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2Q26

Results Presentation

Highlights

In R$

An open bank

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Net Income

1H26

547.0 mi

12M ▼ 11.7%

2Q26

325.4 mi

3M ▲ 46.8%
12M ▼ 13.9%

ROAE

1H26	2H26
9.6%	**11.4%**
12M ▼ 2.2 pp	3M ▲ 3.5 pp 12M ▼ 2.9 pp

Net Interest Income

1H26	2Q26
3.4 bi	**1.6 bi**
12M ▲ 5.5%	3M ▼ 6.6% 12M ▼ 1.1%

Loan Portfolio

Jun-26

64.4 bi

3M ▲ 0.2%
12M ▲ 0.7%

Total Funding

Jun-26

116.8 bi

3M ▲ 5.0%
12M ▲ 12.2%

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Agenda

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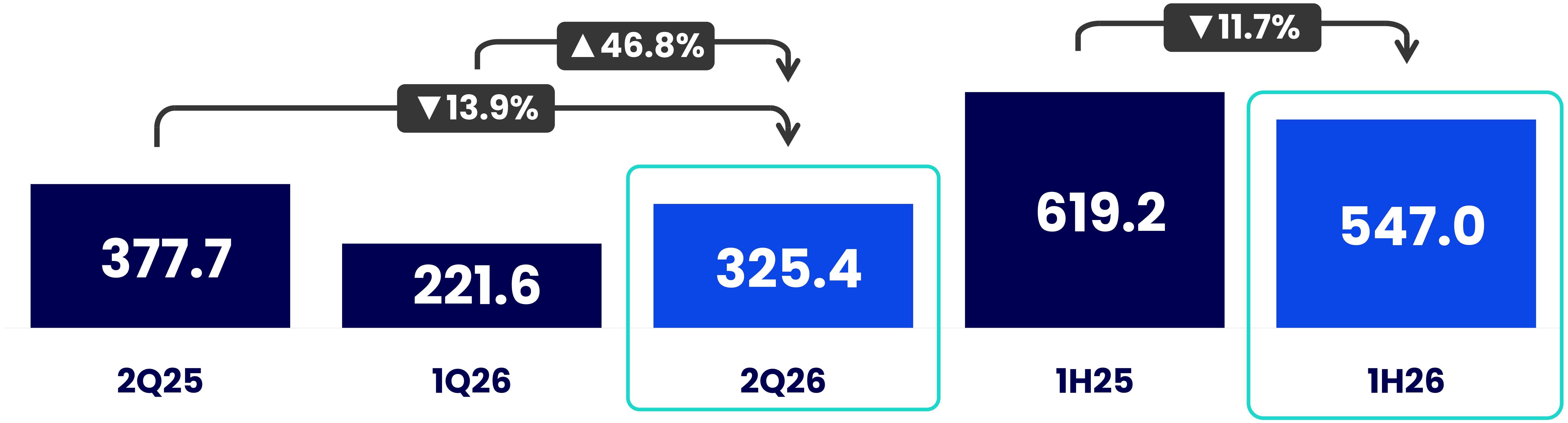
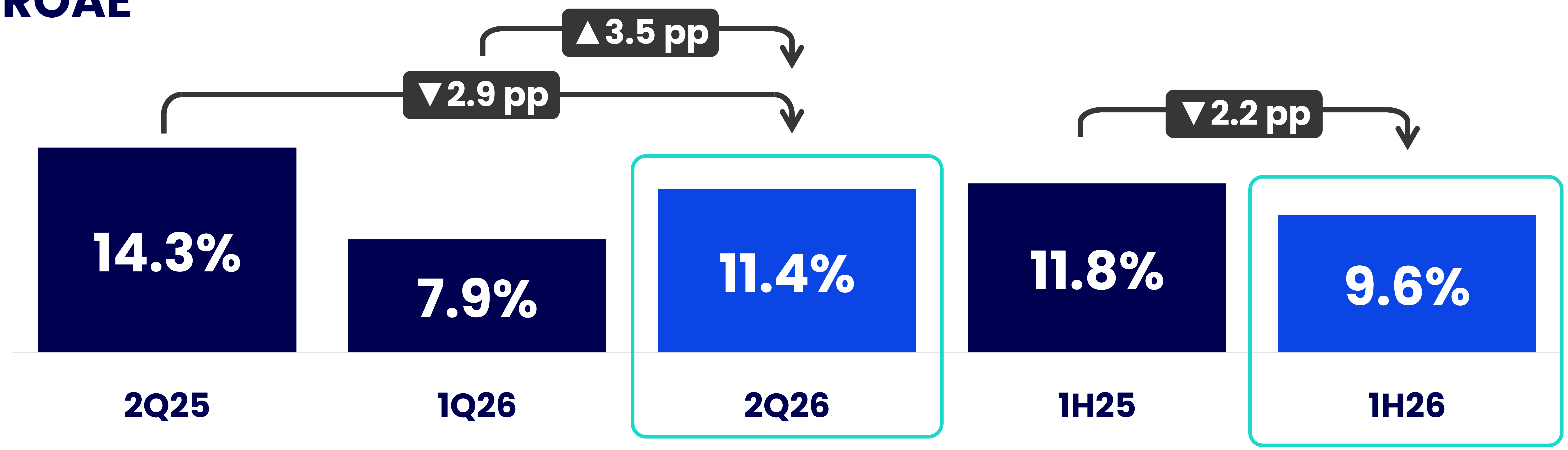
Profitability

Net Income

R$ million



ROAE



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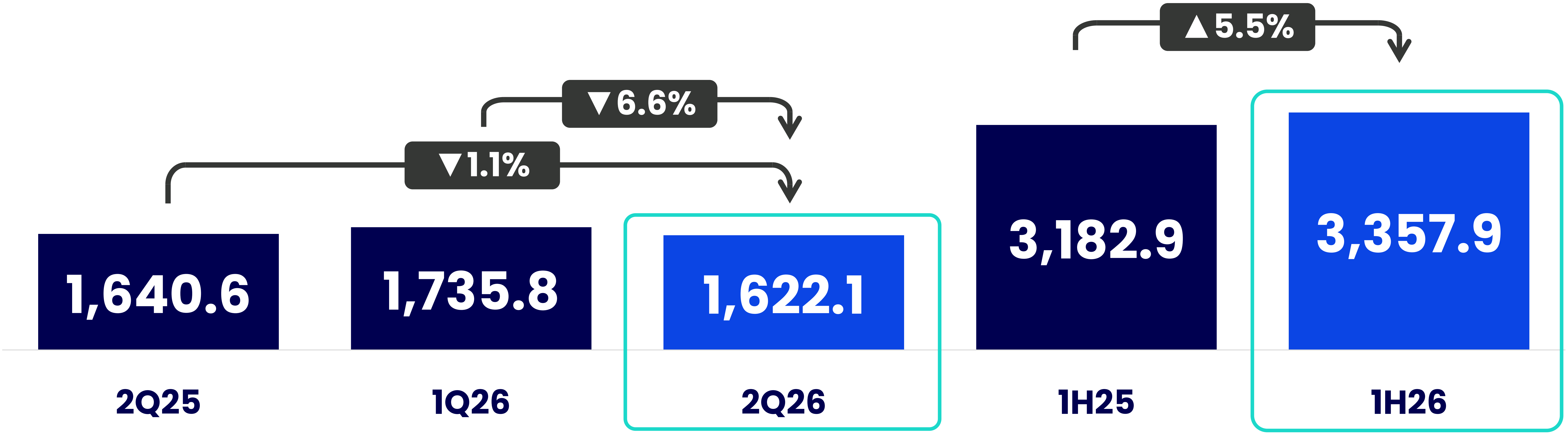
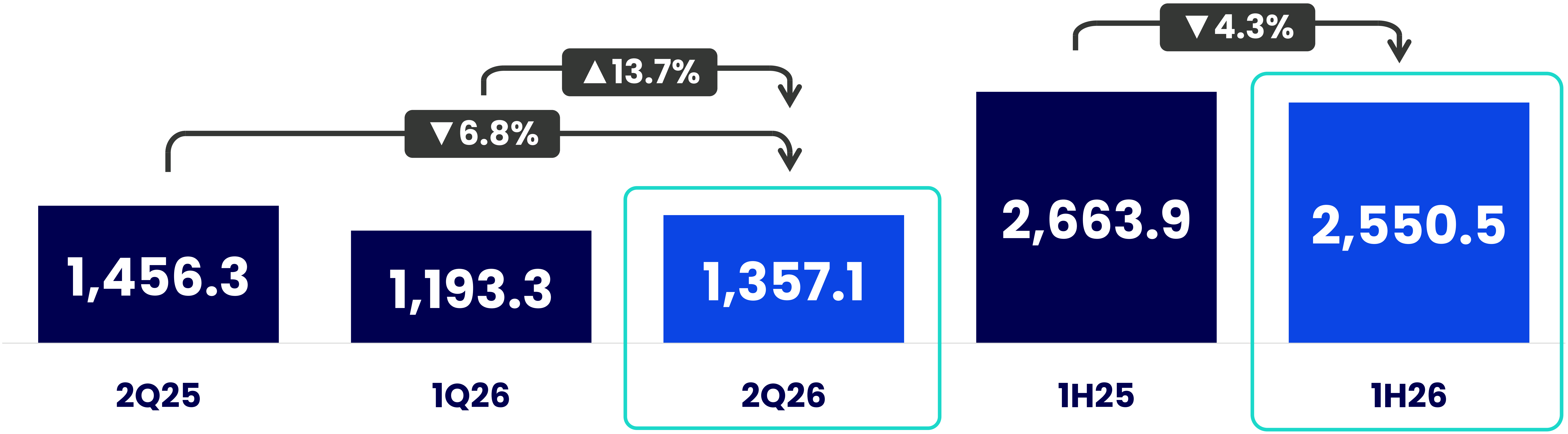
Net Interest Income

