



3Q24

Results Presentation

Deputy CEO, Finance and Investor Relations Office

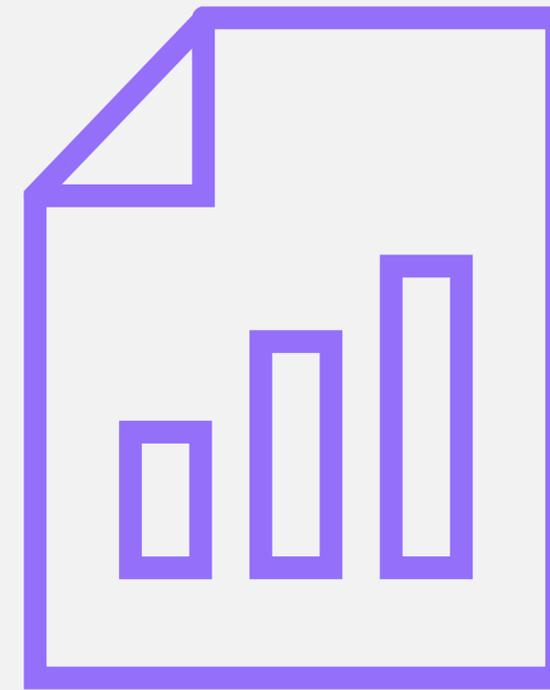
Agenda

1

Our Performance

2

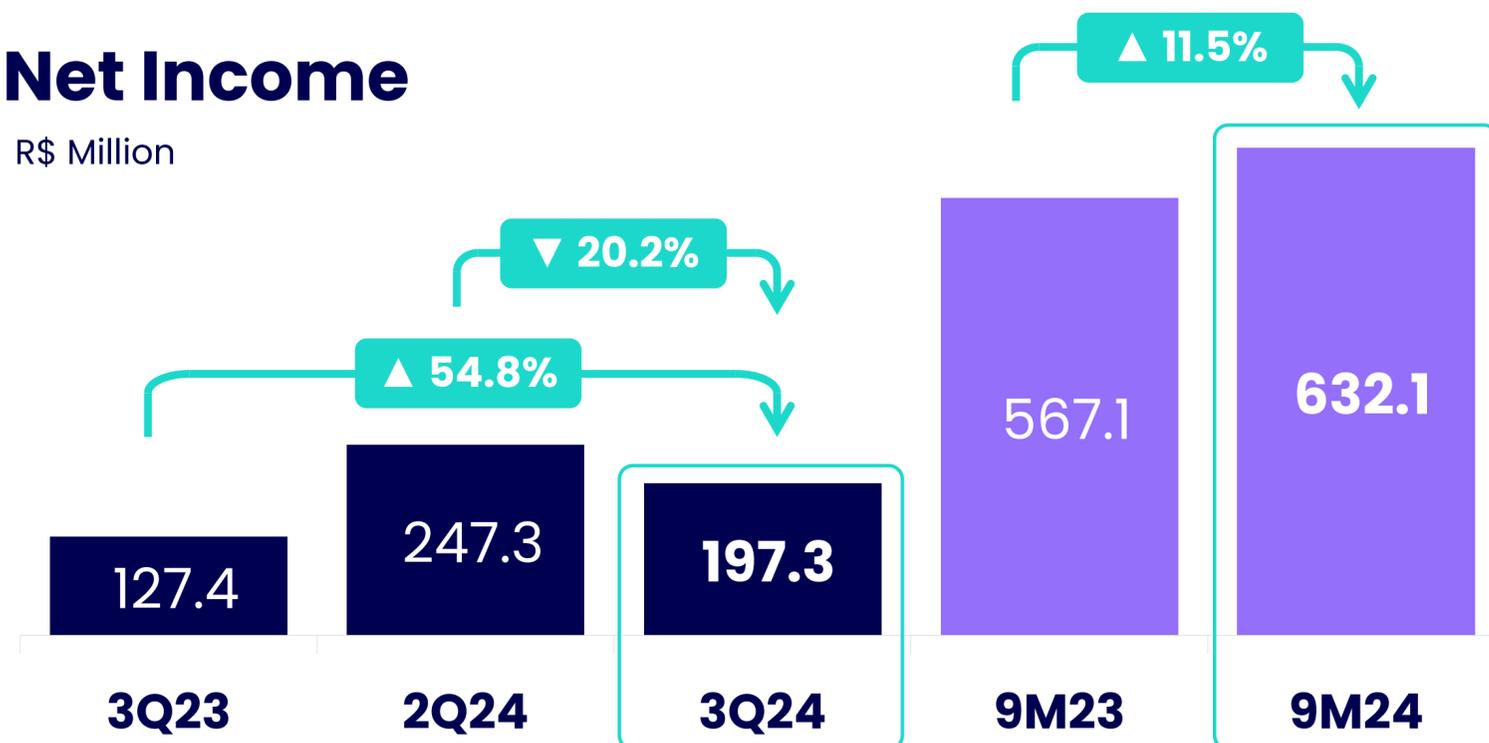
Q&A



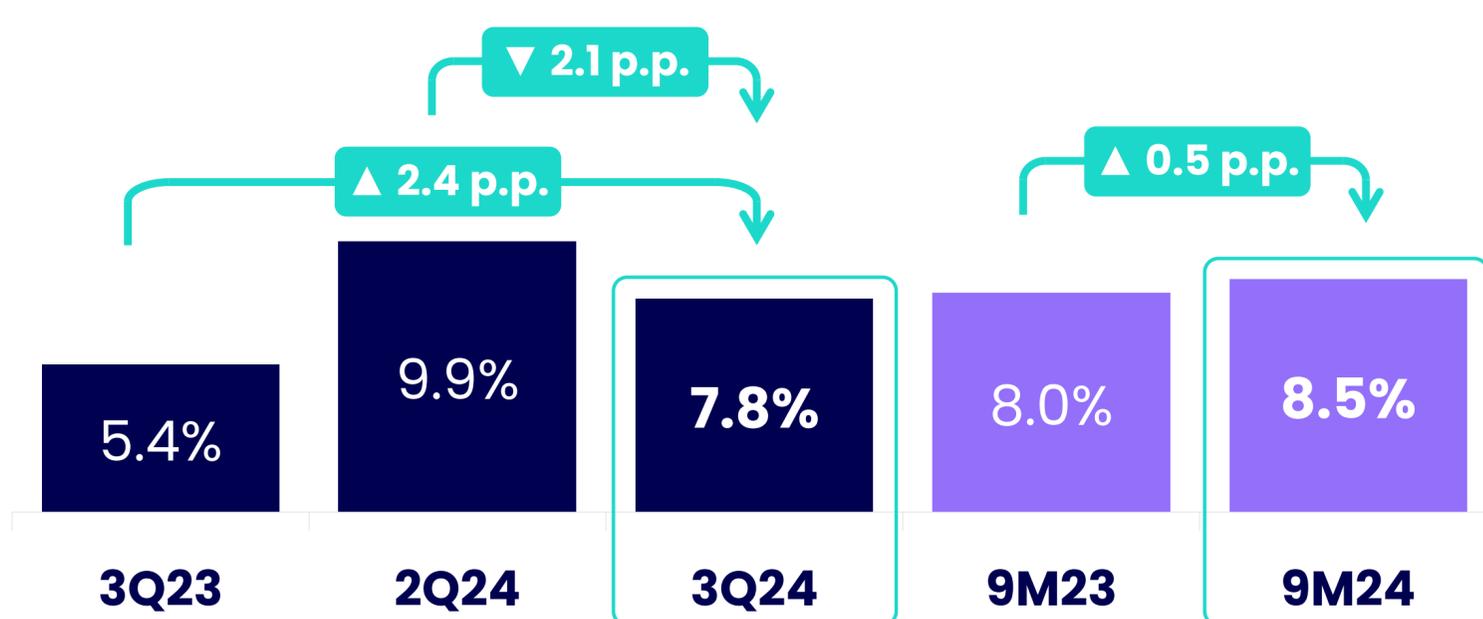
Profitability

Net Income

R\$ Million

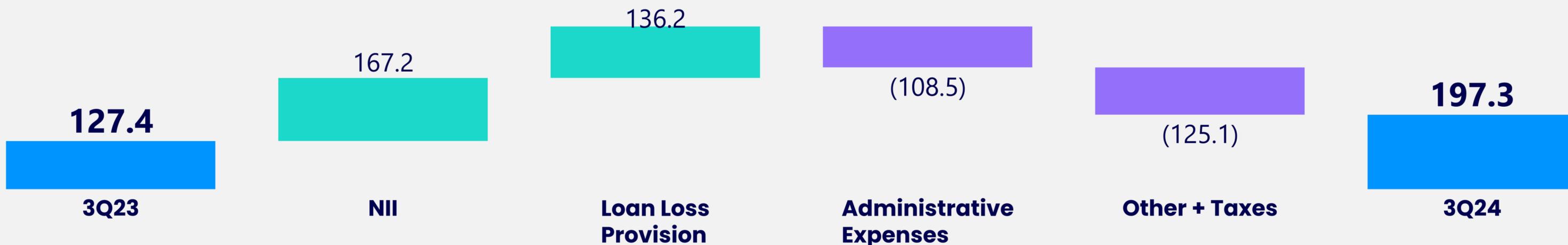


ROAE



