AUGUST, 11
2026

Results 2Q26

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CSU Digital

Results video conference

Date: Wednesday, August 12, 2026
Time: 15:00 (BR) / 14:00 (NY)
Broadcast: click here

São Paulo, August 11th, 2026

CSU Digital S.A. (B3: CSUD3) (CSU or Company) announces its results for the second quarter of 2026. All information was prepared in accordance with the accounting practices adopted in Brazil, observing the pronouncements, guidelines and interpretations of the Brazilian Accounting Pronouncements Committee (CPC) duly approved by the CVM, the IFRS standards issued by IASB and in compliance with the provisions of Law 6.404/76.

Highlights 2Q26

Operational

CSU DX: strong operational performance and improvement in financial indicators, supported by the advancement of the hyperautomation strategy and the broader use of artificial intelligence across operations.

- **New contracts:** signing of one new contract in 2Q26 and implementation of three contracts signed in 1Q26, all incorporating the hyperautomation solution.

CSU Pays: continued growth trajectory driven by the renewal of the client base at the end of 2025 and by higher processed volumes.

Financial

Record - Net Revenue **R$ 176.1 MM** +13.8% vs. 2Q25	**Gross profit** **R$ 77.8 MM** +20.9% vs. 2Q25 Margin 44.2%	**EBITDA** **R$ 49.2 MM** +3.6% vs. 2Q25 Margin 28.0%
Net income **R$ 20.1 MM**	**Interest on Shareholders´ Equity (JCP)** **R$ 7.1 MM**	**ROE[1]** **20%**

Performance by Business Unit

CSU Pays | 59% of revenue and 80% of gross profit

R$ 104.1 MM

Net revenue (+5.9% vs. 2Q25) - **Record**

Cards and accounts	**37.5 mm -1.3% vs. 2Q25**
Activation ratio	**61%**
# Transactions	**385.1 mm +27.3% vs. 2Q25**

CSU DX | 41% of revenue and 20% of gross profit

R$ 71.9 MM

Net revenue (+27.7% vs. 2Q25) - **Record**

Processes	**+5.2 mm +39.1% vs. 2Q25**
Digitalization LTM	**77%**
New contracts:	**1**

[1]**ROE:** return on equity

Message from Management

The second quarter of 2026 marked another period of consistent execution of CSU Digital's strategy, reinforcing the strength and resilience of our business model combined with our ability to build new growth avenues. This year, we celebrate two important milestones in our trajectory: **34 years of history and 20 years as a listed company on B3.** Throughout more than three decades, we have built a technology company grounded in long-term relationships, continuous innovation, and the capacity to adapt to market transformations. This trajectory allows us to combine the stability of a mature company with the dynamism needed to capture new growth opportunities.

It is on this foundation that the Company is developing its main strategic moves — the incorporation of artificial intelligence and hyperautomation (HAS) into our solutions, and the internationalization of our operations, focused on the United States —, fully funded by the combination of highly predictable contracted revenues, consistent operating profitability, and a solid balance sheet.

Innovation remains at the core of the Company's strategy. We continue to evolve our solutions portfolio and expand the incorporation of artificial intelligence across our different business verticals. More than simply optimizing processes and developing new features, we are consolidating increasingly sophisticated solutions capable of delivering gains in efficiency, scalability, and intelligence to our clients. This movement reinforces CSU Digital's positioning as a strategic partner for our clients and creates a significant opportunity to sell new products to our existing base.

Our high revenue predictability and elevated profitability levels remain key competitive advantages of the Company. We ended the quarter with approximately **90% of revenues contracted for the next 3 years**, the result of a recurring business model supported by long-term contracts, a high level of integration with our clients' operations, and low churn.

At **CSU Pays**, we continue to expand our growth potential through the combination of innovation, long-term relationships, and market evolution. Recent regulatory changes in the benefits and *consignado* credit (payroll-deductible lending) segments have been heating up the commercial pipeline and broadening opportunities for the Company. In parallel, we continue to expand the vertical's solutions portfolio, driving upselling initiatives through new AI-based capabilities and enhancing the monetization potential of the client base. We ended the quarter with 37.5 million registered cards and accounts (+4.3% vs. 1Q26) and an activation ratio of 61%, demonstrating the Company's ability to translate innovation into greater engagement, monetization, and value generation for its clients.

CSU DX maintained its consistent trajectory of growth and profitability expansion. In addition to signing a new contract during the quarter, we advanced with the implementation of three projects contracted in 1Q26, reinforcing our execution capacity and building an important base for the expansion of recurring revenues in the coming periods. The vertical reached a digitalization level of 77% over the last 12 months, reflecting the continued progress of our clients' digital transformation strategy. These advances strengthen our competitive positioning and broaden the growth prospects for this vertical.

Our **international operation** continues to evolve in line with our strategic plan and represents an important growth lever for the Company. Throughout 2026, we structured a dedicated commercial team, composed of professionals with extensive experience in the U.S. payments market, strengthening our ability to originate new business and accelerate the expansion of this initiative.

The Company's strategic advances continued to be reflected in the financial performance for the quarter. Net revenue totaled R$ 176.1 million (+13.8% YoY), driven by the consistent performance of both business verticals. Gross profit reached R$ 77.8 million (+20.9% YoY), with a gross margin of 44.2% (+2.6 p.p. YoY).

EBITDA reached R$ 49.2 million (+3.6% YoY), with a margin of 28.0% (-2.8 p.p. YoY) and net income for the period totaled R$ 20.1 million, with a net margin of 11.4%. Both indicators remained pressured by investments related to the expansion of the international operation and to the strengthening of the Company's commercial and technological capabilities. However, they already show recovery over the last few quarters, reflecting the gradual dilution of these initial investments and the capture of operational gains.

It is also worth highlighting the distribution of R$ 7.1 million in Interest on Shareholders´ Equity (JCP) carried out during the quarter, reinforcing CSU Digital's commitment to a consistent shareholder remuneration policy and long-term value generation.

We continue to plant the seeds for the Company's next growth cycle. The investments made over recent quarters — in artificial intelligence, portfolio evolution and expansion, internationalization, and team strengthening — reflect a disciplined long-term strategy. We are confident that these initiatives will expand our competitiveness, strengthen our positioning, and create new opportunities for sustainable value generation.

With a trajectory built over 34 years, two decades as a publicly listed company, and a resilient and sustainable business model, we remain confident in the execution of our strategy and committed to generating value for our clients, employees, and shareholders.

Marcos Ribeiro Leite
Founder & CEO

Consolidated Results

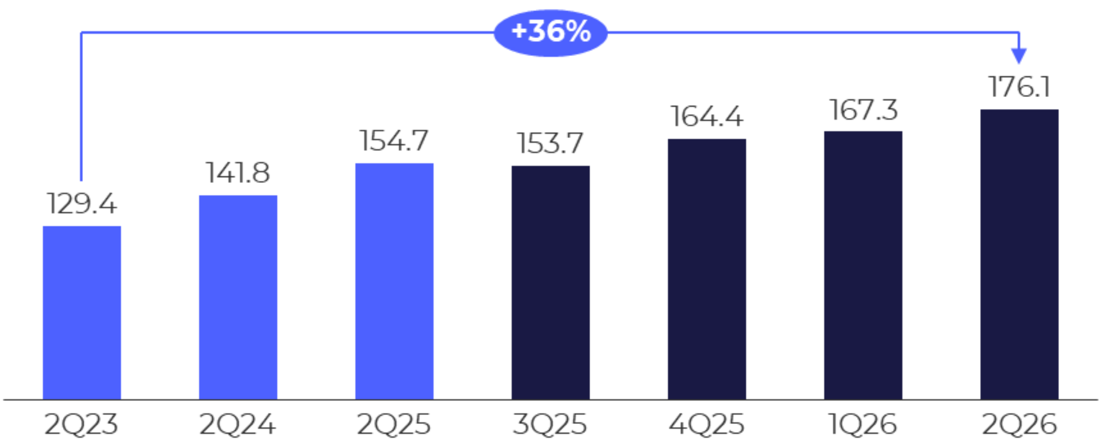
Consolidated main indicators (R$ thousand)	2Q26	2Q25	% Var. YoY	1Q26	% Var. QoQ
Net revenue	**176,070**	**154,705**	**13.8%**	**167,287**	**5.3%**
Total costs	(98,298)	(90,365)	8.8%	(97,152)	1.2%
Gross profit	**77,772**	**64,340**	**20.9%**	**70,135**	**10.9%**
Gross margin	*44.2%*	*41.6%*	*2.6 p.p.*	*41.9%*	*2.2 p.p.*
EBITDA	**49,215**	**47,516**	**3.6%**	**42,665**	**15.4%**
EBITDA margin	*28.0%*	*30.7%*	*-2.8 p.p.*	*25.5%*	*2.4 p.p.*
Net income	**20,071**	**23,680**	**-15.2%**	**20,134**	**-0.3%**
Net margin	*11.4%*	*15.3%*	*-3.9 p.p.*	*12.0%*	*-0.6 p.p.*

Net Revenue: CSU Digital continues to deliver a consistent growth trajectory, reflecting the resilience of its business model and the complementarity of its solutions portfolio. In 2Q26, **net revenue reached a record R$ 176.1 million, representing growth of 13.8% compared to 2Q25.**

This performance was driven by the evolution of both of the Company's Business Units: **CSU Pays** (+5.9% YoY), benefiting from the expansion of operational volumes and from the client base renewal — completed at the end of 2025 — and **CSU DX** (+27.7% YoY), sustained by the contracts secured over the past few quarters and by the advancement of hyperautomation and artificial intelligence solutions.

