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3Q26

Results Presentation

Deputy CEO, Finance and Investor Relations Office

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Agenda

1 **Performance**

2 Q&A



Highlights

In R$

An open bank

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Net Income

9M26

704.8 mi

9M25 ▼ **25.7%**

3Q26

157.8 mi

3M ▼ **51.5%**

12M ▼ **52.0%**

Annualized ROAE

9M26	3Q26
8.2%	**5.4%**
9M25 ▼ **3.7 pp**	3M ▼ **6.0 pp**
	12M ▼ **6.8 pp**

Net Interest Income

9M26	3Q26
5.0 bi	**1.7 bi**
9M25 ▲ **4.7%**	3M ▲ **2.2%**
	12M ▲ **3.3%**

Loan Portfolio

Sep-26

66.1 bi

3M ▲ **2.6%**

12M ▲ **3.2%**

Total Funding

Sep-26

117.7 bi

3M ▲ **0.7%**

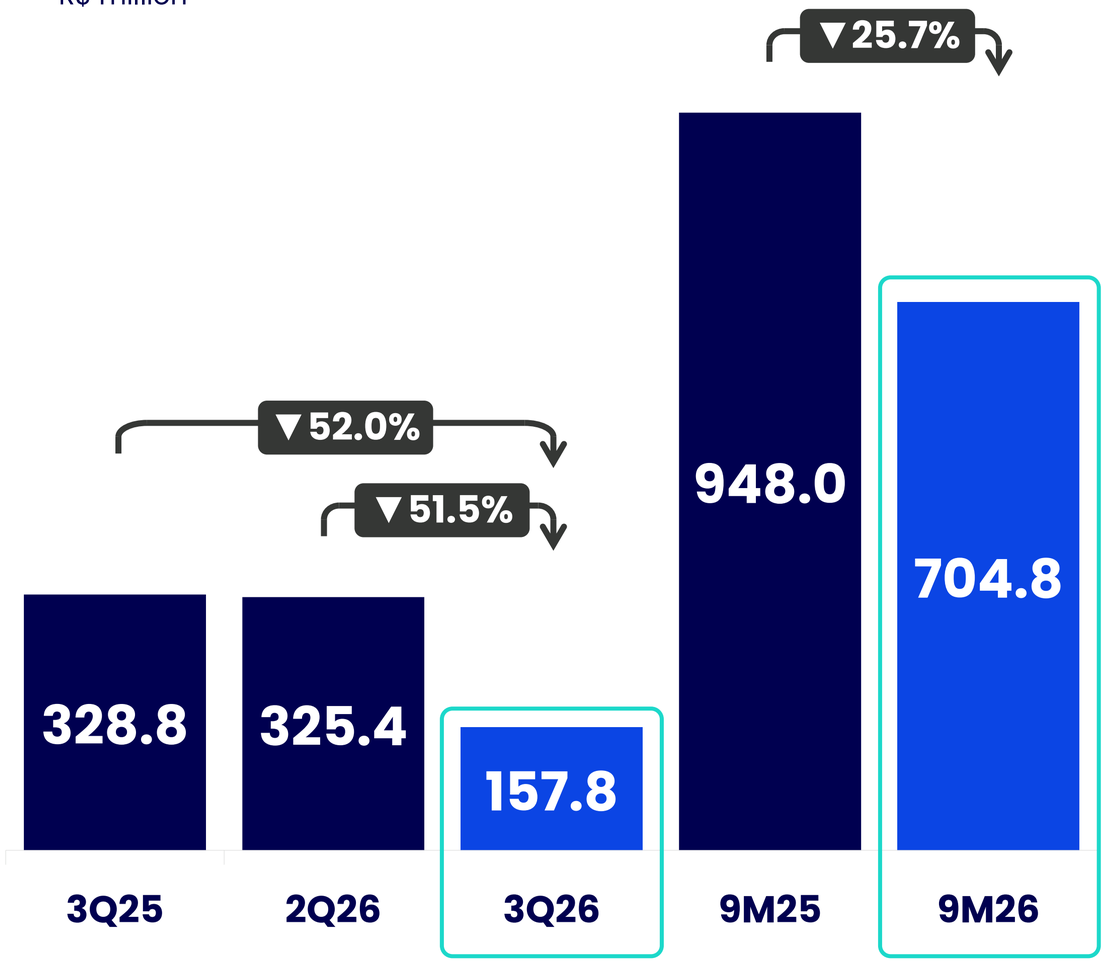
12M ▲ **9.8%**

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Profitability

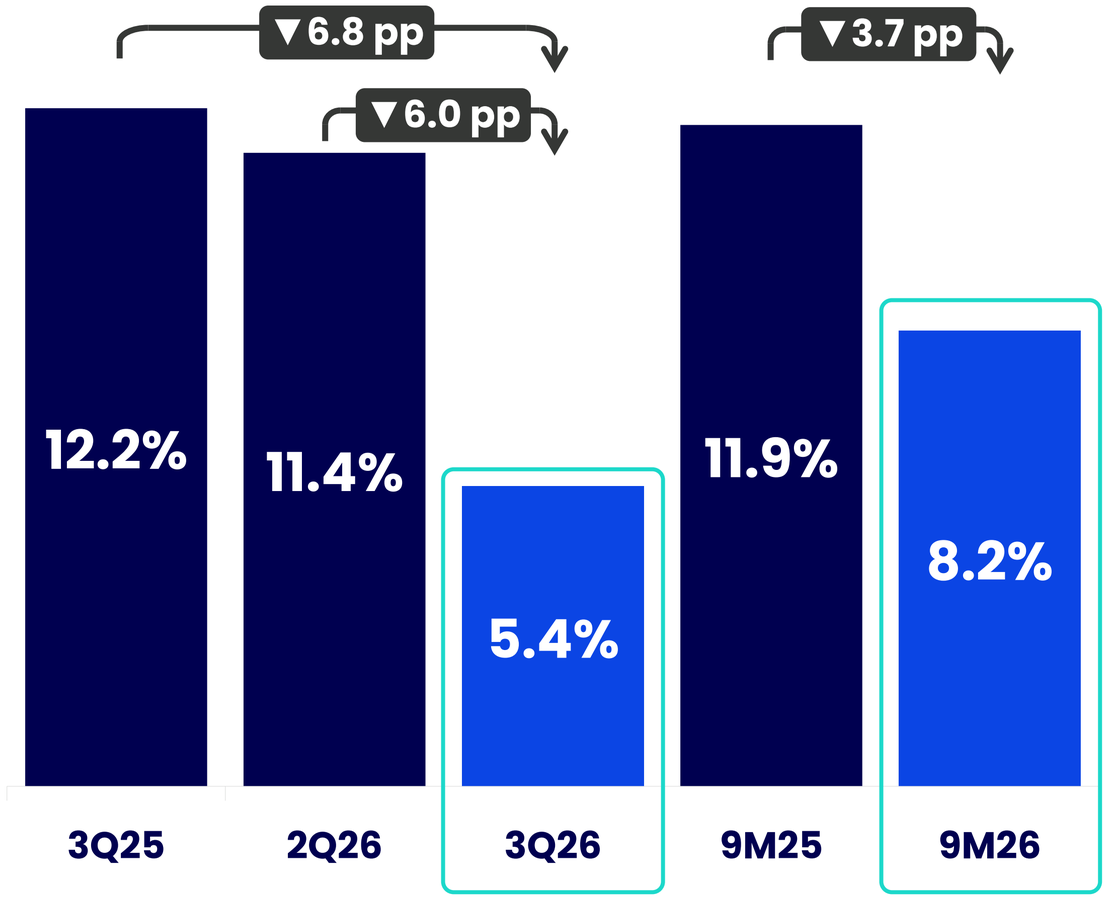
Net Income

R$ million



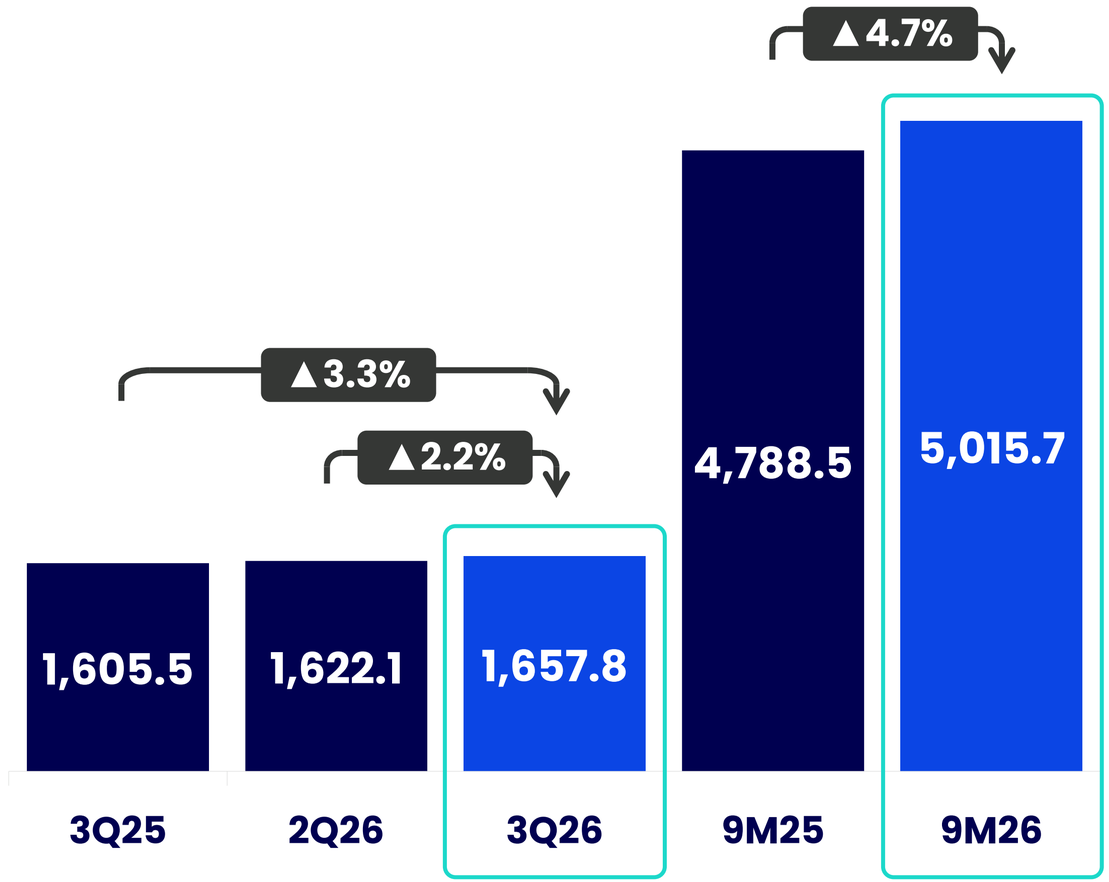
Annualized ROAE

%

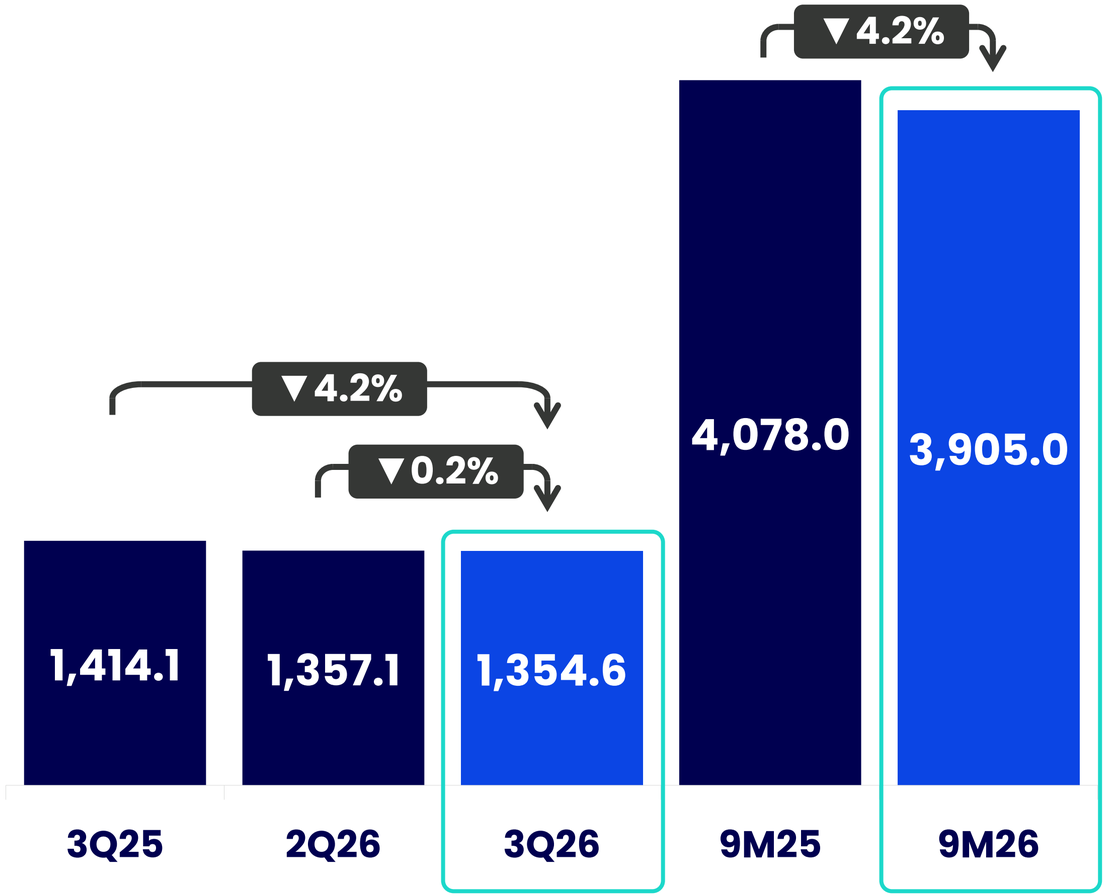


Net Interest Income

Net Interest Income
R$ million



Risk-Adjusted Net Interest Income [1]
R$ million

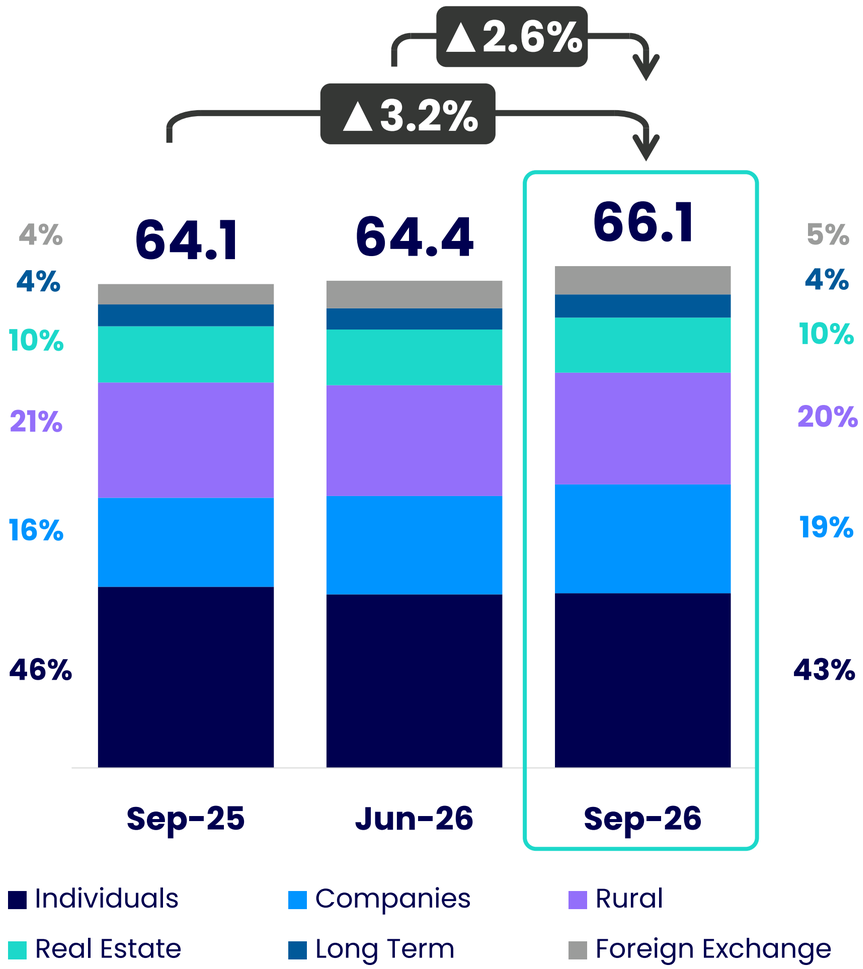


