



4Q25

Institutional Presentation

Investor Relations Department





Disclaimer

This presentation contains forward-looking statements relating to the prospects of the business estimates for operating and financial results and those related to growth prospects of Banrisul.

These are merely projections and, as such, are based exclusively on the expectations of Banrisul's management concerning the future of the business and its continued access to capital to fund the Company's business plan.

Such forward-looking statements depend, Substantially, on changes in market conditions, government regulations, competitive pressures, the performance of the Brazilian economy and the industry, among other factors and risks disclosed in Banrisul's filed disclosure documents and are, therefore, subject to change without prior notice.

Agenda

1

Corporate Profile

2

Business Strategy





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



**Market
Value¹**

R\$6.2 bn



**Loan
Portfolio¹**

R\$65 bn



**Total
Assets¹**

R\$163.5 bn

477

Branches¹

9,228

employees¹

4.8 M

customers¹

**We are among the
100 largest
companies in BR²**

**We are one of
the 20 largest
banks in the
country³**

**12th Bank in
Assets in
Brazil⁴**

¹ As of 12/31/2025; ² Survey of the 1,000 companies in the EXAME BEST AND BIGGEST 2025 ranking, by Exame magazine.; ³ Valor 1000 Ranking, 2025 edition, in the Banking sector, compiled by the Valor Econômico newspaper.; ⁴ BACEN Ranking.

Banrisul is a unique bank



**Coverage of
Own Network**

91%

RS

**Present in 5
states outside
of Rio Grande
do Sul.**



**Service
Network**

477

Branches

943

Correspondents

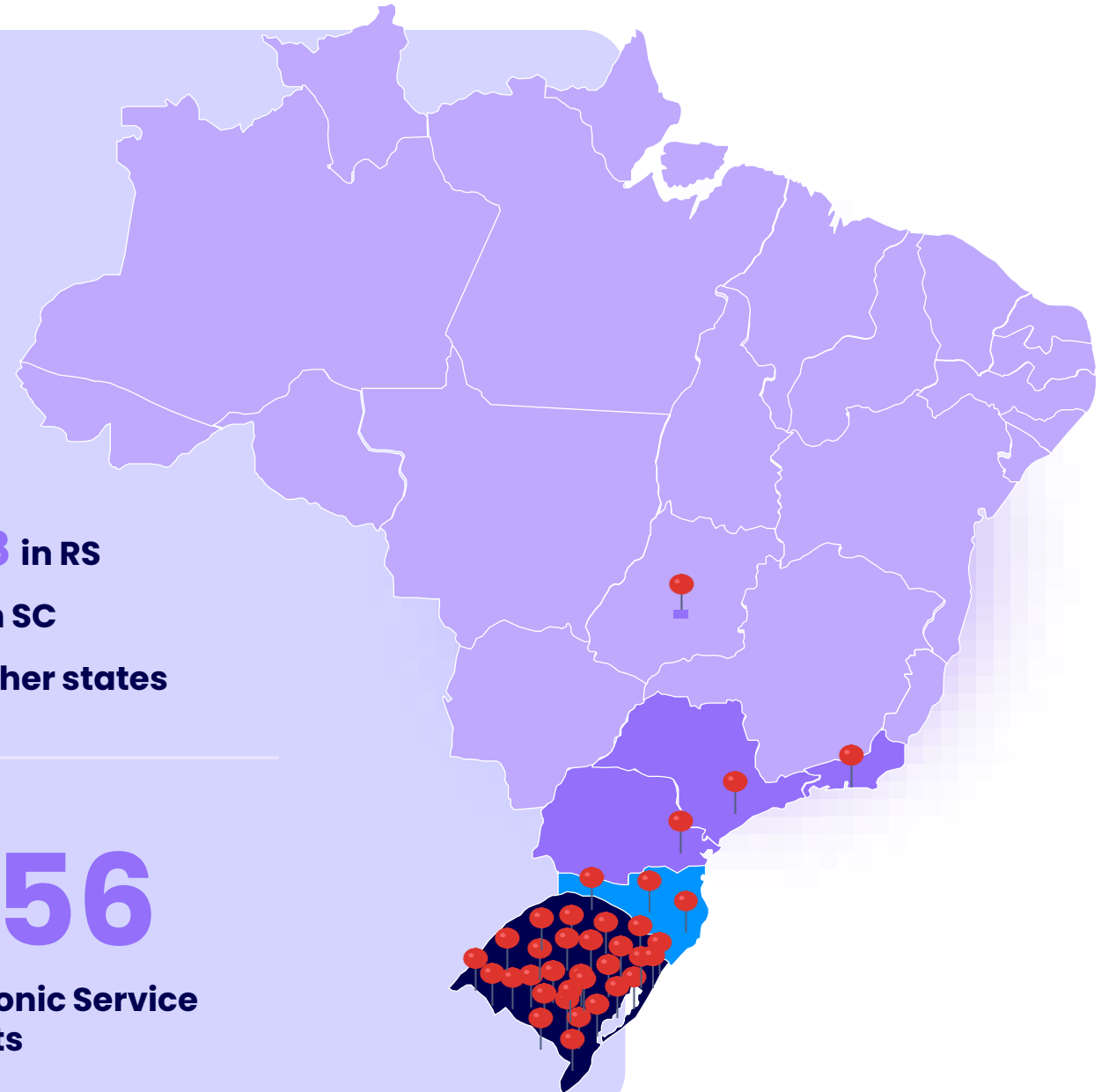
458 in RS

15 in SC

4 Other states

356

**Eletronic Service
Points**



We are living in a digital transformation



R\$401.2 million¹
Invested in **digital transformation**
and **IT infrastructure**



Expanding the use of
Artificial Intelligence (AI)



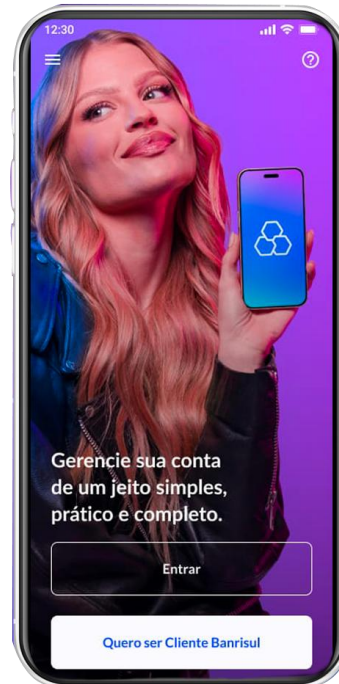
Strengthening
cybersecurity

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



Timeline

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

2017

Banrisul launched its digital platform: Banrisul Digital.

