

Sustainability Report 2022

A woman with reddish hair tied back is shown in profile, looking upwards with a serene expression. She is holding a glowing, translucent globe in her palm. The globe has the letters 'ESG' written on it in a bold, white font. The globe is surrounded by a grid of white lines and small white dots, giving it a digital or futuristic appearance. The background is a soft, out-of-focus blue sky with light rays. The overall image is framed by abstract, colorful geometric shapes in shades of blue, green, and purple.

ESG

 banrisul

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Claudio Coutinho
Banrisul CEO

Message from the CEO

GRI 2-22

Banrisul drove key strategic areas transformations in 2022. Innovation, people, sustainability, and agribusiness, more than never, experienced the ‘Our Connection Transforms’ concept during our rebranding process that aligns the new brand, also bolsters our connection with customers and partners – respecting our history, and our essence, concerned with the economic and social development of the state of Rio Grande do Sul.

Since 2013, when we signed our first public commitment to the ESG agenda, becoming signatories of the UN Global Compact, we have been taking major steps to build our sustainability strategic agenda, underscoring the social,

environmental, and climate aspects, fine-tuning our strategic objectives. This journey has been witnessing relevant advances and attentive to changes in consumer relations, also Brazil’s economy’s new reality. In 2022, for instance, we started energy consumption from 100% renewable energy sources through contracts in the free market for 100 Banrisul branches. In 2023, from a second bid, we will cover the entire structure.

We are considered carbon neutral relating to direct emissions and energy consumption in 2021 and 2022, following a trend of major Brazilian financial institutions. The adherence to the

We consolidated seven Agro Spaces in Rio Grande do Sul's inland which enabled us to operate with a record credit availability of R\$7 billion in the 2022/2023 crop plan.

Brazilian GHG Protocol Program enabled us to map the greenhouse gas (GHG) emissions over the past two years, and in 2022, we won the Gold Seal – bestowed for conducting a fully-fledged inventory audited by a third party.

We underline our five strategic pillars (Essence, Transformation, People, Efficiency, and Customer), which support our purpose of being the transformational and financial agent of people's lives. Our vision is to be a profitable, sound, and competitive public bank, connected with communities, and offering excellent solutions. In early 2023, we boosted our Essence pillar to convert it into the ESG that adds other sustainability aspects.

From the social perspective, we act as development agents in communities, we also support and sponsor social and environmental-related cultural, sports, and

educational events, also benefiting health in the state of Rio Grande do Sul's capital city and inland. In 2022, we earmarked R\$5.3 million to sponsorships supported by incentive laws, such as the Rouanet law and the Sports Incentive law, besides funds for Children and Adolescents Rights and Elderly Rights.

The agrobusiness, a relevant segment of Rio Grande do Sul's economy, was one the greatest highlights of our loan portfolio, through which we provide services to family and business producers. In 2022, to increment services distribution, we consolidated seven Agro Spaces in Rio Grande do Sul's inland which enabled us to operate with a record credit availability of R\$7 billion in the 2022/2023 crop plan.

In referred cycle, we restructured the human resources area, by adjusting our staff through a Voluntary Dismissal Program, and a public exam.

We encourage innovation by concluding the second cycle of our Startup Acceleration Program, the BanriTech, with the participation of 30 companies from various Brazilian regions. Our information technology infrastructure won a new Data Center, with an international standard structure that combines the Tier-3 certification requirements operating in the state of Rio Grande do Sul. We also launched our e-commerce, the BanriShopping, with 40 partners.

We achieved the purpose of this cycle by fomenting development with sustainability, facilitating the access of our +4 million customers, and also approaching young students to the Institution who are initiating their professional and academic careers.

The Bank's efforts also resulted in a 19.7% loan portfolio growth in December 2022, especially commercial and

rural loans. Individuals' commercial loans advanced 10.3% at the end of the cycle versus the previous period, and corporate loans moved up 23.3%.

We made progress in strengthening our governance with the creation of the Sustainability Committee and the CRSAC, the Social Responsibility, Environmental and Climate Committee, a statutory body to support the Board of Directors. We reached a new positioning, a new concept, and a new brand, which besides our traditional attributes of security, strength, and credibility, portrays the Bank's current momentum: a collective, human, and leading-edge institution.

Cláudio Coutinho
CEO



19.7%
expansion in the
loan portfolio at
the end of the period



10.3%
growth in
commercial credit
for individuals, at
the end of the period



23.3%
increase in
operations for
corporate clients

Banrisul is concerned with the reliability of the information disclosed, therefore, in 2021 and 2022, it submitted the Sustainability Report to external assurance, was conducted by Deloitte.

About this report

GRI 2-2, 2-3, 2-4, 2-5

This Sustainability Report comprises the period from January 1 to December 31, 2022, and encompasses all the companies of Banrisul conglomerate described on [page 26](#). In addition, relevant events are mentioned between this period and the publication of this report.

Banrisul is concerned with the reliability of information disclosed to the market and submits its Sustainability Report to external assurance. In 2021 and 2022, the external limited assurance was conducted by Deloitte.

The consolidated financial statements include Banrisul's operations, premises abroad, subsidiaries (Banrisul Armazéns Gerais S.A., Banrisul S.A. Corretora de Valores Mobiliários e Câmbio, Banrisul S.A. Administradora de Consórcios, Banrisul Soluções em Pagamentos S.A., Banrisul Seguridade Participações S.A), also investment fund quotas in which Banrisul substantially retains or takes risks and benefits.

To report both our performance in the environmental, social, and economic aspects, also the impacts generated, for the second consecutive year, this Sustainability Report adopted the Global Reporting Initiative (GRI) standard indicators, this year under the referenced option, and the Sustainability Accounting Standards Board (SASB).

A smiling woman with dark hair and glasses is sitting at a desk in an office, typing on a laptop. She is wearing a blue long-sleeved top. The background is a blurred office environment with other desks and computers.

2

Banrisul

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Who we are

GRI 2-1, 2-6, 2-8

Banrisul (Banco do Estado do Rio Grande do Sul S.A.) is a mixed-capital corporation, incorporated as a publicly-held company, listed at Level 1 of B3 S.A. – Brasil, Bolsa, Balcão Corporate Governance, under the tickers BRSR3, BRSR5, and BRSR6 – the latter related to highest liquidity stock among those listed in seven different indexes of the stock exchange.

Headquartered in Porto Alegre, the Bank is an indirect public administration body, whose controller is the State of Rio Grande do Sul, Banrisul was founded in 1928, aiming at acting as a regional bank that boosts the economic and social development of Brazil's South region. With a strategic stance in the regional economy, our purpose is to promote the economic and social development of Rio Grande do Sul, as the transformational and financial agent of people's lives,

keeping the focus on the vision of being a profitable, sound and competitive state-owned bank, connected to communities and offering excellence solutions.

Grupo Banrisul formed by its subsidiaries and affiliate offers a wide range of financial products and services, including credit cards, sales polls groups, insurance, private pension, savings bonds, and brokerage services in equities, fixed income, and foreign exchange transactions. Our loan operations comprise individuals and legal entities segments, as well as commercial, real estate and rural financing.

We foment the economic, social, and technological development of the regions in which we operate, contributing to generating income and employment, by maintaining and promoting businesses' growth. In



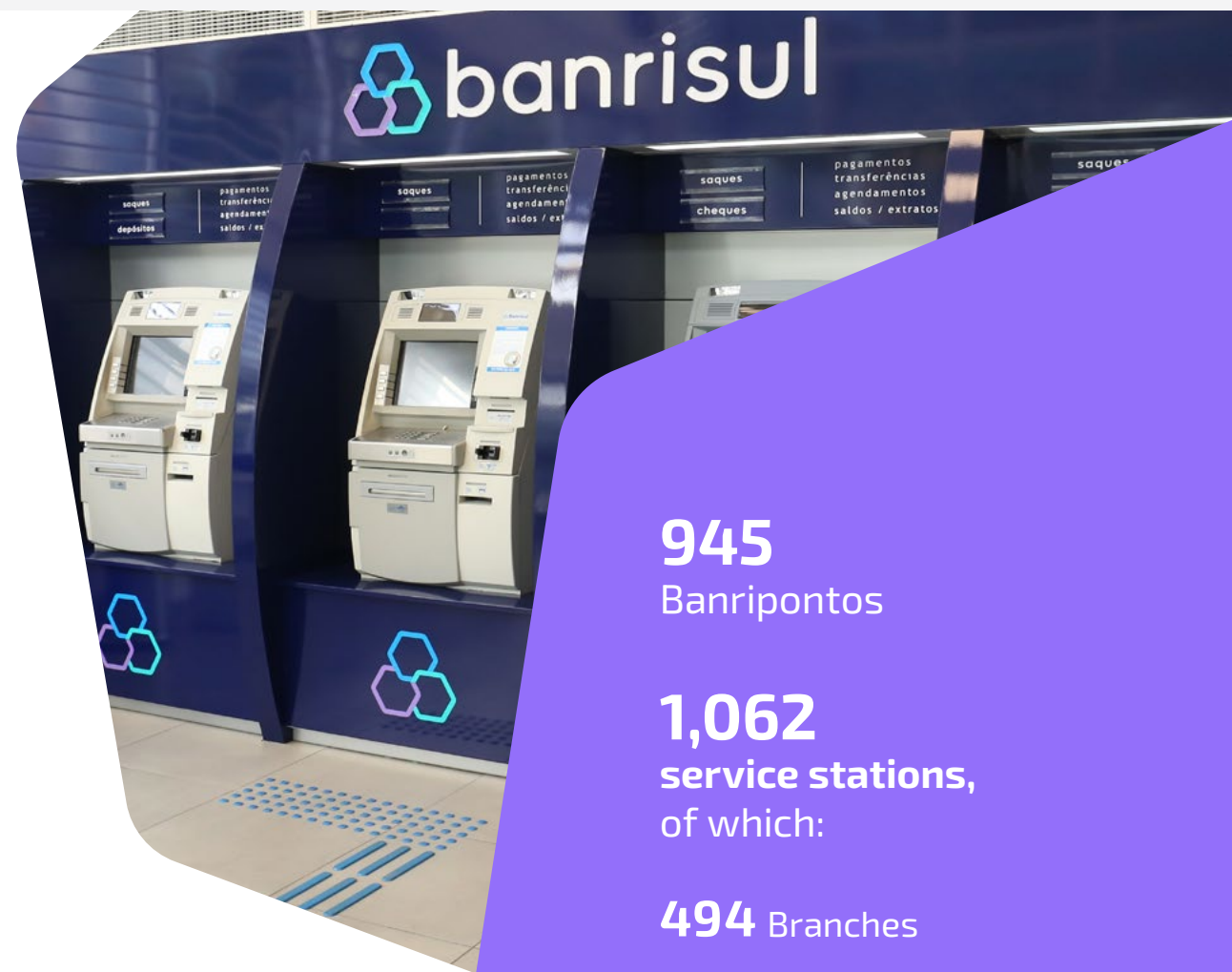


We are ranked amongst the top twenty largest national banks in loan operations, total deposits, shareholders' equity, and net income, amongst other indicators.

the commercial portfolio, we grant lines of credit that rely on Guarantor Funds, including small businesses, to which we offer business training, financial education, and management advisory services for an informed credit decision. We grant lines of credit to Rio Grande do Sul's municipalities to finance capital goods and onlending lines of BNDES (Brazilian Development Bank) for businesses and industries installation and expansion projects.

We participate in environmental, cultural, and community support programs, especially in education, sports, and culture segments.

We are ranked amongst the top twenty largest national banks in loan operations, total deposits, shareholders' equity, and net income, amongst other indicators. We have 8,658 employees and 2,200¹ interns, we are present in virtually all the municipalities of Rio Grande do Sul state, providing access to the financial system and fomenting local development. The Bank has 473 branches in the state of Rio Grande do Sul, 17 branches in the state of Santa Catarina, and four branches in the states of São Paulo, Rio de Janeiro, Paraná, and the Federal District.



945
Banripontos

1,062
service stations,
of which:

494 Branches

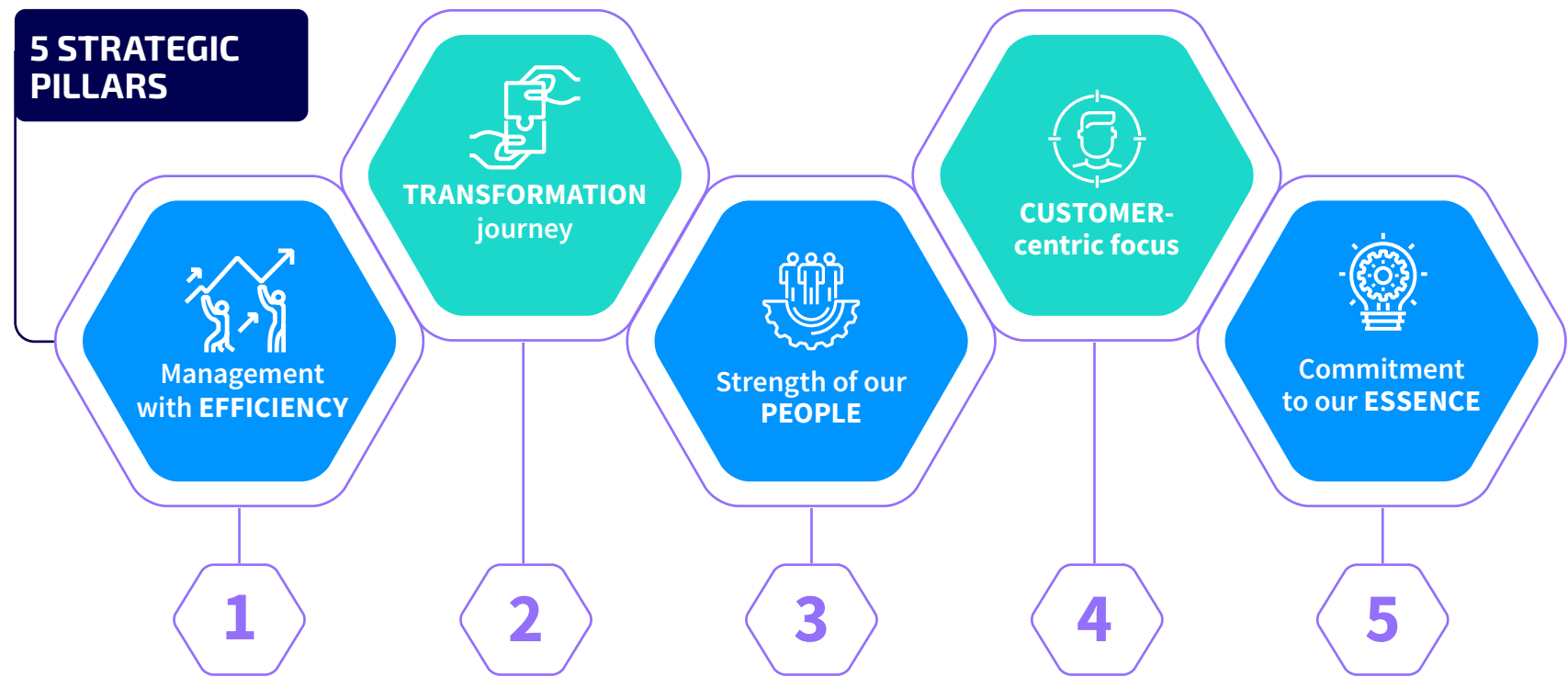
437 ATMs

131 service stations

1. The 2022 Administration Report shows 2,293 trainees. The difference is due to the criteria used in the consultation, which also included those who left during the month. After adjustments, those who left during the month were disregarded for the purposes of the Sustainability Report.

Our strategy

Our strategy, guided by five pillars – Efficiency, Transformation, Customer, People, and Essence – is the cornerstone of the Bank’s purpose and vision. In early 2023, we underwent a strategic planning review cycle, wherein we changed the Essence pillar to incorporate the ESG criteria, envisaging new sustainability aspects to the Bank’s core businesses.



Efficiency

We reached **Efficiency** gains by accelerating and streamlining processes that allow efficient use of resources. In 2022, we implemented the best practices by enhancing risk management, infrastructure, and information technology architecture, including advanced customer digitalization, also the implementation of our first smart virtual assistant, Bah. Our physical service network remains focused on serving various segments and monitoring the financial market's changes and technological advances.

Transformation

Concerning our **Transformation** journey, in 2022, we held the 2nd edition of BanriTech, our startup acceleration program, that relied on 30 businesses

connected to the ecosystem; we inaugurated an advanced technology, innovation, and sustainability center, the Data Center Margarete Fenner. We sponsor innovation events such as the South Summit Brazil and the Mercopar Fair, aimed at the industry we participated in work teams and groups of Febraban (Brazilian Federation of Banks) and the Central Bank of Brazil (Bacen), amongst them, the Open Finance groups and the construction of CBDC – Real Digital. Banrisul's 1st Week of Innovation took place focused on artificial intelligence, user journey, equality, diversity, innovation, and sustainability in the financial market. We were co-founders of Instituto Caldeira's innovation hub, we sponsored NAVI, the artificial intelligence and emerging technologies hub.

Customer-centric

With a **Customer-centric focus**, our digital channels offer the marketplace cashback, points, and payments with Banricompras and the online store Banrishopping. In the branch network, we made improvements such as the installation of the Service Management Terminal (TGA) and improved the statistical model to better serve vulnerable audiences, in addition to promoting distance learning training for employees seeking to further improve the care of this public.

All customer services underwent a voice and language adjustment, thus, promoting a friendlier, seamless, direct, informative, and global communication.



Business innovation and sustainability guide Banrisul's actions that direct lines of credit targeting sustainable projects financing, such as the implementation of photovoltaic energy systems, biodigesters, and low-carbon agriculture, besides the Solar and Wind Energy Sustainability CDC which finances the renewable energy installation.

People strength

Our **People strength** pillar is the path to achieving organizational success. In this regard, Banrisul built an agile and transformational culture to promote employee engagement. In 2022, the performance review system and the feedback policy were enhanced; also a new variable compensation system was implemented coupled with strategy-linked defined objectives. We also concluded the public exam for IT areas and another one for overall staff. Banrisul also created a new Career, Position, and Salary Plan, and a new Succession Management methodology. The setup of a theme committee, and three affinity groups opened room for Diversity, Equality & Inclusion, mobilizing employees from various areas.

Essence

Banrisul remains loyal to its **Essence** that foment the development of micro, small, and medium-sized business activities, especially in the state of Rio Grande do Sul, investing in sustainable development-related products. In 2022, we maintained payroll agreements with various

state government bodies, and the first Affinity branch was inaugurated, with a focus on phygital services (online functionalities built into physical services), targeting high-net worth customers. The agribusiness, a relevant sector in the state of Rio Grande do Sul, in 2022, gained five new exclusive spaces to expand services and underline Banrisul's role as a business partner and facilitator.

Business innovation and sustainability guide Banrisul's actions that direct lines of credit targeting sustainable projects financing, such as the implementation of photovoltaic energy systems, biodigesters, and low-carbon agriculture, besides the Solar and Wind Energy Sustainability CDC which finances the renewable energy installation. In 2022, The project 365 Operation relied on partnerships with Embrapa (Brazilian Agricultural and Research Corporation) and CCGL to encourage rural producers to adopt technologies and good practices in the production chain with the goal of improving sustainable soil management practices.

Awards and recognitions



Banrisul is among the best companies to develop a career in Brazil (**ranking LinkedIn Top Companies 2022**).



Fitch Ratings agency upgrades Banrisul's national rating.



Banrisul stand among Brazil's largest banks (**Valor 1000 Yearbook**).



Banrisul stands out in the Bacen's Top 5 (**Focus Report**).



Banrisul App stands out in the credit card national survey (**Medida Certa Research Institute**).



Multos International recognizes Banrisul.



Banrisul leads as Rio Grande do Sul state-owned company in the Marcas de Quem Decide (Brands of Whom Decides) survey.



Banrisul is the most reminded bank by people from Rio Grande do Sul (**Top Of Mind RS survey**).



Banrisul stands out in the Largest Banks ranking (**Melhores e Maiores 2022 yearbook**).



Banrisul is one of the most innovative companies in the special State-owned and Philanthropic category of the Champions of Innovation ranking (**Grupo Amanhã**).



Banrisul Armazéns Gerais stands out in the **RS Export Award (ADVB/RS)**.



Banrisul Armazéns Gerais receives the **Authorized Economic Operator** certification from the Brazilian Internal Revenue Service.



