



1Q26

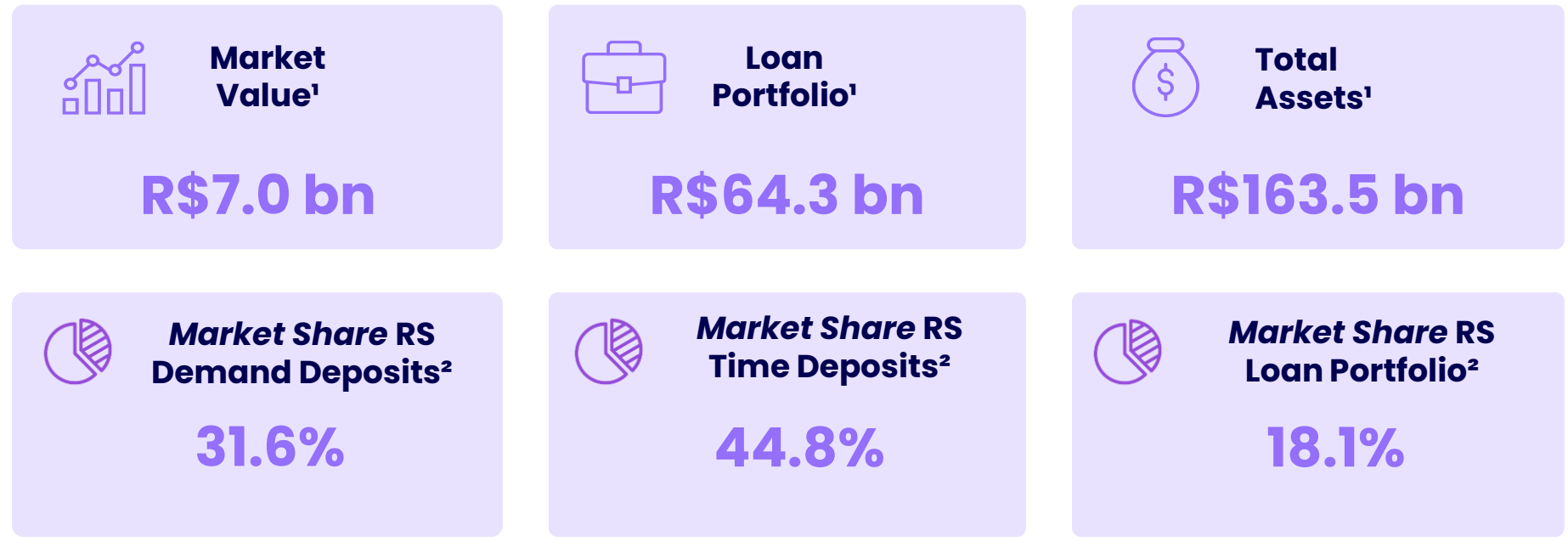
Institutional Presentation

Investor Relations Department



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

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



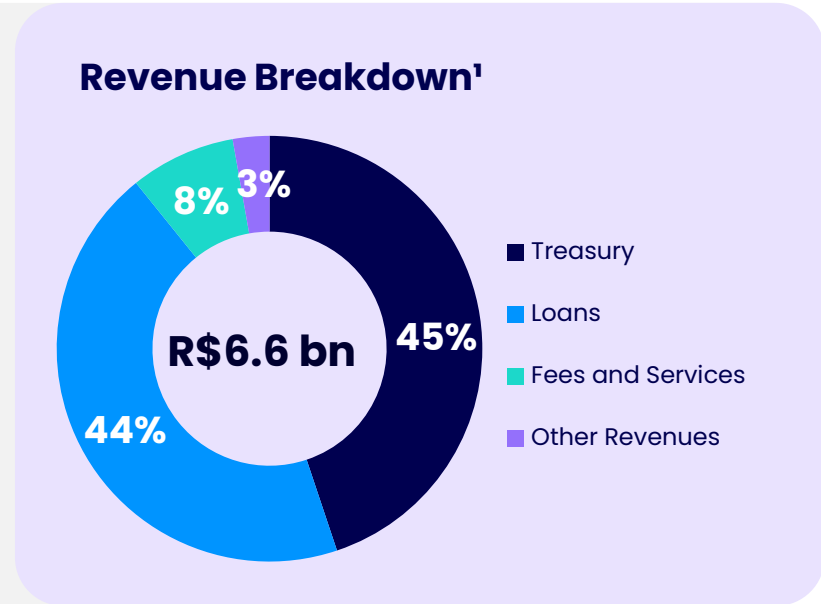
... and recognized for its performance



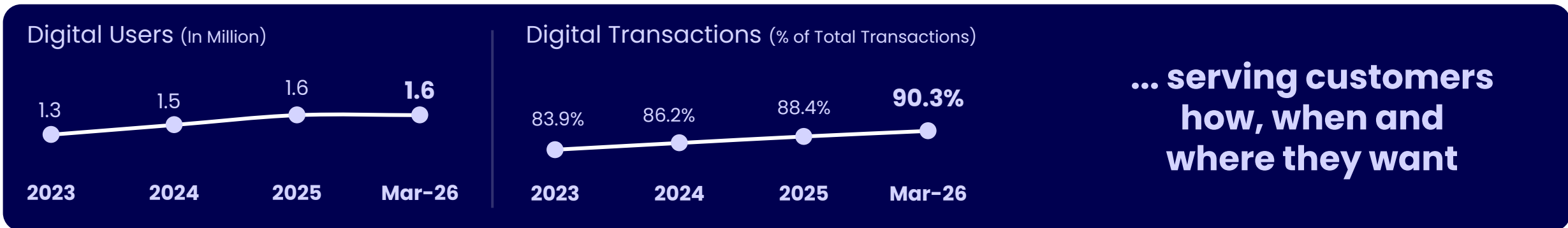
1. As of March 31, 2026 2. Market Share in RS as of December 31, 2025. Source: Bacen; 3. Survey of the 1,000 companies in the EXAME BEST AND BIGGEST 2025 ranking, by Exame magazine. 4. Valor 1000 Ranking, 2025 edition, in the Banking sector, compiled by the Valor Econômico newspaper.. 5. Ranking Bacen,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

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



... available on scalable digital platform...



¹ As of March 31, 2026.

We are a strong regional bank...

The largest publicly traded company in Rio Grande do Sul.

