



2Q25

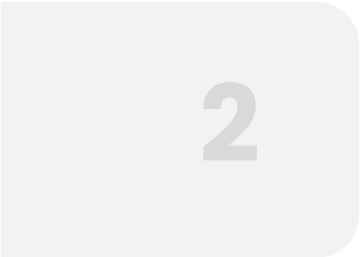
Results Presentation

Vice President, Finance and Investor Relations Office

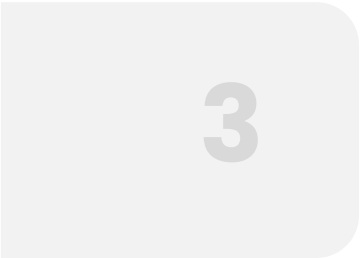
Agenda



Performance



APIMEC



Q&A



Highlights

In R\$

Net Income

1H25

619.2 mi

12M: ▲ 42.4%

2Q25

377.7 mi

12M: ▲ 52.7%

3M: ▲ 56.4%

*An open
bank*

 banrisul

ROAE

2Q25

14.3 %

12M: ▲ 5.0 pp

3M: ▲ 4.4 pp

Loan Portfolio

Jun/25

64.0 bi

12M: ▲ 17.0%

3M: ▲ 0.9%

Funding

Jun/25

104.1 bi

12M: ▲ 11.3%

3M: ▲ 5.7%

Net Interest Income

2Q25

1.6 bi

12M: ▲ 9.8%

3M: ▲ 6.4%

Cost of Risk

2Q25

1.4%

12M: 0.0 pp

3M: ▼ 0.1 pp

Administrative Expenses

2Q25

1.2 bi

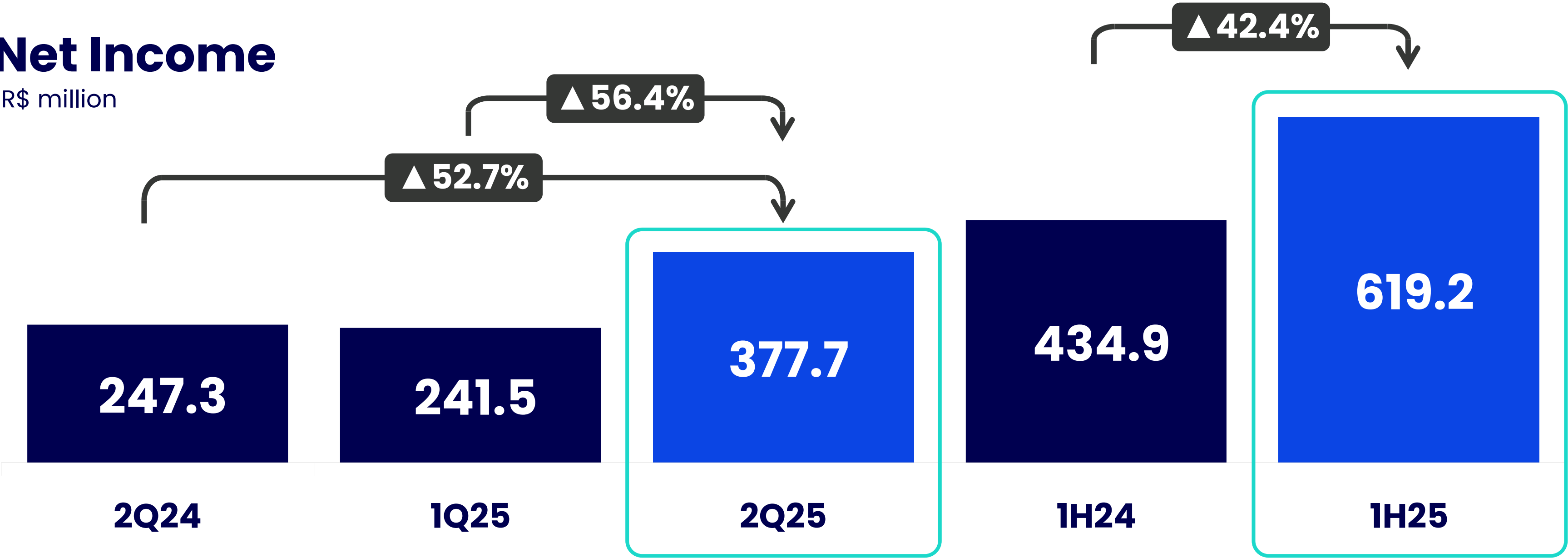
12M: ▲ 5.2%

3M: ▲ 3.5%

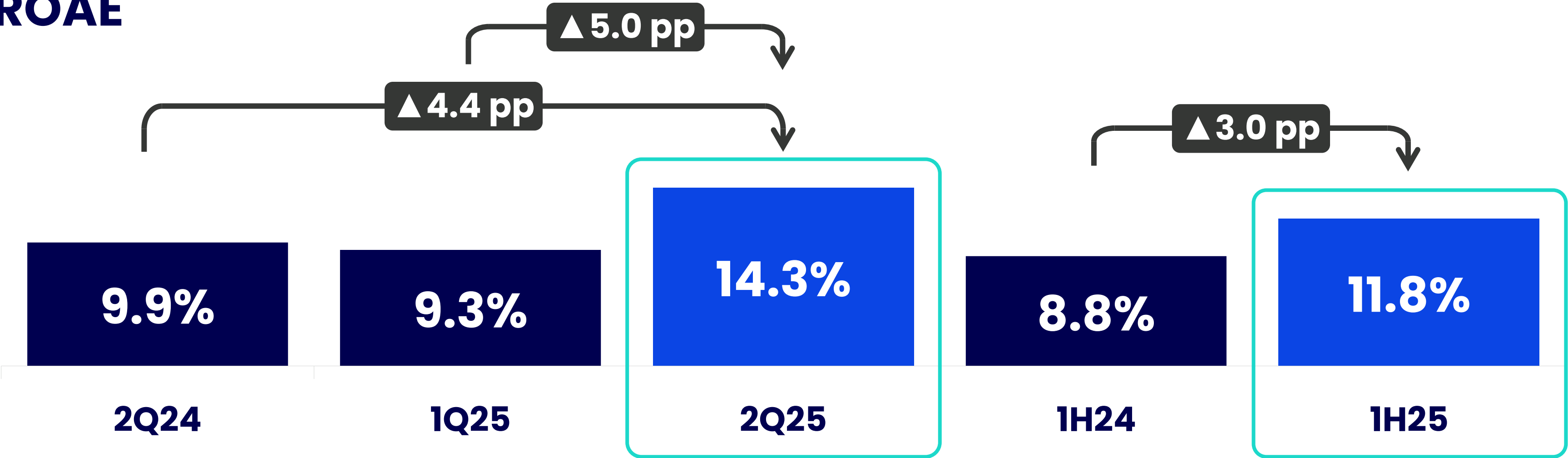