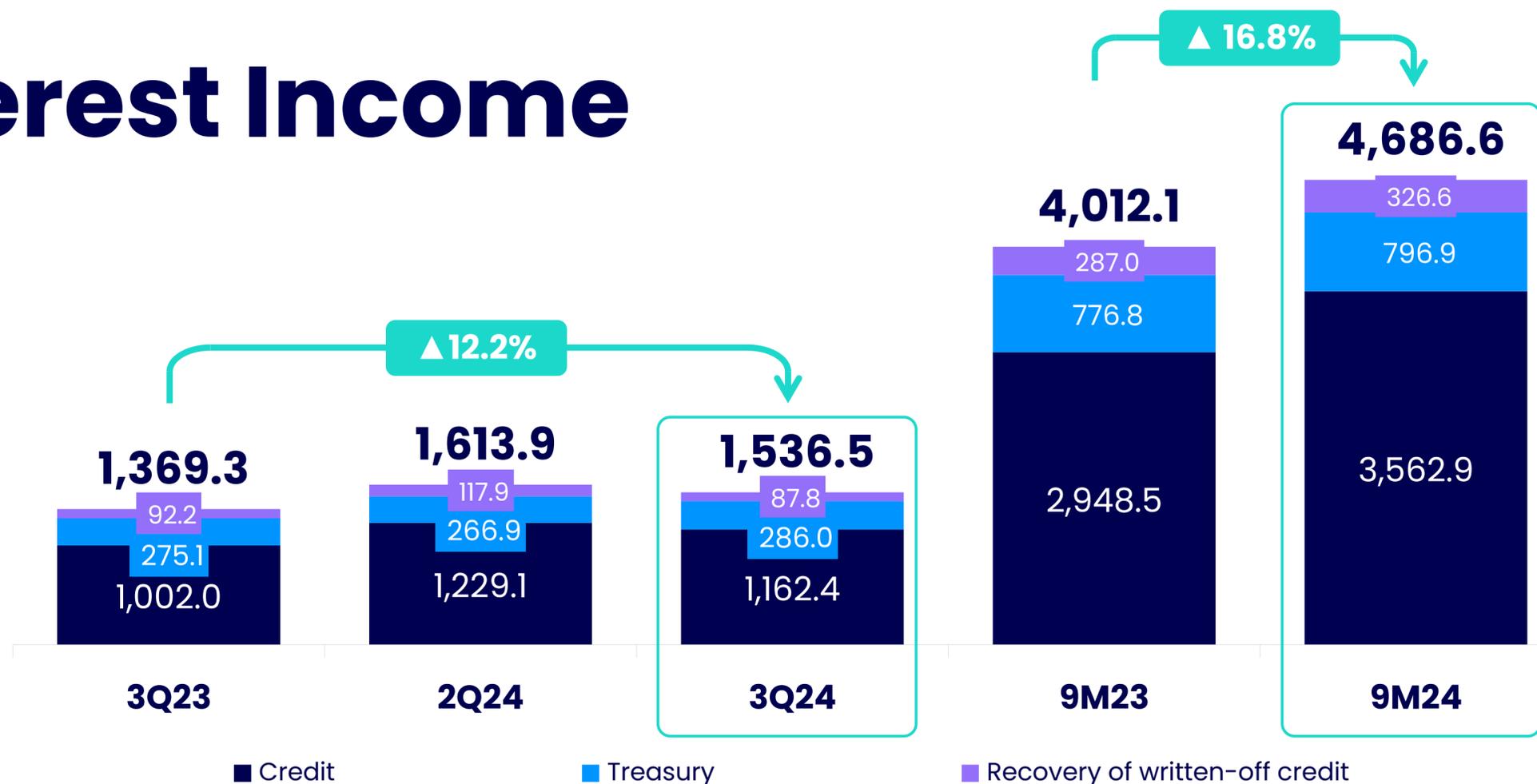
Change in Net Income

R\$ Million



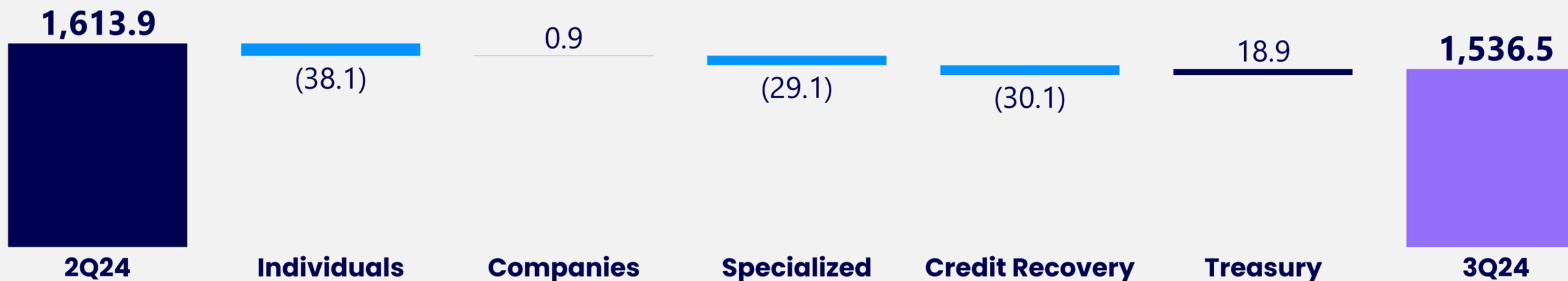
Net Interest Income

R\$ Million



Change in Net Interest Income

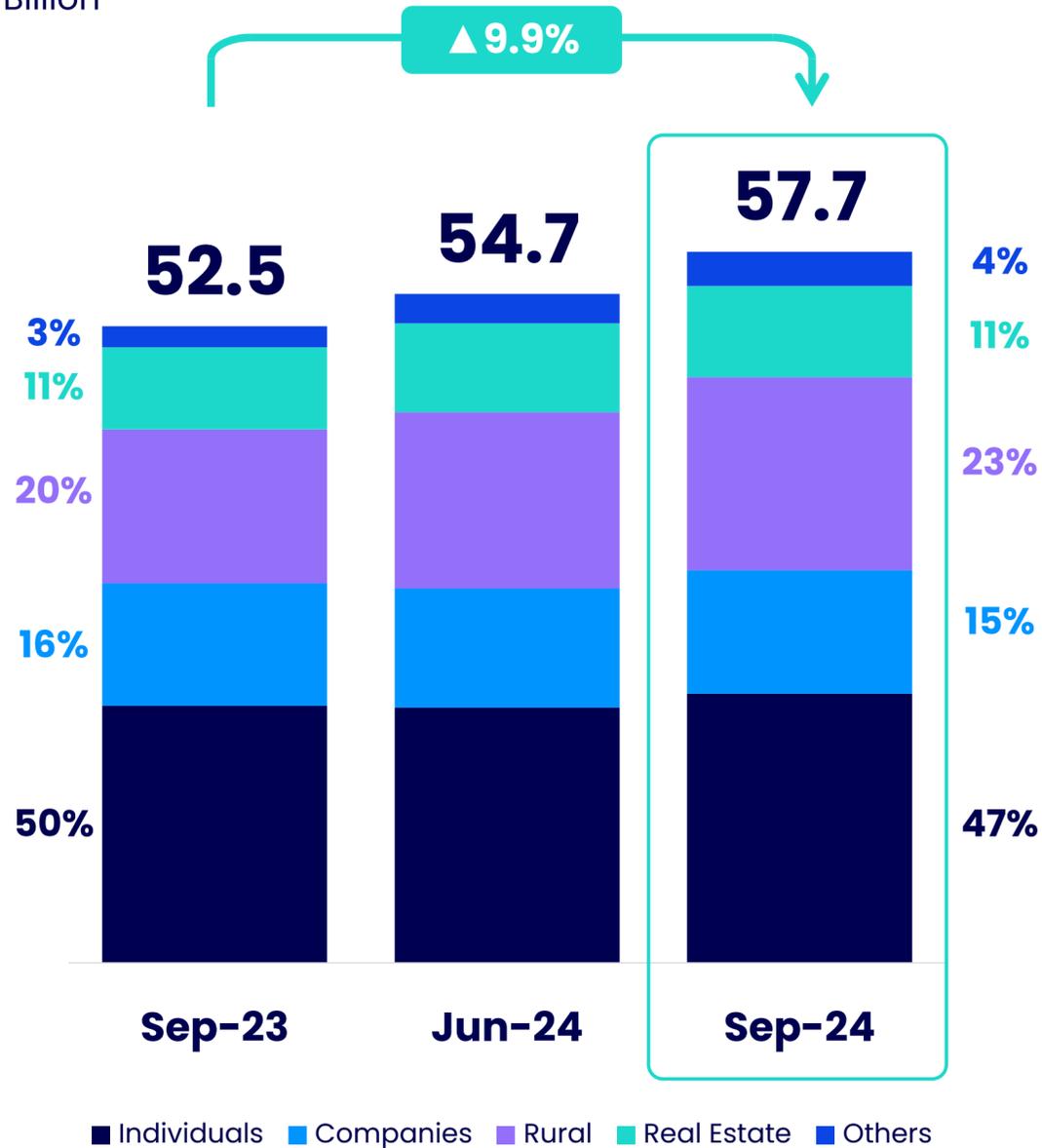
R\$ Million



Loan Portfolio

Portfolio Balance and Credit Mix

R\$ Billion



Individuals

In R\$ Million	Balance	YoY	QoQ
