



Sustainability Report 2025

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Message from the CEO

GRI-2-22

In a scenario marked by social challenges and accelerating economic and climate transformations, in 2025 we delivered the best financial performance in Banrisul's history, with record net income of R\$ 1.7 billion. This result reflects the maturity of a bank that, on the eve of its 100th anniversary, continues to grow with responsibility, a long-term vision, and a profound relationship with people of Rio Grande do Sul.

This trajectory is anchored in a solid, profitable, and innovative business model. Sustainability remains embedded in our corporate strategy, guiding our decisions, policies, and processes. In 2025, we made consistent progress in managing social, environmental, and climate risks, refining governance tools, and expanding eco-efficiency initiatives, supported by a robust governance structure aligned with best practices in the financial system.

In the aftermath of the extreme weather events of 2024, we maintained an active and continuous presence in the State's reconstruction efforts, notably by supporting the implementation of large-scale public programs by Rio Grande do Sul State, such as Devolve ICMS, Todo Jovem na Escola, Volta por Cima, and MEI RS Calamidades, which benefited

millions of people in different regions. This work reflects the Bank's essence: being close to people at decisive moments.

In 2025, culture took center stage as one of the most authentic ways to give back to society the trust built over nearly a century.

Reinforcing this agenda, in 2026, the announcement of Banrisul Cultural and Social Institute marked the beginning of a new phase of structured initiatives in this area. The institution was established with a projected investment of R\$ 27 million and is expected to impact approximately 1 million residents of Rio Grande do Sul, with a focus on promoting the arts, education, and citizenship. Designed to operate proactively, the initiative will roll out innovative actions in partnership with the artistic community,



We continue to invest in bolstering our relations with people of Rio Grande do Sul by supporting cultural and social projects, as well as regional development initiatives that drive economic recovery and strengthen the communities where we operate.

Fernando Lemos
CEO of Banrisul



expanding access for audiences historically excluded from cultural circuits through training opportunities, stimulation of creativity, and social empowerment.

Another significant development was that, in 2025, approximately 50% of our energy consumption came from renewable sources. This percentage was achieved through the contracting of two photovoltaic plants operating within the distributed generation system. In addition, our portfolio of sustainable business initiatives grew, with a particular focus on operations related to low-carbon agriculture, energy efficiency, and support for micro, small, and medium-sized enterprises.

In the field of innovation and financial inclusion, the expansion of Banrisul Digital Account, which surpassed 300,000 accounts opened nationwide, extended our reach beyond our regional

base and consolidated our position as an accessible and connected institution. This achievement is aligned with principles that guide us: an open Bank, with the expansion of physical and digital channels and financial inclusion; a smart Bank, with continuous investments in technology, data, security, automation, and artificial intelligence; and a Bank heading toward 100+ years, which reflects a long-term strategic vision, financial discipline, and the integration of sustainability into business decisions.

The strengthening of human capital accompanies our journey: in 2025 we invested R\$ 10.8 million in training, notably in leadership development programs. We have made progress in diversity, equity, and inclusion through structured initiatives to combat harassment and increase racial representation. Ongoing health, safety, and well-being programs, with a special focus on mental health,

complement these initiatives. Achieving a historic result while also expanding our social, cultural, and environmental impact demonstrates the consistency of a strategy built for the long term, faithful to our origins and prepared for the future.

Throughout this Sustainability Report, we transparently present how these guidelines translate into concrete actions and measurable results, consolidating our position as one of the leading economic, social, and cultural agents in Rio Grande do Sul.

We invested R\$ 10.8 million
in training and people development, with
a focus on leadership development and
progress in initiatives aimed at inclusion
and diversity.

About the Report

GRI 2-2, 2-3, 2-5, 2-14

Information in this Sustainability Report refers to the fiscal year from January 1 to December 31, 2025. The report is published annually and is aligned with the same period as the financial report.

With regard to the organizational scope, the Report covers information about Banco do Estado do Rio Grande do Sul S.A. (Banrisul) and the group comprising the following subsidiaries and affiliates: Banrisul Armazéns Gerais S.A.; Banrisul S.A. Corretora de

Valores Mobiliários e Câmbio; Banrisul S.A. Administradora de Consórcios; Banrisul Soluções em Pagamentos S.A.; and Banrisul Seguridade Participações S.A., prepared on a consolidated basis whenever applicable, and included in the report as well as in the financial statements.

To enhance credibility and reliability of the disclosed information, the Report underwent a limited external and independent assurance review conducted by Deloitte Touche Tohmatsu Auditores Independentes Ltda. The document is submitted for review by the Executive

Board and the Social, Environmental, and Climate Responsibility Committee, and subsequently to the Board of Directors for approval. The scope of the assurance and the audit conclusions are detailed in the attached Assurance Report.



Questions or requests for clarification may be sent to the Investor Relations team through the following channels: **website, e-mail or by phone at +55 (51) 3215-3232.**

Best practices in reporting

The report was prepared in accordance with the Global Reporting Initiative (GRI Standards 2021), covering the material topics defined by the Institution. Additionally, content aligned with the Sustainability Accounting Standards Board (SASB) indicators applicable to the financial sector is presented. The report is scheduled for publication on July 08, 2026.

Reading tools

GRI 2-22 Indicators



Interactivity



External link



For a better view, open this report in Acrobat Reader



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Banrisul

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About us

GRI 2-1, 2-6

Banco do Estado do Rio Grande do Sul S.A. (“Banrisul,” “Institution”), the flagship company of the Banrisul Group controlled by the State of Rio Grande do Sul, is a publicly held corporation operating as a commercial bank, with headquarters in Porto Alegre (RS). We operate in the commercial, credit, financing and investment, mortgage, development, leasing, and foreign exchange sectors, serving diverse customer segments, including individuals, companies, farmers, and public entities.

Through our subsidiaries and affiliates, we also operate in other important areas, notably securities brokerage, management of consortium plans (pre-purchase financing pools), payment methods, insurance, and pension plans. Our operations are run in an integrated manner by a group of institutions that make up the Banrisul

Group, strengthening our presence in the financial market.

We also serve as an instrument for implementing the economic and financial policy of the State of Rio Grande do Sul, in alignment with the State Government’s plans and programs.

Founded in 1928, we have consolidated our presence in Rio Grande do Sul and expanded our operations nationwide through physical and digital channels, offering financial products and services to individuals, businesses, farmers, and public entities.

Our shares are traded on B3 – Brasil, Bolsa, Balcão, under the ticker symbols BRSR3, BRSR5, and BRSR6, in compliance with the regulations applicable to financial institutions and publicly-held companies.

To ensure the soundness of our business, our value chain encompasses funding, lending, and the provision of financial services. We have a network of suppliers and partners that includes technology companies, IT infrastructure providers, specialized services, digital security solutions, consulting firms, and operational suppliers—all of which are essential for developing financial solutions, maintaining our technological infrastructure, operating our service channels, and meeting the sector’s regulatory and governance requirements.

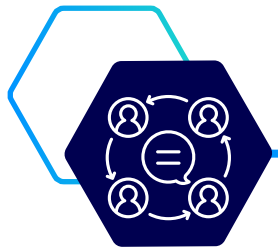
Our operations cover the core segments of the financial sector, such as retail banking, commercial and rural credit, mortgage, microcredit, investments, and capital markets. We serve customers in diverse sectors of the economy, such as industry, agriculture, transportation, services,

commerce, and healthcare, as well as individuals and the public sector, with a predominant presence in Southern Brazil.



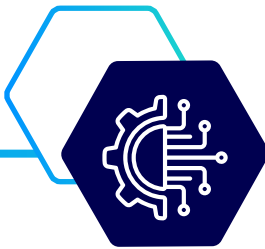
Our strategy

Based on a well-defined strategy, we operate through three complementary and integrated pillars that drive our responsible growth and align tradition and innovation within a framework of institutional continuity:



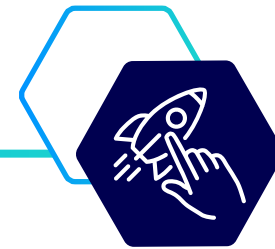
Being an open Bank

This expresses our commitment to closeness and relations with customers, employees, investors, and society, which translates into the expansion of service channels, strengthening of institutional communication, and the offering of accessible financial solutions adapted to different regional realities.



Being a smart Bank

It means continuously investing in technology, innovation, and operational efficiency. The modernization of systems, the strategic use of data, and digitization of processes are central elements for enhancing the customer experience, strengthening risk management, and boosting our competitiveness.



Being a Bank on the path to 100+

This guiding principle expresses our long-term vision and guides business sustainability. It involves financial discipline, solid governance, social and environmental responsibility, and support for regional economic development. The strategy considers the integration of social, environmental, and climate risks into corporate management, reinforcing the generation of sustainable value over time.

Awards and honors

In 2025, we were bestowed with honors that underscore our importance as an institution, as well as consistency of our management and positioning, notably with regard to ESG, performance, and stakeholder relations.

Jan – Mar



Inclusion in B3’s Carbon Efficient Index (ICO2) portfolio, aligned with low-carbon practices.



Ouvidorias Brasil Award (5th time), demonstrating service quality and transparency.



Brand leadership in Rio Grande do Sul, in the 27th edition of Marcas de Quem Decide, with recognition in Brand Recall and Preference in ‘Public Company in Rio Grande do Sul’ category, as well as 2nd place in Symbolic Brand of Economic Recovery and 6th place in Rio Grande do Sul Brand of the Year.

Apr – May



Doralício Siqueira Award (ESARH) 2025, in Strategic People Management category for the Banrisul Integration Program, which deals with diversity, inclusion, and development.



Top Ser Humano Award (ABRH-RS), for its practices for the development and appreciation of people.

Aug - Sep



Recognized as one of the leading financial institutions in the State's reconstruction after climate events, contributing to the region's social and economic resilience.



Recognition in the 500 Largest in the South – Large Companies and Leaders 2025 ranking, standing 2nd in Rio Grande do Sul and 9th in the Southern Region, besides standing out in financial indicators.

Oct



Gold Seal from the Brazilian GHG Protocol Program (for the fourth consecutive year), for preparing a comprehensive and verified greenhouse gas emissions inventory

Nov



Green rating from Febraban's self-regulation audit and Socio-Environmental Seal obtained for the management of social, environmental, and climate risks.



Inclusion in important national rankings, such as Valor 1000, in which it features among the country's largest banks (12th in the sector ranking), and the Exame Best and Biggest ranking of Brazilian companies based on revenue and financial performance.



Banrisul ranked among the Top 5 in the Central Bank's Focus Report, indicating consistency in economic projections.



Maintenance and upgrade of ratings by international agencies, such as Moody's (AA-.br) and Fitch (AA+(bra)).

Dec



Innovation Award at BioCatch Connect 2025 for the use of artificial intelligence in fraud prevention.

Featured in the CardIndex 2025 ranking, earning recognition for the Banrisul app and the Banriclub Program.



Performance

- 12** Scenario
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Scenario

The year 2025 unfolded amid structural transformation in the Brazilian financial sector. The consolidation of Open Finance, the expansion of instant payments, the advancement of interoperability among institutions, and the intensification of digital competition have redefined the dynamics of the banking sector. The digitization of customer journeys, the integration of platforms, and the growing demand for simpler, more connected experiences began to shape customer behavior and put pressure on traditional relationship models.

On the macroeconomic front, the maintenance of high interest rates throughout the year influenced credit and funding dynamics, requiring greater selectivity, disciplined risk management, and operational efficiency. The regulatory environment continued to strengthen prudential guidelines and supervisory mechanisms, raising the bar for governance and the soundness of financial institutions.

In Rio Grande do Sul, the effects of the worst climate disaster in State's history, in 2024, continued to

reverberate through production chains, particularly in agribusiness, commerce, and among micro, small, and medium-sized enterprises. The economic reconstruction agenda reinforced the role of the financial system as a stabilizing force and a driver of economic recovery, requiring coordination capabilities and institutional responsibility.

Agribusiness, the sector responsible for a significant portion of the State's economic activity, faced a particularly challenging environment. In recent years, successive adverse weather events have affected agricultural productivity and increased the level of indebtedness among farmers. In 2025, after the impacts of the floods registered the previous year, some production regions were still grappling with crop losses and difficulties in financial recovery amid a scenario of high costs and higher interest rates. In this situation, the financial system played a key role in offering credit solutions and renegotiating debt in order to sustain production.



In this context, we expanded our efforts by mobilizing specialized teams to advise farmers, implementing financial support measures, and rolling out emergency credit lines announced for the sector. We ramped up financing for more sustainable agricultural practices, including projects supported by the Renovagro Program, focused on soil restoration and the adoption of low-carbon technologies.

It was in this context that we unveiled our new business positioning to the market at the start of the year, which reflected our strategic assessment of a more open, competitive, and interconnected environment, in which historical strength, regional reach, and technological innovation must operate in an integrated manner.

The vision of an open, smart bank prepared for the next century guides our revised business model considering the transformations sweeping the sector. This positioning recognizes that competitiveness, in the current landscape,

is linked to our ability to expand partnerships, integrate channels, use data strategically, and enhance the customer experience, without compromising prudence and institutional responsibility.

Our new business positioning thus serves as a strategic response to a more digital, interoperable, and competitive financial environment, combining tradition and innovation to sustain long-term growth.

The scenario in 2025 combined macroeconomic challenges, regional reconstruction, and technological acceleration, in which our structural adaptation and strategic clarity became key factors in generating sustainable value.

10.8%
year-on-year growth in the
credit market in Rio Grande
do Sul in November 2025.

**Our new business
positioning**
thus serves as a strategic
response to a more
digital, interoperable,
and competitive financial
environment.

Operational Performance

Based on the new business positioning unveiled to the market, we rolled out a series of initiatives aimed at strengthening our operational structure, expanding channels, and modernizing the customer experience.

Our strategy of financial inclusion and broad reach was reinforced by the expansion of our network of banking correspondents. By the end of 2025, we had 952 Banripontos, in addition to 852 cash recycling ATMs, with plans to reach 1,000 units in 2026, thereby increasing operational efficiency and access to financial services. We have a presence in 90.74% of Rio Grande do Sul in the form of physical banking correspondents, electronic service stations (PAEs in Portuguese), service stations (PAs in Portuguese), and Banripontos.

As part of our interoperability efforts, we have begun opening our self-service network to customers of other financial institutions by connecting our equipment to the

Banco24Horas ecosystem. This initiative expands the network’s reach and integrates Banrisul into an ecosystem comprising more than 150 banks, financial institutions, and digital banks, thereby strengthening our presence as a service platform.

We have refined our service model by creating specialized spaces, such as Banrisul Empresas and Banrisul Corporate, and by modernizing our banking correspondents, with a focus on operational efficiency and bolstering customer relations. This initiative was accompanied by the optimization of our physical network and the adoption of a “phygital” model that blends in-person and digital service.

The modernization of our infrastructure was also driven by the need to adapt after the 2024 weather events, involving the recuperation and relocation of service

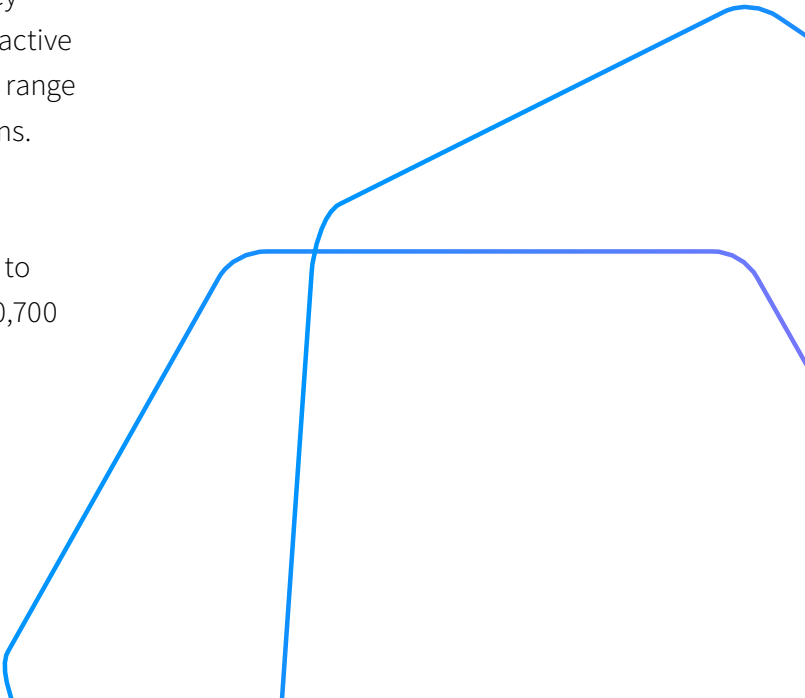
points and the establishment of more resilient units focused on advisory services.

In the digital environment, we expanded the digital account nationwide and enhanced our credit, investment, and payment offerings. Highlights include the installment-based Pix service, interoperability of Banricompras, and the new investment portal.

Banri Global Account, the multi-currency international account, surpassed 7,800 active customers in the period, expanding the range of solutions for international transactions.

In acquiring business, Vero expanded its operations by opening up services to non-account holders and reached 150,700 active accredited merchants, besides registering 550.5 million transactions in the year, underlining the scale and competitiveness of the business.

In the administrative efficiency domain, we modernized asset management, with the ongoing implementation of a virtual warehouse and the adoption of measures for greater cost control and productivity. We improved asset management by hiring a specialized public auctioneer for selling repossessed properties, which speeded up asset recovery.



Financial Performance

The financial performance in 2025 reflects the direction of our commercial and operational strategy implemented during the year amid a challenging macroeconomic environment and, in the Rio Grande do Sul credit market, the return to expansion outpacing the national average.

In this context, we recorded net income of R\$ 1.7 billion, an increase of 135.6% from the previous year, while total assets reached R\$ 163,858.5 million on December 31, 2025, increasing 10.8% in the period, as shown in the Consolidated Balance Sheet as per IFRS.

In line with this performance, the loan portfolio totaled R\$ 65,061.6 million, an increase of 4.6% compared to the previous year, driven by the expansion of corporate loan balances, particularly working capital, foreign exchange, and secured overdraft facility.

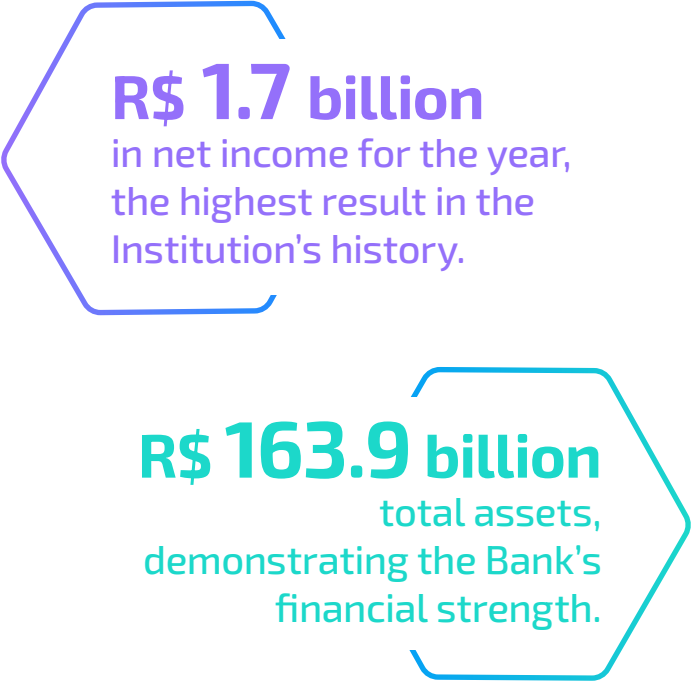
To support operational expansion, funds raised and under management reached R\$ 133,495.1 million, reflecting the expansion of funding base and the diversification of funding sources. In 2025, we issued Subordinated Financial Notes

totaling R\$ 1.0 billion in the third quarter and R\$ 850 million in the fourth quarter, strategic instruments aimed at strengthening the capital structure, bringing the total balance to R\$ 2.41 billion, as shown in the Consolidated Financial Statements as per IFRS.

We also maintained access to the capital markets throughout the year, which helped strengthen our capital structure and liquidity.

As for investor relations, we ended the period with approximately 146,000 shareholders and maintained our dividend policy, with a payout in line with the Institution's historical practice.

Finally, the generation and distribution of economic value are detailed in the Value Added Statement (VAS), which portrays the distribution of wealth among employees, the government, lenders, shareholders, and reinvestment in the Company itself.



For more information on our performance, as well as our products and services, please refer to **2025 Financial Statements consolidated under IFRS.**

Direct economic value generated and distributed (R\$ thousand)¹ | GRI 201-1

	2023		2024		2025	
Economic value generated	4,155,532	100%	3,898,457	100%	5,380,223	100%
Net revenue	4,155,532	100%	3,898,457	100%	5,380,223	100%
Economic value distributed	3,578,024	86.1%	3,538,637	90.8%	4,314,670	80.2%
Personnel (compensation and benefits)	2,118,313	51.0%	2,214,543	56.8%	2,407,552	44.7%
Taxes, fees, and contributions	994,563	23.9%	916,713	23.5%	1,217,754	22.6%
Remuneration of third-party capital	30,222	0.7%	39,403	1.0%	40,366	0.8%
Interest on equity and dividends	434,926	10.5%	367,978	9.4%	648,998	12.1%
Economic value retained	577,508	13.9%	359,820	9.2%	1,065,553	19.8%

¹ 2023 and 2024 data were restated to conform to the IFRS standard adopted in 2025. The change resulted in an increase of 32.4% in economic value retained for 2023 and decrease of 34.4% for 2024, ensuring comparability between the years. | GRI 2-4





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Governance

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Governance structure

GRI 2-9, 2-10, 2-12, 2-13, 2-18

Our corporate governance structure is organized to ensure strategic direction, independent oversight, appropriate risk management, and regulatory compliance. The model is aligned with Federal Laws 6,404/1976 and 13,303/2016, and the regulations of the Central Bank of Brazil, the Brazilian Securities and Exchange Commission (CVM), and the National Monetary Council, in addition to complying with the Bylaws and internal charters.

The structure includes deliberative, executive, oversight, and technical advisory bodies, with a separation between strategic and operational functions. The General Shareholders' Meeting is the highest governance body, responsible for major corporate decisions. The Board of Directors reports to it and is responsible for defining strategic guidelines and supervising management, while the Executive Board conducts operations and implements the approved strategies and policies.

The main oversight and advisory bodies are the Fiscal Council and statutory committees, which advise the Board of Directors on issues such as audit, risk management, eligibility, compensation, and Social, Environmental, and Climate Responsibility (SECR). In this context, the Nomination and Succession Policy guides the eligibility process for governance

positions, ensuring that the selection process considers technical criteria, professional experience, and alignment with the Company's strategic objectives.

The performance evaluation of members of the Board of Directors, Executive Board, and statutory committees is conducted annually, on an individual and confidential basis, and includes self-appraisal and analysis of results against previously established targets.

This framework strengthens the oversight, transparency, and accountability mechanisms by promoting alignment between strategy and management and contributing to the quality of the decision-making process.

