



4Q25

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.

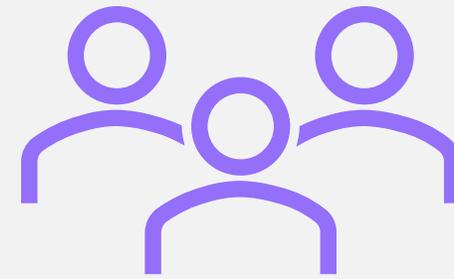
Agenda

1

Corporate Profile

2

Business Strategy





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



**Market
Value¹**

R\$6.2 bn



**Loan
Portfolio¹**

R\$65 bn



**Total
Assets¹**

R\$163.5 bn

477

Branches¹

9,228

employees¹

4.8 M

customers¹

**We are among the
100 largest
companies in BR²**

**We are one of
the 20 largest
banks in the
country³**

**12th Bank in
Assets in
Brazil⁴**

¹ As of 12/31/2025; ² Survey of the 1,000 companies in the EXAME BEST AND BIGGEST 2025 ranking, by Exame magazine.; ³ Valor 1000 Ranking, 2025 edition, in the Banking sector, compiled by the Valor Econômico newspaper.; ⁴ BACEN Ranking.

Banrisul is a unique bank



Coverage of Own Network

91%

RS

Present in 5 states outside of Rio Grande do Sul.



Service Network

477

Branches

943

Correspondents

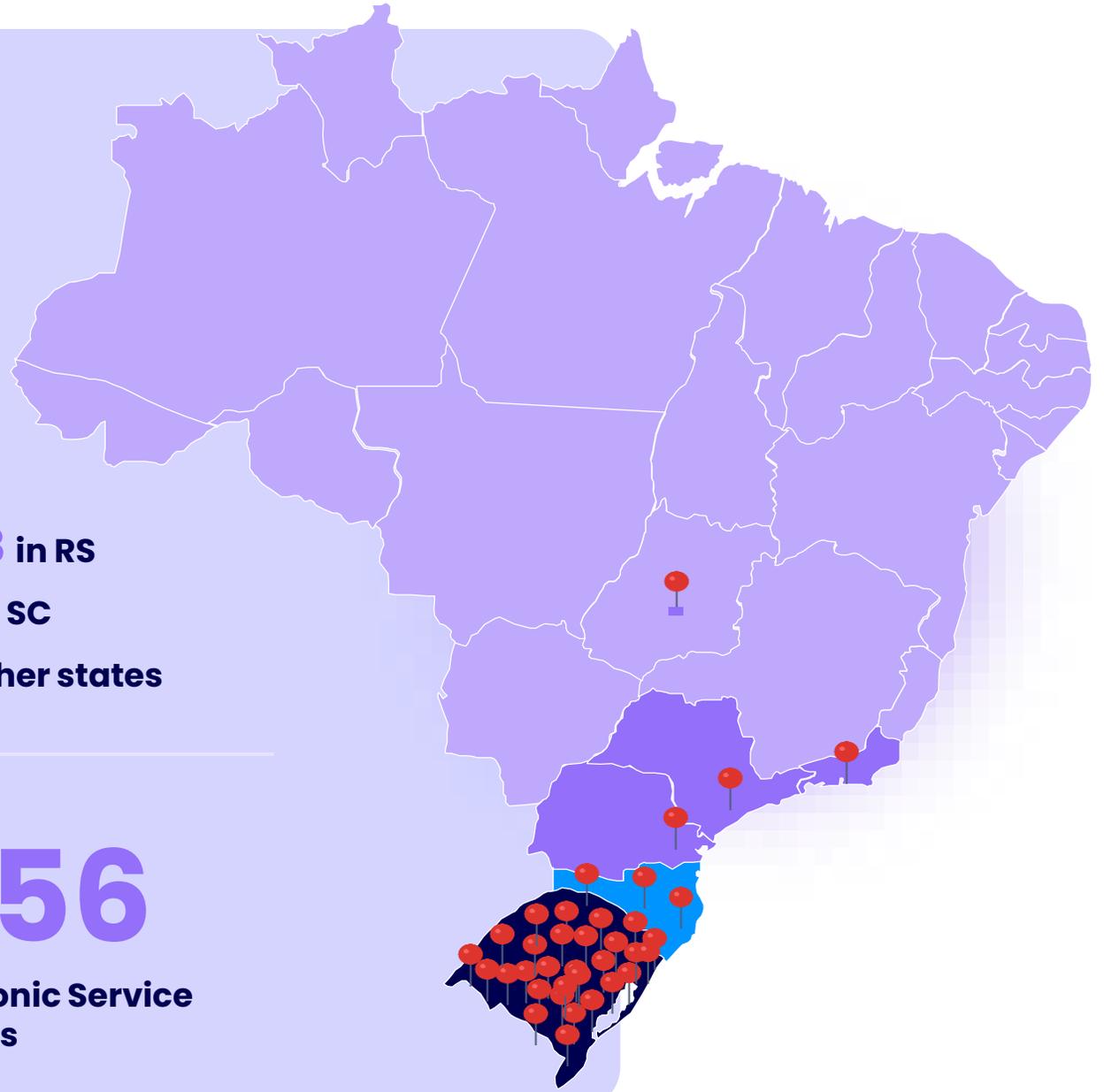
458 in RS

15 in SC

4 Other states

356

Eletronic Service Points



We are living in a digital transformation



R\$401.2 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.

