



4Q25

Results Presentation

Vice President, Finance and Investor Relations Office

Agenda

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Performance

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Q&A



Highlights

In R\$

An open
bank



Net Income

2025

1.6 bi

12M: ▲ 75.2%

4Q25

656.9 mi

12M: ▲ 131.3%

3M: ▲ 99.8%

ROAE

2025

14.9 %

12M: ▲ 5.8 pp

Loan Portfolio

Dec/25

65.0 bi

12M: ▲ 4.8%

3M: ▲ 1.5%

Funding

Dec/25

112.4 bi

12M: ▲ 15.4%

3M: ▲ 4.9%

Net Interest Income

2025

6.4 bi

12M: ▲ 8.6%

Cost of Risk¹

4Q25

1.6%

12M: ▲ 0.2 pp

3M: ▲ 0.2 pp

Administrative Expenses

2025

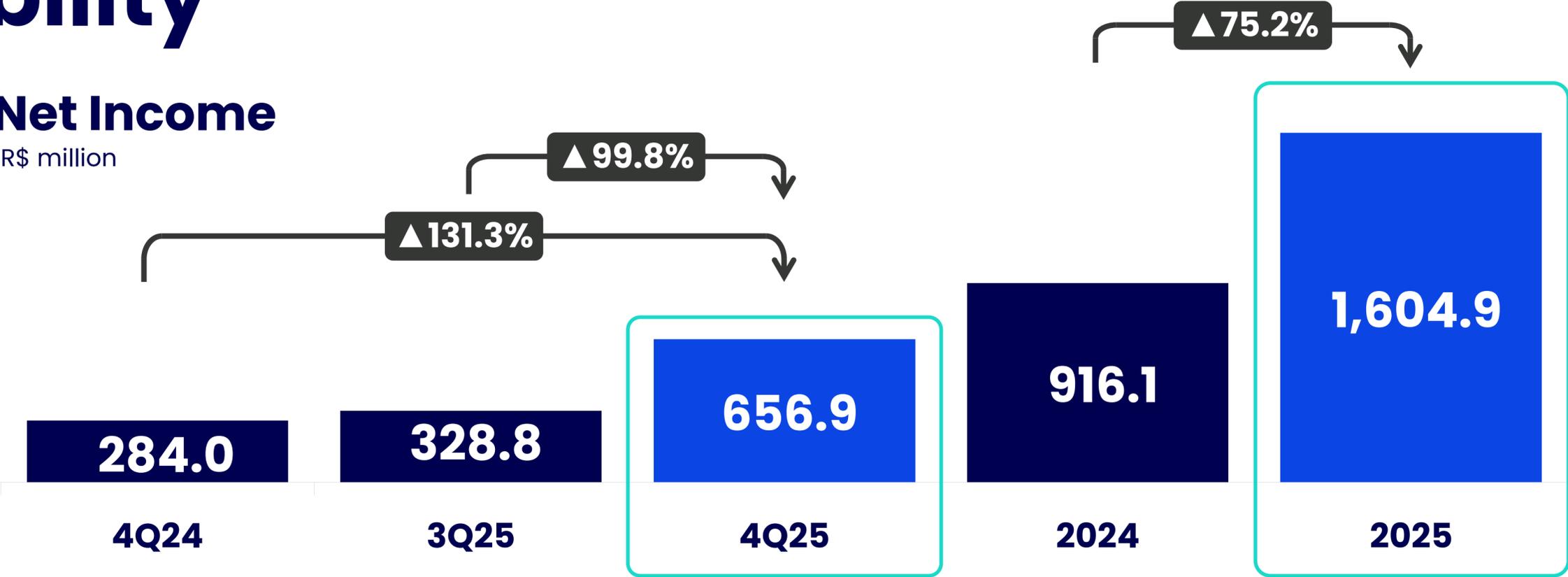
4.9 bi

12M: ▲ 5.2%

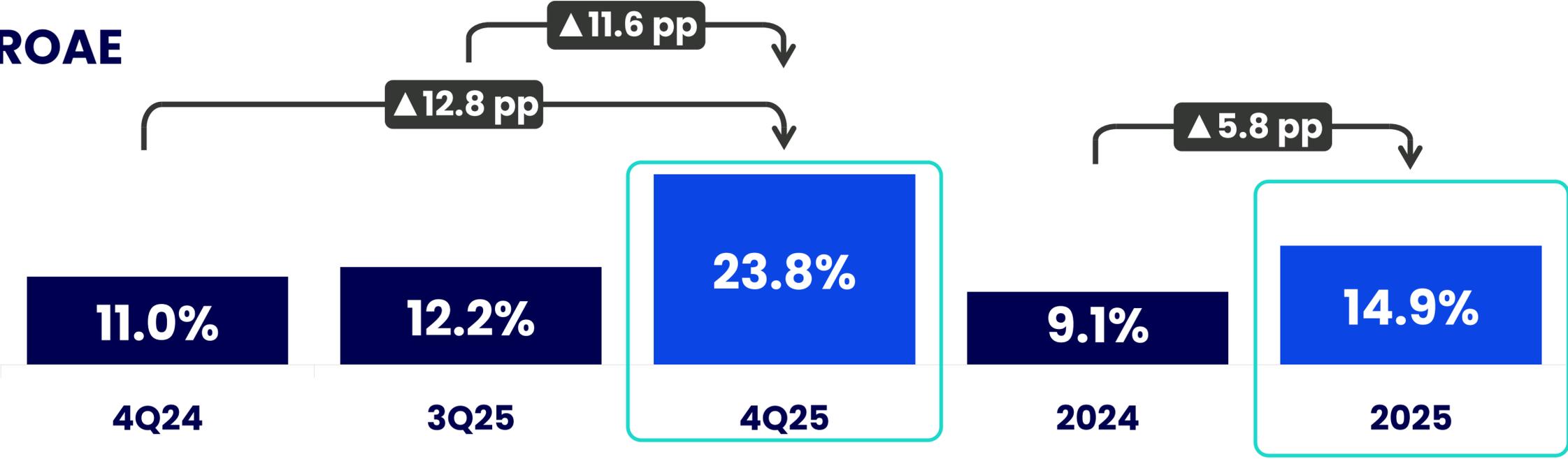
Profitability

Net Income

R\$ million



ROAE

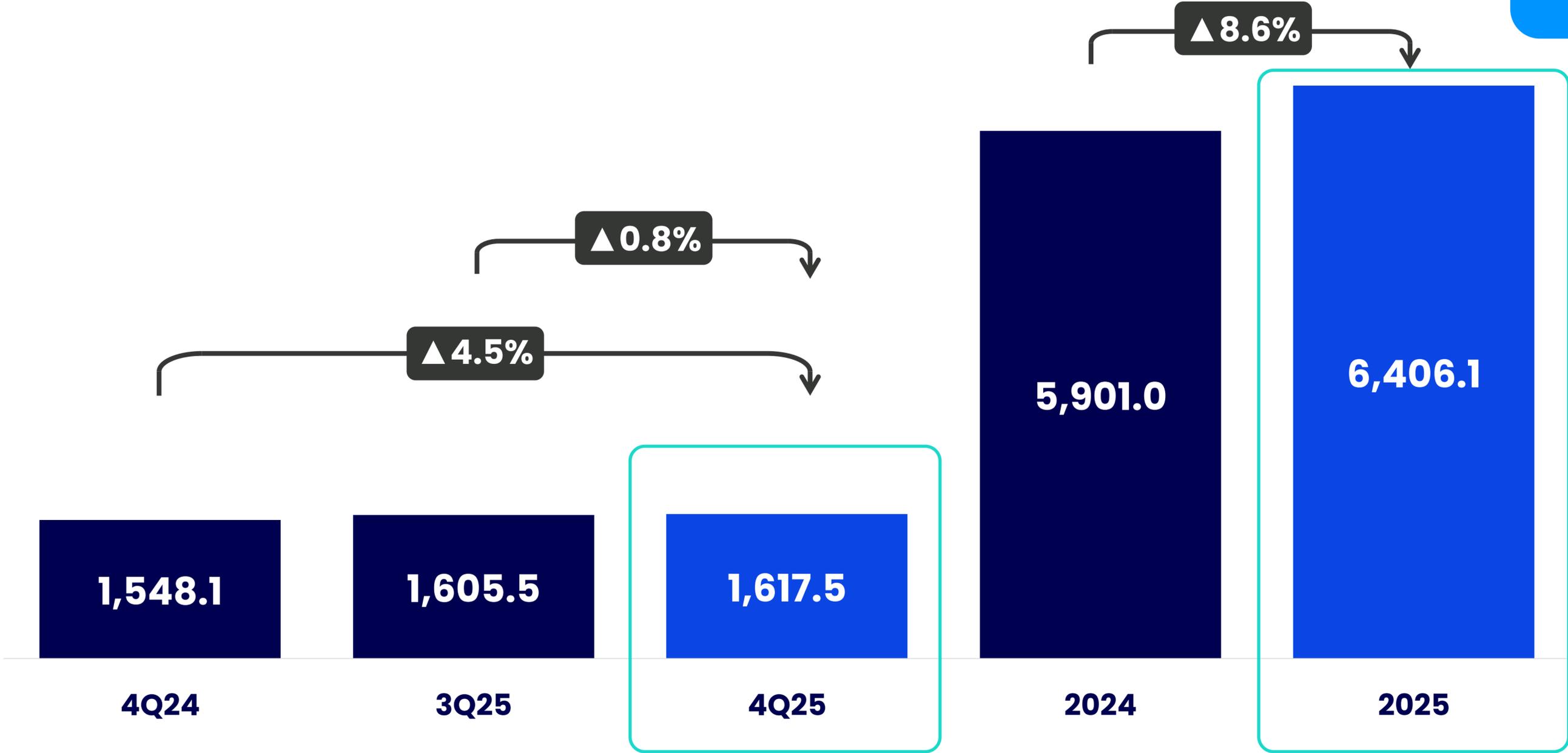


Net Interest Income¹

R\$ million

Guidance
7% to 12%

8.6%
realized

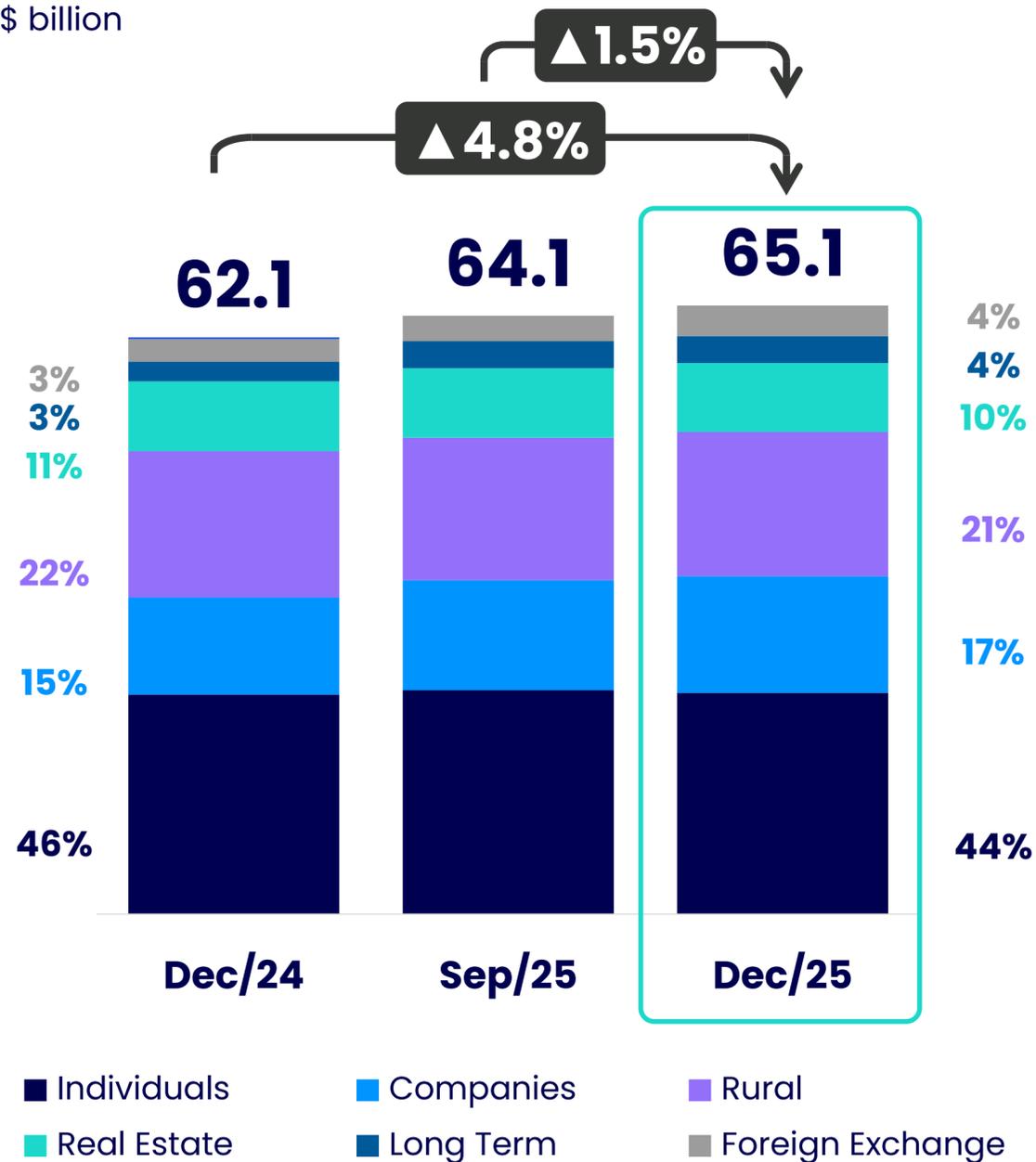


¹ As of 1Q25, Revenue from Recovery of Credits Written Off as Losses is no longer part of the Net Interest Income. For comparability purposes, previous quarters were adjusted.