Following are the responsibilities and composition of Banrisul's Corporate Governance Bodies on December 31, 2025:

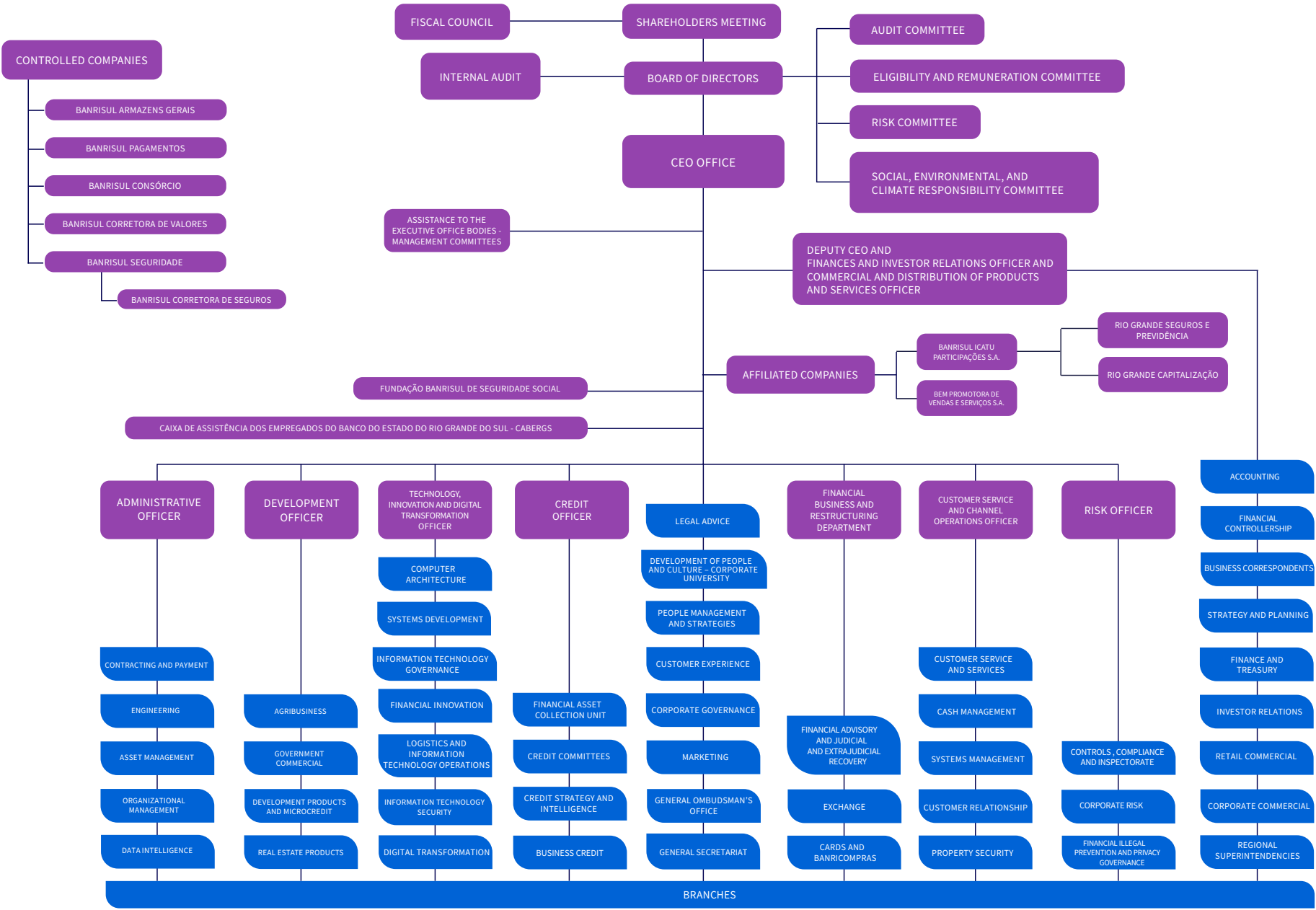


Detailed information on Corporate Governance is available on the **Investor Relations website: ri.banrisul.com.br – Corporate Governance section.**



Organogram

GRI 2-9



Board of Directors

GRI 2-9, 2-18

The Board of Directors is the highest decision-making body, responsible for defining and monitoring the Strategic Plan. The Plan, which gathers the guidelines, governance structure, objectives, targets, and the integrated action plan, is submitted to the Board by the Executive Board, enabling the active participation of the directors in this process.

The Board's responsibilities include appointing and removing members of the Executive Board and statutory committees, as well as overseeing the internal control, compliance, and risk management systems.

The Board is responsible for approving target and investment plans and key corporate policies, including those related to risk management, compliance,

prevention of money laundering, and social, environmental, and climate responsibility, ensuring alignment with strategic guidelines and applicable regulatory requirements.

To support the performance of its duties, the Board has four permanent statutory advisory committees: the Audit Committee, the Risk Committee, the Eligibility and Compensation Committee, and the Social, Environmental, and Climate Responsibility Committee. These committees play an advisory role and provide specialized technical analyses that serve as the basis for the Board's decisions.

The Board consists of at least seven and not more than eleven members, at least 30% of whom are independent, elected by the General Shareholders' Meeting for a unified two-year term, with up to three consecutive reappointments permitted. The composition also includes the participation of various stakeholders, including common minority shareholders, preferred minority shareholders, and employees, thereby broadening the diversity of perspectives in the decision-making process.

Fiscal Council

GRI 2-9, 2-13

The Fiscal Council, composed of ten members—five full members and five alternates—is a permanent body with an independent oversight function regarding management and actions of the Executive Board. Its role is to monitor the performance of management, examine the financial statements, and issue opinions to the General Shareholders' Meeting on the accounts submitted by the Executive Board.

Its key duties include analyzing the financial statements and periodic balance sheets, evaluating the annual management report, verifying compliance with legal and Bylaws obligations, and issuing opinions on important matters submitted to shareholders. It may also request clarifications and documents from management, as well as request additional information necessary to perform its duties.

Fiscal Council members are elected by the General Shareholders' Meeting in accordance with the rules governing the representation of the majority shareholders, minority shareholders, and holders of preferred shares, pursuant to corporate law and our Bylaws.

Audit Committee

GRI 2-9, 2-13

The Audit Committee is a permanent statutory body that advises the Board of Directors, responsible for monitoring the quality and integrity of financial statements, supervising the activities of internal and independent audits, and monitoring the effectiveness of the Institution's internal controls.

Its responsibilities include the preliminary analysis of financial statements prior to their disclosure, monitoring the performance of internal and independent audits, evaluating the effectiveness of internal controls and risk management mechanisms, as well as monitoring compliance with recommendations issued by auditors.

The Committee is also responsible for receiving and handling reports of irregularities, ensuring mechanisms for confidentiality and whistleblower protection.

The Committee consists of three members, each serving a two-year term, with reappointment permitted; the majority must be independent, and at least one member must have proven expertise in accounting.

Eligibility and Compensation Committee

GRI 2-10, 2-18

It is an advisory body to the Board of Directors, contributing to the adoption of governance practices aligned with market best practices and the regulatory requirements applicable to financial institutions.

Its responsibilities include evaluating and providing opinion on the nomination and eligibility processes for executive officers, Fiscal Council members, and members of statutory committees, as well as proposing and reviewing the management compensation

policy. The Committee also supports the Board in conducting management performance evaluation processes and in defining guidelines that promote alignment between compensation, risk management, and sustainable value creation.

The committee consists of three members, elected by the Board of Directors for a three-year term, and reappointment is permitted within the limits established by applicable law.



Risk Committee

GRI 2-9, 2-13

The Risk Committee advises the Board of Directors on supervising Banrisul’s risk management framework, contributing to the monitoring and improvement of policies and practices related to identifying, measuring, monitoring, and mitigating risks.

Its scope covers various risk categories relevant to banking activities, including credit, market, liquidity, operating, social, environmental, and climate risks. The Committee also assesses the Institution’s risk appetite, as set forth in the Risk Appetite Statement (RAS), and adherence to the strategic guidelines established by the Board of Directors.

The Committee is composed of professionals with technical expertise in risk management and corporate governance, who help strengthen the Bank’s control and oversight structure. It consists of five members, whose collective action contributes to improving the quality of analyses and strengthening the risk-management decision-making process.

Social, Environmental, and Climate Responsibility Committee (CRSAC)

GRI 2-13

The CRSAC advises the Board of Directors on defining, implementing, and monitoring the Social, Environmental, and Climate Responsibility Policy of Banrisul and its subsidiaries.

Its functions include assessing the degree to which institutional actions align with the Bank’s sustainability guidelines, proposing recommendations for improving social and environmental policies, monitoring indicators and initiatives related to sustainable performance, and supporting the incorporation of ESG aspects

into the business strategy. The Committee consists of five members, whose collective action contributes to the quality of discussions and the strengthening the integration of social, environmental and climate issues into the Institution’s strategy.

The Committee also monitors regulatory and market trends related to sustainability and climate risks, helping to integrate these issues into the Institution’s corporate governance.



Executive Board

GRI 2-9, 2-13, 2-24

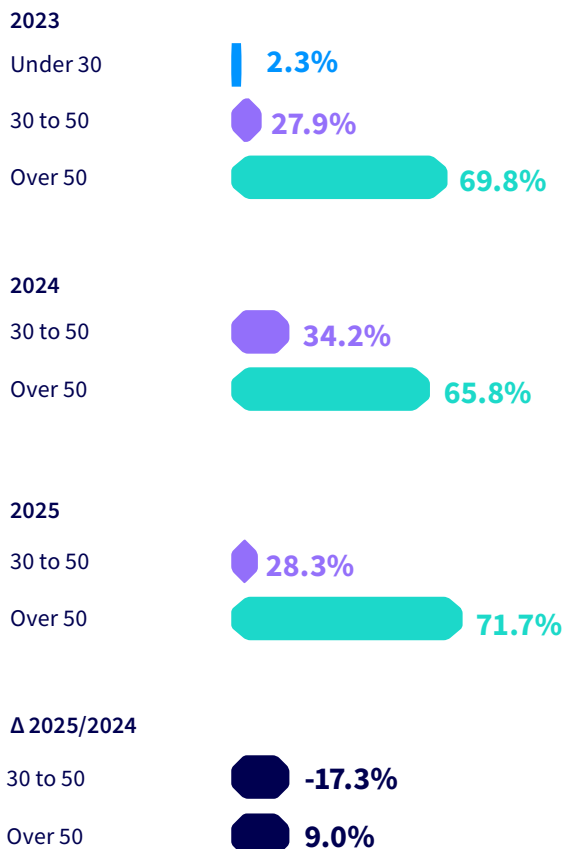
The Executive Board is responsible for executing the strategies and guidelines approved by the Board of Directors, efficiently managing resources, implementing corporate policies, and conducting operations in accordance with regulatory standards and established strategic guidelines.

Executive Board members are elected by the Board of Directors and are accountable for managing the areas under their responsibility, contributing to the Institution’s economic and financial performance and to generating sustainable value for shareholders and other stakeholders. The Executive Board consists of nine members, whose collective action ensures the coordinated execution of the strategy and the alignment of operational decisions with the guidelines defined by governance.

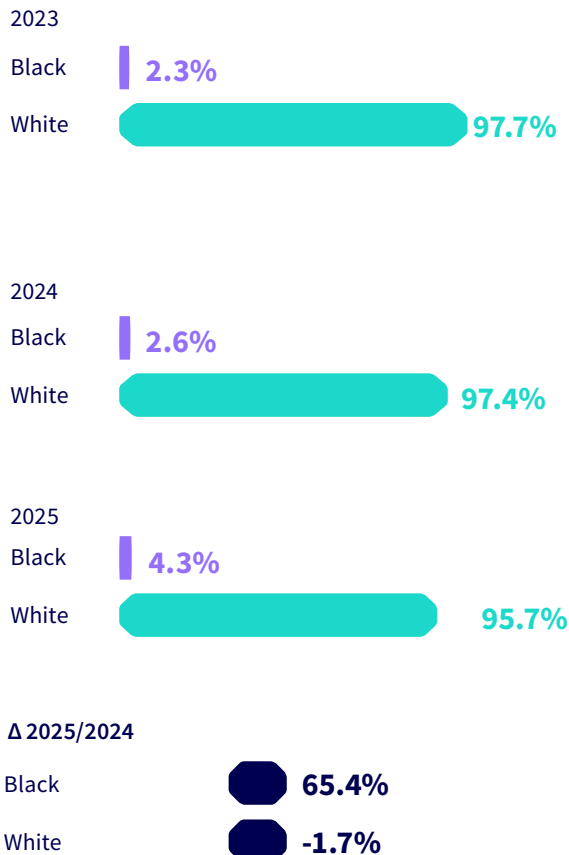
Diversity in governance bodies

The composition of our governance bodies takes into account technical criteria, professional experience, academic background, integrity, and compliance with legal requirements applicable to financial institutions and mixed-capital companies. The process for nominating and electing executive officers and directors also observes the principles of diversity and representativeness in order to broaden the range of perspectives in the decision-making process.

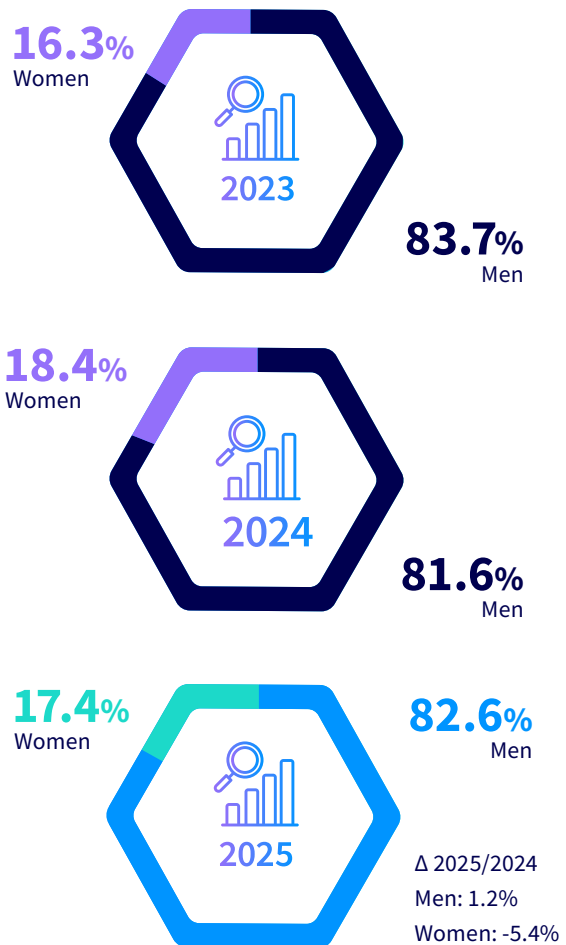
Percentage of individuals serving on governance bodies, by age group | GRI 405-1



Percentage of individuals serving on governance bodies, by color or race | GRI 405-1



Percentage of individuals serving on governance bodies, by gender | GRI 405-1



Management mechanisms

GRI 2-17

We have structured management mechanisms aimed at continuously strengthening our corporate governance and enhancing the competencies of our management bodies. In this context, we promote permanent training and professional development initiatives for our management to ensure that the decision-making process is aligned with

best governance practices, regulatory requirements, and transformations in the business environment.

Members of Senior Management participate annually in training and refresher programs on topics relevant to the management of the Institution, including corporate and financial market legislation, disclosure of corporate information, internal controls, ethics and integrity, as well as aspects related to the Anti-Corruption Law and regulatory standards applicable to the financial system.

These initiatives also contribute to the continuous development of collective knowledge and the strengthening of the technical and strategic competencies

necessary for the governance bodies to perform their duties.

In 2025, topics related to governance and ESG pillars remained integrated into training programs for management, continuing the initiatives already implemented in 2024 and enhancing the alignment between strategy, risk management, and sustainability in the Institution's decision-making process.



The Senior Management participates in ongoing training programs to stay up to date on issues relevant to the Institution.

Compensation

GRI 2-19, 2-20, 2-21

Our compensation policy is designed to ensure transparency, strategic alignment, and compliance with regulations applicable to mixed-capital companies and financial institutions. The total compensation of members of Senior Management and the Statutory Committees is determined annually by the Annual General Meeting (AGM). The Board of Directors is responsible for deciding on the individual allocation of these amounts among the members of each governance body.

The determination of compensation is advised by the Eligibility and Compensation Committee, a statutory body composed of three independent members, pursuant to CMN Resolution 5,177/2024. The Committee is responsible for supporting the Board of Directors in analyzing and formulating the proposals for compensation based on market studies and governance practices adopted by the Institution.

The compensation proposal is prepared by the Eligibility and Compensation Committee and subsequently reviewed by the Board of Directors, which records its decision in the minutes. The proposal is then submitted for consideration by the shareholders at the Annual General Meeting. The voting results are disclosed through the final voting summary published on Banrisul's Investor Relations page. No external consultants were involved in determining the compensation.

Board of Directors' members receive a fixed annual compensation equivalent to twelve monthly fees and are not eligible for variable compensation or additional benefits. This structure reinforces the Board's role in strategic oversight and preserves its independence in decision-making. In 2025, there were no specific targets related to ESG issues.

Compensation of Executive Board members includes fixed and variable components. Executive officers receive thirteen annual fees plus a representation allowance, whose individual amount is set by the Board of Directors after consulting the Eligibility and Compensation Committee. In addition to fixed compensation, they are eligible for variable compensation programs linked to the Bank's performance, subject to the limits defined by law and the overall compensation approved at the General Shareholders' Meeting.

Variable compensation is linked to the Bank's performance and the achievement of targets aligned with its strategic plan. Among the indicators considered are financial results, operational efficiency, market share, and customer satisfaction levels, as well as initiatives related to modernization, innovation, and digital transformation. The compensation

policy thus helps align the actions of Senior Management with Banrisul's strategic objectives and the generation of sustainable value for both the institution and its stakeholders.

The policy does not provide for sign-on bonuses or recruitment incentives, special severance payments, or bonus clawback mechanisms.

Employee compensation is determined through collective bargaining, with the participation of representative entities, via collective bargaining agreements and conventions.

11.09
ratio between the highest total annual compensation and the average annual compensation of other employees of the Company.

Conflicts of interest

GRI 2-15

We have adopted formal mechanisms to prevent, identify, and address conflicts of interest, ensuring that our corporate decisions are made based on criteria of integrity, transparency, and alignment with institutional interests. These mechanisms are primarily established in our Code of Ethics and Conduct and in internal governance policies, which guide the actions of managers, employees, and other representatives of the Institution.

According to these guidelines, we consider a conflict of interest to be any situation in which personal, professional, or financial interests may interfere, or appear to interfere, with the impartiality of decisions made in the exercise of functions. In such circumstances, those involved must immediately report the situation to the appropriate governance bodies and refrain from participating in deliberations or decision-making processes related to the matter.

Managers and members of governance bodies are also subject to specific rules to ensure independence and transparency in performing their duties. Whenever a potential conflict of interest is identified, the member involved must formally declare the fact and withdraw from discussions or votes related to the matter.

These procedures are complemented by institutional control and oversight mechanisms, including the Compliance and Internal Audit departments and the governance committees, which monitor compliance with standards and guide the appropriate handling of identified situations. This way, we seek to ensure that our management practices remain aligned with the principles of ethics, responsibility, and good corporate governance.



We consider a conflict of interest
to be any situation in which personal,
professional, or financial interests may
influence decision-making.

Risk management

Risk management is an essential element for the soundness, sustainability, and continuity of our operations. We have an integrated risk and capital management framework responsible for identifying, assessing, monitoring, and mitigating risks that may impact our business, our customers, and the financial system in which we operate. This framework takes into account the complexity of our operations, the regulatory environment, and best practices in the financial sector, ensuring that risk exposure levels remain compatible with our corporate strategy and our capital capacity.

Our risk management governance involves several institutional bodies, including the Board of Directors, the Executive Board, and specialized committees, which are responsible for supervising and monitoring risk management practices. This structure

ensures that our strategic decisions are based on consistent technical analyses aligned with the Institution's long-term objectives.

We also adopt the Three Lines of Defense approach, widely used in the financial sector. In this model, our business areas act as the first line of defense, being responsible for managing the risks associated with their activities. The corporate control and risk areas constitute the second line of defense, monitoring, defining methodologies, and providing support to the operational units. Internal Audit serves as the third line of defense, acting independently to assess the effectiveness of controls and risk management processes.

Mapping and monitoring risks

We continuously map the risks associated with our operations, which include both financial and non-financial risks. This enables us to identify, assess, and track events that may affect our performance, our customers, or the economic environment in which we operate.

Monitoring involves the systematic analysis of different types of risks, including credit, market, liquidity, operational, socio-environmental, and climate risks. These risks are assessed using specific methodologies and indicators, which enables us to track their evolution and support decision-making by Senior Management.

In addition to the traditional risks facing the financial system, we also monitor

risks associated with technological transformations and regulatory changes, strengthening our ability to adapt to increasingly dynamic scenarios.

This process is supported by management reports and monitoring tools that help ensure that risk exposure levels remain within the limits defined by our corporate governance framework.

Risk management

Our risk management is conducted in an integrated manner, with structured processes for measuring, controlling, and mitigating exposures relevant to the business.

Among the main risks monitored are:



Credit risk, related to the possibility of losses arising from default or non-compliance with obligations by customers and counterparties.



Operational risk, arising from failures in internal processes, people, systems, or external events.



Climate risk, characterized by the possibility of losses arising from both the physical impacts of extreme or long-term climate events and the effects of the transition to a low-carbon economy.



Market risk, associated with fluctuations in interest rates, exchange rates, and prices of financial assets.



Social risk, resulting from the possibility of losses arising from events associated with the violation of fundamental rights and guarantees or acts harmful to collective interests.



Liquidity risk, linked to the Institution's ability to meet its financial obligations in diverse scenarios.



Environmental risk, arising from the possibility of losses caused by events linked to environmental degradation, including the excessive use of natural resources.

These risks are managed using analytical tools, control indicators, and continuous monitoring mechanisms, which include prospective analyses and stress tests. These tools enable us to assess potential impacts in adverse scenarios and guide preventive measures.

By integrating risk management with capital management, we bolster our ability to maintain adequate levels of solvency and financial sustainability over time.

Social, environmental, and climate risks

GRI 2-12, 2-13, 201-2, SASB FN-CB-410a.2

The management of social, environmental, and climate risks (SAC risks) is guided by the Social, Environmental, and Climate Risk Management Policy (PGRSAC), approved by the Board of Directors, which establishes the guidelines to identify, assess, monitor, and mitigate these risks in accordance with the Risk Appetite Statement (RAS) and applicable regulations. Complementarily, the **Social, Environmental, and Climate Responsibility Policy (PRSAC, in Portuguese)** guides the incorporation of these topics into the institutional strategy, including the integration of social and environmental aspects into products, services, and business opportunities. Its implementation is led by the Chief Risk Officer (CRO), ensuring alignment between risk management, sustainability, and governance.

SAC risk management is coordinated by the Corporate Risk Unit, under the supervision of the Risk Management Department, the Risk

Committee, the Social, Environmental, and Climate Responsibility Committee, and the Board of Directors, with Internal Audit acting independently.

Monitoring is conducted through structured reporting, with the focus on the Social, Environmental, and Climate Risks and Responsibility Report, which is submitted to management, as well as periodic updates to the Social, Environmental, and Climate Responsibility Committee and the Board of Directors.

SAC risk analysis is integrated into lending processes, supplier evaluation, and product development, taking into account the physical risks associated with extreme weather events and transition risks related to economic and regulatory changes. Social aspects, such as human rights, inclusion, and impacts on communities, are also considered, as well as environmental aspects,



including potential impacts resulting from environmental degradation, the inappropriate or intensive use of natural resources, and environmental and location-based restrictions associated with the financed activities.

In credit analysis, we incorporate ESG factors into procedures that cover the customer, the transaction, and collateral. Although we have not formally adopted the Equator Principles, we apply equivalent procedures for transactions with exposure of over R\$10 million, which we consider a structured ESG assessment, whose score is integrated into the internal risk rating. In such cases, transactions with a specific purpose are subject to the



preparation of a technical opinion on social, environmental, and climate risk (RSAC), which is considered in the Credit Committee's decision. In 2025, 22 RSAC opinions were issued for targeted credit transactions of over R\$10 million.

Monitoring includes indicators of ESG analysis coverage, compliance with restrictions, and the timeliness of corrective actions, in addition to scenario analyses and stress tests incorporating social, environmental and climate variables. The sector assessment takes into account the SAC Risk Taxonomy, and no significant concentrations above the defined limits were identified.

We assess
social, environmental, and climate
risks in credit approval processes,
supplier evaluations, and
product development.

Audit of social, environmental, and climate risk and responsibility processes

GRI G4 DMA (formerly FS9)

Processes related to the management of Social, Environmental, and Climate Risks are periodically evaluated through internal control and audit mechanisms in order to ensure compliance with institutional policies, regulatory standards, and good governance practices. Internal Audit plays an independent role in this process, assessing the effectiveness of controls and the compliance of adopted procedures.

In 2025, we conducted an assessment of the processes related to the establishment and implementation of the Social, Environmental, and Climate Responsibility Policy, in compliance with CMN Resolution 4,945/2021. As part of its responsibilities,

Internal Audit periodically monitors these processes, issuing, when applicable, findings that are forwarded for resolution and remediation.

A new audit is planned for 2026, focusing on social, environmental, and climate risk management, in line with the guidelines established by CMN Resolutions 4,945/2021 and 4,557/2017.

This initiative helps strengthen the transparency and reliability of processes, besides supporting the identification of opportunities for improvement in control and governance mechanisms.