Payroll Loans	19,819.0	-1.1%	2.9%
Cards	2,981.7	9.1%	5.3%
Personal Loans	2,431.9	39.6%	2.7%
Overdraft	520.2	4.1%	22.2%
Other	1,045.5	9.8%	11.8%
Total	26,798.3	3.2%	3.8%



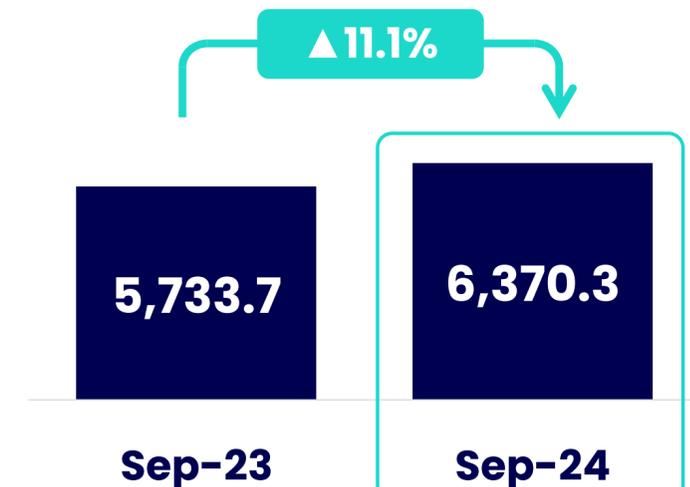
75.2%
Collateralized
Individuals
Portfolio¹
as of Sep-24

Companies

In R\$ Million	Balance	YoY	QoQ
Working Capital	6,119.3	-7.9%	-5.0%
