

NOVEMBER, 11
2026

Results 3Q26

CSU Digital

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Results video conference

Date: Thursday, November 12, 2026
Time: 03:00 pm (BR) / 01:00 pm (NY)
Broadcast: click here

São Paulo, November 11th, 2026

CSU Digital S.A. (B3: CSUD3) (CSU or Company) announces its results for the third 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 3Q26

Operational

CSU Pays: new quarterly revenue record and continued expansion of the card base, maintaining an activation ratio above the market average.

CSU DX: consistent operational performance and improvement in financial indicators, driven by a robust commercial agenda and the growing adoption of AI solutions across operations.

- **Contracts:** two new contracts signed in 3Q26 and implementation of three contracts in the period, one signed in 2Q26 and two signed in 3Q26.

Financial

Net Revenue
R$ 174.3 MM
+13.4% vs. 3Q25

Gross profit
R$ 74.1 MM
+19.8% vs. 3Q25
Margin 42.5%

EBITDA
R$ 47.4 MM
+1.9% vs. 3Q25
Margin 27.2%

Net income
R$ 21.2 MM
-11.0% vs. 3Q25
Margin 12.2%

Declared Interest on Shareholders' Equity (JCP)
R$ 17.1 MM
in 3Q26

ROE[1]
20%

Performance by Business Unit

CSU Pays | 60% of revenue and 81% of gross profit
R$ 105.0 MM

Net revenue (+9.7% vs. 3Q25) - **Record**

Cards and accounts	**38.6 mm +2.5% vs. 3Q25**
Activation ratio	**59%**
# Transactions	**375.8 mm +29.7% vs. 3Q25**

CSU DX | 40% of revenue and 19% of gross profit
R$ 69.3 MM

Net revenue (+19.5% vs. 3Q25)

Processes	**+3.8 mm**
Digitalization LTM	**76%**
New contracts	**2**

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

Message from Management

In the third quarter of 2026 we continued to execute our strategy, delivering results in line with our expectations and making important progress in our operations and the new growth avenues. We continue to combine the strength of our business model with our capacity to innovate, adapting to market transformations and developing new solutions for our clients.

Innovation remains at the core of the Company's strategy, driving the evolution of our portfolio and the incorporation of artificial intelligence across our different business units. These initiatives seek to increase the efficiency and scalability of our clients' operations, while strengthening our competitive advantage, deepening long-term relationships, and creating new revenue opportunities across our client base.

Our high revenue predictability and the recurring nature of our business remain key competitive advantages. The high level of integration of our solutions with our clients' operations, combined with long-term contracts and historically low levels of churn, provides a solid foundation for the continued execution of our strategy and for building sustainable long-term growth.

At **CSU Pays**, we achieved record revenue in the quarter, reflecting the expansion of transaction volumes and our ability to generate value from our client base. CSU Pays stands out for its ability to operate both in mainframe environments, which offer robustness, reliability, and high performance in processing large transaction volumes, and on cloud platforms, which provide greater flexibility, scalability, and agility in developing and launching new solutions. This combination allows us to meet our clients' different needs and strategies, balancing the security and stability of critical operations with the innovation and speed demanded by the evolution of the market.

Once again, **CSU DX** delivered consistent results, with the signing of two new contracts — both implemented this quarter. These advances reinforce our execution capacity and demonstrate our agility to turn commercial wins into live operations quickly, expanding our contract base and creating growth opportunities. Year-to-date, six new contracts have been signed in this Business Unit.

The quarter's financial performance reflects the evolution of CSU Digital's operations: net revenue totaled R$ 174.3 million (+13.4% YoY), driven by the performance of both Business Units (CSU Pays +9.7% YoY and CSU DX +19.5% YoY). Gross profit reached R$ 74.1 million (+19.8% YoY), with a gross margin of 42.5% (+2.3 p.p. YoY).

Our execution capacity and operational discipline enabled the Company to record EBITDA of R$ 47.4 million in the quarter, with a margin of 27.2%, and net income of R$ 21.2 million, with a net margin of 12.2%. It is also worth highlighting the R$ 17.1 million in Interest on Shareholders' Equity (JCP) declared during the quarter, reinforcing CSU Digital's commitment to a consistent shareholder distribution policy and long-term value generation.

Looking at the macroeconomic scenario from the perspective of a company that has been a market leader for 34 years and listed on B3's Novo Mercado for more than two decades, we remain confident that our strong cash generation, profitability, and capacity for innovation position us to capture opportunities and continue generating value and returning capital to our shareholders.

Looking ahead, we remain focused on continuing our growth trajectory, supported by the maturation of contracts secured over recent quarters, the progress of commercial initiatives, and the capture of operational efficiencies. These factors, combined with our financial discipline and the consistent execution of our strategy, allow us to navigate different economic cycles and invest in growth opportunities, seeking to generate sustainable value for our clients, employees, and shareholders.

Marcos Ribeiro Leite
Founder & CEO

Consolidated Results

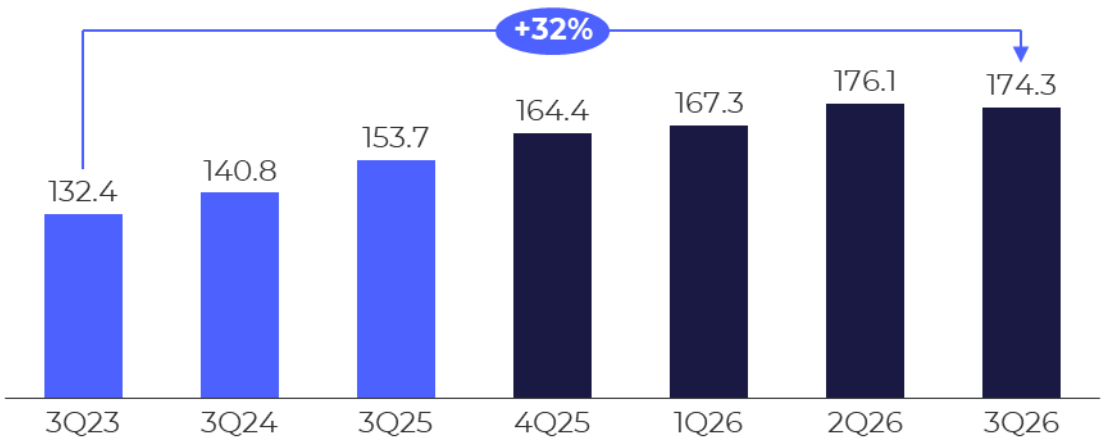
Consolidated main indicators (R$ thousand)	3Q26	3Q25	% Var. YoY	2Q26	% Var. QoQ
Net revenue	**174,272**	**153,698**	**13.4%**	**176,070**	**-1.0%**
Total costs	(100,191)	(91,871)	9.1%	(98,298)	1.9%
Gross profit	**74,081**	**61,827**	**19.8%**	**77,772**	**-4.7%**
Gross margin	*42.5%*	*40.2%*	*2.3 p.p.*	*44.2%*	*-1.7 p.p.*
EBITDA	**47,365**	**46,481**	**1.9%**	**49,215**	**-3.8%**
EBITDA margin	*27.2%*	*30.2%*	*-3.1 p.p.*	*28.0%*	*-0.8 p.p.*
Net income	**21,187**	**23,801**	**-11.0%**	**20,071**	**5.6%**
Net margin	*12.2%*	*15.5%*	*-3.3 p.p.*	*11.4%*	*0.8 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 3Q26, **net revenue reached R$ 174.3 million, representing growth of 13.4% compared to 3Q25.**

On a year-on-year basis, this performance was driven by the evolution of both of the Company's Business Units. CSU Pays reached record revenue, totaling R$ 105.0 million (+9.7% YoY), benefiting from the expansion of operational volumes and from the progress of new solutions offered to the client base. CSU DX, in turn, recorded revenue of R$ 69.3 million (+19.5% YoY), reflecting the contribution of contracts secured over the past few quarters and the advancement of digitalization 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.