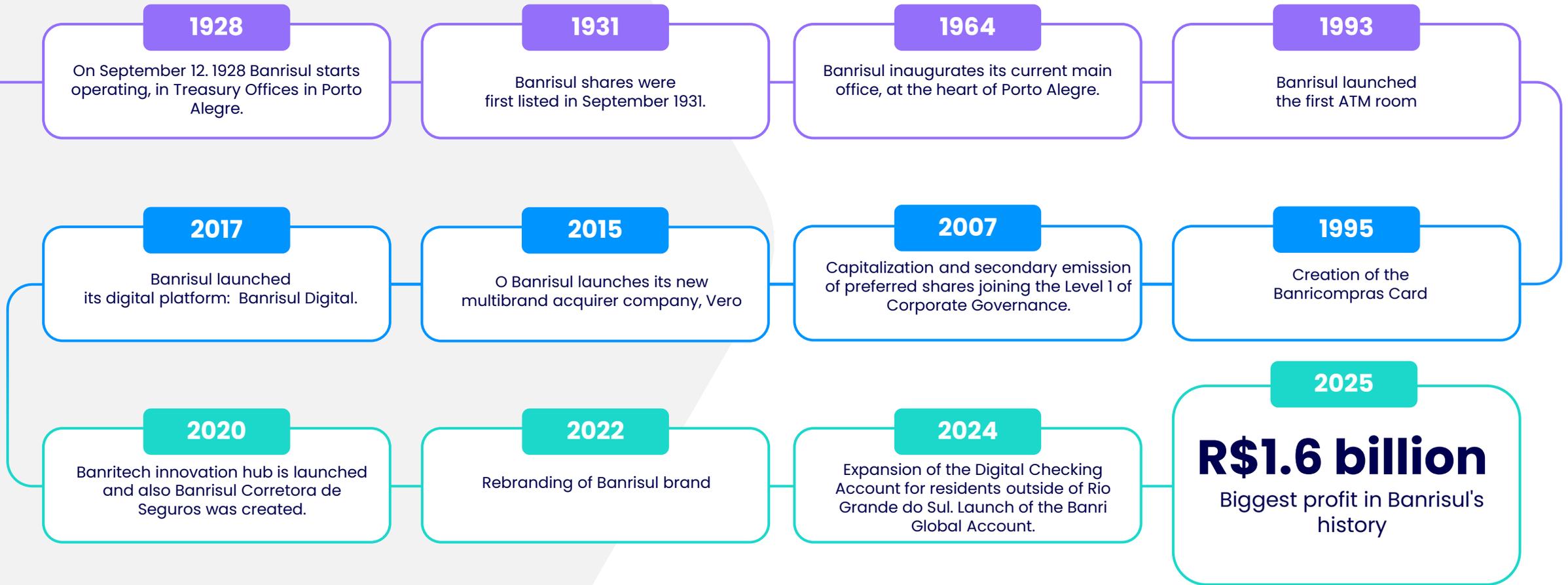
BanriWay

Digital account for
children and teenagers

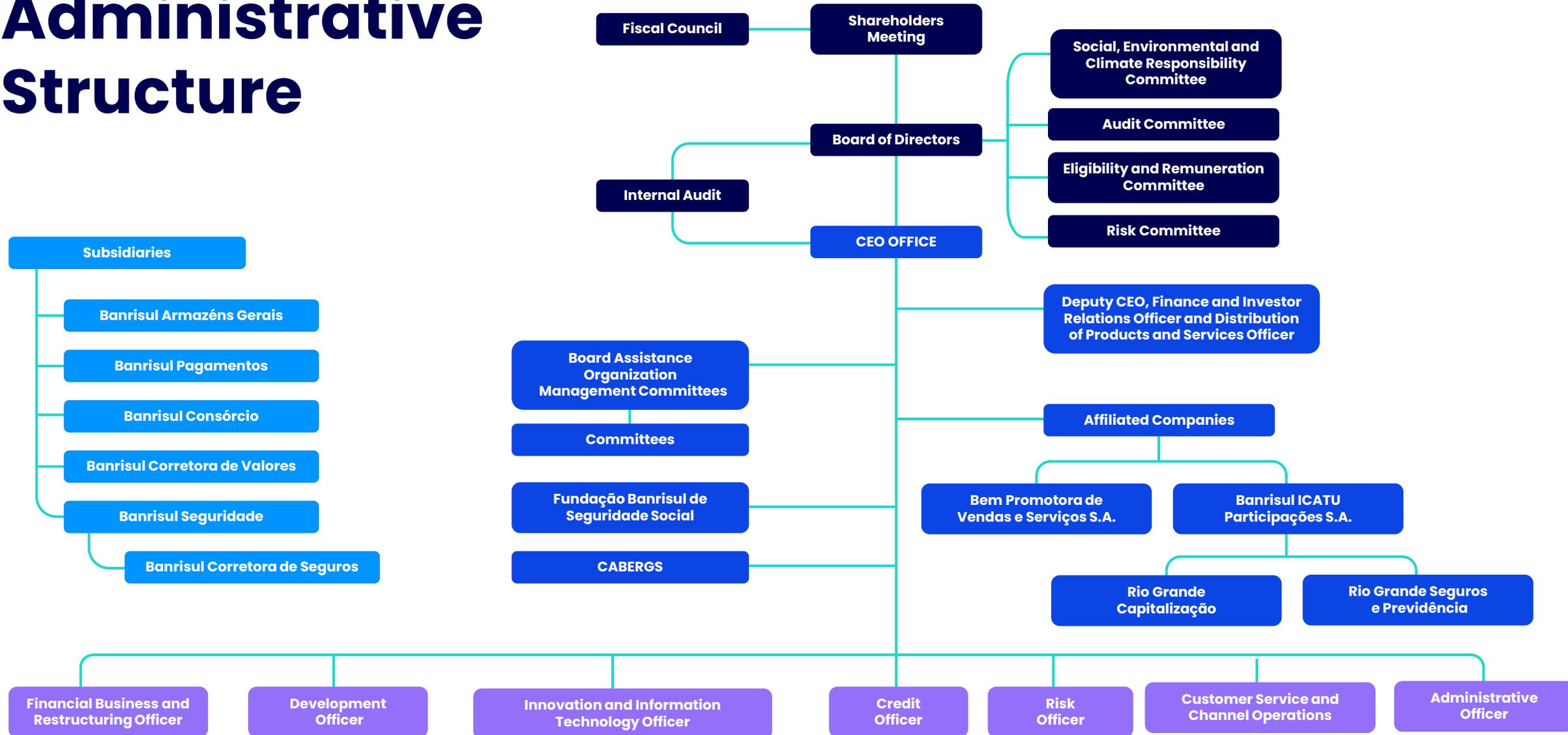
Integrated parental controls
Financial education