592
Service Points

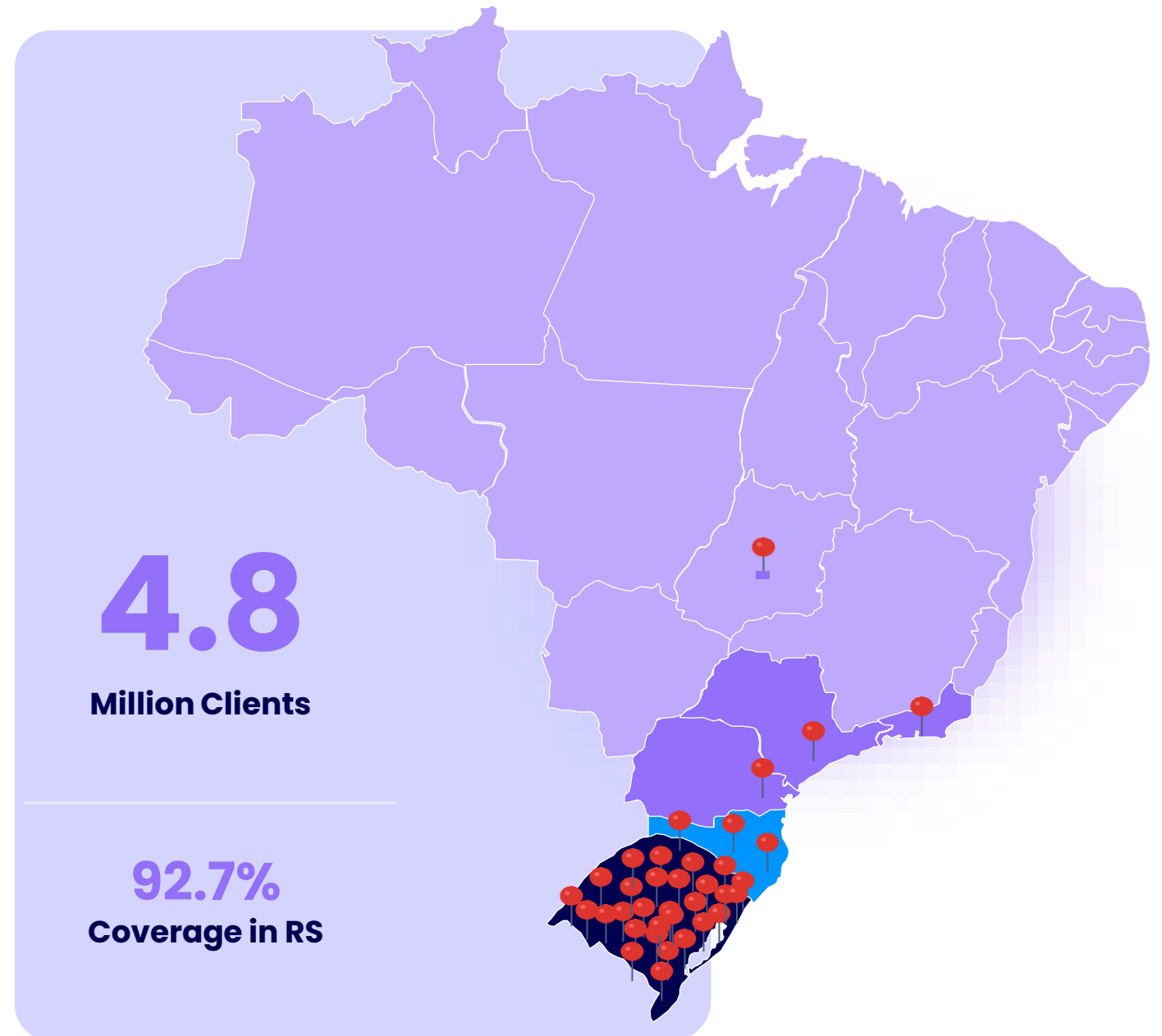
573 in RS
19 other states

945
Banripontos

359
Electronic Service Points

4.8
Million Clients

92.7%
Coverage in RS



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

Subsidiaries

banrisul
pagamentos

Manages the Vero acquiring network
150 thousand accredited establishments

R\$122.1 mi
Net income in 1Q26

banrisul
armazéns gerais

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

banrisul
seguridade

Marketing of Insurance, Pension Plans and Capitalization Products

R\$47.3 mi
Net income in 1Q26

banrisul
corretora de seguros

