

banrisul

2Q26

Institutional Presentation

Investor Relations Department

banrisul

With
97 years
of history,
we are a
complete Bank...

... of great relevance in the market...

Market Value[1]
R$5.6 bn

Loan Portfolio[1]
R$64.4 bn

Total Assets[1]
R$172.3 bn

***Market Share* RS Demand Deposits[2]**
31.6%

***Market Share* RS Time Deposits[2]**
44.8%

***Market Share* RS Loan Portfolio[2]**
18.1%

... and recognized for its performance

We are among the 100 largest companies in BR[3]

We are one of the 20 largest banks in the country[4]

13th Bank in Assets in Brazil[5]

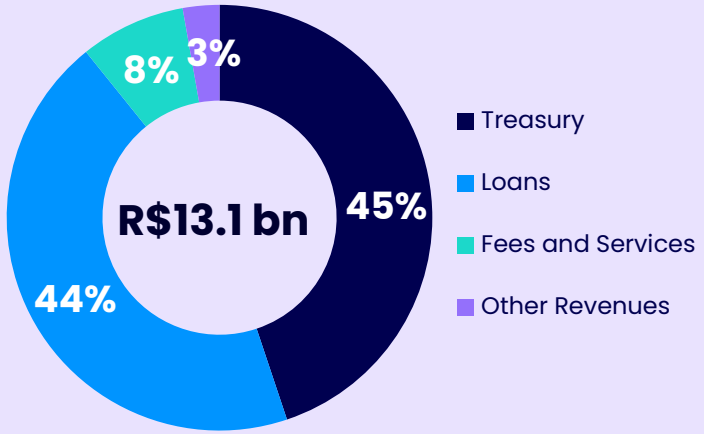
1. As of June 30, 2026 2. Market Share in RS as of December 31, 2025. Source: Bacen; 3. Survey of the 1,000 companies in the EXAME BEST AND BIGGEST 2025 ranking, by Exame magazine.
4. Valor 1000 Ranking, 2025 edition, in the Banking sector, compiled by the Valor Econômico newspaper.. 5. Ranking Bacen, as of December 31, 2025.

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With a broad portfolio of products and services ...

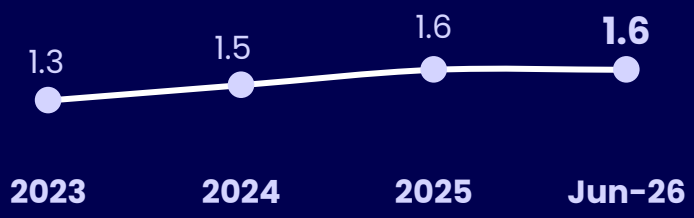
- Personal Loans
- Payroll Loans
- Working Capital
- Real Estate
- Credit Cards and Banricompras
- Rural Loans
- FX
- Time Deposits and Savings
- Investment Platform
- Consortium
- Insurance, Pension Plan and Savings Bonds
- Acquiring
- Prepayment of Receivables
- Long Term Credit and Leasing

Revenue Breakdown[1]

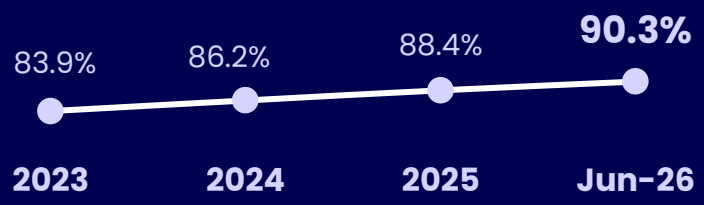


... available on scalable digital platform...

Digital Users (In Million)



Digital Transactions (% of Total Transactions)



... serving customers how, when and where they want

[1] As of June 30, 2026.

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We are a strong regional bank...