[1] Net interest income less credit loss provision expenses, net of recoveries of written-off loans.

Loan Portfolio

Portfolio Balance and Credit Mix

R$ billion



Individuals

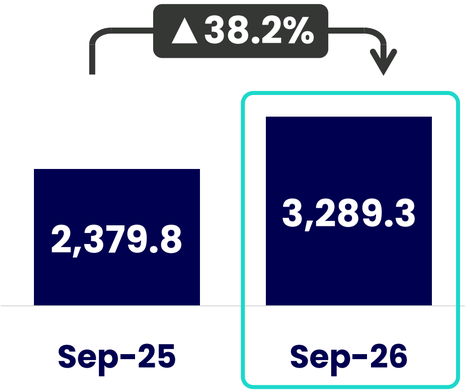
R$ million	Balance	YoY	QoQ
Payroll Loans	**18,206.4**	**-9.1%**	**-1.1%**
Branches	*12,967.3*	*-5.7%*	*1.4%*
Correspondents	*5,239.1*	*-16.7%*	*-6.8%*
Cards	**3,440.3**	**3.0%**	**0.2%**
Personal Loans	**3,479.7**	**10.5%**	**4.5%**
Overdraft	**747.1**	**4.5%**	**4.6%**
Other [1]	**2,361.4**	**35.0%**	**6.3%**
Total	**28,234.9**	**-2.6%**	**0.5%**

