



3Q25

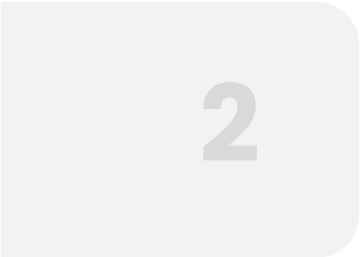
Results Presentation

Vice President, Finance and Investor Relations Office

Agenda



Performance



Q&A



Highlights

In R\$

Net Income

9M25

948.0 mi

12M: ▲ 50.0%

3Q25

328.8 mi

12M: ▲ 66.7%

*An open
bank*

 banrisul

ROAE

3Q25

12.2 %

12M: ▲ 4.4 pp
3M: ▼ 2.1 pp

Loan Portfolio

Sep/25

64.1 bi

12M: ▲ 11.1%
3M: ▲ 0.1%

Funding

Sep/25

107.2 bi

12M: ▲ 14.6%
3M: ▲ 3.0%

Net Interest Income

3Q25

1.6 bi

12M: ▲ 11.0%
3M: ▼ 2.1%

Cost of Risk¹

3Q25

1.4%

12M: ▲ 0.1 pp
3M: 0.0 pp

Administrative Expenses

3Q25

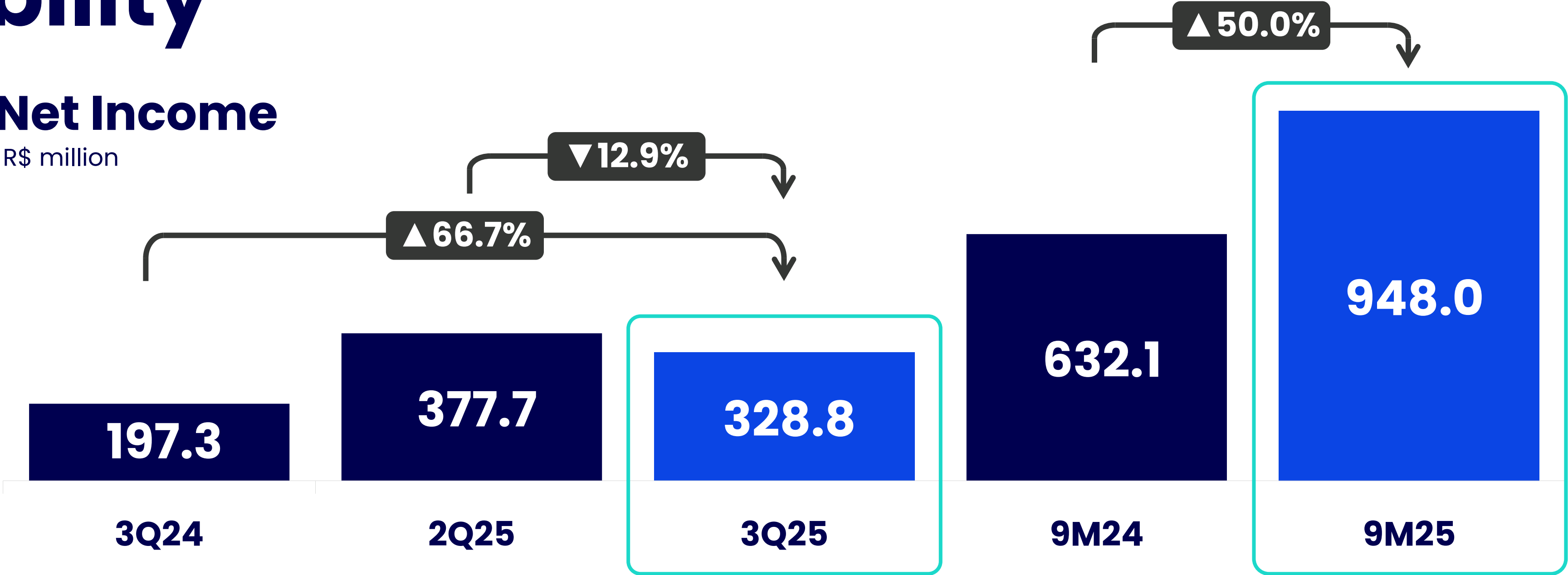
1,2 bi

12M: ▲ 1.0%
3M: ▲ 2.4%

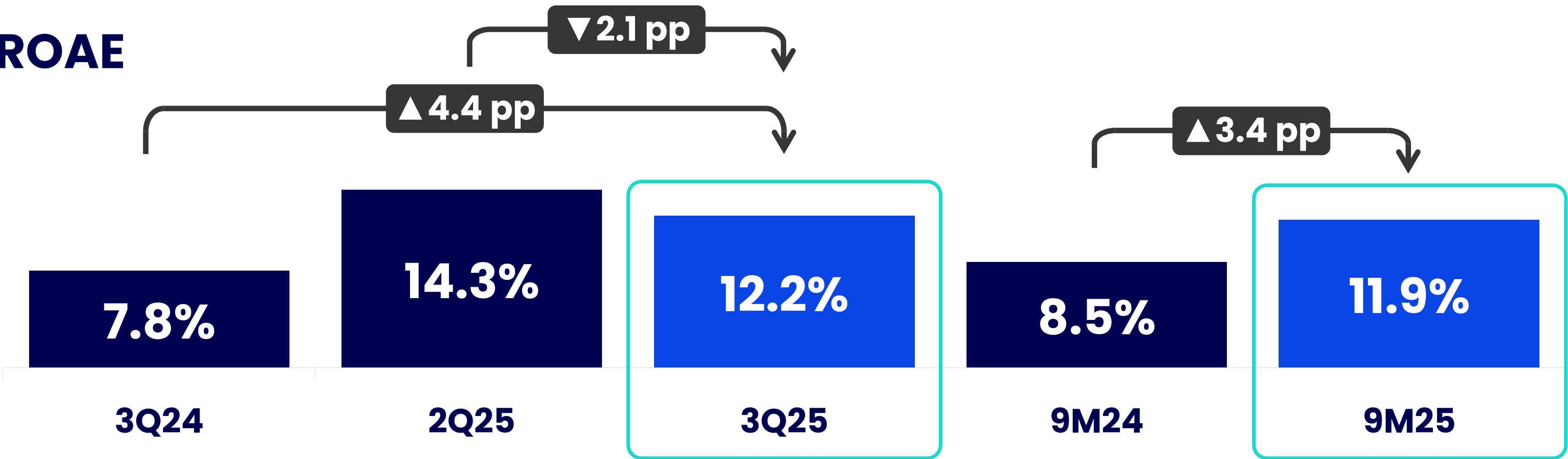
Profitability

Net Income

R\$ million

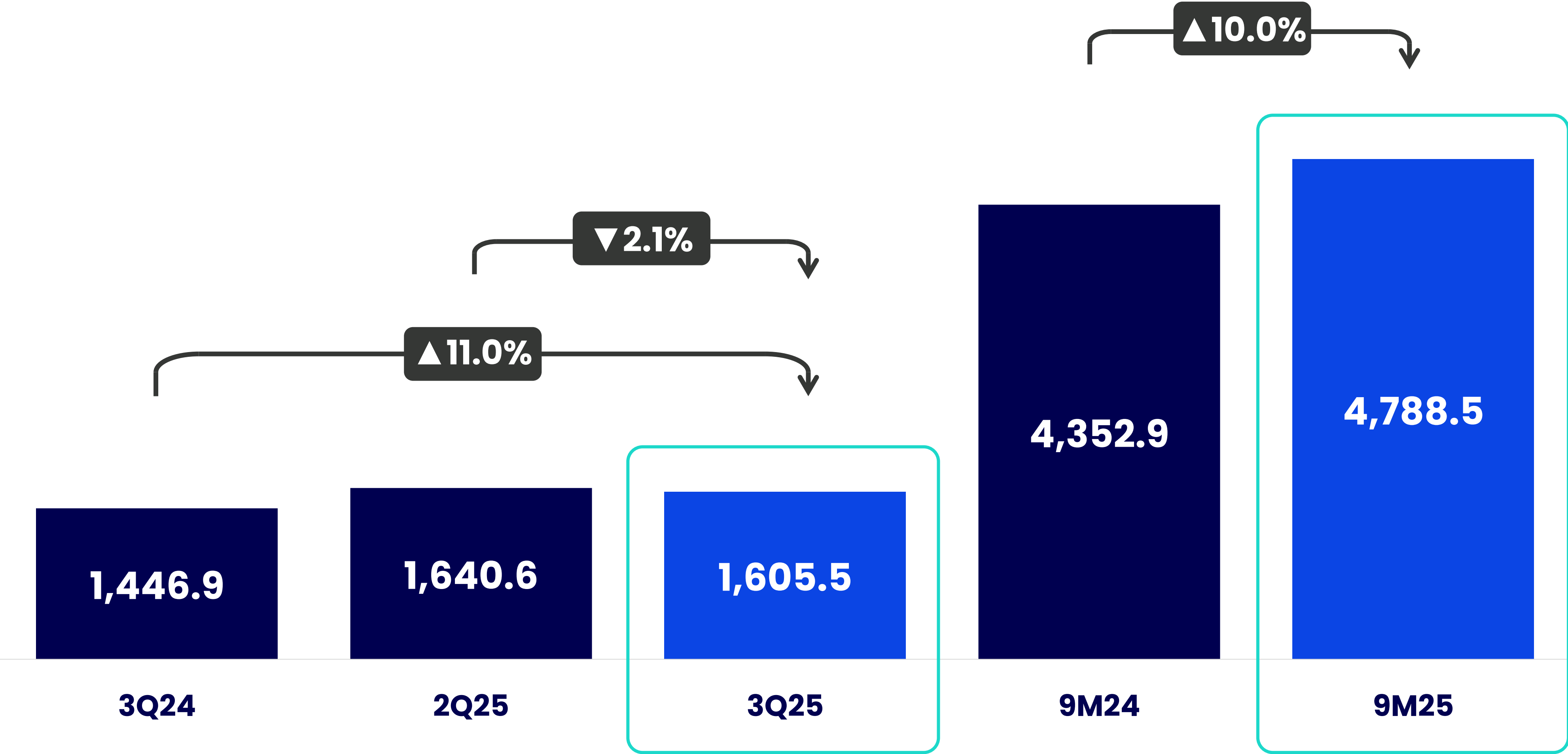


ROAE



Net Interest Income¹

R\$ million

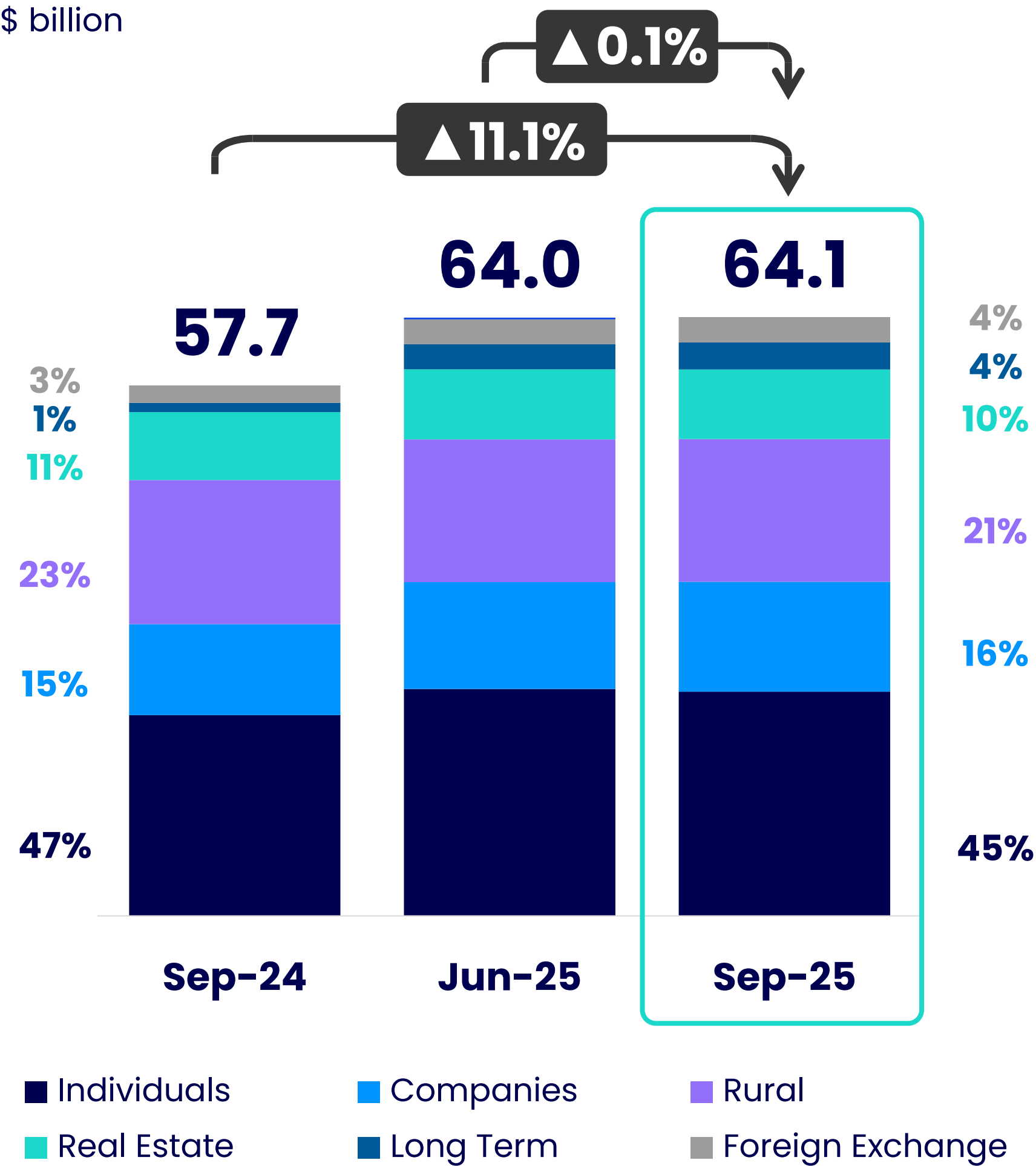


¹ As of 1Q25, Revenue from Recovery of Credits Written Off as Losses is no longer part of the Net Interest Income. For comparability purposes, previous quarters were adjusted.

