



MANUAL FOR ATTENDANCE AT THE EXTRAORDINARY GENERAL MEETING

November 28, 2025



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1. MANAGEMENT INVITATION

Dear Shareholder,

It is with great pleasure that I invite you, a shareholder of Santander Brasil, to participate in our Extraordinary General Meeting (“EGM”).

This Manual was prepared to assist you in understanding the matters presented, providing a conscious and reasoned decision-making process, anticipating possible clarifications and voting guidelines.

In order to facilitate your analysis and appreciation of the matters to be resolved, this Manual includes the information made available in addition to the Call Notice.

This Manual must be read together with the Management Proposal and other documents related to our General Meeting, available on the Company's investor relations website (www.ri.santander.com.br), on the CVM website (www.cvm.gov.br) and on the B3 website (www.b3.com.br).

We are at your disposal to clarify any questions through the emails acionistas@santander.com.br oriented at non-financial individual and corporate investors and ri@santander.com.br for institutional investors.

We hope that this Manual fulfills its purpose in assisting your decision making. Your participation is essential for the Company.

Date & Time:

11/28/2025

3:30 p.m. (BRT)

Local:

Avenida Presidente Juscelino
Kubitschek nº 2041 – mezanino, Vila
Nova Conceição,
São Paulo/SP

2. CALL NOTICE

BANCO SANTANDER (BRASIL) S.A.
Publicly-Held Company of Authorized Capital
CNPJ/MF 90.400.888/0001-42 - NIRE 35.300.332.067

CALL NOTICE - EXTRAORDINARY GENERAL MEETING - Shareholders are hereby invited to attend the Extraordinary General Meeting ("EGM") to be held on November 28, 2025, at 3:30 p.m., at the Banco Santander (Brasil) S.A. ("Santander Brasil" ou "Companhia") headquarters, located at Avenida Presidente Juscelino Kubitschek nº 2041 – mezzanine, Vila Nova Conceição, São Paulo/SP, to resolve on the following Agenda

- a) To ratify the hiring of PricewaterhouseCoopers Auditores Independentes Ltda., as a specialized company responsible for preparing the appraisal report for of Santander Leasing S.A. Arrendamento Mercantil ("Appraisal Report" and "Santander Leasing" respectively);
- b) To approve the Appraisal Report;
- c) To approve the Private Instrument of Protocol and Justification of the Merger of Santander Leasing, entered into on October 29, 2025 ("Protocol and Justification of the Merger of Santander Leasing");
- d) To approve the merger of Santander Leasing by the Company, under the terms of the Protocol and Justification of the Merger of Santander Leasing, pursuant to the article 227 of the Brazilian Law nº 6.404/76, as amended, ("Merger"); and
- e) If the previous matters are approved, authorize and ratify all the acts of the Company's managers necessary for the effectiveness of the resolutions proposed and approved by the Company's shareholders.

Observations for participation and Voting during the Meeting

Participation in the Meeting: Shareholders, their legal representatives or attorneys-in-fact may participate in the Meeting in any of the following ways:

In person - The shareholders or their legal representatives shall present themselves for the EGM with the appropriate identity documents. In the event of representation of a shareholder by an attorney-in-fact, shareholders shall provide the Company with a power of attorney granted according to the applicable law, to be delivered at the Company's Headquarters, at least seventy-two (72) hours before the EGM is held;

Remote Voting Ballot: the Company implemented the remote voting system pursuant to CVM Resolution 81/22, as amended, enabling our Shareholders to send remote voting ballots directly to the Company, to the bookkeeper or through their respective custodian agents, in accordance with the procedures described in the General Meeting Participation Manual.

As provided for in Article 5, § 4, of CVM Resolution No. 81/22, with the amendments introduced by CVM Resolutions No. 59/21 and 204/24, the Company understands that holding the EGM in person allows for a closer environment between shareholders and the attending Company's management, facilitating the clarification of doubts and the discussion of relevant matters, enabling a closer environment to deliberations and decision-making. In addition, it ensures greater security in the transmission of information, avoiding risks associated with technical or cyber failures.

2. CALL NOTICE

In this sense, the Company recommends and encourages the participation of its shareholders in its Meetings, using the various participation channels made available, whether through the use of remote voting instruments, through the available electronic means or even by sending written votes to the Company or granting standardized proxies with voting instructions, in accordance with the instructions made available in the Management Proposal for the Extraordinary General Meeting of November 28, 2025.

