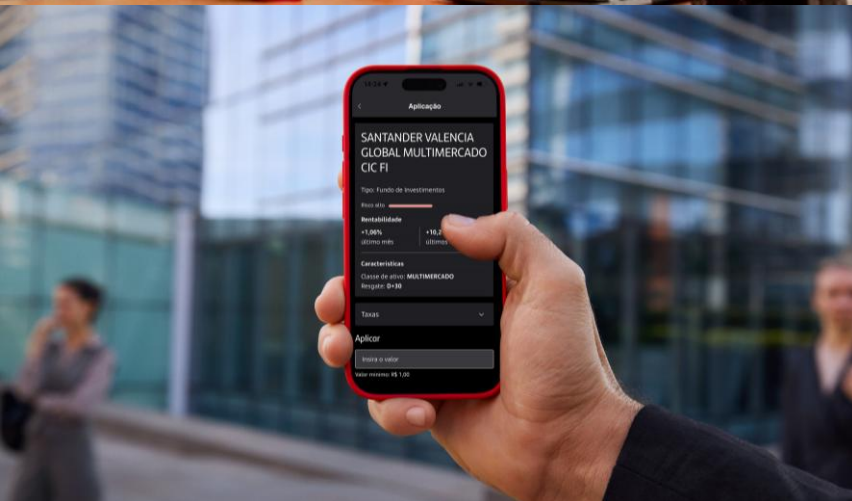




Earnings Presentation

3Q26
BRGAAP

October 28th, 2026

It starts here



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3Q26 Highlights



Recurring net profit

R\$ 2.9 billion | -4.3% vs. 2Q26
-28.0% vs. 3Q25

Recurring ROAE

11.9% | -0.6 p.p. vs. 2Q26
-5.6 p.p. vs. 3Q25

Net interest income

R\$ 15.0 billion | -2.5% vs. 2Q26
-1.6% vs. 3Q25

Cost of risk

3.89% | +0.1 p.p. vs. 2Q26
stable vs. 3Q25

Fees

R\$ 5.4 billion | +1.6% vs. 2Q26
-2.4% vs. 3Q25

Efficiency ratio

38.8% | -0.4 p.p. vs. 2Q26
+1.3 p.p. vs. 3Q25





Customer centricity

Santander Rewards

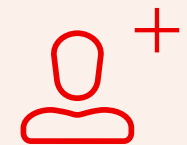
Transforming relationships into recognition

- The **best points-earning rate** for each customer's profile
- **Intuitive** experience, combining a simplified journey and **integrated** benefits in **one place**
- Initial vintages concentrated among high-income clients, with a focus on **primacy** and **profitability**
- **More competitive card offering**, prioritizing benefits with the highest perceived value for customers



Total customers

77.1 million (+6% YoY)



Active customers

34.6 million (+3% YoY)



Pix key¹

+33.9 p.p.



Spending¹

+10.5 p.p.



Investments¹

+3.6 p.p.



Loan portfolio and funding from clients

Expanded loan portfolio (R\$ million)	Sep/26	Sep/26 x Jun/26	Sep/25	Sep/26 x Sep/25
Individuals	261,808	-0.6%	264,317	-0.9%
<i>Credit cards</i>	65,733	0.8%	59,863	9.8%
<i>Mortgages</i>	79,213	2.6%	71,841	10.3%
Consumer finance ¹	97,147	-3.6%	89,008	9.1%
SMEs	96,618	0.7%	89,022	8.5%
Large Corporate ²	265,690	4.3%	246,454	7.8%
TOTAL²	721,264	0.9%	688,801	4.7%

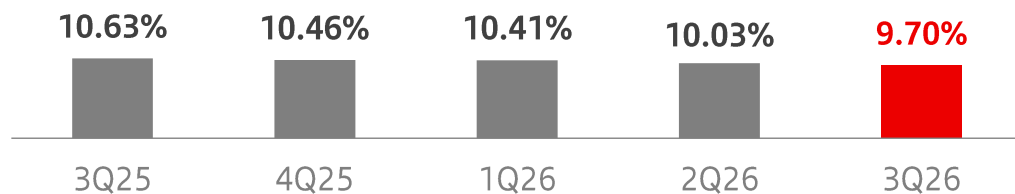
Funding from clients (R\$ million)	Sep/26	Sep/26 x Jun/26	Sep/25	Sep/26 x Sep/25
Demand deposits	37,990	-1.9%	42,930	-11.5%
Savings deposits	49,985	-2.4%	52,776	-5.3%
Time deposits	420,157	3.4%	391,572	7.3%
Repo products ³	20,651	-8.4%	10,497	96.7%
Real estate (LCI) and agribusiness (LCA) credit notes	92,047	1.7%	84,876	8.4%
Financial bills and others ⁴	80,486	1.5%	76,828	4.8%
TOTAL	701,316	1.9%	659,479	6.3%