Banrisul wins Top of **Marketing 4.0** of ADVB/RS



Rio Grande Seguros e Previdência is awarded as Brazil's largest insurer based in the South region (**JRS Trophy**).



Banrisul ranks amongst the Best Brazilian Companies (**Época Negócios 360º yearbook**)



Banrisul has been bestowed the Gold Seal from the **Brazilian GHG Protocol Program**.



Banrisul wins the Empresas que Mais Respeitam o Consumidor (Company that Most Respects the Consumer) award (**Respeito Award 2022**).



Banrisul App remains at the top among the credit cards services best Companies (**CardMonitor**).



Banrisul wins the Top Marketing award 2022 of **ADVB/RS**.



Banrisul is recognized in the **Open Summit Awards 2022**.



Banrisul wins the Top Ser Humano 2022 (**ABRH-RS**).



Banrisul ranks amongst Brazil's largest South region Companies (**South Region's 500 largest companies ranking - Largest & Leaders**).



Banrisul's startup acceleration program wins the **Banking Transformation 2022 Award**.

The year 2022

Rebranding
New brand
New concept



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

ESG



Neutralization of 100% of direct emissions and energy in 2021

Acquisition of **carbon credits**



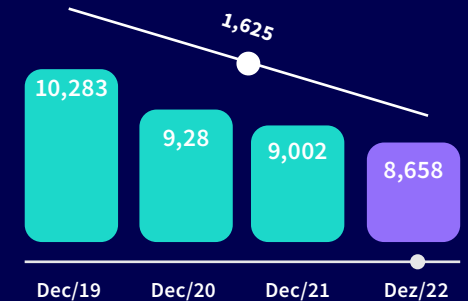
+ IREC renewable energy certificates



Start of the energy transition project for the use of **energy from renewable sources.**

People

Employees



Staff renewal with new public tender, with quotas for different audiences.



274 IT vacancies



1.335 bank clerk vacancies

Voluntary Dismissal Program
511 employees

The year 2022



R\$ 714.9 million net income
↓ 24.6% vs. 2021




R\$ 9.4 billion shareholders' equity
↑ 4.1% vs. 2021



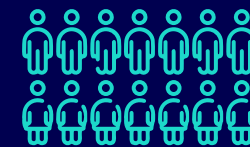
145.6% stock price appreciation
since 2007

R\$ 4.0 billion
market cap

34.5% of women in  leadership positions

4.4 million
customers

494
branches,
473 of which are
in the state of Rio
Grande do Sul



164
thousand
shareholders

Performance

The 2022 cycle saw Brazil's economy strongly slowing down, amid presidential elections, and shocks in the global market's supply. Inflation upsurged in the domestic market, in light of rising oil and agricultural commodities prices caused by the conflict between Russia and Ukraine.

In response to inflationary pressures, the Central Bank of Brazil increased the Selic benchmark interest rates, making credit more expensive. At the same

time, households, merchants, businessmen, and rural producers saw higher costs and the need for leveraging productivity.

When assessing the local, national and international scenarios, Banrisul promoted its rebranding in the market, intensifying its efforts to grant credit to individuals and legal entities, especially the commercial and rural segments. This decision is reflected in a significant expansion of both portfolios during the cycle.

Banrisul promoted its rebranding in the market, intensifying its efforts to grant credit to individuals and legal entities, especially the commercial and rural segments.

Operational performance

Banrisul's operational performance in 2022 was directly driven by the Institution's strategic repositioning aiming at increasing the offer of credit to the population and producers in the state of Rio Grande do Sul. As a result, the loan portfolio totaled R\$49,121.9 million in December 2022, 19.7% or R\$8,079.9 million higher than in December 2021. Rural and commercial credits were the highlights of the portfolio's evolution.

The credit commercial loan surged 10.3% in December 2022, year-on-year, in line with our strategic direction and led by payroll-deductible loan operations, generated by branches network, and banking correspondents. Companies' commercial loans moved up 23.3% in the same comparison, led by working capital lines, especially lines of credit with guarantor funds.

The funds raised were composed of deposits, subordinated debt, and bank notes, asset management totaled R\$87,922.6 million in December 2022, mainly composed of time deposits (55.7%), assets under management (18.0%) and savings deposits (12.8%).

Concerning liabilities, the subordinated debt declined in December 2022, compared to 2021, due to the maturity of 10-year bonds issued by the bank in 2012. Another external funding of the Bank took place in January 2021 to mature in 2031. This is a subordinated debt (Tier II) of US\$300 million, with annual interest of 5.4%, wherein Banrisul may exercise the repurchase option within five years.



The loan portfolio totaled R\$49,121.9 million in December 2022, 19.7% or R\$8,079.9 million higher than in December 2021.

In 2022, Banrisul's second issue of 600 subordinated financial notes totaling R\$300 million was concluded, with a unit face value of R\$500 thousand, and 10-year validity to mature on September 16, 2032, which can be repurchased by Banrisul after the 5th year, as of the date of issue.

Shareholders' equity came to R\$9,420.1 million in December 2022, versus R\$9,048.6 million recorded in December 2021, reflecting the incorporation of results delivered, the payment of interest on equity,

and the provisioning of dividends, the measurement of actuarial liability referring to post-employment benefits (CPC 33 - R1), the foreign exchange adjustments, also the reclassification of foreign exchange variation by written-off foreign investments.

The total assets balance came to R\$113,166.2 million in December 2022, 7.4% higher than in the previous year. In assets composition, loan operations accounted for 43.4% of the total, treasury investments (securities, added to interbank investments, cash and cash equivalents, and derivative financial instruments) 38.9%, compulsory deposits at Bacen 9.5%, and other assets 8.2%.

Treasury investments shrank R\$2,560.6 million to R\$43,980.6 million in December 2022, versus December 2021, primarily

driven by funds allocated to increase loan operations by 19.7% and to settle foreign funding raised in 2012 which expired in February 2022.

Banrisul's subsidiaries continued improving its lines of products and services. Vero acquiring network ended 2022 with 133.8 thousand active accredited merchants with transactions in the last 12 months. During the same period, 452.9 million transactions were captured, of which 320.3 million were with debit cards, 20.7% higher than in 2021, and 132.7 million credit card transactions, up 22.9% year-on-year. In terms of financial volume, the amount transacted totaled R\$43.0 billion, up 18.8% year-on-year. Out of this amount, R\$24.2 billion came from debit cards and R\$18.8 billion from credit card transactions.

Through Banrisul Corretora de Seguros, we make available insurance products under people, assets, rural, savings bonds, and supplementary private pension categories. In 2022, Banrisul launched the life insurance Bem Viver, the private pension funds BanrisulPrev Qualificado, BanrisulPrev Data Alvo and Rio Grande Absoluto Crédito Privado, also the savings bonds BanriCap Master and Banricap Plus, besides rural insurance new solutions. Advancements were seen in digital channels, underscoring the auto insurance, and private pension product management that included the portability from other institutions.

The collection of insurance premiums, private pension contributions, and savings bonds totaled R\$2.6 billion in 2022, up 13.8% from 2021. Total revenue came

to R\$332.6 million, a 21.6% year-on-year growth. Brokerage commissions totaled R\$266.8 million in 2022. In December, 2.2 million insurance contracts were active.



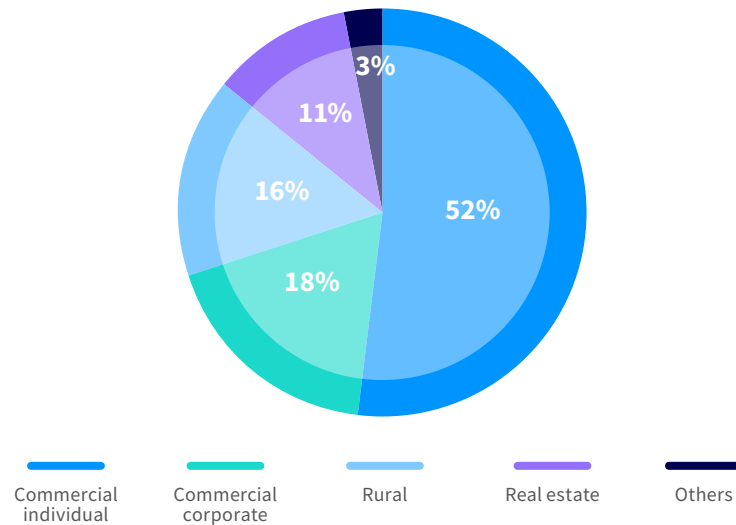
Portfolio balance 2020 and 2021

in Percentage



Portfolio balance 2022

in Percentage



Portfolio balance

in R\$ Billion



Financial performance

GRI 201-1

Banrisul's financial performance was adversely affected by lower margins, higher costs, and in-house restructuring measures for a more sustainable readjustment of expenses.

The Bank implemented the Voluntary Dismissal Program (PDV) for its employees intending to terminate their employment relationship with Banrisul – an action, that on its own, resulted in a negative net effect of R\$65.9 million on the institution's results.

Net income totaled R\$714.9 million in 2022, 24.6% lower than in 2021. It is worthy of note that in 2021, the adjustment of provision for tax contingencies and related tax effect contributed to a 20.1% higher net income in that period.

Adjusted net income¹ came to R\$780.8 million in 2022, with adjusted profitability of 8.5% on average equity for the same period. The 21.2% shrinkage against the adjusted net income in 2021 reflected: lower net interest income; a higher flow of provision for loan losses expenses; revenue growth from banking services and fees; higher adjusted administrative expenses; higher provisions for labor, tax, and civil contingencies expenses; higher other income, net of other expenses; and resulting tax effects.

Since early 2008, we have been maintaining an interest on equity quarterly payment policy, which historically, has been compensating shareholders with the payment of interest on equity (JSCP) and dividends higher than the minimum legally required.

In 2022, R\$360.3 million were paid and/or provisioned in JSCP and dividends, before withholding income tax.



R\$ 3,534.3 million
value-added to
distribute, in 2022



R\$714.9 million
net income, in 2022

1. Net income for the year 2022 was impacted by R\$65.9 million by the 2022 Voluntary Severance Program and the related tax effect, events treated, for the purposes of performance analysis, as non-recurring.

GRI 201-1

Value-added (DVA)

The wealth generated by Banrisul in 2022, measured by the value-added concept, totaled R\$3,534.3 million, of which: 57.5% was allocated to the payment of personnel; 10.2% to equity capital remuneration; 18.4% to the payment of taxes, fees, and contributions; and 3.9% to debt capital remuneration.

In 2022, Banrisul's credit ratings remained stable by risk rating agencies Standard & Poors and Moody's.

Direct economic value generated and distributed (R\$ Thousands)

	2020		2021		2022	
Value-added to distribute	3,830,545		3,855,929		3,534,307	
Net revenue	3,830,545	100%	3,855,929	100%	3,534,307	100%
Economic value distributed⁰	3,321,033	86.7%	3,289,343	85.3%	3,179,300	90.0%
Personnel (compensation & benefits)	1,992,630	52.0%	1,753,667	45.5%	2,033,022	57.5%
Taxes, fees, and contributions	989,855	25.8%	1,024,560	26.6%	649,833	18.4%
Debt capital remuneration	120,382	3.1%	128,897	3.3%	136,099	3.9%
Interest on equity and dividends	218,166	5.7%	382,219	9.9%	360,346	10.2%
Economic value retained	509,512	13.3%	566,586	14.7%	355,007	10.0%



3

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Corporate governance

GRI 3-3

Since 2007, Banrisul has been listed on Level 1 of B3's Corporate Governance, in accordance with the best market practices, fully abiding by the requirements of its listing level and additional aspects which are requirements of other governance levels of the stock exchange, which confers to the institution, the rating of greater transparency, equity, and proper accountability. Such listing also builds value for shareholders and reinforces our credibility towards investors and customers.

Our governance advancements over the past years have been perceived, with relevant effects in 2022: Fitch Ratings, one of the world's leading risk rating agencies, upgraded Banrisul's Long-Term National Rating to 'AA-(bra)', with a stable outlook. Fitch considers Banrisul's corporate governance solid and steady, without great changes in the Bank's long-term overall strategy.

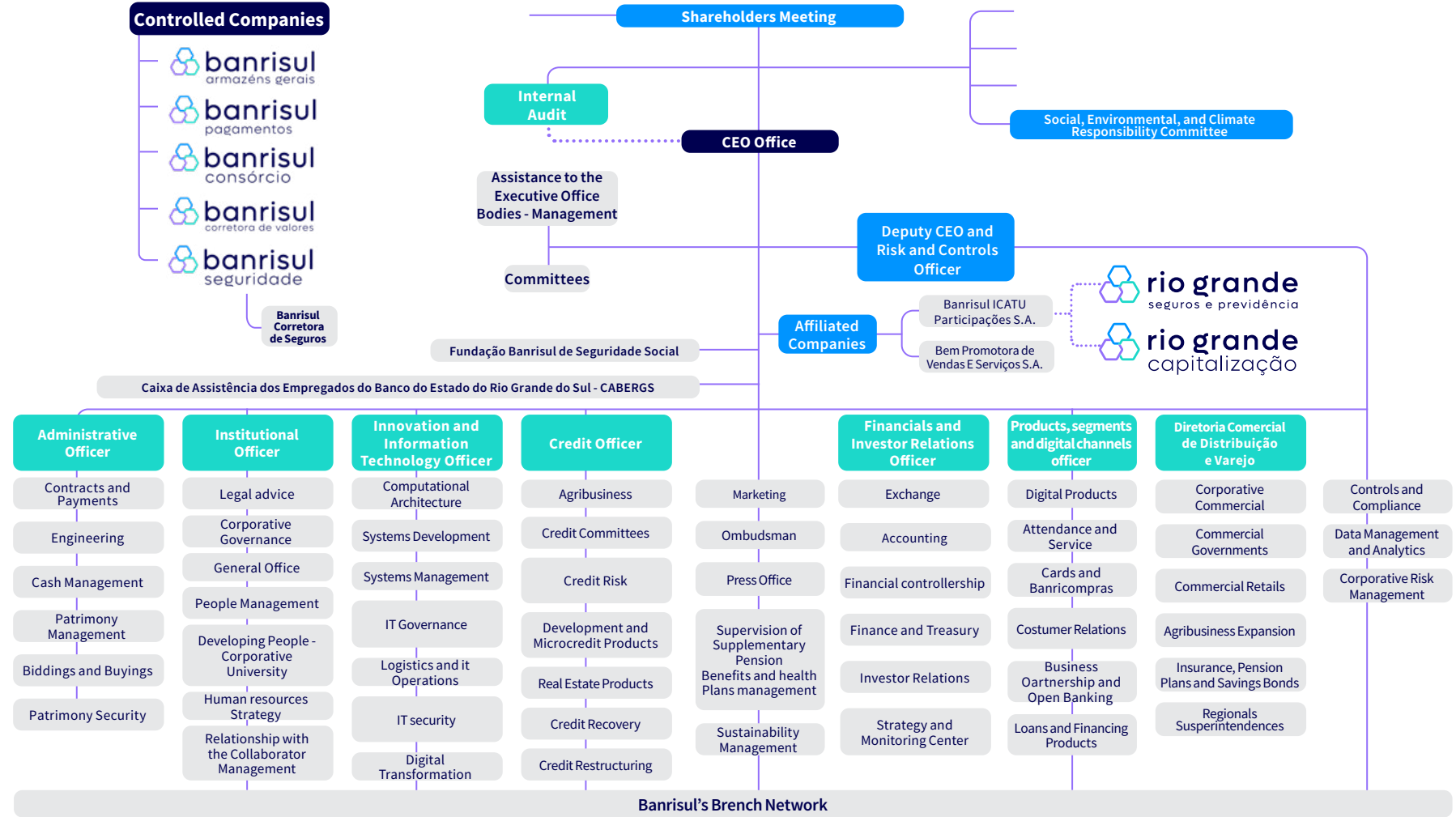


All updated governance-related information can be found on our website.

Governance structure

GRI 2-9, 2-10, 2-11, 2-12, 2-13, 2-14, 2-16, 2-18, 2-20

Banrisul's management is composed of the Board of Directors and the Board of Executive Officers, which rely on Statutory Committees and Management Committees as advisory bodies.



Board of Directors

Board of Directors members	Executive or non-executive role	Independence	Term of office
 Jorge Luís Tonetto	Chairman – non-executive role	No	2021 - 2023
 Claudio Coutinho Mendes	Vice chairman- executive role	No	2021 - 2023
 Irany de Oliveira Sant’Anna Junior	Board member – executive role	No	2021 - 2023
 Márcio Gomes Pinto Garcia	Board member – non-executive role	No	2021 - 2023
 Eduardo Cunha da Costa	Board member – non-executive role	No	2021 - 2023
 Ramiro Silveira Severo	Board member – non-executive role	Yes	2021 - 2023
 João Verner Juenemann	Board member – non-executive role	Yes	2021 - 2023
 Rafael Andréas Weber	Board member elected by minority common shareholders- non-executive role	Yes	2021 - 2023
 Adriano Cives Seabra	Board member elected by minority preferred shareholders- non-executive role	Yes	2021 - 2023
 Márcio Kaiser	Board member, nominated by employees – non-executive role	No	2021 - 2023

The Board of Directors (BD) is composed of 10 members, one of the vacancies is assured to minority common shareholders, one to minority preferred shareholders, and another one to employees’ representatives. To fill in this last vacancy, an electoral process takes place through an external platform that aims at positioning all the candidates with equal opportunities to submit their proposals, thus, making the process seamless and set up.

Members are elected for a combined two-year term of office, up to three consecutive re-elections are allowed. The Shareholders’ Meeting elects them and can withdraw them at any time. It shall be incumbent upon the controlling shareholder to designate the board’s chairman and vice chairman, and the chairman cannot hold an executive position at the Institution.

In line with the Nomination and Succession Policy (drawn up in accordance with CMN Resolution 4,878/2020 and other applicable legislation), Banrisul’s Bylaws state that the Company undertakes to ensure, by 2030, that at least 30% (thirty percent) of the vacancies in the bodies of Senior Management, the Audit Board and Statutory Committees will be allocated to Diversity, a commitment that extends to the Banrisul Group’s subsidiaries. In addition to management eligibility requirements, the policy sets out that the nominees’ capacity and experience, their time availability to perform the duties and complementary expertise, experience, and behavior shall be observed. The Company’s bylaws provide that, at least, one-third of the members shall be independent.

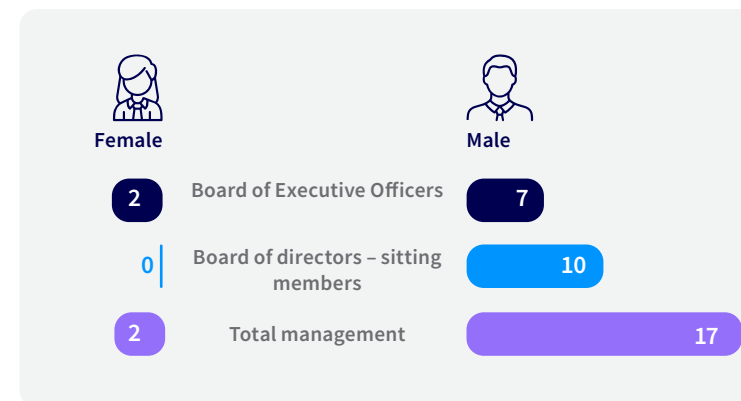
The BD sets out overall business policies and oversees the management of Banrisul’s officers at monthly meetings wherein key impacts, risks, and business opportunities are assessed.

The BD performance is extended to the review and resolution of policies, strategies, and capital management thresholds, the Stress Test Program, Business Continuity Management Policies, Liquidity Contingency Plan, ICAAPSIMP, Capital Plan and Capital Contingency Plan, as well as the Company’s essential role in the approval of the Risk Appetite (RAS), assisted and recommended by the Risk Committee (CR), the Board of Executive Officers and Risk Officer (CRO).

The Board is also liable for yearly reviewing its performance, the Board of Executive Officers, and the chief executive officer, individually and anonymously. Answers are compiled in the format of a report and made available to the Eligibility and Compensation Committee, which analyzes compliance and suggests improvements in the execution of responsibilities.









Gender indicator



Fiscal Council

The Fiscal Council is an independent body that oversees the Management's activities, liable for analyzing, rendering an opinion, and issuing quarterly financial statements, amongst other responsibilities provided for by prevailing laws. Its four members and four deputy members are elected every two years at the Annual Shareholders' Meeting (ASM).