General Instructions

1. As provided in CVM Resolution No. 70/22, the minimum percentage of participation in the voting capital required for the application of the cumulative voting process (processo de voto múltiplo) for the election of the members of the Board of Directors is of 5%;
2. As provided in § 2 of article 161 of Law No. 6,404/76 and art. 4 of CVM Resolution No. 70/22, the installation of a Fiscal Council by the General Meeting shall occur at the request of shareholders representing at least 2% (two percent) of the common shares, or 1% (one per cent) of preferred shares; and
3. The documents related to the matters to be examined and resolved at the EGM are available to shareholders (i) at the Company's headquarters, at Avenida Presidente Juscelino Kubitschek, nº 2041, Wtorre JK, 9th floor - Corporate Legal Department, where they can be consulted on business days, from 10:00 a.m. until 4:00 p.m., and on its investor relations website (www.ri.santander.com.br – at Corporate Governance >> Minutes of the Meeting);

((ii) on the website of the CMV – Comissão de Valores Mobiliários (www.cvm.gov.br) and (iii) on the website of the stock exchange B3 S.A. - Brasil, Bolsa, Balcão (<http://www.b3.com.br>).

São Paulo, October 29, 2025

Deborah Stern Vieitas

Chairman of the Board of Directors

3. ATTENDANCE AT THE MEETING

Santander Brasil's shareholders may participate in the EGM in person, by a duly constituted attorney-in-fact, as specified in item 3.2 below, or by Remote Voting.

Shareholders will be required to provide the following documents to participate in the EGM:

Individual:

- identity document with photo (original or copy)
- proof of ownership of the shares issued by the Company, issued by the depository and/or custodian financial institution (original or copy)

Legal Entity:

- corporate documents that prove the legal representation of the shareholder (original or copy)
- legal representative's identity document with photo (original or copy)

Investment Fund:

- identity document of the legal representative of the Investment Fund's manager (or of the manager, as the case may be) with photo (original or copy)
- simple copy of the last consolidated bylaws of the fund and of the Articles of Association or Organization of its manager, in addition to the corporate documentation granting powers of representation (minutes of election of the officers and/or power of attorney)

3.1. In-person Participation

Santander Brasil shareholders may participate in the EGM by attending the place where it will be held and declaring their vote, according to the types of shares they own (common and/or preferred), and the matters to be voted on.

Corporate shareholders, such as companies and investment funds, shall be represented in accordance with their Articles of Association, Articles of Organization or Bylaws, delivering documents proving the regularity of the representation, accompanied by the Minutes of the election of the Managers, if applicable, at the place and term indicated in the item below. Prior to the EGM, the shareholders shall sign the Attendance Book. Shareholders without voting rights may attend the EGM and discuss all matters submitted for resolution.

3. ATTENDANCE AT THE MEETING

3.2. Participation by Proxy

The shareholder may be represented at the EGM by an attorney-in-fact, duly appointed under a public or private instrument, and pursuant to article 126, § 1 of the Corporations Act, the attorneys-in-fact shall have been appointed less than one (1) year ago, and they shall be (i) shareholders of the Company, (ii) managers of the Company, (iii) lawyers, or (iv) financial institutions, with the investment fund's manager being responsible for representing the quota holders.

The originals or copies of the documents mentioned above may be delivered at the Company's principal place of business by the time the EGM is held.

However, in order to facilitate shareholders' access to the EGM, we recommend that the delivery of such documents be made at least seventy-two (72) hours before the EGM is held.

In the case of submittal of documents via email, we request that the shareholder contact the Company, so that the originals or copies can be delivered by the day the EGM is held.

In case the Shareholder is unable to attend the EGM or cannot yet be represented by an attorney-in-fact of his/her/their choice, the Company will make available an attorney-in-fact to vote for the shareholder, in accordance with his/her/their voting instructions, according to the power of attorney template in Exhibit 1 to this Manual.

Furthermore, it should be noted that in addition to the power of attorney, the shareholder shall forward the documents required by the Company to participate in the EGM, as provided for in item 3 above.

The documents shall be delivered at the Company's principal place of business, at Avenida Presidente Juscelino Kubitschek, No. 2041 – Bloco A - Vila Nova Conceição - São Paulo – SP, 9th floor – Corporate - Legal Department, email: rafael.faria@santander.com.br.

3.3. Remote Voting Participation

Pursuant to articles 26 et seq. of CVM Resolution No. 81/22, the Company's shareholders may also vote at shareholders' meetings by means of remote voting, to be formalized through the "remote voting ballot" ("Ballot"), the template of which is available in the Corporate Governance area of the Company's Investor Relations website (www.ri.santander.com.br), or on the website of the Brazilian Securities and Exchange Commission – CVM (<http://sistemas.cvm.gov.br/?CiaDoc>).

