



**2Q  
26**

**Banco Santander**  
**Individual and Consolidated Financial**  
**Statements as of June 30, 2026**  
**(BRGAAP)**

| Index                                                                             | Pag |
|-----------------------------------------------------------------------------------|-----|
| Management Report .....                                                           | 3   |
| Balance Sheet .....                                                               | 14  |
| Statement of Income .....                                                         | 16  |
| Statement of Comprehensive Income .....                                           | 17  |
| Statement of Changes in Stockholders' equity - Bank .....                         | 18  |
| Statement of Changes in Stockholders' equity – Consolidated .....                 | 20  |
| Statement of Cash Flows .....                                                     | 22  |
| Statement of Added Value .....                                                    | 24  |
| 1. Operational Context .....                                                      | 25  |
| 2. Presentation of Financial Statements .....                                     | 25  |
| 3. Main Accounting Policies .....                                                 | 26  |
| 4. Cash and Cash Equivalents .....                                                | 34  |
| 5. Interbank Investments .....                                                    | 35  |
| 6. Securities and Derivative Financial Instruments .....                          | 37  |
| 7. Other Financial Assets .....                                                   | 53  |
| 8. Credit Portfolio .....                                                         | 54  |
| 9. Provision for Losses Associated with Credit Risk .....                         | 56  |
| 10. Tax Assets and Liabilities .....                                              | 62  |
| 11. Other Assets .....                                                            | 68  |
| 12. Information on Dependencies Abroad .....                                      | 68  |
| 13. Investments in Affiliates and Subsidiaries .....                              | 69  |
| 14. Fixed Assets .....                                                            | 72  |
| 15. Intangibles .....                                                             | 73  |
| 16. Funding .....                                                                 | 74  |
| 17. Other Financial Liabilities .....                                             | 77  |
| 18. Other Liabilities .....                                                       | 78  |
| 19. Fair Value Hierarchy .....                                                    | 79  |
| 20. Provisions, Contingent Assets and Liabilities - Tax and Social Security ..... | 81  |
| 21. Stockholders' Equity .....                                                    | 84  |
| 22. Related parties .....                                                         | 86  |
| 23. Income from Services Rendered and Banking Fees .....                          | 90  |
| 24. Personnel Expenses .....                                                      | 90  |
| 25. Other Administrative Expenses .....                                           | 91  |
| 26. Other Operating Income and Expenses .....                                     | 92  |
| 27. Exchange rate changes (net) .....                                             | 93  |
| 28. Non-Operating Income .....                                                    | 93  |
| 29. Employee Benefits Plan .....                                                  | 94  |
| 30. Risk Management, Capital and Sensitivity Analysis .....                       | 106 |
| 31. Corporate Restructuring .....                                                 | 109 |
| 32. Other information .....                                                       | 110 |
| 33. Subsequent Events .....                                                       | 112 |
| Composition of Management Bodies as of June 30, 2026 .....                        | 113 |
| Audit Committee Report .....                                                      | 115 |

**Dear Shareholders:**

We present the Performance Commentary accompanying the Individual and Consolidated Financial Statements of Banco Santander (Brasil) S.A. ("Banco Santander" or the "Bank") for the semester ended June 30, 2026. These financial statements have been prepared in accordance with accounting practices adopted in Brazil, as established by Brazilian Corporate Law and supplemented by the regulations issued by the National Monetary Council (CMN), the Central Bank of Brazil (Bacen), and the Accounting Plan of Institutions of the National Financial System (Cosif), as well as by the rules of the Brazilian Securities and Exchange Commission (CVM), to the extent that they do not conflict with Bacen regulations.

The Individual and Consolidated Financial Statements prepared in accordance with the international accounting standard issued by the International Accounting Standards Board (IASB) relating to the semester that ended in June 30, 2026 will be published on July 29, 2026, at [www.santander.com.br/ri](http://www.santander.com.br/ri).

**Economic Situation**

The economic performance was highlighted by the following themes:

**In the international environment****❖ Surprising Resilience of the U.S. Economy**

The U.S. economy once again delivered a positive surprise, demonstrating resilience even amid higher oil prices and rising energy costs. The labor market remains the main highlight, with average job creation exceeding 100,000 positions in recent months, above the 75,000 recorded in Q1 2026 and well above the average of 25,000 observed in 2025. The combination of solid economic activity and persistent inflationary pressures has led the Federal Reserve to adopt a more cautious stance. Committee projections remain divided between further interest rate hikes and some degree of monetary easing, reflecting the high level of uncertainty surrounding the outlook, now further reinforced by Kevin Warsh's appointment as Chair of the institution..

**❖ Oil Remains at the Center of Global Macroeconomic Dynamics**

The main driver of the second quarter of 2026 continued to be the strong volatility in oil prices. After reaching approximately USD 120 per barrel between late April and early May, Brent crude declined significantly, ending June at around USD 73 per barrel, essentially returning to the levels observed before the escalation of the conflict in the Middle East. This movement was driven primarily by developments in geopolitical tensions and the flow of oil through the Strait of Hormuz. As prices normalized, concerns about additional short-term inflationary impacts stemming from energy costs eased. Nevertheless, the outlook remains surrounded by uncertainty. Although the conflict has lost momentum compared to previous months and there has been some progress in negotiations toward a peace agreement, substantial differences between the parties remain. As a result, the risk of further disruptions to oil supply continues to be present, keeping price volatility elevated and maintaining uncertainty regarding its potential effects on inflation and global economic growth.

**❖ Central Banks Respond Cautiously.**

In terms of monetary policy, the quarter was marked by increased caution among major central banks. The Federal Reserve kept its policy rate unchanged at its January and March meetings, maintaining a data-dependent stance in an environment where inflation remained above target. Throughout the quarter, the Fed began signaling a less favorable inflation outlook, with higher inflation projections and less conviction regarding a potential resumption of the rate-cutting cycle, particularly following the energy shock, which added further upside risks to the scenario. The European Central Bank also left interest rates unchanged and explicitly acknowledged that the escalation of the conflict in the Middle East is expected to put upward pressure on inflation in the short term through energy prices. Overall, the global environment remained in a wait-and-see mode, as the interest rate outlook became subject to greater uncertainty in the face of an adverse supply shock.

**In the home environment****❖ Activity Remains Resilient, but Signs of Moderation Are Becoming More Visible.**

The Brazilian economy continued to perform better than expected throughout Q2 2026, supported by household consumption, a still-dynamic labor market, and the lingering impact of income-support measures implemented at the beginning of the year. At the same time, more consistent evidence of a slowdown began to emerge in segments that are more sensitive to monetary policy, particularly in credit markets and in some leading economic activity indicators. The quarter's overall performance reinforced the assessment that the economy is moving toward a gradual deceleration. In this context, our GDP growth forecast remains at 1.8% for 2026, and we now expect growth of 1.3% in 2027, still consistent with a healthy moderation of domestic demand over the relevant forecast horizon.

**❖ Inflation Shows Improvement Again, but Expectations Remain Unanchored.**

Q2 2026 began under the lingering effects of the oil price shock, which continued to put pressure on production costs. This impact, however, was partially offset by the appreciation of the Brazilian real, which helped limit the pass-through to domestic prices. Throughout the quarter, the gradual normalization of international oil prices reduced pressures on fuel, freight, and industrial goods, allowing for an improvement in current inflation dynamics. Despite this relief, inflation remained above target and expectations continued to be unanchored, reflecting the resilience of economic activity and uncertainties surrounding the fiscal environment. In this context, we maintain our assessment that convergence toward the target will remain gradual and will depend on restrictive monetary conditions being maintained for an extended period. Our IPCA inflation forecast stands at 5.0% for 2026 and 4.0% for 2027.

**❖ Copom Reinforces a Cautious Stance.**

Throughout the quarter, the Central Bank maintained the monetary easing process but reinforced the message that room for additional rate cuts has become more limited. The combination of persistently elevated inflation expectations, still-expansionary fiscal policy, and tighter global financial conditions led Copom to adopt a more conservative communication regarding the Selic rate path. The prevailing assessment became that the cost of bringing inflation back to target has increased, requiring interest rates to remain elevated for longer. In our baseline scenario, we project the Selic rate to end 2026 at 13.75% and 2027 at 12.75%, within a more gradual easing cycle conditioned on the evolution of inflation and expectations, as well as the fiscal stance and the degree of spare capacity in the economy going forward.



## Consolidated Performance

**Net Profit**  
(recurring management income)

**R\$ 6.8**  
**Billions** | -9.5% vs 1S25

### Financial Margin

**R\$ 31.2**  
**Billions** | -0.5% vs 1S25

### Overhead Expenses

**R\$ 13.2**  
**Billions** | +1.7% vs 1S25

### Committees

**R\$ 10.8**  
**Billions** | +4.1% vs 1S25

### Expenses related to PDD

**R\$ 14.0**  
**Billions** | +5.6% vs 1S25

The first half of 2026 was marked by the continued execution of our strategy, maintaining customer centrality as a fundamental element of value creation. We continued to strengthen our relationships with customers, expand revenue diversification, and make progress in building an increasingly solid, efficient and resilient operation. In terms of results, we closed the first half with recurring managerial net profit of R\$ 6.8 billion in the period, down 9.6% compared to the same period of 2025, reflecting a macroeconomic environment characterized by higher household indebtedness and the persistence of elevated interest rates.

Total revenues reached R\$ 41.9 billion in the period, up 0.6% compared to the first half of 2025. Results performance was mainly supported by the performance of customer-related businesses and the growth in service revenues, reinforcing the consistency of our business model and the quality of our business.

Client NII increased 2.2% in the first half, totaling R\$ 32.6 billion, reflecting the 5.8% growth in our loan portfolio, especially consumer finance operations, which grew 15.3%, as well as operations with SMEs, which increased 11.4%. Market NII, in turn, recorded a negative result, mainly due to the negative sensitivity to rising interest rates and lower treasury results.

Fees increased 4.1% in the first half, reaching R\$ 10.8 billion, with highlights including cards, up 8.1% YoY, insurance, up 9.3% YoY, and capital markets, up 17.4% YoY. The result demonstrates the growing contribution of service businesses to recurring revenue generation and reinforces our diversification strategy.

In terms of asset quality, the result from loan losses totaled R\$ 14.0 billion in the first half of 2026, up 5.6% compared to the same period of the previous year. This performance reflects the persistence of a challenging macroeconomic environment, marked by elevated interest rates, requiring higher levels of provisioning in the period.

In expenses, we continued to make progress in productivity and operational efficiency, totaling R\$ 13.2 billion in the first half, an increase of 1.7% compared to the same period in 2025. This growth remained below inflation in the period, demonstrating disciplined cost management and a continued focus on the efficient allocation of resources.

We remain committed to delivering sustainable long-term results, supported by a more diversified operation, disciplined capital and risk management, and a continuous focus on offering the best solutions and experiences to our customers.

### Management Results Demonstration 1

| (R\$ millions)                  | 2Q26          | 1Q26          | 2Q26 x 1Q26    | 1S26          | 1S25          | 1S26 x 1S25    |
|---------------------------------|---------------|---------------|----------------|---------------|---------------|----------------|
| Gross financial margin          | 15,341        | 15,812        | -3.0 %         | 31,153        | 31,318        | (0.5)%         |
| Comissions                      | 5,334         | 5,435         | (1.9)%         | 10,769        | 10,341        | 4.1 %          |
| <b>Total revenue</b>            | <b>20,675</b> | <b>21,248</b> | <b>-2.7 %</b>  | <b>41,922</b> | <b>41,659</b> | <b>0.6 %</b>   |
| PDD Result                      | (7,654)       | (6,344)       | 20.6 %         | (13,998)      | (13,252)      | 5.6 %          |
| General expenses                | (6,578)       | (6,633)       | (0.8)%         | (13,211)      | (12,986)      | 1.7 %          |
| Other operating income/expenses | (2,534)       | (2,300)       | 10.2 %         | (4,834)       | (4,055)       | 19.2 %         |
| Tax expenses                    | (1,453)       | (1,453)       | — %            | (2,906)       | (2,675)       | 8.6 %          |
| Others                          | 81            | 65            | 24.1 %         | 146           | 257           | (43.2)%        |
| <b>Profit before taxes</b>      | <b>2,537</b>  | <b>4,583</b>  | <b>-44.6 %</b> | <b>7,120</b>  | <b>8,949</b>  | <b>(20.4)%</b> |
| Taxes and minority stakes       | 477           | (795)         | n.a            | (318)         | (1,429)       | (77.7)%        |
| <b>Net profit management</b>    | <b>3,014</b>  | <b>3,788</b>  | <b>(20.4)%</b> | <b>6,802</b>  | <b>7,520</b>  | <b>(9.5)%</b>  |
| <b>Accounting net profit</b>    | <b>2,667</b>  | <b>3,725</b>  | <b>(28.4)%</b> | <b>6,393</b>  | <b>7,372</b>  | <b>(13.3)%</b> |

<sup>1</sup> The table above considers managerial reclassifications in relation to the Financial Income Statement, the most relevant of which refer to the reclassification between margin and result of allowance for doubtful accounts on discounts, allowance for doubtful accounts on debentures, in addition to the reversal of amortizations on goodwill.



## Strategy and Rating Agencies

For information regarding the Bank's strategy and ratings with rating agencies, please see the Earnings Report available at [www.santander.com.br/ri](http://www.santander.com.br/ri).

## Corporate Governance

The corporate governance structure of Banco Santander (Brasil) S.A. is based on an integrated model of decision-making, supervision, and risk management, aligned with the best national and international governance practices. This structure is composed of the Executive Board and the Executive Committee, which includes the CEO, Senior Executive Vice Presidents, and Executive Vice Presidents, as well as the Board of Directors and its Advisory Committees, responsible for supporting the Board in the performance of its duties. The Advisory Committees are: Audit, Risk and Compliance, Sustainability, Compensation and Nomination, and Governance.

The Bank continuously seeks to strengthen the diversity, independence, and qualification of its management bodies. Currently, the Board of Directors has five women among its members and 45% independent directors, reflecting the Institution's commitment to plural, transparent corporate governance aligned with best market practices. In 2026, Banco Santander (Brasil) S.A. joined the CONFIA Program – the Brazilian Federal Revenue's Cooperative Tax Compliance Program, an initiative that promotes a relationship based on transparency, mutual trust, and continuous dialogue between the Tax Administration and large taxpayers. Admission to the program recognizes the maturity of the Institution's tax governance, fiscal risk management, and internal controls, reinforcing its commitment to high standards of compliance, ethics, transparency, and legal certainty. (Services and Information from Brazil)

The additional information required by Law No. 15,177/2025 will be disclosed in the Management Report, to be made available to shareholders on the date of the Ordinary General Meeting, pursuant to Article 133 of Law No. 6,404/1976.

Additional information regarding the corporate governance practices adopted by Banco Santander, as well as the composition, operation, and main decisions of the Board of Directors and its Advisory Committees, is available on the Investor Relations portal at [www.santander.com.br/ri](http://www.santander.com.br/ri).

## Internal Audit

Internal Audit reports directly to the Board of Directors and is overseen by the Audit Committee, acting permanently, independently, and objectively in relation to the other functions and units of the Organization. Its mission is to provide the Board of Directors and Senior Management with independent assurance on the quality and effectiveness of governance, risk management, and internal control processes, contributing to the protection of the Organization's value, solvency, sustainability, and reputation.

The Internal Audit function has a quality certification issued by the Institute of Internal Auditors (IIA), in recognition of its adherence to international standards and best practices of the profession.

To fulfill its duties and ensure adequate coverage of the risks inherent in Banco Santander's activities, Internal Audit uses methodologies and tools developed internally. Of particular note is the risk matrix, used in the planning process to prioritize the auditable universe based on criteria such as inherent risk, results of previous assessments, level of implementation of audit recommendations, and relevance of processes to the Organization. Work programs are reviewed periodically to reflect the evolving risk environment, regulatory changes, and transformations in the business environment.

In line with its oversight role, the Audit Committee recommended approval of the 2026 Annual Audit Plan and Annual Internal Audit Report, which were subsequently approved by the Board of Directors.

## People

Banco Santander continues to strengthen its organizational culture, which seeks to contribute to the prosperity of people and businesses. Autonomy, proactivity, and innovation gain space, accelerate digital transformation, and enhance the personalized offering for the most diverse segments of society.

There are 47,327 employees, considering the entire Group, committed to the ambition of generating unique and personalized customer experiences, so that we are the main bank for each of our clients.

To this end, the bank continuously invests in creating an environment where leadership is a benchmark in the organization's values, an inclusive culture ensures that each professional feels recognized and engaged in building their career, health and well-being are central, and continuous learning serves the constant improvement of the customer journey and the evolution of each employee. Growth opportunities are democratized and within everyone's reach.

## Sustainability

Sustainability has been integrated into Santander's business strategy for over 20 years and guides our actions in risk management, the development of financial solutions, and the generation of positive impact for clients, communities, and society.

During the semester, we maintained our focus on the areas where we have the greatest capacity to contribute: assessment and mitigation of social, environmental, and climate risks in credit granting; support for clients in the transition to a low-carbon economy; and promotion of initiatives in education, employability, entrepreneurship, and financial inclusion.

Our actions are concentrated on the most relevant issues for the business, considering impacts, risks, and opportunities, and are accompanied by global goals in priority areas such as decarbonization, financial inclusion, and inclusive culture. This agenda is supported by robust policies, controls, and governance structures, with the support of senior leadership.



At the end of 2Q26, we highlight the following results:

#### Sustainable business

❖ We facilitated **R\$ 24.7 billion** in sustainable business, including green bond issuances, clean energy financing, and dedicated products such as CDC Solar and CDC Electric and Hybrid Vehicles, reaching **R\$ 57.8 billion** in the sustainable credit portfolio<sup>1</sup>, with 43% growth (YoY).

<sup>1</sup> Considers operations that fall within our Sustainable Finance and Investment Classification System (SFICS).

❖ We maintained market leadership in CBIOS (decarbonization credits) with a 38% market share.

❖ Prospera Santander Microfinance, which provides financial solutions to entrepreneurs, achieved a microcredit origination volume of R\$ 2.4 billion. Its total portfolio grew 3.1% year over year (YoY), reaching R\$ 3.3 billion, supported by a total customer base of 1.1 million clients.

In addition, Prospera launched Credit Life Insurance for microloan operations. The product ensures the full repayment of the outstanding loan balance in the event of the death of the borrower or members of a solidarity lending group, preventing the debt from being transferred to the remaining members and strengthening protection for microentrepreneurs.

❖ Four operations were disbursed by Santander under the Eco Invest Brasil program, a Federal Government initiative within the Ecological Transformation Plan aimed at mobilizing private investment for long-term sustainable projects in the country, focusing on attracting national and foreign capital, totaling **R\$ 1.6 billion**. The resources support initiatives aimed at our clients' transition to a low-carbon economy and sustainable development, including projects such as the construction of a new corn ethanol plant, the replacement of fossil fuel boilers with industrial steam generation using biomass, the construction of a new pharmaceutical industrial unit with LEED certification (a global sustainability seal for buildings), and the modernization of the electrical grid, with the implementation of smart grids, loss reduction, and increased resilience of the electrical infrastructure;

❖ Santander maintained its leadership in financing electrified vehicles, with a market share of **53%** in electric vehicles and **31%** in hybrids

#### Social Impact

During the last quarter, Social Integrado Santander strengthened its presence across 30 municipalities in the states of Pernambuco and Maranhão through initiatives focused on education, culture, entrepreneurship, and sports. These actions benefited more than **26,000** children and adolescents and provided training to over **1,500** educators.

Through the Pensar program, we carried out financial education initiatives in public high schools, engaging **52 volunteers** and benefiting **207 students**.

In Gravatá (PE), we hosted the National Meeting of Amigo de Valor and Parceiro do Idoso, our social technologies aimed at safeguarding the rights of vulnerable children, adolescents, and older adults. The event brought together more than 350 participants, including council members and teams from supported projects, for training focused on strengthening public policies and protection networks.

#### Education, Employability, and Entrepreneurship

We held Santander Top España 2026, an international academic mobility program that this year received **138,000** applications and awarded 100 scholarships to students and faculty members from partner Brazilian universities for an educational experience at the University of Salamanca, Spain.

We also promoted Santander Financial Certifications 2026 – First Semester, a free training program aimed at individuals aged 18 and over seeking to enter or advance in the financial sector, offering preparation for the ANBIMA CPA, C-Pro I, and C-Pro R certifications. By June, the program had registered **114,000** applicants, awarded **6,000** training slots, and provided **600 vouchers** for the ANBIMA certification exam.

In addition, we developed Santander X Training for Business – AI for SMEs, a program conducted in partnership with IE University and Google, offering free training in Artificial Intelligence applied to business. In this edition, **388 scholarships** were awarded.

We also carried out Acelera Tech AWS – Training for SMEs and Startups, a program developed in partnership with Amazon Web Services (AWS), which provided free training in technology, cloud computing, and digital transformation, supporting companies at different stages of maturity in adopting innovative business solutions. In this edition, **329 scholarships** were awarded to SMEs and **135 scholarships** to startups, totaling **464** training scholarships.

## Independent Audit

Banco Santander's policy, including its controlled companies, regarding the engagement of services unrelated to the audit of the Financial Statements by its independent auditors, PricewaterhouseCoopers, is based on Brazilian and international auditing standards that preserve auditor independence. This framework establishes that: (i) the auditor must not audit its own work; (ii) the auditor must not perform management functions for its client; (iii) the auditor must not advocate for its client's interests; and (iv) any services must be approved by the Bank's Audit Committee.

In compliance with Brazilian Securities and Exchange Commission (CVM) Instruction No. 162/2022, Banco Santander informs that, during the six-month period ended June 30, 2026, PricewaterhouseCoopers did not provide any services unrelated to the independent audit of the Financial Statements of Banco Santander and its relevant controlled companies that could create a conflict of interest, impair independence, or affect the objectivity of its independent auditors. PricewaterhouseCoopers maintains procedures, policies, and controls designed to ensure its independence, including an assessment of all services provided, encompassing any engagement other than the independent audit of Banco Santander's Financial Statements and those of its controlled companies. Such assessment is based on applicable regulations and accepted principles that safeguard auditor independence.

## Acknowledgments

We thank our customers, shareholders, and employees for the trust and support that have driven us to this point, and which have enabled the continuation of our history of evolution and transformation, on the path to building the Best Consumer Company in Brazil.

(Approved at the Board of Directors Meeting of July 28, 2026).

**Our purpose is to contribute to the prosperity of people and businesses.**

**And we believe that everything should be done in a way that way:**

**Simple, Personal and Fair**



## Independent auditor's report

To the Board of Directors and Stockholders  
Banco Santander (Brasil) S.A.

### Opinion

We have audited the accompanying parent company financial statements of Banco Santander (Brasil) S.A. ("Bank"), which comprise the balance sheet as at June 30, 2026 and the statements of income, comprehensive income, changes in stockholder's equity and cash flows for the six-month period then ended, as well as the accompanying consolidated financial statements of the Bank and its subsidiaries ("Consolidated"), which comprise the consolidated balance sheet as at June 30, 2026 and the consolidated statements of income, comprehensive income, changes in stockholder's equity and cash flows for the six-month period then ended, and notes to the financial statements, including a summary of significant accounting policies.

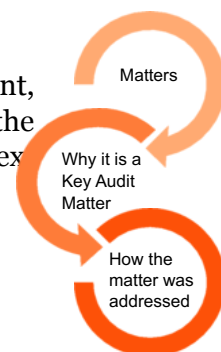
In our opinion, the financial statements referred to above present fairly, in all material respects, the financial position of the Bank and of the Bank and its subsidiaries as at June 30, 2026, and the Bank's financial performance and the cash flows, as well as the consolidated financial performance and the cash flows, for the six-month period then ended, in accordance with accounting practices adopted in Brazil, applicable to institutions authorized to operate by the Brazilian Central Bank (BCB).

### Basis for opinion

We conducted our audit in accordance with Brazilian and International Standards on Auditing. Our responsibilities under those standards are described in the "Auditor's responsibilities for the audit of the parent company and consolidated financial statements" section of our report. We are independent of the Bank and its subsidiaries in accordance with the ethical requirements established in the Code of Professional Ethics and Professional Standards issued by the Brazilian Federal Accounting Council, as applicable to audits of financial statements of public interest entities, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

### Key Audit Matters

Key Audit Matters are those matters that, in our professional judgment, were of most significance in our audit of the financial statements of the current six-month period. These matters were addressed in the context of our audit of the parent company and consolidated financial statements as a whole, and in forming our opinion thereon, and we do not provide a separate opinion on these matters.





| Why it is a Key Audit Matter | How the matter was addressed in the audit |
|------------------------------|-------------------------------------------|
|------------------------------|-------------------------------------------|

**Provision for losses associated with credit risk (Notes 3(a) (VIII), (XI), and (XII), 9 and 30(a) (A))**

Determining the provision for losses associated with credit risk, considering the requirements of CMN Resolution no 4,966, involves a high level of judgment by Management, which considers, among other elements, the existence of one or more events that negatively impact future cash flows and, consequently, the recoverable amount of significant credits, and individually or collectively for non-significant assets, as well as the deterioration of credit risk and the classification of credits in the stages provided for in CMN Resolution no 4,966. This process involves the use of several assumptions, which consider internal and external factors, such as credit quality, economic and financial situation, guarantees, segment and economic scenarios.

Therefore, this was considered an area of focus in our audit.

With the support of our specialists, we obtained an understanding and tested the relevant internal controls over the calculation and recognition of the provision for losses associated with credit risk, including, among others, following procedures and aspects: (i) models, judgments and assumptions adopted by Management for determining the provision for losses associated with credit risk; (ii) existence and measurement of guarantees in determining the provision for expected associated with credit risk; (iii) internal validation; (iv) processing and accounting for estimated losses; (v) reconciliation of accounting balances with the analytical position; and (vi) preparation of the explanatory notes.

Additionally, for loss estimates calculated based on individual assessment, we evaluated and tested, on a sample basis, the criteria used to determine the provision for losses associated with credit risk.

Likewise, for loss estimates calculated based on collective assessment, we tested, on a sample basis, the referred models, as well as the integrity of the database used for the calculations.

We considered that the criteria and assumptions that Management adopted to determine and account provision for losses associated with credit risk are aligned with the information examined in our audit, as disclosed in the financial statements.

**Provisions for judicial and administrative proceedings (Notes 3(n) and 20)**

Banco Santander (Brasil) S.A. and its subsidiaries are parties in judicial and administrative tax, labor and civil proceedings arising from the normal course of their business. In general, these proceedings are terminated after a long period and involve not only discussions on merits, but also complex procedural aspects, in accordance with applicable legislation.

We obtained an understanding and tested the relevant internal controls over the identification and recognition of provisions for judicial and administrative proceedings (tax, civil, and labor) and the disclosures in accompanying notes, including, among others, the internal controls related to the calculation model used to account for the provisions for judicial and administrative proceedings.

| Why it is a Key Audit Matter                                                                                                                                                                                                                        | How the matter was addressed in the audit                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Determining the recognition of provisions for judicial and administrative proceedings requires significant judgment from Bank's management regarding the likelihood of loss. In these circumstances, we kept this as an area of focus in our audit. | <p>With the support of our specialists, according to the nature of the proceedings, we tested the application of the mathematical models of historical average loss calculation, when applicable, related to labor and civil judicial and administrative proceedings.</p> <p>We also performed confirmation procedures, on a sample basis, with the external lawyers responsible for the main judicial and administrative proceedings.</p> <p>We consider that the criteria and assumptions that Management adopted to determine and record the provisions for judicial and administrative proceedings, as disclosed in the financial statements, are aligned with the information examined in our audit.</p> |

---

**Information Technology environment (Note 30(a))**

Banco Santander (Brasil) S.A. has a business environment that is highly dependent on technology, requiring a complex infrastructure to support the high volume of transactions processed daily in its several systems.

The inherent risks to Information Technology, associated with deficiencies in processes and controls that support the processing of the technology systems, considering the legacy systems and existing technology environments, could result in the incorrect processing of critical information, including those used in the preparation of the financial statements, as well as risks related to information security and cybersecurity. Therefore, we kept this as an area of focus in our audit.

With the assistance of our system specialists, we updated our assessment on the Information Technology environment, including related to cybersecurity, relevant for the preparation of the financial statements.

The procedures carried out involved the combination of the control tests, and, when applicable, the testing of compensating controls, as well as the testing of the key processes related to information security, the development and maintenance of systems, and the operation of computers related to the infrastructure that supports the Bank's business.

As a result of this work, we considered that the technology environment processes and controls provided a reasonable basis to determine the nature, timing and extent of our audit procedures in relation to the financial statements.

---

**Other matters – Statements of Value Added**

The parent company and consolidated Statements of Value Added for the six-month period then ended June 30, 2026, prepared under the responsibility of the Bank's management and presented as supplementary information, were submitted to audit procedures performed in conjunction with the audit of the Bank's financial statements. For the purposes of forming

Banco Santander (Brasil) S.A.

our opinion, we evaluated whether these statements are reconciled with the financial statements and accounting records, as applicable, and if their form and content are in accordance with the criteria defined in Technical Pronouncement CPC 09 - "Statement of Value Added". In our opinion, these Statements of Value Added have been properly prepared in all material respects, in accordance with the criteria established in the Technical Pronouncement, and are consistent with the parent company and consolidated financial statements taken as a whole.

**Other information accompanying the parent company and consolidated financial statements and the auditor's report**

The Bank's management is responsible for the other information that comprises the Management Report.

Our opinion on the parent company and consolidated financial statements does not cover the Management Report, and we do not express any form of audit conclusion thereon.

In connection with the audit of the parent company and consolidated financial statements, our responsibility is to read the Management Report and, in doing so, consider whether this report is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If, based on the work we have performed, we conclude that there is a material misstatement in the Management Report, we are required to report that fact. We have nothing to report in this regard.

**Responsibilities of management and those charged with governance for the parent company and consolidated financial statements**

Management is responsible for the preparation and fair presentation of the parent company and consolidated financial statements in accordance with accounting practices adopted in Brazil, applicable to institutions authorized to operate by the Brazilian Central Bank (BCB), and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the parent company and consolidated financial statements, management is responsible for assessing the ability of the Bank and its subsidiaries, as a whole, to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Bank and its subsidiaries, as a whole, or to cease operations, or has no realistic alternative but to do so.

Those charged with governance are responsible for overseeing the Bank's financial reporting process.

**Auditor's responsibilities for the audit of the parent company and consolidated financial statements**

Our objectives are to obtain reasonable assurance about whether the parent company and consolidated financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable

Banco Santander (Brasil) S.A.

assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with Brazilian and International Standards on Auditing will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As part of an audit in accordance with Brazilian and International Standards on Auditing, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the parent company and consolidated financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the internal control of the Bank and its subsidiaries.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the ability of the Bank and its subsidiaries, as a whole, to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the parent company and consolidated financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Bank and its subsidiaries, as a whole, to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the parent company and consolidated financial statements, including the disclosures, and whether these financial statements represent the underlying transactions and events in a manner that achieves fair presentation.
- Plan and perform the group audit to obtain sufficient appropriate audit evidence regarding the financial information of the entities or business units within the Group as a basis for forming an opinion on the parent company and consolidated financial statements. We are responsible for the direction, supervision and review of the audit work performed for purposes of the group audit. We remain solely responsible for our audit opinion.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.





Banco Santander (Brasil) S.A.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, actions taken to eliminate threats to our independence or safeguards applied.

From the matters communicated with those charged with governance, we determine those matters that were of most significance in the audit of the financial statements of the current six-month period and are therefore the Key Audit Matters. We describe these matters in our auditor's report unless law or regulation precludes public disclosure about the matter or when, in extremely rare circumstances, we determine that a matter should not be communicated in our report because the adverse consequences of doing so would reasonably be expected to outweigh the public interest benefits of such communication.

São Paulo, July 29, 2026

A handwritten signature in dark ink, appearing to read 'PricewaterhouseCoopers', written in a cursive style.

PricewaterhouseCoopers  
Auditores Independentes Ltda.  
CRC 2SP000160/O-5

A handwritten signature in dark ink, appearing to read 'Maria José De Mula Cury', written in a cursive style.

Maria José De Mula Cury  
Contadora CRC 1SP192785/O-4

\*Values expressed in thousands, except when indicated.

## Balance Sheet

|                                                                                   | Explanatory<br>Notes | 06/30/2026           | Bank<br>12/31/2025   | 06/30/2026           | Consolidated<br>12/31/2025 |
|-----------------------------------------------------------------------------------|----------------------|----------------------|----------------------|----------------------|----------------------------|
| <b>Asset</b>                                                                      |                      |                      |                      |                      |                            |
| <b>Current and Non-Current</b>                                                    |                      | <b>1,296,137,582</b> | <b>1,257,503,819</b> | <b>1,285,986,966</b> | <b>1,255,624,187</b>       |
| <b>Cash</b>                                                                       | <b>4</b>             | <b>8,073,907</b>     | <b>7,531,433</b>     | <b>8,091,758</b>     | <b>7,632,939</b>           |
| <b>Financial Assets Measured at Fair Value through Profit or Loss</b>             |                      | <b>280,197,380</b>   | <b>275,034,807</b>   | <b>240,897,995</b>   | <b>250,803,157</b>         |
| Interbank Investments                                                             | 5                    | 101,581,383          | 89,994,937           | 101,581,383          | 89,994,937                 |
| Securities                                                                        | 6.a.II               | 131,163,854          | 118,139,601          | 112,705,639          | 102,064,371                |
| Derivative Financial Instruments                                                  | 6.b                  | 47,452,143           | 66,900,269           | 26,610,973           | 58,743,849                 |
| <b>Financial Assets Measured at Fair Value through Other Comprehensive Income</b> |                      | <b>51,732,969</b>    | <b>58,666,786</b>    | <b>60,393,176</b>    | <b>67,681,530</b>          |
| Securities                                                                        | 6.a.III              | 51,732,969           | 58,666,786           | 60,393,176           | 67,681,530                 |
| <b>Financial Assets Measured at Amortized Cost</b>                                |                      | <b>766,732,550</b>   | <b>724,219,844</b>   | <b>798,334,519</b>   | <b>755,376,927</b>         |
| Interbank Investments                                                             | 5                    | 159,967,342          | 122,003,125          | 67,173,334           | 38,452,242                 |
| Securities                                                                        | 6.a.IV               | 118,524,312          | 113,528,203          | 129,525,093          | 117,944,134                |
| Credit Operations                                                                 | 8                    | 356,913,149          | 365,651,162          | 457,758,778          | 462,212,788                |
| Leasing Operations                                                                | 8                    | -                    | -                    | 3,521,579            | 3,600,813                  |
| Other Financial Assets                                                            | 7.a                  | 131,327,747          | 123,037,354          | 140,355,735          | 133,166,950                |
| <b>Provisions for Expected Losses Associated with Credit Risk</b>                 | <b>9</b>             | <b>(36,946,466)</b>  | <b>(38,081,943)</b>  | <b>(43,967,954)</b>  | <b>(43,869,604)</b>        |
| <b>Other Assets</b>                                                               | <b>11</b>            | <b>117,921,222</b>   | <b>125,066,639</b>   | <b>133,857,538</b>   | <b>133,509,738</b>         |
| <b>Tax Assets</b>                                                                 | <b>10.a</b>          | <b>64,842,857</b>    | <b>62,524,769</b>    | <b>72,386,128</b>    | <b>68,914,540</b>          |
| <b>Permanent</b>                                                                  |                      | <b>43,583,163</b>    | <b>42,541,484</b>    | <b>15,993,806</b>    | <b>15,574,960</b>          |
| <b>Investments</b>                                                                |                      | <b>31,126,996</b>    | <b>30,703,449</b>    | <b>2,706,219</b>     | <b>2,829,717</b>           |
| Interests in Affiliates and Subsidiaries                                          | 13.b                 | 31,035,244           | 30,611,957           | 2,620,298            | 2,733,615                  |
| Other Investments                                                                 |                      | 91,752               | 91,492               | 85,921               | 96,102                     |
| <b>Asset in Use</b>                                                               | <b>14</b>            | <b>4,863,929</b>     | <b>4,080,967</b>     | <b>5,124,663</b>     | <b>4,343,288</b>           |
| Real Estate of Use                                                                |                      | 2,316,380            | 2,312,767            | 2,579,917            | 2,553,062                  |
| Other Immobilizations of Use                                                      |                      | 12,099,914           | 11,169,690           | 12,372,952           | 11,462,270                 |
| (Accumulated Depreciation)                                                        |                      | (9,552,365)          | (9,401,490)          | (9,828,206)          | (9,672,044)                |
| <b>Intangible</b>                                                                 | <b>15</b>            | <b>7,592,238</b>     | <b>7,757,068</b>     | <b>8,162,924</b>     | <b>8,401,955</b>           |
| Goodwill in the Acquisition of Subsidiaries                                       |                      | 27,220,515           | 27,220,515           | 28,171,012           | 28,204,704                 |
| Other Intangible Assets                                                           |                      | 15,013,396           | 14,198,730           | 15,755,212           | 14,961,397                 |
| (Accumulated Amortization)                                                        |                      | (34,641,673)         | (33,662,177)         | (35,763,300)         | (34,764,146)               |
| <b>Total Assets</b>                                                               |                      | <b>1,296,137,582</b> | <b>1,257,503,819</b> | <b>1,285,986,966</b> | <b>1,255,624,187</b>       |

The explanatory notes from Management are an integral part of the Financial Statements.

\*Values expressed in thousands, except when indicated.

|                                                                                 | Explanatory<br>Notes | 06/30/2026           | Bank<br>12/31/2025   | 06/30/2026           | Consolidated<br>12/31/2025 |
|---------------------------------------------------------------------------------|----------------------|----------------------|----------------------|----------------------|----------------------------|
| <b>Liability</b>                                                                |                      |                      |                      |                      |                            |
| <b>Current and Non-Current</b>                                                  |                      | <b>1,197,405,765</b> | <b>1,162,312,053</b> | <b>1,185,104,369</b> | <b>1,157,823,868</b>       |
| <b>Deposits and Other Financial Instruments</b>                                 |                      | <b>1,100,071,527</b> | <b>1,067,051,020</b> | <b>1,072,024,638</b> | <b>1,041,205,968</b>       |
| <b>Financial Liabilities at Fair Value through Profit or Loss</b>               |                      | <b>37,868,475</b>    | <b>60,168,681</b>    | <b>22,386,056</b>    | <b>52,758,042</b>          |
| Derivative Financial Instruments                                                | 6.b                  | 37,868,475           | 60,168,681           | 22,386,056           | 52,758,042                 |
| <b>Financial Liabilities at Amortized Cost</b>                                  |                      | <b>1,062,203,052</b> | <b>1,006,882,339</b> | <b>1,049,638,582</b> | <b>988,447,926</b>         |
| Deposits                                                                        | 16                   | 506,850,944          | 491,380,199          | 504,489,385          | 491,090,287                |
| Money Market Funding                                                            | 16                   | 187,203,164          | 170,173,383          | 166,837,985          | 149,752,695                |
| Loans Abroad                                                                    | 16                   | 115,609,778          | 102,551,649          | 115,615,143          | 102,551,662                |
| Domestic Onlendings - Official Institutions                                     | 16                   | 9,712,274            | 10,742,445           | 9,712,274            | 10,742,445                 |
| Funds from Acceptances and Issuance of Securities                               | 16                   | 189,144,603          | 196,136,536          | 190,876,294          | 188,255,278                |
| Other Financial Liabilities                                                     | 17.a                 | 53,682,289           | 35,898,127           | 62,107,501           | 46,055,559                 |
| <b>Other Liabilities</b>                                                        | <b>18</b>            | <b>90,042,798</b>    | <b>88,849,690</b>    | <b>100,656,258</b>   | <b>103,875,756</b>         |
| Provision for Tax Risks                                                         | 18                   | 2,641,047            | 2,249,263            | 2,805,363            | 2,455,288                  |
| Provision for Judicial and Administrative Proceedings - Labor and Civil Actions | 18                   | 7,709,271            | 6,607,012            | 8,503,811            | 7,324,839                  |
| Other Provisions                                                                | 18                   | 3,418,023            | 3,622,249            | 8,721,286            | 9,048,090                  |
| Several                                                                         | 18                   | 76,274,457           | 76,371,166           | 80,625,798           | 85,047,539                 |
| <b>Tax Liabilities</b>                                                          | <b>10.c</b>          | <b>7,291,440</b>     | <b>6,411,343</b>     | <b>12,423,473</b>    | <b>12,742,144</b>          |
| <b>Equity</b>                                                                   |                      |                      |                      |                      |                            |
| <b>Share capital</b>                                                            | <b>21</b>            | <b>98,731,817</b>    | <b>95,191,766</b>    | <b>98,210,409</b>    | <b>95,650,292</b>          |
| Share capital                                                                   | 21.a                 | 65,000,000           | 65,000,000           | 65,000,000           | 65,000,000                 |
| Capital Reserves                                                                | 21.c                 | 580,627              | 643,142              | 580,627              | 643,142                    |
| Profit Reserves                                                                 | 21.c                 | 38,916,048           | 35,530,913           | 38,161,262           | 35,750,330                 |
| Equity Valuation Adjustments                                                    |                      | (5,273,718)          | (5,262,729)          | (5,040,340)          | (5,023,620)                |
| Retained earnings                                                               |                      | -                    | -                    | -                    | -                          |
| (-) Treasury Shares                                                             | 21.d                 | (491,140)            | (719,560)            | (491,140)            | (719,560)                  |
| <b>Minority Shareholders' Participation</b>                                     | <b>21.e</b>          | <b>-</b>             | <b>-</b>             | <b>2,672,188</b>     | <b>2,150,027</b>           |
| <b>Total Stockholders' Equity</b>                                               |                      | <b>98,731,817</b>    | <b>95,191,766</b>    | <b>100,882,597</b>   | <b>97,800,319</b>          |
| <b>Total Liabilities and Equity</b>                                             |                      | <b>1,296,137,582</b> | <b>1,257,503,819</b> | <b>1,285,986,966</b> | <b>1,255,624,187</b>       |

The explanatory notes from Management are an integral part of the Financial Statements.

\*Values expressed in thousands, except when indicated.

## Statement of Income

|                                                                 | Explanatory<br>Notes | 01/01 to<br>06/30/2026 | Bank<br>01/01 to<br>06/30/2025 | 01/01 to<br>06/30/2026 | Consolidated<br>01/01 to<br>06/30/2025 |
|-----------------------------------------------------------------|----------------------|------------------------|--------------------------------|------------------------|----------------------------------------|
| <b>Income From Financial Operations</b>                         |                      | <b>76,142,109</b>      | <b>68,500,890</b>              | <b>80,640,597</b>      | <b>75,964,867</b>                      |
| Loan Operations                                                 |                      | 36,913,356             | 36,723,542                     | 47,188,660             | 46,463,820                             |
| Leasing Operations                                              |                      | -                      | -                              | 295,689                | 256,087                                |
| Results of Securities Transactions                              | 6.a.V                | 33,665,033             | 30,228,175                     | 27,603,974             | 28,377,617                             |
| Result with Derivative Financial Instruments and Exchange Rates |                      | (80,108)               | (3,543,269)                    | (139,495)              | (4,245,507)                            |
| Results of Compulsory Deposits                                  |                      | 5,643,828              | 5,092,442                      | 5,691,769              | 5,112,850                              |
| <b>Expenses From Financial Operations</b>                       |                      | <b>(64,478,333)</b>    | <b>(59,940,070)</b>            | <b>(65,564,961)</b>    | <b>(62,175,852)</b>                    |
| Funding Operations Market                                       | 16.c                 | (51,263,093)           | (45,938,681)                   | (50,953,021)           | (45,783,807)                           |
| Results of Borrowings and Onlendings Operations                 |                      | (2,260,417)            | (2,935,973)                    | (1,662,995)            | (2,939,270)                            |
| Results of Operations of Sale or Transfer of Financial Assets   |                      | (73,467)               | (64,210)                       | (362,152)              | (143,612)                              |
| Provision for Associated Expected Losses                        |                      | (10,881,356)           | (11,001,206)                   | (12,586,793)           | (13,309,163)                           |
| <b>Foreign exchange fluctuations (net)</b>                      | <b>27</b>            | <b>2,445,476</b>       | <b>4,360,059</b>               | <b>2,667,239</b>       | <b>4,600,601</b>                       |
| <b>Gross Income Related to Financial Operations</b>             |                      | <b>14,109,252</b>      | <b>12,920,879</b>              | <b>17,742,875</b>      | <b>18,389,616</b>                      |
| <b>Other Operating Revenues (Expenses)</b>                      |                      | <b>(6,110,345)</b>     | <b>(5,501,689)</b>             | <b>(9,793,622)</b>     | <b>(8,289,621)</b>                     |
| Banking Service Fees                                            | 23                   | 7,006,192              | 6,466,192                      | 8,578,512              | 8,200,835                              |
| Income From Banking Fees                                        | 23                   | 2,469,267              | 2,390,016                      | 2,859,093              | 2,748,236                              |
| Personnel Expenses                                              | 24                   | (3,390,813)            | (3,374,337)                    | (4,658,662)            | (4,878,780)                            |
| Other Administrative Expenses                                   | 25                   | (7,844,931)            | (7,473,611)                    | (7,030,054)            | (6,726,288)                            |
| Tax Expenses                                                    |                      | (2,184,312)            | (2,261,029)                    | (3,089,432)            | (3,080,275)                            |
| Result From Investments in Affiliates and Subsidiaries          | 13.b                 | 2,814,622              | 3,730,957                      | 158,983                | 156,299                                |
| Other Operating (Expenses) Income                               | 26                   | (4,980,370)            | (4,979,877)                    | (6,612,062)            | (4,709,648)                            |
| <b>Operational Income</b>                                       |                      | <b>7,998,907</b>       | <b>7,419,190</b>               | <b>7,949,253</b>       | <b>10,099,995</b>                      |
| <b>Non-Operating Income</b>                                     | <b>28</b>            | <b>(9,977)</b>         | <b>78,825</b>                  | <b>(12,824)</b>        | <b>100,610</b>                         |
| <b>Income Before Taxes on Income and Profit Sharing</b>         | <b>10.d</b>          | <b>7,988,930</b>       | <b>7,498,015</b>               | <b>7,936,429</b>       | <b>10,200,605</b>                      |
| <b>Income Tax and Social Contribution</b>                       |                      | <b>420,351</b>         | <b>837,761</b>                 | <b>144,876</b>         | <b>(1,251,799)</b>                     |
| Provision for Income Tax                                        |                      | (242,109)              | (40,731)                       | (992,166)              | (1,409,272)                            |
| Provision for Social Contribution Tax                           |                      | (56,497)               | (67,572)                       | (877,446)              | (765,329)                              |
| Deferred Tax Assets                                             |                      | 718,957                | 946,064                        | 2,014,488              | 922,802                                |
| <b>Profit Sharing</b>                                           |                      | <b>(1,026,521)</b>     | <b>(983,907)</b>               | <b>(1,463,165)</b>     | <b>(1,400,392)</b>                     |
| <b>Non Controlling Interest</b>                                 | <b>21.e</b>          | <b>-</b>               | <b>-</b>                       | <b>(225,393)</b>       | <b>(176,758)</b>                       |
| <b>Net Income</b>                                               |                      | <b>7,382,760</b>       | <b>7,351,869</b>               | <b>6,392,747</b>       | <b>7,371,656</b>                       |
| Number of Shares (Thousands)                                    | 21.a                 | 7,498,531              | 7,498,531                      |                        |                                        |
| Net Income per Thousand Shares (R\$)                            |                      | 984.56                 | 980.44                         |                        |                                        |

The explanatory notes from Management are an integral part of the Financial Statements.

\*Values expressed in thousands, except when indicated.

## Statement of Comprehensive Income

|                                                                                                                        | 01/01 to<br>06/30/2026 | Bank<br>01/01 to<br>06/30/2025 | 01/01 to<br>06/30/2026 | Consolidated<br>01/01 to<br>06/30/2025 |
|------------------------------------------------------------------------------------------------------------------------|------------------------|--------------------------------|------------------------|----------------------------------------|
| Net profit                                                                                                             | 7,382,760              | 7,351,869                      | 6,392,747              | 7,371,656                              |
| Other Comprehensive Income that will be subsequently reclassified for profit or loss when specific conditions are met: | (33,582)               | 859,740                        | (39,312)               | 856,854                                |
| Available-for-sale financial assets                                                                                    | (320,020)              | 1,209,298                      | (325,750)              | 1,206,412                              |
| Own                                                                                                                    | (491,405)              | 2,434,330                      | (559,580)              | 2,441,205                              |
| Credit risk                                                                                                            | (6,934)                | (5,962)                        | (6,934)                | (5,962)                                |
| Related Companies                                                                                                      | (58,488)               | 13,718                         | —                      | —                                      |
| Taxes                                                                                                                  | 236,807                | (1,232,788)                    | 240,764                | (1,228,831)                            |
| Cash flow hedges                                                                                                       | 286,438                | (349,558)                      | 286,438                | (349,558)                              |
| Own                                                                                                                    | 546,194                | (666,555)                      | 546,194                | (666,555)                              |
| Taxes                                                                                                                  | (259,756)              | 316,997                        | (259,756)              | 316,997                                |
| Other Comprehensive Income that won't be reclassified for Net income:                                                  | 22,592                 | 894,330                        | 22,592                 | 894,330                                |
| Defined Benefits Plan                                                                                                  | 21,790                 | 894,330                        | 21,790                 | 894,330                                |
| Own                                                                                                                    | 40,349                 | 1,666,974                      | 40,349                 | 1,666,974                              |
| Taxes                                                                                                                  | (18,559)               | (772,644)                      | (18,559)               | (772,644)                              |
| Other Equity Valuation Adjustments                                                                                     | 802                    | —                              | 802                    | —                                      |
| Others                                                                                                                 | 802                    | —                              | 802                    | —                                      |
| Comprehensive Income for the Period                                                                                    | 7,371,770              | 9,105,939                      | 6,376,027              | 9,122,840                              |
| Attributable to parent company                                                                                         |                        |                                | 6,151,436              | 8,946,082                              |
| Attributable to non-controlling interests                                                                              |                        |                                | 225,393                | 176,758                                |
| Total                                                                                                                  |                        |                                | 6,376,829              | 9,122,840                              |

The explanatory notes from Management are an integral part of the Financial Statements.



\*Values expressed in thousands, except when indicated.

### Statement of Changes in Stockholders' equity - Bank

|                                                                            | Explanatory Notes | Capital           | Capital Reserves | Profit Reserve    | Adjustment to Fair Value |                             |                                    | Retained earnings  | (-)Treasury Shares | Total             |
|----------------------------------------------------------------------------|-------------------|-------------------|------------------|-------------------|--------------------------|-----------------------------|------------------------------------|--------------------|--------------------|-------------------|
|                                                                            |                   |                   |                  |                   | Own                      | Affiliates and Subsidiaries | Others<br>Adjustment to Fair Value |                    |                    |                   |
| <b>Balances on December 31, 2024</b>                                       |                   | <b>65,000,000</b> | <b>636,170</b>   | <b>32,067,079</b> | <b>(1,964,672)</b>       | <b>(474,571)</b>            | <b>(4,274,280)</b>                 | <b>-</b>           | <b>(884,707)</b>   | <b>90,105,019</b> |
| Effects of the initial adoption of CMN Resolution No. 4,966/2021 (1)       |                   |                   |                  |                   | 1,059,000                |                             |                                    | (3,248,923)        |                    | (2,189,923)       |
| <b>Balances on January 01, 2025</b>                                        |                   | <b>65,000,000</b> | <b>636,170</b>   | <b>32,067,079</b> | <b>(905,672)</b>         | <b>(474,571)</b>            | <b>(4,274,280)</b>                 | <b>(3,248,923)</b> | <b>(884,707)</b>   | <b>87,915,096</b> |
| Benefits Plan for Employees (2)                                            | 29                | —                 | —                | —                 | —                        | —                           | 894,330                            | (1,186,629)        | —                  | (292,299)         |
| Treasury Shares                                                            | 21.d              | —                 | —                | —                 | —                        | —                           | —                                  | —                  | 161,884            | 161,884           |
| Result with Treasury Shares                                                |                   | —                 | (22,220)         | —                 | —                        | —                           | —                                  | —                  | —                  | (22,220)          |
| Reservations for Share - Based Payment                                     |                   | —                 | (99,655)         | —                 | —                        | —                           | —                                  | —                  | —                  | (99,655)          |
| Adjustment to Fair Value - Securities and Derivative Financial Instruments |                   | —                 | —                | —                 | (212,978)                | 13,718                      | —                                  | —                  | —                  | (199,260)         |
| Reserve for Dividend Equalization                                          |                   | —                 | —                | 25,510            | —                        | —                           | —                                  | —                  | —                  | 25,510            |
| Net Income                                                                 |                   | —                 | —                | —                 | —                        | —                           | —                                  | 7,351,869          | —                  | 7,351,869         |
| Destinations:                                                              |                   |                   |                  |                   |                          |                             |                                    |                    |                    |                   |
| Legal Reserve                                                              | 21.c              | —                 | —                | 367,593           | —                        | —                           | —                                  | (367,593)          | —                  | —                 |
| Interest on Equity                                                         | 21.b              | —                 | —                | —                 | —                        | —                           | —                                  | (3,000,000)        | —                  | (3,000,000)       |
| Reserve for Dividend Equalization                                          | 21.c              | —                 | —                | (449,892)         | —                        | —                           | —                                  | 449,892            | —                  | —                 |
| Others                                                                     |                   | —                 | —                | —                 | —                        | —                           | —                                  | 1,385              | —                  | 1,385             |
| <b>Balances on June 30, 2025</b>                                           |                   | <b>65,000,000</b> | <b>514,295</b>   | <b>32,010,291</b> | <b>(1,118,650)</b>       | <b>(460,853)</b>            | <b>(3,379,950)</b>                 | <b>—</b>           | <b>(722,823)</b>   | <b>91,842,310</b> |
| <b>Changes in the Semester</b>                                             |                   | <b>—</b>          | <b>(121,875)</b> | <b>(56,788)</b>   | <b>846,022</b>           | <b>13,718</b>               | <b>894,330</b>                     | <b>—</b>           | <b>161,884</b>     | <b>1,737,291</b>  |

(1) Contains the effects of the initial adoption of CMN Resolution No. 4,966/2021 on provisions for credit risks and changes in categories of financial instruments, as described in notes 6 and 9.

(2) Permanent losses associated with Benefit Plans were transferred to Retained Earnings and Losses.

The explanatory notes from Management are an integral part of the Financial Statements.

\*Values expressed in thousands, except when indicated.

|                                                                               | Explanatory<br>Notes | Capital           | Capital<br>Reserves | Profit Reserve    | Adjustment to Fair Value |                                |                                       | Accrued<br>Profits | (-)Treasury<br>Shares | Total             |
|-------------------------------------------------------------------------------|----------------------|-------------------|---------------------|-------------------|--------------------------|--------------------------------|---------------------------------------|--------------------|-----------------------|-------------------|
|                                                                               |                      |                   |                     |                   | Own                      | Affiliates and<br>Subsidiaries | Others<br>Adjustment to<br>Fair Value |                    |                       |                   |
| <b>Balances on December 31, 2025</b>                                          |                      | <b>65,000,000</b> | <b>643,142</b>      | <b>35,530,913</b> | <b>(1,262,690)</b>       | <b>(489,371)</b>               | <b>(3,510,667)</b>                    | —                  | <b>(719,560)</b>      | <b>95,191,766</b> |
| Benefits Plan for Employees (1)                                               | 29                   | -                 | -                   | -                 | -                        | -                              | 21,790                                | (13,128)           | -                     | 8,662             |
| Treasury Shares                                                               | 21.d                 | —                 | —                   | —                 | —                        | —                              | —                                     | —                  | 228,421               | 228,421           |
| Result of Treasury Shares                                                     |                      | —                 | 55,465              | —                 | —                        | —                              | —                                     | —                  | —                     | 55,465            |
| Reservations for Share - Based Payment                                        |                      | —                 | (117,980)           | —                 | —                        | —                              | —                                     | —                  | —                     | (117,980)         |
| Adjustment to Fair Value - Securities and Derivative Financial<br>Instruments |                      | —                 | —                   | —                 | 24,905                   | (58,488)                       | —                                     | —                  | —                     | (33,582)          |
| Equity Valuation Adjustments - Others                                         |                      | —                 | —                   | —                 | —                        | —                              | 802                                   | —                  | —                     | 802               |
| Prescribed Dividends                                                          |                      | —                 | —                   | 15,241            | —                        | —                              | —                                     | —                  | —                     | 15,241            |
| Net Income                                                                    |                      | —                 | —                   | —                 | —                        | —                              | —                                     | 7,382,760          | —                     | 7,382,760         |
| Destinations:                                                                 |                      |                   |                     |                   |                          |                                |                                       |                    |                       |                   |
| Legal Reserve                                                                 | 21.c                 | —                 | —                   | 369,138           | —                        | —                              | —                                     | (369,138)          | —                     | —                 |
| Dividends and Interest on Equity                                              | 21.b                 | —                 | —                   | —                 | —                        | —                              | —                                     | (4,000,000)        | —                     | (4,000,000)       |
| Reserve for Dividend Equalization                                             | 21.c                 | —                 | —                   | 3,000,756         | —                        | —                              | —                                     | (3,000,756)        | —                     | —                 |
| Others                                                                        |                      | —                 | —                   | —                 | —                        | —                              | —                                     | 262                | —                     | 262               |
| <b>Balances on June 30, 2026</b>                                              |                      | <b>65,000,000</b> | <b>580,627</b>      | <b>38,916,048</b> | <b>(1,237,785)</b>       | <b>(547,859)</b>               | <b>(3,488,074)</b>                    | —                  | <b>(491,140)</b>      | <b>98,731,817</b> |
| <b>Changes in the Semester</b>                                                |                      | —                 | <b>(62,515)</b>     | <b>3,385,135</b>  | <b>24,905</b>            | <b>(58,488)</b>                | <b>22,592</b>                         | —                  | <b>228,421</b>        | <b>3,540,051</b>  |

(1) Permanent losses related to Benefit Plans were transferred to Retained Earnings.

