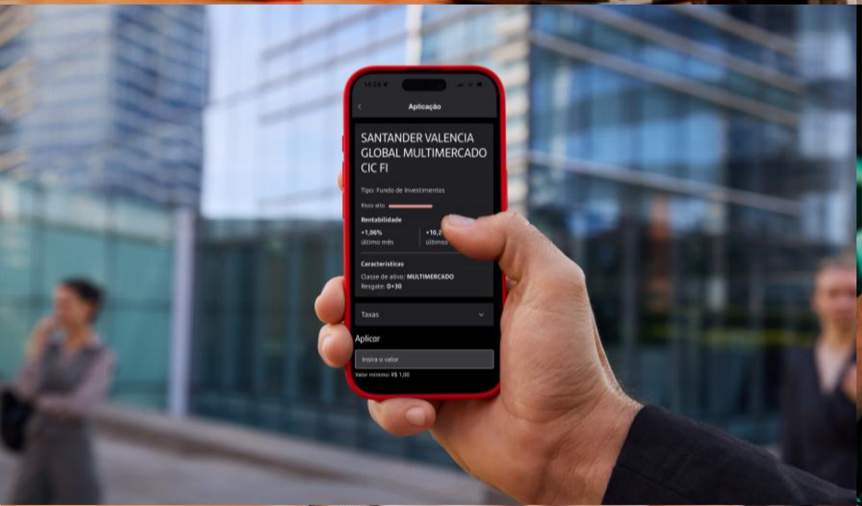

Earnings Presentation

2Q26
BRGAAP

July 29th, 2026

It starts here

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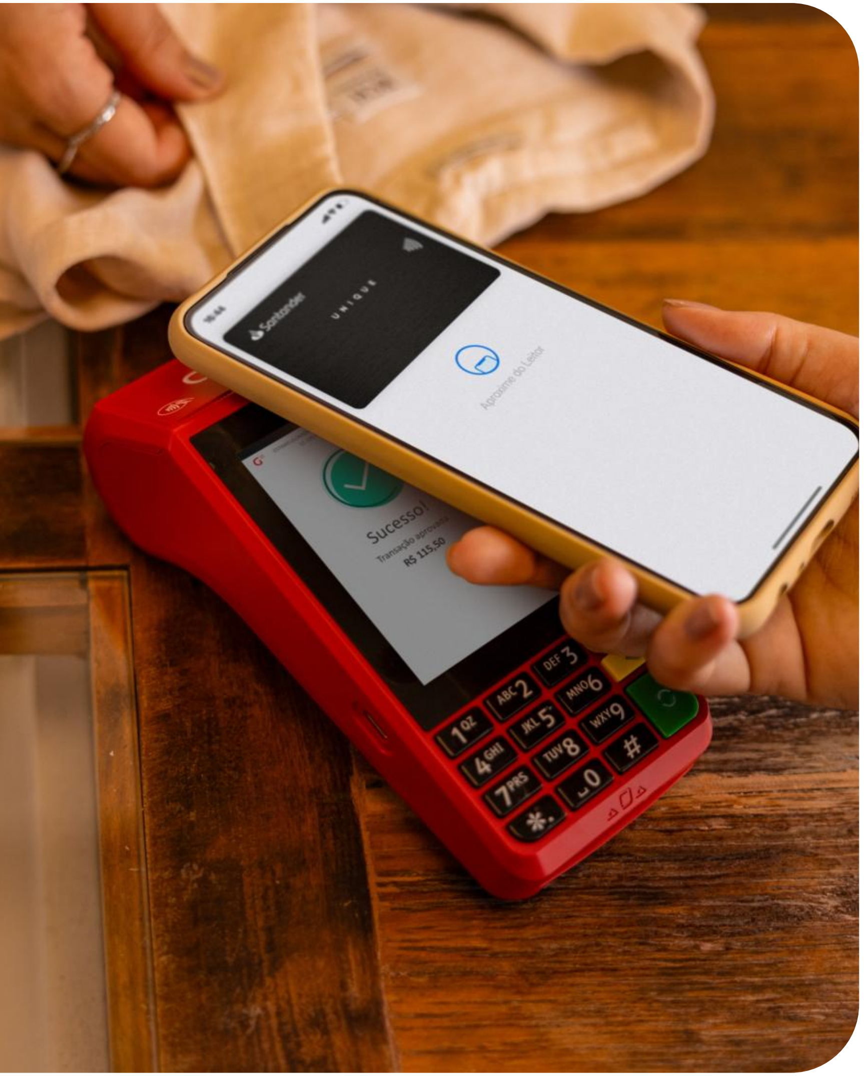
2Q26 Highlights