Loan Portfolio

Portfolio Balance and Credit Mix

R\$ billion



Comercial Pessoa Física

R\$ million	Balance	YoY	QoQ
Payroll Loans	20,035.0	1.1%	-2.9%
Cards	3,341.5	12.1%	1.1%
Personal Loans	3,148.3	29.5%	3.8%
Overdraft	714.6	41.9%	6.4%
Other	1,749.2	64.7%	8.8%
Total	28,988.6	8.2%	-0.9%



70.1%
Collateralized
Individuals
Portfolio ¹

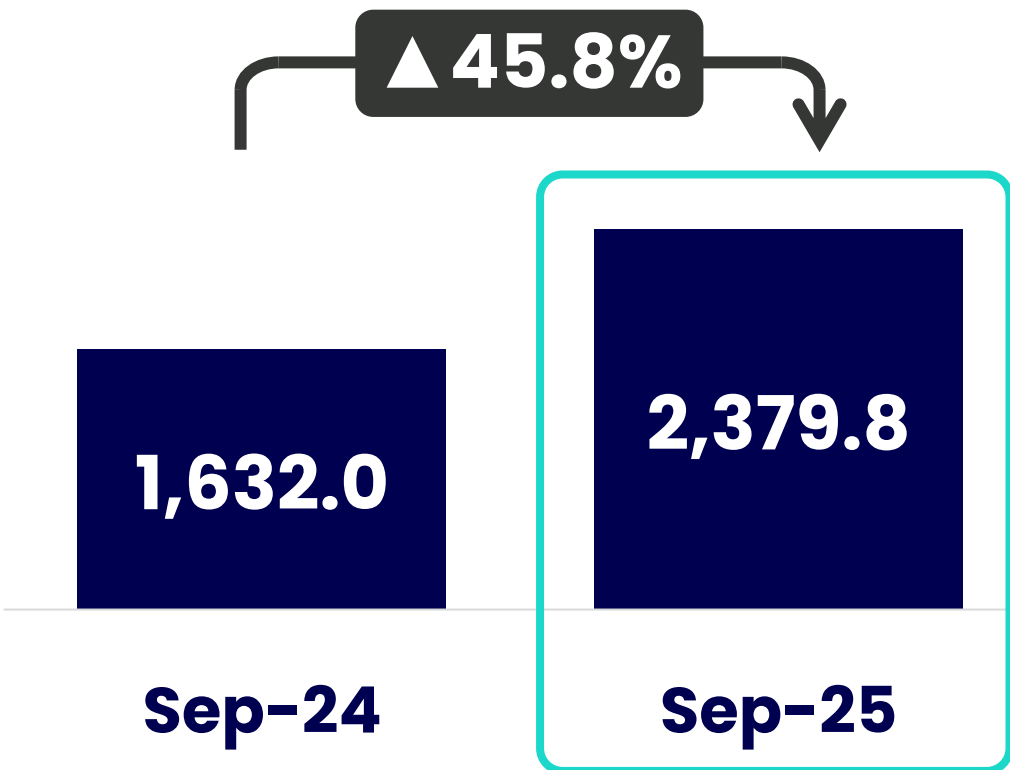
as of Sep-25

Comercial Pessoa Jurídica

R\$ million	Balance	YoY	QoQ
Working Capital	6,176.7	0.9%	0.7%
Conta Única ²	2,202.1	188.2%	6.6%
Debit Accounts	335.4	-2.5%	-5.1%
Cards	260.9	22.4%	3.7%
Acquisition of Goods	211.3	-16.8%	-11.6%
Other	1,119.5	34.7%	17.0%
Total	10,305.9	20.9%	3.0%