Debtor Accounts	1,121.1	158.1%	100.9%
Financing	253.8	-14.3%	-2.5%
Cards	213.2	17.8%	15.5%
Other	918.3	-6.5%	-4.9%
Total	8,625.7	1.0%	3.7%

Real Estate Loans

R\$ Million

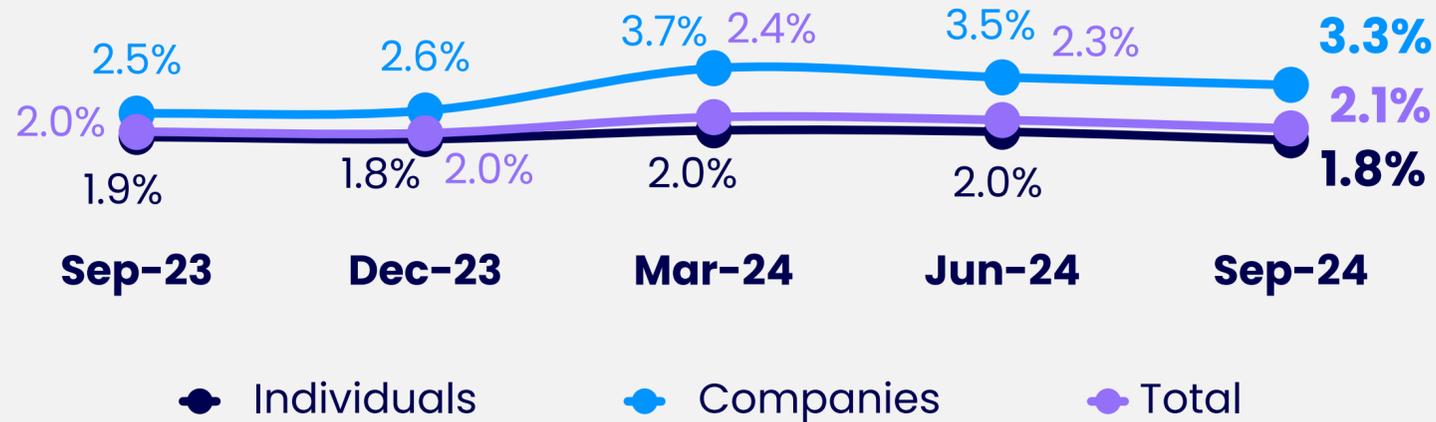


¹ Considers the balances of credit lines for the Acquisition of Goods and Payroll Loans over the Individuals Portfolio.

