

## FACT SHEET

### 1H19

#### CORPORATE PROFILE

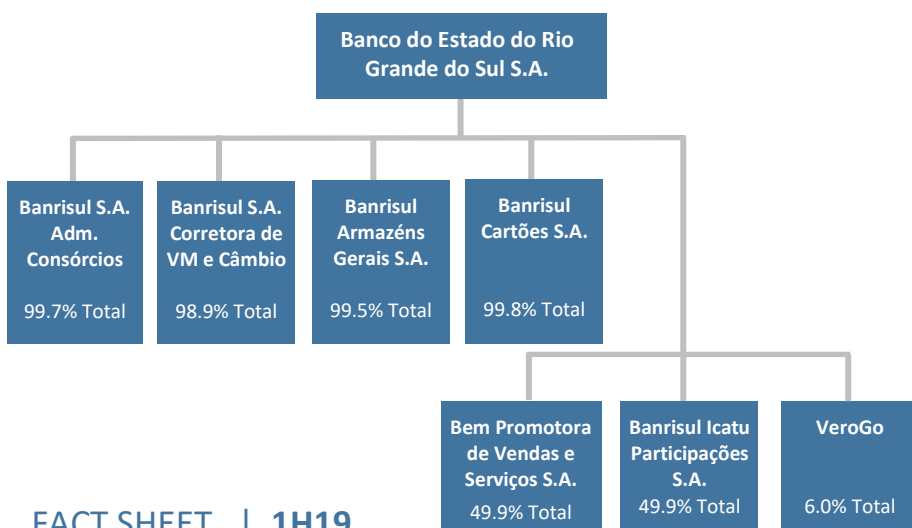
Founded in 1928, Banco do Estado do Rio Grande do Sul S.A. is a multiple-service bank controlled by the State of Rio Grande do Sul, with strong penetration among the population of the state that strengthens its identity as a regional bank.

#### 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.

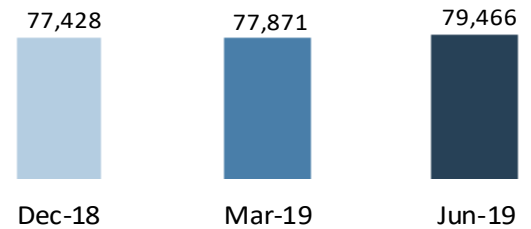
#### OWNERSHIP BREAKDOWN

State of Rio Grande do Sul	98.1% ON 54.5% PNA 0.0% PNB 49.4% Total	Free Float	1.9% ON 45.5% PNA 100.0% PNB 50.6% Total
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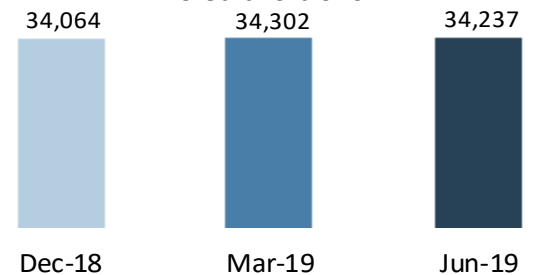


