



2Q25

Institutional Presentation

Investor Relations Department





Disclaimer

This presentation contains forward-looking statements relating to the prospects of the business estimates for operating and financial results and those related to growth prospects of Banrisul.

These are merely projections and, as such, are based exclusively on the expectations of Banrisul's management concerning the future of the business and its continued access to capital to fund the Company's business plan.

Such forward-looking statements depend, Substantially, on changes in market conditions, government regulations, competitive pressures, the performance of the Brazilian economy and the industry, among other factors and risks disclosed in Banrisul's filed disclosure documents and are, therefore, subject to change without prior notice.

Agenda

1

Corporate Profile

2

Business Strategy

3

Appendix





With
96 years
of history,
we are a
**complete
Bank**



**Market
Value¹**

R\$4.7 bn



**Loan
Portfolio¹**

R\$64 bn



**Total
Assets¹**

R\$156.1 bn



**One of the best
companies to
develop a career
in Brazil²**

9.266
employees¹

4.8 M
customers¹

**Most remembered
bank in the state
of RS³**

**6th Best
Bank in
Brazil⁴**

**12th Bank in
Assets in
Brazil⁵**

¹ As of 06/30/2025; ² Ranking LinkedIn Top Companies 2022; ³ Top of Mind RS Survey 2023; ⁴ Annual Ranking of Best Banks in the world, by Forbes. ⁵ BACEN, mar/25.

We are present in 6 States



Coverage of Own Network

92%

RS

99%

RS GNP



Service Network

498

Branches

931

Correspondents

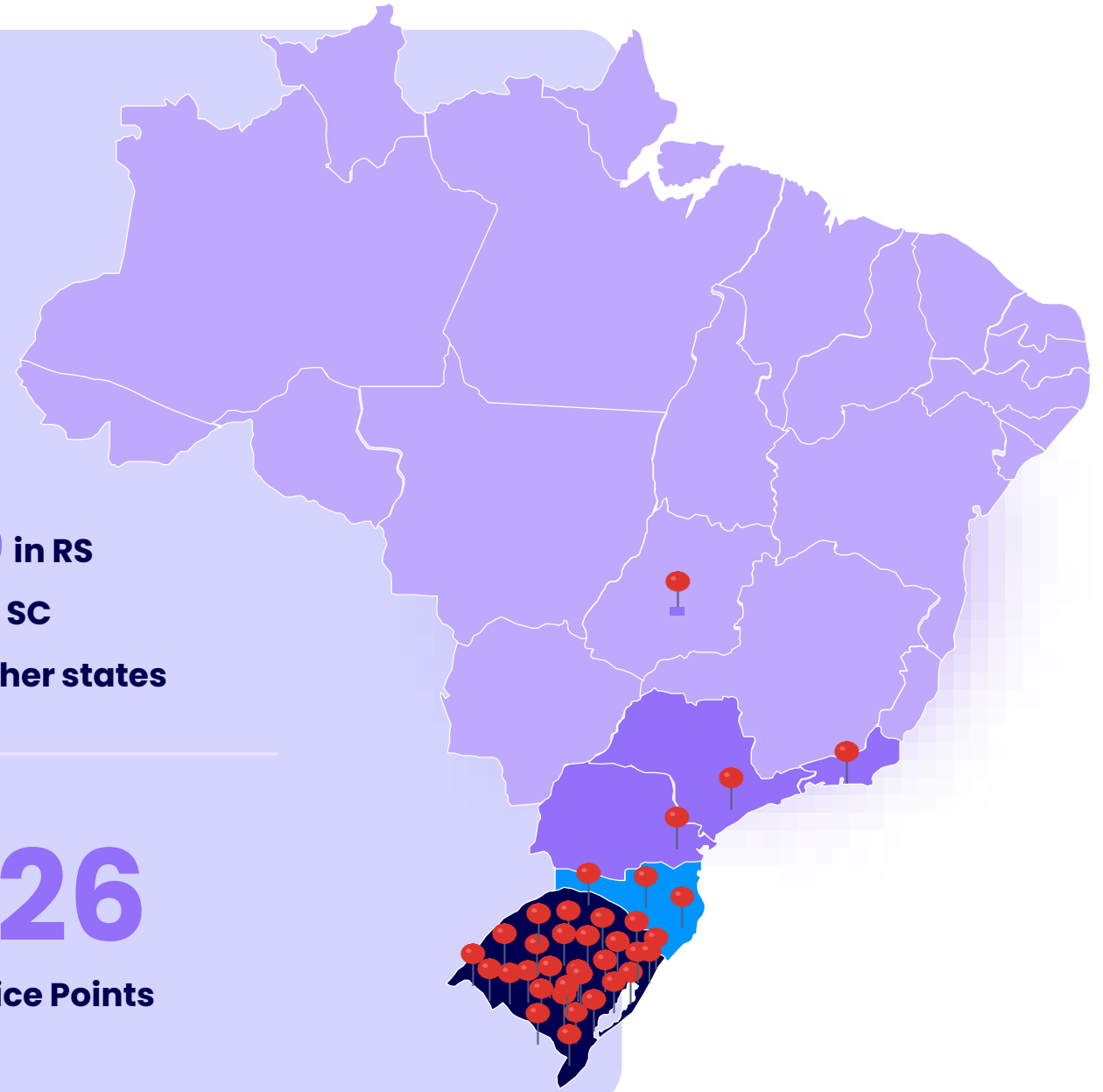
479 in RS

17 in SC

4 Other states

926

Service Points



Timeline

1928

On September 12, 1928 Banrisul starts operating, in Treasury Offices in Porto Alegre.

1931

Banrisul shares were first listed in September 1931.

1964

Banrisul inaugurates its current main office, at the heart of Porto Alegre.

1993

Banrisul launched the first ATM room

2015

O Banrisul launches its new multibrand acquirer company, Vero

2014

Rio Grande Seguros e Previdência S.A. was created.

2012

Bem Promotora comes up, a company which acts as payroll loans originator.

2007

Capitalization and secondary emission of preferred shares joining the Level 1 of Corporate Governance.

2017

Banrisul launched its digital platform: Banrisul Digital.

2020

Banritech innovation hub is launched and also Banrisul Corretora de Seguros was created.