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

banrisul
consórcio

Manages consortium groups for the acquisition of assets

R\$22.5 mi
Net income in 1Q26

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

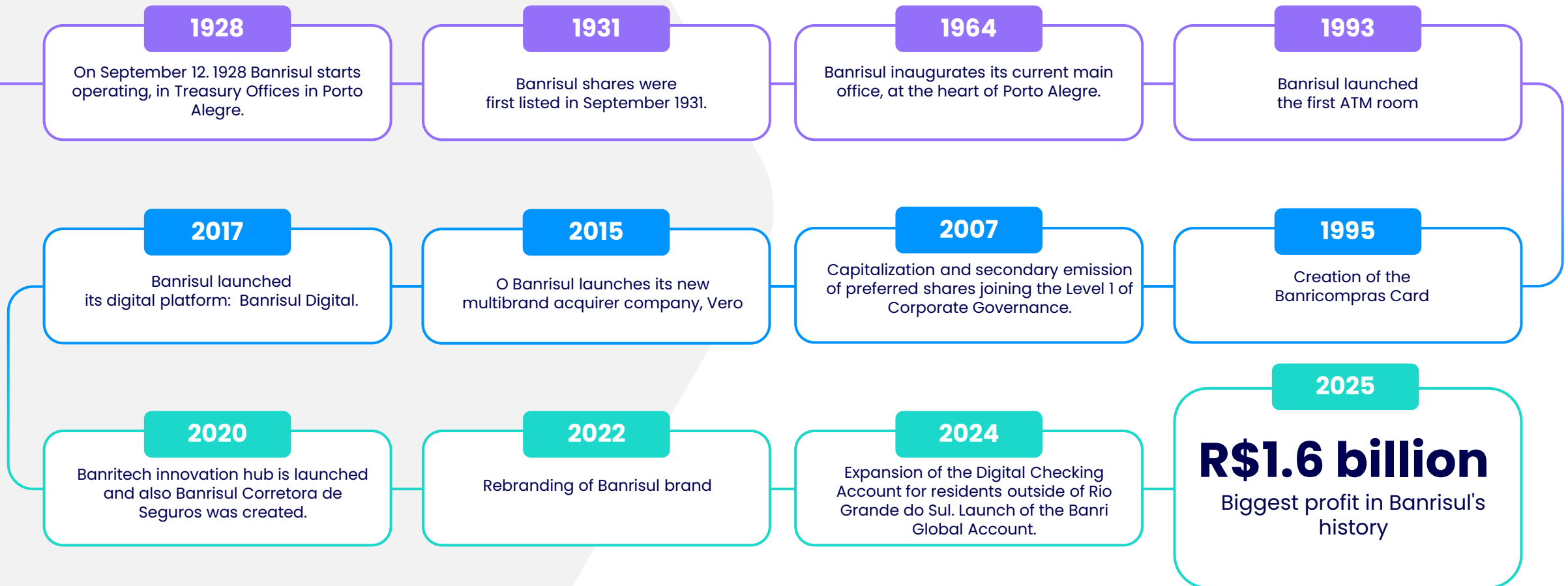
BIPAR

rio grande
capitalização

rio grande
seguros e previdência



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



...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

Irary Sant'Anna
Financial Business and Restructuring Officer

Carlos Malafaia
Innovation, Digital Transformation and IT Officer

Adriana Celestino
Customer Service and Channels Operations Officer

Ivanor Duranti