2015

O Banrisul launches its new multibrand acquirer company, Vero

2007

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

1995

Creation of the Banricompas Card

2020

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

2022

Rebranding of Banrisul brand

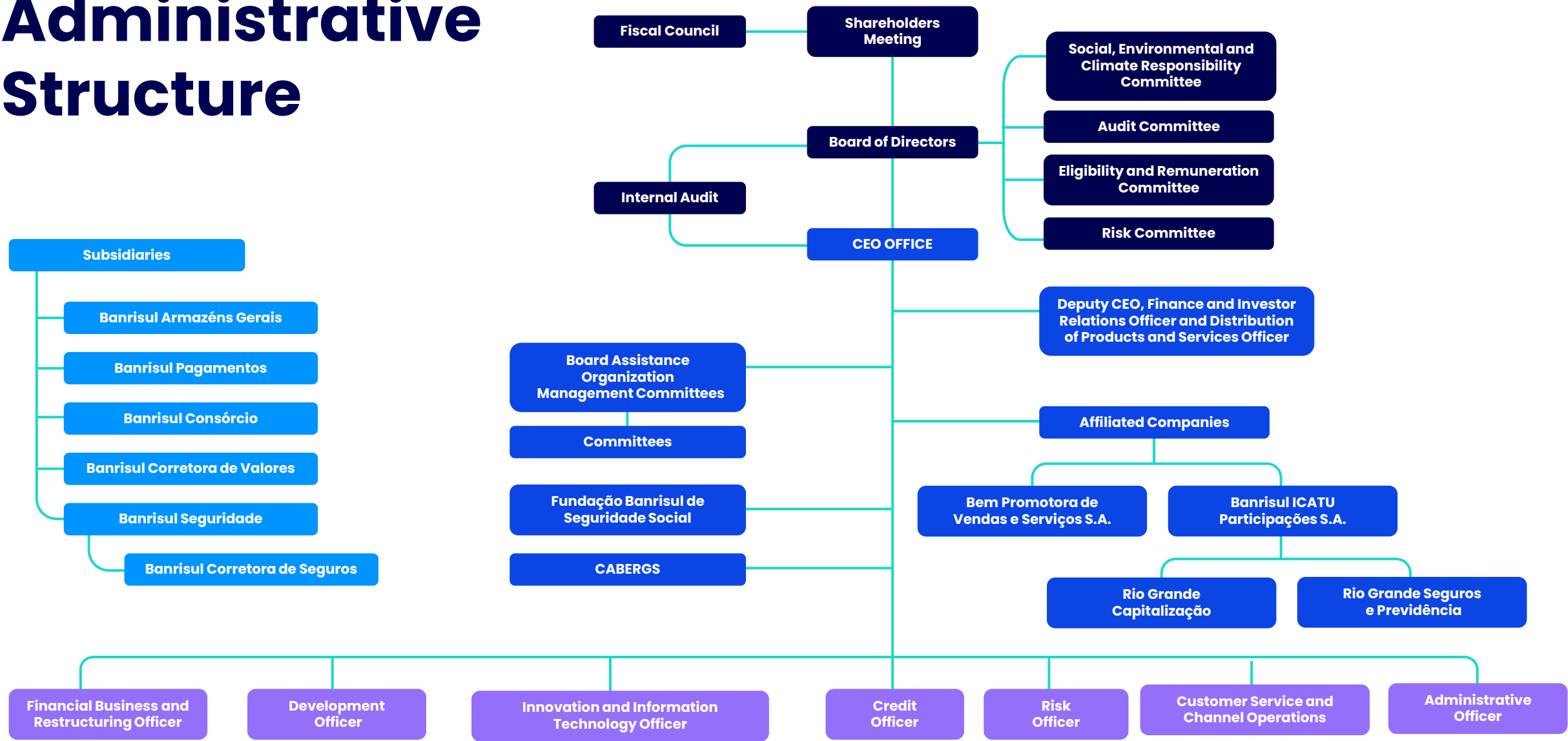
2024

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

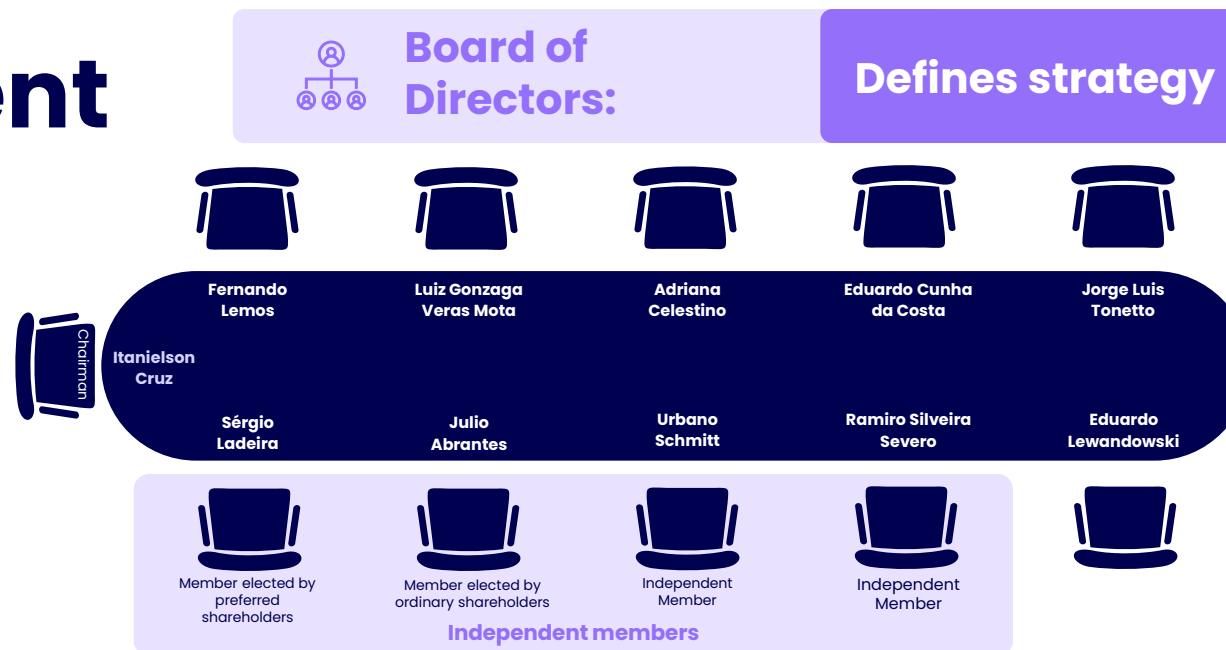
2025

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

Administrative Structure



Solid governance ensures strategy execution and business sustainability



11 members

4 Independents

Minorities

1 Preferred Shareholders

1 Voting Shareholders

Executive Board:

Professional and experienced management for strategy execution



Fernando Lemos
CEO



Luiz Gonzaga Mota
Deputy CEO, Finance and Investor
Relations Officer and Distribution of
Products and Services Officer



Irany Sant'Anna
Financial Business
and Restructuring
Officer



Carlos Malafaia
Innovation, Digital
Transformation and IT Officer



Fernando Postal
Development
Officer



Adriana Celestino
Customer Service and
Channels Operations
Officer



Ivanor Duranti
Credit Officer



Elizabete Tavares
Administrative Officer



Kalil Sehbe
Risk
Officer

9 members

4 from career 

Our Shares

We are listed on B3 under the tickers:

