

## FACT SHEET

### 1Q19

#### CORPORATE PROFILE

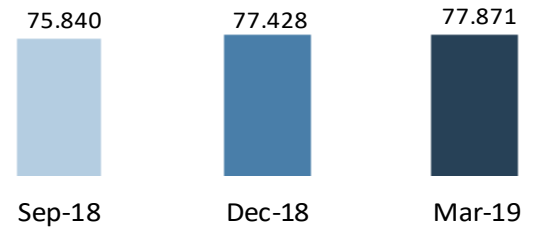
Founded in 1928, Banco do Estado do Rio Grande do Sul S.A. is a multiple-service bank controlled by the State of Rio Grande do Sul, with strong penetration among the population of the state that strengthens its identity as a regional bank.

#### STRATEGY

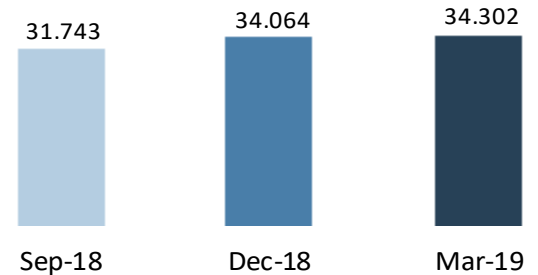
- Conservative, sustainable loan portfolio; profitability in line with industry.
- Retail lending oriented – individuals and SME.
- Leadership position in Rio Grande do Sul.
- Strengthen Banrisul's relationship with public entities and consolidate its presence in the public sector.
- Invest in technology to reduce costs, obtain economies of scale, promote productivity and expand the range of products offered.

#### INDICATORS

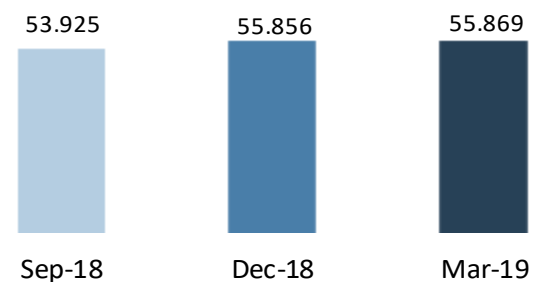
##### Total Assets



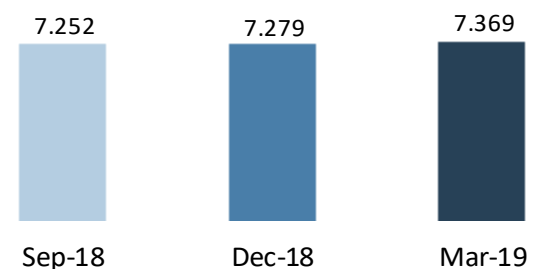
##### Credit Portfolio



##### Funding

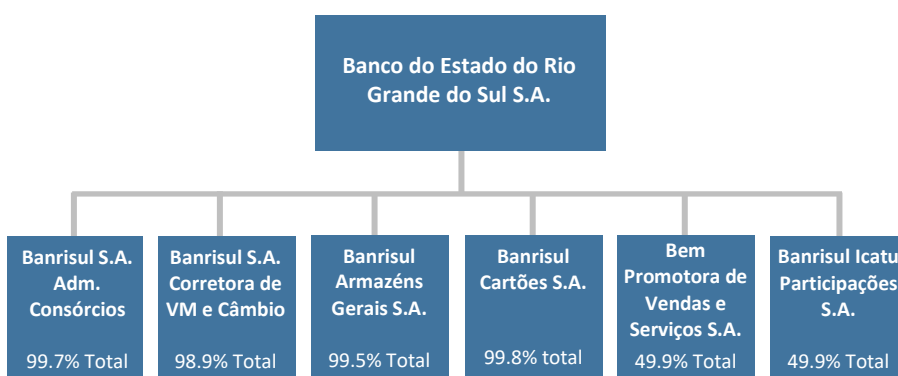


##### Shareholders' Equity



#### OWNERSHIP BREAKDOWN

| Owner                      | Ownership % | Category |
|----------------------------|-------------|----------|
| State of Rio Grande do Sul | 98.1%       | ON       |
|                            | 54.4%       | PNA      |
|                            | 0.0%        | PNB      |
|                            | 49.4%       | Total    |
| Free Float                 | 1.9%        | ON       |
|                            | 45.5%       | PNA      |
|                            | 100.0%      | PNB      |
|                            | 50.6%       | Total    |