Foreign Exchange

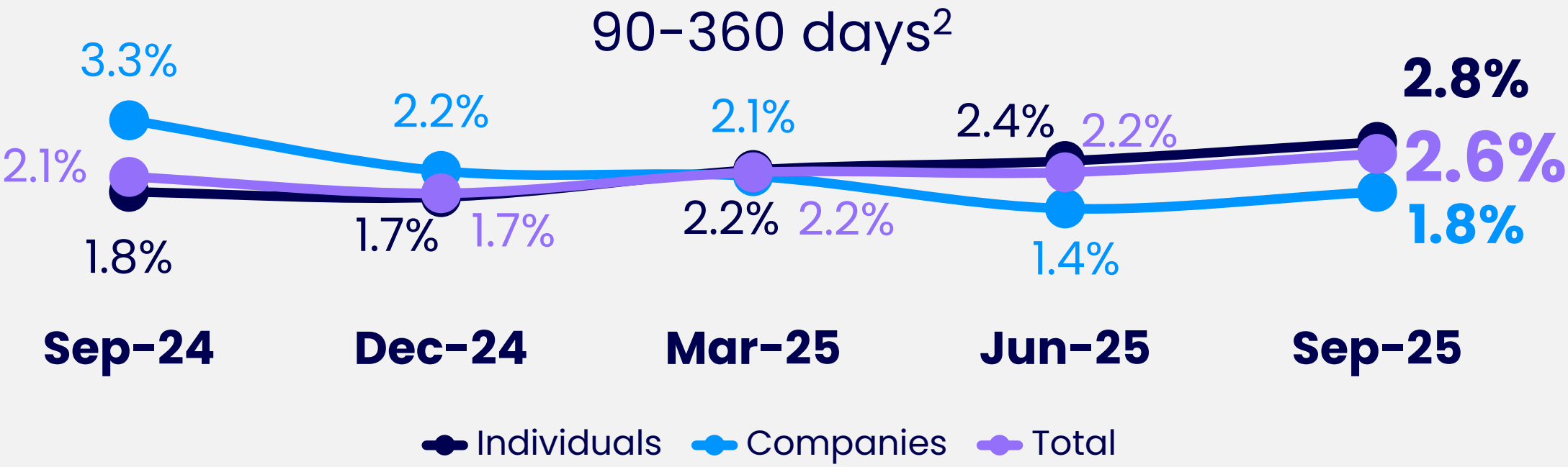
R\$ million



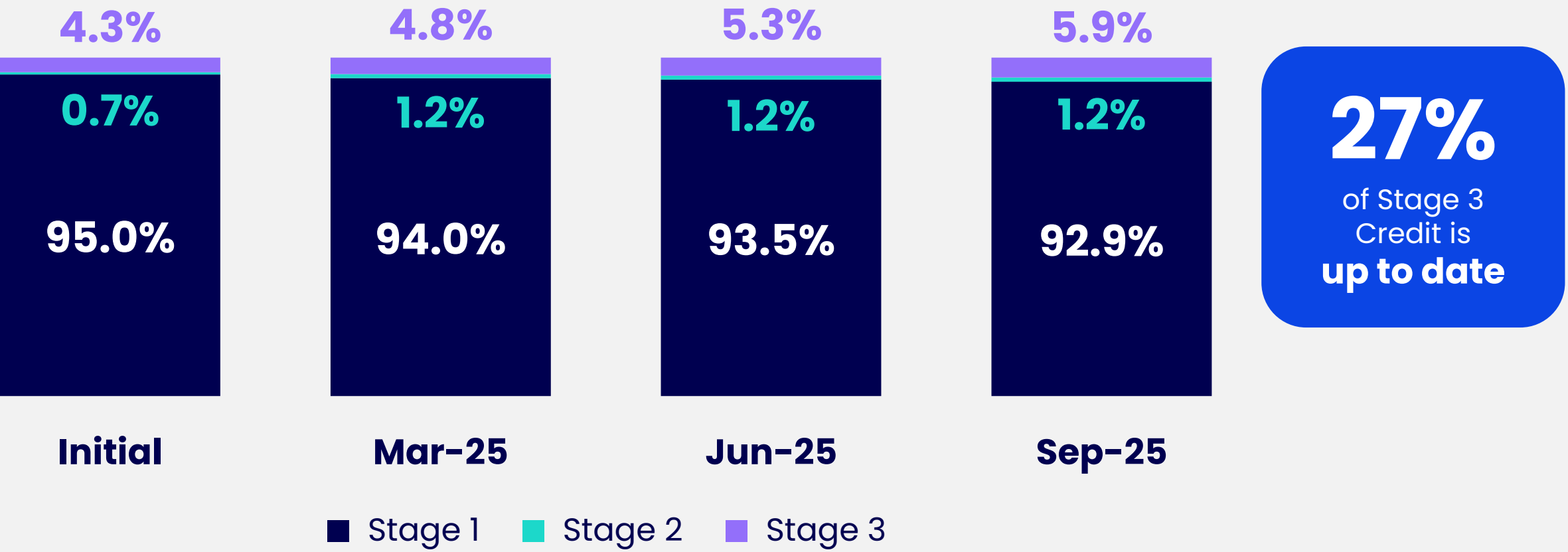
¹ Considers the balances of the commercial lines of Acquisition of Goods and Payroll Loans on the Individual Commercial Portfolio. ² Product created in May 2024.