Timeline



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, Finance and Investor Relations Officer and Distribution of Products and Services Officer



Irary Sant'Anna
Financial Business and Restructuring 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



Kalil Sehbe
Risk Officer

9 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

146k shareholders

96.8% individuals

3.0% national companies

0.2% foreign companies

60% Local Investors

Dividends and loC

Quarterly Payment of loC



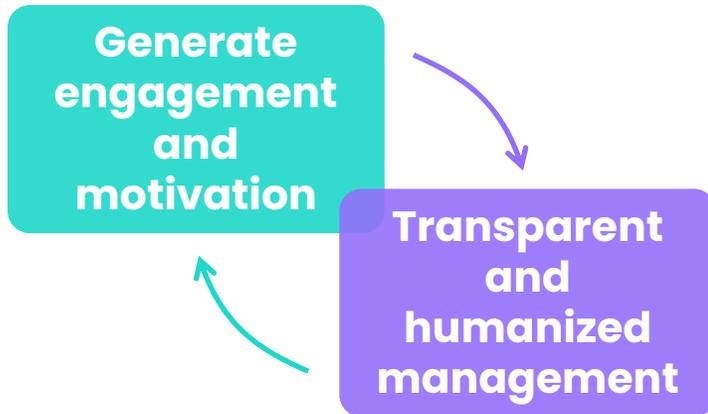
Payout 2025
40%

R\$649 mi¹

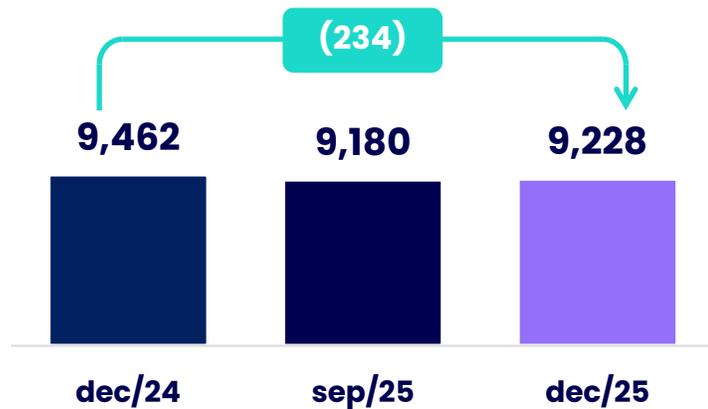
distributed to shareholders in 2025

¹ Values before tax retentions.