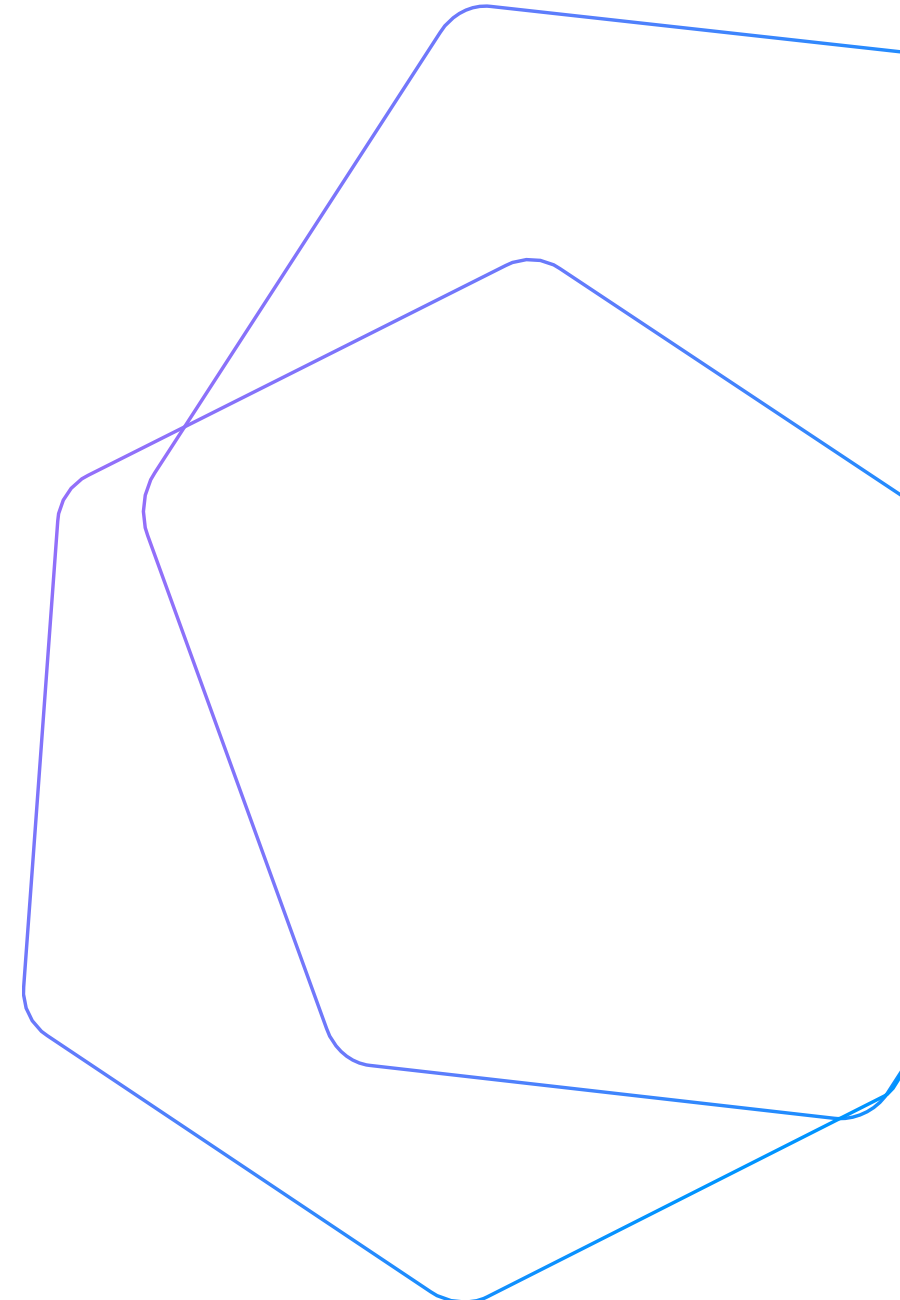


Cybersecurity and data protection

GRI 3-3 on Data privacy and security

Information security and the protection of personal data are strategic priorities, especially in light of the growing digitization of financial services and the rise in cyber threats. In this context, we have policies, guidelines, and

governance mechanisms, including the Privacy Policy and Personal Data Protection Policy, which guide the proper handling of information in accordance with applicable legislation and the protection of data subjects' rights.



Privacy and Personal Data Protection Governance Program

GRI 3-3 on the topic of Data privacy and Security

We have the Privacy and Personal Data Protection Governance Program, as well as Privacy Guidelines and Policies, which guide the responsible handling of information and reinforce our commitment to protecting the rights of data subjects. The Program is structured around ten pillars covering activities involving personal data.

The Program is reviewed annually to assess targets and set priorities, in line with industry best practices. It operates on a continuous improvement cycle, incorporating lessons learned into policies, guidelines, and procedures, including operational adjustments, strengthened controls, and training and communication initiatives. Internal engagement is central to its effectiveness, with active participation from Senior Management

and contributions from various departments in evaluating processes and the maturity of controls.

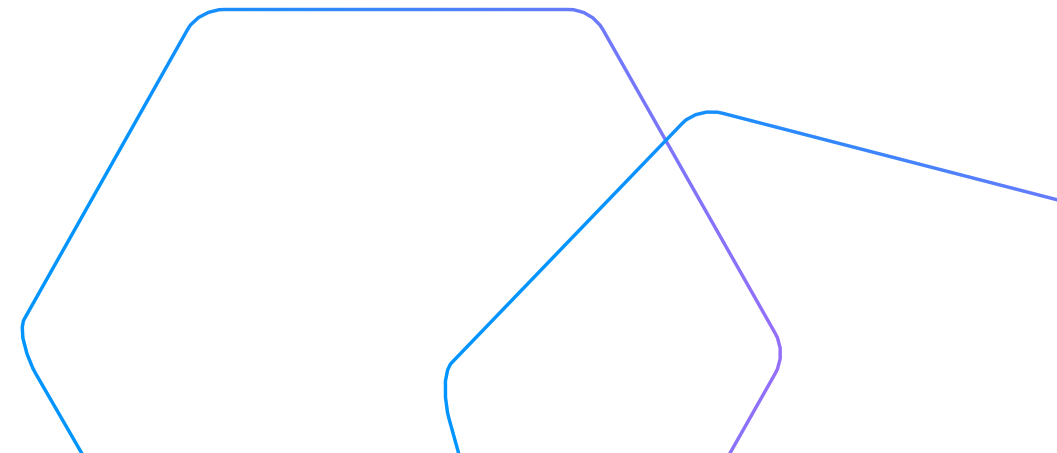
Its governance involves the Internal Controls and Compliance Committee, the Executive Board, and the Board of Directors, with the goal of preventing and mitigating impacts associated with data processing, thereby reducing operating, reputational, and social risks. Monitoring is done through quarterly reports to the Audit Committee, taking into account internal audits, compliance analyses, and the performance of customer service channels.

Results are communicated through the governance structure and internal actions, such as training, institutional campaigns, and updates on the intranet.

Guidelines for personal data protection

We have established guidelines for preventing and responding to personal data incidents, which govern the entire process of communication and handling of personal data breaches. Together with our internal regulations, these guidelines support the Personal Data Incident Crisis Committee, whose goal is to ensure a swift, transparent, and effective response to any incidents involving data from customers, employees, or other stakeholders.

We also have policies and controls to protect the systems and information that support our operations, with the focus on the confidentiality, integrity, availability, and traceability of data. Among the practices adopted are access control mechanisms, continuous system monitoring, management of information security incidents, protection against cyberattacks, and security requirements applicable to suppliers and service providers who have access to institutional data.



Training and communication on privacy and data protection

As part of our prevention strategy, we provide employees with training on privacy and data protection, as well as share guidelines, best practices, and updates on policies and workflows through our internal communication channel.

We also have communication actions targeted at the general public, advising customers on best practices for digital security and scam prevention. We provide updated information on privacy and data protection on our corporate portal and on the websites of our subsidiaries, including Banrisul Consórcio, Banrisul Corretora de Seguros, Banrisul Corretora de Valores, and Banrisul Pagamentos. In these platforms, we disclose the policies, guidelines, and practices adopted for the secure processing of information.

According to our records, no significant incidents of privacy breaches or leaks of personal data of customers were identified during the reporting period.

Total number of substantiated complaints concerning breaches of customer privacy¹ | GRI 418-1

Category	2023	2024	2025	Δ 2025/2024
Complaints received from outside parties and substantiated by the organization ²	7	3	8	166.7%

¹In the last three years, there have been no complaints from regulatory agencies, and no leaks, thefts, or losses of customer data were identified.

² In 2025, eight customer complaints involving the issue of “bank secrecy” and/or the root cause LGPD were recorded through the Ombudsman’s Office service channels, including external agencies; none of these complaints was classified as valid (those recorded through the Ombudsman’s Office channel were classified as unfounded, and those filed with BACEN—where the classification of validity is determined by the Bacen—were considered “inconclusive”).

Card-related fraud losses¹ | SASB FN-CF-230a.2

	Amount	
	2024	2025
Internal fraud	R\$ 25,648.61	R\$ 276,210.01
Credit card fraud	R\$ 2,807,976.63	R\$ 3,441,268.73

¹ Banrisul does not distinguish between card-present and card-not-present frauds.

Ethics and integrity

GRI 3-3 on Ethics, integrity, and transparency, 2-24, 2-26, 2-27

Ethics and integrity guide our decisions and relationships, strengthening the trust of customers, employees, and society. These principles permeate our activities and underpin the way we interact with our stakeholders.

This topic is managed through the Integrity Program, which brings together policies, procedures, and control mechanisms designed to prevent, identify, and address conduct inconsistent with institutional principles.

Code of Ethics and Conduct

GRI 3-3 on Ethics, integrity, and transparency, 2-23, 2-26

Our commitment to integrity is formalized in Banrisul's Code of Ethics and Conduct, which guides the behavior of directors, management, employees, interns, suppliers, and partners.

The document establishes the guidelines for conduct in the corporate environment and in external relations, based on principles such as transparency, commitment, integration, and effectiveness, as well as providing guidance on the prevention of conflicts of interest, confidentiality of information, and compliance with legal and regulatory standards.

These guidelines are aligned with international human rights standards, such as the International Bill of Human Rights, the Declaration of the International Labour Organization (ILO), the United Nations Guiding Principles on Business and Human Rights (UNGPs), and the Rio Declaration on Environment and Development.

The Code is disseminated through communication and training initiatives, and its implementation is monitored by the Ethics Committee.

Integrity and prevention of money laundering

GRI 3-3 on Ethics, integrity, and transparency

Prevention of money laundering and corruption is carried out under the Integrity Program, through tools such as the **Anti-Corruption Policy** and the **Whistleblower Channel**.

The Anti-Corruption Policy is aligned with applicable legislation, including Federal Laws 12,846/2013 and 13,303/2016, and establishes guidelines to prevent, detect, and address situations related to fraud and corruption. The policy guides relations with suppliers and partners, including specific contractual clauses, and provides for due diligence in corporate transactions to identify risks.

Governance of this topic involves the Internal Controls and Compliance Committee, with participation from departments responsible for evaluating procedures and strengthening controls.

Culture of integrity and monitoring

GRI 3-3 on Ethics, integrity, and transparency, 2-24, 205-1

The effectiveness of these actions is monitored through periodic reports, including the Internal Controls and Compliance Report, which consolidates the results of the initiatives and the functioning of the integrity mechanisms.

As part of strengthening the culture of integrity, we provide mandatory training on ethics and corruption prevention for all employees. In 2025, workshops on harassment prevention were also held for senior management and middle management, with plans to expand this initiative in 2026.

Monitoring of this topic includes indicators and targets, such as conducting training sessions and addressing the reports received.

The lessons learned from complaints, reports, and internal assessments are incorporated into updates to policies and procedures, which help to constantly improve governance, transparency, and the organizational culture.

Ethics and integrity guide our decisions and relations, strengthening the trust of customers, employees, and society.

In 2025, we assessed **100%** of our operations (542) for corruption-related risks.

Total number of fines for non-compliance with laws and regulations¹ | GRI 2-27

	2023	2024	2025	Δ 2025/2024
Number of cases	362	483	429	-11.2%
Monetary value	R\$ 195,216.9	R\$ 148,366.8	R\$ 255,431.4	72.2%

¹ Despite the 11.2% decrease in the number of cases between 2024 and 2025, the average fine amount increased primarily due to enforcement actions by the Ministry of Labor, which resulted in fines imposed on branches with fewer apprentices than required by law (the Apprenticeship Law). Despite this variation, the total monetary value of the fines remains insignificant in the context of the Institution's financial statements.

Whistleblower Channel

GRI 3-3 on Ethics, integrity, and transparency, 2-16, 2-25, 2-26, SASB FN-CB-510a.2

We have a Whistleblower Channel to receive reports from employees, managers, customers, suppliers, and other stakeholders regarding irregularities, such as fraud, corruption, harassment, or violations of the Code of Ethics and Conduct. Reports may be submitted with identification or anonymously, with the confidentiality of the information and protection against retaliation guaranteed.

In 2025, we enhanced this mechanism by implementing a specialized solution that enables complaints to be filed 24 hours a day via our website or the toll-free number (0800), with the issuance of a case number, tracking of reports, and submission of evidence.

The channel is managed by an independent Controls and Compliance department, which is responsible for analyzing and investigating cases, including verifying information, collecting evidence, and determining corrective or disciplinary measures. Cases involving rights violations may be referred to the People Management Committee and, depending on the severity, to the Executive Board.

Follow-up is done through periodic reports to Senior Management, and cases are resolved within 45 days, in accordance with CMN Resolution 4,859/2020. Records are maintained in a traceable system that permits analyses in order to continuously improve the processes.

In addition, our Ombudsman's Office serves as a final recourse for customers and users, while internal initiatives for listening and dialogue, including collective agreements with labor unions, help address concerns and strengthen labor relations.



To learn more, visit www.banrisul.com.br.



The Whistleblower Channel
is intended to receive reports from
employees, managers, customers, suppliers,
and other stakeholders.

ESG management

GRI 3-3 on Social, environmental, and climate risk, 2-28, SASB FN-CB-410a.2

This agenda is managed through policies, governance mechanisms, and monitoring tools that enable ESG criteria to be integrated into our activities. The main tool is the Social, Environmental, and Climate Responsibility Policy (PRSAC), which sets out guidelines for incorporating these aspects into the Bank’s strategic decisions and operations.

The transparency of our ESG practices is reflected in the regular disclosure of information about our performance. The Sustainability Report, prepared annually in accordance with GRI guidelines and subject to independent assurance, presents quantitative and qualitative indicators that enable us to track the progress of our initiatives and compare them with industry peers.

Reinforcing our commitment to transparency and alignment with international reporting standards, our climate management actions are also released through the CDP, an initiative aimed at raising awareness in the financial market regarding the risks and opportunities related to climate change and assisting investors in decision-making.

On the environmental front, we launched initiatives aimed at reducing our operational impacts and promoting sustainable practices. Of particular note is the annual preparation of the Greenhouse Gas Emissions Inventory, which we have been conducting since 2020 based on the GHG Protocol methodology. This enables us to monitor emissions associated with energy and fuel consumption, as well as travel, and to guide our continuous improvement efforts.

As a result of these actions, in 2025 we were included in B3’s Carbon Efficient Index (ICO2) portfolio, which underscores our commitment to low-carbon practices and transparency in emissions management.

Among the priorities on the environmental agenda is the transition to renewable energy. In 2025, approximately 49.59% of the energy consumed came from renewable sources, supported by measures such as purchasing energy from solar farms and modernizing our infrastructure.

Besides managing operational impacts, we allocate resources to initiatives that promote sustainable



Inclusion in B3’s Carbon Efficient Index and the use of renewable energy demonstrate our progress in emissions management and the transition to a low-carbon economy.

development. We offer credit lines for energy transition, energy efficiency, sanitation, low-carbon agriculture, and provide support for family farming. We also provide financial solutions aimed at strengthening micro and small businesses and expanding access to essential services.

On the social front, our efforts are related to regional development. A notable example is the Banrisul Cultural and Social Institute, an initiative launched in late 2025 to support cultural, social, and educational projects,

including through investments in restoring and modernizing public libraries in municipalities impacted by climate events.

We are also members of industry associations and initiatives that promote the development of the financial system and sustainability, such as ABBC, ABDE, Anbima, Amcham, Febraban, the Global Compact, and other collaborative efforts.



49.59%
of energy comes
from renewable
sources.

The establishment of the
Banrisul Cultural and Social
Institute in 2025 strengthens
our social initiatives and
contributes to regional
development.

Learn more on page 89.

Social, environmental, and climate responsibility policy

In 2025, we revised our Social, Environmental, and Climate Responsibility Policy (PRSAC), one of the key instruments for integrating environmental, social, and climate criteria into the Bank's management and activities. The policy establishes principles and guidelines for incorporating these aspects into decision-making, risk management, and the development of financial products and services.

Aligned with the guidelines of the Central Bank of Brazil and industry best practices, PRSAC defines the parameters for identifying, assessing, and monitoring social, environmental and climate impacts, strengthening the Bank's ability to anticipate risks and align its operations with regulatory and market changes.

The PRSAC strengthens the integration of environmental, social, and climate criteria into the Bank's management and operations.

Its application spans various dimensions. In business operations, it guides the analysis of transactions and customer relations, promoting responsible practices. In institutional management, it directs initiatives to reduce operational impacts and improve social and environmental performance, including eco-efficiency measures, monitoring of emissions, and the responsible use of natural resources.

Governance of PRSAC is integrated into the ESG framework and involves areas such as risk, sustainability, and compliance, and is monitored by committees and governance bodies. This integration ensures that the policy is incorporated into our strategy and operational practices.

As a result, we bolster our ability to manage impacts, expand sustainable opportunities, and contribute to economic and social development in a responsible manner.



Material topics

GRI 3-1, 3-2

The material topics are defined based on structured process that seeks to identify the issues most relevant to our stakeholders. This process considers the economic, social, environmental, and climate impacts associated with our activities, as well as the expectations of diverse stakeholders.

In the 2025 cycle, we conducted the materiality assessment based on a combined approach of qualitative and quantitative analyses. Initially, we identified relevant topics using national and international references, including industry benchmarks, internal documents, and ESG frameworks. At the same time, we assessed risks and opportunities associated with our operations, identifying positive and negative—both actual and potential— impacts related to each topic.

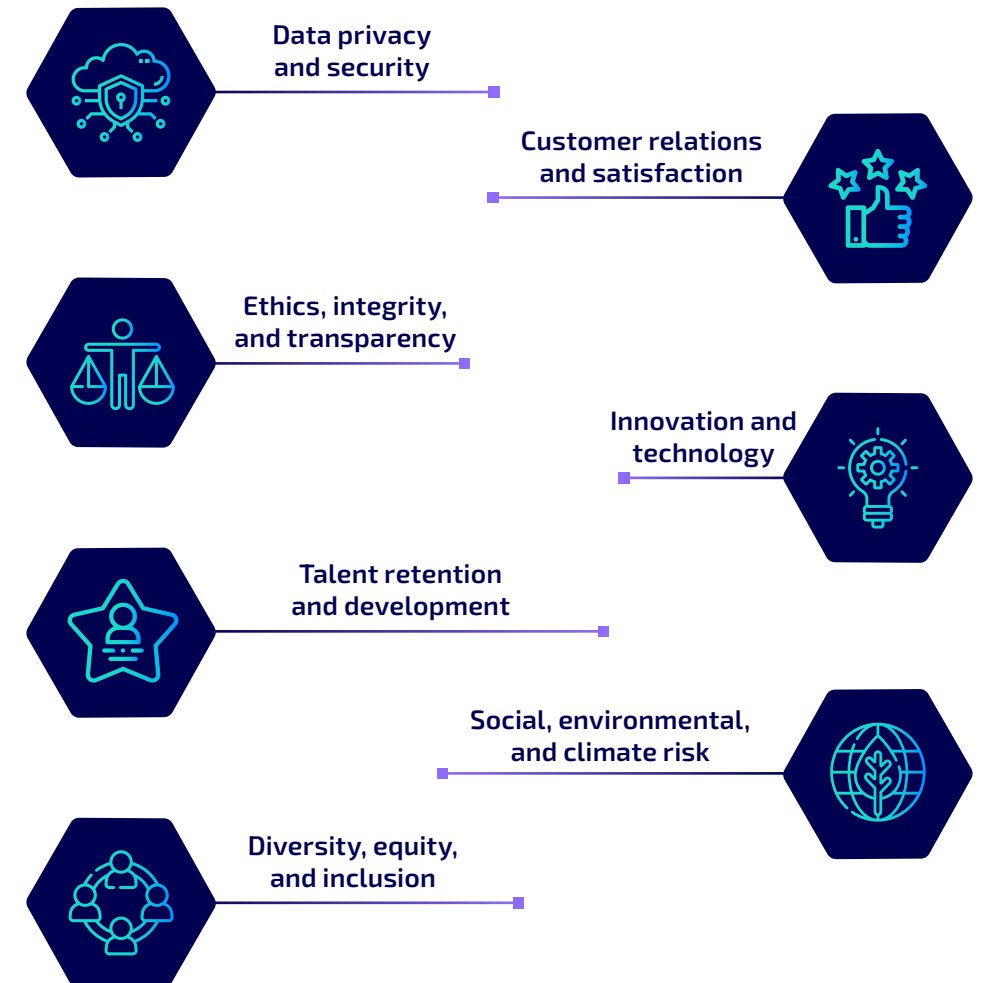
In the next stage, we engaged strategic stakeholders through interviews and conducted an online survey among a broader group of stakeholders, including customers, employees, investors, suppliers, and

representatives from the government and civil society. The findings were analyzed using a methodology of weighting based on stakeholder groups, reflecting the significance of each stakeholder group.

The topics were prioritized based on an integrated analysis of the findings of the stakeholder survey and impact assessment, taking into account criteria such as significance to the business, magnitude of impacts, and their influence on decision-making. This process resulted in the development of a materiality matrix, which guides the management of priority topics and the disclosure of information in the Report.

We conducted the process in alignment with international sustainability guidelines and standards, ensuring methodological consistency and comparability of the reported information. The topics were validated and finally approved by the relevant governance bodies.

Based on this process, we defined the following as material topics:



Impact assessment

GRI 3-3

The management of our material topics is guided by a process of identifying and assessing the economic, social, environmental, and climate impacts associated with our activities. After defining these priority topics, we established management mechanisms designed to mitigate risks, capitalize on opportunities, and strengthen our contribution to sustainable development.

This process considered both the impacts caused directly by our operations and those related to financed activities, the products and services offered, and the relationships established with customers, suppliers, and other business partners. As such, the management of material topics involves different areas of the Bank and includes institutional policies, operational practices, and corporate governance instruments.

The assessment of impacts is also linked to the analysis of risks and opportunities that may influence our long-term performance. Aspects such as climate change, technological innovation, the transformation of the financial sector, and the evolution of society's expectations are considered in this process, allowing us to fine-tune our strategies and bolster our ability to adapt to new scenarios.



The implementation of actions related to material topics is supported by indicators and monitoring mechanisms that enable us to assess the progress of initiatives and guide continuous improvements in management processes. This information supports strategic decision-making and helps streamline our sustainability and governance practices.

By integrating impact management into our institutional strategy, we seek to ensure that our operations are conducted responsibly, transparently, and in line with best sustainability practices, underscoring our commitment to creating value for customers, employees, investors, and society.



Data privacy and security

GRI 3: Material topics 2021

GRI 418: Customer privacy 2016

SASB: Consumer finance 2018

Impacts: we have recorded negative impacts related to an increase in information security incidents, including personal data breaches across various activities, with potential regulatory, financial, and reputational repercussions, as well as operational disruptions due to cyberattacks, which may compromise the continuity of services to customers and partners. There are also negative impacts associated with the heavy investments required to deploy information security systems, involving the acquisition and contracting of specialized technologies and services. On the other hand, the positive impact stems from increased customer confidence due to the adoption of security measures, which is an essential factor for institutional credibility, customer loyalty, and business sustainability.

Resources/stakeholders affected

Customers, employees, suppliers, and partners; Company operations.



Customer relations and satisfaction

GRI 3: Material topics 2021

GRI 417: Marketing and labeling 2016

Impacts: we have recorded a positive impact related to the quality and credibility of customer service, reflecting efforts to enhance customer experience, strengthen trust, and uphold our reputation among consumers and regulators. Notable outcomes include increased customer loyalty, reduced delinquency, and fewer cancellations, thanks to transparent business practices, appropriate sales processes, and clear, inclusive digital journeys. Similarly, negative impacts may occur, such as an increase in delinquency and contract cancellations. Additionally, there may be an increase in complaints, regulatory sanctions, and heightened financial vulnerability among vulnerable groups due to improper loan agreements resulting from inadequate communication with the customer segment—digital or physical—and failures in controls.

Resources/stakeholders affected

Customers; regulatory agencies; Company operations.



Ethics, integrity, and transparency

GRI 3: Material topics 2021

GRI 205: Anti-corruption 2016

SASB: Commercial banks 2018

Impacts: our structured approach to governance and controls has generated positive impacts, evidenced by improved information compliance and more accurate business decisions, besides strengthening the Institution's credibility—a central element for sustainability and stakeholder relations. In the context of internal and external relations, potential negative impacts include cases of moral and/or sexual harassment, racial discrimination, and homophobia and transphobia, which, if they materialize, can affect the work environment, relations between managers, employees, and customers, and the institution's reputation, requiring continuous monitoring, effective whistleblowing channels, and consistent preventive measures. Negative impacts may stem from sanctions for non-compliance with industry regulations, with financial consequences of fines and potential reputational damage, as well as from cases of corruption, which weaken internal control and compliance systems and may compromise their credibility.