Asset Quality

Default Ratio

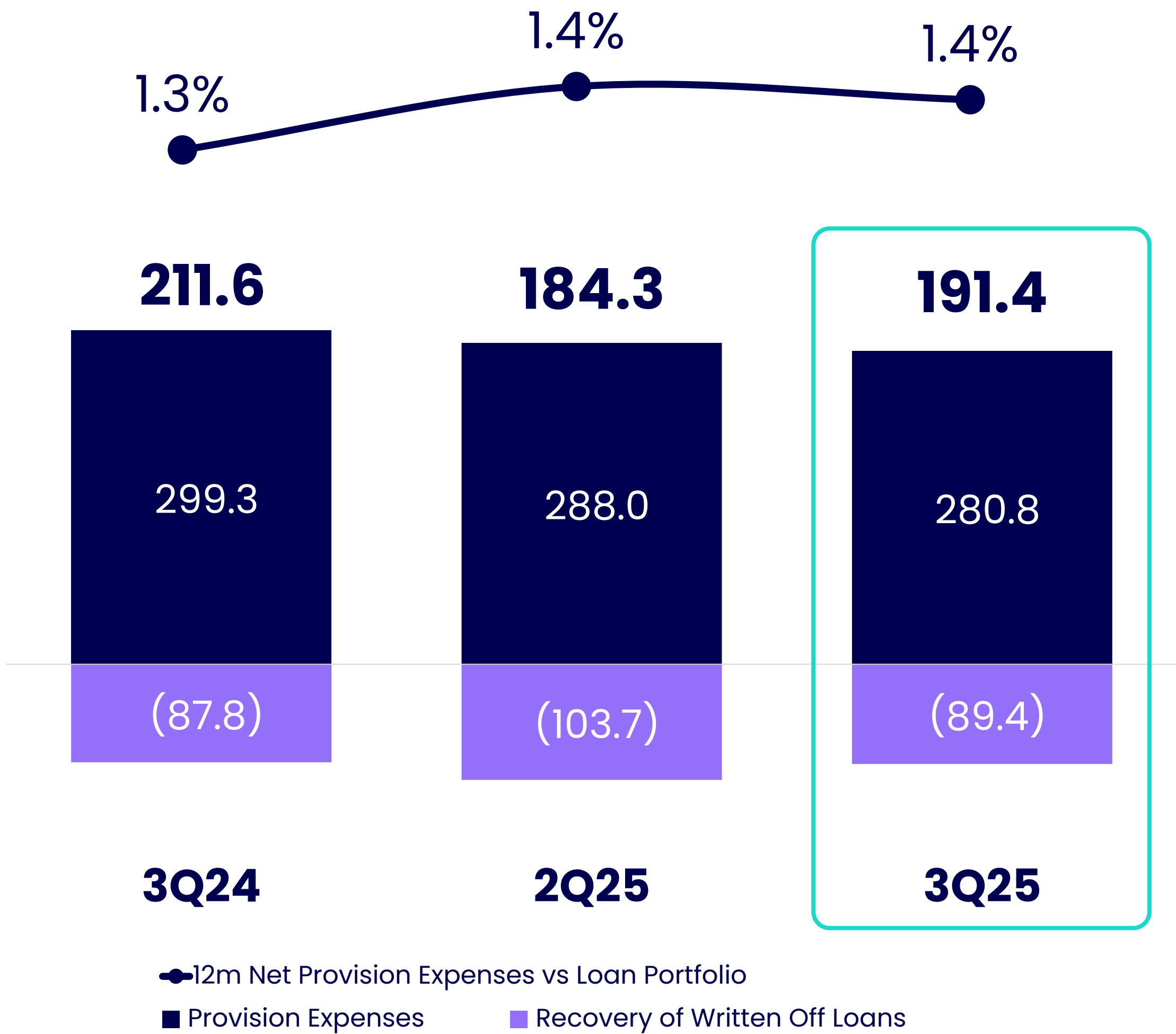


Portfolio by Stage



Net Provision Expenses and Cost of Risk¹

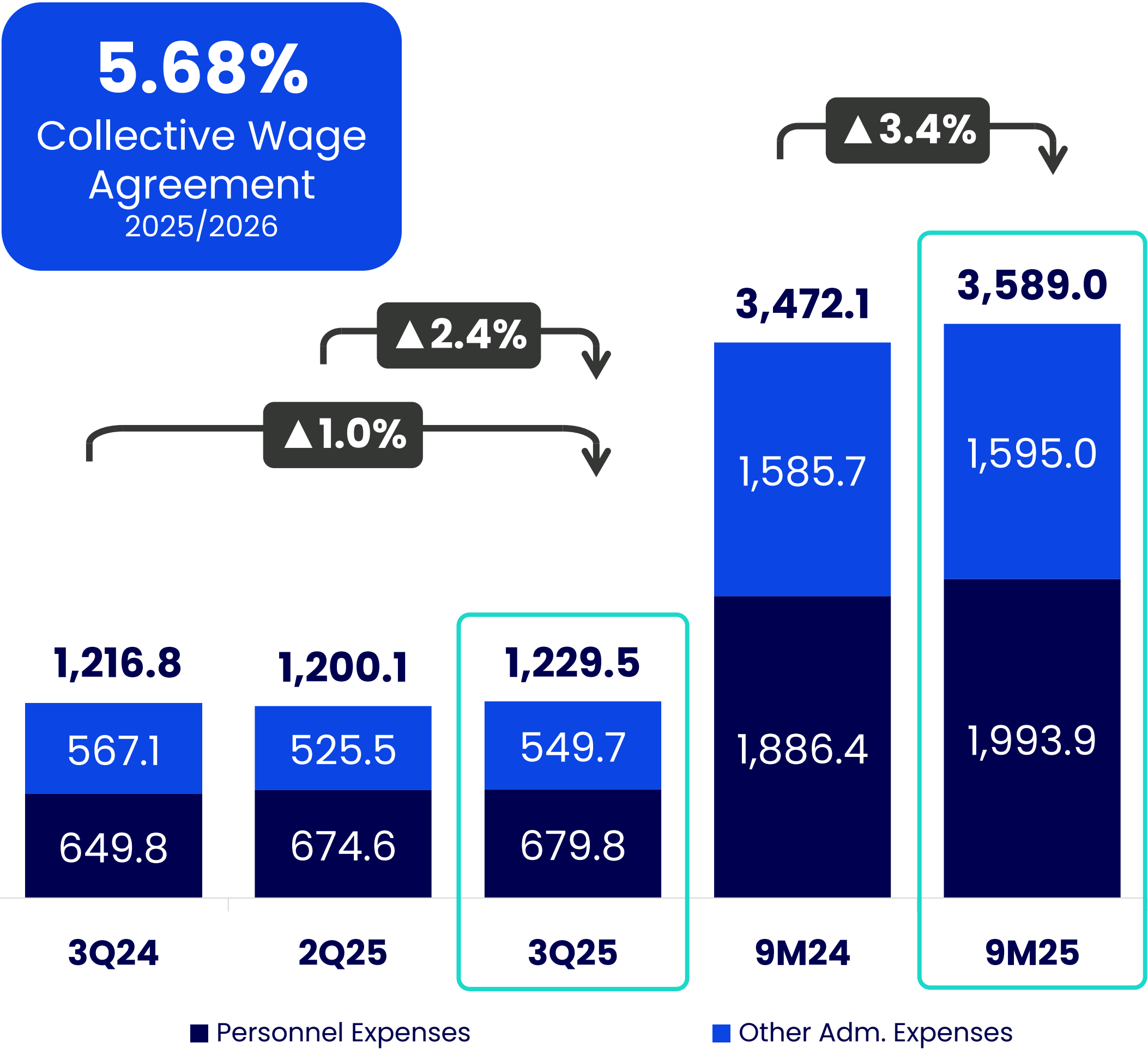
R\$ million and %



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 Over 90 days until 2024 and between 90 and 360 days from 2025 onwards. ³ Accounted for in accordance with CMN Resolution No. 2,682/99. ⁴ Accounted for in accordance with CMN Resolution No. 4,966/21.

Administrative Expenses

R\$ million



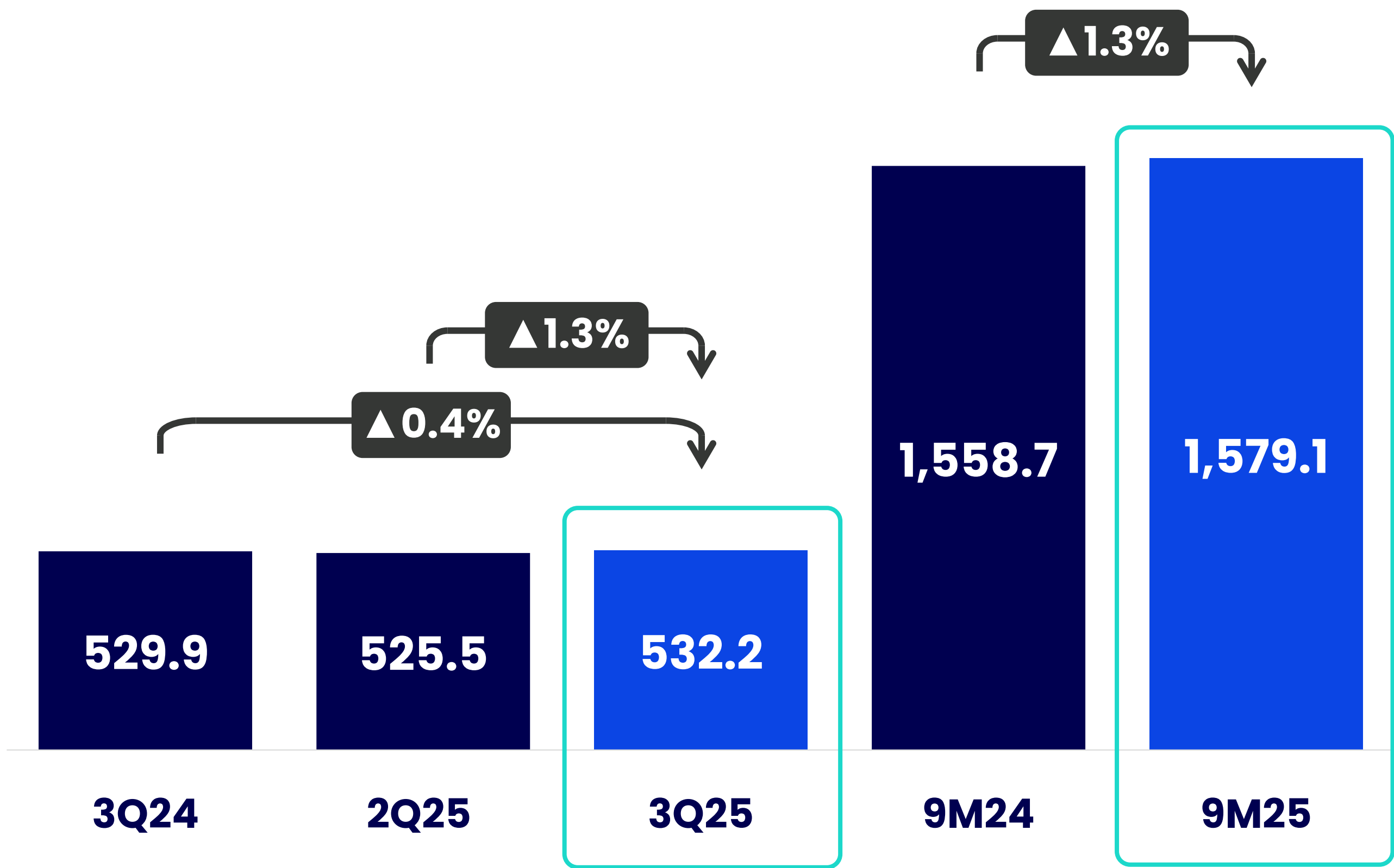
R\$ million	9M25	9M24	9M25 vs 9M24
Personnel Expenses ¹	1,993.9	1,886.4	5.7%
Other Adm. Expenses	1,595.0	1,585.7	0.6%
Third Party Services ²	363.6	387.1	-6.1%
Amortization and Depreciation ³	301.5	237.1	27.1%
Rentals ³	34.3	122.8	-72.0%
Data Processing	202.5	193.4	4.7%
Specialized Technical Services	172.3	156.7	10.0%
Advertising	126.8	125.8	0.8%
Other Expenses	394.0	362.8	8.6%
Total	3,589.0	3,472.1	3.4%