Fiscal Council Members	Executive or non-executive role	Independence	Term of office
 Bruno Pinto de Freitas	Sitting member, elected by majority shareholders – non-executive role	No	2021 - 2023
 Rogério Costa Rokembach	Sitting member, elected by majority shareholders – non-executive role	Yes	2021 - 2023
 Gustav Penna Gorski	Sitting member, elected by minority common shareholders – non-executive role	Yes	2021 - 2023
 Reginaldo Ferreira Alexandre	Sitting member, elected by preferred shareholders – non-executive role	Yes	2021 - 2023
 Bruno Queiroz Jatene	Deputy member, elected by majority shareholders – non-executive role	No	2021 - 2023
 Tanha Maria Lauer mann Schneider	Deputy member, elected by majority shareholders – non-executive role	Yes	2021 - 2023
 Vicente Jorge Soares Rodrigues	Deputy member, elected by majority shareholders – non-executive role	Yes	2021 - 2023
 Paulo Roberto Franceschi	Deputy member, elected by preferred shareholders – non-executive role	Yes	2021 - 2023

Audit Committee

The Company’s Audit Committee is a permanent body, in compliance with CMN rules and applicable laws, which can be shared with subsidiaries. The Committee is composed of three members compliant with the requirements to perform the role, pursuant to the laws and prevailing rules. Members are elected by the Board of Directors, after the Annual Shareholders’ Meeting, with a two-year term of office, removed from office at any time, and re-election is allowed up to the maximum term provided for by laws. Their activities are set forth by Law No. 13.303/2019 (State-Owned Companies Law), CMN Resolution No. 4.910/2021, and other prevailing laws, besides the duties set out by Banrisul’s bylaws, and its charter.

Audit Committee members

Executive or non-executive role

Independence

Term of office



João Verner Juenemann

Coordinator – non-executive role

Yes

2020 - 2022



Carlos Biedermann

Member - non-executive role

Yes

2021 - 2023



Eraldo Soares Peçanha

Member - non-executive role

Yes




2021 - 2023

Eligibility and Compensation Committee

The Compensation Committee is elected by the BD and is composed of three members who shall also fulfill the conditions to perform their duties in financial institutions' statutory bodies and other institutions authorized to operate by the Central Bank of Brazil. The term of office is of three years, members can be removed from office at any time and re-elected until the maximum period authorized by laws.

The Eligibility and Compensation Committee, pursuant to CMN Resolution No. 3.921/10, advises the Board of Directors in the calculation of compensation by analyzing future, internal and external scenarios, also eventual impacts on the management compensation policy of the Banks and its subsidiaries. This committee considers the market practices, identifies significant inconsistencies in relation to similar companies, and proposes the adjustments necessary.

Eligibility and Compensation Committee members

	Executive or non-executive role	Independence	Term of office
 Arnaldo Bonoldi Dutra	Member - non-executive role	Yes	2021 - 2024
 José Luiz Castro Mendel	Member - non-executive role	Yes	2021 - 2024
 Giuseppe Lo Russo	Member - non-executive role	No	2021 - 2024

Risk Committee

The Risk Committee is a permanent body, with at least, three and at most five members, with a two-year term of office, nominated and removed from office by the Company's Board of Directors, at any time, under terms provided for in the Brazilian Monetary Council.

Risk Committee members

Executive or non-executive role

Independence

Term of office



João Zani

Coordinator - non-executive role

Yes

2022 - 2024



José Luis Campani Lourenzi

Member - non-executive role

No

2022 - 2024



Carlos Eduardo Schonerwald da Silva

Member - non-executive role

Yes

2022 - 2024



Luanda Pereira Antunes

Member - non-executive role

Yes

2021 - 2023



Márcio Gomes Pinto Garcia

Member - non-executive role




Yes

2021 - 2023

Social, Environmental, and Climate Responsibility Committee

Banrisul relies on a permanent Social, Environmental and Climate Responsibility Committee, composed of at least, three and at most, five members, nominated and removed from office by the Company's Board of Directors, at any time, under the terms provided for in the Brazilian Monetary Council rules. This CRSAC interfaces with the Risk Committee.

Social, Environmental, and Climate Responsibility Committee

	Executive or non-executive role	Independence	Term of office
 Cláise Muller Rauber	Coordinator - non-executive role	No	2022 - 2023
 Wagner Lenhart	Member - non-executive role	No	2022 - 2023
 Marcus Vinicius Feijó Staffen	Member - non-executive role	No	2022 - 2023
 Jorge Luís Tonetto	Member - non-executive role	No	2022 - 2023
 Marilene de Oliveira Ramos Murias dos Santos	Member - non-executive function	Yes	2023-2023 ¹

¹ Sworn in 2023

Board of Executive Officers

The Board of Executive Officers with executive roles is composed of one chief executive officer, one vice chief executive officer, at least, five and at most, seven officers, shareholders or not, residing in the country.

Board of Executive Officers members	Executive or non-executive role	Independence	Term of office
 Claudio Coutinho Mendes	Chief executive officer - executive role	No	2021 - 2023
 Irany de Oliveira Sant'Anna Junior	Vice chief control and risk executive officer - executive role	No	2021 - 2023
 Claíse Muller Rauber	Products, segments, and digital channels officer - executive role	No	2021 - 2023
 Fernando Postal	Distribution and retail commercial officer - executive role	No	2021 - 2023
 Jorge Fernando Krug Santos	IT and innovation officer - executive role	No	2021 - 2023
 Marcus Vinícius Feijó Staffen	Chief financial and investor relations officer - executive role	No	2021 - 2023
 Osvaldo Lobo Pires	Credit officer - executive role	No	2021 - 2023
 Wagner Lenhart	Institutional officer- executive role	No	2021 - 2023
 Marivania Ghisleni Fontana	Administrative officer - executive role	No	2021 - 2023



Management compensation

GRI 2-19

Total Management compensation is defined yearly at the Extraordinary Shareholders' Meeting (ESM), as proposed by the Board of Directors, which subsequently regulates the distribution of this compensation for members of the board and statutory committees.

Members of the board of directors receive monthly fixed fees, without benefits or variable compensation.

Executive officers are entitled to monthly fees, and representation allowance, besides Banrisul's profit sharing (PLR).

Related Parties

GRI 2-15

The key instruments adopted by Banrisul to identify and manage conflict of interests are provided for in Article 156 of the Brazilian Corporation Law and Article 25 of Banrisul's bylaws. The Code of Ethics and Conduct is disclosed to internal and external stakeholders.

In the event of a potential conflict of interests, members of the Board of Directors, Audit Committee, and Ethics Committee shall abstain from referred resolutions, and cases of Related Party transactions deemed relevant by the executive board shall be referred to the Board of Directors for analysis and issue of a recommendation, according to the Related Party Transaction Policy.

Risk management

GRI 4-DMA

Corporate risk and capital management is a strategic and crucial tool for a financial institution. Management procedures and policies are formalized in the document ‘Corporate Risk and Capital Integrated Management Structures’, available at Banrisul’s investor relations website, Corporate Governance/Risk Management section, jointly with the Pillar 3 Report, that presents risk management-related publicly information, and the analysis of risk-weighted assets - RWA, reference shareholders’ equity - PR and leverage ratio - RA.

The guidelines assist in the optimization of resources to achieve the objectives outlined

in the business strategy, aiming at minimizing the risks to which the Bank is exposed to protect the assets and the interests of its customers, shareholders, employees, and other related parties.

All the Institution’s employees, interns, and outsourced workers are liable for the practice of behavior measures that prevent risk exposure, within the limit of their responsibilities. To separate the roles and responsibilities of the areas and persons involved in the risk management process, Banrisul adopts the Three-Line of Defense strategy.



Three lines of defense

1

FIRST LINE

Performed by strategic, business, and support areas. Within the scope of their activities, they assure the effective management of risks, processes, and controls.

2

SECOND LINE

It provides the methodology and support necessary to manage the risks assumed by the first line, and is carried out by areas assisting the development and monitoring of risk, control, and compliance management: the control areas. It has its level of independence in relation to the first line, while on the managerial front, it can directly intervene to modify and build internal controls and risk systems.

3

THIRD LINE

Internal audit. It assesses the first two lines, proposes improvements, and assigns the corrective measures necessary, with an independent report to the Senior Management and Governance Bodies.

At Banrisul, the Corporate Risk and Capital Integrated Management comprises the companies composing the Institution's Prudential Conglomerate and is carried out continuously and seamlessly, as provided for in CMN Resolution No. 4.557/17. The identification and monitoring of risks associated with other companies of Grupo Banrisul, controlled by members of the Conglomerate or from which these hold interest, are centralized at the Corporate Risk Management Unit - UGRC, linked to the Control and Risk Executive Board.

Risk mapping and monitoring

GRI 2-23, GRI G4-DMA, 207-2

Our risk management monitors, controls, assesses, analyzes, and plans goals and capital needs yearly, aiming at mitigating credit, market, IRRBB, liquidity, operational, social, environmental, and climate risks associated with the Prudential Conglomerate, informing the main results of actions to the Risks Committee, key executive of the institution, the board of directors, and regulators.

Risk management

We treat capital management as a continued process, compatible with the nature of our operations, the complexity of products and services offered, also the dimension of our risk exposure.

Concerning S2 segment institutions, according to the rules to be fitted into prudential regulation, the Capital Adequacy Assessment Simplified Internal Process, or ICAAP_{SIMP} has been introduced as capital management enhancement.

Banrisul, aiming the appropriate credit risk management, follows discussions of the Bacen Public Consultation Notice 78/20 (standard partially issued), which

discloses a set of normative proposals for the prudential treatment applicable to payment services and Bacen Resolution No. 229/2022, which sets out procedures to calculate the amount of risk-weighted assets -RWA referring to credit risk exposures subject to the calculation of capital requirement through standard approach - RWA_{CPAD}.

In 2022, Banrisul started adopting a new risk assessment methodology in strategic areas to pose operational risks. We advanced the association between loss and risk events with a continued improvement that allows for assessing operational risks and accordingly, the adoption of mitigation initiatives

to be grounded on more consistent information, assisting in the decision-making process. Document 5050 was submitted every six months to the regulator, the Operational Risk Statement – DRO, moving forward with the new processes set forth by Bacen Resolution No. 3.979/20 and related rules.

Banrisul, from analysis and new automatic links, such as higher losses scanning and analysis of new rules, saw advances in the process of combining events and risks with continued database improvements.

Concerning loan operations, Banrisul also adopts the following mitigation measures:

- Contractual clauses evidencing the borrower's obligation to abide by related laws and adopt regular monitoring;
- Contractual clauses providing for the possibility of early maturity of operations in the event of irregularities;
- Verification of environmental licenses and certificates validity;
- Requirement of Biosafety Quality Certificate (CQB), issued by the Brazilian National Biosafety Technical Committee (CTNBio);
- Application of form for the survey of contamination indication in urban properties (LIC);
- Application of social, environmental, and climate analysis questionnaire for operations above R\$10 million;
- Monitoring of agribusiness loan operations with social, environmental, and compliance systems.

In development credit, we follow the socio-environmental policy of the BNDES (Brazilian Development Bank) for business lines related to the financial institution. Long-term financing complies with the requirements of official legal authorities, BNDES, and respective environmental licenses composing the mandatory documentation.



Anticorruption policy

GRI 205-1, FN-CB-510a.2

Our Anticorruption Policy comprises the adoption of procedures and controls, as well as preventive measures to prevent acts of corruption. The policy is restated according to the law amendments to enhance controls and adhere to the best market practices.

Banrisul is subject to Brazilian and foreign anticorruption laws which enforce the adoption of integrity procedures, aiming at mitigating the risk of any person, acting on the Bank's behalf, offering undue advantage to a public official, to earn benefits of any nature. Cross-border laws, including, but not limited to the U.S. Foreign Corrupt Practices Act of 1977 and the UK Bribery Act of 2000, besides Law No. 12.846/13 (Anticorruption Law), provide for the adoption of specific policies and procedures to prevent and fight against illegal acts connected with

corruption of public administration bodies, and government agents to ensure any type of advantage. Laws require that the Bank maintains its books and records in order, also an internal controls system to certify the accuracy of information, besides preventing illegal activities.

In the event of failure to comply with the Policy and related rules, measures shall be adopted according to the level of the violator's relationship with the Bank:

Managers, other collaborators, and/or others also shall be held liable if they are aware of any violation and do not communicate this fact to the People Administration Unit or the Whistleblowing Channel.



For more information on our
Corruption Prevention Policy
[click here](#)

- if Employee, the penalties provided for in the Personnel Regulation Penalties shall be adopted, suited to the treatment of non-compliance;
- if the Officer or member of the Board/Committee, the non-compliance shall be reported by internal audit to the board of directors, observing the provisions applicable to Banrisul's Whistleblowing Channel Policy;
- if Intern or Outsourced Worker, the contractual penalties shall be adopted.

Banrisul's Whistleblowing Channel is a communication tool through which employees, customers, users, partners, or suppliers report situations indicating illegal acts of any nature related to the Institution's activities that may affect the Bank's image and/or threaten its internal controls and the compliance program.

The channel is available at the institutional website or via Bank's intranet, where it is possible to access a form to register the complaint, which can be completed anonymously. The Board of Directors half-yearly analyzes Banrisul's Whistleblowing Channel Report, which describes the number also the nature of complaints received, the appropriate areas to deal with this situation, the average term of treatment, and the measures adopted.



Access the Whistleblowing
Channel here

As a signatory of the United Nations Global Compact, Banrisul reiterates its commitment to promoting its employees' wellness and guaranteeing the rights of its customers and suppliers.

Ethics & Integrity

GRI 2-23, 2-24, 3-3

Our values are defined in our Code of Ethics: Transparency, Ethics, Commitment, Integration, and Efficacy, besides principles and guidelines, such as integrity, respect for diversity, respect for people, employee appreciation, social and environmental responsibility, respect for competition, respect for image and services excellence.

These values mean the foundation for the following in-house documents: Anti-Money Laundering and Anti-Terrorism Financing Policy, Compliance Policy, Internal Controls Policy, Whistleblowing Channel Policy, and Code of Ethics and Conduct.

Besides the channel that receives complaints on the intranet and institutional policies, Banrisul's employees also receive training on the Code of Conduct and Ethics, and Anticorruption.

Banrisul adopts its management guidelines in all items, solutions, procedures, and in-company operations, as well as in the activities carried out by its affiliates, partners, and external service providers, ensuring a consistent and checkable methodology. The guidelines observe reliable criteria and can include public access data, whenever these are available.

As a signatory of the United Nations Global Compact, Banrisul reiterates its commitment to promoting its employees' wellness and guaranteeing the rights of its customers, suppliers, and all related parties. Therefore, the Bank's social risk management aims at mitigating eventual violations of human rights, by adopting proper preventive measures.



Access our
Code of Ethics here

ESG Management

GRI 2-23, 201-2, SASB FN-CB-410a.2

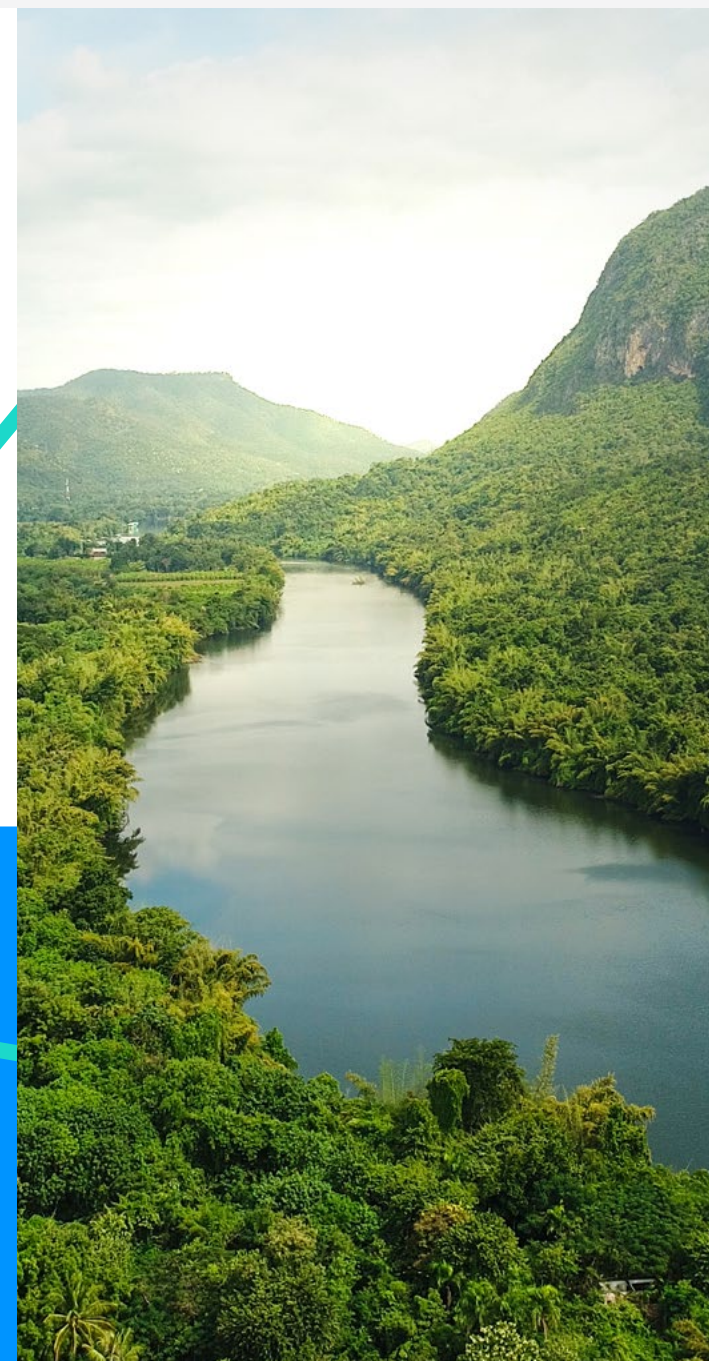
In 2022, we continued investing in solid governance mechanisms, especially through the executive Sustainability Committee, advisory to the board of executive officers, also the setup of the Social, Environmental, and Climate Responsibility Committee, which advises the board of directors. The Sustainability Strategic Agenda has been built and aims at guiding the initiatives for the upcoming years, the GHG direct emissions mitigation project as one of the most relevant goals, in addition to credit products and services-related projects under a sustainability perspective.

During the 2022 cycle, the Board of Directors approved Banrisul's new Social, Environmental, and Climate Responsibility Policy – PRSAC, a result of a review of Banrisul's Social and Environmental Responsibility Policy – the PRSA, effective since 2016. This Policy sets out guidelines ruling the Bank's social, environmental,

and climate responsibility actions compatible with the nature of its activities, and the complexity of its products and services, balanced with business opportunities contributing to the sustainable development of the regions in which it operates.



Get to know PRSAC - Banrisul's Social, Environmental, and Climate Responsibility Policy, [here](#).



Meanwhile, Banrisul continuously optimizes its sustainability-oriented management, aligning actions, processes, operational routines, and strategies to the 10 principles of the UN Global Compact. The initiative sets out essential values internationally accepted in the areas of human rights, labor relations, environment, and anti-

corruption, looking at actions to the benefit of a more inclusive and equal global market. Currently, the Pact relies on +16 thousand members, amongst businesses and organizations, distributed in 70 local networks, in 160 countries.

Banrisul also adheres to and maintains projects and initiatives that contribute to the Sustainable Development Goals (SDG) and intends to initiate an SDG diagnosis in 2023.

Also within the credit scope, Banrisul adopts the Green Taxonomy (Febraban) as a methodology to analyze the risk exposure profile. The assessment occurs from borrower's rating through its CNAE code, in three dimensions: contribution to the green economy, exposure to climate changes, and exposure to environmental risk.



Material topics

GRI 2-29, 3-1, 3-2

In 2022, Banrisul carried out a fully-fledged materiality study, including a benchmark of pairs' material topics, besides an analysis of in-company and sector documents, such as ratings and ESG standards. As a result, a list of material topics was elaborated for the sector, discussed in interviews with stakeholders relevant to the business, and, subsequently, the study underwent a phase of prioritization through an online survey with a higher group of related parties. The results verified got through a weighting methodology for responses according to each group of respondent stakeholders and were consolidated along with an analysis of the impacts of topics consulted.