Asset Quality

Default Ratio

>90 days



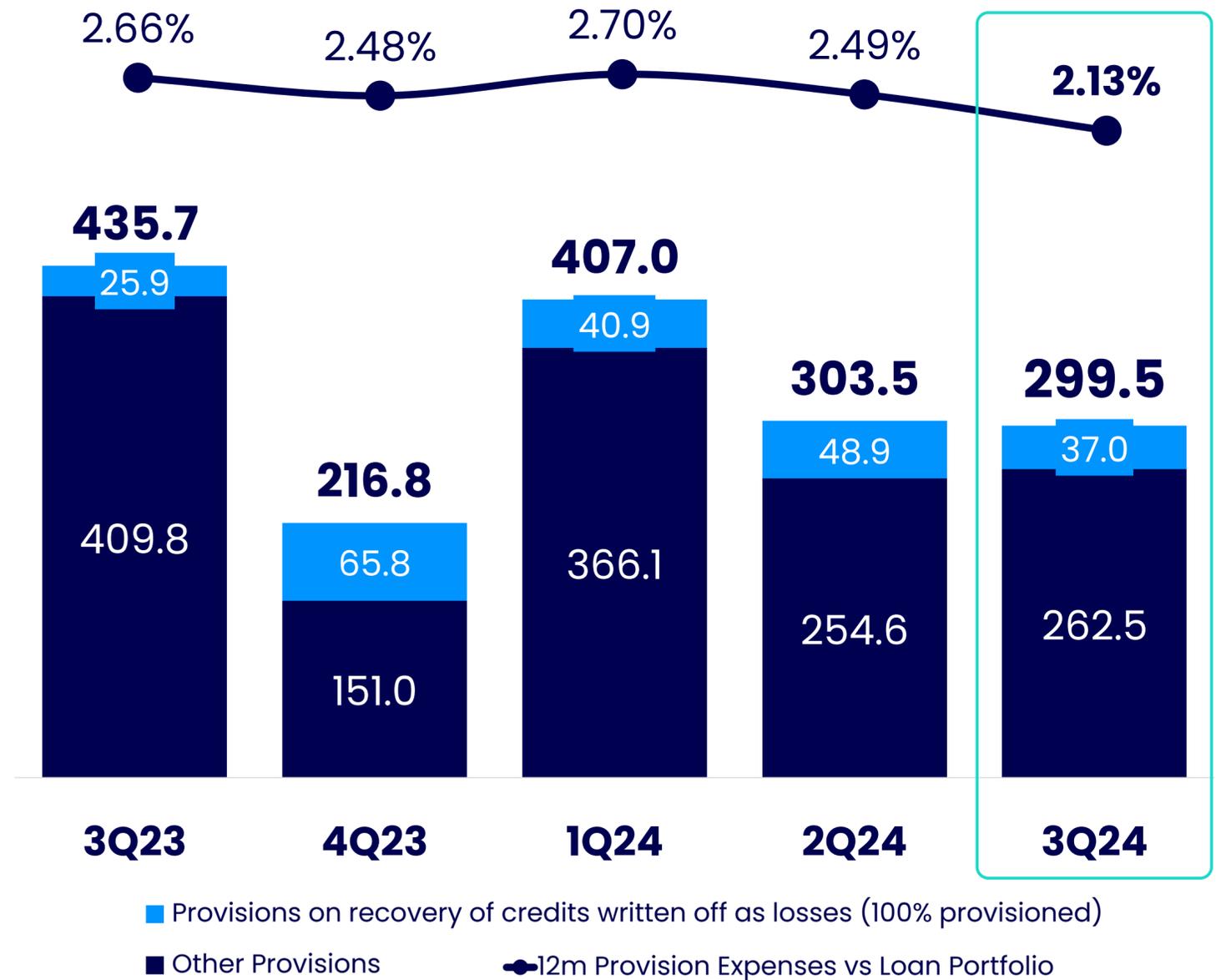
Coverage Ratio

>90 days



Provision Expenses and Cost of Risk¹

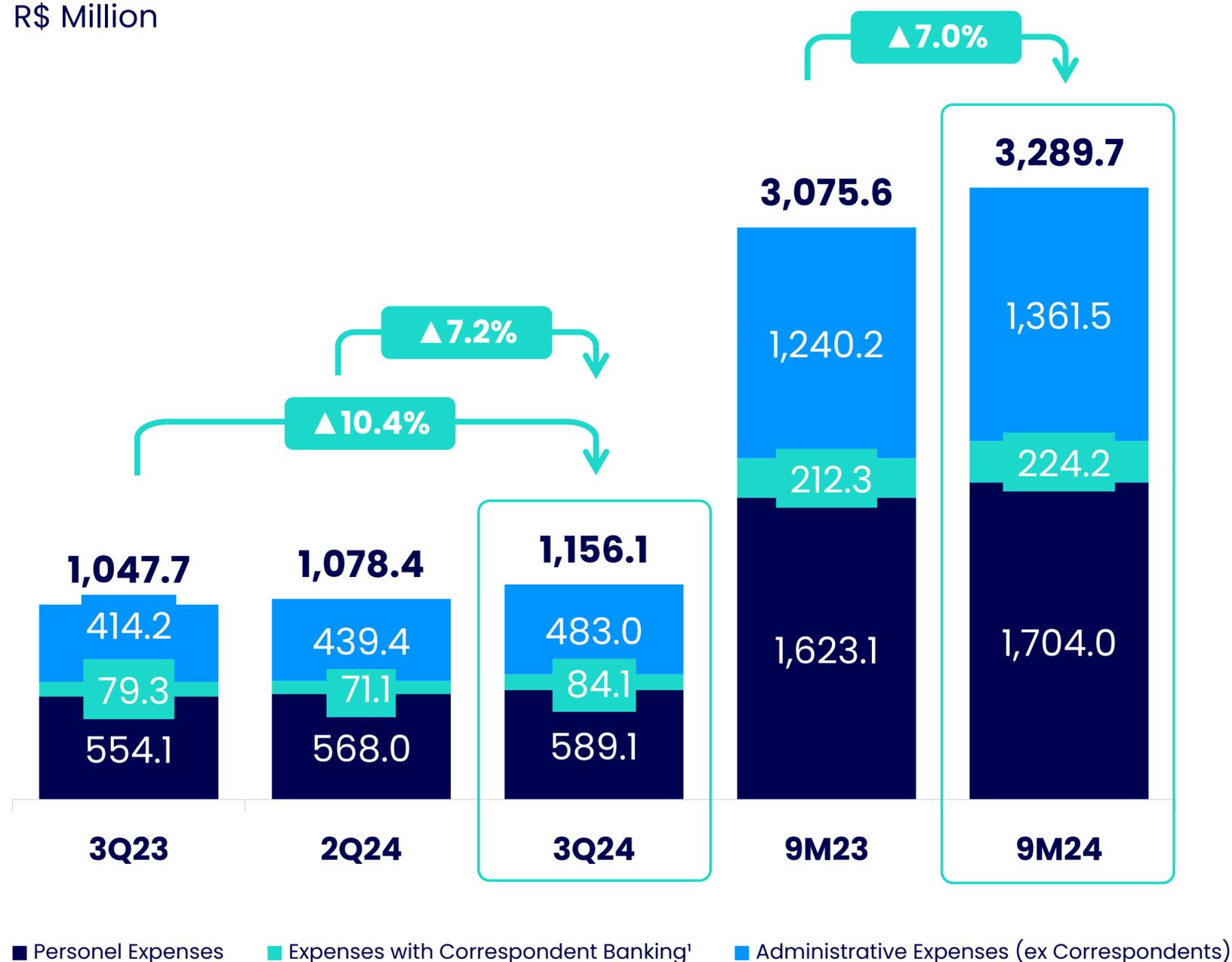
R\$ Million and %



¹ Considers Cost of Risk as Provision Expenses for the last 12 months in proportion to the Loan Portfolio.