In the 'Performance by Business Unit' section, we present a detailed breakdown of the performance of our verticals, CSU Pays and CSU DX.

Net revenue (R$ million)



CSU Digital's consistent growth trajectory reflects the strength of its full-service business model, based on an integrated and complementary portfolio that serves the entire value chain of financial operations. This positioning strengthens client relationships, expands monetization opportunities across the installed base, leverages the use of artificial intelligence to drive conversion and loyalty, and promotes operational efficiency gains, with 77% of processes managed digitally over the last twelve months.

Costs

Total costs came to **R$ 98.3 million in 2Q26**, representing an increase of **8.8% compared to 2Q25**. Despite this increase, costs grew at a slower pace than net revenue (+13.8% YoY). As a result, the ratio of costs to net revenue declined from 58.4% in 2Q25 to 55.8% in 2Q26, an improvement of 2.6 p.p.

At CSU DX, this variation reflects the increase in personnel costs, the expansion of the operational structure, and additional costs associated with the setup of new operations, needed to support the contracts signed over the past few quarters. On the other hand, the entry into force of the contractual price adjustments, as anticipated in the previous quarter, began to more effectively offset the impacts of the labor collective bargaining agreement and payroll tax reinstatement recorded in 1Q26.

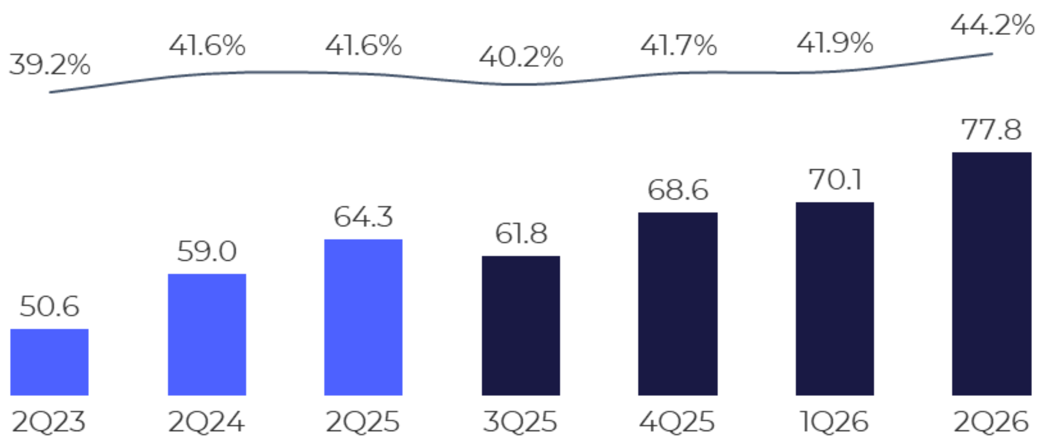
At CSU Pays, this performance was supported by the review of the capitalization policy for development team hours, which reduced personnel costs, and by a one-off reversal of provisions, which positively impacted costs during the period.

Gross Profit

Reflecting the factors mentioned above, **gross profit totaled R$ 77.8 million in the quarter**, **with a margin of 44.2%,** representing growth of 20.9% compared to the same period of the previous year. Gross margin expanded from 41.6% in 2Q25 to 44.2% in 2Q26, an expansion of 2.6 p.p., further demonstrating operational efficiency gains and the greater leverage of the business model.

It is worth noting that, excluding non-recurring effects, **adjusted gross profit reaches R$ 73.8 million with a margin of 41.9%**, representing growth of 14.7% and +0.3 p.p. vs. 2Q25, respectively.

Gross profit (R$ million) and gross margin (%)



Selling, general and administrative expenses (SG&A)

Consolidated SG&A (R$ thousand)	2Q26	2Q25	% Var. YoY	1Q26	% Var. QoQ
General and administrative	(42,949)	(29,621)	45.0%	(41,638)	3.1%
Depreciation and amortization	(3,079)	(1,895)	62.5%	(1,974)	56.0%
Sales and marketing	(834)	(1,460)	-42.9%	(567)	47.1%
Total SG&A expenses	**(46,862)**	**(32,976)**	**42.1%**	**(44,179)**	**6.1%**
% of net revenue	*26.6%*	*21.3%*	*5.3 p.p.*	*26.4%*	*0.2 p.p.*

In the quarter, selling, general and administrative expenses (SG&A) totaled R$ 46.9 million, compared to R$ 33.0 million in 2Q25, representing growth of 42.1% year-on-year.
This increase reflects the continuity of the investment strategy initiated in 2025, focused on the sustainable expansion of the business and on the creation of new growth avenues. Resources have been directed primarily to three strategic pillars:

(i) **Strengthening teams:** expansion of teams in the Commercial, Product and Technology areas, with the incorporation of senior professionals aligned with the Company's growth strategy, expanding our capacity for execution, innovation, and new business development;

(ii) **Artificial intelligence and technology:** acceleration of investments in AI, with the expansion of dedicated teams and the strengthening of strategic partnerships, driving the development of new solutions, the growth of transaction volumes, and operational efficiency gains;

(iii) **Marketing & international expansion:** intensification of marketing investments, driven by customer relationship initiatives with the existing client base and prospecting for new business, in addition to brand positioning actions in the U.S. market.

Although these investments put pressure on expenses and results in the short term, they reflect a strategic decision aimed at accelerating the Company's growth, strengthening its competitive positioning, and expanding its capacity to generate revenues and secure new contracts in the coming quarters.

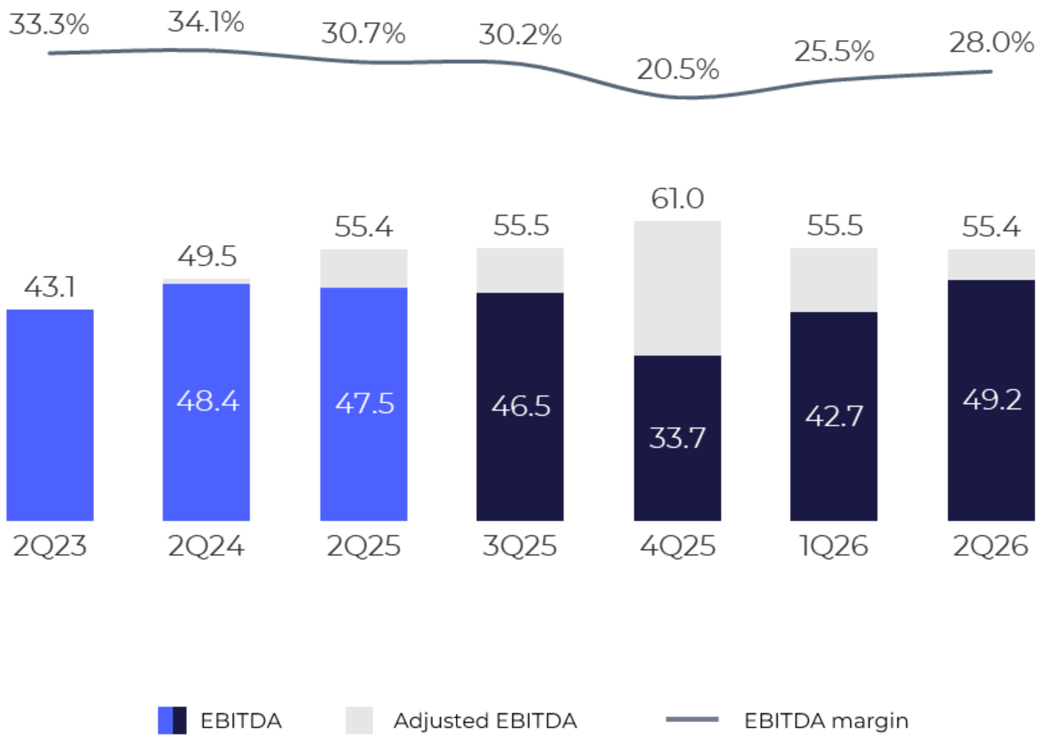
EBITDA[2] and EBITDA margin

Consolidated EBITDA reconciliation (R$ thousand)	2Q26	2Q25	% Var. YoY	1Q26	% Var. QoQ
Net income	**20,071**	**23,680**	**-15.2%**	**20,134**	**-0.3%**
(+) Income taxes	9,032	7,266	24.3%	8,154	10.8%
(+) Financial result	2,755	1,068	158.0%	(2,473)	211.4%
(+) Depr. and amort.	17,357	15,502	12.0%	16,850	3.0%
EBITDA	**49,215**	**47,516**	**3.6%**	**42,665**	**15.4%**
EBITDA margin	*28.0%*	*30.7%*	*-2.8 p.p.*	*25.5%*	*2.4 p.p.*

Adjusted EBITDA — which excludes investments related to strategic projects — reached **R$ 55.4 million in 2Q26**, in line with 2Q25, with a margin of **31.5%** (-4.3 p.p. vs. 2Q25). Considering the effects mentioned above, **Consolidated EBITDA** totaled **R$ 49.2 million in 2Q26**, with a margin of **28.0%**, a result 3.6% higher than 2Q25.