Impacts were analyzed from in-company risk documents, wherein eventual impacts related to each topic were surveyed, duly classified as to their nature, and subsequently added to the consolidation of materiality results, reaching the final list of material topics.



New topics were added to the previous materiality: Diversity and inclusion; Corporate governance and integrity; Data privacy and security; Partners and suppliers management; Human capital development; Eco-efficiency and Financial inclusion


and education. Other inclusions referred to the topics: Risk approach and opportunities relating to climate

change, and Service quality, which were built in the Environmental, social, and climate risks strategy, Sales practices and customer satisfaction, respectively. The risk management topic that may significantly impact businesses was also added to the environmental, social, and climate risk strategy.

IMPACT ASSESSMENT
GRI 3-3

Material Topics



 Click on the icons of the topics to find out how they are being impacted.



banrisul

Stakeholder relationship

Customers.....	49
Society	57
Employees	64
Partner and supplier management	79
Government Authorities	81

4



Customers

GRI 3-3



The customer-centric focus is one of Banrisul's five strategic pillars, driving us to monitor the banking sector's technological transformations to always offer the best experience in financial solutions, raising the satisfaction level.

Banrisul's commercial operation is committed to promoting services that meet customers' needs, ensuring accessibility, and fomenting innovations, startups, and benefits. We remain committed to ensuring customer loyalty with ethics, transparency, and confidence, we always pursue the adoption of additional practices to make feasible the best social inclusion conditions.

The customer-centric focus is one of Banrisul's five strategic pillars, driving us to monitor the banking sector's technological transformations to always offer the best experience in financial solutions, raising the satisfaction level.

In the first half of 2022, the first exclusive branch was inaugurated for the Affinity group, in the city of Porto Alegre, specializing in high net-worth customers. During the cycle, new spaces were also opened, and training and development were provided to new professionals. To leverage the customer journey, we devised improved products and services made available on digital channels: credit cards, the opening of accounts, and limit and investment management.

Also in 2022, we started installing the Customer Management Terminal (TGA) at the branch's network to enable customer referral to the sector suited to his profile,

centralizing data, and monitoring customer experience, besides controlling and abiding by legal requirements. The installations should be concluded by the first half of 2023.

Besides branches, we provide services via our BanriPontos correspondents which are accredited merchants wherein various banking services are offered, with the advantages of greater distribution, and extended business hours, besides the availability of a physical channel that provides various banking services.

We are in line with the Vulnerable Stakeholder Protection Policy, proposed by Bacen, we are signatories of the Febraban Self-Regulation (with guidelines for better services – SARB4), we also abide by the Consumer Defense Code regulation (CDC) and the Brazilian Standards (NBR), to comply with accessibility requirements. Over the past years, Banrisul has been advancing its statistical model to better serve vulnerable stakeholders, and now includes systems

to classify the vulnerability level as low, medium, and high, besides promoting EAD training to educate employees about how to deal with these stakeholders. The communication with these customers also needs to be more instructional and monitored through surveys.



Relationship channels

As a way to maintain financial services accessible to all customers, Banrisul analyzes its physical presence in points of access, in low population density or economically underprivileged areas, adopting the urbanization rate criterion—only in the state of Rio Grande do Sul.

At the end of 2022, Banrisul recorded 494 banking branches, 437 ATMs, 131 service stations, 24-hour telephone service (*Banrifone*), mobile app, internet banking, Banrisul Ombudsman, Consumer Call Center (SAC), support to digital channels and whistleblowing channel.

In the Internet and Mobile Banking digital channels, 2022 saw an advanced access

experience and utilization of online products and services, besides the implementation and suitability of digital channels to Banrisul's New Visual Identity.

In 2022, digital channels, including PIX (instant payment), grew by 1,8% in total transactions made through channels available: digital, ATMs, correspondents, and Banrifone. In 2021, the percentage was 80.0%.

The Internet Banking (Home and Office Banking) and Mobile Banking (My Account, Affinity, and Office App), accessed via Banrisul app, in 2022 recorded 546 million accesses, up 21.2% from 2021, an average of 1.5 million daily accesses

— including PIX transactions. In 2022, total transactions made through these channels advanced 15.5%, with several financial transactions 37.6% higher than the previous year, up 13.8% in volume transacted. Banrisul app now also makes available a new marketplace for online shopping, the Banrishoping, and new services for consortium members.

Banrisul's smart virtual assistant, Bah, still in the phase of tests will be available soon to clarify doubts on the Bank's digital channels with agility and optimization of resources. Such evolution will enable greater customer journey qualification in the use of these channels, which will be translated into higher convenience and security.



In 2022 we recorded
546 million
accesses on the
Banrisul application



↑ 15.5%
Transactions
carried out in
Internet Banking
and Mobile Banking
in 2022



99.5%

**were answered/
solved within five
business days.**

Banrisul SAC is the first-level service channel that provides information on Banrisul's products and services, it makes locks and cancellations, besides registering and sending complaints, requests, accolades, and suggestions. SAC is a 24/7 service

and is free of charge. In 2022, SAC answered 352,268 demands, of which 99.5% were answered/solved within five business days. Out of these demands, only 7.5% were complaints, 50.4% lower than in 2021. Most of the demands (87.0%) referred to requests for information.

Banrisul's Ombudsman that seeks to shore up bonds between the Institution and its customers through transparency, also ensuring services quality, was recognized for its actions in 2022 as one of the Best Cases in the country in the Brazil Ombudsman Award, promoted by the Brazilian Association of Company-Customer Relations. Another highlight of this unit's journey was the recent setup of Quality Management, concerned with the management and mitigation of demands in the Ombudsman channel. Therefore, Banrisul seeks to be fine-tuned with the financial market's movement of building this channel as a strategic area, enabling the leverage of substantial results in customer satisfaction and enhanced in-company processes.

The Ombudsman acts to solve customers'/ users' demands when primary sources of service do not respond satisfactorily, as the last resort for relationships with stakeholders. In 2022, the Ombudsman received 4,810 demands, of which 1,408 referred to protocols registered in the Ombudsman channel, including official letters answered; 1,341 referred to demands registered at Bacen; other 2,061 referred to Procon (consumer protection agency) demands.



In 2022, Banrisul continued supporting the Rio Grande do Sul agribusiness, one of its priorities, with a focus on a rising small and medium-sized producers portfolio supported by Banrisul through its funds, BNDES onlending, and funds adjusted by the National Treasury. Since 2021, Banrisul *Agro Spaces* have been inaugurated to maximize the Bank's scope of customized services, technical support, and financial guidance by sector specialists in the municipalities of Santo Angelo, Cruz Alta, Passo Fundo, Bagé, Sant'Ana do Livramento, Ijuí, and Carazinho. In 2023, other 10 *Agro Spaces* are expected to be inaugurated.

Information security and privacy

GRI 3-3

Since 2018, the General Data Protection Law – LGPD has been defining new rules and responsibilities to provide an environment with greater security and control of information. The application of penalties has been in force since August 2021, requiring structural changes in virtually all segments of the Institution. Banrisul observes guidelines and market good practices and also has been advancing its processes and information governance.

Banrisul adopts the Information and Cyber Security Policy (PSIC), which sets forth the basic principles to be adopted to protect in-company's and customers' data and information, as well

as their systems and assets, ensuring confidentiality, integrity, authenticity, availability, and traceability of these data and information. PSIC is edited in three versions, yearly updated, and destined for internal stakeholders, contractors and customers.

The data privacy and protection impact on the Bank's processes, also the need for resources to mitigate potential adverse effects, led the senior management to set up the Data Privacy and Protection Governance Program, as part of the measures to mitigate potential negative impacts. During this process, the Data Management and Analytics Unit was set up, besides

the nomination and structuring of the DPO – Data Protection Officer, in charge of protecting data, the in-company activities compliance with LGPD, also the focal point between the Institution, the holders of personal data and the National Authority of Data Protection – ANPD.

The Data Privacy and Protection Program comprises, amongst others, the following fronts of action:

- Mapping of activities involving the personal data treatment, identifying their life cycle from collection to removal of information, as well as due legal classification;

The data privacy and protection impact on the Bank's processes led the senior management to set up the Data Privacy and Protection Governance Program.



- Service channel to the holders of personal data, so that to ensure the exercise of rights provided for in LGPD;
- Elaboration of a flow rule to conform third-party agreements with LGPD, also an indication of clauses required in commercial and administrative agreements, besides the definition of a methodology to identify the relation Operator x Controller x Joint Controllers;
- Guarantee of personal data privacy and protection in the development of new products and services through Privacy by Design and Privacy by Default methodologies;
- Creation of guidelines to treat and answer LGPD-related security incidents, complementary to the Information and Cyber Security Policy; and

- In-company dissemination of a culture of data protection and privacy, by means of employee training about LGPD and its impacts on the corporate environment, besides the creation of a webpage with topic-related content.

Banrisul's team participates in Febraban's Advisory Group of New Technologies and discussion groups about Bacen's Real Digital - CBDC, besides the Digital Wallet and DeliveryVersus Payment - DvP Wholesale, also concerning the use of CBDC.

In 2022, we renewed the PCI – DSS certification, in compliance with the international standards issued by independent auditors that reinforce procedures to enhance security in credit and debit card transactions in the acquiring network.

Aiming at protecting customers and employees against virtual attacks and abiding by Bacen Resolution 4.893 concerning Information and Cyber Security, Banrisul bolstered awareness campaigns, such as the Safe Internet Day, and adhered to the campaign Digital Safety Week, promoted by Febraban. In addition, free EAD courses were offered, such as LGPD (General Data Protection Law) and Information Security training.

Since the onset of the COVID-19 pandemic, Banrisul has had a handbook including guidelines on safe remote work, with various tips of conduct for remote access. In addition, the Bank published a manual including guidelines on the retrieval of blocked e-mails and the promotion of regular campaigns for customers and employees in different channels to raise awareness of safe behavior on the Internet.

Banrisul started devising a new monitoring system for electronic transactions - PIX, based on rules and

machine learning; the monitoring of debit and credit card transactions; the self-evaluation of Open Banking's cyber security requirements; the cryptographic keys protection improvement; and the mitigation of unavailability risks, as well as the implementation of key block and behavioral biometry.

In 2022, we kicked off a project that will widen the means of payment options via credit cards, such as IPVA, GAD-E, and bank slips, we consolidated the collection payment service via PIX, broadening the receivables options for the state government of Rio Grande do Sul, accredited businesses and local governments. In the same cycle, Banrisul started making available the hybrid bank slip, allowing Banrisul's payee customers to offer the payment of their bank slips via QR Code or bar code. The PIX transaction also relies on independent withdrawal modes PIX *Saque* and PIX *Troco*.



Society

GRI 203-1

Banrisul acts to the benefit of the community, by fomenting cultural, sports, educational, social responsibility, and technological innovation projects through sponsorships and support backed by tax incentives and donations. We analyze the social, cultural, and economic aspects of projects in communities and regions, understanding their potential, interests, and needs, seeking to promote integration and sustainable regional development.

In 2022, Banrisul allocated R\$5.3 million to sponsorships via tax incentives, such as the Rouanet law and the Sports Incentive Law, and funds for the Rights of Children and Adolescents, and the Elderly, always abiding by the conditions provided for in-house rules and laws related to this topic.

Concerning sports, we support soccer schools in the city of Canoas, the tennis project *Lapidando Cidadãos*, in the city of Vacaria, also the Rio Grande do Sul Tennis Circuit, as part of our strategy to promote citizenship, human development, and respect for equality.

Concerning culture, we highlight the activities of *Casa de Cultura Mario Quintana* and *Cinamateca Paulo Amorim* and *Mostratec*, in Novo Hamburgo. Events such as the

Forum of Distributed Generation in Rio Grande do Sul, promoted by FIERGS, and the first edition of the South Summit in Brazil also relied on our sponsorship.

The objective of these actions is to develop the economy in various regions of the state, promoting advances, access to cultural spaces, also the conservation of cultural, material, and immaterial heritage, boosting the local innovation ecosystem.



Financial Inclusion and Education

GRI 3-3



Banrisul builds its strategies based on the Bacen Notice No. 34.201/19, the Organization's Social and Environmental Risk Responsibility Policy, and the commitment assumed in the construction of Banrisul's Sustainability Strategic Agenda.

Financial education represents a relevant contribution to the Brazilian National Financial System's strength and efficiency, besides reiterating institutions' commitment to ethics and responsibility in the conduction of their actions. Concerning customers and the public in general, Banrisul's engagement with raising awareness about the use of credit and money delivers positive results for the Bank's image, transparency, and users' experience.

Banrisul builds its strategies based on the Bacen Notice No. 34.201/19, the Organization's Social and Environmental Risk Responsibility Policy, and the commitment assumed in the construction of Banrisul's Sustainability Strategic Agenda. The annual planning and respective budget are submitted to the People Management Committee and the Banking Management Committee, and the strategy is led by the People Development Unit – Corporate University, supported

by a Work Group composed by employees linked to various technical areas working as financial education multipliers, directly acting in communities with contents, activities, and language suited to different types of public.

Demands are identified through research made in the Bank's profiles and social media, contents are elaborated for posts and quizzes, and surveys on the Intranet with employees. After lectures and workshops for external stakeholders, surveys are conducted allowing us to analyze the level of knowledge, interest, and needs concerning financial education, as well as thoughts and content applicability after the event.

Major initiatives concerned with young students and the community in general are:



The joint creation of a strategy to monitor young apprentices with educational institutions accredited by Banrisul;



Creation of modules for young students of *Projeto Pescar* and the *Jovem Aprendiz* Program;



Conduction of webinars and content development at Moodle platform for employees and interns.

In 2023, the definition and qualification of multipliers are expected across the regions, also the minimum development of financial education activities by region, broadening the state-wide distribution.

In 2022, key objectives achieved were:



The launch of a financial education path at Moodle platform for employees;



The development of posts on social media;



Strategy to monitor young apprentices at educational institutions partnering with the program.

Social and environmental projects

Banrisul Projeto Pescar

This project provides professional qualification in administrative services for 16-19-year-old young students, who subsequently are qualified to work as an intern at the Bank. In 2022, we recorded 20 participants in the 19th class of the project, which relied on the participation of Banrisul's voluntary employees to teach logical reasoning, mathematics, project management, general culture, and financial education. In 2023, a new selection process will take place for the 20th class, when up to 30 young students will be selected.

André Barbosa's testimony, an 18-year-old student of the 19th class of Banrisul Projeto Pescar, who is working as an intern at the Bank.



My mother encouraged me to enroll at Banrisul Projeto Pescar and I was selected. During 2022, I have learned things that I only would be acquainted with 20-21 years old, such as financial education, financial mathematics, emotional control, teamwork, and cooperation, amongst other content that helped me to become the best version of myself, also bringing more job opportunities. After all this learning, and evolvment process, I was blessed with an internship at Banrisul, I am so grateful to the Bank, and the people who taught me to play the leading role.

André Barbosa



Banrisul Museum

The museum received +4,000 visitors at *Espaço Memória* Banrisul and kicked off a renovation for the qualification of Technical Reserve facilities, aiming at improving asset preservation conditions, researchers' services, and safety at work. The museum also answers academic research internal and external demands, besides developing support content for the Bank's communication sectors, such as Investor Relations, Media Relations, and Marketing Unit.

#Banrieduca Program

In 2022, the program built various financial education strategies for young people, among them: meetings with the Banrisul *Projeto Pescar* and the *Jovem Aprendiz* Program classes, comprising 90 young people; webinars involving 128 interns; interest survey with the workforce, poll, and financial education tips along with stakeholders, with 14,802 views on Facebook and Instagram.

Sign language update

The consolidation of an inclusive environment for everyone is at the core of Banrisul's concerns, with concrete effects on employees' qualifications to provide fully-fledged services to external stakeholders, including people with disabilities. In 2022, +170 employees were trained in the Sign language and other 62 employees attended the Sign Language Study and Practice classes.

Jovem Aprendiz Program

Over 300 young students use the Bank's quotas at educational institutions, government bodies in the Justice branch, and also within Banrisul's general management. These young students have the opportunity to practice what they have learned at institutions, such as Banrisul Corporate University, which also monitors these young students' development, and organizes activities involving various Banrisul entities and managers.



#Banrieduca Program

Participants included
90 young people
and **128 interns**



170 employees
trained in Sign
Language



Programa Sementes (Seeds Program)

Benefited
4,606 families

More than
62.6 million seeds
were distributed for
agro-ecological projects.

Programa Sementes (Seeds Program)

Concerned with households' support and the development of the country's southern region, this program benefited 4,606 farmers' families, schools, and indigenous and quilombola people in 2022. Over 62.6 million seeds were distributed through 51 projects for ecologic orchards and projects developed by schools.

In 2022, we supported various programs, we attended fairs, and cultural, sports, social, and sustainability events, also to benefit health and education, such as the Book Fair of Porto Alegre, the Cinema Festival of Gramado, the *Porto Verão Alegre*, and theme fairs, *Expobento*, *Fenadoce*, *Expointer*, *Expodireto*, *Fenasoja*, besides family agriculture fairs.



The *Programa Sementes* participates in annual fairs and events in the state of Rio Grande do Sul. In 2022, this program for the first time attended the 23rd *Expodireto Cotrijal*, in a historic edition that hit records of public and businesses. During the event, various types of fruits and vegetables were delivered to the Association of Marketers of Colorado – FECOL, contributing to food safety and income generation for 19 agricultural families pertaining to the organization. The delivery relied on the participation of Banrisul's officers, executives, and employees.



Delivery of seeds of Banrisul
Programa Sementes

Gravataí branch project called '*Orgânico é nosso chão em Gravataí*' (organic production is our ground in Gravataí).

Benefited group - Coopema's associates - Cooperative of Morungava Small Producers

Coopema – Cooperative of Morungava Small Producers, was founded in 2013 in the municipality of Gravataí, aiming at setting up an association of family producers of this city and other locations to receive assistance from Emater/Ascar - RS concerning the transition to the organic production. The agricultural activity of the members, who are registered in government social programs, is essentially ecologically based, destined for survival, and whose surplus is sold in short chains through institutional sales.

Through Banrisul Programa Sementes donations, this project can continue promoting healthy food family production, building food and nutritional safety for associates. The arrival of this program also contributed to increasing surplus production and subsequent sale in the institutional markets of the School Food Program, the *Alimenta Brasil* Program, and the Gravataí Food Program.

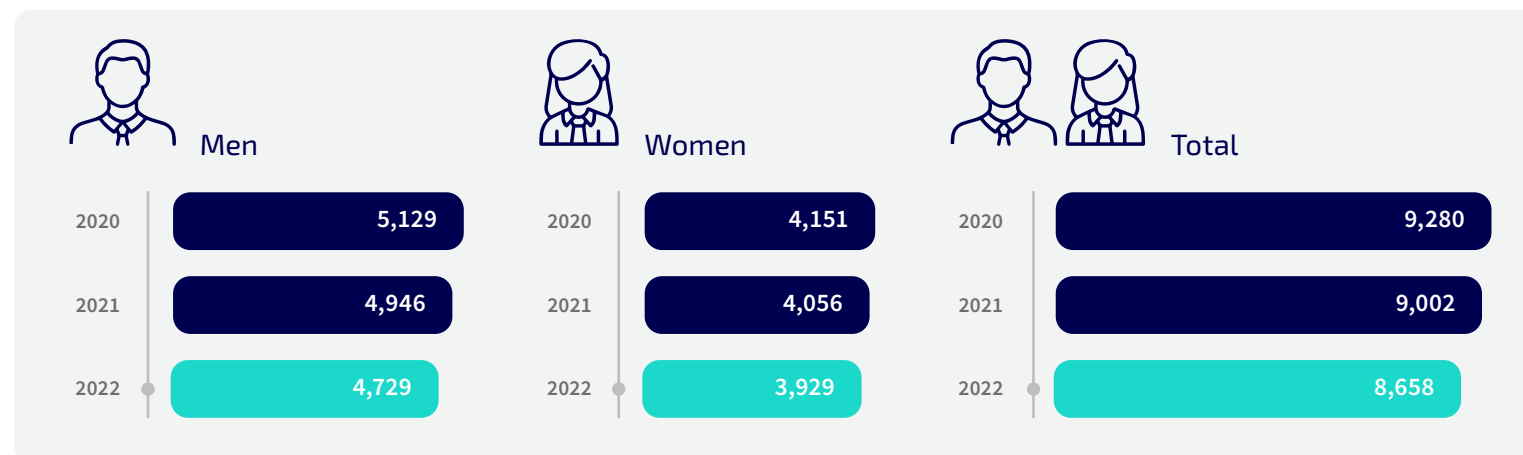
Employees

GRI 2-7, 2-8

Banrisul is focused on people management excellence, one of our five strategic pillars, and continuously directs its efforts to employee development and engagement. The Bank believes that its 94 years of history are the results of each employee’s effort since its foundation.