Profitability

Net Income

R\$ million

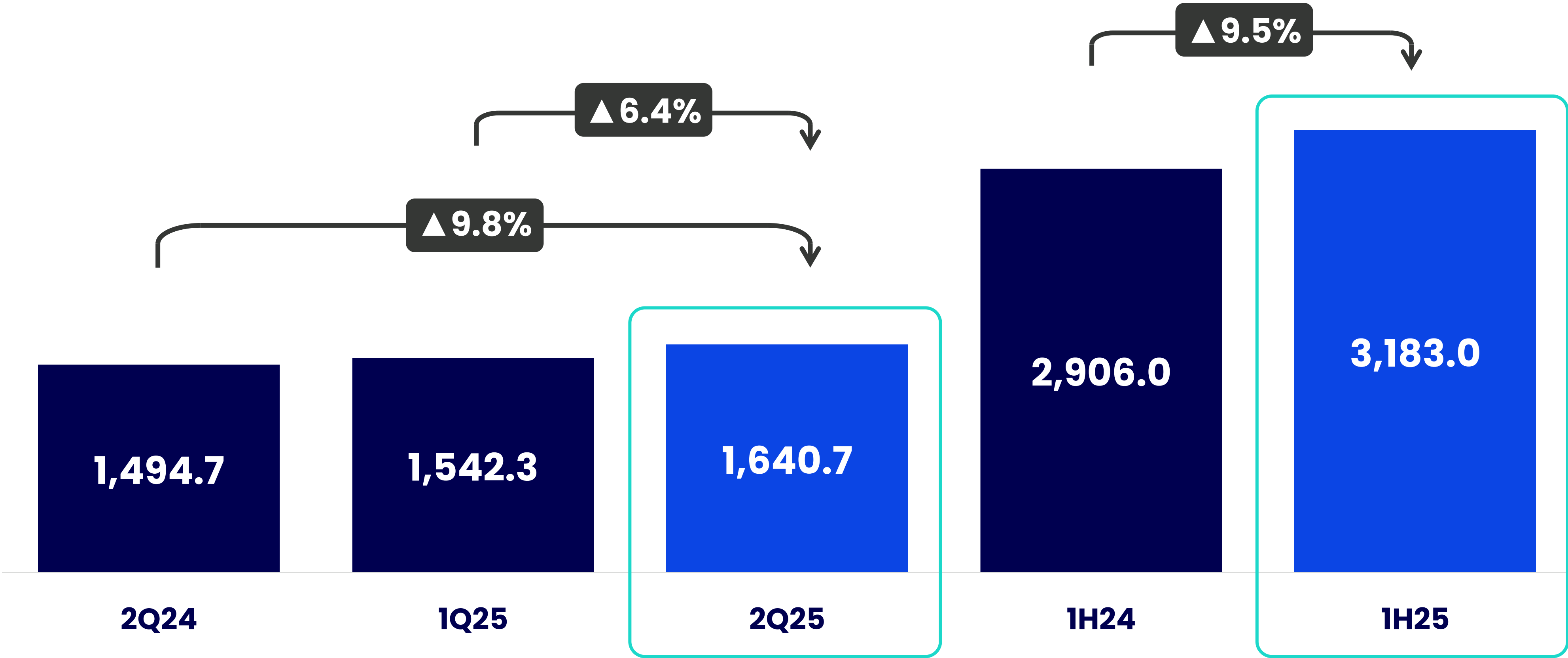


ROAE



Net Interest Income¹

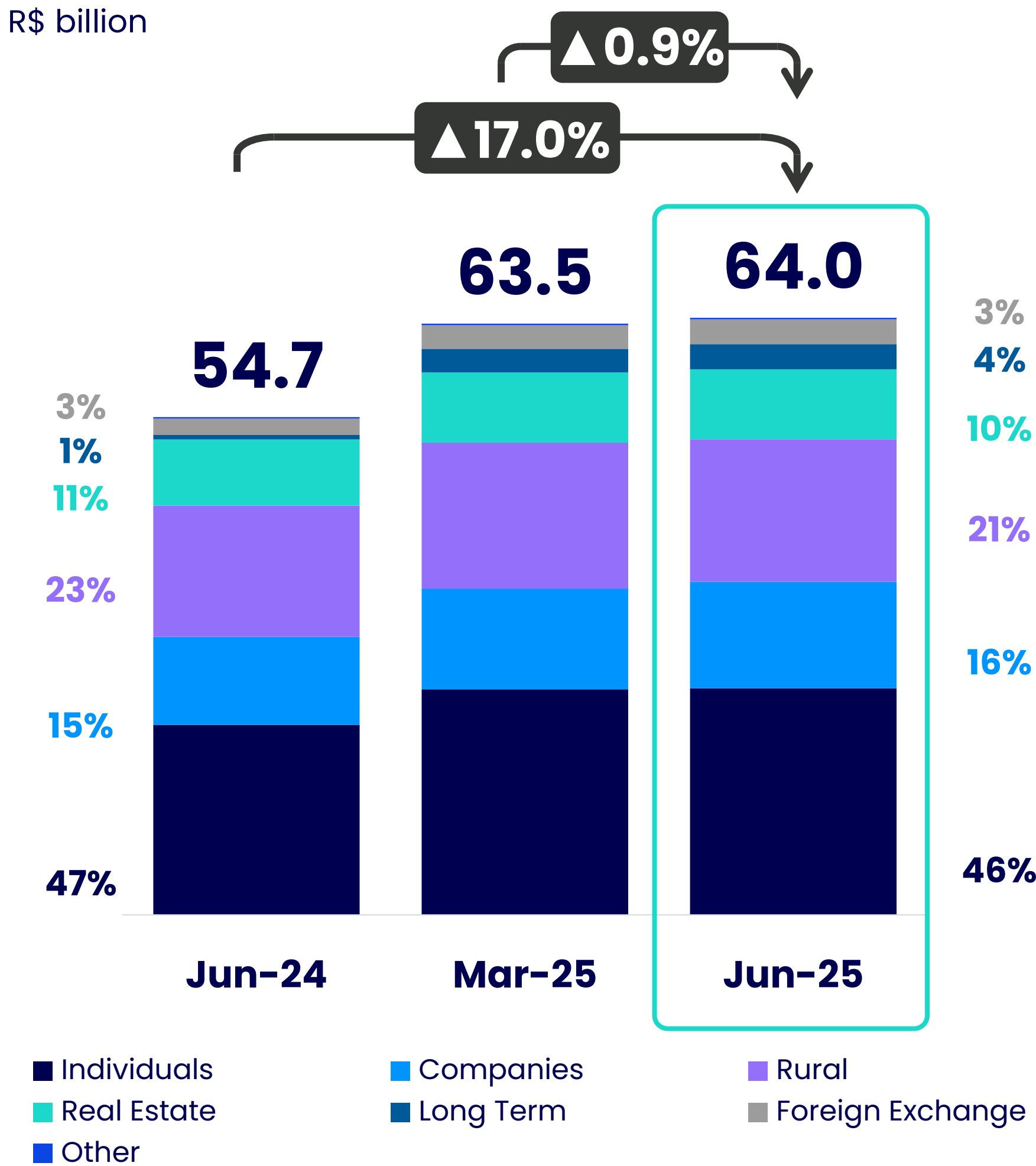
R\$ million



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



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%



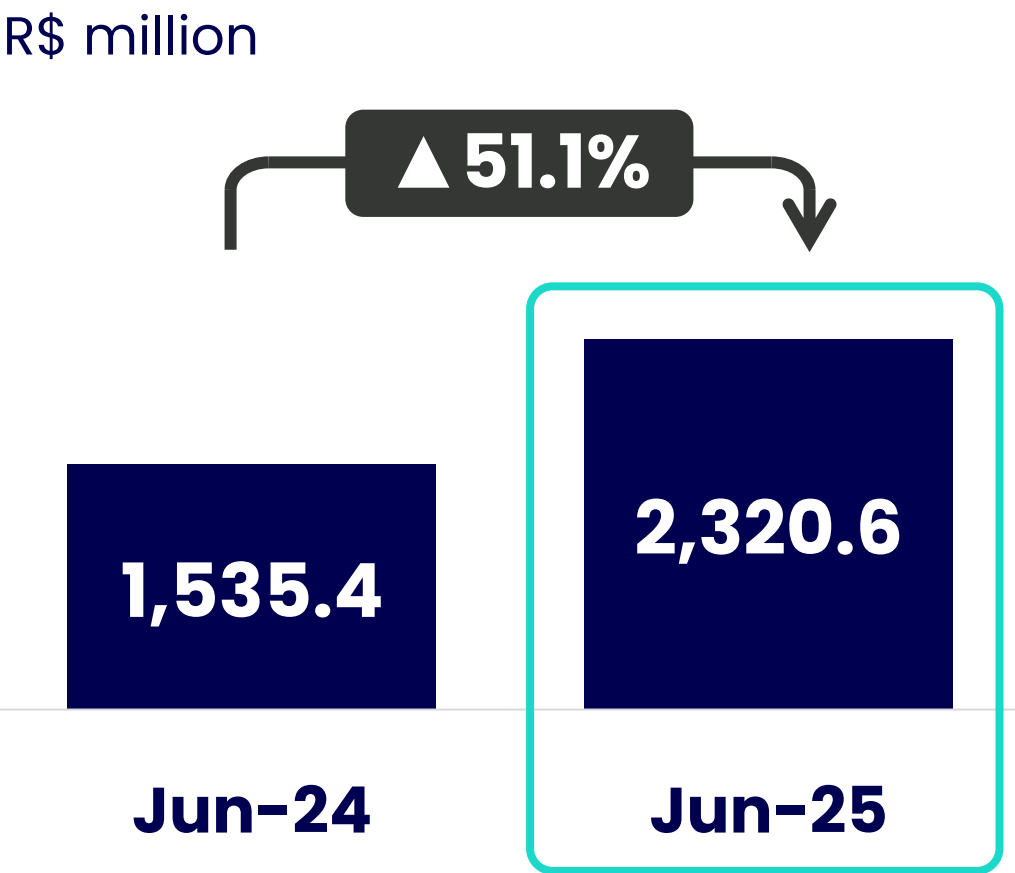
71.5%
Collateralized
Individuals
Portfolio ¹