R$ million



Risk-Adjusted Net Interest Income [1]

R$ million



[1] Net interest income less credit loss provision expenses, net of recoveries of written-off loans.

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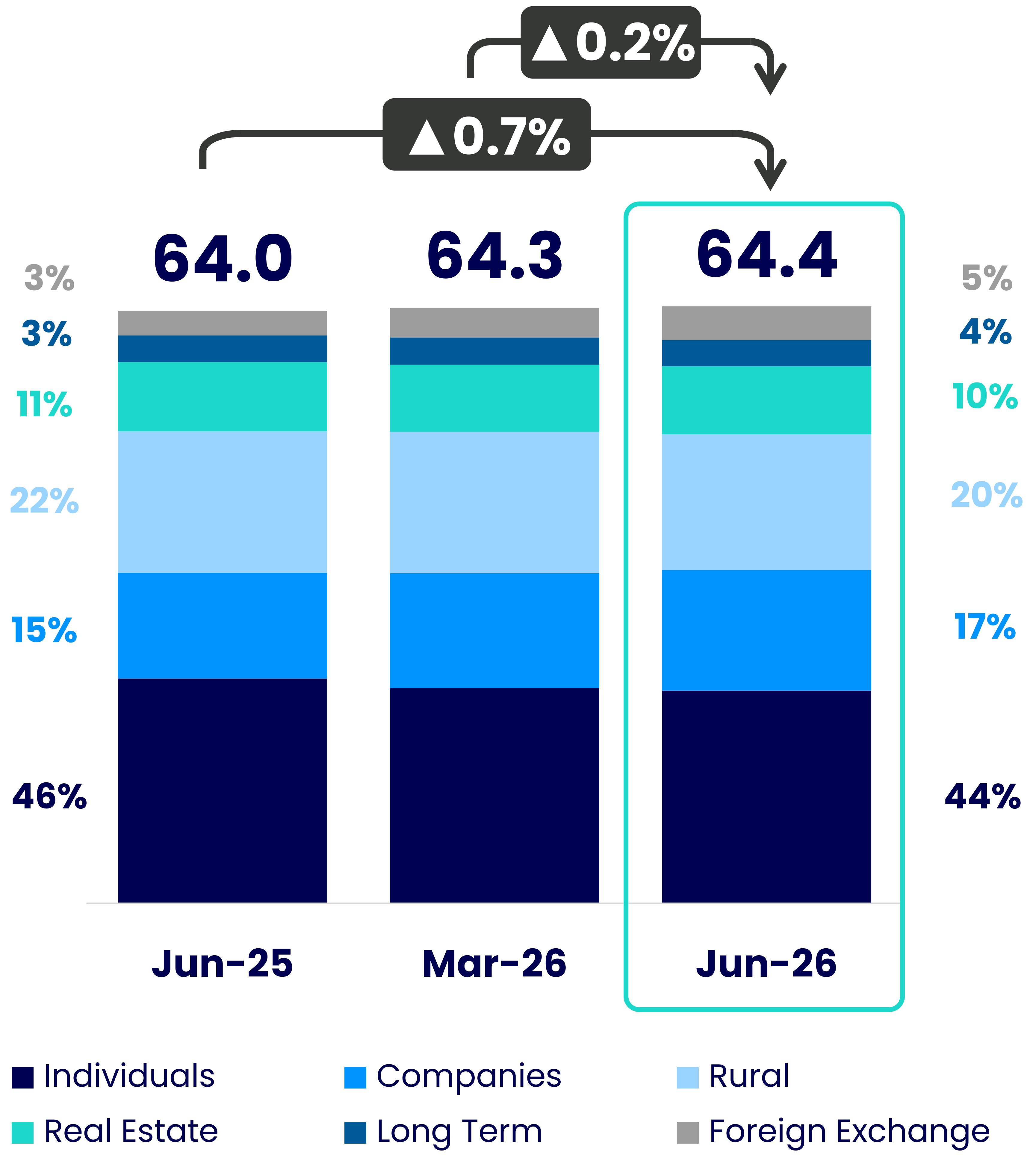
Loan Portfolio

Portfolio Balance and Credit Mix

R$ billion



Individuals

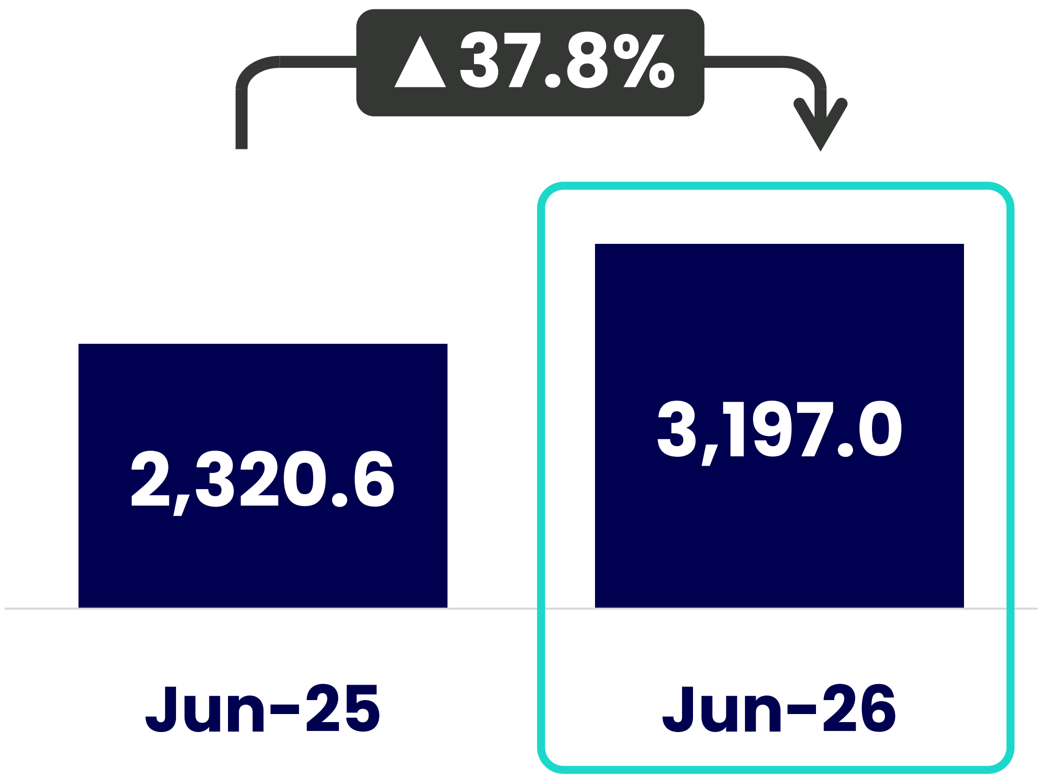
R$ million	Balance	YoY	QoQ
Payroll Loans	18,405.9	-10.8%	-2.3%
Cards	3,434.6	3.9%	-0.2%
Personal Loans	3,329.3	9.8%	4.5%
Overdraft	714.2	6.3%	-5.3%
Other [1]	2,221.2	38.2%	5.1%
Total	**28,105.2**	**-3.9%**	**-0.8%**

