



# banrisul

## 4Q22 Results Presentation

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INVESTOR RELATIONS DEPARTMENT



# Agenda

1

**Our  
Highlights**

2

**Our  
Performance**

3

**Appendix**

# Banrisul in 2022

## Rebranding

new brand  
new concept

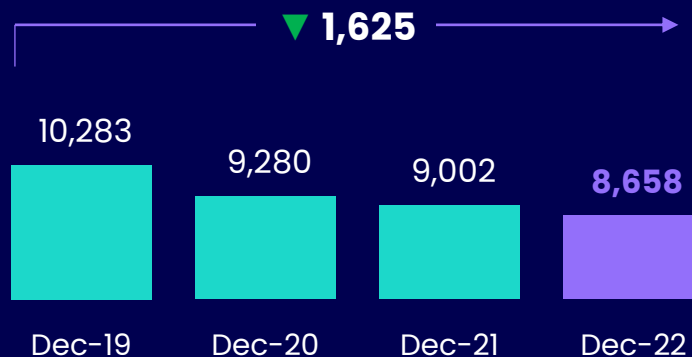


# banrisul

- + humane
- + present
- + collective
- + inclusive
- + innovative
- + sustainable

## People

### Optimization of the workforce



### Voluntary Termination Program

511 employees<sup>1</sup>

### Staff renewal via new selection processes

274 positions  
IT

1,335 positions  
banking

## ESG

### 100% neutralization

of direct and energy emissions of 2021

Purchase of  
**Carbon  
Credits**



**Renewable  
Energy  
Certificates**  
IREC

Transition to the use of  
**energy from  
renewable sources**  
covering  
**100 branches**

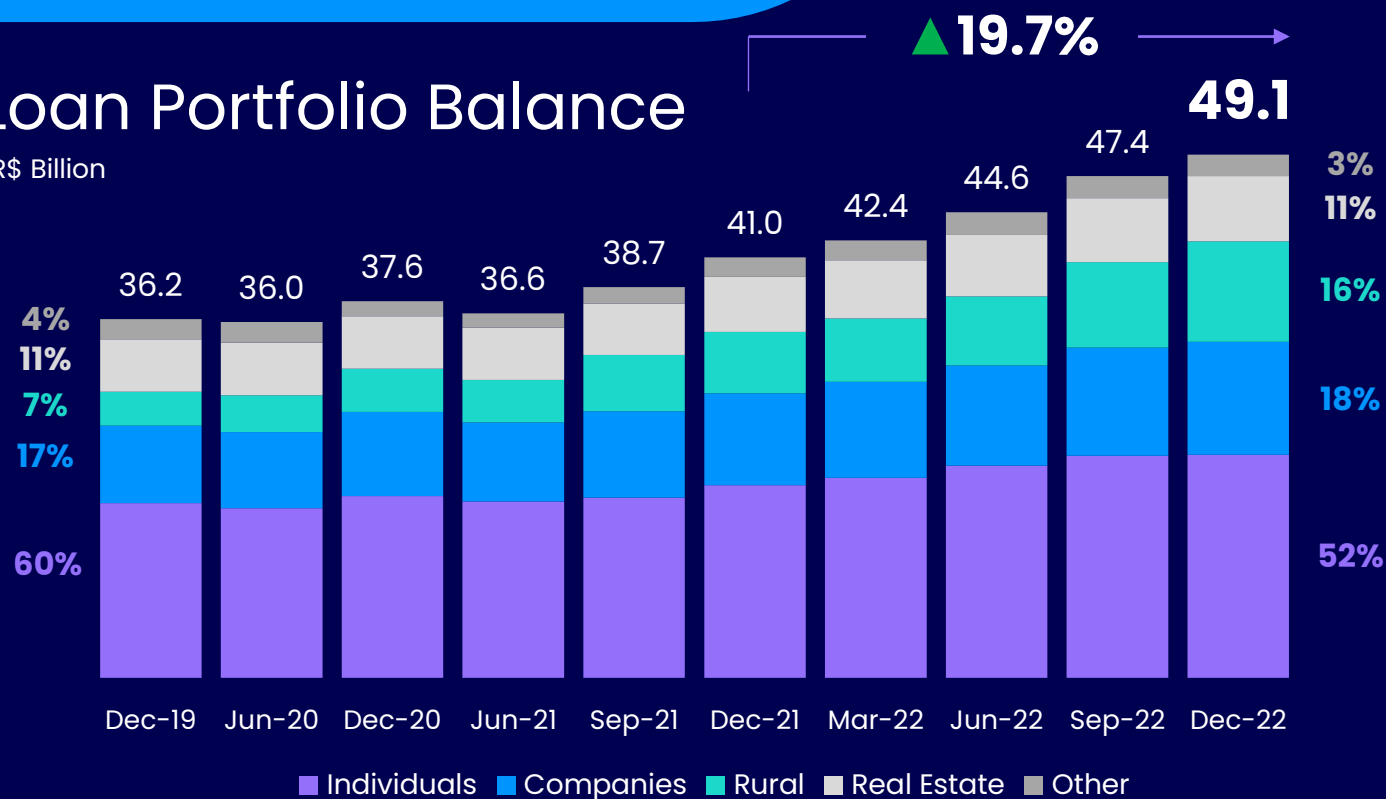
**Gold Seal**  
2021 Greenhouse Gas  
Inventory  
**GHG Protocol**