Resources/stakeholders affected

Shareholders and investors; customers; employees; suppliers and partners; Company operations; regulatory body.



Innovation and technology

GRI 3: Material topics 2021

Impacts: notable positive impacts are digital transformation, optimization and efficiency of processes, expansion of direct distribution of products, promotion of digital inclusion, support for events and organizations that foster innovation, funding for innovative projects, and expansion of innovative solutions for sustainability, which strengthen competitiveness, operational efficiency, access to services, as well as social and environmental benefits. Notable among these are increased trust, customer loyalty, and adoption of digital solutions through products and services with greater security. On the other hand, negative impacts include technological failures that compromise system operations, unavailability of systems, failures in computer architecture, customer dissatisfaction or loss, as well as risks of increased fraud and loss of security certifications, which can affect results, reputation, and stakeholder confidence if not adequately prevented and managed.

Resources/stakeholders affected

Shareholders and investors; customers; employees; suppliers and partners; the Company's operations.



Talent retention and development

GRI 3: Material topics 2021

GRI 401: Employment 2016

GRI 404: Training and education 2016

Impacts: new employees are hired exclusively through open competitive examinations, and it has been observed that technical gaps associated with the loss of intellectual capital to the market can have negative impacts that require greater investment in training and development to meet the demand for necessary specialized skills. Conversely, training and qualification policies have had a positive impact on the development of intellectual capital, strengthening strategic capabilities, productivity, and innovation. Also noteworthy is the improvement in decision-making, resulting from technical maturation and the enhancement of analytical and managerial skills, with expected benefits in efficiency, risk management, and the sustainable generation of value for the business and its stakeholders.

Resources/stakeholders affected

Shareholders and investors; employees; Company operations.



Social, environmental, and climate risk

GRI 3: Material topics 2021

GRI 201: Economic performance 2016

GRI 408: Child labor 2016

GRI 409: Forced or compulsory labor 2016

Impacts: we are exposed to negative impacts associated with the portfolio's increased sensitivity to extreme events and regulatory restrictions due to sector concentration and the depreciation of collateral in areas subject to climate risks or social and environmental restrictions. In addition, extreme weather events can lead to operational disruptions and system downtime, contingency costs, loss of productivity, and impacts on customer service. Conversely, proactive management of these risks and the adaptation of strategic planning for the climate transition have helped mitigate future costs, strengthen operational resilience, and position us as a benchmark in sustainable practices, expanding the origination of green business and opportunities aligned with the low-carbon economy.

Resources/stakeholders affected

Shareholders and investors; customers; suppliers and partners; the environment; the Company's operations; regulatory authority.



Diversity, Equity, and Inclusion

GRI 3: Material topics 2021

GRI 405: Diversity and equal opportunity 2016

Impacts: positive impacts include those resulting from the welcoming and inclusion of employees, strengthening the institutional reputation and the ability to attract and retain diverse talent. It also enables a broader perspective on ideas and innovation for problems and challenges, as well as expanded approaches based on diverse profiles, which can enhance the quality of solutions, competitiveness, and the alignment of strategies with the expectations of customers and society. Conversely, negative impacts were identified related to the occurrence of harassment or discrimination against minority groups in the workplace, resulting from biases in people management processes, literacy gaps, non-compliant individual conduct, and monitoring gaps, with effects on organizational climate, engagement, and reputational and labor risks, as well as a misalignment of strategic decisions with the diversity profile of customers, which may limit the effectiveness of business strategies and creation of sustainable value.

Resources/stakeholders affected

Customers; employees; Company operations.



4

Stakeholder relations

- 46** Stakeholder engagement
- 47** Customers
- 54** Employees
- 70** Management of partners and suppliers
- 71** Government
- 72** Shareholders

Stakeholder engagement

GRI 2-29

Relationships with stakeholders are essential to our operations and to management practices aligned with the expectations of society and the market. We are in constant dialogue with diverse stakeholders in order to understand their needs, strengthen relationships of trust, and incorporate their inputs into our decision-making processes.

This engagement takes place through institutional channels and relationship-building initiatives that help identify perceptions, expectations, and opportunities for improvement. Interaction with stakeholders also contributes to the development of products and services, the strengthening of governance, and the advancement of sustainability initiatives.

Dialogue takes place through diverse means, including customer service channels, institutional meetings, satisfaction surveys (NPS), relationship programs, digital platforms, and events. Communication with the press is handled by the Press Office, which is responsible for institutional positions and communication strategies.

For investor relations, we have specific channels, such as **Contact IR** and a dedicated **email address**, ensuring transparent and prompt response to requests for corporate and financial information.

Our ongoing relationship with stakeholders builds trust, guides our decisions, and brings us closer to the expectations of society and the market.

Banrisul's key stakeholder groups are:



Customers and users of financial services



Employees and managers



Shareholders and investors



Suppliers and business partners



Regulatory bodies and government entities



Communities and society at large



Media and opinion leaders

Customers

GRI 3-3 on Customer Relations and satisfaction

Customer relations are one of the pillars of our operations and guide the development of products, services, and service channels. We strive to ensure that our solutions are accompanied by clear and information on conditions, costs, timeframes, and features, which help customers take informed financial decisions.

We have a Customer and User Relationship Policy that establishes guidelines for all stages of the customer journey, with a focus on transparency, fairness, and responsibility in interactions. These guidelines govern the communication of products and services, ensuring clarity in contracts, institutional materials, campaigns, and digital channels.

The policy also establishes continuous employee training, including onboarding sessions and online courses, with a focus on consultative selling, product suitability, and quality customer service. It also guides the monitoring of sales pitches and the periodic review of materials, ensuring accessible language, especially for more vulnerable audiences. In this context, we follow the precautionary principle in communication, with an emphasis on the proper disclosure of risks, costs, and conditions, and offer customer service channels and the Ombudsman's Office to address customer concerns.



Our strategy also includes modernizing channels and expanding access to financial services. In 2025, we advanced initiatives aligned with our “an open Bank” positioning, aimed at improving convenience, accessibility, and the user experience.

Notably, we modernized the self-service network with equipment integrated into the Banco24Horas system, allowing use by customers from different institutions. The initiative plans to expand our presence in banking correspondents and high-traffic locations, such as shopping malls, supermarkets, and gas stations.

In the digital environment, we have expanded functionalities across payment channels and methods, with improvements to the app, enhancements to the investment platform, and the introduction of more flexible solutions, such as installment payments via Pix and contactless payments with the Banricompras card. We have expanded the use of Vero card readers, which now serve merchants who are not our account holders.

By integrating technology, expanding channels, and ensuring clear communication, we strive to offer a safer, more accessible experience aligned with our customers’ needs, thereby strengthening long-term relations built on trust.



The installation of over a thousand new self-service machines and the expansion of physical and digital channels underline our commitment to access, convenience, and transparency for our customers.

Relationship channels

GRI 3-3 on Customer relations and satisfaction

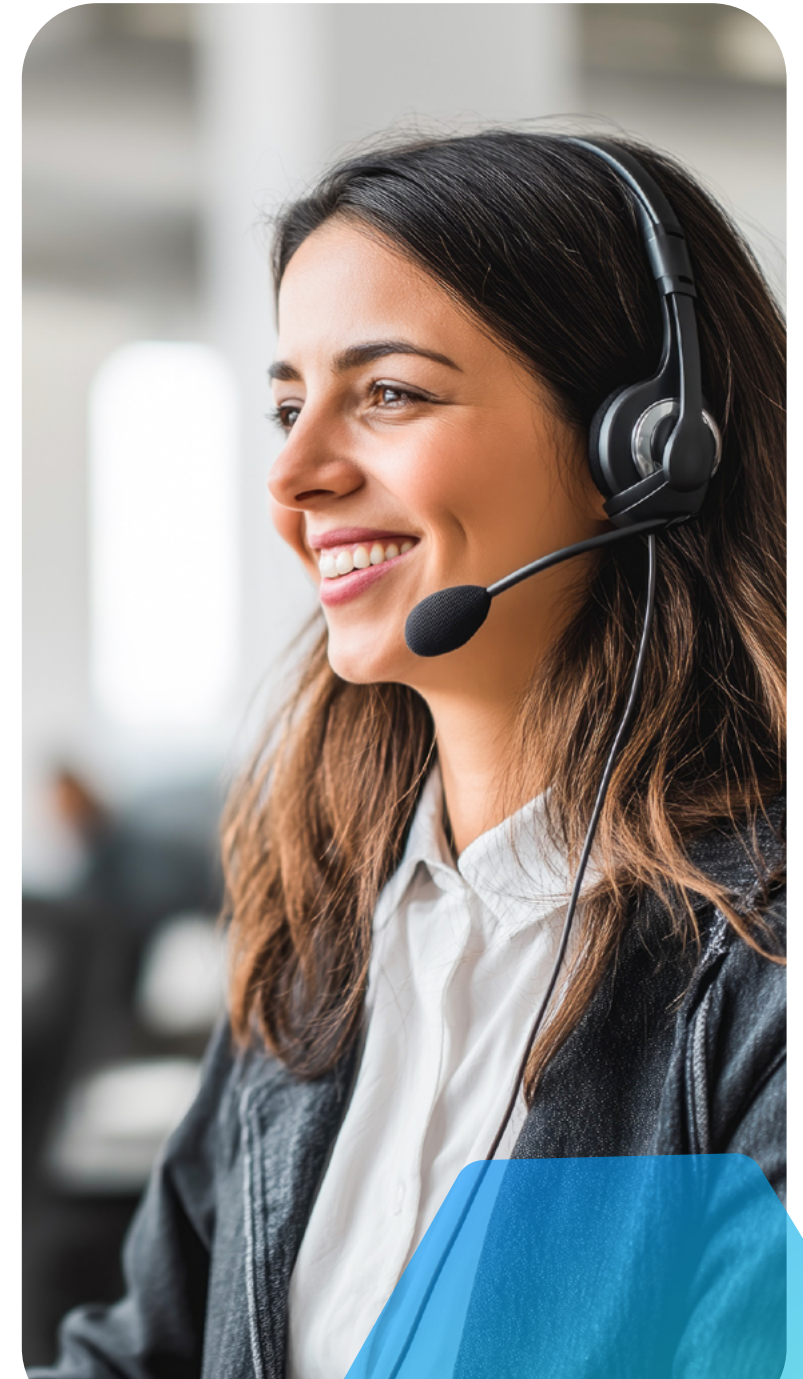
We have an integrated customer relationship framework that combines in-person service, digital channels, and institutional mechanisms for listening to and resolving customer concerns. This multichannel approach facilitates access to financial services, and ensures that customer questions, requests, and feedback are addressed promptly, transparently, and with a high standard of quality.

This framework includes diverse customer touchpoints, designed to cater to different customer profiles and service needs, including branch offices, call centers, digital channels,

Customer Service (SAC in Portuguese), the Ombudsman's Office, and digital interaction platforms. These channels enable customers to submit requests, clarify doubts, and track queries related to our products and services.

As part of our customer relations governance framework, we have established a department dedicated to implementing and monitoring the Customer and User Relationship Policy. This unit defines metrics and indicators, monitors the customer experience, and identifies opportunities for improvement in service processes.

The indicators monitored include customer satisfaction surveys, such as CSAT and Relational NPS, as well as operational indicators of service quality and efficiency.



Service network

Our service network is one of the main points of contact with the public, playing a significant role in expanding access to financial services and strengthening our institutional presence, especially in Rio Grande do Sul.

This structure consists of integrated physical and digital channels, including 477 Banripontos (458 in Rio Grande do Sul, 15 in Santa Catarina, and 4 in other states), as well as 113 service stations (PAs), 356 electronic service stations (PAEs all acronyms in Portuguese), and a broad network of 952 banking correspondents (Banripontos).

These operations are complemented by strategically distributed self-service equipment, notably the growing presence of cash-recycling ATMs, which enhance operational efficiency and the range of services offered.

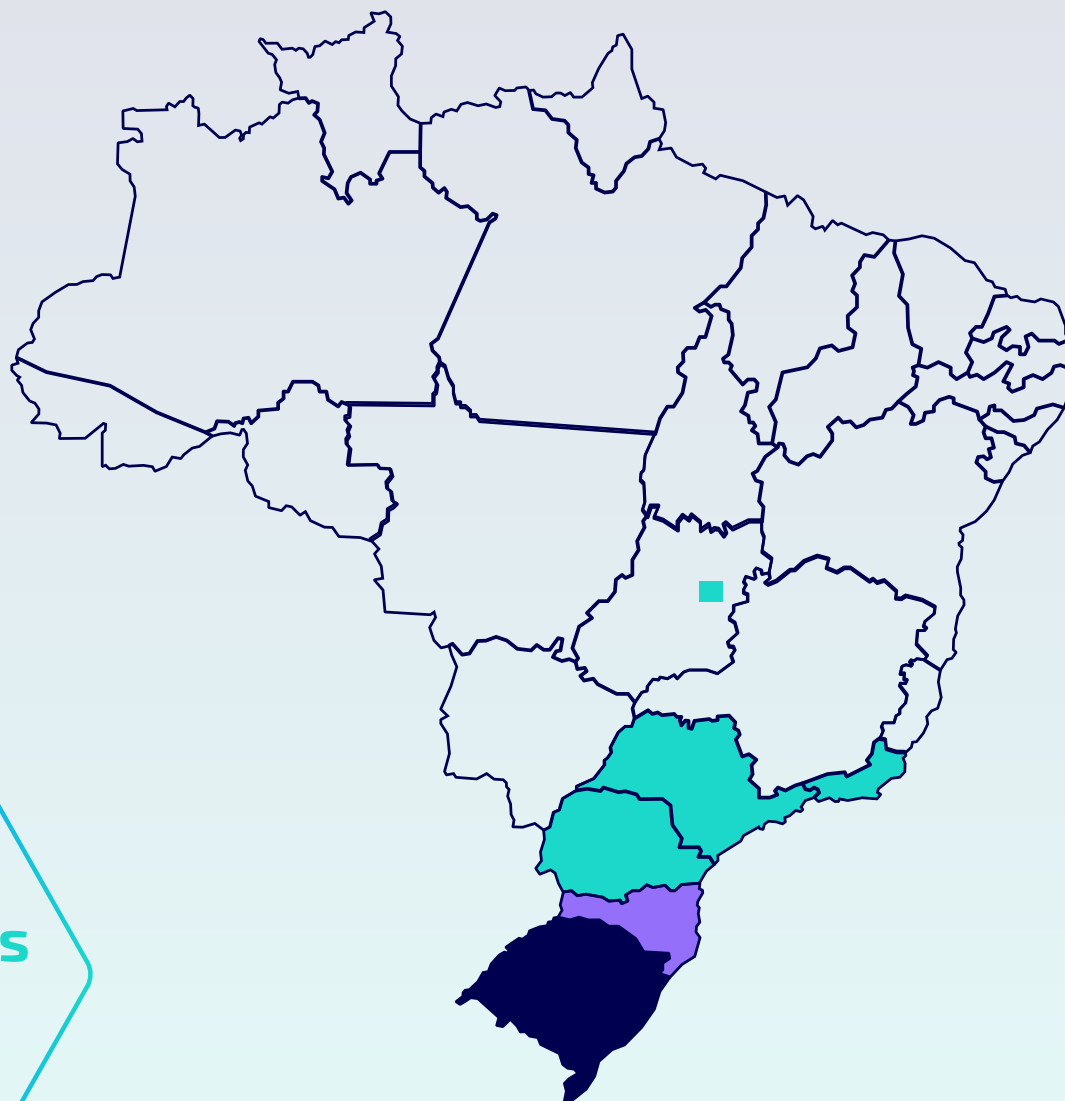
This extensive network ensures our presence in most municipalities of Rio Grande do Sul, achieving 90.74% coverage in the State, and contributing to financial inclusion and proximity to customers and communities. Banripontos, in particular, play a significant role in expanding access in areas with limited traditional banking presence, establishing themselves as a complementary channel for business and customer service.

In line with our transformation strategy, we continuously modernize the physical network, including branch renovations, implementation of new



service models, and expansion of electronic channels. In this context, we have implemented specialized formats, such as Banrisul Empresas, focused on providing advisory services for small and medium-sized enterprises, driven by a customer-centric approach that includes managers visiting business locations, and Banrisul Corporate, targeted at companies with annual revenues exceeding R\$ 90 million, which offers tailored financial solutions and dedicated support.

Service network



90.74%
Coverage in RS

356
Electronic Service
Stations (PAEs)

113
Service Stations (PAs)

952
Banripontos

Digital channels

GRI 3-3 on Customer relations and satisfaction

The digitization of financial services is one of Banrisul's key drivers of transformation, and we have continuously expanded our digital channels to offer greater convenience, speed, and autonomy to customers. Through the app and digital platforms (Minha Conta, Afinidade, Office Mobile, Home Banking and Office Banking), users can access services, perform transactions, track account activity, and purchase products quickly and securely.

In 2025, we redesigned the app, improving its usability and the organization of information, besides adding features such as categorization of expenses, setting budgets, and integrated access to receipts. We also expanded features such as loan amortization and loan repayments directly through the app, further empowering customers.

During the period, our digital channels accounted for 88.4% of transactions, totaling 740.3 million accesses and around 253,400 new digital accounts opened, underscoring the growing adoption of the digital environment.

We also implemented digital solutions, including the virtual assistant Bah, customer service channels via WhatsApp, process automation, and the SAF Inbound Channel, which enables immediate communication with customers in cases of atypical transactions, thus enhancing security.



740.3 million
accesses to
our platforms.



88.4%
of transactions were conducted
through digital channels in 2025.

Ombudsman

GRI 3-3 on Customer relations and satisfaction

Our Ombudsman's Office is an independent customer relations body dedicated to reviewing and addressing complaints that have not been resolved through conventional customer service channels. Its role is to ensure that complaints are evaluated impartially, thereby contributing to the continuous improvement of our services and to greater transparency in our relations with consumers.

Through this channel, we receive and track complaints, suggestions, compliments, and requests, ensuring that each submission is recorded, reviewed, and appropriately addressed. The requests received by the Ombudsman's Office are analyzed in conjunction with the concerned departments, enabling us to assess the adequacy of the solutions presented to customers. Apart from mediating conflicts, the Ombudsman's Office also plays a strategic role in identifying opportunities for improving internal processes, products, and customer service practices.

The records and analyses made by the Ombudsman's Office are included in internal management and informational reports, which support decisions and help define corrective or preventive actions aimed at improving the customer experience. Information gathered through this channel helps us evaluate the quality of the services we provide and refine our customer relationship policies, reinforcing our commitment to active listening and the responsible resolution of customer concerns.

Satisfaction index

GRI 3-3 on Customer relations and satisfaction

Monitoring our customers' satisfaction is a key tool for assessing the quality of our services and continuously streamlining our operations. We monitor perception and performance indicators related to the customer experience, and use this information to drive improvements in processes, service channels, and product offerings.

Key metrics monitored include customer satisfaction surveys (CSAT), the Net Promoter Score (Relational NPS), the Service Level Index (SLI), and the First Call Resolution (FCR) indicator. These metrics enable us to evaluate different aspects of the customer experience, such as service quality, speed in resolving issues, and overall perception of the services provided by the Bank.

The results of these assessments help us identify opportunities for improving services and bolster practices that help build trusting relationships with our customers.

This monitoring also supports the development of strategies aimed at improving the user experience and strengthening long-term relations with the diverse stakeholder segments we serve. We monitor performance indicators periodically and compare them with the internal targets set by us. In 2025, the average results for indicators such as INS, CSAT, and FCR remained within performance ranges considered satisfactory, demonstrating progress in service quality and in resolving customer requests.

By integrating the results of these assessments into our management processes, we seek to continuously improve the quality of our services and strengthen our role as a financial institution committed to excellence in customer service and to creating value for our clients.



Metrics such as CSAT, NPS, INS, and FCR guide the monitoring of the customer experience by evaluating the quality, responsiveness, and efficiency of the Bank's customer service.

Employees

GRI 2-7, 2-8

Our employees are essential to Banrisul’s operations and to the provision of financial services to society. We strive to foster a work environment grounded in professional development, respect for people, and the strengthening of an organizational culture guided by ethics, responsibility, and excellence in service.

In 2025, we rolled out a Job Restructuring initiative across our branch network and administrative departments in collaboration with labor unions to preserve wages and ensure a smooth transition for all parties involved. This restructuring, apart from aligning career progression and compensation models with market practices, also ensured legal certainty in the labor relations covered by it, thus mitigating impasses regarding labor liabilities.

Our workforce totaled 9,228 employees, comprising 3,922 women and 5,306 men, decreasing 2.5% from 2024, reflecting the adjustments to headcount made during the period.

Our regional distribution remains heavily concentrated in the Southern Region, the Bank’s main area of operation, where



we have 9,177 employees. In the other regions, we had a leaner presence, with 44 employees in the Southeast and seven in the Midwest regions. This configuration is aligned with our operational presence and helps us remain close to customers and communities, supporting the delivery of financial services and the economic development of the regions where we operate.

In addition to our permanent employees, we had 1,600 interns in December 2025, hired through the Business-School Integration Center (CIEE), reinforcing our commitment to professional training and helping young people enter the workforce.



9,228
employees

3,922 women
and **5,306** men

Employee information, by region^{1 2 3} | GRI 2-7

Permanent and full-time employees

Midwest

2023 7

2024 7

2025 7

Δ 2025/2024: 0.0%

Southeast

2023 50

2024 36

2025 44

Δ 2025/2024: 22.2%

South

2023 9,032

2024 9,419

2025 9,177

Δ 2025/2024: -2.6%

Total

2023 9,089

2024 9,462

2025 9,228

Δ 2025/2024: -2.5%

¹ There are no temporary, non-guaranteed-hour, or part-time employees.

² The data was generated using reports from the company's own HR systems, based on year-end totals. There were no significant changes between 2024 and 2025.

³ Employee data do not include Bagergs.



Information on workers who are not employees ^{1 2 3} | GRI 2-8

Type of workers	Type of work they perform	2023	2024	2025	Δ 2025/2024
Interns	Diverse ²	1,986	1,947	1,600	-17.8%
Seconded employees	Under the secondment agreement between the entities	3	1	1	0.0%
Total		1,989	1,948	1,601	-17.8%

¹ During this period, difficulties were encountered in filling internship positions in various locations due to the lack of students approved in previous recruitment processes, and so a new recruitment drive was held in December 2025 to address this shortfall.

² Includes customer service, teller operations, providing documents to customers, supporting the activities of branches and other departments within the Bank, and other administrative duties.

³ Employee data do not include Bagergs.

Employee information, by gender ¹²³ | GRI 2-7

Permanent and full-time employees

2023

Men 5,192

Women 3,897

Total 9,089

2024

Men 5,458

Women 4,004

Total 9,462

2025

Men 5,306

Women 3,922

Total 9,228

Δ 2025/2024

Men: -2.8%

Women: -2.0%

Total: -2.5%

¹ There are no temporary, non-guaranteed-hour, or part-time employees.

² The data was generated using reports from the company's own HR systems, based on year-end totals. There were no significant changes between 2024 and 2025.

³ Employee data and average course hours do not include Bagergs.



Talent retention and development

GRI 3-3 on Talent retention and development

We recognize the development of human capital as a strategic issue for our performance and sustainability. In this context, we remain committed to the continuous training of our employees, going beyond regulatory compliance and aligning our people management practices with recognized industry standards.

We manage this issue in an integrated manner within planning, budgeting, and decision-making processes, which enables us to identify training needs, coordinate

educational initiatives, and monitor the results of professional development programs.

These initiatives underline our commitment to valuing and developing employees as a driver of competitiveness, innovation, and service quality, with positive impacts on institutional performance and the creation of value for the Bank and its stakeholders.

We treat human capital development as a strategic priority, with a focus on the ongoing professional development of our employees.

Hiring and turnover

In 2025, we hired 147 new employees from the most recent public competitive exam, in line with our strategy to rebuild and strengthen our teams, compared to the 666 hires made in 2024. The profile of new hires was consistent with that of the previous year, with a predominance of professionals aged between 30 and 50 (55.1%), followed by employees under 30 (40.8%) and a small proportion over 50 (4.1%), a pattern similar to that observed in 2024 (54.4%, 43.5%, and 2.1%, respectively).

In terms of gender, new hires in 2025 were 66.7% male and 33.3% female, continuing the trend from 2024, when men accounted for 70.4% and women for 29.6% of new hires. In terms of region, new hires remained concentrated in the South, as in the previous year.

We also track indicators of hiring, termination, and turnover to assess workforce dynamics and guide retention strategies, with monitoring segmented by gender, age group, and operational units. This analysis is integrated into workforce planning and talent management, helping us to retain qualified teams aligned with our strategy.