Credit Officer

Elizabete Tavares
Administrative Officer

Kalil Sehbe
Risk Officer

8 members
4 from career

We are living in a digital transformation



R\$111.4 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

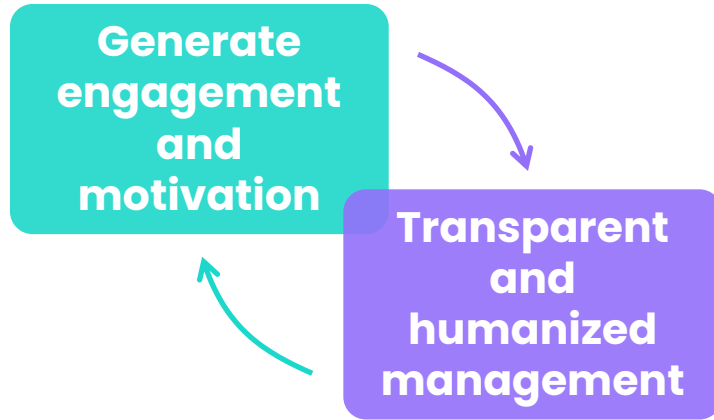
Digital account for
children and teenagers

Integrated parental controls

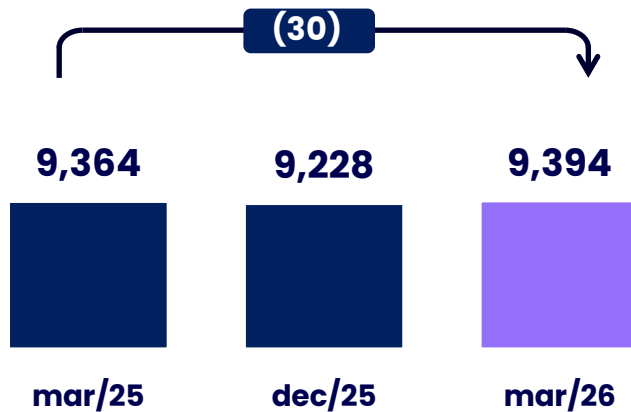
Financial education



... and our people are the protagonists



Employees



Employee Profile



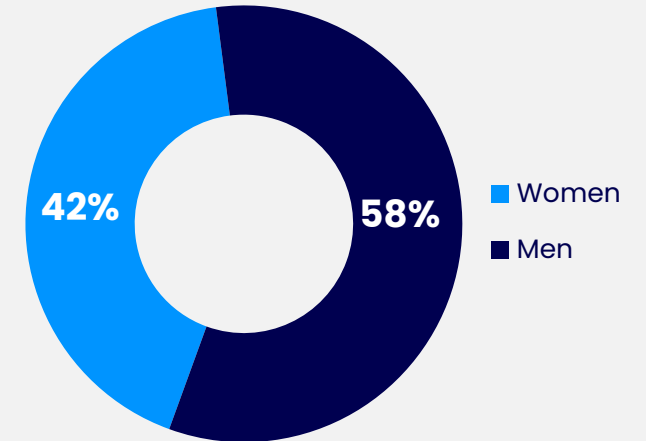
2.8% of employees declared as disabled¹



33.4% of women in leadership positions²

By gender

(As of Mar/26)