Costs

Total costs came to **R$ 100.2 million in 3Q26**, representing an increase of **9.1% compared to 3Q25**, below the 13.4% growth in net revenue for the period. This dynamic demonstrates operating leverage gains, reflected in the decline in the ratio of costs to net revenue from 59.8% in 3Q25 to 57.5% in 3Q26, an improvement of 2.3 p.p.

At CSU DX, the increase mainly reflects personnel costs associated with the implementation of new operations (three new contracts implemented in the quarter) and the effects of the labor collective bargaining agreement and payroll tax reinstatement.

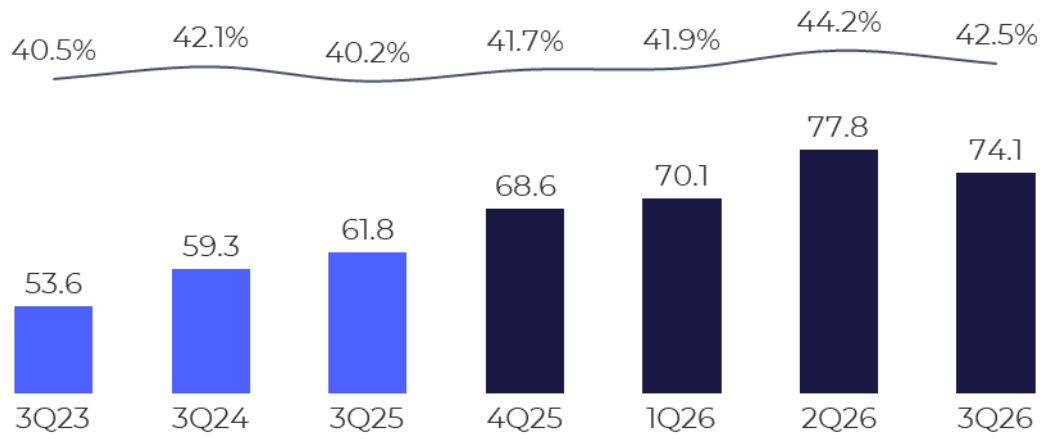
At CSU Pays, performance was supported by the review of the capitalization policy for development team hours, implemented as of 2Q26, which contributed to the reduction in personnel costs. This effect was partially offset by higher equipment and software leasing expenses, as well as higher depreciation and amortization in the period.

Gross Profit

Reflecting the factors mentioned above, **gross profit totaled R$ 74.1 million in the quarter**, up 19.8% compared to the same period of the previous year. Gross margin expanded from 40.2% in 3Q25 to 42.5% in 3Q26, an expansion of 2.3 p.p., further demonstrating operational efficiency gains and the greater leverage of the business model.

Compared to 2Q26, gross profit decreased by 4.7%, reflecting the higher comparison base resulting from non-recurring effects recorded in that quarter, as disclosed in the respective materials. Excluding these effects, adjusted gross profit for 2Q26 would have been R$ 73.8 million, with a margin of 41.9%. Against this base, 3Q26 shows growth of 0.4% and a margin expansion of 0.6 p.p.

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



Selling, general and administrative expenses (SG&A)

Consolidated SG&A (R$ thousand)	3Q26	3Q25	% Var. YoY	2Q26	% Var. QoQ
General and administrative	(39,391)	(30,282)	30.1%	(42,949)	-8.3%
Depreciation and amortization	(3,306)	(1,947)	69.8%	(3,079)	7.4%
Sales and marketing	(1,586)	(1,865)	-15.0%	(834)	90.2%
Total SG&A expenses	**(44,283)**	**(34,094)**	**29.9%**	**(46,862)**	**-5.5%**
% of net revenue	*25.4%*	*22.2%*	*3.2 p.p.*	*26.6%*	*-1.2 p.p.*

In the quarter, **selling, general and administrative expenses (SG&A) totaled R$ 44.3 million**, compared to R$ 34.1 million in 3Q25, representing growth of 29.9% year-on-year. This increase reflects the continuity of the investment strategy initiated in 2025, focused on strengthening the Company's capabilities, the sustainable expansion of the business, and the creation of new growth avenues. Resources have been directed primarily to the following strategic pillars:

(i) **Strengthening of the organizational structure:** reinforcement of teams in the Commercial, Product and Technology areas, with the incorporation of senior professionals aligned with the Company's growth strategy. In parallel, an organizational adjustment was carried out across different areas of the Company, with a non-recurring impact of R$ 2.9 million in the quarter related to the severance process, which is expected to generate efficiency gains in the coming quarters.

(ii) **New growth avenues:** continued investments in AI and technology — with the expansion of dedicated teams and the strengthening of strategic partnerships — and in structuring the international operation, totaling approximately R$ 7.3 million in the period.

(iii) **Marketing / commercial:** intensification of relationship initiatives with existing clients and of prospecting for new business, aimed at expanding commercial opportunities, strengthening brand positioning, and driving the acquisition of new contracts.

Although these investments put pressure on expenses and results in the short term, they are part of a long-term strategy aimed at strengthening CSU Digital's competitive positioning and expanding its growth capacity. The maturation of these initiatives is expected to gradually contribute to revenue expansion, the acquisition of new contracts, and sustainable value generation in the coming periods.

It is worth highlighting that, compared to 2Q26, expenses decreased by 5.5%, and their share of net revenue fell by 1.2 p.p., reinforcing the Company's commitment to operational discipline.

EBITDA[2] and EBITDA margin

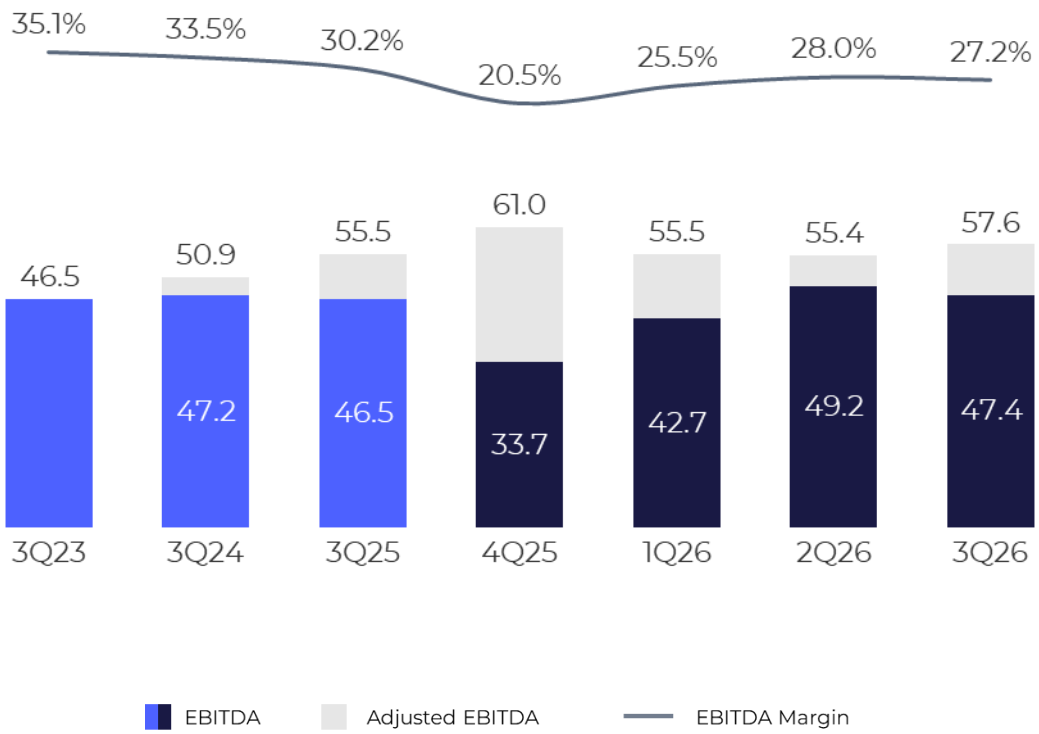
Consolidated EBITDA reconciliation (R$ thousand)	3Q26	3Q25	% Var. YoY	2Q26	% Var. QoQ
Net income	**21,187**	**23,801**	**-11.0%**	**20,071**	**5.6%**
(+) Income taxes	4,451	5,928	-24.9%	9,032	-50.7%
(+) Financial result	3,821	748	n.a	2,755	38.7%
(+) Depr. and amort.	17,906	16,004	11.9%	17,357	3.2%
EBITDA	**47,365**	**46,481**	**1.9%**	**49,215**	**-3.8%**
EBITDA margin	*27.2%*	*30.2%*	*-3.1 p.p.*	*28.0%*	*-0.8 p.p.*

Adjusted EBITDA — which excludes investments related to new growth avenues and CSU Digital's severance-related expenses, together totaling R$ 10.2 million — reached R$ 57.6 million in 3Q26, with a margin of 33.0%, representing growth of 3.6% compared to 3Q25.