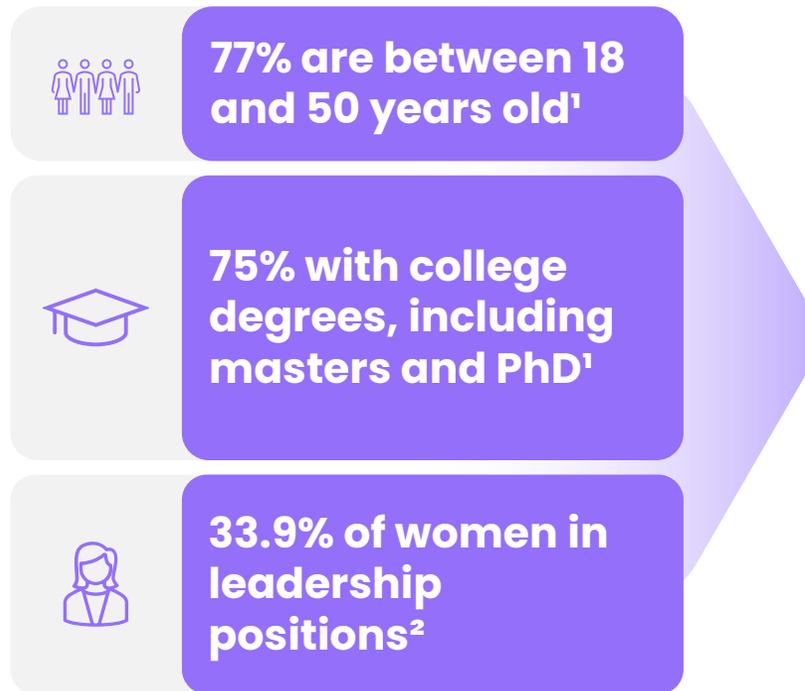
Our People



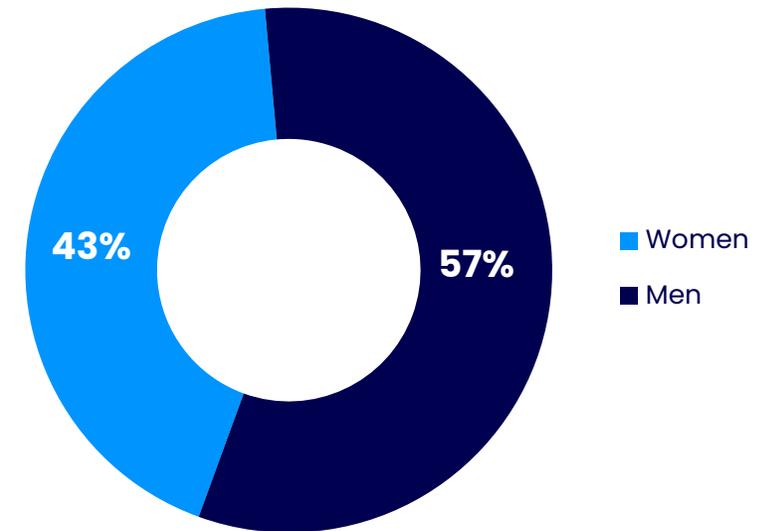
Employees



X-Ray



Employees by gender (As of Dec/25)



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

Agenda

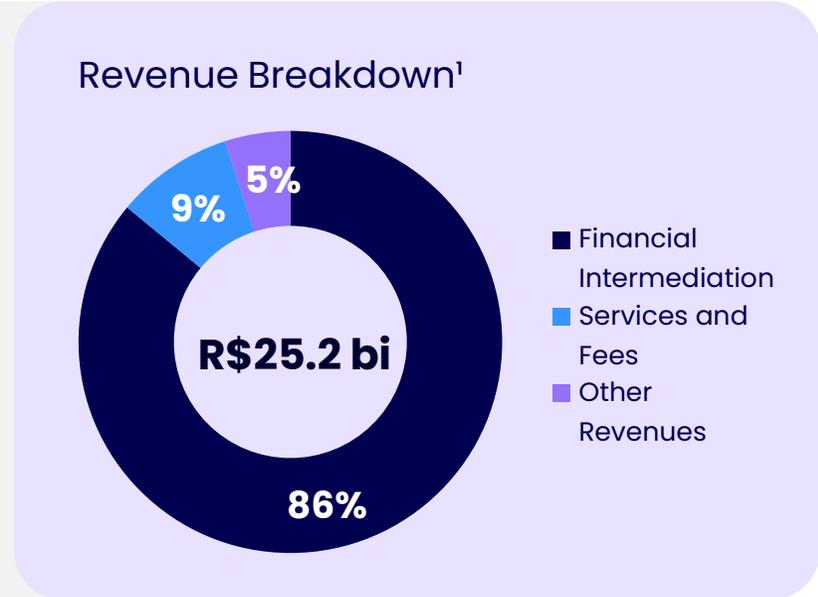
1 Corporate Profile

2 Business Strategy



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



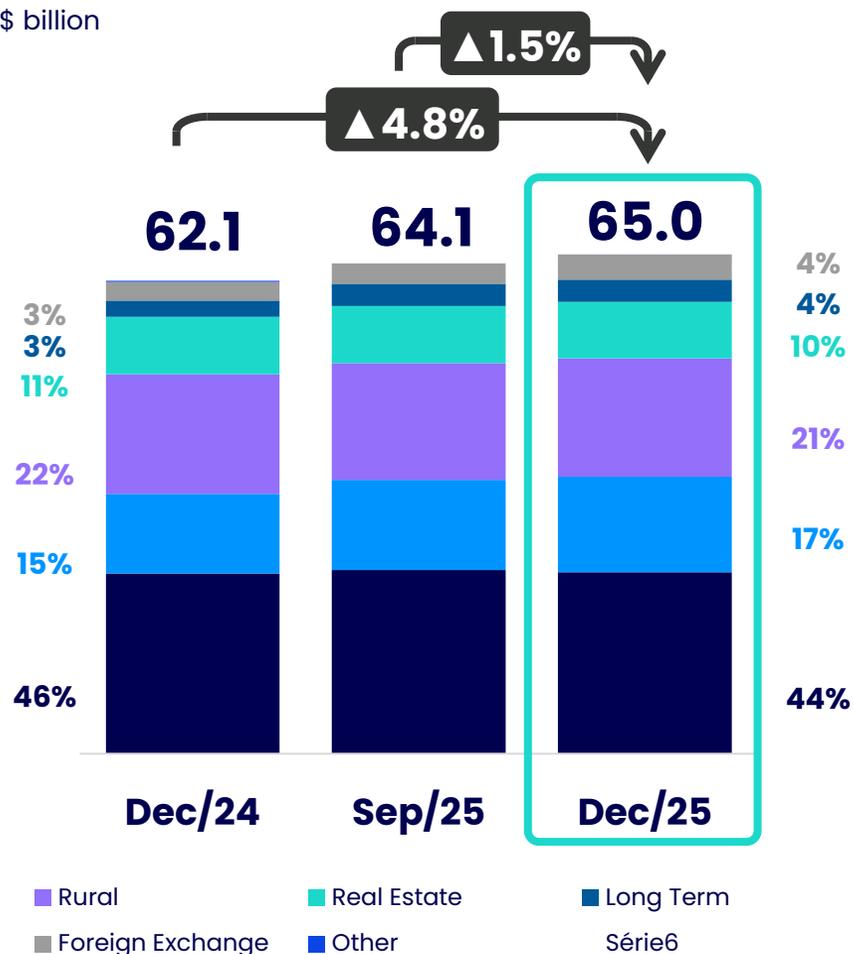
... available on scalable digital platform...