BRSR3

100% tag along in all of the shares

BRSR5

BRSR6

Share with the most liquidity

Shareholding Structure

ON: 1.9%
PNs: 99.6%
Total: 50.6%

ON: 98.1%
PNs: 0.4%
Total: 49.4%

Free Float



GOVERNO DO ESTADO
RIO GRANDE DO SUL



Spread and local Base

146k shareholders

96.8% individuals

3.0% national companies

0.2% foreign companies

60% Local Investors

Dividends and IoC

Quarterly Payment
of IoC



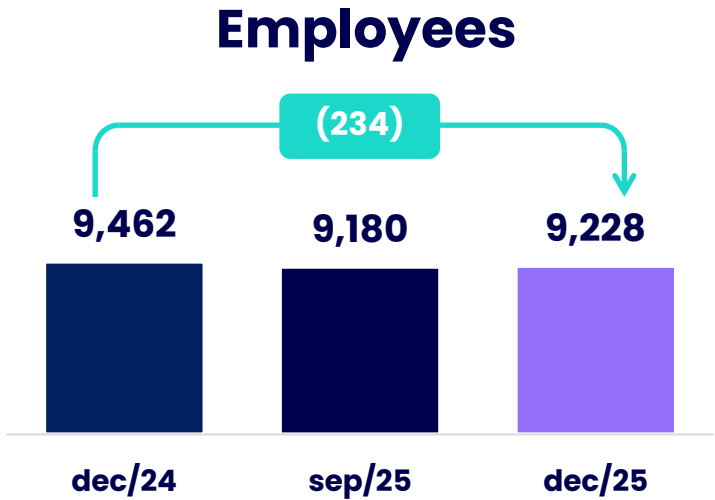
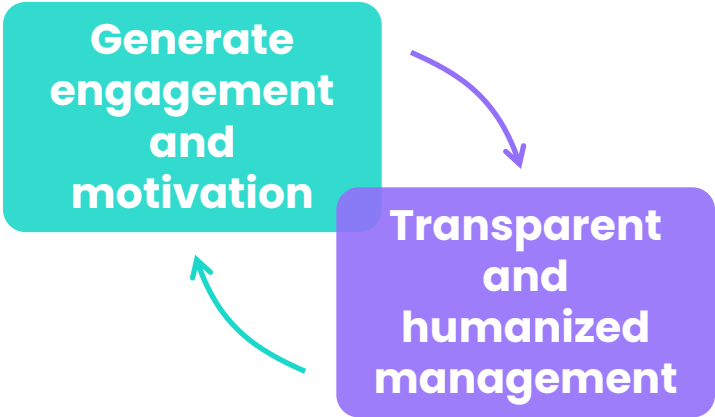
Payout 2025
40%

R\$649 mi¹

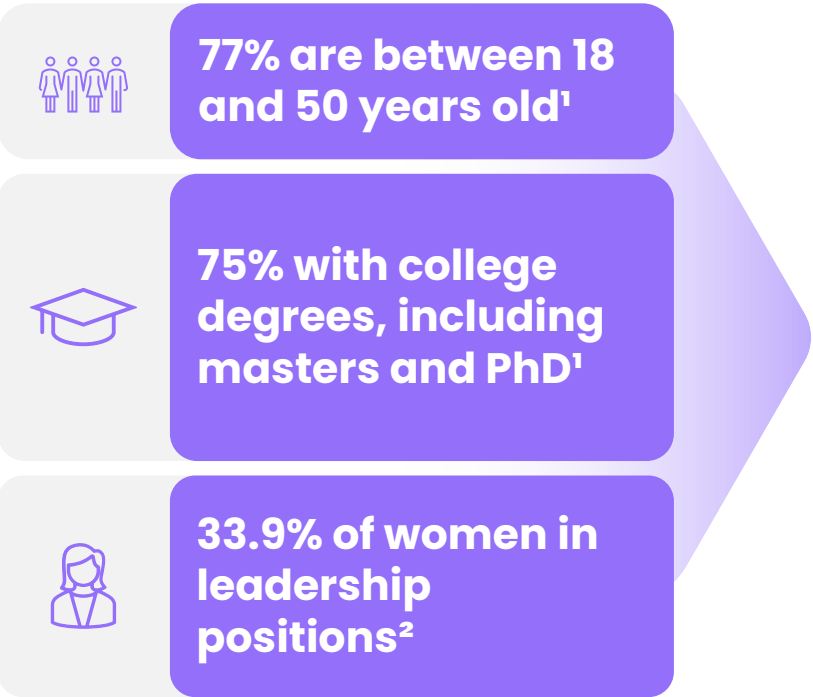
distributed to
shareholders in 2025

¹ Values before tax retentions.

Our People

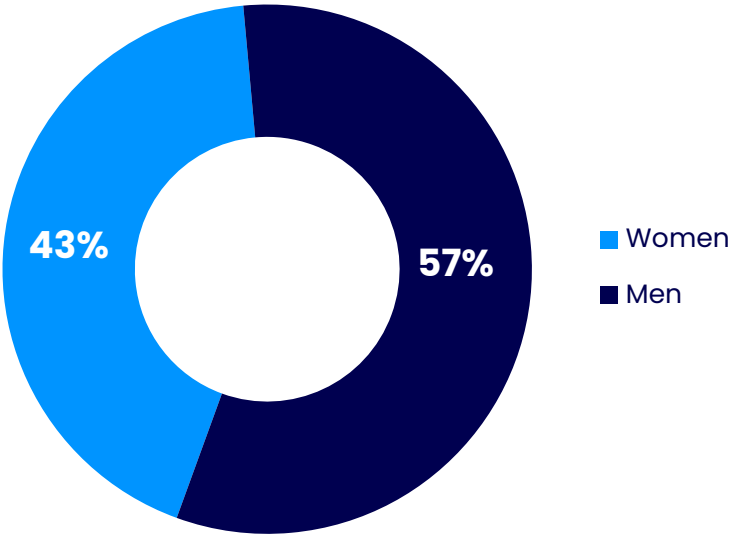


X-Ray



Employees by gender

(As of Dec/25)



¹ As of 12/31/2024. ² As a percentage of total leaders..

