



SHAREHOLDER REMUNERATION POLICY



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We present below the Shareholder Remuneration Policy of Banco do Estado do Rio Grande do Sul S.A. (“Banrisul” or “Company”).

1. GENERAL PROVISIONS

1.1. This Shareholder Remuneration Policy (“Policy”), proposed by the Executive Board and approved by the Company’s Board of Directors, establishes the procedures to be observed regarding the distribution of dividends and/or payment of Interest on Equity by the Company, to provide transparency to investors and the market in general regarding the shareholder remuneration process, in line with the Corporate Governance practices adopted by Banrisul, taking into account its capital structure.

2. SCOPE

This Policy applies to the Company and shall be observed by the members of the Board of Directors, Fiscal Council, Executive Board, Statutory and Advisory Committees to the Executive Board, Superintendents, Managers, and other employees of Grupo Banrisul, covering all areas of the Company.

3. ASSUMPTIONS

3.1. For the purposes of this Policy, the following concepts are considered:

I - Dividends: Correspond to the portion of net income to be distributed to shareholders in proportion to the number of shares they hold.

II - Interest on Equity (IoE): An alternative form of shareholder remuneration, through interest paid or credited individually, as compensation for shareholders’ equity.

3.2 This Policy is also based on the following principles:

- **TRANSPARENCY:** Disclosure of information in a precise, appropriate, clear, and timely manner, enabling stakeholders to monitor and clearly understand performance.
- **COMPLIANCE:** All routines and procedures are carried out in strict compliance with applicable internal and external regulations.
- **BEST PRACTICES:** Practices, processes, procedures, models, and systems used in capital management and earnings distribution are based on best banking practices in domestic and international markets.
- **PRUDENCE:** The proposal for dividend payment must be made carefully and based on the Company’s economic and financial capacity.

- **SUSTAINABILITY:** In proposing dividend payments, the Company adopts a forward-looking approach, seeking to anticipate any potential non-compliance with minimum capital requirements and other operational limits established by banking regulations.
- **UPDATING:** This Policy shall be subject to periodic review to reflect changes in the internal and external environment.

4. GUIDELINES:

4.1. Income and its allocation:

4.1.1. Shareholders shall be entitled to receive, as mandatory dividends, an annual amount equivalent to 25% (twenty-five percent) of net income for the year, adjusted in accordance with the following rules:

I. Net income for the year shall be reduced or increased by the following amounts:

(a) 5% (five percent) allocated to the Legal Reserve, until it reaches the limit established by the Brazilian Corporation Law, with the Company being exempt from allocating to such Reserve in the fiscal year in which its balance, added to the Capital Reserves referred to in paragraph 1 of Article 182 of Law 6,404/76, exceeds 30% (thirty percent) of the Share Capital, and

(b) the amount allocated to contingency reserves, upon proposal of the Executive Board, and the reversal of such reserves established in previous fiscal years,

II. From the amount allocated to the payment of dividends referred to in this section, the amount necessary for the payment of a fixed dividend of 6% (six percent) per year to Class A preferred shares shall be deducted first, calculated based on the quotient obtained by dividing the share capital by the total number of shares (Article 8 of the Bylaws),

III. Subject to the above, any remaining balance shall be distributed as dividends to common shares and Class B preferred shares, not exceeding the amount attributed to Class A preferred shares, and

IV. After payment of the dividends referred to above, if any amount remains in the dividend allocation, it shall be distributed among all shareholders, with common and preferred shares participating under equal conditions, subject to the provisions of item "ii" of Article 8 of the Bylaws, which provides for an additional 10% payment to Class A preferred shares.

Sole paragraph: Additionally, the Executive Board, with the approval of the Board of Directors, may, at its sole discretion and whenever deemed in the Company's interest, taking into account the Company's capital structure, submit to the General Shareholders' Meeting the distribution of dividends at a percentage higher than that described in the main section, in compliance with all applicable statutory and legal provisions, considering, among others:

(i) The Company's capitalization level in accordance with the rules of the Central Bank of Brazil; and

(ii) The minimum level established by the Board of Directors of 4 p.p. (percentage points) above the regulatory requirement for the Basel Ratio.