The explanatory notes from Management are an integral part of the Financial Statements.

\*Values expressed in thousands, except when indicated.

## Statement of Changes in Stockholders' equity – Consolidated

|                                                                               | Explanatory<br>Notes | Capital           | Capital<br>Reserves | Profit Reserve    | Adjustment to Fair Value |                                       | Retained<br>earnings | (-)Treasury<br>Shares | Net Equity        | Minority<br>Stockholders<br>Interest | Total Net<br>Equity |
|-------------------------------------------------------------------------------|----------------------|-------------------|---------------------|-------------------|--------------------------|---------------------------------------|----------------------|-----------------------|-------------------|--------------------------------------|---------------------|
|                                                                               |                      |                   |                     |                   | Own                      | Others<br>Adjustment to<br>Fair Value |                      |                       |                   |                                      |                     |
| <b>Balances on December 31, 2024</b>                                          |                      | <b>65,000,000</b> | <b>642,915</b>      | <b>32,453,507</b> | <b>(2,193,477)</b>       | <b>(4,274,280)</b>                    | —                    | <b>(884,707)</b>      | <b>90,743,958</b> | <b>1,249,939</b>                     | <b>91,993,897</b>   |
| Effects of the initial adoption of CMN Resolution No. 4,966/2021 (1)          |                      |                   |                     |                   | 1,059,000                |                                       | (3,248,923)          |                       | (2,189,923)       |                                      | (2,189,923)         |
| <b>Balances on January 1, 2025</b>                                            |                      | <b>65,000,000</b> | <b>642,915</b>      | <b>32,453,507</b> | <b>(1,134,477)</b>       | <b>(4,274,280)</b>                    | <b>(3,248,923)</b>   | <b>(884,707)</b>      | <b>88,554,035</b> | <b>1,249,939</b>                     | <b>89,803,974</b>   |
| Employee Benefit Plans (2)                                                    | 29                   | —                 | —                   | —                 | —                        | 894,330                               | (1,186,631)          | —                     | (292,301)         | —                                    | (292,301)           |
| Treasury Shares                                                               | 21.d                 | —                 | —                   | —                 | —                        | —                                     | —                    | 161,884               | 161,884           | —                                    | 161,884             |
| Result of Treasury Shares                                                     |                      | —                 | (22,220)            | —                 | —                        | —                                     | —                    | —                     | (22,220)          | —                                    | (22,220)            |
| Reservations for Share - Based Payment                                        |                      | —                 | (106,400)           | —                 | —                        | —                                     | —                    | —                     | (106,400)         | —                                    | (106,400)           |
| Adjustment to Fair Value - Securities and<br>Derivative Financial Instruments |                      | —                 | —                   | —                 | (202,146)                | —                                     | —                    | —                     | (202,146)         | —                                    | (202,146)           |
| Prescribed Dividends                                                          |                      | —                 | —                   | 25,540            | —                        | —                                     | —                    | —                     | 25,540            | —                                    | 25,540              |
| Net Income                                                                    |                      | —                 | —                   | —                 | —                        | —                                     | 7,371,656            | —                     | 7,371,656         | —                                    | 7,371,656           |
| Destinations:                                                                 |                      |                   |                     |                   |                          |                                       |                      |                       |                   |                                      |                     |
| Legal Reserve                                                                 | 21.c                 | —                 | —                   | 368,583           | —                        | —                                     | (368,583)            | —                     | —                 | —                                    | —                   |
| Dividends and Interest on Equity                                              | 21.b                 | —                 | —                   | —                 | —                        | —                                     | (3,000,000)          | —                     | (3,000,000)       | —                                    | (3,000,000)         |
| Reserve for Dividend Equalization                                             | 21.c                 | —                 | —                   | (463,382)         | —                        | —                                     | 463,382              | —                     | —                 | —                                    | —                   |
| Unrealized Profit                                                             |                      | —                 | —                   | —                 | —                        | —                                     | (32,285)             | —                     | (32,285)          | —                                    | (32,285)            |
| Result of Minority Stockholders Interest                                      | 21.e                 | —                 | —                   | —                 | —                        | —                                     | —                    | —                     | —                 | 176,758                              | 176,758             |
| <b>Others</b>                                                                 |                      | —                 | —                   | —                 | —                        | —                                     | <b>1,385</b>         | —                     | <b>1,385</b>      | <b>456,426</b>                       | <b>457,811</b>      |
| Sale / Merger / Acquisition                                                   |                      | —                 | —                   | —                 | —                        | —                                     | —                    | —                     | —                 | 586,117                              | 586,117             |
| Others                                                                        |                      | —                 | —                   | —                 | —                        | —                                     | 1,385                | —                     | 1,385             | (129,691)                            | (128,306)           |
| <b>Balances on June 30, 2025</b>                                              |                      | <b>65,000,000</b> | <b>514,295</b>      | <b>32,384,248</b> | <b>(1,336,623)</b>       | <b>(3,379,951)</b>                    | —                    | <b>(722,823)</b>      | <b>92,459,147</b> | <b>1,883,123</b>                     | <b>94,342,270</b>   |
| <b>Changes in the Semester</b>                                                |                      | —                 | <b>(128,620)</b>    | <b>(69,259)</b>   | <b>856,854</b>           | <b>894,329</b>                        | —                    | <b>161,884</b>        | <b>1,715,189</b>  | <b>633,184</b>                       | <b>2,348,373</b>    |

(1) Contains the net effects of the initial adoption of CMN Resolution No. 4,966/2021 on provisions for credit risks and changes in categories of financial instruments, as described in notes 6 and 9.

(2) Permanent losses associated with Benefit Plans were transferred to Retained Earnings and Losses.

The explanatory notes from Management are an integral part of the Financial Statements.

\*Values expressed in thousands, except when indicated.

|                                                                               | Explanatory<br>Notes | Capital           | Capital<br>Reserves | Profit Reserve    | Adjustment to Fair Value |                                       | Accrued<br>Profits | (-)Treasury<br>Shares | Net Equity        | Minority<br>Stockholders<br>Interest | Total Net<br>Equity |
|-------------------------------------------------------------------------------|----------------------|-------------------|---------------------|-------------------|--------------------------|---------------------------------------|--------------------|-----------------------|-------------------|--------------------------------------|---------------------|
|                                                                               |                      |                   |                     |                   | Own                      | Others<br>Adjustment<br>to Fair Value |                    |                       |                   |                                      |                     |
| <b>Balances on December 31, 2025</b>                                          |                      | <b>65,000,000</b> | <b>643,142</b>      | <b>35,750,330</b> | <b>(1,514,018)</b>       | <b>(3,509,602)</b>                    | <b>—</b>           | <b>(719,560)</b>      | <b>95,650,292</b> | <b>2,150,027</b>                     | <b>97,800,319</b>   |
| Employee Benefit Plans (1)                                                    | 29                   | —                 | —                   | —                 | —                        | 21,790                                | (13,128)           | —                     | 8,662             | —                                    | 8,662               |
| Treasury Shares                                                               | 21.d                 | —                 | —                   | —                 | —                        | —                                     | —                  | 228,420               | 228,420           | —                                    | 228,420             |
| Result of Treasury Shares                                                     |                      | —                 | 55,465              | —                 | —                        | —                                     | —                  | —                     | 55,465            | —                                    | 55,465              |
| Reservations for Share - Based Payment                                        |                      | —                 | (117,980)           | —                 | —                        | —                                     | —                  | —                     | (117,980)         | —                                    | (117,980)           |
| Adjustment to Fair Value - Securities and<br>Derivative Financial Instruments |                      | —                 | —                   | —                 | (39,312)                 | —                                     | —                  | —                     | (39,312)          | —                                    | (39,312)            |
| Equity Valuation Adjustments - Other                                          |                      | —                 | —                   | —                 | —                        | 802                                   | —                  | —                     | 802               | —                                    | 802                 |
| Prescribed Dividends                                                          |                      | —                 | —                   | 15,241            | —                        | —                                     | —                  | —                     | 15,241            | —                                    | 15,241              |
| Net Income                                                                    |                      | —                 | —                   | —                 | —                        | —                                     | 6,392,747          | —                     | 6,392,747         | —                                    | 6,392,747           |
| Destinations:                                                                 |                      |                   |                     |                   |                          |                                       |                    |                       |                   |                                      |                     |
| Legal Reserve                                                                 | 21.c                 | —                 | —                   | 319,637           | —                        | —                                     | (319,637)          | —                     | —                 | —                                    | —                   |
| Dividends                                                                     |                      | —                 | —                   | —                 | —                        | —                                     | —                  | —                     | —                 | —                                    | —                   |
| Dividends and Interest on Equity                                              | 21.b                 | —                 | —                   | —                 | —                        | —                                     | (4,000,000)        | —                     | (4,000,000)       | —                                    | (4,000,000)         |
| Dividend Equalization Reserve                                                 | 21.c                 | —                 | —                   | 2,295,472         | —                        | —                                     | (2,295,472)        | —                     | —                 | —                                    | —                   |
| Unrealized Profit                                                             |                      | —                 | —                   | (219,418)         | —                        | —                                     | 235,228            | —                     | 15,810            | —                                    | 15,810              |
| Result of Minority Stockholders Interest                                      | 21.e                 | —                 | —                   | —                 | —                        | —                                     | —                  | —                     | —                 | 225,393                              | 225,393             |
| <b>Others</b>                                                                 |                      | <b>—</b>          | <b>—</b>            | <b>—</b>          | <b>—</b>                 | <b>—</b>                              | <b>262</b>         | <b>—</b>              | <b>262</b>        | <b>296,768</b>                       | <b>297,030</b>      |
| Others                                                                        |                      | —                 | —                   | —                 | —                        | —                                     | 262                | —                     | 262               | 296,768                              | 297,030             |
| <b>Balances on June 30, 2026</b>                                              |                      | <b>65,000,000</b> | <b>580,627</b>      | <b>38,161,262</b> | <b>(1,553,330)</b>       | <b>(3,487,010)</b>                    | <b>—</b>           | <b>(491,140)</b>      | <b>98,210,409</b> | <b>2,672,188</b>                     | <b>100,882,597</b>  |
| <b>Changes in the Semester</b>                                                |                      | <b>—</b>          | <b>(62,515)</b>     | <b>2,410,932</b>  | <b>(39,312)</b>          | <b>22,592</b>                         | <b>—</b>           | <b>228,420</b>        | <b>2,560,117</b>  | <b>522,161</b>                       | <b>3,082,278</b>    |

(1) Permanent losses associated with Benefit Plans were transferred to Retained Earnings.

The notes to the Financial Statements are an integral part of these Financial Statements.

\*Values expressed in thousands, except when indicated.

## Statement of Cash Flows

|                                                                                             | Explanatory<br>Notes | 01/01 to<br>06/30/2026 | Bank<br>01/01 to<br>06/30/2025 | 01/01 to<br>06/30/2026 | Consolidated<br>01/01 to<br>06/30/2025 |
|---------------------------------------------------------------------------------------------|----------------------|------------------------|--------------------------------|------------------------|----------------------------------------|
| <b>Operational Activities</b>                                                               |                      |                        |                                |                        |                                        |
| <b>Net Income</b>                                                                           |                      | <b>7,382,760</b>       | <b>7,351,869</b>               | <b>6,392,747</b>       | <b>7,371,656</b>                       |
| <b>Adjustment to Net Income</b>                                                             |                      | <b>3,117,975</b>       | <b>2,924,633</b>               | <b>6,274,431</b>       | <b>7,926,964</b>                       |
| Allowance for Expected Credit Losses                                                        |                      | 10,881,356             | 11,001,206                     | 12,586,793             | 13,309,163                             |
| Provision for Legal and Administrative Proceedings                                          | 20.c                 | 2,893,526              | 2,042,344                      | 3,215,480              | 2,306,565                              |
| Monetary Adjustments of Provisions for Legal and Administrative Proceedings                 | 20.c                 | 262,493                | 245,762                        | 283,555                | 257,102                                |
| Deferred Taxes                                                                              |                      | (708,665)              | (2,349,568)                    | (2,418,460)            | (3,625,059)                            |
| Result of Interests in Affiliates and Subsidiaries                                          | 13.b                 | (2,814,622)            | (3,730,957)                    | (158,983)              | (156,299)                              |
| Depreciation and Amortization                                                               | 25                   | 1,675,738              | 1,564,406                      | 1,782,449              | 1,696,019                              |
| Constitution (Reversal) of Provision for Losses on Non-Financial Assets Held for Sale       | 28                   | (1,786)                | (2,037)                        | (1,142)                | (20,306)                               |
| Result from the Sale of Securities and Assets                                               | 28                   | (87,381)               | (99,308)                       | (84,689)               | (113,002)                              |
| Result of Investments                                                                       | 28                   | —                      | (1,093)                        | —                      | (1,093)                                |
| Judicial Deposit Update                                                                     |                      | (337,143)              | (295,454)                      | (413,429)              | (376,070)                              |
| Provision for Financial Guarantees Provided and limits                                      | 18.a                 | 23,006                 | (625,323)                      | 23,006                 | (625,323)                              |
| Update of Taxes to Offset                                                                   |                      | (634,296)              | (141,625)                      | (731,290)              | (217,771)                              |
| Effects of Exchange Rate Changes on Cash and Cash Equivalents                               |                      | (138)                  | (1,437)                        | (138)                  | (1,437)                                |
| Effects of Exchange Rate Changes on Assets and Liabilities                                  |                      | (8,089,580)            | (4,660,063)                    | (8,089,580)            | (4,660,063)                            |
| Others                                                                                      |                      | 55,467                 | (22,220)                       | 280,859                | 154,538                                |
| <b>Changes in Assets and Liabilities</b>                                                    |                      | <b>76,032,215</b>      | <b>21,303,231</b>              | <b>54,245,457</b>      | <b>9,346,349</b>                       |
| Reduction (Increase) in Interbank Investments                                               |                      | 4,949,578              | (18,397,989)                   | 3,819,834              | (6,809,375)                            |
| Reduction (Increase) in Securities and Derivative Financial Instruments                     |                      | (10,994,978)           | (214,413)                      | (12,271,835)           | 5,451,458                              |
| Reduction (Increase) in Credit and Leasing Operations                                       |                      | (1,830,933)            | (94,413)                       | (6,706,402)            | (459,507)                              |
| Reduction (Increase) in Others - Provisions for Expected Losses Associated with Credit Risk |                      | (1,529,209)            | 620,908                        | (1,513,601)            | 668,008                                |
| Reduction (Increase) in Deposits at the Central Bank                                        |                      | 621,337                | (3,837,960)                    | 505,169                | (3,829,195)                            |
| Reduction (Increase) in Other Financial Assets                                              |                      | (3,994,229)            | 136,017,044                    | (2,803,689)            | 134,977,053                            |
| Reduction (Increase) in Prepaid Expenses                                                    |                      | (761,696)              | (646,289)                      | (837,518)              | (690,694)                              |
| Reduction (Increase) in Other Assets                                                        |                      | 7,273,861              | 14,956,963                     | (203,199)              | (7,571,087)                            |
| Reduction (Increase) in Current Tax Assets                                                  |                      | 295,038                | (810,097)                      | 303,110                | (1,202,148)                            |
| Net Change in Other Interbank Relations and Interdependencies                               |                      | (4,076,639)            | 2,568,529                      | (3,970,878)            | 2,477,646                              |
| Increase (Decrease) in Deposits                                                             |                      | 15,470,745             | (8,563,976)                    | 13,399,098             | (7,782,716)                            |
| Increase (Decrease) in Open Market Funding                                                  |                      | 17,029,781             | 14,561,380                     | 17,085,290             | 6,982,203                              |
| Increase (Decrease) in Obligations for Loans and Onlendings                                 |                      | 16,334,568             | 4,744,286                      | 16,339,920             | 4,874,517                              |
| Increase (Decrease) in Other Financial Liabilities                                          |                      | 21,123,128             | (124,277,840)                  | 19,106,465             | (120,954,426)                          |
| Increase (Decrease) in Other Liabilities                                                    |                      | 16,631,331             | 4,720,639                      | 13,050,435             | 3,140,823                              |
| Increase (Decrease) in Current Tax Liabilities                                              |                      | (509,468)              | (43,541)                       | 1,485,142              | 2,119,308                              |
| Tax Paid                                                                                    |                      | —                      | —                              | (2,541,884)            | (2,045,519)                            |
| <b>Net Cash Originated (Applied) in Operational Activities</b>                              |                      | <b>86,532,950</b>      | <b>31,579,733</b>              | <b>66,912,635</b>      | <b>24,644,969</b>                      |
| <b>Investing Activities</b>                                                                 |                      |                        |                                |                        |                                        |
| Capital Decrease (Increase) in Equity in Affiliates and Subsidiaries                        |                      | —                      | —                              | —                      | (7,500)                                |
| Acquisition of Fixed Assets                                                                 |                      | (1,305,424)            | (289,946)                      | (1,309,170)            | (300,679)                              |
| Investments in Intangible Assets                                                            |                      | (1,149,273)            | (712,954)                      | (1,168,244)            | (804,594)                              |
| Dividends and Interest on Capital Received                                                  |                      | 49,397                 | 1,418,354                      | 70,904                 | 1,837,089                              |
| Disposal of Non-Financial Assets Held for Sale                                              |                      | 338,218                | 361,903                        | 343,422                | 403,148                                |
| Disposal of Fixed Assets                                                                    |                      | 160,827                | 132,462                        | 152,621                | 152,378                                |
| Disposals in Intangible Assets                                                              |                      | —                      | —                              | —                      | 706,481                                |
| <b>Net Cash Originated (Applied) in Investing Activities</b>                                |                      | <b>(1,906,255)</b>     | <b>909,819</b>                 | <b>(1,910,467)</b>     | <b>1,986,323</b>                       |

*\*Values expressed in thousands, except when indicated.*

#### Financing Activities

|                                                                 |          |                     |                     |                     |                    |
|-----------------------------------------------------------------|----------|---------------------|---------------------|---------------------|--------------------|
| Purchase of Own Share                                           | 21.d     | 228,421             | 161,884             | 228,420             | 161,884            |
| Issuances and Repayments of Long-Term Obligations               |          | (21,473,771)        | (12,446,514)        | (12,661,447)        | (4,276,931)        |
| Issuance of Equity-Eligible Debt Instruments                    |          | 2,137,000           | —                   | 2,137,000           | —                  |
| Equity-Eligible Debt Instruments Payments                       |          | (6,655,072)         | (471,727)           | (6,449,155)         | (471,727)          |
| Dividends and Interest on Capital Paid                          |          | (3,820,696)         | (2,565,244)         | (3,967,700)         | (3,876,672)        |
| Increase (decrease) in Minority Interest                        |          | —                   | —                   | 296,768             | 586,118            |
| <b>Net Cash Originated (Applied) in Financing Activities</b>    |          | <b>(29,584,118)</b> | <b>(15,321,601)</b> | <b>(20,416,114)</b> | <b>(7,877,328)</b> |
| <b>Exchange Variation on Cash and Cash Equivalents</b>          |          | <b>138</b>          | <b>1,437</b>        | <b>138</b>          | <b>1,437</b>       |
| <b>Increase (Decrease) in Cash and Cash Equivalents</b>         |          | <b>55,042,715</b>   | <b>17,169,388</b>   | <b>44,586,191</b>   | <b>18,755,401</b>  |
| <b>Cash and Cash Equivalents at the Beginning of the Period</b> |          | <b>74,622,946</b>   | <b>71,125,771</b>   | <b>74,400,616</b>   | <b>68,495,707</b>  |
| <b>Cash and Cash Equivalents at the End of the Period</b>       | <b>4</b> | <b>129,665,661</b>  | <b>88,295,159</b>   | <b>118,986,807</b>  | <b>87,251,108</b>  |

The explanatory notes from Management are an integral part of the Financial Statements.



\*Values expressed in thousands, except when indicated.

## Statement of Added Value

|                                                                                        | Explanatory Notes | Bank                   |         |                        |         | Consolidated           |         |                        |         |
|----------------------------------------------------------------------------------------|-------------------|------------------------|---------|------------------------|---------|------------------------|---------|------------------------|---------|
|                                                                                        |                   | 01/01 to<br>06/30/2026 |         | 01/01 to<br>06/30/2025 |         | 01/01 to<br>06/30/2026 |         | 01/01 to<br>06/30/2025 |         |
| Revenue from Financial Intermediation                                                  |                   | 76,142,109             |         | 68,500,890             |         | 80,640,597             |         | 75,964,867             |         |
| Income from Provision of Services and Income from Banking Fees                         | 23                | 9,475,459              |         | 8,856,208              |         | 11,437,605             |         | 10,949,071             |         |
| Provision for Losses Associated with Credit Risk                                       |                   | (10,881,356)           |         | (11,001,206)           |         | (12,586,793)           |         | (13,309,163)           |         |
| Other Income and Expenses                                                              |                   | (4,990,347)            |         | (4,901,052)            |         | (6,624,886)            |         | (4,609,038)            |         |
| Expenses From Financial Operations                                                     |                   | (52,980,141)           |         | (48,055,523)           |         | (50,546,454)           |         | (47,892,345)           |         |
| Exchange Rate Variations (Net)                                                         | 27                | 2,445,476              |         | 4,360,059              |         | 2,667,239              |         | 4,600,601              |         |
| Third Party Inputs                                                                     |                   | (5,971,873)            |         | (5,602,939)            |         | (5,039,550)            |         | (4,715,567)            |         |
| Material, Energy and Others                                                            |                   | (117,033)              |         | (128,619)              |         | (126,706)              |         | (137,557)              |         |
| Third Party Services, Transport, Security and Financial System                         | 25                | (2,301,087)            |         | (2,261,763)            |         | (1,787,018)            |         | (1,861,316)            |         |
| Others                                                                                 |                   | (3,553,753)            |         | (3,212,557)            |         | (3,125,826)            |         | (2,716,694)            |         |
| Data Processing and Telecommunications                                                 |                   | (2,278,425)            |         | (2,013,102)            |         | (2,222,659)            |         | (1,774,373)            |         |
| Advertising, Promotions and Publications                                               |                   | (202,665)              |         | (223,041)              |         | (259,903)              |         | (299,207)              |         |
| Others                                                                                 |                   | (1,072,663)            |         | (976,414)              |         | (643,264)              |         | (643,114)              |         |
| Gross Value Added                                                                      |                   | 13,239,327             |         | 12,156,437             |         | 19,947,758             |         | 20,988,426             |         |
| Depreciation and Amortization                                                          | 25                | (1,675,738)            |         | (1,564,406)            |         | (1,782,449)            |         | (1,696,019)            |         |
| Net Value Added Produced                                                               |                   | 11,563,589             |         | 10,592,031             |         | 18,165,309             |         | 19,292,407             |         |
| Added Value Received in Transfer of Result of Interests in Affiliates and Subsidiaries | 13.b              | 2,814,622              |         | 3,730,957              |         | 158,983                |         | 156,299                |         |
| Total Added Value to Distribute                                                        |                   | 14,378,211             |         | 14,322,988             |         | 18,324,292             |         | 19,448,706             |         |
| Distribution of Value Added                                                            |                   |                        |         |                        |         |                        |         |                        |         |
| Personnel                                                                              |                   | 3,992,154              | 27.8 %  | 3,904,821              | 27.3 %  | 5,451,779              | 29.8 %  | 5,585,079              | 28.7 %  |
| Compensation                                                                           |                   | 3,089,863              |         | 3,027,502              |         | 4,110,221              |         | 4,252,055              |         |
| Benefits                                                                               | 24                | 541,746                |         | 563,522                |         | 848,564                |         | 883,316                |         |
| Service Time Guarantee Fund (FGTS)                                                     |                   | 201,369                |         | 183,375                |         | 299,765                |         | 283,593                |         |
| Others                                                                                 |                   | 159,176                |         | 130,422                |         | 193,229                |         | 166,115                |         |
| Taxes, fees and contributions                                                          |                   | 2,805,977              | 19.5 %  | 2,760,032              | 19.3 %  | 6,046,318              | 33.0 %  | 6,000,511              | 30.9 %  |
| Federal                                                                                |                   | 2,383,251              |         | 2,360,108              |         | 5,429,504              |         | 5,475,261              |         |
| State                                                                                  |                   | 194                    |         | 227                    |         | 194                    |         | 232                    |         |
| Municipal                                                                              |                   | 422,532                |         | 399,697                |         | 616,620                |         | 525,018                |         |
| Third Party Capital Compensation - Rentals                                             | 25                | 197,320                | 1.4 %   | 306,266                | 2.1 %   | 208,055                | 1.1 %   | 314,702                | 1.6 %   |
| Own Capital Compensation                                                               |                   | 7,382,760              | 51.3 %  | 7,351,869              | 51.3 %  | 6,618,140              | 36.1 %  | 7,548,414              | 38.8 %  |
| Interest on Equity                                                                     | 21.b              | 4,000,000              |         | 3,000,000              |         | 4,000,000              |         | 3,000,000              |         |
| Reinvestment of Profits                                                                |                   | 3,382,760              |         | 4,351,869              |         | 2,843,533              |         | 4,725,172              |         |
| Result of Minority Shareholders' Participations                                        | 21.e              | —                      |         | —                      |         | (225,393)              |         | (176,758)              |         |
| Total                                                                                  |                   | 14,378,211             | 100.0 % | 14,322,988             | 100.0 % | 18,324,292             | 100.0 % | 19,448,706             | 100.0 % |

The explanatory notes from Management are an integral part of the Financial Statements.

**1. Operational Context**

Banco Santander (Brasil) S.A. (Banco Santander or Bank), directly and indirectly controlled by Banco Santander, S.A., headquartered in Spain (Banco Santander Spain), is the leading institution of the Prudential Conglomerate before the Brazilian Central Bank (Bacen), constituted as a joint-stock company, with headquarters at Avenida Presidente Juscelino Kubitschek, 2041, Cj.281, Bloco A, Cond. Wtorre JK – Vila Nova Conceição – São Paulo - SP. Banco Santander operates as a multiple bank and develops its operations through commercial, investment, credit, financing and investment, mortgage lending, leasing, and foreign exchange portfolios. Through controlled companies, it also operates in the markets of payment institutions, consortium administration, securities brokerage, insurance brokerage, consumer finance, digital platforms, benefits management, management and recovery of non-performing loans, capitalization and private pension plans, and others. Operations are conducted within the context of a group of institutions that operate in an integrated manner in the financial market. The benefits and costs corresponding to the services provided are absorbed among them and are realized in the normal course of business and under commutative conditions.

**2. Presentation of Financial Statements****a) Presentation of Financial Statements**

The Individual and Consolidated Financial Statements of Banco Santander, which include its overseas branches (Bank) and the consolidated statements (Consolidated), were prepared in accordance with accounting practices adopted in Brazil, established by the Brazilian Corporation Law, together with the standards of the National Monetary Council (CMN), the Central Bank of Brazil (Bacen) and the document model provided for in the Accounting Plan for Institutions of the National Financial System (COSIF), of the Securities and Exchange Commission (CVM), insofar as they do not conflict with the standards issued by Bacen and show all relevant information specific to the financial statements, which are consistent with that used by Management in its management.

In the preparation of the Individual and Consolidated Financial Statements, equity interests, relevant balances receivable and payable, revenues and expenses arising from transactions between domestic, foreign and controlled entities, unrealized results between these companies were eliminated, and the participation of minority shareholders in equity and profit or loss was highlighted. These statements include the Bank and its controlled companies and the investment funds indicated in **Note 13**, where the companies of the Santander Conglomerate are the main beneficiaries or holders of the main obligations. The portfolios of these investment funds are classified by type of transaction and are distributed in the same categories in which they were originally allocated.

The preparation of the Individual and Consolidated Financial Statements requires the adoption of estimates by Management, impacting certain assets and liabilities, disclosures on provisions and contingent liabilities, and income and expenses in the periods shown. Since Management's judgment involves estimates regarding the probability of occurrence of future events, the actual amounts may differ from these estimates, the main ones being the provision for losses associated with credit risk, realization of deferred tax assets, provision for legal, civil, tax and labor proceedings, pension plan and the fair value of financial assets.

The Board of Directors authorized the issuance of Individual and Consolidated Financial Statements for the semester ended June 30, 2026, at the meeting held on July 28, 2026.

The Individual and Consolidated Financial Statements prepared based on the international accounting standard issued by the International Accounting Standards Board (IASB) for the semester ended June 30, 2026, will be disclosed, on July 29, 2026, at the electronic address [www.santander.com.br/ri](http://www.santander.com.br/ri).

**b) New standards issued****I - CMN Resolution No. 5,185/2024**

Adoption by CMN Resolution No. 5,185/2024 of the Sustainability Pronouncement Committee – CBPS regarding the disclosure, as an integral part of the financial statements, of the report on financial information related to Sustainability – CBPS 01 and CBPS 02, with mandatory disclosure starting in fiscal year 2026. Banco Santander is evaluating the impacts of complying with this standard.

**II - Consumption Tax Reform**

The Tax Reform instituted by Complementary Law No. 214, of January 16, 2025, significantly alters the system of taxation on the consumption of goods and services, with important modifications.

Considering the gradual implementation timeframe of the new system (between 2026 and 2033), the expected long-term impacts of tax simplification are increased productivity in the economy and an improved business environment, due to reduced compliance costs and greater legal certainty.

This new tax environment has effects on the Tax Administration due to changes in tax credit management, which becomes more efficient, with more sophisticated electronic tax documents (invoices) and automatic tax collection – in which the portion corresponding to consumption taxes is directed directly to the Government (split payment mechanism), reducing the risks of default and compliance failures, while increasing the dependence on robust and reliable information systems.

Additionally, from the perspective of business management, the new regime implies changes in the financial logic of operations, with potential effects on cash flow, requiring a review of liquidity controls and financial management of companies.

In the case of the financial sector, the Tax Reform established a specific regime for credit operations, and it is estimated that there will be no increase in the cost of credit for the end borrower relative to the current tax burden. On the other hand, certain financial services, subject to the general tax regime, may be subject to greater tax pressure from the perspective of the end consumer, which could generate eventual adjustments in the pricing structure throughout the implementation period of the new regime.

\*Values expressed in thousands, except when indicated.

The immediate effects identified so far are primarily concentrated in the operational sphere, with emphasis on technological impacts, requiring adjustments to internal IT systems, registers, and automated controls.

The Administration has been monitoring these impacts and promoting the necessary adjustments in processes, systems, and governance, as well as revising projections of results and cash flow to reflect the gradual transition from the current tax model to the new system.

Based on the assessments carried out to date and considering the current stage of implementation of the Consumption Tax Reform, Management has concluded that there are no significant impacts on the Bank's consolidated financial statements, nor on its capital indicators, with the immediate effects being essentially limited to the operational scope and technological adaptation to the new legal requirements.

### III - CMN Resolution No. 4,966/2021 (Hedge Accounting)

#### *Hedge Accounting*

Hedge Accounting requirements establish the representation, in financial statements, of the effect of an institution's risk management regarding the use of financial instruments to manage exposures that affect the entity's results.

It should be noted that hedge transactions must be reclassified from January 1, 2027, to the new categories described below:

- Fair value hedge;
- Cash flow hedge;
- Net foreign investment hedge

#### c) Functional and Presentation Currency

The financial statements are presented in Brazilian Reais, the functional currency, including Banco Santander, its subsidiaries, and its branches abroad. Foreign currency transactions are translated, upon initial recognition, using the exchange rate in effect on the transaction date. Exchange rate variations arising from these transactions and from the translation of foreign currency assets and liabilities into the functional currency are recognized in the Income Statement. Exchange rate variations related to Cash Flow Hedges are recognized in Equity.

### 3. Main Accounting Policies

For the semester ended June 30, 2026, there were no relevant changes to the accounting policies adopted by the Bank, except for those resulting from the adoption of CMN Resolution No. 4,966/2021 and complementary regulations.

#### a) Financial Instruments

The Company's financial instruments are valued in accordance with the accounting guidelines established by CMN Resolution No. 4,966/2021 and BCB Resolution No. 352/2023, and are classified in the categories of securities at Amortized Cost, Fair Value in Profit or Loss, and Fair Value in Other Comprehensive Income, in accordance with the established business models (Collect contractual cash flows; Collect contractual cash flows and sell, and others), and in the result of the SPPI test, to observe whether the contractually projected future cash flows consist only of principal and interest payments on the principal amount.

#### (I) Business Model Assessment

According to CMN Resolution No. 4,966/2021, the classification of financial instruments depends on the entity's business model for managing financial assets and the contractual terms of cash flows. Financial assets may be managed for the purpose of:

- Obtain contractual cash flows;
- Obtain contractual cash flows and negotiate; or
- Other.

To evaluate business models, the Bank considers the nature and purpose of operations and the risks that affect the performance of the business model; and how the performance of the business model is evaluated and reported to Management.

#### (II) Assessment to determine whether the contractual cash flows relate exclusively to the payment of principal and interest ("SPPI test")

When a financial asset is held in a business model to generate contractual cash flows and sale, a SPPI test is necessary.

This test assesses whether the cash flows generated by the financial instrument constitute only principal and interest payments. To meet this concept, the cash flows should only include consideration for the time value of money and credit risk.

#### (III) Amortized Cost ("AC")

- A financial asset, unless designated at fair value through profit or loss on initial recognition, is measured at amortized cost if both of the following conditions are met:
- It is held within a business model whose objective is to hold assets for the purpose of generating contractual cash flows;
- The contractual terms of the financial asset represent contractual cash flows that represent only payments of principal and interest on the outstanding principal amount.

\*Values expressed in thousands, except when indicated.

#### (IV) Financial Assets at Fair Value Through Other Comprehensive Income ("FVOCI")

Financial assets managed both to generate cash flows consisting solely of principal and interest payments, and for sale. Instruments that cumulatively meet the following criteria are recorded in this category:

- The financial asset is managed within a business model whose objective is to generate returns both through the receipt of contractual cash flows and through the sale of the financial asset with substantial transfer of risks and benefits; and
- The future cash flows contractually stipulated consist only of payments of principal and interest on the principal amount, on specified dates.

Gains and losses arising from changes in fair value and provisions for expected losses are accounted for in equity, under the heading "Other comprehensive income".

#### (V) Financial Assets at Fair Value Through Profit or Loss ("FVPL")

Assets that do not meet the classification criteria of the previous categories.

#### (VI) Financial Liabilities

As provided for in Article 9 of CMN Resolution No. 4,966/2021, the Company must classify financial liabilities in the amortized cost category, except in cases where the financial liability is classified as "fair value through profit or loss" or designated as such, as below:

- Derivatives that are liabilities, which must be classified in the fair value through profit or loss category;
- Financial liabilities generated in transactions involving the loan or rental of financial assets, which must be classified in the fair value through profit or loss category;
- Liabilities resulting from the transfer of assets with a fair value through profit or loss that do not qualify for derecognition;
- Financial collateral: the higher of the provision for losses associated with credit risk and the fair value at initial recognition less the accumulated amount of revenue recognized in accordance with specific regulations;
- Hybrid contracts.

#### (VII) Effective Interest Rate ("EIR")

This is the rate that exactly discounts the estimated future cash payments or receipts over the expected life of the financial asset or financial liability to the gross carrying amount of a financial asset (i.e., its amortized cost before any provision for impairment) or to the amortized cost of a financial liability.

At Banco Santander, the effective interest rate calculation considers the origination revenues and costs linked to the operationalized instruments, allocated linearly according to their terms.

Financial assets and liabilities classified and measured at amortized cost, relating to operations initiated from January 2025 onwards, were recognized using the effective interest rate method. Credit operations originated up to December 31, 2024, continued to be recognized at the contractual rate, for the term of the respective contracts.

#### (VIII) Provision for Losses Associated with Credit Risk

Within the established criteria for measuring the provision for losses associated with credit risk, losses incurred on financial instruments must be considered, as defined by BCB Resolution No. 352/2023, Article 76, for both paid and non-performing operations. Additionally, the resolution does not exempt the institution from applying the complete methodology for calculating the provision for losses associated with credit risk and from establishing an additional provision according to the type of portfolio and the percentages.

The provision for losses associated with credit risk must respect the minimums established by the regulation, which stipulates that financial instruments must be classified into portfolios from C1 to C5 — according to the characteristics of the credit operation and guarantees provided, as established in Article 81 of BCB Resolution No. 352/2023 — considering the significant increase in credit risk.

According to CMN Resolution No. 4,966/2021, expectations of future events and economic conditions are considered, in addition to objective evidence of impairment of assets. This occurs as a result of one or more loss events occurring after the initial recognition of the assets, which negatively impact the asset's projected future cash flows, and can be reliably estimated.

CMN Resolution No. 4,966/2021 defines that operations should be classified into stages 1, 2, and 3, with the allocation metric in each stage being as follows:

##### Stage 1:

Operations in normal working order - when financial instruments are initially recognized, Banco Santander recognizes a provision based on an expected loss for the next 12 months.

##### Stage 2:

Operations with a significant increase in credit risk. Applicable when there is a delay of more than 30 days in payment, or an instrument with increased risk based on a comparison of the initial and current loan loss provisions, according to CMN Resolution No. 4,966/2021.

\*Values expressed in thousands, except when indicated.

### Stage 3:

Operations with a delay of more than 90 days or classified as a problematic asset, according to qualitative indicators of deterioration in credit quality, such as restructuring or judicial reorganization proceedings.

To individually measure losses associated with loan credit risk, the Bank considers counterparty conditions such as its economic and financial situation, level of indebtedness, income-generating capacity, cash flow, management, corporate governance and quality of internal controls, payment history, industry experience, contingencies and credit limits, as well as asset characteristics such as their nature and purpose, type, sufficiency and guarantees of liquidity level and total credit value, and also based on historical experience of losses associated with credit risk and other circumstances known at the time of assessment.

To measure losses associated with loan credit risk assessed collectively, the Bank separates financial assets into groups taking into account credit risk characteristics and similarities, i.e., according to segment, asset type, guarantees and other factors associated with historical experience of losses associated with credit risk and other circumstances known at the time of assessment.

### (IX) Definition of Problematic Asset and Stop Accrual

CMN Resolution No. 4,966/2021 establishes that an asset is considered to have a credit recovery problem (problematic asset) when there is a delay of more than 90 days in the payment of principal or charges; or an indication that the respective obligation will not be fully honored under the agreed conditions, without the need to resort to guarantees or collateral. Furthermore, the aforementioned resolution, in Article 17, prohibits the recognition, in the period's results, of any revenue not yet received related to financial assets with credit recovery problems, in a procedure known as Stop Accrual. Upon reaching Stage 3, interest recognition is interrupted.

### (X) Scope of Application

The expected loss model for Financial Assets established by CMN Resolution No. 4,966/2021 has a broader scope of application compared to the previously used model, which applies to Financial Assets classified in the "amortized cost" category, to debt instruments classified in the "fair value through other comprehensive income" category, as well as contingent risks and commitments.

### (XI) Expected Loss Estimation Methodology

The expected credit loss model is based on the construction of loss scenarios considering the characteristics of the products and their stages for the PD (Probability of Default), LGD (Loss Given Default), and EAD (Exposure at Default) indices, respectively translated as (Probability of Default), (Loss Given Default), and (Exposure at Default).

The measurement of expected loss is performed through calculation using these parameters, and there may be distinctions in cases of instruments with limits to be consumed and installment instruments.

For the estimation of the parameters mentioned above, Banco Santander has applied its experience in developing internal models for calculating the parameters for both regulatory and internal management purposes.

### (XII) Write-off of Financial Asset

As required by CMN Resolution No. 4,966/2021, a financial asset must be written off due to losses associated with credit risk if it is not probable that the institution will recover its value.

Based on studies conducted by Banco Santander, the write-off period (period for recognizing non-recovery of value) was set at 270 days after the asset was marked as problematic.

### (XIII) Foreign Exchange Operations

CMN Resolution No. 4,966/2021 and BCB Resolution No. 277/2022 changed the accounting treatment of the foreign exchange portfolio of financial institutions and other entities authorized to operate in the foreign exchange market, and became effective on January 1, 2025.

The main points of the changes are:

- Measurement: The foreign exchange portfolio must now be measured at fair value, with recognition of variations directly in the period's result.
- Recording: Foreign exchange operations (purchase and sale of foreign currency) must be recorded separately by nature (own or client) and respect the accrual principle, reflecting the real value of foreign exchange assets and liabilities.

### b) Fair Value Measurement

Fair value is the price at which an asset could be sold, or a liability settled, between known and willing parties under normal, competitive market conditions at the valuation date.

The measurement of the fair values of financial assets and financial liabilities is based on market quotations or market participant price quotations for financial instruments traded in active markets. For other financial instruments, fair value is determined using valuation techniques. Valuation techniques include net present value techniques, discounted cash flow methods, comparison with similar instruments for which observable market prices exist, and valuation models. Banco Santander uses widely recognized valuation models to determine the fair value of financial instruments, as determined in the Institution's internal policy or valuation manual, taking into account observable market data. For more complex financial instruments, Banco Santander uses proprietary models, which are

\*Values expressed in thousands, except when indicated.

usually developed based on market-recognized valuation models, as determined in its policy or valuation manual. Some or all of the data entered into these models may not be observable in the market and are derived from market prices or rates or are estimated based on assumptions.

Valuation adjustments are recorded to account for, primarily, the risks of the models, differences between carrying amount and present value, liquidity risks, and other factors. In Management's opinion, such valuation adjustments are necessary and appropriate for the accurate presentation of the fair value of the financial instruments recorded in the balance sheet.

Financial instruments are measured according to the fair value measurement hierarchy described below:

- Level 1: Quoted (unadjusted) prices in active markets for identical assets and liabilities.
- Level 2: Inputs, except for the quoted prices included in Level 1, that are observable in the market for the asset or liability, directly (prices) or indirectly (derived from prices).
- Level 3: Inputs, for the asset or liability, that are not based on observable market data (unobservable inputs).

#### c) Current and Deferred Taxes

Law No. 14,467/22, enacted on November 17, 2022, introduced changes to the rules governing the deductibility of losses incurred in the collection of receivables arising from the activities of financial institutions and other entities authorized to operate by the Central Bank of Brazil.

As of January 1, 2025, although Law No. 9,430/96 is no longer applicable to financial institutions, certain of its concepts will continue to affect the Bank's financial statements, as companies from other industries are also included in the consolidated financial statements.

The changes introduced by Law No. 14,467/22, compared to Law No. 9,430/96, aim to align tax and accounting standards in order to reduce distortions arising from deferred tax assets recorded on the balance sheets of financial institutions.

Rules for the Deductibility of Non-Performing Loans:

- i. The delinquency period required for a transaction to be considered non-performing and eligible for tax deductibility is 90 days from the due date of principal or interest payments, regardless of the contract date.
- ii. The deductible loss amount must be determined monthly, limited to the total credit amount, according to the following rules:
  - Application of factor "A" to the total credit amount from the month in which the transaction is deemed non-performing;
  - Plus the amount resulting from the application of factor "B" multiplied by the number of months past due, beginning in the month in which the transaction is deemed non-performing, applied to the total credit amount;
  - Less amounts already deducted in previous reporting periods.

**Financial Charges on Receivables:** Financial charges related to losses incurred in the collection of receivables, which are recognized in the accounting records as income from non-performing operations or after the date of bankruptcy adjudication or court-approved judicial recovery of the debtor, must be excluded from the calculation basis of Corporate Income Tax (IRPJ) and Social Contribution on Net Income (CSLL). However, if such charges become available to the legal entity within the statutory period, they must be added back to the tax calculation basis for tax purposes.

**Recovery of Receivables:** Amounts recovered from previously deducted receivables must be included in the tax calculation basis for IRPJ and CSLL, regardless of the period or form of recovery, including indirect settlements whereby an existing debt is extinguished and replaced by a new obligation, or through foreclosure of assets pledged as collateral.

**Non-Deductible Losses:** The law expanded the scope of related parties whose credit losses are not deductible, including: Controlling shareholders, whether legal entities or individuals; Directors and members of statutory or contractual governing bodies (including spouses, partners, relatives, or relatives by affinity up to the second degree, in the case of individuals); Individuals holding, directly or indirectly, an ownership interest of 15% or more in the creditor's share capital; Subsidiaries, affiliates, entities under effective operational control or predominant influence in decision-making, regardless of ownership interest, or entities sharing a director or board member; Additionally, the law prohibits the deduction of receivables arising from transactions with individuals or entities resident or domiciled abroad.

The new law applies to tax effects related to losses incurred on or after January 1, 2025. With respect to the stock of deferred tax assets arising from losses recognized prior to the effectiveness of the law, such amounts must be utilized at a rate of 1/84 or 1/120 per month during the reporting period, beginning in January 2026. Further details regarding the effects and the expected realization of deferred tax assets are disclosed in Note 10.

#### d) Non-Financial Assets Held for Sale and Other Assets

Non-financial assets held for sale include the carrying amount of individual items, disposal groups or items that are part of a business unit intended for disposal (discontinued operations), the sale of which in their current condition is highly probable and is expected to occur within one year.

#### (e) Other Operating Revenues

Substantially represented by service fees and bank charges, these revenues are recognized when the Bank provides the service to clients. To recognize these revenues, the Bank applies the 5-step model in accordance with Technical Pronouncement CPC 47 - Revenue from Contracts with Customers, issued by the Accounting Pronouncements Committee, as determined by CMN Resolution No. 4,924/2021: I) Identify the contract(s) with a client; II) Identify the performance



\*Values expressed in thousands, except when indicated.

obligations; III) Determine the transaction price; IV) Allocate the transaction price to the performance obligations in the contract; and V) Recognize revenue when, or as, the entity satisfies a performance obligation.

#### f) Prepaid Expenses

The application of resources in advance payments is accounted for, the benefits or provision of services of which will occur in subsequent fiscal years and are allocated to the income statement, according to the term of the respective contracts.

#### f.1) Commissions Paid to Banking Correspondents

According to CMN Resolution No. 4,935/2021 and Bacen Circular No. 3,693/2013, commissions paid to intermediary agents for the origination of new credit operations are limited to the maximum percentages of (i) 6% of the value of the new operation originated and (ii) 3% of the value of the operation subject to portability.

These commissions must be fully recognized as an expense when incurred.

#### g) Investments

Investments in associates and subsidiaries are initially recognized at their acquisition cost, and subsequently valued using the equity method, with the resulting profits recognized in the income from investments in associates and subsidiaries. Other investments are valued at cost, reduced to recoverable amount, when applicable.

Change in Scope of Consolidation – Consists of the sale, acquisition, or change of control of a given investment.

#### h) Fixed Assets in Use

Depreciation is shown at acquisition cost, net of accumulated depreciation, and is subject to impairment testing on an annual basis.

Depreciation of fixed assets is done using the straight-line method, based on the following annual rates: buildings - 4%, installations, furniture, equipment for use and security and communication systems - 10%, data processing systems and vehicles - 20%, and improvements to third-party properties - 10% or until the lease expires.

#### i) Intangible Assets

Goodwill on the acquisition of controlled and affiliated companies is amortized over up to 10 years, considering the expectation of future results, and is subject to impairment testing on an annual basis or more frequently if conditions or circumstances indicate the possibility of impairment.

Rights acquired through payroll processing are accounted for by the amounts paid for the acquisition of rights to provide payroll services, including salaries, wages, stipends, retirement benefits, pensions, and similar payments, from public or private entities, and amortized according to the term of the respective contracts.

Expenses for the acquisition and development of software are amortized over a maximum period of 5 years.

#### j) Technical Provisions Related to Pension and Capitalization Activities

Technical provisions are constituted and calculated in accordance with the determinations and criteria established in the regulations of the National Council of Private Insurance (CNSP) and the Superintendence of Private Insurance (Susep).

#### j.1) Technical Provisions for Pension Plans

Technical provisions are constituted mainly according to the criteria below:

- **Mathematical Provisions for Benefits to be Granted and Granted (PMBaC and PMBC)**

PMBaC is constituted from contributions collected through the capitalization financial regime. PMBaC represents the obligations assumed in the form of continuing income plans, being constituted through actuarial calculations for traditional types of plans.

- **Complementary Coverage Provision (PCC)**

A Capitalization Provision (PCC) should be established when a deficiency in technical provisions is observed as a result of the Liability Adequacy Test (TAP).

#### j.2) Technical Capitalization Provisions

Technical provisions are established according to the criteria below for the Bank and its Affiliates:

- Mathematical provision for redemption results from the accumulation of applicable percentages on payments made, capitalized with the interest rate stipulated in the plan and updated using the Basic Reference Rate (TR);

\*Values expressed in thousands, except when indicated.

- Provision for early redemption of bonds is established upon cancellation due to non-payment or redemption request, based on the value of the mathematical provision for redemption established at the time of cancellation, and the provision for redemption of expired bonds is established after the bond's term expires;
- Provision for future raffles is established based on a percentage of the installment paid and aims to cover raffles that the bonds will participate in but have not yet been held. The provision for raffles is established for bonds that have been drawn but not yet paid; and
- Provision for administrative expenses aims to reflect the present value of future expenses of capitalization bonds whose term extends beyond the date of their establishment.

#### k) Employee Benefits Plan

Post-employment benefits plans comprise the Bank's commitments to: (i) supplement benefits from the public pension system; and (ii) provide medical assistance in the event of retirement, permanent disability, or death for eligible employees and their direct beneficiaries.

#### Defined Contribution Plan

A defined contribution plan is a post-employment benefit plan whereby the Bank and its subsidiaries, as sponsoring entities, pay fixed contributions to a pension fund for the duration of the beneficiary employee's employment contract, without any legal or constructive obligation to pay additional contributions if the fund does not have sufficient assets to cover all benefits related to services rendered in the current and previous periods.

Contributions made in this regard are recognized as personnel expenses in the income statement.

#### Defined Benefit Plans

A Defined Benefit Plan is a post-employment benefit plan that is not a defined contribution plan and is presented in Note 29. For this type of plan, the sponsoring entity's obligation is to provide the agreed benefits to employees, assuming the potential actuarial risk that the benefits may cost more than estimated.

Banco Santander applies Technical Pronouncement 33 (R1) of the Accounting Pronouncements Committee (CPC), which establishes the full recognition of actuarial losses arising from the remeasurements of the net value of defined benefit assets/liabilities, in a Liability account, with a corresponding entry in a separate Equity account – Equity Valuation Adjustments.

#### Key Definitions

- The present value of a defined benefit obligation is the present value, without deduction of any plan assets, of the expected future payments required to settle the obligation arising from the employee's service in the current and past periods.

- A deficit or surplus is: (a) the present value of the defined benefit obligation; less (b) the fair value of the plan assets.

- The sponsoring entity may recognize plan assets in the balance sheet when they meet the following characteristics: (i) the fund's assets are sufficient to meet all benefit obligations to the plan's or sponsoring entity's employees; or (ii) the assets are returned to the sponsoring entity to reimburse it for benefits already paid to employees.

- Actuarial gains and losses are changes in the present value of the defined benefit obligation resulting from: (a) adjustments for experience (effects of differences between the actuarial assumptions adopted and what actually occurred); and (b) effects of changes in actuarial assumptions.

- Current service cost is the increase in the present value of the defined benefit obligation resulting from service provided by the employee in the current period.

- Past service cost is the change in the present value of the defined benefit obligation for service provided by employees in previous periods, resulting from a change in the plan or a reduction in the number of employees covered.

The components, past service cost/actuarial gain or loss on settlement, when applicable; and interest on Defined Benefit Plan Liabilities/Assets, as well as the current service cost component, are recognized in the operating expenses (Note 29) and personnel expenses (Note 24) lines.

Defined benefit plans are recorded based on an actuarial study, carried out annually by an external specialized consulting entity and approved by Management at the end of each fiscal year, with validity for the subsequent period.

#### l) Share-Based Compensation

The Bank has long-term compensation plans with vesting conditions. The main vesting conditions are: (1) service conditions, provided the participant remains employed during the term; (2) performance conditions, the number of shares to be delivered to each participant will be determined according to the result of measuring a Bank performance parameter: comparison of the Total Return to Shareholders (TRS) of the Santander Conglomerate with the TRS of the Group's main global competitors; and (3) market conditions, since some parameters are conditional on the market value of the Bank's shares. The Bank measures the fair value of the services provided by reference to the fair value of the equity instruments granted on the grant date, taking into account market conditions for each plan when estimating fair value.

#### Settlement in Shares

The Bank measures the fair value of the services provided by reference to the fair value of the equity instruments granted on the grant date, taking into account market conditions for each plan when estimating fair value. With the objective of recognizing personnel expenses against capital reserves over the term of

\*Values expressed in thousands, except when indicated.

service, as services are received, the Bank considers the treatment of service conditions and recognizes the amount for services received during the term of service, based on the best assessment of the estimate for the quantity of equity instruments expected to be granted.

#### Cash Settlement

For share-based payments settled in cash (in the form of share appreciation), the Bank measures the services rendered and the corresponding liability incurred at fair value. This procedure consists of capturing the share appreciation between the grant date and settlement date. The Bank reassesses the fair value of the liability at the end of each reporting period; any changes in this amount are recognized in profit or loss for the period. With the objective of recognizing personnel expenses against provisions in "salaries payable" throughout the term, reflecting how services are received, the Bank records the total liability that represents the best estimate of the amount of stock appreciation rights that will be acquired at the end of the term and recognizes the value of services received during the term, based on the best available estimate. Periodically, the Bank reviews its estimate of the number of stock appreciation rights that will be acquired at the end of the vesting period.

#### Stock-Based Variable Compensation

In addition to administrators, all employees in risk management positions receive at least 40% of their variable compensation deferred for at least three years and 50% of the total variable compensation in stock (SANB11), conditional upon the participant remaining in the Group throughout the term of the plan.

The plan is subject to the application of Malus and Clawback clauses, according to which deferred portions of variable compensation may be reduced, canceled, or returned in cases of non-compliance with internal rules and exposure to excessive risks.

The fair value of the shares is calculated by averaging the final daily share price in the last 15 (fifteen) trading sessions immediately preceding the first business day of the grant month.

#### m) Fundraising, Issuances, and Other Liabilities

Fundraising instruments are initially recognized at their fair value, considered basically as the transaction price. They are subsequently measured at amortized cost with inherent expenses recognized as a finance cost (Note 16).

Among the criteria for initial recognition of liabilities, mention should be made of those instruments of a composite nature, which are classified as such due to the existence of a debt instrument (liability) and an embedded equity component (derivative).

The accounting of a composite instrument consists of the combination of (i) a principal instrument, which is recognized as a genuine liability of the entity (debt), and (ii) an equity component (convertible derivative into common shares).

Hybrid equity and debt instruments represent obligations of the issuing financial institutions and should be recorded in specific liability accounts and updated according to the agreed rates and adjusted for the effect of exchange rate variations when denominated in a foreign currency. All remuneration related to these instruments, such as interest and exchange rate variations (difference between the functional currency and the currency in which the instrument was denominated), should be accounted for as expenses of the period, in accordance with the accrual basis of accounting.

Regarding the equity component, it is recorded at the initial moment based on its fair value, if it is different from zero.

Details regarding the issuance of composite instruments are described in Note 16.

#### n) Provisions, Contingent Liabilities, Contingent Assets, and Legal Obligations - Tax and Social Security

Banco Santander and its subsidiaries are parties to judicial and administrative proceedings of a tax, labor, and civil nature, arising from the normal course of their activities.

Provisions are reassessed at the end of each reporting period to reflect the best current estimate and may be wholly or partially reversed, reduced, or supplemented when there is a change in risk regarding the outflow of resources and obligations pertaining to the proceedings, including the expiration of legal deadlines, the final judgment of proceedings, among others.

Provisions are established when the risk of loss is assessed as probable and the amounts involved are measurable with sufficient certainty, based on the nature, complexity, and history of the actions and the opinion of internal and external legal advisors and the best available information. For cases where the risk of loss is possible, provisions are not made and the information is disclosed in Note 20.e; for cases where the risk of loss is remote, no disclosure is made.

Contingent assets are not recognized in the accounts, except when there are real guarantees or favorable court decisions against which no further appeals are possible, characterizing the gain as virtually certain. Contingent assets with probable success, when they exist, are only disclosed in the financial statements.