Loan Portfolio

Portfolio Balance and Credit Mix

R\$ billion



Individuals

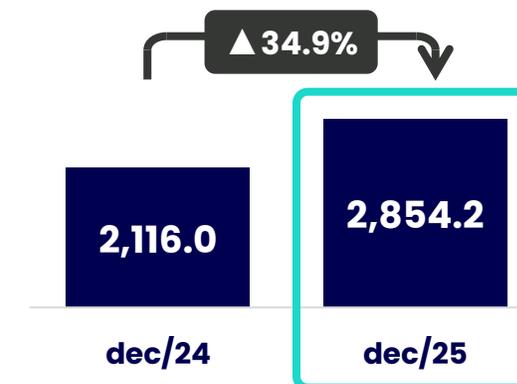
R\$ million	Balance	YoY	QoQ
Payroll Loans	19,461.3	-6.8%	-2.9%
Cards	3,595.5	9.9%	7.6%
Personal Loans	3,031.5	16.3%	-3.7%
Overdraft	682.3	19.9%	-4.5%
Other	1,959.7	56.6%	12.0%
Total	28,730.3	0.5%	-0.9%

Companies

R\$ million	Balance	YoY	QoQ
Working Capital	6,564.1	9.4%	6.3%
Conta Única ²	2,269.5	50.1%	3.1%
Debit Accounts	301.3	-0.7%	-10.2%
Cards	265.8	12.1%	1.8%
Acquisition of Goods	199.6	-18.5%	-5.5%
Other	1,333.1	66.1%	19.0%
Total	10,933.4	20.2%	6.1%

Foreign Exchange

R\$ million

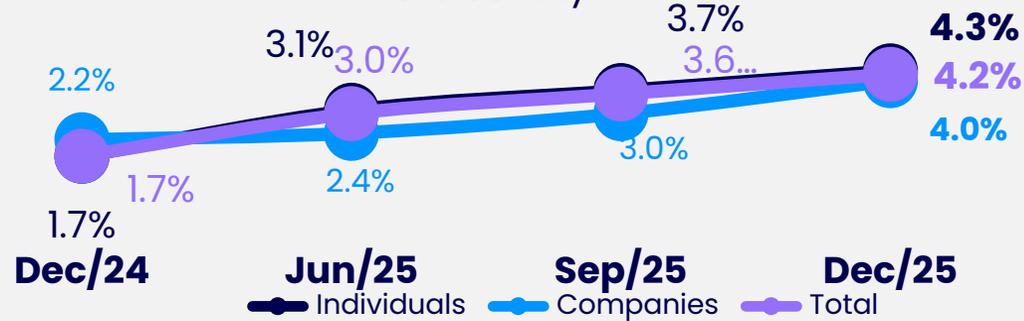


¹ Considers the balances of the commercial lines of Acquisition of Goods and Payroll Loans on the Individual Commercial Portfolio. ² Product created in May 2024.