After the COVID-19 pandemic, when remote work was widely employed, Banrisul promoted a smooth transition to implement this mode of work in a structured manner and permanently as an alternative to face-to-face work. In 2022, remote work was defined for the positions wherein such mode was possible, as provided for in the collective agreement. In areas, such as IT, remote work became more frequent, and, in administrative areas, it was possible to adopt such a mode with previously defined shifts.

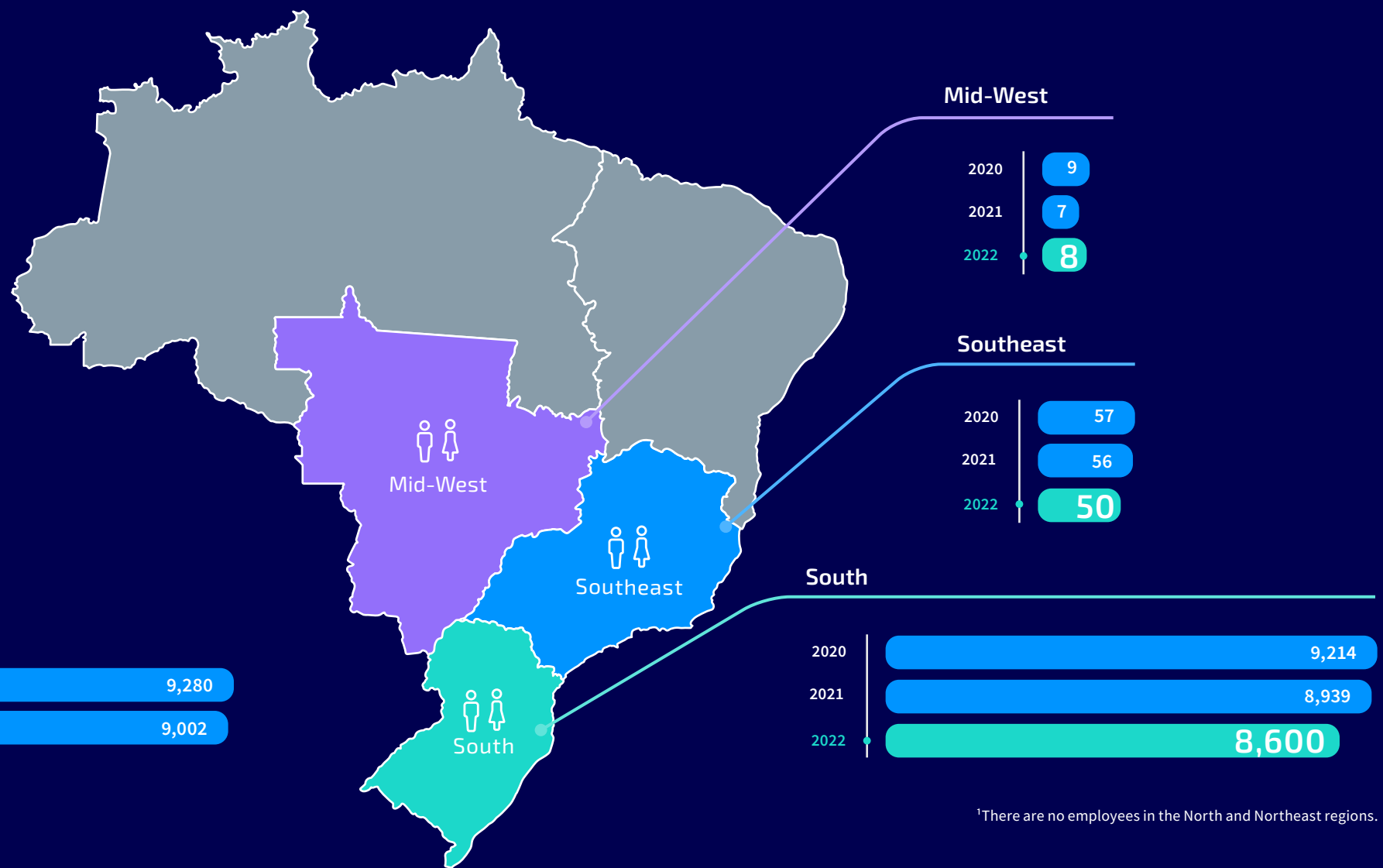
Information on permanent and full-time employees by gender^{1,2}



¹The categories of temporary workers, collaborators without guarantee of hours, and part-time employees totaled 0 people.

Information on permanent and full-time employees by region¹

Total 8,658 employees in 2022



¹There are no employees in the North and Northeast regions.

In order to identify and develop possible successors for strategic functions, the Succession Management project was created, which in the first cycle mapped 50 critical key positions in the organization and identified around 100 employees with potential opening room to draw up an Individual Development Plan for those talents identified.

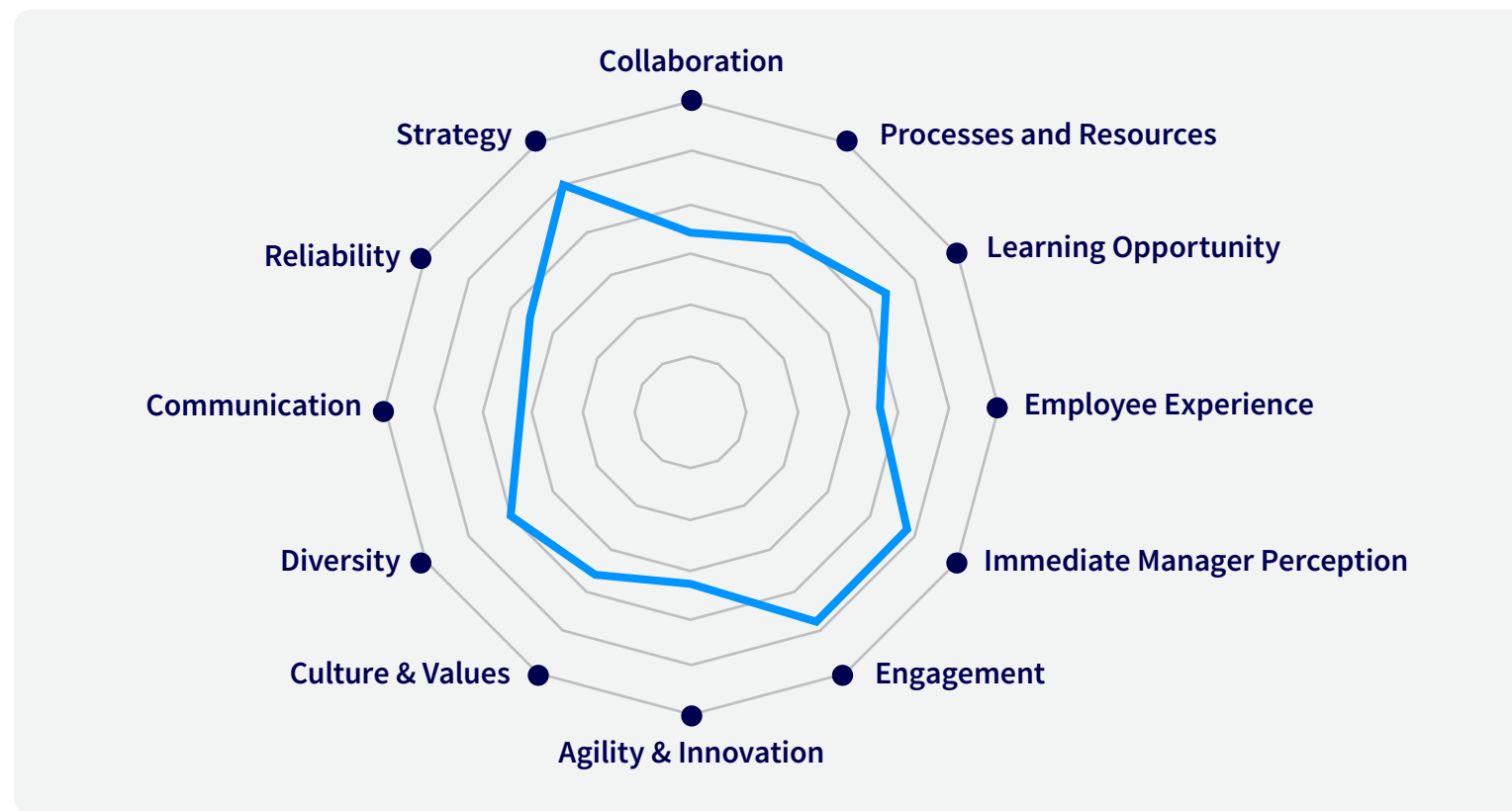
To understand the internal stakeholders' wishes, measure the organizational climate, and sustain team engagement, Banrisul yearly conducts an Organizational Climate Survey that seeks to identify employees' perception towards relevant topics for the Bank from which an action plan is devised for the following period, meeting the points identified in the survey.

The most recent survey was conducted in 2021, with 73% of engagement, and contributed to helping the Bank to understand the outstanding points, those to be improved according to employees' vision.

Banrisul measures engagement in two ways:

1. Engagement Radar




A behavioral analysis tool that helps to measure and assess employees' perception, according to previously defined dimensions, creating a spectrum. The further away from the central point, the highest the relation with dimension, and accordingly, if closer to the central point, the lowest is the relation with dimension.



2. Engagement indicator

It represents employees' perception towards the Bank's internal environment. With this indicator, in every new research, it is possible to measure the impact of actions developed and direct future actions to enhance the corporate environment.

Below, is a summary of actions initiated after the 2021 survey:

	 Career Paths	 Competency management	 Employee journey
Objective	<p>Paths are a way to manage careers, by suggesting a map of professional development and career ladder possibilities. As these paths make feasible the Career, Position, and Salary Plan (PCFS), firstly usual career paths were defined at Banrisul, indicating development possibilities connected with improved business core competencies. This project envisages:</p> <ul style="list-style-type: none"> ● Set out possible career paths at the branches network and general management; ● Define overall onboarding and career ladder criteria; ● Map knowledge, skills, and attitudes required in each position. 	<p>This is the management that indicates the development of essential knowledge and skills for the organization's strategy, making it more productive through human capital. This is a model that permeates more than one Human Resources process, currently present in Competencies Review, Selection Processes, Leadership Development, and Succession Management.</p>	<p>Promote a systemic vision about each phase of the employee journey under employee perception. Conduct in-company surveys on these phases to identify process improvement opportunities, align employees' experiences with the company's values and culture, also promote a closer human relationship with employees. This will be a continued and cyclical action, fully focused on the identification of opportunities.</p>
Dimensions	<p>Employee experience; Learning opportunity; Strategy, culture, and values; Engagement; and Processes and resources.</p>	<p>Employee experience; Learning opportunity; Strategy, culture, and values; Collaboration; Immediate manager perception; and Engagement.</p>	<p>Culture & values; Employee experience; Learning opportunity; Strategy; Collaboration; Immediate manager perception; Engagement; and Processes & resources.</p>

	 Creation of a Diversity, Equality & Inclusion Committee; Creation of Affinity Groups	 Align culture, Core Competencies, and Leadership	 Succession management	 Engagement surveys
Objective	<p>Taking into account the need for collaboration that Diversity, Equality & Inclusion require:</p> <ul style="list-style-type: none"> ● Firstly, three affinity groups were created: gender equality, race/ethnic group, and PwD, aiming at mobilizing and involving employees with an affinity with these topics, a space to exchange and propose actions. All employees are invited to participate. ● A Diversity, Equality & Inclusion Committee was created, aiming at providing support to affinity groups, looking at equality in actions suggested, also proposing indicators related to the topic. 	<p>The Organizational Culture's improvement project key objective is to reinforce the Bank's strengths and enhance points of performance improvement.</p> <p>This project is divided into four phases:</p> <ul style="list-style-type: none"> ● Culture diagnosis; ● Definition of the desired culture; ● Implementation and dissemination; ● Culture monitoring. 	<p>This project aims at identifying and developing potential successors for the organization's most strategic positions. Through this project, employees will be mapped with the potential to undertake these positions, and an Individual Development Plan will be drawn up for each one of these talents.</p>	<p>Conduct Climate and Engagement Survey in line with Strategic Planning, and through this active listening, deploy improvement actions along with key areas.</p>
Dimensions	<p>Diversity; Culture & Values; Employees Experience; Collaboration; and Engagement.</p>	<p>Culture & values; Employee experience; Learning opportunity; Strategy; Collaboration; Immediate manager perception; and Engagement</p>	<p>Culture & values; Learning opportunity; Strategy; Immediate manager perception; Engagement; and Processes & resources.</p>	<p>Culture & values; Employee experience; Learning opportunity; Strategy; Collaboration; Immediate manager perception; Engagement; and Processes & resources.</p>

Health, safety, and wellness

Health, safety, and wellness directly affect the Bank's results, as employees with higher life quality look set to be more productive and content. We understand that investing in these aspects is a win-win relationship: it is good for the Institution, and good for people.

Therefore, we always seek to offer a healthy and proper workplace.

In early 2023, Banrisul started executing an integral health new project for employees, approved in the previous cycle, which includes workplace physical activity, in light of return to the on-site work after the COVID-19 pandemic, besides running, walking, and biking programs.

We also offer (for now only for the the headquarters, located in downtown Porto Alegre), the bicycle storage service for employees who use this means of transportation that use this means of transportation to get to work.

With regards to occupational health, we have Specialized Services in Safety Engineering and Occupational Medicine – SESMT that offer other alternative services for employees. During 2023, Banrisul will stimulate the practice of sports, with a benefit program to go to the gym, including mental and nutritional health in medical services.



Diversity, equality, and Inclusion

GRI 3-3, 405-1

In 2022, Banrisul set up an in-house committee, which along with equal gender, PwD, and Race /Ethnic affinity groups, have been engaged with developing leaderships to stimulate a more diverse and inclusive workplace. This committee also trains employees about this topic and supports communication areas, so that the Institution maintains a language in line with this culture wherein everyone feels represented. In 2023, we intend to create other affinity groups to broaden employees' involvement with these topics.

The groups initiated in 2022 were:



Gender Equality Group

its actions derive from the current Women Acceptance Group, opening up the agenda, addressing gender equity issues and spreading respect for diversity.



Race/Ethnic Affinity Group

it discusses agendas related to the black culture appreciation, with experiences within the Bank, besides increasing the afro-descendants' representativeness across all areas of the Bank.

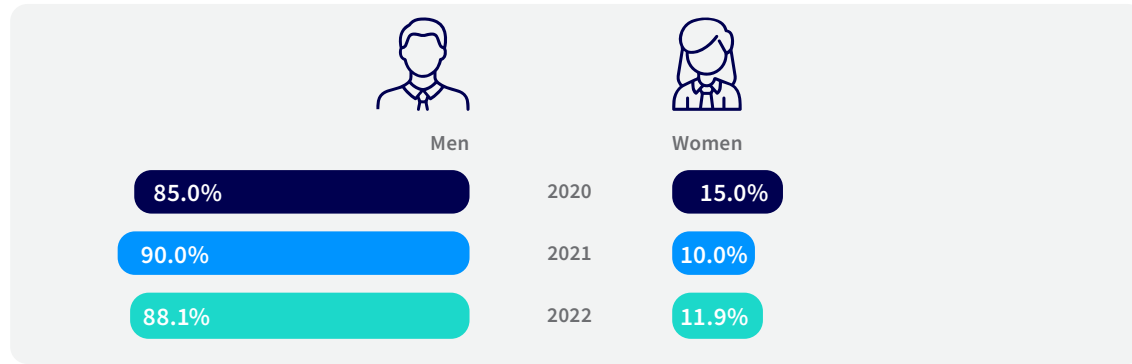


PwD Affinity Group

it receives and accepts collaborators with or without disabilities, for discussions and initiatives concerned with equal labor relations, mitigating stigmas and ableism towards an increasingly more inclusive culture.



Percentage of individuals composing governance bodies, by gender | GRI 405-1



Percentage of individuals composing governance bodies, by age group | GRI 405-1

Age group	2020	2021	2022
Below 30 years	0.0%	0.0%	0.0%
Between 30 and 50 years	32.5%	27.5%	26.2%
Above 50 years	67.5%	72.5%	73.8%

Percentage of employees by employee category, by gender | GRI 405-1

	Superintendent		Manager		Analyst		Assistant		Non-commissioned position		Interns		Other	
	Men	Women	Men	Women	Men	Women	Men	Women	Men	Women	Men	Women	Men	Women
2020	70.1%	29.9%	61.8%	38.2%	62.7%	37.3%	55.9%	44.1%	51.2%	48.8%	43.0%	57.0%	53.7%	46.3%
2021	66.2%	33.8%	61.1%	38.9%	61.4%	38.6%	63.5%	36.5%	50.2%	49.8%	43.2%	56.8%	55.7%	44.3%
2022	66.7%	33.3%	60.1%	39.9%	60.5%	39.5%	55.8%	44.2%	49.7%	50.3%	39.5%	60.5%	54.8%	45.2%

Caption: Men Women

Percentage of employees by employee category, by age group | GRI 405-1

Employee Category	Age group	2020	2021	2022
Superintendent	Below 30 years	0.0%	0.0%	0.0%
	Between 30 and 50 years	37.3%	32.4%	31.9%
	Above 50 years	62.7%	67.6%	68.1%
Manager	Below 30 years	2.0%	1.6%	1.7%
	Between 30 and 50 years	68.2%	69.0%	69.9%
	Above 50 years	29.9%	29.5%	28.4%
Analyst	Below 30 years	2.0%	2.0%	2.1%
	Between 30 and 50 years	61.7%	65.3%	66.2%
	Above 50 years	36.2%	32.7%	31.7%
Assistant	Below 30 years	7.2%	2.0%	0.0%
	Between 30 and 50 years	69.7%	68.9%	66.2%
	Above 50 years	23.0%	29.1%	33.8%
Non-commissioned position	Below 30 years	7.3%	4.2%	2.2%
	Between 30 and 50 years	67.9%	68.5%	67.0%
	Above 50 years	24.8%	27.3%	30.8%
Interns	Below 30 years	86.7%	89.4%	88.0%
	Between 30 and 50 years	12.8%	10.6%	11.6%
	Above 50 years	0.5%	0.1%	0.4%
Other	Below 30 years	1.8%	0.5%	0.5%
	Between 30 and 50 years	59.8%	57.1%	57.4%
	Above 50 years	38.4%	42.4%	42.1%



Percentage of employees by employee category, by color and/or race¹ | GRI 405-1

Employee Category	Color or race	2020	2021	2022
Superintendent	Black	0.0%	0.0%	0.0%
	Brown	0.0%	1.5%	1.4%
	White	100%	98.5%	98.6%
	Indigenous	0.0%	0.0%	0.0%
	Yellow	0.0%	0.0%	0.0%
Manager	Black	1.4%	1.5%	1.8%
	Brown	2.1%	2.1%	2.6%
	White	96.3%	96.2%	95.3%
	Indigenous	0.1%	0.1%	0.1%
	Yellow	0.1%	0.1%	0.2%
Analyst ²	Black	2.4%	2.5%	2.7%
	Brown	2.2%	2.7%	2.9%
	White	94.9%	94.4%	94.1%
	Indigenous	0.1%	0.1%	0.1%
	Yellow	0.3%	0.3%	0.2%

Employee Category	Color or race	2020	2021	2022
Assistant	Black	4.3%	4.7%	2.6%
	Brown	2.6%	2.0%	1.3%
	White	93.1%	93.2%	96.1%
	Indigenous	0.0%	0.0%	0.0%
	Yellow	0.0%	0.0%	0.0%
Non-commissioned position	Black	2.3%	2.2%	2.0%
	Brown	3.2%	3.0%	2.7%
	White	94.3%	94.5%	95.1%
	Indigenous	0.1%	0.1%	0.1%
	Yellow	0.2%	0.2%	0.2%
Others	Black	2.4%	2.2%	2.3%
	Brown	2.8%	3.2%	2.9%
	White	94.6%	94.3%	94.5%
	Indigenous	0.0%	0.0%	0.0%
	Yellow	0.2%	0.2%	0.3%

1. Interns are not considered in this calculation.

2. Three analysts chose not to report their race.

in 2022, we kicked off a Project to Enhance the Organizational Culture, which has been contributing to improving the communication of our ideal values.