Notable among the initiatives are the enhanced onboarding program for new employees, revisions to selection processes and internal mobility opportunities, as well as the replenishment of teams through public competitive exams and the promotion of well-being initiatives, including those related to mental health.

New hires by age group¹ | GRI 401-1

	2023		2024		2025	
	Number	%	Number	%	Number	%
Under 30	606	47.3	290	43.5	60	40.8
30 to 50	637	49.7	362	54.4	81	55.1
Over 50	39	3.0	14	2.1	6	4.1

¹ The rates were calculated based on the total number of employees.

New hires by region¹ | GRI 401-1

	2023		2024		2025	
	Number	%	Number	%	Number	%
South	1,280	99.8	666	100	147	100
Midwest	2	0.2	0	0	0	0.0

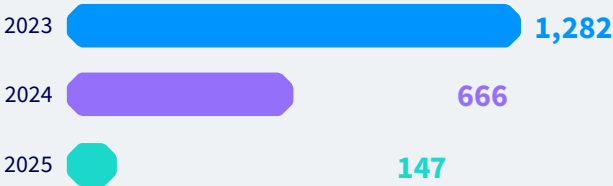
¹ The rates were calculated based on the total number of employees.

New hires by gender¹ | GRI 401-1

	2023		2024		2025	
	Number	%	Number	%	Number	%
Women	340	26.5	197	29.6	49	33.3
Men	942	73.5	469	70.4	98	66.7

¹ The rates were calculated based on the total number of employees.

Total new hires | GRI 401-1



Turnover¹ | GRI 401-1

	2023		2024		2025	
	Number	%	Number	%	Number	%
By age group						
Under 30	46	5.4	240	64.2	19	-7.8
30 to 50	209	24.6	220	58.8	-82	33.6
Over 50	596	70.0	-86	-23.0	-181	74.2
By gender						
Women	372	43.7	107	28.6	-82	33.6
Men	479	56.3	267	71.4	-162	66.4
By region						
South	848	99.6	377	100.8	-240	98.4
Southeast	2	0.2	-2	-0.5	-4	1.6
Midwest	1	0.1	-1	-0.3	0	0.0
Total	851	100	374	100	-244	100

¹ The rates were calculated by subtracting the total number of employees who left from the total number of employees hired in 2025.

Training

GRI 3-3 on Talent retention and development, 404-2

Skills development is a central element of our people management and helps strengthen our ability to respond to changes in the financial sector. In this regard, we organize training sessions on honing technical and other skills aligned with the evolution of our operations.

Learning initiatives are primarily led by our Corporate University, which is responsible for designing training programs, professional development courses, and skills development initiatives aligned with our institutional strategies. These initiatives cover areas such as management, innovation, technology, customer service, governance, and regulatory topics in the financial system. We also provide access to our employees' final course projects, which are archived in an internal repository, thereby promoting knowledge sharing.

Training programs include both onboarding of new employees and continuous development of professionals through structured learning paths tailored to the needs of different areas. To mitigate



potential disparities in access to opportunities, we use internal communication as a mechanism for transparency, publicizing initiatives on the Intranet.

In 2025, we conducted the Relationship Manager Training Program, which trained 247 professionals during a 13-day in-person session in Porto Alegre, covering planning, products and services, service excellence, and the development of skills such as awareness, self-confidence, and self-responsibility.

Another initiative was the Banrisul *Nosso Jeito* Program, a learning program structured around tracks that develop skills we consider essential for our future, covering commercial, executive, and technical areas. The program prepares the commercial team by enhancing behavior, products, and services; trains leadership in people management, strategic vision, and culture; technical teams in digital, behavioral, and collaborative skills aligned with the new banking model; and drives the strategic use of data, artificial intelligence, and technology to promote innovation, efficiency, ownership, and increasingly human and effective experiences for our customers.

We encourage employee participation in professional development and refresher programs, focusing on topics such as digital transformation, innovation, and regulatory changes. Educational initiatives include content related to Diversity, Equity, and Inclusion (DEI), harassment prevention,

and communication accessibility, as well as resources such as translation and sign language interpretation for meetings, events, and webinars.

These initiatives are monitored based on indicators such as participation, number of training sessions, hours of training, certifications obtained, satisfaction levels, and Net Promoter Score (NPS) metrics applied to educational programs, as well as an assessment of the practical application of acquired knowledge and career progression. We also hold feedback surveys and analyses on the applicability of academic studies conducted by employees.

The findings are consolidated into management reports and shared with the Executive Board and employees through institutional communications.

In addition to internal initiatives, we monitor programs related to the employability of young participants in training programs,

such as the Pescar Project and the Young Apprentice Program, supporting their entry into the job market after completing their apprenticeship at the Bank.

In 2025, we allocated R\$10.8 million to programs focused on higher education and employee training.

Average hours of training per employee | GRI 404-1

	2023	2024	2025 ³	Δ 2025/2024
By gender				
Men	86.3	84.5	60.8	-28.0%
Women	81.3	79.3	45.5	-42.6%
By job category ³				
Superintendent ¹	41.6	63.5	79.3	24.9%
Manager ¹	134.5	109.3	240.3	119.9%
Analyst ²	29.9	31.8	16.5	-48.1%
Assistant ²	0.0	21.8	10.0	-54.1%
Non-commissioned position - Clerk	86.6	82.5	19.1	-76.8%
Other	105.6	146.0	186.7	27.9%
Total average training hours	76.3	68.2	54.3	-20.4%

¹ In 2025, the Banrisul *Nosso Jeito* Program was implemented, which trained all our superintendents and managers.

² The reduction is due to the priority given to manager training, which increased in 2025.

³ The methodology used to calculate the 2025 data has been revised and now uses the employee base defined in GRI 2-7, which excludes interns | GRI 2-4.

Distance learning

Of the total training hours, a portion is conducted through distance learning. The table presents distance learning data for the last three years. In 2025, we recorded 176,123 hours of training via distance learning, equivalent to an average of 19.1 hours per employee, with 69,572 enrollments and 3,702 courses offered on the platform, considering a workforce of 9,228 employees as of December 31, 2025.



Distance learning - Banrisul

Hours of distance learning



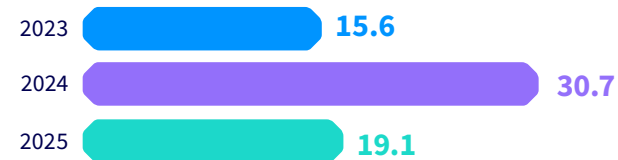
Number of enrollments



Employees as of 12/31



Average hours per employee



Number of classes offered on the platform



Diversity, equity, and inclusion

GRI 3-3 on Diversity and inclusion

We recognize diversity as an essential value for strengthening our organizational culture and building more innovative, collaborative, and respectful work environments. The promotion of equity and inclusion is integrated into our people management practices and guides initiatives aimed at valuing differences and expanding opportunities for different social groups.

The appreciation of racial diversity is also integral to our institutional agenda. We hold meetings and debates to reflect on identity, ancestry, and confronting structural racism. These initiatives are supported by internal affinity groups formed by employees interested in promoting discussions and actions related to the various dimensions of diversity.

We have adopted people management practices aimed at promoting diversity and inclusion right from the hiring process, with a focus on structured support for new employees hired through affirmative action quotas, particularly people with disabilities and transgender

individuals. We promote alignment among technical departments, managers, and the concerned units to support the onboarding of these professionals and accompany them on their career paths, ensuring greater traceability of actions and consistency of information over time.

This commitment is also reflected in the monitoring of diversity within our workforce. This monitoring helps assess representation, identify challenges, and continuously improve our people management practices and our organizational culture.

In this regard, we hold meetings with managers and the concerned departments on welcoming people with disabilities and transgender individuals, as well as on systematizing information to track their career paths and ensure greater traceability of our actions.

We launched initiatives that foster dialogue, raise awareness, and help build more inclusive work environments. Notable initiatives in 2025 include



meetings and activities to raise awareness on diversity, such as roundtable discussion “Women Leadership: Challenges, Achievements, and the Future of Work”, held in observance of International Women’s Day.

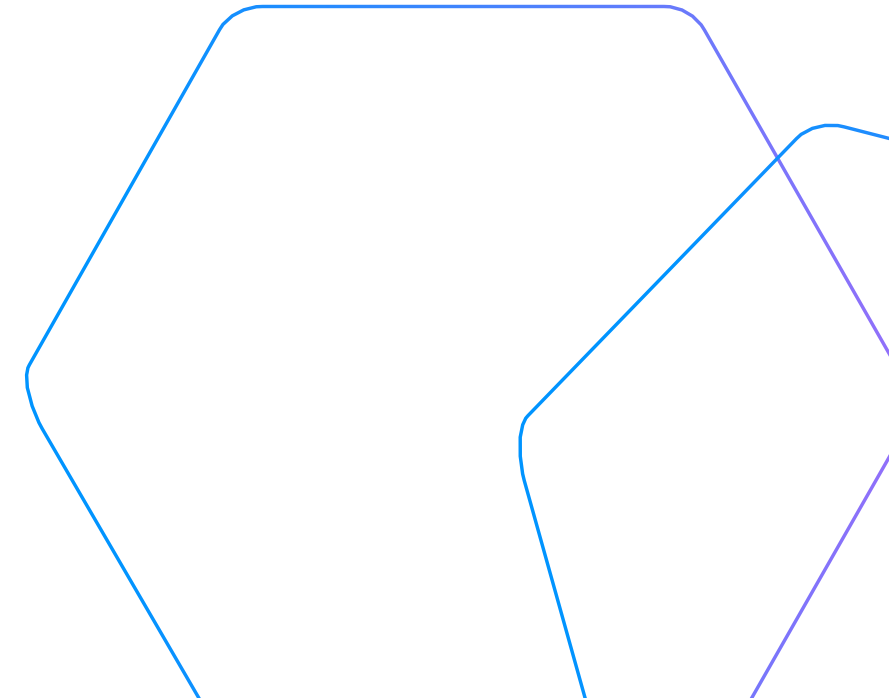
We also support cultural initiatives held at venues such as Casa de Cultura Mario Quintana (CCMQ), which hosts activities to celebrate diversity and Afro-Brazilian cultural expressions.

We also launched initiatives aimed at promoting sexual and gender diversity, including discussions and educational content during LGBTQIAPN+ Pride Month, besides creating information and awareness resources on the corporate intranet. These initiatives seek to expand knowledge about



diversity and foster a more welcoming and respectful work environment.

In 2025, we participated in the Diversity Census conducted by the Brazilian Federation of Banks (Febraban), an initiative that provides a more updated view of the composition of the workforce in the financial sector and helps identify barriers and opportunities for increasing equity.



Percentage of employees by job category, by gender | GRI 405-1

Job category	Gender	2023	2024	2025	Δ 2025/2024
Superintendent	Men	70.1%	71.0%	69.4%	-2.3%
	Women	29.9%	29.0%	30.6%	5.5%
Manager	Men	60.3%	60.4%	63.5%	5.1%
	Women	39.7%	39.6%	36.5%	-7.8%
Analyst	Men	60.3%	59.9%	63.9%	6.7%
	Women	39.7%	40.1%	36.1%	-10.0%
Assistant	Men	53.7%	55.6%	55.6%	-
	Women	46.3%	44.4%	44.4%	-
Non-commissioned position - Clerk	Men	54.9%	56.0%	56.2%	0.4%
	Women	45.1%	44.0%	43.8%	-0.5%
Other	Men	54.8%	55.8%	55.2%	-1.1%
	Women	45.2%	44.2%	44.8%	1.4%
Total	Men	53.2%	54.1%	54.7%	1.1%
	Women	46.8%	45.9%	45.3%	-1.3%

Percentage of employees by job category, by age group¹ | GRI 405-1

Job category	Age group	2023	2024	2025	Δ 2025/2024
Superintendent	30 to 50 years old	37.3%	40.6%	50.0%	23.2%
	Over 50 years old	62.7%	59.4%	50.0%	-15.8%
Manager	Under 30 years old	1.1%	0.8%	0.4%	-50.0%
	30 to 50 years old	77.0%	77.3%	74.1%	-4.1%
	Over 50 years old	21.9%	21.9%	25.4%	16.0%
Analyst	Under 30 years old	0.9%	0.6%	0.3%	-50.0%
	30 to 50 years old	69.0%	69.2%	30.6%	-55.8%
	Over 50 years old	30.1%	30.2%	69.0%	128.5%
Assistant	30 to 50 years old	65.7%	66.7%	22.2%	-66.7%
	Over 50 years old	34.3%	33.3%	77.8%	133.6%
Non-commissioned position - Clerk	Under 30 years old	11.8%	13.5%	8.8%	-34.8%
	30 to 50 years old	65.4%	64.6%	69.0%	6.8%
	Over 50 years old	22.8%	21.9%	22.2%	1.4%
Other	Under 30 years old	0.3%	0.6%	0.7%	16.7%
	30 to 50 years old	64.4%	60.1%	60.7%	1.0%
	Over 50 years old	35.3%	39.3%	38.6%	-1.8%
Total	Under 30 years old	21.1%	20.9%	18.7%	-10.5%
	30 to 50 years old	58.3%	58.7%	60.0%	2.2%
	Over 50 years old	20.6%	20.4%	21.3%	4.4%

¹ There are no superintendents or assistants below 30 years old.

Percentage of employees by job category, by color and/or race¹ | GRI 405-1

Job category	Color and/or race	2023	2024	2025	Δ 2025/2024
Superintendent	Black	0.0%	1.4%	1.4%	-
	Brown	3.0%	2.9%	5.6%	93.1%
	White	97.0%	95.7%	93.1%	-2.7%
Manager	Black	1.6%	1.6%	1.6%	-
	Brown	6.1%	6.3%	6.7%	6.3%
	White	92.1%	91.8%	91.3%	-0.5%
	Yellow	0.2%	0.2%	0.2%	-
	Anonymous	0.1%	0.0%	0.0%	-
	Not specified	0.1%	0.2%	0.2%	-
Analyst	Black	3.2%	3.2%	3.7%	15.6%
	Brown	6.2%	6.2%	4.1%	-33.9%
	White	89.9%	89.8%	91.5%	1.9%
	Indigenous	0.1%	0.1%	0.0%	-100.0%
	Yellow	0.3%	0.3%	0.3%	-
	Anonymous	0.1%	0.1%	0.0%	-100.0%
	Not specified	0.3%	0.4%	0.3%	-25.0%
Assistant	Black	1.5%	1.6%	0.0%	-100.0%
	Brown	3.0%	3.2%	0.0%	-100.0%
	White	95.5%	93.7%	100.0%	6.7%
	Anonymous	0.0%	1.6%	0.0%	-100.0%

Job category	Color and/or race	2023	2024	2025	Δ 2025/2024
Non-commissioned position - Clerk	Black	3.6%	4.4%	4.0%	-9.1%
	Brown	6.9%	7.7%	7.4%	-3.9%
	White	88.8%	87.2%	88.1%	1.0%
	Indigenous	0.1%	0.1%	0.1%	-
	Yellow	0.2%	0.2%	0.2%	-
	Anonymous	0.040%	0.037%	0.041%	10.8%
	Not specified	0.3%	0.3%	0.2%	-33.3%
Other	Black	2.2%	2.1%	1.7%	-19.0%
	Brown	5.8%	5.2%	4.8%	-7.7%
	White	91.8%	92.3%	93.4%	1.2%
	Anonymous	0.3%	0.3%	0.0%	-100.0%
Total	Black	2.9%	3.8%	4.2%	10.5%
	Brown	5.5%	6.4%	7.0%	9.4%
	White	75.2%	77.4%	88.3%	14.1%
	Indigenous	0.1%	0.1%	0.1%	-
	Yellow	0.2%	0.2%	0.2%	-
	Anonymous	0.05%	0.04%	0.03%	-25.0%
	Not specified	16.1%	12.1%	0.2%	-98.3%

¹ There are no superintendents or assistants of Indigenous or Yellow descent. There are no Indigenous managers.

Percentage of people with disabilities (PwDs) by job category | GRI 405-1

Job category	2023	2024	2025	Δ 2025/2024
Superintendent	1.5%	1.4%	0.0%	-100.0%
Manager	0.6%	0.8%	1.0%	25%
Analyst	1.2%	1.6%	1.4%	-12.5%
Assistant	1.5%	1.6%	0.0%	-100.0%
Non-commissioned position - Clerk	3.0%	3.6%	3.1%	-13.9%
Others	1.9%	3.1%	2.8%	-9.7%
Total	1.8%	2.4%	2.5%	4.2%

Initiatives were rolled out to strengthen institutional practices related to the prevention of discrimination and harassment. These included workshops for managers and superintendents on harassment prevention, held in the second half of 2025, in which 373 managers participated.

In the first half of 2026, we plan to expand these training sessions to managers from other regional offices, including leaders from other regions within and outside Rio Grande do Sul, in addition to the Executive Board and the Board of

Directors. The workshops addressed topics such as discrimination, gender and racial stereotypes, unconscious biases, gender-based violence and its impacts on workplace relationships, microaggressions, moral and sexual harassment, limits of managerial authority, human dignity, legal aspects, communication, feedback, and humanized management of teams and targets.

Moreover, a specialized consulting firm was hired to assist in diagnosing and

mapping the risks related to harassment and discrimination, as well as to help establish an institutional process for handling complaints, internal investigations, and accountability. This collaborative effort involved the Human Resources, Legal, Compliance, Audit, and Ombudsman areas

Reports received through the Whistleblowing Channel are systematically reviewed and followed, and cases are evaluated and referred to the People Management Committee when necessary. This process enables us to monitor incidents and take corrective and disciplinary action, where applicable.

The goals we have set for 2026 include awareness and training initiatives on harassment prevention for senior leadership and all management levels, as well as the streamlining of institutional processes related to reporting, investigating, and holding accountable those involved in harassment cases.

The effectiveness of these initiatives is evaluated by monitoring the actions taken, employee participation, and feedback obtained through dialogue forums and our affinity groups. Discussions and inputs are recorded in minutes of meetings and the activities are evaluated, all of which enable us to identify the lessons learned and opportunities for improvement.

We implemented measures to prevent discrimination and harassment, including workshops held for 373 managers and superintendents in the second half of the year.

Roundtable discussion on the topic “Women’s Leadership: Challenges, Achievements, and the Future of Work” at Banritech’s headquarters in Porto Alegre.



Participants in the roundtable discussion on Experiences and Challenges of LGBTQIAPN+ Community in the Institutional Environment.



The launch of the Febraban 2025 Diversity Census featured a presentation by economist Dirlene Silva.



Health, safety, and well-being

The promotion of health, safety, and well-being of our employees is an integral part of our people management practices and is aligned with institutional guidelines for workplace care. We have rolled out initiatives aimed at promoting quality of life and providing adequate working conditions, which underline our appreciation of our professionals. These include:



Banrirunners: a running group that fosters camaraderie among colleagues and the practice of group activities focused on well-being and holistic health care;



Banribike: bike training sessions, rides, and participation in events, offered on a voluntary basis to all employees;



Walking group: an initiative that encourages the inclusion of physical activities in daily routines as a first step toward health care;



Workplace exercise: exercise sessions during the workday, guided by health professionals, with benefits such as reduced muscle tension, improved circulation, and less stress and fatigue;



Vaccination campaign: encouraging flu immunization for active employees, interns, and youth from the Pescar Project, with reimbursement of expenses.

Management of occupational health and safety is constantly refined, with a focus on preventing risks, promoting well-being, and monitoring working conditions, being conducted in an integrated manner by human resources departments, the Internal Accident Prevention Commission (CIPA), and specialized occupational health teams. This model involves guidance activities, awareness campaigns, monitoring of working conditions, and initiatives aimed at preventing diseases and promoting physical and emotional well-being.

Notable initiatives in 2025 include the Internal Workplace Accident Prevention Week (Sipat) organized by the CIPA at the headquarters building in Porto Alegre, featuring actions focused on mental health, prevention, and quality of life. The event was held from November 24 to 28, and brought together employees from administrative departments and the branch network for an agenda packed with online lectures, roundtable discussions, and activities focused on promoting health and well-being in the corporate environment. During the event, lectures and educational activities were held on diverse topics, such as posture and ergonomics, and on mental health and burnout, featuring actor Marcelo Serrado, a presentation on the prevention of cardiovascular diseases,

and a panel discussion on inclusion and emotional health.

The agenda also included the Health Circuit, led by a multidisciplinary team from Cabergs, which offered employees blood pressure tests, as well as medical and nutritional guidance, encouraging healthy habits and disease prevention.

In addition, we organized team-building activities for employees, discussion groups with affinity groups, and evacuation drills at the headquarters building and the Central Branch, with the goal of reinforcing emergency protocols and preparing our teams for situations that require rapid and coordinated responses. We also held a Talent Show to foster creativity and team building among colleagues.

By organizing initiatives focused on prevention, guidance, and care for physical and emotional health, we strive to foster a safer, healthier, and more collaborative work environment that

contributes to the well-being of our employees and the continuous improvement of working conditions at the Institution.



The Health Circuit

offered blood pressure screenings to employees, encouraging healthy habits

Management of partners and suppliers

GRI 2-6, 2-24, 408-1, 409-1

We maintain relations with a diverse network of partners and suppliers who contribute to the functioning of our operations and to the delivery of financial products and services to society. These relations are managed in a structured manner and guided by the principles of ethics, transparency, and social and environmental responsibility, in order to ensure that the practices adopted by our partners are aligned with our values and guidelines.

In the course of our operations, we establish business relations with various types of organizations, including service providers, technology vendors, specialized consulting firms, partner financial institutions, and other entities that support the execution of our operations and strategic initiatives. These relationships are formalized contracts and are monitored according to technical, legal, and compliance criteria.

As part of our sustainability governance, we incorporate social and environmental aspects into our supplier management functions. Our contracting and evaluation processes are designed to ensure compliance with legal requirements, labor

practices, and respect for human rights, thereby helping to reduce social and environmental risks across our supply chain. During the reporting period, we did not identify any operations or suppliers with significant risks related to child labor, young people exposed to hazardous work, or forced labor in the activities of partners and suppliers, reinforcing our commitment to responsible business relationships and respect for fundamental labor rights.

Besides ensuring compliance with legal and regulatory requirements, we seek to foster long-term relationships based on trust, integrity, and a commitment to creating shared value. By including social, environmental, and governance criteria into our procurement processes and supplier relationships, we help build a more sustainable value chain that is aligned with the principles of responsible development.



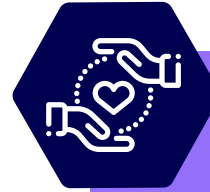
We incorporate social and environmental considerations into our supplier management as part of our sustainability governance.

Government

We maintain ongoing relations with government authorities at various levels, and operate in accordance with the legal, regulatory, and institutional guidelines that govern the operations of financial institutions in Brazil. As a state-owned bank linked to the State Government of Rio Grande do Sul, we play an important role in implementing public policies and supporting the state's economic and social development.

In this context, we act as a financial agent in programs and initiatives aimed at expanding access to credit, supporting production, and promoting regional development. This includes financing lines targeted at different segments of the economy, including micro, small, and medium-sized enterprises, as well as initiatives related to innovation, infrastructure, and sustainability.

Our relationship with the government also includes participation in emergency programs and actions to support reconstruction and economic recovery during times of adversity. During the reporting period, we played an important role in granting credit for emergency reconstruction efforts in Rio Grande do Sul after the extreme weather event in 2024, reiterating our commitment to supporting communities and production activities.



Notable the programs implemented by the Bank during the period are:

- **Devolve ICMS:** involves refunding a portion of the ICMS tax to low-income families registered in *CadÚnico* program. In 2025, the Program benefited over 1 million families, with distributions exceeding R\$ 1 billion, in addition to the issue of over 665,000 cards since its launch in 2021.
- **Volta por Cima (Turning Things Around):** a state government program providing financial support to families affected by adverse weather events. In 2025, approximately R\$ 10.8 million was disbursed to impacted families.
- **Todo Jovem na Escola (Every Youth at School):** a program to encourage students to stay in public high school, with financial aid contingent on attendance and socioeconomic status. In 2025, more than 88,000 cards were issued and approximately R\$ 170 million was passed on to beneficiaries.
- **Professor de Amanhã (Teacher of Tomorrow):** an initiative focused on training new teachers in strategic areas, providing monthly scholarships. In 2025, approximately R\$ 11.7 million was disbursed as part of total projected investments of R\$ 38.4 million through 2028.
- **MEI RS Calamidades:** a program aimed at the recovery of individual microentrepreneurs affected by weather events, structured around the pillars of recovery, preparedness, and development. In 2025, approximately 10,750 MEIs benefited from transfers totaling approximately R\$ 16.1 million.
- **Família Gaúcha:** an initiative to support vulnerable families affected by the 2024 floods. In 2025, more than R\$ 22.9 million was distributed to beneficiaries.