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%

Foreign Exchange

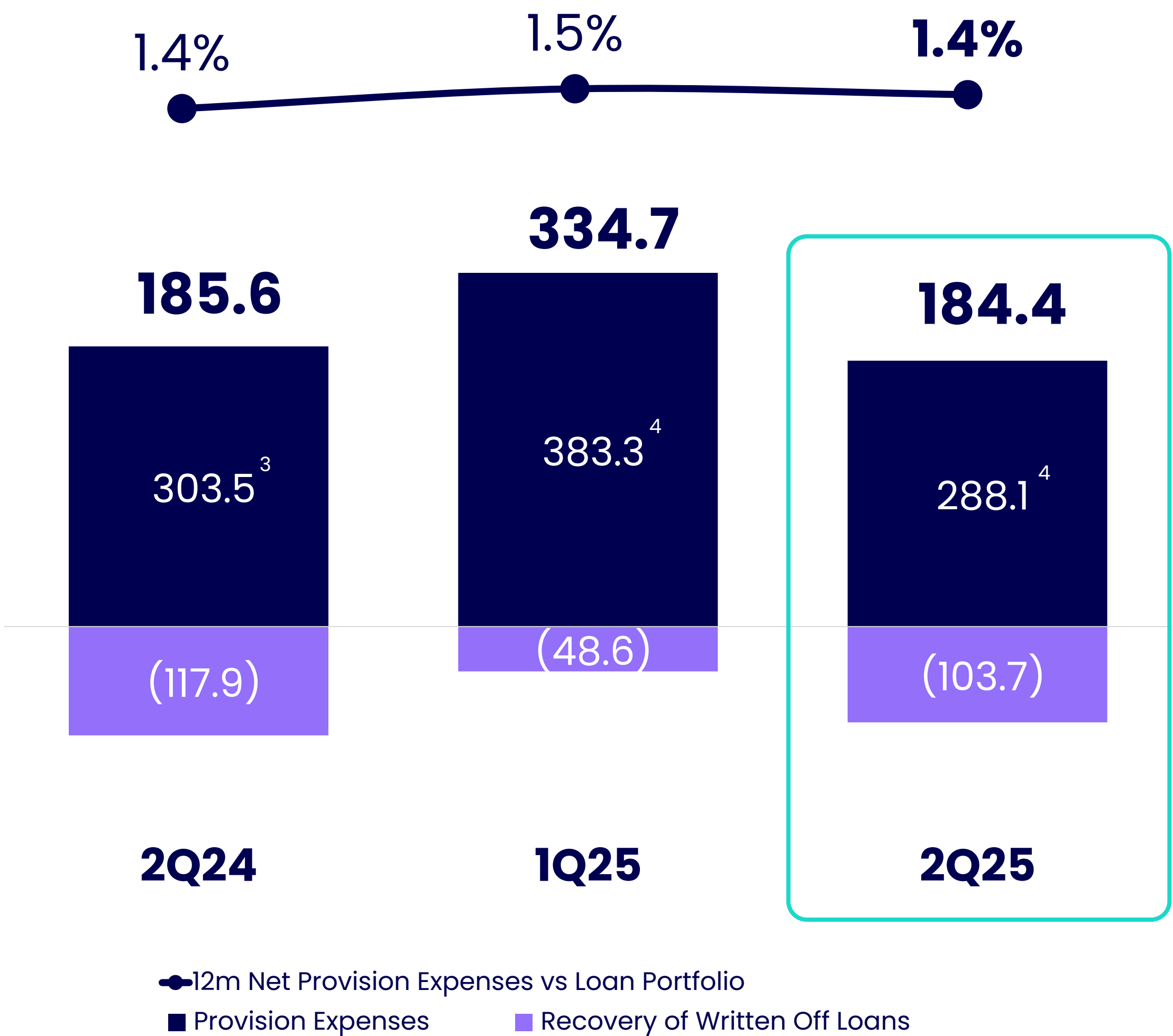
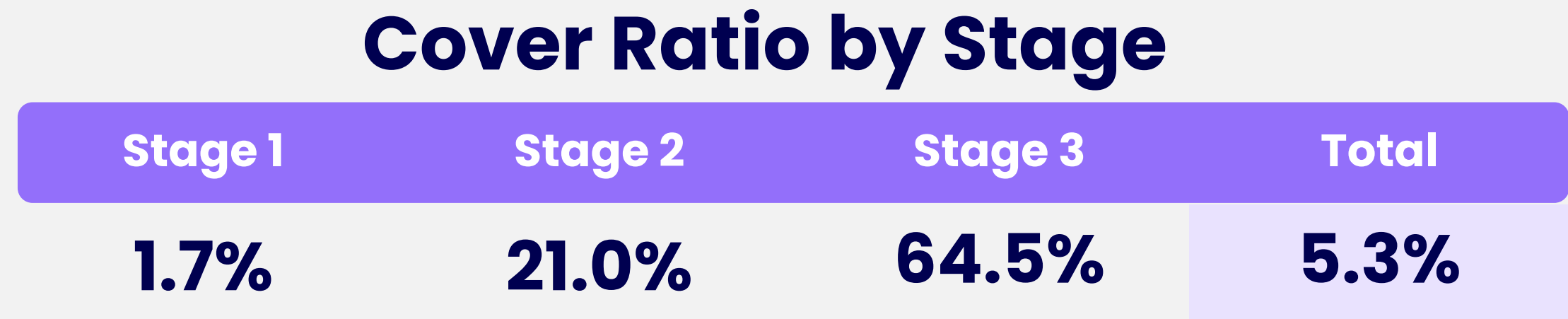
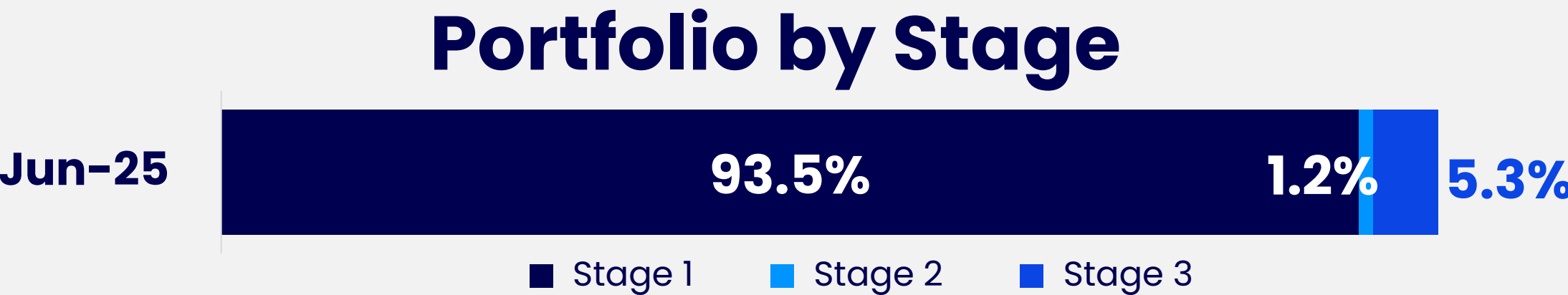
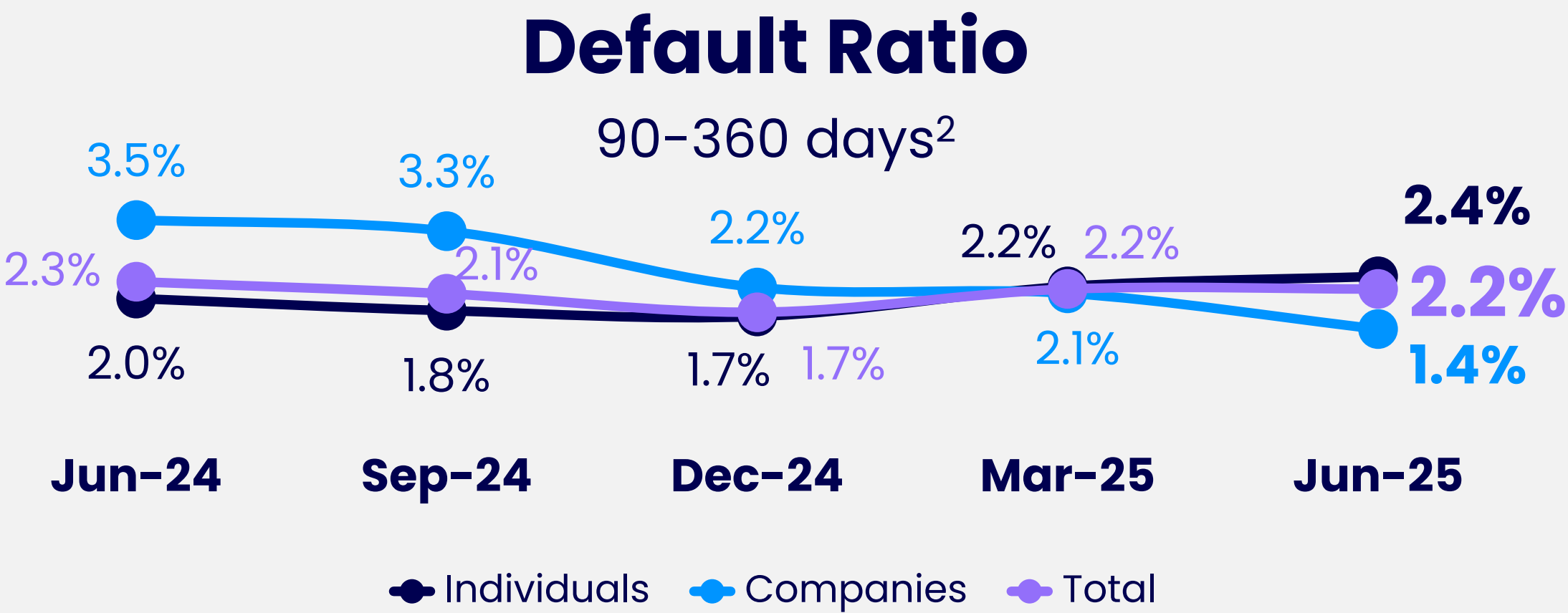


¹ Considers the balances of the commercial lines of Acquisition of Goods and Payroll Loans on the Individual Commercial Portfolio. ² Product created in May 2024, the YoY change was of 1,053.2%.