Companies

R$ million	Balance	YoY	QoQ
Working Capital	6,648.8	8.4%	6.2%
Conta Única	2,420.5	17.2%	0.5%
Debit Accounts	337.9	-4.4%	-2.9%
Cards	256.5	2.0%	-0.2%
Acquisition of Goods	161.8	-32.3%	-9.7%
Other [1]	1,562.6	83.2%	11.4%
Total	**11,388.2**	**13.9%**	**4.9%**

Foreign Exchange

R$ million



[1] It includes debt renegotiations totaling R$1,567.6 million (+3.9% QoQ) for individuals and R$861.3 million (+2.1% QoQ) for companies as of June 2026. For companies, it includes debentures and commercial notes totaling R$194.1 million (+1.6% QoQ) and R$333.0 million (+57.9% QoQ), respectively, as of June 2026.

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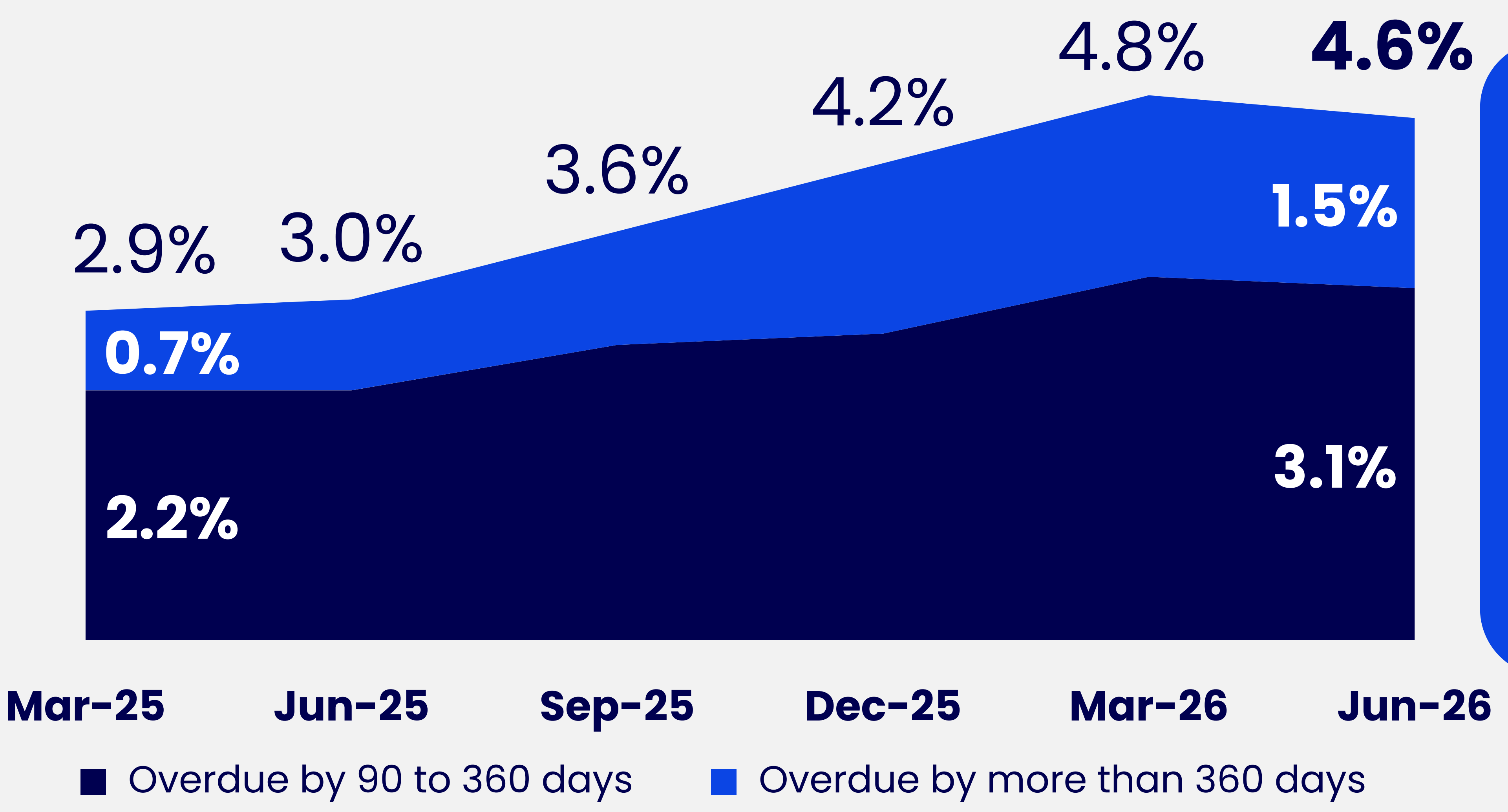
Asset Quality

NPL Ratio

Over 90 days



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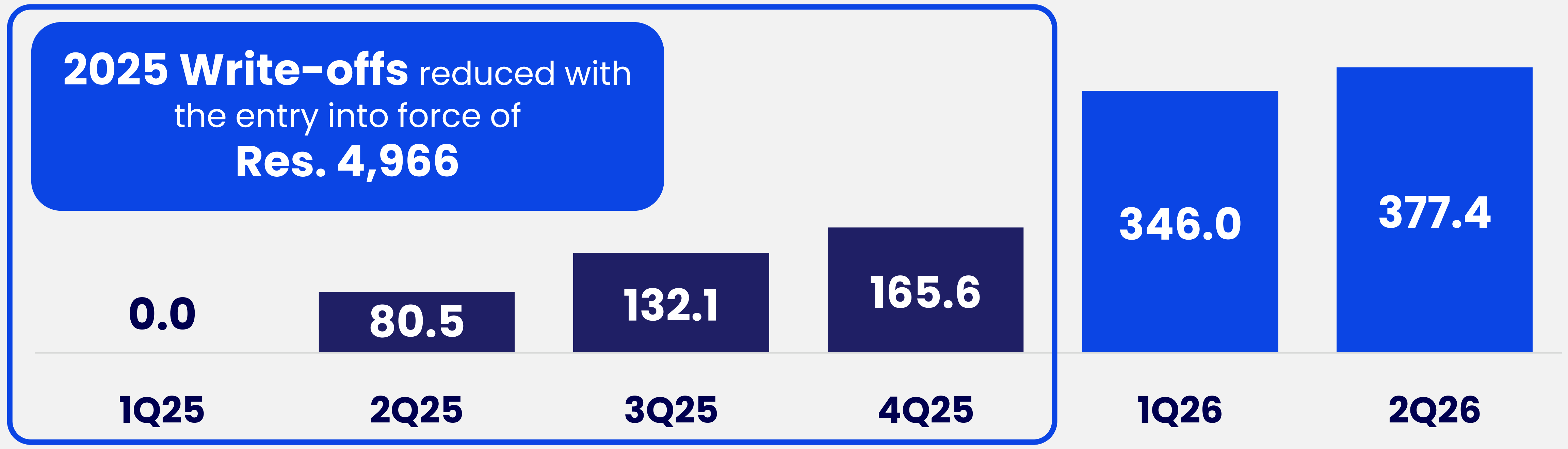
Individuals NPL>90d **4.7%**