We also contribute to the implementation of public policies by providing financial services to the government and managing government payments and collections, while also supporting the modernization and efficiency of public management.

Shareholders

Our relations with shareholders are guided by transparency, equitable treatment of stakeholders, and the adoption of corporate governance practices aligned with the best market standards. We strive to ensure the clear, timely, and consistent disclosure of relevant information to help in the decision-making of investors and other market players.

We have investor relations channels through which we provide financial, operational, and strategic information about our activities. These tools include the periodic disclosure of financial statements, corporate reports, market announcements, corporate presentations, and materials designed to track our performance.

We also promote dialogue with investors and market analysts, participating in meetings, events, and institutional gatherings aimed at sharing information about our strategy, performance, and growth prospects. As a publicly held company, we adopt governance practices designed to protect the rights of all shareholders, including minority shareholders, guaranteeing equitable

treatment and adequate access to corporate information.

By strengthening transparency and the quality of our communication with the market, we seek to build trusting relations with our shareholders and contribute to the generation of sustainable value in the long run.

Our shareholder base consists of 50.6% of free float shares, exceeding the minimum required by B3's Level 1 Corporate Governance. Following are a few market indicators:

50.6%
free float

R\$ 17.4 million
in average daily trading volume

10.5%
12-month dividend yield

R\$ 6,232.8 million
market capitalization



5

Social and environmental responsibility

- 74 Sustainable products and businesses
- 81 Inclusion and financial education
- 85 Community projects
- 89 Banrisul Cultural
- 90 Climate changes
- 93 Energy
- 95 Waste

Sustainable products and businesses

GRI 3-3 on Social, environmental, and climate risk, 201-2

The incorporation of social and environmental criteria into our business activities is one of the pillars of our efforts to support sustainable development and promote a more resilient and inclusive economy. In this context, we strive to offer financial products, services, and solutions that help foster economic activities aligned with sound environmental and social practices.

Our operations are guided by **Banrisul's Social, Environmental, and Climate Responsibility Policy**, which establishes guidelines for integrating ESG aspects into the institution's strategy, products, and processes, promoting the efficient use of natural resources, respect for human rights, support for the transition to a low-carbon economy, and the strengthening of governance and a culture of integrity.

In the area of sustainable finance, we offer credit lines and financial solutions to initiatives that promote energy transition, responsible production, and create positive social impact. Among our key areas of focus are:

- Financing for the deployment of renewable energy generation systems, including solar, wind, biomass, and biogas projects
- Credit lines for family farming and low-carbon agriculture, encouraging more sustainable production practices that are resilient to climate change
- Financing for energy efficiency projects aimed at modernizing equipment and reducing energy consumption
- Support for initiatives related to infrastructure and essential services, such as sanitation, health, and education projects
- Credit lines to strengthen micro, small, and medium-sized enterprises, contributing to regional economic development and income generation.



In 2025, we made further progress in our sustainable finance agenda by developing Banrisul's Sustainable Finance Framework and conducting the first sustainability assessment of our loan portfolio, in alignment with international benchmarks such as Green, Climate, and Social Bonds. These enhancements strengthen the management and offering of sustainable products and expand the Bank's capacity to invest in low-carbon activities with high positive social and environmental impact.

Innovation and productive development

In 2025, we expanded our activities in financing innovation and productive development, bolstering our role as a catalyst for the modernization of the regional economy. The loan portfolio focused on innovation projects was driven primarily by operations using funds from the Brazilian Innovation Agency (Finep), which offer competitive terms for investments in technology and industrial modernization.

This trend consolidated our position as one of the leading distributors of Finep funds in Rio Grande do Sul, directing financing to companies in the manufacturing sector

and to projects related to energy efficiency, reuse of materials, and the adoption of technologies associated with Industry 4.0, which help drive efficiency and sustainability in productive activities.

As part of this strategy, we intensified our presence in innovation and technological development environments. At Mercopar 2025, one of Latin America's leading industrial innovation fairs, we explored financing opportunities and unveiled solutions to support innovative companies, thus expanding our relationship with the productive and technological ecosystem.

Impact businesses and rebuilding

Another notable initiative was the launch of the Impacta RS Program to support impact businesses with solutions aimed at the economic and social reconstruction of the state after extreme weather events. The Program will be implemented in 2026, selecting up to 30 ventures with the potential to generate positive social and environmental impact, offering training for business development in impact management and access to credit and investments, as well as mentoring, and opportunities to connect with investors.

Through these financial solutions, we help stimulate responsible investments and support productive activities that promote economic development in tandem with environmental preservation and social progress.

The Reconstruir Program comprises emergency credit facilities for individuals and businesses, aimed at mitigating the

economic impacts resulting from the extreme events that occurred in Rio Grande do Sul in 2024. Due to its exceptional, temporary nature and the fact that it involves debt extension, the amounts under the Reconstruir Program are not included in the totals of the sustainable portfolio.



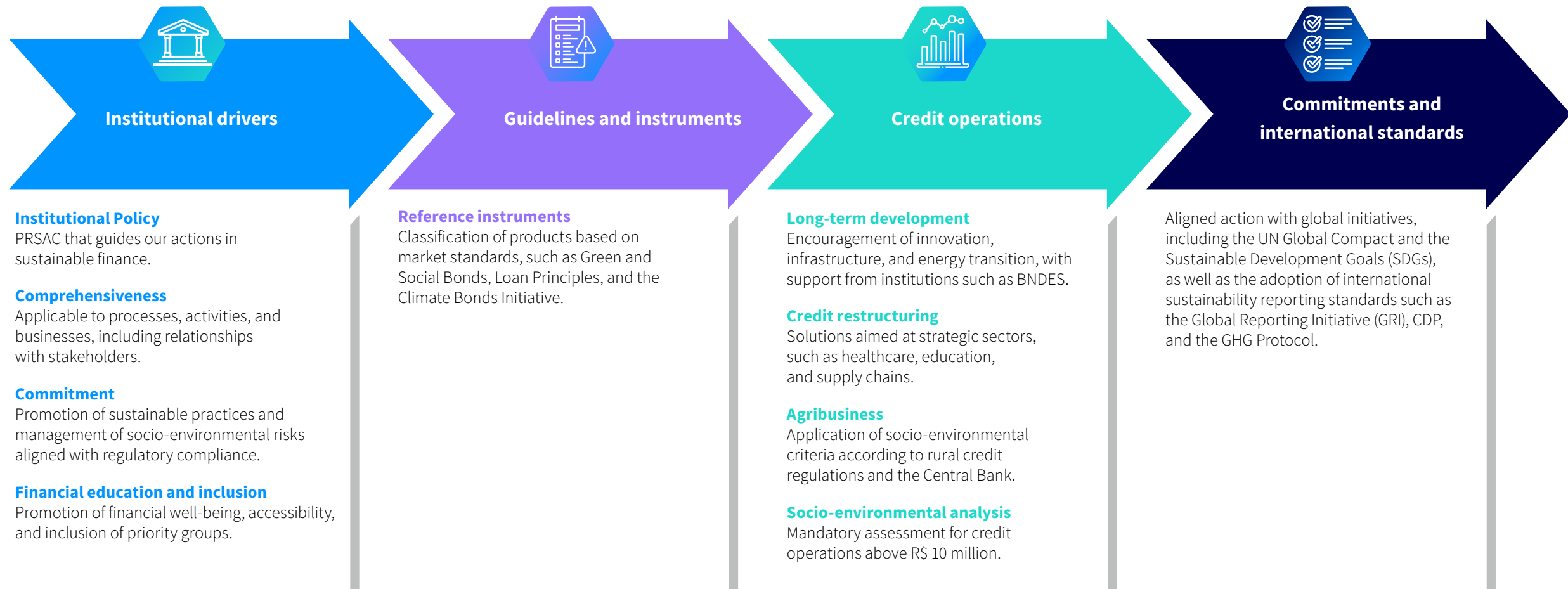
How we work on sustainable products and businesses

This table sets out the key drivers, guidelines and initiatives that shape Banrisul’s approach to sustainable products and business.

Aim of the initiative

To generate a positive socio-environmental impact, mitigate risks and support the sustainable transition of customers and the economy.

To align institutional guidelines, risk management and lending practices with the channelling of capital towards activities that have a positive impact.



Product portfolio with social and environmental benefits

Sustainability framework/credit line^{1 2} | GRI G4 FS7 and FS8

	Monetary value (in R\$ millions)	% of Total Portfolio
Sustainable agriculture: support for agricultural development through the financing of production practices focused on the reduction of greenhouse gas emissions, efficient use of natural resources, and environmental restoration, encompassing both sustainable agriculture and the productive inclusion of family farming.		
National Program for Strengthening Family Farming (Pronaf, all acronyms in Portuguese)		
Financing Program for Sustainable Agricultural Production Systems (Renovagro)		
Financing Program for Irrigated Agriculture and Protected Cultivation (Proirriga)	R\$ 3,628.3	5.6%
Program for the Modernization of Agriculture and Conservation of Natural Resources (Moderagro)		
Technology and clean energy: financing solutions aimed at the transition to a low-carbon economy, including renewable energy generation, energy efficiency, and the reduction of environmental impacts associated with energy consumption and production.		
CDC Sustentabilidade - Solar and Wind		
Financing Fund for the Acquisition of Machinery and Equipment – (Finame) - Fundo Clima		
Financing Fund for the Acquisition of Machinery and Equipment- (Finame) - Low Carbon	R\$ 283.8	0.44%
Promotion of Energy Efficiency		
Social and urban development: credit aimed at strengthening social and urban infrastructure, with a focus on access to essential services such as basic sanitation, health, education, school transportation, and the inclusion of people with disabilities, contributing to the improvement of the quality of life for the population.		
Funafir Program - Fund for Financial Support and Recovery of Private, Non-Profit, and Public Hospitals		
Sanitation for All		
Finame - Caminho da Escola	R\$ 72.9	0.11%
CPB Accessibility		

¹ The methodology used to calculate the 2025 figures has been refined, enabling the inclusion of new credit facilities and the validation of the information. | GRI 2-4.

² We have adopted the current nomenclature for sustainable products; however, the purpose and carrying amount encompass the facility's historical record.

	Monetary value (in R\$ millions)	% of Total Portfolio
Job creation and strengthening of micro, small, and medium-sized enterprises (MSMEs): Continuous support for employment, income generation, and the financial sustainability of micro, small, and medium-sized enterprises through structured access to credit, guarantees, and renegotiation instruments, on a permanent basis and independent of economic conditions.		
Emergency Credit Program (PEAC)		
National Program to Support Micro and Small Enterprises (Pronampe)		
Banrisul Fampe Mais - Individual Microentrepreneurs (MEI) and Micro and Small Enterprises	R\$ 710.9	1.1%
Desenrola Brasil		
Economic Recovery and Reconstruction: Emergency and temporary credit lines to support companies, rural producers, and individuals affected by extreme weather events or socioeconomic shocks, with a focus on asset recovery, restoration of production capacity, and economic stabilization, including structural credit lines primarily directed toward this purpose during the reporting period, such as the BNDES Giro Agro line.		
BNDES Giro Agro Emergency		
BNDES Giro Emergency Credit		
National Program to Support Micro and Small Businesses (Pronampe) Solidário RS (with and without subsidies)		
Pronampe Gaúcho		
Finame Reconstruction	R\$ 2,064.8	3.20%
National Program to Support Medium-Sized Rural Producers - (Pronamp) – Emergency Agricultural Credit		
Finep Emergency Action		
CDC Emergency Construction Materials		
Total sustainable portfolio	R\$ 6,760.7	10.47%
Total loan portfolio	R\$ 64,543.9	100.00%

Sustainability framework/credit line | GRI G4 FS7 and FS8

	Purpose	Target audience
Sustainable agriculture: support for agricultural development through the financing of production practices focused on the reduction of greenhouse gas emissions, efficient use of natural resources, and environmental restoration, encompassing both sustainable agriculture and the productive inclusion of family farming.		
National Program for Strengthening Family Farming (Pronaf)	Strengthening family farming	Family farmers
Financing Program for Sustainable Agricultural Production Systems (Renovagro)	GHG reduction, environmental restoration	Medium/large-scale producers and cooperatives
Financing Program for Irrigated Agriculture and Protected Cultivation (Proirriga)	Efficient irrigation	Medium/large producers and cooperatives
Program for the Modernization of Agriculture and Conservation of Natural Resources (Moderagro)	Production modernization and environmental compliance	Medium- and large-scale producers and cooperatives
Technology and clean energy: financing solutions aimed at the transition to a low-carbon economy, including renewable energy generation, energy efficiency, and the reduction of environmental impacts associated with energy consumption and production.		
CDC Sustentabilidade - Solar and Wind	Clean energy	Individuals and Businesses
Financing Fund for the Acquisition of Machinery and Equipment (Finame) – Fundo Clima	Energy efficiency and renewables	Individuals and Businesses up to R\$ 4.8 million
Financing Fund for the Acquisition of Machinery and Equipment (Finame) - Low Carbon	Low environmental impact	Individuals, Businesses, Condominiums
Promotion of Energy Efficiency	Efficiency projects	MSMEs
Social and urban development: credit aimed at strengthening social and urban infrastructure, with a focus on access to essential services such as basic sanitation, health, education, school transportation, and the inclusion of people with disabilities, contributing to the improvement of the quality of life of people.		
Funafir Program - Fund for Financial Support and Recovery of Private, Non-Profit, and Public Hospitals	Support for hospitals	SUS Hospitals
Sanitation for All	Basic Sanitation	Municipalities
Finame - Caminho da Escola	School Transportation	Public Sector
CPB Accessibility	Items for People with Disabilities	PF

	Purpose	Target audience
Job creation and strengthening of micro, small, and medium-sized enterprises (MSMEs): Continuous support for employment, income generation, and the financial sustainability of micro, small, and medium-sized enterprises through structured access to credit, guarantees, and renegotiation instruments, on a permanent basis and independent of economic conditions.		
Emergency Credit Program (Peac)	FGI Guarantee	MSMEs
National Program to Support Micro and Small Enterprises (Pronampe)	Small businesses	ME and EPP
Banrisul Fampe Mais - Individual Microentrepreneurs (MEI) and Micro and Small Enterprises	Giro + Consulting	MEI and MPE
Desenrola Brasil	Renegotiation	Federal Government
Economic recovery and reconstruction: emergency and temporary credit lines to support companies, rural producers, and individuals affected by extreme weather events or socioeconomic shocks, with a focus on asset recovery, restoration of production capacity, and economic stabilization, including structural credit lines primarily directed toward this purpose during the reporting period, such as the BNDES Giro Agro line.		
BNDES Giro Emergency Credit	—	—
BNDES Giro Emergency Credit	Emergency Credit	Businesses, PR, cooperatives
National Program to Support Micro and Small Businesses (Pronampe) SOLIDÁRIO RS (with and without subsidies)	Businesses in distress	ME and EPP
Pronampe Gaúcho	Subsidized credit	MEI, ME, EPP
Finame Reconstruction	Machinery for affected areas	PJ
National Program to Support Medium-Sized Rural Producers (Pronamp) – Emergency Agricultural Credit	Livestock Investment	Individuals
Finep Emergency Action	Post-Event Recovery	Businesses and organizations
CDC Emergency Construction Materials	Post-Disaster Renovations	PF

Inclusion and financial education

Promoting financial inclusion and education for the responsible use of banking services is one of our commitments to strengthening economic and social development in the regions where we operate. In this context, we seek to expand the population's access to financial products and services, while rolling out initiatives to disseminate knowledge about financial management, planning, and the responsible use of credit.

As a state-owned financial institution with a strong regional presence, we play a significant role in expanding the population's access to the financial system, offering solutions tailored to different customer profiles, including individuals, microentrepreneurs, and small businesses. Our accessible products and our presence in diverse municipalities help lower barriers to accessing financial services and bolster economic inclusion.

In addition, we have launched initiatives focused on financial education for the general public, including non-customers. These include the **BanriEduca** platform, a digital environment open to the community that provides educational content on personal finance, financial planning,

sustainability, responsible use of credit, and management of the family budget. The aim is to foster financial literacy among the population, thereby promoting greater autonomy in decisions related to money management.

Beyond digital tools, we promote guidance and awareness initiatives through our institutional and customer relationship channels, which help expand access to information and encourage safer and more sustainable financial practices.



Financial services accessible to all

GRI 3-3 on Social, environmental, and climate risk

We seek to expand the population's access to financial services by offering solutions that combine broad coverage, technological innovation, and a simplified user experience. This strategy helps lower barriers to accessing the banking system and expands financial inclusion, enabling customers of different profiles to access products and services tailored to their needs.

In this context, we have invested in expanding our digital channels and developing solutions that enable customers to open and manage accounts entirely online. The Banrisul Digital Account, launched in 2024, is one of the key advancements in this strategy. The solution offers 100% digital account opening, no fees, and credit card compatibility with digital wallets such as Apple Pay, Google Pay, and Samsung Pay. With 100% digital account opening and integrated management through the Bank's app, the solution has helped expand access to banking services in different regions of the country.

In 2025, we reached the milestone of 300,000 digital accounts opened across Brazil, with 57% of them concentrated in the states of Rio Grande do Sul and Santa Catarina, and the

remainder primarily in São Paulo, Rio de Janeiro, and Minas Gerais. This shows our ability to expand our nationwide presence through accessible and user-friendly digital solutions.

Advertising campaigns featuring singer Luísa Sonza promoted the Digital Account, helping to increase the initiative's visibility and drive its adoption in different regions of the country, especially among youth.

Our strategy of financial inclusion through digital channels also entailed continuous investments in modernization. In 2025, we launched a new version of our app, featuring more intuitive navigation and enhanced features, developed in response to customer feedback and aligned with international digital accessibility guidelines. The upgraded version introduced a more modern design and seamless navigation, expanding the financial control offered to users and the range of services available in the digital environment, enabling users to perform financial transactions, track account activity, and organize their finances in a simpler and more integrated manner.



300,000 digital accounts
opened across Brazil, particularly in
the states of Rio Grande do Sul and
Santa Catarina.

Banrisul Digital Account – features

Services:



Transfers and payments via Pix



Financial management tools



Loans



Access to Open Finance solutions and digital services associated with the Bank’s product ecosystem



Tracking card transactions

App features:



My Banricompras – real-time transaction monitoring



Banri Global Account – Banrisul’s multi-currency account



My finances – financial management integrated with Open Finance



Banrisul Offers – exclusive discounts for customers



Tag Banrisul – toll and parking payments

Total number and percentage of access points available in areas with low urbanization rates, by region and by type of access | GRI G4 FS13

Category ¹	Number		
	2023	2024	2025
Number of municipalities	404	412	412
With service	372	370	375
Coverage	92.1%	89.8%	91.0%
Number of points	870	890	915

¹ The urbanization rate for Rio Grande do Sul, with an average of 87.5%, was used to identify 412 localities with rates below this value. Data is from the 2022 IBGE Census, the most recent available.

By expanding access to digital financial solutions and investing in more intuitive and accessible experiences, we are ramping up our efforts to promote financial inclusion and democratize access to banking services, thus helping to bring the financial system closer to an increasingly broad and diverse audience.

Initiatives to improve access to financial services for disadvantaged people | GRI G4 FS14

Name of initiative	Beneficiary group	The extent to which it is applied across the Institution	Progress made regarding the initiative
Compliance with NBR 9050/2020	People with Disabilities (PwDs)	Adjustments related to NBR 9050/2020	In 2025, even as we continued to grapple with the lingering impacts of the floods, we resumed our planned initiatives. As such, we reached 69 BanriPontos that comply with ABNT NBR 9050/2020, of which 60 have an accessibility report and nine are in the process of obtaining one. This demonstrates the continuous progress made in the process of adapting the branch network. We also made enhancements to the systems for tracking and controlling accessibility reports for service locations, which included refined information management, greater accuracy, traceability, and compliance monitoring.
Renewal of ATMs	People with visual impairments	All Banrisul ATMs comply with NBR 15250/2005; the total number of ATMs in service was 1,086, including 850 cash-recycling ATMs.	In 2025, we made progress in modernizing our self-service network with a focus on sustainability, operational efficiency, and accessibility. By the end of 2025, 852 cash-recycling ATMs had been installed in commercial establishments and banking correspondents across various cities in Rio Grande do Sul. In 2026, there will be 1,000 units in all.
Development of inclusive websites	People with visual impairments	Creation of the new Banrisul corporate website for external customers.	The projects initiated in 2018 to create new corporate websites for the Banrisul Group continued in 2025. This year, the new Banrisul corporate website https://www.banrisul.com.br/ was developed, in addition to the website for developers https://developers.banrisul.com.br/ . All of these aim to improve the website's adaptability to different screen sizes, font size adjustment via the keyboard, and a mandatory field for including image descriptions (alt tags).
Inclusive Card Kit	People with visual impairments	Since 2018, Banrisul has made the Debit and Credit Card Kit available to all its visually impaired customers. In addition to the traditional plastic card, the kit includes information in Braille and large print.	In 2025, 826 accessibility kits for debit cards and 99 Braille kits for credit cards were distributed. No improvements were implemented last year.
Compliance with SARB 27 (improvements in the customer relations area)	People with Disabilities (PwDs)	With the implementation of SARB 27 in 2023, which consolidated consumer relations guidelines, Banrisul intensified the application of the compliance practices set forth in the regulation. The effectiveness of this application is verified through the Febraban Audit process.	In the 12th Cycle of Febraban Audits, conducted in 2025, Banrisul made significant progress in its compliance level. A total of 55 BanriPontos were audited, of which 34 achieved 100% compliance. This performance resulted in a final score of 97 and third place in the final ranking, exceeding the industry's compliance index.

Community projects

GRI 203-1

As a public bank and a key player in regional development, we promote initiatives that foster the economic and social development of communities. These actions are aligned with our institutional strategy of strengthening the local economy, fostering productive inclusion, and creating opportunities for different groups, especially youth and small entrepreneurs.

In this context, Banrisul remains committed to investments in culture, education, sports, and technological innovation, with the aim of contributing to the social and economic development of municipalities in Rio Grande do Sul. Through sponsorships and donations, we support projects and initiatives that promote access to culture, stimulate regional economic activity, and celebrate local identities.

The initiatives we support combine vocational training programs, job opportunities, promotion of sports, and support for the economic recovery of communities impacted by extreme weather events. We thus contribute to generating positive indirect economic impacts, strengthening employability, entrepreneurship, and regional economic dynamics.

These investments include cultural, educational, and sports projects, as well as support for fairs, shows, and exhibitions held in different regions of the state. The initiatives supported cover topics related to family farming, agriculture and livestock, industry, regional tourism, gastronomy, and technology, helping to boost local economies and strengthen the institution's ties with the communities where we operate.

In 2025, the Banrisul Group sponsored more than 480 projects in various fields and made 28 donations, distributed across several municipalities in Rio Grande do Sul. These investments are made in cash and are part of the institutional strategy to foster regional development.

Projects are selected based on their relationship with the social, cultural, and economic aspects of the beneficiary communities and regions. In this process, local potential, the interests of different stakeholders, and community needs are assessed, seeking to promote regional integration and encourage initiatives that contribute to sustainable development.



480 projects
sponsored and
28 donations
made in 2025, benefiting various
regions across the state.

Institutional, social and cultural investments

The goals for the next cycle include the execution of the plans set forth in the 2026 Call for Sponsorship Proposals, which envisages support to 265 projects eligible for negotiation with Banrisul, in addition to continued support for projects executed through incentive laws for culture, sports, and other strategic initiatives financed directly by the Institution.

Notable initiatives include our support for the “O Grande Encontro – Reconstructing Rio Grande,” an initiative that traveled through various regions of the state in 2025, with free and accessible performances in cities such as Capão da Canoa, Uruguaiana, Caxias do Sul, Pelotas, Passo Fundo, and São Miguel das Missões, in addition to the closing event in Porto Alegre. The tour is part of the Banrisul Reconstruir RS Program, responsible for a historic investment of R\$ 25 million

in the state’s cultural sector, and which is sponsored by Banrisul and Rio Grande Seguros e Previdência.

The project brought together leading names in traditional Gaúcho music and reached an audience of over 50,000 people, promoting democratic access to culture, strengthening regional identity, and creating opportunities for the artistic community. The initiative also contributed to social engagement and to rebuild the collective spirit after the impacts of the 2024 climate events, reinforcing the values of belonging, memory, and solidarity, and consolidating our role as an agent of cultural and social development in the state. In keeping with this commitment, the initiative will feature new performances in 2026, while expanding its reach and continuing to foster regional culture.



Social and institutional programs

The Bank's key initiatives include:

Banrisul Pescar Project

The Banrisul Pescar Project is a well-established initiative within our social engagement efforts and one of the longest-running examples of structured social investment. Aimed at the social and professional development of vulnerable youth, the Program combines technical training and the development

of social and emotional skills in order to help them find jobs, besides strengthening the citizenship spirit.

