



Highlights 1Q23



ADJUSTED
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
CREDIT

R\$8.5 bi

▲ 12m: +69.0%

▲ 3m: +7.3%

CREDIT NET
INTEREST
INCOME

R\$926.0 mi

▲ 12m: +15.1%

▲ 3m: +3.8%

FEES AND
SERVICES
REVENUES

R\$521.6 mi

▲ 12m: +5.9%

▼ 3m: -5.3%

DEFAULT
RATIO
90 days

1.73%

▲ 12m: -0.49 p.p.

▲ 3m: +0.15 p.p.

COST
OF RISK

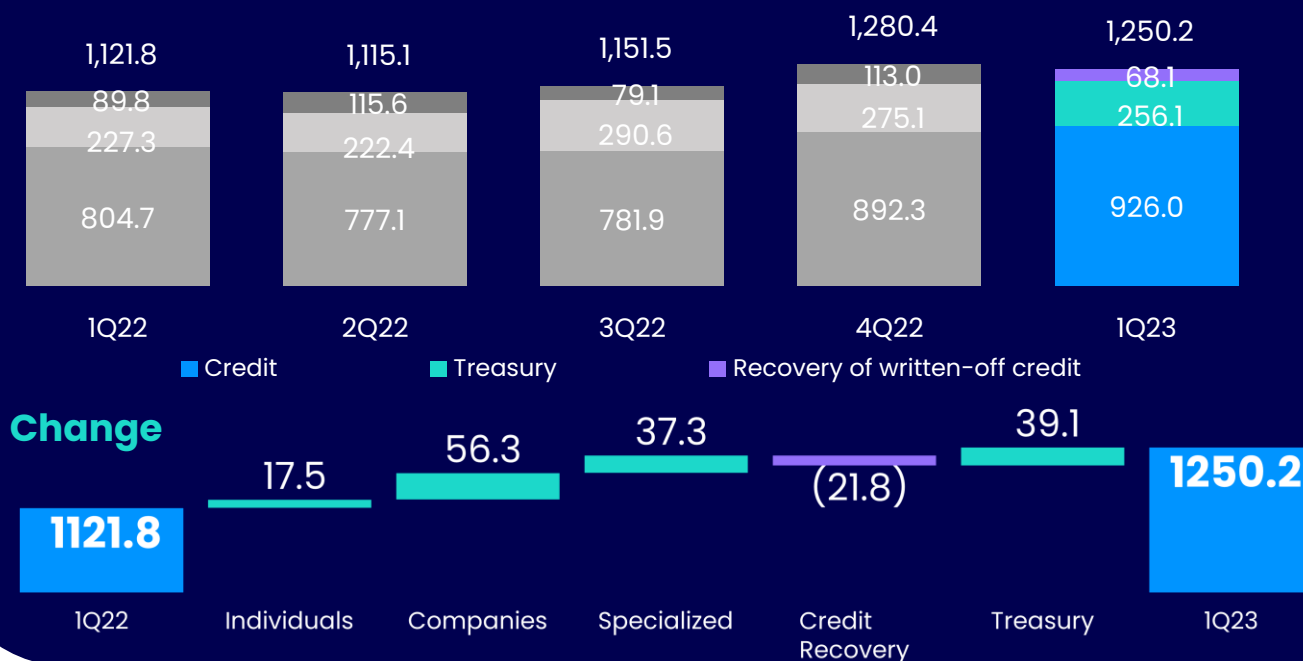
2.01%

▲ 12m: -0.12 p.p.

▲ 3m: +0.04 p.p.