Companies NPL>90d **4.6%**

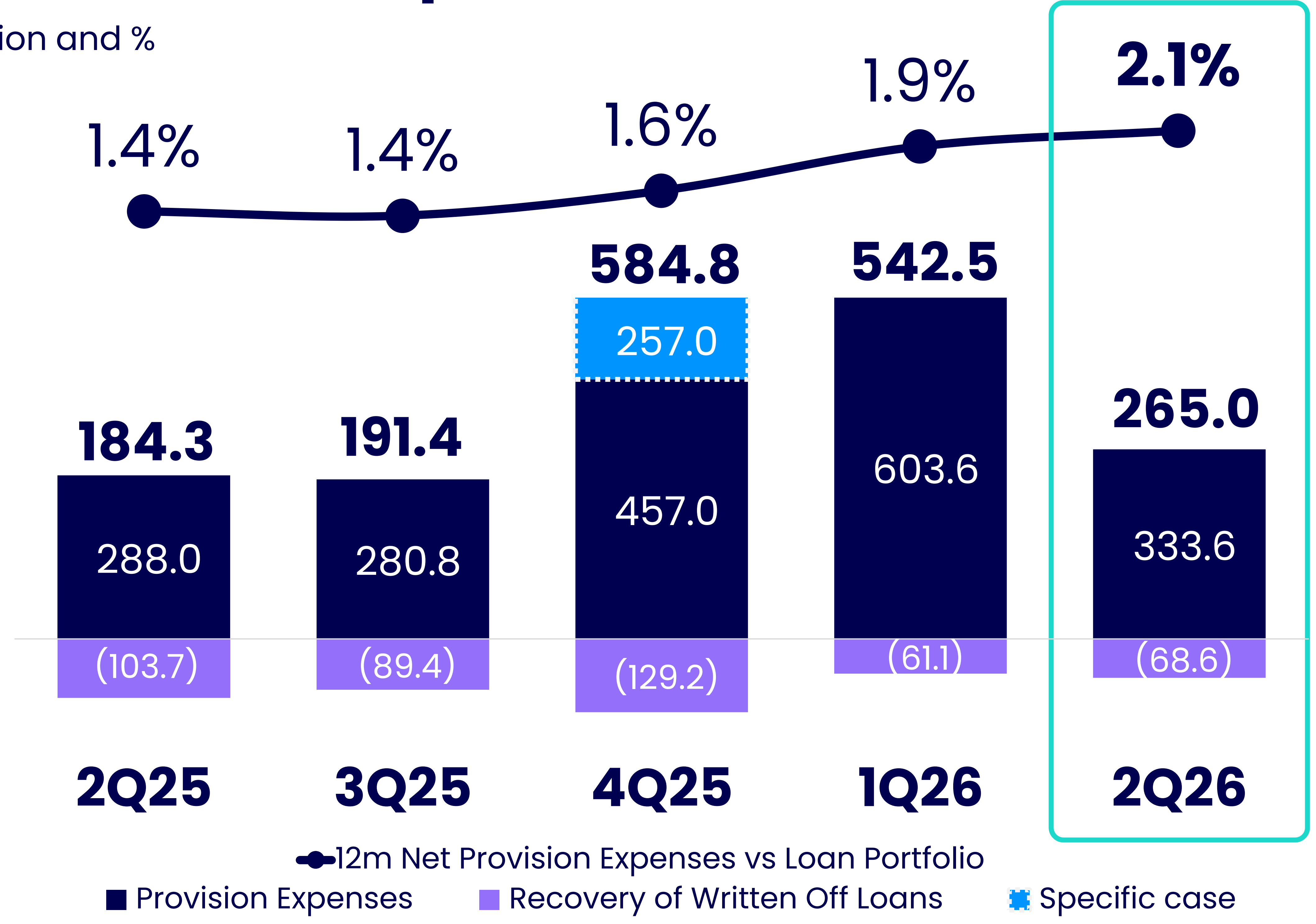
Write-Off

Accumulated by Quarter – R$ million



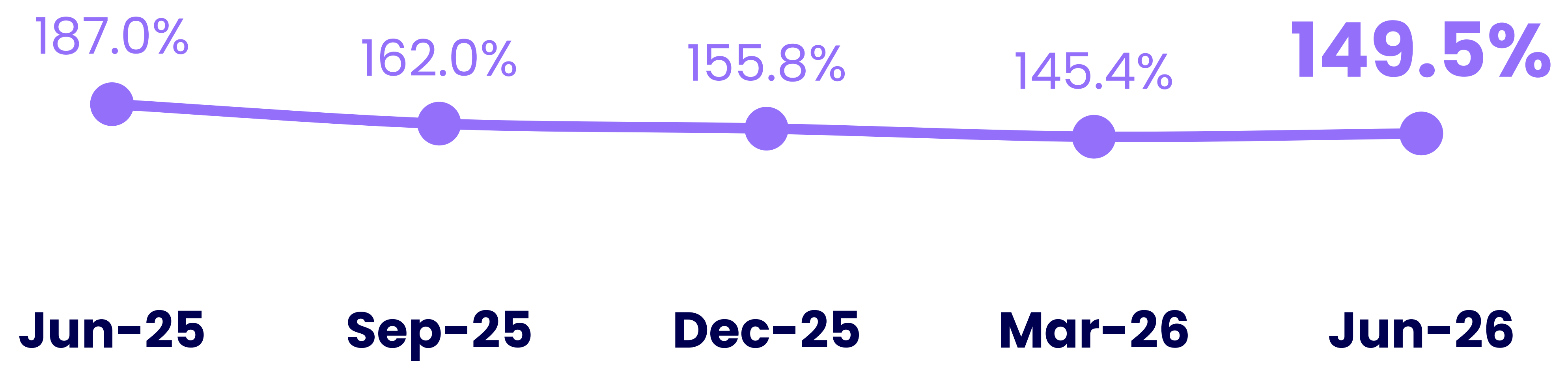
Net Provision Expenses and Cost of Risk[1]

R$ million and %



Coverage Ratio

Over 90 days



[1] Provision expenses for credit losses net of revenue from recovery of written-off credits, as a proportion of the loan portfolio, disregarding the specific case.

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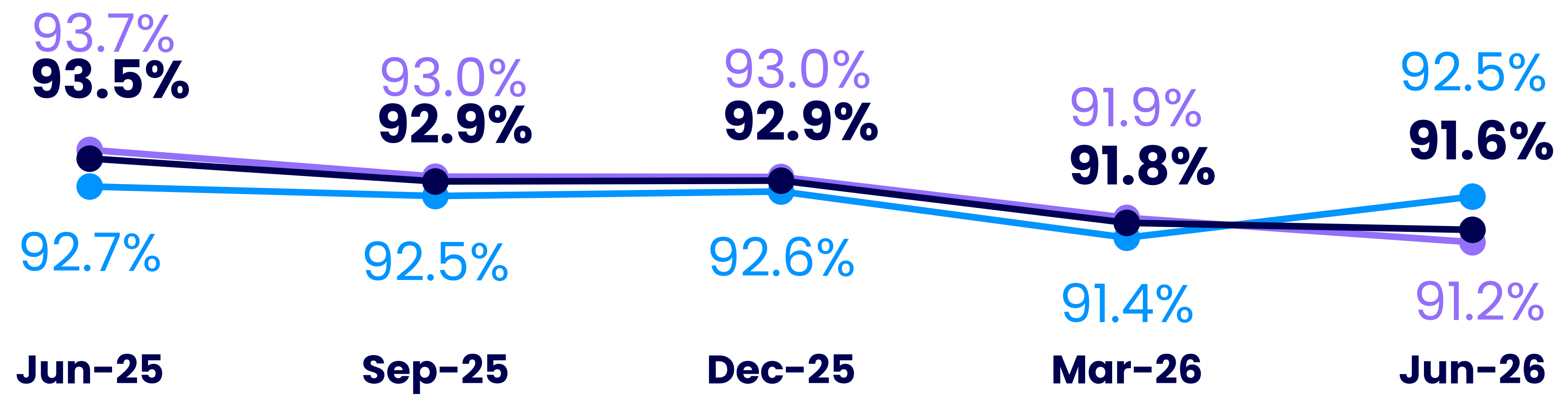
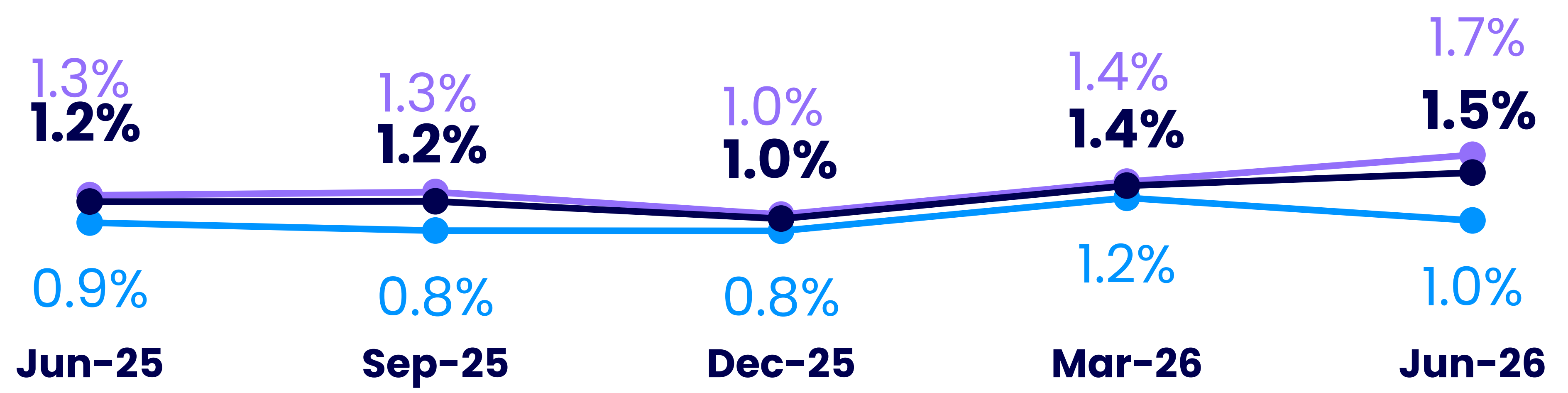
Asset Quality – Res. 4,966 KPIs