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.

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Service Fees

R\$ million



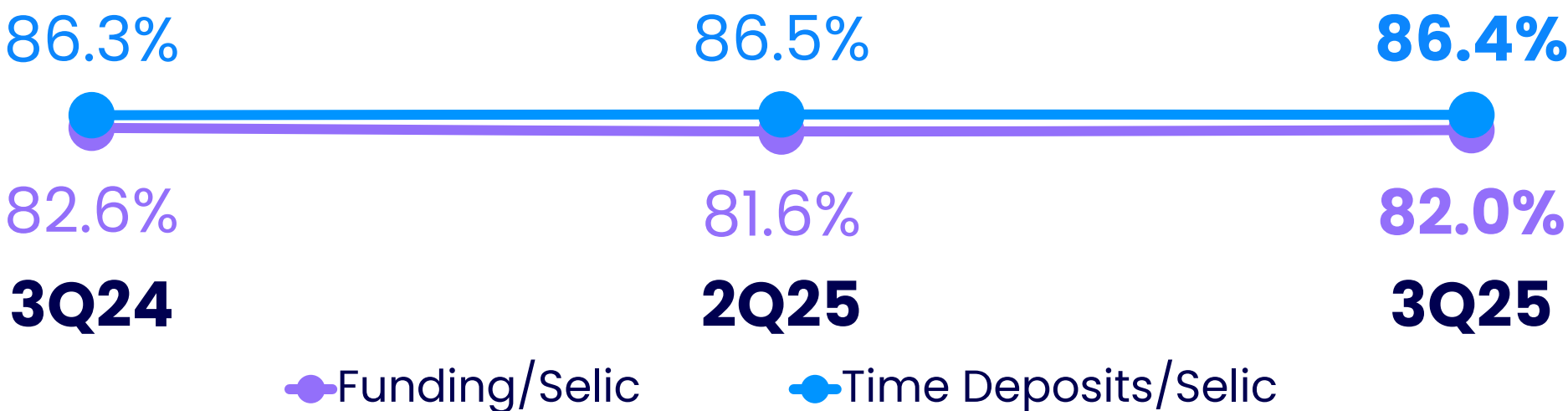
R\$ million	9M25	9M24	9M25 vs 9M24
Cards ¹	576.6	584.3	-1.3%
Accounts	458.7	452.4	1.4%
Insurance ²	228.1	215.4	5.9%
Consortium	89.7	105.5	-14.9%
Other	226.0	201.1	12.4%
Total	1,579.1	1,558.7	1.3%