Reported EBITDA, which incorporates the effects of these investments and expenses, reached R$ 47.4 million in the quarter, with a margin of 27.2%, representing growth of 1.9% compared to the same period of the previous year.

It is worth noting that the investments made in recent quarters, while implying a temporary compression of profitability in the short term, reinforce 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

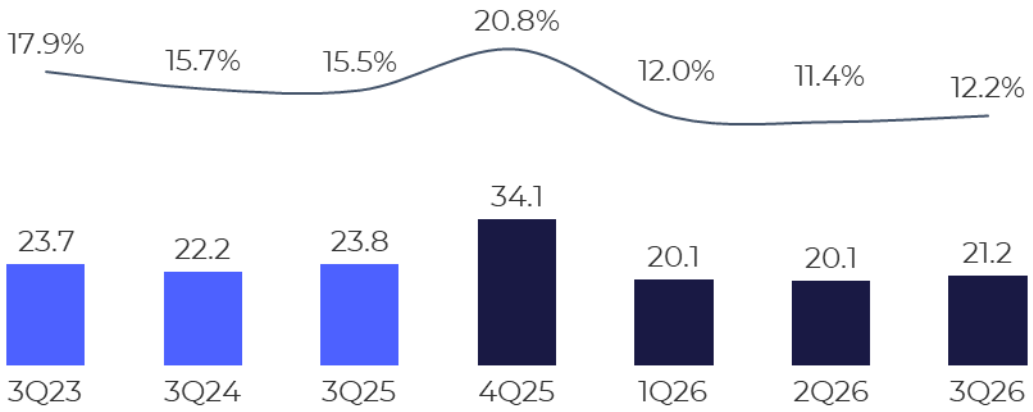
In addition to the factors mentioned above, the quarter's performance was also impacted by:

(i) **Net financial result:** The net financial result was an expense of R$ 3.8 million in 3Q26, vs. R$ 0.7 million in 3Q25. This variation was mainly explained by: (a) charges on loans and leases of R$ 3.3 million (R$ 1.5 million in 3Q25), mainly reflecting interest on the loan raised in 4Q25; and (b) a R$ 3.2 million non-cash effect from the mark-to-market of the currency swap; partially offset by higher financial income (R$ 4.6 million, vs. R$ 2.6 million). The currency swap, contracted exclusively for protection purposes (hedge), covers 100% of the debt principal against exchange rate fluctuations, with no speculative purpose.

(ii) **Income tax and social contribution (CSLL):** reduction in the effective tax rate, which reached 17.4% in the quarter (31.0% in 2Q26 and 19.9% in 3Q25), benefiting from the higher JCP distribution in the period.

As a result, **net income totaled R$ 21.2 million in 3Q26**, with a net margin of 12.2%, compared to R$ 23.8 million recorded in 3Q25.

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



Investments (CAPEX[3])

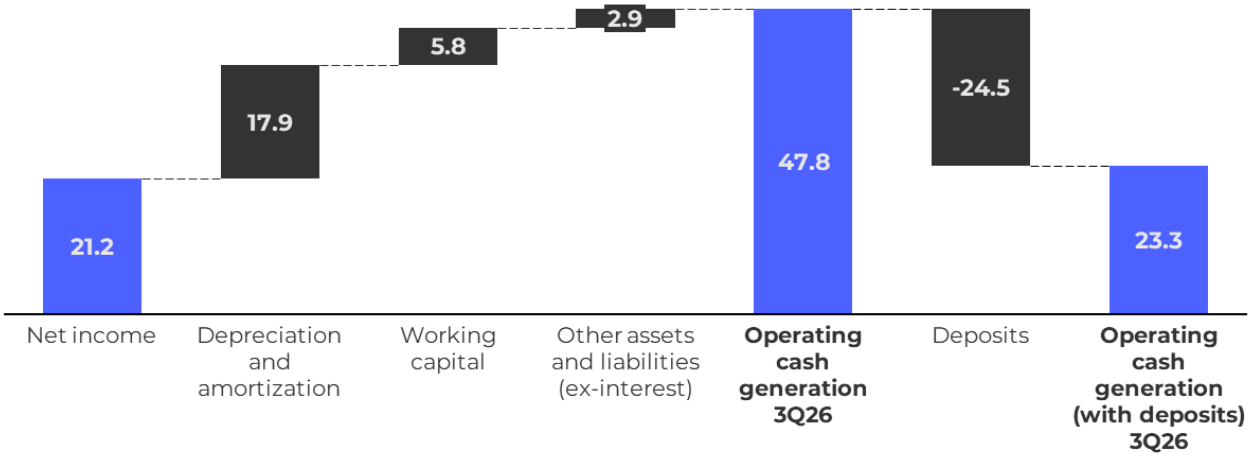
In 3Q26, CAPEX totaled R$ 22.2 million, compared to R$ 20.3 million in 3Q25 (+9.5% vs. 3Q25), equivalent to 12.7% of net revenue (-0.5 p.p. vs. 3Q25). The increase mainly reflects: (i) at CSU Pays, the higher volume of development on the card and payment methods processing platform, in line with the review of the capitalization criteria for development team hours implemented in 2Q26; and (ii) at CSU DX, investments in equipment and infrastructure for the implementation of operations for three new clients.

Operating cash generation

Cash generated by operating activities totaled R$ 47.8 million in 3Q26 (R$ 23.3 million including the change in deposits, as described below), compared to R$ 54.9 million in 3Q25 (R$ 60.6 million including the change in deposits). In the quarter, CSU terminated the banking as a service (BaaS) operation of an embedded finance client. As a result, R$ 24.5 million in funds that the client held on deposit with CSU to carry out its operations were returned. It is worth noting that the terminated contract made a minor contribution to the Company's revenue, so its impact on operating cash generation stems essentially from the movement of these deposits.

As mentioned in the 2Q26 release, cash generation in that period had been negatively impacted by one-off effects in the cash conversion cycle of certain contracts and by the concentration of disbursements to suppliers. These effects normalized in 3Q26.

Reconciliation of operating cash flow (R$ million)



[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.

Capital structure[4]

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

Gross debt: At the end of 3Q26, interest-bearing debt (loans and financing) totaled R$ 77.9 million, in line with 2Q26. This indebtedness reflects the funding transaction carried out by the Company in 4Q25, the proceeds of which were mainly allocated to the extraordinary dividend distribution carried out at the end of 2025. As part of its financial risk management strategy, the Company contracted foreign exchange *hedge* instruments[5], with 100% of the debt principal protected against exchange rate fluctuations.

Including lease liabilities, total gross debt ended 3Q26 at R$ 130.0 million, compared to R$ 49.4 million in the same period of the previous year.

Cash and cash equivalents[6]: At the end of 3Q26, the cash and cash equivalents balance totaled R$ 55.5 million, compared to R$ 72.1 million in 2Q26, a decrease of 23.1%. As previously mentioned, CSU's termination of the *BaaS* operation of a certain client resulted in the return of R$ 24.5 million in the client's own funds held on deposit with CSU to carry out its operations. This movement contributed to the reduction in the cash balance in the period, with a corresponding decrease in current liabilities under the "Deposits" line.

Net debt: Considering only interest-bearing debt liabilities, the Company ended the quarter with net interest-bearing debt of R$ 22.4 million (R$ 5.7 million in 2Q26). With respect to total gross debt, which includes lease liabilities (IFRS 16), the Company recorded net debt of R$ 74.5 million at the end of 3Q26 (net debt of R$ 67.9 million in 2Q26).