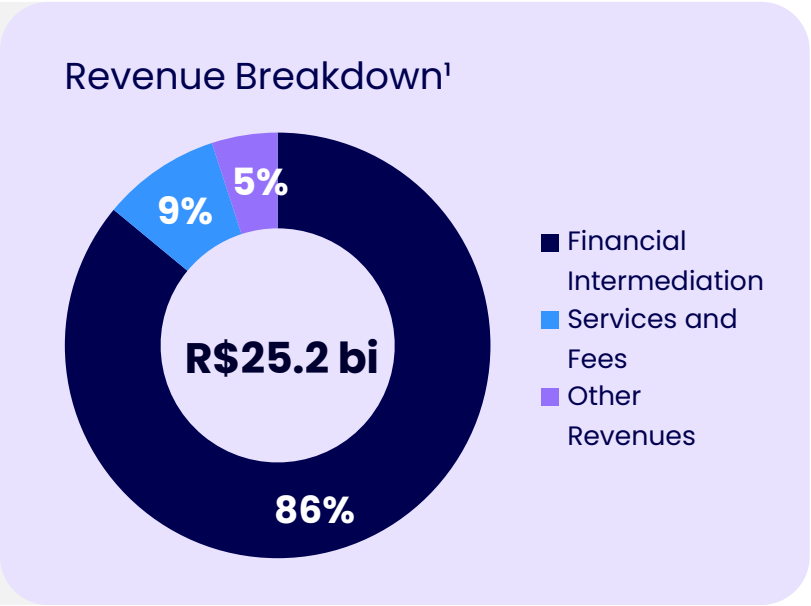
Agenda

1 Corporate Profile

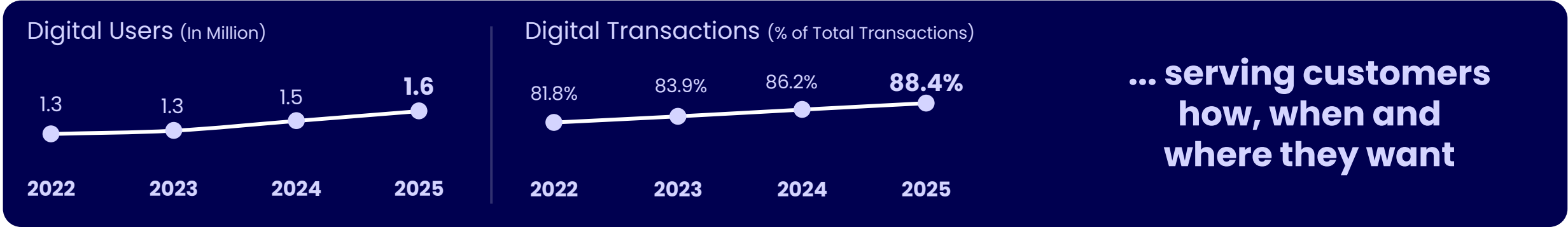
2 **Business
Strategy**



Complete range of Products and Services...



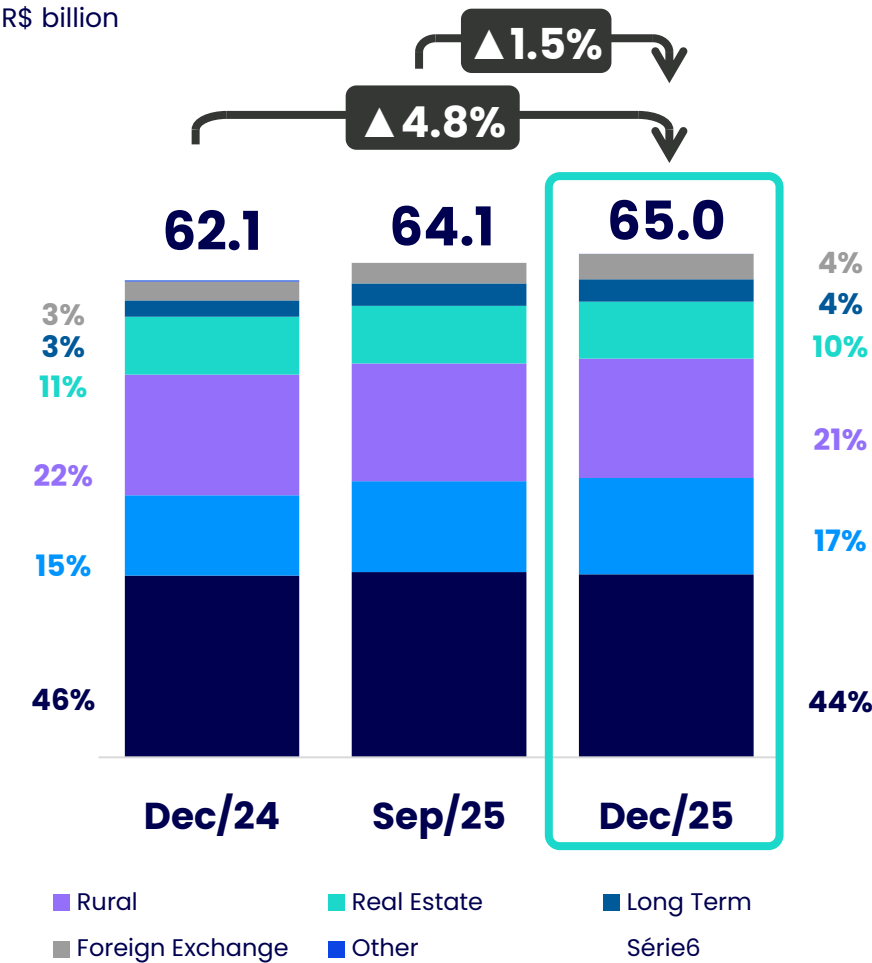
... available on scalable digital platform...



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

Loan Portfolio

Portfolio Balance and Credit Mix



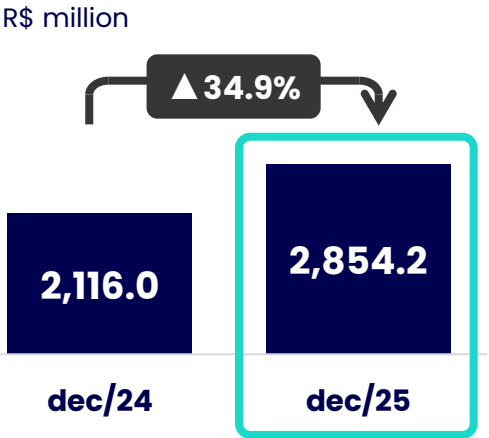
Individuals

R\$ million	Balance	YoY	QoQ
Payroll Loans	19,461.3	-6.8%	-2.9%
Cards	3,595.5	9.9%	7.6%
Personal Loans	3,031.5	16.3%	-3.7%
Overdraft	682.3	19.9%	-4.5%
Other	1,959.7	56.6%	12.0%
Total	28,730.3	0.5%	-0.9%

Companies

R\$ million	Balance	YoY	QoQ
Working Capital	6,564.1	9.4%	6.3%
Conta Única ²	2,269.5	50.1%	3.1%
Debit Accounts	301.3	-0.7%	-10.2%
Cards	265.8	12.1%	1.8%
Acquisition of Goods	199.6	-18.5%	-5.5%
Other	1,333.1	66.1%	19.0%
Total	10,933.4	20.2%	6.1%