Asset Quality

Net Provision Expenses and Cost of Risk¹

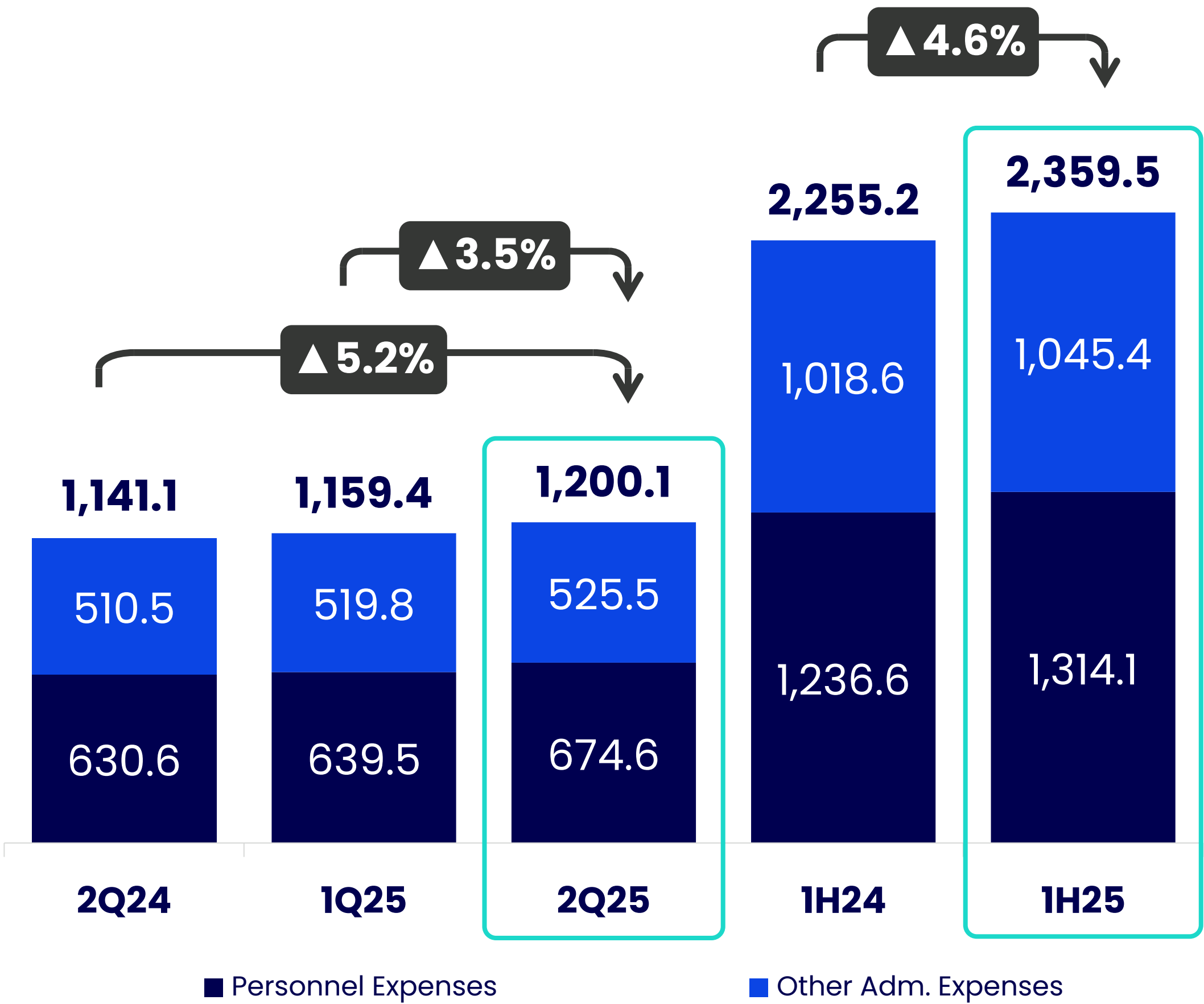
R\$ million and %



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

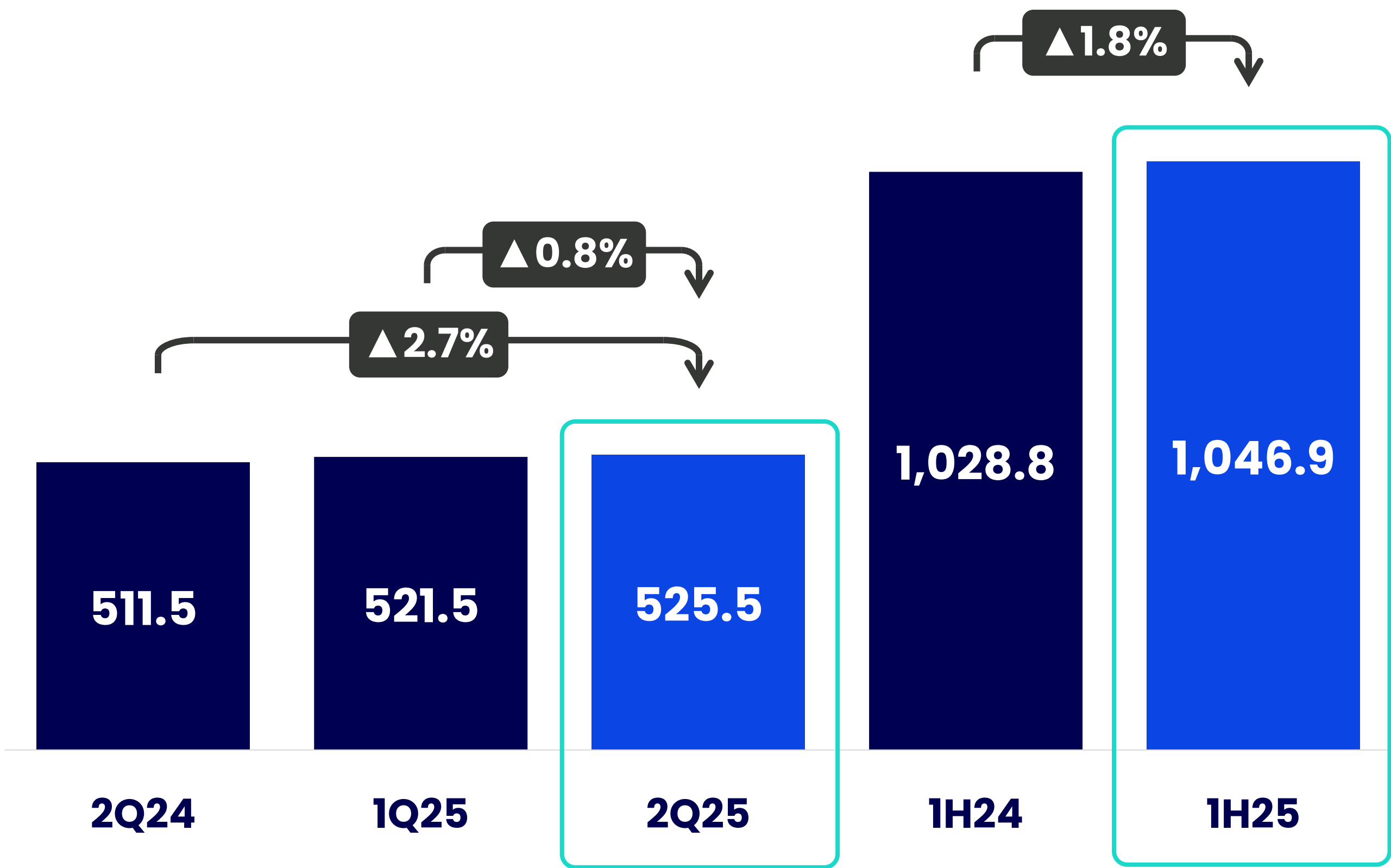


R\$ million	1H25	1H24	1H25 vs 1H24
Personnel Expenses ¹	1,314.1	1,236.6	6.3%
Other Adm. Expenses	1,045.4	1,018.6	2.6%
Third Party Services ²	241.5	253.8	-4.9%
Amortization and Depreciation ³	199.6	155.9	28.0%