(1) Excluding the Consumer Finance portfolio sale, the Consumer Finance loan portfolio would have increased 1.4% QoQ and 14.8% YoY, while the total loan portfolio would have increased 1.6% QoQ and 5.4% YoY. (2) Excluding FX effects, the Large Corporate loan portfolio would have increased 8.5% YoY, while the total loan portfolio would have increased 5.0% YoY. (3) Backed by debentures. (4) Includes notes secured by real estate and COE.

Total Income

NII (R\$ million)	3Q26	3Q26 x 2Q26	3Q25	3Q26 x 3Q25
Client NII	15,853	-1.3%	16,556	-4.2%
Product NII	14,880	-1.6%	15,452	-3.7%
Average volume	630,461	0.5%	598,959	5.3%
Spread (p.a.)	9.70%	-0.33 p.p.	10.63%	-0.94 p.p.
Working capital	973	3.1%	1,104	-11.8%
Market NII	(895)	24.7%	(1,348)	-33.6%
TOTAL	14,958	-2.5%	15,208	-1.6%

Spread (p.a.)



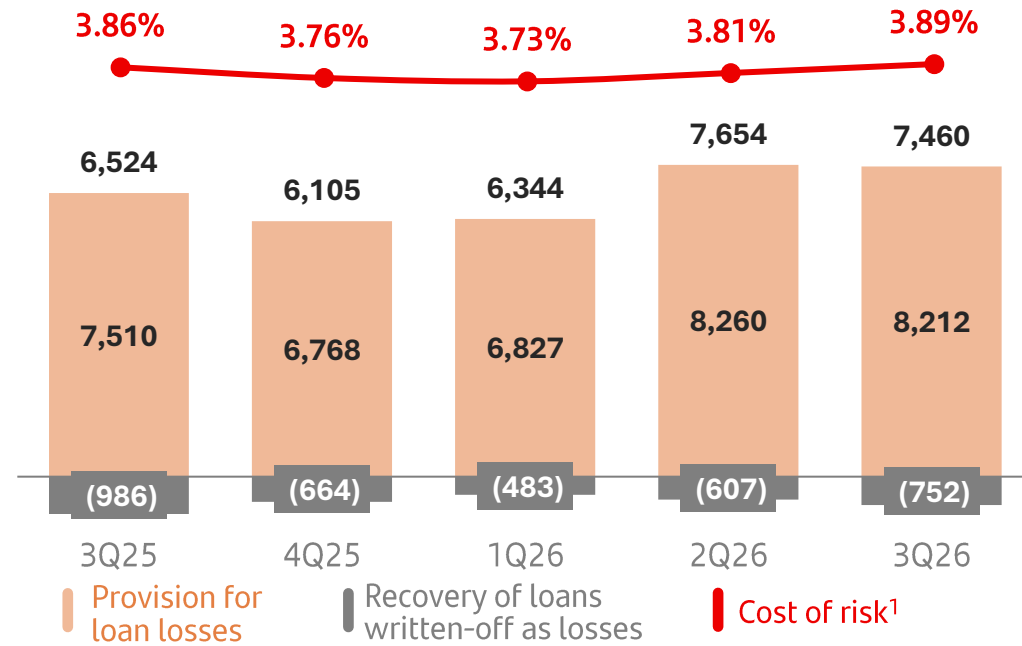
Fees (R\$ million)	3Q26	3Q26 x 2Q26	3Q25	3Q26 x 3Q25
Cards	1,695	3.5%	1,568	8.1%
Insurance fees	1,189	11.8%	1,125	5.6%
Current account services	791	-4.0%	892	-11.3%
Credit operations	490	10.6%	522	-6.0%
Asset management	599	3.1%	484	23.7%
"Consórcios"	352	1.3%	291	20.8%
Asset management and pension funds	247	5.8%	193	28.0%
Securities brokerage and placement	228	-43.9%	426	-46.5%
Collection services	269	-7.1%	283	-5.0%
Others	156	76.8%	252	-38.0%
TOTAL	5,417	1.6%	5,552	-2.4%