Recurring net profit

R$ 3.0 billion

-20.4% vs. 1Q26
-17.6% vs. 2Q25

Recurring ROAE

12.5%

-3.4 p.p. vs. 1Q26
-3.8 p.p. vs. 2Q25

Net interest income

R$ 15.3 billion

-3.0% vs. 1Q26
-0.4% vs. 2Q25

Cost of risk

3.81%

+0.1 p.p. vs. 1Q26
-0.1 p.p. vs. 2Q25

Fees

R$ 5.3 billion

-1.9% vs. 1Q26
+2.5% vs. 2Q25

Efficiency ratio

39.3%

+1.5 p.p. vs. 1Q26
+2.4 p.p. vs. 2Q25

Customer centricity

Santander Rewards

Converting relationship into recognition

- The **best points-earning rate** for each customer's profile
- Customers with stronger **primary relationships** and **better** risk behavior
- Early vintages show **better engagement**, **experience** and **profitability**

Total customers
76.2 million (+6% YoY)

Active customers
34.4 million (+3% YoY)

AI evolution

- AI solutions deployed at **global scale**
- **Accelerated adoption** of AI in business and customer journeys (2x more initiatives in 1 year)
- **Greater ability to generate value** in each customer interaction

Client Propensity & Retention

Anticipating customer needs

- Predictive intelligence to personalize commercial actions and prioritize opportunities

Card fraud

A faster and more effective journey

- Cases analyzed with AI support

Loan portfolio

Expanded loan portfolio *(R$ million)*	Jun/26	Jun/26 x Mar/26	Jun/25	Jun/26 x Jun/25
Individuals	263,424	-0.7%	263,651	-0.1%
Credit cards	65,198	*2.9%*	*57,707*	*13.0%*
Mortgages	77,214	*2.5%*	*69,838*	*10.6%*
Consumer finance	100,766	5.6%	87,403	15.3%
SMEs	95,957	2.4%	86,056	11.5%
Corporate[1]	254,623	1.4%	238,413	6.8%
TOTAL[1]	**714,769**	**1.3%**	**675,523**	**5.8%**

Individuals

- **High-income** segment increased their share of the Individuals portfolio by 4 p.p.[2]

Mortgages

- **79%** of the portfolio in the **high income**
- **Home equity** origination market share increased by **10 p.p.**[3]

Consumer Finance

- 2x more contracts originated in **electric** and **hybrid** vehicles
- Higher origination in **new vehicles** and a more qualified mix

Companies

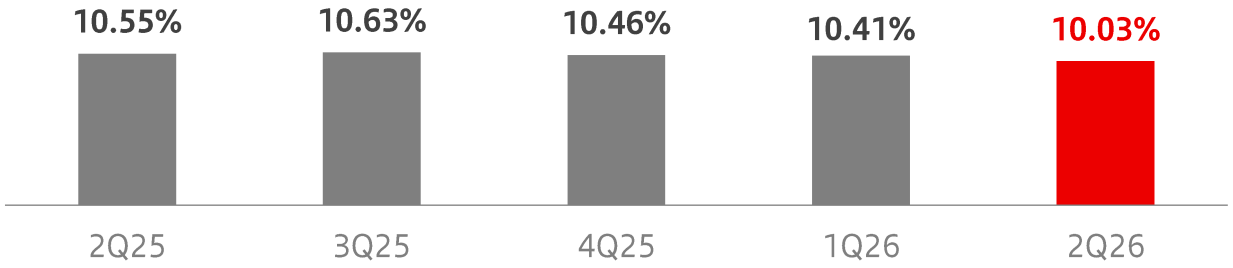
- **Increase in collateralization** of the SMEs portfolio
- Focus on **transactionality**, with growth in **payroll-account customers among corporates**
- **Global** and **customized** solutions for companies of all sizes

(1) Disregarding the exchange rate effect, corporate loan portfolio would have grown by 1.6% QoQ and 8.1% YoY. Total portfolio would have grown by 1.4% QoQ and 6.3% YoY.
(2) In one year; (3) 12 months accumulated.