Companies

R$ million	Balance	YoY	QoQ
Working Capital	**7,413.9**	**20.0%**	**11.5%**
Conta Única	**2,386.1**	**8.4%**	**-1.4%**
Commercial Notes/Debentures	**967.4**	**363.1%**	**83.5%**
Debit Accounts	**348.3**	**3.8%**	**3.1%**
Cards	**259.4**	**-0.6%**	**1.1%**
Other [1]	**1,233.6**	**10.0%**	**3.0%**
Total	**12,608.7**	**22.3%**	**10.7%**

Foreign Exchange

R$ million



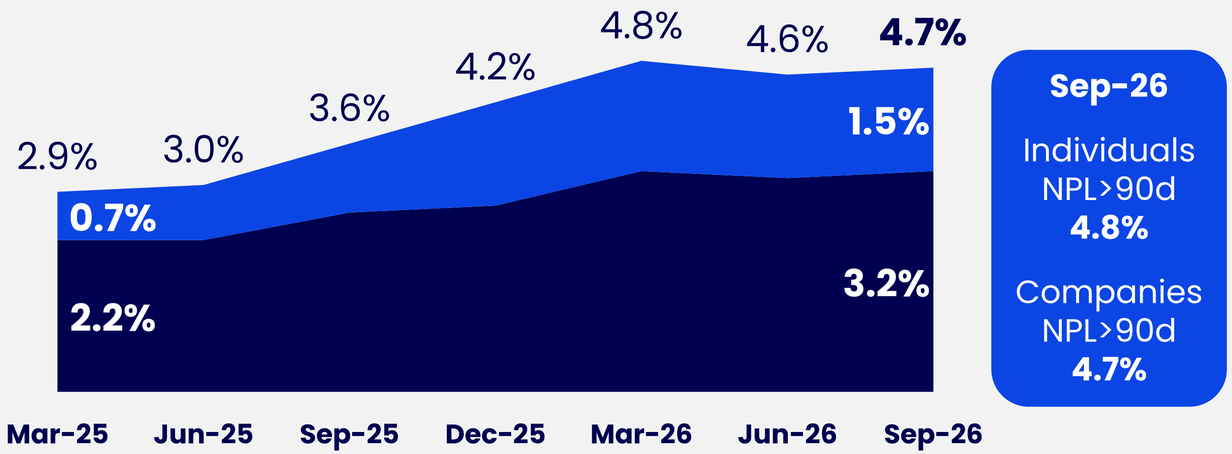
[1] It includes debt renegotiations totaling R$1,634.2 million (+36.5% YoY and +4.2% QoQ) for individuals and R$799,8 million (+10.2% YoY and -7.1% QoQ) for companies as of September 2026.

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Asset Quality

NPL Ratio

Over 90 days



Sep-26

Individuals NPL>90d **4.8%**

Companies NPL>90d **4.7%**

Write-Off

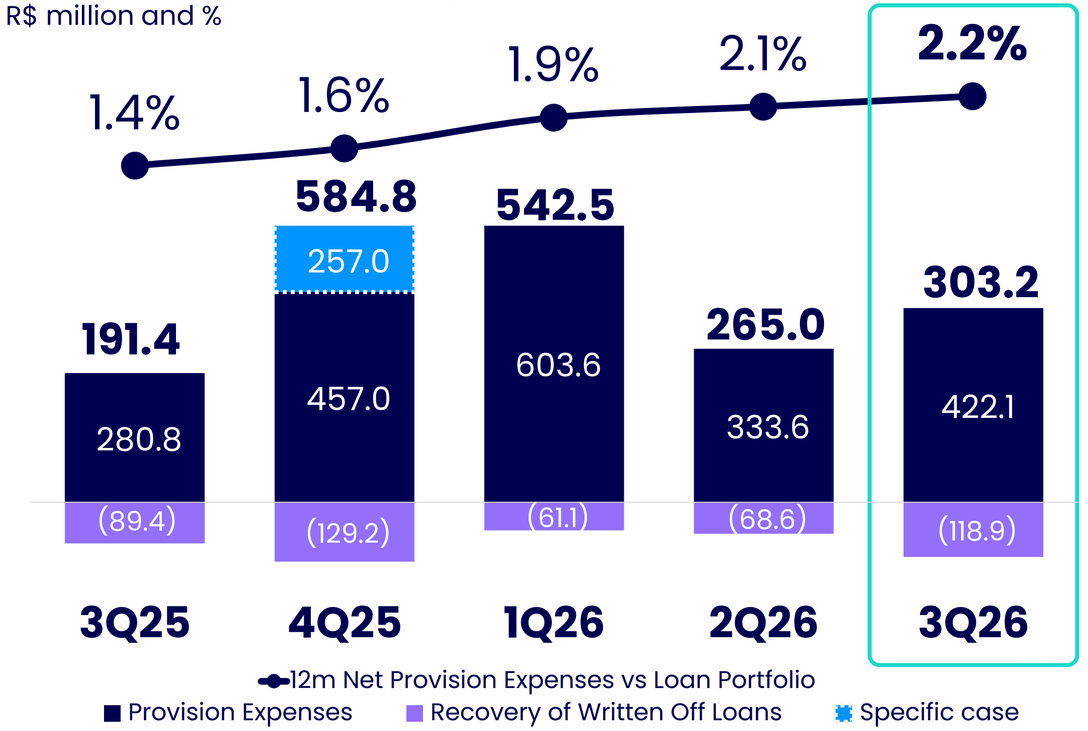
R$ million

2025: **378.3**

9M26: **1,099.5**

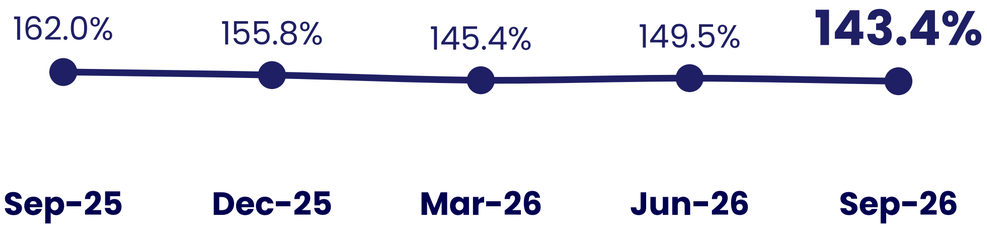
Net Provision Expenses and Cost of Risk[1]