Loan Portfolio

Portfolio Balance and Credit Mix

R\$ billion



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%

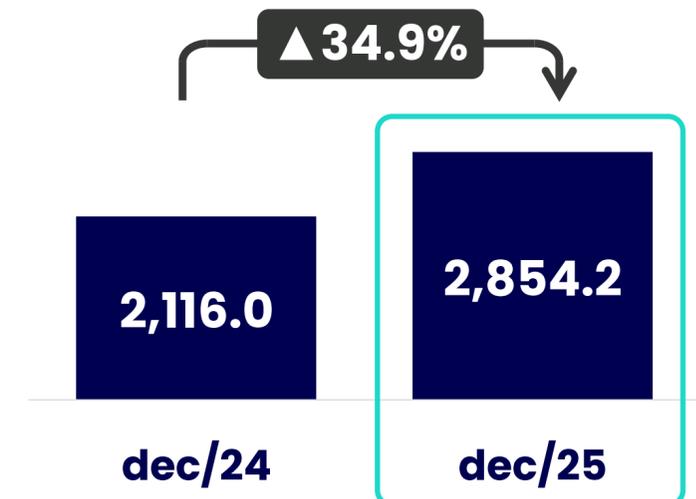
Guidance
6% to 10%

4.8%

realized

Foreign Exchange

R\$ million

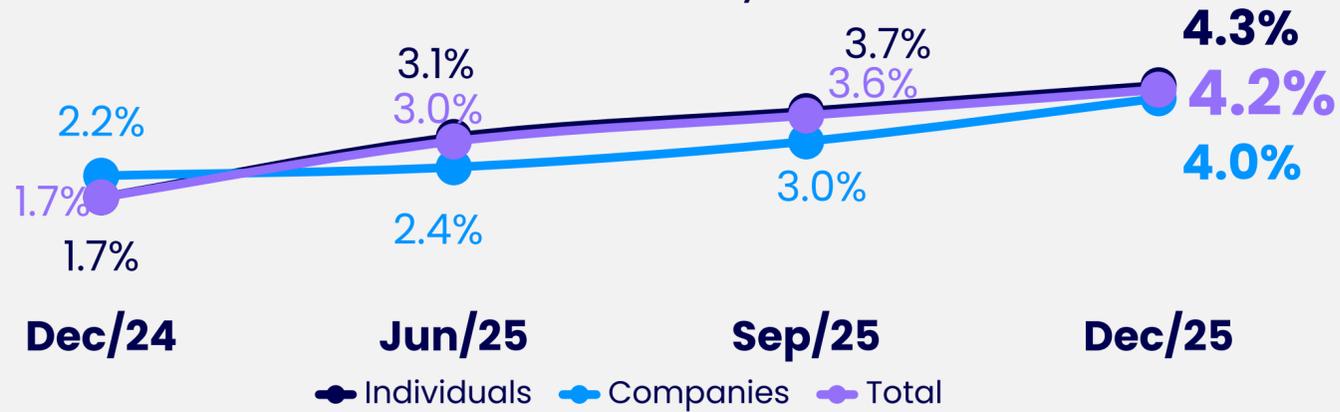


¹ Considers the balances of the commercial lines of Acquisition of Goods and Payroll Loans on the Individual Commercial Portfolio. ² Product created in May 2024.