Attraction & retention

Banrisul institutionalized the New Career, Position, and Salary Plan (PCFS) for all new employees hired via public exam as of 2022. This document details the jobs and positions structure at the Bank, besides remuneration funds, it also includes the positioning and positions relationship. Those employees already composing the staff will have the opportunity to migrate to the new PCFS.

In 2022, we implemented the Profit Sharing Program (PPR), which assesses key performance indicators in line with the Bank's strategy and based on results, productivity, and competencies, discontinuing the payment of variable compensation, which was effective until the previous year.

From the Organizational Climate Survey conducted in 2021, in 2022, we kicked off a Project to Enhance the Organizational Culture, which has been contributing to improving the communication of our ideal values. Other relevant initiatives included heightening competency management-related actions, within the scope of the Competencies Review model, which aims at measuring employees' performance to plan and execute strategies in line with the behavior expected from each one, and the BanriPerforma, composed of performance (goals) and competencies (Competencies Review) indicators.

The Voluntary Dismissal Program (PDV) created in 2022 aimed at renewing the Bank's staff, and also offering a benefit for employees in a more advanced stage of their

career, who were already planning to leave Banrisul. The PDV had the adhesion of 511 employees and the total financial incentive amounted to R\$119.8 million in the third quarter of 2022. Dismissals took effect place between April 1, 2023, and August 31, 2023, except for employees allocated at units of the Information Technology Executive Board, whose withdrawals can be phased by August 31, 2024.

To fill in these vacancies and bring new talents to Banrisul, a public exam took place with 274 vacancies for positions in IT areas, we also initiated a public exam for bank clerks, who should be concluded in 2023, and up to 1,335 new employees are expected to be on board.

Fundação Banrisul de Seguridade Social – FBSS, a non-profit supplementary private pension closed entity governed by Complementary Laws Nos. 108 and 109, implements the post-employment benefits policy, and the assistance programs of its supporters. The

Foundation has administrative autonomy to define pension plans for its participants, sponsor’s employees, and respective beneficiaries through specific contributions laid down in its pension plans and regulations approved by legal authorities, sponsors, federal oversight, and regulatory bodies, pursuant to prevailing laws. Regulations comprise all the rights and obligations of participants and sponsors, the actuarial funding plan, legal terms, payment conditions of monthly contributions and benefits, minimum contribution period, and other parameters required for the actuarial dimension.

The mechanism of financially assessing solutions in this segment includes the prompt verification of current plans’ status through actuarial calculations yearly made by technical assessment external renowned companies. The regulation governs the existence of procedures, methodologies, policies, and tools that monitor the efficacy of actions executed within the scope of this topic.

511 
employees
joined The Voluntary
Dismissal Program (PDV)

Training

GRI 3-3

In 2022, Banrisul invested R\$2.7 million and made available 3,246 development courses and training to ensure the qualification of our employees. Corporate education is conducted for all training and development actions to be in accordance with the Bank's strategic sustainability objectives. In 2022, 717.5 thousand hours of training were offered to employees- 68.9% higher than in the previous year. The average hours of training by employees surged 39.9% in the same base of comparison to 64.9 hours.

During the cycle, 21 classes were created for the Training Program, totaling 386 participants and 413 employees initiated the performance review. These programs comprised the following phases: Knowledge management; Specific knowledge; Experiential activities,

performance review; and Continued education. Participants were monitored and guided by managers, mentors, and coordinators during all phases.



R\$ 2.7 million
invested in training



3,246
development
and training courses



21 classes
of Training
Programs
386 trained

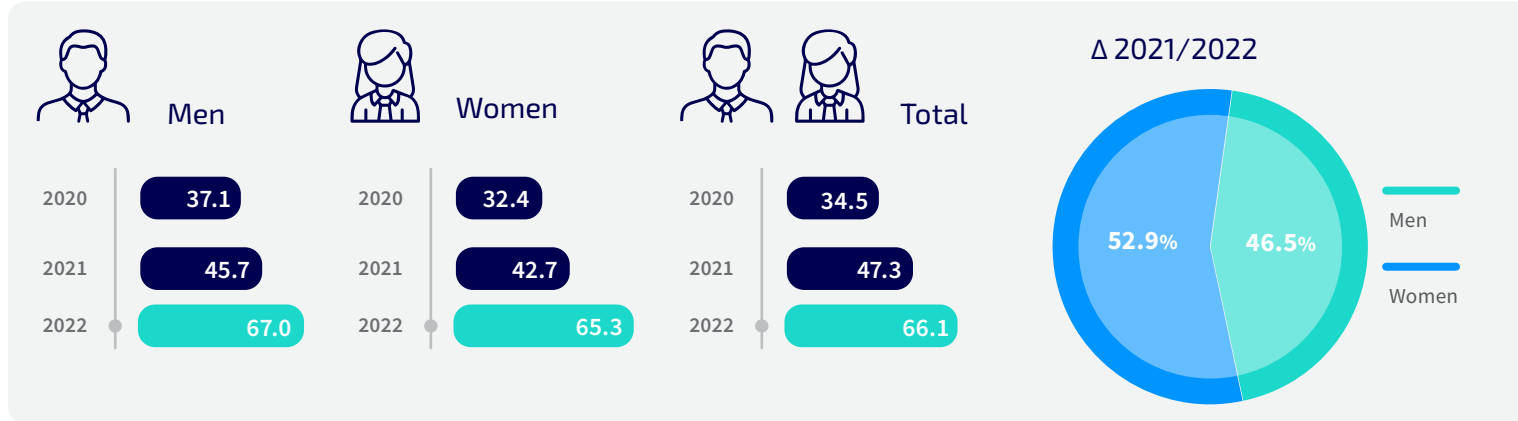


717.5 thousand
hours of training
for employees



↑ 68.9% higher
than the previous year

Average hours of training by employee, by gender | GRI 404-1



Besides these programs, Banrisul invests in employees' training through partial subsidy to undergraduate, and graduate courses, master's degrees, Ph.D., and languages: R\$97.2 thousand for the Language Learning Incentive Program and R\$1.7 million for the Higher Qualification Program.

Currently, Banrisul has 26 mandatory courses that aim at increasing the number of employees trained in relevant topics and monitored by specific laws.

Average hours of training by employee, by employee category | GRI 404-1

Employee Category	2020	2021	2022	Δ 2021/2022
Superintendent	14.3	20.3	44.4	118.5%
Manager	59.6	57.5	114.7	99.5%
Analyst	11.9	29.7	39.6	33.3%
Assistant	11.4	19.6	31.3	59.7%
Non-commissioned position (clerk)	33.6	38.8	64.3	65.7%
Interns	16.8	36.4	55.8	53.4%
Other	78.7	31.1	66.0	112.1%



Were invested **R\$ 97.2 thousand** for the Language Learning Incentive Program



and **R\$ 1,7 million** for the Higher Qualification Program.

EAD Banrisul - Evolution of courses offered over the past years

| GRI 404-2

	2020	2021	2022
EAD hours of training	128,376.0	303,415.0	412,801.0
No. of enrollments	34,367	89,760	151,280
Employees on 12/31	9,280	9,002	8,658
Average hours by employee	13.8	33.7	47.7
No. of classes offered on the platform	1,420	1,869	2,734

In 2022, the Education at Distance (EAD) made available courses connected with strategic actions proposed by the Bank, relating to funding areas goals (private pension and investments) and cards, besides mandatory courses legally provided for with contents focused on LGPD.

Overall, 45 courses were produced in 2022, amongst them, content related to career, position, and salary plan, besides a previous course on Banrishopping's features and user-friendliness. In partnership with *Anbima* (Brazilian Financial and Capital Markets Association), Banrisul held the *Anbima Day* to discuss relevant topics for the investment business environment, institutional relationships, and best practices for the current market.

To heighten people development, Banrisul acquired market content to complement the courses developed with internal content and comprise relevant legal issues, besides professional and behavioral development.

Training courses participants | GRI 404-2

	2021	2022
Managers ¹	138	175
Business operators	70	202
Supervisors	0	11
Total	208	388

1. It includes business managers of corporate categories, other states and governments, account managers, market managers, and agribusiness relationship managers.

Performance review by category³ | GRI 404-3

	2020		2021		2022	
	Men	Women	Men	Women	Men	Women
Managers ¹	23.7%	38.7%	21.6%	36.0%	25.6%	41.3%
Supervisors	62.2%	76.4%	60.6%	72.2%	59.2%	71.3%
Total²	31.4%	48.5%	28.9%	44.1%	31.2%	47.3%

1. It includes the following employee categories: account manager, market manager, agribusiness relationship manager, and business manager (corporate, other states, and governments).

2. For calculation, the company's total headcount was considered.

3. Only those categories that receive performance and competence assessments as a result of the in-house training courses specified in note 1 were taken into account.



**The number
of suppliers
is 1,093**

Partner and supplier management

GRI 2-6, 3-3, 308-1, 408-1, 409-1, 414-1

To carry out their activities, Banrisul and its associated companies rely on various suppliers, from attorneys, advisors, and system analysts to sellers, international technology, and cash transportation companies which do not participate in the Bank's main activity, only in ancillary activities. The number of suppliers is 1,093, and the financial volume paid thereto totaled R\$965.9 millions in 2022.

As a regulatory instrument of the supplier relationship, Banrisul abides by the Bidding Law (Federal Laws Nos. 8.666/93 and 13.303/2016), as well as other related federal and state laws, RILC (Internal Regulations on Bids and Contracts), the Supplier Relationship Manual

– rules on the behavior to be adopted by suppliers as to bidding and contract processes, in addition to the observation of sustainability criteria that must be present in the products and services to be contracted – and Banrisul Supplier Manual, which specifies business relations for acquisition of goods and services provision.

We rely on two areas to mitigate the procurement impacts: contractors' oversight that monitors and oversees the agreements executed with this public, especially with regards to the compliance with labor and social security laws; also sanctioning procedures, which seek to clarify adverse events caused by contractors, defining the applicable penalties.

During the continuous improvement process, we have been stepping up the mitigation initiatives' efficacy. In 2022, for instance, managing units now break down during the contract process the eventual sanctions in case of purpose poorly executed, besides selecting the services providers through more robust qualifications during bids. On the other hand, suppliers have sought to anticipate future problems by sending labor documentation to avoid the application of sanctioning procedures, and also eliminate the risk of using child and slave labor.

We advanced in the adoption of sustainability criteria, with 356 procurements and bids assessed under these aspects - 77% of contracts had requirements in this regard. At every new supplier contract, sustainability

criteria are verified and considered in the elaboration of new terms of reference. We know we still need to evolve in the improvement of a purchasing manual for products and services to be contracted with pre-established requirements that contemplate socio-environmental criteria.

Banrisul estimates that all contracts already signed by the Bank underwent an analysis of environmental criteria and 100% of them have specific clauses relating to labor and social security issues, abiding by specific laws. All contracts have environmental criteria defined according to each one's scope.

Banrisul also does not identify potential risks of child and slave labor in its operations.

Banrisul estimates that all contracts already signed by the Bank underwent an analysis of environmental criteria and 100% of them have specific clauses relating to labor and social security issues.

Government Authorities



Banrisul led the distribution of the Citizen's Card was distributed and the payment of the program that includes the devolution of the ICMS tax to low-income families. In all, 381.1 thousand cards were distributed.

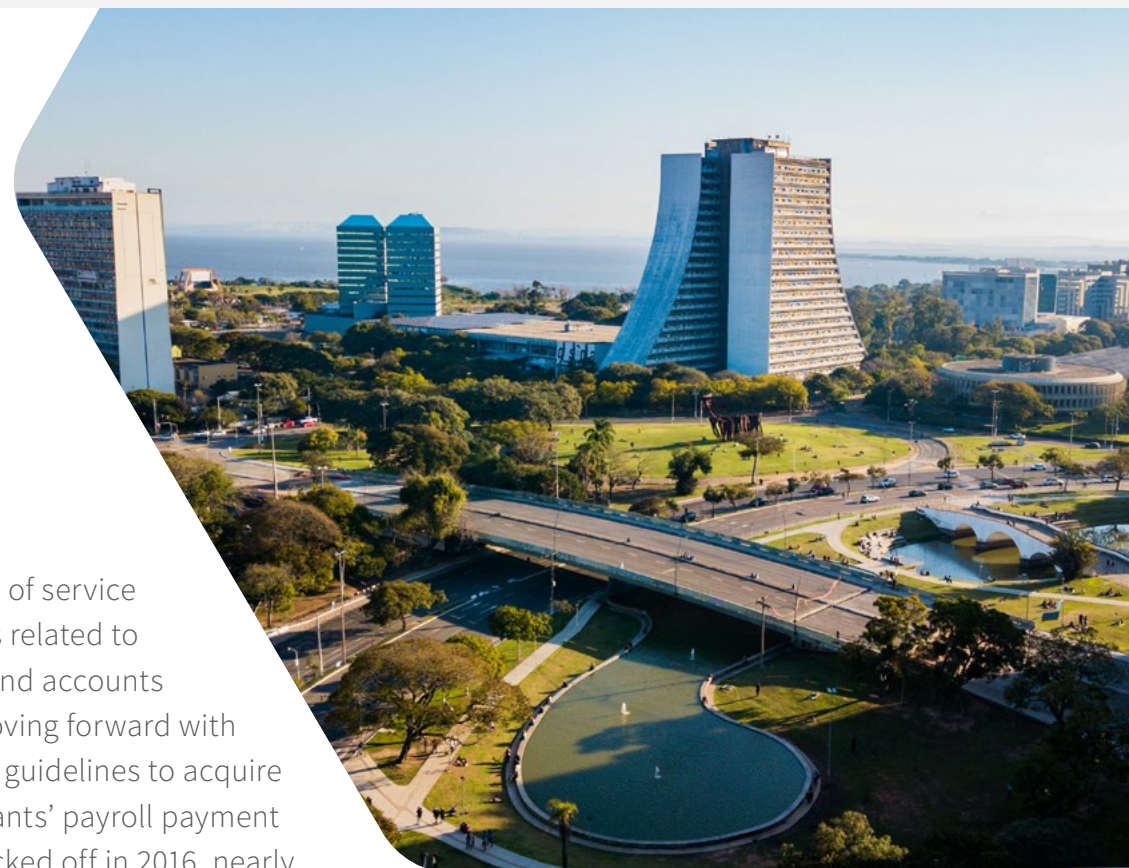
In 2022, Banrisul reinforced its partnership with the state government of Rio Grande do Sul and maintained the payment of Rio Grande do Sul emergency assistance targeting individual micro-entrepreneurs (MEIs), unemployed workers, food, lodging, and events businesses.

In 2022, the Citizen Card was also distributed, in addition to the payment of the program that refunds the ICMS (State VAT) for low-income households.

Overall, 513 thousand cards were issued, of which 381.1 thousand cards were delivered to beneficiaries until December 2022. Banrisul made its service network available, with differentiated schedules and joint actions so that the majority of the beneficiaries had the opportunity to withdraw their cards.

Banrisul's business strategy with the public sector also stood out due to

the renewal of service agreements related to collection and accounts payable. Moving forward with negotiation guidelines to acquire public servants' payroll payment services, kicked off in 2016, nearly 164 thousand municipal servants were paid salaries at Banrisul in December 2022, creating business opportunities with this public.



Below, are the key projects supported by Banrisul in 2022, as a partner of the State:

1

Rio Grande do Sul Emergency Assistance (since 2021)

A cash-grant program for unemployed workers and merchants, particularly those sectors most affected by the pandemic's sanitary protocols in the state of Rio Grande do Sul, aiming at mitigating the economic impacts. Banrisul also systematically built and enabled the payment for women-headed households, *Simples Nacional* businesses, micro-entrepreneurs, and those unemployed through credit in account, PIX, CPF, and money orders.

2

Devolve ICMS (started in 2021)

This program aims at partially refunding the ICMS (State VAT) for low-income households, registered in the *Cadastro Único (CadÚnico)* – Single Registry, based on the criteria of those getting paid the *Bolsa Família* benefit wherein the household provider has any dependent enrolled at state high schools. Jointly with *Banrisul Soluções de Pagamentos*, Banrisul paid these amounts through the issue and delivery of a customized citizen card. Since the onset of this program, +381.1 thousand cards were delivered to beneficiaries, at Banrisul's 344 delivery points in the municipalities in the state of Rio Grande do Sul.

3

SOS Estiagem (executed in 2022)

This program aimed at helping family farmers with annual gross production of up to R\$100 thousand, traditional communities, and land reform settlers in municipalities aggrieved by losses due to the drought that devastated the state of Rio Grande do Sul earlier in the year. Banrisul built the operational process, making feasible the payment of R\$1 thousand for each family fitted into any of these profiles in 416 municipalities of the state wherein the emergency was confirmed on the back of drought, making available its service structure for this purpose.



Sustainable businesses

Sustainable products and services.....85

Sustainable businesses

Considering the relevance of sustainability for business, planet's continuity, also inherent opportunities that have been rising with increasingly more responsible business models due to their social and environmental impacts, it is noted that the financial and capital markets seek to direct their resources and efforts to make feasible long-term projects. Thus, they respect the environment, minimize and mitigate eventual impacts of their operations on the communities, and adopt the highest ethical standards. These three aspects reflecting ESG criteria are present in the strategy, guiding Banrisul's operations, and are the purpose of monitoring and surveillance by regulators, investors, and society. Banrisul acts to foment a more diverse, inclusive economy, with low carbon emissions.

The Brazilian capital market has been increasingly adopting sustainability criteria in the allocation of teams, procedures, and intelligence for a decision-making process that takes into account social and environmental risks and opportunities. In practice, this means the strategic guidelines include an approach that goes beyond the financial aspects, which ultimately represents a path of greater responsibility towards the needs of stakeholders, i.e., employees, customers, suppliers, communities, and shareholders.

Such a move has been requiring more innovation and adaptability from financial institutions. Banrisul has been concerned with sustainable solutions in its operations, besides adopting ESG

criteria in procurement assessment and suppliers' contracts. This path has been contributing to building a more balanced and resilient future, which also lessens risks associated with the business. This path has been contributing to building a more balanced and resilient future, which also lessens risks associated with the business.

The Bank has a social role indirecting capital that positively impacts for an inclusive and low-carbon economy. The commitment to sustainability does not only mean an ethical choice but also a smart strategy to ensure success in the long run.



Sustainable products and services

GRI 3-3, GRI G4-DMA

We have been consolidating social, environmental, and climate aspects in our business activities and financial services, by offering lines of credit that boost the adoption of more advanced social and environmental practices. These lines of credit aim at financing sectors and assets that generate a positive impact both on society and the environment, also promoting value chain sustainability.

We offer our portfolio of sustainable products and services, in conformity with our PRSAC. Product-specific policies are regularly reviewed to be in accordance with in-house definitions and

the best financial sector practices. We also endeavor our efforts to enhance our sustainability performance, by adopting more solid governance mechanisms and observing the guidelines of the UN Global Compact 2030 Agenda.

The lines of credit under a sustainability perspective seek to be alligned with the United Nations SDG. Thus, we promote the sustainable use of soil, and energy sources, besides fomenting social and education equality, resulting in improved life quality for people and the planet.

By granting rural credit, especially through the National Program for the

Support of Family Farming (Pronaf), addressed to small producers, we contribute to generating income and to people remaining in the field. Likewise, most of the commercial lines of credit are projected to boost sustainable businesses, in line with the ESG principles, fostering economic growth responsibly and mindfully.



See full content on Sustainable products and services at Indicator Center

General Credit Lines

The Bank's offer of free resources through commercial credit products for companies and individuals contributes to the virtuous flow of the economy, generating consumption, employment, and income. Aiming to go beyond these impacts inherent to the direction of the capital, Banrisul has credit lines that meet sustainable demands in the social, economic, cultural, and environmental spheres. There are credit lines that are aligned with the UN's Sustainable Development Goals (SDGs), given that they aim to promote better use of energy sources (whether in the generation or conservation of energy), promote social equity and education, resulting in improved quality of life for people and the planet.

Credit Cards

In the activities and development of new projects in the area of Credit Cards, the theme of Sustainability is extremely important. Banrisul cares about the environment and people, paying attention to ethical and responsible practices, and seeking solutions that can have a positive impact on customers, the institution itself, and its partners. The idea of contributing to sustainable initiatives and good practices through continuous work of improvement and integration through which socio-environmental issues are constantly present. In this context, Banrisul is committed, always with an eye on people's needs, promoting social development and a coherent, integral, and responsible activity.