In the case of final judgments in favor of Banco Santander, the counterparty has the right, if specific legal requirements are met, to file a rescissory action within a period determined by current legislation. Rescissory actions are considered new actions and will be evaluated for contingent liability purposes if, and when, they are filed.

\*Values expressed in thousands, except when indicated.

#### o) Social Integration Program (PIS) and Contribution for the Financing of Social Security (COFINS)

PIS (0.65%) and COFINS (4.00%) are calculated on revenues arising from the legal entity's principal activities or business purpose. Financial institutions are permitted to deduct funding expenses when determining the taxable basis. PIS and COFINS expenses are recognized within tax expenses. For non-financial companies, the applicable rates are 1.65% for PIS and 7.6% for COFINS.

#### p) Corporate Income Tax (IRPJ) and Social Contribution on Net Income (CSLL)

Corporate Income Tax (IRPJ) is calculated at a rate of 15%, plus a 10% surtax, applied to taxable income after the adjustments required by tax legislation. The Social Contribution on Net Income (CSLL) is calculated at a rate of: 20% for banks; 15% for financial institutions, private insurance entities, and capitalization companies; and 9% for other companies, applied to taxable income after the adjustments required by tax legislation.

On December 26, 2025, Complementary Law No. 224/2025 was enacted, introducing changes to the federal tax system affecting several sectors of the economy. The legislation revises and consolidates the CSLL rates applicable to companies in the financial sector.

Under the new law, Payment Institutions, Organized Over-the-Counter Market Administrators, Stock Exchanges, Commodities and Futures Exchanges, Clearing and Settlement Entities, as well as other entities regulated by the National Monetary Council (CMN), will be subject to a gradual increase in the CSLL rate, from 9% to 12% in fiscal years 2026 and 2027, and to 15% from fiscal year 2028 onward.

For Credit, Financing and Investment Companies and Capitalization Companies, the CSLL rate will increase from the current 15% to 17.5% in fiscal years 2026 and 2027, and to 20% beginning in fiscal year 2028, as provided for in Article 7 of Complementary Law No. 224/2025.

Deferred tax assets and deferred tax liabilities are calculated primarily on temporary differences between accounting and taxable income, tax loss carryforwards, negative CSLL tax bases, and fair value adjustments of securities and derivative financial instruments.

The recognition of such assets and liabilities is based on the tax rates expected to apply in the periods in which the assets are expected to be realized and/or the liabilities settled.

In accordance with applicable regulations, deferred tax assets are recognized to the extent that their recovery through future taxable profits is considered probable. The expected realization of these tax assets, as disclosed in Note 10.b.2, is based on projections of future results and a specific technical study.

#### q) Interest on Equity

Interest on Equity (JSCP) is recognized as a liability when declared or proposed, in accordance with CMN Resolution No. 4,872/2020.

#### r) Impairment of Assets

Financial and non-financial assets are assessed at the end of each period to identify evidence of impairment in their carrying amount. If any such indication exists, the entity must estimate the recoverable amount of the asset, and such loss must be recognized immediately in the income statement. The recoverable amount of an asset is defined as the higher of its fair value less costs to sell and its value in use.

#### s) Recurring and Non-Recurring Results

According to BCB Resolution No. 2/2020, non-current income for the year is defined as income that:

- I - is not related or is only incidentally related to the institution's typical activities; and
- II - is not expected to occur frequently in future years.

The nature and financial impact of events considered non-recurring are detailed in Note 32.g.

#### t) Subsequent Events

This corresponds to the event that occurred between the reporting date of the financial statements and the date on which the issuance of these statements was authorized, and consists of:

- Events that give rise to adjustments: these are events that show conditions that already existed on the reporting date of the financial statements; and
- Events that do not give rise to adjustments: these are events that show conditions that did not exist on the reporting date of the financial statements.

\*Values expressed in thousands, except when indicated.

**4. Cash and Cash Equivalents**

|                                   | 06/30/2026         | 12/31/2025        | 06/30/2025        | Bank<br>12/31/2024 |
|-----------------------------------|--------------------|-------------------|-------------------|--------------------|
| <b>Cash</b>                       | <b>8,073,907</b>   | <b>7,531,433</b>  | <b>8,606,567</b>  | <b>17,482,523</b>  |
| <b>Interbank Investments</b>      | <b>121,591,754</b> | <b>67,091,513</b> | <b>79,688,592</b> | <b>53,643,248</b>  |
| Investments in the Open Market    | 81,122,017         | 52,822,160        | 59,637,693        | 28,103,405         |
| Investments in Interbank Deposits | 19,519,670         | 533,896           | 3,271,197         | 5,007,501          |
| Investments in Foreign Currencies | 20,950,067         | 13,735,457        | 16,779,702        | 20,532,342         |
| <b>Total</b>                      | <b>129,665,661</b> | <b>74,622,946</b> | <b>88,295,159</b> | <b>71,125,771</b>  |

|                                   | 06/30/2026         | 12/31/2025        | 06/30/2025        | Consolidated<br>12/31/2024 |
|-----------------------------------|--------------------|-------------------|-------------------|----------------------------|
| <b>Cash</b>                       | <b>8,091,758</b>   | <b>7,632,939</b>  | <b>8,625,589</b>  | <b>17,504,978</b>          |
| <b>Interbank Investments</b>      | <b>110,895,049</b> | <b>66,767,677</b> | <b>78,625,519</b> | <b>50,990,729</b>          |
| Investments in the Open Market    | 81,122,017         | 52,822,160        | 59,637,693        | 28,103,405                 |
| Investments in Interbank Deposits | 8,822,965          | 210,060           | 2,208,124         | 2,354,982                  |
| Investments in Foreign Currencies | 20,950,067         | 13,735,457        | 16,779,702        | 20,532,342                 |
| <b>Total</b>                      | <b>118,986,807</b> | <b>74,400,616</b> | <b>87,251,108</b> | <b>68,495,707</b>          |

The information relating to June 30, 2025 and December 31, 2024 is shown to inform the composition of the opening balances of Cash and Cash Equivalents resented in the Statement of Cash Flows.

\*Values expressed in thousands, except when indicated.

## 5. Interbank Investments

|                                                                       |                    |                     |                    | 06/30/2026         | Bank<br>12/31/2025 |
|-----------------------------------------------------------------------|--------------------|---------------------|--------------------|--------------------|--------------------|
|                                                                       | Up to 3 Months     | From 3 to 12 Months | Over 12 Months     | Total              | Total              |
| <b>Financial Assets Measured at Amortized Cost</b>                    | <b>54,667,573</b>  | <b>-</b>            | <b>105,299,769</b> | <b>159,967,342</b> | <b>122,003,125</b> |
| <b>Investments in Open Market</b>                                     | <b>33,717,506</b>  | <b>-</b>            | <b>-</b>           | <b>33,717,506</b>  | <b>21,022,160</b>  |
| <b>Own Resources</b>                                                  | <b>2,952,406</b>   | <b>-</b>            | <b>-</b>           | <b>2,952,406</b>   | <b>2,663,441</b>   |
| National Treasury Notes - NTN                                         | 2,943,252          | -                   | -                  | 2,943,252          | 2,663,441          |
| Financial Treasury Bills - LFT                                        | 9,154              | -                   | -                  | 9,154              | -                  |
| <b>Financed Position</b>                                              | <b>30,765,100</b>  | <b>-</b>            | <b>-</b>           | <b>30,765,100</b>  | <b>18,358,719</b>  |
| National Treasury Bills - LTN                                         | 12,489,703         | -                   | -                  | 12,489,703         | 6,999,999          |
| National Treasury Notes - NTN                                         | 11,264,351         | -                   | -                  | 11,264,351         | 7,353,442          |
| Financial Treasury Bills - LFT                                        | 7,011,047          | -                   | -                  | 7,011,047          | 4,005,278          |
| <b>Investments in Interbank Deposits</b>                              | <b>-</b>           | <b>-</b>            | <b>105,299,769</b> | <b>105,299,769</b> | <b>87,245,508</b>  |
| <b>Investments in Foreign Currency</b>                                | <b>20,950,067</b>  | <b>-</b>            | <b>-</b>           | <b>20,950,067</b>  | <b>13,735,457</b>  |
| <b>Financial Assets Measured at Fair Value through Profit or Loss</b> | <b>90,632,443</b>  | <b>10,948,940</b>   | <b>-</b>           | <b>101,581,383</b> | <b>89,994,937</b>  |
| <b>Investments in Open Market</b>                                     | <b>90,632,443</b>  | <b>10,948,940</b>   | <b>-</b>           | <b>101,581,383</b> | <b>89,994,937</b>  |
| <b>Own Resources</b>                                                  | <b>4,654,218</b>   | <b>3,320,743</b>    | <b>-</b>           | <b>7,974,961</b>   | <b>10,516,027</b>  |
| National Treasury Bills - LTN                                         | 3,485,456          | 531,257             | -                  | 4,016,713          | 5,656,643          |
| National Treasury Notes - NTN                                         | 1,168,762          | 2,789,485           | -                  | 3,958,247          | 4,859,384          |
| <b>Financed Position</b>                                              | <b>47,404,511</b>  | <b>-</b>            | <b>-</b>           | <b>47,404,511</b>  | <b>31,881,115</b>  |
| National Treasury Bills - LTN                                         | 15,002,021         | -                   | -                  | 15,002,021         | 31,881,115         |
| National Treasury Notes - NTN                                         | 15,949,151         | -                   | -                  | 15,949,151         | -                  |
| Financial Treasury Bills - LFT                                        | 16,453,339         | -                   | -                  | 16,453,339         | -                  |
| <b>Short Position</b>                                                 | <b>38,573,714</b>  | <b>7,628,197</b>    | <b>-</b>           | <b>46,201,911</b>  | <b>47,597,795</b>  |
| National Treasury Bills - LTN                                         | 15,860,069         | 1,039,818           | -                  | 16,899,887         | 33,728,904         |
| National Treasury Notes - NTN                                         | 22,713,645         | 6,588,379           | -                  | 29,302,025         | 13,868,891         |
| <b>Total</b>                                                          | <b>145,300,016</b> | <b>10,948,940</b>   | <b>105,299,769</b> | <b>261,548,725</b> | <b>211,998,062</b> |



\*Values expressed in thousands, except when indicated.

|                                                                       |                    |                     |                  | 06/30/2026         | Consolidated<br>12/31/2025 |
|-----------------------------------------------------------------------|--------------------|---------------------|------------------|--------------------|----------------------------|
|                                                                       | Up to 3 Months     | From 3 to 12 Months | Over 12 Months   | Total              | Total                      |
| <b>Financial Assets Measured at Amortized Cost</b>                    | <b>63,857,930</b>  | <b>1,957,137</b>    | <b>1,358,266</b> | <b>67,173,334</b>  | <b>38,452,242</b>          |
| <b>Investments in Open Market</b>                                     | <b>34,186,972</b>  | -                   | -                | <b>34,186,972</b>  | <b>21,557,723</b>          |
| <b>Own Resources</b>                                                  | <b>3,421,872</b>   | -                   | -                | <b>3,421,872</b>   | <b>3,199,004</b>           |
| National Treasury Bills - LTN                                         | 304,135            | -                   | -                | 304,135            | 250,345                    |
| National Treasury Notes - NTN                                         | 3,098,700          | -                   | -                | 3,098,700          | 2,938,871                  |
| Financial Treasury Bills - LFT                                        | 19,037             | -                   | -                | 19,037             | 9,788                      |
| <b>Financed Position</b>                                              | <b>30,765,100</b>  | -                   | -                | <b>30,765,100</b>  | <b>18,358,719</b>          |
| National Treasury Bills - LTN                                         | 12,489,703         | -                   | -                | 12,489,703         | 6,999,999                  |
| National Treasury Notes - NTN                                         | 11,264,351         | -                   | -                | 11,264,351         | 7,353,442                  |
| Financial Treasury Bills - LFT                                        | 7,011,047          | -                   | -                | 7,011,047          | 4,005,278                  |
| <b>Investments in Interbank Deposits</b>                              | <b>8,720,892</b>   | <b>1,957,137</b>    | <b>1,358,266</b> | <b>12,036,295</b>  | <b>3,159,062</b>           |
| <b>Investments in Foreign Currency</b>                                | <b>20,950,067</b>  | -                   | -                | <b>20,950,067</b>  | <b>13,735,457</b>          |
| <b>Financial Assets Measured at Fair Value through Profit or Loss</b> | <b>90,632,443</b>  | <b>10,948,940</b>   | -                | <b>101,581,383</b> | <b>89,994,937</b>          |
| <b>Investments in Open Market</b>                                     | <b>90,632,443</b>  | <b>10,948,940</b>   | -                | <b>101,581,383</b> | <b>89,994,937</b>          |
| <b>Own Resources</b>                                                  | <b>4,654,218</b>   | <b>3,320,743</b>    | -                | <b>7,974,961</b>   | <b>10,516,027</b>          |
| National Treasury Bills - LTN                                         | 3,485,456          | 531,257             | -                | 4,016,713          | 5,656,643                  |
| National Treasury Notes - NTN                                         | 1,168,762          | 2,789,485           | -                | 3,958,247          | 4,859,384                  |
| <b>Financed Position</b>                                              | <b>47,404,511</b>  | -                   | -                | <b>47,404,511</b>  | <b>31,881,115</b>          |
| National Treasury Bills - LTN                                         | 15,002,021         | -                   | -                | 15,002,021         | 31,881,115                 |
| National Treasury Notes - NTN                                         | 15,949,151         | -                   | -                | 15,949,151         | -                          |
| Financial Treasury Bills - LFT                                        | 16,453,339         | -                   | -                | 16,453,339         | -                          |
| <b>Short Position</b>                                                 | <b>38,573,714</b>  | <b>7,628,197</b>    | -                | <b>46,201,911</b>  | <b>47,597,795</b>          |
| National Treasury Bills - LTN                                         | 15,860,069         | 1,039,818           | -                | 16,899,887         | 33,728,904                 |
| National Treasury Notes - NTN                                         | 22,713,645         | 6,588,379           | -                | 29,302,025         | 13,868,891                 |
| <b>Total</b>                                                          | <b>154,490,374</b> | <b>12,906,077</b>   | <b>1,358,266</b> | <b>168,754,717</b> | <b>128,447,179</b>         |

\*Values expressed in thousands, except when indicated.

## 6. Securities and Derivative Financial Instruments

### a) Bonds and Securities

#### I) Portfolio Summary by Categories

|                                                                                   | 06/30/2026                 |                    |                    | Bank<br>12/31/2025 |                    |                      | 06/30/2026                 |                    |                    | Consolidated<br>12/31/2025 |  |
|-----------------------------------------------------------------------------------|----------------------------|--------------------|--------------------|--------------------|--------------------|----------------------|----------------------------|--------------------|--------------------|----------------------------|--|
|                                                                                   | Adjustment to Market Value |                    |                    |                    |                    |                      | Adjustment to Market Value |                    |                    |                            |  |
|                                                                                   | Amortized Cost Value       | Result             | Net Equity         | Book Value         | Book Value         | Amortized Cost Value | Result                     | Net Equity         | Book Value         | Book Value                 |  |
| <b>Financial Assets Measured at Fair Value Through Profit or Loss</b>             | <b>133,039,875</b>         | <b>(1,876,021)</b> | <b>-</b>           | <b>131,163,854</b> | <b>118,139,601</b> | <b>115,002,769</b>   | <b>(2,297,130)</b>         | <b>-</b>           | <b>112,705,639</b> | <b>102,064,371</b>         |  |
| Public Securities                                                                 | 89,785,126                 | (1,272,137)        | -                  | 88,512,989         | 75,309,681         | 95,090,835           | (1,503,253)                | -                  | 93,587,582         | 80,052,289                 |  |
| Private Securities                                                                | 43,254,749                 | (603,884)          | -                  | 42,650,865         | 42,829,920         | 19,911,934           | (793,877)                  | -                  | 19,118,057         | 22,012,082                 |  |
| <b>Financial Assets Measured at Fair Value Through Other Comprehensive Income</b> | <b>55,334,930</b>          | <b>(1,051,719)</b> | <b>(2,550,242)</b> | <b>51,732,969</b>  | <b>58,666,786</b>  | <b>65,016,139</b>    | <b>(1,051,719)</b>         | <b>(3,571,244)</b> | <b>60,393,176</b>  | <b>67,681,530</b>          |  |
| Public Securities                                                                 | 55,334,930                 | (1,051,719)        | (2,550,242)        | 51,732,969         | 58,666,786         | 65,016,139           | (1,051,719)                | (3,571,244)        | 60,393,176         | 67,681,530                 |  |
| <b>Financial Assets Measured at Amortized Cost</b>                                | <b>118,537,061</b>         | <b>(12,749)</b>    | <b>-</b>           | <b>118,524,312</b> | <b>113,528,203</b> | <b>130,234,219</b>   | <b>(709,126)</b>           | <b>-</b>           | <b>129,525,093</b> | <b>117,944,134</b>         |  |
| Public Securities                                                                 | 50,851,381                 | (23,693)           | -                  | 50,827,688         | 44,658,872         | 50,861,026           | (23,693)                   | -                  | 50,837,333         | 44,667,885                 |  |
| Private Securities                                                                | 67,685,680                 | 10,944             | -                  | 67,696,624         | 68,869,331         | 79,373,193           | (685,433)                  | -                  | 78,687,760         | 73,276,249                 |  |
| <b>Total Bonds and Securities</b>                                                 | <b>306,911,866</b>         | <b>(2,940,489)</b> | <b>(2,550,242)</b> | <b>301,421,135</b> | <b>290,334,590</b> | <b>310,253,127</b>   | <b>(4,057,975)</b>         | <b>(3,571,244)</b> | <b>302,623,908</b> | <b>287,690,035</b>         |  |

\*Values expressed in thousands, except when indicated.

## II) Financial Assets Measured at Fair Value Through Profit or Loss

| Financial Assets Measured at Fair Value Through Profit or Loss | Amortized Cost Value | Adjustment to Market Value - Result | 06/30/2026         | 12/31/2025         | Opening by Due Date |                   |                     |                   |                   | Bank 06/30/2026    |
|----------------------------------------------------------------|----------------------|-------------------------------------|--------------------|--------------------|---------------------|-------------------|---------------------|-------------------|-------------------|--------------------|
|                                                                |                      |                                     | Book Value         | Book Value         | No Maturity         | Up to 3 Months    | From 3 to 12 Months | From 1 to 3 Years | More than 3 Years | Total              |
| <b>Public Securities</b>                                       | <b>89,785,126</b>    | <b>(1,272,137)</b>                  | <b>88,512,989</b>  | <b>75,309,681</b>  | -                   | <b>24,062,381</b> | <b>10,413,970</b>   | <b>13,828,552</b> | <b>40,208,086</b> | <b>88,512,989</b>  |
| Financial Treasury Bills - LFT                                 | 9,145,008            | 592                                 | 9,145,600          | 9,009,584          | -                   | 7,112             | 2,656,051           | 2,448,820         | 4,033,617         | 9,145,600          |
| National Treasury Notes - NTN                                  | 50,658,273           | (1,251,824)                         | 49,406,449         | 39,324,066         | -                   | 5,192,456         | 2,432,205           | 8,598,003         | 33,183,785        | 49,406,449         |
| National Treasury Bills - LTN                                  | 29,824,050           | (20,786)                            | 29,803,264         | 26,725,113         | -                   | 18,706,739        | 5,325,169           | 2,780,672         | 2,990,684         | 29,803,264         |
| Agrarian Debt Bonds - TDA                                      | 1,589                | (137)                               | 1,452              | 2,897              | -                   | 202               | 545                 | 705               | -                 | 1,452              |
| Brazilian External Debt Securities                             | 320                  | 32                                  | 352                | 354                | -                   | -                 | -                   | 352               | -                 | 352                |
| Foreign Debt Securities                                        | 155,886              | (14)                                | 155,872            | 247,667            | -                   | 155,872           | -                   | -                 | -                 | 155,872            |
| <b>Private Securities</b>                                      | <b>43,254,749</b>    | <b>(603,884)</b>                    | <b>42,650,865</b>  | <b>42,829,920</b>  | <b>30,127,067</b>   | -                 | <b>69,286</b>       | <b>4,096,710</b>  | <b>8,357,802</b>  | <b>42,650,865</b>  |
| Shares                                                         | 1,621,497            | (267,436)                           | 1,354,061          | 1,091,181          | 1,354,061           | -                 | -                   | -                 | -                 | 1,354,061          |
| Agribusiness Receivables Certificates - CRA                    | 38,715               | (1,750)                             | 36,965             | 128,909            | -                   | -                 | 91                  | 2,032             | 34,842            | 36,965             |
| Real Estate Receivables Certificates - CRI                     | 11,576               | (12)                                | 11,564             | 74,367             | -                   | -                 | 38                  | 337               | 11,189            | 11,564             |
| Investment Fund Shares                                         | 28,789,221           | (16,215)                            | 28,773,006         | 26,036,113         | 28,773,006          | -                 | -                   | -                 | -                 | 28,773,006         |
| Debentures                                                     | 12,793,740           | (318,471)                           | 12,475,269         | 15,103,512         | -                   | -                 | 69,157              | 4,094,341         | 8,311,771         | 12,475,269         |
| Agricultural Deposit Certificate - WA                          | -                    | -                                   | -                  | 395,838            | -                   | -                 | -                   | -                 | -                 | -                  |
| <b>Total</b>                                                   | <b>133,039,875</b>   | <b>(1,876,021)</b>                  | <b>131,163,854</b> | <b>118,139,601</b> | <b>30,127,067</b>   | <b>24,062,381</b> | <b>10,483,256</b>   | <b>17,925,262</b> | <b>48,565,888</b> | <b>131,163,854</b> |

\*Values expressed in thousands, except when indicated.

| Financial Assets Measured at Fair Value Through Profit or Loss | Amortized Cost Value | Adjustment to Market Value - Result | 06/30/2026         | 12/31/2025         | Opening by Due Date |                   |                     |                   |                   | Consolidated 06/30/2026 |
|----------------------------------------------------------------|----------------------|-------------------------------------|--------------------|--------------------|---------------------|-------------------|---------------------|-------------------|-------------------|-------------------------|
|                                                                |                      |                                     | Book Value         | Book Value         | No Maturity         | Up to 3 Months    | From 3 to 12 Months | From 1 to 3 Years | More than 3 Years | Total                   |
| <b>Public Securities</b>                                       | <b>95,090,835</b>    | <b>(1,503,253)</b>                  | <b>93,587,582</b>  | <b>80,052,289</b>  | -                   | <b>24,074,265</b> | <b>12,988,827</b>   | <b>14,403,815</b> | <b>42,120,675</b> | <b>93,587,582</b>       |
| National Treasury Bills - LFT                                  | 12,125,218           | 1,290                               | 12,126,508         | 10,939,200         | -                   | 18,998            | 5,230,908           | 2,599,426         | 4,277,176         | 12,126,508              |
| National Treasury Notes - NTN                                  | 52,557,069           | (1,481,591)                         | 51,075,478         | 40,985,607         | -                   | 5,192,456         | 2,432,205           | 8,598,003         | 34,852,814        | 51,075,478              |
| National Treasury Bills - LTN                                  | 30,250,753           | (22,833)                            | 30,227,920         | 27,876,564         | -                   | 18,706,737        | 5,325,169           | 3,205,329         | 2,990,685         | 30,227,920              |
| Agrarian Debt Securities - TDA                                 | 1,589                | (137)                               | 1,452              | 2,897              | -                   | 202               | 545                 | 705               | -                 | 1,452                   |
| Brazilian External Debt Securities                             | 320                  | 32                                  | 352                | 354                | -                   | -                 | -                   | 352               | -                 | 352                     |
| Foreign Debt Securities                                        | 155,886              | (14)                                | 155,872            | 247,667            | -                   | 155,872           | -                   | -                 | -                 | 155,872                 |
| <b>Private Securities</b>                                      | <b>19,911,934</b>    | <b>(793,877)</b>                    | <b>19,118,057</b>  | <b>22,012,082</b>  | <b>5,782,393</b>    | -                 | <b>85,722</b>       | <b>4,131,485</b>  | <b>9,118,457</b>  | <b>19,118,057</b>       |
| Shares                                                         | 3,108,366            | (267,436)                           | 2,840,930          | 2,679,699          | 2,840,930           | -                 | -                   | -                 | -                 | 2,840,930               |
| Agribusiness Receivables Certificates - CRA                    | 38,715               | (1,750)                             | 36,965             | 129,610            | -                   | -                 | 91                  | 2,032             | 34,842            | 36,965                  |
| Real Estate Receivables Certificates - CRI                     | 11,576               | (12)                                | 11,564             | 74,398             | -                   | -                 | 38                  | 337               | 11,189            | 11,564                  |
| Investment Fund Shares                                         | 2,957,678            | (16,215)                            | 2,941,463          | 2,656,162          | 2,941,463           | -                 | -                   | -                 | -                 | 2,941,463               |
| Financial Bills - LF                                           | 109,787              | 509                                 | 110,296            | 388,460            | -                   | -                 | 16,436              | 34,775            | 59,085            | 110,296                 |
| Debentures                                                     | 13,685,812           | (508,973)                           | 13,176,839         | 15,687,909         | -                   | -                 | 69,157              | 4,094,341         | 9,013,341         | 13,176,839              |
| Structured Operations Certificate - COE                        | -                    | -                                   | -                  | 6                  | -                   | -                 | -                   | -                 | -                 | -                       |
| Agricultural Deposit Certificate - WA                          | -                    | -                                   | -                  | 395,838            | -                   | -                 | -                   | -                 | -                 | -                       |
| <b>Total</b>                                                   | <b>115,002,769</b>   | <b>(2,297,130)</b>                  | <b>112,705,639</b> | <b>102,064,371</b> | <b>5,782,393</b>    | <b>24,074,265</b> | <b>13,074,549</b>   | <b>18,535,300</b> | <b>51,239,132</b> | <b>112,705,639</b>      |

\*For Financial Statement purposes, Financial Assets Measured at Fair Value Through Profit or Loss are presented in the Balance Sheet in full in the short term.

\*Values expressed in thousands, except when indicated.

### III) Financial Assets Measured at Fair Value Through Other Comprehensive Income

|                                                                               |                         |                    |                    | 06/30/2026                                  | 12/31/2025        | Opening by Due Date |                        |                      |                      | Bank<br>06/30/2026 |
|-------------------------------------------------------------------------------|-------------------------|--------------------|--------------------|---------------------------------------------|-------------------|---------------------|------------------------|----------------------|----------------------|--------------------|
|                                                                               |                         |                    |                    | Adjustment to Market Value<br>Reflected in: |                   |                     |                        |                      |                      |                    |
| Financial Assets Measured at Fair Value Through Other<br>Comprehensive Income | Amortized Cost<br>Value | Result             | Net Equity         | Book Value                                  | Book Value        | Up to 3 Months      | From 3 to 12<br>Months | From 1 to 3<br>Years | More than 3<br>Years | Total              |
| <b>Public Securities</b>                                                      | <b>55,334,930</b>       | <b>(1,051,719)</b> | <b>(2,550,242)</b> | <b>51,732,969</b>                           | <b>58,666,786</b> | -                   | <b>14,889,160</b>      | <b>3,366,393</b>     | <b>33,477,416</b>    | <b>51,732,969</b>  |
| Securitized Credit                                                            | 12                      | -                  | (12)               | -                                           | -                 | -                   | -                      | -                    | -                    | -                  |
| Financial Treasury Bills - LFT                                                | 23,110,588              | -                  | 48,767             | 23,159,355                                  | 30,743,390        | -                   | 14,889,160             | 1,527,394            | 6,742,801            | 23,159,355         |
| National Treasury Bills - LTN                                                 | 8,878,536               | (61,763)           | (207,407)          | 8,609,366                                   | 9,225,825         | -                   | -                      | 1,728,309            | 6,881,057            | 8,609,366          |
| National Treasury Notes - NTN                                                 | 23,345,794              | (989,956)          | (2,391,590)        | 19,964,248                                  | 18,697,571        | -                   | -                      | 110,690              | 19,853,558           | 19,964,248         |
| <b>Total</b>                                                                  | <b>55,334,930</b>       | <b>(1,051,719)</b> | <b>(2,550,242)</b> | <b>51,732,969</b>                           | <b>58,666,786</b> | -                   | <b>14,889,160</b>      | <b>3,366,393</b>     | <b>33,477,416</b>    | <b>51,732,969</b>  |

|                                                                               |                         |                    |                    | 06/30/2026                                  | 12/31/2025        | Opening by Due Date |                        |                      |                      | Consolidated<br>06/30/2026 |
|-------------------------------------------------------------------------------|-------------------------|--------------------|--------------------|---------------------------------------------|-------------------|---------------------|------------------------|----------------------|----------------------|----------------------------|
|                                                                               |                         |                    |                    | Adjustment to Market Value<br>Reflected in: |                   |                     |                        |                      |                      |                            |
| Financial Assets Measured at Fair Value Through Other<br>Comprehensive Income | Amortized Cost<br>Value | Result             | Net Equity         | Book Value                                  | Book Value        | Up to 3 Months      | From 3 to 12<br>Months | From 1 to 3<br>Years | More than 3<br>Years | Total                      |
| <b>Public Securities</b>                                                      | <b>65,016,139</b>       | <b>(1,051,719)</b> | <b>(3,571,244)</b> | <b>60,393,176</b>                           | <b>67,681,530</b> | <b>55,794</b>       | <b>15,847,605</b>      | <b>7,387,670</b>     | <b>37,102,107</b>    | <b>60,393,176</b>          |
| Securitized Credit                                                            | 12                      | -                  | (12)               | -                                           | -                 | -                   | -                      | -                    | -                    | -                          |
| Financial Treasury Bills - LFT                                                | 29,007,595              | -                  | 50,816             | 29,058,411                                  | 37,676,185        | 55,794              | 15,734,225             | 5,008,367            | 8,260,025            | 29,058,411                 |
| National Treasury Bills - LTN                                                 | 9,588,670               | (61,763)           | (209,530)          | 9,317,377                                   | 9,225,824         | -                   | -                      | 2,029,946            | 7,287,431            | 9,317,377                  |
| National Treasury Notes - NTN                                                 | 26,419,862              | (989,956)          | (3,412,518)        | 22,017,388                                  | 20,779,521        | -                   | 113,380                | 349,357              | 21,554,651           | 22,017,388                 |
| <b>Total</b>                                                                  | <b>65,016,139</b>       | <b>(1,051,719)</b> | <b>(3,571,244)</b> | <b>60,393,176</b>                           | <b>67,681,530</b> | <b>55,794</b>       | <b>15,847,605</b>      | <b>7,387,670</b>     | <b>37,102,107</b>    | <b>60,393,176</b>          |

\*Values expressed in thousands, except when indicated.

#### IV) Financial Assets Measured at Amortized Cost

|                                                    |                         |                                                             | 06/30/2026          | 12/31/2025          |                  | Opening by expiration  |                      |                      | Bank<br>06/30/2026 |
|----------------------------------------------------|-------------------------|-------------------------------------------------------------|---------------------|---------------------|------------------|------------------------|----------------------|----------------------|--------------------|
|                                                    | Cost Value<br>Amortized | Adjustment to<br>Market Value<br>Reflected in<br>Result (1) | Value<br>Accounting | Value<br>Accounting | Up to 3 Months   | From 3 to 12<br>Months | From 1 to 3<br>Years | More than 3<br>Years | Total              |
| <b>Financial Assets Measured at Amortized Cost</b> |                         |                                                             |                     |                     |                  |                        |                      |                      |                    |
| <b>Public Securities</b>                           | <b>50,851,381</b>       | <b>(23,693)</b>                                             | <b>50,827,688</b>   | <b>44,658,872</b>   | <b>3,886,608</b> | <b>10,052,165</b>      | <b>22,381,224</b>    | <b>14,507,691</b>    | <b>50,827,688</b>  |
| National Treasury Bills - LTN                      | 22,120,860              | (23,693)                                                    | 22,097,167          | 24,701,854          | <b>3,886,608</b> | -                      | 16,934,078           | 1,276,481            | 22,097,167         |
| National Treasury Notes - NTN                      | 11,494,772              | -                                                           | 11,494,772          | 7,152,686           | -                | -                      | -                    | 11,494,772           | 11,494,772         |
| Certificates of Salary Variation - CVS             | 3,140                   | -                                                           | 3,140               | 5,771               | -                | 3,140                  | -                    | -                    | 3,140              |
| Foreign Debt Securities                            | 17,232,609              | -                                                           | 17,232,609          | 12,798,561          | -                | 10,049,025             | 5,447,146            | 1,736,438            | 17,232,609         |
| <b>Private Securities</b>                          | <b>67,685,680</b>       | <b>10,944</b>                                               | <b>67,696,624</b>   | <b>68,869,331</b>   | <b>2,836,297</b> | <b>13,734,752</b>      | <b>21,369,279</b>    | <b>29,756,296</b>    | <b>67,696,624</b>  |
| Debentures                                         | 25,966,126              | (2,858)                                                     | 25,963,268          | 30,944,216          | 304,677          | 2,266,548              | 8,047,170            | 15,344,873           | 25,963,268         |
| Agribusiness Receivables Certificates - CRA        | 819,365                 | -                                                           | 819,365             | 727,887             | -                | -                      | 444,450              | 374,915              | 819,365            |
| Certificates of Real Estate Receivables - CRI      | 342,958                 | 13,458                                                      | 356,416             | 334,943             | 42,468           | 56,269                 | 130,505              | 127,174              | 356,416            |
| Rural Product Certificate - CPR                    | 32,930,201              | -                                                           | 32,930,201          | 27,846,360          | 2,316,277        | 9,057,768              | 10,468,023           | 11,088,133           | 32,930,201         |
| Eurobonds                                          | 69,361                  | -                                                           | 69,361              | 86,107              | -                | -                      | -                    | 69,361               | 69,361             |
| Promissory Notes - NP                              | 3,724,577               | -                                                           | 3,724,577           | 5,326,785           | 61,608           | 1,645,094              | 1,024,474            | 993,401              | 3,724,577          |
| Commercial Notes                                   | 3,833,092               | 344                                                         | 3,833,436           | 3,603,033           | 111,267          | 709,073                | 1,254,657            | 1,758,439            | 3,833,436          |
| <b>Total</b>                                       | <b>118,537,061</b>      | <b>(12,749)</b>                                             | <b>118,524,312</b>  | <b>113,528,203</b>  | <b>6,722,905</b> | <b>23,786,917</b>      | <b>43,750,503</b>    | <b>44,263,987</b>    | <b>118,524,312</b> |

(1) The fair value adjustments recognized in profit or loss relate to financial instruments designated as part of a hedge accounting structure.



\*Values expressed in thousands, except when indicated.

|                                                 | 06/30/2026         | 12/31/2025                                    | Opening by expiration |                    |                  |                        | Consolidated<br>06/30/2026 |                      |                    |
|-------------------------------------------------|--------------------|-----------------------------------------------|-----------------------|--------------------|------------------|------------------------|----------------------------|----------------------|--------------------|
|                                                 | Cost Value         | Adjustment to<br>Market Value<br>Reflected in | Value                 | Value              |                  |                        |                            |                      |                    |
| Financial Assets Measured at Amortized Cost (1) | Amortized          | Result (2)                                    | Accounting            | Accounting         | Up to 3 Months   | From 3 to 12<br>Months | From 1 to 3<br>Years       | More than 3<br>Years | Total              |
| <b>Public Securities</b>                        | <b>50,861,026</b>  | <b>(23,693)</b>                               | <b>50,837,333</b>     | <b>44,667,885</b>  | <b>3,886,608</b> | <b>10,052,165</b>      | <b>22,381,224</b>          | <b>14,517,336</b>    | <b>50,837,333</b>  |
| National Treasury Bills - LTN                   | 22,120,860         | (23,693)                                      | 22,097,167            | 24,701,851         | 3,886,608        | —                      | 16,934,078                 | 1,276,481            | 22,097,167         |
| National Treasury Notes - NTN                   | 11,494,772         | —                                             | 11,494,772            | 7,152,686          | —                | —                      | —                          | 11,494,772           | 11,494,772         |
| Certificates of Salary Variation - CVS          | 3,140              | —                                             | 3,140                 | 5,771              | —                | 3,140                  | —                          | —                    | 3,140              |
| Foreign Debt Securities                         | 17,232,609         | —                                             | 17,232,609            | 12,798,561         | —                | 10,049,025             | 5,447,146                  | 1,736,438            | 17,232,609         |
| Treasury Financial Bills - LFT                  | 9,645              | —                                             | 9,645                 | 9,016              | —                | —                      | —                          | 9,645                | 9,645              |
| <b>Private Securities</b>                       | <b>79,373,193</b>  | <b>(685,433)</b>                              | <b>78,687,760</b>     | <b>73,276,249</b>  | <b>2,912,457</b> | <b>13,734,752</b>      | <b>20,555,115</b>          | <b>41,485,436</b>    | <b>78,687,760</b>  |
| Certificates of Real Estate Receivables - CRI   | 342,958            | 13,458                                        | 356,416               | 334,943            | 42,468           | 56,269                 | 130,505                    | 127,174              | 356,416            |
| Rural Product Certificate - CPR                 | 32,930,201         | —                                             | 32,930,201            | 27,846,360         | 2,316,277        | 9,057,768              | 10,468,023                 | 11,088,133           | 32,930,201         |
| Agribusiness Receivables Certificates - CRA     | 819,365            | —                                             | 819,365               | 727,887            | —                | —                      | 444,450                    | 374,915              | 819,365            |
| Debentures                                      | 37,034,935         | (699,234)                                     | 36,335,701            | 35,242,260         | 304,677          | 2,266,548              | 7,233,006                  | 26,531,470           | 36,335,701         |
| Eurobonds                                       | 69,361             | —                                             | 69,361                | 86,107             | —                | —                      | —                          | 69,361               | 69,361             |
| Commercial Notes                                | 4,451,796          | 343                                           | 4,452,139             | 3,711,907          | 187,427          | 709,073                | 1,254,657                  | 2,300,982            | 4,452,139          |
| Promissory Notes - NP                           | 3,724,577          | —                                             | 3,724,577             | 5,326,785          | 61,608           | 1,645,094              | 1,024,474                  | 993,401              | 3,724,577          |
| <b>Total</b>                                    | <b>130,234,219</b> | <b>(709,126)</b>                              | <b>129,525,093</b>    | <b>117,944,134</b> | <b>6,799,065</b> | <b>23,786,917</b>      | <b>42,936,339</b>          | <b>56,002,772</b>    | <b>129,525,093</b> |

(1) The market value of financial assets measured at amortized cost is R\$ 127,806,191 (12/31/2025 R\$116,499,728)

(2) The adjustments to market value reflected in the result are for financial instruments designated as a hedge accounting structure.

\*Values expressed in thousands, except when indicated.

## V) Result of Operations with Securities

|                                              | 01/01 to<br>06/30/2026 | Bank<br>01/01 to<br>06/30/2025 | 01/01 to<br>06/30/2026 | Consolidated<br>01/01 to<br>06/30/2025 |
|----------------------------------------------|------------------------|--------------------------------|------------------------|----------------------------------------|
| Income From Fixed-Income Securities          | 16,386,923             | 17,434,682                     | 16,958,019             | 21,002,826                             |
| Income from Interbank Investments            | 15,375,197             | 12,428,269                     | 9,939,337              | 5,912,820                              |
| Result of Variable Income Securities         | 40,220                 | (802,730)                      | 452,641                | (936,530)                              |
| Pension and Capitalization Financial Result  | —                      | —                              | 21,028                 | 11,254                                 |
| Provision for Losses due to Non-Recovery (1) | 34,930                 | 114,938                        | 34,930                 | 114,938                                |
| Income from Fund Investments                 | 1,640,793              | 888,754                        | 12,916                 | 109,360                                |
| Others                                       | 186,970                | 164,262                        | 185,103                | 2,162,949                              |
| <b>Total</b>                                 | <b>33,665,033</b>      | <b>30,228,175</b>              | <b>27,603,974</b>      | <b>28,377,617</b>                      |

(1) Corresponds to the recording of a permanent loss, relating to securities classified as financial assets measured at amortized cost.

## b) Derivative Financial Instruments

The main risk factors of the derivative instruments assumed are related to exchange rates, interest rates and variable income. In managing this and other market risk factors, practices are used that include measuring and monitoring the use of limits previously defined in internal committees, the value at risk of portfolios, sensitivities to fluctuations in interest rates, exposure exchange rate, liquidity gaps, among other practices that allow the control and monitoring of risks, which can affect Banco Santander's positions in the various markets where it operates. Based on this management model, the Bank has managed, through the use of operations involving derivative instruments, to optimize the risk-benefit relationship even in situations of great volatility.

The fair value of derivative financial instruments is determined through market price quotations. The fair value of swaps is determined using discounted cash flow modeling techniques, reflecting appropriate risk factors. The fair value of forward and futures contracts is also determined based on market price quotations for exchange-traded derivatives or using methodologies similar to those described for swaps. The fair value of options is determined based on mathematical models, such as Black & Scholes, implied volatilities and the fair value of the corresponding Assets. Current market prices are used to price volatilities. For derivatives that do not have prices directly published by exchanges, the fair price is obtained through pricing models that use market information, inferred from published prices of more liquid Assets. From these prices, interest curves and market volatilities are extracted, which serve as input data for the models.

\*Values expressed in thousands, except when indicated.

## I) Summary of Derivative Financial Instruments

Swap operations are presented by the balances of differences receivable and payable.

Below, composition of the portfolio of Derivative Financial Instruments (Assets and Liabilities) by type of instrument, demonstrated by its market value:

|                           | Bank<br>06/30/2026 |                   | Bank<br>12/31/2025 |                   | Consolidated<br>06/30/2026 |                   | Consolidated<br>12/31/2025 |                   |
|---------------------------|--------------------|-------------------|--------------------|-------------------|----------------------------|-------------------|----------------------------|-------------------|
|                           | Assets             | Liabilities       | Assets             | Liabilities       | Assets                     | Liabilities       | Assets                     | Liabilities       |
| <b>Swap</b>               | 33,166,648         | 24,663,339        | 19,843,763         | 18,053,370        | 13,082,496                 | 12,946,211        | 11,791,670                 | 11,905,906        |
| Options                   | 5,491,977          | 8,646,067         | 5,868,758          | 6,245,167         | 5,202,599                  | 5,682,469         | 6,312,488                  | 5,970,844         |
| Term Contracts and Others | 8,793,518          | 4,559,069         | 41,187,748         | 35,870,144        | 8,325,878                  | 3,757,376         | 40,639,691                 | 34,881,292        |
| <b>Total</b>              | <b>47,452,143</b>  | <b>37,868,475</b> | <b>66,900,269</b>  | <b>60,168,681</b> | <b>26,610,973</b>          | <b>22,386,056</b> | <b>58,743,849</b>          | <b>52,758,042</b> |
| <b>Current</b>            | <b>14,579,056</b>  | <b>10,217,388</b> | <b>46,520,927</b>  | <b>41,728,634</b> | <b>13,054,980</b>          | <b>7,993,887</b>  | <b>45,460,335</b>          | <b>40,231,907</b> |
| <b>Non Current</b>        | <b>32,873,087</b>  | <b>27,651,087</b> | <b>20,379,342</b>  | <b>18,440,047</b> | <b>13,555,993</b>          | <b>14,392,169</b> | <b>13,283,514</b>          | <b>12,526,135</b> |

## II) Derivatives Recorded in Memorandum Accounts and Balance Sheets

|                                   | Bank<br>06/30/2026     |                     |                     | Bank<br>12/31/2025     |                     |                     |
|-----------------------------------|------------------------|---------------------|---------------------|------------------------|---------------------|---------------------|
|                                   | Reference<br>Value (1) | Curve<br>Value      | Fair Value          | Reference<br>Value (1) | Curve<br>Value      | Fair Value          |
| <b>Negotiation</b>                |                        |                     |                     |                        |                     |                     |
| <b>Swap</b>                       | <b>1,456,083,813</b>   | <b>5,178,284</b>    | <b>8,503,309</b>    | <b>1,485,041,092</b>   | <b>534,250</b>      | <b>1,790,393</b>    |
| <b>Assets</b>                     | <b>717,262,234</b>     | <b>29,748,643</b>   | <b>33,166,648</b>   | <b>748,580,713</b>     | <b>17,882,366</b>   | <b>19,843,763</b>   |
| Interests                         | 476,443,081            | 10,565,877          | 17,300,113          | 549,029,044            | 11,966,937          | 14,892,141          |
| Foreign Currency                  | 228,745,756            | 17,888,882          | 14,687,476          | 179,715,191            | 4,863,559           | 6,407,067           |
| Others (2)                        | 12,073,397             | 1,293,884           | 1,179,059           | 19,836,478             | 1,051,870           | (1,455,445)         |
| <b>Liabilities</b>                | <b>738,821,579</b>     | <b>(24,570,359)</b> | <b>(24,663,339)</b> | <b>736,460,379</b>     | <b>(17,348,116)</b> | <b>(18,053,370)</b> |
| Interests                         | 566,273,617            | (9,290,059)         | (14,099,577)        | 602,208,526            | (11,382,961)        | (12,067,101)        |
| Foreign Currency                  | 167,772,238            | (15,151,092)        | (10,030,754)        | 131,184,290            | (5,773,916)         | (5,795,865)         |
| Others (2)                        | 4,775,724              | (129,208)           | (533,008)           | 3,067,563              | (191,239)           | (190,404)           |
| <b>Options</b>                    | <b>580,930,320</b>     | <b>(5,224,207)</b>  | <b>(3,154,090)</b>  | <b>759,167,701</b>     | <b>(3,806,839)</b>  | <b>(376,409)</b>    |
| <b>Purchase Commitments</b>       | <b>269,770,320</b>     | <b>4,740,712</b>    | <b>5,491,977</b>    | <b>317,439,086</b>     | <b>4,796,630</b>    | <b>5,868,758</b>    |
| Foreign Currency Purchase Options | 36,791,719             | 2,948,026           | 3,056,818           | 21,172,049             | 2,374,008           | 2,066,252           |
| Foreign Currency Selling Options  | 19,546,723             | 920,504             | 1,212,547           | 24,903,909             | 994,144             | 1,146,628           |
| <b>Other Purchase Options</b>     | <b>35,577,119</b>      | <b>526,578</b>      | <b>1,153,567</b>    | <b>19,063,445</b>      | <b>887,741</b>      | <b>2,527,043</b>    |
| Interbank Market                  | 6,645,812              | 268,244             | 436,184             | 12,341,391             | 555,307             | 1,598,395           |
| Interest Rate Risk Options        | 28,931,307             | 258,334             | 717,383             | 6,722,054              | 332,434             | 928,648             |

\*Values expressed in thousands, except when indicated.

|                                   |                    |                     |                    |                    |                     |                     |
|-----------------------------------|--------------------|---------------------|--------------------|--------------------|---------------------|---------------------|
| <b>Other Selling Options</b>      | <b>177,854,759</b> | <b>345,604</b>      | <b>69,045</b>      | <b>252,299,683</b> | <b>540,737</b>      | <b>128,835</b>      |
| Interbank Market                  | 516,255            | 58,764              | 62,788             | 204,462            | 113,366             | 74,030              |
| Interest Rate Risk Options        | 177,338,504        | 286,840             | 6,257              | 252,095,221        | 427,371             | 54,805              |
| <b>Sales Commitments</b>          | <b>311,160,000</b> | <b>(9,964,919)</b>  | <b>(8,646,067)</b> | <b>441,728,615</b> | <b>(8,603,469)</b>  | <b>(6,245,167)</b>  |
| Foreign Currency Purchase Options | 19,404,825         | (951,146)           | (840,811)          | 19,620,555         | (692,503)           | (430,424)           |
| Foreign Currency Selling Options  | 13,032,520         | (869,420)           | (1,218,690)        | 14,311,067         | (877,141)           | (753,862)           |
| <b>Other Purchase Options</b>     | <b>74,616,589</b>  | <b>(4,846,047)</b>  | <b>(3,059,410)</b> | <b>96,482,001</b>  | <b>(5,741,350)</b>  | <b>(4,015,121)</b>  |
| Interbank Market                  | 29,873,237         | (3,030,347)         | (2,047,763)        | 31,536,833         | (3,794,549)         | (2,416,960)         |
| Interest Rate Risk Options        | 44,743,352         | (1,815,700)         | (1,011,647)        | 64,945,168         | (1,946,801)         | (1,598,161)         |
| <b>Other Selling Options</b>      | <b>204,106,066</b> | <b>(3,298,306)</b>  | <b>(3,527,156)</b> | <b>311,314,992</b> | <b>(1,292,475)</b>  | <b>(1,045,760)</b>  |
| Interbank Market                  | 11,761,128         | (2,536,532)         | (2,638,713)        | 4,640,145          | (451,491)           | (137,438)           |
| Interest Rate Risk Options        | 192,344,938        | (761,774)           | (888,443)          | 306,674,847        | (840,984)           | (908,322)           |
| <b>Futures Contracts</b>          | <b>722,371,297</b> | <b>-</b>            | <b>-</b>           | <b>567,709,896</b> | <b>(54,829)</b>     | <b>-</b>            |
| <b>Long Position</b>              | <b>379,984,576</b> | <b>-</b>            | <b>-</b>           | <b>283,663,279</b> | <b>-</b>            | <b>-</b>            |
| Exchange Coupon (DDI)             | 120,221,796        | -                   | -                  | 95,881,997         | -                   | -                   |
| Interest Rates (DI1 and DIA)      | 150,104,875        | -                   | -                  | 160,220,757        | -                   | -                   |
| Foreign Currency                  | 95,469,911         | -                   | -                  | 21,182,934         | -                   | -                   |
| Indexes (3)                       | 10,093,335         | -                   | -                  | 3,206,380          | -                   | -                   |
| Treasury Bonds/Notes              | 4,094,659          | -                   | -                  | 3,171,211          | -                   | -                   |
| <b>Short Position</b>             | <b>342,386,721</b> | <b>-</b>            | <b>-</b>           | <b>284,046,617</b> | <b>(54,829)</b>     | <b>-</b>            |
| Exchange Coupon (DDI)             | 120,221,796        | -                   | -                  | 95,902,371         | -                   | -                   |
| Interest Rates (DI1 and DIA)      | 150,104,875        | -                   | -                  | 160,220,757        | -                   | -                   |
| Foreign Currency                  | 67,231,738         | -                   | -                  | 21,545,898         | (54,829)            | -                   |
| Indexes (3)                       | 1,889,718          | -                   | -                  | 3,206,380          | -                   | -                   |
| Treasury Bonds/Notes              | 2,938,594          | -                   | -                  | 3,171,211          | -                   | -                   |
| <b>Term Contracts and Others</b>  | <b>578,904,920</b> | <b>(11,411,412)</b> | <b>4,234,449</b>   | <b>513,234,850</b> | <b>(38,087,679)</b> | <b>5,317,604</b>    |
| <b>Purchased Commitment</b>       | <b>282,764,895</b> | <b>6,973,096</b>    | <b>8,793,518</b>   | <b>237,413,496</b> | <b>6,401,320</b>    | <b>41,187,748</b>   |
| Currencies                        | 208,440,115        | 6,018,744           | 7,953,086          | 163,133,706        | 5,630,881           | 8,658,109           |
| Others (2)                        | 74,324,780         | 954,352             | 840,432            | 74,279,790         | 770,439             | 32,529,639          |
| <b>Sales Commitments</b>          | <b>296,140,025</b> | <b>(18,384,508)</b> | <b>(4,559,069)</b> | <b>275,821,354</b> | <b>(44,488,999)</b> | <b>(35,870,144)</b> |
| Currencies                        | 219,953,072        | (17,531,701)        | (3,992,597)        | 201,046,354        | (43,543,529)        | (3,010,203)         |
| Others (2)                        | 76,186,953         | (852,807)           | (566,472)          | 74,775,000         | (945,470)           | (32,859,941)        |

\*Values expressed in thousands, except when indicated.

|                                   | Consolidated<br>06/30/2026 |                    |                     | Consolidated<br>12/31/2025 |                     |                     |
|-----------------------------------|----------------------------|--------------------|---------------------|----------------------------|---------------------|---------------------|
| Negotiation                       | Reference<br>Value (1)     | Curve<br>Value     | Fair Value          | Reference<br>Value (1)     | Curve<br>Value      | Fair Value          |
| <b>Swap</b>                       | <b>1,000,626,373</b>       | <b>(1,034,736)</b> | <b>136,285</b>      | <b>1,105,348,145</b>       | <b>(2,390,800)</b>  | <b>(114,236)</b>    |
| <b>Assets</b>                     | <b>486,427,003</b>         | <b>8,064,957</b>   | <b>13,082,496</b>   | <b>551,478,673</b>         | <b>9,298,735</b>    | <b>11,791,670</b>   |
| Interests                         | 342,165,398                | 3,278,986          | 5,607,187           | 424,253,131                | 6,039,353           | 6,846,017           |
| Foreign Currency                  | 132,041,478                | 4,785,971          | 7,229,911           | 125,487,312                | 3,257,875           | 4,942,313           |
| Others                            | 12,220,127                 | -                  | 245,398             | 1,738,230                  | 1,507               | 3,340               |
| <b>Liabilities</b>                | <b>514,199,370</b>         | <b>(9,099,693)</b> | <b>(12,946,211)</b> | <b>553,869,472</b>         | <b>(11,689,535)</b> | <b>(11,905,906)</b> |
| Interests                         | 460,139,210                | (7,690,162)        | (11,123,430)        | 510,279,375                | (10,369,508)        | (10,349,447)        |
| Foreign Currency                  | 41,925,163                 | (1,280,323)        | (1,290,028)         | 42,496,945                 | (1,150,742)         | (1,366,055)         |
| Others                            | 12,134,997                 | (129,208)          | (532,753)           | 1,093,152                  | (169,285)           | (190,404)           |
| <b>Options</b>                    | <b>567,022,194</b>         | <b>(2,772,958)</b> | <b>(479,870)</b>    | <b>724,241,728</b>         | <b>(2,364,529)</b>  | <b>341,644</b>      |
| <b>Purchase Commitments</b>       | <b>268,699,708</b>         | <b>4,532,549</b>   | <b>5,202,599</b>    | <b>300,697,253</b>         | <b>4,436,345</b>    | <b>6,312,488</b>    |
| Foreign Currency Purchase Options | 35,729,501                 | 2,739,946          | 2,768,811           | 20,042,978                 | 2,152,833           | 2,066,252           |
| Foreign Currency Selling Options  | 19,546,723                 | 920,504            | 1,212,547           | 15,954,554                 | 855,034             | 900,935             |
| <b>Other Purchase Options</b>     | <b>35,568,725</b>          | <b>526,495</b>     | <b>1,152,196</b>    | <b>12,400,038</b>          | <b>887,741</b>      | <b>3,216,467</b>    |
| Interbank Market                  | 6,637,418                  | 268,161            | 434,814             | 5,677,984                  | 555,307             | 2,287,818           |
| Others (2)                        | 28,931,307                 | 258,334            | 717,382             | 6,722,054                  | 332,434             | 928,649             |
| <b>Other Selling Options</b>      | <b>177,854,759</b>         | <b>345,604</b>     | <b>69,045</b>       | <b>252,299,683</b>         | <b>540,737</b>      | <b>128,834</b>      |
| Interbank Market                  | 516,255                    | 58,764             | 62,788              | 204,462                    | 113,366             | 74,030              |
| Others (2)                        | 177,338,504                | 286,840            | 6,257               | 252,095,221                | 427,371             | 54,804              |
| <b>Sales Commitments</b>          | <b>298,322,486</b>         | <b>(7,305,507)</b> | <b>(5,682,469)</b>  | <b>423,544,475</b>         | <b>(6,800,874)</b>  | <b>(5,970,844)</b>  |
| Foreign Currency Purchase Options | 19,402,528                 | (950,669)          | (952,684)           | 11,780,868                 | (629,651)           | (430,424)           |
| Foreign Currency Selling Options  | 10,903,345                 | (630,089)          | (790,967)           | 12,130,582                 | (637,961)           | (681,040)           |
| <b>Other Purchase Options</b>     | <b>74,512,220</b>          | <b>(4,824,498)</b> | <b>(3,033,702)</b>  | <b>90,098,059</b>          | <b>(4,452,630)</b>  | <b>(3,443,887)</b>  |
| Interbank Market                  | 29,768,868                 | (3,008,798)        | (2,022,055)         | 25,152,891                 | (2,505,829)         | (1,845,726)         |
| Others (2)                        | 44,743,352                 | (1,815,700)        | (1,011,647)         | 64,945,168                 | (1,946,801)         | (1,598,161)         |
| <b>Other Selling Options</b>      | <b>193,504,393</b>         | <b>(900,251)</b>   | <b>(905,116)</b>    | <b>309,534,966</b>         | <b>(1,080,632)</b>  | <b>(1,415,493)</b>  |
| Interbank Market                  | 1,159,455                  | (138,477)          | (16,673)            | 2,860,119                  | (239,648)           | (507,171)           |
| Others (2)                        | 192,344,938                | (761,774)          | (888,443)           | 306,674,847                | (840,984)           | (908,322)           |
| <b>Futures Contracts</b>          | <b>713,134,270</b>         | <b>-</b>           | <b>-</b>            | <b>567,709,896</b>         | <b>(54,829)</b>     | <b>-</b>            |
| <b>Long Position</b>              | <b>370,747,549</b>         | <b>-</b>           | <b>-</b>            | <b>283,663,279</b>         | <b>-</b>            | <b>-</b>            |
| Exchange Coupon (DDI)             | 120,221,796                | -                  | -                   | 95,881,997                 | -                   | -                   |
| Interest Rates (DI1 and DIA)      | 150,104,875                | -                  | -                   | 160,220,757                | -                   | -                   |
| Foreign Currency                  | 94,436,501                 | -                  | -                   | 21,182,934                 | -                   | -                   |
| Indexes (3)                       | 1,889,718                  | -                  | -                   | 3,206,380                  | -                   | -                   |

\*Values expressed in thousands, except when indicated.

|                                  |                    |                     |                    |                    |                     |                     |
|----------------------------------|--------------------|---------------------|--------------------|--------------------|---------------------|---------------------|
| Treasury Bonds/Notes             | 4,094,659          | -                   | -                  | 3,171,211          | -                   | -                   |
| <b>Short Position</b>            | <b>342,386,721</b> | -                   | -                  | <b>284,046,617</b> | <b>(54,829)</b>     | <b>—</b>            |
| Exchange Coupon (DDI)            | 120,221,796        | -                   | -                  | 95,902,371         | —                   | —                   |
| Interest Rates (DI1 and DIA)     | 150,104,875        | -                   | -                  | 160,220,757        | —                   | —                   |
| Foreign Currency                 | 67,231,738         | -                   | -                  | 21,545,898         | (54,829)            | —                   |
| Indexes (3)                      | 1,889,718          | -                   | -                  | 3,206,380          | —                   | —                   |
| Treasury Bonds/Notes             | 2,938,594          | -                   | -                  | 3,171,211          | —                   | —                   |
| <b>Term Contracts and Others</b> | <b>539,368,882</b> | <b>(11,089,628)</b> | <b>4,568,502</b>   | <b>480,123,205</b> | <b>(37,395,965)</b> | <b>5,758,399</b>    |
| <b>Purchased Commitment</b>      | <b>264,139,627</b> | <b>6,455,714</b>    | <b>8,325,878</b>   | <b>221,363,620</b> | <b>5,957,072</b>    | <b>40,639,691</b>   |
| Currencies                       | 200,937,273        | 5,963,316           | 7,913,913          | 154,265,360        | 5,618,233           | 8,490,694           |
| Others                           | 63,202,354         | 492,398             | 411,965            | 67,098,260         | 338,839             | 32,148,997          |
| <b>Sales Commitments</b>         | <b>275,229,255</b> | <b>(17,545,342)</b> | <b>(3,757,376)</b> | <b>258,759,585</b> | <b>(43,353,037)</b> | <b>(34,881,292)</b> |
| Currencies                       | 212,031,417        | (17,057,460)        | (3,602,293)        | 191,491,609        | (42,844,482)        | (2,513,427)         |
| Others                           | 63,197,838         | (487,882)           | (155,083)          | 67,267,976         | (508,555)           | (32,367,865)        |

(1) Nominal value of updated contracts.