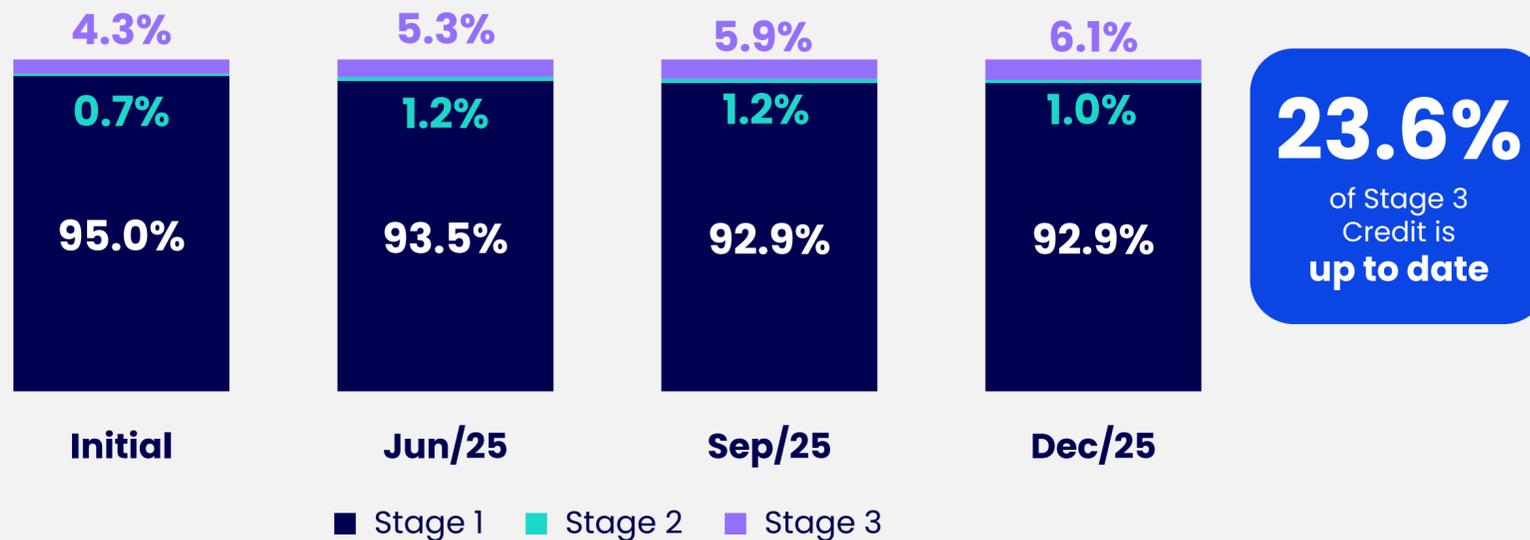
Asset Quality

NPL Ratio

Over 90 days



Portfolio by Stage

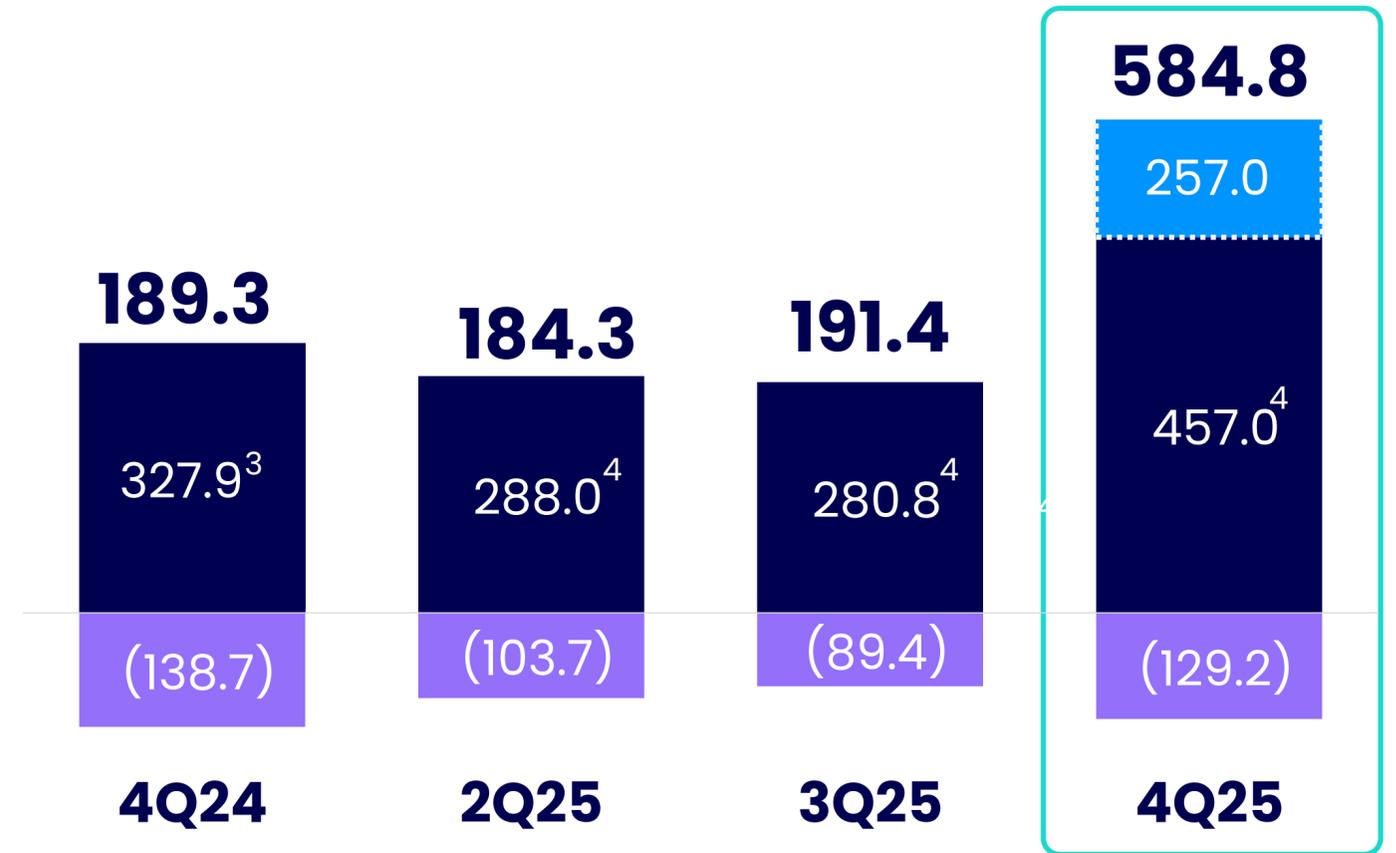


Net Provision Expenses and Cost of Risk¹

R\$ million and %

Guidance²
1.2% to 2.2%

1.6%
realized



● 12m Net Provision Expenses vs Loan Portfolio

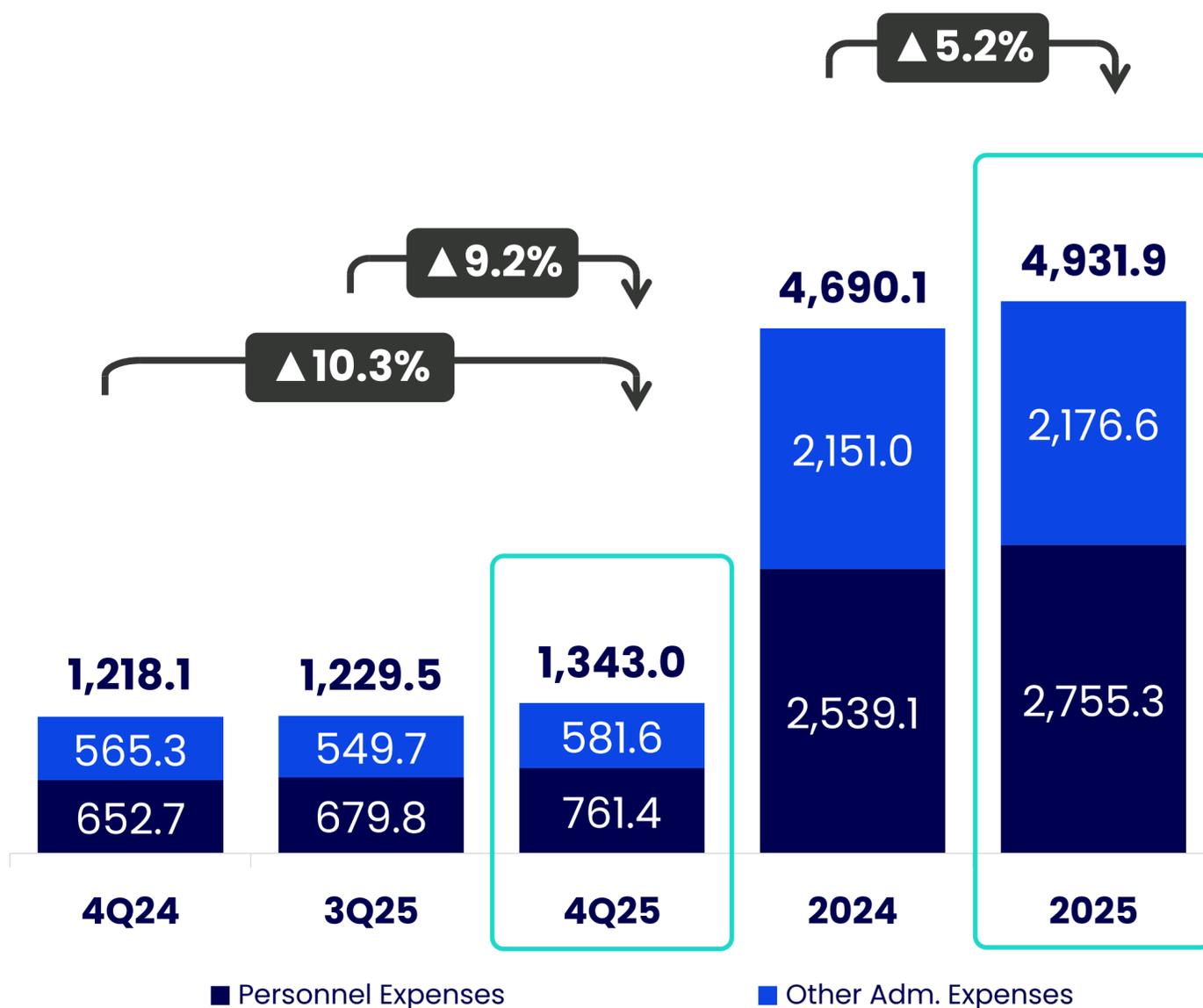
■ Provision Expenses ■ Recovery of Written Off Loans ■ Specific case