Lines of Credit for Development – Long-Term

In 2022, we granted R\$960.1 million credit in working capital lines Pronampe and PEAC, which reopened in August, and rely on Guarantor Funds. The lines of credit Banrisul Giro FGI and Banrisul Fampe Mais, the latter granted to small businesses offer business training, financial education, and advisory services in management for an informed credit decision, made available R\$689.7 million. We opened the line Banrisul Fomento Eficiência Energética (FGEnergia) to finance energy efficiency projects of micro, small, and medium-sized businesses, collateralized by FGEnergia, a guarantor fund managed by BNDES and in partnership with Sebrae RS, Senai-RS and UFRGS we launched the Seal + Sustainable Energy to qualify photovoltaic sector companies and stimulate renewable energy financing.



We offer, in partnership with Funding Authority for Studies and Projects (Finep), the lines of credit directed to Inovacred technological innovation, and in 2022 we issued two Banrisul Innovation Bids. Overall, 85 startups applied for the bid, of which 60 were selected.

We made available lines of credit with our funds to finance capital goods to the Rio Grande do Sul municipalities; and BNDES onlending lines for projects to install and expand businesses and industries, as well as to build storage silos; and specific lines for the acquisition of machinery, equipment, buses, and trucks.

With regards to credit grant, which takes place within Banrisul's regulations, we

have drawn up the risk assessment report for businesses beneficiaries of credit in transactions determined by the Bank's regulations based on a questionnaire ruled by Bacen, wherein the company's aspects are discussed concerning a social, environmental and climate analysis, and submitted to the issue of a Social, Environmental, and Climate report. The report substantiates the resolutions across all related levels.

To check the efficacy of these actions, the funding operations contained in compliance records undergo an internal, and external audit, and benchmarks, besides inspections from Bacen and BNDES.



In 2022, we granted **R\$ 960.1 million** credit in working capital lines Pronampe and PEAC.

PEAC - Emergency Program for Access to Credit.
PRONAMPE - National Program of Support to Micro and Small Companies.

60 startups were selected for the lines of credit lines technological innovation.

Lines of credit for sustainable agribusiness

Rural credit is one of our strategic focuses, wherein every year we raise funds available to build life quality, income, and food. The IT management systems of these products undergo continued advances, and in 2022, gained agility through the digitalization of documents and a system that conducts the social and environmental compliance for credit proposals, checking the financed area, by means of a georeferencing system, if there is any restriction to grant this type of credit, such as embargoes from IBAMA (Brazilian Institute of Environment and Renewable Natural Resources) or ICMBIO (Chico Mendes Institute of Biodiversity Conservation).

In the 2022/2023 crop year, nearly +50 thousand rural producers were granted R\$7 billion in credit, 35% higher than in the previous period, another record. Out of the total, R\$6.1 billion were allocated to commercialization and

industrialization funding lines that surged 36%, with R\$900 million in investments, 29% higher than in the previous crop year. Pronaf lines of credit destined to small family producers relied on R\$1.5 billion, a 44% growth; Pronamp lines of credit destined to medium-sized producers, with R\$2 billion, a 147% increase; and R\$3.5 billion were allocated for other producers, businesses, and cooperatives, 5% higher than in the previous crop year.

In 2023, we will implement systems to meet the Bureau Verde standard instituted by the regulator, which will make available benefits to customers maintaining sustainability practices. This initiative aims at fomenting the use of resources for people's life quality improvement and greater environmental preservation.

In the 2022/2023 crop year, nearly +50 thousand rural producers were granted R\$7 billion in credit, 35% higher than in the previous period, another record.



Find out more about our products with a impact in the indicators center.

In general, regarding the economic impacts, the viability of the proposals is observed by checking the projects and estimating the cash flow. In the social aspects, we do not grant credits to people who have registration restrictions and we use specific allocations for small and medium producers. In environmental terms, we have the management of the *Proagro Mais* crop insurance, which covers the production costs and makes available a sum for the maintenance of the producer's costs, in case of problems with the harvest.



365 Operation

Banrisul supports the the 365 Operation, which aims the sustainable soil management and also stimulates improved chemical, physical and biological quality to bolster production stability and leverage crop profitability, especially soybean and corn. This program is an initiative of Rede Técnica da Cooperativa Central Gaúcha Ltda. and Embrapa Trigo, supported by cooperatives associated with CCGL and the University of Passo Fundo, to efficiently manage natural resources bringing effective contributions to the field during the 365 days of the year, minimizing the environmental impacts, and working the practice of crop rotation. Within the scope of the program, rural producers receive customized technical assistance, training, access to agricultural technology information, and the use of agricultural management software.

Social, environmental, and climate criteria in the credit analysis

The evaluation of the risk aspects is carried out in a qualitative way by the Credit Risk department and aligned with normative and the Institutional Handbook/Social, Environmental, and Climate Responsibility Policy. Recently, Banrisul added an ESG assessment tool in the credit risk analysis from a questionnaire applied to businesses/economic groups with exposure or proposal for risk threshold exceeding R\$5 million, whose note includes these customers' internal risk rating.

For loan operations above R\$10 million, where applicable, social, environmental, and climate risks are assessed, including sector, locational, legal, and managerial characteristics of counterparty and operation.

We adopt the Green Taxonomy (Febraban) as the methodology to analyze the institution's risk exposure profile analysis. The analysis is made from borrower's classification through the Economic Activity National Code (CNAE), in three dimensions: contribution to the green economy, exposure to climate changes, and environmental risk exposure. The activities listed in CONAMA Resolution No. 237/97, which sets forth the environmental licensing requirement for sectors with higher potential impact, were considered in the Environmental Risk Exposure rating.

In December 2022, 41.5% of the corporate loan portfolio recorded high environmental risk exposure, 44.6% recorded significant climate risk exposure and 13.6% recorded significant contribution to the Green Economy.


13.6%
**of our legal
person loan**
portfolio had a significant
contribution to the
Green Economy at
the end of the period.



6

Best environmental and climate practices

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Greenhouse gas emissions	99

Best environmental and climate practices

With a historical path of care for the social and environmental impacts, since 2001 we have been acting through the *Programa Reciclar* (recycling program) with innovative appropriate waste management of the Bank's operational activities, coupled with environmental education initiatives. More recently, we enhanced initiatives that bring relevant advances in the climate agenda, promoting the transition to a low-carbon economy.

To celebrate Tree Day, we stimulate employees and customers to plant native seedlings in locations in which we operate, thus, promoting their engagement. In this action native tree seedlings were planted in the most diverse regions of RS.

Banrisul hosted the event 'Sustainability Day' in partnership with 13 public and private entities in the municipality of Camaquã and region, in 2022, with meaningful results in business, social and environmental actions; R\$589 thousand were destined to credit contracts concerned with sustainable businesses, such as the financing of photovoltaic systems, *CDC Sustentabilidade* and *Pronaf* lines of credit. The event also registered a significant collection and donation of aluminum seals, plastic caps, e-waste, cooking oil, besides the donation of native seedlings for the local population.

Total collection at the event:



Cooking oil to be converted into biofuel;



634 kg of e-waste for reuse or proper waste disposal;



Aluminum seals and plastic caps for reuse in the manufacturing of wheelchairs.



In 2022, we started an action to mitigate the social and environmental impacts on the value chain through the sustainability criteria, in procurement processes, evidencing our commitment to go beyond in our direct operations, advancing impacts along with our suppliers.

Within the scope of inter-institutional partnerships, it is worth noting our participation of Banrisul's representative at the AMCHAM Sustainability Committee, at the Environmental Education Committee (CIEA), in the state government of Rio Grande do Sul, and at *Febraban* ESG Committee, ABDE's Sustainability Committee and *Anbima's* Sustainability Committee, enabling a continued collaboration and monitoring of the agenda advances.



Eco-efficiency

GRI 3-3

Most of Banrisul's sustainability efforts refer to lower the social and environmental impacts of its operations, fine-tuned with the current global environmental and climate scenario that pursues the sustainable efficiency of its direct operations. In this regard, Banrisul has been heightening the use of solutions that promote the smart use of natural resources.

A few of many Banrisul's challenges for upcoming years are: to improve eco-efficiency by replacing lamps with LED technology, which consumes less energy; and reduced negative impact on disposal, and can be recycled; build more sustainable structures; CO₂ extinguishers exchange for ABC type that does not emit greenhouse gases; and replace its own fleet's fuels with ethanol. Another project underway replaces air conditioning equipment with more modern equipment, that besides reducing

the consumption of electric energy, they have lower greenhouse gas emissions referring to fugitive emissions. The proposal over the next five years is to replace 50% of the old equipment.



Other goals foreseen in our GHG mitigation and compensation plan are:

- Lower the GHG emission of scopes 1 and 2;
- Offset 100% of of the direct emissions and those related to energy consumption, remaining emissions with its annual carbon neutral project;
- Keep the air conditioning system in the branches within its useful life (10 to 15 years) until 2030; and
- Maintain improvements in eco-efficiency projects.

Energy consumption

In 2022 the renewable energy project began with the start of consumption migration to the free energy market, opting for a 100% renewable source. This project included contracting the supply of energy from two wind farms, providing both gains in climate mitigation and cost reduction with energy acquisition. Also in this cycle, we will move our headquarters (another potential energy consumer) to the free market, and we will issue a bid for leasing of power plants to supply the other 400 branches that are in low voltage, in the Distributed Generation format.

This project started in 2022 when we issued a bid to acquire energy from a 100% renewable source at the Free Contract Environment (ACL), an initiative that besides a positive environmental and climate effect, it estimates energy savings of R\$47 million by 2031.

The Maintenance Management linked to the Engineering Unit is liable for Banrisul’s suitability for the use of renewable energy sources. This Management also administers sustainability and works with an external advisory firm to implement, oversee and manage projects connected with this topic. A few energy efficiency indicators adopted by Banrisul are the energy consumption of buildings and air quality, verified in laboratory reports. The administrative executive board monitors the work through regular reports issued by Management.

Energy consumption within the organization (GJ) | GRI 302-1

	2020	2021	2022	Δ2021/2022
Non-renewable fuels – diesel oil	94.8	270.2	218.1	-19.3%
Concessionaire’s electricity consumption ¹	120,590.6	132,062.5	122,276.3	-7.4%
Total energy consumption	120,685.4	132,332.7	122,494.4	-7.4%

1. In 2020, as it was the first inventory carried out by the institution, only Banrisul’s energy consumption was verified, without considering the other companies in the group (Bagergs and Banrisul Pagamentos), which was measured from the following inventories.



Solid waste

GRI 306-2

Since 2021, Banrisul has been adopting a sustainability criteria manual for its purchases and bids, a tool that has made it possible to include in the contracting flow the analysis of products and services with regard to the evaluation of the materials used for production and that can also contribute to the reduction of solid waste generation.

We observe the guidelines of the Solid Waste Management Plan, which aims at regulating actions, reusing materials, and appropriately disposing of solid waste generated in activities, prioritizing recycling and its use as a source of energy. In 2022, we appropriately environmentally discarded 341.6 tons of waste among paper, scrap metal, electro-electronic products, and plastics. Banrisul does not send its corporate waste to landfills, going beyond legal requirements on this topic, and this classification does not include organic waste.

In addition, aiming at lowering the generation of single-use plastic waste, in 2022 we implemented the 'Copinho Zero' project, so that all employees replaced plastic cups with mugs and reusable bottles for water and coffee consumption. Other initiatives included the back office streamlining project at branches that seeks to reduce the quantity of paper in reports, and the donation of useless furniture for non-profit institutions interested in its reuse. In 2022, 2,382 furniture items were donated, besides nine vaults for benefited entities.

We also environmentally and appropriately discarded fluorescent lamps by allocating these components to a specialized company that sends them for recycling. In 2022, 2,734 fluorescent lamps had such environmentally correct destination.



341.6¹ tons of waste
among paper, scrap metal,
electro-electronic products,
and plastics.

Also concerning waste, we actively participate in the Rio Grande do Sul State Government's *Sustentare* Program Deliberative Committee, which sets out guidelines

1. The 2022 Management Report contains 163.2 tons. The difference is due to the criteria used to collect the information, which has been adjusted in this Sustainability Report.

In December 2022, we participated in the event that celebrated the milestone of one thousand tons of electronic material recycled through the *Sustentare Program*.

for the appropriate disposal of public direct and indirect administration's electronic waste, promoting the social inclusion, encompassing prison work, also offering IT courses for low-income young students. In December 2022, we attended an event that celebrated the record of one thousand tons of correctly, environmentally, and socially responsible recycled electronic material since the onset of the Program.

Banrisul's waste management is centralized by the waste management area, liable for the management of tracks and monitors receipts, temporary storage, and the environmentally correct disposal thereof. This area relies on partners duly



contracted for each type of waste. Waste destined for disposal is controlled by the issue of the Waste Transportation Statement (MTR) and the Waste Final Destination Certificate (CDF).

Waste generated per type and destination in tons | GRI 306-3, 306-4, 306-5

	2020	2021	2022
Hazardous waste -Class I - diverted from final disposal			
Batteries - Recycling	0	0	0.1
Non-hazardous waste - Class II - diverted from final disposal			
Banners, shredded cardboard and acrylic - Recycling	0	2.8	0.0
Structured network cables - Reverse logistics	0	0	0.1
Safes - Recycling ¹	0	10.4	-
Electro-electronics - Recycling and reuse	49.7	93.4	31.4
Paper/cardboard - Recycling	128.5	206.6	233.5
Scrap Metals - Recycling	45.4	114.1	76.4
A) Total waste not destined for final disposal	223.6	427.3	341.6
Non-hazardous waste - Class II - directed to final disposal			
Co-processing	0.3	1.5	0.0
Waste sent to landfill ²	0	0	125.0
B) Total waste destined for final disposal	0.3	1.5	125.0
Total waste generated in tons (A+B)	223.9	428.8	466.6

1. In 2022, we had no safes sent for recycling, only donating these items for reuse. In this case, since it is a donation, they are considered units in the article that deals with the donation of furniture.

2. The organic solid waste generated in the organization is destined for public collection in the localities where the agencies are present. In the administrative headquarters building, there is a company contracted to dispose of organic waste. Until 2021 there was no measurement of the amount of this waste generated.

Waste generated per type and destination in unit | GRI 306-3, 306-4, 306-5

	2020	2021	2022
Hazardous waste -Class I - diverted from final disposal			
Light Bulbs - Recycling	1,652	2,060	2,734
Tonnors - Reverse Logistics ³	-	-	621
A) Total waste diverted from final disposal	1,652	2,060	3,355
Non-hazardous waste - Class II - diverted from final disposal			
Furniture Donation - Reuse ⁴	2,127	4,999	2,391
B) Total waste diverted from final disposal	2,127	4,999	2,391
Total waste diverted from final disposal (A+B)	3,779	7,059	5,746

³ As of 2022, we will start reporting data regarding toners forwarded for reverse logistics
⁴ The safes donated for reuse are summed in this item.

Greenhouse gas emissions

GRI 305-1, 305-2, 305-3

In 2022, we elaborated the second greenhouse gas inventory, which was certified with the Gold Seal by the Brazilian GHG Protocol Program, the protocol's highest certification. During the same period, we designed our Greenhouse Gas Emission Mitigation and Compensation Plan, outlining projects to lessen our emissions. For the first time, we reached carbon neutral concerning direct emissions and energy consumption. With the advance of climate agenda practices and projects, Banrisul issued its second report to the CDP – a relevant global tool for organizations' climate assessment, and for the second consecutive year, it received the C score (conscientious company).

In 2022, Banrisul's direct emissions (scope 1) were trimmed by 24% versus emissions in 2021 (see details

in the table). Regarding the emissions of 2021, we have acquired 3,899 carbon credits, neutralizing Scope 1 – Banrisul's direct emissions added to the Group's companies 'Foz do Chapecó' project – in the borderline between the states of Rio Grande do Sul and Santa Catarina. Banrisul also acquired 36,724 Renewable Energy Certificates (IRECs) making the traceability of energy consumed.

The *AgroShow* 2022 – event to launch the 2022/2023 crop plan in the city of Porto Alegre -, was the first Banrisul event to receive the the Neutral Event seal, granted to events which besides avoiding, quantifying, and offset carbon emissions, an action that reiterates its commitment to the environment, and the climate agenda.



Details and environmental results
can be consulted here.

Tons of CO₂ equivalent p.a. | GRI 305-1, 305-2, 305-3

Type of emissions	2020 ¹	2021	2022	Δ2022/2021
Scope 1 (Direct emissions)	639.7	958.9	728.3	-24.0%
Scope 2 (Indirect emissions)	2,067.6	4,642.3	1,446.8	-68.8%
Scope 3 (Other indirect emissions)	31.0	5,054.4	7,684.0	52.0%
Total emissions (Scope 1, 2 and 3)	2,738.3	10,655.6	9,860.2	-7.5%
Total Biogenic emissions of CO ₂ ²	13.8	900.3	1,463.4	62.6%
Other - HCFC 22 (R22)	2,970.7	3,010.0	1,007.5	-66.5%

¹From the base year 2020 to 2021, emissions related to energy consumption increased, chiefly due to higher emission factors. In 2021, the group's companies were added to the GHG inventory, resulting in a higher volume of emissions due to improved data collection. Another point to be considered in this increment is related to the water crisis, also the need for the use of energies from sources contributing to GHG.

²Considers scope 1 and 3 emissions.





7

Innovation & technology

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Innovation & technology

GRI 3-3

In 2022, we remained committed to information security. We invested R\$269.4 million in digital transformation and information technology infrastructure ramp-up.

Banrisul defines and maintains, with an annual minimum review, its Information and Cyber Security Policy based on the best international practices and standards, reinforcing an in-house culture of safety and communication, setting out standards and rules to preserve the Bank's assets and customers.

In addition, various actions were carried out to ensure information and cyber security, such as:



Disclosure of security newsletters and campaigns targeting customers and employees;



Systems to monitor suspicious transactions at customer service channels;



Workgroups along with Bacen and Febraban;



Top-notch system to block attempts of infrastructure attacks;



We operate with cutting-edge systems to monitor IT infrastructure suspicious activities;



Updated security policies to comply with regulators and business' specific needs;



Continued training of employees working in IT security;



We act along with systems suppliers to ensure the protection required both for customers and in-house infrastructure;



Continued upgrade of tools, customer relationships, and service channels protection resources.



We make available an Identity Management system and Digital ID;

Processes

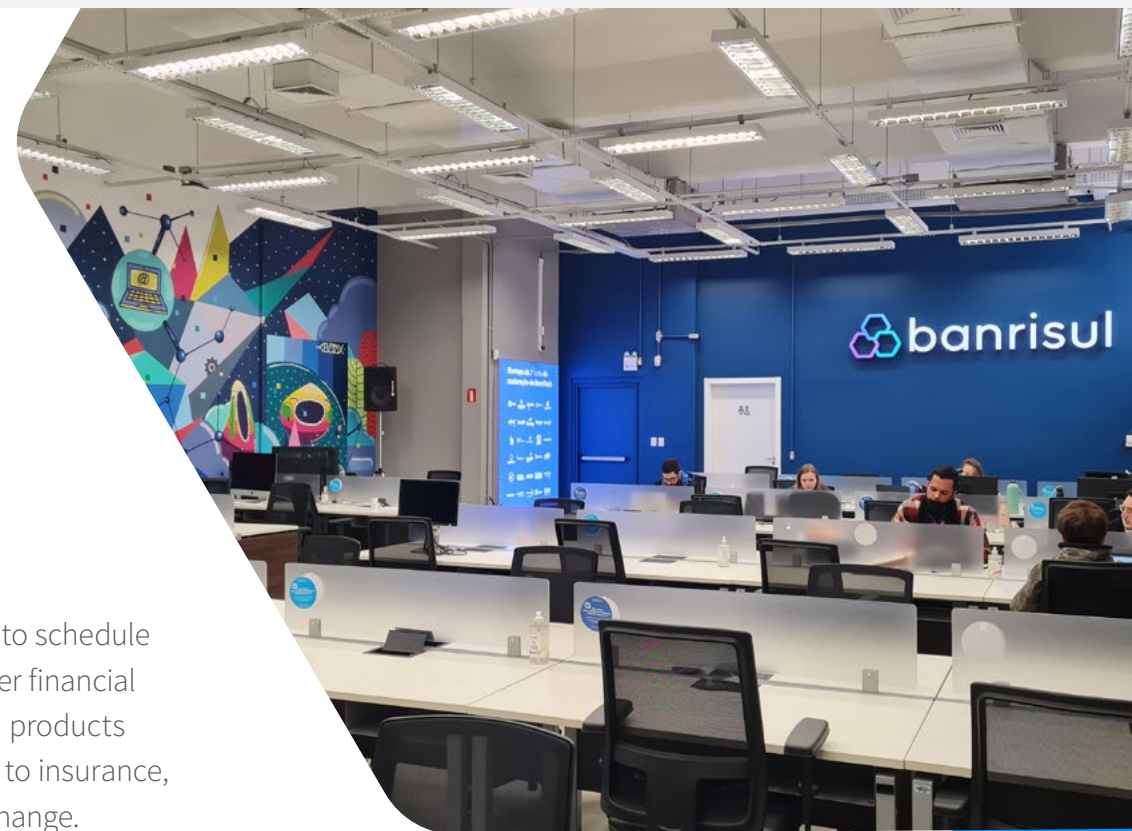


In 2022 we inaugurated the new Data Center *Margarete Fenner*, the first international standard structure meeting the Tier-3 certification requirements sustainability in building, operating in the state of Rio Grande do Sul.