Administrative Expenses

R\$ Million

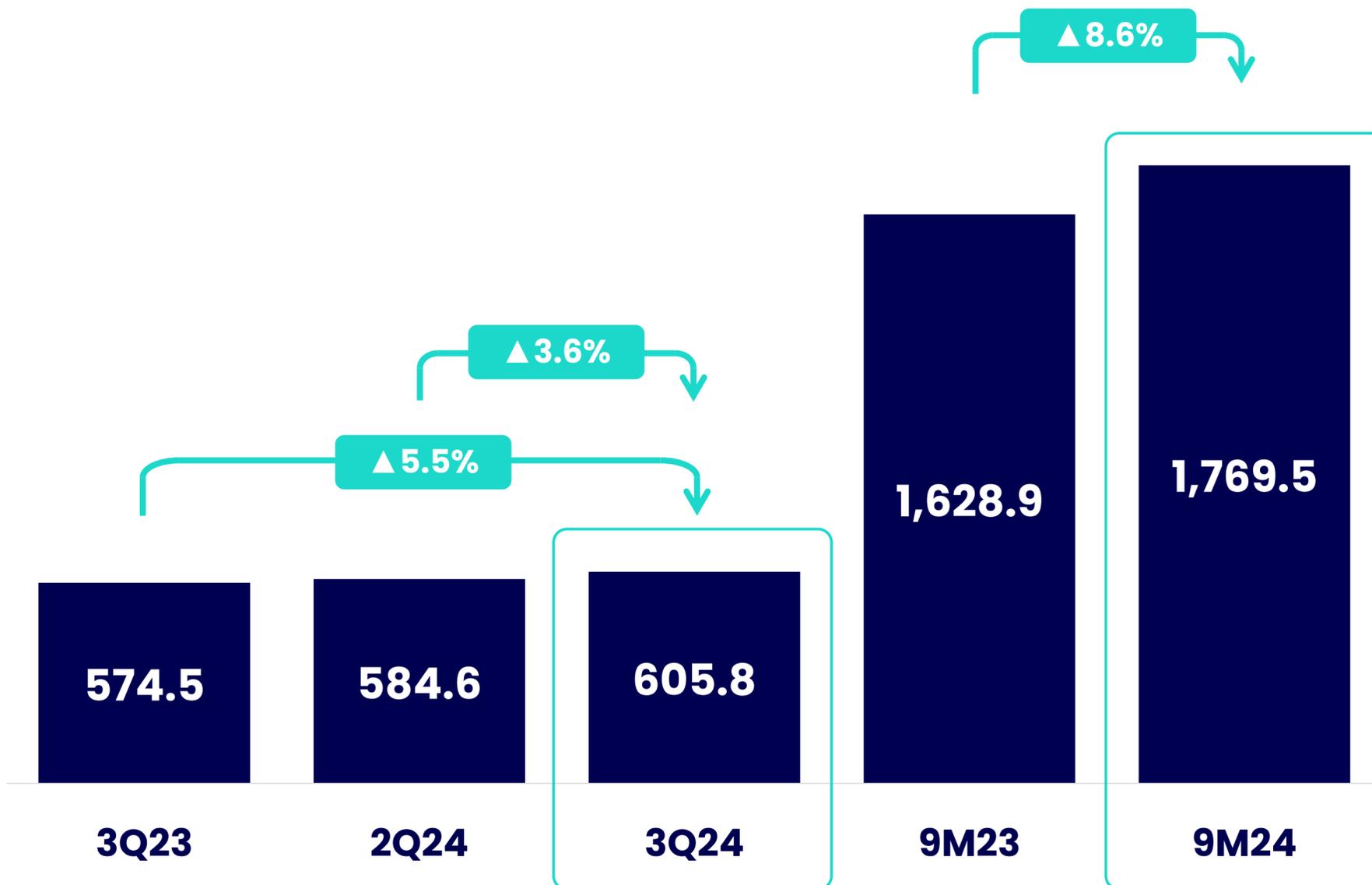


In R\$ Million	9M24	9M23	9M24 vs 9M23
Personnel Expenses	1,704.0	1,623.1	5.0%
Other Adm. Expenses	1,585.7	1,452.5	9.2%
Third Party Services	387.1	411.3	-5.9%
<i>Correspondents</i>	224.2	212.3	5.6%
Amortization and Depreciation	237.1	203.5	16.6%
Specialized Technical Services	156.7	164.0	-4.4%
Data Processing	193.4	127.9	51.2%
Advertising	125.8	101.8	23.6%
Other Expenses	485.6	444.0	9.4%
Total	3,289.7	3,075.6	7.0%

¹ Commissions paid to banking correspondents for the origination of credit operations.

Service Fees

R\$ Million



In R\$ Million	3Q24	3Q24 vs 3Q23	3Q24 vs 2Q24
Cards¹	279.3	9.1%	5.1%
Accounts	150.5	-3.2%	1.9%
Insurance²	73.0	3.1%	0.1%
Sales Pool Groups	34.4	0.1%	-1.1%
Other	68.6	18.1%	7.9%
Total	605.8	5.5%	3.6%



¹ Considers revenues from the acquiring operation (Banrisul Pagamentos) and the issuing bank.

² Insurance Brokerage Commissions.