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.

Administrative Expenses

R\$ million

Guidance⁴
7% a 11%
6.7%
realized

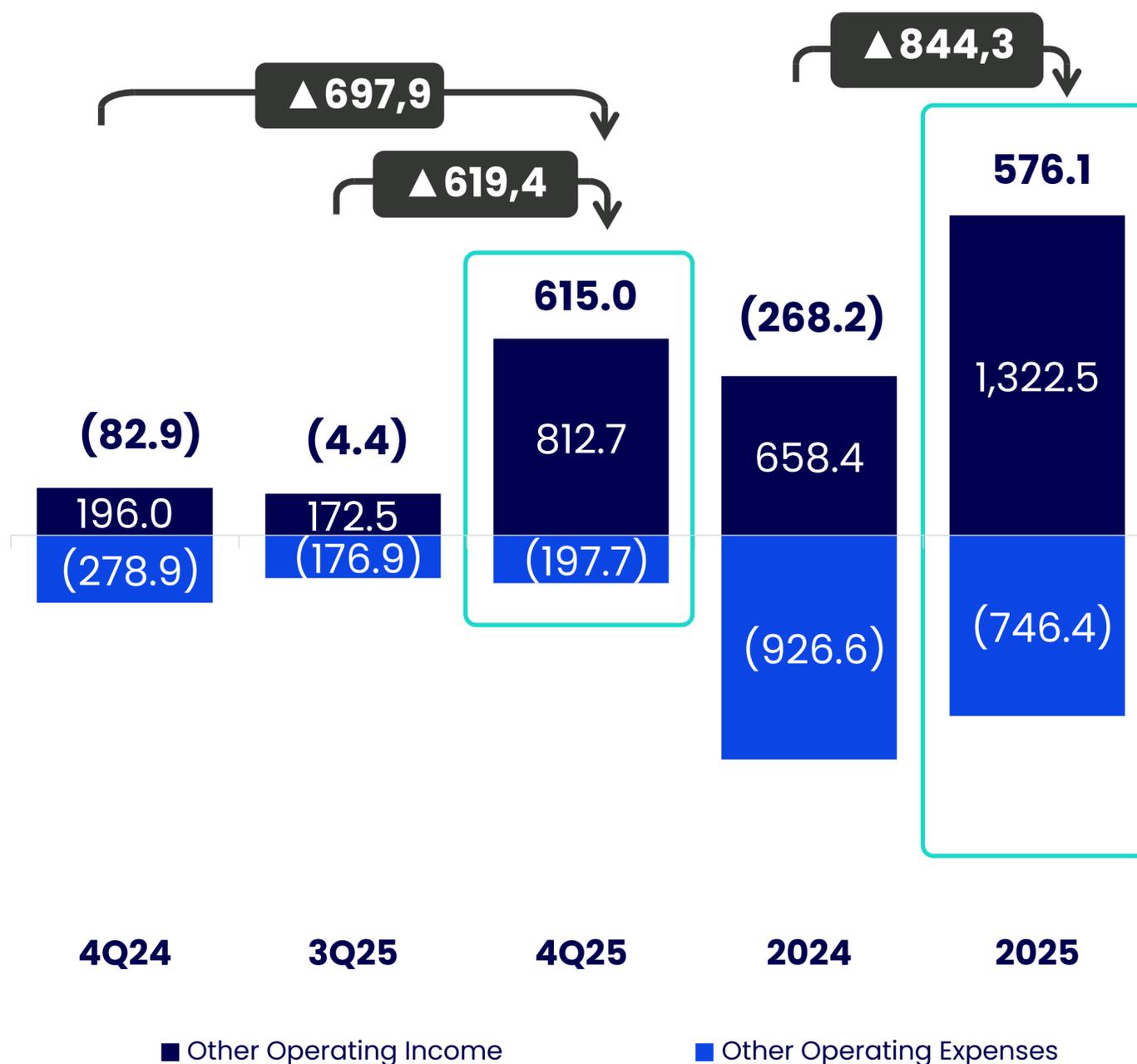


R\$ million	2025	2024	2024 vs 2024
Personnel Expenses ¹	2,755.3	2,539.1	8.5%
Other Adm. Expenses	2,176.6	2,151.0	1.2%
Third Party Services ²	483	522.2	-7.5%
Amortization and Depreciation ³	402.3	316.4	27.1%
Rentals ³	50.7	165.4	-69.3%
Data Processing	274	255.3	7.3%
Specialized Technical Services	243.4	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.