Portfolio by Stage

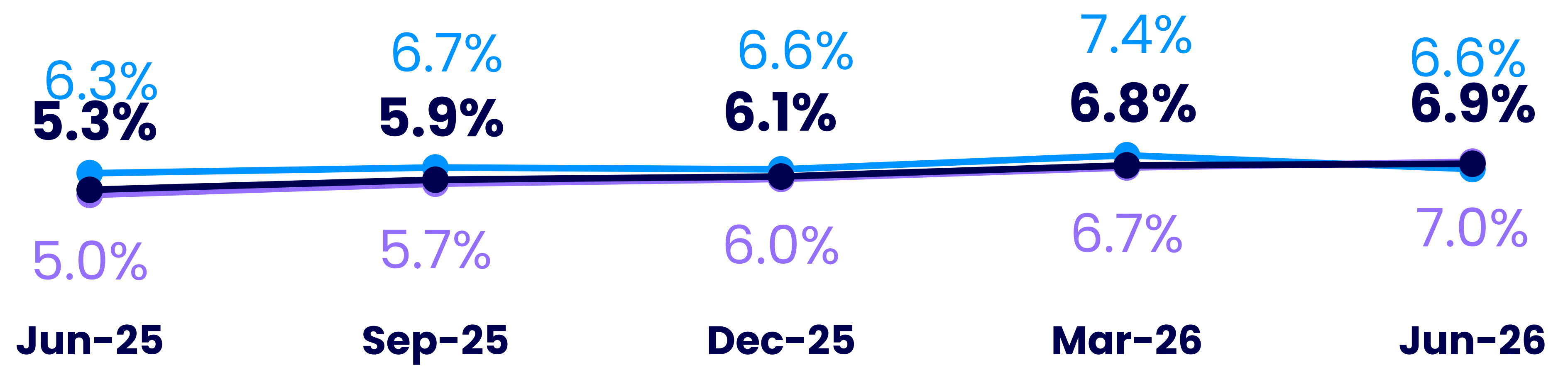
Stage 1



Stage 2



Stage 3

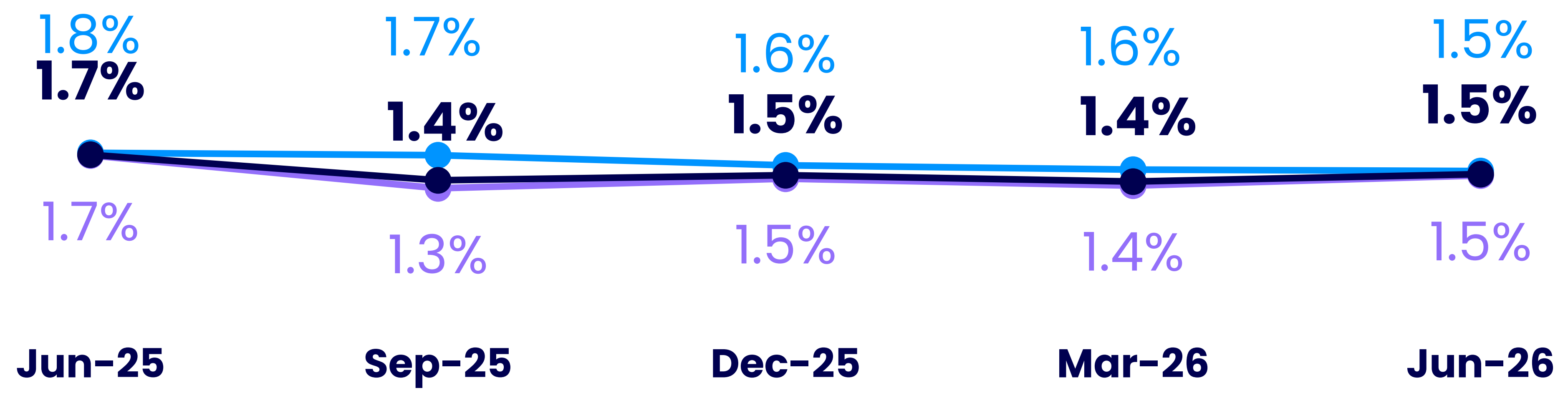


Individuals Companies Total

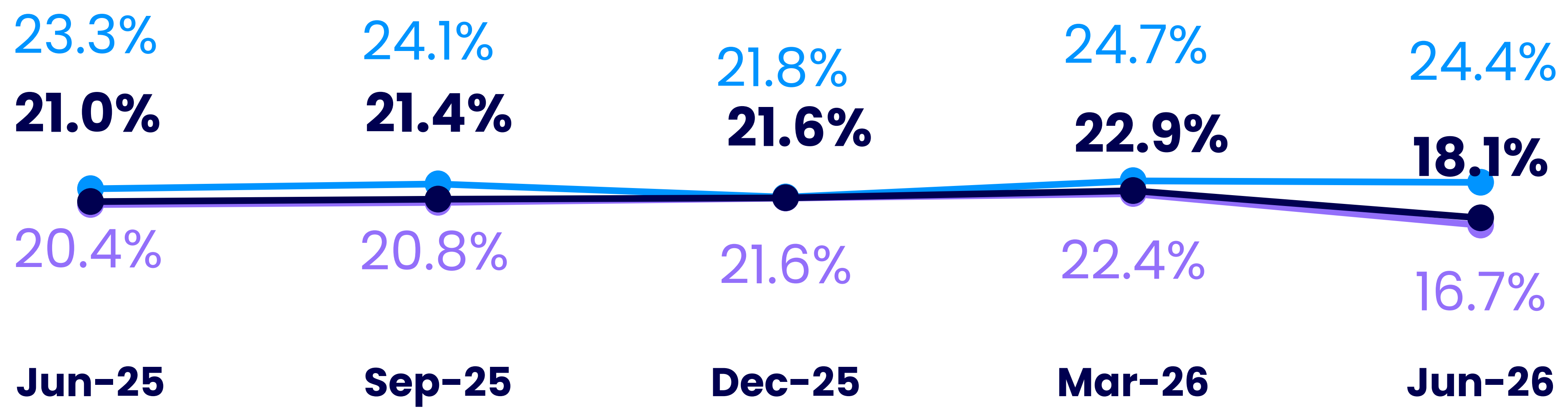
25.2%
of Stage 3
Credit is
up to date
3M: ▲3.9 pp