Net interest income

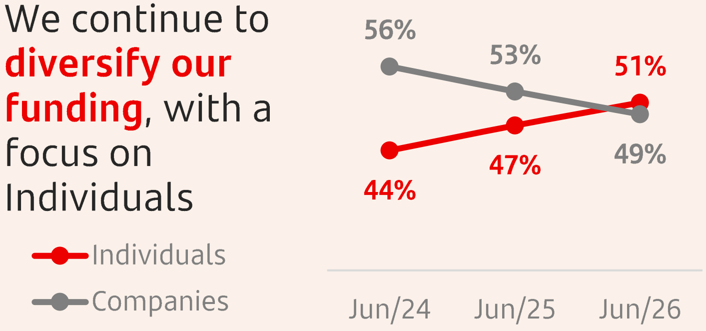
NII *(R$ million)*	2Q26	2Q26 x 1Q26	2Q25	2Q26 x 2Q25
Client NII	**16,058**	**-3.2%**	**16,127**	**-0.4%**
Product NII	15,115	-2.3%	15,181	-0.4%
Average volume	627,032	0.2%	599,342	4.6%
Spread (p.a.)	10.03%	-0.39 p.p.	10.55%	-0.53 p.p.
Working capital	944	-15.1%	946	-0.3%
Market NII	**(718)**	**-7.0%**	**(730)**	**-1.7%**
TOTAL	**15,341**	**-3.0%**	**15,396**	**-0.4%**

Spread (p.a.)



Funding Mix

- We continue to **diversify our funding**, with a focus on Individuals



- **Select** stands out, with **30%** growth over two years

Mass market segment

- Focus on **transactional** activity and a material **risk** reduction

- +13 p.p. in collateralization of the personal loan portfolio[1], **particularly in the Mass Market segment**

(1) In one year.

Fees

Fees *(R$ million)*	**2Q26**	**2Q26 x 1Q26**	**2Q25**	**2Q26 x 2Q25**
Cards	1,638	5.0%	1,483	10.5%
Insurance fees	1,063	-4.8%	999	6.4%
Current account services	825	-3.5%	939	-12.2%
Credit operations	443	-8.2%	454	-2.3%
Asset management	581	10.8%	460	26.4%
"Consórcios"	*348*	*14.1%*	*281*	*23.8%*
Asset management and pension funds	*234*	*6.2%*	*179*	*30.5%*
Securities brokerage and placement	406	-15.0%	353	14.8%
Collection services	290	-2.0%	290	0.0%
Others	88	-29.0%	227	-61.1%
TOTAL	**5,334**	**-1.9%**	**5,204**	**2.5%**

Cards

- **+15%** growth in **credit card** turnover[1]
- **+27%** in average spending [1]
- **Focus on transactionality, increasing profitability: +49%** ARPAC[1]

Insurance

- Non-credit-linked insurance grew **+18%** [2]
  - **Consumer Finance** as an **important lever +23%**[2]
  - **41%** of insurance revenues come from the **high-income segment**
- AI and data driving **more assertive offers**

Investments

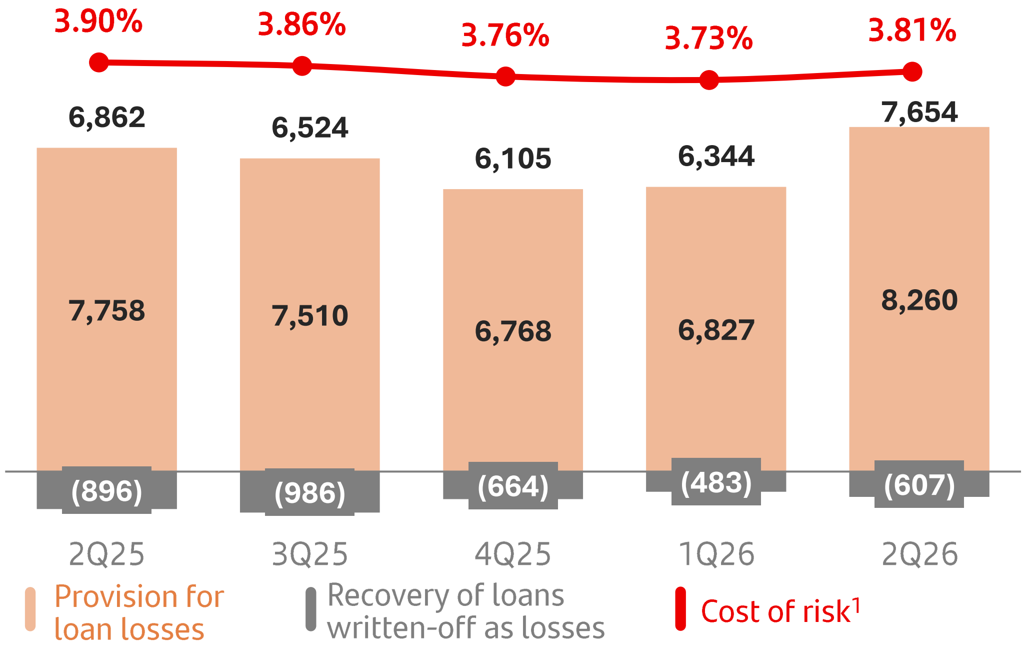
- Launch of **Beyond Wealth:** global Family Office brand, connecting expertise and customized wealth solutions