(2) Includes index options, primarily options involving US Treasury, stocks and stock indices.

(3) Includes Bovespa and S&P indices.

### III) Derivative Financial Instruments by Counterparty, Opening by Maturity and Trading Market

|                           |             |                    |                               |               |               |                        |                        |                        |                      | Bank<br>Reference Value |
|---------------------------|-------------|--------------------|-------------------------------|---------------|---------------|------------------------|------------------------|------------------------|----------------------|-------------------------|
|                           |             |                    |                               |               | Counterparty  | Opening by<br>Maturity |                        | Trading Market         |                      |                         |
| 06/30/2026                |             |                    |                               |               | 12/31/2025    | 06/30/2026             |                        | 06/30/2026             |                      |                         |
|                           | Clients     | Related<br>Parties | Financial<br>Institutions (1) | Total         | Total         | Up to<br>3 Months      | From 3 to<br>12 Months | More than<br>12 Months | Stock<br>Markets (2) | Counter (3)             |
| Swap                      | 277,268,514 | 895,180,192        | 283,635,107                   | 1,456,083,813 | 1,485,041,092 | 68,731,628             | 233,124,402            | 1,154,227,783          | 165,172,955          | 1,290,910,858           |
| Options                   | 86,210,044  | 28,502,309         | 466,217,967                   | 580,930,320   | 759,167,701   | 203,965,879            | 251,376,257            | 125,588,184            | 413,900,141          | 167,030,179             |
| Futures Contracts         | 2,809,772   | 10,469,058         | 709,092,467                   | 722,371,297   | 567,709,896   | 264,104,774            | 228,125,149            | 230,141,374            | 712,300,837          | 10,070,460              |
| Term Contracts and Others | 108,279,302 | 363,027,714        | 107,597,904                   | 578,904,920   | 513,234,850   | 261,579,872            | 184,695,870            | 132,629,178            | 40,821,414           | 538,083,506             |

\*Values expressed in thousands, except when indicated.

|                           |             |                    |                               |               |               |                   |                        |                   |                      | Consolidated<br>Reference Value |
|---------------------------|-------------|--------------------|-------------------------------|---------------|---------------|-------------------|------------------------|-------------------|----------------------|---------------------------------|
|                           |             |                    |                               |               |               |                   |                        |                   |                      |                                 |
|                           |             |                    |                               |               | Counterparty  |                   | Opening by<br>Maturity |                   | Trading Market       |                                 |
|                           |             |                    |                               |               | 06/30/2026    | 12/31/2025        | 06/30/2026             |                   | 06/30/2026           |                                 |
|                           | Clients     | Related<br>Parties | Financial<br>Institutions (1) | Total         | Total         | Up to<br>3 Months | From 3 to<br>12 Months | Over<br>12 Months | Stock<br>Markets (2) | Counter (3)                     |
| Swap                      | 277,268,514 | 420,143,352        | 303,214,507                   | 1,000,626,373 | 1,105,348,145 | 61,698,138        | 184,711,553            | 754,216,682       | 92,235,489           | 908,390,884                     |
| Options                   | 86,210,042  | 14,594,185         | 466,217,967                   | 567,022,194   | 724,241,728   | 203,965,879       | 250,469,782            | 112,586,533       | 413,295,259          | 153,726,935                     |
| Futures Contracts         | 2,809,772   | 1,232,031          | 709,092,467                   | 713,134,270   | 567,709,896   | 264,104,774       | 227,743,644            | 221,285,852       | 711,902,239          | 1,232,031                       |
| Term Contracts and Others | 108,279,311 | 323,491,667        | 107,597,904                   | 539,368,882   | 480,123,205   | 249,094,823       | 166,876,212            | 123,397,847       | 40,821,414           | 498,547,468                     |

(1) Includes operations that have as counterparty B3 S.A. - Brasil, Bolsa, Balcão and other stock and commodity exchanges.

(2) Includes values traded on B3.

(3) Consists of operations that are included in registration chambers, in accordance with Bacen regulations.

#### IV) Hedge Accounting

The effectiveness determined for the hedge portfolio is in accordance with the provisions of Bacen Circular No. 3,082/2002. The following accounting hedge structures have been established:

##### IV.I) Market Risk Hedge

The Bank's market risk hedging strategies consist of structures to protect changes in market risk, receipts and payments of interest related to recognized Assets and Liabilities.

The market risk hedge management methodology adopted by the Bank segregates transactions by risk factor (e.g.: Real/Dollar exchange rate risk, pre-fixed interest rate risk in Reais, Dollar exchange coupon risk, risk of inflation, interest risk, etc.). Transactions generate exposures that are consolidated by risk factor and compared with pre-established internal limits.

To protect the variation in market risk in the receipt and payment of interest, the Bank uses swap contracts and interest rate futures contracts relating to fixed Assets and Liabilities.

The Bank applies market risk hedging as follows:

- Designates Foreign Currency swaps + Coupon versus % CDI and Pre-Real Interest Rate or contracts Dollar futures (DOL, DDI/DI) as a derivative instrument in Hedge Accounting structures, with loan operations in foreign currency as the object.
- The Bank has a portfolio of Assets indexed to the Euro and traded at the branch abroad. In the operation, the value of the Assets in Euro will be converted to Dollars at the rate of the exchange contract at which the operation entered. Upon conversion, the principal value of the transaction, already expressed in dollars, will be adjusted at a floating or pre-fixed rate. The Assets will be covered with Swap Cross Currency,
- For active and passive operations indexed to pre- and inflation rates (hedge object), futures contracts traded on the exchange are used (hedging instrument).

In market risk hedging, the results, both on hedging instruments and on objects (attributable to the type of risk being hedged) are recognized directly in the income statement.



\*Values expressed in thousands, except when indicated.

#### IV.II) Cash Flow Hedge

The Bank's cash flow hedging strategies consist of hedging exposure to changes in cash flows, interest payments and exchange rate exposure, which are attributable to changes in interest rates relating to recognized Assets and Liabilities and changes of exchange rates for unrecognized Assets and Liabilities.

The Bank applies cash flow hedging as follows:

- To protect against the volatility of cash flow variations in operations indexed to foreign currency or post-fixed rates (hedge object), future contracts or interest rate swaps are used as a hedge instrument for predictability of future cash flows.

In cash flow hedging, the effective portion of the change in the value of the hedging instrument is temporarily recognized in stockholders' equity under the heading of equity valuation adjustments until the expected transactions occur, when this portion is then recognized in the income statement. The ineffective portion of the variation in the value of foreign exchange hedging derivatives is recognized directly in the income statements. As of June 30, 2026, and December 31, 2025 no ineffectiveness was found in the hedges related to the ineffective portion.

| Strategies                  | Bank<br>06/30/2026 |                   |                   |                   |                          |                | Bank<br>12/31/2025 |                   |                   |                   |                          |                |
|-----------------------------|--------------------|-------------------|-------------------|-------------------|--------------------------|----------------|--------------------|-------------------|-------------------|-------------------|--------------------------|----------------|
|                             | Book Value         |                   | Notional          |                   | Adjustment to Fair Value |                | Book Value         |                   | Notional          |                   | Adjustment to Fair Value |                |
|                             | Object             | Instrument        | Object            | Instrument        | Object (*)               | Instrument (*) | Object             | Instrument        | Object            | Instrument        | Object (*)               | Instrument (*) |
| <b>Market Risk Hedge</b>    |                    |                   |                   |                   |                          |                |                    |                   |                   |                   |                          |                |
| Swap Contracts              | 1,618,549          | 1,673,960         | 1,533,450         | 1,533,450         | 85,099                   | 140,510        | 1,772,953          | 1,772,396         | 1,664,551         | 1,664,551         | 108,402                  | 107,845        |
| Credit Operations Hedge     | 1,104,343          | 1,158,611         | 1,035,320         | 1,035,320         | 69,023                   | 123,291        | 1,206,323          | 1,208,934         | 1,166,421         | 1,166,421         | 39,902                   | 42,513         |
| Securities and Bond Hedging | 514,206            | 515,349           | 498,130           | 498,130           | 16,076                   | 17,219         | 566,630            | 563,462           | 498,130           | 498,130           | 68,500                   | 65,332         |
| <b>Futures Contracts</b>    | <b>54,964,038</b>  | <b>55,173,936</b> | <b>54,459,768</b> | <b>54,627,291</b> | <b>504,270</b>           | <b>546,645</b> | <b>65,258,120</b>  | <b>63,114,906</b> | <b>64,712,636</b> | <b>62,526,669</b> | <b>545,484</b>           | <b>588,237</b> |
| Credit Operations Hedge     | 6,769,229          | 6,761,147         | 6,637,870         | 6,604,708         | 131,359                  | 156,439        | 1,734,576          | 1,580,811         | 1,565,217         | 1,384,510         | 169,359                  | 196,301        |
| Securities and Bond Hedging | 42,273,160         | 42,564,550        | 42,225,802        | 42,498,951        | 47,358                   | 65,599         | 55,187,708         | 52,690,842        | 55,116,924        | 52,602,490        | 70,784                   | 88,352         |
| Funding Hedge               | 5,921,649          | 5,848,239         | 5,596,096         | 5,523,632         | 325,553                  | 324,607        | 8,335,836          | 8,843,253         | 8,030,495         | 8,539,669         | 305,341                  | 303,584        |
| <b>Cash Flow Hedge</b>      |                    |                   |                   |                   |                          |                |                    |                   |                   |                   |                          |                |
| Futures Contracts           | 85,254,442         | 85,190,475        | 85,317,560        | 85,270,900        | (63,118)                 | (80,425)       | 75,691,789         | 76,698,781        | 76,258,560        | 77,325,400        | (566,771)                | (626,619)      |
| Securities and Bond Hedging | 622,044            | 264,455           | 746,660           | 400,000           | (124,616)                | (135,545)      | 5,803,656          | 6,864,200         | 6,048,160         | 7,115,000         | (244,504)                | (250,800)      |
| Funding Hedge               | 84,632,398         | 84,926,020        | 84,570,900        | 84,870,900        | 61,498                   | 55,120         | 69,888,133         | 69,834,581        | 70,210,400        | 70,210,400        | (322,267)                | (375,819)      |

\*Values expressed in thousands, except when indicated.

| Strategies                  | Consolidated<br>06/30/2026 |                   |                   |                   |                          |                 | Consolidated<br>12/31/2025 |                   |                   |                   |                          |                  |
|-----------------------------|----------------------------|-------------------|-------------------|-------------------|--------------------------|-----------------|----------------------------|-------------------|-------------------|-------------------|--------------------------|------------------|
|                             | Book Value                 |                   | Notional          |                   | Adjustment to Fair Value |                 | Book Value                 |                   | Notional          |                   | Adjustment to Fair Value |                  |
|                             | Object                     | Instrument        | Object            | Instrument        | Object (*)               | Instrument (*)  | Object                     | Instrument        | Object            | Instrument        | Object (*)               | Instrument (*)   |
| <b>Market Risk Hedge</b>    |                            |                   |                   |                   |                          |                 |                            |                   |                   |                   |                          |                  |
| <b>Swap Contracts</b>       | <b>1,618,549</b>           | <b>1,673,960</b>  | <b>1,533,450</b>  | <b>1,533,450</b>  | <b>85,099</b>            | <b>140,510</b>  | <b>1,772,953</b>           | <b>1,772,396</b>  | <b>1,664,551</b>  | <b>1,664,551</b>  | <b>108,402</b>           | <b>107,845</b>   |
| Credit Operations Hedge     | 1,104,343                  | 1,158,611         | 1,035,320         | 1,035,320         | 69,023                   | 123,291         | 1,206,323                  | 1,208,934         | 1,166,421         | 1,166,421         | 39,902                   | 42,513           |
| Securities and Bond Hedging | 514,206                    | 515,349           | 498,130           | 498,130           | 16,076                   | 17,219          | 566,630                    | 563,462           | 498,130           | 498,130           | 68,500                   | 65,332           |
| <b>Futures Contracts</b>    | <b>54,964,038</b>          | <b>55,173,936</b> | <b>54,459,768</b> | <b>54,627,291</b> | <b>504,270</b>           | <b>546,645</b>  | <b>65,258,120</b>          | <b>63,114,906</b> | <b>64,712,636</b> | <b>62,526,669</b> | <b>545,484</b>           | <b>588,237</b>   |
| Credit Operations Hedge     | 6,769,229                  | 6,761,147         | 6,637,870         | 6,604,708         | 131,359                  | 156,439         | 1,734,576                  | 1,580,811         | 1,565,217         | 1,384,510         | 169,359                  | 196,301          |
| Securities and Bond Hedging | 42,273,160                 | 42,564,550        | 42,225,802        | 42,498,951        | 47,358                   | 65,599          | 55,187,708                 | 52,690,842        | 55,116,924        | 52,602,490        | 70,784                   | 88,352           |
| Funding Hedge               | 5,921,649                  | 5,848,239         | 5,596,096         | 5,523,632         | 325,553                  | 324,607         | 8,335,836                  | 8,843,253         | 8,030,495         | 8,539,669         | 305,341                  | 303,584          |
| <b>Cash Flow Hedge</b>      |                            |                   |                   |                   |                          |                 |                            |                   |                   |                   |                          |                  |
| <b>Swap Contracts</b>       | <b>8,251,247</b>           | <b>10,079,371</b> | <b>7,293,622</b>  | <b>9,178,334</b>  | <b>957,625</b>           | <b>901,037</b>  | <b>7,230,278</b>           | <b>8,643,506</b>  | <b>6,496,348</b>  | <b>8,021,917</b>  | <b>733,930</b>           | <b>621,589</b>   |
| Securities and Bond Hedging | 8,251,247                  | 10,079,371        | 7,293,622         | 9,178,334         | 957,625                  | 901,037         | 7,230,278                  | 8,643,506         | 6,496,348         | 8,021,917         | 733,930                  | 621,589          |
| <b>Futures Contracts</b>    | <b>85,254,442</b>          | <b>85,190,475</b> | <b>85,317,560</b> | <b>85,270,900</b> | <b>(63,118)</b>          | <b>(80,425)</b> | <b>75,691,789</b>          | <b>76,698,781</b> | <b>76,258,560</b> | <b>77,325,400</b> | <b>(566,771)</b>         | <b>(626,619)</b> |
| Securities and Bond Hedging | 622,044                    | 264,455           | 746,660           | 400,000           | (124,616)                | (135,545)       | 5,803,656                  | 6,864,200         | 6,048,160         | 7,115,000         | (244,504)                | (250,800)        |
| Funding Hedge               | 84,632,398                 | 84,926,020        | 84,570,900        | 84,870,900        | 61,498                   | 55,120          | 69,888,133                 | 69,834,581        | 70,210,400        | 70,210,400        | (322,267)                | (375,819)        |

(\*) The Bank has cash flow hedging strategies, the objects of which are assets in its portfolio, which is why we show the liability side of the respective instruments. For structures whose instruments are futures, we show the notional balance, recorded in a clearing account.

\*Values expressed in thousands, except when indicated.

|                          | 06/30/2026        |                        |                        |            | Bank<br>12/31/2025 |  | 06/30/2026        |                        |                        |            | Consolidated<br>12/31/2025 |  |
|--------------------------|-------------------|------------------------|------------------------|------------|--------------------|--|-------------------|------------------------|------------------------|------------|----------------------------|--|
|                          | Up to<br>3 Months | From 3 to<br>12 Months | More than<br>12 Months | Total      | Total              |  | Up to<br>3 Months | From 3 to<br>12 Months | More than<br>12 Months | Total      | Total                      |  |
| <b>Strategies</b>        |                   |                        |                        |            |                    |  |                   |                        |                        |            |                            |  |
| <b>Market Risk Hedge</b> |                   |                        |                        |            |                    |  |                   |                        |                        |            |                            |  |
| Swap Contracts           | 1,035,320         | -                      | 498,130                | 1,533,450  | 1,664,551          |  | 1,035,320         | -                      | 498,130                | 1,533,450  | 1,664,551                  |  |
| Credit Operations Hedge  | 1,035,320         | -                      | -                      | 1,035,320  | 1,166,421          |  | 1,035,320         | -                      | -                      | 1,035,320  | 1,166,421                  |  |
| Securities Hedge         | -                 | -                      | 498,130                | 498,130    | 498,130            |  | -                 | -                      | 498,130                | 498,130    | 498,130                    |  |
| Futures Contracts        | 6,225,579         | 17,180,425             | 31,221,287             | 54,627,291 | 62,526,669         |  | 6,225,579         | 17,180,425             | 31,221,287             | 54,627,291 | 62,526,669                 |  |
| Credit Operations Hedge  | 944,601           | 4,749,414              | 910,693                | 6,604,708  | 1,384,510          |  | 944,601           | 4,749,414              | 910,693                | 6,604,708  | 1,384,510                  |  |
| Securities Hedge         | 3,015,605         | 12,205,899             | 27,277,447             | 42,498,951 | 52,602,490         |  | 3,015,605         | 12,205,899             | 27,277,447             | 42,498,951 | 52,602,490                 |  |
| Funding Hedge            | 2,265,373         | 225,112                | 3,033,147              | 5,523,632  | 8,539,669          |  | 2,265,373         | 225,112                | 3,033,147              | 5,523,632  | 8,539,669                  |  |
| <b>Cash Flow Hedge</b>   |                   |                        |                        |            |                    |  |                   |                        |                        |            |                            |  |
| Swap Contracts           | -                 | -                      | -                      | -          | -                  |  | -                 | -                      | 9,178,334              | 9,178,334  | 8,021,917                  |  |
| Securities Hedge         | -                 | -                      | -                      | -          | -                  |  | -                 | -                      | 9,178,334              | 9,178,334  | 8,021,917                  |  |
| Futures Contracts        | 8,325,000         | 28,034,600             | 48,911,300             | 85,270,900 | 77,325,400         |  | 8,325,000         | 28,034,600             | 48,911,300             | 85,270,900 | 77,325,400                 |  |
| Securities Hedge         | -                 | -                      | 400,000                | 400,000    | 7,115,000          |  | -                 | -                      | 400,000                | 400,000    | 7,115,000                  |  |
| Funding Hedge            | 8,325,000         | 28,034,600             | 48,511,300             | 84,870,900 | 70,210,400         |  | 8,325,000         | 28,034,600             | 48,511,300             | 84,870,900 | 70,210,400                 |  |

#### V) Information on Credit Derivatives

Banco Santander uses credit derivatives with the aim of managing counterparty risk and meeting the demands of its customers, carrying out purchase and sale protection operations through credit default swaps and total return swaps, mainly related to securities with Brazilian sovereign risk.

#### Credit Default Swaps - CDS

These are credit derivatives where, upon the occurrence of a credit event, the protection buyer has the right to receive from the protection seller the equivalent of the difference between the face value of the CDS contract and the fair value (market value) of the reference obligation on the contract settlement date. In return, the seller receives remuneration for selling the protection. Below, composition of the Credit Derivatives portfolio demonstrated by its reference value and effect on the calculation of Required Net Equity (PLE).

\*Values expressed in thousands, except when indicated.

|              | Bank/Consolidated<br>Nominal Value<br>06/30/2026 | Bank/Consolidated<br>Nominal Value<br>12/31/2025 |
|--------------|--------------------------------------------------|--------------------------------------------------|
|              | Transferred Risk - Credit Swap                   | Transferred Risk - Credit Swap                   |
| Credit Swaps | 8,479,082                                        | 7,950,397                                        |
| <b>Total</b> | <b>8,479,082</b>                                 | <b>7,950,397</b>                                 |

No retained risk related to total return swaps was identified during the semester.

During the semester, there were no credit events associated with the precipitating factors specified in the contracts.

|                                                | 06/30/2026          |           | 12/31/2025          |           |
|------------------------------------------------|---------------------|-----------|---------------------|-----------|
| Exposure - Gross                               | More than 12 Months | Total     | More than 12 Months | Total     |
| By Instrument: CDS                             | 8,479,082           | 8,479,082 | 7,950,397           | 7,950,397 |
| By Risk Classification: Below Investment Grade | 8,479,082           | 8,479,082 | 7,950,397           | 7,950,397 |
| By Reference Entity: Brazilian Government      | 8,479,082           | 8,479,082 | 7,950,397           | 7,950,397 |

#### VI) Derivative Financial Instruments - Margins Given as Guarantee

The margin provided as collateral for transactions traded on B3 (the current corporate name of BM&F Bovespa) with proprietary and third-party derivative financial instruments is composed mostly of federal government bonds.

|                                | Bank              |                   | Consolidated      |                   |
|--------------------------------|-------------------|-------------------|-------------------|-------------------|
|                                | 06/30/2026        | 12/31/2025        | 06/30/2026        | 12/31/2025        |
| Financial Treasury Bills - LFT | 7,187,508         | 10,894,447        | 13,513,379        | 18,735,636        |
| National Treasury Bills - LTN  | 18,593,079        | 15,971,113        | 19,290,954        | 15,971,113        |
| National Treasury Notes - NTN  | 1,314,247         | 4,285,590         | 2,203,563         | 7,063,913         |
| <b>Total</b>                   | <b>27,094,834</b> | <b>31,151,150</b> | <b>35,007,896</b> | <b>41,770,662</b> |

\*Values expressed in thousands, except when indicated.

## 7. Other Financial Assets

### a) Other Financial Assets

|                                                           | Bank               |                    | Consolidated       |                    |
|-----------------------------------------------------------|--------------------|--------------------|--------------------|--------------------|
|                                                           | 06/30/2026         | 12/31/2025         | 06/30/2026         | 12/31/2025         |
| <b>Financial Assets Measured at Amortized Cost</b>        |                    |                    |                    |                    |
| Securities Negotiation and Intermediation                 | 3,476,106          | 745,563            | 11,703,494         | 10,163,491         |
| Interbank Relations                                       | 124,513,175        | 119,219,756        | 125,313,775        | 119,931,424        |
| Credits for Honored Guarantees and Guarantees (Note 8.a.) | 3,338,466          | 3,072,035          | 3,338,466          | 3,072,035          |
| <b>Total</b>                                              | <b>131,327,747</b> | <b>123,037,354</b> | <b>140,355,735</b> | <b>133,166,950</b> |
| <b>Current</b>                                            | <b>129,181,741</b> | <b>121,157,120</b> | <b>130,591,379</b> | <b>122,639,618</b> |
| <b>Non-Current</b>                                        | <b>2,146,006</b>   | <b>1,880,235</b>   | <b>9,764,356</b>   | <b>10,527,332</b>  |

### b) Securities Negotiation and Intermediation

|                                                      | Bank             |                  | Consolidated      |                   |
|------------------------------------------------------|------------------|------------------|-------------------|-------------------|
|                                                      | 06/30/2026       | 12/31/2025       | 06/30/2026        | 12/31/2025        |
| <b>Assets</b>                                        |                  |                  |                   |                   |
| Financial Assets and Pending Settlement Transactions | 2,955,175        | 323,614          | 10,501,039        | 8,941,971         |
| Clearinghouse Transactions                           | 47,219           | 6,436            | 81,033            | 40,309            |
| Debtors - Pending Settlement                         | -                | 64,533           | 566,018           | 780,883           |
| Stock Exchanges - Guarantee Deposits                 | 442,046          | 312,175          | 442,046           | 312,175           |
| Others                                               | 31,666           | 38,805           | 113,358           | 88,153            |
| <b>Total</b>                                         | <b>3,476,106</b> | <b>745,563</b>   | <b>11,703,494</b> | <b>10,163,491</b> |
| <b>Liabilities</b>                                   |                  |                  |                   |                   |
| Financial Assets and Pending Settlement Transactions | 490,182          | 1,702,186        | 7,239,988         | 10,157,175        |
| Creditors - Pending Settlement                       | 73,735           | 33,979           | 500,011           | 499,911           |
| Creditors for Loan of Shares                         | -                | -                | 1,058,635         | 1,489,859         |
| Clearinghouse Transactions                           | 3                | -                | 614,987           | 254,626           |
| Records and Settlement                               | 3,587            | 1,788            | 6,575             | 4,131             |
| Others                                               | 130,692          | 65,696           | 130,804           | 65,927            |
| <b>Total</b>                                         | <b>698,199</b>   | <b>1,803,649</b> | <b>9,551,000</b>  | <b>12,471,629</b> |

\*Values expressed in thousands, except when indicated.

## 8. Credit Portfolio

### a) Credit Portfolio

|                                                           | Bank               |                    | Consolidated       |                    |
|-----------------------------------------------------------|--------------------|--------------------|--------------------|--------------------|
|                                                           | 06/30/2026         | 12/31/2025         | 06/30/2026         | 12/31/2025         |
| <b>Financial Assets Measured at Amortized Cost</b>        |                    |                    |                    |                    |
| <b>Lending Operations</b>                                 | <b>356,913,149</b> | <b>365,651,162</b> | <b>457,758,778</b> | <b>462,212,788</b> |
| Discounted Loans and Bonds                                | 222,770,276        | 228,919,438        | 226,197,131        | 232,861,034        |
| Financing                                                 | 41,962,109         | 46,104,661         | 139,380,883        | 138,724,693        |
| Rural and Agroindustrial Financing                        | 18,832,729         | 20,203,732         | 18,832,729         | 20,203,732         |
| Real Estate Financing                                     | 73,348,035         | 70,423,331         | 73,348,035         | 70,423,329         |
| <b>Leasing Operations</b>                                 | <b>-</b>           | <b>-</b>           | <b>3,521,579</b>   | <b>3,600,813</b>   |
| <b>Advances on Foreign Exchange Contracts (Note 11).</b>  | <b>7,920,165</b>   | <b>7,831,380</b>   | <b>7,920,165</b>   | <b>7,831,380</b>   |
| <b>Other Credits</b>                                      | <b>81,695,639</b>  | <b>83,640,484</b>  | <b>94,742,477</b>  | <b>96,398,260</b>  |
| Credits for Honored Guarantees and Guarantees (Note 7.a.) | 3,338,466          | 3,072,035          | 3,338,466          | 3,072,035          |
| Other Miscellaneous Credits (Note 11) (1)                 | 78,357,173         | 80,568,449         | 91,404,011         | 93,326,225         |
| <b>Total (2)</b>                                          | <b>446,528,953</b> | <b>457,123,026</b> | <b>563,942,999</b> | <b>570,043,241</b> |

(1) Debtors for purchase of securities and goods and securities and credits receivable (Note 11).

(2) Includes revenues and expenses related to transaction costs of financial instruments using the effective interest rate or contractual interest rate in accordance with BCB nº 352 Art.90, in the amounts of R\$ 344 millions and R\$ 1,230 millions in the Bank and Consolidated, respectively.

### Sale or Transfer Operations of Financial Assets

In accordance with CMN Resolution No. 4,966/2021 and subsequent amendments, credit assignment transactions with substantial retention of risks and benefits are recorded in the credit portfolio.

#### (i) With Substantial Transfer of Risks and Benefits

At the Bank and Consolidated, during the semester ending on June 30, 2026, assignments without recourse were in the amount of R\$ 128,745 (12/31/2025 - R\$ 13,406) in Loss Portfolio, earning recovery revenue of R\$ 8,695 (12/31/2025 - R\$ 578,671). These amounts mainly referred the financing operations and discounted securities with third parties.

#### (ii) With Substantial Retention of Risks and Benefits

In December 2011, the Bank assigned credits with recourse relating to real estate financing in the amount of R\$ 688,821, which will mature until October 2041. As of June 30, 2026, the present value of the operations assigned is R\$ 15,260 (12/31/2025 - R\$16,768).

These transfer operations were carried out with a co-obligation clause, with compulsory repurchase in certain situations. The compulsory repurchase value will be calculated based on the outstanding credit balance duly updated on the date of the respective repurchase. From the date of assignment, the cash flows from the operations transferred will be paid directly to the transferee entity.

### b) Credit Portfolio by Maturity

#### b.1) Credit and Leasing Operations

|                     | Bank               |                    | Consolidated       |                    |
|---------------------|--------------------|--------------------|--------------------|--------------------|
|                     | 06/30/2026         | 12/31/2025         | 06/30/2026         | 12/31/2025         |
| Overdue (1)         | 32,185,679         | 32,080,446         | 43,481,821         | 41,455,677         |
| To be won:          |                    |                    |                    |                    |
| Up to 3 months      | 16,801,307         | 20,540,753         | 17,960,496         | 21,072,028         |
| From 3 to 12 months | 67,877,056         | 65,712,659         | 74,959,362         | 71,554,206         |
| Over 12 months      | 240,049,107        | 247,317,304        | 324,878,678        | 331,731,690        |
| <b>Total</b>        | <b>356,913,149</b> | <b>365,651,162</b> | <b>461,280,357</b> | <b>465,813,601</b> |

(1) The balance considers all installments of contracts that have at least one installment in arrears, even if the others are not due.

\*Values expressed in thousands, except when indicated.

## b.2) Other Credits and Advances

|                     | Bank              |                   | Consolidated       |                    |
|---------------------|-------------------|-------------------|--------------------|--------------------|
|                     | 06/30/2026        | 12/31/2025        | 06/30/2026         | 12/31/2025         |
| Overdue             | 2,463,062         | 1,919,383         | 2,679,768          | 2,076,976          |
| To be won:          |                   |                   |                    |                    |
| Up to 3 months      | 17,065,032        | 17,527,523        | 18,748,663         | 19,093,089         |
| From 3 to 12 months | 66,599,059        | 68,253,501        | 76,113,695         | 77,535,972         |
| Over 12 months      | 3,488,651         | 3,771,457         | 5,120,516          | 5,523,603          |
| <b>Total</b>        | <b>89,615,804</b> | <b>91,471,864</b> | <b>102,662,642</b> | <b>104,229,640</b> |

## c) Credit Portfolio by Sector of Activity

|                               | Bank               |                    | Consolidated       |                    |
|-------------------------------|--------------------|--------------------|--------------------|--------------------|
|                               | 06/30/2026         | 12/31/2025         | 06/30/2026         | 12/31/2025         |
| <b>Private Sector</b>         | <b>441,052,348</b> | <b>451,899,387</b> | <b>558,424,468</b> | <b>564,780,488</b> |
| Industry                      | 80,957,061         | 79,896,637         | 86,096,111         | 85,108,984         |
| Trade                         | 51,669,565         | 54,971,362         | 63,493,787         | 66,367,026         |
| Financial Institution         | 2,083,594          | 2,167,346          | 2,101,177          | 2,183,588          |
| Services and Others (1)       | 58,643,634         | 60,340,107         | 68,951,791         | 71,172,365         |
| <b>Individuals</b>            | <b>241,398,226</b> | <b>247,282,218</b> | <b>331,397,144</b> | <b>332,612,376</b> |
| Credit Card                   | 65,197,800         | 65,414,454         | 65,197,800         | 65,414,454         |
| Real Estate Credit            | 70,315,789         | 67,814,178         | 70,315,789         | 67,814,178         |
| Payroll Loans                 | 56,235,025         | 61,147,602         | 56,235,025         | 61,147,602         |
| Vehicle Financing and Leasing | 106,192            | 151,157            | 84,120,945         | 80,785,771         |
| Others (2)                    | 49,543,420         | 52,754,827         | 55,527,585         | 57,450,371         |
| <b>Agriculture</b>            | <b>6,300,268</b>   | <b>7,241,717</b>   | <b>6,384,458</b>   | <b>7,336,149</b>   |
| <b>Public Sector</b>          | <b>5,476,605</b>   | <b>5,223,639</b>   | <b>5,518,531</b>   | <b>5,262,753</b>   |
| Governments                   | 5,476,605          | 5,223,639          | 5,518,531          | 5,262,753          |
| <b>Total</b>                  | <b>446,528,953</b> | <b>457,123,026</b> | <b>563,942,999</b> | <b>570,043,241</b> |

(1) Includes real estate credit activities for construction companies/developers (business plan), transport, health and personal services, among others.

(2) Includes personal credit, overdraft, among others.

## d) Credit Concentration

|                                                                               | Consolidated<br>06/30/2026 |        | Consolidated<br>12/31/2025 |        |
|-------------------------------------------------------------------------------|----------------------------|--------|----------------------------|--------|
|                                                                               | Risk                       | %      | Risk                       | %      |
| <b>Credit Portfolio with Guarantees and Guarantees (1) and Securities (2)</b> |                            |        |                            |        |
| Largest Debtor                                                                | 5,943,145                  | 0.8 %  | 6,248,379                  | 0.9 %  |
| 10 Largest                                                                    | 35,031,117                 | 4.8 %  | 40,321,298                 | 5.6 %  |
| 20 Largest                                                                    | 54,764,388                 | 7.6 %  | 60,262,238                 | 8.4 %  |
| 50 Largest                                                                    | 91,910,242                 | 12.7 % | 96,242,042                 | 13.4 % |
| 100 Largest                                                                   | 126,304,341                | 17.5 % | 129,353,856                | 18.0 % |

(1) Includes credit installments to be released to construction companies/developers.

(2) Refers to the position of debentures, promissory notes and certificates of real estate receivables - CRI.



\*Values expressed in thousands, except when indicated.

## 9. Provision for Losses Associated with Credit Risk

### a) Credit Operations or with Credit Granting Characteristics

|                                                                   | 06/30/2026         |                   |                   |                    | 06/30/2026         |                   |                   |                    |
|-------------------------------------------------------------------|--------------------|-------------------|-------------------|--------------------|--------------------|-------------------|-------------------|--------------------|
|                                                                   | Bank               |                   |                   |                    | Consolidated       |                   |                   |                    |
|                                                                   | Stage 1            | Stage 2           | Stage 3           | Total              | Stage 1            | Stage 2           | Stage 3           | Total              |
| <b>Credit operations and with credit granting characteristics</b> |                    |                   |                   |                    |                    |                   |                   |                    |
| Credit operations (1)                                             | 3,644,866          | 3,649,328         | 22,492,411        | 29,786,605         | 5,520,729          | 3,989,104         | 26,815,450        | 36,325,283         |
| Leasing operations                                                | -                  | -                 | -                 | -                  | 9,090              | 1,325             | 10,558            | 20,973             |
| Other Receivables (2)                                             | 820,823            | 995,002           | 1,680,254         | 3,496,079          | 878,331            | 1,001,633         | 2,005,697         | 3,885,661          |
| <b>Total Credit Provision</b>                                     | <b>4,465,689</b>   | <b>4,644,330</b>  | <b>24,172,665</b> | <b>33,282,684</b>  | <b>6,408,150</b>   | <b>4,992,062</b>  | <b>28,831,705</b> | <b>40,231,917</b>  |
| <b>Securities</b>                                                 | <b>195,280</b>     | <b>145,499</b>    | <b>3,095,941</b>  | <b>3,436,720</b>   | <b>216,871</b>     | <b>145,499</b>    | <b>3,095,942</b>  | <b>3,458,312</b>   |
| <b>Other Financial Instruments</b>                                | <b>1,267</b>       | <b>-</b>          | <b>225,795</b>    | <b>227,062</b>     | <b>1,267</b>       | <b>-</b>          | <b>276,458</b>    | <b>277,725</b>     |
| <b>Total</b>                                                      | <b>4,662,236</b>   | <b>4,789,829</b>  | <b>27,494,401</b> | <b>36,946,466</b>  | <b>6,626,288</b>   | <b>5,137,561</b>  | <b>32,204,105</b> | <b>43,967,954</b>  |
| <b>Loan Portfolio Exposure (3)</b>                                | <b>387,405,898</b> | <b>22,578,364</b> | <b>36,456,339</b> | <b>446,440,601</b> | <b>494,329,102</b> | <b>25,176,177</b> | <b>44,349,368</b> | <b>563,854,647</b> |
| <b>Securities Portfolio Exposure (4)</b>                          | <b>55,437,079</b>  | <b>4,479,808</b>  | <b>7,779,737</b>  | <b>67,696,624</b>  | <b>66,428,215</b>  | <b>4,479,808</b>  | <b>7,779,737</b>  | <b>78,687,760</b>  |

|                                                                   | 12/31/2025         |                   |                   |                    | 12/31/2025         |                   |                   |                    |
|-------------------------------------------------------------------|--------------------|-------------------|-------------------|--------------------|--------------------|-------------------|-------------------|--------------------|
|                                                                   | Bank               |                   |                   |                    | Consolidated       |                   |                   |                    |
|                                                                   | Stage 1            | Stage 2           | Stage 3           | Total              | Stage 1            | Stage 2           | Stage 3           | Total              |
| <b>Credit operations and with credit granting characteristics</b> |                    |                   |                   |                    |                    |                   |                   |                    |
| Credit operations (1)                                             | 4,165,485          | 3,929,148         | 22,770,446        | 30,865,079         | 6,201,137          | 4,265,889         | 25,797,310        | 36,264,336         |
| Leasing operations                                                | -                  | -                 | -                 | -                  | 9,351              | 605               | 11,936            | 21,892             |
| Other Receivables (2)                                             | 886,275            | 941,899           | 2,210,182         | 4,038,356          | 965,767            | 947,129           | 2,510,951         | 4,423,847          |
| <b>Total Credit Provision</b>                                     | <b>5,051,760</b>   | <b>4,871,047</b>  | <b>24,980,628</b> | <b>34,903,435</b>  | <b>7,176,255</b>   | <b>5,213,623</b>  | <b>28,320,197</b> | <b>40,710,075</b>  |
| <b>Securities</b>                                                 | <b>200,158</b>     | <b>248,927</b>    | <b>2,537,386</b>  | <b>2,986,471</b>   | <b>220,511</b>     | <b>209,595</b>    | <b>2,537,386</b>  | <b>2,967,492</b>   |
| <b>Other Financial Instruments</b>                                | <b>1,486</b>       | <b>-</b>          | <b>190,551</b>    | <b>192,037</b>     | <b>1,486</b>       | <b>-</b>          | <b>190,551</b>    | <b>192,037</b>     |
| <b>Total</b>                                                      | <b>5,253,404</b>   | <b>5,119,974</b>  | <b>27,708,565</b> | <b>38,081,943</b>  | <b>7,398,252</b>   | <b>5,423,218</b>  | <b>31,048,134</b> | <b>43,869,604</b>  |
| <b>Loan Portfolio Exposure (3)</b>                                | <b>401,086,094</b> | <b>19,189,619</b> | <b>36,720,116</b> | <b>456,995,829</b> | <b>505,794,101</b> | <b>21,495,576</b> | <b>42,626,250</b> | <b>569,915,927</b> |
| <b>Securities Portfolio Exposure (4)</b>                          | <b>58,689,914</b>  | <b>4,991,817</b>  | <b>5,187,600</b>  | <b>68,869,331</b>  | <b>63,096,830</b>  | <b>4,991,817</b>  | <b>5,187,602</b>  | <b>73,276,249</b>  |

(1) Includes loans, financing and other credits with credit characteristics.

(2) They refer substantially to Exchange Transactions and Other Receivables with the characteristic of granting credit.

(3) In the Bank and in the Consolidated, the total loan portfolio includes the amount of R\$ 88 million (12/31/2025 - R\$ 127 million), referring to the adjustment to market value of credit operations that are subject to protection, recorded in accordance with BCB Normative Instruction No. 276/2022 and that are not included in the risk levels note.

(4) Portfolio composed of Securities Measured at amortized cost.

The balance of the provision for losses associated with the credit risk of limits and guarantees on June 30, 2026 is R\$ 1,214 million (12/31/2025 - R\$ 1,192 million) in the Bank and Consolidated (Note 18).

\*Values expressed in thousands, except when indicated.

**b) Movement Between Stages of the Allowance for Losses Associated with Credit Risk and Financial Instruments**

|                                                                         | Movement Losses Associated with Credit Risk |                     |                      |                      |                   |                   |           | Bank                        |
|-------------------------------------------------------------------------|---------------------------------------------|---------------------|----------------------|----------------------|-------------------|-------------------|-----------|-----------------------------|
|                                                                         | Initial Balance<br>12/31/2025               | Other Movements (1) | Transfers to Stage 2 | Transfers to Stage 3 | Stage 2 Transfers | Stage 3 Transfers | Write Off | Final Balance<br>06/30/2026 |
| <b>Stage 1</b>                                                          |                                             |                     |                      |                      |                   |                   |           |                             |
| Credit operations and other receivables and other financial instruments | 5,053,246                                   | (719,924)           | (2,054,890)          | (274,350)            | 1,768,346         | 694,528           | -         | 4,466,956                   |
| Securities and Other Financial Instruments                              | 200,158                                     | (33,530)            | (27,468)             | (10,789)             | 50,142            | 16,767            | -         | 195,280                     |
| <b>Total</b>                                                            | <b>5,253,404</b>                            | <b>(753,454)</b>    | <b>(2,082,358)</b>   | <b>(285,139)</b>     | <b>1,818,488</b>  | <b>711,295</b>    | <b>-</b>  | <b>4,662,236</b>            |

|                                                                         | Movement Losses Associated with Credit Risk |                     |                      |                      |                   |                   |           | Bank                        |
|-------------------------------------------------------------------------|---------------------------------------------|---------------------|----------------------|----------------------|-------------------|-------------------|-----------|-----------------------------|
|                                                                         | Initial Balance<br>12/31/2025               | Other Movements (1) | Transfers to Stage 1 | Transfers to Stage 3 | Stage 1 Transfers | Stage 3 Transfers | Write Off | Final Balance<br>06/30/2026 |
| <b>Stage 2</b>                                                          |                                             |                     |                      |                      |                   |                   |           |                             |
| Credit operations and other receivables and other financial instruments | 4,871,047                                   | 5,114,216           | (1,768,346)          | (5,852,244)          | 2,054,890         | 224,767           | -         | 4,644,330                   |
| Securities and Other Financial Instruments                              | 248,927                                     | (80,754)            | (50,142)             | (163,128)            | 27,468            | 163,128           | -         | 145,499                     |
| <b>Total</b>                                                            | <b>5,119,974</b>                            | <b>5,033,462</b>    | <b>(1,818,488)</b>   | <b>(6,015,372)</b>   | <b>2,082,358</b>  | <b>387,895</b>    | <b>-</b>  | <b>4,789,829</b>            |

|                                                                         | Movement Losses Associated with Credit Risk |                     |                      |                      |                   |                   |                     | Bank                        |
|-------------------------------------------------------------------------|---------------------------------------------|---------------------|----------------------|----------------------|-------------------|-------------------|---------------------|-----------------------------|
|                                                                         | Initial Balance<br>12/31/2025               | Other Movements (1) | Transfers to Stage 1 | Transfers to Stage 2 | Stage 1 Transfers | Stage 2 Transfers | Write Off           | Final Balance<br>06/30/2026 |
| <b>Stage 3</b>                                                          |                                             |                     |                      |                      |                   |                   |                     |                             |
| Credit operations and other receivables and other financial instruments | 25,171,179                                  | 5,937,883           | (694,528)            | (224,767)            | 274,350           | 5,852,244         | (11,917,901)        | 24,398,460                  |
| Securities and Other Financial Instruments                              | 2,537,386                                   | 609,261             | (16,767)             | (163,128)            | 10,789            | 163,128           | (44,728)            | 3,095,941                   |
| <b>Total</b>                                                            | <b>27,708,565</b>                           | <b>6,547,144</b>    | <b>(711,295)</b>     | <b>(387,895)</b>     | <b>285,139</b>    | <b>6,015,372</b>  | <b>(11,962,629)</b> | <b>27,494,401</b>           |

(1) Includes the results of constitutions (reversals).

\*Values expressed in thousands, except when indicated.

|                                                            | Movement Losses Associated with Credit Risk |                     |                      |                      |                   |                   |           | Consolidated     |
|------------------------------------------------------------|---------------------------------------------|---------------------|----------------------|----------------------|-------------------|-------------------|-----------|------------------|
|                                                            | Initial Balance                             | Other Movements (1) | Transfers to Stage 2 | Transfers to Stage 3 | Stage 2 Transfers | Stage 3 Transfers | Write Off | Final Balance    |
|                                                            | 12/31/2025                                  |                     |                      |                      |                   |                   |           | 06/30/2026       |
| <b>Stage 1</b>                                             |                                             |                     |                      |                      |                   |                   |           |                  |
| Credit operations and with credit granting characteristics | 7,177,741                                   | (705,717)           | (2,661,122)          | (348,237)            | 1,989,674         | 957,078           | -         | 6,409,417        |
| Securities and Other Financial Instruments                 | 220,511                                     | (32,292)            | (27,468)             | (10,789)             | 50,142            | 16,767            | -         | 216,871          |
| <b>Total</b>                                               | <b>7,398,252</b>                            | <b>(738,009)</b>    | <b>(2,688,590)</b>   | <b>(359,026)</b>     | <b>2,039,816</b>  | <b>973,845</b>    | <b>-</b>  | <b>6,626,288</b> |

|                                                            | Movement Losses Associated with Credit Risk |                     |                      |                      |                   |                   |           | Final Balance    |
|------------------------------------------------------------|---------------------------------------------|---------------------|----------------------|----------------------|-------------------|-------------------|-----------|------------------|
|                                                            | Initial Balance                             | Other Movements (1) | Transfers to Stage 1 | Transfers to Stage 3 | Stage 1 Transfers | Stage 3 Transfers | Write Off | Final Balance    |
|                                                            | 12/31/2025                                  |                     |                      |                      |                   |                   |           | 06/30/2026       |
| <b>Stage 2</b>                                             |                                             |                     |                      |                      |                   |                   |           |                  |
| Credit operations and with credit granting characteristics | 5,213,623                                   | 5,156,486           | (1,989,674)          | (6,469,911)          | 2,661,122         | 420,416           | -         | 4,992,062        |
| Securities and Other Financial Instruments                 | 209,595                                     | (41,422)            | (50,142)             | (163,128)            | 27,468            | 163,128           | -         | 145,499          |
| <b>Total</b>                                               | <b>5,423,218</b>                            | <b>5,115,064</b>    | <b>(2,039,816)</b>   | <b>(6,633,039)</b>   | <b>2,688,590</b>  | <b>583,544</b>    | <b>-</b>  | <b>5,137,561</b> |

|                                                            | Movement Losses Associated with Credit Risk |                     |                      |                      |                   |                   |                     | Final Balance     |
|------------------------------------------------------------|---------------------------------------------|---------------------|----------------------|----------------------|-------------------|-------------------|---------------------|-------------------|
|                                                            | Initial Balance                             | Other Movements (1) | Transfers to Stage 1 | Transfers to Stage 2 | Stage 1 Transfers | Stage 2 Transfers | Write Off           | Final Balance     |
|                                                            | 12/31/2025                                  |                     |                      |                      |                   |                   |                     | 06/30/2026        |
| <b>Stage 3</b>                                             |                                             |                     |                      |                      |                   |                   |                     |                   |
| Credit operations and with credit granting characteristics | 28,510,748                                  | 7,621,768           | (957,078)            | (420,416)            | 348,237           | 6,469,911         | (12,465,007)        | 29,108,163        |
| Securities and Other Financial Instruments                 | 2,537,386                                   | 609,262             | (16,767)             | (163,128)            | 10,789            | 163,128           | (44,728)            | 3,095,942         |
| <b>Total</b>                                               | <b>31,048,134</b>                           | <b>8,231,030</b>    | <b>(973,845)</b>     | <b>(583,544)</b>     | <b>359,026</b>    | <b>6,633,039</b>  | <b>(12,509,735)</b> | <b>32,204,105</b> |

(1) Includes the results of constitutions (reversals).

\*Values expressed in thousands, except when indicated.

### c) Movement Between Stages of the Credit Portfolio and Financial Instruments

|                                                                         | Portfolio Movement            |                     |                      |                      |                   |                   |           | Bank                        |
|-------------------------------------------------------------------------|-------------------------------|---------------------|----------------------|----------------------|-------------------|-------------------|-----------|-----------------------------|
|                                                                         | Initial Balance<br>12/31/2025 | Other Movements (1) | Transfers to Stage 2 | Transfers to Stage 3 | Stage 2 Transfers | Stage 3 Transfers | Write Off | Final Balance<br>06/30/2026 |
| <b>Stage 1</b>                                                          |                               |                     |                      |                      |                   |                   |           |                             |
| Credit operations and other receivables and other financial instruments | 401,086,094                   | 5,808,821           | (31,059,197)         | (3,312,243)          | 13,295,284        | 1,587,139         | -         | 387,405,898                 |
| Securities and Other Financial Instruments                              | 58,689,914                    | (193,681)           | (5,325,656)          | (392,164)            | 2,626,945         | 31,721            | -         | 55,437,079                  |
| <b>Total</b>                                                            | <b>459,776,008</b>            | <b>5,615,140</b>    | <b>(36,384,853)</b>  | <b>(3,704,407)</b>   | <b>15,922,229</b> | <b>1,618,860</b>  | <b>-</b>  | <b>442,842,977</b>          |

|                                                                         | Portfolio Movement            |                     |                      |                      |                   |                   |           | Bank                        |
|-------------------------------------------------------------------------|-------------------------------|---------------------|----------------------|----------------------|-------------------|-------------------|-----------|-----------------------------|
|                                                                         | Initial Balance<br>12/31/2025 | Other Movements (1) | Transfers to Stage 1 | Transfers to Stage 3 | Stage 1 Transfers | Stage 3 Transfers | Write Off | Final Balance<br>06/30/2026 |
| <b>Stage 2</b>                                                          |                               |                     |                      |                      |                   |                   |           |                             |
| Credit operations and other receivables and other financial instruments | 19,189,619                    | 70,001              | (13,295,284)         | (14,947,241)         | 31,059,197        | 502,072           | -         | 22,578,364                  |
| Securities and Other Financial Instruments                              | 4,991,817                     | (807,732)           | (2,626,945)          | (2,438,754)          | 5,325,656         | 35,766            | -         | 4,479,808                   |
| <b>Total</b>                                                            | <b>24,181,436</b>             | <b>(737,731)</b>    | <b>(15,922,229)</b>  | <b>(17,385,995)</b>  | <b>36,384,853</b> | <b>537,838</b>    | <b>-</b>  | <b>27,058,172</b>           |

|                                                                         | Portfolio Movement            |                     |                      |                      |                   |                   |                     | Bank                        |
|-------------------------------------------------------------------------|-------------------------------|---------------------|----------------------|----------------------|-------------------|-------------------|---------------------|-----------------------------|
|                                                                         | Initial Balance<br>12/31/2025 | Other Movements (1) | Transfers to Stage 1 | Transfers to Stage 2 | Stage 1 Transfers | Stage 2 Transfers | Write Off           | Final Balance<br>06/30/2026 |
| <b>Stage 3</b>                                                          |                               |                     |                      |                      |                   |                   |                     |                             |
| Credit operations and other receivables and other financial instruments | 36,720,116                    | (4,516,149)         | (1,587,139)          | (502,072)            | 3,312,243         | 14,947,241        | (11,917,901)        | 36,456,339                  |
| Securities and Other Financial Instruments                              | 5,187,600                     | (126,566)           | (31,721)             | (35,766)             | 392,164           | 2,438,754         | (44,728)            | 7,779,737                   |
| <b>Total</b>                                                            | <b>41,907,716</b>             | <b>(4,642,715)</b>  | <b>(1,618,860)</b>   | <b>(537,838)</b>     | <b>3,704,407</b>  | <b>17,385,995</b> | <b>(11,962,629)</b> | <b>44,236,076</b>           |

(1) Includes interest on portfolios, new concessions, liquidations.

\*Values expressed in thousands, except when indicated.

|                                                                         | Portfolio Movement            |                     |                      |                      |                   |                   |           | Consolidated                |
|-------------------------------------------------------------------------|-------------------------------|---------------------|----------------------|----------------------|-------------------|-------------------|-----------|-----------------------------|
|                                                                         | Initial Balance<br>12/31/2025 | Other Movements (1) | Transfers to Stage 2 | Transfers to Stage 3 | Stage 2 Transfers | Stage 3 Transfers | Write Off | Final Balance<br>06/30/2026 |
| <b>Stage 1</b>                                                          |                               |                     |                      |                      |                   |                   |           |                             |
| Credit operations and other receivables and other financial instruments | 505,794,101                   | 12,252,476          | (36,713,587)         | (4,053,970)          | 14,919,477        | 2,130,605         | -         | 494,329,102                 |
| Securities and Other Financial Instruments                              | 63,096,830                    | 6,390,539           | (5,325,656)          | (392,164)            | 2,626,945         | 31,721            | -         | 66,428,215                  |
| <b>Total</b>                                                            | <b>568,890,931</b>            | <b>18,643,015</b>   | <b>(42,039,243)</b>  | <b>(4,446,134)</b>   | <b>17,546,422</b> | <b>2,162,326</b>  | <b>-</b>  | <b>560,757,317</b>          |

|                                                                         | Portfolio Movement            |                     |                      |                      |                   |                   |           | Final Balance     |
|-------------------------------------------------------------------------|-------------------------------|---------------------|----------------------|----------------------|-------------------|-------------------|-----------|-------------------|
|                                                                         | Initial Balance<br>12/31/2025 | Other Movements (1) | Transfers to Stage 1 | Transfers to Stage 3 | Stage 1 Transfers | Stage 3 Transfers | Write Off | 06/30/2026        |
| <b>Stage 2</b>                                                          |                               |                     |                      |                      |                   |                   |           |                   |
| Credit operations and other receivables and other financial instruments | 21,495,576                    | (208,205)           | (14,919,477)         | (18,761,181)         | 36,713,587        | 855,877           | -         | 25,176,177        |
| Securities and Other Financial Instruments                              | 4,991,817                     | (807,732)           | (2,626,945)          | (2,438,754)          | 5,325,656         | 35,766            | -         | 4,479,808         |
| <b>Total</b>                                                            | <b>26,487,393</b>             | <b>(1,015,937)</b>  | <b>(17,546,422)</b>  | <b>(21,199,935)</b>  | <b>42,039,243</b> | <b>891,643</b>    | <b>-</b>  | <b>29,655,985</b> |

|                                                                         | Portfolio Movement            |                     |                      |                      |                   |                   |                     | Final Balance     |
|-------------------------------------------------------------------------|-------------------------------|---------------------|----------------------|----------------------|-------------------|-------------------|---------------------|-------------------|
|                                                                         | Initial Balance<br>12/31/2025 | Other Movements (1) | Transfers to Stage 1 | Transfers to Stage 2 | Stage 1 Transfers | Stage 2 Transfers | Write Off           | 06/30/2026        |
| <b>Stage 3</b>                                                          |                               |                     |                      |                      |                   |                   |                     |                   |
| Credit operations and other receivables and other financial instruments | 42,626,250                    | (5,640,544)         | (2,130,605)          | (855,877)            | 4,053,970         | 18,761,181        | (12,465,007)        | 44,349,368        |
| Securities and Other Financial Instruments                              | 5,187,602                     | (126,568)           | (31,721)             | (35,766)             | 392,164           | 2,438,754         | (44,728)            | 7,779,737         |
| <b>Total</b>                                                            | <b>47,813,852</b>             | <b>(5,767,112)</b>  | <b>(2,162,326)</b>   | <b>(891,643)</b>     | <b>4,446,134</b>  | <b>21,199,935</b> | <b>(12,509,735)</b> | <b>52,129,105</b> |

(1) Includes the results of constitutions (reversals).