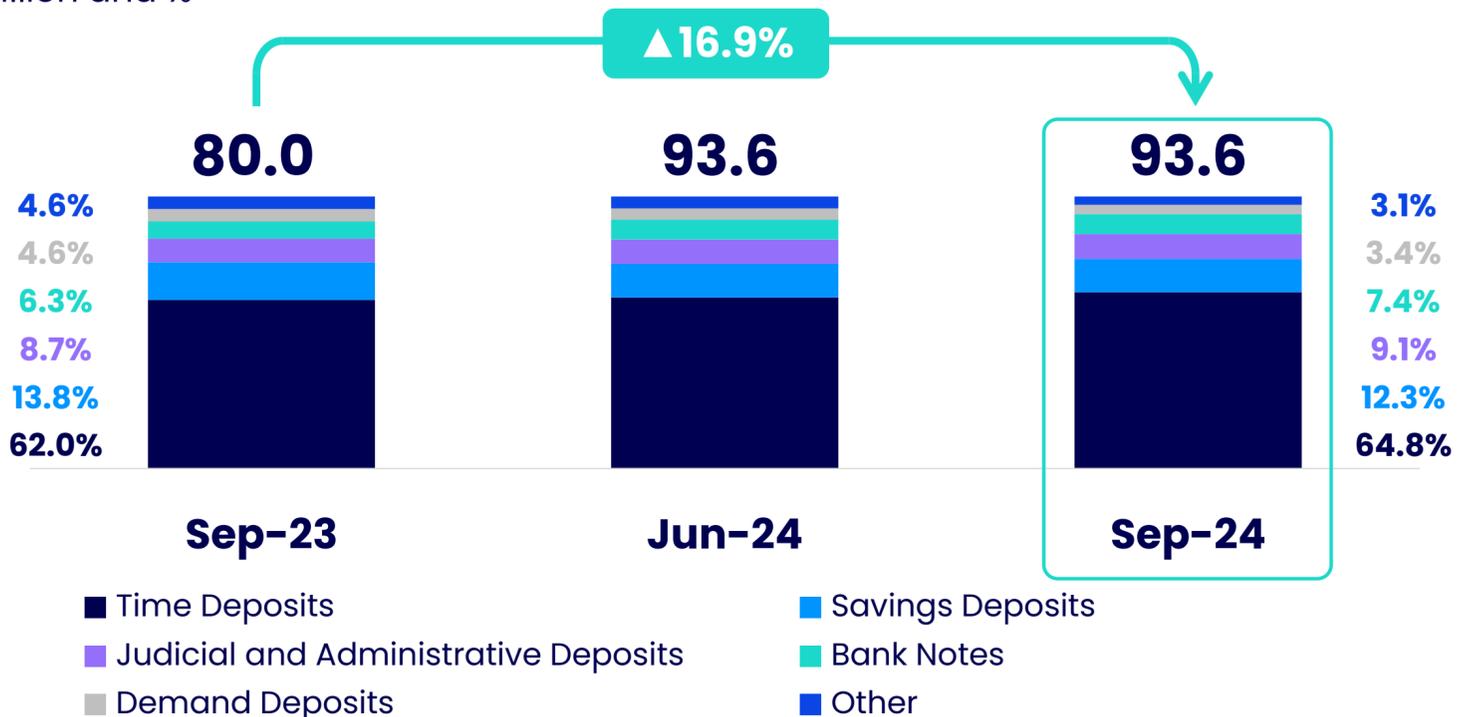
Funding

Cost

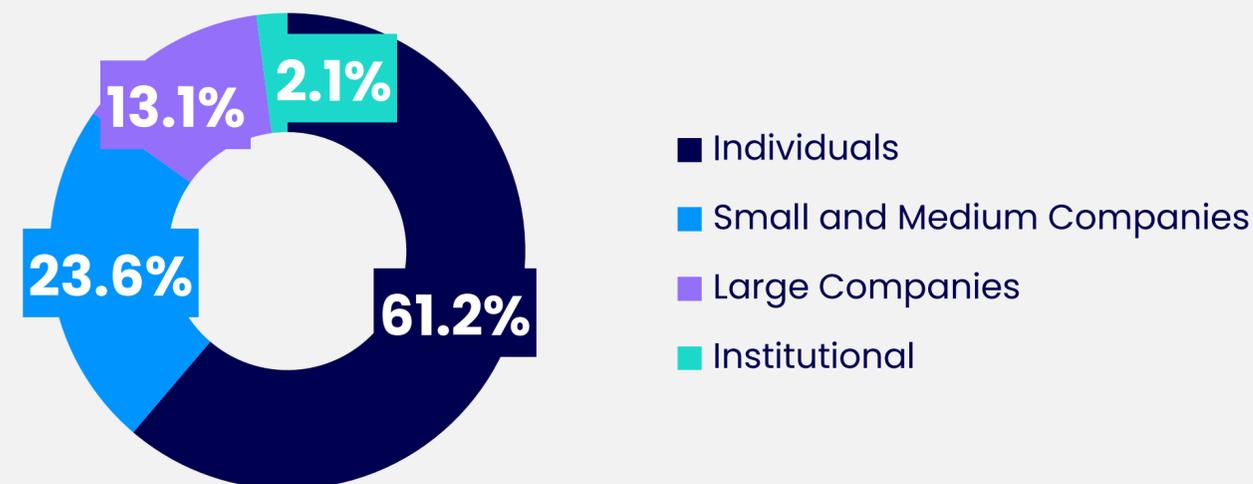


Portfolio and Mix

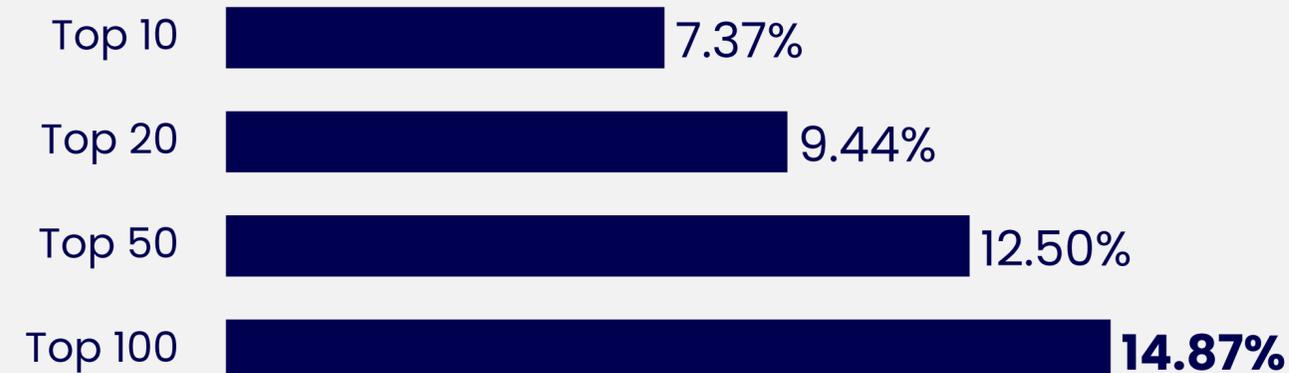
R\$ Billion and %



Breakdown ¹



Concentration ²

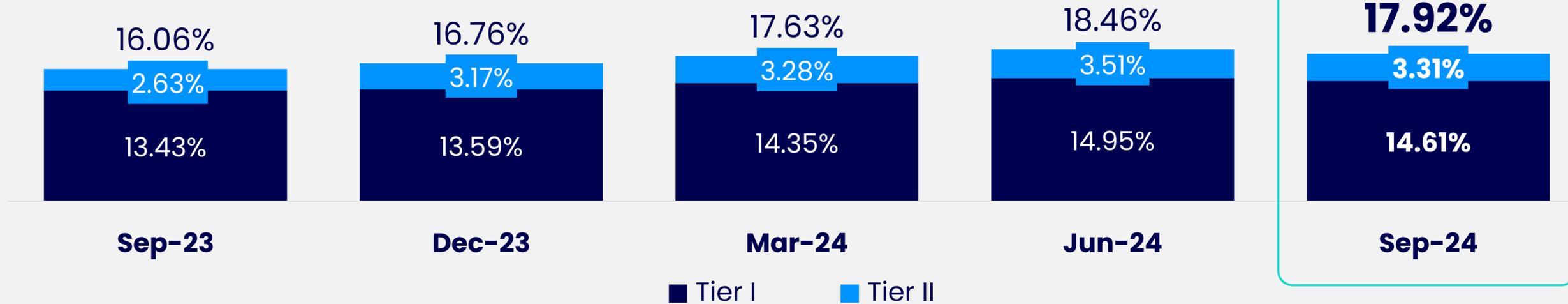


¹ Considers Time Deposits and funds from Financial Notes, Real Estate Notes and Agribusiness Notes;