It is worth noting that the high level of investment in recent quarters, while implying a temporary compression of profitability in the short term, reinforces CSU's strategic position to capture expansion opportunities and generate sustainable gains in the long term.

EBITDA (R$ million) and EBITDA margin (%)



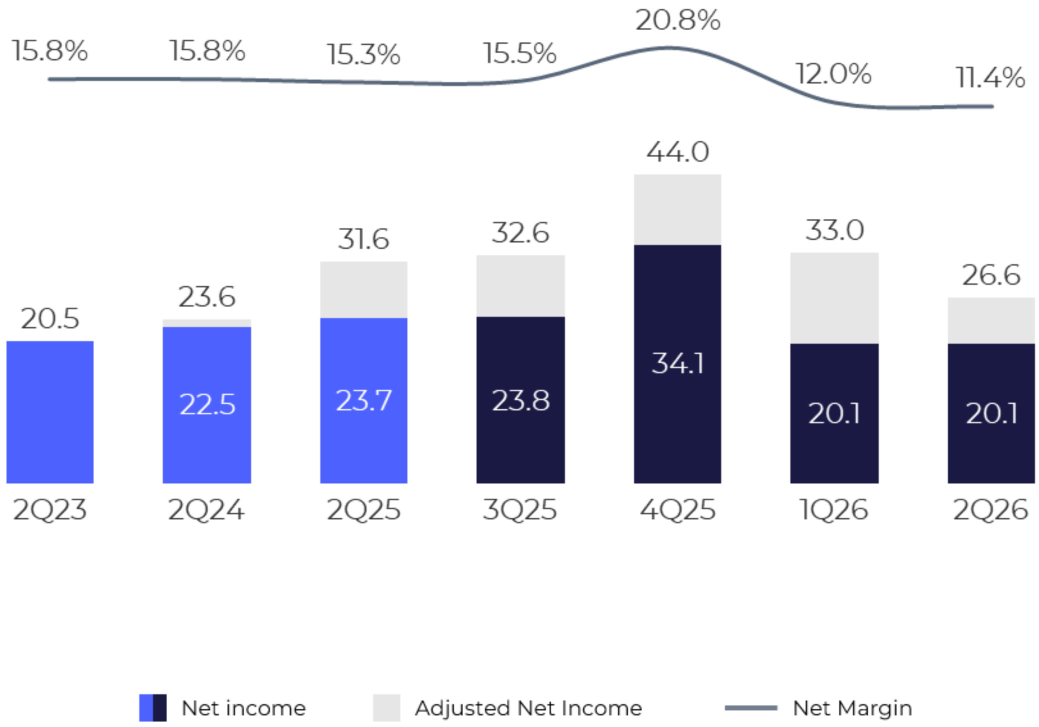
[2] **EBITDA:** Prepared in accordance with CVM Resolution 156/22, it is a non-accounting measurement that consists of net income for the time period plus taxes on profit, financial expenses net of financial income, and depreciation and amortization.

Net Income

In 2Q26, **net income totaled R$ 20.1 million**, with a net margin of 11.4%, compared to R$ 23.7 million and a margin of 15.3% recorded in 2Q25. In addition to the factors mentioned above, the quarter's performance was impacted by the increase in the effective tax rate, mainly due to the recognition of expenses incurred at the foreign entity, which are not eligible for the tax benefits applicable to Brazilian operations.

The pressure on EBITDA and net income reflects a strategic decision to invest organically in the Company's new growth avenues, supported by the predictability of contracted revenues and the structural profitability of the business model, preserving balance sheet strength and the shareholder remuneration policy.

Net income (R$ million) and net margin (%)



Investments (CAPEX[3])

Total CAPEX: In 2Q26, CAPEX totaled R$ 36.8 million. The increase stems from two factors concentrated at CSU Pays: (i) one-off investments in the modernization of the Company's mainframes, aimed at upgrading the technological infrastructure that supports payment operations; and (ii) the review of the capitalization policy for development team hours dedicated to technology projects. While the first factor is non-recurring in nature, the second represents a permanent change in accounting classification, with a reduction impact on the cost line and a gradual increase in depreciation and amortization expenses in the coming periods.

- **CSU Pays (95% of total in 2Q26):** In the quarter, CAPEX totaled R$ 34.8 million, compared to R$ 16.5 million in 2Q25, an increase of R$ 18.3 million (+111.0% vs. 2Q25), as explained above.
- **CSU DX (2% of total in 2Q26):** In the quarter, it totaled R$ 0.7 million compared to R$ 0.8 million recorded in 2Q25, a reduction of R$ 0.1 million.
- **Corporate (3% of total in 2Q26):** In the quarter, it totaled R$ 1.2 million compared to R$ 0.6 million recorded in 2Q25, an increase of R$ 0.6 million.

Investments (R$ thousand)	2Q26	2Q25	% Var. YoY	1Q26	% Var. QoQ
CSU Pays	34,838	16,509	111.0%	18,776	85.5%
CSU DX	744	760	-2.1%	260	185.8%
Corporate	1,233	588	109.7%	3,518	-65.0%
Capex	**36,815**	**17,857**	**106.2%**	**22,555**	**63.2%**
% of net revenue	*20.9%*	*11.5%*	*9.4 p.p.*	*13.5%*	*7.4 p.p.*

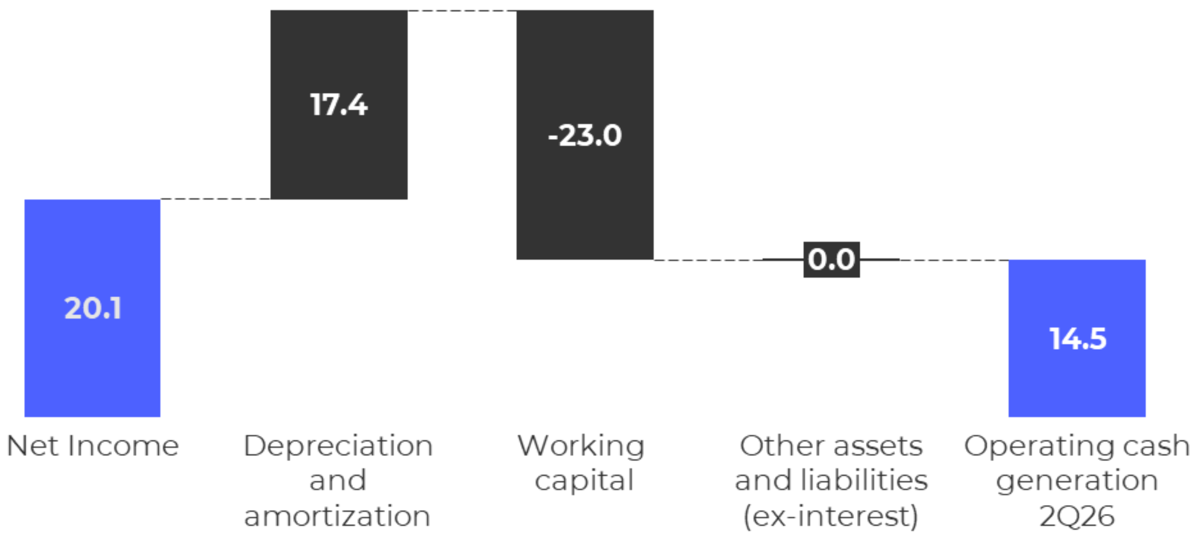
[3] **CAPEX:** Corporate investments reflect, for the most part, investments in technology management platforms, both in terms of software and hardware, as well as general improvements. This amount differs from the "Cash Used in Investing Activities" in the Statement of Cash Flow due to leasing and equity investments.

Operating cash generation

Cash generated by operating activities totaled R$ 14.5 million in 2Q26, compared to R$ 46.7 million in 2Q25, explained by the change in working capital, which was negative R$ 23.0 million in the quarter, versus a positive change of R$ 9.3 million in 2Q25. This movement mainly reflects one-off effects in the cash conversion cycle of certain contracts, with a temporary impact on the accounts receivable balance, as well as the expansion of ongoing projects. Also contributing were the concentration of disbursements to suppliers during the period and payments related to commercial and marketing initiatives.