Asset Quality

NPL Ratio

Over 90 days

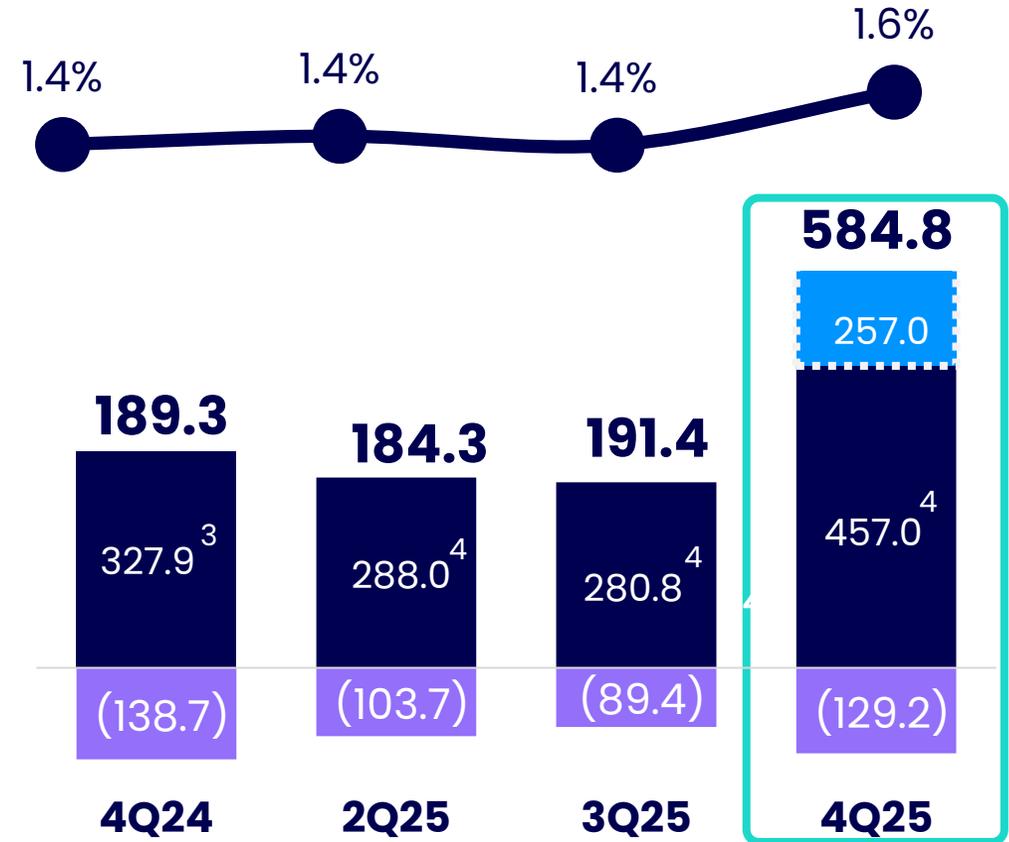


Portfolio by Stage



Net Provision Expenses and Cost of Risk¹

R\$ million and %

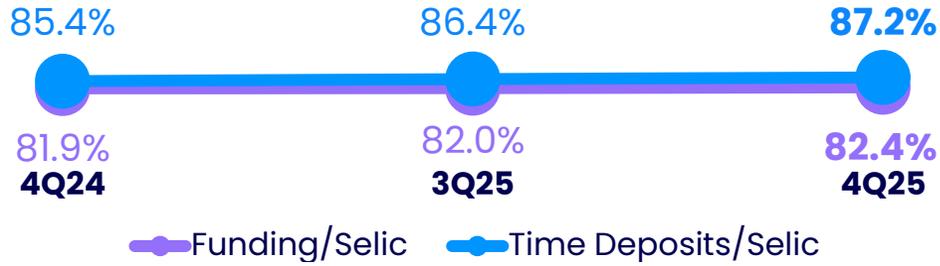


■ Provision Expenses ■ Recovery of Written Off Loans ■ Specific case

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 Provision expenses for credit losses net of revenue from recovery of written-off credits, not considering the specific case. ³ Accounted for in accordance with CMN Resolution No. 2,682/99. ⁴ Accounted for in accordance with CMN Resolution No. 4,966/21.