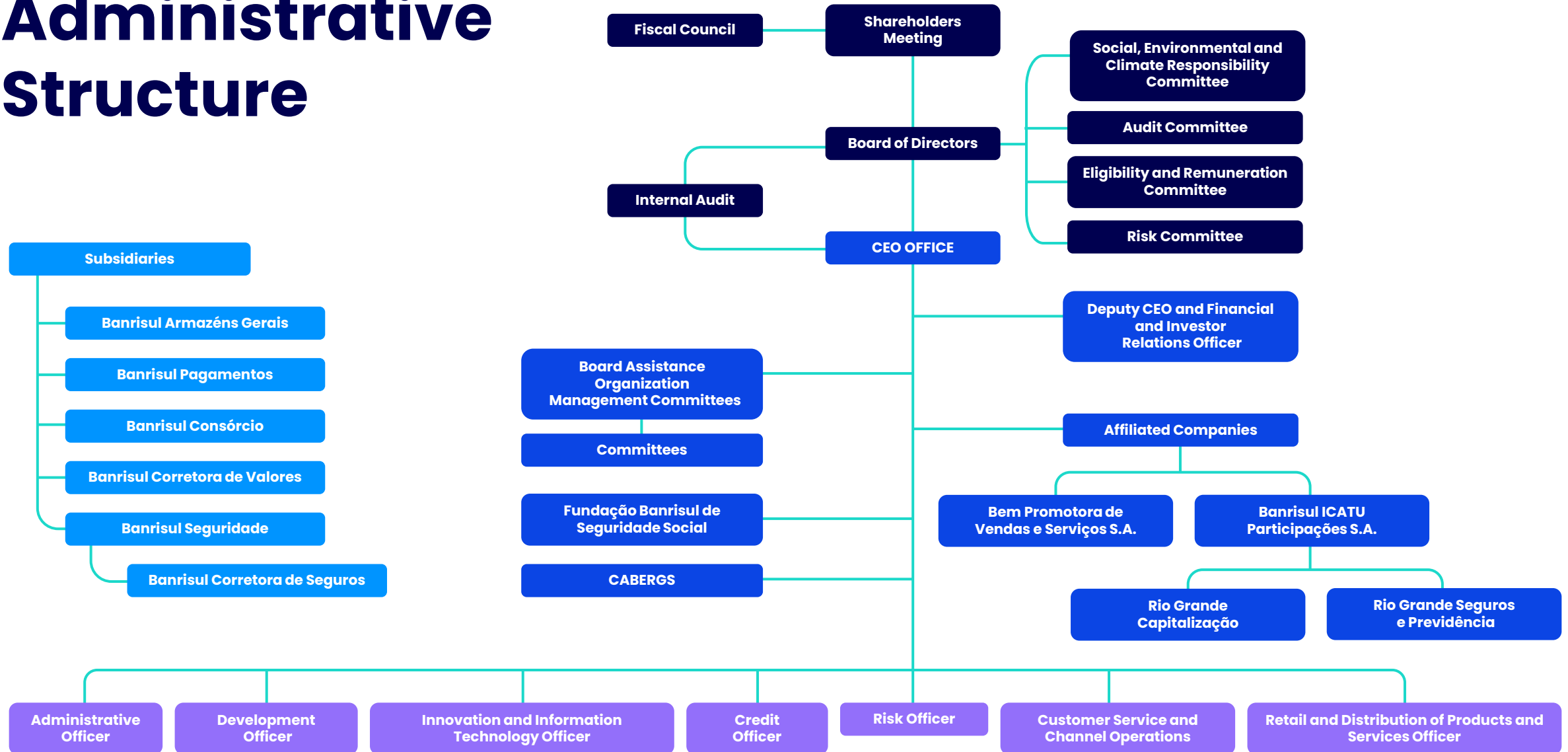
2022

Rebranding

ICO2B3

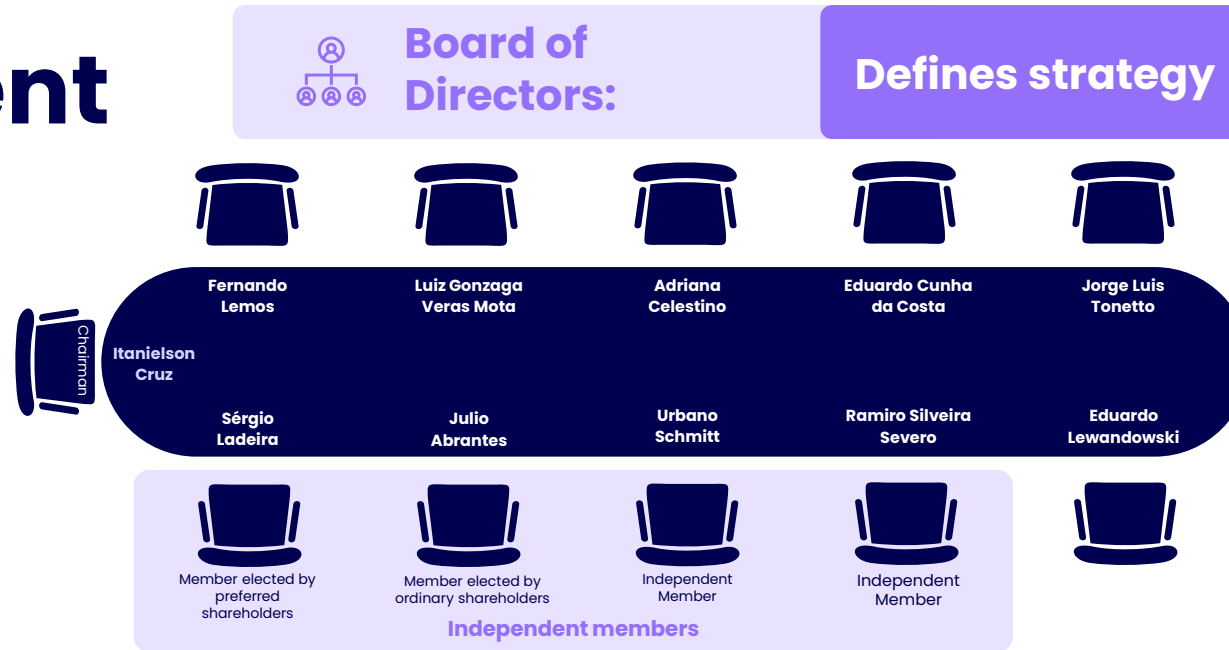
Banrisul shares are included in the Carbon Efficient Index – ICO2 B3

Administrative Structure



Management

Solid governance ensures strategy execution and business sustainability



11 members
4 Independents

Minorities
1 Preferred Shareholders
1 Voting Shareholders

Executive Board:

Professional and experienced management for strategy execution

Fernando Lemos
CEO

Luiz Gonzaga Mota
Deputy CEO, CFO and IR Officer

Iransy Sant'Anna
Risk Officer

Carlos Malafaia
Innovation, Digital Transformation and IT Officer

Fernando Postal
Development Officer

Adriana Celestino
Customer Service and Channels Operations Officer

Ivanor Duranti
Credit Officer

Elizabete Tavares
Administrative Officer

8 members
4 from career

Our Shares

We are listed on B3 under the tickers:

BRSR3

100% tag along in all of the shares

BRSR5

BRSR6

Share with the most liquidity

Shareholding Structure

ON: 1.9%
PNs: 99.6%
Total: 50.6%

ON: 98.1%
PNs: 0.4%
Total: 49.4%

Free Float



Spread and local Base

147k shareholders

- 96.8% individuals
- 3.0% national companies
- 0.2% foreign companies

65% Local Investors

Dividends and loC

Quarterly Payment of loC

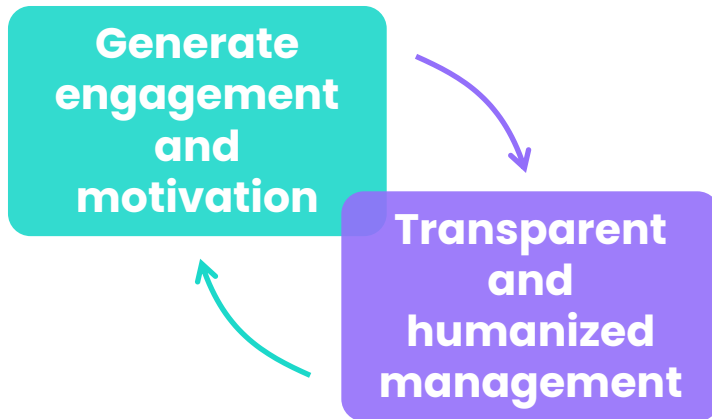


Payout 2025
40%

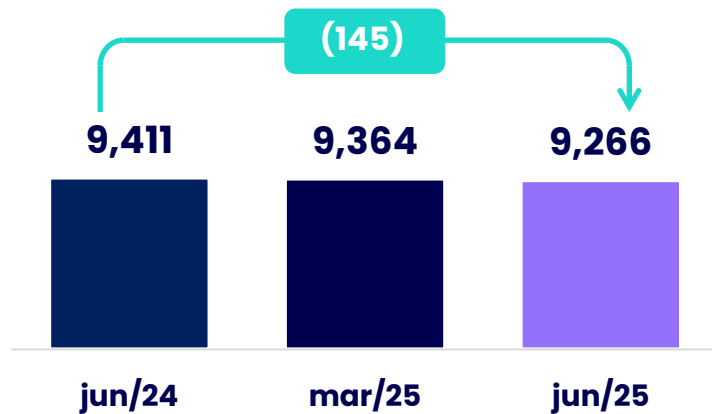
R\$246.4 mi¹ distributed to shareholders in 1H25

¹ Values before tax retentions.