The shareholder that chooses to exercise his/her/their voting rights remotely shall do so by one of the options described below:

3. ATTENDANCE AT THE MEETING

(I) Submittal of the Ballot to Custody agents or Central Depository

The Shareholder who chooses to exercise the remote vote through its respective custody agent ("Custodian") shall transmit its voting instructions in compliance with the rules determined by the Custodian, who shall forward such voting statements to the Central Depository of B3 S.A. – Brasil, Bolsa, Balcão or directly forward the voting instructions to the Central Depository observing the rules determined by B3 S.A. – Brasil, Bolsa, Balcão. Shareholders must contact their respective Custodians and Central Depository to verify the procedures established by them for issuing voting instructions via ballot, as well as the documents and information required for this purpose.

The Shareholder shall convey the instructions for completion of the Ballot to his/her/their Custody agents or Central Depository by **11/25/2025 (including)**, unless defined otherwise by them.

(II) Submittal of the Ballot by the Shareholder to the Bookkeeper

The Shareholder who chooses to cast the remote vote through the Company's Bookkeeper shall observe the following instructions, so that the Ballot can be deemed valid and the votes are counted:

- (i) all fields shall be duly completed;
- (ii) all pages shall be initialed;
- (iii) the last page shall be signed by the Shareholder or his/her/their legal representative(s), as applicable, and in accordance with the applicable legislation

The following documents shall be forwarded to the Bookkeeper:

- (i) original copy of the Ballot, duly completed, initialed and signed; and
- (ii) copy of the following documents:

- Individual (Shareholder or legal representative): Identity document with photo (RG and CPF; CNH or Professional Card duly attested by the competent authorities, containing CPF number).
- Legal entity: (i) Articles of Organization or Bylaws duly updated, with the documents proving the powers of representation (minutes of election); (ii) Identity document with photo of the representatives (RG and CPF; CNH or Professional Card duly attested by the competent authorities, containing CPF number).
- Investment fund: (i) Latest consolidated Regulations for the fund, as well as the Bylaws or Articles of Organization of its manager, in addition to the corporate documentation that grants proxy powers (minutes of officers' election and/or power of attorney); (ii) Identity Card with a photograph of the representatives (RG and CPF; CNH (driver's license) or official Professional Card containing the CPF enrollment number).

3. ATTENDANCE AT THE MEETING

(III) Submittal of the Ballot directly to the Company

The Shareholder who chooses to cast the remote vote through the Company shall observe the following instructions, so that the Ballot can be deemed valid and the votes are counted:

- (i) all fields shall be duly completed;
- (ii) all pages shall be initialed;
- (iii) the last page shall be signed by the Shareholder or his/her/its legal representative(s), as applicable, and in accordance with the applicable legislation.

The following documents shall be forwarded to the Company:

- (i) original copy of the Ballot, duly completed, initialed and signed; and
- (ii) copy of the following documents:

- Individual (Shareholder or legal representative): Identity document with photo (RG and CPF; CNH or Professional Card duly attested by the competent authorities, containing CPF number).
- Legal entity: (i) Articles of Organization or Bylaws duly updated, with the documents proving the powers of representation (minutes of election); (ii) Identity document with photo of the representatives (RG and CPF; CNH or Professional Card duly attested by the competent authorities, containing CPF number).
- Investment fund: (i) Last consolidated bylaws of the fund and of the Articles of Association or Organization of its manager, in addition to the corporate documentation granting powers of representation (minutes of election of the officers and/or power of attorney) (ii) Identity document with photo of the representatives (RG and CPF; CNH or Professional Card duly attested by the competent authorities, containing CPF number).

The documents shall be sent to the Company within 4 days before the date of the EGM, in other words, by **11/25/2025 (including)** (i) at the following address: Banco Santander (Brasil) S.A. - Investor Relations - Avenida Presidente Juscelino Kubitschek, 2041 – Bloco A - 26th floor – Vila Nova Conceição - São Paulo/SP - CEP 04543-011; or (ii) by email, to the electronic address ri@santander.com.br.

After receiving the documents, the Company, within three (3) days, will inform the Shareholder regarding the receipt of the documents and their acceptance. If the submitted documentation is not considered suitable, the Ballot shall be considered invalid, and the Shareholder may regularize it by **11/25/2025 (including)**.

Ballots received by the Company after 11/25/2025 shall be disregarded.