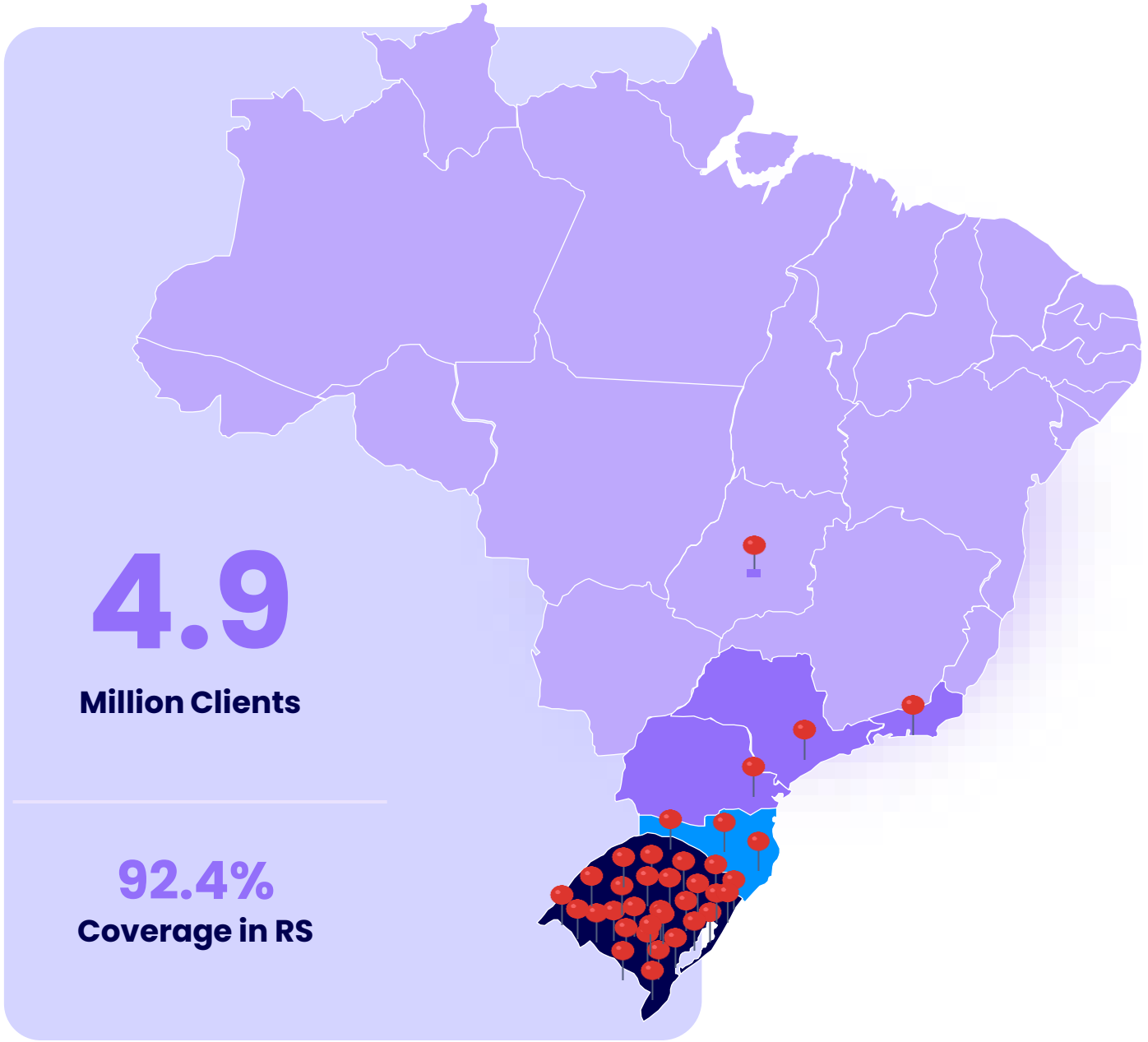
The largest publicly traded company in Rio Grande do Sul.