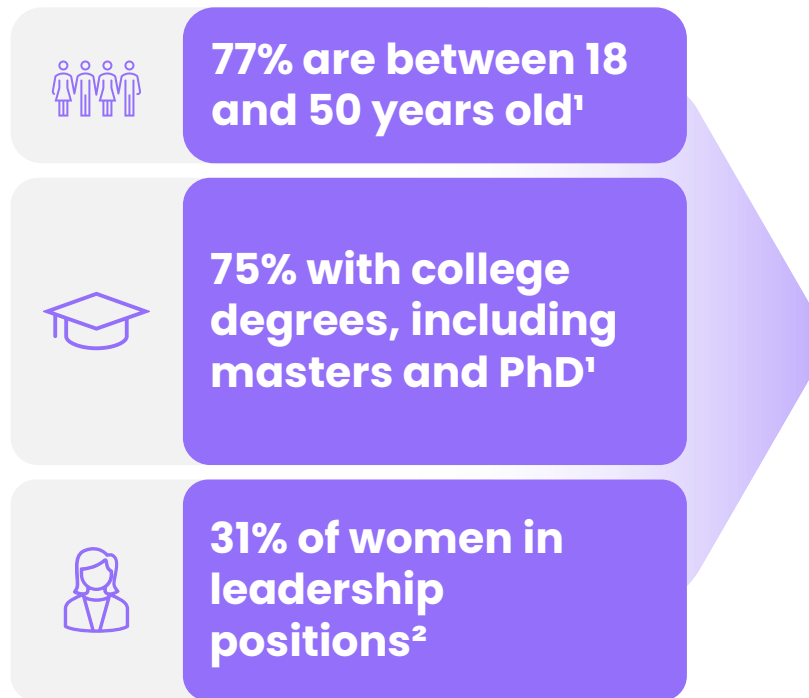
Our People



Employees

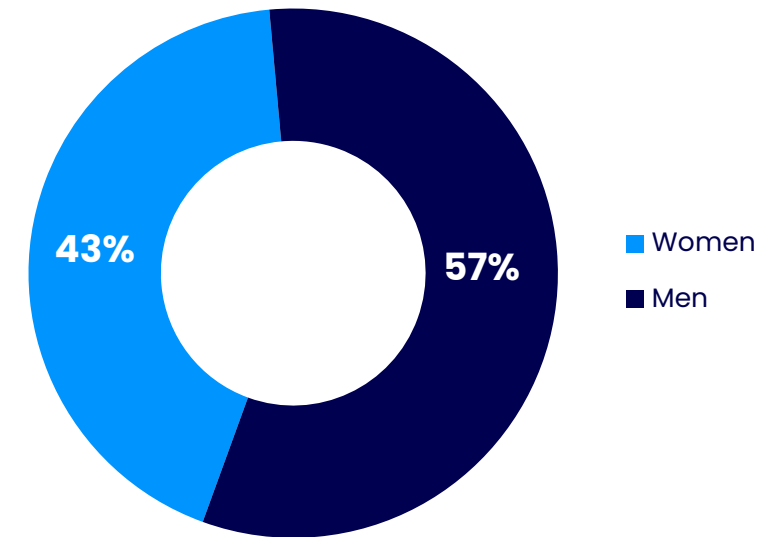


X-Ray



Employees by gender

(As of Jun/25)



¹ As of 12/31/2024. ² As a percentage of total leaders..

Investment in Innovation



R\$177.9 million
Invested in **digital transformation** and **IT infrastructure**



Continuous improvement in **customer experience on Digital**



Constant expansion of **digital products**



Smart Virtual Assistant



Marketplace + 40 suppliers



Banrisul's Open Innovation Program, which conducts several initiatives and projects internally and together with the regional and national innovation ecosystem.



Launch of BaaS, which expands access to our digital financial solutions



Startup Acceleration Cycle 2025: Banritech FLY.

Artificial Intelligence

Focus on **strategies** that drive business **growth**, improve **operational efficiency** and **customer retention**.

Artificial intelligence, advanced data analysis, automation and cloud are used, combined with existing technologies.

01

To deliver products and services that guarantee a **personalized customer experience**, in a positive and lasting way.

02

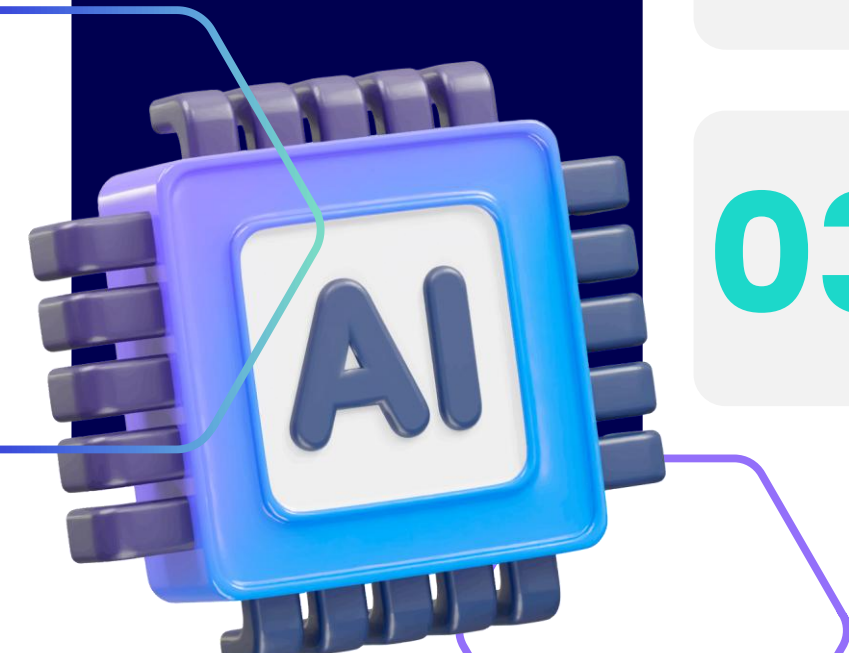
For greater **operational efficiency** in front, middle and back office banking operations.

03

For improvement and customization of **customer service**.

04

To prevent possible threats and detect **fraud**.