Foreign Exchange

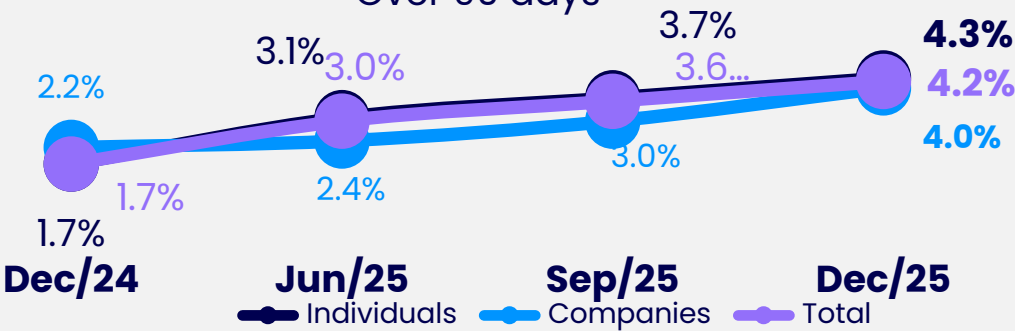


¹ Considers the balances of the commercial lines of Acquisition of Goods and Payroll Loans on the Individual Commercial Portfolio. ² Product created in May 2024.

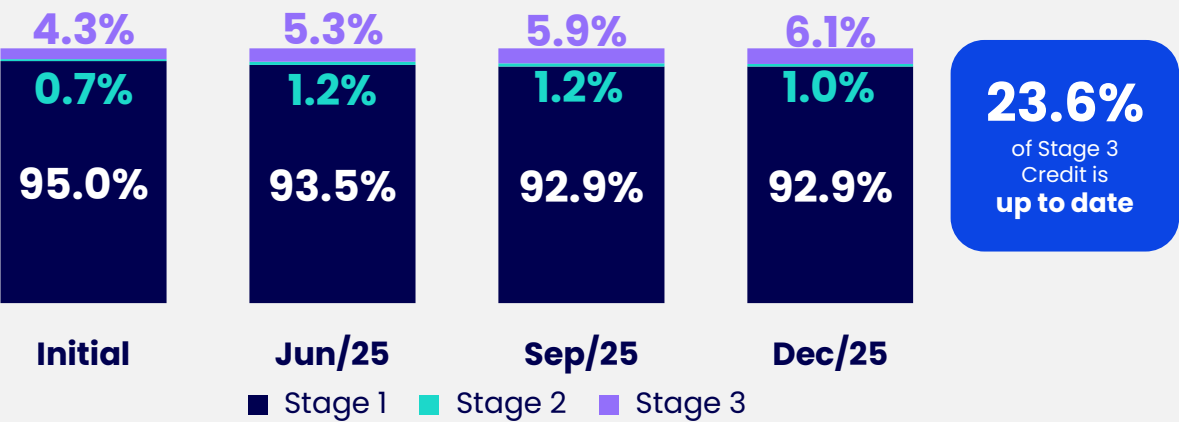
Asset Quality

NPL Ratio

Over 90 days

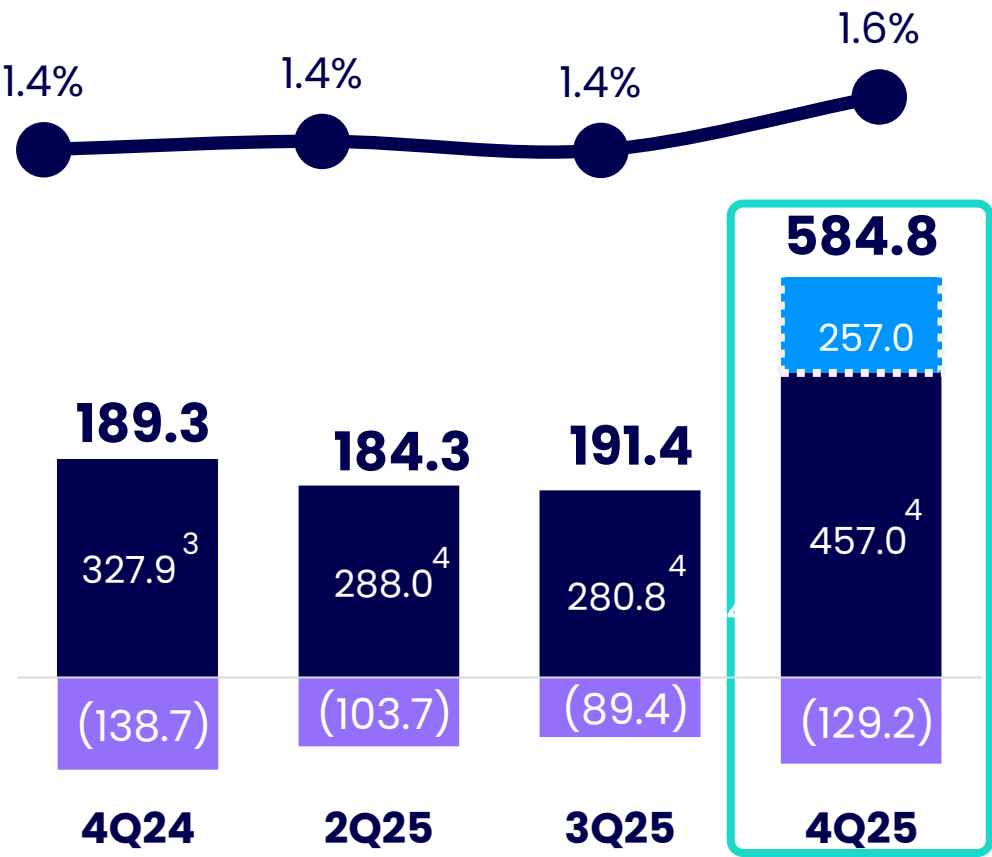


Portfolio by Stage



Net Provision Expenses and Cost of Risk¹

R\$ million and %



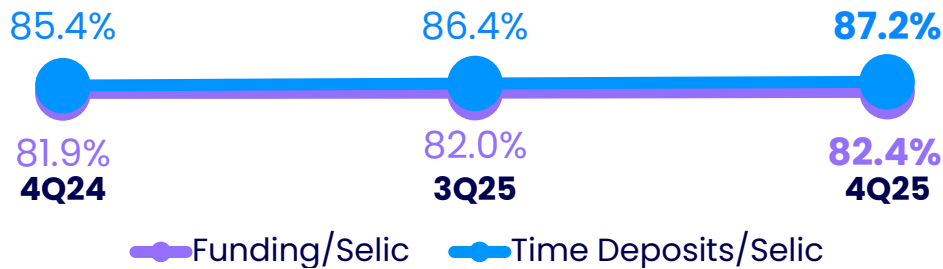
12m Net Provision Expenses vs Loan Portfolio

■ Provision Expenses ■ Recovery of Written Off Loans ■ Specific case

¹ As of 1Q25, Revenue from Recovery of Credits Written Off at Losses began to be included in the calculation of Net Provision. For comparison purposes, previous quarters have been adjusted. ² Provision expenses for credit losses net of revenue from recovery of written-off credits, not considering the specific case. ³ Accounted for in accordance with CMN Resolution No. 2,682/99. ⁴ Accounted for in accordance with CMN Resolution No. 4,966/21.