Other Operating Expenses and Income

R\$ million

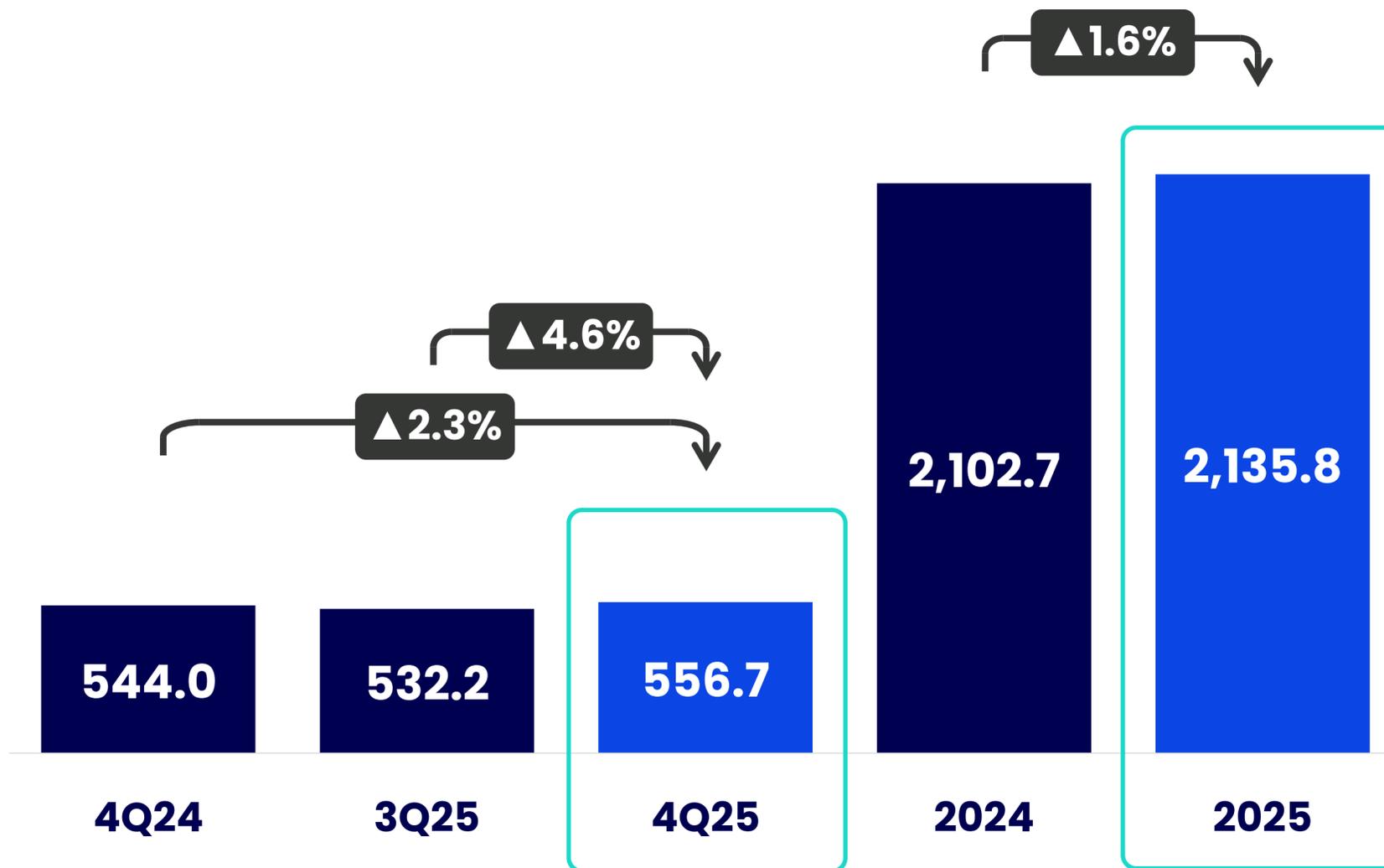


Other Operating Income	1.322,5	658,4	664,2
Reversal of Operating Provisions ¹	645,7	10,7	634,9
Portability of Loans Operations	57,4	88,8	(31,4)
Other	620,2	558,8	60,7
Other Operating Expenses	(746,4)	(926,6)	180,2
Discounts on Renegotiation	(89,8)	(203,3)	113,5
Portability Expenses	(12,0)	(59,8)	47,8
Other	(644,6)	(663,5)	18,9
Total	576,1	(268,2)	844,3

¹ Regarding the reversal of the Provision for Tax Action totaling R\$855.2 million, with R\$614.7 million recorded in Other Operating Revenues and R\$240.4 million as a tax contingency. Further information on this matter can be found in Note 23 of the Financial Statements.

Service Fees

R\$ million



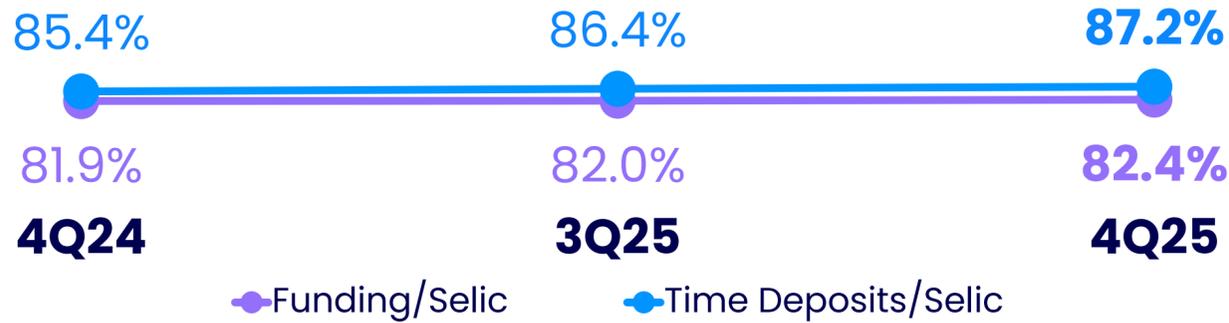
R\$ million	2025	2024	2025 vs 2024
Cards¹	777.2	798.3	-2.6%
Accounts	619.1	605.9	2.2%
Insurance²	311.9	293.8	6.1%
Asset Management	140.3	112.4	24.8%
Other	287.3	292.3	-1.7%
Total	2,135.8	2,102.7	1.6%