Corporate University focused on employee training



244 New Relationship Managers trained in 1Q26

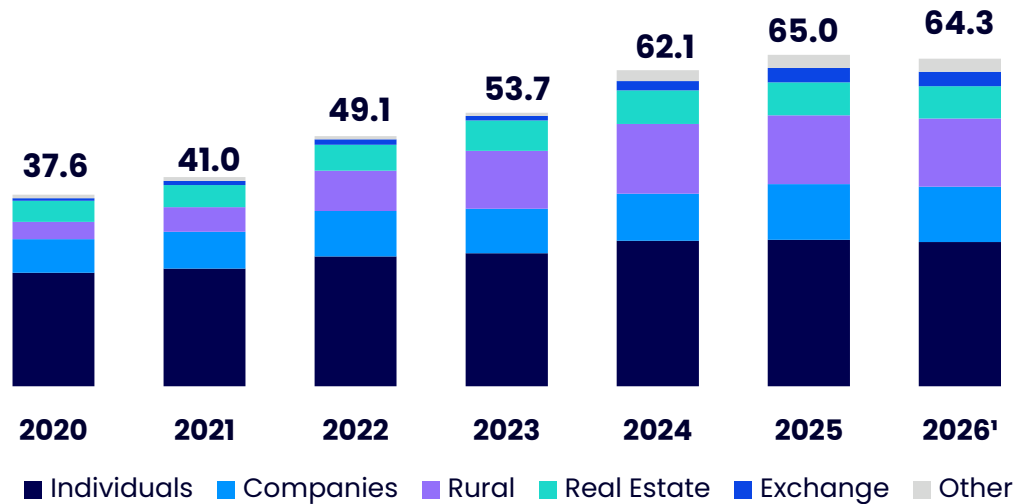
¹ As of March 31, 2026. ² As a percentage of the total number of leaders.

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

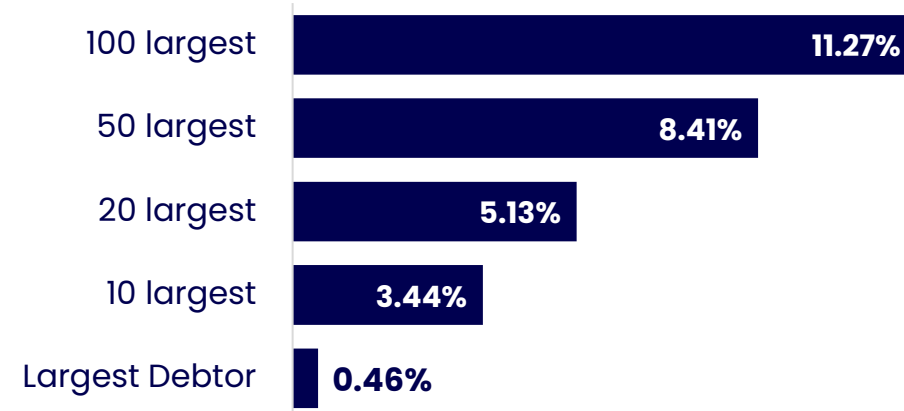
Portfolio Balance and Credit Mix

R\$ billion

CAGR: ▲ 11.6%



Portfolio Concentration
(In % of the total loan portfolio)