*\*Values expressed in thousands, except when indicated.*

#### c.1) Changes in the Provision for Losses Associated with Credit Risk

|                                                                | Bank                |                     | Consolidated        |                     |
|----------------------------------------------------------------|---------------------|---------------------|---------------------|---------------------|
|                                                                | 01/01 to 06/30/2026 | 01/01 to 06/30/2025 | 01/01 to 06/30/2026 | 01/01 to 06/30/2025 |
| Initial Balance                                                | 38,081,943          | 33,510,588          | 43,869,604          | 37,895,277          |
| Effects of the initial adoption of CMN Resolution No. 4,966/21 | -                   | 1,500,687           | -                   | 4,311,974           |
| Balances on January 1, 2025                                    | -                   | 35,011,275          | -                   | 42,207,251          |
| Net Constitutions of Reversals                                 | 10,827,152          | 11,709,679          | 12,608,085          | 13,906,398          |
| Write-offs                                                     | (11,962,629)        | (12,528,937)        | (12,509,735)        | (14,447,876)        |
| Final Balance                                                  | 36,946,466          | 34,192,017          | 43,967,954          | 41,665,773          |
| Recovered Credits                                              | 921,322             | 1,228,140           | 1,055,711           | 1,525,552           |

#### d) Renegotiated and Restructured Financial Instruments

##### d.1) Renegotiated Financial Instruments

|                                    | Bank                       |                            | Consolidated               |                            |
|------------------------------------|----------------------------|----------------------------|----------------------------|----------------------------|
|                                    | New Recognized Instruments | New Recognized Instruments | New Recognized Instruments | New Recognized Instruments |
|                                    | 06/30/2026                 | 06/30/2025                 | 06/30/2026                 | 06/30/2025                 |
| Renegotiated Financial Instruments | 4,379,222                  | 9,334,911                  | 5,447,351                  | 11,685,422                 |
| Credit Operations                  | 4,379,222                  | 9,334,911                  | 5,447,351                  | 11,685,422                 |

##### d.2) Restructured Financial Instruments

|                                           | Bank        |             | Consolidated |             |
|-------------------------------------------|-------------|-------------|--------------|-------------|
|                                           | 06/30/2026  | 12/31/2025  | 06/30/2026   | 12/31/2025  |
| Stock of Renegotiated Assets (1)          | 40,574,220  | 43,958,103  | 47,784,181   | 49,415,900  |
| Percentage of Restructured Assets (%) (2) | 55 %        | 48%         | 47%          | 49%         |
| Net Gain (Loss) Recognized                | (1,613,543) | (2,688,035) | (2,053,426)  | (3,240,091) |

(1) Includes restructured assets, that is, renegotiations involving significant concessions to the counterparty due to the relevant deterioration of its credit quality, which would not be granted if such deterioration had not occurred.

(2) Percentage of restructured financial assets in relation to the total of renegotiated financial instruments, including restructured ones.

\*Values expressed in thousands, except when indicated.

## 10. Tax Assets and Liabilities

### a) Current and Deferred Tax Assets

|                                           | Bank              |                   | Consolidated      |                   |
|-------------------------------------------|-------------------|-------------------|-------------------|-------------------|
|                                           | 06/30/2026        | 12/31/2025        | 06/30/2026        | 12/31/2025        |
| Deferred Tax Assets                       | 52,812,059        | 50,833,229        | 57,852,828        | 54,809,420        |
| Taxes and Contributions to be Compensated | 12,030,798        | 11,691,540        | 14,533,300        | 14,105,120        |
| <b>Total</b>                              | <b>64,842,857</b> | <b>62,524,769</b> | <b>72,386,128</b> | <b>68,914,540</b> |
| <b>Current</b>                            | <b>4,054,720</b>  | <b>2,456,396</b>  | <b>4,397,852</b>  | <b>2,846,177</b>  |
| <b>Non-Current</b>                        | <b>60,788,137</b> | <b>60,068,373</b> | <b>67,988,276</b> | <b>66,068,363</b> |

### b) Deferred Tax Assets

#### b.1) Nature and Origin of Deferred Tax Assets

|                                                                           | Origin             |                   |               |                   |                     | Bank              |
|---------------------------------------------------------------------------|--------------------|-------------------|---------------|-------------------|---------------------|-------------------|
|                                                                           |                    | Balances on       |               |                   |                     | Balances on       |
|                                                                           | 06/30/2026         | 12/31/2025        | Incorporation | Recognition       | Realization         | 06/30/2026        |
| Provision for Losses Associated with Credit Risk (4)                      | 70,952,716         | 34,316,946        | -             | 4,810,124         | (7,198,347)         | 31,928,723        |
| Provision for Judicial and Administrative Proceedings - Civil Suits       | 3,463,074          | 1,418,511         | 64            | 614,040           | (474,233)           | 1,558,382         |
| Provision for Tax Risks and Legal Obligations                             | 2,789,989          | 914,441           | -             | 380,868           | (39,813)            | 1,255,496         |
| Provision for Judicial and Administrative Proceedings - Labor Suits       | 4,718,866          | 1,858,284         | 1,102         | 1,197,851         | (933,746)           | 2,123,491         |
| Fair Value through Profit or Loss (VJR) (1)                               | 5,091,860          | 1,522,753         | -             | 347,876           | -                   | 1,870,629         |
| Provision for the Retirement Benefit Supplementation Fund (2)             | 267,219            | 221,962           | -             | 10,103            | (111,816)           | 120,249           |
| Fair Value through Other Comprehensive Income (VJORA) and Cash Flow Hedge | 6,101,031          | 2,906,747         | -             | 324,029           | (329,278)           | 2,901,498         |
| Profit Sharing, Bonuses and Staff Gratuities                              | 988,884            | 626,984           | 1,063         | 457,441           | (652,213)           | 433,275           |
| Other Temporary Provisions (3)                                            | 5,673,247          | 1,832,237         | 420           | 2,349,180         | (1,739,172)         | 2,442,665         |
| <b>Total Deferred Tax Assets on Temporary Differences</b>                 | <b>100,046,886</b> | <b>45,618,865</b> | <b>2,649</b>  | <b>10,491,512</b> | <b>(11,478,618)</b> | <b>44,634,408</b> |
| Tax Losses and Negative Social Contribution Bases                         | 17,373,008         | 5,214,363         | -             | 3,017,767         | (54,479)            | 8,177,651         |
| <b>Balance of Registered Deferred Tax Assets</b>                          | <b>117,419,894</b> | <b>50,833,228</b> | <b>2,649</b>  | <b>13,509,279</b> | <b>(11,533,097)</b> | <b>52,812,059</b> |



\*Values expressed in thousands, except when indicated.

|                                                                           | Origin             |                           |               |                   |                     | Consolidated              |
|---------------------------------------------------------------------------|--------------------|---------------------------|---------------|-------------------|---------------------|---------------------------|
|                                                                           | 06/30/2026         | Balances on<br>12/31/2025 | Incorporation | Recognition       | Realization         | Balances on<br>06/30/2026 |
| Provision for Losses Associated with Credit Risk (4)                      | 75,901,020         | 36,726,915                | 676           | 5,060,486         | (7,709,670)         | 34,078,407                |
| Provision for Judicial and Administrative Proceedings - Civil Suits       | 3,699,309          | 1,505,470                 | 266           | 661,316           | (508,705)           | 1,658,347                 |
| Provision for Tax Risks and Legal Obligations                             | 5,756,130          | 975,864                   | 33            | 1,566,862         | (47,028)            | 2,495,731                 |
| Provision for Judicial and Administrative Proceedings - Labor Suits       | 5,119,791          | 1,994,838                 | 2,636         | 1,248,871         | (971,018)           | 2,275,327                 |
| Goodwill                                                                  | 6,491              | -                         | 2,207         | -                 | -                   | 2,207                     |
| Fair Value through Profit or Loss (VJR) (1)                               | 5,336,806          | 1,615,592                 | -             | 354,674           | (3,625)             | 1,966,641                 |
| Provision for the Retirement Benefit Supplementation Fund (2)             | 327,009            | 243,024                   | -             | 9,879             | (111,828)           | 141,075                   |
| Fair Value through Other Comprehensive Income (VJORA) and Cash Flow Hedge | 7,137,188          | 3,308,128                 | -             | 565,706           | (528,134)           | 3,345,700                 |
| Profit Sharing, Bonuses and Staff Gratuities                              | 1,216,855          | 783,424                   | 1,063         | 501,886           | (773,556)           | 512,817                   |
| Other Temporary Provisions (3)                                            | 6,727,105          | 2,364,321                 | 1,688         | 2,799,653         | (2,080,146)         | 3,085,516                 |
| <b>Total Deferred Tax Assets on Temporary Differences</b>                 | <b>111,227,704</b> | <b>49,517,576</b>         | <b>8,569</b>  | <b>12,769,333</b> | <b>(12,733,710)</b> | <b>49,561,768</b>         |
| Tax Losses and Negative Social Contribution Bases                         | 17,753,912         | 5,291,844                 | -             | 3,085,417         | (86,201)            | 8,291,060                 |
| <b>Balance of Registered Deferred Tax Assets</b>                          | <b>128,981,616</b> | <b>54,809,420</b>         | <b>8,569</b>  | <b>15,854,750</b> | <b>(12,819,911)</b> | <b>57,852,828</b>         |

(1) Includes Deferred Tax Assets of IRPJ, CSLL, PIS and COFINS.

(2) Includes Deferred IRPJ and CSLL Tax Assets, on Benefits Plan adjustments to employees.

(3) Composed mainly of provisions of an administrative nature.

(4) The deferred balance of the Provision for Losses Associated with Credit Risk after the adoption of CMN standard 4,966/2021 on 01/01/2025 was R\$ 1,268 million for the Bank and R\$ 2,420 million for the Consolidated.

On June 30, 2026, unactivated tax credits totaled R\$ 28,628 (12/31/2025 - R\$ 154,494).

The accounting record of Deferred Tax Assets in Santander Brasil's financial statements was carried out at the rates applicable to the expected period of their realization and is based on the projection of future results and a technical study prepared under the terms of CMN Resolution No. 4,842/2020 and BCB Resolution No. 15/2020.

## b.2) Expected Realization of Deferred Tax Assets

| Year         |                       |                   |                |                                | Bank                |
|--------------|-----------------------|-------------------|----------------|--------------------------------|---------------------|
|              |                       |                   |                |                                | 06/30/2026          |
|              | Temporary Differences |                   |                | Tax Losses -<br>Negative Basis | Total<br>Registered |
|              | IRPJ                  | CSLL              | PIS/COFINS     |                                |                     |
| 2026         | 2,421,838             | 1,953,577         | 62,053         | -                              | 4,437,468           |
| 2027         | 4,466,980             | 3,610,954         | 123,847        | -                              | 8,201,781           |
| 2028         | 3,710,348             | 2,997,678         | 123,555        | 1,616,516                      | 8,448,097           |
| 2029         | 3,399,085             | 2,733,961         | 123,303        | 1,800,372                      | 8,056,721           |
| 2030         | 2,863,573             | 2,290,852         | 65,407         | 2,130,419                      | 7,350,251           |
| 2031 to 2035 | 7,576,564             | 6,061,251         | 22,304         | 2,630,344                      | 16,290,463          |
| After 2036   | 15,154                | 12,123            | -              | -                              | 27,278              |
| <b>Total</b> | <b>24,453,542</b>     | <b>19,660,396</b> | <b>520,469</b> | <b>8,177,651</b>               | <b>52,812,059</b>   |

*\*Values expressed in thousands, except when indicated.*

| Year         |                       |                   |                |                                | Consolidated<br>06/30/2026 |
|--------------|-----------------------|-------------------|----------------|--------------------------------|----------------------------|
|              | Temporary Differences |                   |                | Tax Losses -<br>Negative Basis | Total<br>Recorded          |
|              | IRPJ                  | CSLL              | PIS/COFINS     |                                |                            |
| 2026         | 3,382,866             | 2,679,477         | 68,007         | 54,613                         | 6,184,962                  |
| 2027         | 5,493,049             | 4,434,667         | 135,618        | 32,270                         | 10,095,603                 |
| 2028         | 4,225,957             | 3,179,147         | 135,307        | 1,627,456                      | 9,167,867                  |
| 2029         | 3,549,637             | 2,832,961         | 134,924        | 1,807,724                      | 8,325,246                  |
| 2030         | 3,064,391             | 2,417,614         | 71,210         | 2,134,703                      | 7,687,918                  |
| 2031 to 2035 | 7,617,111             | 6,089,652         | 22,304         | 2,634,294                      | 16,363,361                 |
| After 2036   | 15,539                | 12,333            | -              | -                              | 27,871                     |
| <b>Total</b> | <b>27,348,550</b>     | <b>21,645,851</b> | <b>567,370</b> | <b>8,291,060</b>               | <b>57,852,828</b>          |

Due to the differences between accounting, tax and corporate criteria, the expected realization of deferred tax assets considers the tax legislation in force in each period and should not be taken as an indication of the value of future results.

The expected realization of Deferred Tax Assets considers the impacts arising from the application of Law No. 14,467/2022 (see Note 2, item b.II). The option, which is irrevocable, was chosen by the administration in December 2025, and the study on the realization of tax credits considers 1/120 (10 years) for the companies Banco Santander (Brasil) S.A., Santander Sociedade de Crédito, Financiamento e Investimento S.A., and Santander Leasing S.A. Arrendamento Mercantil, and considers 1/84 (7 years) for the companies Banco RCI Brasil S.A. and Banco Hyundai Capital Brasil S.A.

Complementary Law 224/25 increased the CSLL (Social Contribution on Net Profit) rates for financial and capitalization companies, and this remeasurement of the tax credit is already considered in this note.

### b.3) Present Value of Deferred Tax Assets

The present value of the registered deferred tax assets is R\$ 38,301,613 (12/31/2025 - R\$ 36,863,488) in the Bank and R\$ 42,379,390 (12/31/2025 - R\$ 40,180,042) in the Consolidated, calculated according to the expected realization of temporary differences, tax losses, negative CSLL bases and the average funding rate, projected for the corresponding periods.

\*Values expressed in thousands, except when indicated.

### c) Current and Deferred Tax Liabilities

|                                                  |                  | Bank             |                   | Consolidated      |
|--------------------------------------------------|------------------|------------------|-------------------|-------------------|
|                                                  | 06/30/2026       | 12/31/2025       | 06/30/2026        | 12/31/2025        |
| Deferred Tax Liabilities                         | 6,199,030        | 4,809,465        | 7,484,906         | 6,746,835         |
| Provision for Taxes and Contributions on Profits | 122,588          | 367,543          | 785,874           | 1,340,034         |
| Taxes and Contributions Payable (1)              | 969,822          | 1,234,335        | 4,152,693         | 4,655,275         |
| <b>Total</b>                                     | <b>7,291,440</b> | <b>6,411,343</b> | <b>12,423,473</b> | <b>12,742,144</b> |
| <b>Current</b>                                   | <b>982,752</b>   | <b>1,596,407</b> | <b>4,715,904</b>  | <b>3,462,330</b>  |
| <b>Non-Current</b>                               | <b>6,308,688</b> | <b>4,814,936</b> | <b>7,707,569</b>  | <b>9,279,814</b>  |

(1) Includes the portion equivalent to R\$ 359,154 in the Bank and R\$ 3,180,949 in the Consolidated, corresponding to the PIS and COFINS lawsuits, referring to the challenge to Law No. 9,718/98, registered due to the STF decision on Theme 372. (See note 20.e)

### c.1) Nature and Origin of Deferred Tax Liabilities

|                                                                                      | Origin     |             |             | Bank        |           |
|--------------------------------------------------------------------------------------|------------|-------------|-------------|-------------|-----------|
|                                                                                      |            | Balances on |             | Balances on |           |
|                                                                                      | 06/30/2026 | 12/31/2025  | Recognition | 06/30/2026  |           |
| Fair Value Adjustment through Profit or Loss (FVR)                                   | 7,715,796  | 2,389,366   | 1,384,448   | -           | 3,773,814 |
| Fair Value Adjustment through Other Comprehensive Income (FVOCI) and Cash Flow Hedge | 3,729,649  | 1,764,416   | 397,418     | (379,732)   | 1,782,102 |
| Excess Depreciation of Leased Assets                                                 | 345        | 5,275       | -           | (5,189)     | 86        |
| Others (2)                                                                           | 1,429,361  | 650,408     | -           | (7,381)     | 643,027   |
| Total                                                                                | 12,875,151 | 4,809,465   | 1,781,866   | (392,302)   | 6,199,030 |

|                                                                                          | Origin     |             |             |             | Consolidated |
|------------------------------------------------------------------------------------------|------------|-------------|-------------|-------------|--------------|
|                                                                                          |            | Balances on |             |             | Balances on  |
|                                                                                          | 06/30/2026 | 12/31/2025  | Recognition | Realization | 06/30/2026   |
| Fair Value Adjustment through Profit or Loss (FVR)                                       | 11,611,429 | 3,158,806   | 4,598,922   | (3,155,528) | 4,602,200    |
| Fair Value Adjustment through Other Comprehensive Income (FVOCI) and Cash Flow Hedge (1) | 3,811,040  | 1,809,330   | 416,583     | (405,409)   | 1,820,504    |
| Excess Depreciation of Leased Assets                                                     | 1,787,064  | 470,700     | -           | (23,935)    | 446,765      |
| Others (2)                                                                               | 2,253,313  | 1,307,999   | 36,417      | (728,979)   | 615,437      |
| Total                                                                                    | 19,462,846 | 6,746,835   | 5,051,922   | (4,313,851) | 7,484,906    |

(1) Includes IRPJ, CSLL, PIS and COFINS.

(2) Includes recognition of deferred tax liability arising from Pluxee and pension plans.

*\*Values expressed in thousands, except when indicated.*

### c.2) Expectation of Demand for Deferred Tax Liabilities

|              |                       |                  |                | Bank<br>06/30/2026 |
|--------------|-----------------------|------------------|----------------|--------------------|
| Year         | Temporary Differences |                  |                | Total              |
|              | IRPJ                  | CSLL             | PIS/COFINS     | Registered         |
| 2026         | 378,934               | 266,291          | 66,527         | 711,752            |
| 2027         | 757,867               | 532,582          | 133,053        | 1,423,502          |
| 2028         | 757,867               | 532,582          | 133,053        | 1,423,502          |
| 2029         | 757,853               | 532,582          | 133,053        | 1,423,488          |
| 2030         | 388,506               | 273,951          | 66,527         | 728,984            |
| 2031 to 2035 | 95,870                | 76,604           | -              | 172,474            |
| After 2036   | 175,187               | 140,141          | -              | 315,328            |
| <b>Total</b> | <b>3,312,084</b>      | <b>2,354,733</b> | <b>532,213</b> | <b>6,199,030</b>   |

|              |                       |                  |                | Consolidated<br>06/30/2026 |
|--------------|-----------------------|------------------|----------------|----------------------------|
| Year         | Temporary Differences |                  |                | Total                      |
|              | IRPJ                  | CSLL             | PIS/COFINS     | Registered                 |
| 2026         | 510,590               | 285,492          | 81,506         | 877,588                    |
| 2027         | 984,670               | 578,344          | 161,838        | 1,724,852                  |
| 2028         | 987,065               | 579,756          | 161,693        | 1,728,514                  |
| 2029         | 967,838               | 570,556          | 160,167        | 1,698,561                  |
| 2030         | 528,366               | 286,288          | 79,763         | 894,417                    |
| 2031 to 2035 | 150,116               | 94,310           | -              | 244,426                    |
| After 2036   | 176,047               | 140,501          | -              | 316,548                    |
| <b>Total</b> | <b>4,304,692</b>      | <b>2,535,247</b> | <b>644,967</b> | <b>7,484,906</b>           |

\*Values expressed in thousands, except when indicated.

#### d) Income Tax and Social Contribution

|                                                                                              | 01/01 to<br>06/30/2026 | Bank<br>01/01 to<br>06/30/2025 | 01/01 to<br>06/30/2026 | Consolidated<br>01/01 to<br>06/30/2025 |
|----------------------------------------------------------------------------------------------|------------------------|--------------------------------|------------------------|----------------------------------------|
| <b>Income before Taxation on Profit and Participation</b>                                    | <b>7,988,930</b>       | <b>7,498,015</b>               | <b>7,936,429</b>       | <b>10,200,605</b>                      |
| Profit Sharing (1)                                                                           | (1,026,521)            | (983,907)                      | (1,463,165)            | (1,400,392)                            |
| Unrealized Result                                                                            | -                      | -                              | (176)                  | (176)                                  |
| <b>Income Result before Taxes</b>                                                            | <b>6,962,409</b>       | <b>6,514,108</b>               | <b>6,473,088</b>       | <b>8,800,037</b>                       |
| <b>Total Income Tax and Social Contribution Charge at Rates of 25% and 20%, Respectively</b> | <b>(3,133,084)</b>     | <b>(2,931,349)</b>             | <b>(2,912,889)</b>     | <b>(3,960,017)</b>                     |
| Result of Interests in Affiliates and Subsidiaries (2)                                       | 1,266,580              | 1,678,931                      | 71,542                 | 70,334                                 |
| Non-deductible Expenses Net of Non-Taxable Income                                            | 917,560                | 774,792                        | 1,080,787              | 917,344                                |
| Interest in Equity                                                                           | 1,678,500              | 1,350,000                      | 1,800,000              | 1,350,000                              |
| IRPJ and CSLL on Temporary Differences and Tax Losses from Previous Years                    | -                      | 52,023                         | (15,583)               | 74,598                                 |
| Effect of the CSLL Rate Difference (3)                                                       | -                      | -                              | 444,026                | 529,338                                |
| Other Adjustments, Including Profits Available Abroad                                        | (309,205)              | (86,636)                       | (323,007)              | (233,396)                              |
| <b>Income Tax and Social Contribution</b>                                                    | <b>420,351</b>         | <b>837,761</b>                 | <b>144,876</b>         | <b>(1,251,799)</b>                     |
| <b>Current Taxes</b>                                                                         | <b>(298,606)</b>       | <b>(108,303)</b>               | <b>(1,869,612)</b>     | <b>(2,174,601)</b>                     |
| Income tax and social contribution for the period                                            | (298,606)              | (108,303)                      | (1,869,612)            | (2,174,601)                            |
| <b>Deferred Taxes</b>                                                                        | <b>(2,244,331)</b>     | <b>927,515</b>                 | <b>(984,728)</b>       | <b>893,273</b>                         |
| Constitution/realization in the period on temporary additions and exclusions - Result        | (2,244,331)            | 927,515                        | (984,728)              | 893,273                                |
| <b>Operations in the Period:</b>                                                             | <b>(54,479)</b>        | <b>(25,347)</b>                | <b>(54,479)</b>        | <b>(31,292)</b>                        |
| Negative Social Contribution Base                                                            | (24,213)               | (25,347)                       | (24,213)               | (31,292)                               |
| Tax loss                                                                                     | (30,266)               | -                              | (30,266)               | -                                      |
| <b>Constitution in the period on</b>                                                         | <b>3,017,767</b>       | <b>43,896</b>                  | <b>3,053,695</b>       | <b>60,821</b>                          |
| Negative Social Contribution Base                                                            | 1,220,230              | 15,865                         | 1,218,856              | 30,657                                 |
| Tax loss                                                                                     | 1,797,537              | 28,031                         | 1,834,839              | 30,164                                 |
| <b>Total deferred taxes</b>                                                                  | <b>718,957</b>         | <b>946,064</b>                 | <b>2,014,488</b>       | <b>922,802</b>                         |
| <b>Income tax and social contribution</b>                                                    | <b>420,351</b>         | <b>837,761</b>                 | <b>144,876</b>         | <b>(1,251,799)</b>                     |

(1) The calculation basis is Net Income, after IR and CSLL.

(2) Income from investments in associates and subsidiaries does not include Interest on Equity (IoE) received and receivable.

(3) Effect of the tax rate differential for companies subject to social contribution tax rates of 9%, 15%, and 17.5%.

#### e) Tax Expenses

|                                                     | 01/01 to<br>06/30/2026 | Bank<br>01/01 to<br>06/30/2025 | 01/01 to<br>06/30/2026 | Consolidated<br>01/01 to<br>06/30/2025 |
|-----------------------------------------------------|------------------------|--------------------------------|------------------------|----------------------------------------|
| Cofins (Contribution for Social Security Financing) | 1,484,785              | 1,536,065                      | 2,051,347              | 2,099,303                              |
| ISS (Tax on Services)                               | 382,353                | 353,015                        | 567,687                | 475,972                                |
| PIS (Tax on Revenue)                                | 241,278                | 249,611                        | 353,672                | 354,888                                |
| Others                                              | 75,896                 | 122,338                        | 116,726                | 150,112                                |
| <b>Total</b>                                        | <b>2,184,312</b>       | <b>2,261,029</b>               | <b>3,089,432</b>       | <b>3,080,275</b>                       |

\*Values expressed in thousands, except when indicated.

## 11. Other Assets

|                                                                    | 06/30/2026         | Bank<br>12/31/2025 | 06/30/2026         | Consolidated<br>12/31/2025 |
|--------------------------------------------------------------------|--------------------|--------------------|--------------------|----------------------------|
| Securities and Credits Receivable (Note 8.a)                       | 78,101,794         | 80,304,976         | 90,877,211         | 92,838,170                 |
| Debtors for Guarantee Deposits:                                    |                    |                    |                    |                            |
| For Filing Tax Appeals                                             | 6,614,894          | 4,861,297          | 8,711,455          | 6,921,832                  |
| For Filing Labor Appeals                                           | 1,565,654          | 2,902,461          | 1,660,849          | 2,997,470                  |
| Others - Civil                                                     | 808,704            | 780,178            | 1,021,072          | 989,291                    |
| Premium or Discount in Financial Asset Sale or Transfer Operations | 173,239            | 242,904            | 173,239            | 242,904                    |
| Contractual Guarantees from Former Controllers                     | 496                | 496                | 496                | 496                        |
| Payments to be reimbursed                                          | 65,255             | 45,901             | 65,782             | 46,596                     |
| Salary Advances                                                    | 515,663            | 107,027            | 596,060            | 523,147                    |
| Advances on Energy Contracts                                       | -                  | -                  | 5,295,079          | 2,972,112                  |
| Advances on Exchange Contracts (Note 8.a)                          | 7,920,165          | 7,831,380          | 7,920,165          | 7,831,380                  |
| Advances - Credit Guarantee Fund (FGC) (1)                         | 2,960,517          | -                  | 2,980,081          | -                          |
| Benefits Plan for Employees (Note 29)                              | 323,668            | 316,071            | 396,927            | 387,886                    |
| Debtors for Purchase of Securities and Goods (Note 8.a)            | 255,379            | 263,473            | 526,800            | 488,055                    |
| Amounts Receivable from Related Companies                          | 8,302,604          | 17,141,209         | 27,139             | 474,005                    |
| Income Receivable                                                  | 3,548,549          | 4,295,561          | 3,782,932          | 3,759,148                  |
| Other Values and Assets                                            | 1,570,908          | 1,487,750          | 1,676,571          | 1,507,012                  |
| Others (2)                                                         | 5,193,733          | 4,485,955          | 8,145,680          | 11,530,234                 |
| <b>Total</b>                                                       | <b>117,921,222</b> | <b>125,066,639</b> | <b>133,857,538</b> | <b>133,509,738</b>         |
| <b>Current</b>                                                     | <b>111,288,689</b> | <b>113,238,081</b> | <b>124,878,105</b> | <b>119,504,180</b>         |
| <b>Non-Current</b>                                                 | <b>6,632,533</b>   | <b>11,828,558</b>  | <b>8,979,434</b>   | <b>14,005,558</b>          |

(1) In March 2026, the Bank made a cash payment of an extraordinary contribution to the Credit Guarantee Fund (FGC), in accordance with the regulatory requirements applicable to associated financial institutions. This extraordinary contribution is non-recurring and will be fully deducted from the periodic ordinary contributions due to the FGC in subsequent periods, in accordance with current regulations.

(2) The balance is mainly made up of prepaid expenses and funds to be settled from structured operations.

## 12. Information on Dependencies Abroad

Banco Santander is authorized to operate branches in Grand Cayman, the Cayman Islands, and Luxembourg. The agencies are duly authorized to carry out fundraising business in the international banking and capital markets to provide lines of credit to Banco Santander, which are then extended to Banco Santander customers for working capital and foreign trade financing. The agencies also receive deposits in foreign currency from corporate clients and individuals and grant credit to Brazilian and foreign clients, mainly to support commercial operations with Brazil.

The net result for the period of foreign branches, converted at the exchange rate in force on the balance sheet date included in the financial statements without eliminating transactions with affiliates, is:

|                      | Grand Cayman Branch (1) |                        | Luxembourg Branch (1)  |                        |
|----------------------|-------------------------|------------------------|------------------------|------------------------|
|                      | 01/01 to<br>06/30/2026  | 01/01 to<br>06/30/2025 | 01/01 to<br>06/30/2026 | 01/01 to<br>06/30/2025 |
| Result of the Period | 1,311,352               | 1,256,628              | 1,311,018              | 1,211,941              |

|                                                    | Grand Cayman Branch (1) |                    | Luxembourg Branch (1) |                    |
|----------------------------------------------------|-------------------------|--------------------|-----------------------|--------------------|
|                                                    | 06/30/2026              | 12/31/2025         | 06/30/2026            | 12/31/2025         |
| <b>Assets</b>                                      |                         |                    |                       |                    |
| Current and Long-Term Realizable Assets            | 141,488,752             | 151,083,884        | 135,851,216           | 138,238,570        |
| Permanent Assets                                   | 29                      | -                  | -                     | -                  |
| <b>Total Assets</b>                                | <b>141,488,781</b>      | <b>151,083,915</b> | <b>135,851,216</b>    | <b>138,238,570</b> |
| <b>Liabilities</b>                                 |                         |                    |                       |                    |
| Current Liabilities and Long-Term Liabilities      | 113,843,838             | 117,564,694        | 105,608,339           | 107,399,778        |
| Net Equity                                         | 27,644,943              | 33,519,221         | 30,242,877            | 30,838,792         |
| <b>Total Liabilities and Stockholders's Equity</b> | <b>141,488,781</b>      | <b>151,083,915</b> | <b>135,851,216</b>    | <b>138,238,570</b> |

(1) The functional currency is Real.

\*Values expressed in thousands, except when indicated.

### 13. Investments in Affiliates and Subsidiaries

#### a) Consolidation Perimeter

| Investments                                                                       | Line of Activity                                | Number of Shares or Quotas<br>Owned (Thousand) |                     | Interest of<br>Banco<br>Santander | 06/30/2026<br>Consolidated<br>Participation |
|-----------------------------------------------------------------------------------|-------------------------------------------------|------------------------------------------------|---------------------|-----------------------------------|---------------------------------------------|
|                                                                                   |                                                 | Common<br>Shares and<br>Quotas                 | Preferred<br>Shares |                                   |                                             |
| Controlled by Banco Santander                                                     |                                                 |                                                |                     |                                   |                                             |
| Santander Sociedade de Crédito, Financiamento e Investimento S.A.                 | Financial                                       | 50,159                                         | -                   | 100.00 %                          | 100.00 %                                    |
| Banco RCI Brasil S.A.                                                             | Bank                                            | 81                                             | 81                  | 39.89 %                           | 39.89 %                                     |
| Return Capital Gestão de Ativos e Participações S.A.                              | Collection<br>Management and<br>Credit Recovery | 486,010                                        | -                   | 100.00 %                          | 100.00 %                                    |
| Em Dia Serviços Especializados em Cobrança Ltda.                                  | Collection<br>Management and<br>Credit Recovery | 257,306                                        | -                   | 100.00 %                          | 100.00 %                                    |
| Rojo Entretenimento S.A.                                                          | Services                                        | 7,417                                          | -                   | 94.60 %                           | 94.60 %                                     |
| Sanb Promotora de Vendas e Cobrança Ltda.                                         | Digital Media<br>Services                       | 71,181                                         | -                   | 100.00 %                          | 100.00 %                                    |
| Sancap Investimentos e Participações S.A.                                         | Holding                                         | 23,538,159                                     | -                   | 100.00 %                          | 100.00 %                                    |
| Santander Brasil Administradora de Consórcio Ltda.                                | Consortium                                      | 372,186                                        | -                   | 100.00 %                          | 100.00 %                                    |
| Santander Corretora de Câmbio e Valores Mobiliários S.A.                          | Broker                                          | 14,067,673                                     | 14,067,673          | 99.99 %                           | 100.00 %                                    |
| Santander Corretora de Seguros, Investimentos e Serviços S.A.                     | Broker                                          | 7,184                                          | -                   | 100.00 %                          | 100.00 %                                    |
| Santander Leasing S.A. Arrendamento Mercantil                                     | Leasing                                         | 164                                            | -                   | 100.00 %                          | 100.00 %                                    |
| F1RST Tecnologia e Inovação Ltda.                                                 | Technology<br>Services                          | 241,941                                        | -                   | 100.00 %                          | 100.00 %                                    |
| Pulse Client Expert Ltda.                                                         | Call Center<br>Services                         | 75,050                                         | -                   | 100.00 %                          | 100.00 %                                    |
| Tools Soluções e Serviços Compartilhados Ltda.                                    | Services                                        | 545,236                                        | -                   | 100.00 %                          | 100.00 %                                    |
| Subsidiaries of Santander Sociedade de Crédito, Financiamento e Investimento S.A. |                                                 |                                                |                     |                                   |                                             |
| Banco Hyundai Capital Brasil S.A.                                                 | Bank                                            | 150,000                                        | -                   | 50.00 %                           | 50.00 %                                     |
| Subsidiaries of Santander Leasing                                                 |                                                 |                                                |                     |                                   |                                             |
| Banco Bandepe S.A.                                                                | Bank                                            | 3,589                                          | -                   | 100.00 %                          | 100.00 %                                    |
| Santander Distribuidora de Títulos e Valores Mobiliários S.A. (Santander DTVM)    | Distributor                                     | 610                                            | -                   | 100.00 %                          | 100.00 %                                    |
| Subsidiaries of Sancap                                                            |                                                 |                                                |                     |                                   |                                             |
| Santander Capitalização S.A.                                                      | Capitalization                                  | 64,615                                         | -                   | 100.00 %                          | 100.00 %                                    |
| Evidence Previdência S.A.                                                         | Pension                                         | 42,819,564                                     | -                   | 100.00 %                          | 100.00 %                                    |
| Subsidiaries of Santander Distribuidora de Títulos e Valores Mobiliários S.A.     |                                                 |                                                |                     |                                   |                                             |
| Santander Corretora de Títulos e de Valores Mobiliários Ltda.                     | Broker                                          | 43,044                                         | -                   | 100.00 %                          | 100.00 %                                    |
| Subsidiaries of Toro Corretora de Títulos de Valores Mobiliários Ltda.            |                                                 |                                                |                     |                                   |                                             |
| Santander Investimentos Sociedade Prestadora de Serviços de Ativos Virtuais S.A.  | Investments                                     | 289,362                                        | -                   | 86.77 %                           | 86.77 %                                     |
| Joint Subsidiary of Sancap                                                        |                                                 |                                                |                     |                                   |                                             |
| Santander Auto S.A.                                                               | Technology                                      | 22,452                                         | -                   | 50.00 %                           | 50.00 %                                     |



\*Values expressed in thousands, except when indicated.

| Investments                                                                                                        | Line of Activity | Number of Shares or Quotas<br>Owned (Thousand) |                     | Interest of<br>Banco<br>Santander | 06/30/2026                    |
|--------------------------------------------------------------------------------------------------------------------|------------------|------------------------------------------------|---------------------|-----------------------------------|-------------------------------|
|                                                                                                                    |                  | Common<br>Shares and<br>Quotas                 | Preferred<br>Shares |                                   | Consolidated<br>Participation |
| Significant Influence of Banco Santander                                                                           |                  |                                                |                     |                                   |                               |
| Gestora de Inteligência de Crédito S.A.                                                                            | Credit Bureau    | 8,144                                          | 1,756               | 15.56 %                           | 15.56 %                       |
| Significant Influence by Banco Santander                                                                           |                  |                                                |                     |                                   |                               |
| Núclea S.A.                                                                                                        | Others           | 9,248                                          | -                   | 17.53 %                           | 17.53 %                       |
| Pluxee Benefícios Brasil S.A                                                                                       | Benefits         | 191,342                                        | -                   | 20.00 %                           | 20.00 %                       |
| Joint Subsidiaries of Santander Corretora de Seguros                                                               |                  |                                                |                     |                                   |                               |
| Vora Gestão e Consultoria de Energia e Gás S.A. (Anteriormente denominada América Gestão Serviços em Energia S.A.) | Energy           | 653                                            | -                   | 70.00 %                           | 70.00 %                       |
| Fit Economia de Energia S.A.                                                                                       | Others           | 10,400                                         | -                   | 65.00 %                           | 65.00 %                       |
| Jointly controlled companies of Santander Corretora de Seguros                                                     |                  |                                                |                     |                                   |                               |
| Hyundai Corretora de Seguros Ltda.                                                                                 | Insurance Broker | 1,000                                          | -                   | 50.00 %                           | 50.00 %                       |
| Significant Influence of Santander Corretora de Seguros                                                            |                  |                                                |                     |                                   |                               |
| Tecnologia Bancária S.A.                                                                                           | Others           | 743,944                                        | 68,771              | 18.98 %                           | 18.98 %                       |
| Biomás – Serviços Ambientais, Restauração e Carbono S.A.                                                           | Others           | 20,000                                         | -                   | 16.66 %                           | 16.66 %                       |
| Significant Influence by Santander Corretora de Seguros                                                            |                  |                                                |                     |                                   |                               |
| Webmotors S.A.                                                                                                     | Technology       | 182,197,214                                    | -                   | 30.00 %                           | 30.00 %                       |
| Subsidiary of Webmotors S.A.                                                                                       |                  |                                                |                     |                                   |                               |
| Loop Gestão de Pátios S.A.                                                                                         | Services         | 23,243                                         | -                   | 51.00 %                           | 15.30 %                       |
| Car10 Tecnologia e Informação S.A.                                                                                 | Technology       | 6,591                                          | -                   | 66.67 %                           | 20.00 %                       |
| Subsidiary of Car10 Tecnologia e Informação S.A.                                                                   |                  |                                                |                     |                                   |                               |
| Pag10 Fomento Mercantil Ltda.                                                                                      | Technology       | 100                                            | -                   | 100.00 %                          | 20.00 %                       |
| Subsidiary of Tecnologia Bancária S.A.                                                                             |                  |                                                |                     |                                   |                               |
| Tbnet Comércio, Locação e Administração Ltda.                                                                      | Others           | 552,004                                        | -                   | 100.00 %                          | 18.98 %                       |
| TecBan Serviços Integrados Ltda.                                                                                   | Others           | 10,800                                         | -                   | 100.00 %                          | 18.98 %                       |
| Subsidiary of Tbnet Comércio, Locação e Administração Ltda.                                                        |                  |                                                |                     |                                   |                               |
| Tbforte Segurança e Transporte de Valores Ltda.                                                                    | Others           | 517,505                                        | -                   | 100.00 %                          | 18.98 %                       |

#### Consolidated Investment Funds

- Santander Fundo de Investimento Amazonas Multimercado Crédito Privado de Investimento no Exterior (Santander FI Amazonas);
- Santander Fundo de Investimento Diamantina Multimercado Crédito Privado de Investimento no Exterior (Santander FI Diamantina);
- Santander Fundo de Investimento Guarujá Multimercado Crédito Privado de Investimento no Exterior (Santander FI Guarujá);
- Santander SBAC II Renda Fixa Curto Prazo;
- Venda de Veículos Fundo de Investimento em Direitos Creditórios (Venda de Veículos FIDC) (1);
- Santander FI Hedge Strategies Fund (Santander FI Hedge Strategies);
- Fundo de Investimento em Direitos Creditórios Multisegmentos NPL Ipanema VI - Não Padronizado (Fundo Investimento Ipanema NPL VI) (2);
- Santander Hermes Multimercado Crédito Privado Infraestrutura Fundo de Investimentos;
- Fundo de Investimentos em Direitos Creditórios Atacado – Não Padronizado (2);
- Atual - Fundo de Investimento Multimercado Crédito Privado Investimento no Exterior;
- Getnet Fundo de Investimentos em Direitos Creditórios;
- Agro Flex Fundo de Investimento em Direitos Creditórios (2);
- Sainte Julie Fundo De Investimento em Direitos Creditórios Não-Padronizados Responsabilidade Limitada;
- D365 – Fundo De Investimento em Direitos Creditórios (2);
- Fundo de Investimento em Direitos Creditórios Tellus;
- Fundo de Investimento em Direitos Creditórios Precato IV (2);
- Santander Hera Renda Fixa Fundo Incentivado de Investimento em Infraestrutura Responsabilidade Limitada;
- San Preca Federal I Fundo De Investimento Em Direitos Creditórios - Responsabilidade Limitada;
- Fundo De Investimento Em Direitos Creditórios Conretrono - Responsabilidade Limitada;
- Ararinha Fundo de Investimento em Renda Fixa Longo Prazo;
- Hyundai Fundo de Investimento em Direitos Creditórios;
- Santander Módulo MX III Renda Fixa Referenciado DI CIC FIF RESP Limitada;
- Santander Módulo SINQIA Renda Fixa Referenciado DI - CIC FIF RESP Limitada;
- Santander Módulo SINQIA II Renda Fixa Referenciado DI - CIC FIF RESP Limitada;
- Santander Módulo SINQIA III Renda Fixa Referenciado DI - CIC FIF RESP Limitada;
- Terras Fundo de Investimento nas Cadeias Produtivas do Agronegócio - Fiagro - Respes Limitada; and
- Atena Fundo De Investimento Em Direitos Creditrios Segmento Infraestrutura De Responsabilidade Limitada.

(1) The Renault manufacturer (an entity not belonging to the Santander Conglomerate) sells its duplicates to the Fund. This Fund exclusively purchases duplicates from the Renault manufacturer. In turn, Banco RCI Brasil S.A. holds 100% of its subordinated shares.

(2) Fund controlled by Santander Sociedade de Crédito, Financiamento e Investimento S.A.

\*Values expressed in thousands, except when indicated.

In addition, the entity Vert-11 Companhia Securitizadora de Créditos Financeiros was consolidated, as Banco Santander has full control over its assets.

## b) Composition of Investments

|                                                                   | Adjusted Net<br>Equity | Net Income<br>(Loss) | Value of Investments |                   | Equity Income Result |                  | Bank |
|-------------------------------------------------------------------|------------------------|----------------------|----------------------|-------------------|----------------------|------------------|------|
|                                                                   |                        | 01/01 to             |                      |                   | 01/01 to             | 01/01 to         |      |
|                                                                   | 06/30/2026             | 06/30/2026           | 06/30/2026           | 12/31/2025        | 06/30/2026           | 06/30/2025       |      |
| <b>Subsidiaries of Banco Santander</b>                            |                        |                      |                      |                   |                      |                  |      |
| Santander Sociedade de Crédito, Financiamento e Investimento S.A. | 4,807,649              | 361,088              | 4,807,649            | 4,708,950         | 359,893              | 901,120          |      |
| Banco RCI Brasil S.A.                                             | 1,415,415              | 149,582              | 564,622              | 502,205           | 59,670               | 45,124           |      |
| Em Dia Serviços Especializados em Cobrança Ltda.                  | 237,251                | (5,321)              | 237,251              | 243,560           | (6,309)              | 16,140           |      |
| Return Capital Gestão de Ativos e Participações S.A.              | 384,851                | 8,920                | 384,851              | 375,520           | 6,223                | 273,847          |      |
| Sancap Investimentos e Participações S.A.                         | 1,179,377              | 348,646              | 1,179,377            | 1,179,837         | 348,646              | 323,805          |      |
| Santander Brasil Administradora de Consórcio Ltda.                | 1,317,747              | 328,741              | 1,317,747            | 989,007           | 328,741              | 175,780          |      |
| Santander Corretora de Câmbio e Valores Mobiliários S.A.          | 1,170,459              | 64,891               | 1,170,456            | 1,106,652         | 64,891               | 40,396           |      |
| Santander Corretora de Seguros, Investimentos e Serviços S.A.     | 6,891,626              | 655,903              | 6,891,626            | 6,376,378         | 655,903              | 1,084,689        |      |
| Santander Leasing S.A. Arrendamento Mercantil                     | 10,603,098             | 541,988              | 10,603,098           | 10,249,940        | 541,988              | 381,681          |      |
| Tools Soluções e Serviços Compartilhados Ltda.                    | 597,997                | 13,625               | 597,997              | 225,219           | 10,066               | 15,014           |      |
| <b>Significant Influence by Banco Santander</b>                   |                        |                      |                      |                   |                      |                  |      |
| Núclea S.A.                                                       | 1,830,759              | 330,844              | 320,932              | 314,434           | 57,997               | 56,510           |      |
| Pluxee Benefícios Brasil S.A.                                     | 3,346,540              | 274,385              | 1,808,390            | 1,856,699         | 54,877               | 56,735           |      |
| Santander Distribuidora de Títulos e Valores Mobiliários S.A.     | 818,648                | 62,553               | 199,750              | —                 | 15,263               | —                |      |
| Others (1)                                                        | 1,582,298              | 284,577              | 951,498              | 2,483,556         | 316,773              | 360,116          |      |
| <b>Total</b>                                                      | <b>36,183,714</b>      | <b>3,420,423</b>     | <b>31,035,244</b>    | <b>30,611,957</b> | <b>2,814,622</b>     | <b>3,730,957</b> |      |

(1) Comprises investments in Rojo Entretenimento S.A., BEN Benefícios, SX Negócios Ltda., Gestora de Crédito, F1RST Tecnologia e Inovação Ltda., SANB Promotora de Vendas e Cobrança Ltda., Toro Corretora de Títulos e Valores Mobiliários S.A., and Estruturadora Brasileira de Projetos S.A. (merged into the Bank in April 2026), Esfera Fidelidade S.A. (merged into the Bank in June 2026), and Santander Holding Imobiliária S.A. (merged into Tools in April 2026), for the fiscal years 2025 and 2026.

|                                                                      | Adjusted Net<br>Equity (1) | Net Income<br>(Loss) (1) | Value of Investments |                  | Equity Income Result |                | Consolidated |
|----------------------------------------------------------------------|----------------------------|--------------------------|----------------------|------------------|----------------------|----------------|--------------|
|                                                                      |                            | 01/01 to                 |                      |                  | 01/01 to             | 01/01 to       |              |
|                                                                      | 06/30/2026                 | 06/30/2026               | 06/30/2026           | 12/31/2025       | 06/30/2026           | 06/30/2025     |              |
| <b>Jointly controlled directly and indirectly by Banco Santander</b> |                            |                          |                      |                  |                      |                |              |
| Biomás – Serviços Ambientais, Restauração e Carbono S.A.             | 22,905                     | (15,792)                 | 3,816                | 3,946            | (2,631)              | (3,107)        |              |
| Gestora de Inteligência de Crédito S.A.                              | 282,147                    | (28,162)                 | 43,902               | 48,284           | (4,382)              | (1,219)        |              |
| Hyundai Corretora de Seguros Ltda.                                   | 8,332                      | 1,348                    | 4,166                | 3,492            | 674                  | 352            |              |
| Santander Auto S.A.                                                  | 141,716                    | 64,358                   | 70,858               | 56,745           | 32,179               | 13,531         |              |
| Tecnologia Bancária S.A.                                             | 1,046,744                  | 55,601                   | 198,672              | 188,119          | 10,553               | 762            |              |
| <b>Significant Influence by Santander Corretora de Seguros</b>       |                            |                          |                      |                  |                      |                |              |
| Webmotors S.A.                                                       | 565,210                    | 25,720                   | 169,563              | 187,110          | 7,716                | 35,337         |              |
| <b>Significant Influence by Banco Santander</b>                      |                            |                          |                      |                  |                      |                |              |
| Núclea S.A.                                                          | 1,830,759                  | 330,844                  | 320,932              | 314,434          | 57,997               | 56,510         |              |
| Pluxee Benefícios Brasil S.A.                                        | 3,346,540                  | 274,385                  | 1,808,389            | 1,856,700        | 54,877               | 56,734         |              |
| Others                                                               | -                          | (4,300)                  | -                    | 74,785           | 2,000                | -              |              |
| <b>Total</b>                                                         | <b>7,244,352</b>           | <b>704,002</b>           | <b>2,620,298</b>     | <b>2,733,615</b> | <b>158,983</b>       | <b>156,299</b> |              |

(1) Refers to adjusted net worth and net profit with adjustments for adequacy of accounting criteria ensuring that the figures correctly represent the financial position and results of the entity to regulatory bodies.

\*Values expressed in thousands, except when indicated.

#### 14. Fixed Assets

|                                            | 06/30/2026        |                             |                  | Bank<br>12/31/2025 |                             |                  |
|--------------------------------------------|-------------------|-----------------------------|------------------|--------------------|-----------------------------|------------------|
|                                            | Cost              | Accumulated<br>Depreciation | Net              | Cost               | Accumulated<br>Depreciation | Net              |
|                                            |                   |                             |                  |                    |                             |                  |
| <b>Real Estate in Use</b>                  | <b>2,316,380</b>  | <b>(1,099,972)</b>          | <b>1,216,408</b> | <b>2,312,767</b>   | <b>(1,070,979)</b>          | <b>1,241,788</b> |
| Land                                       | 588,192           | -                           | 588,192          | 588,688            | -                           | 588,688          |
| Buildings                                  | 1,728,188         | (1,099,972)                 | 628,216          | 1,724,079          | (1,070,979)                 | 653,100          |
| <b>Other Fixed Assets in Use</b>           | <b>12,099,914</b> | <b>(8,452,393)</b>          | <b>3,647,521</b> | <b>11,169,690</b>  | <b>(8,330,511)</b>          | <b>2,839,179</b> |
| Installations, Furniture and Equipment (1) | 5,508,990         | (3,838,700)                 | 1,670,290        | 4,833,152          | (3,791,690)                 | 1,041,462        |
| Data Processing Equipment                  | 2,650,548         | (1,652,618)                 | 997,930          | 2,430,919          | (1,592,195)                 | 838,724          |
| Improvements to Third Party Properties     | 2,905,496         | (2,280,700)                 | 624,796          | 2,979,900          | (2,297,436)                 | 682,464          |
| Security and Communications Systems        | 906,482           | (636,045)                   | 270,437          | 846,051            | (608,010)                   | 238,041          |
| Others                                     | 128,398           | (44,330)                    | 84,068           | 79,668             | (41,180)                    | 38,488           |
| <b>Total</b>                               | <b>14,416,294</b> | <b>(9,552,365)</b>          | <b>4,863,929</b> | <b>13,482,457</b>  | <b>(9,401,490)</b>          | <b>4,080,967</b> |

(1) Includes amounts paid to the Campus JK development project (Santander Bank's new headquarters), see Note 31e.

|                                            | 06/30/2026        |                             |                  | Consolidated<br>12/31/2025 |                             |                  |
|--------------------------------------------|-------------------|-----------------------------|------------------|----------------------------|-----------------------------|------------------|
|                                            | Cost              | Accumulated<br>Depreciation | Net              | Cost                       | Accumulated<br>Depreciation | Net              |
|                                            |                   |                             |                  |                            |                             |                  |
| <b>Real Estate in Use</b>                  | <b>2,579,917</b>  | <b>(1,170,322)</b>          | <b>1,409,595</b> | <b>2,553,062</b>           | <b>(1,148,786)</b>          | <b>1,404,276</b> |
| Land                                       | 626,506           | -                           | 626,506          | 627,002                    | -                           | 627,002          |
| Buildings                                  | 1,953,411         | (1,170,322)                 | 783,089          | 1,926,060                  | (1,148,786)                 | 777,274          |
| <b>Other Fixed Assets in Use</b>           | <b>12,372,952</b> | <b>(8,657,884)</b>          | <b>3,715,068</b> | <b>11,462,270</b>          | <b>(8,523,258)</b>          | <b>2,939,012</b> |
| Installations, Furniture and Equipment (1) | 5,614,775         | (3,903,947)                 | 1,710,828        | 4,915,175                  | (3,839,514)                 | 1,075,661        |
| Data Processing Equipment                  | 2,659,911         | (1,668,032)                 | 991,879          | 2,460,985                  | (1,615,231)                 | 845,754          |
| Improvements to Third Party Properties     | 3,058,954         | (2,401,475)                 | 657,479          | 3,155,379                  | (2,414,988)                 | 740,391          |
| Security and Communications Systems        | 910,886           | (640,071)                   | 270,815          | 851,018                    | (612,317)                   | 238,701          |
| Others                                     | 128,426           | (44,359)                    | 84,067           | 79,713                     | (41,208)                    | 38,505           |
| <b>Total</b>                               | <b>14,952,869</b> | <b>(9,828,206)</b>          | <b>5,124,663</b> | <b>14,015,332</b>          | <b>(9,672,044)</b>          | <b>4,343,288</b> |

(1) Includes amounts paid to the Campus JK development project (Santander Bank's new headquarters), see Note 31e.

\*Values expressed in thousands, except when indicated.

## 15. Intangibles

|                                                              | Cost              | Accumulated<br>Amortization | Bank             |                  |
|--------------------------------------------------------------|-------------------|-----------------------------|------------------|------------------|
|                                                              |                   |                             | 06/30/2026       | 12/31/2025       |
|                                                              |                   |                             | Net              | Net              |
| <b>Goodwill on the Acquisition of Subsidiaries Companies</b> | <b>27,220,515</b> | <b>(27,175,668)</b>         | <b>44,847</b>    | <b>41,771</b>    |
| <b>Other Intangible Assets</b>                               | <b>15,013,396</b> | <b>(7,466,005)</b>          | <b>7,547,391</b> | <b>7,715,297</b> |
| Acquisition and Development of Software                      | 9,890,176         | (4,648,245)                 | 5,241,931        | 5,170,483        |
| Payroll Acquisition Rights                                   | 4,949,840         | (2,644,380)                 | 2,305,460        | 2,544,814        |
| Others                                                       | 173,380           | (173,380)                   | -                | -                |
| <b>Total</b>                                                 | <b>42,233,911</b> | <b>(34,641,673)</b>         | <b>7,592,238</b> | <b>7,757,068</b> |

|                                                              | Cost              | Accumulated<br>Amortization | Consolidated     |                  |
|--------------------------------------------------------------|-------------------|-----------------------------|------------------|------------------|
|                                                              |                   |                             | 06/30/2026       | 12/31/2025       |
|                                                              |                   |                             | Net              | Net              |
| <b>Goodwill on the Acquisition of Subsidiaries Companies</b> | <b>28,171,012</b> | <b>(27,831,458)</b>         | <b>339,554</b>   | <b>375,328</b>   |
| <b>Other Intangible Assets</b>                               | <b>15,755,212</b> | <b>(7,931,842)</b>          | <b>7,823,370</b> | <b>8,026,627</b> |
| Acquisition and Development of Software                      | 10,631,114        | (5,111,393)                 | 5,519,721        | 5,481,351        |
| Payroll Acquisition Rights                                   | 4,949,841         | (2,644,380)                 | 2,305,461        | 2,544,813        |
| Others                                                       | 174,257           | (176,069)                   | (1,812)          | 463              |
| <b>Total</b>                                                 | <b>43,926,224</b> | <b>(35,763,300)</b>         | <b>8,162,924</b> | <b>8,401,955</b> |

For the semester ended June 30, 2026, there was no impairment of Payroll Portfolio Acquisition Rights.

\*Values expressed in thousands, except when indicated.