Agenda

1 Corporate Profile

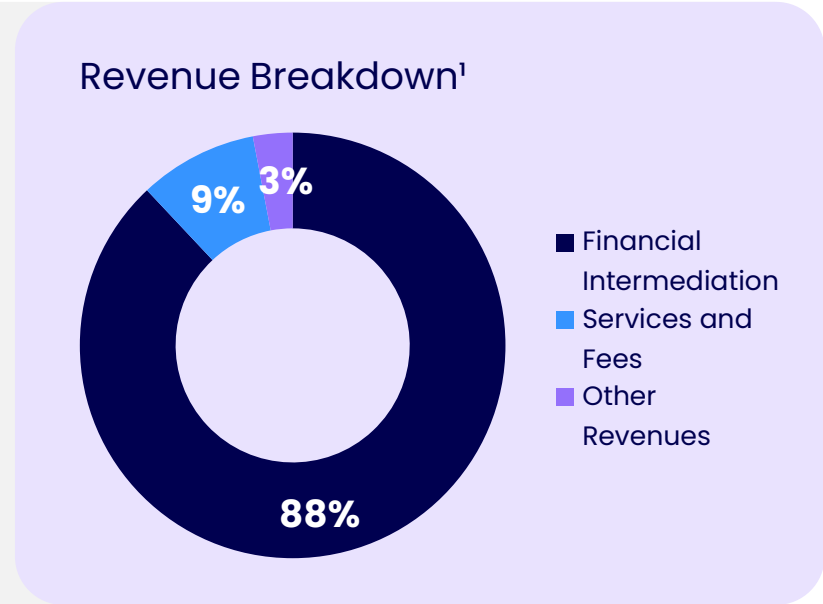
2 Business Strategy

3 Appendix

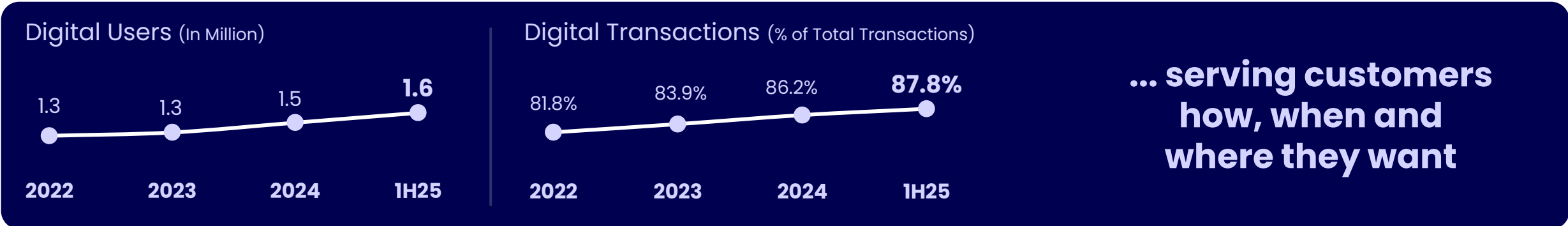


Complete range of Products and Services...

- 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

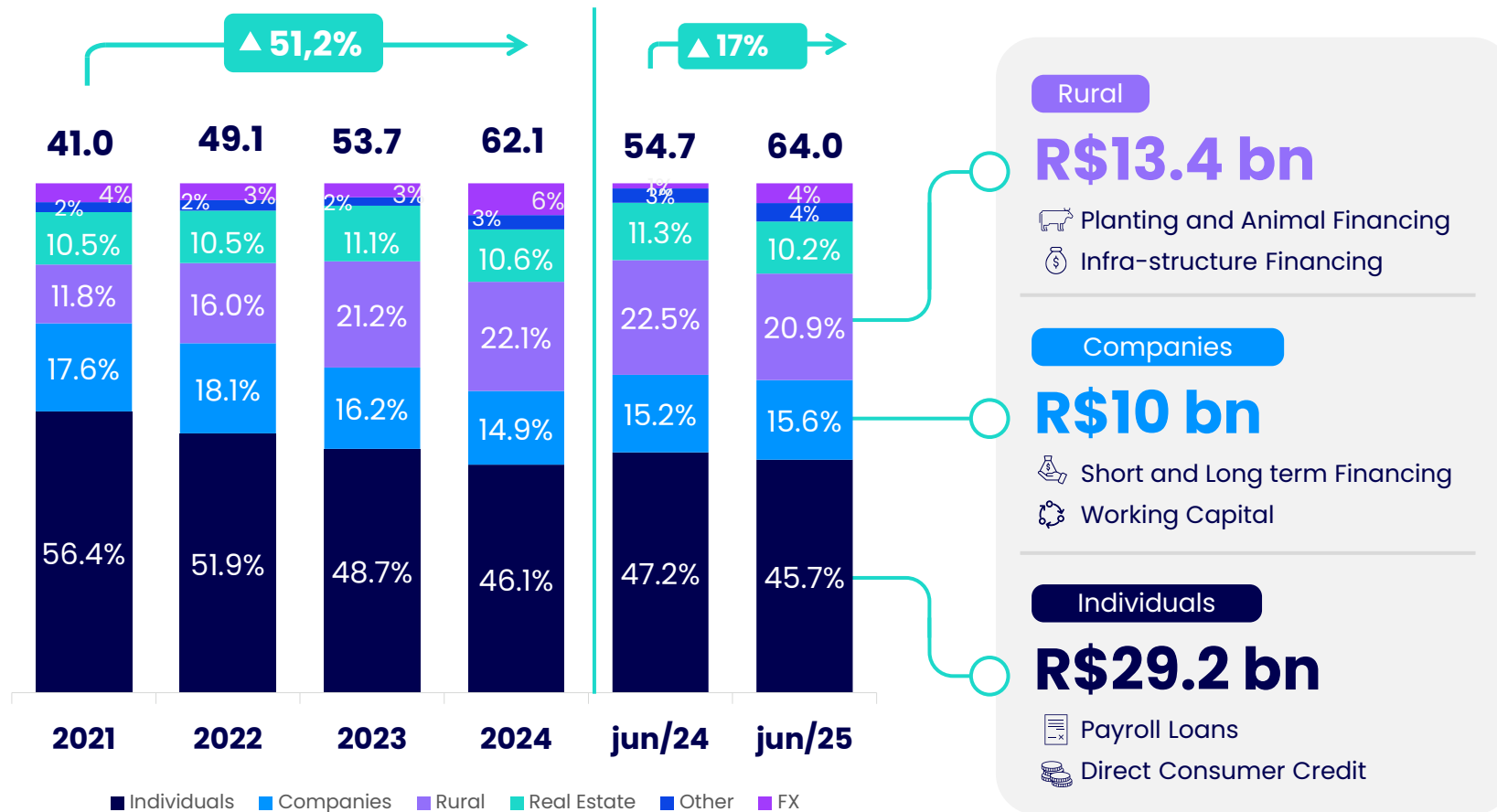


... available on scalable digital platform...

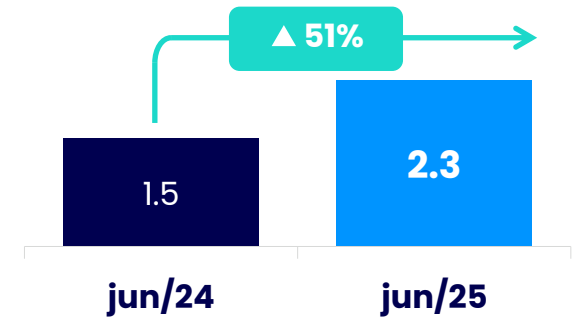


Expanding loan portfolio...

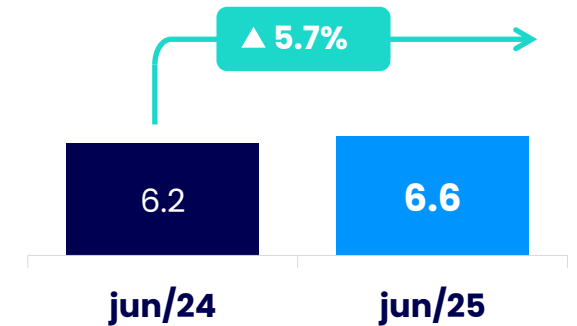
Credit Portfolio Breakdown (In R\$ billion and in %)



FX (R\$ billion)