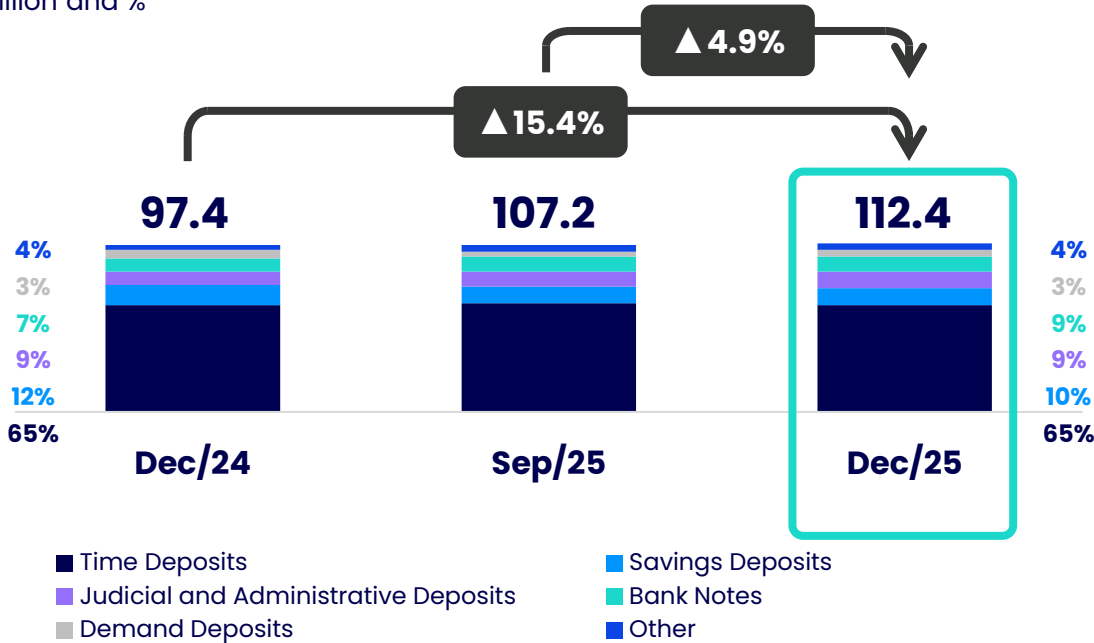
Funding

Cost

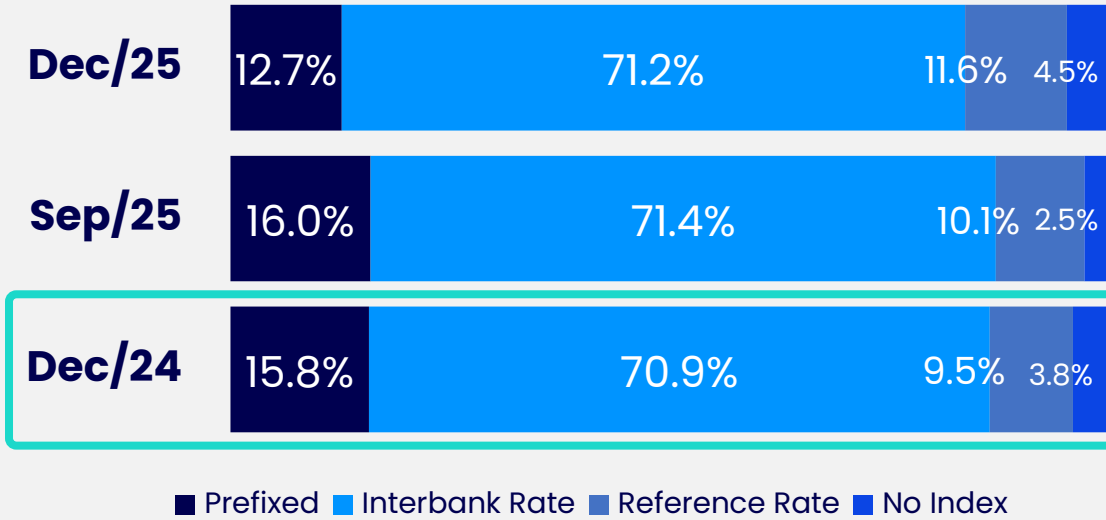


Portfolio and Mix

R\$ billion and %



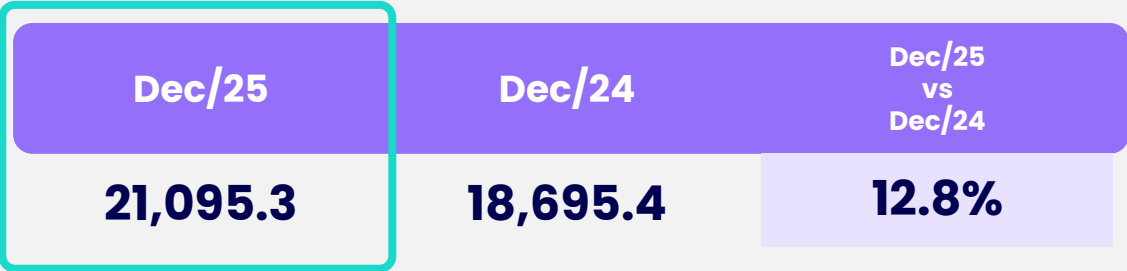
By Index ¹



■ Prefixed ■ Interbank Rate ■ Reference Rate ■ No Index

Assets Under Management

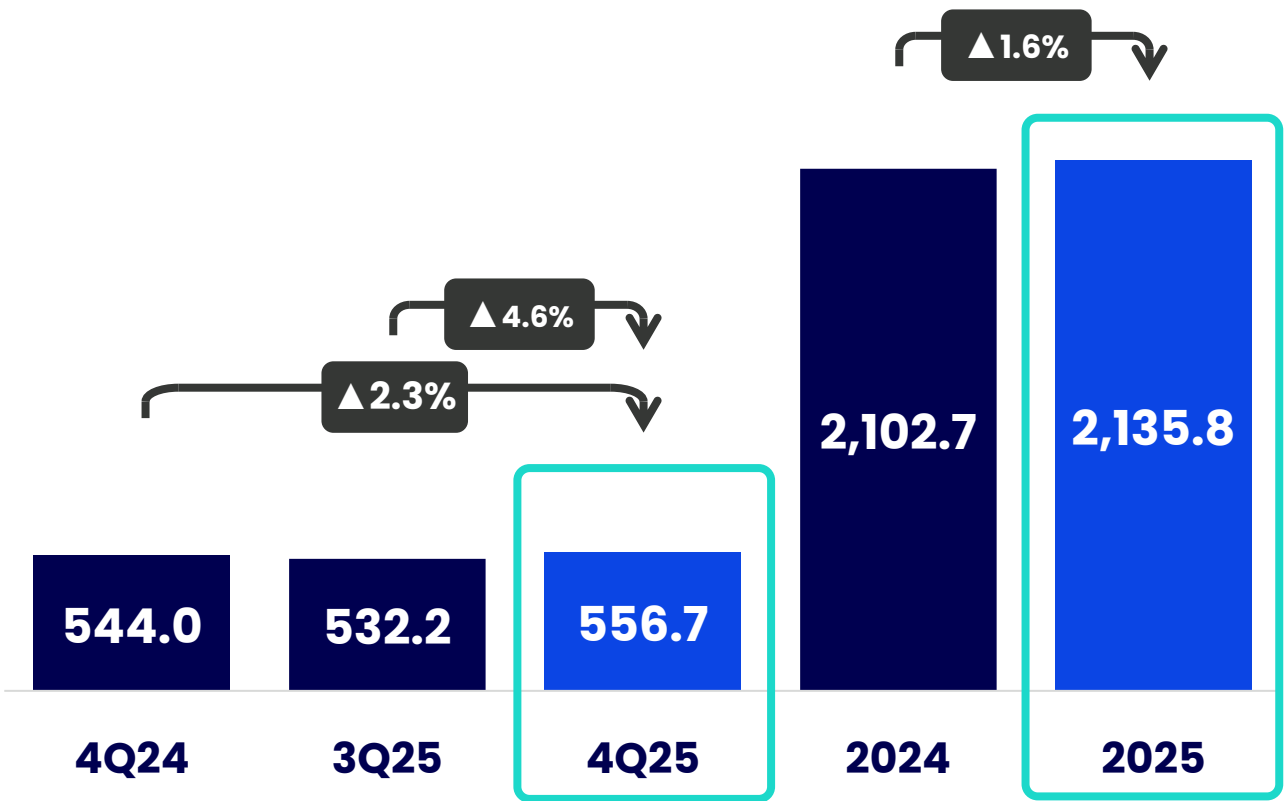
R\$ million



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