In 2025, the project's activities focused on comprehensive training of the 19 selected participants through theoretical and practical activities in the corporate environment, with ongoing support throughout the training process.

The initiative is part of a national network that, over the course of its history, has already impacted more than 41,000 youth and has become a benchmark for productive inclusion in the country. During this period, the Program trained more than 1,700 youth across different units and partner companies.

In 2026, the Pescar Project celebrates 50 years of operation, a milestone that highlights its historical significance and its role in promoting corporate social responsibility and creating opportunities for vulnerable youth.



Young Apprentice Program

The Young Apprentice Program facilitates the integration of young people into the corporate environment through professional apprenticeship opportunities. At Banrisul, we provide participants with practical training in various areas of the Institution, combined with theoretical training focused on developing professional and behavioral skills.

Partiu Futuro Reconstrução (Off to the Future: Time to Rebuild)

After the extreme weather events that affected Rio Grande do Sul in 2024, we began supporting initiatives focused on the social and economic reconstruction of the affected regions. These initiatives included the Partiu Futuro Reconstrução Program, which seeks to expand training and professional integration opportunities for youth, thus contributing to the economic and social recovery of the affected communities.

MEI RS Calamidades

The MEI RS *Calamidades* Program was launched to support individual microentrepreneurs impacted by the weather events that ravaged the state. Through this initiative, we offer special terms for financial support and access to credit for small businesses, which contributes to the resumption of economic activity, preservation of income, and the recovery of local economies.

R\$ 16.1 millions
disbursed by the MEI RS
Calamidades Program
in 2025.

Sustentare Program

The Sustentare Program is an initiative of the Rio Grande do Sul State Government focused on the sustainable management of electronic waste. Through donation, refurbishment, recycling, and de-identification efforts, the program promotes the environmentally sound disposal of obsolete equipment, reducing environmental impacts and generating social benefits through partnerships with social institutions and correctional facilities for the reuse and responsible handling of materials.



Banrisul Cultural

In 2025, the Banrisul Cultural and Social Institute was created to promote culture, education, and social inclusion in Rio Grande do Sul, marking a new phase in our engagement with society. Established as a nonprofit entity, the institute has its own governance and decentralized operations, and uses spaces such as schools, libraries, and cultural centers to expand access to artistic production and knowledge. The Banrisul Group contributed R\$23.2 million to the Institute in 2025.

Banrisul Cultural’s core objectives are to democratize access to culture, preserve historical heritage, encourage diversity in artistic expression, and promote social inclusion through ongoing programs and structural projects. Its initiatives include cultural education, promoting reading, bringing activities to underserved regions, and initiatives targeting different audiences, such as vulnerable youth and the elderly.

In 2026, these initiatives will be consolidated and expanded, accompanied by the strengthening of institutional partnerships, and greater territorial reach. The goal is to deepen the impact on communities, expand opportunities

for artists and cultural agents, and establish the Institute as a permanent instrument of social, economic, and cultural development in Rio Grande do Sul.



The goal of Banrisul Cultural is to establish the institute as a vehicle for social, economic, and cultural development by supporting artists and cultural professionals.



Climate change

GRI 3-3 on Social, environmental, and climate risk, 201-2

Climate change is an increasingly significant factor of economic impact for financial institutions, which influences market dynamics, customers' ability to pay, and exposure to risks. As such, we continuously monitor climate risks and opportunities, assessing their effects on our operations, the loan portfolio, and the regulatory environment.

The management of these impacts is integrated into social, environmental, and climate governance and is guided by the PRSAC, which establishes guidelines for identifying, assessing, and monitoring these risks, ensuring their incorporation into management and decision-making processes. These factors are also integrated into financial management and operational continuity, including the Liquidity Contingency Plan and specific assessments of lending operations with higher exposure. The portfolio is monitored periodically to identify concentrations and continuously enhance risk management.

When negative impacts are identified, we take proportionate corrective measures, and incorporate recurrences into planning and in policy and procedural updates.

In the context of physical risks, we assess extreme events and long-term environmental changes, such as floods, droughts,

and storms, which could affect customers and the sectors financed, increase delinquency rates, and require additional provisions. We also consider the potential depreciation of assets used as collateral due to environmental degradation.

Regarding transition risks, we analyze the impacts of regulatory changes, carbon pricing, and the adoption of new technologies, which may affect emission-intensive sectors. These factors can generate significant financial impacts, but they also create business opportunities.

In this context, we offer credit solutions for climate mitigation and adaptation, including programs such as Renovagro, Pronaf, and Proirriga, as well as solutions for energy efficiency and renewable energy generation, such as Finame Fundo Clima, Finame *Baixo Carbono*, Energy Efficiency Promotion, and CDC Sustainability.

The effectiveness of these actions is measured through audits, monitoring of ESG indicators, and periodic assessments of risks and compliance. Goals and targets are defined based on corporate policies, regulatory guidelines, and international commitments, with progress tracked using performance indicators and metrics.



We continuously monitor climate-related risks and opportunities, assessing their impact on our operations and loan portfolio.

As part of the climate agenda, we have adopted well-recognized reporting and measurement tools. The CDP is used for the structured disclosure of information on climate risks and opportunities, the Brazilian GHG Protocol Program guides the measurement of our own emissions, and the UN Global Compact reinforces environmental commitments at the strategic level. Our emissions inventory undergoes independent assurance, and the Bank participates in Febraban's pilot project to advance methodologies for financed emissions (Scope 3).

In 2025, we were included in the 16th portfolio of B3's Carbon Efficient Index (ICO2), evidencing our alignment with sustainability best practices and the transition to a low-carbon economy. We were also included in B3's Level 1 Corporate Governance and in other important indices in the Brazilian market.



Greenhouse Gas emissions

GRI 2-25

We continuously monitor our greenhouse gas (GHG) emissions as part of our environmental and climate management actions, which enables us to track the impact of our operations and support energy efficiency and process improvement initiatives.

Our inventory is prepared in accordance with the Brazilian GHG Protocol Program (PBGHG) and is aligned with the Social, Environmental, and Climate Responsibility Policy (PRSAC). We began this journey in 2021 (base year 2020), when we earned the Silver Seal, and have since refined our measurement and reporting processes. In 2025, we received the Gold Seal for the fourth consecutive year, which recognizes the quality and transparency of the information disclosed.

The measurement considers sources such as fuel consumption by fleet, electricity, business travel, as well as indirect emissions associated with cash transport and employee commutes, which are converted into tons of carbon dioxide equivalent (tCO₂e) for monitoring the indicators.

Notable among the mitigation initiatives are the expanded use of renewable energy, which accounted for 49.59% of consumption in 2025, and the offsetting of emissions through carbon credits and renewable energy certificates.

Emissions management involves the continuous monitoring of climate indicators, reinforcing their integration into governance practices. The information is recorded on the GHG Protocol's public platform, maintained by FGV, and the results are presented in the tables below.

Tons of CO2e per year^{1 4} | GRI 305-1, 305-2, 305-3

Type of emissions	2020	2021	2022	2023	2024	2025	Δ 2025/2024
Scope 1 (direct emissions)	639.7	958.3	728.5	734.3	1,078.9	702.0	-34.9%
Biogenic CO ₂ emissions (Scope 1)	6.9	28.4	33.4	60.5	73.6	41.4	-43.8%
Scope 2 (Location-based approach)	2,067.6	4,641.9	1,446.8	1,352.4	1,721.5	1,333.2	-22.6%
Scope 2 (Market-based approach) ²	2,067.6	-	-	-	-	0.0	-
Scope 3 (Other indirect emissions)	-	5,054.3	7,684.9	6,176.2	4,883.1	6,760.6	38.4%
Biogenic CO ₂ emissions ³ (Scope 3)	-	843.2	1,430.1	1,454.1	1,103.6	1,644.6	49.0%
Other - HCFC 22 (R22)	-	2,939.9	1,007.5	1,217.5	1,427.9	873.5	-38.8%

¹ The Greenhouse Gases (GHGs) included in the inventory, in accordance with the GHG Protocol methodology, are CO₂, CH₄, N₂O, HFCs, PFCs, SF₆, and NF₃. The first complete and verified inventory was conducted in 2021, providing greater accuracy and transparency to the metrics and targets. Scope 1 emissions for that year totaled 958.9 tCO₂e. Emissions are calculated using emission factors defined by the GHG Protocol calculation tool and verified by an independent audit firm. The inventory data consolidates emissions from three companies: Banco do Estado do Rio Grande do Sul, Banrisul Soluções em Pagamentos, and Banrisul Armazéns Gerais. The calculation methodology adopts the operational control and equity ownership approaches, in accordance with GHG Protocol guidelines.

² In our first inventory, conducted in 2020, our emissions under the market-based approach were not reduced to zero, as we did not purchase renewable energy certificates that year and had not yet begun the transition from conventional to renewable energy consumption. These processes began in 2021 when we started demonstrating the traceability of all energy consumed using I-RECs, thereby zeroing our emissions through the market-based approach.

³ Biogenic emissions increased due to higher emissions in the Upstream Transportation and Home-to-Work categories, as these emissions directly depend on the results of those categories for calculation.

⁴ To monitor the target for reducing emissions, the sum of Scopes 1 and 2 (using the market-based approach) is considered, with 2020 as the base year, compared to emissions in the most recent measured year.

Energy

GRI 2-25, 302-1

We constantly monitor our energy consumption as part of the Institution's environmental and climate management. By tracking this indicator we can assess the operational efficiency of our activities and roll out initiatives aimed at reducing the use of fossil fuels and increasing the share of renewable energy.

In recent years, we have gradually increased the share of renewable sources in our energy mix. In 2025, consumption of energy from renewable sources totaled 56,957.20 GJ, slight increasing in relation to previous years. During the same period, we observed a significant reduction in non-renewable energy consumption, reflecting initiatives aimed at energy transition and optimizing energy use in our operations.

Our energy consumption is primarily associated with administrative activities, banking correspondents, and operational units, as well as the technological infrastructure required to deliver financial services, including data centers and telecommunications systems.

As part of our sustainability strategy, we have invested in expanding the use of renewable sources. In 2025, we began contracting photovoltaic plants in the municipalities of São Lourenço do Sul and Taquara, in Rio Grande do Sul. The São Lourenço do Sul plant is currently in the process of transferring ownership to the Bank and will be connected to the CEEE Equatorial grid, while the plant located in Taquara, scheduled for completion in the first half of 2026, will be connected to the RGE/CPFL grid. Energy generated by these units will be used to supply various Bank facilities through the Distributed Generation System (SGD), including the remote self-consumption model, in which the energy generated is offset among consumer units located within the same concession area of the distributor.

With the first plant coming online in August 2025, 109 consumer units began using energy from solar sources. The project's expansion calls for the integration of another 302 units in 2026, totaling 505 units powered by renewable energy, which should account for approximately 78% of our energy consumption.



49.59% of the energy
consumed comes from
renewable sources

The initiative continues a movement that began in 2022, when Banrisul started migrating part of its facilities to the Free Energy Market, initially covering 94 medium-voltage facilities. The adoption of renewable sources has also increased economic efficiency. Between October 2022 and April 2025, the migration to the free energy market and the use of renewable sources generated estimated savings of R\$ 3.6 million for the Institution. With the integration of the new photovoltaic plants, these savings should exceed R\$ 70 million over the next 15 years.

These initiatives are aligned with our institutional commitments in the areas of sustainability and climate risk management, including our adhesion to the United Nations Global Compact, the Brazilian GHG Protocol Program, and the CDP, as well as compliance with Febraban’s self-regulation guidelines regarding the management of social, environmental, and climate risks in the financial sector.

Expanding the use of renewable sources is part of our strategy to enhance the management of environmental and climate impacts associated with our operations. By combining energy efficiency, reduction of emissions, and the rationalization of operating costs, we seek to move toward a more sustainable operating model aligned with the transformations of the low-carbon economy.

The following tables provide a breakdown of our energy consumption by source, origin, and location.

R\$ 3.64 million
in cost savings through
the adoption of renewable
energy sources.

Energy consumption within the Organization (GJ)⁴ | GRI 302-1

	2023 ²	2024	2025	Δ2025/2024
Non-renewable fuels	3,007.3	5,734.7	3,376.8	-41.1%
Gasoline (vehicles)	2,055.3	1,726.5	1,963.3	13.7%
Diesel ³	544.2	3,626.7	929.1	-74.4%
LPG ¹	407.8	381.5	484.4	27.0%
Renewable fuels	787.4	253.0	73.8	-70.8%
Biodiesel (B100)	0.0	0.0	0.0	-
Hydrous ethanol	787.4	253.0	73.8	-70.8%
Consumption of electricity⁵	126,994.4	118,954.7	114,666.8	-3.6%
Electricity from utility company	84,995.3	62,287.5	57,783.6	-7.2%
Electricity from solar panels	414.7	1,257.9	2,777.0	120.8%
Electricity from free market (renewable)	41,584.5	55,409.6	54,106.2	-2.4%

¹ Information on Non-Renewable Fuels (LPG) is in tons (t), which is the standard unit used by the GHG Protocol methodology. Other conversions follow the 2021 National Energy Balance (base year 2020). To convert the LPG value from tons to GJ, we use the maximum permitted density of LPG as per applicable law: <https://www.in.gov.br/en/web/dou/-/resolucao-n-825-de-28-de-agosto-de-2020-274891354>.

² Since 2023, we have been tracking ethanol refueling for vehicles in our own and leased fleets, given its lower greenhouse gas emissions, thereby contributing to the mitigation efforts in the Mobile Combustion category.

³ Since 2023, the calculation of diesel consumption has also included the quantity used by motor vehicles, in addition to the amount already used by generators.

⁴ No energy was sold. There was no consumption of heating, cooling, or steam.

⁵ In the second half of 2025, we began consuming renewable energy through the Distributed Generation process.

Waste

GRI 306-3, 306-4, 306-5

In 2025, we recorded the disposal of various types of waste generated by our operations, including recyclable materials, electronic waste, batteries, tires, and other waste from maintenance activities.

The main types of materials sent for recycling are plastics, paper, cardboard, and metals, which totaled 1,024.01 tons during the period, which is higher than that in previous years and shows the improved material segregation and reuse practices. In the same vein, electronic scrap resulting from the replacement and modernization of equipment is sent for specialized recycling, which enables the recovery of materials and the environmentally appropriate disposal of these components.

Waste classified as hazardous receives specific treatment and is sent to licensed industrial landfills (Class I). In 2025, we did not record any waste sent to such landfills.

Waste generated by type and disposal method at units | GRI 306-3, 306-4, 306-5

	2023	2024	2025	Δ2025/2024
Hazardous waste - Class I - not intended for final disposal ^{1 2}				
Light bulbs - recycling	0	5,196	1,790	-65.6%
A) Total waste not intended for final disposal	0	5,196	1,790	-65.6%
Non-hazardous waste - Class II - not intended for final disposal				
Donation of furniture - reuse	4,085	1,441	2,969	106.0%
B) Total waste not intended for final disposal	4,085	1,441	2,969	106.0%
Total waste generated in units (A+B)	4,085	6,637	4,759	-28.3%

¹ Data on fluorescent lamps, classified as hazardous waste, Class I, is reported in units.
² There was no recovery of waste not intended for final disposal within the Organization, only outside it. In 2025, 2,969 pieces of furniture were donated, all of which were reused by the beneficiary entities.

Waste generated by type and destination in tons | GRI 306-3, 306-4, 306-5

	2023	2024	2025	Δ2025/2024
Hazardous waste - Class I - not intended for final disposal				
Batteries - recycling	0.0	0.0	0.0	-
Co-processing	-	0.0	0.0	-
Non-hazardous waste - Class II - not intended for final disposal				
Banners, shredded cardboard, and acrylic - recycling	2.2	0.0	0.0	-
Structured network cables - reverse logistics	0.0	0.0	0.0	-
Safes - recycling	11.7	16.5	0.0	-100.0%
Electronics - recycling and reuse	21.2	16.3	21.0	28.8%
Paper/cardboard - recycling	258.5	167.8	355.6	111.9%
Scrap metal - recycling	84.0	293.4	647.4	120.7%
Co-processing	0.0	98.8	0.0	-100.0%
A) Total waste not intended for final disposal	377.6	592.8	1,024.0	72.7%
Non-hazardous waste - Class II - intended for final disposal				
Incineration (without energy recovery)	0.0	159.0	0.0	-100.0%
Waste sent to landfills ¹	11.5	116.4	178.9	53.7%
B) Total waste intended for final disposal	11.5	275.4	178.9	-35.0%
Total waste generated in tons (A+B)	389.2	868.2	1,202.9	38.6%

¹ Organic waste from the Banrisul Headquarters Building, destined for landfills, is accounted for based on data recorded by Fepam regarding the transportation and final disposal of the waste. Adoption of this control method has made it possible to account for the total volume of waste sent to landfills, which explains the significant year-on-year increase.

Waste management

GRI 306-2

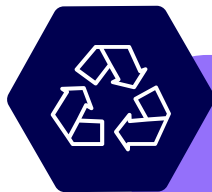
Waste management is an integral part of our environmental responsibility practices and is aligned with the guidelines of the **Social, Environmental, and Climate Responsibility Policy (PRSAC)**.

Since 2018, we have had a Solid Waste Management Plan in place, which guides internal procedures for sorting, storage, transportation, and final disposal, ensuring compliance with environmental laws.

The waste generated by our activities is classified according to its nature, taking into account administrative operations, infrastructure maintenance, renewal of technological equipment, and operational logistics.

This information is tracked through internal records and official documents, such as Waste Transport Manifests (MTR), disposal certificates, and reports issued by specialized companies, ensuring the traceability and proper environmental disposal of waste.

In addition to internal practices, we have established guidelines for proper waste management in the supply chain through the Supplier Manual, which provides guidance on compliance with applicable environmental laws.



Reciclar Program

GRI 306-2

The Reciclar Program is one of our corporate initiatives on sustainable waste management. Since its launch in 2001, the program has encouraged the proper separation of recyclable materials, expand the environmentally sound disposal of waste generated by our administrative activities, and promote environmental awareness among our employees.

The program includes the implementation of selective waste collection procedures at various Bank locations, as well as educational and awareness initiatives on proper waste sorting in the workplace. The collected materials, such as paper, cardboard, plastics, and metals, are sent to specialized recycling companies, which contributes to the reuse of resources and the reduction of waste sent to landfills.

Besides strengthening circular economy practices, the Reciclar Program also helps foster a culture of environmental responsibility among our employees, encouraging the adoption of sustainable practices in our day-to-day operations. In this regard, BanriEduca offers a Sustainability course, which objectively presents the concepts of sustainability and waste management, highlighting the importance of the conscious use of natural resources, proper waste separation, and minor daily actions to reduce environmental impacts. It also establishes the link between improper waste disposal and climate change, besides presenting Banrisul's waste management guidelines, reinforcing the individual and collective responsibility in building a more sustainable future.



6

Innovation and technology

- 99** Digital transformation
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Digital transformation

GRI 3-3 on Innovation and technology

Digital transformation is one of our strategic pillars for strengthening our competitive edge in the financial system and expanding our service capacity in an increasingly dynamic and technology-driven market. As such, we are on a continuous modernization process, with investments in infrastructure, platform upgrades, and the development of more agile, integrated solutions centered on the customer experience.

Recent advancements include the modernization of the Banrisul app and the addition of features focused on financial management, product sign-ups, and transaction processing. The redesign of digital workflows has also simplified services such as Pix, card management, and statement viewing, providing greater fluidity and autonomy to the user.

As one of our strategic pillars, innovation has driven a modernization process that includes investments in infrastructure, platform upgrades, and solution development.

The expansion of the Banrisul Digital Account represents another milestone, with 300,000 accounts opened nationwide, extending our reach beyond Rio Grande do Sul and enabling accounts to be opened entirely online.

The digitization of operations has helped streamline internal processes, integrate business areas, and expand the use of data in risk management, credit analysis, and development of solutions. This process is led by multidisciplinary teams, utilizing agile methodologies and omnichannel solutions.

We have also expanded our presence in the technology ecosystem through APIs and Banking as a Service (BaaS) initiatives, in addition to using artificial intelligence to support operational routines and decision-making.



Technology governance and digital security

To ensure the integrity and security of our digital operations, we have the Information and Cybersecurity Policy, which is periodically reviewed and aligned with international standards and best practices. The policy establishes guidelines for protecting the Bank's and its customers' information assets and for preventing technological risks.

The Information Technology Architecture area is responsible for defining and enhancing the processing, storage, and communication architecture, ensuring the reliability, availability, and currency of the digital infrastructure, as well as supporting the adoption of new technologies by business units.

Operations are continuously monitored by a Security Operations Center (SOC), which works around the clock to detect unauthorized access, hacking attempts, and information security incidents.

In case of critical incidents, response protocols are activated, including crisis rooms and coordinated action by technical teams, as well as the roll-out of the Operational Continuity, Disaster Recovery, and Business Continuity Plans.

Technology risk management is supported by periodic incident reports and action plans, which are monitored by the Executive Board and the Board of Directors, including issues related to fraud and scams.



Monitoring and continuous improvement

The effectiveness of innovation and digital transformation initiatives is monitored through performance indicators, internal assessments, and ongoing interaction with partner departments, enabling us to identify opportunities for improvement and prioritize corrective actions.

During the development of digital solutions, users participate in pilot tests and validation processes, helping to identify bottlenecks and guide technical and operational adjustments.

Project outcomes are shared at internal meetings and on corporate platforms, fostering team engagement and the exchange of feedback. Interaction with employees, the branch network, and technology partners also contributes to continuous cycles of solution enhancements.

Open Finance and the new financial ecosystem

Open Finance has transformed the financial system by enabling the secure sharing of data among authorized institutions, with the customer's consent, thereby increasing competitiveness and enabling more personalized and integrated solutions.

By joining this ecosystem, we have expanded our offering of digital products and services and enhanced the customer experience in managing their finances.

In 2025, we integrated these features into our digital channels, enabling the viewing and organization of financial information from different institutions in a single environment.



253,400
digital accounts
opened in 2025.

R\$ 401.2 million
invested in digital
transformation
and technological
modernization.

For Banrisul, the digital
transformation of the
financial system requires
institutions to be increasingly
agile and capable of developing
innovative solutions focused on
the customer experience.



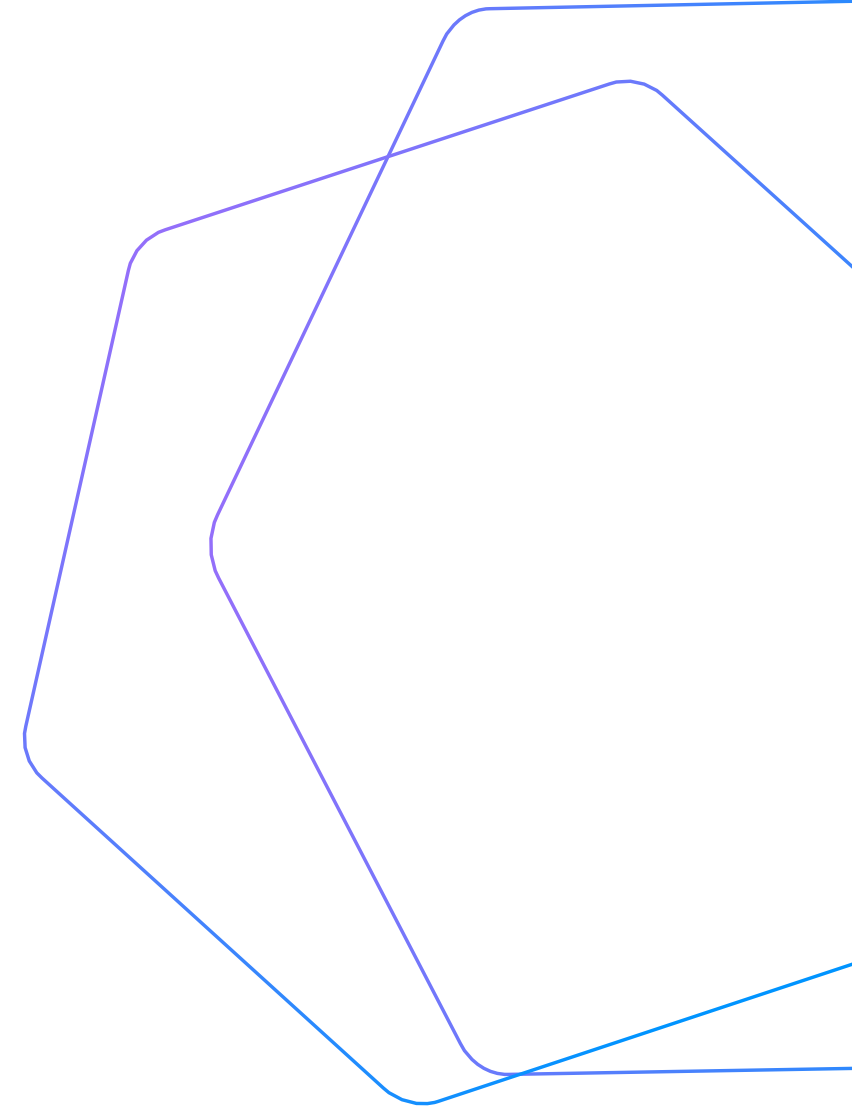
Solutions

Technological advancements in the financial system have accelerated the development of digital products tailored to increasingly connected customers. In this scenario, we have expanded our portfolio, while combining innovation, user experience, and operational efficiency.