R$ million and %



Coverage Ratio

Over 90 days

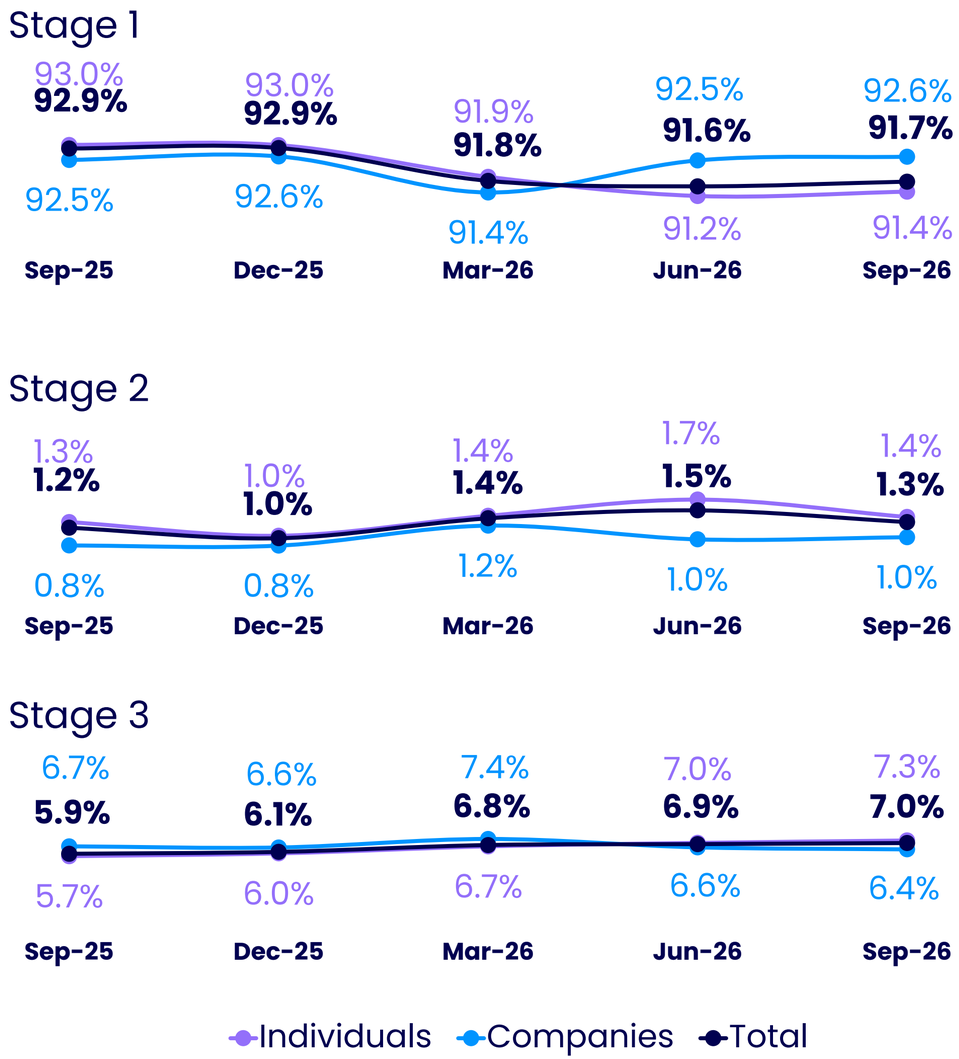


[1] Provision expenses for credit losses net of revenue from recovery of written-off credits, as a proportion of the loan portfolio, disregarding the specific case.

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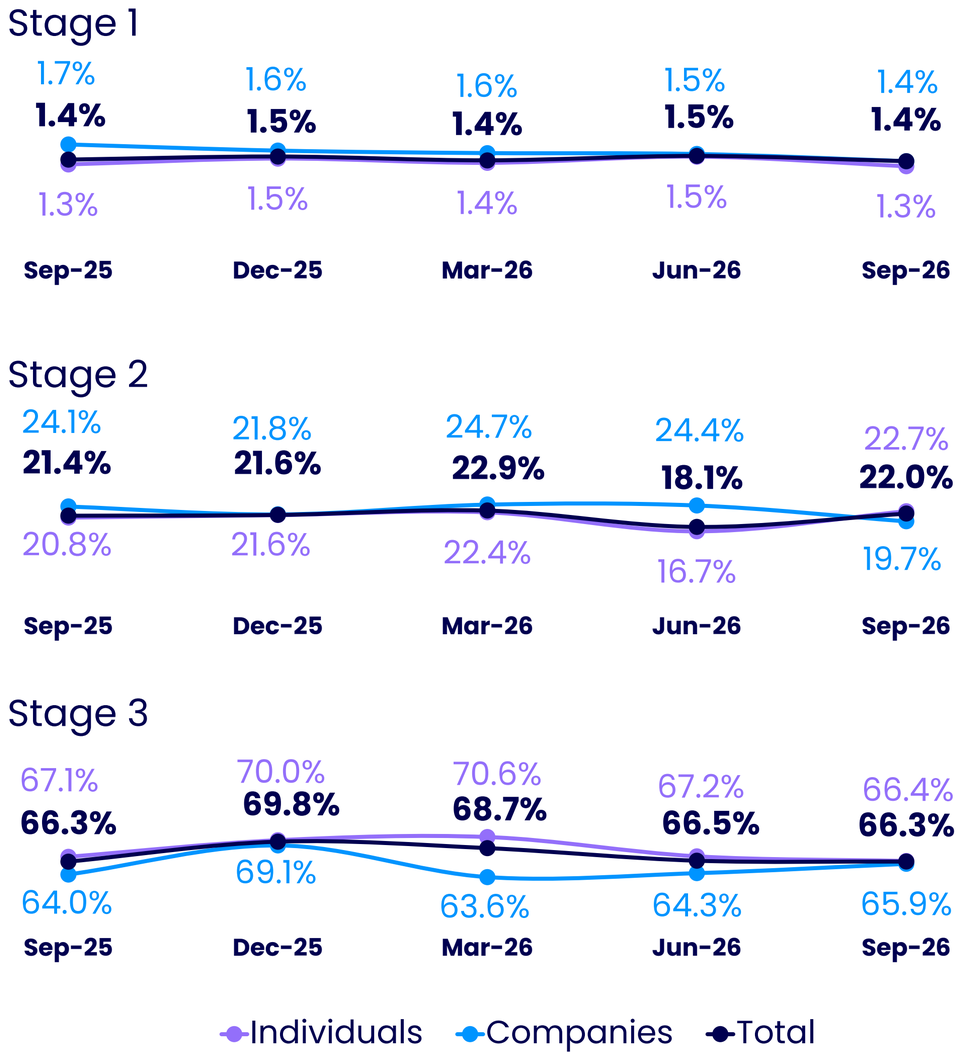
Asset Quality – Res. 4,966 KPIs