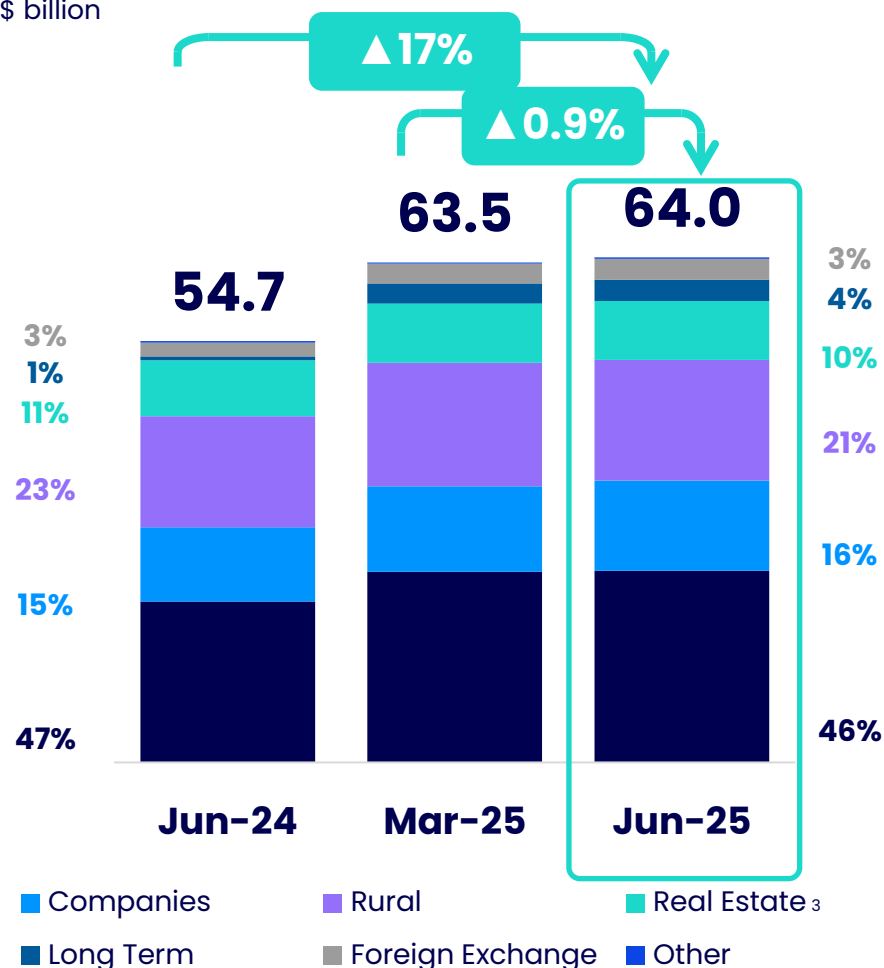
Real Estate (R\$ billion)



Focusing on commercial loans...

Portfolio Balance and Credit Mix

R\$ billion



Individuals

R\$ million	Balance	YoY	QoQ
Payroll Loans	20,630.7	7.1%	-2.0%
Cards	3,304.6	16.7%	1.7%
Personal Loans	3,033.0	28.1%	6.3%
Overdraft	671.6	57.7%	-0.2%
Other	1,607.0	71.8%	21.7%
Total	29,246.9	13.2%	0.3%



71.5%
Collateralized
Individuals
Portfolio¹

as of Jun-25

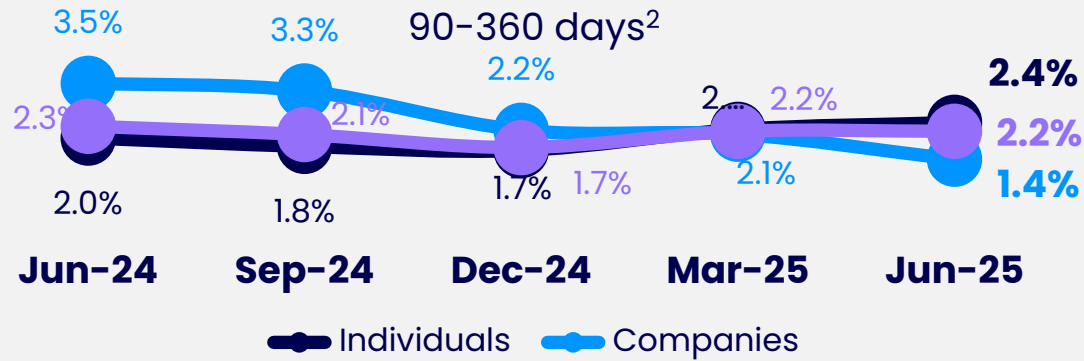
Companies

R\$ million	Balance	YoY	QoQ
Working Capital	6,136.0	-4.7%	5.3%
Conta Única ²	2,065.0	-	10.7%
Debit Accounts	353.4	-0.4%	-2.2%
Cards	251.5	36.2%	0.6%
Acquisition of Goods	239.1	-8.1%	-8.1%
Other	956.6	14.1%	7.5%
Total	10,001.6	21.1%	5.8%

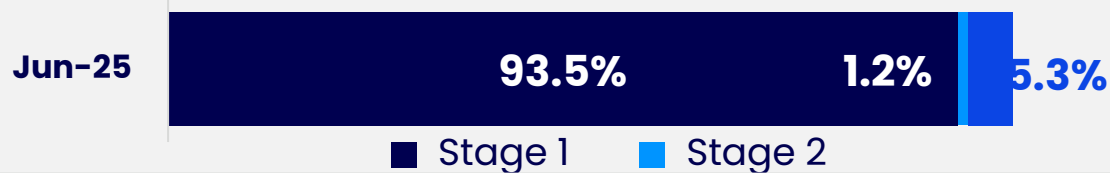
¹ Considers the balances of the commercial lines of Acquisition of Goods and Payroll Loans on the Individual Commercial Portfolio. ² Product created in May 2024, the YoY change was of 1,053.2%.