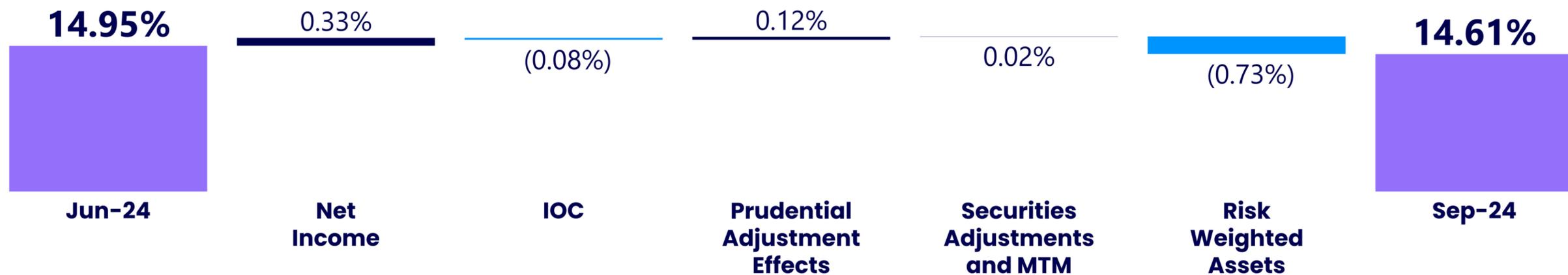
² Largest Time Deposits, Financial Notes, Real Estate Notes and Agribusiness Notes investors in percentage of total funding.

Capital

Basel Ratio

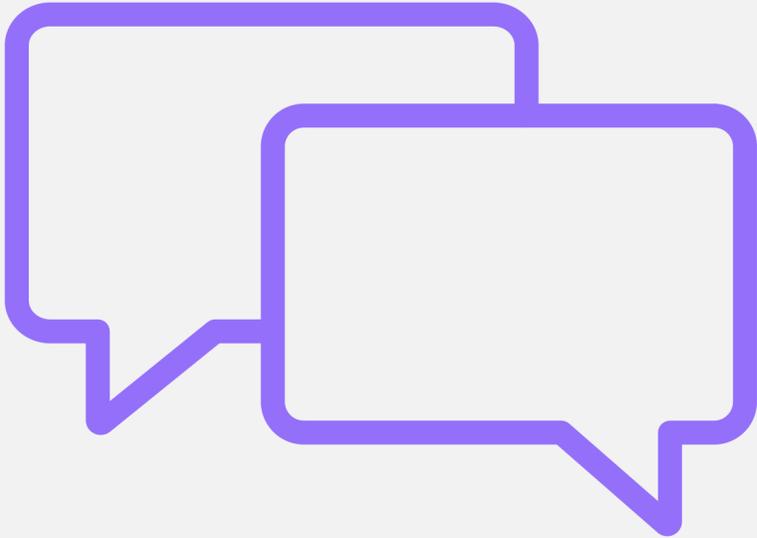


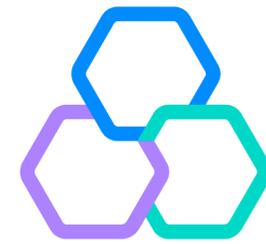
Tier I Capital Change





Q&A





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