Service Fees

R\$ million



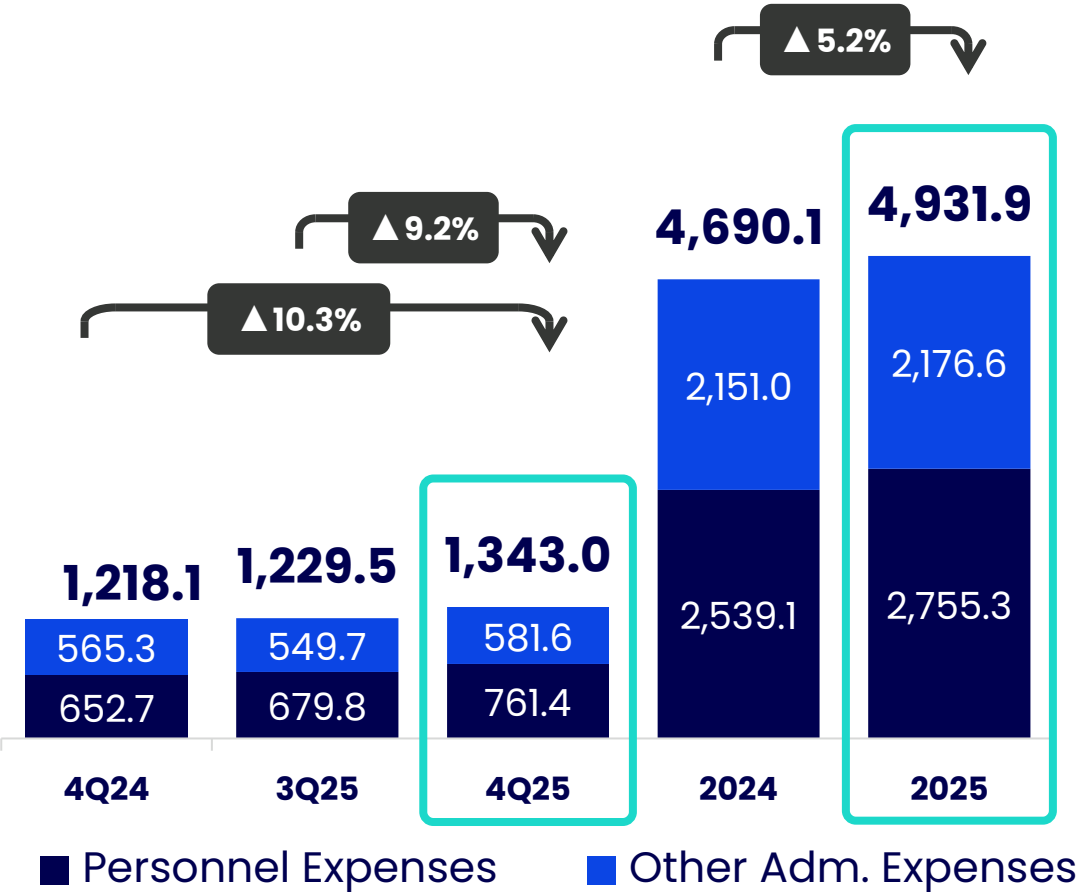
R\$ million	2025	2024	2025 vs 2024
Cards ¹	777.2	798.3	-2.6%
Accounts	619.1	605.9	2.2%
Insurance ²	311.9	293.8	6.1%
Asset Management	140.3	112.4	24.8%
Other	287.3	292.3	-1.7%
Total	2,135.8	2,102.7	1.6%

¹ Considers revenues from the acquiring operation (Banrisul Pagamentos) and issuing bank. ² Insurance Brokerage Commissions.