Asset Quality

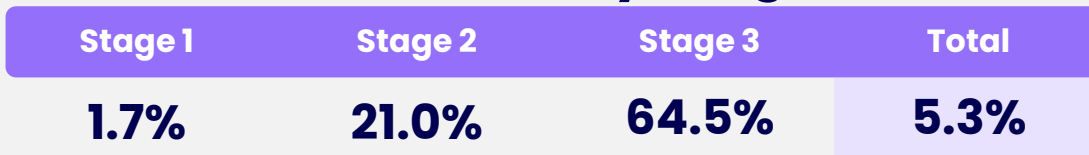
Default Ratio



Portfolio by Stage

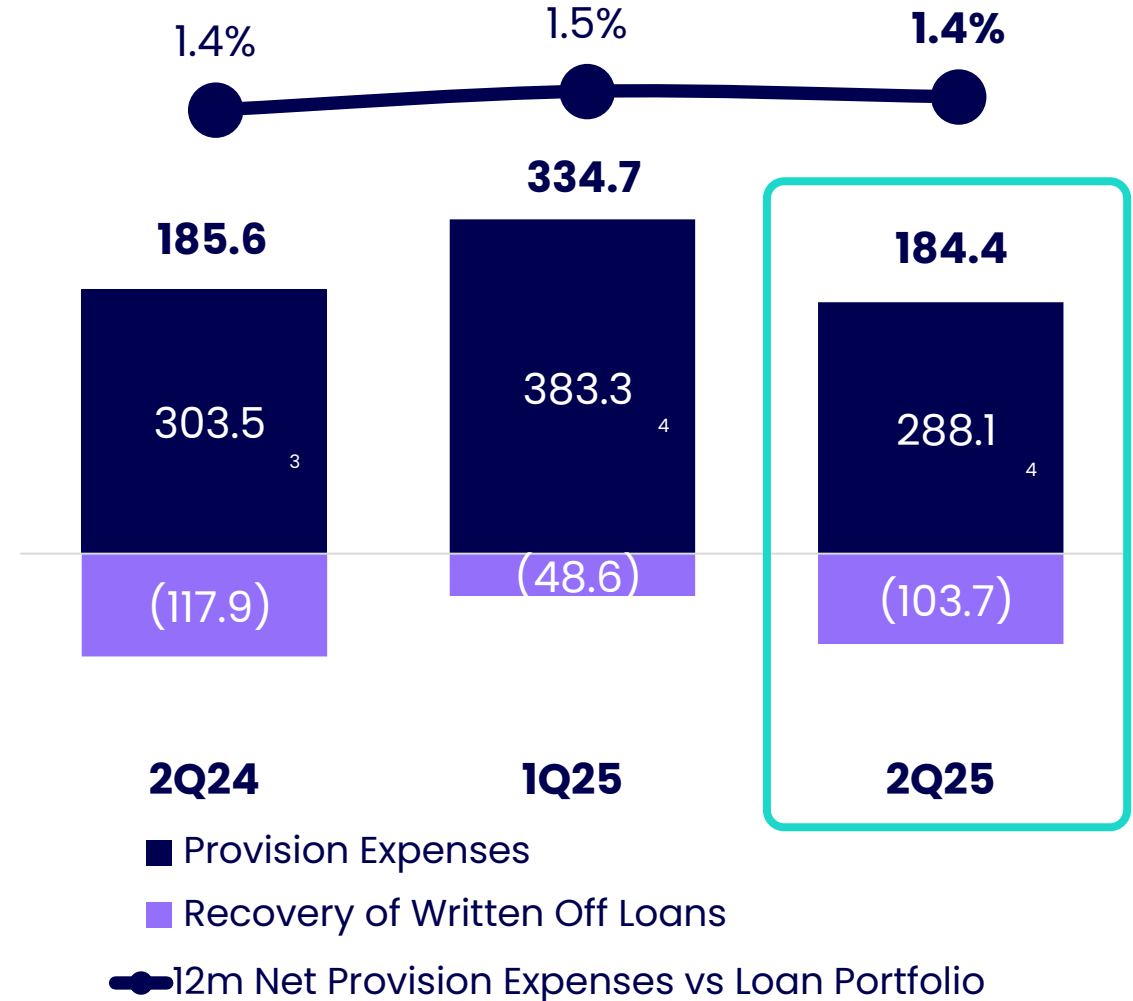


Cover Ratio by Stage



Net Provision Expenses and Cost of Risk¹

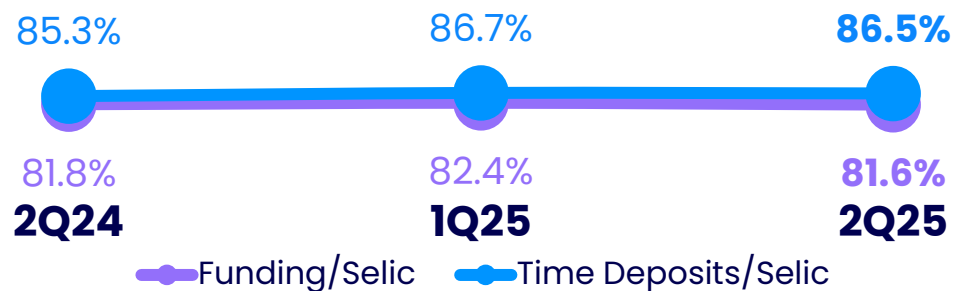
R\$ million and %



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.