# Loan Portfolio

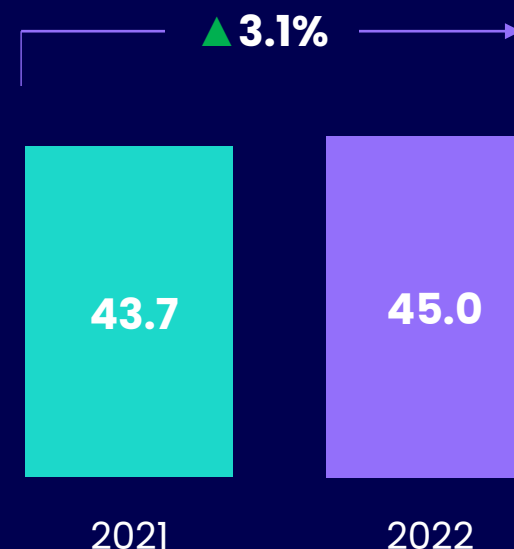
## Loan Portfolio Balance

R\$ Billion



## Credit Underwriting

R\$ Billion



**▲ 64.6%**  
2022 vs 2021  
Rural

**▲ 15.2%**  
2022 vs 2021  
Companies

**▲ 33.4%**  
2022 vs 2021  
Real Estate

**▲ 39.8%**  
2022 vs 2021  
Foreign  
Exchange

## Main Growth Drivers

### Individuals

% Change	YoY	QoQ
Payroll Loans	8.9%	-1.3%
Consumer Loans	40.4%	8.8%

### Companies

% Change	YoY	QoQ
Working Capital	27.7%	5.9%
Debt Accounts	14.7%	-7.3%