Rentals ³	27.6	80.0	-65.5%
Specialized Technical Services	105.8	96.6	9.5%
Data Processing	128.4	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.

Service Fees

R\$ million



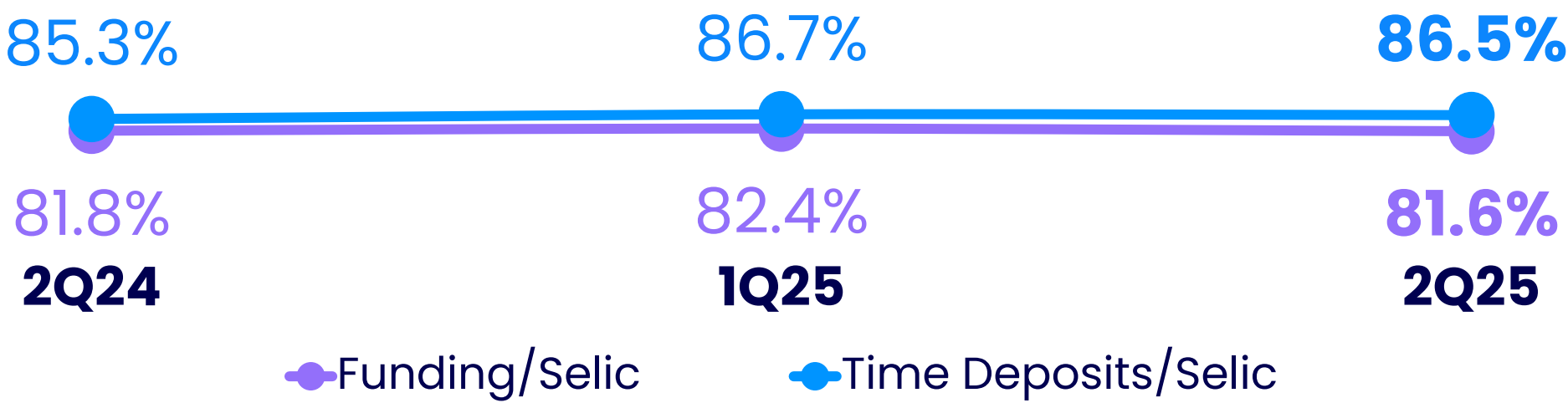
R\$ million	1H25	1H24	1H25 vs 1H24
Cards ¹	387.1	382.4	1.2%
Accounts	303.7	302.8	0.3%
Insurance ²	149.4	142.4	4.9%
Consortium	62.4	71.1	-12.3%
Other	144.3	130.1	10.9%
Total	1,046.9	1,028.8	1.8%