Notable among these advancements are solutions that give customers greater autonomy, such as Pix in installments—integrated with the Bank’s credit line—and the Banri Global Account, a multi-currency international account that allows transactions directly through the app.

We also streamlined our payment methods, with improvements to Banricompras, inclusion of contactless payments and greater interoperability, enhancing the convenience of transactions.

In addition, we launched the new Investment Portal, integrated into the app, offering a more intuitive experience and simplified access to products and portfolio tracking.



Services

The expansion of our service portfolio keeps pace with the evolution of payment methods and the advancement of digitalization across the financial system, by enhancing integration between physical and digital channels and offering greater convenience to customers. Recent initiatives in this regard include the Pix Saque function at our self-service terminals, which allows customers of any financial institution to withdraw cash using the Pix system as a payment method. This broadens cash withdrawal possibilities and underscores the role of our self-service network as an important convenience channel for users of the financial system.

The implementation of Pix Saque is also aligned with our strategy of expanding our service network. Our self-service terminals are now available to customers of other financial institutions, making us the first bank in Brazil to fully open its network of self-service equipment to users of any financial institution.

Another innovation relates to the evolution of digital payment methods. We started offering the option to pay bills (boletos) via Pix, a solution known as a “bolepix” (hybrid bill). This feature uses a QR Code printed on the document, allowing payment to be made directly through the bank’s app or via digital wallets.

With this solution, payments can be made in a matter of seconds, without the need to scan a traditional barcode. Besides simplifying the user experience, the feature also enhances the efficiency of billing operations, enabling companies and customers to receive confirmation of bill payment on the same day.

By incorporating new features into our service channels and payment methods, we aim to enhance service efficiency, improve the customer’s experience, and keep pace with the technological transformations that are redefining the financial system.



We are the first
bank in Brazil to open 100% of our
ATM network to customers of any
financial institution.

Promoting innovation

GRI 3-3 on Innovation and technology

Innovation is strategic to our ability to respond to technological, regulatory, and behavioral changes in the financial system. We promote innovation through the internal development of solutions, technology partnerships, and open innovation initiatives.

In this regard, we wish to highlight Banritech Fly, a startup acceleration program that connects technological solutions to the Bank’s real-world challenges. In its third edition held in 2025, the Program expanded its reach to all of Brazil, strengthening our presence in the innovation ecosystem.

In the first two editions, we accelerated 60 startups, providing over 1,000 hours of mentoring to around 140 entrepreneurs. More than 40% of participants reported the launch of new business ventures or partnerships after the program.

Developed in partnership with Tecnopuc (PUCRS), Banritech Fly offers mentoring, technology maturity assessments, and connections with Bank executives, covering topics such as market intelligence, enterprise solutions, collateral tokenization, and asset management.

We also invested in technologies focused on digital security and the customer experience. In 2025, we received the Innovation Award at BioCatch Connect for our use of behavioral biometrics with artificial intelligence and machine learning to prevent fraud in digital channels.

By combining open innovation, partnerships, and internal development, we seek to enhance operational efficiency and offer solutions increasingly aligned with customer needs.

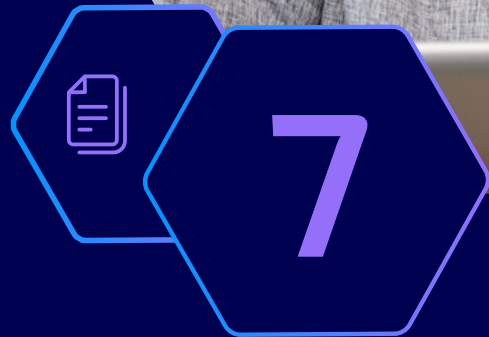
Innovation cycles

We promote innovation through continuous cycles that connect the identification of strategic challenges to the creation, testing, and implementation of technological solutions that are aligned with customer needs and institutional priorities. The process begins with mapping the needs of different areas with regard to customer experience, operational efficiency, security, and product development. From there, multidisciplinary teams develop and evaluate solutions to these challenges. Initiatives undergo testing and

validation phases, using agile methodologies and test environments, enabling rapid adjustments and risk reduction prior to rollout.

Interaction with the innovation ecosystem, through partnerships with startups, technology companies, and research institutions, expands access to new solutions and drives open innovation. After validation, the solutions are integrated into operations, resulting in new products, digital services, and process improvements. This continuous cycle bolsters our ability to adapt and evolve within the financial system.





Appendices

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GRI content index

Statement of use	Banrisul reported in accordance with the GRI Standards for the period from January 1 st to December 31 st , 2025.
GRI 1 used	GRI 1: Foundation 2021
GRI G4 sector disclosures	GRI G4: Financial services

Standard	Disclosure		Location/Answer	Omission		
				Requirement(s) omitted	Reason	Explanation
General disclosures						
The organization and its reporting practices						
GRI 2: General disclosures 2021	2-1	Organizational details	7			
	2-2	Entities included in the organization’s sustainability reporting	5 c.i) The approach used does not involve adjustments for minority interests. c.ii) There were no mergers, disposals, or acquisitions. c.iii) The approach used does not differ across the provisions of this Standard or across material topics.			
	2-3	Reporting period, frequency and contact point	5			
	2-4	Restatements of information	16, 60, 77 a) 2-21: the Organization has restated the pay ratio figures following a change in methodology, which excludes directors and vice-presidents from the calculation of the average salary, as they are not classified as employees. This methodological change explains the difference between the ratios disclosed in 2024 (8.97) and 2025 (11.09). a) G4 FS7 and FS8: In 2025, the Bank improved the management of its sustainable portfolio, including new credit facilities and refining technical criteria (such as in Renovagro and Proirriga).			

Standard	Disclosure		Location/Answer	Omission		
				Requirement(s) omitted	Reason	Explanation
The organization and its reporting practices						
GRI 2: General disclosures 2021	2-5	External assurance	5, 11b b.iii) The relationship between the organization and the party responsible for the external verification also applies to the audit of the financial statements, which is conducted by an independent external entity.			
Activities and workers						
GRI 2: General disclosures 2021	2-6	Activities, value chain and other business relationships	7, 70 c) Banrisul has no current joint ventures or corporate alliances, but maintains significant institutional partnerships such as the Impacta RS Program (SICT, Coalizão pelo Impacto, Regenera RS, and Finep) and partnerships with Badesul, BRDE, and BNDES. d) There have been no significant changes.			
	2-7	Employees	54, 55, 56			
	2-8	Workers who are not employees	54, 56			
Governance						
GRI 2: General disclosures 2021	2-9	Governance structure and composition	18, 19, 20, 21, 22 c-i, c-ii, c-iii, c-iv, c-v, c-vi, c-vii, c-viii) The composition of the highest governance body and its committees is described in sections 7.1 and 7.2 of the Institution’s Reference Form.			
	2-10	Nomination and selection of the highest governance body	18, 21 b-i, b-ii, b-iii, b-iv) Minority shareholders holding common and preferred shares are guaranteed the right to elect and remove, in a separate vote at the General Meeting, a member of the Board of Directors, and employees are guaranteed the right to nominate a representative to said body, to be chosen through a prior election conducted in accordance with applicable internal regulations, ensuring the consideration of different stakeholders in the selection and appointment process and promoting greater inclusion and representation on the highest governance body.			

Standard	Disclosure		Location/Answer	Omission		
				Requirement(s) omitted	Reason	Explanation
Governance						
GRI 2: General disclosures 2021	2-11	Chair of the highest governance body	a, b) The chairman of the Board of Directors is not a senior executive at Banrisul.			
	2-12	Role of the highest governance body in overseeing the management of impacts	18, 29 b) The highest governance body does not engage with stakeholders in due diligence oversight processes.			
	2-13	Delegation of responsibility for managing impacts	18, 20, 21, 22 a-ii) The executive superintendent of Corporate Risk is formally designated as the person responsible for managing social, environmental, and climate risks and impacts.			
	2-14	Role of the highest governance body in sustainability reporting	5			
	2-15	Conflicts of interest	26 b-i) Information on cross-shareholdings among Banrisul Group companies is available in item 7.6 of the 2025 Reference Form . b-ii) There are no cross-shareholdings with suppliers or other unrelated parties. b-iii) The sole controlling shareholder is the State. b-iv) Related parties, their relationships, transactions, and outstanding balances are disclosed in the 2025 IFRS Financial Statements, in accordance with IAS 24 and CMN Resolution No. 4,818/20, covering transactions conducted on arm’s-length terms, with the elimination of intercompany balances within the Group in the consolidated financial statements and the disclosure of relevant transactions with the State of Rio Grande do Sul and its entities.			

Standard	Disclosure		Location/Answer	Omission		
				Requirement(s) omitted	Reason	Explanation
Governance						
GRI 2: General disclosures 2021	2-16	Communication of critical concerns	37	b)	Confidentiality	The number and nature of the key concerns are considered confidential due to the sensitivity of the data for the Institution.
	2-17	Collective knowledge of the highest governance body	24			
	2-18	Evaluation of the performance of the highest governance body	18, 20, 21 c) All responses to the evaluation questionnaires are compiled into a report, which is made available to the Eligibility and Compensation Committee for preliminary review and then submitted to the Board of Directors for consideration. The Committee itself suggests improvements in the performance of its duties.			
	2-19	Remuneration policies	25 a-v) Directors may enroll in supplemental pension and insurance plans. These benefits may vary depending on each professional's specific profile. Directors who are transferred from Banrisul's staff will retain the benefit plans they had when they were employees.			
	2-20	Processes for determining compensation	25 a-iii) No external consultants were involved in determining the compensation.			

Standard	Disclosure		Location/Answer	Omission		
				Requirement(s) omitted	Reason	Explanation
Governance						
GRI 2: General disclosures 2021	2-21	Annual total compensation ratio	25 b) There was a 2.5% decrease in the highest salary between 2024 and 2025. In contrast, among the other employees who worked the entire year, the average salary increased by 4.2%. c) The individual with the highest annual salary at the company is the president. For the analysis, we calculated the ratio between the average annual salary of the other employees who worked all 12 months of the year—excluding those who joined or left during the period—and the president’s compensation. For each individual, we considered both fixed and variable compensation received throughout 2025.			
Strategy, policies and practices						
GRI 2: General disclosures 2021	2-22	Statement on sustainable development strategy	3			
	2-23	Policy commitments	35 a.ii) The commitments set forth in the PRSAC indirectly address the conduct of due diligence. a.iii) The commitments do not provide for the application of the precautionary principle. a.iv) The Code of Conduct and Ethics and the PRSAC explicitly provide for respect for human rights. The Code addresses this issue by prohibiting discrimination, harassment, and aggression and by promoting equal opportunities and dignity. The PRSAC reinforces this commitment by establishing the protection and promotion of human rights as a principle, with a focus on diversity, equity, and inclusion, as well as the assessment of social impacts. d) Policy commitments are approved by the Board of Directors.			
	2-24	Embedding policy commitments	22, 35, 36, 70			

Standard	Disclosure		Location/Answer	Omission		
				Requirement(s) omitted	Reason	Explanation
Strategy, policies and practices						
GRI 2: General disclosures 2021	2-25	Processes to remediate negative impacts	37, 91, 93 a) Banrisul is committed to mitigating negative impacts through initiatives such as reducing GHG emissions—by transitioning to renewable energy and offsetting residual consumption—and by promoting labor rights through the negotiation of Collective Bargaining Agreements (CBAs) in collaboration with labor unions.			
	2-26	Mechanisms for seeking advice and raising concerns	35, 37			
	2-27	Compliance with laws and regulations	35, 36			
	2-28	Membership associations	38			
Stakeholder engagement						
GRI 2: General disclosures 2021	2-29	Approach to stakeholder engagement	46			
	2-30	Collective bargaining agreements	a, b) 100% of employees are covered by the collective bargaining agreement.			
Material topics						
GRI 3: Material topics 2021	3-1	Process to determine material topics	41, 85 a-ii) The impacts were classified according to their nature and their financial effect on the Company.			
	3-2	List of material topics	41			
Innovation and technology						
GRI 3: Material topics 2021	3-3	Management of material topics	43, 99, 104 e.ii) We worked toward a goal: to have no significant information security incidents, which was achieved in 2025.			

Standard	Disclosure	Location/Answer	Omission			
			Requirement(s) omitted	Reason	Explanation	
Social, environmental, and climate risk						
GRI 3: Material topics 2021	3-3	Management of material topics	38, 44, 74, 82, 90 e-ii) The objectives and targets related to social, environmental, and climate risks, as well as sustainability opportunities, are defined based on the Bank’s corporate policies, regulatory guidelines, and international commitments. These targets cover issues such as energy efficiency and the improvement of credit processes using ESG criteria.			
GRI 201: Economic performance 2016	201-2	Financial implications and other risks and opportunities due to climate change	29, 74, 90 a-v) The costs of measures taken to manage climate risks and opportunities summed up to R\$ 1,005,700.70.			
Social, environmental, and climate risk						
GRI 408: Child labor 2016	408-1	Operations and suppliers with significant risk of child labor cases	70			
GRI 409: Forced or compulsory labor 2016	409-1	Operations and suppliers with significant risk of cases of forced or compulsory labor	70			
Ethics, integrity, and transparency						
GRI 3: Material topics 2021	3-3	Management of material topics	35, 36, 37, 43 e-iii) The effectiveness of these measures can be seen in the increased transparency and traceability of governance actions and the mitigation of risks related to misconduct and fraud.			

Standard	Disclosure		Location/Answer	Omission		
				Requirement(s) omitted	Reason	Explanation
Ethics, integrity, and transparency						
GRI 205: Anti-corruption 2016	205-1	Operations assessed for risks related to corruption	36 b) Among the significant corruption-related risks identified by the risk assessment are: external fraud; labor claims and workplace safety deficiencies; inappropriate practices regarding customers, products, and services; damage to physical assets owned by or used by the Institution; disruption of the Institution’s activities; failures in information technology (IT) systems, processes, or infrastructure; and failures in the execution, meeting of deadlines, or management of the Institution’s activities.			
SASB: Commercial banks 2018	FN-CB-510a.2	Description of whistleblower policies and procedures	37			
Talent retention and development						
GRI 3: Material topics 2021	3-3	Management of material topics	44, 57, 59			
GRI 401: Employment 2016	401-1	New employee hires and employee turnover	58, 59			
Talent retention and development						
GRI 404: Training and education 2016	404-1	Average hours of training per year per employee	60			
	404-2	Programs for the development of employees' skills and assistance for career transition	b) The Institution has not identified any specific career transition assistance programs related to retirement.	59		

Standard	Disclosure	Location/Answer	Omission			
			Requirement(s) omitted	Reason	Explanation	
Diversity, equity, and inclusion						
GRI 3: Material topics 2021	3-3	Management of material topics	44, 62 e-i) The effectiveness of these initiatives is assessed by monitoring the actions taken, employee participation, and the feedback received through dialogue forums and our affinity groups.			
GRI 405: Diversity and equal opportunity 2016	405-1	Diversity of governance bodies and employees	23, 64, 65, 66			
Data privacy and security						
GRI 3: Material topics 2021	3-3	Management of material topics	32, 33, 43	e-ii)	Confidentiality	The objectives and goals are considered confidential due to the sensitivity of the data for the Institution.
GRI 418: Customer privacy 2016	418-1	Substantiated complaints concerning breaches of customer privacy and losses of customer data	34			
SASB: Consumer finance 2018	FN-CF-230a.2	Card-related fraud losses from (1) card-not present fraud and (2) card-present and other fraud	34			
Customer relations and satisfaction						
GRI 3: Material topics 2021	3-3	Management of material topics	43, 47, 49, 52, 53			

Standard	Disclosure		Location/Answer	Omission		
				Requirement(s) omitted	Reason	Explanation
Customer relations and satisfaction						
GRI 417: Marketing and labeling 2016	417-3	Incidents of non-compliance concerning marketing communications	a, b) We have not identified any instances of non-compliance with laws or voluntary codes. Over the past few years, various controls have been implemented, resulting in greater transparency and efficiency in the management of marketing activities.			
Extras disclosures - indicators not included in the materiality assessment, but which Banrisul decided to report in order to maintain historical consistency and comparability						
GRI 201: Economic performance 2016	201-1	Direct economic value generated and distributed	16 b) Banrisul focuses its operations on southern Brazil.			
GRI 203: Indirect economic impacts 2016	203-1	Infrastructure investments and services supported	85			
GRI 302: Energy 2016	302-1	Energy consumption within the organization	93, 94			
GRI 305: Emissions 2016	305-1	Direct emissions (Scope 1) GHG	92			
	305-2	Indirect (Scope 2) GHG emissions resulting from energy procurement	92			
	305-3	Other indirect emissions (Scope 3) GHG	92			
GRI 306: Waste 2020	306-2	Managing significant impacts related to waste	97			
	306-3	Waste generated	95, 96			
	306-4	Waste not intended for final disposal	95, 96			
	306-5	Waste intended for final disposal	95, 96			

Standard	Disclosure		Location/Answer	Omission		
				Requirement(s) omitted	Reason	Explanation
Extras disclosures - indicators not included in the materiality assessment, but which Banrisul decided to report in order to maintain historical consistency and comparability						
GRI G4: Financial services	G4-DMA	Coverage and frequency of audits to assess implementation of environmental and social policies and risk assessment procedures (former FS9).	2) There are no exclusions or limitations on audit coverage related to regions or products and services.	31		
	G4-FS7	Monetary value of the products and services created to provide a specific social benefit for each business line, broken down by purpose.	77, 79			
	G4-FS8	Monetary value of the products and services created to provide a specific environmental benefit for each business line, broken down by purpose.	77, 79			
	G4-FS13	Access points in low-populated or economically disadvantaged areas by type	83			
	G4-FS14	Initiatives to improve access to financial services for disadvantaged people	84			
SASB: Commercial banks 2018	FN-CB-410a.2	Description of approach to incorporation of environmental, social, and governance (ESG) factors in credit analysis	4) The estimated credit loss (ECL) is not directly adjusted for ESG factors. 10) Banrisul considers ESG factors in its credit assessment by analyzing their effects on macro- and microeconomic scenarios, the borrower's risk rating, expected losses, and collateral. These factors may influence limits, mitigants, and contractual terms, but they do not directly alter the term of the transactions, the expected credit loss estimate, or the value of collateral, which follow traditional credit and valuation criteria.	29, 38		

Assurance report

GRI 2-5

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(Convenience Translation into English from the Original Previously Issued in Portuguese)

INDEPENDENT AUDITOR'S LIMITED ASSURANCE REPORT ON THE NON-FINANCIAL INFORMATION INCLUDED IN THE SUSTAINABILITY REPORT FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2025

To the Management, Board and Shareholders of
Banco do Estado do Rio Grande do Sul S.A. (Banrisul)

Introduction

We have been engaged by Banco do Estado do Rio Grande do Sul S.A. ("Banrisul" or "Company") to present our limited assurance report on the non-financial information included in the Company's 2025 Sustainability Report for the year ended December 31, 2025 ("2025 Sustainability Report").

Our limited assurance scope does not comprise prior-period information or any other information disclosed in conjunction with the 2025 Sustainability Report, including any embedded images, audio files, or videos.

Management's responsibilities

The Company's Management is responsible for:

- Selecting and establishing appropriate criteria to prepare the information included in the 2025 Sustainability Report.
- Preparing the information in accordance with the "Global Reporting Initiative (GRI)" criteria, and the "Sustainability Accounting standards Board (SASB)" guidelines.
- Designing, implementing, and maintaining internal controls over the relevant information for the preparation of the information included in the 2025 Sustainability Report that is free from material misstatement, whether due to fraud or error.

Independent Auditor's responsibility

Our responsibility is to express a conclusion on the non-financial information included in the 2025 Sustainability Report, based on our limited assurance engagement conducted in accordance with Technical Communication CTO Nº 07 - 2022 issued by the Brazilian Federal Accounting Council (CFC), and based on NBC TO 3000 - Non-Audit and Review work, also issued by the CFC, which is equivalent to the international standard ISAE 3000 - assurance arrangements other than audits or reviews of historical financial information, issued by the International Auditing and Assurance Standards Board - IAASB. These standards require the auditor to comply with ethical requirements, independence and other responsibilities related to it, including the application of the Brazilian Quality Control Standard (NBC PA 01) and, therefore, the maintenance of a comprehensive quality control system, including documented policies and procedures on compliance with ethical requirements, professional standards and applicable legal and regulatory requirements.

In addition, those standards require that the work should be planned and performed to obtain limited assurance that the non-financial information included in the 2025 Sustainability Report, is free from material misstatement.

A limited assurance engagement conducted in accordance with NBC TO 3000 (ISAE 3000) consists mainly of making inquiries of Management and other professionals of Banrisul who are involved in the preparation of the information, as well as applying analytical procedures to obtain evidence that enables us to reach a limited assurance conclusion on the information taken together. A limited assurance engagement also requires the performance of additional procedures when the independent auditor becomes aware of matters that lead him to believe that the information included in the 2025 Sustainability Report, taken as a whole, might present material misstatements.

The selected procedures were based on our understanding of the aspects related to the compilation, materiality and presentation of the information included in the 2025 Sustainability Report, and other circumstances of the engagement and our consideration of the areas and processes concerning the material information disclosed in the 2025 Sustainability Report, in which material misstatements might exist. The procedures comprised, among others:

- a) Planning the work, considering the relevance, the volume of quantitative and qualitative information and the operating and internal controls systems that were used to prepare the information included in the 2025 Sustainability Report.
- b) Understanding of the methodology of calculations and the procedures adopted for the compilation of indicators through inquiries with the managers responsible for the preparation of the information.
- c) Application of analytical procedures on quantitative information and making inquiries about the qualitative information and its correlation with the indicators disclosed in the information included in the 2025 Sustainability Report.
- d) For cases where non-financial data correlate with financial indicators, the comparison of these indicators with the financial statements and/or accounting records.

The limited assurance engagement also included compliance with the guidelines and criteria of the GRI and SASB applied in the preparation of the information included in the 2025 Sustainability Report.

We believe that the evidence we have obtained is sufficient and appropriate to provide a basis for our limited assurance conclusion.

Scope and limitations

The procedures performed in a limited assurance engagement vary in nature and timing and are less extensive in reasonable assurance engagement. Consequently, the level of assurance obtained in a limited assurance work is substantially lower than that obtained if a reasonable assurance work had been performed. If we had performed a reasonable assurance engagement, other matters and misstatements that might exist in the information included in the 2025 Sustainability Report might have been identified. In this way, we do not express an opinion on this information.

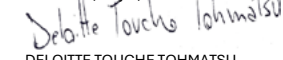
Non-financial data are subject to more inherent limitations than financial data, given the nature and diversity of the methods used to determine, calculate or estimate such data. Qualitative interpretations of materiality, relevance and accuracy of the data are subject to individual assumptions and judgments. Additionally, we have not performed any work related to data disclosed for prior periods or future projections and goals.

The sustainability indicators have been prepared and presented in accordance with GRI criteria and SASB guidelines, and therefore do not have the objective of ensuring compliance with social, economic, environmental, or engineering laws and regulations. However, these standards prescribe the presentation and disclosure of possible non-compliance with such regulations when sanctions or significant fines are applied. Our limited assurance report should be read and understood in this context, inherent to the selected criteria (GRI and SASB).

Conclusion

Based on the procedures performed, which are described herein, and on the evidence we have obtained, nothing has come to our attention that causes us to believe that the non-financial information, included in the 2025 Sustainability Report for the year ended December 31, 2025 of Banrisul was not prepared, in all material respects, in accordance with GRI criteria and SASB guidelines.

São Paulo, July 8, 2026


DELOITTE TOUCHE TOHMATSU
Auditores Independentes Ltda.
CRC nº 2 SP 011609/O-8 "F" PR


Alexandre Carboni Machado
Contador
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Corporate information

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Credits

Banrisul Coordination

Corporate Risk Unit

Social, Environmental, and Climate Risk Management

GRI Consulting

blendON

Content and editing

blendON

Graphic design

blendON

Images

Adobe Stock and Banrisul Archives

External auditor

Deloitte Touche Tohmatsu Auditores Independentes Ltda.