## 16. Funding

### a) Opening of Equity Accounts

|                                                                 |                   |                    |                     |                    | 06/30/2026           | Bank<br>12/31/2025 |
|-----------------------------------------------------------------|-------------------|--------------------|---------------------|--------------------|----------------------|--------------------|
| Financial Liabilities Measured at Amortized Cost                | No maturity       | Up to 3 Months     | From 3 to 12 Months | Over 12 months     | Total                | Total              |
| <b>Deposits</b>                                                 | <b>94,979,892</b> | <b>127,543,848</b> | <b>101,199,934</b>  | <b>183,127,270</b> | <b>506,850,944</b>   | <b>491,380,199</b> |
| Demand Deposits                                                 | 39,698,617        | -                  | -                   | -                  | 39,698,617           | 36,555,296         |
| Savings Deposits                                                | 51,234,225        | -                  | -                   | -                  | 51,234,225           | 53,075,472         |
| Interbank Deposits                                              | -                 | 6,438,105          | 2,512,929           | 668,504            | 9,619,538            | 5,930,758          |
| Time Deposits (1)                                               | 4,047,050         | 121,105,743        | 98,687,005          | 182,458,766        | 406,298,564          | 395,818,672        |
| <b>Open Market Funding</b>                                      | <b>-</b>          | <b>141,541,085</b> | <b>19,024,200</b>   | <b>26,637,879</b>  | <b>187,203,164</b>   | <b>170,173,383</b> |
| Own Portfolio                                                   | -                 | 63,162,709         | 173,394             | 5,483              | 63,341,586           | 71,635,054         |
| Public Securities                                               | -                 | 40,792,393         | -                   | -                  | 40,792,393           | 52,728,329         |
| Own Issue                                                       | -                 | 84,577             | -                   | -                  | 84,577               | 14,498             |
| Others                                                          | -                 | 22,285,739         | 173,394             | 5,483              | 22,464,616           | 18,892,227         |
| Third-Party Portfolio                                           | -                 | 78,378,376         | -                   | -                  | 78,378,376           | 51,044,217         |
| Free Movement Portfolio                                         | -                 | -                  | 18,850,806          | 26,632,396         | 45,483,202           | 47,494,112         |
| <b>Funds from Acceptance and Issuance of Securities</b>         | <b>-</b>          | <b>27,195,759</b>  | <b>58,260,734</b>   | <b>103,688,110</b> | <b>189,144,603</b>   | <b>196,136,536</b> |
| Resources for Real Estate, Mortgage, Credit and Similar Letters | -                 | 14,573,450         | 48,710,900          | 75,891,192         | 139,175,542          | 140,167,142        |
| Real Estate Credit Letters - LCI (2)                            | -                 | 5,066,019          | 19,214,884          | 29,576,128         | 53,857,031           | 51,668,912         |
| Agribusiness Letters of Credit - LCA                            | -                 | 5,887,123          | 14,830,294          | 15,907,303         | 36,624,720           | 38,740,150         |
| Financial Letters - LF (3)                                      | -                 | 1,863,010          | 13,727,424          | 26,537,929         | 42,128,363           | 38,233,835         |
| Guaranteed Real Estate Notes - LIG (4)                          | -                 | 1,757,298          | 938,298             | 3,869,832          | 6,565,428            | 11,524,245         |
| Obligations for Securities Abroad                               | -                 | 10,001,125         | 5,688,000           | 12,730,061         | 28,419,186           | 36,595,716         |
| Structured Operations Certificates                              | -                 | 2,621,184          | 3,861,834           | 15,066,857         | 21,549,875           | 19,373,678         |
| <b>Obligations for Loans and Transfers</b>                      | <b>-</b>          | <b>101,307,995</b> | <b>14,190,683</b>   | <b>9,823,374</b>   | <b>125,322,052</b>   | <b>113,294,094</b> |
| Obligations for Loans in the Country                            | -                 | 857,804            | -                   | -                  | 857,804              | 263,615            |
| Obligations for Loans Abroad                                    | -                 | 98,865,364         | 11,893,436          | 3,993,174          | 114,751,974          | 102,288,034        |
| Export and Import Financing Lines                               | -                 | 98,865,364         | 11,893,436          | 3,810,649          | 114,569,449          | 102,009,445        |
| Other Lines of Credit                                           | -                 | -                  | -                   | 182,525            | 182,525              | 278,589            |
| Domestic Onlendings - Official Institutions                     | -                 | 1,584,827          | 2,297,247           | 5,830,200          | 9,712,274            | 10,742,445         |
| <b>Total</b>                                                    | <b>94,979,892</b> | <b>397,588,687</b> | <b>192,675,551</b>  | <b>323,276,633</b> | <b>1,008,520,763</b> | <b>970,984,212</b> |
| <b>Current</b>                                                  | <b>94,979,892</b> | <b>397,588,687</b> | <b>192,675,551</b>  | <b>-</b>           | <b>685,244,130</b>   | <b>657,425,296</b> |
| <b>Non-Current</b>                                              | <b>-</b>          | <b>-</b>           | <b>-</b>            | <b>323,276,633</b> | <b>323,276,633</b>   | <b>313,558,916</b> |

\*Values expressed in thousands, except when indicated.

|                                                                 |                   |                    |                     |                    | 06/30/2026         | Consolidated<br>12/31/2025 |
|-----------------------------------------------------------------|-------------------|--------------------|---------------------|--------------------|--------------------|----------------------------|
| Financial Liabilities at Amortized Cost                         | No maturity       | Up to 3 Months     | From 3 to 12 Months | Over 12 months     | Total              | Total                      |
| <b>Deposits</b>                                                 | <b>94,326,668</b> | <b>127,620,878</b> | <b>99,161,294</b>   | <b>183,380,545</b> | <b>504,489,385</b> | <b>491,090,287</b>         |
| Demand Deposits                                                 | 38,742,742        | -                  | -                   | -                  | 38,742,742         | 35,960,378                 |
| Savings Deposits                                                | 51,234,225        | -                  | -                   | -                  | 51,234,225         | 53,075,472                 |
| Interbank Deposits                                              | -                 | 6,484,349          | 577,548             | 921,781            | 7,983,678          | 6,039,800                  |
| Term Deposits (1)                                               | 4,047,050         | 121,136,529        | 98,583,746          | 182,458,764        | 406,226,089        | 395,713,323                |
| Other Deposits                                                  | 302,651           | -                  | -                   | -                  | 302,651            | 301,313                    |
| <b>Money Market Funding</b>                                     | <b>-</b>          | <b>121,175,908</b> | <b>19,024,200</b>   | <b>26,637,877</b>  | <b>166,837,985</b> | <b>149,752,695</b>         |
| Own Portfolio                                                   | -                 | 45,643,321         | 173,394             | 5,481              | 45,822,196         | 58,667,943                 |
| Public Securities                                               | -                 | 23,273,005         | -                   | -                  | 23,273,005         | 39,761,217                 |
| Own Issued Securities                                           | -                 | 84,577             | -                   | -                  | 84,577             | 14,498                     |
| Others                                                          | -                 | 22,285,739         | 173,394             | 5,481              | 22,464,614         | 18,892,228                 |
| Third-Party Portfolio                                           | -                 | 75,532,587         | -                   | -                  | 75,532,587         | 43,590,640                 |
| Free Movement Portfolio                                         | -                 | -                  | 18,850,806          | 26,632,396         | 45,483,202         | 47,494,112                 |
| <b>Funds from Acceptance and Issuance of Securities</b>         | <b>-</b>          | <b>21,078,999</b>  | <b>59,805,717</b>   | <b>109,991,578</b> | <b>190,876,294</b> | <b>188,255,278</b>         |
| Foreign Exchange Acceptance Resources                           | -                 | 159,208            | 366,118             | 4,218,539          | 4,743,865          | 3,428,239                  |
| Resources for Real Estate, Mortgage, Credit and Similar Letters | -                 | 15,008,508         | 50,959,082          | 82,244,163         | 148,211,753        | 147,400,729                |
| Real Estate Credit Letters - LCI (2)                            | -                 | 5,066,019          | 19,214,884          | 29,576,128         | 53,857,031         | 51,668,912                 |
| Agribusiness Letters of Credit - LCA                            | -                 | 5,887,123          | 14,830,294          | 15,907,303         | 36,624,720         | 38,740,150                 |
| Financial Letters - LF (3)                                      | -                 | 2,298,067          | 15,975,606          | 32,890,900         | 51,164,573         | 45,467,422                 |
| Guaranteed Real Estate Notes - LIG (4)                          | -                 | 1,757,299          | 938,298             | 3,869,832          | 6,565,429          | 11,524,245                 |
| Obligations for Securities Abroad                               | -                 | 3,290,099          | 4,618,683           | 8,462,020          | 16,370,802         | 18,052,632                 |
| Structured Operations Certificates                              | -                 | 2,621,184          | 3,861,834           | 15,066,856         | 21,549,874         | 19,373,678                 |
| <b>Obligations for Loans and Transfers</b>                      | <b>-</b>          | <b>101,313,360</b> | <b>14,190,683</b>   | <b>9,823,374</b>   | <b>125,327,417</b> | <b>113,294,107</b>         |
| Obligations for Loans in the Country                            | -                 | 863,169            | -                   | -                  | 863,169            | 263,628                    |
| Obligations for Loans Abroad                                    | -                 | 98,865,364         | 11,893,436          | 3,993,174          | 114,751,974        | 102,288,034                |
| Export and Import Financing Lines                               | -                 | 98,865,364         | 11,893,436          | 3,810,649          | 114,569,449        | 102,009,445                |
| Other Lines of Credit                                           | -                 | -                  | -                   | 182,525            | 182,525            | 278,589                    |
| Domestic Onlendings - Official Institutions                     | -                 | 1,584,827          | 2,297,247           | 5,830,200          | 9,712,274          | 10,742,445                 |
| <b>Total</b>                                                    | <b>94,326,668</b> | <b>371,189,145</b> | <b>192,181,894</b>  | <b>329,833,374</b> | <b>987,531,081</b> | <b>942,392,367</b>         |
| <b>Current</b>                                                  | <b>94,326,668</b> | <b>371,189,145</b> | <b>192,181,894</b>  | <b>-</b>           | <b>657,697,707</b> | <b>622,752,717</b>         |
| <b>Non-Current</b>                                              | <b>-</b>          | <b>-</b>           | <b>-</b>            | <b>329,833,374</b> | <b>329,833,374</b> | <b>319,639,650</b>         |

(1) Consider the maturities established in the respective applications, with the possibility of immediate withdrawal, in advance of their maturity.

(2) Real estate credit notes are fixed income securities backed by real estate credits and secured by a mortgage or fiduciary assignment of real estate. As of June 30, 2026, they have a maturity date between 2026 and 2034 (12/31/2025 – with a maturity date between 2026 and 2034).

(3) The main characteristics of financial bills are a minimum term of two years, a minimum nominal value of R\$ 50 and permission for early redemption of only 5% of the amount issued. As of June 30, 2026, they have a maturity date between 2026 and 2036 (12/31/2025 – with a maturity date between 2026 and 2035).

(4) Guaranteed Real Estate Letters are fixed income securities backed by real estate credits guaranteed by the issuer and by a pool of real estate credits separate from the issuer's other assets. As of June 30, 2026, they have a maturity date between 2026 and 2045 (12/31/2025 – with a maturity date between 2026 and 2045).

\*Values expressed in thousands, except when indicated.

At the Bank and in the Consolidated, export and import financing lines are resources obtained from financial institutions abroad, intended for use in foreign exchange commercial transactions, related to the discounting of export bills and pre-financing for export and import, whose maturities are up to the year 2028 (12/31/2025 - until the year 2028) and are subject to financial charges, corresponding to the exchange rate variation plus interest ranging from 0.04% p.a. to 0.66% p.a. (12/31/2025 - from 0,10% p.a. to 0,78% p.a.) .

The obligations for transfers from the country - official institutions are subject to financial charges corresponding to the TJLP, exchange rate variation of the BNDES currency basket or the exchange rate variation of the US dollar, plus interest, in accordance with the operational policies of the BNDES System.

#### b) Obligations for Securities Abroad

| Issuance     | Maturity until | Interest Rate (p.a.) | Bank              |                   | Consolidated      |                   |
|--------------|----------------|----------------------|-------------------|-------------------|-------------------|-------------------|
|              |                |                      | 06/30/2026        | 12/31/2025        | 06/30/2026        | 12/31/2025        |
|              |                |                      | Total             | Total             | Total             | Total             |
| 2019         | 2027           | Up to 15%            | 407,970           | 450,922           | -                 | -                 |
| 2020         | 2027           | Up to 15%            | 5,889             | 8,186             | -                 | -                 |
| 2021         | 2031           | Up to 15%            | 2,511,480         | 2,744,259         | 2,453,757         | 2,608,545         |
| 2022         | 2035           | Up to 15%            | 1,258,016         | 1,388,517         | 1,185,095         | 1,247,459         |
| 2023         | 2031           | Up to 15%            | 2,468,411         | 5,695,438         | 318,498           | 2,022,920         |
| 2024 (1)     | 2033           | Up to 15%            | 4,024,392         | 5,387,441         | 2,221,341         | 2,568,847         |
| 2025         | 2040           | Up to 15%            | 5,467,091         | 20,920,953        | 4,483,212         | 9,604,861         |
| 2026         | 2036           | Up to 15%            | 12,275,937        | -                 | 5,708,899         | -                 |
| <b>Total</b> |                |                      | <b>28,419,186</b> | <b>36,595,716</b> | <b>16,370,802</b> | <b>18,052,632</b> |

(1) Includes SOFR - Secured Overnight Financing Rate.

#### c) Opening of income accounts - Funding Operations Market

|                                                               | Bank                   |                        | Consolidated           |                        |
|---------------------------------------------------------------|------------------------|------------------------|------------------------|------------------------|
|                                                               | 01/01 to<br>06/30/2026 | 01/01 to<br>06/30/2025 | 01/01 to<br>06/30/2026 | 01/01 to<br>06/30/2025 |
| Term Deposits (1) (2)                                         | 23,878,337             | 20,499,399             | 23,895,463             | 20,517,575             |
| Savings Deposits                                              | 1,959,197              | 2,023,339              | 1,959,197              | 2,023,339              |
| Interbank Deposits                                            | 622,828                | 367,803                | 503,098                | 347,477                |
| Fundraising in the Open Market (2)                            | 17,858,363             | 16,272,074             | 16,698,875             | 15,383,257             |
| Updates and Interest on Pension and Capitalization Provisions | -                      | -                      | 161,702                | 162,934                |
| Acceptance and Securities Issuance Resources (2)              | 5,320,032              | 5,411,951              | 6,107,927              | 5,944,273              |
| Others                                                        | 1,624,336              | 1,364,115              | 1,626,759              | 1,404,952              |
| <b>Total</b>                                                  | <b>51,263,093</b>      | <b>45,938,681</b>      | <b>50,953,021</b>      | <b>45,783,807</b>      |

(1) Includes the recording of interest in the amount of R\$ 2,170,837 (12/31/2025 - R\$ 3,683,973) in the Bank and R\$ 2,185,715 (12/31/2025 - R\$ 3,714,074) in the Consolidated relating to the issuance of Tier I and Tier II Capital Eligible Debt Instruments (Note 17.b)

(2) Includes exchange rate variation income in the amount of R\$ (674,767) (12/31/2025 - R\$ 478,899) in the Bank and R\$ (674,767) (12/31/2025 - R\$ 478,899) in the Consolidated and contrary effects on exchange rate variation with Securities (Note 6.a.V).



\*Values expressed in thousands, except when indicated.

## 17. Other Financial Liabilities

### a. Composition

|                                                | 06/30/2026        | Bank<br>12/31/2025 | 06/30/2026        | Consolidated<br>12/31/2025 |
|------------------------------------------------|-------------------|--------------------|-------------------|----------------------------|
| <b>Financial Liabilities at Amortized Cost</b> |                   |                    |                   |                            |
| Securities Negotiation and Intermediation      | 698,199           | 1,803,649          | 9,551,000         | 12,471,629                 |
| Equity Eligible Debt Instruments               | 31,657,370        | 28,113,937         | 31,861,904        | 28,318,507                 |
| Charge and Collection of Taxes and Similar     | 13,716,974        | 208,911            | 13,765,602        | 253,070                    |
| Interdependencies and Interfinancial Relations | 7,609,746         | 5,771,630          | 6,928,995         | 5,012,353                  |
| <b>Total</b>                                   | <b>53,682,289</b> | <b>35,898,127</b>  | <b>62,107,501</b> | <b>46,055,559</b>          |
| <b>Current</b>                                 |                   |                    |                   |                            |
|                                                | <b>29,966,851</b> | <b>15,766,598</b>  | <b>37,608,133</b> | <b>13,645,091</b>          |
| <b>Non-Current</b>                             |                   |                    |                   |                            |
|                                                | <b>23,715,438</b> | <b>20,131,529</b>  | <b>24,499,368</b> | <b>32,410,469</b>          |

### b. Debt Instruments Eligible to Capital

The details of the balance of the item Debt Instruments Eligible for Capital referring to the issuance of capital instruments to compose Level I and Level II of the PR due to the Capital Optimization Plan, are as follows:

|                                  |          |                         |                           |                      | 06/30/2026        | Bank<br>12/31/2025 | 06/30/2026        | Consolidated<br>12/31/2025 |
|----------------------------------|----------|-------------------------|---------------------------|----------------------|-------------------|--------------------|-------------------|----------------------------|
| Equity Eligible Debt Instruments | Issuance | Maturity                | Issue Value (in Millions) | Interest Rate (p.a.) | Total             | Total              | Total             | Total                      |
| Financial Bills - Level II (1)   | Nov-21   | Nov-31                  | R\$5,300                  | CDI+2%               | 10,057,637        | 9,321,771          | 10,057,637        | 9,321,771                  |
| Financial Bills - Level II (1)   | Dec-21   | Dec-31                  | R\$200                    | CDI+2%               | 379,212           | 351,467            | 379,212           | 351,467                    |
| Financial Bills - Level II (1)   | Oct-23   | Oct-33                  | R\$6,000                  | CDI+1,6%             | 8,690,325         | 8,070,433          | 8,690,325         | 8,070,433                  |
| Financial Bills - Level I (2)    | Set-24   | No Maturity (Perpetual) | R\$7,600                  | CDI+1,4%             | 7,964,974         | 7,982,784          | 7,964,974         | 7,982,784                  |
| Financial Bills - Level II (1)   | Dec-25   | Dec-35                  | 2,363                     | CDI+0,65%            | 2,385,257         | 2,387,482          | 2,385,257         | 2,387,482                  |
| Financial Bills - Level II (1)   | Nov-24   | Nov-34                  | R\$200                    | CDI+1,15%            | —                 | —                  | 204,534           | 204,570                    |
| Financial Bills - Level II (1)   | Mar-26   | Mar-26                  | R\$708                    | CDI+0,55%            | 734,244           | —                  | 734,244           | —                          |
| Financial Bills - Level II (1)   | Mar-26   | Mar-26                  | R\$43                     | IPCA+8%              | 44,751            | —                  | 44,751            | —                          |
| Financial Bills - Level II (1)   | Abr-26   | Abr-36                  | R\$20                     | CDI+0,55%            | 20,573            | —                  | 20,573            | —                          |
| Financial Bills - Level II (1)   | Mai-26   | Mai-36                  | R\$706                    | CDI+0,6%             | 714,499           | —                  | 714,499           | —                          |
| Financial Bills - Level II (2)   | Jun-26   | Jun-36                  | R\$660                    | CDI+0,6%             | 665,898           | —                  | 665,898           | —                          |
| <b>Total</b>                     |          |                         |                           |                      | <b>31,657,370</b> | <b>28,113,937</b>  | <b>31,861,904</b> | <b>28,318,507</b>          |

(1) Financial Bills issued in November 2021 to March 2026 have redemption and repurchase options.

(2) Perpetual Subordinated Financial Letters (without a maturity date) have a redemption and repurchase option and semi-annual interest payments.

The letters have the following common characteristics:

(a) The bills may be repurchased or redeemed by Banco Santander after the 5th (fifth) anniversary of the date of issuance of the bills, at the Bank's sole discretion or due to changes in the tax legislation applicable to the bills; or at any time, due to the occurrence of certain regulatory events.

\*Values expressed in thousands, except when indicated.

## 18. Other Liabilities

|                                                                                              | Bank              |                   | Consolidated       |                    |
|----------------------------------------------------------------------------------------------|-------------------|-------------------|--------------------|--------------------|
|                                                                                              | 06/30/2026        | 12/31/2025        | 06/30/2026         | 12/31/2025         |
| Technical Provision for Capitalization Operations                                            | -                 | -                 | 4,118,152          | 4,186,184          |
| Obligations with Credit Cards                                                                | 56,626,545        | 57,163,191        | 56,626,564         | 57,163,240         |
| Provision for Tax Risks (Note 20.b)                                                          | 2,641,047         | 2,249,263         | 2,805,363          | 2,455,288          |
| Provision for Judicial and Administrative Proceedings - Labor and Civil Lawsuits (Note 20.b) | 7,709,271         | 6,607,012         | 8,503,811          | 7,324,839          |
| Labor Actions                                                                                | 4,368,584         | 3,463,165         | 4,798,872          | 3,856,501          |
| Civil Actions                                                                                | 3,340,687         | 3,143,847         | 3,704,939          | 3,468,338          |
| Provision for Financial Guarantees Provided                                                  | 1,213,726         | 1,191,510         | 1,213,726          | 1,191,510          |
| Benefits Plan for Employees (Note 29)                                                        | 1,005,004         | 1,344,742         | 1,013,324          | 1,357,203          |
| Obligations for Acquisition of Goods and Rights                                              | 9,064             | 4,538             | 9,064              | 4,538              |
| Provision for Payments to be Made                                                            | 2,204,297         | 2,430,739         | 3,389,408          | 3,670,396          |
| Personnel Expenses                                                                           | 1,928,460         | 2,135,181         | 2,645,297          | 2,843,704          |
| Administrative Costs                                                                         | 175,168           | 195,322           | 512,987            | 581,184            |
| Others Payments                                                                              | 100,669           | 100,236           | 231,124            | 245,508            |
| Creditors for Resources to be Released                                                       | 1,431,131         | 1,165,415         | 1,431,131          | 1,165,415          |
| Obligations for Provision of Payment Service                                                 | 555,329           | 546,483           | 555,329            | 546,483            |
| Suppliers                                                                                    | 947,340           | 713,897           | 1,209,490          | 1,108,783          |
| Social and Statutory                                                                         | 414,157           | 1,030,413         | 424,139            | 1,193,786          |
| Debts with Insurance Operations                                                              | -                 | -                 | 1,472,029          | 1,488,261          |
| Various Creditors                                                                            | 14,262,959        | 13,497,959        | 14,672,668         | 18,450,881         |
| Others (1)                                                                                   | 1,022,928         | 904,528           | 3,212,060          | 2,568,949          |
| <b>Total</b>                                                                                 | <b>90,042,798</b> | <b>88,849,690</b> | <b>100,656,258</b> | <b>103,875,756</b> |
| <b>Current</b>                                                                               | <b>15,191,160</b> | <b>4,838,947</b>  | <b>25,126,556</b>  | <b>18,903,041</b>  |
| <b>Non Current</b>                                                                           | <b>74,851,639</b> | <b>84,010,743</b> | <b>75,529,703</b>  | <b>84,972,715</b>  |

(1) Composed mainly of exchange rate variations relating to Notes, balances arising from the reward program and other commitments for resources to be settled.

### a) Provision for Financial Guarantees Provided

The classification of guarantee operations provided to constitute provisioning is based on the estimate of the risk involved. It results from the process of evaluating the quality of customers and operations, using a statistical model based on quantitative and qualitative information or by a specialized credit analyst, which allows them to be classified according to their probability of default, based on objective internal and market variables. (bureaus), previously identified as predictive of the probability of default. After this assessment, the operations are classified according to the provisioning ratings, with reference to CMN Resolution No. 4,966/2021. Through this analysis, the provision values are recorded to cover each operation, considering the type of guarantee provided, in accordance with the requirements of CMN Resolution No. 4,966/2021.

|                                                                       | Consolidated                |                   |
|-----------------------------------------------------------------------|-----------------------------|-------------------|
|                                                                       | Balance Guarantees Provided |                   |
| Type of Financial Guarantee                                           | 06/30/2026                  | 12/31/2025        |
| Linked to International Merchandise Trade                             | 4,299,692                   | 3,950,308         |
| Linked to Bids, Auctions, Provision of Services or Execution of Works | 23,841,703                  | 22,583,515        |
| Linked to the Supply of Goods                                         | 24,523,218                  | 17,852,717        |
| Linked to the Distribution of Securities by Public Offer              | 648,750                     | 650,000           |
| Guarantee in Legal and Administrative Proceedings of Fiscal Nature    | 1,791,147                   | 1,582,074         |
| Other Guarantees                                                      | 527,795                     | 343,810           |
| Other Bank Guarantees                                                 | 10,859,208                  | 15,666,969        |
| Other Financial Guarantees                                            | 8,024,499                   | 7,396,671         |
| <b>Total</b>                                                          | <b>74,516,012</b>           | <b>70,026,064</b> |

### Movement of the Provision for Financial Guarantees Provided

|                                           | Bank/Consolidated      |                        |
|-------------------------------------------|------------------------|------------------------|
|                                           | 01/01 to<br>06/30/2026 | 01/01 to<br>06/30/2025 |
| <b>Balance at Beginning</b>               | <b>1,191,510</b>       | <b>605,207</b>         |
| Early Adoption - CMN Resolution No. 4,966 | -                      | 1,335,395              |
| Net reversal (constitution)               | 23,006                 | (625,323)              |
| Others                                    | (790)                  | (1,858)                |
| <b>Balance at End</b>                     | <b>1,213,726</b>       | <b>1,313,421</b>       |

\*Values expressed in thousands, except when indicated.

## 19. Fair Value Hierarchy

Market Value of Assets and Liabilities - Banco Santander classifies measurements at market value using the market value hierarchy that reflects the model used in the measurement process, and is in accordance with the following hierarchical levels:

Level 1: Determined on the basis of public (unadjusted) price quotes in active markets for identical assets and liabilities, include government bonds, equities and listed derivatives. Highly liquid securities with observable prices in an active market are classified at level 1. At this level, most Brazilian Government Bonds (mainly LTN, LFT, NTN-B and NTN-F), stocks on the stock exchange and other securities traded in the active market were classified. Derivatives traded on stock exchanges are classified at level 1 of the hierarchy.

Level 2: These are the derivatives of data other than the quoted prices included in Level 1 that are observable for the asset or liability, either directly (as prices) or indirectly (price derivatives). When price quotations cannot be observed, Management, using its own internal models, makes its best estimate of the price that would be set by the market. These models use data based on observable market parameters as an important reference. The best evidence of the fair value of a financial instrument at initial recognition is the price of the transaction, unless the fair value of the instrument can be derived from other market transactions in the same or similar instruments or can be measured using a valuation technique in which the variables used include only observable market data. especially interest rates. At Level 2, they are classified primarily by Central Bank of Brazil reserves (repurchase agreements). For OTC derivatives, for the valuation of financial instruments (basically swaps and options), observable market data such as exchange rates, interest rates, volatility, correlation between indices and market liquidity are usually used. In the pricing of the financial instruments mentioned, the methodology of the Black-Scholes model (exchange rate options, interest rate index options, caps and floors) and the present value method (discount of future values by market curves) are used.

Level 3: These are derived from valuation techniques that include inputs for assets or liabilities that are not based on observable market data (unobservable inputs). When observable market data is not available, Banco Santander uses internally developed models to appropriately measure the fair value of these instruments. Instruments classified within Level 3 primarily include government securities (NTN-C), over-the-counter derivatives for which there is no observable information in an active market, and certain structured derivatives.

|                                                                                   | Consolidated      |                    |                  |                    |
|-----------------------------------------------------------------------------------|-------------------|--------------------|------------------|--------------------|
|                                                                                   | 06/30/2026        |                    |                  |                    |
|                                                                                   | Level 1           | Level 2            | Level 3          | Total              |
| <b>Financial Assets Measured at Fair Value Through Profit or Loss</b>             | <b>90,990,576</b> | <b>146,029,070</b> | <b>3,878,349</b> | <b>240,897,995</b> |
| Interbank Liquidity Investments                                                   | -                 | 101,581,383        | -                | 101,581,383        |
| Securities                                                                        | 90,990,576        | 18,792,304         | 2,922,759        | 112,705,639        |
| Derivative Financial Instruments                                                  | -                 | 25,655,383         | 955,590          | 26,610,973         |
| <b>Financial Assets Measured At Fair Value Through Other Comprehensive Income</b> | <b>57,727,710</b> | <b>34,765</b>      | <b>2,630,701</b> | <b>60,393,176</b>  |
| Securities                                                                        | 57,727,710        | 34,765             | 2,630,701        | 60,393,176         |
| <b>Financial Liabilities Measured At Fair Value Through Profit or Loss</b>        | <b>-</b>          | <b>21,216,324</b>  | <b>1,169,732</b> | <b>22,386,056</b>  |
| Derivative Financial Instruments                                                  | -                 | 21,216,324         | 1,169,732        | 22,386,056         |

|                                                                            | Consolidated      |                    |                  |                    |
|----------------------------------------------------------------------------|-------------------|--------------------|------------------|--------------------|
|                                                                            | 12/31/2025        |                    |                  |                    |
|                                                                            | Level 1           | Level 2            | Level 3          | Total              |
| <b>Financial Assets Measured at Fair Value Through Profit or Loss</b>      | <b>83,374,121</b> | <b>164,041,299</b> | <b>3,387,737</b> | <b>250,803,157</b> |
| Interbank Liquidity Investments                                            | —                 | 89,994,937         | —                | 89,994,937         |
| Securities                                                                 | 83,374,121        | 15,816,608         | 2,873,642        | 102,064,371        |
| Derivative Financial Instruments                                           | —                 | 58,229,754         | 514,095          | 58,743,849         |
| <b>Income</b>                                                              | <b>65,195,928</b> | <b>—</b>           | <b>2,485,602</b> | <b>67,681,530</b>  |
| Securities                                                                 | 65,195,928        | —                  | 2,485,602        | 67,681,530         |
| <b>Financial Liabilities Measured At Fair Value Through Profit or Loss</b> | <b>—</b>          | <b>51,864,432</b>  | <b>893,610</b>   | <b>52,758,042</b>  |
| Derivative Financial Instruments                                           | —                 | 51,864,432         | 893,610          | 52,758,042         |

### Fair Value Movements related to Credit Risk

Changes in fair value attributable to changes in credit risk are determined based on variations in the prices of credit default swaps compared to similar obligations of the same debtor when such prices are observable, as these credit default swaps better reflect the market's assessment of credit risks for a specific financial asset. When these prices are not observable, changes in fair value attributable to changes in credit risk are determined as the total value of fair value changes not attributable to changes in the base interest rate or other observed market rates. In the absence of specific observable data, this approach provides a reasonable approximation of changes attributable to credit risk, as it estimates the change in margin above the reference value that the market may require for the financial asset.

### Financial Assets and Liabilities Not Measured at Fair Value

\*Values expressed in thousands, except when indicated.

The Bank's financial assets are measured at fair value in the consolidated balance sheet, except for financial assets measured at amortized cost.

Similarly, the Bank's financial liabilities, except for financial liabilities held for trading and those measured at fair value, are evaluated at amortized cost in the consolidated balance sheet.

#### i) Financial assets measured at a value other than fair value

Below we present a comparison between the carrying amounts of the Bank's financial assets measured at a value other than their fair value and their respective fair values as of June 30, 2026:

|                                                     |                    |                    |                    |                   | Consolidated       |
|-----------------------------------------------------|--------------------|--------------------|--------------------|-------------------|--------------------|
|                                                     |                    |                    |                    |                   | 06/30/2026         |
| Asset                                               | Book Value         | Fair Value         | Level 1            | Level 2           | Level 3            |
| <b>Financial Assets Measured At Amortized Cost:</b> |                    |                    |                    |                   |                    |
| Interbank Liquidity Investments                     | 67,173,334         | 67,173,334         | 55,137,039         | 12,036,295        | -                  |
| Securities                                          | 129,525,093        | 128,280,661        | 62,132,337         | -                 | 66,148,324         |
| Credit Operations                                   | 457,758,778        | 457,819,951        | -                  | -                 | 457,819,951        |
| <b>Total</b>                                        | <b>654,457,205</b> | <b>653,273,946</b> | <b>117,269,376</b> | <b>12,036,295</b> | <b>523,968,275</b> |

|                                                     |                    |                    |                   |                  | Consolidated       |
|-----------------------------------------------------|--------------------|--------------------|-------------------|------------------|--------------------|
|                                                     |                    |                    |                   |                  | 12/31/2025         |
| Asset                                               | Book Value         | Fair Value         | Level 1           | Level 2          | Level 3            |
| <b>Financial Assets Measured At Amortized Cost:</b> |                    |                    |                   |                  |                    |
| Interbank Liquidity Investments                     | 38,452,242         | 38,452,242         | 35,293,180        | 3,159,062        | -                  |
| Securities                                          | 117,944,134        | 118,026,092        | 53,800,290        | 2,403            | 64,223,399         |
| Credit Operations                                   | 462,212,788        | 462,167,464        | -                 | -                | 462,167,464        |
| <b>Total</b>                                        | <b>618,609,164</b> | <b>618,645,798</b> | <b>89,093,470</b> | <b>3,161,465</b> | <b>526,390,863</b> |

#### ii) Financial liabilities measured at a value other than fair value

Below we present a comparison between the carrying amounts of the Bank's financial liabilities measured at a value other than their fair value and their respective fair values as of June 30, 2026:

|                                                     |                      |                      |          |                    | Consolidated       |
|-----------------------------------------------------|----------------------|----------------------|----------|--------------------|--------------------|
|                                                     |                      |                      |          |                    | 06/30/2026         |
| Liability                                           | Book Value           | Fair Value           | Level 1  | Level 2            | Level 3            |
| <b>Financial Liabilities at Amortized Cost:</b>     |                      |                      |          |                    |                    |
| Deposits                                            | 504,489,385          | 504,480,849          | -        | -                  | 504,480,849        |
| Open Market Funding                                 | 166,837,985          | 166,814,777          | -        | 166,814,777        | -                  |
| Resources for Acceptance and Issuance of Securities | 190,876,294          | 188,297,232          | -        | -                  | 188,297,232        |
| Obligations for Loans and Transfers                 | 125,327,417          | 125,327,417          | -        | -                  | 125,327,417        |
| Debt Instruments Eligible for Capital               | 31,861,904           | 31,861,904           | -        | -                  | 31,861,904         |
| <b>Total</b>                                        | <b>1,019,392,985</b> | <b>1,016,782,179</b> | <b>-</b> | <b>166,814,777</b> | <b>849,967,402</b> |

|                                                     |                    |                    |          |                    | Consolidated       |
|-----------------------------------------------------|--------------------|--------------------|----------|--------------------|--------------------|
|                                                     |                    |                    |          |                    | 12/31/2025         |
| Liability                                           | Book Value         | Fair Value         | Level 1  | Level 2            | Level 3            |
| <b>Financial Liabilities at Amortized Cost:</b>     |                    |                    |          |                    |                    |
| Deposits                                            | 491,090,287        | 491,107,325        | -        | -                  | 491,107,325        |
| Open Market Funding                                 | 149,752,695        | 149,775,866        | -        | 149,775,866        | -                  |
| Resources for Acceptance and Issuance of Securities | 188,255,278        | 190,284,222        | -        | -                  | 190,284,222        |
| Obligations for Loans and Transfers                 | 113,294,107        | 113,294,107        | -        | -                  | 113,294,107        |
| Debt Instruments Eligible for Capital               | 28,318,507         | 28,318,507         | -        | -                  | 28,318,507         |
| <b>Total</b>                                        | <b>970,710,874</b> | <b>972,780,027</b> | <b>-</b> | <b>149,775,866</b> | <b>823,004,161</b> |

\*Values expressed in thousands, except when indicated.

## 20. Provisions, Contingent Assets and Liabilities - Tax and Social Security

### a) Contingent Assets

In the Bank and in Consolidated, as of June 30, 2026, no contingent assets were recognized in the accounts.

### b) Patrimonial Balances of Provisions for Judicial and Administrative Proceedings and Legal Obligations by Nature

|                                                                                            | Bank              |                  | Consolidated      |                  |
|--------------------------------------------------------------------------------------------|-------------------|------------------|-------------------|------------------|
|                                                                                            | 06/30/2026        | 12/31/2025       | 06/30/2026        | 12/31/2025       |
| Provision for Tax Risks (Note 18)                                                          | 2,641,047         | 2,249,263        | 2,805,363         | 2,455,288        |
| Provision for Judicial and Administrative Proceedings - Labor and Civil Lawsuits (Note 18) | 7,709,271         | 6,607,012        | 8,503,811         | 7,324,839        |
| Labor Suits                                                                                | 4,368,584         | 3,463,165        | 4,798,872         | 3,856,501        |
| Civil Suits                                                                                | 3,340,687         | 3,143,847        | 3,704,939         | 3,468,338        |
| <b>Total</b>                                                                               | <b>10,350,318</b> | <b>8,856,275</b> | <b>11,309,174</b> | <b>9,780,127</b> |

### c) Movement of Provisions for Judicial and Administrative Proceedings

|                                     | Bank<br>01/01 to<br>06/30/2026 |                  |                  | Bank<br>01/01 to<br>06/30/2025 |                  |                  |
|-------------------------------------|--------------------------------|------------------|------------------|--------------------------------|------------------|------------------|
|                                     | Tax (1)                        | Labor (3)        | Civil            | Tax                            | Labor            | Civil            |
| Initial Balance                     | 2,249,263                      | 3,463,165        | 3,143,847        | 2,824,081                      | 2,609,381        | 3,014,320        |
| Net Reversal Constitution           | 388,280                        | 2,011,536        | 493,710          | 253,328                        | 1,387,743        | 401,273          |
| Restatement                         | 42,637                         | 85,955           | 133,901          | 76,456                         | 30,209           | 139,097          |
| Write-offs by Payment               | (39,133)                       | (1,192,072)      | (430,771)        | (62,519)                       | (1,003,139)      | (283,015)        |
| <b>Final Balance</b>                | <b>2,641,047</b>               | <b>4,368,584</b> | <b>3,340,687</b> | <b>3,091,346</b>               | <b>3,024,194</b> | <b>3,271,675</b> |
| Guarantee Deposits - Other Credits  | 826,773                        | 570,412          | 300,770          | 1,960,306                      | 513,558          | 291,777          |
| Guarantee Deposits - Securities     | 11,052                         | 58,669           | 6,878            | 2,802                          | 2,838            | 1,722            |
| <b>Total Guarantee Deposits (2)</b> | <b>837,825</b>                 | <b>629,081</b>   | <b>307,648</b>   | <b>1,963,108</b>               | <b>516,396</b>   | <b>293,499</b>   |

|                                     | Consolidated<br>01/01 to<br>06/30/2026 |                  |                  | Consolidated<br>01/01 to<br>06/30/2025 |                  |                  |
|-------------------------------------|----------------------------------------|------------------|------------------|----------------------------------------|------------------|------------------|
|                                     | Tax (1)                                | Labor (3)        | Civil            | Tax                                    | Labor            | Civil            |
| Initial Balance                     | 2,455,288                              | 3,856,501        | 3,468,337        | 3,032,613                              | 2,968,667        | 3,340,948        |
| Net Reversal Constitution           | 403,368                                | 2,156,294        | 655,818          | 258,056                                | 1,489,954        | 558,555          |
| Restatement                         | 46,983                                 | 99,416           | 137,156          | 80,418                                 | 34,387           | 142,297          |
| Write-offs by Payment               | (100,277)                              | (1,313,339)      | (556,372)        | (81,369)                               | (1,059,281)      | (391,853)        |
| <b>Final Balance</b>                | <b>2,805,363</b>                       | <b>4,798,872</b> | <b>3,704,939</b> | <b>3,289,718</b>                       | <b>3,433,727</b> | <b>3,649,947</b> |
| Guarantee Deposits - Other Credits  | 2,331,311                              | 600,417          | 313,871          | 3,372,103                              | 540,919          | 299,924          |
| Guarantee Deposits - Securities     | 12,505                                 | 58,669           | 6,878            | 4,147                                  | 2,838            | 1,722            |
| <b>Total Guarantee Deposits (2)</b> | <b>2,343,816</b>                       | <b>659,086</b>   | <b>320,749</b>   | <b>3,376,250</b>                       | <b>543,757</b>   | <b>301,646</b>   |

(1) Fiscal risks include the creation of provisions for taxes related to legal and administrative proceedings and legal obligations, recorded in tax expenses.

(2) Refer to the amounts of guarantee deposits, limited to the value of the provision for contingencies classified as probable. The value of deposits for other contingencies classified as possible or remote, at the Bank is R\$ 7,010 million and at Consolidated it is R\$ 7,846 million.

(3) During the second quarter, the Bank revised the methodology and assumptions used to measure mass labor contingencies. This reassessment, adopted prospectively, reflects Management's best estimate as of the reporting date of the financial statements.

### d) Tax, Social Security, Labor and Civil Provisions

Banco Santander and its subsidiaries are integral parties to judicial and administrative proceedings of a fiscal, social security, labor, and civil nature, arising from the normal course of their activities.

The provisions were established based on the nature, complexity, and history of the lawsuits and on the assessment of the loss of the companies' shares based on the opinions of internal and external legal advisors. Banco Santander's policy is to fully provision the value at risk of lawsuits whose assessment is of probable loss.

Management believes that the provisions established are sufficient to cover any potential losses arising from judicial and administrative proceedings as follows:

*\*Values expressed in thousands, except when indicated.*

#### d.1) Judicial and Administrative Proceedings of a Tax and Social Security Nature

##### Main legal and administrative proceedings with probable risk of loss

Banco Santander and its controlled companies are parties to legal and administrative proceedings related to tax and social security discussions, which are classified based on the opinion of legal advisors, as a probable risk of loss.

**National Social Security Institute (INSS)** - R\$ 167 million (12/31/2025 - R\$ 163 million) in the Bank and R\$ 172 million (12/31/2025 - R\$ 167 million) in Consolidated, Banco Santander and the controlled companies discuss administratively and judicially the collection of the contribution of social security and education salary on various funds that, according to the assessment of legal advisors, do not have a salary nature.

**Service Tax (ISS) - Financial Institutions** – R\$ 367 million (12/31/2025 - R\$ 321 million) in the Bank and R\$ 377 million (12/31/2025 - R\$ 335 million) Consolidated, Banco Santander and the controlled companies are administratively and judicially discussing the requirement, for several municipalities, for the payment of ISS on various revenues arising from operations that are not usually classified as provision of services. Furthermore, other actions involving ISS, classified as possible risk of loss, are described in **Note 20.e**.

**PIS and COFINS - Income on Mandatory Reserve Deposits** – R\$ 1,322 million (12/31/2025 - R\$ 995) at the Bank and R\$ 1,322 million (12/31/2025 - R\$ 995) on a Consolidated basis, and is fully covered by a mass claim. The Company filed a lawsuit seeking to exempt the remuneration earned on compulsory deposits held with the Central Bank of Brazil (BACEN) from PIS and COFINS taxation. In 2024, a favorable court ruling was issued; however, the Brazilian National Treasury (Fazenda Nacional) subsequently appealed the decision.

#### d.2) Judicial and Administrative Proceedings of a Labor Nature

These are actions filed by Unions, Associations, the Public Ministry of Labor and former employees claiming labor rights that they believe are due, in particular the payment of "overtime" and other labor rights, including processes related to retirement benefits.

For lawsuits considered common and similar in nature, provisions are recorded based on the historical average of closed lawsuits. Actions that do not meet the previous criteria are provisioned in accordance with an individual assessment carried out, with provisions being constituted based on the probable risk of loss, the law and jurisprudence in accordance with the loss assessment carried out by legal advisors.

#### d.3) Judicial and Administrative Proceedings of a Civil Nature

These provisions generally arise from: (1) actions requesting a review of contractual terms and conditions or requests for monetary adjustments, (2) actions arising from financing contracts, (3) enforcement actions; and (4) actions for compensation for losses and damages. For civil actions considered common and similar in nature, provisions are recorded based on the historical average of closed cases. Claims that do not meet the previous criteria are provisioned in accordance with an individual assessment carried out, with provisions being constituted based on the probable risk of loss, the law and jurisprudence in accordance with the loss assessment carried out by legal advisors.

**Compensation Suits** - Refer to compensation for material and/or moral damage, relating to the consumer relationship, mainly dealing with issues relating to credit cards, direct consumer credit, current accounts, billing and loans and other matters. In actions relating to causes considered similar and usual for the business, in the normal course of the Bank's activities, the provision is constituted based on the historical average of closed processes. Actions that do not meet the previous criteria are provisioned in accordance with an individual assessment carried out, with provisions being constituted based on the probable risk of loss, the law and jurisprudence in accordance with the loss assessment carried out by legal advisors.

**Economic Plans** - They refer to judicial discussions, which plead alleged inflationary purges resulting from Economic Plans (Bresser, Verão, Collor I and II), as they understand that such plans violated acquired rights related to the application of inflationary indices supposedly due to Savings Accounts, Judicial Deposits and Term Deposits (CDBs). The actions are provisioned based on the individual assessment of loss carried out by legal advisors.

Banco Santander is also a party to public civil actions on the same matter, filed by consumer protection entities, the Public Prosecutor's Office or Public Defenders' Offices. The constitution of a provision is only made for cases with probable risk, based on requests for individual executions.

On April 14, 2010, the Superior Court of Justice (STJ) decided that the deadline for filing public civil actions discussing the purges is 5 years from the date of the plans, but this decision has not yet become final. Therefore, with this decision, most of the actions, as proposed after the 5-year period, will probably be judged unfounded, reducing the amounts involved. The STJ also decided that the deadline for individual savers to qualify for Public Civil Actions is also 5 years, counting from the final judgment of the respective sentence. Banco Santander believes in the success of the theses defended before these courts due to their content and foundation.

At the end of 2017, the Federal Attorney General's Office (AGU), Bacen, the Consumer Protection Institute (Idec), the Brazilian Savers Front (Febrapo) and the Brazilian Federation of Banks (Febraban) signed an agreement that seeks to end the legal disputes over Economic Plans.

The discussions focused on defining the amount that would be paid to each author, according to the balance in the book on the date of the plan. The total value of payments will depend on the number of subscriptions, and also on the number of savers who have proven in court the existence of the account and the balance on the anniversary date of the index change. The agreement negotiated between the parties was approved by the STF.

In a decision handed down by the STF, there was a national suspension of all processes dealing with the issue for the period of validity of the agreement, with the exception of cases in definitive compliance with a sentence.

On March 11, 2020, the agreement was extended by means of an addendum, with the inclusion of actions that only involve the discussion of the Collor I Plan. This extension has a term of 5 years and the approval of the terms of the addendum occurred on the 3rd June 2020.



*\*Values expressed in thousands, except when indicated.*

In May 2025, there was a trial of the Claim of Non-Compliance with Fundamental Precept (ADPF) number 165 recognizing the constitutionality of the Bresser, Verão, Collor I and II plans and guaranteeing savers the receipt of the amounts established in the collective agreement and setting a period of 24 months for new savers to join.

Management considers that the provisions constituted are sufficient to cover the risks involved with the economic plans, considering the approved agreement.

#### **e) Contingent Tax, Social Security, Labor, and Civil Liabilities Classified as Possible Risk of Loss**

These are judicial and administrative proceedings of a tax and social security, labor and civil nature classified, based on the opinion of legal advisors, as a possible risk of loss, and are therefore not provisioned.

Tax actions classified as possible loss totaled R\$ 38,091 million (12/31/2025 - R\$ 37,811 million) in Consolidated, with the main processes being as follows:

**PIS and COFINS** - Legal actions brought by Banco Santander (Brasil) S.A. and other entities of the Group to rule out the application of Law No. 9,718/1998, which changes the calculation basis of the Social Integration Program (PIS) and the Contribution for Social Security Financing (COFINS), extending it to all entities' revenues, and not just revenues arising from the provision of services. In relation to the Banco Santander (Brasil) S.A. case, in 2015 the Federal Supreme Court (STF) admitted the extraordinary appeal filed by the Federal Union in relation to PIS, and dismissed the extraordinary appeal filed by the Federal Public Ministry in relation to the contribution to COFINS, confirming the decision of the Federal Regional Court in favor of Banco Santander (Brasil) S.A. in August 2007. The STF decided, through General Repercussion, Topic 372 and partially accepted the Federal Union's appeal, establishing the thesis that it applies PIS/COFINS on operating revenues arising from typical activities of financial institutions. With the publication of the ruling, the Bank presented a new appeal in relation to PIS, and is awaiting analysis. Based on the assessment of the legal advisors, the risk prognosis was classified as possible loss, with an outflow of appeal not being likely. As of June 30, 2026, the amount involved is R\$ 2,448 million. For other legal actions, the respective PIS and COFINS obligations were established.

**INSS on Profit Sharing or Results (PLR)** - The Bank and its controlled companies have legal and administrative proceedings arising from questions from the tax authorities, regarding the collection of social security contributions on payments made as a share in profits and results. On June 30, 2026, the value was approximately R\$ 12,260 million.

**Service Tax (ISS) - Financial Institutions** - Banco Santander and its controlled companies are administratively and judicially discussing the requirement, by several municipalities, to pay ISS on various revenues arising from operations that are not usually classified as provision of services. On June 30, 2026, the value was approximately R\$ 3,767 million.

**Unapproved Compensation** - The Bank and its affiliates discuss administratively and judicially with the Federal Revenue Service the non-approval of tax offsets with credits resulting from overpayment or undue payment. On June 30, 2026, the value was approximately R\$ 6,506 million.

**Losses in Credit Operations** - The Bank and its controlled companies contested the tax assessments issued by the Brazilian Federal Revenue alleging the undue deduction of losses in credit operations from the IRPJ and CSLL calculation bases as they allegedly did not meet the requirements of applicable laws. On June 30, 2026, the value was approximately R\$ 1,190 million.

**Use of CSLL Tax Loss and Negative Base** - Assessment notices drawn up by the Brazilian Federal Revenue Service in 2009 and 2019 for alleged undue compensation of tax losses and negative CSLL basis, as a consequence of tax assessments issued in previous periods. Judgment at the administrative level is awaited. On June 30, 2026, the value was approximately R\$ 2,835 million.

**Amortization of Goodwill from Banco Sudameris Acquisition** - The tax authorities issued tax assessment notices to demand payment of IRPJ and CSLL, including late payment charges, related to the tax deduction of the amortization of the goodwill paid in the acquisition of Banco Sudameris, for the base period from 2007 to 2012. Banco Santander filed its respective administrative defenses. The first period assessed is awaiting analysis of an appeal at CARF. Regarding the period from 2009 to 2012, a lawsuit was filed to discuss the IRPJ portion, due to the unfavorable conclusion in the administrative proceeding. For the CSLL portion of this same period, we request the withdrawal of the Special Appeal filed, aiming to take advantage of the benefits established by Law No. 14,689/2023 (quality vote). A lawsuit will be filed for the remaining portion. Judgment is pending. On June 30, 2026, the amount was approximately R\$ 860 million.

**IRPJ and CSLL - Capital Gain** - the Brazilian Federal Revenue Service issued a tax assessment notice against Santander Seguros (legal successor to ABN AMRO Brasil Dois Participações S.A. (AAB Dois Par) charging income tax and social contribution related to the 2005 fiscal year. The Brazilian Federal Revenue Service claims that the capital gain on the sale of shares in Real Seguros S.A. and Real Vida e Previdência S.A. by AAB Dois Par should be taxed at a rate of 34.0% instead of 15.0%. The assessment was administratively challenged with. based on the understanding that the tax treatment adopted in the transaction was in accordance with current tax legislation and the capital gain was duly taxed. The Administrative process ended unfavorably to the Company. In July 2020, the Company filed a lawsuit seeking to cancel the debt. An unfavorable decision was made in the first instance, an appeal will be filed with the Court. Banco Santander is responsible for any adverse result in this process as former controller of Zurich Santander Brasil Seguros e Previdência S.A. On June 30, 2026, the amount was approximately R\$ 740 million.

**IRRF - Overseas Remittance** - The Company filed a lawsuit seeking to eliminate the Withholding Income Tax - IRRF, on payments derived from the provision of technology services by companies based abroad, due to the existence of International Treaties signed between Brazil and Chile; Brazil-Mexico and Brazil-Spain, thus avoiding double taxation. A favorable sentence was given and there was an appeal by the National Treasury, to the Federal Regional Court of the 3rd Region, where it awaits judgment. An appeal will be filed with the Superior Court of Justice (STJ) and the Supreme Federal Court (STF). On June 30, 2026, the value was approximately R\$ 495 million.

Actions of a labor and civil nature classified as possible losses totaled R\$ 1,518 million and R\$ 2,108 million, respectively, on a Consolidated basis.



\*Values expressed in thousands, except when indicated.

## 21. Stockholders' Equity

### a) Capital

In accordance with the Bylaws, Banco Santander's Capital may be increased up to the limit of the authorized capital, regardless of statutory reform, upon deliberation by the Board of Directors and through the issuance of up to 9,090,909,090 (nine billion, ninety million, nine hundred and nine thousand and ninety) shares, observing the legal limits established regarding the number of preferred shares. Any capital increase exceeding this limit will require shareholder approval.

The Capital, fully subscribed and paid in, is divided into registered-registered shares, with no par value.

|                             | In Thousands of<br>Shares<br>06/30/2026 |                  |                  | In Thousands of<br>Shares<br>12/31/2025 |                  |                  |
|-----------------------------|-----------------------------------------|------------------|------------------|-----------------------------------------|------------------|------------------|
|                             | Ordinary                                | Preferred        | Total            | Ordinary                                | Preferred        | Total            |
| Country Residents           | 116,388                                 | 142,349          | 258,737          | 129,745                                 | 155,583          | 285,328          |
| Residents Abroad            | 3,702,307                               | 3,537,487        | 7,239,794        | 3,688,950                               | 3,524,253        | 7,213,203        |
| <b>Total</b>                | <b>3,818,695</b>                        | <b>3,679,836</b> | <b>7,498,531</b> | <b>3,818,695</b>                        | <b>3,679,836</b> | <b>7,498,531</b> |
| (-) Treasury Shares         | (5,502)                                 | (5,502)          | (11,004)         | (13,666)                                | (13,665)         | (27,331)         |
| <b>Total in Circulation</b> | <b>3,813,193</b>                        | <b>3,674,334</b> | <b>7,487,527</b> | <b>3,805,029</b>                        | <b>3,666,171</b> | <b>7,471,200</b> |

### b) Dividends and Interest on Equity

Statutorily, shareholders are guaranteed minimum dividends of 25% of the Net Income for each year, adjusted in accordance with legislation. Preferred shares do not have voting rights and cannot be converted into common shares, but they have the same rights and advantages granted to common shares, in addition to priority in the distribution of dividends and an additional 10% on dividends paid to common shares, and in the reimbursement of capital, without premium, in the event of the Bank's dissolution.

Prior to the Annual Shareholders' Meeting, the Board of Directors may resolve on the declaration and payment of dividends on profits earned, based on: (i) balance sheets or profit reserves existing in the last balance sheet or (ii) balance sheets issued in semester of less than six months, provided that the total dividends paid in each half-year of the fiscal year do not exceed the value of capital reserves. These dividends are fully charged to the mandatory dividend.

In the fiscal semester ended June 30, 2026, there was no distribution of dividends.

Below is the distribution of Interest on Equity for the fiscal semester ended June 30, 2026, calculated and paid in accordance with the Brazilian Corporations Law:

|                           | In Thousands<br>of Brazilian Real | Reais per Thousands of Shares/Units |           |        |          |           |        | 06/30/2026 |
|---------------------------|-----------------------------------|-------------------------------------|-----------|--------|----------|-----------|--------|------------|
|                           |                                   | Gross                               |           |        | Net      |           |        |            |
|                           |                                   | Ordinary                            | Preferred | Unit   | Ordinary | Preferred | Unit   |            |
| Interest on Equity (1)(2) | 2,000,000                         | 255.17                              | 280.69    | 535.86 | 210.52   | 231.57    | 442.09 |            |
| Interest on Equity (2)(3) | 2,000,000                         | 254.62                              | 280.08    | 534.70 | 210.06   | 231.07    | 441.13 |            |
| <b>Total</b>              | <b>4,000,000</b>                  |                                     |           |        |          |           |        |            |

(1) Approved by the Board of Directors on January 9, 2026, paid on February 5, 2026, without any remuneration for monetary adjustment.

(2) Approved by the Board of Directors on April 10, 2026, and paid on May 5, 2026, without any remuneration for monetary adjustment.

(3) They were fully allocated to the Bank's mandatory minimum dividends distributed in respect of the fiscal year ending December 31, 2026.

|                           | In Thousands<br>Real | Reais per Thousands of Shares/Units |           |        |          |           |        | 12/31/2025 |
|---------------------------|----------------------|-------------------------------------|-----------|--------|----------|-----------|--------|------------|
|                           |                      | Gross                               |           |        | Net      |           |        |            |
|                           |                      | Ordinary                            | Preferred | Unit   | Ordinary | Preferred | Unit   |            |
| Interest on Equity (1)(6) | 1,500,000            | 191.68                              | 210.84    | 402.52 | 162.92   | 179.22    | 342.14 |            |
| Interest on Equity (2)(6) | 1,500,000            | 191.39                              | 210.53    | 401.92 | 162.68   | 178.95    | 341.63 |            |
| Interest on Equity (3)(6) | 2,000,000            | 255.18                              | 280.70    | 535.88 | 216.90   | 238.59    | 455.49 |            |
| Interest on Equity (4)(6) | 2,000,000            | 255.18                              | 280.70    | 535.88 | 216.90   | 238.59    | 455.49 |            |
| Interest on Equity (5)(6) | 620,000              | 79.10                               | 87.01     | 166.11 | 67.23    | 73.96     | 141.19 |            |
| <b>Total</b>              | <b>7,620,000</b>     |                                     |           |        |          |           |        |            |

(1) Approved by the Board of Directors on January 10, 2025, paid on February 12, 2025, without any remuneration for monetary adjustment.