Since 2019, operating cash generation has grown by approximately 50%, reflecting the consistency of operational results and disciplined working capital management. The Company has a long and consistent track record of delivering results and generating cash, maintaining a high EBITDA conversion rate, which over the last 12 months ended in 2Q26 reached 75%.

Reconciliation of operating cash flow (R$ million)



Capital structure[4]

We maintain a solid capital structure, appropriate to the current stage of business and the market, which allows us to continue investing consistently, preserve a healthy shareholder remuneration policy, and maintain flexibility for potential financial leverage should attractive opportunities for value creation and asset expansion arise.

Gross debt[5]: At the end of 2Q26, interest-bearing debt (loans and financing) totaled R$ 77.8 million (R$ 2.5 million in 2Q25). This increase reflects the USD 15.0 million funding transaction carried out by CSU International in 4Q25, with an interest rate of 6% per year. The proceeds were mainly allocated to the extraordinary dividend distribution carried out at the end of 2025. Including lease liabilities, total gross debt ended the quarter at R$ 140.0 million, compared to R$ 58.0 million in 2Q25, reflecting the funding transaction and the addition of new lease contracts during the period.

Cash and cash equivalents[6]: At the end of 2Q26, the cash and cash equivalents balance totaled R$ 72.1 million, compared to R$ 78.1 million in the same period of the previous year (-7.6% vs. 2Q25).

Net debt: Considering only interest-bearing debt liabilities, the Company ended the quarter with net interest-bearing debt of R$ 5.7 million, compared to a net cash position of R$ 75.6 million in 2Q25. With respect to total gross debt, which includes lease liabilities (IFRS 16), the Company recorded net debt of R$ 67.9 million at the end of 2Q26, compared to a net cash position of R$ 20.1 million in 2Q25.

LTM net debt/EBITDA: The net interest-bearing debt-to-EBITDA ratio in 2Q26 was 0.03x, compared to (0.40x) in 2Q25. Considering total debt, the net debt-to-EBITDA ratio was 0.39x, compared to (0.11x) in 2Q25.

Consolidated indebtedness (R$ thousand)	06/30/2026	06/30/2025	% Var. YoY	03/31/2026	% Var. QoQ
Financing and debt loan	**77,804**	**2,487**	**n.a**	**78,291**	**-0.6%**
Short term	12,958	2,487	n.a	6,524	98.6%
Long term	64,846	-	n.a	71,767	-9.6%
(-) Cash and equivalents	**72,099**	**78,053**	**-7.6%**	**95,310**	**-24.4%**
Net onerous debt	**5,705**	**(75,566)**	**107.5%**	**(17,019)**	**133.5%**
EBITDA LTM	172,089	190,114	-9.5%	170,390	1.0%
Net onerous debt/EBITDA LTM (x)	**0.03x**	**(0.40x)**	**0.43x**	**(0.10x)**	**0.13x**
Lease liabilities (IFRS 16)	**62,212**	**55,493**	**12.1%**	**70,396**	**-11.6%**
Gross debt	**140,016**	**57,980**	**141.5%**	**148,687**	**-5.8%**
(+) Cash and equivalents	72,099	78,053	-7.6%	95,310	-24.4%
Net debt	**67,917**	**(20,073)**	**n.a**	**53,377**	**27.2%**
EBITDA LTM	172,089	190,114	-9.5%	170,390	1.0%
Net debt/EBITDA LTM (x)	**0.39x**	**(0.11x)**	**0.50x**	**0.31x**	**0.08x**

[4]**Capital structure:** Post-IFRS 16 data.

[5]**Gross debt:** At the end of the quarter, the Company held foreign-currency debt related to the funding raised by subsidiary CSU International, without the use of derivative instruments. Foreign exchange exposure is monitored by management and will be reassessed as the operation evolves toward generating dollar denominated revenues.

[6]**Cash and cash equivalents:** Cash is invested in certificates of deposit (CDs) issued by top-tier banks.

Performance by Business Unit

CSU Pays

CSU Pays is the business division that encompasses all solutions in Digital Payments, Embedded Finance, and Loyalty & Incentive services. Our solutions cover the entire cycle of a financial services pipeline from origination, transaction processing and validation, management of multiple electronic payment methods and multiple currencies, fraud analysis and prevention mechanisms, the entire digital back office for risk analysis, credit analysis, interchange, onboarding and curation, as well as processing solutions for acquirers.

We have the **broadest portfolio on the market** for payments via cards, PIX (Brazil´s instant payment system), PIX Credit, and cryptocurrencies. We also have a complete Embedded Finance platform that includes products such as digital accounts for individuals and businesses, electronic receipt and transfer of funds (cash in and cash out), bill payment, top-ups, issuance and settlement of payment slips, and other financial products (credit, investments, insurance).

In 2025, the Company renewed all its contracts coming up for renewal at the end of 2025 and the beginning of 2026, securing contract extensions ranging from 3 to 5 years. These renewals enhanced revenue predictability, recurrence, and visibility, while reinforcing the strength of client relationships, whose average tenure exceeds 13 years.

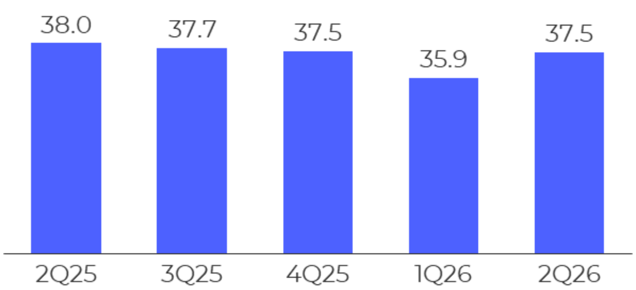
Operational performance

In recent years, **CSU Pays** has shown consistent and significant growth in its operational volumes. A central pillar of the Company's business strategy, this division is expected to remain, in the medium and long term, an important generator of revenue and profitability.

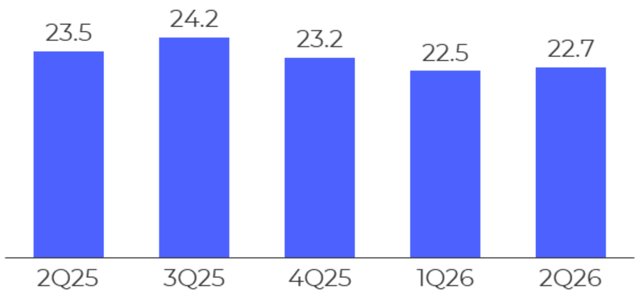
Below, we present the operational indicators for CSU Pays:

Cards and accounts

Registered cards and accounts
(closing balances, million)



Billed cards and accounts
(closing balances, million)



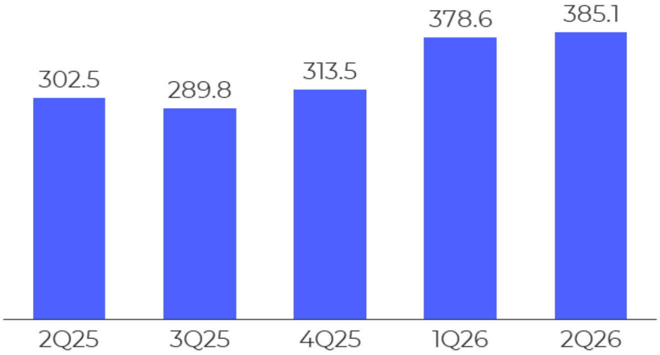
- **Registered cards and accounts: At the end of 2Q26, we had 37.5 million cards and accounts registered,** a 1.3% decrease compared to the same period of 2025 and an expansion of 4.3% vs. 1Q26.
- **Billed cards and accounts: We ended 2Q26 with 22.7 million billed cards and accounts,** compared to 23.5 million in 2Q25, a decrease of 0.8 million.

  Compared to the same period of 2025, both variations reflect one-off effects of periodic base cleanups that occurred in 1Q26 — carried out by clients from time to time — of cards/accounts with little or no transactional activity, in line with their internal controls policies. This movement generates no change whatsoever from a transaction volume or billing standpoint.

  It is worth highlighting that cards and accounts with at least one transaction in the period recorded consistent growth of +9.5% vs. 2Q25, demonstrating that the effectively active base continues to expand.
- **Activation ratio:** Calculated as the ratio between the number of billed accounts and cards and the total registered, at the end of 2Q26 the activation ratio reached 61%, compared to 62% in 2Q25 (-1.0 p.p.).

Number of transactions

(million)



- **Number of transactions processed:** CSU's digital platforms recorded a total of 385.1 million transactions in the quarter, growth of 27.3% compared to 2Q25. Over the years, this indicator has grown consistently, with a CAGR of 16% per year since 2021, reflecting the Company's platform capacity, which sustains high processing volumes as a result of high availability and operational stability.
- **Total payment volume (TPV):** Totaled R$ 115.4 billion in the quarter. It is worth highlighting that CSU Pays' revenue is not tied to the financial volume transacted, but rather to the number of transactions processed and to the account and card bases.
- ***Loyalty* & Incentives:** Redemption volumes totaled R$ 84.9 million in 2Q26, growth of 2.5% compared to 2Q25, reinforcing the relevance of this segment for business recurrence and for strengthening client relationships.