Coverage by Stage

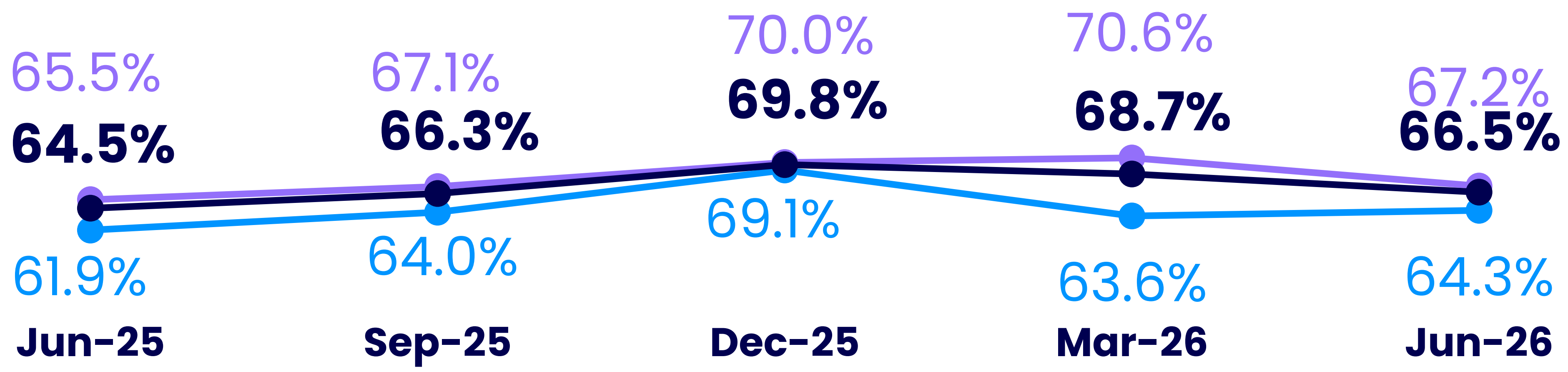
Stage 1



Stage 2



Stage 3



Individuals Companies Total

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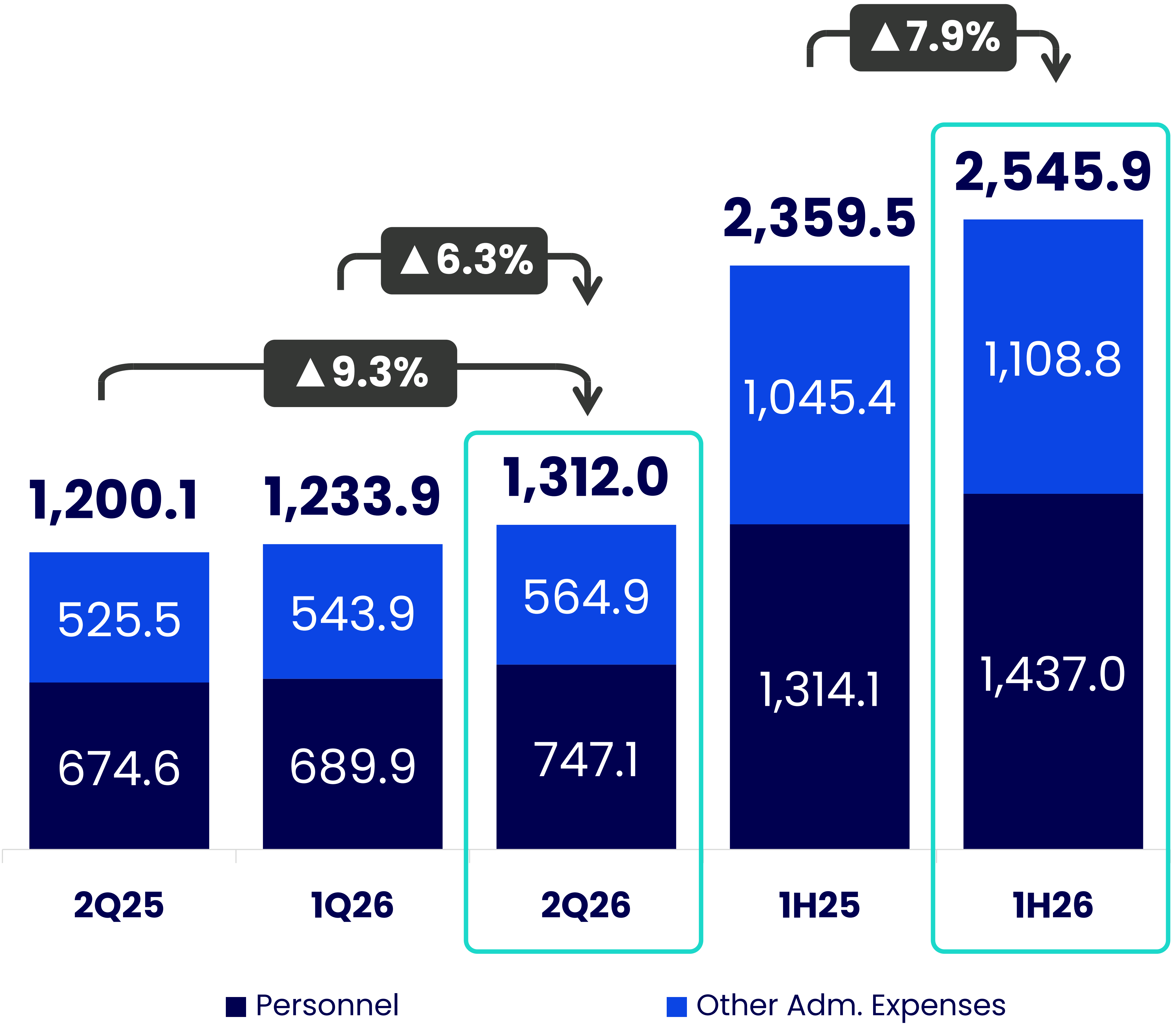
Administrative Expenses

R$ million



R$ million	1H26	1H25	1H26 vs 1H25
Personnel	**1,437.0**	**1,314.1**	**9.4%**
Other Adm. Expenses	**1,108.8**	**1,045.4**	**6.1%**
Third Party Services	251.5	241.5	4.2%
Amortization and Depreciation	211.9	199.6	6.2%
Data Processing	119.6	128.4	-6.9%
Specialized Technical Services	139.6	105.8	32.0%
Advertising	74.7	79.0	-5.4%
Rentals and Condominiums	40.1	27.6	45.2%
Other Expenses	271.4	263.5	3.0%
Total	**2,545.9**	**2,359.5**	**7.9%**

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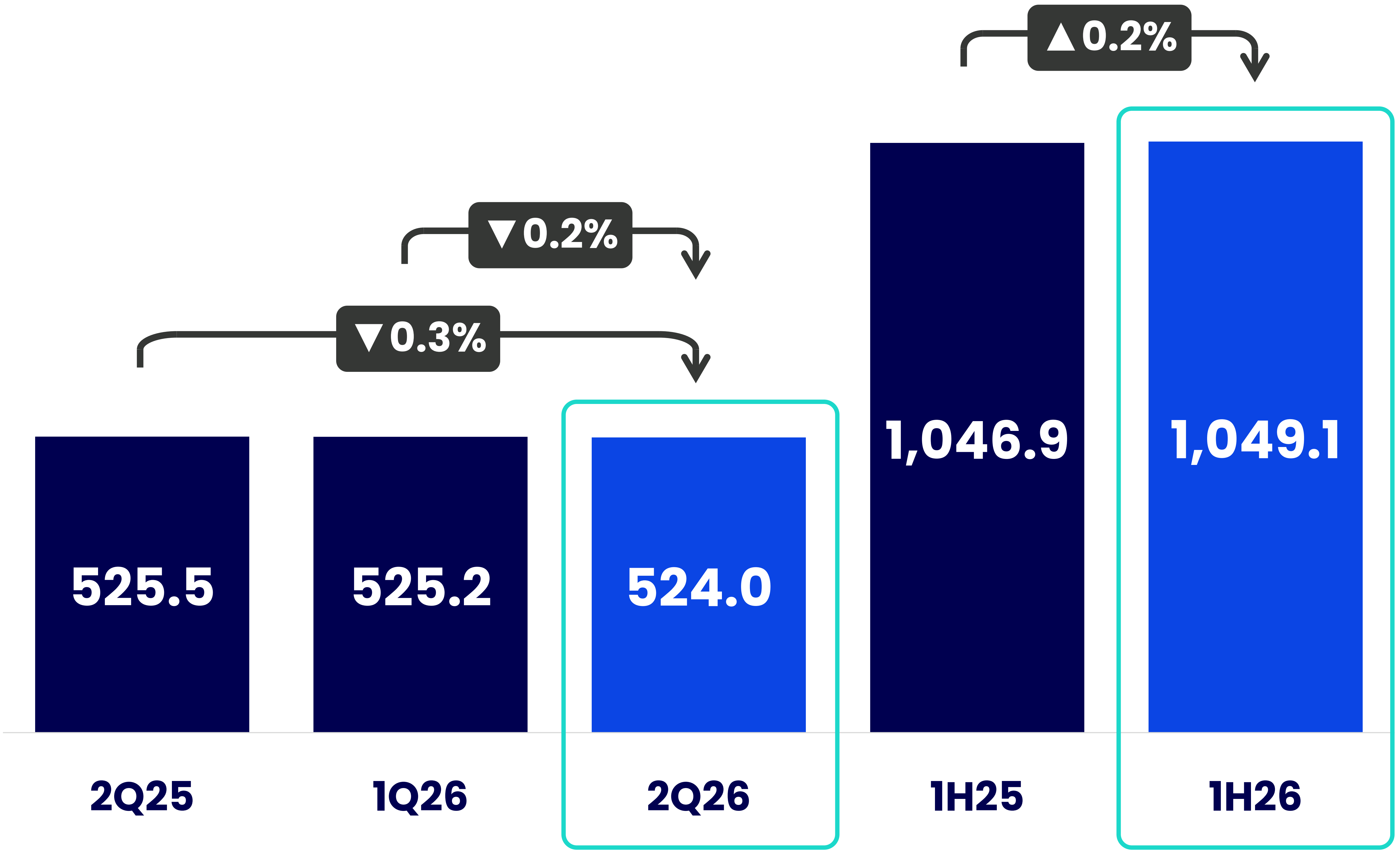
Revenues from Fees and Services