LTM net debt/EBITDA: The net interest-bearing debt-to-EBITDA ratio in 3Q26 was 0.13x, compared to 0.03x in 2Q26. Considering total debt, the net debt-to-EBITDA ratio was 0.43x, compared to 0.39x in 2Q26.

Consolidated indebtedness (R$ thousand)	09/30/2026	09/30/2025	% Var. YoY	06/30/2026	% Var. QoQ
Financing and debt loan	**77,898**	**-**	**n.a**	**77,804**	**0.1%**
Short term	19,489	-	n.a	12,958	50.4%
Long term	58,409	-	n.a	64,846	-9.9%
(-) Cash and equivalents	**55,476**	**100,728**	**-44.9%**	**72,099**	**-23.1%**
Net onerous debt	**22,422**	**(100,728)**	**122.3%**	**5,705**	**293.0%**
EBITDA LTM	172,973	189,416	-8.7%	172,089	0.5%
Net onerous debt/EBITDA LTM (x)	**0.13x**	**(0.53x)**	**0.66x**	**0.03x**	**0.10x**
Lease liabilities (IFRS 16)	**52,067**	**49,383**	**5.4%**	**62,212**	**-16.3%**
Gross debt	**129,965**	**49,383**	**163.2%**	**140,016**	**-7.2%**
(-) Cash and equivalents	55,476	100,728	-44.9%	72,099	-23.1%
Net debt	**74,489**	**(51,345)**	**245.1%**	**67,917**	**9.7%**
EBITDA LTM	172,973	189,416	-8.7%	172,089	0.5%
Net debt/EBITDA LTM (x)	**0.43x**	**(0.27x)**	**0.70x**	**0.39x**	**0.04x**

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

[5]**Foreign exchange hedge:** In the quarter, a currency swap was contracted exclusively for protection purposes (*hedge*), covering 100% of the debt principal against exchange rate fluctuations, with no speculative purpose.

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

Performance by Business Unit

CSU Pays

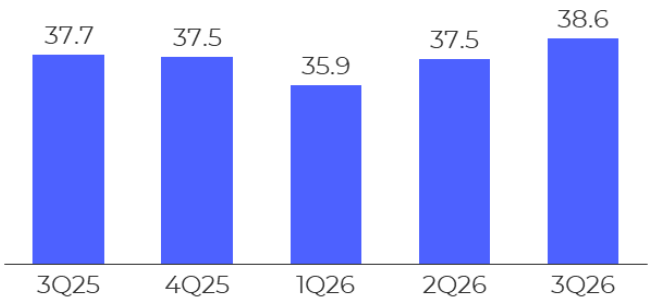
CSU Pays is the business division that encompasses all solutions in Digital Payments and Loyalty & Incentive services. Our solutions cover the entire cycle of a financial services pipeline from origination, transaction processing and validation, management of multiple electronic payment methods and multiple 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.

Operational performance

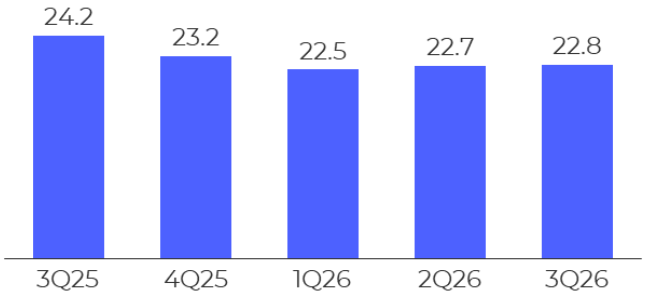
In recent years, **CSU Pays** has shown consistent expansion in its operational volumes. With a comprehensive and integrated solutions portfolio, the Unit offers significant opportunities for growth, monetization of the client base, and scale gains, and is expected to remain an important driver of revenue and profitability in the medium and long term. Below, we present the operational indicators for CSU Pays:

Cards and accounts

Registered cards and accounts
(closing balances, million)



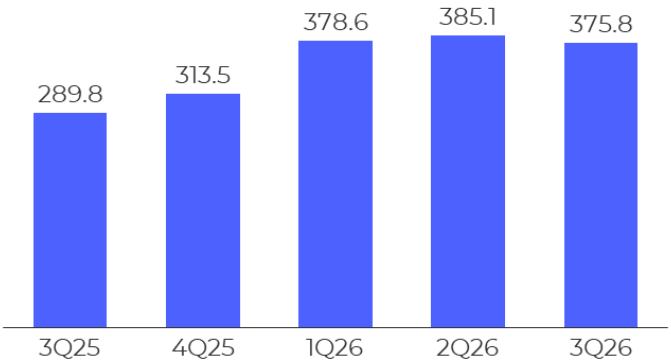
Billed cards and accounts
(closing balances, million)



- **Registered cards and accounts: At the end of 3Q26, we had 38.6 million cards and accounts registered**, an increase of 2.9% compared to 2Q26.
- **Billed cards and accounts: We ended 3Q26 with 22.8 million billed cards and accounts**, in line with the previous quarter. It is worth noting that periodic base cleanups were carried out in 1Q26 on the card bases of two of the Unit's clients, involving accounts with little or no transactional activity, in line with their respective internal controls policies.
- **Activation ratio:** Calculated as the ratio between the number of billed accounts and cards and the total registered, at the end of 3Q26 the **activation ratio reached 59%**, compared to 61% in 2Q26.

Number of transactions

(million)



- **Number of transactions processed:** CSU processed a total of 375.8 million transactions in the quarter, up 29.7% compared to 3Q25. This reflects the capacity of the Company's platform, whose high availability and operational stability support high processing volumes.
- **Total payment volume (TPV):** Totaled R$ 110.6 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:** Revenue from this segment grew 10.6% year-on-year, reinforcing its contribution to business expansion, revenue recurrence, and the strengthening of client relationships.

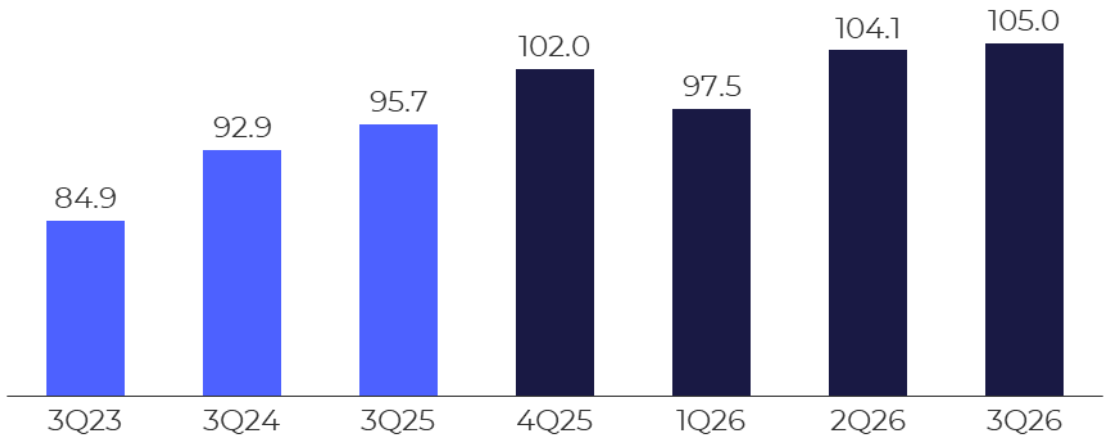
Financial performance

Consolidated main indicators - CSU Pays (R$ thousand)	3Q26	3Q25	% Var. YoY	2Q26	% Var. QoQ
Net revenue	**104,993**	**95,739**	**9.7%**	**104,146**	**0.8%**
Total costs	(45,171)	(45,932)	-1.7%	(41,581)	8.6%
Gross profit	**59,821**	**49,807**	**20.1%**	**62,565**	**-4.4%**
Gross margin	*57.0%*	*52.0%*	*5.0 p.p.*	*60.1%*	*-3.1 p.p.*

Net Revenue: Reached a record R$ 105.0 million in 3Q26 (+9.7% vs. 3Q25), 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 60% of the Company's total revenue in 3Q26.