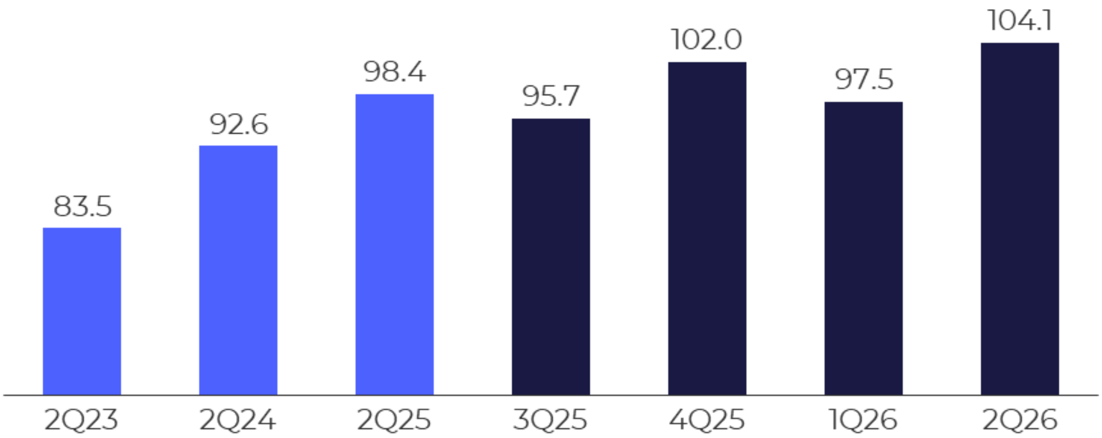
Financial performance

Consolidated main indicators - CSU Pays (R$ thousand)	2Q26	2Q25	% Var. YoY	1Q26	% Var. QoQ
Net revenue	**104,146**	**98,374**	**5.9%**	**97,506**	**6.8%**
Total costs	(41,581)	(45,654)	-8.9%	(43,082)	-3.5%
Gross profit	**62,565**	**52,720**	**18.7%**	**54,424**	**15.0%**
Gross margin	*60.1%*	*53.6%*	*6.5 p.p.*	*55.8%*	*4.3 p.p.*

Net Revenue: Reached a record R$ 104.1 million in 2Q26 (+5.9% vs. 2Q25), driven by the organic growth of the Unit's client base, combined with the performance of Loyalty & Incentive and the progress of our new solutions (which encourage the activation of the user base and amplify upselling opportunities).

CSU Pays accounted for **59% of the Company's total revenue** in 2Q26.

Net Revenue (R$ million)



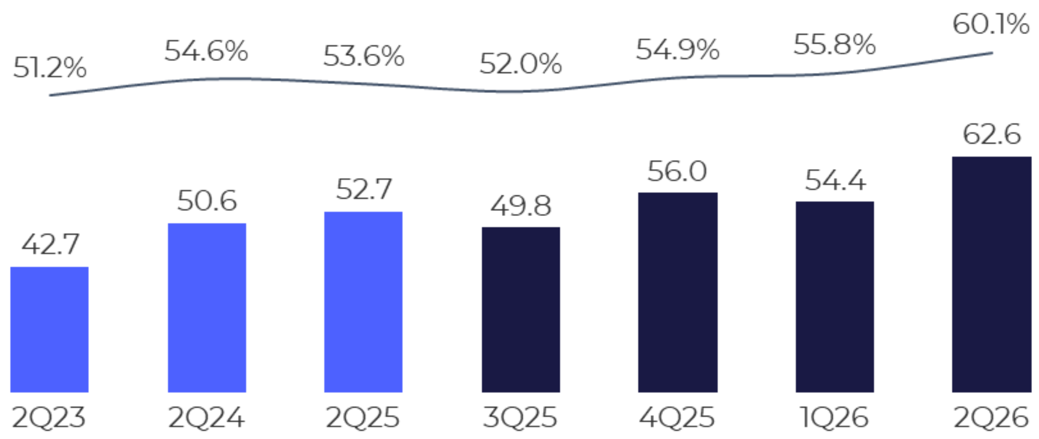
Costs: In the quarter, the Unit's costs totaled R$ 41.6 million, compared to R$ 45.7 million in 2Q25, a reduction of 8.9% YoY. This variation mainly reflects (i) the review of the capitalization policy for development team hours, which reduced personnel costs, and (ii) lower expenses with equipment and software leasing. Additionally, as previously mentioned, the one-off reversal of provisions also contributed to the reduction in costs during the period.

Gross profit and gross margin: As a result of the factors mentioned above, **gross profit reached R$ 62.6 million in 2Q26, an expansion of 18.7% vs. 2Q25**. The consistent growth in the Unit's gross profit (CAGR 2021 – LTM 2Q26: +13%) also reflects the increase in operational efficiency, combined with sustainable revenue growth. **Gross profit accounted for 80% of the Company's total in 2Q26.**

The Unit ended 2Q26 with a **margin of 60.1%** vs. 53.6% in the same period of the previous year.

It is worth noting that, excluding non-recurring effects, **adjusted gross profit reaches R$ 58.6 million with a margin of 56.2%**, representing growth of 11.1% and +2.6 p.p. vs. 2Q25, respectively.

Gross profit (R$ million) and margin (%)



CSU DX

CSU DX is the Company's Business Unit dedicated to developing technology-intensive solutions for business process management (BPM), providing infrastructure, technology, and specialized teams to support its clients' critical operations. Originally created to meet the demands of the card ecosystem, the Unit has evolved into a model focused on process hyperautomation, combining data, artificial intelligence, and advanced technologies to increase operational efficiency and drive the digital transformation of different segments.

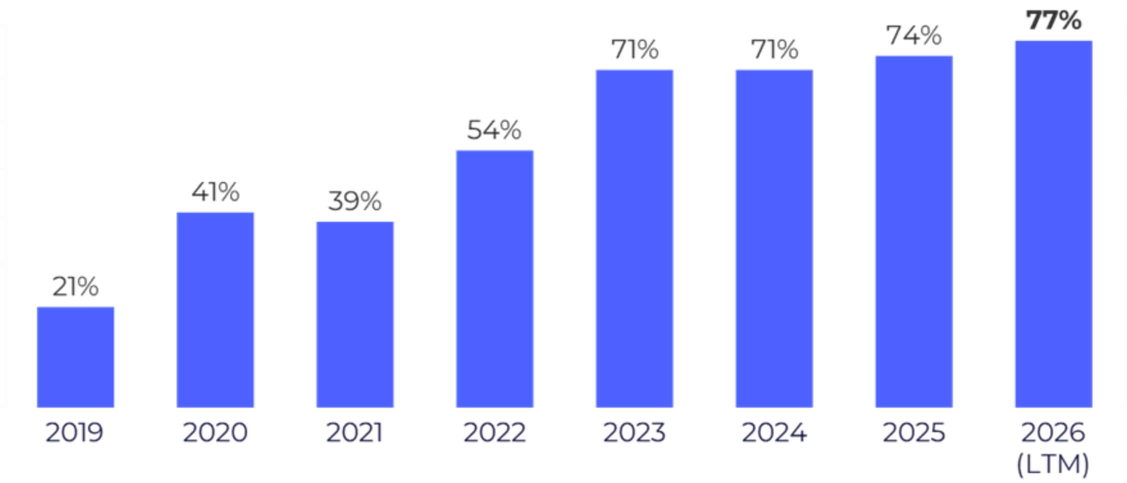
Operational performance

In 2024, the Company launched the **HAS platform** – a hyperautomation solution applied to middle and back-office operations, with applications in fraud prevention, interchange, document and data curation, onboarding, credit processes and quality monitoring. The platform expands the vertical's growth potential both by attracting new clients and by broadening the scope with existing clients through cross-selling and upselling.

Since the rollout, **14 new contracts** have been signed with clients from various industries such as telecommunications, benefits, financial services, retail and ID Tech. In 2Q26, one new contract was signed, reinforcing the Unit's commercial momentum, and three contracts (signed in 1Q26) were implemented. This commercial momentum, combined with consistent execution and broader portfolio, has accelerated the growth of CSU DX.

In 2Q26, the Company managed 5.2 million processes **(+39.1% vs. 2Q25)**, ranging from front-office interactions to middle and back-office activities. Over the last twelve months, **77% of operations were carried out through automated or hyperautomated mechanisms, digital channels and self-service** — an increase of 56 percentage points compared to 2019, when the digitalization of solutions began.