Portfolio by Stage



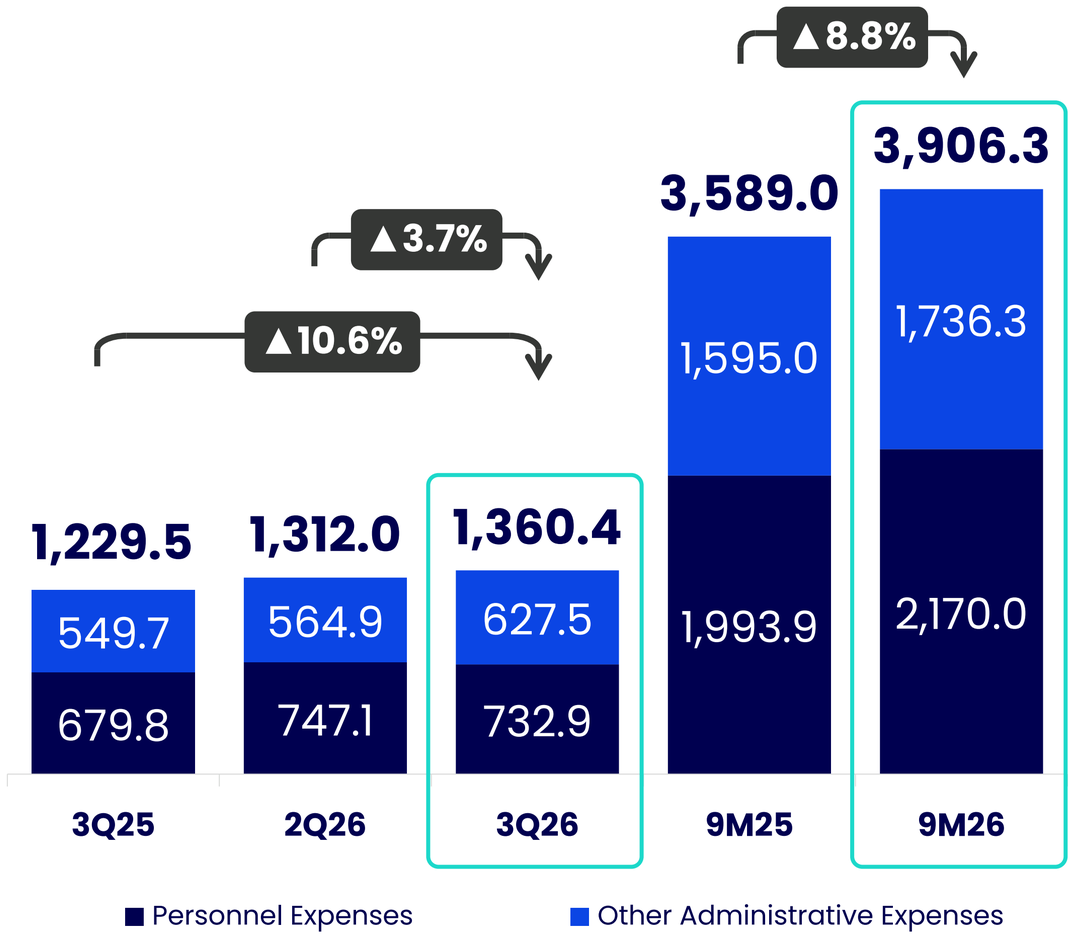
25.1%
of Stage 3 Credit is
up to date
3M:▼0.1 pp