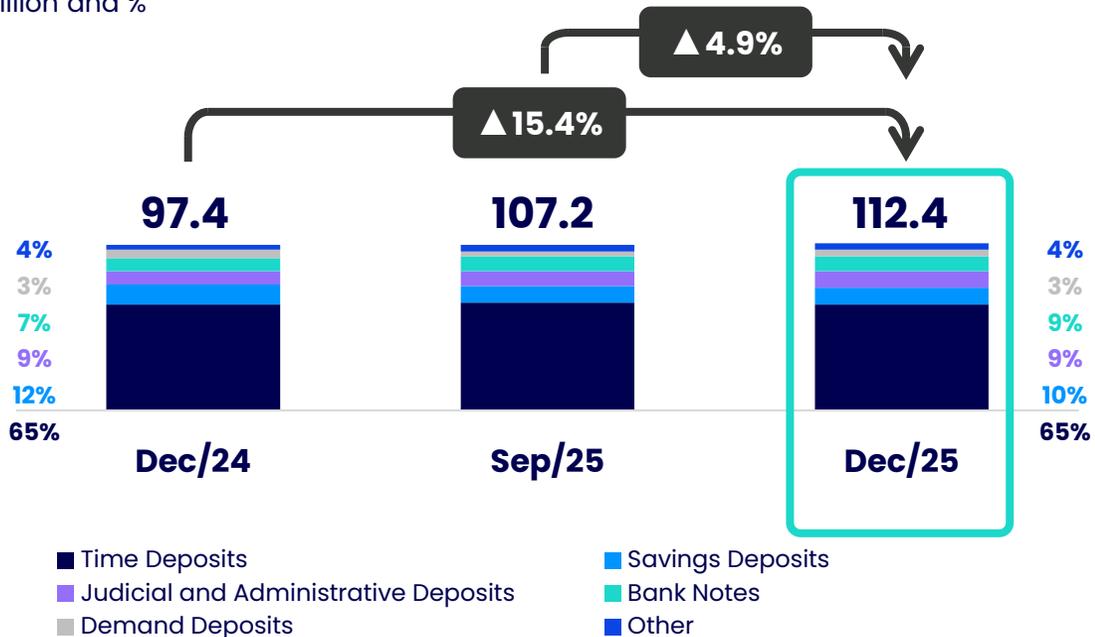
Funding

Cost

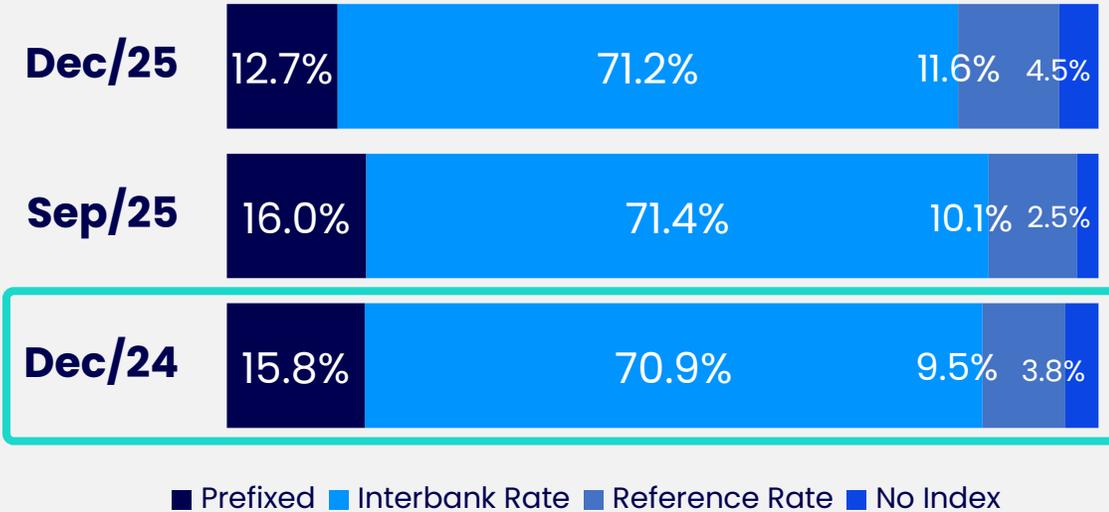


Portfolio and Mix

R\$ billion and %



By Index ¹



Assets Under Management

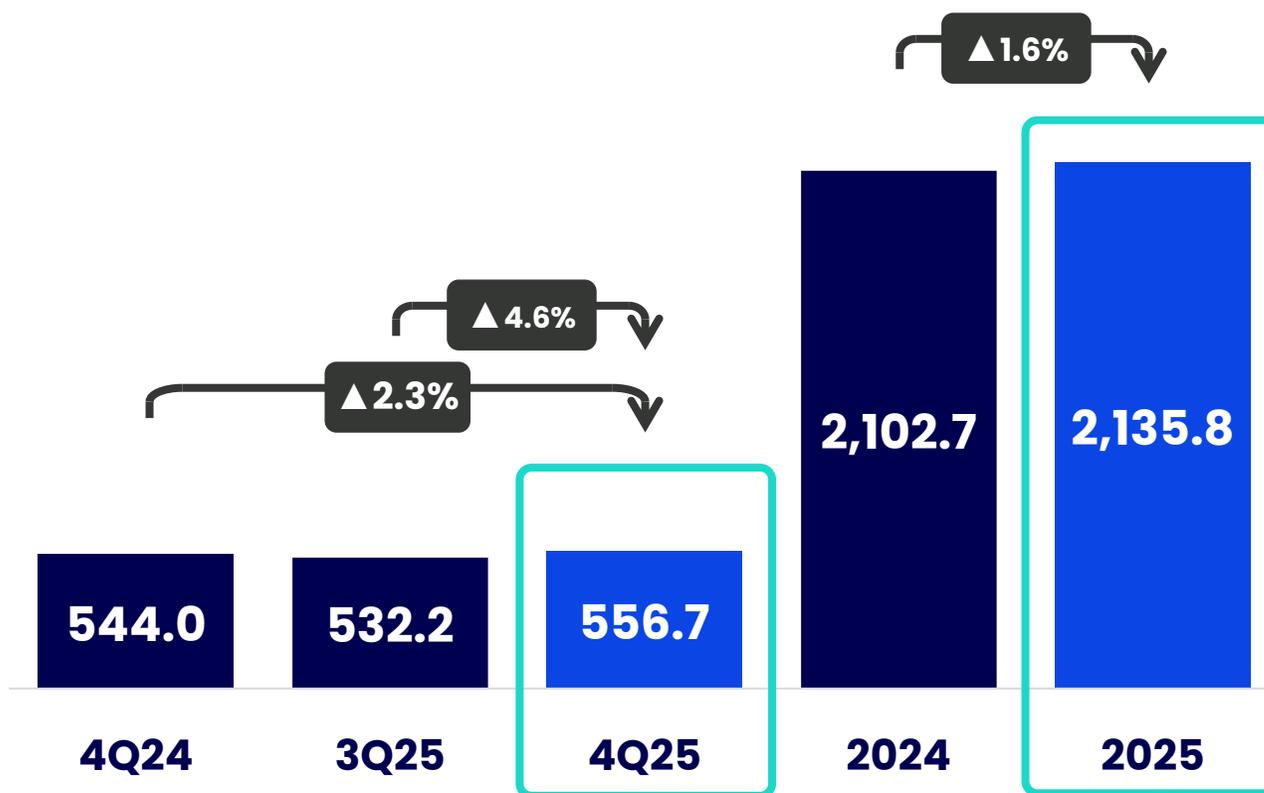
R\$ million



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

Service Fees

R\$ million



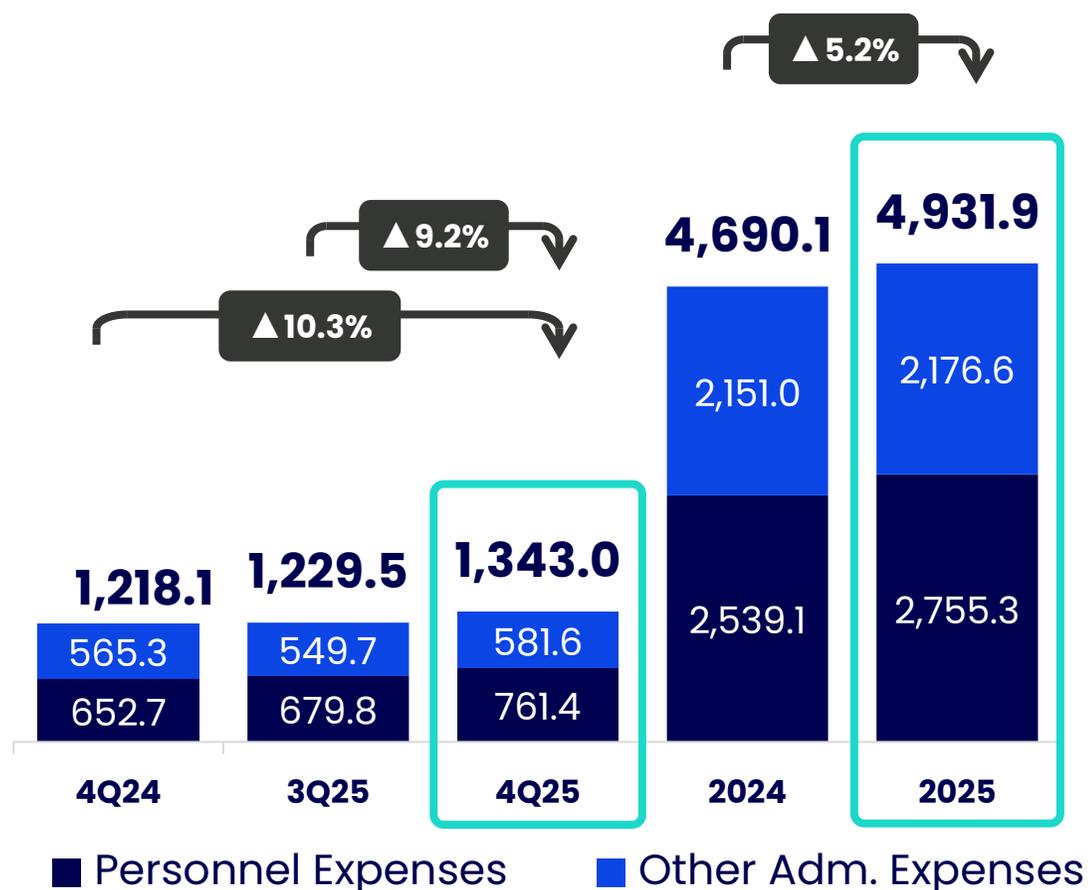
R\$ million	2025	2024	2025 vs 2024
Cards¹	777.2	798.3	-2.6%
Accounts	619.1	605.9	2.2%
Insurance²	311.9	293.8	6.1%
Asset Management	140.3	112.4	24.8%
Other	287.3	292.3	-1.7%
Total	2,135.8	2,102.7	1.6%