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

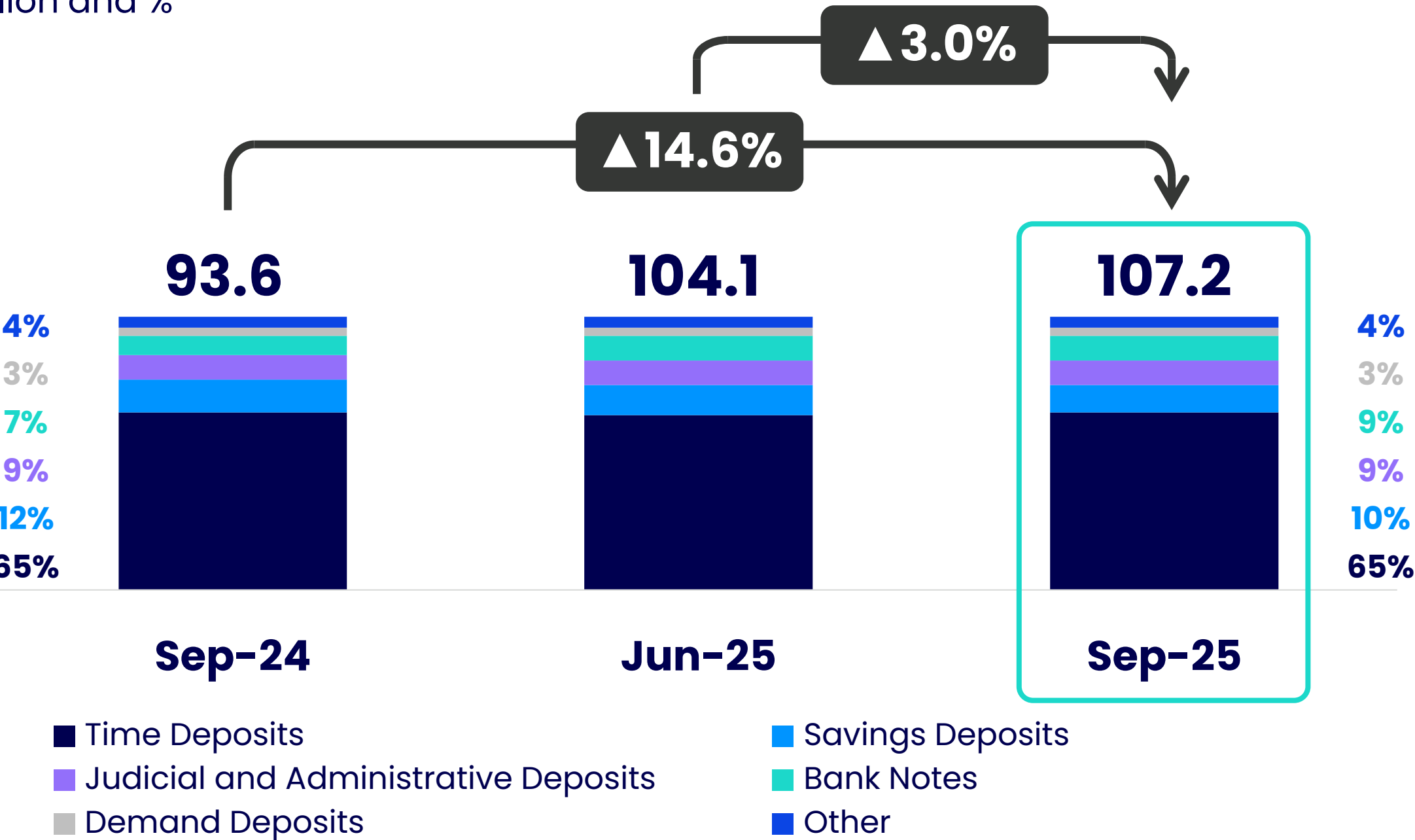
Funding

Cost

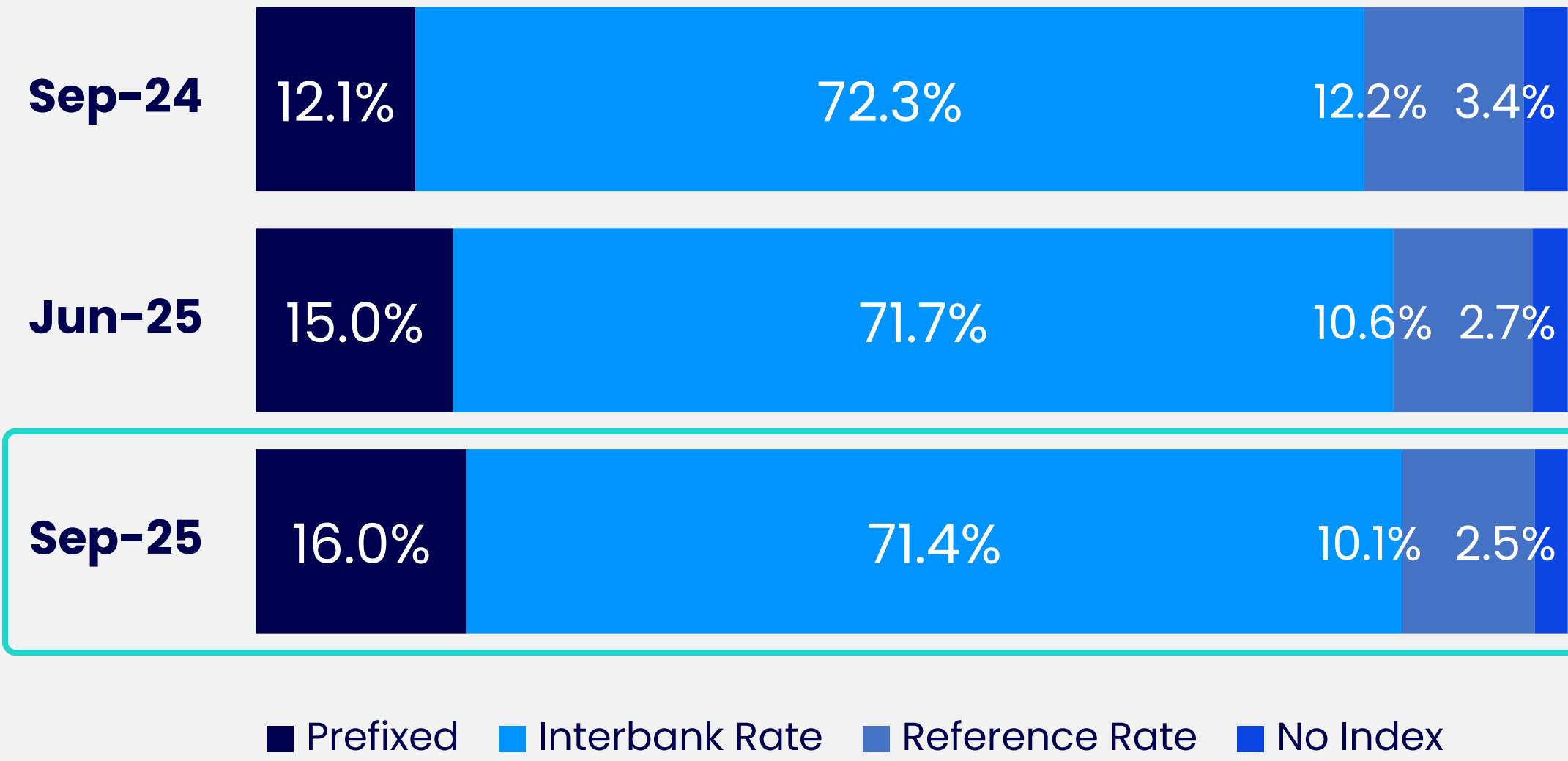


Portfolio and Mix

R\$ billion and %

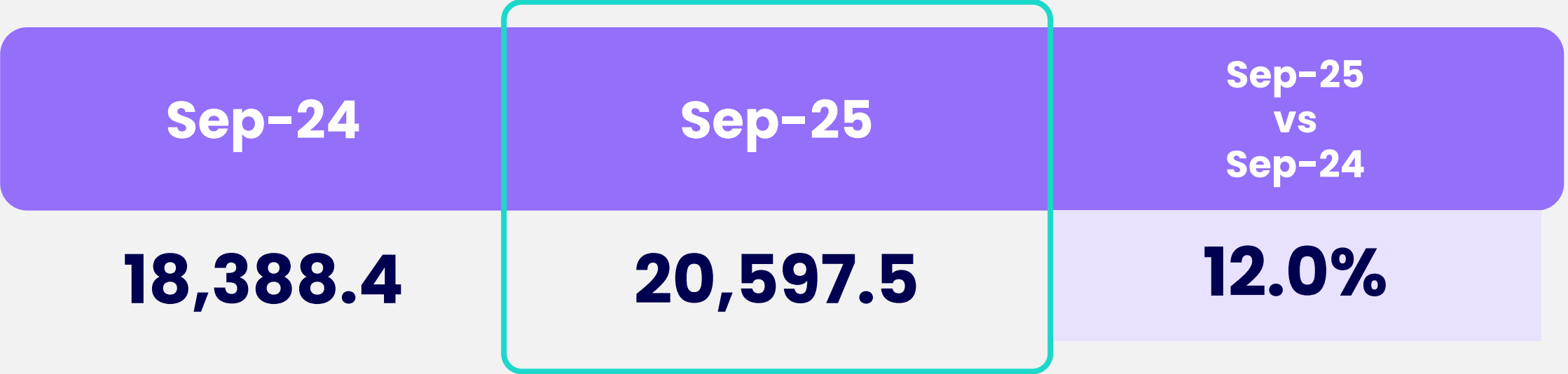


By Index ¹



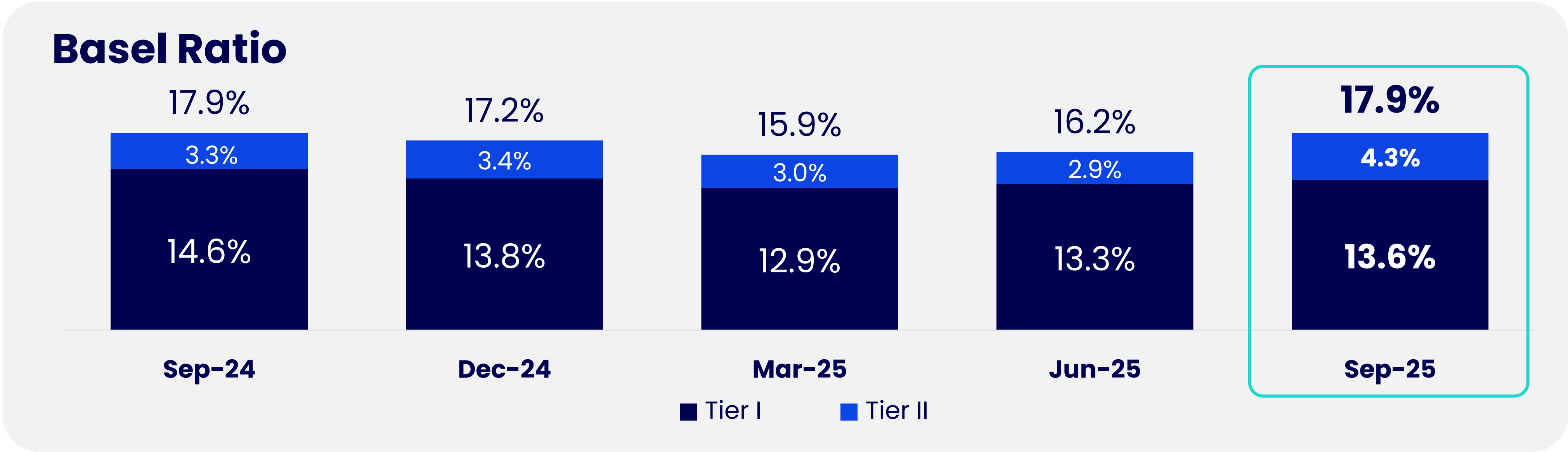
Assets Under Management