Coverage by Stage



Administrative Expenses

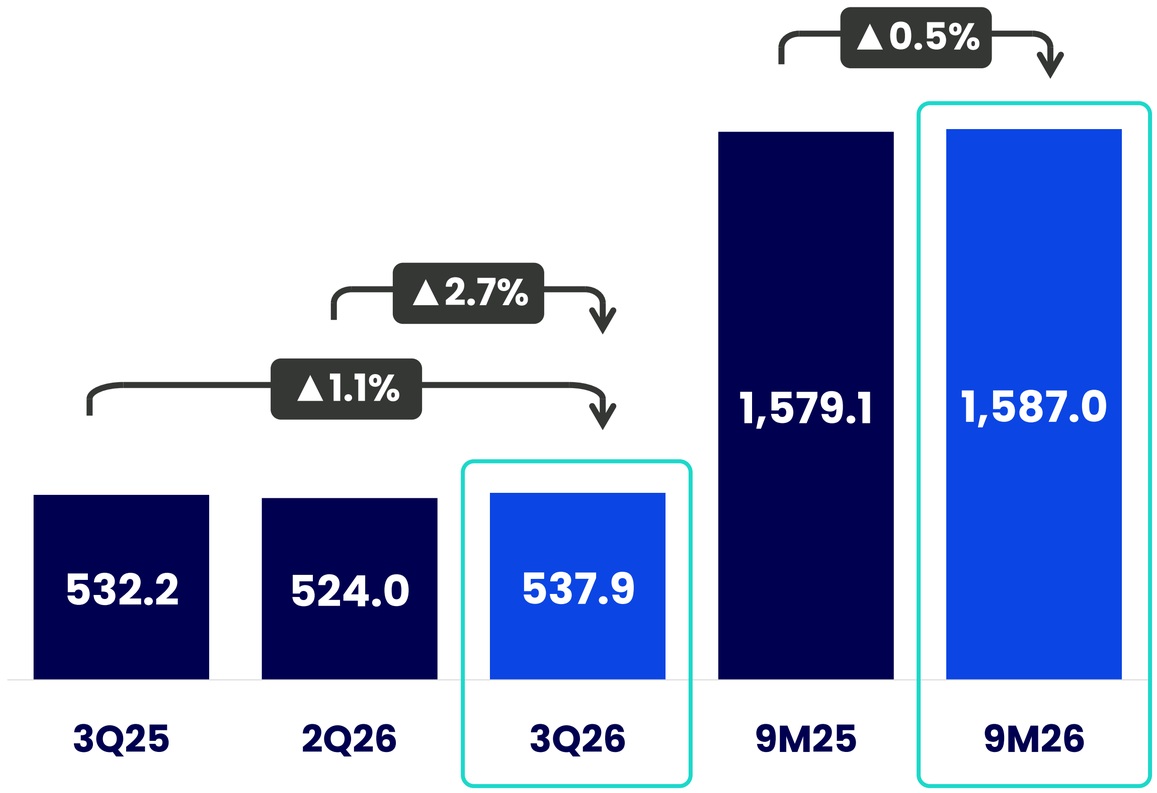
R$ million



R$ million	3Q26	2Q26	3Q26 vs. 2Q26	9M26 vs. 9M25
Personnel	**732.9**	**747.1**	**-1.9%**	**8.8%**
Other Adm. Expenses	**627.5**	**564.9**	**11.1%**	**8.9%**
Amortization and Depreciation	129.2	110.3	17.1%	13.1%
Third Party Services	123.2	126.2	-2.3%	3.1%
Specialized Technical Services	102.7	78.2	31.3%	40.6%
Data Processing	69.4	60.1	15.5%	-6.7%
Advertising	38.8	33.7	15.4%	-10.5%
Rentals and Condominiums	19.8	19.5	1.5%	74.4%
Other Expenses	144.4	136.9	5.5%	5.5%
Total	**1,360.4**	**1,312.0**	**3.7%**	**8.8%**

Commissions and Banking Fees

R$ million



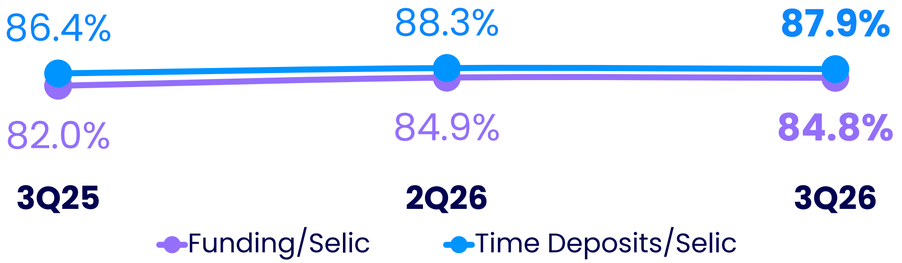
R$ million	3Q26	2Q26	3Q26 vs. 2Q26	9M26 vs. 9M25
Cards [1]	188.1	184.6	1.9%	-2.9%
Checking Accounts	159.6	154.6	3.2%	2.8%
Insurance [2]	75.2	74.7	0.7%	-1.1%
Asset Management	42.1	37.8	11.3%	15.4%
Other [3]	72.9	72.3	0.8%	-0.7%
Total	537.9	524.0	2.7%	0.5%

[1] Considers revenues from the acquiring business – Banrisul Pagamentos Service Revenues (-6.4% 9M26 vs. 9M25) and the credit card issuance (+4.5% 9M26 vs. 9M25). [2] Insurance brokerage commissions. [3] Comprised of Collection and Custody Services (-6.4% 9M26 vs. 9M25), Consortium Administration (+3.5% 9M26 vs. 9M25), and Other Revenues (-2.3% 9M26 vs. 9M25).

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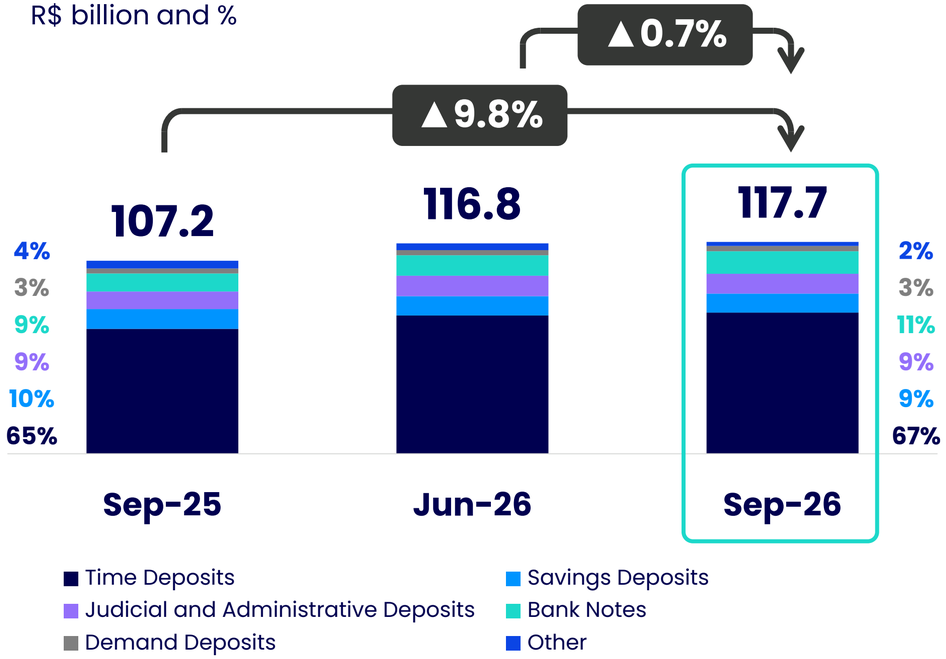
Funding