(1) In two years; (2) In one year.

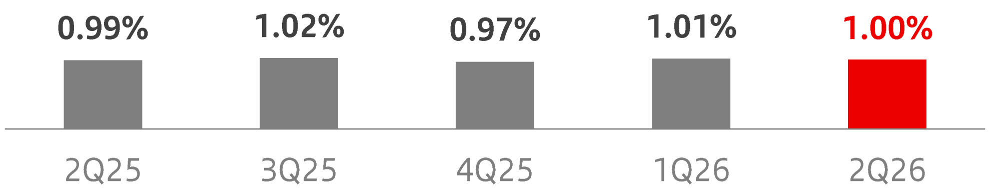
Asset quality

Result from loan losses and cost of risk

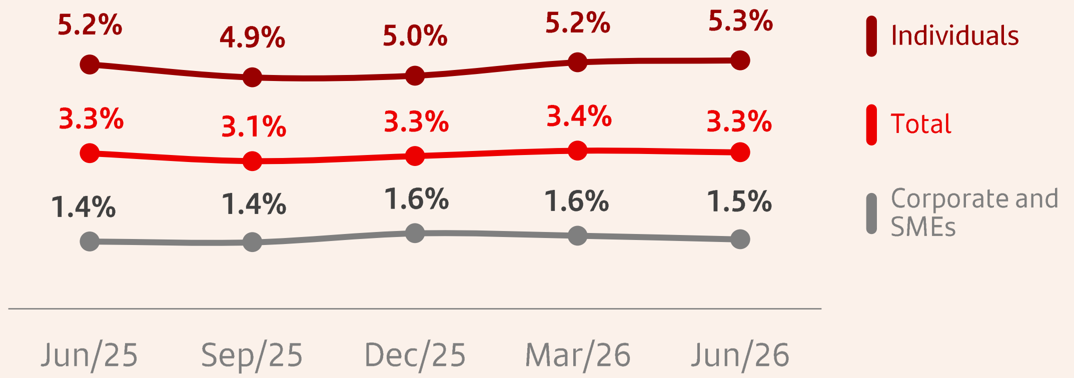
R$ million



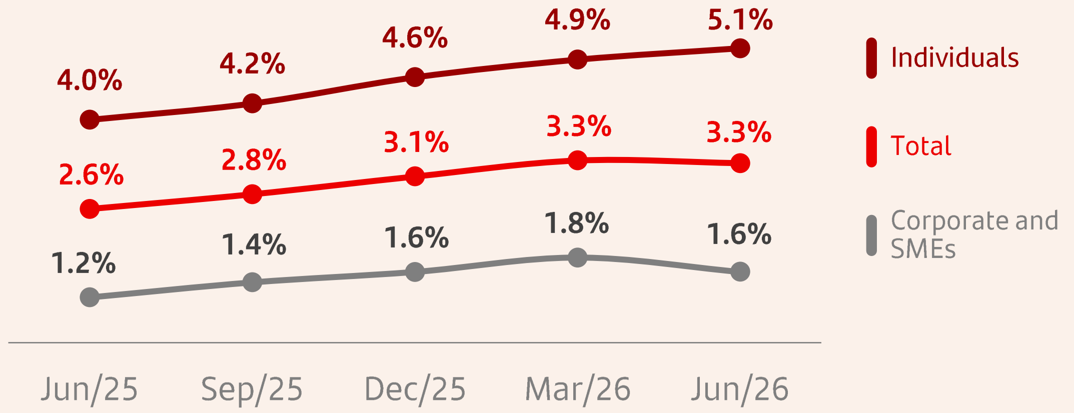
NPL formation % of loan portfolio[2]