Net Interest Income

NII in **growth** process



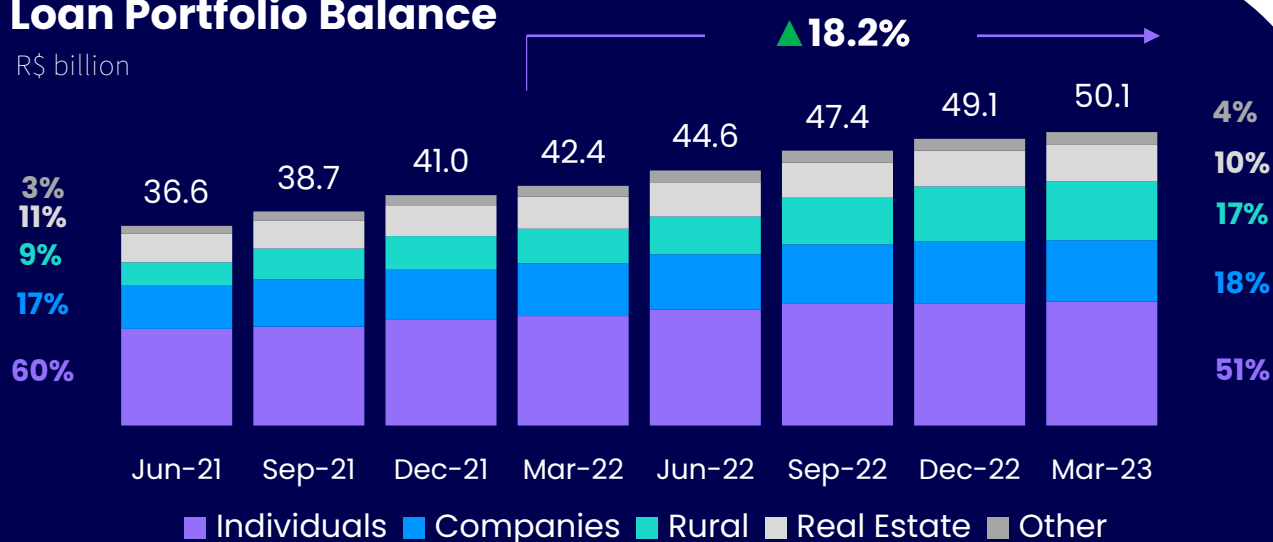


Loan Portfolio



Loan Portfolio Balance

R\$ billion



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%	+2.0%

80%

Collateralized Individuals Portfolio¹ as of Mar-23

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

¹ Considers the balances of credit lines for the Acquisition of Goods and Payroll Loans over the Individuals Portfolio.



Asset Quality

Default Ratio

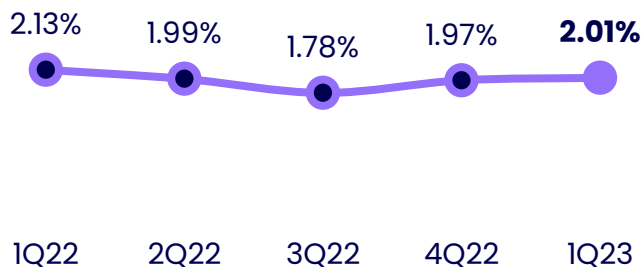
90 days



Low default levels are a result of:
**Selectivity in granting;
Focus on low-risk and
secured credit lines**

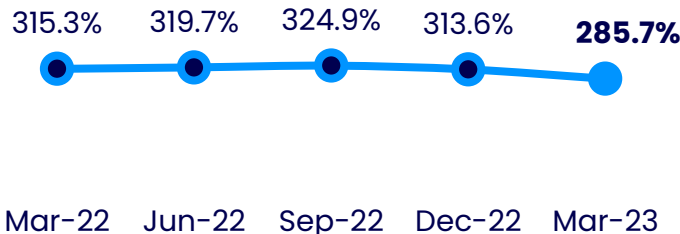
Cost of Risk

12m Provision Expenses vs Loan Portfolio

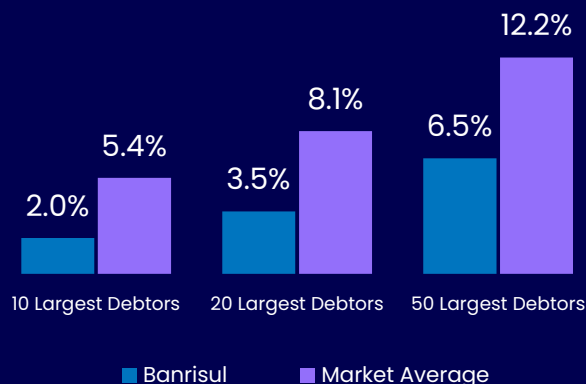


Coverage Ratio

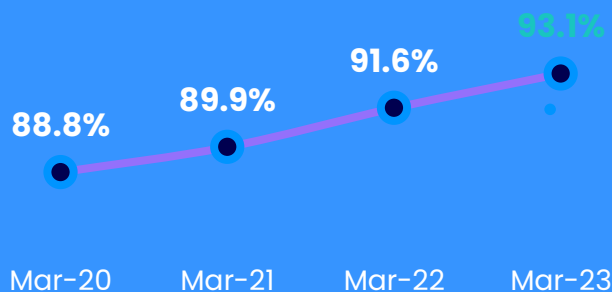
90 days



Portfolio Concentration¹



Loan Portfolio at Normal Risk (AA - C Ratings)



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.



