

## **Banrisul announces expansion in Santa Catarina**

Banrisul opened today (March 17), in the city of Blumenau, the regional superintendence of Santa Catarina. The institution's CEO, Fernando Lemos, and directors, received corporate, political, and press leaders at a luncheon in the Park Blumenau Restaurant. In the meeting, Lemos announced Banrisul's first expansion phase in Santa Catarina, opening ten branches in the regions of Vale do Itajaí, Grande Florianópolis, and South Coast.

He explained that the decision to establish superintendence in the state of Santa Catarina was a way to facilitate client relationships and to be an agent of the state's development. "By the end of 2008, we will have a service network with 23 branches, in addition to an increased number of ATMs, correspondent banks, and commercial establishments accredited to Banricompras". He declared that the institution's purpose in the South Region was focused on serving individuals and small and medium-sized companies. "This year, we have audacious goals with 30% loan portfolio increases in the Bank's total performance". He informed that in 2007, R\$300 million were destined to loan portfolios in Santa Catarina.

Lemos said that Blumenau was chosen due to its strategic geographic position, its economic importance in the city, and the adequate structure of Banrisul's branch in the city. The superintendence is located on 666 Rua XV de Novembro, under the responsibility of Luiz Carlos Carbolin. "He is a long-term and experienced employee qualified to undertake this new challenge". According to Mr. Lemos, the Bank is ready to grow in the Santa Catarina market, as it has a tradition of working in the state. "Banrisul will invest in advertising in order to increase its exposure with communities, being part of the people living in Santa Catarina; something that already occurs in Rio Grande do Sul".

He also pointed out that Banrisul has been raised one level toward its registration on Level 1 of the São Paulo Stock Exchange's categories of Corporate Governance. "The successful international operation in preferred shares offering, carried out last year, ensured the Bank's capitalization and favorable growth conditions". Banrisul currently has more than 80,000

shareholders and investors, proving the reliability achieved by the institution in the domestic and international markets.

## TECHNOLOGICAL MODERNIZATION

In 2007, Banrisul invested R\$132.1 million in technological modernization as a means of ensuring security and comfort to its clients when carrying out banking operations. According to Fernando Lemos, the institution uses a cutting-edge technology. “Banrisul’s Internet Banking is accessed by means of a totally safe chip card, the best in Brazil”, he stated. Additionally, in the Virtual Branch ([www.banrisul.com.br](http://www.banrisul.com.br)), clients may visualize and print images of checks withdrawn and returned into its checking accounts. At the end of the previous year, the product called *Banrisul no Celular* (Banrisul mobile) was launched, allowing clients to carry out banking services directly from their cell phones. “All these state-of-the-art resources are available to our clients in Santa Catarina”, Lemos ensured.

He also pointed out Banricompras’ advantages, which will be even further expanded in the state, for the client who has an agile electronic payment means (his/her bank card), as well as for the storekeeper, who has a total guarantee of receiving its sales. In 2007, 47 million transactions were carried out, which operate an amount of R\$2.6 billion. The network of active accredited commercial establishments is comprised of more than 40,000 places.