Net Revenue (R$ million)



Costs: In the quarter, the Unit's costs totaled R$ 45.2 million, compared to R$ 45.9 million in 3Q25, a reduction of 1.7% YoY. This variation mainly reflects the review of the capitalization policy for development team hours, which reduced personnel costs as of 2Q26. This effect was partially offset by higher equipment and software leasing expenses and by increased depreciation and amortization in the period.

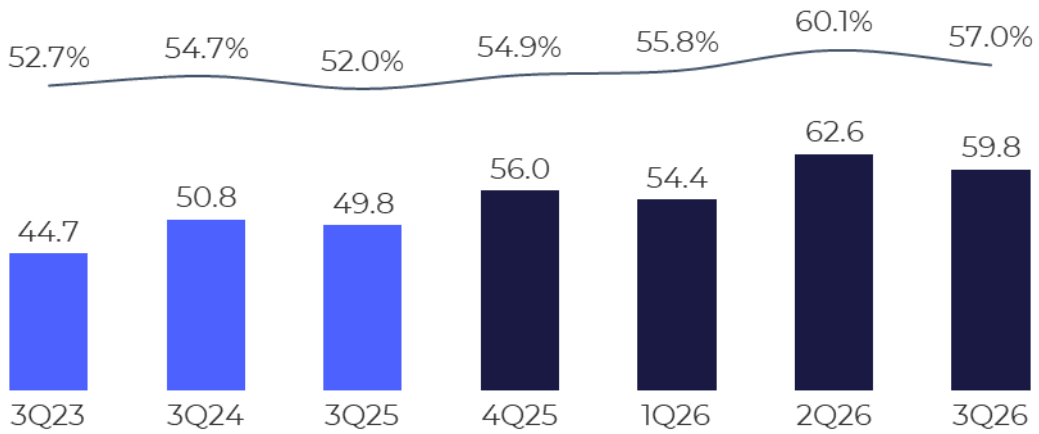
It is worth noting that in 2Q26 this Unit's costs were positively impacted by a one-off reversal of provisions, which reduced costs in that period.

Gross profit and gross margin: As a result of the factors mentioned above, **gross profit reached R$ 59.8 million in 3Q26, an expansion of 20.1% vs. 3Q25**. The consistent growth in the Unit's gross profit (CAGR 2021 – LTM 3Q26: +13%) also reflects the increase in operational efficiency, combined with sustainable revenue growth. **Gross profit accounted for 81% of the Company's total in 3Q26**.

The Unit ended 3Q26 **with a margin of 57.0%** vs. 52.0% in the same period of the previous year.

Compared to 2Q26, gross profit decreased by 4.4%, reflecting the higher comparison base resulting from non-recurring effects recorded in that quarter, as disclosed above. Excluding these effects, adjusted gross profit for 2Q26 would have been R$ 58.6 million, with a margin of 56.2%. Against this base, 3Q26 shows growth of 2.1% and a margin expansion of 0.8 p.p.

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



CSU DX

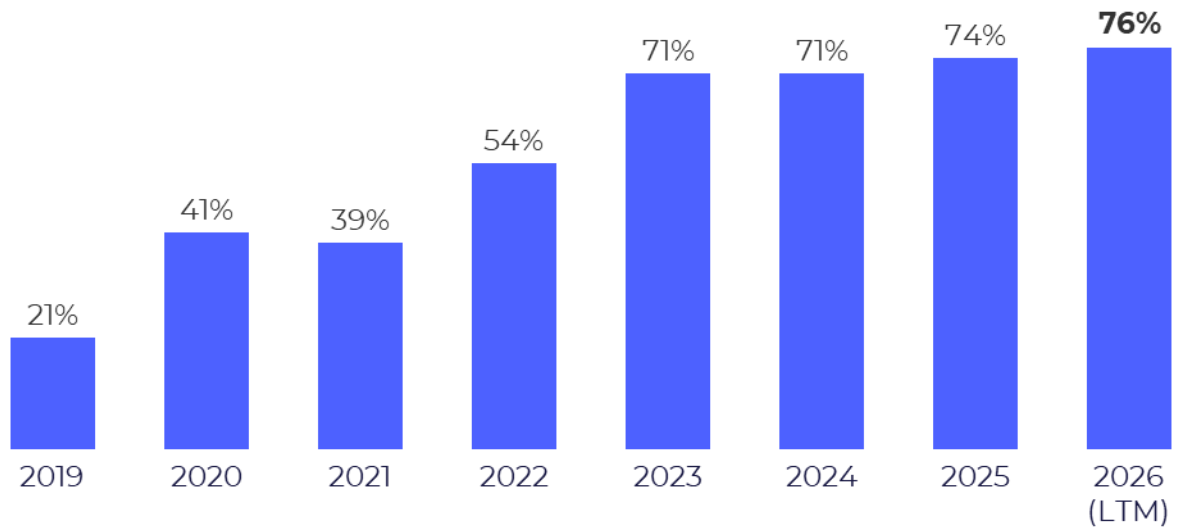
CSU DX is the Company's Business Unit dedicated to developing technology-intensive solutions for business process management (BPM), providing infrastructure, technology, and specialized teams to support its clients' critical operations. Originally created to meet the demands of the card ecosystem, the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

Operational performance

In 3Q26, CSU DX signed two new contracts, reinforcing the Unit's commercial momentum, and completed the implementation of three contracts. The combination of a robust commercial agenda, consistent execution, and a broader portfolio has driven the vertical's growth trajectory. So far in 2026, six new contracts have been signed at CSU DX.

In 3Q26, the Company managed 3.8 million processes, ranging from front-office interactions to middle and back-office activities. Over the last twelve months, **76% of operations were carried out through automated or hyperautomated mechanisms, digital channels and self-service**.

Digital interactions (%)



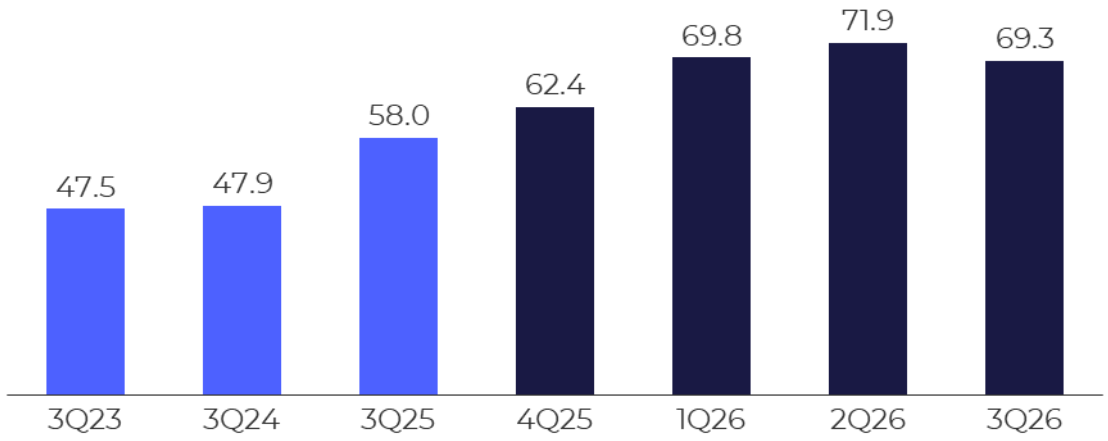
Financial Performance

Consolidated main indicators - CSU DX (R$ thousand)	3Q26	3Q25	% Var. YoY	2Q26	% Var. QoQ
Net revenue	**69,279**	**57,959**	**19.5%**	**71,924**	**-3.7%**
Total costs	(55,019)	(45,939)	19.8%	(56,717)	-3.0%
Gross profit	**14,261**	**12,020**	**18.6%**	**15,207**	**-6.2%**
Gross margin	*20.6%*	*20.7%*	*-0.2 p.p.*	*21.1%*	*-0.6 p.p.*

Net Revenue: **In the quarter, net revenue totaled R$ 69.3 million compared to R$ 58.0 million in 3Q25, an expansion of R$ 11.3 million (+19.5% vs. 3Q25)**, reflecting the consistent execution of the Unit's strategy. This result was driven primarily by the maturation of 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.