Rural Credit



Portfolio Balance

R\$ billion

▲ 69.0%

5,001

Mar-22

8,452

Mar-23

Asset
Quality

0.51%

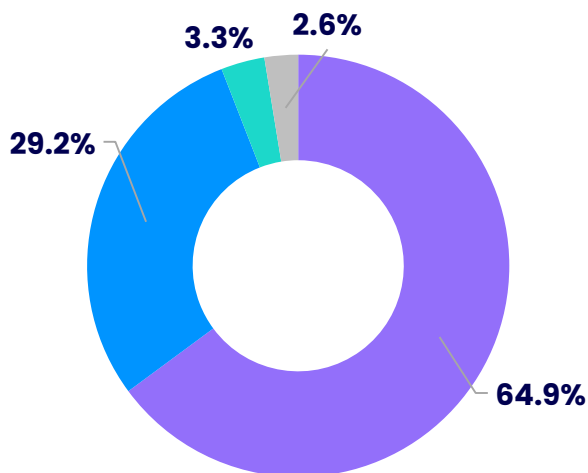
NPL > 90d
Mar/23

Crop Plan 2022/2023

88.0%

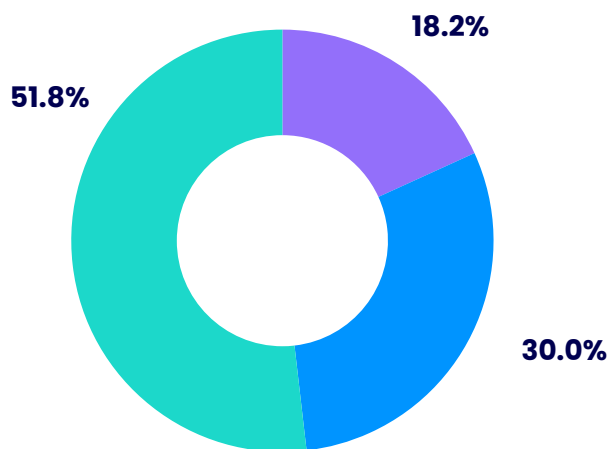
Granted

By Type of Financing¹



■ Cost ■ Investment ■ Commercialization ■ Other

By Farmer Category¹



■ Pronaf ■ Pronamp ■ Other

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



News

Innovation



Within the scope of the Transformation strategic pillar, Banrisul values an organizational culture that encourages innovation, constantly optimizing business and fostering partnerships that add value, remaining competitive in the market and consolidating technology in the search for results. The Bank supports several initiatives that strengthen the innovation ecosystem and participates in major events and Summits covering multiple areas, creating future capabilities for the development of companies and for fostering partnerships in building solutions to challenges and achieving new goals. markets.

Commitment to Diversity



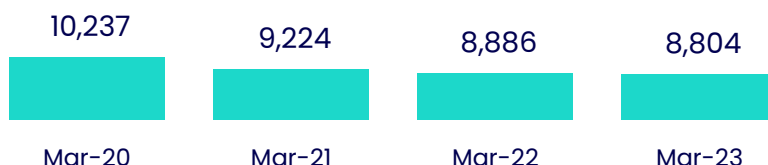
Employee development, based on Banrisul's agile and transformative culture, promotes people's engagement and motivation through transparent and humane management. In order to reinforce the team and bring new talents to the Bank, new employees were admitted through the public tender to work in the areas of information technology, and a general staff tender was held, with the expected admission of up to 1,335 employees. In 2022, Banrisul's new Positions, Functions and Salaries Plan was instituted to provide employees with clarity on their trajectory within the Bank and consolidate an incentive system that motivates, engages and promotes the achievement of results. The theme of Diversity, Equity & Inclusion is being conducted by a voluntary participation Commission and 3 initial Affinity Groups, to deal with the themes: Race/Ethnicity, Gender Equity and People with Disabilities.