R\$ million



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

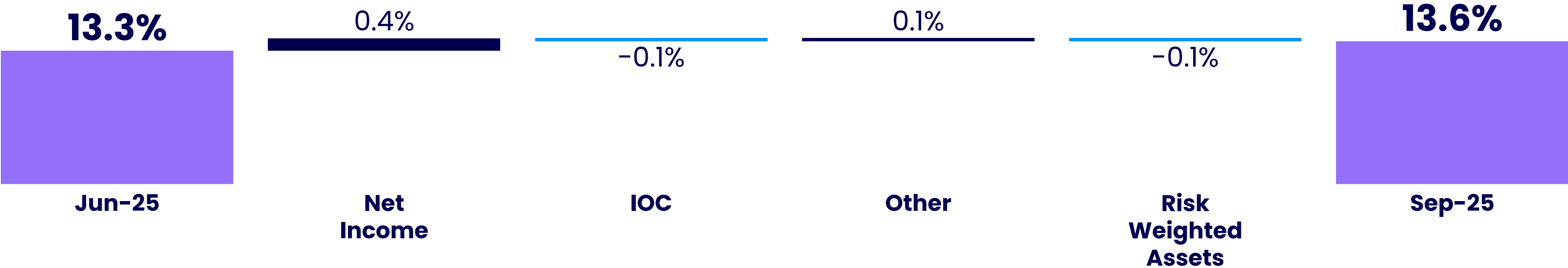
Capital



LFSN
Tier II

R\$ 1 bi
Issued Aug-Sep/25

Tier I Capital Change

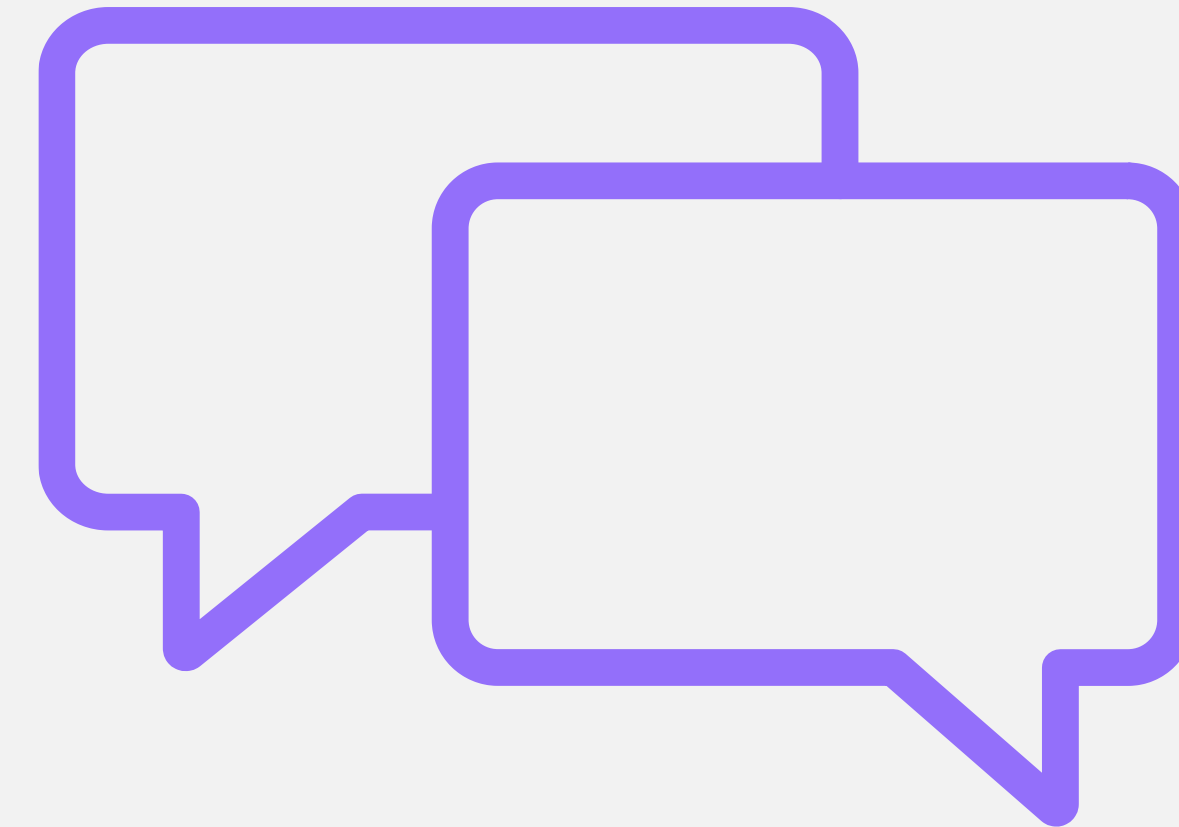


Agenda

1 Performance

2

Q&A





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