Administrative Expenses

R\$ million

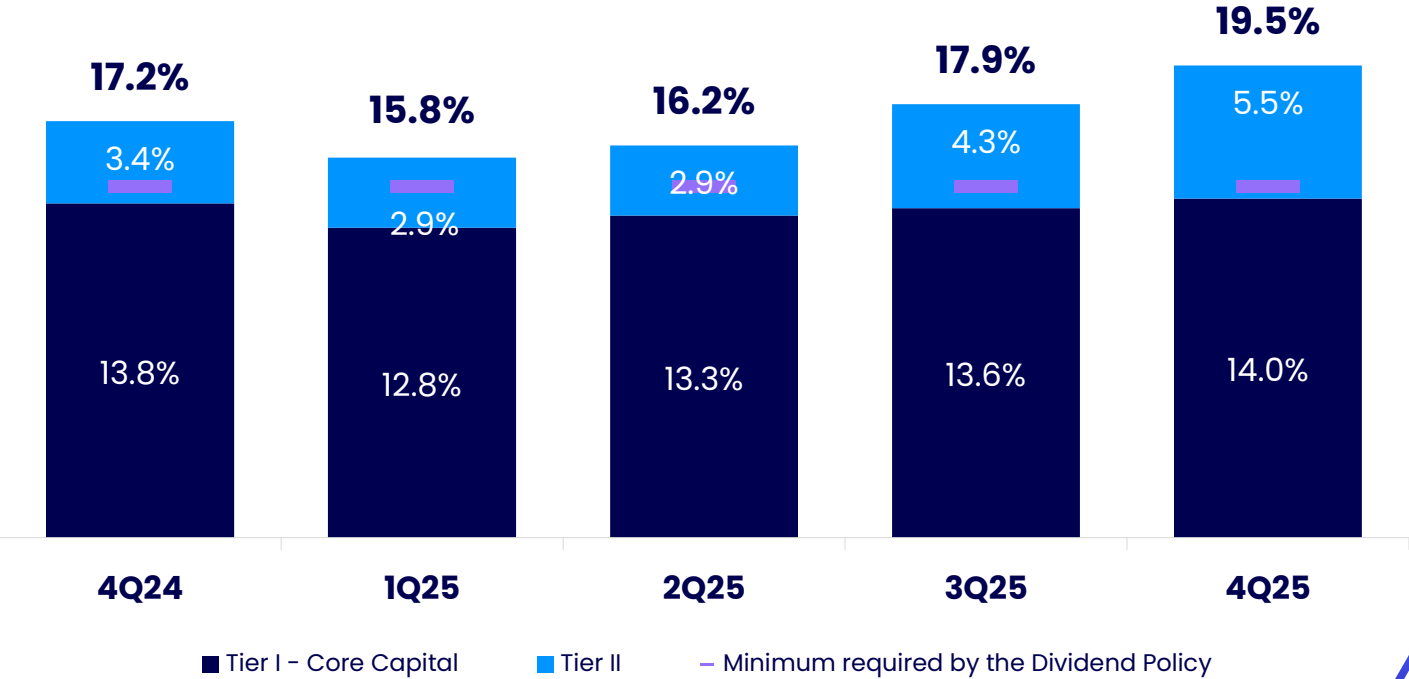


R\$ million	2025	2024	2024 vs 2024
Personnel Expenses ¹	2,755.3	2,539.1	8.5%
Other Adm. Expenses	2,176.6	2,151.0	1.2%
Third Party Services ²	483	522.2	-7.5%
Amortization and Depreciation ³	402.3	316.4	27.1%
Rentals ³	50.7	165.4	-69.3%
Data Processing	274	255.3	7.3%
Specialized Technical Services	243.4	217.6	11.9%
Advertising	174.6	176.1	-0.8%
Other Expenses	548.6	498.0	10.2%
Total	4,931.9	4,690.1	5.2%

¹ A As of 1Q25, Employee Profit Sharing became part of Personnel Expenses. For comparison purposes, previous quarters were adjusted. ² As of 1Q25, expenses with third-party services associated with the cost of originating credit through banking correspondents became part of credit revenues. There was no adjustment in previous quarters. ³ Due to CMN Resolution 4,975/21, which unified the classification of leases as operational and financial, there was a reclassification of amounts from the rent line to the amortization and depreciation line. There was no adjustment in previous quarters.

Comfortable capital structure to deliver strategic projects

Basel Ratio (In %)



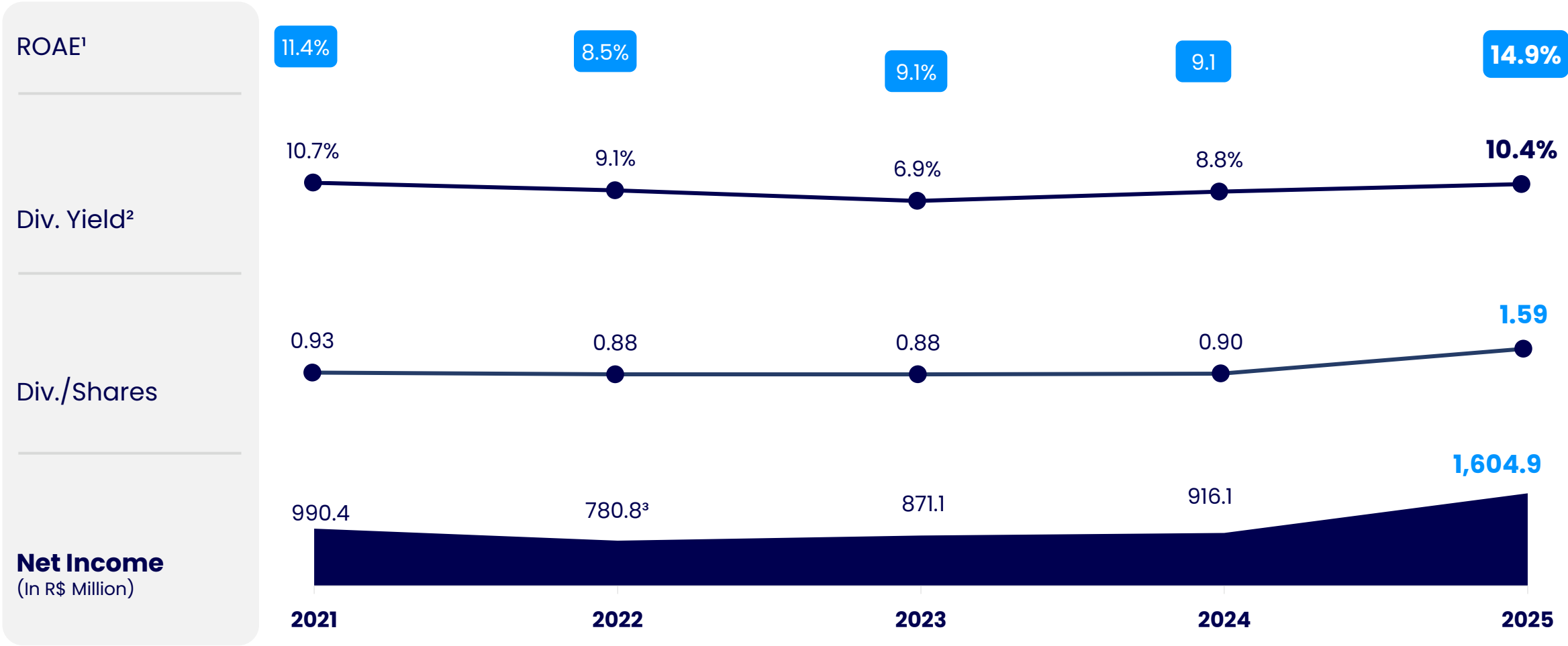
Solid capital structure with comfortable levels of liquidity to **expand loan book**

Dividend Policy

Maintain Total Capital Ratio +400 bps above minimum capital requirement levels in Brazil.

Current Requirement Level: **10.5%**

Profitability



¹ Net Income / Average Shareholders' Equity. The indicator for the year is obtained by multiplying the division quotient by the number of periods.

² (Div. and IoC of the last 12 months/number of total shares) / Closing prize as of 12/31/2025.

³ Adjusted Net Income



4Q25

Institutional Presentation



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Investor relations