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



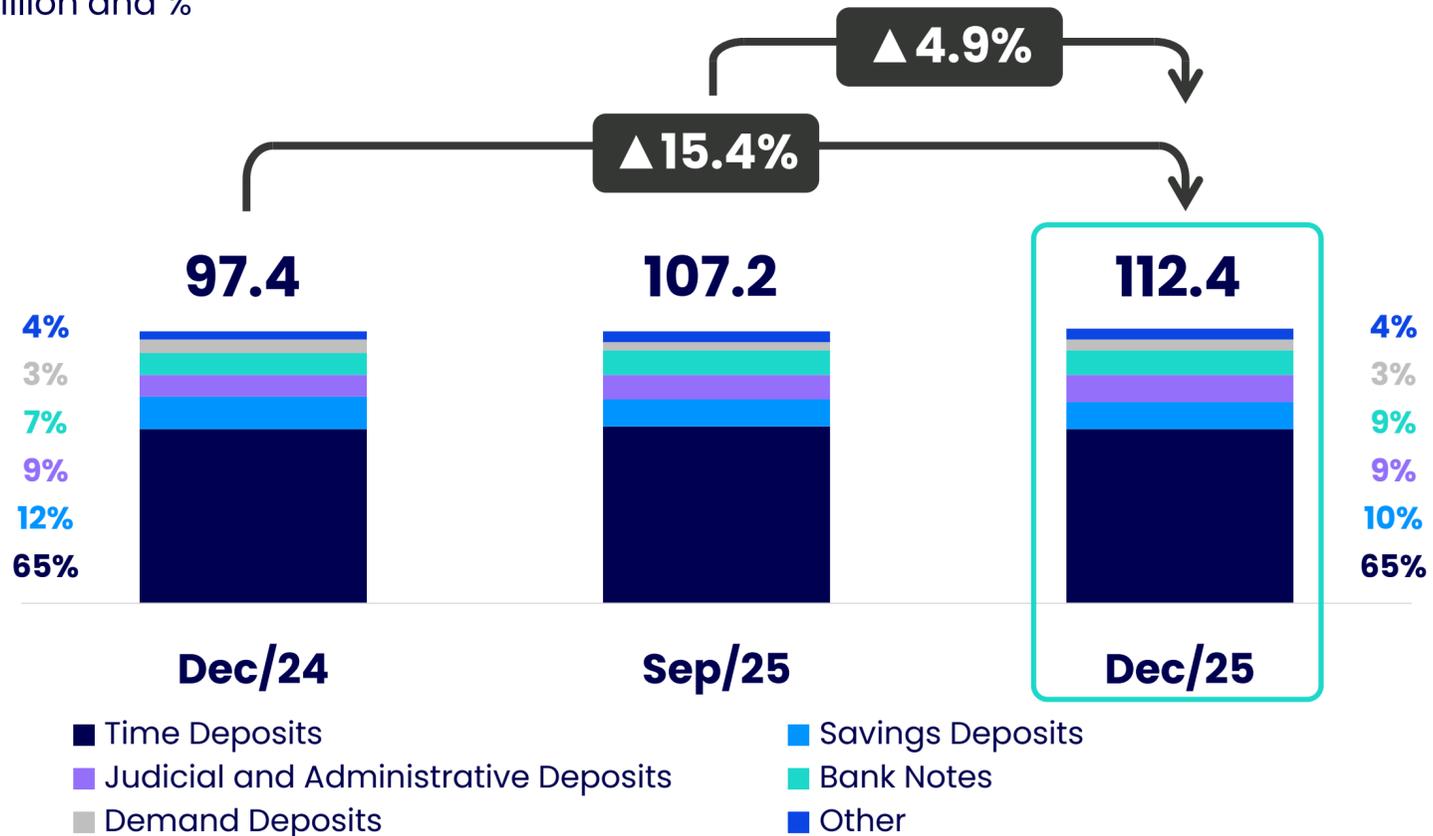
Funding

Cost

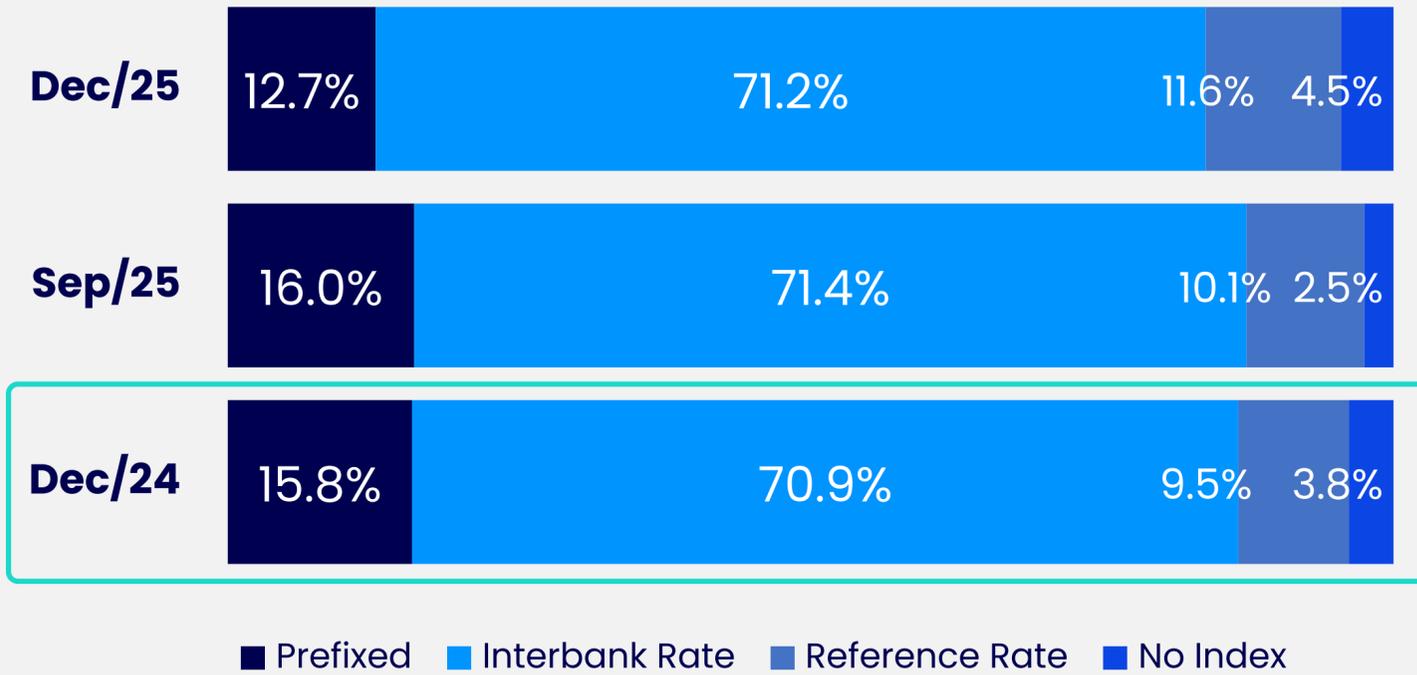


Portfolio and Mix

R\$ billion and %

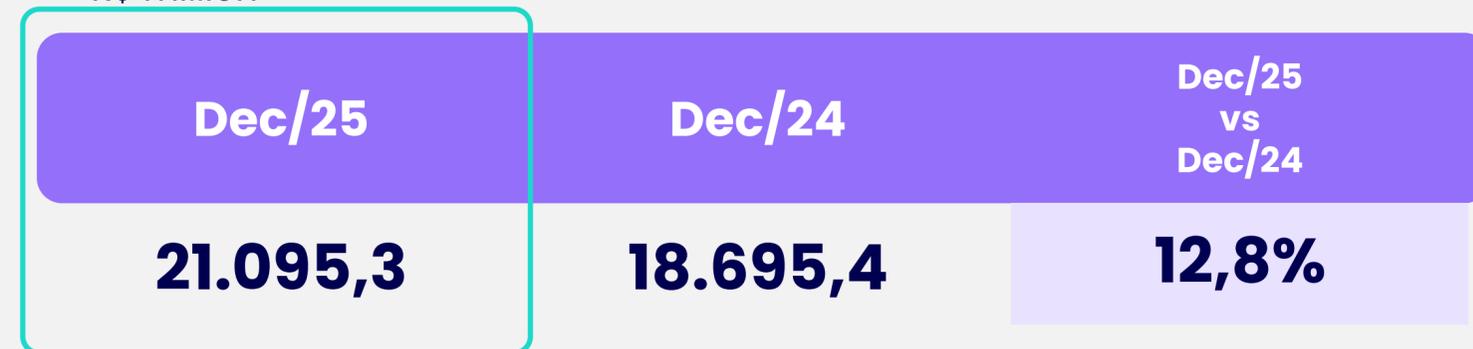


By Index ¹



Assets Under Management

R\$ million



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

Capital

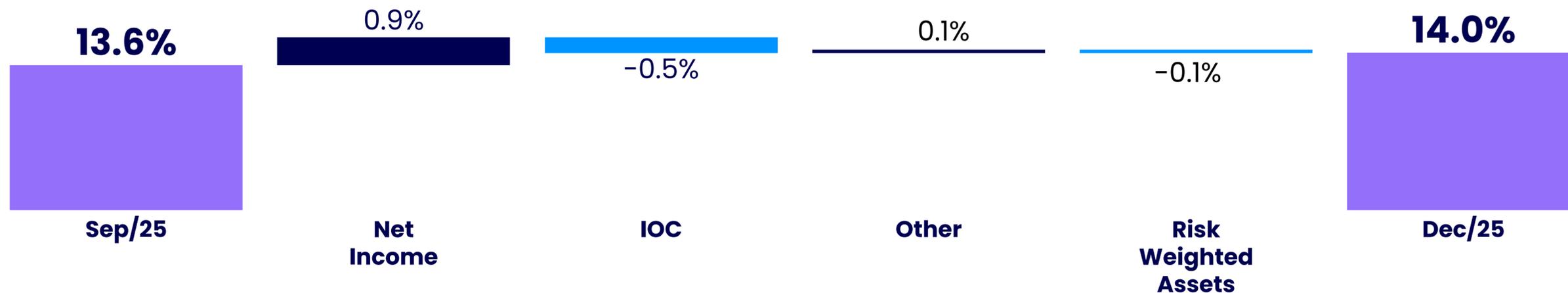
Basel Ratio



LFSN
Tier II
R\$ 1.85 bi
Issued 2025

Redemption Bond¹
Tier II
US\$ 300 mi
Paid in Jan/26

Tier I Capital Change



¹ Event subsequent to the fiscal year 2025.

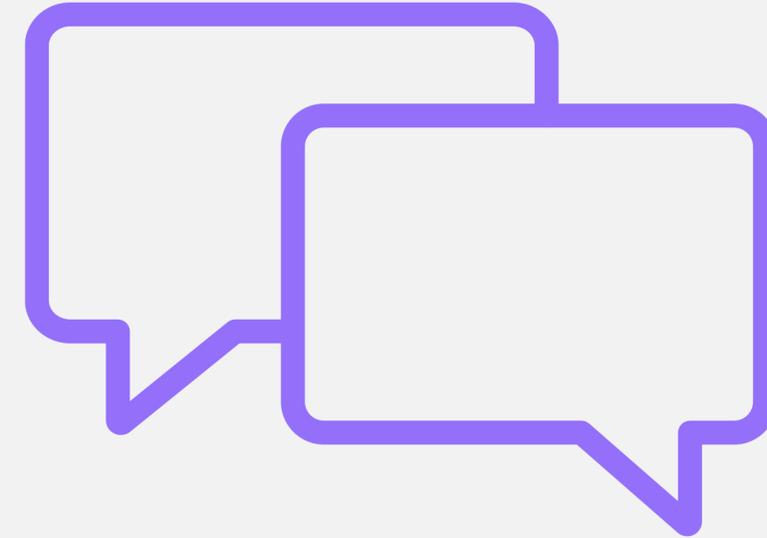
Agenda

1 Performance