Digital interactions (%)



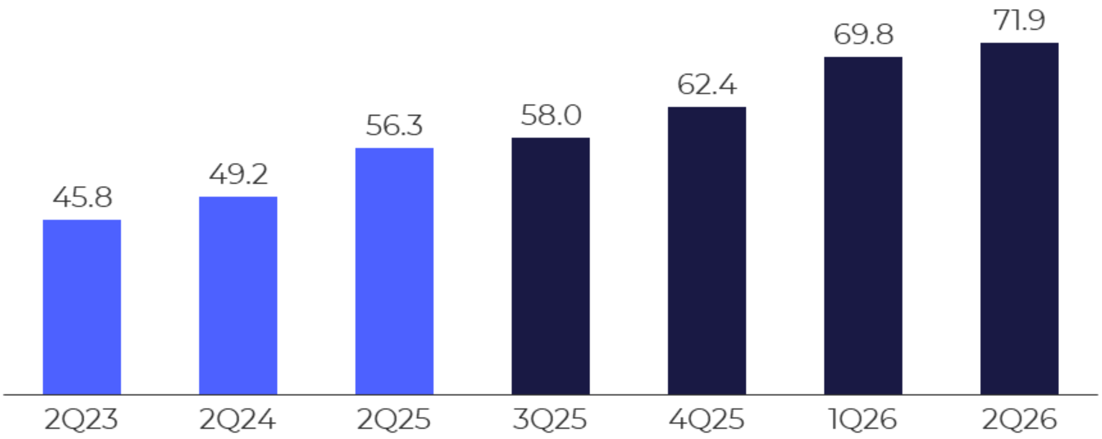
Financial Performance

Consolidated main indicators - CSU DX (R$ thousand)	2Q26	2Q25	% Var. YoY	1Q26	% Var. QoQ
Net revenue	**71,924**	**56,331**	**27.7%**	**69,781**	**3.1%**
Total costs	(56,717)	(44,711)	26.9%	(54,070)	4.9%
Gross profit	**15,207**	**11,620**	**30.9%**	**15,711**	**-3.2%**
Gross margin	*21.1%*	*20.6%*	*0.5 p.p.*	*22.5%*	*-1.4 p.p.*

Net Revenue: In the quarter, net revenue totaled R$ 71.9 million compared to R$ 56.3 million in 2Q25, an expansion of R$ 15.6 million (+27.7% vs. 2Q25), reflecting the consistent execution of the Unit's strategy. This result was driven primarily by the maturation of HAS contracts signed over the past few quarters, the expansion of managed operations, and the progress of cross-selling and upselling initiatives within the client base.

As mentioned above, in 2Q26 one new contract was signed, demonstrating the Unit's commercial acceleration, in addition to the implementation of three contracts signed in 1Q26, which already began contributing to revenue in the quarter. As these contracts advance in operational maturity, an incremental contribution to CSU DX revenue is expected, reinforcing the visibility of growth in the coming periods.

Net revenue (R$ million)



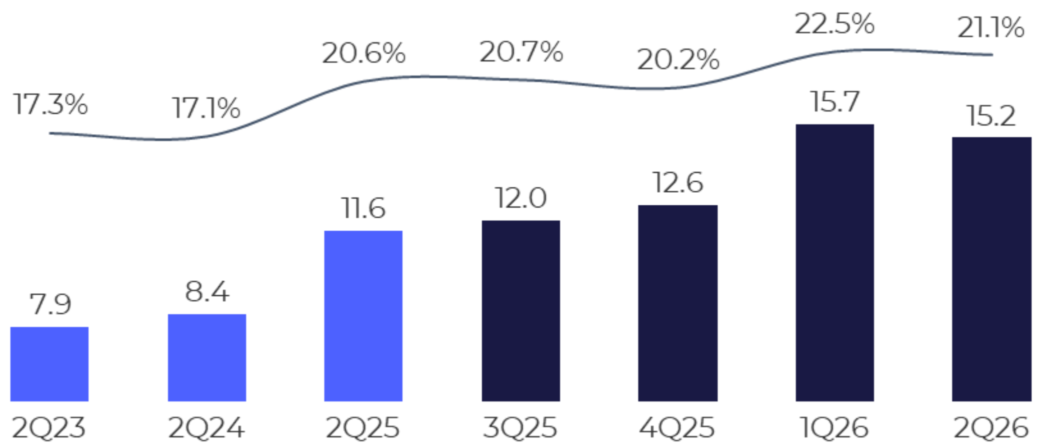
Costs: In the quarter, costs totaled R$ 56.7 million, an expansion of 26.9% vs. 2Q25, when they reached R$ 44.7 million. This variation mainly reflects costs associated with the setup of new operations, and the increase in the unit cost per employee, impacted by the labor collective bargaining agreement and the payroll tax reinstatement (Law No. 14,973/24). As anticipated in 1Q26, the contractual price adjustments in effect starting this quarter began to offset such impacts, so that costs grew more slowly than the unit's net revenue.

Additionally, the evolution of the HAS platform and the maturation of new operations are expected to expand operational efficiency gains in the coming quarters, reinforcing the Unit's operational leverage.

Gross profit and gross margin: Gross profit in 2Q26 reached **R$ 15.2 million with a margin of 21.1%, representing growth of 30.9% and +0.5 p.p. vs. 2Q25, respectively**. This performance mainly reflects the Unit's operational evolution, particularly the maturation of HAS contracts signed over the past few quarters, which are now operating at higher levels of efficiency and profitability.

Additionally, the gains derived from the adoption of hyperautomation solutions have contributed to increased productivity and process optimization, reducing the need for manual intervention and enabling greater scalability of operations. This effect, combined with the gradual dilution of fixed costs as contracts advance along their maturation curve, has sustained the gross margin expansion, even amid initial investments associated with client base growth.

Gross profit (R$ million) and margin (%)



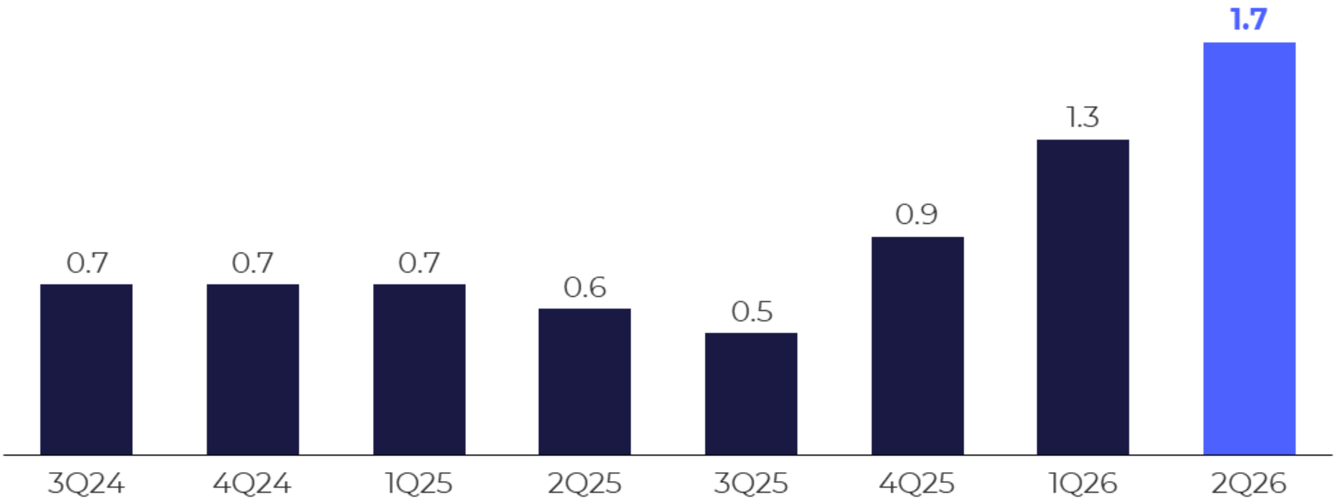
Capital markets

CSU Digital S.A. (B3: CSUD3) shares have been traded since the May 2006 IPO on the B3 Novo Mercado, the top level of Corporate Governance on the Brazilian stock market. In addition, the Company is a member of 3 indexes on B3: IGC-NM (Corporate Governance Index – Novo Mercado), IGC (Differentiated Corporate Governance Index) and ITAG (Differentiated Tag Along Stock Index).