3. ATTENDANCE AT THE MEETING

General Information:

- in accordance with Article 44 of CVM Resolution nº 81, the Central Depository of B3 S.A. - Brasil, Bolsa, Balcão, upon receiving the voting instructions from the shareholders through their respective custody agents shall disregard any diverging instructions in relation to the same resolution that has been issued by the same CPF or CNPJ registration number; and
- upon termination of the deadline for remote voting, in other words, by **11/26/2025 (including)**, the shareholder will not be able to change the voting instructions already sent, except if attending the Shareholders' Meeting or represented by power of attorney, upon express request for disregard of the voting instructions sent through the Ballot, before the respective matter(s) is subject to voting.

3.4. ADR holders

Holders of American Depositary Shares (ADSs) shall be given the right to vote on the matters listed on the Agenda, subject to the same criteria applied in relation to national investors, according to the type of shares (common or preferred) on which their ADSs are backed. ADS holders will be duly instructed by The Bank of New York Mellon, depository institution for ADSs backed by Santander Brasil shares.

4. INFORMATIONS ABOUT THE AGENDA

Below you shall find clarifications made by the Company's management regarding each of the items to be resolved in the EGM. According to the Call Notice made available to the shareholders, our EGM shall take resolutions regarding the following matters of the Agenda:

I - To RATIFY the hiring of PricewaterhouseCoopers Auditores Independentes Ltda., as a specialized company responsible for preparing the appraisal report for of Santander Leasing S.A. Arrendamento Mercantil ("Appraisal Report" and "Santander Leasing" respectively);

Company's management proposes the ratification of the hiring of the specialized company PricewaterhouseCoopers Auditores Independentes Ltda., headquartered in the capital of the State of São Paulo, at Av. Brigadeiro Faria Lima, 3732, 16th floor, parts 1 to 6, Edifício Adalmiro Dellape Baptista B32, Itaim Bibi, Zip Code 04538-132, enrolled with the CNPJ/MF under No. 61.562.112/0001-20 ("Appraiser"), as a specialized company responsible for preparing the Appraisal Report of Santander Leasing, assessed at book value, based on the based on the balance sheet of Santander Leasing as of September 30, 2025.

The information required by Exhibit L of CVM Resolution 81/22 are described in **Exhibit II of the Management Proposal.**

II - To APPROVE the Appraisal Report

According to the Appraisal Report, the value of the net equity of Santander Leasing corresponds to R\$ 10,275,420,114.50 (ten billion, two hundred seventy-five million, four hundred twenty thousand, one hundred fourteen Brazilian reais, and fifty centavos).

For the preparation of the Appraisal Report, the Appraiser took into account the subsequent events occurring between December 31, 2024 and the date of the Appraisal Report, which affected the Santander Leasing's net equity, as described in this Protocol and Justification of the Merger of Santander Leasing and in the Appraisal Report.

The equity variations that occurred between the date of the Appraisal Report and the date of the EGM will be absorbed by the Company, in accordance with the provisions of article 26, §2, of CMN Resolution No. 4,817 of May 29, 2020.

The Company's management proposes the approval of the Appraisal Report prepared by the Appraiser, the copy of which is included as **Exhibit III of the Management Proposal.**

4. INFORMATIONS ABOUT THE AGENDA

III - To APPROVE the Private Instrument of Protocol and Justification of the Merger of Santander Leasing, entered into on October 29, 2025 (“Protocol and Justification of the Merger of Santander Leasing”);

Company's management proposes the approval of the Protocol and Justification of the Merger of Santander Leasing, signed on October 29, 2025.

The Protocol and Justification of the Merger of Santander Leasing records that the net equity of Santander Leasing, as determined by PricewaterhouseCoopers Auditores Independentes Ltda., is R\$10,275,420,114.50 (ten billion, two hundred and seventy-five million, four hundred and twenty thousand, one hundred and fourteen reais, and fifty centavos), on the base date of September 30, 2025 (“Net Equity”), consisting of: (i) total assets in the amount of R\$14,526,652,512.31, composed mainly of (1) leasing transactions in the amount of R\$3,568,741,048.12, (2) cash and cash equivalents, investments and securities in the amount of R\$2,073,407,122.89, (3) investment in equity in a subsidiary in the amount of R\$6,516,422,543.39; (ii) reduced by recorded liabilities of R\$4,251,232,397.81, primarily composed of (1) funding via interbank deposits of R\$2,687,628,734.23 and (2) tax and social security obligations of R\$1,432,402,261.40.

Since the Net Equity is comprised of the assets and liabilities of Santander Leasing, which is a wholly-owned subsidiary of Banco Santander, such equity is already reflected in the Company's financial statements. Therefore, the merger of Santander Leasing at book value will not result in a capital increase, issuance of shares, or share dilution at the Company.

In this regard, the Protocol and Justification of the Merger of Santander Leasing constitutes **Exhibit IV to this Management Proposal**.