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

Administrative Expenses

R\$ million

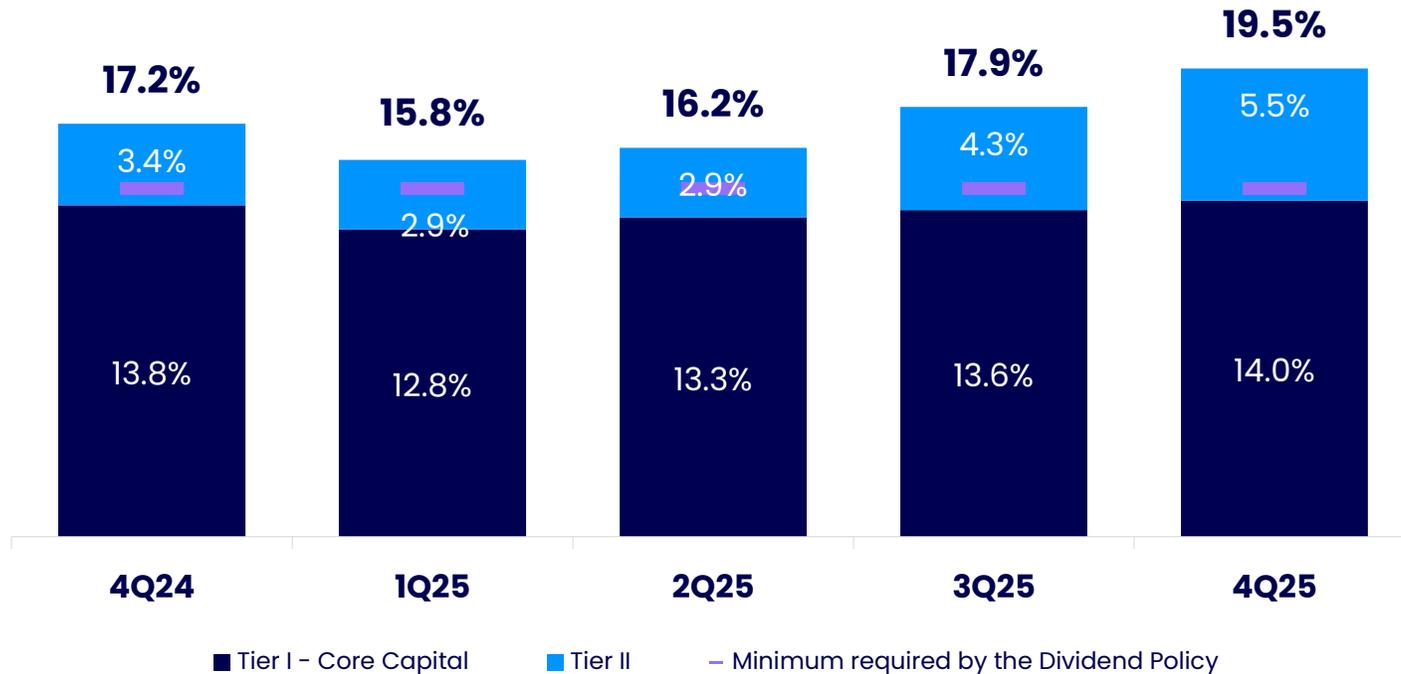


R\$ million	2025	2024	2024 vs 2024
Personnel Expenses¹	2,755.3	2,539.1	8.5%
Other Adm. Expenses	2,176.6	2,151.0	1.2%
Third Party Services ²	483	522.2	-7.5%
Amortization and Depreciation ³	402.3	316.4	27.1%
Rentals ³	50.7	165.4	-69.3%
Data Processing	274	255.3	7.3%
Specialized Technical Services	243.4	217.6	11.9%
Advertising	174.6	176.1	-0.8%
Other Expenses	548.6	498.0	10.2%
Total	4,931.9	4,690.1	5.2%

¹ 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%**

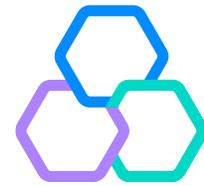
Profitability



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 12/31/2025.

³ Adjusted Net Income



banrisul

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Investor relations