In 2022 we inaugurated the new Data Center *Margarete Fenner*, the first international standard structure meeting the Tier-3 certification requirements sustainability in building, operating in the state of Rio Grande do Sul, a project that involved sustainable planning and an assertive execution, without any service unavailability even during a change in information technology infrastructure. Another cycle highlight was the data circuit's higher capacity at the branch's network, technical evolution that bolstered their communication and cut data package contracting costs.

Open Finance evolved, allowing customers to schedule PIX transactions also with the app of another financial institution, and share public information on products and services offered in the market referring to insurance, investments, pension plan, and foreign exchange. In addition, new API versions of credit cards and accounts were made available, and a new API of current transactions, thus, enabling to update of technical requirements necessary to make feasible communication among institutions and sharing at the Open Finance ecosystem of customer's cards information and

transactions made. In compliance with Bacen rules, a new certificate standard was validated that added ecosystem improved interoperability by adopting new rules in the dynamic registry of other institutions.



Within the scope of agribusiness solutions, we highlight the change in the funding modes for rural credit, directing efforts connected with *Agrofácil* product.

Solutions

In 2022, new solutions for products were launched aiming at ensuring greater agility and control, such as the *Visão 360* (360 Vision) products, so that branches employees through the analysis of customer commitment, can assess loan requests suitability in a centralized manner, also the *Imobiliário Fácil* product, so that branches and correspondents can effectively monitor phases of proposals and systemic communication among the agents involved.

Within the scope of agribusiness solutions, we highlight the change in the funding modes for rural credit, directing efforts connected with *Agrofácil* product to provide an emergency solution that made feasible a reserve and fundraising from BNDES for agriculture finance. In addition, greater systemic integration with the Remote



Sensing Platform through *Terras Crédito Rural* (Rural Credit Land) and *Terras Monitoramento* (Land Monitoring) systems enabled compliance with legal rules referring to social and environmental compliance, monitoring, and rural credit inspection activities.

Services



One of the advances introduced by Banrisul in 2022 was the possibility of customers transferring their private pension funds from other financial institutions to the Bank, the so-called portability.

The offer and rendering of financial and insurance services by Banrisul are continuously in line with the strategic pillar of focusing on customer experience, security, and satisfaction. In practice, this means an ongoing promotion of new investment modes and possibilities, enabling convenience and transparency for users of our operations and systems.

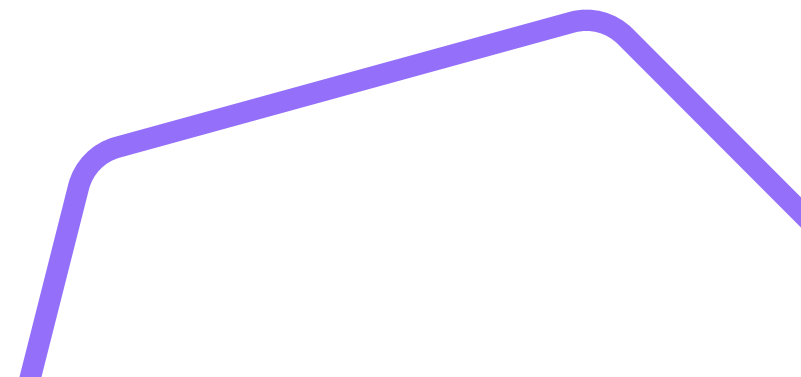
One of the advances introduced by Banrisul in 2022 was the possibility of customers transferring their private pension funds from other financial institutions to the Bank, the so-called portability, thus, leveraging security, and enhancing funds management. Concerning credit, the number of withdrawals from the FGTS (Workers' Severance Indemnity Fund) anniversary was the highlight.

Other measures aimed at improving customer experience in the investment area include suggestions from other investment possibilities, such as pre-fixed LCA and new investment funds, during navigation. The investor reception environment also changed, with an enhanced display of products and services available. Options were also restructured, allowing better access from other customer profiles – non-account holders who can obtain an access card.

Concerning inclusion and diversity, individual customers now have the option to include their social name in their registration, ensuring respect, and fair treatment to everyone. At the same time, digital onboarding also became more fluid and plain, allowing application

geolocation as a way to prove address. Customers with special visual needs can obtain information about the Bank's products with cards created to ensure access and transparency for the public.

Aiming at making the accreditation journey at Banrisul App more agile and seamless, customers can use documents and data already validated by the Bank through *Vero Tap*. Changes also contributed to payments of adhesions to be made via Visa, Mastercard, and Elo cards on the e-commerce platform.





Promotion of innovation

As the state's key financial agent, we intend to continue participating in the community's development, approaching challenges, and launching solutions for people and businesses.

We believe that being present in this ecosystem is to be a partner of various innovation initiatives, therefore, we support, we actively participate in projects, such as *Instituto Caldeira*, *NAVI*, and *INOVARS*, for instance.



**R\$ 20 million to the BNDES
*Fundo de Coinvestimento
Anjo* initiatives with a focus on
the state of Rio Grande do Sul;**

BanriHub

BanriHub is a far-reaching initiative, a project partner that boosts the innovation ecosystem in the state of Rio Grande do Sul, which aims at reinforcing and advancing innovation at Banrisul and in the state, fomenting environments and actions concerned with the promotion of research, training, new ideas, and testing to identify opportunities in innovative solutions that may qualify processes, products, and services.

We have contributed up to R\$20 million to the BNDES *Fundo de Coinvestimento Anjo* for innovative initiatives with a focus on the state of Rio Grande do Sul; our strategy is to have a family of funds that foment innovation.

BanriHub is grounded on four strategic pillars, as follows:

1

Hub.Startup

BanriTech, Startup Acceleration Program, in partnership with Tecnopuc.

2

Hub.Venture

Interest in innovation-related funds, stimulating actions that add value, and leveraging partner startups' results through investment funds.

3

Hub.Education

We undertake the commitment to promote a culture of innovation within and outside of Banrisul. We offer courses, lectures, hackathons, and workshops, fomenting knowledge across the ecosystem, and conforming actions with the development needs of Banrisul and the state of Rio Grande do Sul. At *BanriTech*, this pillar also connects Banrisul's advisors and mentors with accelerated businesses, promoting connections and supporting collaboration and co-creation. This pillar also prompts training, mentorships, and exchanges among the Bank's professionals, market specialists, and entrepreneurs about innovation-related issues.

4

Hub.Space

These are spaces designed to incubate startups accelerated in the Program, and promote networking with meeting rooms, pitches arena, and recording studio. This pillar aims at stimulating environments with an atmosphere of innovation and entrepreneurship capable of inspiring professionals who increasingly seek a journey of learning, collaboration, creativity, engagement, and digital transformation to accelerate projects through agile methodology, with a focus on the customer journey.

Physical spaces present in the *BanriHub* project:

BanriTech Coworking

Inaugurated in 2021, BanriTech's physical space is located on the first floor of the Communication Museum – *Hipólito José da Costa*, in the old town of Porto Alegre, wherein it was specially designed to create innovation favorable conditions.

Instituto Caldeira

This is a non-profit organization founded by 39 large companies, amongst them, Banrisul, its purpose is to make concrete and positive transformations, supporting innovation, connecting businesses, universities, startups, and those interested in business digital transformation, and Rio Grande do Sul's ecosystem development.

NAVI (Tecnopuc)

Artificial Intelligence Hub and Data Science, headed by *Tecnopuc* and *Wisidea Ventures*, an IT companies accelerator, relies on Banrisul as its master sponsor to provide the Bank's employees with a workplace with different experiences by activating connections, connecting businesses, developing startups, fomenting researches and promoting entrepreneurship with a focus on artificial intelligence-based solutions.





During the cycle, the following networking events were held to share knowledge: Connection with the Bank; Digital Marketing; Program Benefits; Sales and Growth Strategy; Funding and Pitches Preparation.

In early 2022, BanriTech's second bid was issued that selected 30 businesses with different levels of maturity for an acceleration phase with Tecnopuc's technical support. During the assessment, the companies most attentive to the ESG aspects were prioritized. The second cycle of acceleration took place in April 2022, when the startups selected participated in various activities monitored by 60 advisors (Banrisul's voluntary professionals who acted as facilitators and supporters in the business journey), who coordinated each phase of acceleration cycle, enabling a business immersion and development of these professionals' skills within the Bank.

During the cycle, the following networking events were held to share knowledge: Connection With the Bank; Digital Marketing; Program Benefits; Sales and Growth Strategy; Funding and Pitches Preparation; social, environmental impact and purpose, totaling +1,000 hours of mentorships and companies monitored by *BanriTech*. The Speed Dating event also took place, two weeks of approaches between startups and market investors, according to their theses and interests. The cycle of 2022 ended in October, with the BanriTech Pitch Day, an event that presented solutions of 10 finalist companies and awarded three outstanding startups: *Alana*, *Rematefy*, and *TrackCash*.



30 companies selected
for an stage with the technical support of *Tecnopuc*.



1.000 hours
hours of mentorships and companies monitored by *BanriTech*.

In May 2022, Banrisul was one of the sponsors of the South Summit Brazil held in Porto Alegre, for the first time out of Europe.

Banrisul Innovation Week took place in October, targeting employees to celebrate the end of the BanriTech Program, with topics, such as design thinking, agile methodologies, sustainability, diversity, and open finance, amongst others.

During the Week of Innovation in the city of Alegre, celebrating the city's 250th anniversary and the opening of *Instituto Caldeira*, a space of Banrisul was inaugurated at the Institute with various innovation ecosystem events. In May 2022, Banrisul was one of the sponsors of the South Summit Brazil held in Porto Alegre, for the first time out of Europe, when the Bank participated in innovation-related panels, also presented its open innovation projects, such as *BanriHub* and *BanriTech*. In November, Banrisul participated in the Israel Mission, organized by Instituto Caldeira, where participants could get acquainted with businesses, and our country's ecosystem, which is reference in terms of innovation and startup development across the globe.

Also in 2022, in partnership with NAVI, we launched the NAVI Deep Tech Challenge program, a challenge portal wherein businesses presented new technologies-related issues, and the Ethical and Safe Artificial Intelligence Network (RAIES).





8

GRI and SASB Content Index

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GRI and SASB Content Index

Statement of use	Banrisul reported with reference to the GRI Standards for the period from January 1, 2022, to December 31, 2022.
GRI 1 used	GRI 1: Foundation 2021

GRI	Content	Comment	Page	
General Disclosures				
The organization and its reporting practices				
GRI 2: General Disclosures 2021	2-1	Organizational details	9	
	2-2	Entities included in the organization's sustainability reporting	7	
	2-3 ¹	Reporting period, frequency and contact point	Available in the Indicator Center	7
	2-4 ¹	Restatements of information	Available in the Indicator Center	7
	2-5	External assurance	Only the portuguese version of the report was assured by independent third party	7
Activities and workers				
GRI 2: General Disclosures 2021	2-6	Activities, value chain and other business relationships	9, 79	
	2-7 ¹	Employees	64	
	2-8	Workers who are not employees	9, 64	
Governance				
GRI 2: General Disclosures 2021	2-9	Governance structure and composition	26	
	2-10	Nomination and selection of the highest governance body	26	
	2-11 ¹	Chair of the highest governance body	Available in the Indicator Center	26
	2-12	Role of the highest governance body in overseeing the management of impacts		26

1. The indicators have not been secured.

GRI	Content	Comment	Page
Governance			
GRI 2: General Disclosures 2021	2-13	Delegation of responsibility for managing impacts	26, 39
	2-14	Role of the highest governance body in sustainability reporting	26
	2-15 ¹	Conflicts of interest	Available in the Indicator Center
	2-16	Communication of critical concerns	26
	2-17 ¹	Collective knowledge of the highest governance body	Available in the Indicator Center
	2-18	Evaluation of the performance of the highest governance body	26
	2-19	Remuneration policies	35
	2-20	Process to determine remuneration	26
	2-21 ¹	Annual total compensation ratio	Available in the Indicator Center
	2-22	Statement on sustainable development strategy	4
Strategy, policies and practices			
GRI 2: General Disclosures 2021	2-23	Policy commitments	38, 43, 44
	2-24	Embedding policy commitments	43
	2-26 ¹	Mechanisms for seeking advice and raising concerns	Available in the Indicator Center
	2-27 ¹	Compliance with laws and regulations	Available in the Indicator Center
	2-28 ¹	Membership associations	Available in the Indicator Center
Stakeholder engagement			
GRI 2: General Disclosures 2021	2-29	Approach to stakeholder engagement	46
	2-30 ¹	Collective bargaining agreements	Available in the Indicator Center

1. The indicators have not been secured.

GRI	Content	Comment	Page	
MATERIAL TOPICS				
GRI 3: Material Topics 2021	3-1	Process to determine material topics	46	
	3-2	List of material topics	46	
Corporate governance and integrity				
GRI 3: Material Topics 2021	3-3	Management of material topics	25, 43, 47	
GRI 2: General Disclosures 2021	2-9	Governance structure and composition	26	
	2-10	Nomination and selection of the highest governance body	26	
	2-11 ¹	Chair of the highest governance body	Available in the Indicator Center	26
	2-12	Role of the highest governance body in overseeing the management of impacts		26
	2-13	Delegation of responsibility for managing impacts		26, 39
	2-14	Role of the highest governance body in sustainability reporting		26
	2-15 ¹	Conflicts of interest	Available in the Indicator Center	35
	2-16	Communication of critical concerns		26
	2-17 ¹	Collective knowledge of the highest governance body	Available in the Indicator Center	-
	2-18	Evaluation of the performance of the highest governance body		26
	2-19	Remuneration policies		35
	2-20	Process to determine remuneration		26
	2-21 ¹	Annual total compensation ratio	Available in the Indicator Center	-
	2-22	Statement on sustainable development strategy		4

1. The indicators have not been secured.

GRI	Content	Comment	Page
Corporate governance and integrity			
GRI 205: Anti-corruption 2016	205-1	Operations assessed for risks related to corruption	41
	205-2 ¹	Communication and training about anti-corruption policies and procedures	Available in the Indicator Center
	205-3 ¹	Confirmed incidents of corruption and actions taken	Available in the Indicator Center
GRI 207: Tax 2019	207-2 ¹	Tax governance, control, and risk	Available in the Indicator Center
SASB: Commercial Banks 2018	FN-CB-510a.2	Description of whistleblower policies and procedures	41
Environmental, social, and climate risk strategy			
GRI 3: Material Topics 2021	3-3	Management of material topics	39, 47
GRI 201: Economic Performance 2016	201-2	Financial implications and other risks and opportunities due to climate change	44
GRI 305: Emissions 2016	305-1 ¹	Direct (Scope 1) GHG emissions	Available in the Indicator Center
	305-2 ¹	Energy indirect (Scope 2) GHG emissions	Available in the Indicator Center
	305-3 ¹	Other indirect (Scope 3) GHG emissions	Available in the Indicator Center
GRI G4: Financial Services	G4-DMA	Coverage and frequency of audits to evaluate implementation of environmental and social policies and risk assessment procedures	36, 38
Eco-efficiency			
GRI 3: Material Topics 2021	3-3	Management of material topics	47, 93
GRI 302: Energy 2016	302-1 ¹	Energy consumption within the organization	Available in the Indicator Center
GRI 306: Waste 2020	306-2	Management of significant waste-related impacts	96
	306-3 ¹	Waste generated	Available in the Indicator Center

1. The indicators have not been secured.

GRI	Content	Comment	Page
Eco-efficiency			
GRI 306: Waste 2020	306-4	Waste diverted from disposal	98
	306-5 ¹	Waste directed to disposal	Available in the Indicator Center 98
Partners' and suppliers' management			
GRI 3: Material Topics 2021	3-3	Management of material topics	47, 79
GRI 308: Supplier Environmental Assessment 2016	308-1 ¹	New suppliers that were screened using environmental criteria	Available in the Indicator Center 79
GRI 414: Supplier Social Assessment 2016	414-1 ¹	New suppliers that were screened using social criteria	Available in the Indicator Center 79
Human capital development			
GRI 3: Material Topics 2021	3-3	Management of material topics	47, 76
GRI 404: Training and Education 2016	404-1	Average hours of training per year per employee	77
	404-2	Programs for upgrading employee skills and transition assistance programs	78
	404-3	Percentage of employees receiving regular performance and career development reviews	78
Diversity & inclusion			
GRI 3: Material Topics 2021	3-3	Management of material topics	47, 85
GRI 405: Diversity and Equal Opportunity 2016	405-1	Diversity of governance bodies and employees	85

1. The indicators have not been secured.

GRI	Content	Comment	Page
Data privacy and security			
GRI 3: Material Topics 2021	3-3	Management of material topics	47, 54
GRI 418: Customer Privacy 2016	418-1 ¹	Substantiated complaints concerning breaches of customer privacy and losses of customer data	-
SASB: Consumer Finance 2018	FN-CF-230a.2 ¹	Card-related fraud losses from (1) card-not present fraud and (2) card-present and other fraud	-
Sustainable products and businesses			
GRI 3: Material Topics 2021	3-3	Management of material topics	47, 85
GRI G4: Financial Services	G4-DMA ¹	Product portfolio: Policies with specific social and environmental components applied to business lines	85
	G4-FS7 ¹	Monetary value of products and services design to deliver a specific social benefit for each business line, breaking down by purpose	-
	G4-FS8 ¹	Monetary value of products and services designed to deliver a specific environmental benefit for each business line broken down by purpose	-
	G4-FS11 ¹	Percentage of assets subject to positive and negative environmental or social screening	-
Financial inclusion and education			
GRI 3: Material Topics 2021	3-3	Management of material topics	47, 58
SASB: Commercial Banks 2018	FN-CB-240a.4 ¹	Number of participants in financial literacy initiatives for unbanked, underbanked, or underserved customers	58

1. The indicators have not been secured.

GRI	Content	Comment	Page
Sales practices and customer satisfaction			
GRI 3: Material Topics 2021	3-3	Management of material topics	47, 49
Innovation & technology			
GRI 3: Material Topics 2021	3-3	Management of material topics	47, 102
EXTRAS DISCLOSURES GRI - INDICATORS NOT COVERED IN MATERIALITY			
GRI 201: Economic Performance 2016	201-1	Direct economic value generated and distributed	22, 23
GRI 203: Indirect Economic Impacts 2016	203-1 ¹	Infrastructure investments and services supported	Available in the Indicator Center 57
GRI 408: Child Labor 2016	408-1	Operations and suppliers at significant risk for incidents of child labor	79
GRI 409: Forced or Compulsory Labor 2016	409-1 ¹	Operations and suppliers at significant risk for incidents of forced or compulsory labor	Available in the Indicator Center 79
GRI 413: Local Communities 2016	413-1 ¹	Operations with local community engagement, impact assessments, and development programs	Available in the Indicator Center -
SASB: Commercial Banks 2018	FN-CB-240a.1 ¹	(1) Number and (2) amount of loans outstanding qualified to programs designed to promote small business and community development	Available in the Indicator Center -
SASB: Commercial Banks 2018	FN-CB-410a.2	Description of approach to the incorporation of environmental, social, and governance (ESG) factors in credit analysis	44

1. The indicators have not been secured.

Credits

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