Focus on lines with **more spread**

Personal Loans: +11.7% YoY
Overdraft: +12.1% YoY

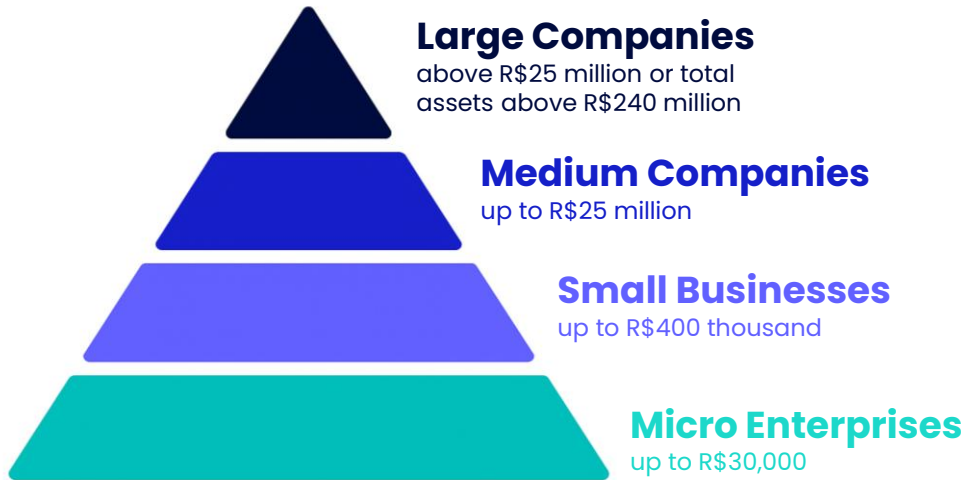


Expanding operations in
Companies Segment

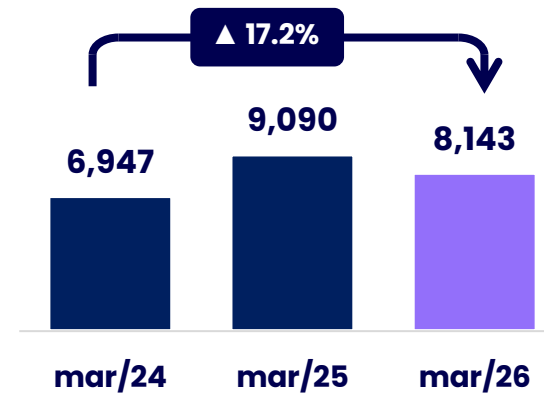
Companies Loans: +14,9% YoY
Exchange: +27,4% YoY

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

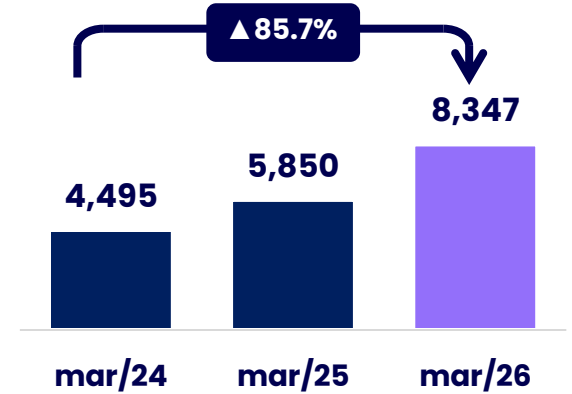
Companies Segmentation¹



Micro, Small and Medium (R\$ million)

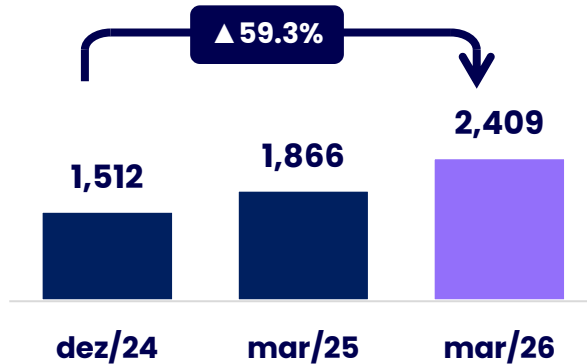


Large Companies (R\$ million)



... through an appropriate and integrated value proposition

Conta Única – Working Capital² (R\$ million)



+150k
Vero
Accredited

Vero Gestão App

- ✓ Real-time sales management.
- ✓ Factoring of sales receivables.
- ✓ Smart charts and reports.
- ✓ Distance sales.
- ✓ Recurring payment management.
- ✓ Sale simulation.

Vero is more than just a POS.