Cost



Portfolio and Mix

R$ billion and %

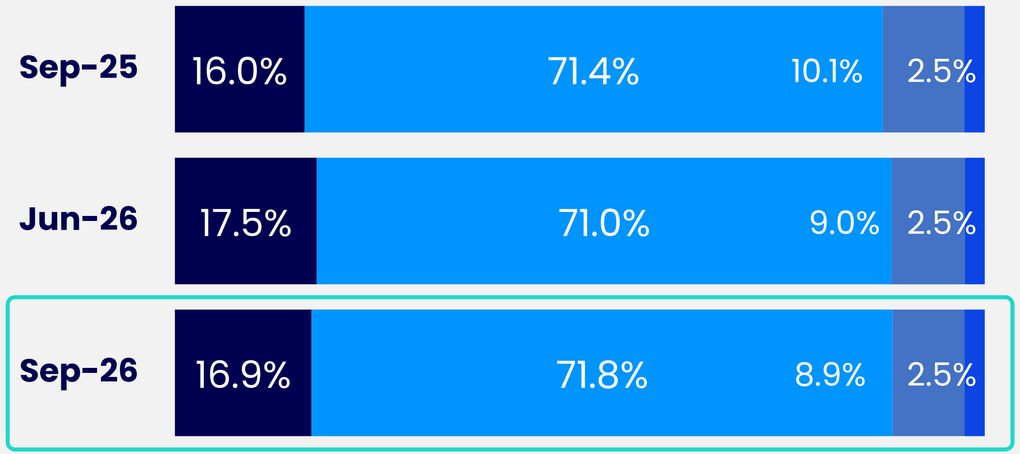


Time Deposits
3M▲ **1.6 bi**

Bank Notes
3M▲ **1.1 bi**

Interbank Deposits
3M▼ **1.5 bi**

Breakdown by Index [1]



Assets Under Management

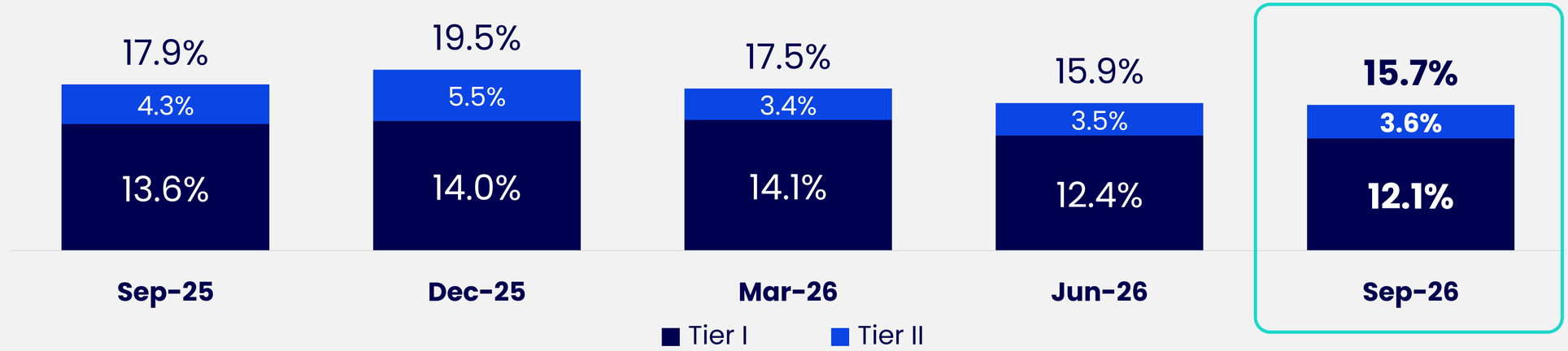
R$ million

Sep-26	Sep-25	Sep-26 vs. Sep-25
23,713.7	20,597.5	15.1%

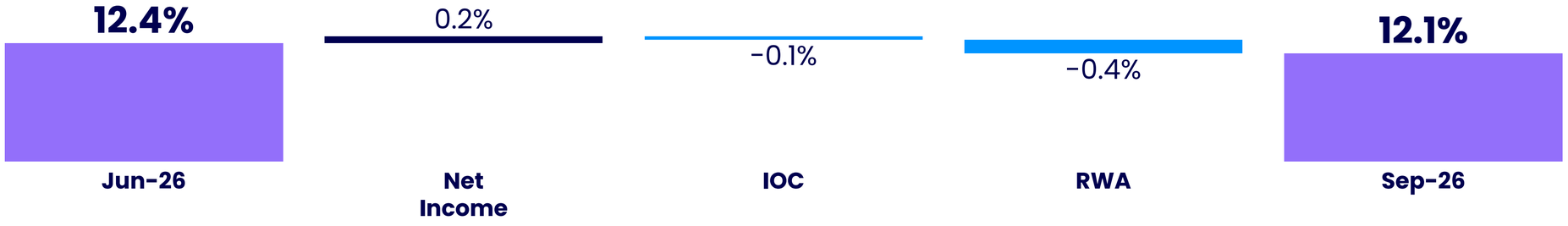
[1] Disregards funding from controlled and affiliated companies of the Banrisul Group.

Capital

Basel Ratio



Tier I Capital Change

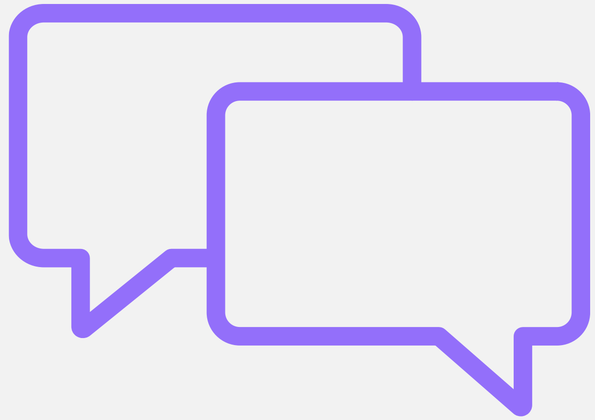


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Agenda

1 Performance

2 Q&A



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