R$ million



R$ million	1H26	1H25	1H26 vs 1H25
Cards [1]	371.7	387.1	-4.0%
Checking Accounts	312.0	303.7	2.7%
Insurance [2]	150.3	149.4	0.6%
Asset Management	76.0	63.7	19.4%
Other	139.1	143.0	-2.7%
Total	**1,049.1**	**1,046.9**	**0.2%**

[1] Considers revenues from the acquiring business – Banrisul Pagamentos Service Revenues (-7.3% 1H26 vs. 1H25) and the credit card issuance(+3.4% 1H26 vs. 1H25). [2] Insurance brokerage commissions.

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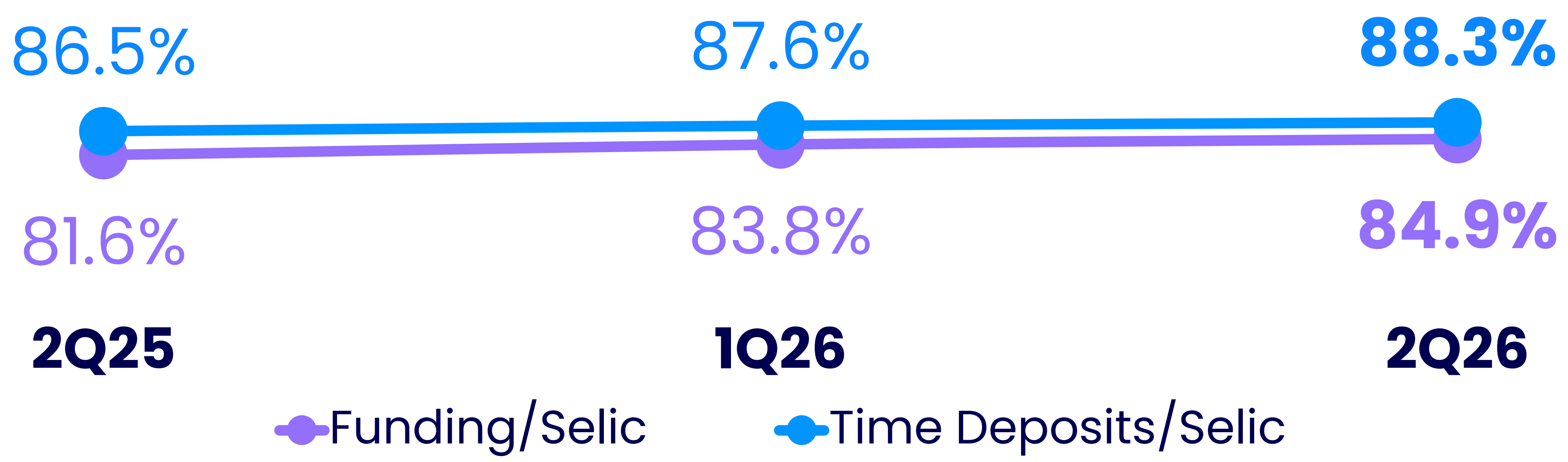
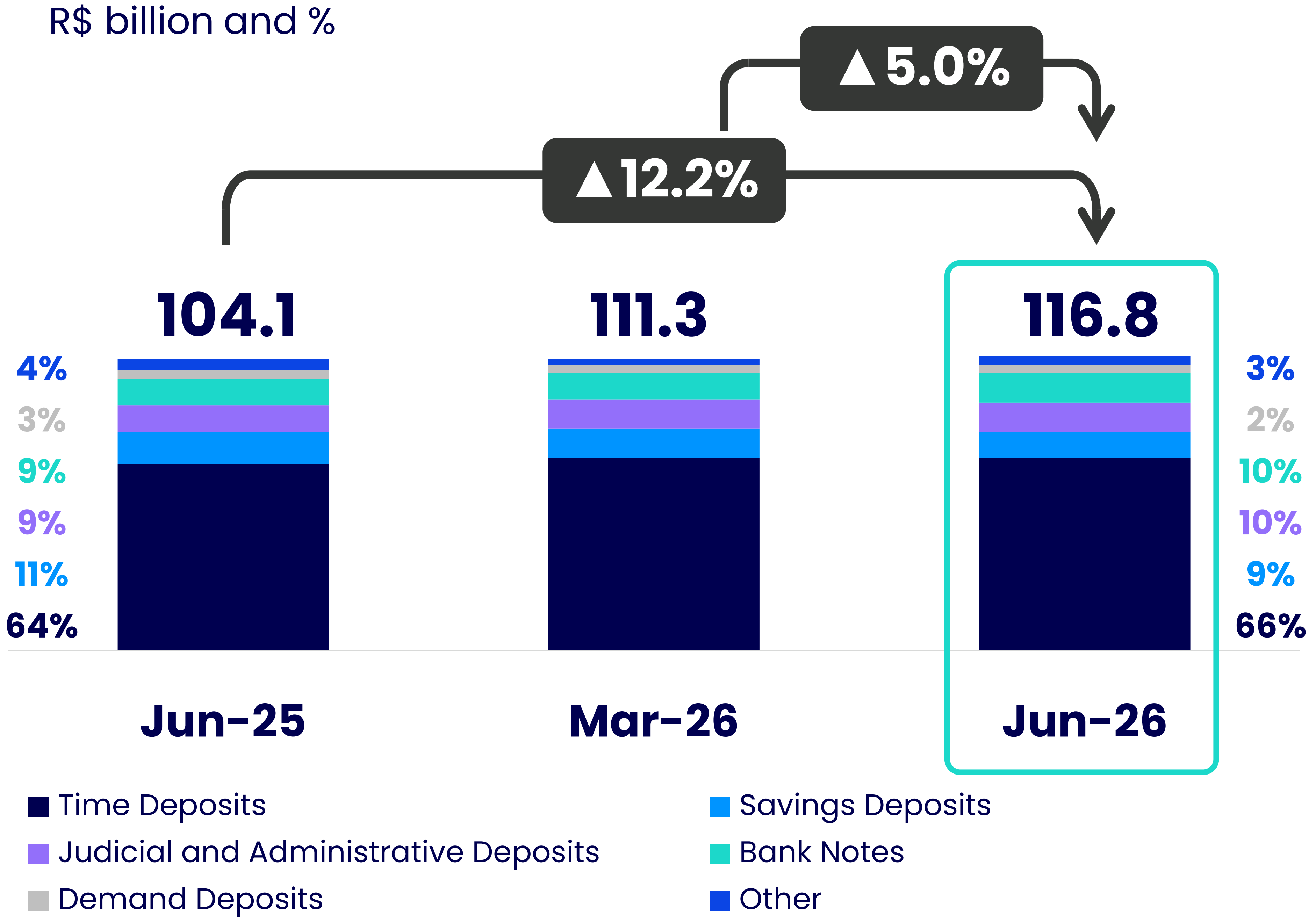
Funding

