

FACT SHEET

3Q15

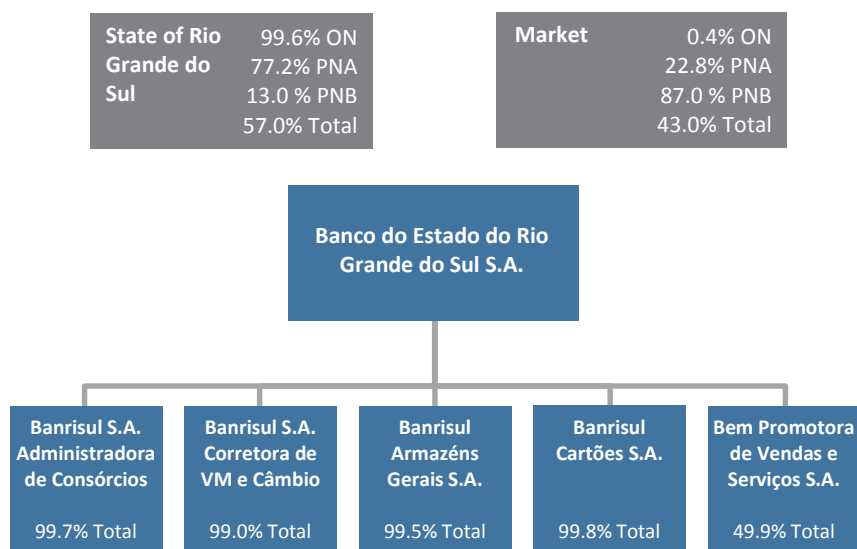
CORPORATE PROFILE

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.

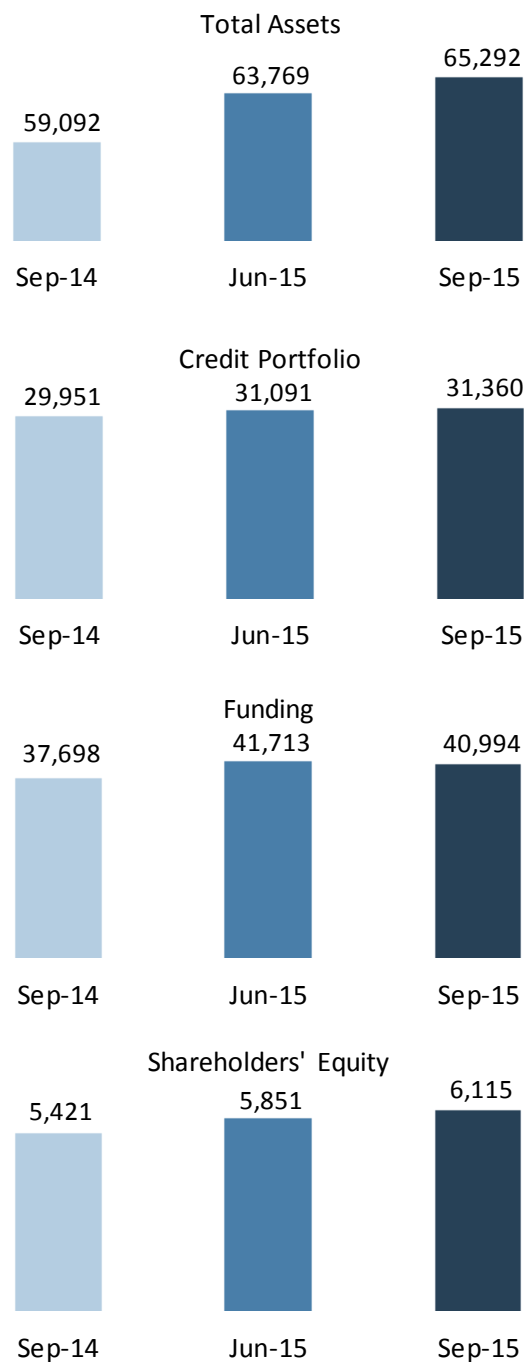
STRATEGY

- Growth of Banrisul's loan portfolio in a prudent and sustainable manner while maintaining sound levels of profitability
- Consolidate and maintain its leadership position in Rio Grande do Sul.
- Strengthen Banrisul's relationship with state governmental agencies 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.