(2) Resolved by the Board of Directors on April 10, 2025, paid on May 8, 2025, without any remuneration for monetary adjustment.

(3) Resolved by the Board of Directors on July 10, 2025, paid on August 9, 2025, without any remuneration for monetary adjustment.

(4) Resolved by the Board of Directors on October 10, 2025, paid on November 8, 2025, without any remuneration for monetary adjustment.

(5) Resolved by the Board of Directors on December 22, 2025, paid on February 5, 2026, without any remuneration for monetary adjustment.

(6) They were fully allocated to the mandatory minimum dividends distributed by the Bank for the financial year ending December 31, 2025.

*\*Values expressed in thousands, except when indicated.*

### c) Profit Reserves

The Net Income calculated, after deductions and legal provisions, will be allocated as follows:

#### Legal Reserve

In accordance with Brazilian corporate legislation, 5% for the constitution of the Legal Reserve, until it reaches 20% of the capital. This reserve is intended to ensure the integrity of the Capital and can only be used to offset losses or increase capital.

#### Capital Reserves

The Bank's Capital Reserves are made up of: Goodwill reserve for subscription of shares and other Capital Reserves, and can only be used to absorb losses that exceed Accrued Profits and Profits Reserve; redemption, reimbursement or acquisition of shares issued by us; incorporation into Capital; or payment of dividends to preferred shares in certain circumstances.

#### Reserve for Dividend Equalization

After the allocation of dividends, the balance, if any, may, upon proposal from the Executive Board and approved by the Board of Directors, be allocated to the formation of a reserve for dividend equalization, which will be limited to 50% of the value of the Capital. This reserve is intended to guarantee resources for the payment of dividends, including in the form of Interest on Equity, or its anticipations, aiming to maintain the flow of Compensation to shareholders.

### d) Treasury Shares

At a meeting held on September 25, 2025, the Board of Directors approved, continuing the Share Buyback Program that expired on August 6, 2025, a new Share Buyback Program for Units and ADRs issued by Banco Santander, directly or through its Cayman Islands branch, for treasury holding or subsequent sale.

The Share Buyback Program covers the acquisition of up to 37,463,447 Units, representing 37,463,447 common shares and 37,463,447 preferred shares, which corresponded, on December 31, 2025, to approximately 1% of the Bank's share capital. On June 30, 2026, Banco Santander had 370,081,724 common shares and 397,886,134 preferred shares outstanding.

The purpose of the share buyback is (1) to maximize shareholder value creation through efficient management of the capital structure; and (2) to enable the payment of directors, management-level employees and other employees of the Bank and companies under its control, in accordance with the Long-Term Incentive Plans. The term of the Share Buyback Program is up to 18 months from September 26, 2025, ending on March 26, 2027.

|                                                         | Bank/Consolidated      | Bank/Consolidated      |
|---------------------------------------------------------|------------------------|------------------------|
|                                                         | In Thousands of Shares | In Thousands of Shares |
|                                                         | 06/30/2026             | 12/31/2025             |
|                                                         | Quantity               | Quantity               |
|                                                         | Units                  | Units                  |
| <b>Treasury Shares at the Beginning of the Period</b>   | <b>13,666</b>          | <b>19,451</b>          |
| Disposals - Share-Based Compensation                    | (8,164)                | (5,785)                |
| <b>Treasury Shares at End of the Period</b>             | <b>5,502</b>           | <b>13,666</b>          |
| Sub-Total of Treasury Shares in Thousands of Reais      | R\$ 489,369            | 717,789                |
| Issuance Costs in Thousands of Reais                    | R\$ 1,771              | 1,771                  |
| <b>Balance of Treasury Shares in Thousands of Reais</b> | <b>R\$ 491,140</b>     | <b>719,560</b>         |

| Cost/Share Price          | Units     | Units |
|---------------------------|-----------|-------|
| Minimum Cost (*)          | R\$ 7.55  | 7.55  |
| Weighted Average Cost (*) | R\$ 27.18 | 27.33 |
| Maximum Cost (*)          | R\$ 49.55 | 49.55 |
| Share Price               | R\$ 30.64 | 28.22 |

(\*) Considering since the beginning of operations on the stock exchange.

### e) Non Controlling Interest

\*Values expressed in thousands, except when indicated.

|                                                                                                                    | Shareholders'<br>Equity | Shareholders'<br>Equity | Results                | Results                |
|--------------------------------------------------------------------------------------------------------------------|-------------------------|-------------------------|------------------------|------------------------|
|                                                                                                                    | 06/30/2026              | 12/31/2025              | 01/01 to<br>06/30/2026 | 01/01 to<br>06/30/2025 |
| Banco RCI Brasil S.A.                                                                                              | 850,793                 | 756,740                 | 89,913                 | 67,996                 |
| Banco Hyundai Capital Brasil S.A.                                                                                  | 442,526                 | 393,709                 | 48,817                 | 46,528                 |
| Rojo Entretenimento S.A.                                                                                           | 9,761                   | 9,385                   | 592                    | 301                    |
| Fit Economia de Energia S.A.                                                                                       | (31,249)                | (20,682)                | (10,567)               | (6,870)                |
| Vora Gestão e Consultoria de Energia e Gás S.A. (Anteriormente denominada América Gestão Serviços em Energia S.A.) | 2,007                   | 3,056                   | (1,050)                | 630                    |
| Santander SBAC II Renda Fixa Curto Prazo                                                                           | 1,398,350               | 1,007,819               | 97,688                 | 59,040                 |
| Santander Renda Fixa Curto Prazo Fundo de Investimento                                                             | -                       | -                       | -                      | 9,133                  |
| <b>Total</b>                                                                                                       | <b>2,672,188</b>        | <b>2,150,027</b>        | <b>225,393</b>         | <b>176,758</b>         |

## 22. Related parties

### a) Compensation of Key Administration Personnel

For the period from January to December 2026, the amount proposed by management as total compensation for directors (Board of Directors and Executive Board) is up to R\$600,000,000.00 (six hundred million reais), encompassing fixed, variable, and stock-based compensation. The proposal was the subject of deliberation at the Ordinary General Meeting (OGM) held on April 29, 2026.

#### a.1) Long-Term Benefits

The Bank, like Banco Santander Spain, as well as other subsidiaries in the world of the Santander Group, has long-term compensation programs linked to the performance of the market price of its shares, based on the achievement of targets.

#### a.2) Short-Term Benefits

The following table shows the salaries and fees of the Board of Directors and Executive Board and refers to the amount recognized as an expense in the semester ended and June 30, 2026, by Banco Santander and its subsidiaries to their Directors for the positions they hold at Banco Santander and other companies of the Santander Conglomerate.

The amounts related to Variable and Share-Based Compensation will be paid in subsequent periods.

|                                   | Bank                   |                        | Consolidated           |                        |
|-----------------------------------|------------------------|------------------------|------------------------|------------------------|
|                                   | 01/01 to<br>06/30/2026 | 01/01 to<br>06/30/2025 | 01/01 to<br>06/30/2026 | 01/01 to<br>06/30/2025 |
| Fixed Compensation                | 64,925                 | 55,408                 | 78,713                 | 72,035                 |
| Variable Compensation - In kind   | 73,412                 | 64,763                 | 81,049                 | 72,933                 |
| Variable Compensation - in shares | 66,779                 | 61,211                 | 68,121                 | 62,940                 |
| Others                            | 49,041                 | 50,343                 | 60,737                 | 55,973                 |
| <b>Total Short-Term Benefits</b>  | <b>254,157</b>         | <b>231,725</b>         | <b>288,620</b>         | <b>263,881</b>         |
| Variable Compensation - In kind   | 102,596                | 95,365                 | 112,715                | 103,952                |
| Variable Compensation - in shares | 92,906                 | 89,385                 | 95,520                 | 92,048                 |
| <b>Total Long-Term Benefits</b>   | <b>195,502</b>         | <b>184,750</b>         | <b>208,235</b>         | <b>196,000</b>         |
| <b>Total</b>                      | <b>449,659</b>         | <b>416,475</b>         | <b>496,855</b>         | <b>459,881</b>         |

Additionally, in 2026, charges were collected on the Administration's remuneration in the amount of R\$ 24,231

### b) Agreement Termination

The termination of the employment relationship with the Administrators, in the event of non-compliance with obligations or by the contracted party's own will, does not entitle them to any financial compensation and their acquired benefits will be discontinued.

### c) Credit Operations

The Bank and its subsidiaries may carry out transactions with related parties, in line with current legislation regarding articles 6 and 7 of CMN Resolution No. 4,693/2018, article 34 of the "Corporations Law" and the Policy for Transactions with Parties Related parties of Santander, published on the Investor Relations website, that is, carried out at the usual market values, terms and average rates in effect on the respective dates, and under conditions of commutativity, being considered related parties:

*\*Values expressed in thousands, except when indicated.*

- (1) its controllers, natural or legal persons, pursuant to art. 116 of the Corporation Law;  
 (2) its directors and members of statutory or contractual bodies;  
 (3) in relation to the people mentioned in items (i) and (ii), their spouse, partner and relatives, blood or related, up to the second degree;  
 (4) natural persons with qualified corporate participation in their capital;  
 (5) legal entities with qualified corporate participation in their capital;  
 (6) legal entities in whose capital, directly or indirectly, a Santander Financial Institution has a qualified shareholding;  
 (7) legal entities in which a Santander Financial Institution has effective operational control or preponderance in deliberations, regardless of corporate participation; It is  
 (8) legal entities that have a director or member of the Board of Directors in common with a Santander Financial Institution.

#### d) Shareholding

The following table shows direct shareholding (common and preferred shares):

| Shareholder                                 | Shares in Thousands |                     |                  |                      |                  |                  |
|---------------------------------------------|---------------------|---------------------|------------------|----------------------|------------------|------------------|
|                                             | 06/30/2026          |                     |                  |                      |                  |                  |
|                                             | Ordinary Shares     | Ordinary Shares (%) | Preferred Shares | Preferred Shares (%) | Total Shares     | Total Shares (%) |
| Sterrebeeck B.V. (1)                        | 1,809,583           | 47.4 %              | 1,733,644        | 47.1 %               | 3,543,227        | 47.3 %           |
| Grupo Empresarial Santander, S.L. (GES) (1) | 1,627,891           | 42.6 %              | 1,539,863        | 41.9 %               | 3,167,755        | 42.2 %           |
| Banco Santander, S.A. (1)                   | 2,696               | 0.1 %               | -                | 0.0 %                | 2,696            | 0.0 %            |
| Directors (*)                               | 2,941               | 0.1 %               | 2,941            | 0.1 %                | 5,882            | 0.1 %            |
| Others                                      | 370,082             | 9.7 %               | 397,886          | 10.8 %               | 767,968          | 10.2 %           |
| <b>Total in Circulation</b>                 | <b>3,813,193</b>    | <b>99.9 %</b>       | <b>3,674,334</b> | <b>99.9 %</b>        | <b>7,487,528</b> | <b>99.9 %</b>    |
| Treasury Shares                             | 5,502               | 0.1 %               | 5,502            | 0.2 %                | 11,004           | 0.1 %            |
| <b>Total</b>                                | <b>3,818,695</b>    | <b>100.0 %</b>      | <b>3,679,836</b> | <b>100.0 %</b>       | <b>7,498,531</b> | <b>100.0 %</b>   |
| Free Float (2)                              | 370,082             | 9.7 %               | 397,886          | 10.8 %               | 767,968          | 10.2 %           |

(1) Grupo Santander Spain companies.

(2) Composed of Employees and Others.

(\*) None of the members of the Board of Directors and Executive Board hold 1.0% or more of any class of shares.

| Shareholder                                 | Shares in Thousands |                     |                  |                      |                  |                |
|---------------------------------------------|---------------------|---------------------|------------------|----------------------|------------------|----------------|
|                                             | 12/31/2025          |                     |                  |                      |                  |                |
|                                             | Ordinary Shares     | Ordinary Shares (%) | Preferred Shares | Preferred Shares (%) | Total Shares     | (%)            |
| Sterrebeeck B.V. (1)                        | 1,809,583           | 47.4 %              | 1,733,644        | 47.1 %               | 3,543,227        | 47.3 %         |
| Grupo Empresarial Santander, S.L. (GES) (1) | 1,627,891           | 42.6 %              | 1,539,863        | 41.9 %               | 3,167,755        | 42.2 %         |
| Banco Santander, S.A. (1)                   | 2,696               | 0.1 %               | —                | — %                  | 2,696            | 0.0 %          |
| Directors (*)                               | 3,083               | 0.1 %               | 3,083            | 0.1 %                | 6,167            | 0.1 %          |
| Others                                      | 361,775             | 9.5 %               | 389,579          | 10.6 %               | 751,354          | 10.0 %         |
| <b>Total in Circulation</b>                 | <b>3,805,028</b>    | <b>99.6 %</b>       | <b>3,666,169</b> | <b>99.6 %</b>        | <b>7,471,199</b> | <b>99.6 %</b>  |
| Treasury Shares                             | 13,666              | 0.4 %               | 13,666           | 0.4 %                | 27,333           | 0.4 %          |
| <b>Total</b>                                | <b>3,818,694</b>    | <b>100.0 %</b>      | <b>3,679,835</b> | <b>100.0 %</b>       | <b>7,498,531</b> | <b>100.0 %</b> |
| "Free Float" (2)                            | 361,775             | 9.5 %               | 389,579          | 10.6 %               | 751,354          | 10.0 %         |

(1) Companies of the Santander Group Spain.

(2) Composed of participation from Employees and Others.

(\*) None of the members of the Board of Directors and Executive Board hold 1.0% or more of any class of shares.

\*Values expressed in thousands, except when indicated.

## e) Related Party Transactions

The Banco Santander has a Related Party Transactions Policy approved by the Board of Directors, which aims to ensure that all transactions specified in the policy are carried out with the interests of Banco Santander and its shareholders in mind. The policy defines powers for approval of certain transactions by the Board of Directors. The established rules are also applied to all employees and administrators of Banco Santander and its subsidiaries.

Operations and Compensation of services with related parties are carried out in the normal course of business and under commutative conditions, including interest rates, terms and guarantees, and do not involve greater than normal collection risks or present other disadvantages.

|                                                     | Controller (1)     |                    | Affiliates and Shared Control (2) |                     | Key Administration Personnel (3) |                  | Total               |                     | Bank |
|-----------------------------------------------------|--------------------|--------------------|-----------------------------------|---------------------|----------------------------------|------------------|---------------------|---------------------|------|
|                                                     | 06/30/2026         | 12/31/2025         | 06/30/2026                        | 12/31/2025          | 06/30/2026                       | 12/31/2025       | 06/30/2026          | 12/31/2025          |      |
| <b>Assets</b>                                       | <b>22,227,466</b>  | <b>10,866,589</b>  | <b>165,672,355</b>                | <b>136,400,630</b>  | <b>86,063</b>                    | <b>64,173</b>    | <b>187,985,883</b>  | <b>147,331,392</b>  |      |
| Cash                                                | 1,010,171          | 1,207,103          | 142,097                           | 156,837             | -                                | -                | 1,152,268           | 1,363,939           |      |
| Interbank Investments                               | 16,306,290         | 9,464,128          | 93,383,600                        | 84,141,506          | -                                | -                | 109,689,890         | 93,605,634          |      |
| Marketable Securities                               | -                  | -                  | 30,813,564                        | 5,255,941           | 9,246                            | -                | 30,822,811          | 5,255,941           |      |
| Derivative Financial Instruments - Liquid           | 4,389,201          | -                  | 5,967,947                         | 1,279,617           | -                                | -                | 10,357,148          | 1,279,617           |      |
| Interbank Relations                                 | -                  | -                  | 25,574,617                        | 25,289,992          | -                                | -                | 25,574,617          | 25,289,992          |      |
| Credit Operations (4)                               | -                  | -                  | 743,195                           | 230,738             | 51,129                           | 36,106           | 794,324             | 266,844             |      |
| Securities Negotiation and Intermediation           | 332,500            | 193,861            | 109,450                           | 115,969             | -                                | -                | 441,950             | 309,830             |      |
| Income Receivable                                   | -                  | -                  | 2,311,529                         | 2,955,644           | -                                | -                | 2,311,529           | 2,955,644           |      |
| Other Assets - Miscellaneous                        | 189,304            | 1,497              | 6,626,356                         | 16,974,386          | -                                | -                | 6,815,659           | 16,975,883          |      |
| Guarantees and Limits                               | -                  | -                  | -                                 | -                   | 25,687                           | 28,067           | 25,687              | 28,067              |      |
| <b>Liability</b>                                    | <b>(5,643,091)</b> | <b>(4,376,084)</b> | <b>(50,377,835)</b>               | <b>(51,327,680)</b> | <b>(371,828)</b>                 | <b>(727,798)</b> | <b>(56,392,754)</b> | <b>(56,431,563)</b> |      |
| Deposits                                            | (3,120,943)        | (4,352,431)        | (6,235,551)                       | (5,148,809)         | (107,718)                        | (71,816)         | (9,464,212)         | (9,573,055)         |      |
| Repurchase Agreements                               | -                  | -                  | (23,136,319)                      | (17,812,599)        | (200)                            | -                | (23,136,519)        | (17,812,599)        |      |
| Resources for Acceptance and Issuance of Securities | -                  | -                  | (12,574,284)                      | (19,068,984)        | (122,293)                        | (57,027)         | (12,696,577)        | (19,126,012)        |      |
| Obligations for Loans and Transfers                 | (2,513,275)        | -                  | (1,035,585)                       | (750,775)           | -                                | -                | (3,548,861)         | (750,775)           |      |
| Dividends and Bonuses Receivable                    | -                  | (181)              | -                                 | (473,244)           | -                                | -                | -                   | (473,426)           |      |
| Other Liabilities - Miscellaneous                   | (8,872)            | (23,472)           | (7,396,095)                       | (8,073,269)         | (141,617)                        | (598,956)        | (7,546,585)         | (8,695,696)         |      |
|                                                     | <b>01/01 to</b>    | 01/01 to           | <b>01/01 to</b>                   | 01/01 to            | <b>01/01 to</b>                  | 01/01 to         | <b>01/01 to</b>     | 01/01 to            |      |
|                                                     | <b>06/30/2026</b>  | 06/30/2025         | <b>06/30/2026</b>                 | 06/30/2025          | <b>06/30/2026</b>                | 06/30/2025       | <b>06/30/2026</b>   | 06/30/2025          |      |
| <b>Result</b>                                       | <b>1,542,069</b>   | <b>2,476,843</b>   | <b>5,391,159</b>                  | <b>2,806,254</b>    | <b>(585,159)</b>                 | <b>(67,639)</b>  | <b>6,348,069</b>    | <b>5,215,458</b>    |      |
| Gross Result of Financial Intermediation            | 1,581,376          | 2,627,010          | 6,206,671                         | 3,856,793           | (1,225)                          | (1,151)          | 7,786,822           | 6,482,652           |      |
| Other Operating Revenue (Expenses)                  | (39,307)           | (150,166)          | (815,512)                         | (1,050,539)         | (583,934)                        | (66,488)         | (1,438,753)         | (1,267,193)         |      |

\*Values expressed in thousands, except when indicated.

|                                                     | Consolidated       |                    |                                   |                     |                                  |                    |                     |                     |
|-----------------------------------------------------|--------------------|--------------------|-----------------------------------|---------------------|----------------------------------|--------------------|---------------------|---------------------|
|                                                     | Controller (1)     |                    | Affiliates and Shared Control (2) |                     | Key Administration Personnel (3) |                    | Total               |                     |
|                                                     | 06/30/2026         | 12/31/2025         | 06/30/2026                        | 12/31/2025          | 06/30/2026                       | 12/31/2025         | 06/30/2026          | 12/31/2025          |
| <b>Assets</b>                                       | <b>22,227,466</b>  | <b>10,866,589</b>  | <b>29,557,343</b>                 | <b>28,796,071</b>   | <b>123,666</b>                   | <b>64,173</b>      | <b>51,908,475</b>   | <b>39,726,833</b>   |
| Availability                                        | 1,010,171          | 1,207,103          | 142,097                           | 156,837             | -                                | -                  | 1,152,268           | 1,363,939           |
| Interbank Investments                               | 16,306,290         | 9,464,128          | -                                 | -                   | -                                | -                  | 16,306,290          | 9,464,128           |
| Marketable Securities                               | -                  | -                  | 96,006                            | 99,694              | 45,338                           | -                  | 141,344             | 99,694              |
| Derivative Financial Instruments - Liquid           | 4,389,201          | -                  | -                                 | -                   | -                                | -                  | 4,389,201           | -                   |
| Interbank Relations                                 | -                  | -                  | 26,251,513                        | 26,042,398          | -                                | -                  | 26,251,513          | 26,042,398          |
| Credit Operations (4)                               | -                  | -                  | 421,301                           | -                   | 52,641                           | 36,106             | 473,941             | 36,106              |
| Securities Negotiation and Intermediation           | 332,500            | 193,861            | 109,450                           | 115,969             | -                                | -                  | 441,950             | 309,830             |
| Income Receivable                                   | -                  | -                  | 1,896,617                         | 1,837,968           | -                                | -                  | 1,896,617           | 1,837,968           |
| Other Assets - Miscellaneous                        | 189,304            | 1,497              | 640,359                           | 543,204             | -                                | -                  | 829,663             | 544,701             |
| Guarantees and Limits                               | -                  | -                  | -                                 | -                   | 25,687                           | 28,067             | 25,687              | 28,067              |
| <b>Liabilities</b>                                  | <b>(5,643,091)</b> | <b>(4,376,084)</b> | <b>(13,483,083)</b>               | <b>(13,612,230)</b> | <b>(374,925)</b>                 | <b>(1,534,364)</b> | <b>(19,501,098)</b> | <b>(19,522,677)</b> |
| Deposits                                            | (3,120,943)        | (4,352,431)        | (1,984,119)                       | (2,461,839)         | (107,718)                        | (72,459)           | (5,212,780)         | (6,886,729)         |
| Marketable securities                               | -                  | -                  | (2,771,140)                       | (1,559,050)         | (200)                            | -                  | (2,771,340)         | (1,559,050)         |
| Resources for Acceptance and Issuance of Securities | -                  | -                  | (525,900)                         | (525,900)           | (122,293)                        | (57,027)           | (648,193)           | (582,927)           |
| Obligations for Loans and Transfers                 | (2,513,275)        | -                  | (1,035,585)                       | (750,775)           | -                                | -                  | (3,548,861)         | (750,775)           |
| Dividends and Bonuses Receivable                    | -                  | (181)              | -                                 | (473,244)           | -                                | -                  | -                   | (473,426)           |
| Other Liabilities - Miscellaneous                   | (8,872)            | (23,472)           | (7,166,338)                       | (7,841,421)         | (144,713)                        | (1,404,878)        | (7,319,924)         | (9,269,771)         |
|                                                     | <b>01/01 to</b>    | <b>01/01 to</b>    | <b>01/01 to</b>                   | <b>01/01 to</b>     | <b>01/01 to</b>                  | <b>01/01 to</b>    | <b>01/01 to</b>     | <b>01/01 to</b>     |
|                                                     | <b>06/30/2026</b>  | <b>06/30/2025</b>  | <b>06/30/2026</b>                 | <b>06/30/2025</b>   | <b>06/30/2026</b>                | <b>06/30/2025</b>  | <b>06/30/2026</b>   | <b>06/30/2025</b>   |
| <b>Result</b>                                       | <b>1,542,069</b>   | <b>2,466,843</b>   | <b>(264,792)</b>                  | <b>287,636</b>      | <b>(1,189,539)</b>               | <b>268,896</b>     | <b>87,738</b>       | <b>3,023,377</b>    |
| Gross Result of Financial Intermediation            | 1,581,376          | 2,617,010          | (223,468)                         | (181,108)           | (1,201)                          | (1,223)            | 1,356,707           | 2,434,679           |
| Other Operating Revenue (Expenses)                  | (39,307)           | (150,166)          | (41,324)                          | 468,744             | (1,188,338)                      | 270,119            | (1,268,969)         | 588,698             |

(1) Controller - Banco Santander is indirectly controlled by Banco Santander Spain (Note 1), through the subsidiaries GES and Sterrebeeck B.V.

(2) Companies listed in Note 13.

(3) Refers to the registration in clearing accounts of Guarantees and Limits on Credit Operations with Key Management Personnel.

(4) In addition to the balance of credit operations shown, the group has R\$ 32,032,077 in limits granted to its affiliates.

\*Values expressed in thousands, except when indicated.

### 23. Income from Services Rendered and Banking Fees

|                                                        | 01/01 to<br>06/30/2026 | Bank<br>01/01 to<br>06/30/2025 | 01/01 to<br>06/30/2026 | Consolidated<br>01/01 to<br>06/30/2025 |
|--------------------------------------------------------|------------------------|--------------------------------|------------------------|----------------------------------------|
| Resource Administration                                | 332,424                | 223,137                        | 1,074,445              | 846,303                                |
| Current Account Services                               | 1,971,093              | 2,110,711                      | 1,968,803              | 2,111,308                              |
| Lending Operations and Income from Guarantees Provided | 560,227                | 573,344                        | 925,958                | 906,752                                |
| Lending Operations (1)                                 | 125,862                | 130,604                        | 489,512                | 459,020                                |
| Income from Guarantees Provided                        | 434,365                | 442,740                        | 436,446                | 447,732                                |
| Insurance Commissions                                  | 1,321,906              | 1,021,744                      | 1,940,612              | 1,954,359                              |
| Cards (Credit and Debit) and Acquiring Services        | 3,717,705              | 3,457,505                      | 3,766,967              | 3,475,785                              |
| Billing and Collections                                | 533,302                | 554,209                        | 584,757                | 566,707                                |
| Securities Placement, Custody and Brokerage            | 796,206                | 675,779                        | 934,864                | 797,705                                |
| Others                                                 | 242,596                | 239,779                        | 241,199                | 290,152                                |
| <b>Total</b>                                           | <b>9,475,459</b>       | <b>8,856,208</b>               | <b>11,437,605</b>      | <b>10,949,071</b>                      |

(1) Financing and Loan operations are being considered with the recognition of the effective interest rate, including revenues and costs adjacent to the respective contracts as of January 1, 2025. The methodology adopted by Banco Santander consisted of calculating the effective interest rate per contract. Interest recognition is being carried out in accordance with the criteria established in CMN Res. No. 4,966/2021, art. 15.

### 24. Personnel Expenses

|              | 01/01 to<br>06/30/2026 | Bank<br>01/01 to<br>06/30/2025 | 01/01 to<br>06/30/2026 | Consolidated<br>01/01 to<br>06/30/2025 |
|--------------|------------------------|--------------------------------|------------------------|----------------------------------------|
| Compensation | 2,063,342              | 2,043,595                      | 2,647,056              | 2,851,663                              |
| Charges      | 767,447                | 751,269                        | 1,131,046              | 1,109,597                              |
| Benefits     | 541,746                | 563,522                        | 848,564                | 883,316                                |
| Training     | 18,278                 | 15,931                         | 31,996                 | 33,489                                 |
| Others       | -                      | 20                             | -                      | 715                                    |
| <b>Total</b> | <b>3,390,813</b>       | <b>3,374,337</b>               | <b>4,658,662</b>       | <b>4,878,780</b>                       |



\*Values expressed in thousands, except when indicated.

## 25. Other Administrative Expenses

|                                                                | 01/01 to<br>06/30/2026 | Bank<br>01/01 to<br>06/30/2025 | 01/01 to<br>06/30/2026 | Consolidated<br>01/01 to<br>06/30/2025 |
|----------------------------------------------------------------|------------------------|--------------------------------|------------------------|----------------------------------------|
| Depreciation and Amortization                                  | 1,675,738              | 1,564,406                      | 1,782,449              | 1,696,019                              |
| Third-party services, Transport, Security and Financial System | 2,301,087              | 2,261,763                      | 1,787,018              | 1,861,316                              |
| Communications                                                 | 110,764                | 117,568                        | 117,261                | 125,026                                |
| Data Processing                                                | 2,167,661              | 1,895,534                      | 2,105,398              | 1,649,347                              |
| Advertising, Promotions and Publicity                          | 202,665                | 223,041                        | 259,903                | 299,207                                |
| Rentals                                                        | 197,320                | 306,266                        | 208,055                | 314,702                                |
| Maintenance and Conservation of Assets                         | 107,788                | 119,881                        | 122,153                | 133,575                                |
| Water, Energy and Gas                                          | 72,113                 | 84,286                         | 79,793                 | 91,114                                 |
| Material                                                       | 44,920                 | 44,333                         | 46,913                 | 46,443                                 |
| Others                                                         | 964,875                | 856,533                        | 521,111                | 509,539                                |
| <b>Total</b>                                                   | <b>7,844,931</b>       | <b>7,473,611</b>               | <b>7,030,054</b>       | <b>6,726,288</b>                       |

\*Values expressed in thousands, except when indicated.

## 26. Other Operating Income and Expenses

|                                                          |                        | Bank                   |                        | Consolidated           |
|----------------------------------------------------------|------------------------|------------------------|------------------------|------------------------|
|                                                          | 01/01 to<br>06/30/2026 | 01/01 to<br>06/30/2025 | 01/01 to<br>06/30/2026 | 01/01 to<br>06/30/2025 |
| Monetary Updates (1)                                     | 725,820                | 244,471                | 797,706                | 318,864                |
| Commissions                                              | (951,346)              | (843,092)              | (1,112,899)            | (933,390)              |
| Brokerages and Fees                                      | (63,742)               | (43,902)               | (52,360)               | (45,181)               |
| Expenses with Notary Offices                             | (2,341)                | (2,370)                | (178,371)              | (155,350)              |
| Business Formalization Expense                           | (96,657)               | (85,297)               | (96,657)               | (85,297)               |
| Legal Expenses and Costs                                 | (188,640)              | (136,766)              | (190,427)              | (137,709)              |
| Expenses with Serasa and Credit Protection Service (SPC) | (67,631)               | (64,354)               | (69,234)               | (65,563)               |
| Actuarial Losses - Retirement Plans                      | (46,752)               | (39,844)               | (45,406)               | (38,492)               |
| Tax                                                      | (61,809)               | 12,883                 | (76,897)               | 8,155                  |
| Labor                                                    | (2,011,536)            | (1,387,743)            | (2,156,294)            | (1,489,954)            |
| Civil                                                    | (493,710)              | (401,273)              | (655,818)              | (558,555)              |
| Net Revenue from Pension and Capitalization Income       | 65,482                 | 102,327                | 380,936                | 492,027                |
| Result with Cards                                        | (1,055,605)            | (1,666,132)            | (1,888,598)            | (1,227,745)            |
| Recovery of Charges and Expenses                         | 402,912                | 505,563                | 602,098                | 718,206                |
| Others (2)                                               | (1,134,815)            | (1,174,348)            | (1,869,841)            | (1,509,664)            |
| <b>Total</b>                                             | <b>(4,980,370)</b>     | <b>(4,979,877)</b>     | <b>(6,612,062)</b>     | <b>(4,709,648)</b>     |

(1) In the semester ended June 30, 2026 and 2025, primarily, monetary updates regarding court deposits and taxes to be offset.

(2) In the semester ended June 30, 2026 and 2025, it mainly includes expenses with fees and other provisions.

\*Values expressed in thousands, except when indicated.

## 27. Exchange rate changes (net)

|                       | 01/01 to<br>06/30/2026 | Bank<br>01/01 to<br>06/30/2025 | 01/01 to<br>06/30/2026 | Consolidated<br>01/01 to<br>06/30/2025 |
|-----------------------|------------------------|--------------------------------|------------------------|----------------------------------------|
| Securities and Others | (1,053,154)            | (479,107)                      | (1,029,202)            | (476,927)                              |
| Credit Operations     | 6,335,901              | 7,860,284                      | 6,533,555              | 8,022,481                              |
| Collections           | (674,767)              | 1,628,446                      | (674,767)              | 1,717,094                              |
| Loans                 | (2,162,504)            | (4,649,564)                    | (2,162,347)            | (4,662,047)                            |
| <b>Total</b>          | <b>2,445,476</b>       | <b>4,360,059</b>               | <b>2,667,239</b>       | <b>4,600,601</b>                       |

## 28. Non-Operating Income

|                                                                            | 01/01 to<br>06/30/2026 | Banco<br>01/01 to<br>06/30/2025 | 01/01 to<br>06/30/2026 | Consolidated<br>01/01 to<br>06/30/2025 |
|----------------------------------------------------------------------------|------------------------|---------------------------------|------------------------|----------------------------------------|
| Result on the sale of investments                                          | —                      | 1,093                           | —                      | 1,093                                  |
| Result on the Sale of Securities and Assets                                | 87,381                 | 99,308                          | 84,689                 | 113,002                                |
| Reversal (Constitution) of Provision for Losses in Other Values and Assets | 1,786                  | 2,037                           | 1,142                  | 20,306                                 |
| Expenses for Goods Not in Use                                              | (42,683)               | (42,252)                        | (42,684)               | (42,747)                               |
| Capital Gains (Loss)                                                       | (291)                  | 6,644                           | 14,485                 | 2,471                                  |
| Other Income (Expenses) (1)                                                | (56,170)               | 11,995                          | (70,456)               | 6,485                                  |
| <b>Total</b>                                                               | <b>(9,977)</b>         | <b>78,825</b>                   | <b>(12,824)</b>        | <b>100,610</b>                         |

(1) Refers to the additional payment for the purchase of the Toro.

*\*Values expressed in thousands, except when indicated.*

## 29. Employee Benefits Plan

### a) Supplementary Retirement Plan

Banco Santander and its subsidiaries sponsor closed supplementary pension entities and welfare funds, with the purpose of granting retirement benefits and pensions complementary to those provided by Social Security, as defined in the basic regulations of each plan.

- **Banesprev**

**Plan I:** A defined benefit plan, fully funded by Banco Santander, covering employees hired after May 22, 1975, referred to as Target Participants, and those hired up to May 22, 1975, referred to as Aggregate Participants, who were granted the right to a death benefit. The plan has been closed to new enrollments since October 1, 1994.

**Plan II:** A defined benefit plan funded by Banco Santander and participants, covering employees hired after May 22, 1975 and migrated from Plan I. The plan has been closed to new enrollments since June 3, 2005.

**Plan III:** A variable contribution plan intended for employees hired after May 22, 1975, previously covered by Plans I and II. Contributions are made by both the sponsor and participants. Benefits are structured as defined contribution during the contribution phase and defined benefit during the benefit payout phase, when paid as a lifetime monthly income. The plan has been closed to new enrollments since September 1, 2005.

**Plan IV:** A variable contribution plan for employees hired as of November 27, 2000, in which the sponsor contributes only to risk benefits and administrative costs. The scheduled benefit is structured as defined contribution during the contribution phase and defined benefit during the payout phase, in the form of a lifetime monthly income, in whole or in part. Risk benefits are structured as defined benefit. The plan has been closed to new enrollments since July 23, 2010.

**Plan V:** A defined benefit plan, fully funded by Banco Santander, covering employees hired up to May 22, 1975.

**Retirement and Pension Supplement Plan – Pre-75:** A defined benefit plan established as a result of the Banespa privatization process, offered only to employees hired up to May 22, 1975, with an effective start date of January 1, 2000. The plan has been closed to new enrollments since April 28, 2000.

**Plans DCA, DAB and CACIBAN:** Retirement and pension supplements for former associated employees arising from the acquisition of the former Banco Meridional, structured under the defined benefit modality. These plans have been closed to new enrollments since November 1999.

**Sanprev I Plan:** A defined benefit plan established on September 27, 1979, covering employees arising from the acquisition of the former Banco Noroeste. The plan has been closed to new enrollments since June 30, 1996.

**Sanprev II Plan:** A plan providing risk coverage, temporary pension supplementation, disability retirement, death benefit, and supplemental sickness and maternity benefits for employees of the sponsors enrolled in the plan. It is funded exclusively by the sponsors through monthly contributions as determined by the actuary. The plan has been closed to new enrollments since March 10, 2010.

**Sanprev III Plan:** A variable contribution plan established on July 1, 1996. Benefits are structured as defined contribution during the contribution phase and defined benefit during the payout phase, in the form of a lifetime monthly income, in whole or in part. The plan has been closed to new enrollments since March 10, 2010.

*\*Values expressed in thousands, except when indicated.*

- **Bandeprev - Bandepe Social Security**

A defined benefit plan sponsored by Banco Bandepe S.A. and Banco Santander, administered by Bandeprev. The plans are divided into Basic Plan, Special Plan 1 and Special Plan 2, with differences in eligibility, contributions, and benefits by participant subgroups. The plans have been closed to new enrollments since 1999 for Banco Bandepe S.A. employees and since 2011 for all others.

- **Defined Contribution Plans**

**SantanderPrevi - Sociedade de Previdência Privada**, a private legal entity, non-profit, is a closed supplementary pension entity, constituted in accordance with the legal norms in force, whose objective is the establishment and execution of pension benefit plans, complementary to the general social security regime, in accordance with current legislation.

The SantanderPrevi Retirement Plan, although it has Defined Contribution characteristics, is classified in the Variable Contribution modality due to 09 (nine) lifetime monthly incomes, with no new grants in this modality. The Plan has been closed to new members since July 2018, with contributions shared between the sponsoring companies and the plan participants. The amounts contributed by the sponsors for the semester ending June 30, 2026 were R\$ 27,984 at the Bank and R\$ 30,401 in the Consolidated.

**SBPREV - Santander Brasil Open Pension Plan:** starting January 2, 2018, Santander offers an optional supplementary pension program for new employees and/or employees not enrolled in other plans of the Santander Brasil Conglomerate.

The program includes PGBL and VGBL plans, managed by Zurich Santander Brasil Seguros e Previdência S.A., open for new members. Contributions are shared between the sponsoring/endorsing companies. The amounts appropriated by the sponsoring companies in the semester ended June 30, 2026 were R\$ 16,691 at the Bank and R\$ 17,153 in the Consolidated.

- **Former Banespa Employees.**

The class action lawsuit filed by AFABESP (Association of Retired and Former Employees of Banespa), seeking payment of a semiannual bonus provided for in the former BANESPA bylaws, resulted in a final unfavorable decision for Banco Santander. As a result, each beneficiary may file an individual claim to receive the amounts due.

As court decisions adopted different positions in each case, a legal procedure known as the Incident of Resolution of Repetitive Claims (IRDR) was initiated before the Regional Labor Court (TRT) to establish objective criteria regarding the Bank's legal arguments, particularly concerning the statute of limitations and payment limits up to December 2006 (related to the creation of Plan V). On March 11, 2024, the IRDR was admitted for future judgment, and the suspension of all second-instance cases (TRT) filed in São Paulo and other jurisdictions under the São Paulo TRT was ordered.

Additionally, due to divergences in the interpretation of the labor statute of limitations under the Federal Constitution, an Allegation of Non-Compliance with a Fundamental Precept (ADPF) was filed for the Federal Supreme Court (STF) to decide on the appropriate limitation period for individual cases.

On June 27, 2024, a settlement agreement was executed between Banco Santander, BANESPREV, AFABESP, and legal advisors establishing terms and conditions for resolving individual claims. By August 23, 2024 (end of the adhesion period), approximately 90% of eligible beneficiaries had adhered to the agreement, which was subsequently approved by court decision, resulting in the dismissal of the respective individual cases. Banco Santander recognized a liability for the amounts effectively due under the settlement. Amounts paid to date, totaling R\$ 2,488 million, were contributed by Banco Santander to the respective plans administered by Banesprev, which is responsible for managing the supplementary pension plans and making payments to beneficiaries. Remaining installments, recorded as employee benefit obligations (Note 18), were contributed to Banesprev through May 2026, updated according to the adjustment criteria established in each plan's regulations.

The remaining individual cases, whose beneficiaries did not adhere to the settlement, remain pending final decisions on the disputed legal matters, which will be resolved upon judgment of the IRDR and ADPF.

\*Values expressed in thousands, except when indicated.

## Determination of Net Actuarial Assets (Liabilities)

|                                                           | 06/30/2026       |                |                | Bank<br>12/31/2025 |                 |                |
|-----------------------------------------------------------|------------------|----------------|----------------|--------------------|-----------------|----------------|
|                                                           | Banesprev        | SantanderPrevi | Bandeprev      | Banesprev          | Santander-Previ | Bandeprev      |
| <b>Conciliation of Assets and Liabilities</b>             |                  |                |                |                    |                 |                |
| Present Value of Actuarial Obligations                    | (21,043,185)     | (2,594)        | (1,298,265)    | (21,246,287)       | (2,667)         | (1,306,990)    |
| Fair Value of Plan Assets                                 | 22,455,478       | 3,832          | 2,013,093      | 22,460,885         | 3,675           | 2,156,838      |
|                                                           | <b>1,412,293</b> | <b>1,238</b>   | <b>714,828</b> | <b>1,214,598</b>   | <b>1,008</b>    | <b>849,848</b> |
| <b>Being:</b>                                             |                  |                |                |                    |                 |                |
| Superávit                                                 | 1,812,749        | 1,238          | 714,828        | 1,878,800          | 1,008           | 849,848        |
| Déficit                                                   | (400,456)        | —              | —              | (755,023)          | —               | —              |
| Amount not Recognized as Assets                           | 1,503,405        | 1,238          | 700,504        | 1,575,854          | 1,008           | 836,723        |
| <b>Net Actuarial Asset (Note 11)</b>                      | <b>309,344</b>   | <b>—</b>       | <b>14,324</b>  | <b>302,946</b>     | <b>—</b>        | <b>13,125</b>  |
| <b>Net Actuarial Liability (Note 18)</b>                  | <b>(400,456)</b> | <b>—</b>       | <b>—</b>       | <b>(755,023)</b>   | <b>—</b>        | <b>—</b>       |
| Payments Made on the Actuarial Liabilities                | 270,878          | —              | 33             | 644,248            | —               | 164            |
| Revenues (Expenses) Recorded on the Actuarial Liabilities | (19,614)         | (1)            | 703            | (38,956)           | (45)            | 1,180          |
| Other Equity Valuation Adjustments                        | (2,890,229)      | 912            | 11,158         | (3,026,048)        | 910             | 10,694         |
| Effective Return on Plan Assets                           | 1,176,358        | 327            | (44,676)       | 943,062            | 640             | 302,714        |

|                                                           | 06/30/2026       |                |                | Consolidated<br>12/31/2025 |                 |                |
|-----------------------------------------------------------|------------------|----------------|----------------|----------------------------|-----------------|----------------|
|                                                           | Banesprev        | SantanderPrevi | Bandeprev      | Banesprev                  | Santander-Previ | Bandeprev      |
| <b>Conciliation of Assets and Liabilities</b>             |                  |                |                |                            |                 |                |
| Present Value of Actuarial Obligations                    | (21,434,735)     | (2,594)        | (1,298,265)    | (21,644,541)               | (2,667)         | (1,306,990)    |
| Fair Value of Plan Assets                                 | 23,081,703       | 3,832          | 2,013,093      | 23,129,201                 | 3,675           | 2,156,838      |
|                                                           | <b>1,646,968</b> | <b>1,238</b>   | <b>714,828</b> | <b>1,484,660</b>           | <b>1,008</b>    | <b>849,848</b> |
| <b>Being:</b>                                             |                  |                |                |                            |                 |                |
| Superavit                                                 | 2,055,744        | 1,238          | 714,828        | 2,161,323                  | 1,008           | 849,848        |
| Deficit                                                   | (408,776)        | —              | —              | (767,484)                  | —               | —              |
| Amount not Recognized as Assets                           | 1,673,141        | 1,238          | 700,504        | 1,786,562                  | 1,008           | 836,723        |
| <b>Net Actuarial Asset (Note 11)</b>                      | <b>382,603</b>   | <b>—</b>       | <b>14,324</b>  | <b>374,761</b>             | <b>—</b>        | <b>13,125</b>  |
| <b>Net Actuarial Liability (Note 18)</b>                  | <b>(408,776)</b> | <b>—</b>       | <b>—</b>       | <b>(767,484)</b>           | <b>—</b>        | <b>—</b>       |
| Payments Made on the Actuarial Liabilities                | 270,878          | —              | 33             | 644,248                    | —               | 164            |
| Revenues (Expenses) Recorded on the Actuarial Liabilities | (17,571)         | (1)            | 703            | (44,707)                   | (45)            | 1,180          |
| Other Equity Valuation Adjustments                        | (2,968,139)      | 912            | 11,158         | (3,101,708)                | 910             | 10,694         |
| Effective Return on Plan Assets                           | 1,154,628        | 327            | (44,676)       | 1,004,373                  | 640             | 302,714        |

\*Values expressed in thousands, except when indicated.

Opening of gains (losses) actuarial from experience, financial assumptions and demographic hypotheses:

|                                                           | Bank            |                |                  |                    |                 |                 |
|-----------------------------------------------------------|-----------------|----------------|------------------|--------------------|-----------------|-----------------|
|                                                           | 06/30/2026      |                |                  | 12/31/2025         |                 |                 |
|                                                           | Banesprev       | SantanderPrevi | Bandeprev        | Banesprev          | Santander-Previ | Bandeprev       |
| Experience Plan                                           | (709,423)       | 143            | (24,744)         | (625,017)          | 1,135           | (43,489)        |
| Changes in Financial Assumptions                          | 625,313         | 35             | —                | 110,544            | 21              | 11,039          |
| <b>Gain (Loss) Actuarial - Obligation</b>                 | <b>(84,110)</b> | <b>178</b>     | <b>(24,744)</b>  | <b>(514,473)</b>   | <b>1,156</b>    | <b>(32,450)</b> |
| Return on Investment, Return Unlike Implied Discount Rate | 37,445          | —              | (155,568)        | (1,427,441)        | 303             | 96,016          |
| <b>Gain (Loss) Actuarial - Asset</b>                      | <b>37,445</b>   | <b>—</b>       | <b>(155,568)</b> | <b>(1,427,441)</b> | <b>303</b>      | <b>96,016</b>   |
| <b>Change in Irrecoverable Surplus</b>                    | <b>156,364</b>  | <b>(176)</b>   | <b>180,775</b>   | <b>1,407,820</b>   | <b>(1,008)</b>  | <b>(61,792)</b> |

|                                                           | Consolidated    |                |                  |                    |                 |                 |
|-----------------------------------------------------------|-----------------|----------------|------------------|--------------------|-----------------|-----------------|
|                                                           | 06/30/2026      |                |                  | 12/31/2025         |                 |                 |
|                                                           | Banesprev       | SantanderPrevi | Bandeprev        | Banesprev          | Santander-Previ | Bandeprev       |
| Experience Plan                                           | (715,003)       | 143            | (24,744)         | (629,289)          | 1,135           | (43,489)        |
| Changes in Financial Assumptions                          | 637,244         | 35             | —                | 112,777            | 21              | 11,039          |
| <b>Gain (Loss) Actuarial - Obligation</b>                 | <b>(77,759)</b> | <b>178</b>     | <b>(24,744)</b>  | <b>(516,512)</b>   | <b>1,156</b>    | <b>(32,450)</b> |
| Return on Investment, Return Unlike Implied Discount Rate | (18,849)        | —              | (155,568)        | (1,431,347)        | 303             | 96,016          |
| <b>Gain (Loss) Actuarial - Asset</b>                      | <b>(18,849)</b> | <b>—</b>       | <b>(155,568)</b> | <b>(1,431,347)</b> | <b>303</b>      | <b>96,016</b>   |
| <b>Change in Irrecoverable Surplus</b>                    | <b>208,557</b>  | <b>176</b>     | <b>180,775</b>   | <b>1,419,503</b>   | <b>1,008</b>    | <b>(61,792)</b> |



\*Values expressed in thousands, except when indicated.

The table below shows the duration of the actuarial obligations of the plans sponsored by Banco Santander on June 30, 2026:

| Plans                    | Duration (in Years) |                |
|--------------------------|---------------------|----------------|
|                          | 06/30/2026          | 12/31/2025     |
| <b>Banesprev</b>         |                     |                |
| Plan I                   | 8.15                | 8.15           |
| Plan II                  | 8.27                | 8.45           |
| Plan III                 | 7.47                | 7.47           |
| Plan IV                  | 8.00                | 8.00           |
| Plan V                   | 6.11                | 6.35           |
| Pre-75                   | 6.77                | 7.07           |
| DCA, DAB e CACIBAN Plans | 4,78/4,50/5,31      | 4,78/4,50/5,31 |
| <b>Sanprev</b>           |                     |                |
| Plan I                   | 5.27                | 5.27           |
| Plan II                  | 8.19                | 8.19           |
| Plan III                 | 7.66                | 7.66           |
| <b>Bandeprev</b>         |                     |                |
| Basic Plan               | 6.85                | 6.85           |
| Special Plan 1           | 5.06                | 5.06           |
| Special Plan 2           | 4.63                | 4.63           |
| <b>SantanderPrevi</b>    |                     |                |
| SantanderPrevi           | 6.03                | 6.03           |

#### b) Medical and Dental Assistance Plan

**Cabesp - Charitable Fund for Employees of the State Bank of São Paulo:** An entity focused on covering medical and dental expenses of employees hired prior to the privatization of Banespa in 2000, as defined in the entity's Bylaws.

**ABN:** The health care plan is a lifetime benefit and represents a closed pool. Eligibility required 10 years of service at Banco Real and 55 years of age. The retiree pays 70% of the monthly premium and the Bank subsidizes 30%. This rule was in force until December 2002; after this period, terminated retirees bear 100% of the monthly premium.

**Circulars:** Lifetime benefit for former Banco Real employees, granted under the same conditions as active employees (same coverage and plan design). Eligible only for the Basic plan (with a 90% subsidy) and the Apartment plan (first-tier), paying the difference between the plans. Both plans have copayment, and the inclusion of new dependents is not allowed.

**Bandeprev Medical Assistance:** A health care plan granted to retirees from Banco do Estado de Pernambuco; this is a lifetime benefit. Banco Santander subsidizes 50% of the plan cost for those who retired on or before November 27, 1998. For those who retired after this date, the subsidy is 30%.

*\*Values expressed in thousands, except when indicated.*

**Directors with Lifetime Benefit:** This benefit includes former directors from Banco Sudameris; no new inclusions are allowed. The benefit is 100% subsidized by the Bank, and all participants are covered under SulAmerica.

**Sudameris Foundation Medical Assistance:** A ward-standard medical assistance plan offered to retirees who have contributed to the Sudameris Foundation for at least 25 years. Closed to new enrollments.

**Health Plan for Partners:** Partners of Banco Santander may maintain a lifetime health plan in the event of termination without cause, provided they meet the following requirements: at least 3 (three) years of contributions to the health plan; at least 3 (three) years serving as Partners at Banco Santander; and 55 years of age. The plan will follow the same rules in effect at termination, and the Partner must pay the monthly premium via payment slip. Dependents active at the time of termination remain in the plan in accordance with the current policy, and the inclusion of new dependents is not permitted.

Additionally, retired employees are guaranteed the right to remain beneficiaries of Banco Santander's health plan, provided they meet certain legal requirements and assume full payment of their respective contributions, under the same conditions of healthcare coverage they enjoyed during their employment. Banco Santander's obligations toward retirees are measured using actuarial calculations based on the present value of current costs.

**c) Life Insurance:** Granted to retirees by Circulars: compensation in cases of Natural Death, Disability due to Illness, and Accidental Death. The subsidy is 45% of the premium amount. This is a closed-end benefit.

**Life Insurance Circulars:** Granted to retirees through Circulars, providing compensation in cases of Natural Death, Disability due to Illness, and Accidental Death. The subsidy corresponds to 45% of the premium. This is a closed pool.

**Life Insurance Assistance Funds:** Granted to retirees of the DCA, DAB, and CACIBAN plans of the former Banco Meridional, with a 50% subsidy of the premium for the policyholder. Some retirees have a spouse clause bearing 100% of the cost. This is a closed pool.

### III. Actuarial techniques

The value of defined benefit obligations was determined by independent actuaries using the following actuarial techniques:

- **Valuation method**

Projected unit credit method, which considers each year of service as giving rise to an additional unit of benefit entitlement and measures each unit separately.

\*Values expressed in thousands, except when indicated.

### Determination of Net Actuarial Assets (Liabilities)

|                                               | 06/30/2026     |                  | Bank<br>12/31/2025 |                  | 06/30/2026     |                  | Consolidated<br>12/31/2025 |                  |
|-----------------------------------------------|----------------|------------------|--------------------|------------------|----------------|------------------|----------------------------|------------------|
|                                               | Cabesp         | More Plans       | Cabesp             | More Plans       | Cabesp         | Demais Planos    | Cabesp                     | More Plans       |
| <b>Conciliation of Assets and Liabilities</b> |                |                  |                    |                  |                |                  |                            |                  |
| Present Value of Actuarial Obligations        | (4,686,919)    | (604,548)        | (4,728,245)        | (589,719)        | (4,842,699)    | (604,548)        | (4,885,196)                | (589,719)        |
| Fair Value of Plan Assets                     | 5,084,501      | —                | 5,084,916          | —                | 5,253,496      | —                | 5,253,707                  | —                |
|                                               | <b>397,582</b> | <b>(604,548)</b> | <b>356,671</b>     | <b>(589,719)</b> | <b>410,797</b> | <b>(604,548)</b> | <b>368,511</b>             | <b>(589,719)</b> |
| <b>Being:</b>                                 |                |                  |                    |                  |                |                  |                            |                  |
| Superavit                                     | 397,582        | —                | 356,671            | —                | 410,797        | —                | 368,511                    | —                |
| Deficit                                       | —              | (604,548)        | —                  | (589,719)        | —              | (604,548)        | —                          | (589,719)        |
| Amount not Recognized as Assets               | (397,582)      | —                | 356,671            | —                | 410,797        | —                | 368,511                    | —                |
| <b>Net Actuarial Liability (Note 18)</b>      | <b>—</b>       | <b>(604,548)</b> | <b>—</b>           | <b>(589,719)</b> | <b>—</b>       | <b>(604,548)</b> | <b>—</b>                   | <b>(589,719)</b> |
| Payments Made on the Actuarial Liabilities    | 84,450         | 23,281           | 179,830            | 44,058           | 85,890         | 23,281           | 182,652                    | 44,058           |
| Revenues (Expenses) Recorded on the Actuarial | 5,106          | (32,211)         | 6,999              | (60,383)         | 5,173          | (32,211)         | 7,060                      | (60,383)         |
| Other Equity Valuation Adjustments            | (2,022,907)    | 87,040           | (1,931,858)        | 92,938           | (1,991,130)    | 87,040           | (1,901,575)                | 92,938           |
| Actual Return on Plan Assets                  | 162,638        | —                | 554,206            | —                | 169,628        | —                | 567,870                    | —                |

\*Values expressed in thousands, except when indicated.

Opening of gains (losses) actuarial from experience, financial assumptions and demographic hypotheses:

|                                                           | 06/30/2026       |                | Bank<br>12/31/2025 |                 | 06/30/2026       |                | Consolidated<br>12/31/2025 |                 |
|-----------------------------------------------------------|------------------|----------------|--------------------|-----------------|------------------|----------------|----------------------------|-----------------|
|                                                           | Cabesp           | More Plans     | Cabesp             | More Plans      | Cabesp           | More Plans     | Cabesp                     | Cabesp          |
|                                                           |                  |                |                    |                 |                  |                |                            |                 |
| Experience Plan                                           | (138,162)        | (5,898)        | (706,938)          | (16,624)        | (142,618)        | (5,898)        | (721,725)                  | (16,624)        |
| Changes in Financial Assumptions                          | 173,843          | —              | 9,610              | 954             | 179,252          | —              | 10,046                     | 954             |
| Changes in Demographic Assumptions                        | —                | —              | (110,310)          | —               | —                | —              | (114,165)                  | —               |
| <b>Gain (Loss) Actuarial - Obligation</b>                 | <b>35,681</b>    | <b>(5,898)</b> | <b>(807,638)</b>   | <b>(15,670)</b> | <b>36,634</b>    | <b>(5,898)</b> | <b>(825,844)</b>           | <b>(15,670)</b> |
| Return on Investment, Return Unlike Implied Discount Rate | (103,086)        | —              | 43,461             | —               | (104,780)        | —              | 37,908                     | —               |
| <b>Gain (Loss) Actuarial - Asset</b>                      | <b>(103,086)</b> | <b>—</b>       | <b>43,461</b>      | <b>—</b>        | <b>(104,780)</b> | <b>—</b>       | <b>37,908</b>              | <b>—</b>        |
| <b>Change in Irrecoverable Surplus</b>                    | <b>(22,151)</b>  | <b>—</b>       | <b>577,348</b>     | <b>—</b>        | <b>(22,904)</b>  | <b>—</b>       | <b>598,347</b>             | <b>—</b>        |

The table below shows the duration of the actuarial obligations of the plans sponsored by Banco Santander on June 30, 2026:

| Plans                                     | Duration (in Years) |            |
|-------------------------------------------|---------------------|------------|
|                                           | 06/30/2026          | 12/31/2025 |
| Cabesp                                    | 9.92                | 10.33      |
| ABN                                       | 7.64                | 7.64       |
| Circulars                                 | 7.21                | 7.21       |
| Medical Assistance - Bandeprev            | 8.01                | 8.01       |
| Directors with Lifetime Benefit           | 5.97                | 5.97       |
| Medical Assistance - Sudameris Foundation | 8.21                | 8.21       |
| Health Plan for Partners                  | 21.11               | 21.11      |
| Life Insurance                            | 4.60                | 4.60       |

#### d) Management of Plan Assets

The main asset categories as a percentage of total plan assets as of June 30, 2026:

|                  | Bank/Consolidated |            |
|------------------|-------------------|------------|
|                  | 06/30/2026        | 12/31/2025 |
| Debt Instruments | 94.6 %            | 94.6 %     |
| Real Estate      | 0.2 %             | 0.2 %      |
| Others           | 5.2 %             | 5.2 %      |

\*Values expressed in thousands, except when indicated.