Compared to 2Q26, revenue showed a one-off decline, resulting from a reduction in the volume of interactions from one client in the base. This volume was restored as of October, without changing the outlook for the continued growth trajectory of the Unit.

Net revenue (R$ million)

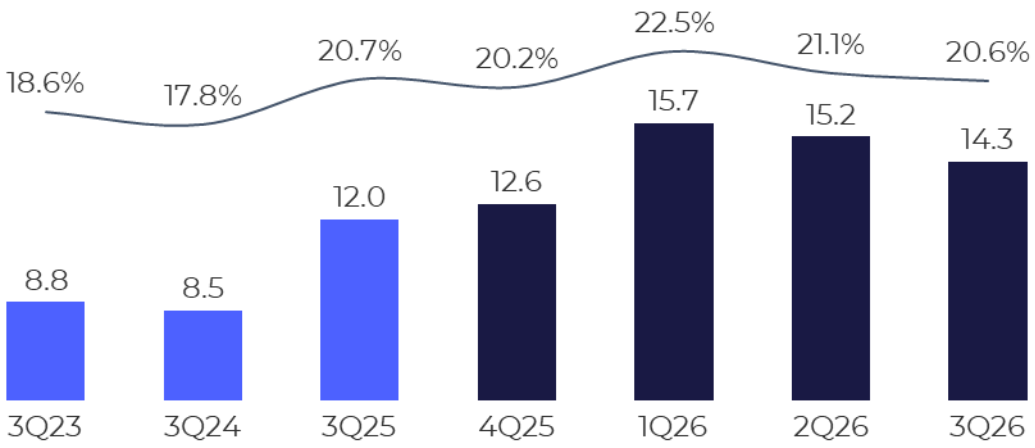


Costs: In the quarter, costs totaled R$ 55.0 million, an expansion of 19.8% vs. 3Q25, when they reached R$ 45.9 million. This variation mainly reflects the increase in personnel costs, associated with the setup of new operations and the increase in the average cost per employee, impacted by the labor collective bargaining agreement and the gradual payroll tax reinstatement (Law No. 14,973/24). These effects were partially offset by lower depreciation and amortization expenses. As a result, costs grew in line with the Unit's 19.5% net revenue growth in the period.

Gross profit and gross margin: Gross profit in 3Q26 reached **R$ 14.3 million with a margin of 20.6%, growth of 18.6% vs. 3Q25**. This performance was mainly driven by the maturation of contracts signed over recent quarters, the expansion of managed operations, and progress in cross-selling and upselling initiatives within the client base.

It is worth noting that 3Q26 marked the completion of an important stage in the maturation of the contracts signed by CSU DX over the last 12 months, with most of the costs associated with implementing these operations already incurred. These investments pressured the vertical's gross margin in previous quarters, but established an operational base that will sustain the expansion of recurring revenues and support the gradual capture of the economic benefits of the contracts secured.

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



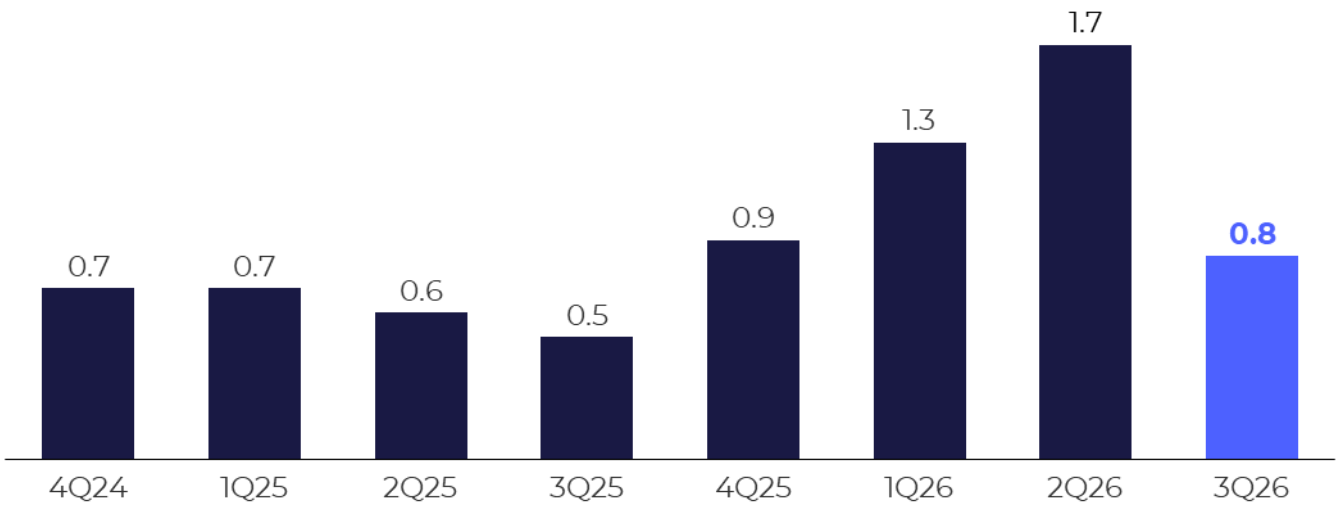
Capital markets

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 included 3 indexes on B3: IGC-NM (Corporate Governance Index – Novo Mercado), IGC (Differentiated Corporate Governance Index) and ITAG (Differentiated Tag Along Stock Index).

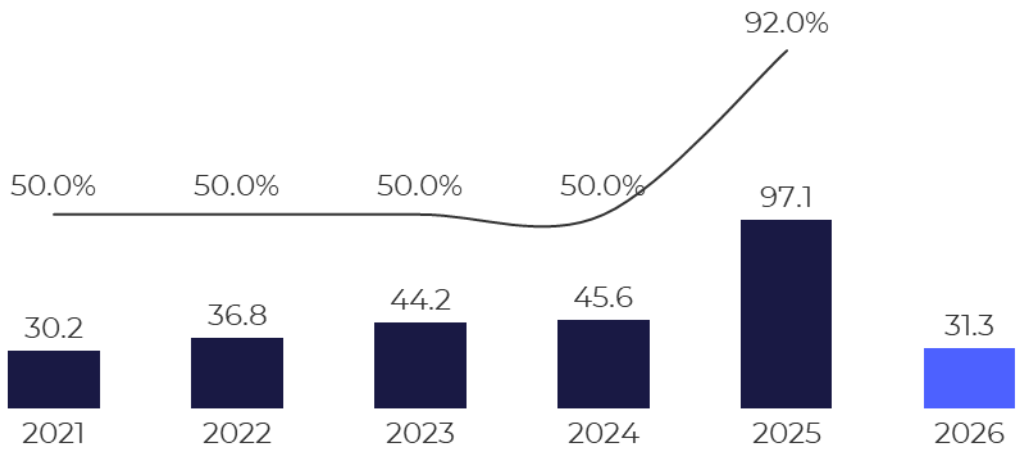
Share performance

Share price (09/30):	Market Capitalization	Shareholders	Institutional Ownership
R$ 15.42	**R$ 644.6 MM**	**20.5 k**	**46% of *free float***
+2.9% vs. 2Q26		+3.0% vs. 2Q26	

ADTV (R$ million)
Average daily trading volume



Shareholder distributions (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 Call	11/12/2026