4.1.2. The Company shall maintain an Investment Reserve to be used in information technology, to which up to 25% (twenty-five percent) of net income for each year may be allocated, upon proposal of the Board of Directors, until it reaches 70% (seventy percent) of paid-in share capital.

4.1.3. Without prejudice to the provisions of Articles 88 to 91 of the Company's Bylaws, the Board of Directors may determine the preparation of interim financial statements and the payment of dividends for periods shorter than 6 (six) months, provided that the total dividends paid in each semester do not exceed the amount of capital reserves.

Sole paragraph - The Executive Board, with the approval of the Board of Directors and the Fiscal Council, may, at its discretion and whenever deemed in the Company's interest, declare interim dividends for periods shorter than 6 (six) months, based on retained earnings or profit reserves recorded in the latest semiannual financial statements, in compliance with all applicable statutory and legal provisions.

4.1.4. The amount of interest paid or credited as remuneration on shareholders' equity, in accordance with paragraph 7 of Article 9 of Law 9,249/95 and applicable laws and regulations, may be offset against the mandatory dividend, and such amount shall be included in the total dividends distributed by the Company for all legal purposes.

4.2 FORM OF PAYMENT

4.2.1 The Company shall pay Interest on Equity every quarter, with amounts credited to shareholders by the last business day of the respective quarter in which such payments are declared.

4.2.2 The payment of earnings distributed under this Policy shall occur as follows:

- to shareholders whose shares are held in custody at B3 S.A. - Brasil, Bolsa, Balcão, through the institutions and/or brokerage firms that maintain their custody accounts; and
- to shareholders whose shares are registered with Banrisul, credited to their current accounts or made available at branches.

4.2.3 Interest on Equity and Dividends shall lapse in accordance with applicable legislation, with the limitation period counted from the date on which such amounts are made available to shareholders.

4.2.4 The payment of Dividends and/or Interest on Equity shall be disclosed through a Material Fact filed with the Brazilian Securities and Exchange Commission, on the website of B3 S.A., on Banrisul's Investor Relations website, and on relevant news portals, as determined by the Company.

5. REVIEW FREQUENCY

As provided for in Banrisul's Bylaws, this Policy shall be reviewed at least annually and submitted by Management for approval by the Board of Directors.

6. RESPONSIBILITIES

The Investor Relations Officer shall be responsible for implementing the Shareholder Remuneration Policy.

The Accounting Unit shall calculate the amounts to be paid as Interest on Equity and/or dividends whenever necessary, in accordance with the assumptions established by the Company for earnings distribution, while the Investor Relations Unit shall be responsible for the operational execution of such payments.

7. CONSEQUENCE MANAGEMENT

In the event of non-compliance with this Policy and related regulations, measures shall be adopted according to the offender's relationship with the Bank:

- if an Employee, the penalties provided for in the “Penalties” section of the Personnel Regulations shall apply, as appropriate to address the non-compliance;
- if an Executive Officer or Board Member, the non-compliance shall be reported by the Internal Audit to the Board of Directors;
- if an Intern or a Third Party, the penalties provided for in the applicable contract shall apply.

Managers, other employees, and other related parties who become aware of violations and fail to report them to the People Management Unit or the Whistleblowing Channel may also be held liable.

Regardless of the relationship with Banrisul or the penalty applied, any person who fails to comply with organizational policies may be subject to civil or criminal liability for proven violations.

8. ASSOCIATED REGULATION

This Policy is primarily based on the following regulatory frameworks:

I – Bylaws of Banco do Estado do Rio Grande do Sul S.A.;

II – Law 6,404, of December 15, 1976;

III – Law 9,249, of December 26, 1995;

IV – Law 12,838, of July 09, 2013;

V – Law 13,303, of June 30, 2016;

VI – BACEN Resolution 4,645, of March 16, 2018.

9. FINAL PROVISIONS

This Shareholder Remuneration Policy shall become effective upon approval by Banrisul's Board of Directors.

After completion of the applicable procedures, this Policy shall be filed with the CVM, with B3 – Brasil, Bolsa e Balcão S.A., and published on Banrisul's Investor Relations website.

10. EXHIBITS

Not applicable.

11. RESPONSIBLE UNIT

Investor Relations Unit

Porto Alegre, March 11, 2026.