15-to-90-day-NPL [2]



Over-90-day-NPL[2]



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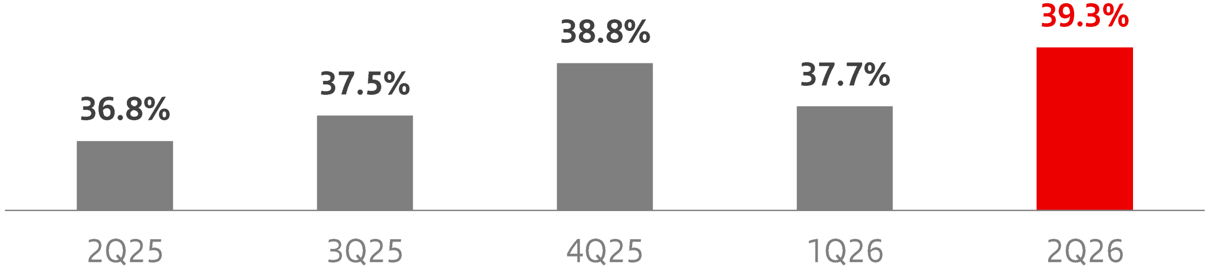
(1) Annualized 12-month cost of risk; (2) Considers expanded loan portfolio.

Expenses

General expenses *(R$ million)*	2Q26	2Q26 x 1Q26	2Q25	2Q26 x 2Q25
Personnel	2,995	-1.8%	3,033	-1.2%
Administrative	2,711	0.6%	2,561	5.9%
Total expenses	**5,706**	**-0.7%**	**5,594**	**2.0%**
Depreciation and amortization[1]	872	-1.8%	819	6.6%
TOTAL	**6,578**	**-0.8%**	**6,412**	**2.6%**

Efficiency ratio



Cost-to-serve

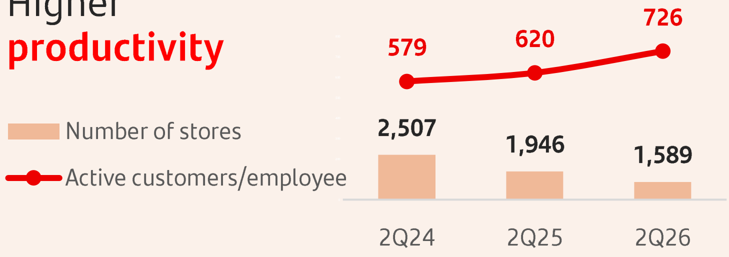
- Continuous and consistent improvement
  - 20% in **Select**[2]
  - 33% in **Mass income segment**[2]

Expenses

- +10% in **expansion and technology**[2]
- +1% in **recurring expenses**[2]

Efficiency

- -41% YoY of **product simplification**
- AI available to 100% of employees
- Leveraging global platforms to accelerate innovation and reduce costs
- Higher **productivity**



(1) Excludes 100% of goodwill amortization expenses of R$ 56 million in 2Q26, R$ 63 million in 1Q26 and R$ 66 million in 2Q25; (2) Over two years.

Results

(R$ million)	2Q26	2Q26 x 1Q26	2Q25	2Q26 x 2Q25
Net Interest Income	15,341	-3.0%	15,396	-0.4%
Fees	5,334	-1.9%	5,204	2.5%
Total revenues	**20,675**	**-2.7%**	**20,600**	**0.4%**
Result from loan losses	(7,654)	20.6%	(6,862)	11.5%
General expenses	(6,578)	-0.8%	(6,412)	2.6%
Other operating income/expenses	(2,534)	10.2%	(1,928)	31.4%
Tax expenses	(1,453)	0.0%	(1,334)	8.9%
Others	81	25.6%	137	-40.7%
Profit before taxes	**2,537**	**-44.6%**	**4,201**	**-39.6%**
Taxes and minority interests	477	n.a.	(542)	n.a.
Recurring net profit	**3,014**	**-20.4%**	**3,659**	**-17.6%**
Accounting net profit	2,667	-28.4%	3,593	-25.8%

BIS ratio

15.3%

+0.2 p.p. vs. 1Q26

+0.3 p.p. vs. 2Q25

CET1

11.2%

-0.1 p.p. vs. 1Q26

-0.4 p.p. vs. 2Q25

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