#### INDICATORS

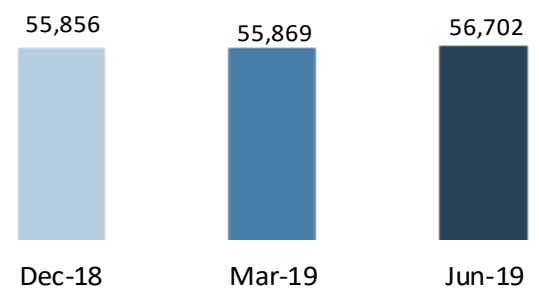
##### Total Assets



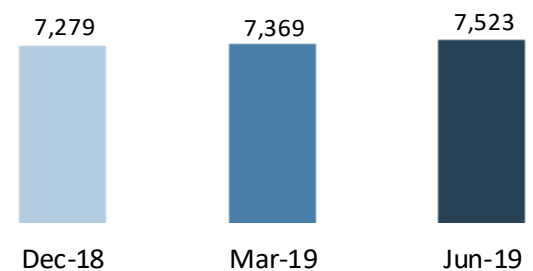
##### Credit Portfolio



##### Funding



##### Shareholders' Equity



#### BANRISUL'S SERVICE NETWORK

**1,132** Service Network  
**518** Branches  
**181** Service Posts  
**433** Electronic Service Points

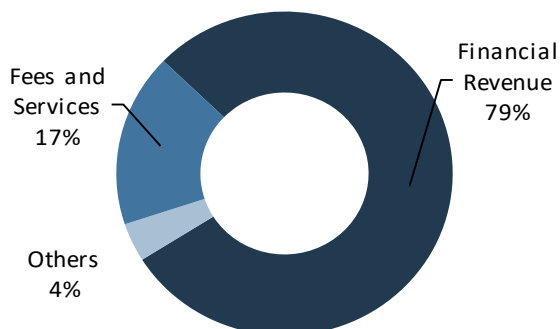
Rio Grande do Sul: **495** Branches  
 Santa Catarina: **17** Branches  
 Other States: **04** Branches  
 Abroad: Miami and Cayman Islands



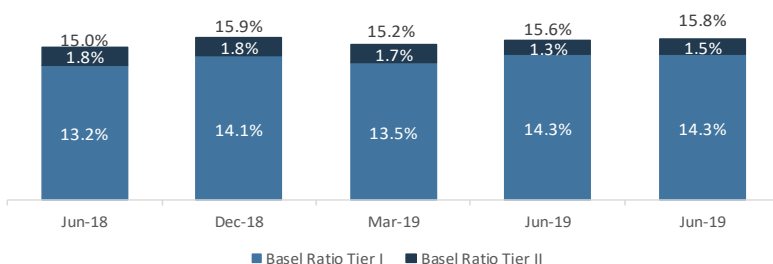
## INCOME

	1H19	1H18	Change
Adjusted Net Income	625.6	505.9	23.7%
NII	2697.3	2684.4	0.5%
Operational Income	956.3	862.9	10.8%
Efficiency Ratio <sup>1</sup>	51.4%	51.8%	-0,4 pp.
Return on Equity <sup>2</sup>	17.6%	14.9%	2,7 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 half of 2019.

## TECHNOLOGICAL MODERNIZATION

The process of technological modernization on Banrisul includes the digital transformation trend, the expansion of IT infrastructure and the increasingly committed to the security of information. The Bank does not measure efforts to identify improvements and promote innovations through investments in software development, hiring of services and maintenance of assets. In the first half of 2019, Banrisul invested R\$139.3 million in technological modernization.

## HUMAN RESOURCES

Banrisul ended the first half of 2019 with 10,276 employees, 46% female and 54% male, and 1,973 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 the first half of 2019, there was a public tender for the position of bank clerk where 121 employees were hired during the month of

## BUSINESS STRATEGIES

As the prime financial agent in the State, Banrisul seeks to be increasingly present within local communities, in close partnership with entrepreneurs. To do that, Banrisul has implemented the Banrisul Mais Empresas, a program that contemplates new models for credit and risk analysis, and is seeking to improve the definition of credit limits to companies. For individuals, the Bank seeks to expand the portfolio of payroll loans to public servants and INSS retirees, and to retain the fidelity of Afinidade clients (high worth individuals). As a competitive strategy, Banrisul also aims to increasing its participation into agribusiness and financing investments in Rio Grande do Sul.

## CONTACT IR

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Head of IR  
**Emiliano Luis Klein**  
IR Manager

**Camilo Mahfuz**  
**Eveline Balestro**  
**Fernando Manica**  
**Geisi Cosman**

**IGC** **IFNC**  
**IBRX** **IDIV**  
**ITAG** **IGCT**  
**SMLL** **IBRA**