592
Service Points

573 in RS
19 other states

909
Banripontos

359
Electronic Service Points



4.9
Million Clients

92.4%
Coverage in RS

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... comprised of leading companies in RS in their segments

Subsidiaries

banrisul pagamentos

Manages the Vero acquiring network

152 thousand accredited establishments

R$234.9 mi

Net income in 1H26

banrisul seguridade

Marketing of Insurance, Pension Plans and Capitalization Products

R$105 mi

Net income in 1H26

banrisul consórcio

Manages consortium groups for the acquisition of assets

R$87 mi

Net income in 1H26

banrisul armazéns gerais

It acts as a Customs Warehouse and as an Inland Port.

banrisul corretora de seguros

A subsidiary of the holding company Banrisul Seguridade, it absorbed the operations focused on this niche within Banrisul.

banrisul corretora de valores

Intermediary with B3 in the spot, options, forward, futures and fixed income markets.

Affiliated

Bem Produtos e Serviços
Associada ao Banco Banrisul

BIPAR

rio grande capitalização

rio grande seguros e previdência

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A bank with a long history in the financial market...

1928
On September 12. 1928 Banrisul starts operating, in Treasury Offices in Porto Alegre.

1931
Banrisul shares were first listed in September 1931.

1964
Banrisul inaugurates its current main office, at the heart of Porto Alegre.

1993
Banrisul launched the first ATM room

1995
Creation of the Banricompras Card

2007
Capitalization and secondary emission of preferred shares joining the Level 1 of Corporate Governance.

2015
O Banrisul launches its new multibrand acquirer company, Vero

2017
Banrisul launched its digital platform: Banrisul Digital.

2020
Banritech innovation hub is launched and also Banrisul Corretora de Seguros was created.

2022
Rebranding of Banrisul brand

2024
Expansion of the Digital Checking Account for residents outside of Rio Grande do Sul. Launch of the Banri Global Account.

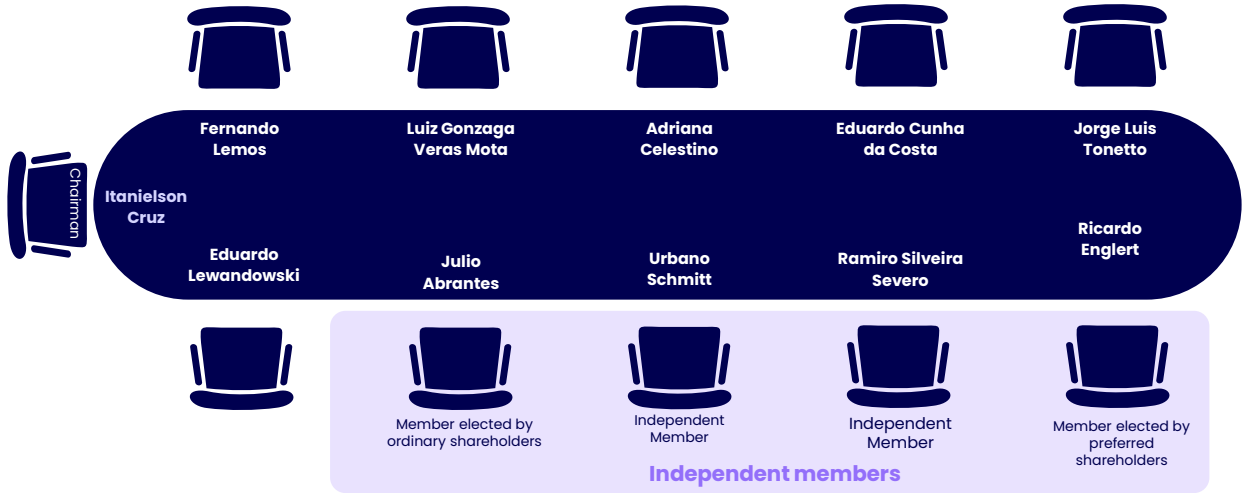
2025
R$1.6 billion
Biggest profit in Banrisul's history

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...with professional and experienced management

Board of Directors:

Define the Strategy



11 members

4 Independents

Minorities

1 ON Shareholders

1 PN Shareholders

Executive Board:

Execute the strategy



Fernando Lemos
CEO



Luiz Gonzaga Mota
Deputy CEO, Finance and Investor Relations Officer
C



Irany Sant'Anna
Financial Business and Restructuring Officer



Carlos Malafaia
Innovation, Digital Transformation and IT Officer
C

9 members

5 from career C



Adriana Celestino
Customer Service and Channels Operations Officer



Ivanor Duranti
Credit Officer
C



Elizabete Tavares
Administrative Officer
C



Kalil Sehbe
Risk Officer



Robson Santos
Development Officer
C

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We are living in a digital transformation

R$209.3million[1]
Invested in **digital transformation** and **IT infrastructure**

Expanding the use of **Artificial Intelligence (AI)**

Strengthening **cybersecurity**

Banrisul Digital

Enhanced navigation

Finances in order: Innovative solutions

PIX and *Open Finance*



Digital Account

More than **327,000** accounts opened via the app nationwide.

BanriWay

Digital account for **children and teenagers**

Integrated parental controls

Financial education



1. During 1H2026.

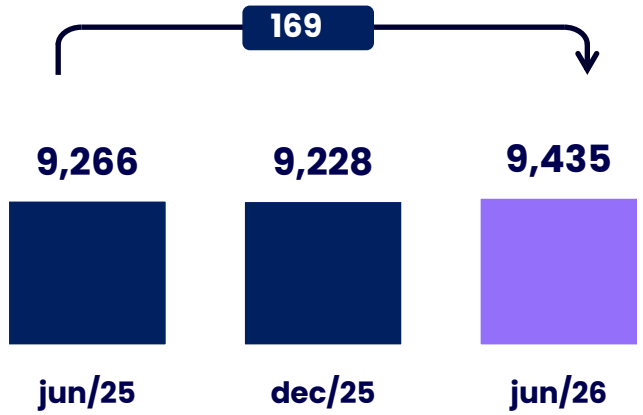
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... and our people are the protagonists

Generate engagement and motivation

Transparent and humanized management

Employees

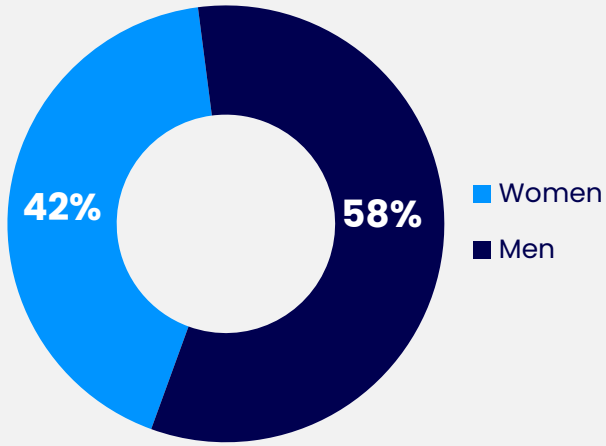


Employee Profile

3% of employees declared as disabled[1]

33.8% of women in leadership positions[2]

By gender
(As of Jun/26)