CORPORATE STRUCTURE



INDICATORS



BANRISUL'S SERVICE NETWORK

1,296 Service Network
536 Branches
203 Service Posts
557 Electronic Service Points

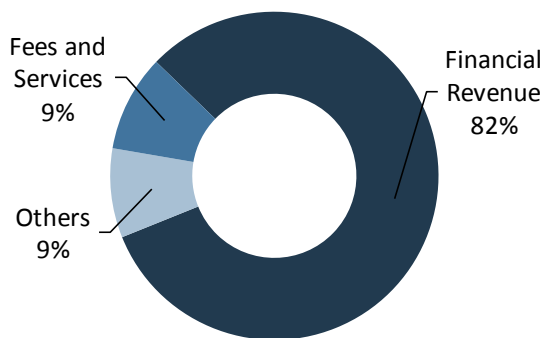
Rio Grande do Sul: **491** Branches
 Santa Catarina: **30** Branches
 Other States: **13** Branches
 Abroad: Miami and Cayman Islands



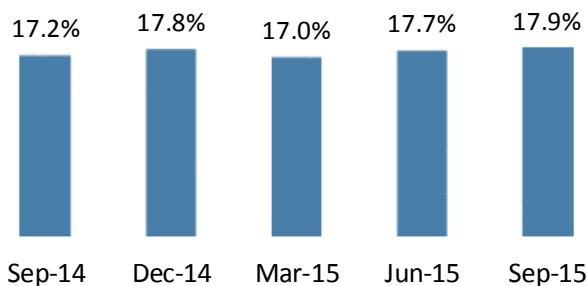
INCOME

	3Q15	3Q14	Change
Adjusted Net Income	269.7	215.3	25.3%
NII	1080.3	979.3	10.3%
Operational Income	359.9	318.6	13.0%
Efficiency Ratio ¹	50.8%	55.2%	-4.4 pp.
Return on Equity ²	19.3%	17.1%	2.2 pp.

Revenue Composition



BASEL RATIO



GUIDANCE

Guidance 2015

Credit Portfolio	7% - 11%
Commercial Credit - Individuals	8% - 12%
Commercial Credit - Companies	6% - 10%
Real Estate Loans	9% - 13%
Provision Cost/Credit Portfolio	3,5% - 4,5%
Allowance for Loan Losses/Credit Portfolio	6% - 7%
Funding	10% - 14%
Ajusted Return on Shareholders' Equity	14% - 17%
Efficiency Ratio	52% - 56%
Net Financial Margin/Interest-Earning Assets	7% - 8%

CORPORATE GOVERNANCE

Listed on BM&FBovespa (Brazilian Securities and Derivatives Stock Exchange) Corporate Governance Level 1, Bannisul 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 and the interest of investors and customers.

Since early 2008, the Bank has established quarterly payment of interest on equity, and historically has remunerated its shareholders by paying interest on capital and dividends above the minimum level required.

At the end of the first quarter of 2014, net of income tax withheld at source, R\$62.2 million were paid and/or provisioned for as interest on capital and dividends.

SUSTAINABILITY

For the Bank, sustainability is the strategic part of the business. It is a management practice that works for the best results, always seeking to improve the well-being of its customers, employees, suppliers, contractors, society, government and the environment. It is a constant concern in all actions and programs adopted by Bannisul, recycling of ideas and attitudes.

Bannisul, as a supportive agent of community initiatives, values and promotes attitudes that impact the communal well-being. Confirming its historic commitment to society, the Bank contributes to the social development through projects in education, culture, sports and environment.

LISTING

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



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Economic and Financial Indicators in R\$ Million.
 1. Efficiency Ratio – 12 months. Personnel Expenses + Other Administrative Expenses/Financial Margin + Revenue From Services Rendered + (Other Operating Income - Other Operating Expenses).
 2. Return on Equity – 12 months.