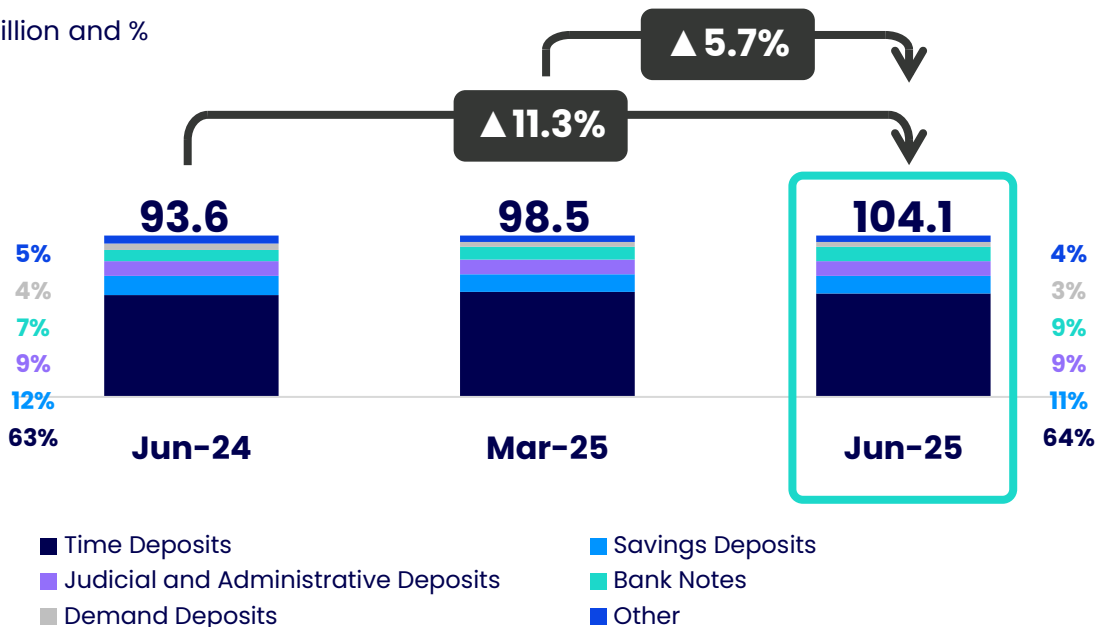
Funding

Cost

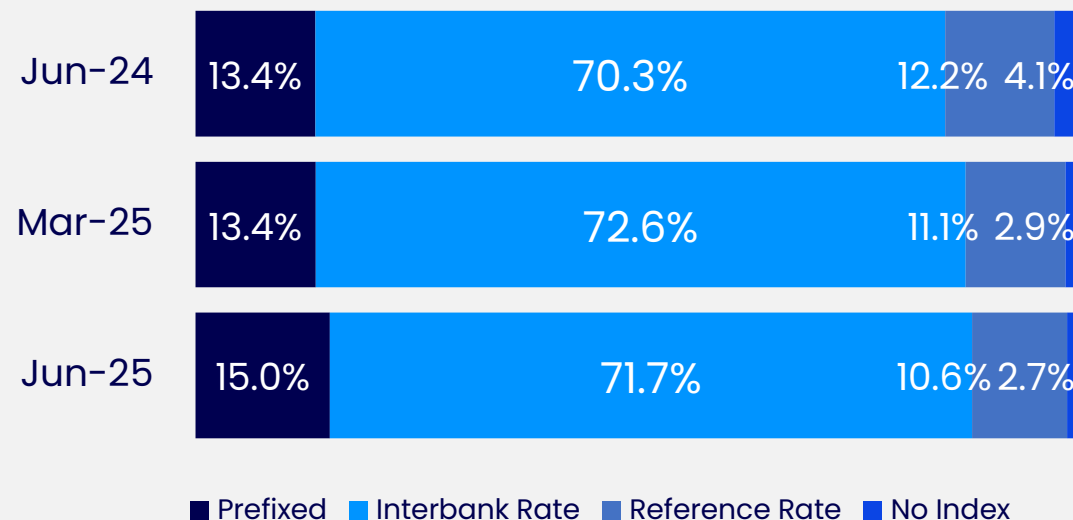


Portfolio and Mix

R\$ billion and %



By Index ¹



Assets Under Management

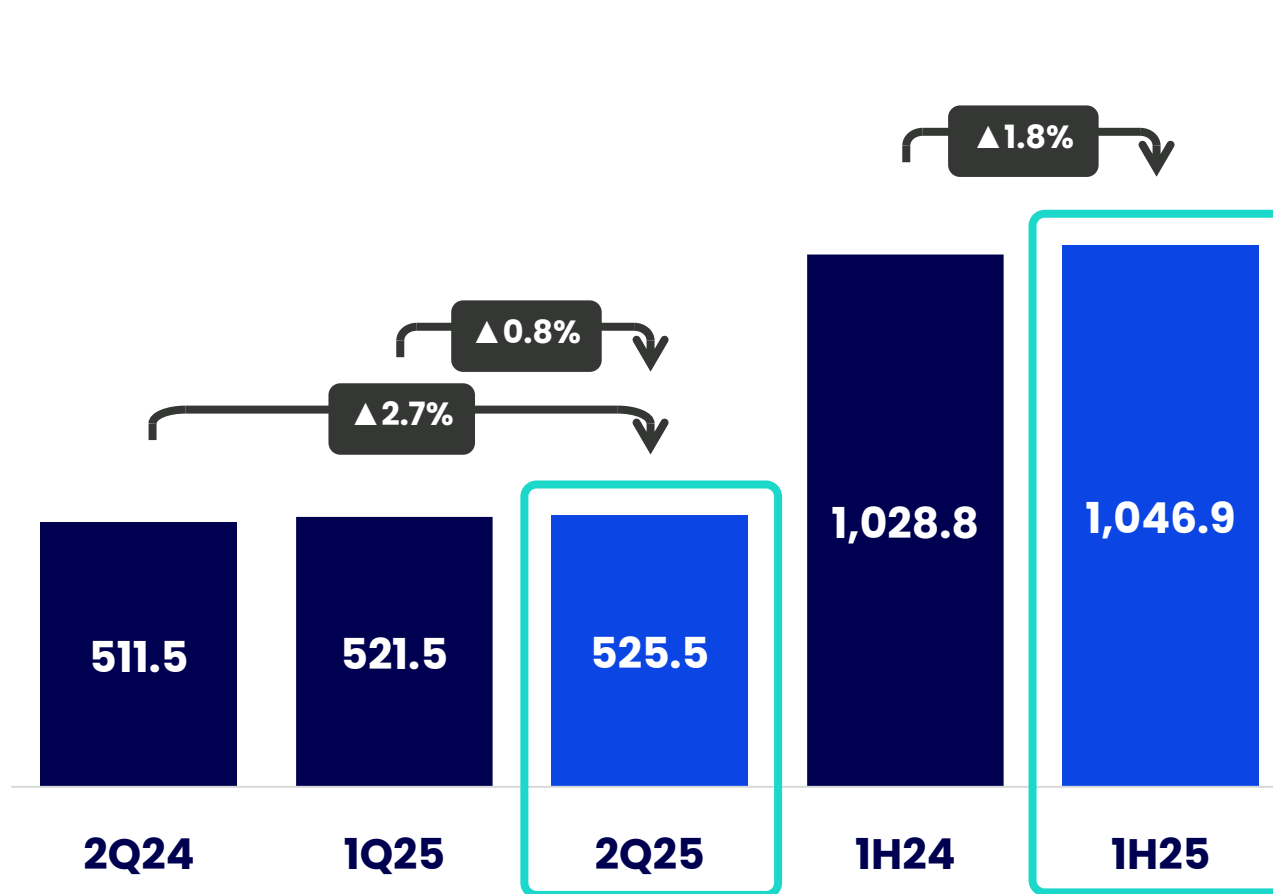
R\$ million



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

Service Fees

R\$ million



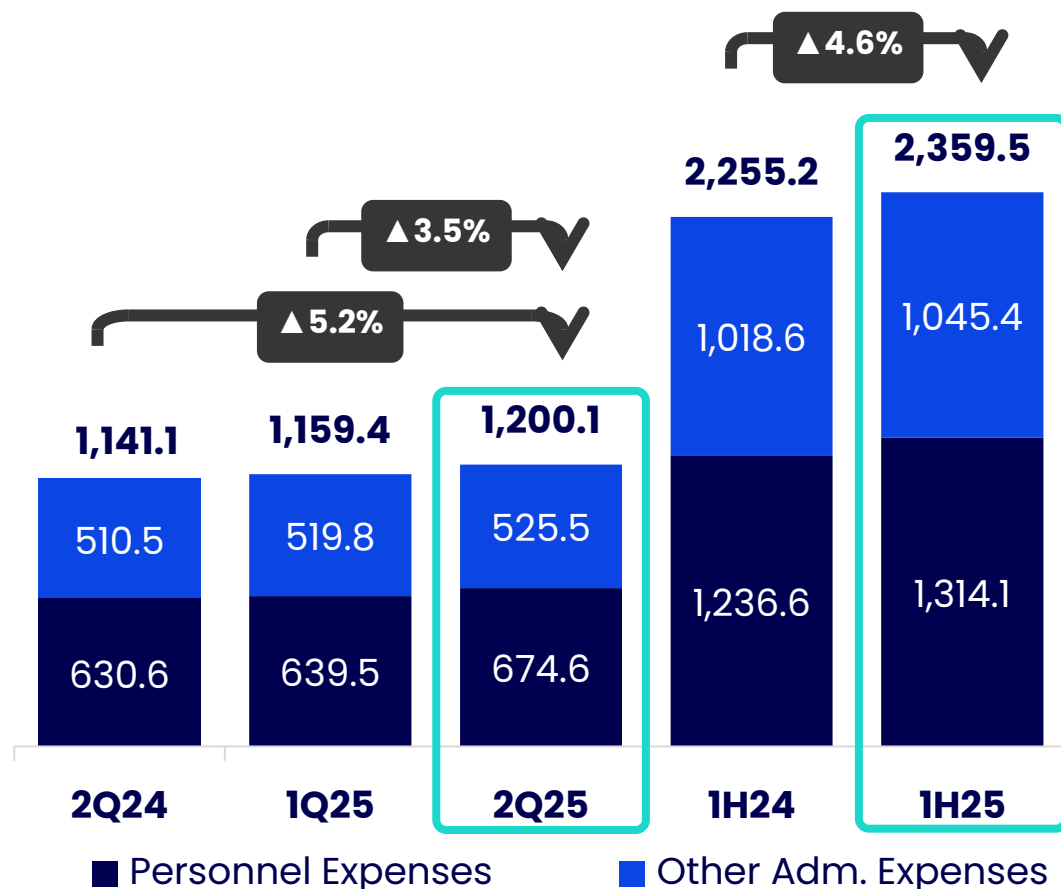
R\$ million	1H25	1H24	1H25 vs 1H24
Cards¹	387.1	382.4	1.2%
Accounts	303.7	302.8	0.3%
Insurance²	149.4	142.4	4.9%
Consortium	62.4	71.1	-12.3%
Other	144.3	130.1	10.9%
Total	1,046.9	1,028.8	1.8%