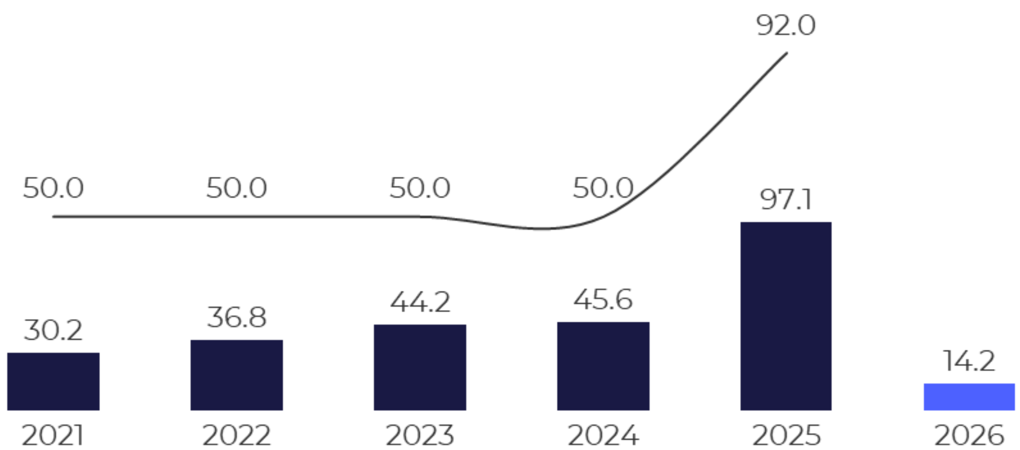
Share performance

Share price (06/30):	Market Capitalization	Shareholders	Institutional Ownership
R$ 14.98	**R$ 626.2 MM**	**19.9 k**	**47% of free float**
-15.9% vs. 1Q26		+8.4% vs. 1Q26	

ADTV (R$ million)
Average daily trading volume



Earnings distribution (R$ million) and payout (%)



The 2025 figure includes R$ 50 million in extraordinary dividends

Events calendar

See below the Company's upcoming corporate events:

Event	Date
3Q26 Earnings Release	11/11/2026
3Q26 Earnings Call	11/12/2026

Exhibits

Income Statement

Consolidated income statement (R$ thousand)	2Q26	2Q25	% Var. YoY	1Q26	% Var. QoQ	1H26	1H25	% Var.
Gross revenue	**197,163**	**175,393**	**12.4%**	**186,942**	**5.5%**	**384,105**	**345,197**	**11.3%**
CSU Pays	119,541	113,855	5.0%	111,671	7.0%	231,212	222,648	3.8%
CSU DX	77,622	61,538	26.1%	75,271	3.1%	152,893	122,549	24.8%
Deductions	**(21,094)**	**(20,688)**	**2.0%**	**(19,655)**	**7.3%**	**(40,749)**	**(39,800)**	**2.4%**
CSU Pays	(15,396)	(15,481)	-0.5%	(14,165)	8.7%	(29,561)	(29,924)	-1.2%
CSU DX	(5,698)	(5,207)	9.4%	(5,490)	3.8%	(11,188)	(9,876)	13.3%
Net revenue	**176,070**	**154,705**	**13.8%**	**167,287**	**5.3%**	**343,357**	**305,397**	**12.4%**
CSU Pays	104,146	98,374	5.9%	97,506	6.8%	201,652	192,724	4.6%
CSU DX	71,924	56,331	27.7%	69,781	3.1%	141,705	112,673	25.8%
Total costs	**(98,298)**	**(90,365)**	**8.8%**	**(97,152)**	**1.2%**	**(195,450)**	**(177,975)**	**9.8%**
CSU Pays	(41,581)	(45,654)	-8.9%	(43,082)	-3.5%	(84,663)	(88,491)	-4.3%
Personnel	(16,155)	(19,973)	-19.1%	(18,236)	-11.4%	(34,391)	(38,637)	-11.0%
Materials	(2,149)	(2,446)	-12.1%	(2,996)	-28.3%	(5,145)	(4,755)	8.2%
Mailings of letters and invoices	(1,731)	(1,616)	7.1%	(1,853)	-6.6%	(3,584)	(3,100)	15.6%
Communication	(506)	(328)	54.3%	(272)	86.0%	(778)	(698)	11.5%
Equipment and software leasing	(6,020)	(7,099)	-15.2%	(8,262)	-27.1%	(14,282)	(14,548)	-1.8%
Depreciation/amortization	(11,966)	(10,002)	19.6%	(11,145)	7.4%	(23,111)	(19,935)	15.9%
Occupation	(1,453)	(2,280)	-36.3%	(2,964)	-51.0%	(4,417)	(3,528)	25.2%
Awards	(2,609)	(2,429)	7.4%	(2,625)	-0.6%	(5,234)	(4,377)	19.6%
Others	1,008	519	94.2%	5,271	-80.9%	6,279	1,087	n.a
CSU DX	(56,717)	(44,711)	26.9%	(54,070)	4.9%	(110,787)	(89,484)	23.8%
Personnel	(48,172)	(35,224)	36.8%	(43,490)	10.8%	(91,662)	(70,190)	30.6%
Communication	(250)	(374)	-33.2%	(321)	-22.1%	(571)	(759)	-24.8%
Equipment and software leasing	(2,694)	(2,320)	16.1%	(3,302)	-18.4%	(5,996)	(4,376)	37.0%
Depreciation/amortization	(2,312)	(3,606)	-35.9%	(3,731)	-38.0%	(6,043)	(6,980)	-13.4%
Occupation	(2,763)	(2,626)	5.2%	(2,420)	14.2%	(5,183)	(5,576)	-7.0%
Other	(526)	(561)	-6.2%	(806)	-34.7%	(1,332)	(1,603)	-16.9%
Gross profit	**77,772**	**64,340**	**20.9%**	**70,135**	**10.9%**	**147,907**	**127,422**	**16.1%**
CSU Pays	62,565	52,720	18.7%	54,424	15.0%	116,989	104,233	12.2%
CSU DX	15,207	11,620	30.9%	15,711	-3.2%	30,918	23,189	33.3%
Gross margin	*44.2%*	*41.6%*	*2.6 p.p.*	*41.9%*	*2.2 p.p.*	*43.1%*	*41.7%*	*1.4 p.p.*
CSU Pays	*60.1%*	*53.6%*	*6.5 p.p.*	*55.8%*	*4.3 p.p.*	*58.0%*	*54.1%*	*3.9 p.p.*
CSU DX	*21.1%*	*20.6%*	*0.5 p.p.*	*22.5%*	*-1.4 p.p.*	*21.8%*	*20.6%*	*1.2 p.p.*
Expenses	(45,914)	(32,326)	42.0%	(44,320)	3.6%	(90,234)	(63,367)	42.4%
Selling, general & administrative (SG&A)	(46,862)	(32,976)	42.1%	(44,179)	6.1%	(91,041)	(64,309)	41.6%
Selling	(834)	(1,460)	-42.9%	(567)	47.1%	(1,401)	(2,298)	-39.0%
General and administrative	(42,949)	(29,621)	45.0%	(41,638)	3.1%	(84,587)	(58,459)	44.7%
Depreciation and amortization	(3,079)	(1,895)	62.5%	(1,974)	56.0%	(5,053)	(3,552)	42.3%
% Net revenue (SG&A)	*26.6%*	*21.3%*	*5.3 p.p.*	*26.4%*	*0.2 p.p.*	*26.5%*	*21.1%*	*5.5 p.p.*
Other operational revenue/expenses	948	650	45.8%	(141)	n.a	807	942	-14.3%
EBIT	**31,858**	**32,014**	**-0.5%**	**25,815**	**23.4%**	**57,673**	**64,055**	**-10.0%**
(+) Depreciation and amortization	17,357	15,502	12.0%	16,850	3.0%	34,207	30,467	12.3%
EBITDA	**49,215**	**47,516**	**3.6%**	**42,665**	**15.4%**	**91,880**	**94,522**	**-2.8%**
EBITDA margin	*28.0%*	*30.7%*	*-2.8 p.p.*	*25.5%*	*2.4 p.p.*	*26.8%*	*31.0%*	*-4.2 p.p.*
Financial result	(2,755)	(1,068)	158.0%	2,473	-211.4%	(282)	(2,168)	-87.0%
Financial revenue	3,490	1,867	86.9%	6,217	-43.9%	9,707	3,386	186.7%
Financial expenses	(6,245)	(2,935)	112.8%	(3,744)	66.8%	(9,989)	(5,554)	79.9%
EBT	**29,103**	**30,946**	**-6.0%**	**28,288**	**2.9%**	**57,391**	**61,887**	**-7.3%**
Taxes	(9,032)	(7,266)	24.3%	(8,154)	10.8%	(17,186)	(13,773)	24.8%
Current	(10,438)	(7,782)	34.1%	(7,417)	40.7%	(17,855)	(14,971)	19.3%
Deferred	1,406	516	172.6%	(737)	290.8%	669	1,198	-44.1%
Net income	**20,071**	**23,680**	**-15.2%**	**20,134**	**-0.3%**	**40,205**	**48,114**	**-16.4%**
Net margin	*11.4%*	*15.3%*	*-3.9 p.p.*	*12.0%*	*-0.6 p.p.*	*11.7%*	*15.8%*	*-4.0 p.p.*