Cost



Portfolio and Mix

R$ billion and %

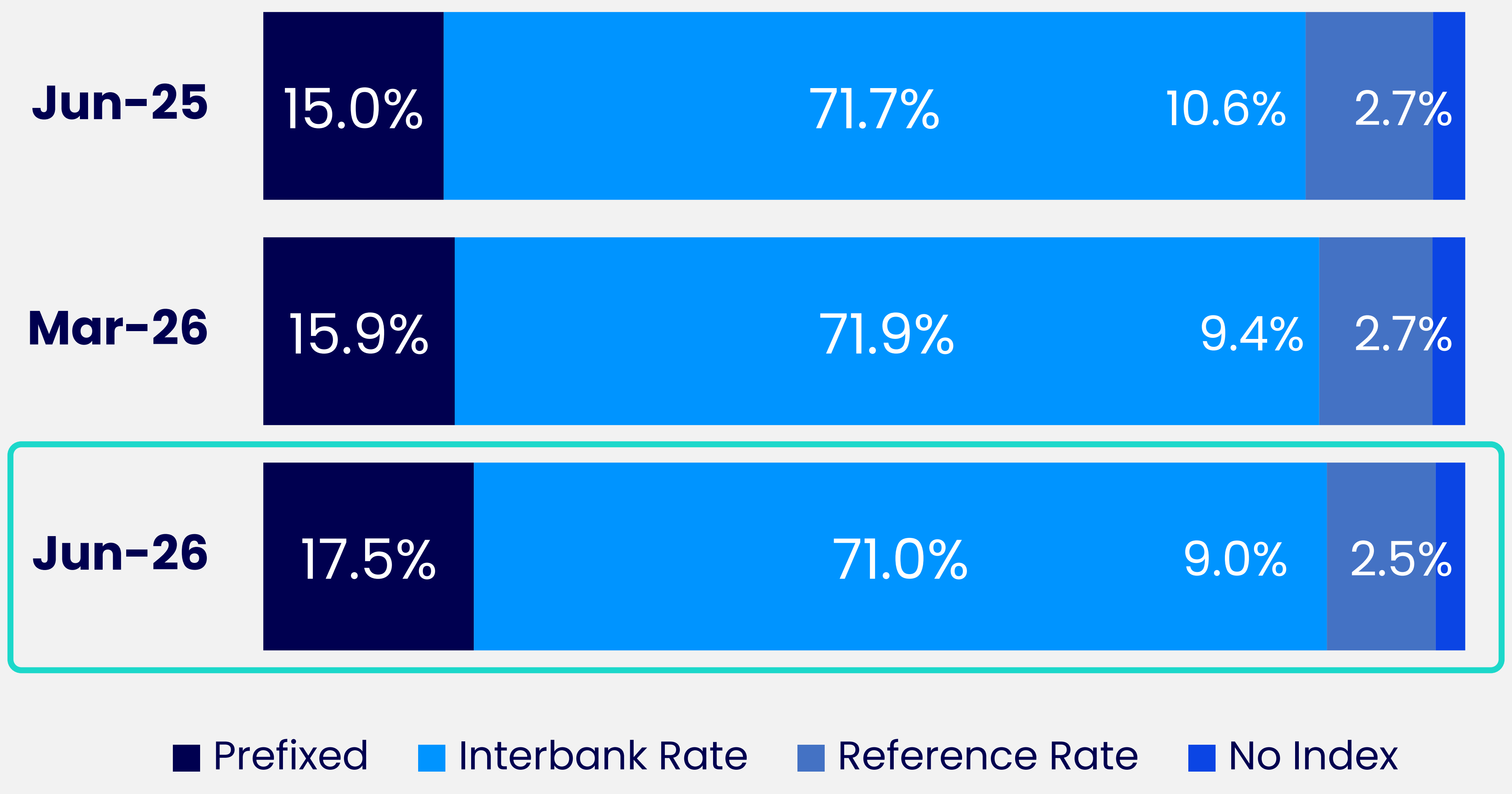


Time Deposits
3M▲ **3.1 bi**

Bank Notes
3M▲ **1.4 bi**

Interbank Deposits
3M▲ **1.0 bi**

Breakdown by Index [1]



Assets Under Management

R$ million

Jun-26	Jun-25	Jun-26 vs Jun-25
22,600.7	19,864.0	13.8%

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

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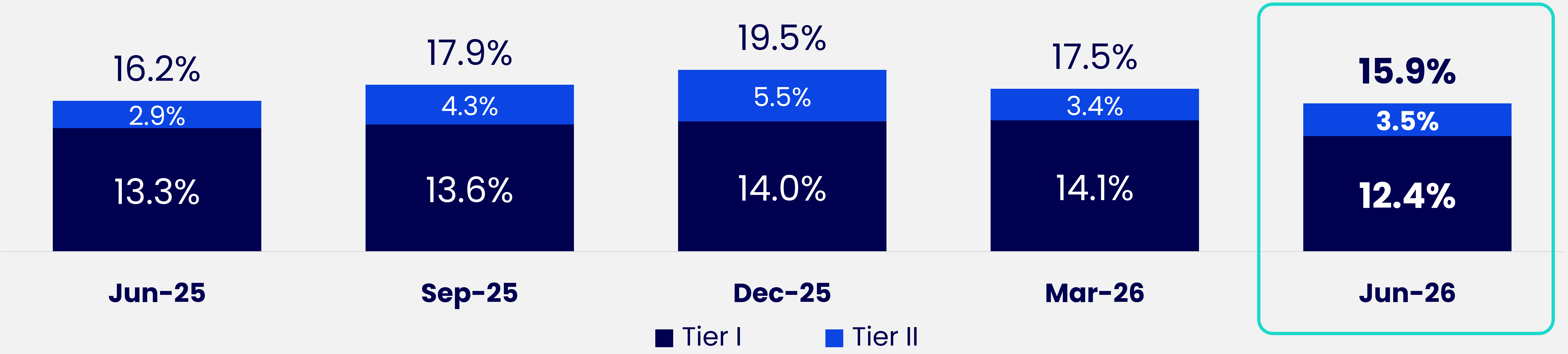
Capital

Basel Ratio



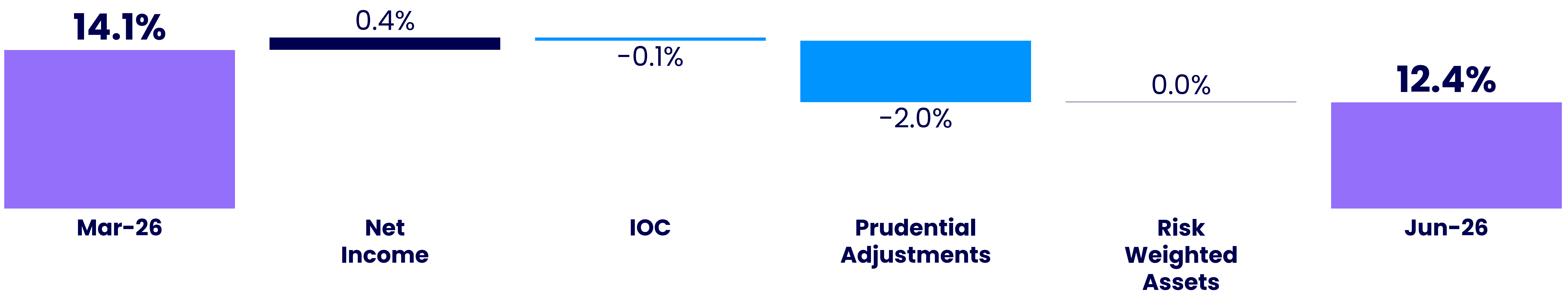
RS Payroll

R$ 1.2 bi

paid in June 26, with an impact on Tier 1 capital of

1.7%

Tier I Capital Change



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Agenda

1 Performance

2 **Guidance**

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Guidance

Guidance	Published	Reviewed
Total Loan Portfolio	3% to 8%	**2% to 7%**
Net Interest Income	8% to 13%	**5% to 10%**
Cost of Risk[1]	1.2% to 2.2%	**1.5% to 2.5%**
Administrative Expenses[2]	5% to 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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Contact Us

ri@banrisul-ri.com.br +55 51 3215-3232

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