

MATERIAL FACT

In accordance with Article 157, paragraph 4, of Law no. 6,404, of December 15, 1976, as amended, and in accordance with Comissão de Valores Mobiliários (CVM - Brazilian Securities Exchange) Instruction no. 358, of January 3, 2002, Banco do Estado do Rio Grande do Sul S.A. ("Banrisul") hereby informs its shareholders and the market in general that it is reviewing strategic alternatives for the businesses related to the issuance and capture of cards, including benefits cards, in order to direct and consolidate them, as well as any future expansions, in a single entity, seeking an organizational structure that will provide economies of scale in its operations and increase competitiveness, benefiting from synergies and leveraging Banricompras acquiring network.

The organizational and corporate structures of said entity will result from the analysis of alternatives involved and will be aligned to Banrisul's objectives and to the best market and corporate governance practices.

Additional information will be communicated to the market in due course.

Porto Alegre, August 12, 2013.

Túlio Luiz Zamin

CEO

João Emilio Gazzana

CFO and Investor Relations Officer

Banco do Estado do Rio Grande do Sul S/A