Corporate University focused on employee training

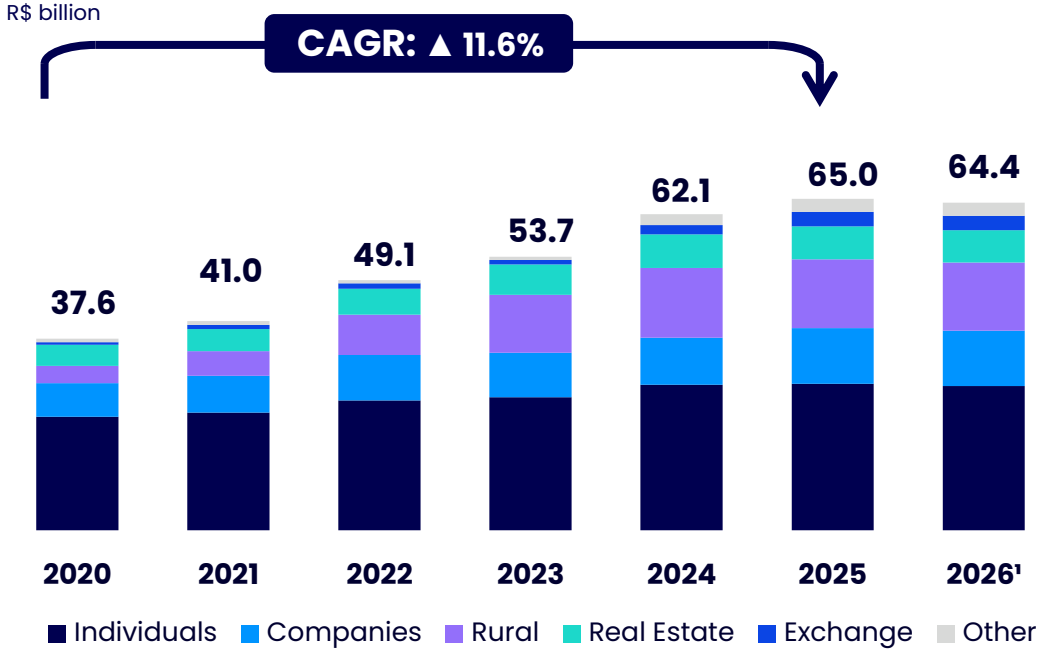
289 New Relationship Managers trained in 1H26

[1] As of June 30, 2026. [2] As a percentage of the total number of leaders.

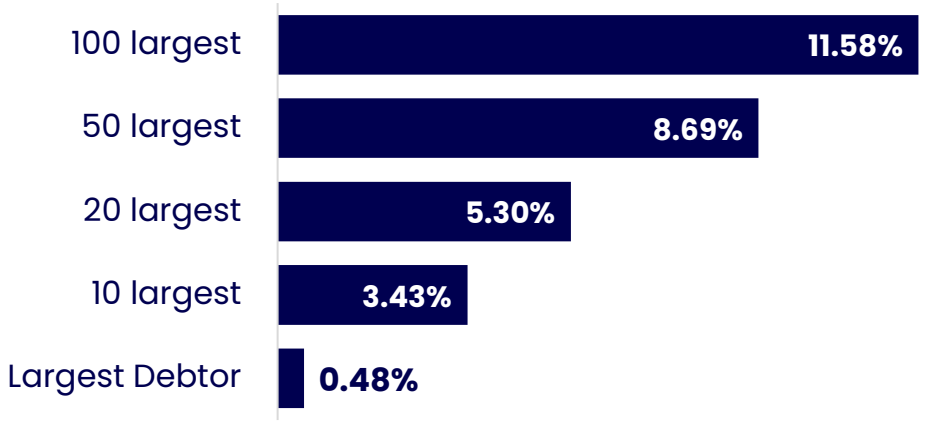
We have built a diversified and resilient loan portfolio that reflects our strategic presence

Portfolio Balance and Credit Mix

R$ billion



Portfolio Concentration
(In % of the total loan portfolio)



Focus on lines with **more *spread***

Personal Loans: +9.8% YoY
Overdraft: +8.3% YoY

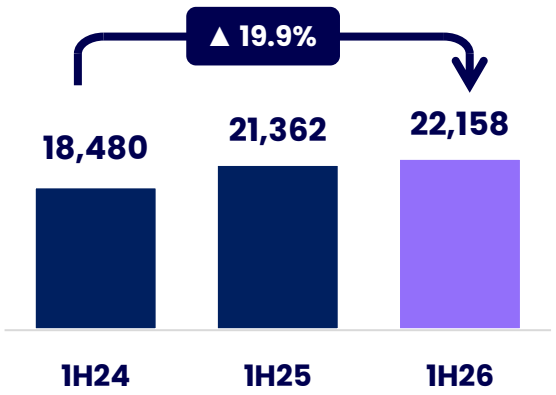
Expanding operations in **Companies Segment**