Banricompras



With the aim of expanding the area of operation and improving the customer experience, Banrisul announced in March 2023 that the Banricompras card will be accepted throughout the national territory. The approval of acquiring companies that adhere to the Banricompras Arrangements as Network Service Providers will start in October 2023 and it is estimated that acceptance of the brand through the new companies will gain volume in the market from the beginning of 2024.

Staff

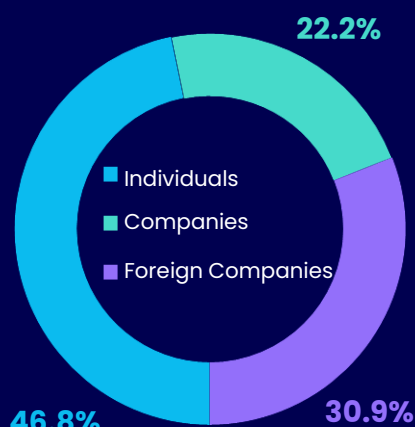


1Q23: **+218** IT professionals in training

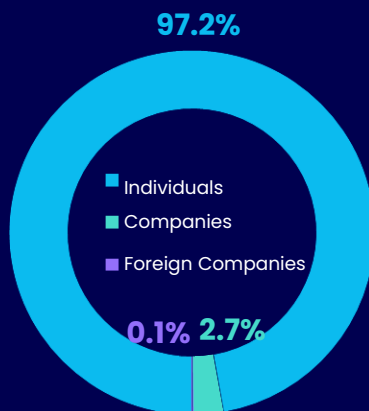


Banrisul Shares in B3

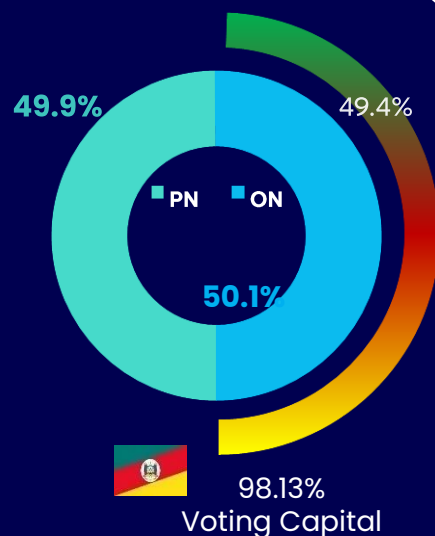
BRSR3 / BRSR5 / BRSR6



Investor Participation
in Free Float



By Investor Type



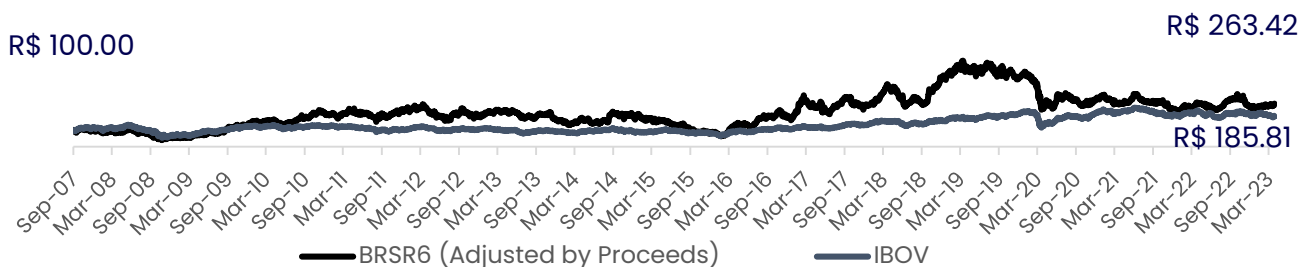
R\$ 150.0 million
in JSCP paid in 1Q2023
9.1%
dividend *yield*

+ 166
thousand
shareholders in
Mar/23

Banrisul's most liquid shares
with a performance above
the market average since the
beginning of their trading

Appreciation of Banrisul PNB Shares – BRSR

Evolution of R\$100.00 invested in the Follow On carried out in 2007.



¹ Source: Economática.

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ri@banrisul-ri.com.br