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

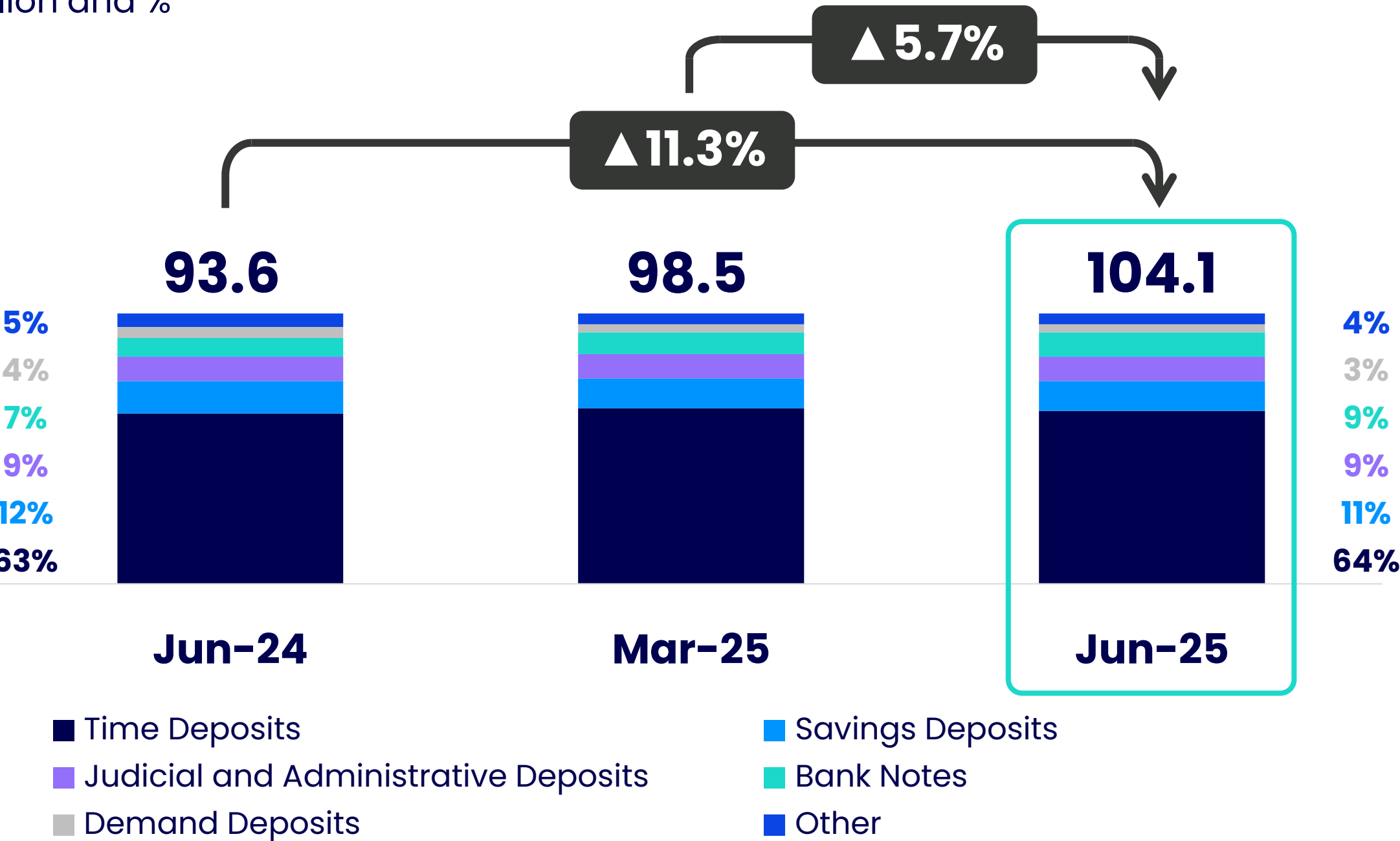
Funding

Cost

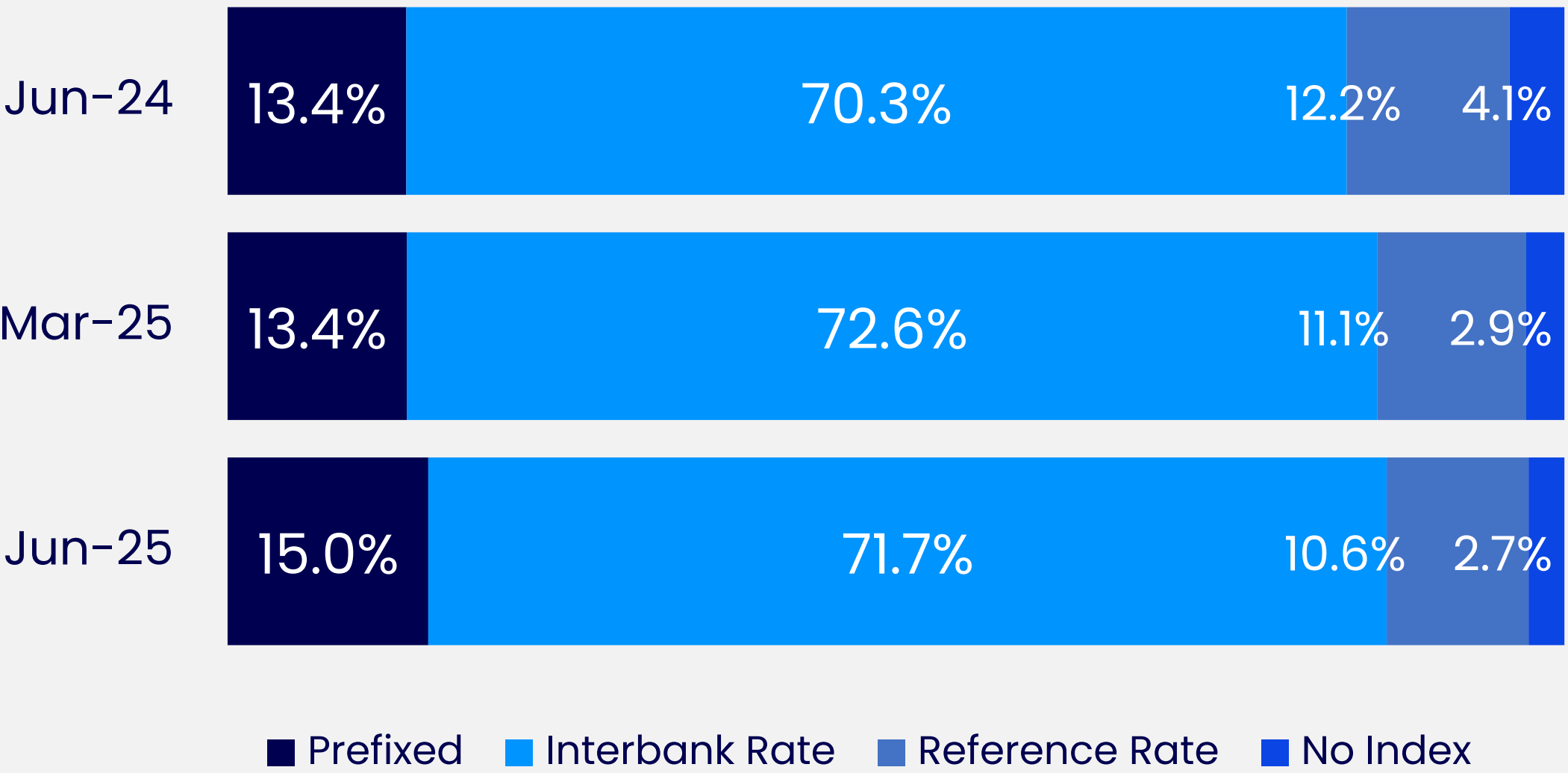


Portfolio and Mix

R\$ billion and %



By Index ¹



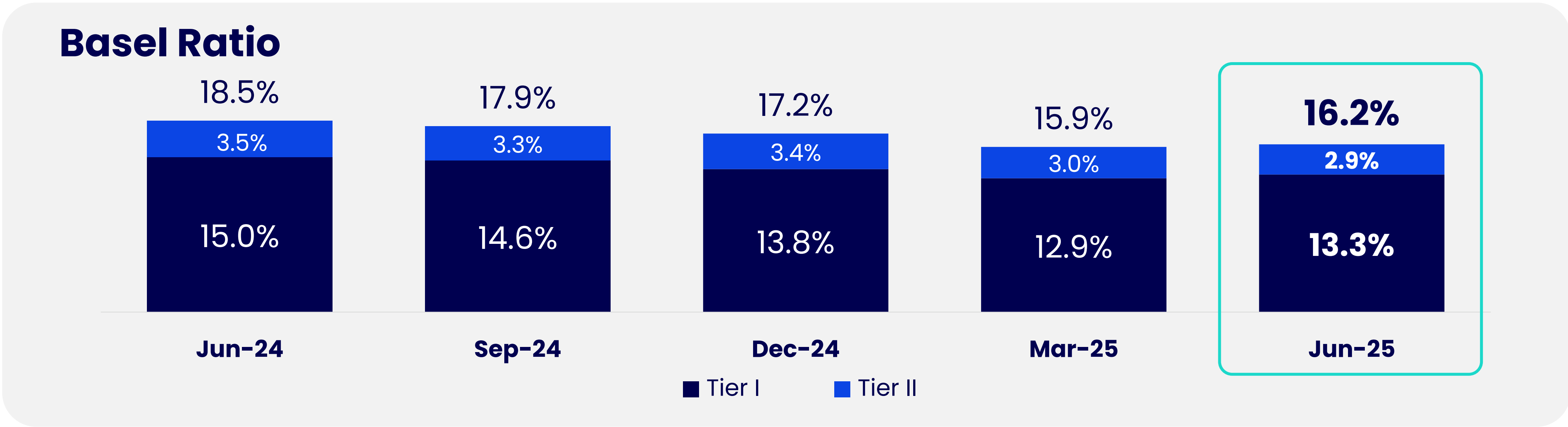
Assets Under Management

R\$ million

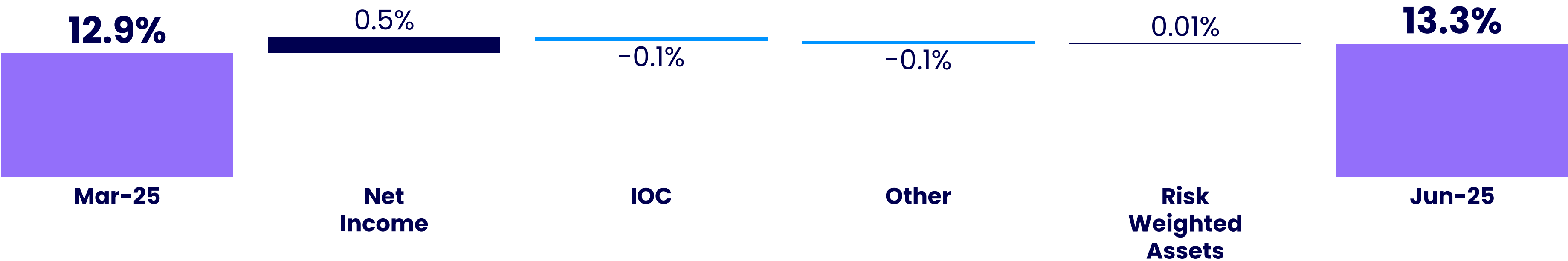
Jun-25	Jun-24	Jun-25 vs Jun-24