Companies Loans: +13,9% YoY
Exchange: +37.8% YoY

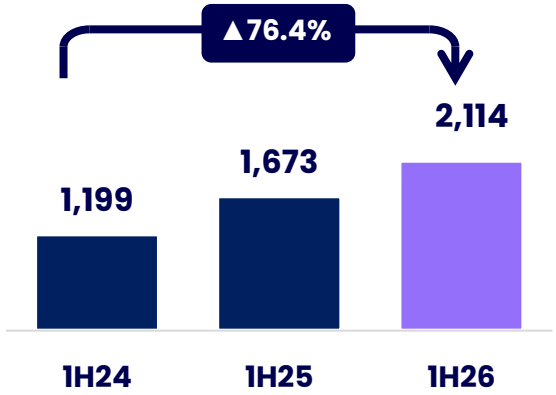
We seek to expand our operations in the business segment....

Allocated Volume

Commercial Loans
(R$ million)



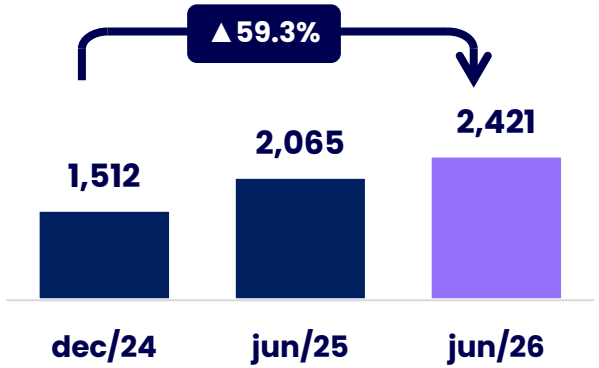
Exchange
(R$ million)





... through an appropriate and integrated value proposition

Conta Única – Working Capital[2]
(R$ million)



+150k
Vero Accredited



[1] Classification based on Average Monthly Revenue. [2] Credit line initiated in the third quarter of 2024.

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Our ESG commitment impacts the lives of people and the society....

+ R$6 billion
Intended for credit lines that generate social, environmental, or climate impact.

14% of Companies Portfolio
corresponds to operations with a social, environmental, and climate focus

Support for family farming
through PRONAF, promoting productive inclusion and rural development

Our work reinforces our role as an agent of sustainable development and of building a more resilient future.