Exhibits

Income Statement

Consolidated income statement (R$ thousand)	3Q26	3Q25	% Var. YoY	2Q26	% Var. QoQ	9M26	9M25	% Var.
Gross revenue	**196,004**	**173,659**	**12.9%**	**197,163**	**-0.6%**	**580,109**	**518,856**	**11.8%**
CSU Pays	120,998	110,997	9.0%	119,541	1.2%	352,210	333,645	5.6%
CSU DX	75,006	62,662	19.7%	77,622	-3.4%	227,899	185,211	23.0%
Deductions	**(21,732)**	**(19,961)**	**8.9%**	**(21,094)**	**3.0%**	**(62,481)**	**(59,761)**	**4.6%**
CSU Pays	(16,005)	(15,258)	4.9%	(15,396)	4.0%	(45,566)	(45,182)	0.9%
CSU DX	(5,727)	(4,703)	21.8%	(5,698)	0.5%	(16,915)	(14,579)	16.0%
Net revenue	**174,272**	**153,698**	**13.4%**	**176,070**	**-1.0%**	**517,629**	**459,095**	**12.7%**
CSU Pays	104,993	95,739	9.7%	104,146	0.8%	306,645	288,463	6.3%
CSU DX	69,279	57,959	19.5%	71,924	-3.7%	210,984	170,632	23.6%
Total costs	**(100,191)**	**(91,871)**	**9.1%**	**(98,298)**	**1.9%**	**(295,641)**	**(269,852)**	**9.6%**
CSU Pays	(45,171)	(45,932)	-1.7%	(41,581)	8.6%	(129,834)	(134,429)	-3.4%
Personnel	(15,956)	(17,298)	-7.8%	(16,155)	-1.2%	(50,347)	(55,941)	-10.0%
Materials	(3,086)	(2,482)	24.3%	(2,149)	43.6%	(8,231)	(7,237)	13.7%
Mailings of letters and invoices	(2,029)	(1,966)	3.2%	(1,731)	17.2%	(5,613)	(5,066)	10.8%
Communication	(492)	(275)	78.9%	(506)	-2.8%	(1,270)	(973)	30.5%
Equipment and software leasing	(11,246)	(8,294)	35.6%	(6,020)	86.8%	(25,528)	(22,842)	11.8%
Depreciation/amortization	(12,421)	(10,460)	18.7%	(11,966)	3.8%	(35,532)	(30,395)	16.9%
Occupation	(1,720)	(2,623)	-34.4%	(1,453)	18.4%	(6,137)	(6,151)	-0.2%
Awards	(2,909)	(2,950)	-1.4%	(2,609)	11.5%	(8,143)	(7,327)	11.1%
Others	4,688	416	n.a	1,008	365.1%	10,967	1,503	n.a
CSU DX	(55,019)	(45,939)	19.8%	(56,717)	-3.0%	(165,807)	(135,423)	22.4%
Personnel	(47,018)	(36,370)	29.3%	(48,172)	-2.4%	(138,680)	(106,560)	30.1%
Communication	(202)	(357)	-43.5%	(250)	-19.4%	(773)	(1,116)	-30.8%
Equipment and software leasing	(2,714)	(2,618)	3.7%	(2,694)	0.8%	(8,710)	(6,994)	24.5%
Depreciation/amortization	(2,181)	(3,598)	-39.4%	(2,312)	-5.7%	(8,224)	(10,578)	-22.3%
Occupation	(2,686)	(2,260)	18.8%	(2,763)	-2.8%	(7,869)	(7,836)	0.4%
Other	(218)	(736)	-70.4%	(526)	-58.6%	(1,551)	(2,339)	-33.7%
Gross profit	**74,081**	**61,827**	**19.8%**	**77,772**	**-4.7%**	**221,988**	**189,243**	**17.3%**
CSU Pays	59,821	49,807	20.1%	62,565	-4.4%	176,810	154,034	14.8%
CSU DX	14,261	12,020	18.6%	15,205	-6.2%	45,177	35,209	28.3%
Gross margin	*42.5%*	*40.2%*	*2.3 p.p.*	*44.2%*	*-1.7 p.p.*	*42.9%*	*41.2%*	*1.7 p.p.*
CSU Pays	*57.0%*	*52.0%*	*5.0 p.p.*	*60.1%*	*-3.1 p.p.*	*57.7%*	*53.4%*	*4.3 p.p.*
CSU DX	*20.6%*	*20.7%*	*-0.2 p.p.*	*21.1%*	*-0.6 p.p.*	*21.4%*	*20.6%*	*0.8 p.p.*
Expenses	(44,622)	(31,350)	42.3%	(45,914)	-2.8%	(134,856)	(94,714)	42.4%
Selling, general & administrative (SG&A)	(44,283)	(34,094)	29.9%	(46,862)	-5.5%	(135,324)	(98,399)	37.5%
Selling	(1,586)	(1,865)	-15.0%	(834)	90.2%	(2,987)	(4,163)	-28.2%
General and administrative	(39,391)	(30,282)	30.1%	(42,949)	-8.3%	(122,709)	(88,737)	38.3%
Depreciation and amortization	(3,306)	(1,947)	69.8%	(3,079)	7.4%	(9,628)	(5,499)	75.1%
% Net revenue (SG&A)	*25.4%*	*22.2%*	*3.2 p.p.*	*26.6%*	*-1.2 p.p.*	*26.1%*	*21.4%*	*4.7 p.p.*
Other operational revenue/expenses	(339)	2,744	-112.4%	948	-135.8%	468	3,685	-87.3%
EBIT	**29,459**	**30,477**	**-3.3%**	**31,858**	**-7.5%**	**87,132**	**94,529**	**-7.8%**
(+) Depreciation and amortization	17,906	16,004	11.9%	17,357	3.2%	52,113	46,471	12.1%
EBITDA	**47,365**	**46,481**	**1.9%**	**49,215**	**-3.8%**	**139,245**	**141,000**	**-1.2%**
EBITDA margin	*27.2%*	*30.2%*	*-3.1 p.p.*	*28.0%*	*-0.8 p.p.*	*26.9%*	*30.7%*	*-3.8 p.p.*
Financial result	(3,821)	(748)	n.a	(2,755)	38.7%	(4,103)	(2,914)	40.8%
Financial revenue	4,605	2,578	78.6%	3,490	31.9%	14,312	5,965	139.9%
Financial expenses	(8,426)	(3,326)	153.3%	(6,245)	34.9%	(18,415)	(8,879)	107.4%
EBT	**25,638**	**29,729**	**-13.8%**	**29,103**	**-11.9%**	**83,029**	**91,615**	**-9.4%**
Taxes	(4,451)	(5,928)	-24.9%	(9,032)	-50.7%	(21,637)	(19,700)	9.8%
Current	(153)	(6,649)	-97.7%	(10,438)	-98.5%	(18,008)	(21,620)	-16.7%
Deferred	(4,298)	721	n.a	1,406	n.a	(3,629)	1,920	-289.0%
Net income	**21,187**	**23,801**	**-11.0%**	**20,071**	**5.6%**	**61,392**	**71,915**	**-14.6%**
Net margin	*12.2%*	*15.5%*	*-3.3 p.p.*	*11.4%*	*0.8 p.p.*	*11.9%*	*15.7%*	*-3.8 p.p.*

Balance Sheet

Consolidated balance sheet - Asset (R$ thousand)	09/30/2026	06/30/2026	09/30/2026 vs. 06/30/2026	09/30/2025	09/30/2026 vs. 09/30/2025
Total assets	**822,904**	**823,331**	**-0.1%**	**746,484**	**10.2%**
Current assets	**258,580**	**263,928**	**-2.0%**	**238,696**	**8.3%**
Cash and cash equivalents	55,476	72,099	-23.1%	100,728	-44.9%
Accounts receivable from customers	115,836	116,662	-0.7%	102,320	13.2%
Inventories	2,231	2,114	5.5%	2,908	-23.3%
Tax recoverable	43,017	24,795	73.5%	7,448	n.a
Interbank accounts	7,879	7,820	0.8%	-	n.a
Other assets	34,141	40,438	-15.6%	25,292	35.0%
Non-current assets	**564,324**	**559,403**	**0.9%**	**507,788**	**11.1%**
Long-term receivables	5,499	4,837	13.7%	5,276	4.2%
Tax recoverable	-	-	n.a	538	n.a
Other assets	5,499	4,837	13.7%	4,738	16.1%
Investments	26,554	26,554	n.a	31,467	-15.6%
Property, plant and equipment	23,316	22,315	4.5%	19,896	17.2%
Intangible assets	451,872	439,918	2.7%	398,609	13.4%
Computerized systems	425,978	414,024	2.9%	372,715	14.3%
Goodwill (indefinite useful life)	25,894	25,894	n.a	25,894	n.a
Right-of-use assets	57,083	65,779	-13.2%	52,540	8.6%