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

Administrative Expenses

R\$ million

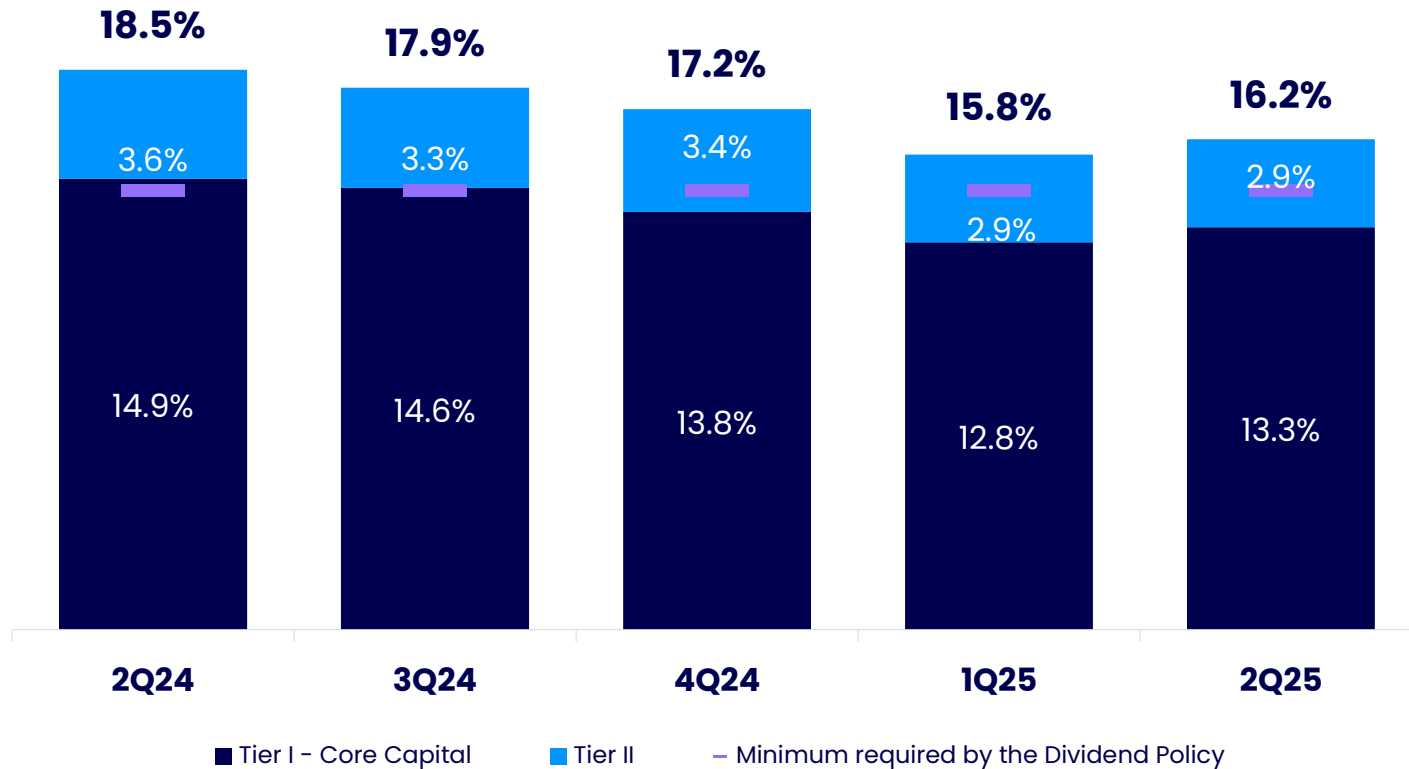


R\$ million	1H25	1H24	1H25 vs 1H24
Personnel Expenses¹	1,314.1	1,236.6	6.3%
Other Adm. Expenses	1,045.4	1,018.6	2.6%
Third Party Services ²	241.5	253.8	-4.9%
Amortization and Depreciation ³	199.6	155.9	28.0%
Rentals ³	27.6	80.0	-65.5%
Specialized Technical Services	105.8	96.6	9.5%
Data Processing	128.4	133.5	-3.8%
Advertising	79.0	80.6	-2.0%
Other Expenses	263.5	218.2	20.8%
Total	2,359.5	2,255.2	4.6%

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.

Comfortable capital structure to deliver strategic projects

Basel Ratio (In %)



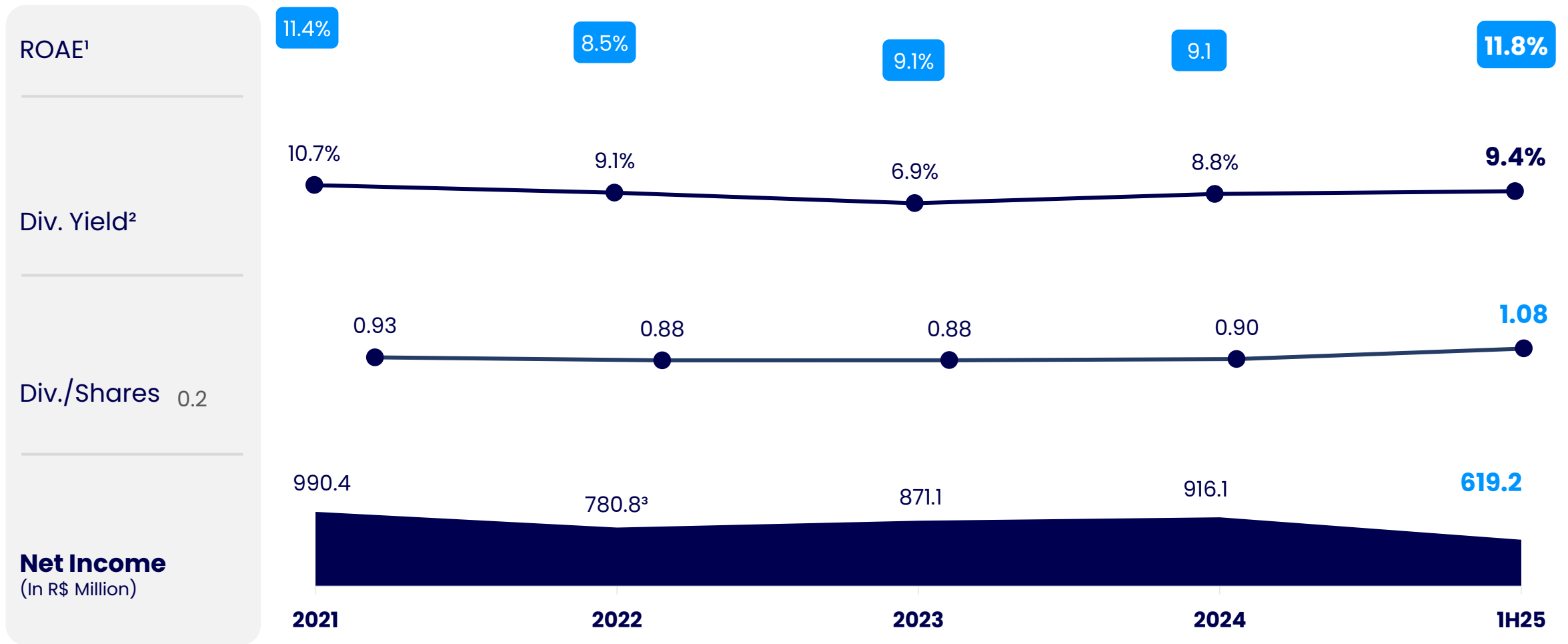
Solid capital structure with comfortable levels of liquidity to **expand loan book**

Dividend Policy

Maintain Total Capital Ratio +400 bps above minimum capital requirement levels in Brazil.

Current Requirement Level: **10.5%**

Profitability



¹ Net Income / Average Shareholders' Equity. The indicator for the year is obtained by multiplying the division quotient by the number of periods.

² (Div. and IoC of the last 12 months/number of total shares) / Closing price as of 06/30/2025.

³ Adjusted Net Income

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Guidance

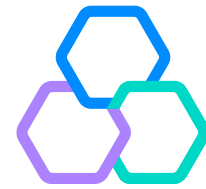
Guidance	2024 Comp. Base ⁴	2025
Total Loan Portfolio	15.6%	6% to 10%
Net Interest Income (NII) ¹	17.3%	7% to 12%
Cost of Risk ²	1.4%	1.2% to 2.2%
Administrative Expenses ³	7.6%	7% to 11%

¹ Excluding Revenue from Recovery of Credits Written Off as Losses.

² Provision Expenses net of Recovery of Credits Written Off as Losses.

³ Administrative Expenses excluding commissions from banking correspondents.

⁴ Net Interest Income and Cost of Risk do not consider Revenue from Recovery of Credits Written Off as Losses and the Provision for Credits Recovered from Written Off as Losses, respectively.



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