#### BANRISUL'S SERVICE NETWORK

**1,138** Service Network  
**518** Branches  
**184** Service Posts  
**436** Electronic Service Points

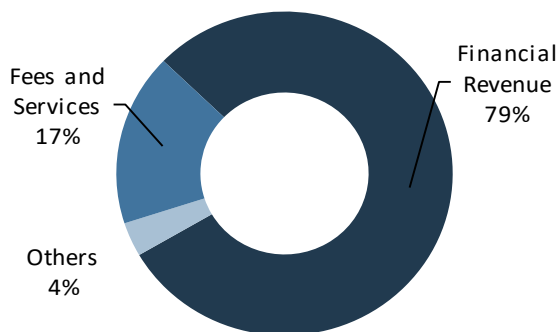
Rio Grande do Sul: **495** Branches  
 Santa Catarina: **17** Branches  
 Other States: **04** Branches  
 Abroad: Miami and Cayman Islands



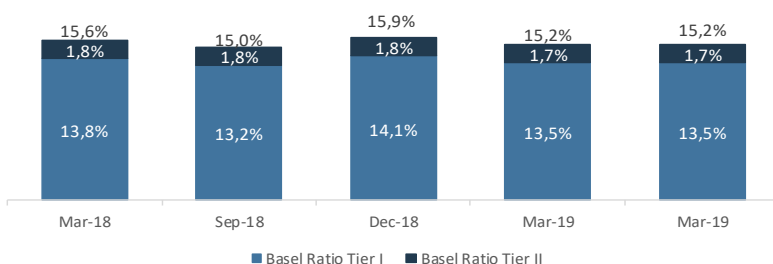
## INCOME

|                               | 1Q19   | 1Q18   | Change  |
|-------------------------------|--------|--------|---------|
| Adjusted Net Income           | 320,0  | 244,0  | 31,1%   |
| NII                           | 1345,7 | 1347,3 | -0,1%   |
| Operational Income            | 461,1  | 420,7  | 9,6%    |
| Efficiency Ratio <sup>1</sup> | 18,7%  | 14,4%  | 4,3 pp. |
| Return on Equity <sup>2</sup> | 18,7%  | 14,4%  | 4,3 pp. |

Revenue Composition



## BASEL RATIO



## CORPORATE GOVERNANCE LISTING

Listed on B3 S.A. - Brasil, Bolsa, Balcão (Brazilian Securities and Derivatives Stock Exchange) Corporate Governance Level 1, Banrisul fully meets the requirements of its listing level and other corporate governance's requirements as well, in line with best market practices, on behalf of greater transparency, fairness and proper accountability, while enhancing credibility of investors and customers.

Pursuant to CVM Instruction No. 381/03, Banrisul informs that KPMG Auditores Independentes was hired in 2016 as the result of a bidding process (Public Bid 586/2015), as established by the Public Procurement Law No. 8666 of 1993, provided services related only to independent audit during the first quarter of 2019.

## TECHNOLOGICAL MODERNIZATION

Aligned with the digital transformation trend, the expansion of IT infrastructure and committed to the security of information, Banrisul continues to identify improvements and promote innovations through investments in software development, hiring of services and maintenance of assets. In the first quarter of 2019, Banrisul invested R\$57.4 million in technological modernization.

## HUMAN RESOURCES

Banrisul ended the first quarter with 10,182 employees, of which 46% of them female and 54% male, and 1,634 graduate and undergraduate interns. In the period, 555 employees left the Bank on the wake of Incentivized Plan for the Voluntary Termination of Employment upon Retirement, released in the end of last year. In 1Q19, there was a public tender for the position of bank clerk with more than 160 thousand candidates.

## BUSINESS STRATEGIES

Continuing the strategy adopted since the previous year, Banrisul has continued to improve credit risk models and origination processes and the recovery of non-performing loans while gradually implementing digital transformation processes within the Company, by means of internalizing agile methodologies. Commercial targeting is maintained on liquid operations, especially payroll loans to public sector employees, in the offering of highly collateralized loans, corporate credit cards, fast credit and new Vero solutions to corporate clients, as well as in prospecting of businesses with the entire agricultural chain of Rio Grande do Sul.

## CONTACT IR

Alexandre Pedro Ponzi  
Head of IR  
Cássio Zimmermann  
IR Manager

Camilo Mahfuz  
Eveline Balestro  
Fernando Manica  
Geisi Cosman

IGC  
IBRX  
ITAG  
SMLL  
IFNC  
IDIV  
IGCT  
IBRA