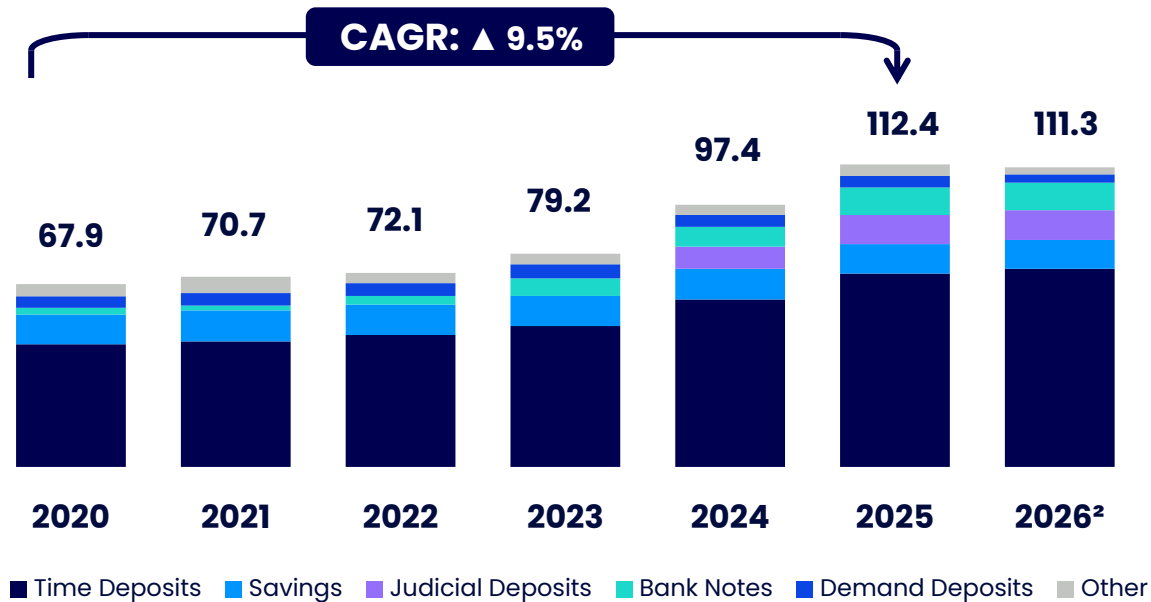


¹ Classification based on Average Monthly Revenue. ² Credit line initiated in the third quarter of 2024.

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

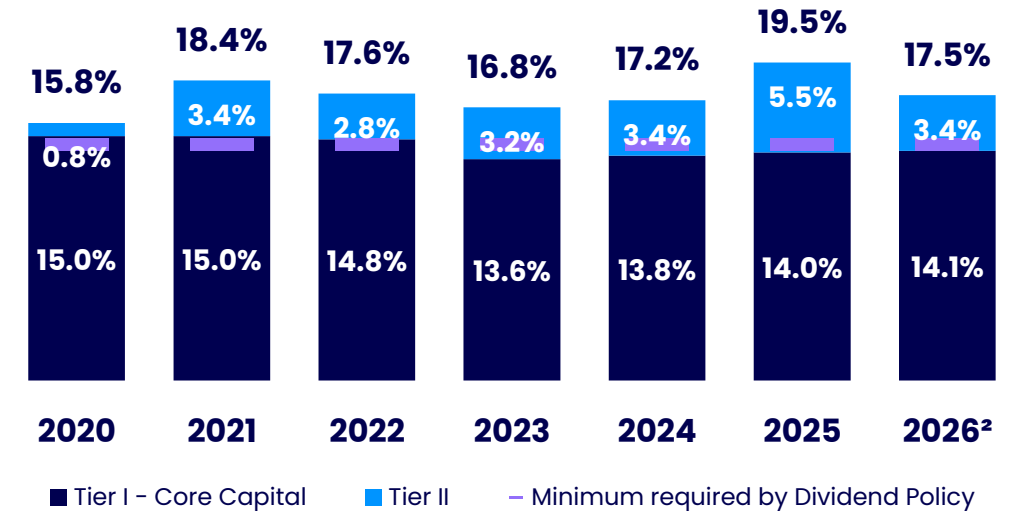
Portfolio and Fundraising Mix¹

R\$ billion and %



Basel Ratio

In %



Diverse and competitive fundraising

Individuals: 37.9%

Cost of Funding: 83.8% 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 March 31, 2026.

... for delivering results and generating value.



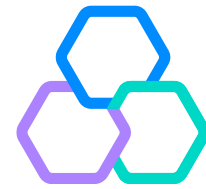
¹ Net Income / Average Shareholders' Equity.

Guidance

2026**Total Loan Portfolio****3% to 8%****Net Interest Income****8% to 13%****Cost of Risk¹****1,2% to 2,2%****Administrative Expenses²****5% to 9%**

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.



banrisul

1Q26

Institutional Presentation



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ri.banrisul.com.br

Investor relations