Pacts and Commitments

UN GLOBAL COMPACT
Rede Brasil

CDP
DRIVING SUSTAINABLE ECONOMIES
Signatário desde 2020

Awards and Recognition



Gold Seal
Brazilian GHG Protocol Program
Since 2021



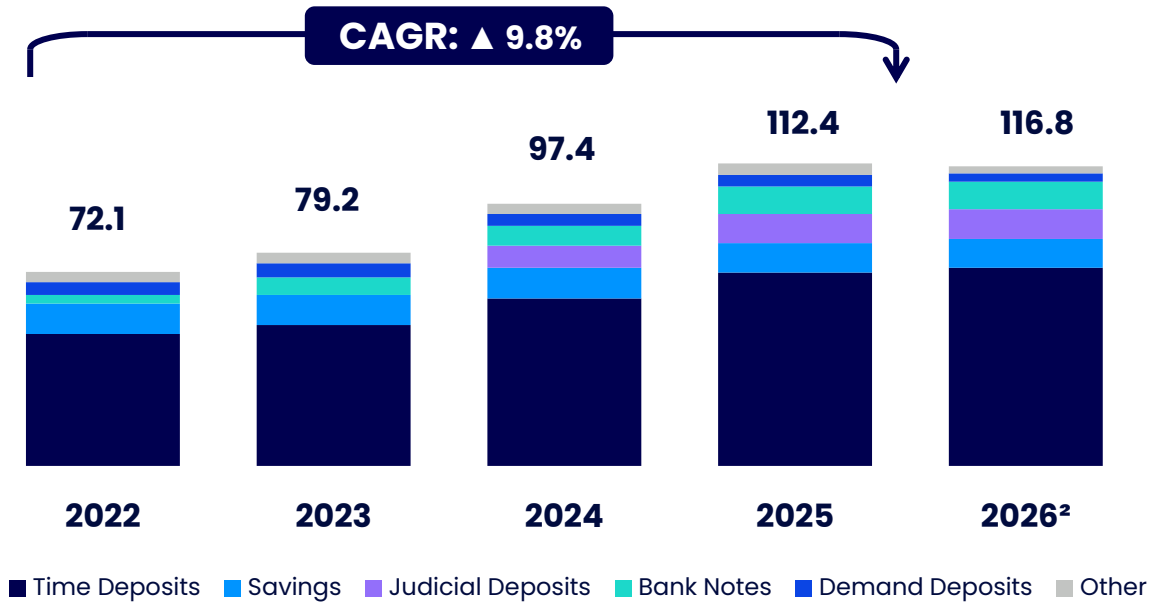
Febraban Trophy
Sustainability Pillar

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We transform trust and capital into opportunities for economic growth...

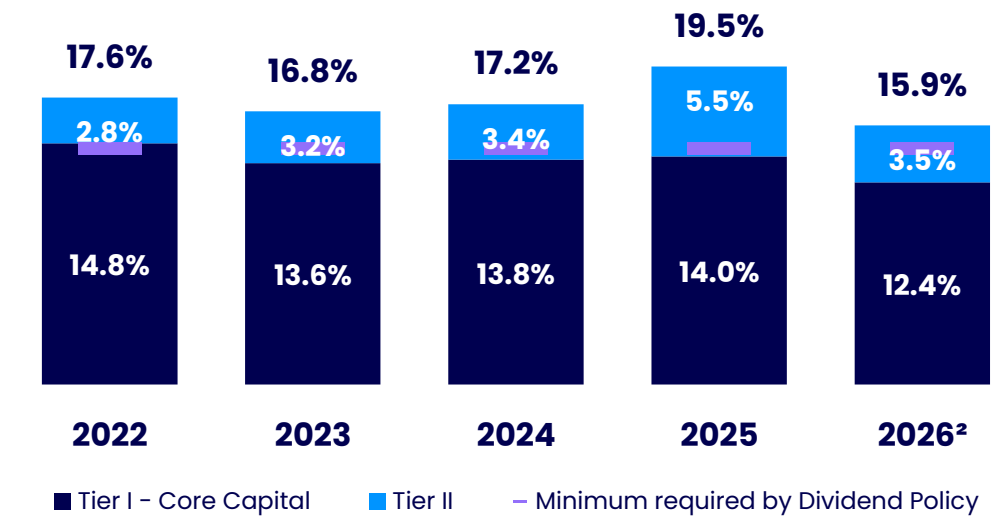
Portfolio and Fundraising Mix[1]

R$ billion and %



Basel Ratio

In %



Diverse and competitive fundraising

Cost of Funding: 84.8% of Selic

Comfortable capital structure to deliver strategic projects.

***Payout* 2026: 40%**

[1] Disregards the fundraising by controlled and affiliated companies of the Banrisul Group.. [2] Refers to June 30, 2026.

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... for delivering results and generating value.



¹ Net Income / Average Shareholders' Equity.

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Guidance

	2026 Projected	2026 Reviewed
Total Loan Portfolio	3% a 8%	2% a 7%
Net Interest Income	8% a 13%	5% a 10%
Cost of Risk[1]	1,2% a 2,2%	1,5% a 2,5%
Administrative Expenses[2]	5% a 9%	Unchanged

1 Provision expenses for loan losses, net of recoveries of written-off loans, divided by the balance of this portfolio.
2 Administrative expenses excluding commissions for banking correspondents and profit-sharing.

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Institutional Presentation

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ri.banrisul.com.br

Investor relations