Balance Sheet

Consolidated balance sheet - Asset (R$ thousand)	06/30/2026	03/31/2026	06/30/2026 vs. 03/31/2026	06/30/2025	06/30/2026 vs. 06/30/2025
Total assets	**823,331**	**828,958**	**-0.7%**	**708,924**	**16.1%**
Current assets	**263,928**	**275,408**	**-4.2%**	**205,453**	**28.5%**
Cash and cash equivalents	72,099	95,310	-24.4%	78,053	-7.6%
Accounts receivable from customers	116,662	103,167	13.1%	94,780	23.1%
Inventories	2,114	1,952	8.3%	3,082	-31.4%
Tax recoverable	24,795	32,746	-24.3%	7,528	229.4%
Interbank accounts	7,820	7,429	5.3%	-	n.a
Other assets	40,438	34,804	16.2%	22,010	83.7%
Non-current assets	**559,403**	**553,550**	**1.1%**	**503,471**	**11.1%**
Long-term receivables	4,837	4,280	13.0%	5,499	-12.0%
Tax recoverable	-	-	n.a	895	n.a
Other assets	4,837	4,280	13.0%	4,604	5.1%
Investments	26,554	26,554	n.a	31,467	-15.6%
Property, plant and equipment	22,315	21,705	2.8%	20,100	11.0%
Intangible assets	439,918	426,078	3.2%	387,867	13.4%
Computerized systems	414,024	400,184	3.5%	361,973	14.4%
Goodwill (indefinite useful life)	25,894	25,894	n.a	25,894	n.a
Right-of-use assets	65,779	74,933	-12.2%	58,538	12.4%

Consolidated balance sheet - Liability and equity (R$ thousand)	06/30/2026	03/31/2026	06/30/2026 vs. 03/31/2026	06/30/2025	06/30/2026 vs. 06/30/2025
Liabilities + shareholder's equity	**823,331**	**828,958**	**-0.7%**	**708,924**	**16.1%**
Current liabilities	**220,158**	**226,109**	**-2.6%**	**169,033**	**30.2%**
Deposits	24,644	26,880	-8.3%	20,720	18.9%
Social and labor obligations	61,020	58,271	4.7%	50,197	21.6%
Social charges	9,826	7,620	29.0%	7,070	39.0%
Labor liabilities	51,194	50,651	1.1%	43,127	18.7%
Trade payables	53,115	65,201	-18.5%	43,691	21.6%
Taxes to be collected	13,449	11,257	19.5%	6,395	110.3%
Federal taxes payable	4,260	3,748	13.7%	3,817	11.6%
Municipal taxes payable	9,189	7,509	22.4%	2,578	256.4%
Loans, financings and leasing liabilities	48,357	44,790	8.0%	29,613	63.3%
Loans and financings	12,958	6,524	98.6%	2,487	n.a
Lease liabilities	35,399	38,266	-7.5%	27,126	30.5%
Interbank accounts	9,631	9,290	3.7%	-	n.a
Other liabilities	9,942	10,420	-4.6%	18,417	-46.0%
Non-current liabilities	**112,055**	**124,714**	**-10.2%**	**46,835**	**139.3%**
Loans, financings and leasing liabilities	91,659	103,897	-11.8%	28,367	223.1%
Loans and financings	64,846	71,767	-9.6%	-	n.a
Lease liabilities	26,813	32,130	-16.5%	28,367	-5.5%
Deferred income taxes and social contribution	4,643	6,049	-23.2%	6,100	-23.9%
Legal liabilities	15,753	14,768	6.7%	12,368	27.4%
Tax	9,954	9,469	5.1%	8,354	19.2%
Labor	5,329	4,856	9.7%	3,316	60.7%
Civil	470	443	6.1%	698	-32.7%
Shareholders' equity	**491,118**	**478,135**	**2.7%**	**493,056**	**-0.4%**
Share capital	279,232	279,232	n.a	229,232	21.8%
Capital reserves	5,232	5,008	4.5%	4,334	20.7%
Profit reserves	196,815	170,810	15.2%	211,855	-7.1%
Legal reserve	36,083	36,083	n.a	30,781	17.2%
Retained profits reserve	163,795	137,790	18.9%	184,137	-11.0%
Treasury shares	(3,063)	(3,063)	n.a	(3,063)	n.a
Retained earnings	-	13,034	n.a	34,115	n.a
Other comprehensive results	9,839	10,051	-2.1%	13,520	-27.2%

Cash Flow Statement

Consolidated cash flows statement (R$ thousand)	2Q26	1Q26	2Q26 vs. 1Q26	2Q25	2Q26 vs. 2Q25	1H26	1H25	1H26 vs. 1H25
Cash from operating activities	**14,481**	**50,099**	**-71.1%**	**46,687**	**-69.0%**	**64,580**	**68,868**	**-6.2%**
Profit for the period	20,071	20,134	-0.3%	23,681	-15.2%	40,205	48,115	-16.4%
Adjustments	**18,242**	**13,688**	**33.3%**	**14,976**	**21.8%**	**31,930**	**36,180**	**-11.7%**
Depreciation and amortization	17,357	16,850	3.0%	15,502	12.0%	34,207	30,467	12.3%
Asset disposals gain/losses	508	6	n.a	1	n.a	514	334	53.9%
Share-based payments	224	225	-0.4%	225	-0.4%	449	450	-0.2%
Provision for impairment of trade receivables	(27)	30	-190.0%	149	-118.1%	3	192	-98.4%
Deferred income tax and social contribution	(1,406)	738	-290.5%	(516)	172.5%	(668)	(1,198)	-44.2%
Provision for legal liabilities	739	627	17.9%	508	45.5%	1,366	749	82.4%
Interest, indexation and exchange gain/losses on loans, legal liabilities and escrow deposits	1,848	844	119.0%	235	n.a	2,692	5,285	-49.1%
Effect of exchange rate changes on cash and cash equivalents	(211)	(1,397)	-84.9%	(99)	113.1%	(1,608)	(61)	n.a
Exchange rate changes	(790)	(4,235)	-81.3%	(1,029)	-23.2%	(5,025)	(38)	n.a
Changes in assets and liabilities	**(17,472)**	**19,207**	**-191.0%**	**12,974**	**-234.7%**	**1,735**	**(2,339)**	**174.2%**
Trade receivables from customers	(13,468)	(4,084)	229.8%	7,099	-289.7%	(17,552)	(10,680)	64.3%
Inventories	(162)	1,123	-114.4%	(179)	-9.5%	961	298	222.5%
Escrow deposits	264	134	97.0%	392	-32.7%	398	613	-35.1%
Other assets	1,968	(10,352)	119.0%	(4,175)	147.1%	(8,384)	(11,493)	-27.1%
Deposits	(2,236)	7,269	-130.8%	698	n.a	5,033	1,922	161.9%
Trade payables	(12,086)	9,649	-225.3%	2,287	n.a	(2,437)	(2,000)	21.9%
Social security and labor obligations	2,749	7,493	-63.3%	58	n.a	10,242	3,304	210.0%
Legal liabilities	(79)	(74)	6.8%	(144)	-45.1%	(153)	(255)	-40.0%
Other liabilities	5,578	8,049	-30.7%	6,938	-19.6%	13,627	15,952	-14.6%
Other	**(6,360)**	**(2,930)**	**117.1%**	**(4,944)**	**28.6%**	**(9,290)**	**(13,088)**	**-29.0%**
Interest paid	(1,071)	(1,689)	-36.6%	(311)	244.4%	(2,760)	(843)	227.4%
Income tax and social contribution paid	(5,289)	(1,241)	326.2%	(4,633)	14.2%	(6,530)	(12,245)	-46.7%
Net cash used in investing activities	**(23,311)**	**(21,244)**	**9.7%**	**(17,776)**	**31.1%**	**(44,555)**	**(37,514)**	**18.8%**
Acquisition of property and equipment	(1,782)	(2,560)	-30.4%	(2,466)	-27.7%	(4,342)	(4,933)	-12.0%
Additions to intangible assets	(21,529)	(18,684)	15.2%	(15,310)	40.6%	(40,213)	(32,581)	23.4%
Net cash used in financing activities	**(14,592)**	**(10,616)**	**37.5%**	**(29,088)**	**-49.8%**	**(25,208)**	**(49,559)**	**-49.1%**
Receipts from loans and financing	-	-	n.a	2,487	n.a	-	2,487	n.a
Amortization of loans and financing	-	-	n.a	(421)	n.a	-	(1,706)	n.a
Amortization of lease liabilities	(8,523)	(10,616)	-19.7%	(7,010)	21.6%	(19,139)	(19,705)	-2.9%
Dividends paid	(6,069)	-	n.a	(24,144)	-74.9%	(6,069)	(30,635)	-80.2%
Exchange variation on cash and cash equivalents	**211**	**1,397**	**-84.9%**	**99**	**113.1%**	**1,608**	**61**	**n.a**
Increase (decrease) in cash and cash equivalents	**(23,422)**	**18,239**	**-228.4%**	**(78)**	**n.a**	**(5,183)**	**(18,144)**	**-71.4%**
Cash and cash equivalents at the beginning of the period	**95,310**	**75,674**	**25.9%**	**78,131**	**22.0%**	**75,674**	**96,197**	**-21.3%**
Cash and cash equivalents at the end of the period	**72,099**	**95,310**	**-24.4%**	**78,053**	**-7.6%**	**72,099**	**78,053**	**-7.6%**

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