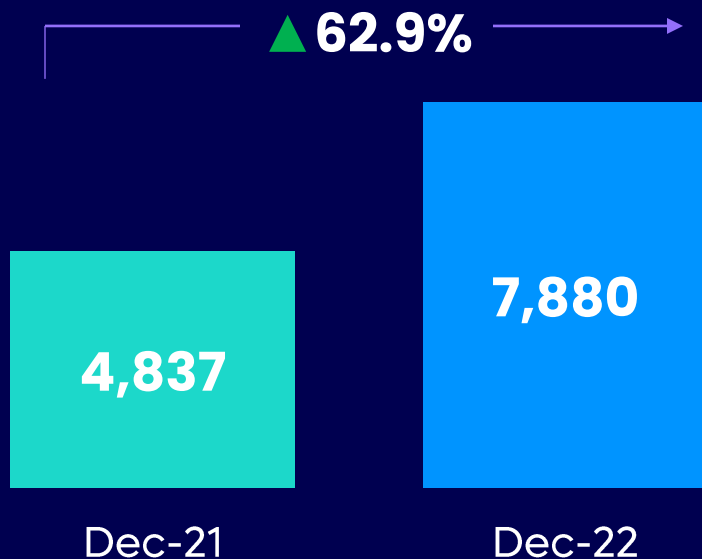
### Rural and Real Estate

% Change	YoY	QoQ
Rural	62.9%	17.4%
Real Estate	19.0%	2.1%

# Rural Credit

## Rural Credit Portfolio

R\$ Million

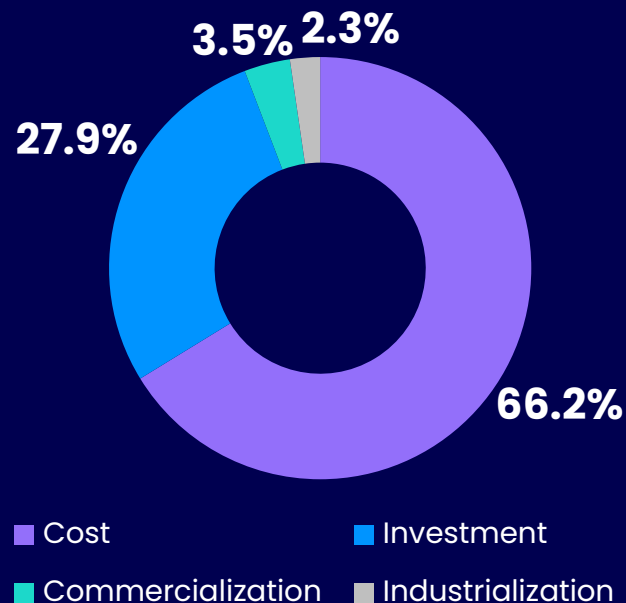


## Asset Quality

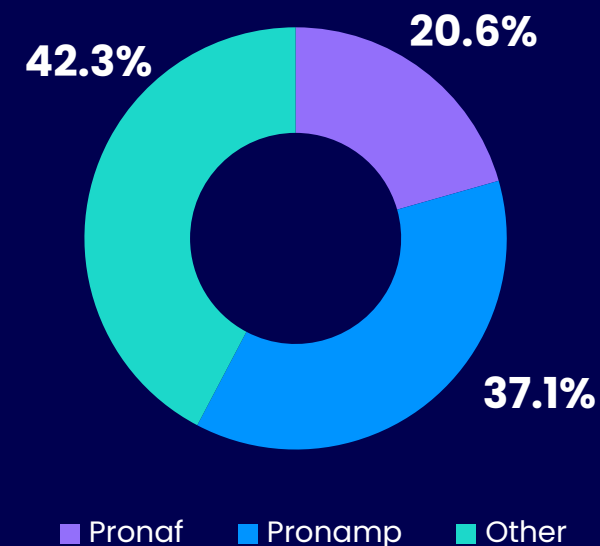
**0.31%**

NPL > 90d  
Dec/22

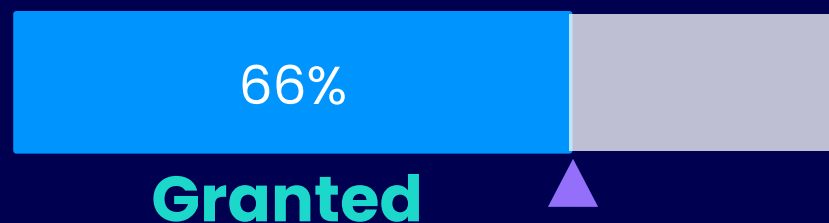
## By Type of Financing<sup>1</sup>



## By Farmer Category<sup>1</sup>



## Crop Plan 2022/2023



**R\$ 7 billion**  
in credit