## e) Actuarial Assumptions Adopted in Calculations

Below are the actuarial assumptions adopted:

|                                                                                                                     | 06/30/2026                                                                                                |                    | Bank/Consolidated<br>12/31/2025                                                                           |         |
|---------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------|--------------------|-----------------------------------------------------------------------------------------------------------|---------|
|                                                                                                                     | Pension                                                                                                   | Health             | Pension                                                                                                   | Health  |
| Nominal Discount Rate for Actuarial Obligation and Calculation of Interest on Assets, for the Following Fiscal Year | 10,65% e 11,14 (1)                                                                                        | 10,52% e 10,90 (2) | 10.65 %                                                                                                   | 10.52 % |
| Estimated Long-term Inflation Rate                                                                                  | 3.0 %                                                                                                     | 3.0 %              | 3.0 %                                                                                                     | 3.0 %   |
| Estimated Salary Increase Rate                                                                                      | 3.52 %                                                                                                    | N/A                | 3.52 %                                                                                                    | N/A     |
|                                                                                                                     | Banesprev I, III, Pre75, Sanprev I, III,<br>Santanderprevi, DAB, DCA e Caciban:<br>AT2000 smoothed by 10% |                    | Banesprev I, III, Pre75, Sanprev I, III,<br>Santanderprevi, DAB, DCA e Caciban:<br>AT2000 smoothed by 10% |         |
| Biometric General Mortality Table                                                                                   | Other plans: AT2000                                                                                       | AT2000             | Other plans: AT2000                                                                                       | AT2000  |

(1) Banesprev Planos II, V e Pré 75

(2) Cabesp

## f) Sensitivity Analysis

Assumptions related to significant actuarial assumptions have an effect on the amounts recognized in profit or loss and on the present value of obligations. Changes in the interest rate, mortality table and healthcare costs on June 30, 2026 and December 31, 2025, would have the following effects:

|                             | 06/30/2026                                  |                                            | Bank/Consolidated<br>12/31/2025             |                                            |
|-----------------------------|---------------------------------------------|--------------------------------------------|---------------------------------------------|--------------------------------------------|
|                             | Effect on Current Service Cost and Interest | Effect on the Present Value of Obligations | Effect on Current Service Cost and Interest | Effect on the Present Value of Obligations |
| <b>Discount Rate</b>        |                                             |                                            |                                             |                                            |
| (+)0,5%                     | (26,808)                                    | (259,596)                                  | (26,808)                                    | (259,596)                                  |
| (-)0,5%                     | 29,147                                      | 282,241                                    | 29,147                                      | 282,241                                    |
| <b>Boards of Mortality</b>  |                                             |                                            |                                             |                                            |
| Applied (+) 2 years         | (57,188)                                    | (553,699)                                  | (57,188)                                    | (553,699)                                  |
| Applied (-) 2 years         | 59,695                                      | 577,970                                    | (59,695)                                    | 577,970                                    |
| <b>Cost of Medical Care</b> |                                             |                                            |                                             |                                            |
| (+)0,5%                     | 32,334                                      | 313,063                                    | 32,334                                      | 313,063                                    |
| (-)0,5%                     | (30,085)                                    | (291,286)                                  | (30,085)                                    | (291,286)                                  |

\*Values expressed in thousands, except when indicated.

### g) Share-Based Compensation

Banco Santander maintains long-term incentive programs linked to the performance of its instruments, both in Brazil (SANB11) and globally. The plans aim to align the interests of executives and shareholders, promoting a focus on the sustainability of market value and the creation of long-term value. Members of the Executive Board and other executives nominated by the Board of Directors may participate, considering criteria of seniority and strategic impact. Members of the Board of Directors participate only if they hold positions on the Executive Board.

| Program                           | Type of liquidation                 | Vesting Period                                             | Exercise / Liquidation Period                  | 01/01 to 06/30/2026              | 01/01 to 06/30/2025              |
|-----------------------------------|-------------------------------------|------------------------------------------------------------|------------------------------------------------|----------------------------------|----------------------------------|
| Local                             | Santander (Brasil) Shares           | 01/2023 to 01/2027                                         | 2025 and 2026                                  | R\$ 1,375,000 (1)                | R\$ 1,375,000 (1)                |
|                                   |                                     | 01/2024 to 12/2027                                         | 2026 to 2028                                   | R\$ 200,000 (1)                  | R\$ 350,000 (1)                  |
|                                   |                                     | 01/2025 to 12/2028                                         | 2026 to 2029                                   | R\$ 17,465,000 (1)               | R\$ 2,500,000 (1)                |
|                                   |                                     | 01/2022 to 12/2025                                         | 2025                                           | R\$ — (2)                        | R\$ 42,940 (2)                   |
|                                   |                                     | 01/2023 to 12/2026                                         | 2026                                           | R\$ — (3)                        | R\$ 38,267 (3)                   |
|                                   |                                     | 01/2025 to 12/2028                                         | 2027 to 2028                                   | R\$ 171,522 SANB11 (4)           | R\$ — SANB11 (4)                 |
| Global                            | Shares and Options on Global Shares | 2023                                                       | EUR 3,67                                       | — Global Actions (5)             | — Global Actions (5)             |
|                                   |                                     | 2023, with a limit for exercising options until 2030       |                                                | 385,956 Global Stock Options (5) | 420,394 Global Stock Options (5) |
|                                   |                                     | 02/2024                                                    | EUR 2,685                                      | — Global Actions (5)             | — Global Actions (5)             |
|                                   |                                     | 02/2024, with a limit for exercising options until 02/2029 |                                                | 105,534 Global Stock Options (5) | 105,534 Global Stock Options (5) |
|                                   |                                     | 2025                                                       | EUR 3,104                                      | — Global Actions (6)             | 95,786 Global Actions (5)        |
|                                   |                                     | 2025, with a limit for exercising options until 2030       |                                                | 22,989 Global Stock Options (6)  | 61,304 Global Stock Options (5)  |
|                                   |                                     | 2026                                                       | EUR 3,088                                      | 175,476 Global Actions (7)       | 175,476 Global Actions (5)       |
|                                   |                                     | 2026, with a limit for exercising options until 2033       |                                                | 472,469 Global Stock Options (7) | 472,469 Global Stock Options (5) |
|                                   |                                     | 2027                                                       | EUR 63,95                                      | 5,512 Global Actions (8)         | 8,528 Global Actions (5)         |
|                                   |                                     | 2027, with a limit for exercising options until 2032       |                                                | 55,210 Global Stock Options (8)  | 80,476 Global Stock Options (5)  |
|                                   |                                     | 2028                                                       | EUR 71,42                                      | 1,279 Global Actions (8)         | 1,866 Global Actions (7) (8)     |
|                                   |                                     | 2028, with a limit for exercising options until 2033       |                                                | 6,729 Global Stock Options (8)   | 9,007 Global Stock Options (7)   |
|                                   |                                     | 2029                                                       | EUR 54,14                                      | 5,340 Global Actions (7)         | 5,340 Global Actions (7)         |
|                                   |                                     | 2030                                                       | EUR 61,07                                      | 5,745 Global Actions (7)         | —                                |
|                                   |                                     | 12/2025, with payment in 2026                              | R\$ 28.92                                      | 52,037 SANB11                    | 52,037 SANB11                    |
| Balance of Plans on June 30, 2026 |                                     | R\$ 19,040,000 (1)                                         | R\$ 4,225,000 (1)                              |                                  |                                  |
|                                   |                                     | 223,559 Actions SANB11 (2) (3) (4)                         | 133,244 Actions SANB11 (2) (3) (4)             |                                  |                                  |
|                                   |                                     | 187,607 Global Actions (5) (6) (7) (8) (9)                 | 286,996 Global Actions (5) (6) (7) (8) (9)     |                                  |                                  |
|                                   |                                     | 1,048,887 Global Stock Options (5) (6) (7) (8)             | 1,149,184 Global Stock Options (5) (6) (7) (8) |                                  |                                  |

(1) Plan target denominated in Brazilian Reais, payable in SANB11 shares according to the achievement of the plan's performance indicators at the end of the vesting period, based on the average closing price of the last 50 trading sessions of the month immediately preceding payment.

(2) Contracts completed, with the delivery of 42,940 gross shares during the period, in accordance with the conditions established in the plan agreement.

(3) Contracts completed, with the delivery of 29,824 gross shares during the period, in accordance with the conditions established in the plan agreement. A total of 8,443 shares were forfeited.

(4) Long-Term Incentive Plans granted during the period, with a target denominated in SANB11 shares.

*\*Values expressed in thousands, except when indicated.*

(5) Plan target in Global shares and options, to be paid in cash at the end of the vesting period, subject to the achievement of the plan's performance indicators.

(6) Plan target in Global shares and stock options, to be paid in cash at the end of the vesting period, subject to the achievement of the plan's performance indicators. Payment corresponding to 95,786 shares under the plan was made in cash in March 2026.

(7) Plan target in Global shares and options, to be paid in cash at the end of the vesting period, subject to the achievement of the plan's performance indicators.

(8) Partial cash settlement of the plan corresponding to the value of shares and options that became vested.

(9) Plan target in Global shares and options, to be paid in cash at the end of the vesting period, subject to the achievement of the plan's performance indicators.

### Global ILP (Long Term Incentive) Plans

Currently, we have active global plans launched between 2019 and 2025, targeting global stocks and options, whose design includes:

- Clear definition of performance metrics (financial and non-financial);
- Multi-year deferral, ensuring focus on sustainable results;
- Settlement in assets or financial equivalents, in accordance with malus and clawback rules.

This structure aligns with international best practices in compensation governance, reinforcing transparency and capital discipline.

### Pricing Model

The measurement of the plans is based on the Local Volatility (Dupire) model, adjusted to incorporate uncertainties in dividends, offering greater accuracy in the fair value estimate. The main parameters considered include:

- Weighted average share price;
- Exercise price;
- Implied and expected volatility;
- Risk-free interest rate;
- Dividend projection.

The options have expiration dates up to 2033, and the exercise price corresponds to the market value on the exercise date, conditional upon achieving the established targets.

### Local ILP Plans (Long-Term Incentive)

Local long-term incentive plans may be granted in accordance with the strategy of new companies in the group or specific businesses, generally with a vesting period of 3 (three) years.

Each plan has a specific contract, and its calculation and payment must be approved by the established governance body, observing local and global regulatory resolutions.

Each participant's reference value will be converted into SANB11 shares, typically based on the price of the last 30 trading sessions of the month immediately preceding the plan payment.

At the end of the vesting period, payment, whether of the resulting shares in the case of local plans or of the value equivalent to the shares/options in the case of global plans, is made with a restriction of 1 (one) year, and this payment is still subject to the application of Malus/Clawback clauses, which may reduce or cancel the shares to be delivered in cases of non-compliance with internal rules and exposure to excessive risks, or in cases of material failure to comply with the requirements for financial reporting, in accordance with Section 10D of the Exchange Act (SEC), applicable to companies with shares listed on the NYSE.



*\*Values expressed in thousands, except when indicated.*

### g.1) Impact on the Result

The impacts on the result are recognized linearly during the vesting period under Personnel Expenses, as follows:

|         |                           | Consolidated           |                        |
|---------|---------------------------|------------------------|------------------------|
|         |                           | 01/01 to<br>06/30/2026 | 01/01 to<br>06/30/2025 |
| Program | Type of Liquidation       |                        |                        |
| Local   | Santander Shares (Brazil) | 12,665                 | 3,477                  |
| Global  | Global Stocks and Options | 1,875                  | 3,169                  |

### g.2) Variable Compensation Referenced to Shares

The long-term incentive plan (Deferral) determines the requirements for payment of future deferred installments of variable remuneration, considering the sustainable long-term financial bases, including the possibility of applying reductions or cancellations based on the risks assumed and fluctuations in the cost of capital.

Banco Santander's share-linked variable compensation plan is divided into 2 (two) programs: (i) Identified Group, which includes members of the Executive Committee, Statutory Directors, and other executives who assume significant and responsible risks in the control areas; and (ii) Other Employees, with variable compensation above the minimum amount established by policy. The deferral for both groups is 50% in cash indexed to 100% of the CDI rate and 50% in instruments. The impacts on the result are accounted for under Personnel Expenses, as follows:

|                       |                                                                                                                                               |                                                                | Bank                   |                        | Consolidated           |                        |
|-----------------------|-----------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------|------------------------|------------------------|------------------------|------------------------|
|                       |                                                                                                                                               |                                                                | 01/01 to<br>06/30/2026 | 01/01 to<br>06/30/2025 | 01/01 to<br>06/30/2026 | 01/01 to<br>06/30/2025 |
| Program               | Participants                                                                                                                                  | Type of Liquidation                                            |                        |                        |                        |                        |
| Identified Collective | Members of the Executive Committee, Statutory Directors and other executives who assume significant and responsible risks in areas of control | 50% in cash indexed to 100% of the CDI and 50% and instruments | 127,735                | 134,521                | 129,455                | 139,436                |
| Other Employees       | Other employees with variable remuneration above an established minimum value                                                                 | 50% in cash indexed to 100% of the CDI and 50% instruments     | 104,725                | 102,797                | 97,445                 | 101,586                |

*\*Values expressed in thousands, except when indicated.*

### 30. Risk Management, Capital and Sensitivity Analysis

#### a) Risk Management Framework

Banco Santander follows a model based on prudential risk management and control, with specialized structures for each of the risks listed below, as well as an area that performs integrated and holistic risk management through self-assessment of the risk profile and control of the Risk Appetite Assessment (RAS) approved by the Board of Directors, meeting the requirements of the local regulator and international best practices, aiming to protect capital and ensure the profitability of the business.

The fundamental principles that govern the risk governance model are:

- All employees are responsible for risk management – (Risk Pro Culture);
- Senior Management involvement promoting consistent risk management and control;
- Independence of control and risk management functions;
- Comprehensive approach to risk management and control;
- Proper information management in a way that is timely, accurate and sufficiently granular information.

#### A. Credit Risk

Credit Risk Management consists of monitoring and proactively assessing portfolio indicators and new credit operations, with a view to ensuring sustainable growth and the quality of Banco Santander's portfolio. Taking into account the economic scenario, profitability and default projections are constantly prepared, to be considered when redefining credit policies, which affect both the credit assessment for a given client and for a given profile of clients with similar characteristics. This credit assessment must observe and comply with the Risk Appetite control determined by Banco Santander.

Another important aspect is preventive credit management. This management plays a fundamental role in maintaining the quality of Banco Santander's portfolio. Constant monitoring of the client base is part of the daily routine of the commercial areas, always with the support of the central areas.

The portfolio and clients are monitored in a timely manner, in order to mitigate events and impacts on the liquidity of companies by monitoring the increase in risks in the portfolios.

To measure the credit quality of a customer or transaction, Banco Santander uses its own internal scoring/rating models, relying on the independent Methodology and Validation area, including macroeconomic aspects and market conditions, sector and geographic concentration, as well as customer profiles and economic prospects, which are also evaluated and considered in the appropriate measurement of credit risk.

In credit restructuring and recovery, the Bank uses specific collection teams, which may include:

- Specialized internal teams, working directly with defaulting customers, with longer delays and with significant amounts; and
- External partners specialized in collecting, notifying and taking legal action against customers according to internal criteria.

The sale of defaulting credit portfolios is part of the recovery strategy, and may maintain relationships and transactional means with assigned customers.

In addition, it establishes a Provision for Losses Associated with Credit Risk in accordance with current legislation of the Central Bank and the National Monetary Council (**Note 9**).

#### B. Market Risk

Market risk is defined as the possibility of losses arising from variations in market prices that affect the positions held by the institution, including, among others, risk factors related to interest rates, price indices, stock prices, exchange rates, commodities, and credit spreads.

Market risk management at Banco Santander complies with CMN Resolution No. 4,557/2017 and is based on a comprehensive management framework that ensures the proper identification, measurement, monitoring, and control of exposures. This framework provides transparency to the institution's risk profile, supporting decision-making by senior management and promoting alignment with the defined risk appetite.

The identification, measurement, and monitoring of exposures are carried out by areas independent of the business units, in accordance with internal policies and integrated risk management governance. Market risk appetite is approved at higher executive levels and defined based on quantitative and qualitative analyses that consider, among other aspects, portfolio strategies, sensitivities to risk factors, liquidity conditions, and potential impacts of adverse market scenarios.

#### C. Operational Risk and Internal Controls

Banco Santander maintains an operational risk management and internal control structure, observing CMN Resolutions No. 4,557/2017 and No. 4,968/2021, respectively, as well as the guidelines of the Basel Committee and the corporate definitions of the Santander Group. For the purposes of this structure, operational risk is defined as the possibility of losses resulting from external events or from failure, deficiency or inadequacy of internal processes, people or systems, including legal risk.

The management model is based on the Risk and Control Self-Assessment (RCSA) methodology and structured in three lines of governance. The first line, composed of business and support areas, is responsible for identifying, evaluating, documenting and managing the risks and controls associated with its activities, as well as for defining and executing the respective action plans. The second line, represented by the Operational Risk & Internal Controls area, establishes methodologies, supervises their application, evaluates consistency, and challenges self-assessments performed by the first line, in addition to

*\*Values expressed in thousands, except when indicated.*

monitoring indicators, events, and operational losses, tracking the remediation of deficiencies, and reporting the consolidated exposure to the competent governance forums. Internal Audit, as the third line, performs independent evaluations of the effectiveness of governance, risk management, and internal controls.

The model integrates management tools such as defining and monitoring operational risk appetite, capturing and analyzing operational events and losses, risk and control self-assessment (RCSA), indicators, scenario analysis, risk assessment in new products, services and relevant changes, training and dissemination of a risk culture, internal controls and monitoring of action plans. Operational risk appetite is approved by the Board of Directors and reviewed periodically.

Additionally, the Internal Controls Model is based on the methodology of the Committee of Sponsoring Organizations of the Treadway Commission (COSO), focusing on operational, financial disclosure, and compliance objectives, in alignment with the Bank's strategic objectives. The model observes the legal, regulatory, and internal requirements applicable to the Bank and the conglomerate entities, including the rules of the National Monetary Council (CMN), the Central Bank of Brazil (BCB), the Securities and Exchange Commission (CVM), and other applicable requirements, including those related to regulated entities, publicly traded companies, securities listing, and corporate reporting, when applicable.

#### **D. The Bank's business is highly dependent on the correct functioning of information technology systems**

The Bank's business largely depends on the ability of its information technology systems to process its transactions in a stable and integrated manner, and on the Bank's ability to utilize available digital technologies, computing and messaging services, cloud services, software/tools and communication networks, as well as in processing, storing and transmitting information while maintaining the security of information regardless of its level of confidentiality and other information on computer and network systems. The proper functioning of the Bank's financial control, risk management, accounting, customer service and other data processing systems is essential to its activities and ability to compete with market competitors.

#### **E. Compliance and Reputational Risk Management**

Compliance risk management aims to supervise adherence to the rules and regulations applicable to the Santander Brasil Group, as well as protecting the institution's image, regulatory compliance and principles of good conduct and values, for the benefit of employees, Customers, shareholders and the community in general.

#### **F. Financial Crime Prevention Area**

Area responsible for defining, implementing, advising and supervising the Financial Crime Prevention program for Banco Santander Brasil in accordance with the requirements of the Santander Group and Brazilian regulations applicable to the topic. Its main pillars are the processes of: Preventing Money Laundering and Combating the Financing of Terrorism and Proliferation of Weapons of Mass Destruction (PLD/CFTP), Anti-Bribery and Corruption Program and International Sanctions Program. Furthermore, it ensures the management of financial crime risks to which Banco Santander is exposed in accordance with the risk appetite defined by the Santander Group, promoting a robust risk culture throughout the organization.

#### **G. Social-Environmental Risk**

The Bank maintains a management structure to identify, assess, monitor, report, and mitigate social, environmental, and climate risks (SECR), including their potential reputational effects, in an integrated manner with other risks incurred by the Bank. This structure seeks to ensure the proper incorporation of these factors into decision-making processes, contributing to the resilience of the business model and the sustainable development of the Bank's activities.

The management of CSR is guided by the Social, Environmental and Climate Responsibility Policy (PRSAC), the Integrated Social, Environmental and Climate Risk Management Policy (RSAC), and specific policies applicable to credit operations. These regulations establish principles, guidelines, roles, and responsibilities for incorporating social, environmental, and climate factors into processes, products, services, and relationships with clients, suppliers, and other stakeholders.

In the credit granting process, RSAC analysis is performed based on relevance and proportionality criteria for clients in the SCIB, Corporate (Large and Middle), and Agribusiness segments who operate in sectors classified as requiring special attention and have exposure or credit limits equal to or greater than R\$ 10 million. The assessment is conducted by a specialized team from the ESCC Risk area, which issues a technical opinion and assigns an RSAC rating to support credit decisions and exposure monitoring. Depending on the nature of the operation, the process also includes project analysis, including real estate, urban and rural guarantees, agribusiness operations, and relationship acceptance processes.

Since 2009, Santander has been a signatory to the Equator Principles, applied to project finance operations within its scope, as an instrument for identifying, assessing, and managing the social, environmental, and climate risks associated with these financings. Additionally, specific operations may be subject to supplementary CSR due diligence, according to internal risk criteria.

The RSAC management structure is aligned with CMN Resolutions No. 4,943/2021, No. 4,945/2021 and other applicable regulations. Additional information on governance, strategy, risk management and social, environmental and climate opportunities is available in the GRSAC Report.

#### **H. Capital Management Framework**

For effective capital management, Santander adopts robust governance that supports all processes related to the topic, aiming:

- Clearly and coherently define the roles of each team involved in capital management;
- Ensure that the limits of capital metrics established in management, risk appetite and RPA (Risk Profile Assessment) are met
- Ensure that actions relating to the Bank's strategy take into account the impacts generated in capital allocation;

\*Values expressed in thousands, except when indicated.

- Ensure that Management actively participates in management and is regularly informed about the behavior of capital metrics.

At Banco Santander, there is an Executive Vice-Presidency responsible for capital management appointed by the Board of Directors; Furthermore, there are institutional capital policies, which act as guidelines for the management, control and reporting of capital (thus complying with all the requirements defined in CMN Resolution No. 4,557/2017).

For more information, see the publication "Risk and Capital Management Structure – CMN Resolution No. 4,557/2017 Bacen" on the page <https://www.santander.com.br/ri/gerenciamento-de-risco>.

## b) Operational Limits

Bacen determines that financial institutions must maintain a Reference Equity (PR), PR Level I and Main Capital compatible with the risks of their activities, higher than the minimum requirement of the Required Reference Equity, represented by the sum of the credit risk portions, market risk and operational risk.

As established in CMN Resolution No. 4,958/2021, the PR requirement is 11.50%, including 8.00% Minimum Reference Equity, plus 2.50% Capital Conservation Additional and 1.00% Additional Systemic. The PR Level I is 9.50% and the Minimum Principal Capital is 8.00%. Continuing with the adoption of the rules established by CMN Resolution No. 4,955/2021, the calculation of capital indices is calculated in a consolidated manner based on information from the Prudential Conglomerate, the definition of which is established by CMN Resolution No. 4,950/2021.

The absolute value of the negative adjustment recorded in equity, resulting from the application, on January 1, 2025, of the criteria for establishing provisions for losses foreseen in CMN Resolution No. 4,966/2021, should impact capital in a phased manner, following the instructions and schedule of CMN Resolution No. 5,199/2024.

|                                            | 06/30/2026       | 12/31/2025       |
|--------------------------------------------|------------------|------------------|
| Level I Reference Assets                   | 94,594.4         | 94,548.4         |
| Main Capital                               | 86,474.8         | 86,426.5         |
| Additional Capital                         | 8,119.6          | 8,121.9          |
| Level II Reference Equity                  | 24,103.1         | 20,521.2         |
| <b>Reference Heritage (Level I and II)</b> | <b>118,697.6</b> | <b>115,069.5</b> |
| Credit Risk (1)                            | 640,241.1        | 627,239.5        |
| Market Risk (2)                            | 40,837.9         | 45,564.2         |
| Operational Risk                           | 92,832.0         | 74,911.2         |
| <b>Total RWA (3)</b>                       | <b>773,911.0</b> | <b>747,714.9</b> |
| <b>Basel Index Level I</b>                 | <b>12.22</b>     | <b>12.64</b>     |
| <b>Basel Core Capital Index</b>            | <b>11.17</b>     | <b>11.56</b>     |
| <b>Basel Reference Equity Index</b>        | <b>15.34</b>     | <b>15.39</b>     |

(1) Credit risk exposures subject to calculation of the capital requirement using a standardized approach (RWACPAD) are based on the procedures established by BCB Resolution 229, of May 12, 2022.

(2) Includes portions for market risk exposures subject to variations in interest rates (RWAjur1), foreign currency coupons (RWAjur2), price indices (RWAjur3), and interest rate coupons (RWAjur4), the price of commodity goods (RWACom), the price of shares classified in the trading portfolio (RWAacs), installments for exposure to gold, foreign currency and operations subject to exchange rate variation (RWAcam), and adjustment for derivatives arising from changes in the credit quality of the counterparty (RWAcva).

(3) Risk Weighted Assets or Risk-Weighted Assets.

Banco Santander publishes the Risk Management Report with information relating to risk management, a brief description of the Recovery Plan, capital management, PR and RWA. The report with greater detail on the premises, structure and methodologies can be found at the website [www.santander.com.br/ri](http://www.santander.com.br/ri).

Financial institutions are obliged to maintain the investment of resources in permanent assets in accordance with the adjusted Reference Equity level. The resources invested in permanent assets, calculated on a consolidated basis, are limited to 50% of the value of the Reference Equity adjusted in accordance with CMN Resolution No. 4,957/2021. Banco Santander meets the established requirements.

## c) Financial Instruments - Sensitivity Analysis

Risk management is focused on portfolios and risk factors, in accordance with Bacen regulations and good international practices.

Financial instruments are segregated into trading portfolios (Trading Book) and banking portfolio (Banking Book), as carried out in the management of market risk exposure, in accordance with best market practices and operation classification and management criteria. capital of the Brazilian Central Bank. The trading portfolio consists of all transactions with financial instruments and commodities, including derivatives, held with the intention of trading. The banking portfolio consists of structural operations arising from Banco Santander's various business lines and their possible hedges. Therefore, according to the nature of Banco Santander's activities, the sensitivity analysis was divided between the trading and banking portfolios.

Banco Santander carries out sensitivity analysis of financial instruments in accordance with CVM Instruction No. 2/2020, considering market information and scenarios that would negatively affect the Bank's positions.

\*Values expressed in thousands, except when indicated.

The summary tables presented below summarize sensitivity values generated by Banco Santander's corporate systems, referring to the trading portfolio and banking portfolio, for each of the portfolio Scenarios on June 30, 2026.

| Trading Portfolio        |                                                                                                   | Consolidated    |                  |                  |
|--------------------------|---------------------------------------------------------------------------------------------------|-----------------|------------------|------------------|
| Risk Factor              | Description                                                                                       | Scenario 1      | Scenario 2       | Scenario 3       |
| Interest Rate in Reais   | Exposures subject to variation in pre-fixed interest rates                                        | (1,043)         | (35,671)         | (71,342)         |
| Interest Rate Coupon     | Exposures Subject to Variation in Interest Rate Coupon Rates                                      | (39)            | (193)            | (385)            |
| Inflation                | Exposures Subject to Price Index Coupon Rate Variation                                            | (7,169)         | (22,225)         | (44,450)         |
| Dollar Coupon            | Exhibits Subject to Dollar Coupon Rate Variation                                                  | (3,009)         | (45,847)         | (91,694)         |
| Other Currencies Coupon  | Exposures subject to variation in foreign currency coupon rates                                   | (1,967)         | (5,893)          | (11,786)         |
| Foreign Currency         | Exposures subject to Exchange Variation                                                           | (5,489)         | (137,221)        | (274,442)        |
| Eurobond/Treasury/Global | Exposures subject to variation in interest rates on securities traded on the international market | (3,169)         | (30,959)         | (61,919)         |
| Stocks and indices       | Exposures subject to Stock Price Variation                                                        | (228)           | (5,705)          | (11,410)         |
| Commodities              | Exhibitions subject to Variation in the Price of Goods (Commodities)                              | (428)           | (10,700)         | (21,399)         |
| <b>Total (1)</b>         |                                                                                                   | <b>(22,541)</b> | <b>(294,414)</b> | <b>(588,827)</b> |

(1) Values net of tax effects.

**Scenario 1: Shock of +10bps in interest curves and 1% for price changes (currencies);**

**Scenario 2: shock of +25% and -25% in all risk factors, considering the largest losses per risk factor.**

**Scenario 3: shock of +50% and -50% in all risk factors, considering the largest losses per risk factor.**

| Banking Portfolio                     |                                                                                                      | Consolidated     |                    |                    |
|---------------------------------------|------------------------------------------------------------------------------------------------------|------------------|--------------------|--------------------|
| Risk Factor                           | Description                                                                                          | Scenario 1       | Scenario 2         | Scenario 3         |
| Interest Rate in Reais                | Exposures subject to variation in pre-fixed interest rates                                           | (33,870)         | (1,262,958)        | (2,557,591)        |
| TR and Long-Term Interest Rate (TJLP) | Exhibitions subject to TR and TJLP Coupon Variation                                                  | (42,460)         | (1,564,954)        | (2,764,159)        |
| Inflation                             | Exhibits Subject to Variation in Price Index Coupon Rates                                            | (33,728)         | (625,236)          | (1,156,618)        |
| Dollar Coupon                         | Exhibitions Subject to Dollar Coupon Rate Variation                                                  | (21,332)         | (298,903)          | (572,475)          |
| Other Currencies Coupon               | Exposures subject to Changes in Coupon Foreign Currency Rate                                         | (3,862)          | (41,444)           | (85,295)           |
| International Market Interest Rate    | Exposures subject to variation in the interest rate of securities traded on the international market | (3,476)          | (386,138)          | (894,840)          |
| Foreign Currency                      | Exposures subject to Exchange Variation                                                              | 1,169            | 29,224             | 58,447             |
| <b>Total (1)</b>                      |                                                                                                      | <b>(137,559)</b> | <b>(4,150,409)</b> | <b>(7,972,531)</b> |

(1) Values net of tax effects

**Scenario 1: Shock of +10bps in interest curves and 1% for price changes (currencies);**

**Scenario 2: shock of +25% and -25% in all risk factors, considering the largest losses per risk factor.**

**Scenario 3: shock of +50% and -50% in all risk factors, considering the largest losses per risk far.**

### 31. Corporate Restructuring

Until the semester ended June 30, 2026 corporate movements were carried out to improve and reorganize the operations and activities of the entities in accordance with Banco Santander's business plan:

#### a) Incorporation of Santander CTVM Shares by Santander DTVM

On June 30, 2026, Extraordinary General Meetings of Santander Corretora de Títulos e Valores Mobiliários S.A. ("Santander CTVM") and Santander Distribuidora de Títulos e Valores Mobiliários S.A. ("Santander DTVM") were held, approving the incorporation of the shares issued by Santander CTVM held by Banco Santander (Brasil) S.A. by Santander DTVM. This resulted in an increase in the share capital of Santander DTVM and the issuance of new shares to Banco Santander (Brasil) S.A., totaling R\$ 191 million.

#### b) Incorporation of Esfera Fidelidade by Banco Santander (Brasil) S.A.

On June 30, 2026, Esfera Fidelidade S.A. ("Esfera") was fully incorporated, with its assets absorbed by its direct parent company, Banco Santander (Brasil) S.A. ("Santander Brasil"). The full incorporation of Esfera did not imply an increase in the share capital of Santander Brasil, since all of Esfera's issued shares were held by Santander Brasil and, therefore, their value was already reflected in an equity investment account.

#### c) Santander Financiamento signs a contract for the acquisition of a 49% stake in Loop Gestão de Pátios S.A.

On June 22, 2026, Santander Sociedade de Crédito, Financiamento e Investimento S.A. ("Santander Financiamento"), on the one hand, and Loop AC Participações Ltda. and Allpark Empreendimentos, Participações e Serviços S.A., on the other hand, formalized a share purchase agreement for the acquisition, by Santander Financiamento, of 49% of the total share capital and voting rights of Loop Gestão de Pátios S.A. ("Loop"). The Santander group already held an indirect stake in

\*Values expressed in thousands, except when indicated.

Loop through Webmotors S.A. ("Webmotors") and, with the transaction, will also hold a direct stake in the company. The completion of the transaction is subject to the execution of definitive instruments and the fulfillment of certain conditions customary in this type of transaction, including applicable regulatory approvals.

#### d) Merger of Santander Holding Imobiliária and Solution 4Fleet

On April 30, 2026, the merger of Santander Holding Imobiliária S.A. ("SHI") and Solution 4Fleet Consultoria Empresarial S.A. ("S4F") into Tools Soluções e Serviços Compartilhados Ltda. ("Tools") was approved to simplify the corporate structure, unify accounting processes, and reduce operational costs for Santander Brasil.

#### e) Banco Santander Signs Contract for the Acquisition of 100% Equity Interest in New Special Purpose Entities (SPEs)

On April 8, 2026, Banco Santander (Brasil) S.A. obtained approval from the Central Bank of Brazil for the acquisition of 100% of the total and voting share capital of BREF III Empreendimentos Imobiliários 4 S.A., BREF III Empreendimentos Imobiliários 5 S.A., and BREF III Empreendimentos Imobiliários 6 S.A., under the terms of the share purchase agreement signed with BREF III Fundo de Investimento em Participações Multiestratégia – Responsabilidade Limitada. These companies own the properties that comprise the JK Campus, where the real estate development intended for Santander's new headquarters will be developed. The completion of the transaction remains subject to the execution of definitive instruments and the verification of certain conditions customary in this type of transaction, including the completion of construction and obtaining the occupancy permit ("Habite-se").

#### f) Sale of its entire shareholding in Galgo Sistemas de Informações S.A.

On March 20, 2025, Banco Santander (Brasil) S.A. and other shareholders signed certain documents establishing the terms and conditions of the purchase and sale of shares representing the entirety of the total and voting share capital of Galgo Sistemas de Informações S.A. to RTM – Rede de Telecomunicações para o Mercado Ltda. ("Transaction"). On May 7, 2025, with the completion of the Transaction, Banco Santander (Brasil) S.A. ceased to hold any shareholding in Galgo Sistemas de Informações S.A.

#### g) Sale of all equity stakes held in Summer Empreendimentos Ltda.

On February 24, 2025, Santander Holding Imobiliária S.A. ("SHI") and Banco Santander (Brasil) S.A. signed certain documents establishing the terms and conditions for the purchase and sale of the shares representing the entire share capital of Summer Empreendimentos Ltda. ("Summer") with RFM-E Ltda. ("Transaction"). On September 29, 2025, with the completion of the Transaction, Banco Santander (Brasil) S.A. and SHI ceased to hold any equity stake in Summer Empreendimentos Ltda.

### 32. Other information

a) Co-obligations and risks in guarantees provided to customers, recorded in clearing accounts, reached the value of R\$ 71,979,175 (12/31/2025 - R\$ 68,850,499) at the Bank and Consolidated.

b) The total value of investment funds under the management of the Santander Conglomerate is R\$ 267,598,148 (12/31/2025 - R\$ 227,012,763) recorded in clearing accounts.

c) Insurance in force on June 30, 2026, corresponding to coverage for fires, natural disasters and other risks related to properties, has a coverage value of R\$ 9,214,986 (12/31/2025 - R\$ 9,214,986) in Bank and Consolidated. In addition, at the Bank and Consolidated as June 30, 2026, there are other policies in force to cover risks related to fraud, civil liability and other Assets in the amount of R\$ 1,546,051 (12/31/2025 - R\$ 1,546,051).

d) Between June 30, 2026 and there were no linked active transactions and no obligations for linked active transactions.

e) Obligation Compensation and Settlement Agreements - Within the scope of CMN Resolutions No. 3,263/2005 and No. 4,018/2011 - Banco Santander has an obligation compensation and settlement agreement within the scope of the National Financial System (SFN), signed with individuals and legal entities that are members or not from the SFN, resulting in greater guarantee of financial settlement, with the parties which have this type of agreement. These agreements establish that payment obligations to Banco Santander, arising from credit and derivative transactions, in the event of default by the counterparty, will be offset against Banco Santander's payment obligations to the counterparty.

f) Other Commitments - Banco Santander has two types of rental contracts: cancellable and non-cancellable. Cancellable properties are properties, mainly used as agencies, based on a standard contract, which can be canceled at will and includes the right to renew an option and readjustment clauses, falling within the concept of operational leasing. The total future minimum payments for non-cancelable operating leases are shown below:

|                      | 06/30/2026       | 12/31/2025       |
|----------------------|------------------|------------------|
| Up to 1 Year         | 354,960          | 366,739          |
| Between 1 to 5 years | 855,144          | 912,695          |
| More than 5 Years    | 42,541           | 63,578           |
| <b>Total</b>         | <b>1,252,645</b> | <b>1,343,012</b> |

Additionally, Banco Santander has contracts with an indefinite term, in the amount of R\$287 (12/31/2025 - R\$ 488) corresponding to the monthly rent of contracts with this characteristic. Operating lease payments, recognized as expenses in 2026, were in the amount of R\$182,299 (12/31/2025 - R\$ 194,402).

Rental contracts will be adjusted annually, in accordance with current legislation, with the highest percentage being in accordance with the variation in the General Market Price Index (IGPM). The lessee is guaranteed the right to unilaterally terminate these contracts, at any time, in accordance with contractual clauses and legislation in force.



\*Values expressed in thousands, except when indicated.

### g) Recurring/non-recurring results

|                                                            | 2026                |                         |                       |                   |                         | Bank<br>2025          |
|------------------------------------------------------------|---------------------|-------------------------|-----------------------|-------------------|-------------------------|-----------------------|
|                                                            | Recurring<br>Result | Non-Recurring<br>Result | 01/01 to<br>6/30/2026 | Recurring Result  | Non-Recurring<br>Result | 01/01 to<br>6/30/2025 |
| Income From Financial Operations                           | 76,142,109          | -                       | 76,142,109            | 68,500,890        | -                       | 68,500,890            |
| Expenses From Financial Operations                         | (64,478,333)        | -                       | (64,478,333)          | (59,940,070)      | -                       | (59,940,070)          |
| Exchange Rate Variations (Net)                             | 2,445,476           | -                       | 2,445,476             | 4,360,059         | -                       | 4,360,059             |
| <b>Gross Income Related to Financial Operations</b>        | <b>14,109,252</b>   | <b>-</b>                | <b>14,109,252</b>     | <b>12,920,879</b> | <b>-</b>                | <b>12,920,879</b>     |
| Other Operating Revenue (Expenses) (a)                     | (6,033,955)         | (76,390)                | (6,110,345)           | (5,409,979)       | (91,710)                | (5,501,689)           |
| <b>Operational Result</b>                                  | <b>8,075,297</b>    | <b>(76,390)</b>         | <b>7,998,907</b>      | <b>7,510,900</b>  | <b>(91,710)</b>         | <b>7,419,190</b>      |
| <b>Non-Operating Income</b>                                | <b>(9,977)</b>      | <b>-</b>                | <b>(9,977)</b>        | <b>78,825</b>     | <b>-</b>                | <b>78,825</b>         |
| <b>Result before Taxation on Profit and Participations</b> | <b>8,065,320</b>    | <b>(76,390)</b>         | <b>7,988,930</b>      | <b>7,589,725</b>  | <b>(91,710)</b>         | <b>7,498,015</b>      |
| Income Tax and Social Contribution                         | 420,351             | -                       | 420,351               | 831,611           | 6,150                   | 837,761               |
| Profit Sharing                                             | (1,026,521)         | -                       | (1,026,521)           | (983,907)         | -                       | (983,907)             |
| <b>Net Income</b>                                          | <b>7,459,150</b>    | <b>(76,390)</b>         | <b>7,382,760</b>      | <b>7,437,429</b>  | <b>(85,560)</b>         | <b>7,351,869</b>      |

|                                                            | 2026              |                         |                        |                   |                         | Consolidated<br>2025   |
|------------------------------------------------------------|-------------------|-------------------------|------------------------|-------------------|-------------------------|------------------------|
|                                                            | Recurring Result  | Non-Recurring<br>Result | 01/01 to<br>06/30/2026 | Recurring Result  | Non-Recurring<br>Result | 01/01 to<br>06/30/2025 |
| Income From Financial Operations                           | 80,640,597        | -                       | 80,640,597             | 75,964,867        | -                       | 75,964,867             |
| Expenses From Financial Operations                         | (65,564,961)      | -                       | (65,564,961)           | (62,175,852)      | -                       | (62,175,852)           |
| Exchange Rate Variations (Net)                             | 2,667,239         | -                       | 2,667,239              | 4,600,601         | -                       | 4,600,601              |
| <b>Gross Income Related to Financial Operations</b>        | <b>17,742,875</b> | <b>-</b>                | <b>17,742,875</b>      | <b>18,389,616</b> | <b>-</b>                | <b>18,389,616</b>      |
| Other Operational Income (Expenses) (a)                    | (9,675,204)       | (118,418)               | (9,793,622)            | (8,141,239)       | (148,382)               | (8,289,621)            |
| <b>Operational Result</b>                                  | <b>8,067,671</b>  | <b>(118,418)</b>        | <b>7,949,253</b>       | <b>10,248,377</b> | <b>(148,382)</b>        | <b>10,099,995</b>      |
| <b>Non-Operating Income</b>                                | <b>(12,824)</b>   | <b>-</b>                | <b>(12,824)</b>        | <b>100,610</b>    | <b>-</b>                | <b>100,610</b>         |
| <b>Result before Taxation on Profit and Participations</b> | <b>8,054,847</b>  | <b>(118,418)</b>        | <b>7,936,429</b>       | <b>10,348,987</b> | <b>(148,382)</b>        | <b>10,200,605</b>      |
| Income Tax and Social Contribution                         | 142,034           | 2,842                   | 144,876                | (1,260,976)       | 9,177                   | (1,251,799)            |
| Profit Sharing                                             | (1,463,165)       | -                       | (1,463,165)            | (1,400,392)       | -                       | (1,400,392)            |
| Minority Shareholders' Interests                           | (225,393)         | -                       | (225,393)              | (176,758)         | -                       | (176,758)              |
| <b>Net Income</b>                                          | <b>6,508,323</b>  | <b>(115,576)</b>        | <b>6,392,747</b>       | <b>7,510,861</b>  | <b>(139,205)</b>        | <b>7,371,656</b>       |

(a) Amortization of goodwill on investment recognized as Other Operating Expenses in the amount before taxes of R\$ 76,390 and R\$118,418 (06/30/2025 - R\$ 91,710 and R\$ 148,382) in the Bank and Consolidated respectively, with a net impact of taxes of R\$ 76,390 and R\$ 115,576 (06/30/2025 - R\$ 85,560 and R\$ 139,205).



**33. Subsequent Events****a) Distribution of Interest on Equity**

The Board of Directors of Banco Santander, at a meeting held on July 10, 2026, approved the proposal of the Company's Executive Board, subject to ratification by the Ordinary General Meeting, for the distribution of Interest on Equity in the amount of R\$ 2,000,000,000.00 (two billion reais), based on the balance of the Company's Dividend Equalization Reserve. Shareholders registered in the Bank's records at the end of the day on July 21, 2026 (inclusive) were entitled to the Interest on Equity. Therefore, from July 22, 2026 (inclusive), the Bank's shares were traded "Ex-Interest on Equity". The Interest on Equity will be paid starting August 6, 2026. The Interest on Equity was fully allocated to the minimum mandatory dividends distributed by the Bank for the fiscal year 2026, without any remuneration for monetary adjustment.

**b) Merger of Santander Leasing by Banco Santander (Brasil) S.A.**

On July 1, 2026, Banco Santander (Brasil) S.A. ("Santander Brasil") received approval from the Central Bank of Brazil regarding the merger of Santander Leasing S.A. – Arrendamento Mercantil ("Santander Leasing"), as approved by the General Meetings of both companies held on November 28, 2025.

With the approval by the Central Bank of Brazil, all the necessary conditions for the completion of the transaction were met, and it became effective from that date.

The merger did not result in an increase in the share capital of Santander Brasil, since all the shares issued by Santander Leasing were held by it. Therefore, the investment was already fully recognized in the financial statements of Santander Brasil using the equity method, and there was no equity impact resulting from the merger.

*\*Values expressed in thousands, except when indicated.*

## Composition of Management Bodies as of June 30, 2026

### Board of Directors

Deborah Stern Vieitas – President (independent)  
 Javier Maldonado Trinchant – Vice-president  
 Antonio Carlos Quintella - Counselor (independent)  
 Cristiana Almeida Pipponzi – Counselor (independent)  
 Cristina San Jose Brosa - Counselor  
 Deborah Patricia Wright - Counselor (independent)  
 Ede Ilson Viani - Counselor  
 Mario Roberto Opice Leão - Counselor (1)  
 Nitin Prabhu - Counselor  
 Pedro Augusto de Melo - Counselor (independent)  
 Vanessa de Souza Lobato Barbosa - Counselor

### Audit Committee

Pedro Augusto de Melo – Coordinator  
 Luiz Carlos Nannini - Qualified Technical Member  
 Andrea Maria Ramos Leonel – Member  
 René Luiz Grande – Member

### Risk and Compliance Committee

Antonio Carlos Quintella - Coordinator  
 Cristina San Jose Brosa - Member  
 Deborah Stern Vieitas – Member  
 Jaime Leôncio Singer – Member  
 José Mauricio Pereira Coelho - Member

### Sustainability Committee

Cristiana Almeida Pipponzi – Coordinator  
 Deborah Stern Vieitas – Member  
 Vivianne Naigeborin - Member  
 Tasso Rezende de Azevedo – Member

### Innovation and Technology Committee

Nitin Prabhu - Coordinator  
 Deborah Stern Vieitas - Member  
 Ede Ilson Viani - Member  
 Eduardo Alvarez Garrido - Member  
 Gilberto Duarte de Abreu Filho - Member  
 Guilherme Horn - Member  
 Marco Jose Miguel Bressan -Member

### Nomination and Governance Committee

Deborah Stern Vieitas – Coordinator  
 Deborah Patricia Wright – Member  
 Cristiana Almeida Pipponzi - Member  
 Javier Maldonado Trinchant – Member

### Compensation Committee

Deborah Patricia Wright – Coordinator  
 Deborah Stern Vieitas - Member  
 Luiz Fernando Sanzogo Giorgi – Member  
 Vanessa de Souza Lobato Barbosa - Member

*\*Values expressed in thousands, except when indicated.*

(1) At a meeting held on June 30, 2026, the Board of Directors resolved to dismiss Mr. Mario Roberto Opice Leão from the position of Chief Executive Officer and acknowledged his resignation from his positions as a member of the Board of Directors and the Company's Innovation and Technology Committee. At the same meeting, the appointment of Mr. Gilson Finkelsztain as Chief Executive Officer of the Company was confirmed, effective July 1, 2026.

## Executive Board

### Chief Executive Officer

Mario Roberto Opice Leão (1)

### Executive Vice President and Investor Relations Director

Carlos Ignacio Muñoz Gonzalez Blanch

### Executive Vice President Directors

Alessandro Tomao

André Juaçaba de Almeida

Carlos Díaz Álvarez

Carlos Ignacio Muñoz Gonzalez Blanch

Cezar Augusto Janikian

Ede Ilson Viani

Germanuela de Almeida de Abreu

Gilberto Duarte de Abreu Filho

Maria Elena Lanciego Perez

### Directors without Specific Designation

Alessandro Chagas Farias

Alexandre Guimarães Soares

Alexandre Teixeira de Araujo

Camila Stolf Toledo

Carlos Aguiar Neto

Celso Mateus De Queiroz

Claudenice Lopes Duarte

Claudia Chaves Sampaio

Daniel Mendonça Pareto

Denis Ferro Junior

Eduardo Alvarez Garrido

Eduardo Luis Sasaki

Franco Luigi Fasoli

Geraldo José Rodrigues Alckmin Neto

Gustavo de Sousa Santos

Izabella Ferreira Costa Belisario

Jean Paulo Kambourakis

Leonardo Augusto de Andrade Barbosa

Leonardo Mendes Cabral

Marcelo Aleixo

Marcos Jose Maia da Silva

Mariana Cahen Margulies

Mauricio Caliggiuri Inforçati

Michele Soares Ishii

Nicolás Vergara

Pablo Agote Alique

Paulo César Ferreira de Lima Alves

Paulo Fernando Alves Lima

Paulo Sérgio Duailibi

Rafael Abujamra Kappaz

Reginaldo Antonio Ribeiro

Ricardo Olivare de Magalhães

Richard Flavio Da Silva

Robson de Souza Rezende

Rudolf Gschliffner

Sandro Mazerino Sobral

Thomaz Antonio Licarião Rocha

Vanessa Alessi Manzi

Vítor Ohtsuki

### Accountant

Anna Paula Dorce Armonia – CRC N° 1SP – 198352/9

(1) At a meeting held on June 30, 2026, the Board of Directors resolved to dismiss Mr. Mario Roberto Opice Leão from the position of Chief Executive Officer and acknowledged his resignation from his positions as a member of the Board of Directors and the Company's Innovation and Technology Committee. At the same meeting, the appointment of Mr. Gilson Finkelsztain as Chief Executive Officer of the Company was confirmed, effective July 1, 2026.

*\*Values expressed in thousands, except when indicated.*

## Audit Committee Report

The Audit Committee of Banco Santander (Brasil) S.A. ("Santander"), the leading institution of Santander's Economic and Financial Conglomerate (the "Conglomerate"), operates as a single committee for all institutions and companies comprising the Conglomerate, including those entities supervised by the Brazilian Superintendence of Private Insurance (Susep).

Pursuant to its Internal Regulations, available on Santander's Investor Relations website ([www.ri.santander.com.br](http://www.ri.santander.com.br)), the Audit Committee, among its responsibilities, assists the Board of Directors in assessing the adequacy of the financial statements, verifying compliance with legal and regulatory requirements, evaluating the effectiveness and independence of the work performed by internal and external auditors, and monitoring the effectiveness of internal control systems and operational risk management. Additionally, whenever deemed necessary and applicable, the Audit Committee recommends improvements and corrective actions to policies, practices, and procedures identified within the scope of its responsibilities.

The Audit Committee is composed of four independent members, re-elected pursuant to the resolution approved at the Board of Directors' meeting held on May 7, 2026. The Committee performs its duties through meetings with executives (local and, when necessary, from the Conglomerate), auditors (internal and external), and specialists, and by conducting analyses based on documents and information submitted to it, taking any additional measures necessary to fulfill its duty of care. The Audit Committee's assessments are based primarily on information received from Executive Management, the results of internal and external audits, and the areas responsible for monitoring internal controls, compliance, and operational risks.

Reports on the Audit Committee's activities and the content of its meetings are regularly presented to the Board of Directors through reports delivered by the Committee Chair during Board meetings.

Within the scope of its responsibilities, during the period from January 1, 2026, to July 31, 2026, the Audit Committee carried out the following activities:

### Financial Statements

The Audit Committee analyzed the Individual and Consolidated Financial Statements of Banco Santander (Brasil) S.A. and its Subsidiaries that form part of the Economic and Financial Conglomerate, for the first half of 2026, and recommended their approval by the Board of Directors.

In carrying out this analysis and recommendation, the Audit Committee met with the independent auditors, the Finance Vice Presidency, and the professionals responsible for accounting and the preparation of the financial statements before recommending their approval to the Board of Directors and disclosure to the market.

### Internals Controls and Operational Risks Management

The Audit Committee regularly participated in Risk and Compliance Committee meetings, received information from, and held meetings with, the Executive Vice Presidency of Risk, the Compliance Department, Internal Controls, and the main bodies responsible for managing, implementing, and promoting the Conglomerate's culture and infrastructure of internal controls, risk management, and Conduct controls. It also reviewed matters being monitored through the Open Channel (the whistleblowing channel), as well as cases handled by the Information Security and Fraud Prevention areas. These reviews were conducted in accordance with applicable regulations.

### Internal Audit

The Audit Committee formally met with the officer responsible for Internal Audit and its representatives on several occasions during the first half of 2026. In addition to monitoring reports regarding the progress of the 2026 Internal Audit Plan and the work performed, the Committee reviewed issued reports, their conclusions, and recommendations, with particular emphasis on: (i) the implementation of improvement recommendations in areas where controls were rated as "Needs Moderate Improvement" or "Needs Significant Improvement"; (ii) the results of enhancements implemented for monitoring and fulfilling recommendations and their action plans for continuous improvement; (iii) responses to regulatory authorities' requirements; and (iv) any rescheduling of action plans. Internal Audit professionals also attended several other Audit Committee meetings.

### Independent Audit

Regarding the Independent Audit work performed by PricewaterhouseCoopers Auditores Independentes ("PwC"), the Audit Committee formally met with the firm on several occasions during the first half of 2026. Key topics discussed included the financial statements for the first quarter and second quarter of 2026, accounting practices, key audit matters (KAMs), and any deficiencies and recommendations for improvement contained in the internal controls report. In addition, the Committee met with the Independent Auditor in executive sessions to discuss matters of interest, such as digital assets and cryptocurrencies.

\*Values expressed in thousands, except when indicated.

The Audit Committee evaluated proposals submitted by PwC for the provision of other services from the perspective of the absence of conflicts of interest or risks to auditor independence and approved them in accordance with the Audit Services Approval Policy.

The Committee also met with the independent auditors of Banco RCI Brasil S.A., a member of the Conglomerate, namely KPMG Auditores Independentes ("KPMG"), responsible for auditing the 2025 Financial Statements, and Forvis Mazars, responsible for auditing the Financial Statements for the fiscal year beginning in 2026.

### **Ombudsman**

In accordance with applicable regulations, the Audit Committee monitored the work performed by the Ombudsman function, which was presented to, discussed, and evaluated by the Committee. In addition to receiving reports on activities carried out in 2026, the Committee reviewed the Ombudsman's semiannual report for the semester ended June 30, 2026, covering Banco Santander (Brasil) and its affiliated entities, as well as Conglomerate companies that maintain their own Ombudsman structures.

### **Regulatory Bodies**

The Audit Committee monitors official communications received from regulatory authorities, follows ongoing inspections, and reviews the findings and observations of regulatory and self-regulatory bodies, as well as related action plans and the measures adopted by management to address such findings. The Committee also monitors new regulations and meets with regulators whenever requested. With respect to the Central Bank of Brazil, it maintains regular meetings with supervisors of the Department of Banking Supervision (Desup).

### **Related Parties**

During the period covered by this report, the Audit Committee monitored and evaluated related-party transactions, deepening its understanding through internal meetings with counterparties and by obtaining independent opinions whenever necessary. In cases involving related-party transactions with global counterparties, the Committee also interacted with the relevant global representatives.

### **Others Activities**

Besides the activities described above, as part of the work inherent to its attributions, the Audit Committee met with senior management and several areas of the Conglomerate, furthering its analysis, with emphasis on the monitoring of the following topics: (i) regulatory capital; (ii) monitoring of cybersecurity; (iii) Sustainability themes, amongst with Sustainability Committee; (iv) conduct, PLD/CFT, KYC, policies and action plans for continuous improvements; (v) activities of the customer relations department, its action plans and results; (vi) tax, labor and civil litigation; (vii) review and approval of the Tax Credit Realization Technical Study; and (viii) provisions and topics related to LLP.

During the period, members of the Audit Committee also participated in training, lectures and programs on topics related to its activities, and on regulations of interest and impact to the Conglomerate.

### **Conclusion**

Based on the work and assessments carried out, and considering the context and scope in which it carries out its activities, the Audit Committee concluded that the work carried out is appropriate and provides transparency and quality to the Financial Statements of Banco Santander (Brasil) S.A. and Controlled Companies consolidated in Economic and Financial Conglomerate for the semester ended in June 30, 2025, recommending their approvals by the Board of Directors of Santander.

São Paulo, July 28, 2026.

### **Audit Committee**

*Pedro Augusto de Melo – Coordinator*

*Luiz Carlos Nannini – Financial Expert*

*René Luiz Grande*

*Andrea Maria Ramos Leonel*