The information required by Exhibit I of CVM Resolution 81/22 are described in **Exhibit V of the Management Proposal**.

4. INFORMAÇÕES SOBRE A ORDEM DO DIA

IV - To APPROVE the merger of Santander Leasing by the Company, under the terms of the Protocol and Justification of the Merger of Santander Leasing, pursuant to the article 227 of the Brazilian Law nº 6.404/76, as amended, (“Merger”)

The Company's management requests approval for the merger of Santander Leasing into the Company, under the terms and conditions set forth in the Protocol and Justification of the Merger of Santander Leasing.

We hereby note that the merger will not result in an increase in the Company's equity, since 100% (one hundred percent) of the shares issued by Santander Leasing are directly owned by the Company, and the Company already records the aforementioned company in its consolidated financial statements.

There will be no need for any amendment to the Company's Bylaws, and since the Company is the sole shareholder of Santander Leasing, the provisions regarding withdrawal rights, as set forth in Article 137 of Law No. 6,404/76, do not apply to the merger.

V - If the previous matters are approved, AUTHORIZE and RATIFY all the acts of the Company's managers necessary for the effectiveness of the resolutions proposed and approved by the Company's shareholders

As a result of the approval of items 4.1 to 4.4, above, the Company's management proposes to the shareholders the granting of an authorization for management members to perform all the acts, records and annotations necessary and/or appropriate for implementation of the intended operation, including the ratification of acts already performed by management, including the proper filing and publication of all acts related to the merger, pursuant to article 227, §3, of Law 6,404/76.



EXHIBIT

EXHIBIT I: TEMPLATE OF POWER OF ATTORNEY

POWER OF ATTORNEY

[SHAREHOLDER], [QUALIFICATION] ("Grantor"), appoints as his/her/its attorneys-in-fact Messrs. CAROLINA SILVIA ALVES NOGUEIRA TRINDADE, Brazilian, married, registered with OAB/RJ under no. 182.414 and under the CPF/MF under no. 124.143.167.13; and RAFAEL TRIDICO FARIA, Brazilian, married, registered with OAB/SP 358.447 and under the CPF/MF under no. 409.544.508-41, both of them lawyers, with commercial address in the Capital City of the State of São Paulo, at Avenida Presidente Juscelino Kubitschek Nos. 2041 - Bloco A - Vila Nova Conceição ("Grantees") to represent, collectively or individually, regardless of the order of appointment, the Grantor, as shareholder of Banco Santander (Brasil) S.A. ("Company"), at the Company's Extraordinary General Meeting to be held, on first call, on November 28, 2025, at 3:30 PM, at the Company's principal place of business, at Avenida Presidente Juscelino Kubitschek No. 2041 - mezzanine, Vila Nova Conceição, São Paulo/SP, and if necessary on second call, on a date to be informed in due course, to whom powers are granted to attend the meeting and vote, on behalf of the Grantor, in accordance with the voting guidelines set forth below for each of the items on the Agenda:

a) To RATIFY the hiring of PricewaterhouseCoopers Auditores Independentes Ltda., as a specialized company responsible for preparing the appraisal report for of Santander Leasing S.A. Arrendamento Mercantil ("Appraisal Report" and "Santander Leasing" respectively).

For Against Abstention

b) To APPROVE the Appraisal Report.

For Against Abstention

(c) To APPROVE the Private Instrument of Protocol and Justification of the Merger of Santander Leasing, entered into on October 29, 2025 ("Protocol and Justification of the Merger of Santander Leasing");

For Against Abstention

(d) To APPROVE the merger of Santander Leasing by the Company, under the terms of the Protocol and Justification of the Merger of Santander Leasing, pursuant to the article 227 of the Brazilian Law nº 6.404/76, as amended, ("Merger").

For Against Abstention

(e) If the previous matters are approved, AUTHORIZE and RATIFY all the acts of the Company's managers necessary for the effectiveness of the resolutions proposed and approved by the Company's shareholders.

For Against Abstention

EXHIBIT I: TEMPLATE OF POWER OF ATTORNEY

The Grantees are hereby authorized to abstain from any resolution or act for which they have not received, at their discretion, sufficiently specific voting guidelines. The Grantor shall hold the Grantees above harmless and free from any and all claims, disputes, demands, losses, or damages, of any nature, arising from the fulfillment of this instrument, except in cases of acts performed in an abusive and excessive manner, pursuant to the legislation in effect.

This power of attorney shall only be valid for the Company's Extraordinary General Meeting mentioned above.

[Location], [day] of [month] 2025.

[Signature of the Grantor]