19,864.0	17,384.5	14.3%

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

Capital



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Agenda

1 Performance

2 **APIMEC**

3 Q&A

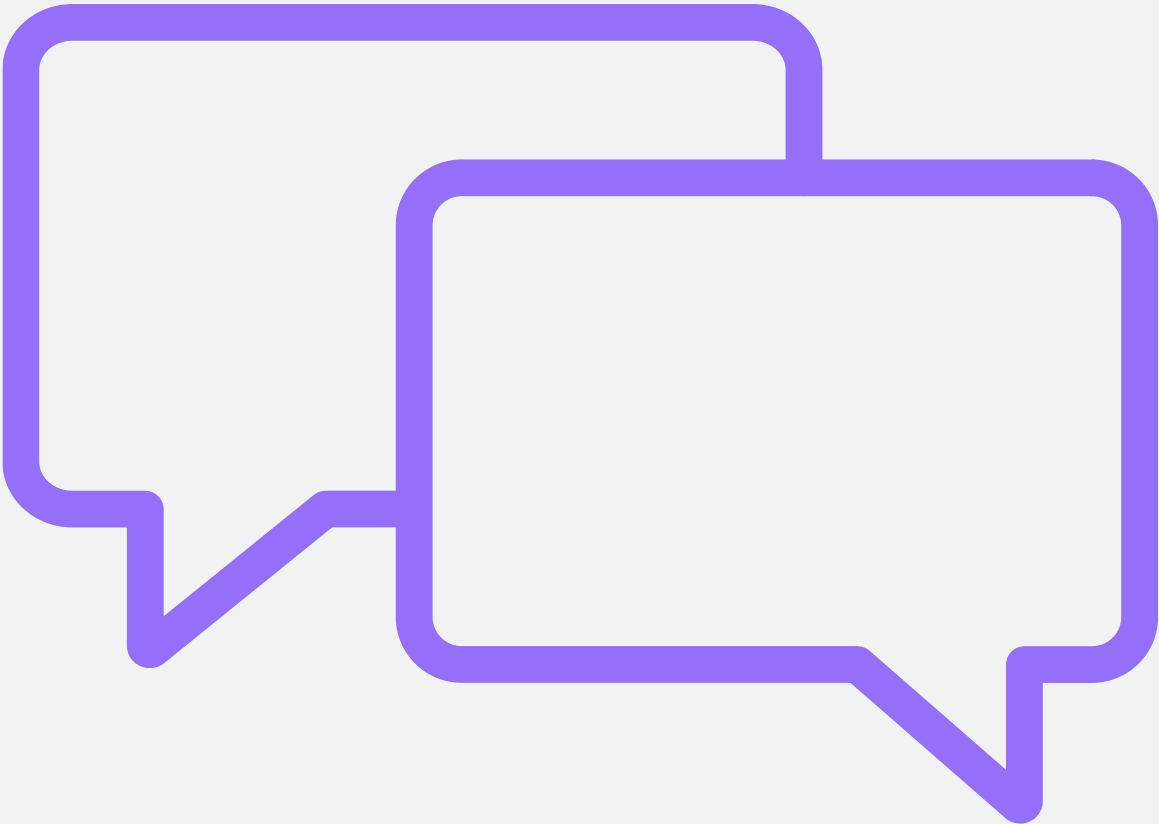


BANCO DO ESTADO DO RIO GRANDE DO SUL S.A.





Q&A





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