee Profit Sharing	(62,953)	(58,471)	(49,749)	26.5%	7.7%
Non-Controlling Interests	(153)	(134)	(163)	-6.1%	14.2%
Net Income	212,973	251,074	164,093	29.8%	-15.2%

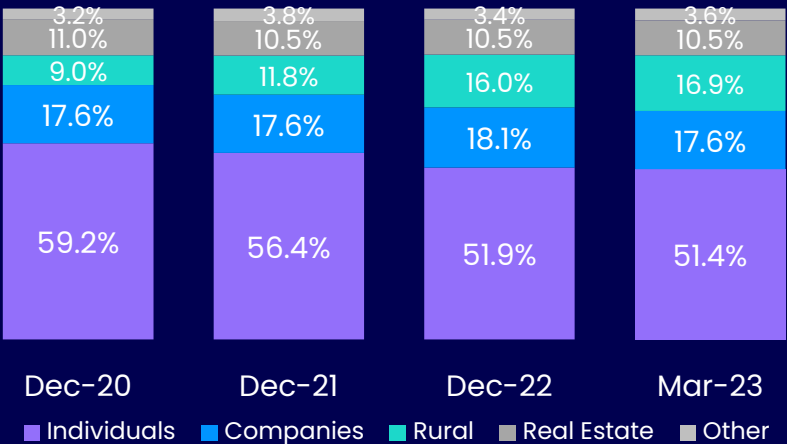
Loan Portfolio Breakdown

Loan Portfolio
(% of total portfolio)

R\$50.1 bi
Mar-23



Evolution of the Credit Mix
(% of total portfolio)

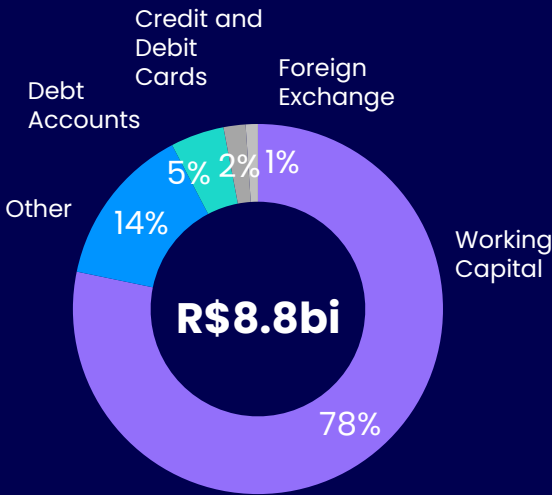
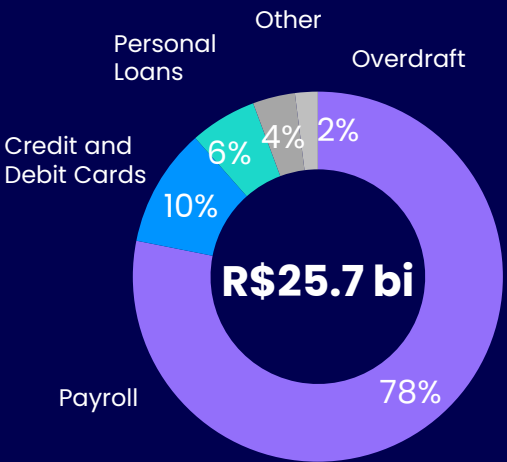


Individuals

	Balance	YoY	QoQ
Payroll Loans	20,102.8	6.5%	0.1%
Credit and Debit Cards	2,666.5	15.2%	-1.0%
Consumer Loans	1,502.2	36.6%	14.0%
Other	952.8	-1.4%	-2.5%
Overdraft	510.4	15.2%	16.6%

Companies

	Balance	YoY	QoQ
Working Capital	6,911.5	21.0%	-1.3%
Other	1,243.8	2.6%	-3.2%
Debt Accounts	413.9	18.4%	25.3%
Credit and Debit Cards	170.1	14.0%	0.6%
Foreign Exchange	94.1	-23.6%	-14.8%





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1Q23 Results Presentation

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