Consolidated balance sheet - Liability and equity (R$ thousand)	09/30/2026	06/30/2026	09/30/2026 vs. 06/30/2026	09/30/2025	09/30/2026 vs. 09/30/2025
Liabilities + shareholder's equity	**822,904**	**823,331**	**-0.1%**	**746,484**	**10.2%**
Current liabilities	**233,179**	**220,158**	**5.9%**	**192,943**	**20.9%**
Deposits	129	24,644	-99.5%	26,495	-99.5%
Social and labor obligations	65,873	61,020	8.0%	55,876	17.9%
Social charges	8,813	9,826	-10.3%	5,980	47.4%
Labor liabilities	57,060	51,194	11.5%	49,896	14.4%
Trade payables	53,688	53,115	1.1%	57,847	-7.2%
Taxes to be collected	33,721	13,449	150.7%	9,472	256.0%
Federal taxes payable	5,292	4,260	24.2%	3,673	44.1%
Municipal taxes payable	28,429	9,189	209.4%	5,799	390.2%
Loans, financings and leasing liabilities	50,812	48,357	5.1%	24,141	110.5%
Loans and financings	19,489	12,958	50.4%	-	n.a
Lease liabilities	31,323	35,399	-11.5%	24,141	29.8%
Interbank accounts	9,722	9,631	0.9%	-	n.a
Interest on Shareholders' Equity	14,416	6,011	139.8%	6,237	131.1%
Derivative financial instruments	3,192	-	n.a	-	n.a
Other liabilities	1,626	3,931	-58.6%	12,875	-87.4%
Non-current liabilities	**94,752**	**112,055**	**-15.4%**	**43,810**	**116.3%**
Loans, financings and leasing liabilities	79,153	91,659	-13.6%	25,242	213.6%
Loans and financings	58,409	64,846	-9.9%	-	n.a
Lease liabilities	20,744	26,813	-22.6%	25,242	-17.8%
Deferred income taxes and social contribution	8,940	4,643	92.5%	5,378	66.2%
Legal liabilities	6,659	15,753	-57.7%	13,190	-49.5%
Tax	44	9,954	-99.6%	8,597	-99.5%
Labor	5,760	5,329	8.1%	3,878	48.5%
Civil	855	470	81.9%	715	19.6%
Shareholders' equity	**494,973**	**491,118**	**0.8%**	**509,731**	**-2.9%**
Share capital	279,232	279,232	n.a	229,232	21.8%
Capital reserves	4,713	5,232	-9.9%	4,558	3.4%
Profit reserves	201,647	196,815	2.5%	211,855	-4.8%
Legal reserve	36,083	36,083	n.a	30,780	17.2%
Retained profits reserve	167,882	163,795	2.5%	184,138	-8.8%
Treasury shares	(2,318)	(3,063)	-24.3%	(3,063)	-24.3%
Retained earnings	-	-	n.a	50,815	n.a
Other comprehensive results	9,381	9,839	-4.7%	13,271	-29.3%

Cash Flow Statement

Consolidated cash flows statement (R$ thousand)	3Q26	2Q26	3Q26 vs. 2Q26	3Q25	3Q26 vs. 3Q25	9M26	9M25	9M26 vs. 9M25
Cash from operating activities	**23,281**	**14,481**	**60.8%**	**60,648**	**-61.6%**	**87,861**	**129,515**	**-32.2%**
Profit for the period	21,187	20,071	5.6%	23,801	-11.0%	61,392	71,915	-14.6%
Adjustments	**17,098**	**18,242**	**-6.3%**	**19,269**	**-11.3%**	**49,028**	**55,449**	**-11.6%**
Depreciation and amortization	17,906	17,357	3.2%	16,004	11.9%	52,113	46,471	12.1%
Asset disposals gain/losses	70	508	-86.2%	900	-92.2%	584	1,234	-52.7%
Share-based payments	226	224	0.9%	224	0.9%	675	674	0.1%
Provision for impairment of trade receivables	323	(27)	n.a	(91)	n.a	326	101	222.8%
Mark-to-market of derivatives	3,192	-	n.a	-	n.a	3,192	-	n.a
Deferred income tax and social contribution	4,297	(1,406)	n.a	(722)	n.a	3,629	(1,920)	289.0%
Provision for legal liabilities	(9,247)	739	n.a	348	n.a	(7,881)	1,097	n.a
Interest, indexation and exchange gain/losses on loans, legal liabilities and escrow deposits	(2,666)	1,848	-244.3%	2,730	-197.7%	26	8,015	-99.7%
Effect of exchange rate changes on cash and cash equivalents	3,129	(211)	n.a	(12)	n.a	1,521	(73)	n.a
Exchange rate changes	(132)	(790)	-83.3%	(112)	17.9%	(5,157)	(150)	n.a
Changes in assets and liabilities	**(7,063)**	**(17,472)**	**-59.6%**	**22,796**	**-131.0%**	**(5,328)**	**20,457**	**-126.0%**
Trade receivables from customers	503	(13,468)	103.7%	(7,490)	106.7%	(17,049)	(18,170)	-6.2%
Inventories	(117)	(162)	-27.8%	174	-167.2%	844	472	78.8%
Escrow deposits	82	264	-68.9%	978	-91.6%	480	1,591	-69.8%
Other assets	(10,464)	1,968	n.a	(3,994)	162.0%	(18,848)	(15,487)	21.7%
Deposits	(24,515)	(2,236)	n.a	5,775	n.a	(19,482)	7,697	-353.1%
Trade payables	573	(12,086)	104.7%	14,156	-96.0%	(1,864)	12,156	-115.3%
Social security and labor obligations	4,853	2,749	76.5%	5,679	-14.5%	15,095	8,983	68.0%
Legal liabilities	(10)	(79)	-87.3%	(640)	-98.4%	(163)	(895)	-81.8%
Other liabilities	22,032	5,578	295.0%	8,158	170.1%	35,659	24,110	47.9%
Other	**(7,941)**	**(6,360)**	**24.9%**	**(5,218)**	**52.2%**	**(17,231)**	**(18,306)**	**-5.9%**
Interest paid	(1,049)	(1,071)	-2.1%	(465)	125.6%	(3,809)	(1,308)	191.2%
Income tax and social contribution paid	(6,892)	(5,289)	30.3%	(4,753)	45.0%	(13,422)	(16,998)	-21.0%
Net cash used in investing activities	**(22,180)**	**(23,311)**	**-4.9%**	**(19,557)**	**13.4%**	**(66,735)**	**(57,071)**	**16.9%**
Acquisition of property and equipment	(2,368)	(1,782)	32.9%	(1,585)	49.4%	(6,710)	(6,518)	2.9%
Additions to intangible assets	(19,812)	(21,529)	-8.0%	(17,972)	10.2%	(60,025)	(50,553)	18.7%
Net cash used in financing activities	**(14,595)**	**(14,592)**	**0.0%**	**(18,427)**	**-20.8%**	**(39,803)**	**(67,986)**	**-41.5%**
Receipts from loans and financing	-	-	n.a	-	n.a	-	2,487	n.a
Amortization of loans and financing	-	-	n.a	(2,499)	n.a	-	(4,205)	n.a
Amortization of lease liabilities	(8,593)	(8,523)	0.8%	(9,693)	-11.3%	(27,732)	(29,398)	-5.7%
Dividends paid	(6,002)	(6,069)	-1.1%	(6,235)	-3.7%	(12,071)	(36,870)	-67.3%
Exchange variation on cash and cash equivalents	**(3,129)**	**211**	**n.a**	**12**	**n.a**	**(1,521)**	**73**	**n.a**
Increase (decrease) in cash and cash equivalents	**(13,494)**	**(23,422)**	**-42.4%**	**22,675**	**-159.5%**	**(18,677)**	**4,531**	**n.a**
Cash and cash equivalents at the beginning of the period	**72,099**	**95,310**	**-24.4%**	**78,053**	**-7.6%**	**75,674**	**96,197**	**-21.3%**
Cash and cash equivalents at the end of the period	**55,476**	**72,099**	**-23.1%**	**100,728**	**-44.9%**	**55,476**	**100,728**	**-44.9%**

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