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3 Q&A



Guidance

	2025	2026
	Realized (Published)	
Total Loan Portfolio	4.8% (6% to 10%)	3% to 8%
Net Interest Income	8.6% (7% to 12%)	8% to 13%
Cost of Risk¹	1.6% (1.2% to 2.2%)	1.2% to 2.2%
Administrative Expenses²	6.7% (7% to 11%)	5% to 9%

¹ Provision expenses for loan losses, net of recoveries of written-off loans, divided by the balance of this portfolio.

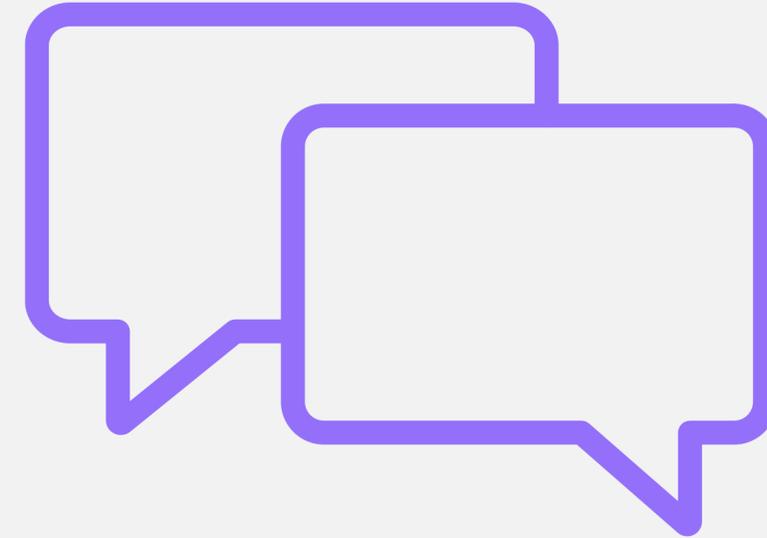
² Administrative expenses excluding commissions for banking correspondents and profit-sharing.

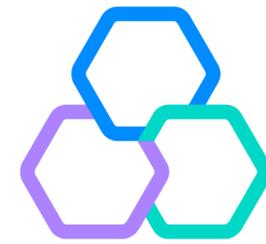
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