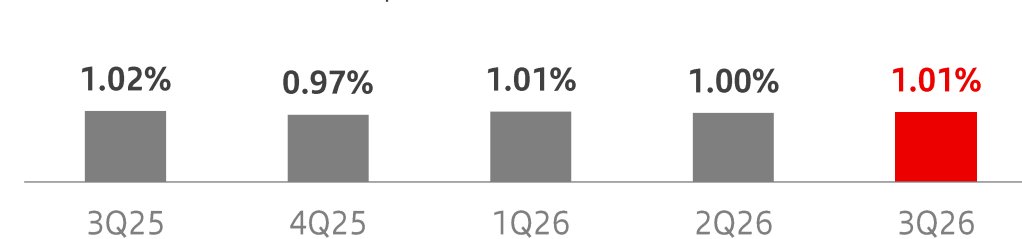
Asset quality

Result from loan losses and cost of risk

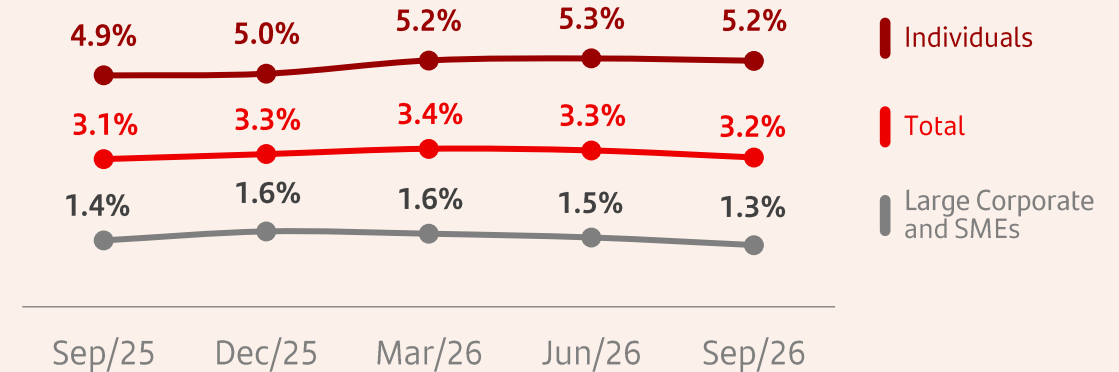
R\$ million



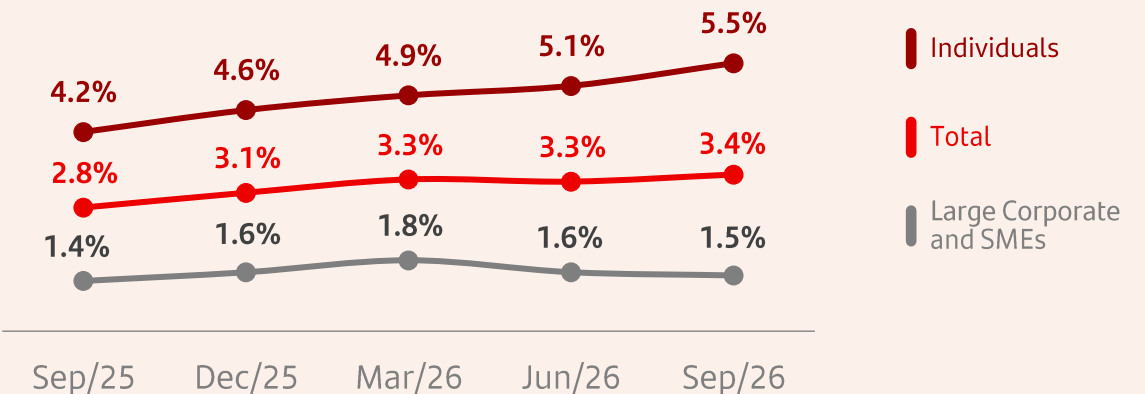
NPL formation % of loan portfolio²



15-to-90-day-NPL²



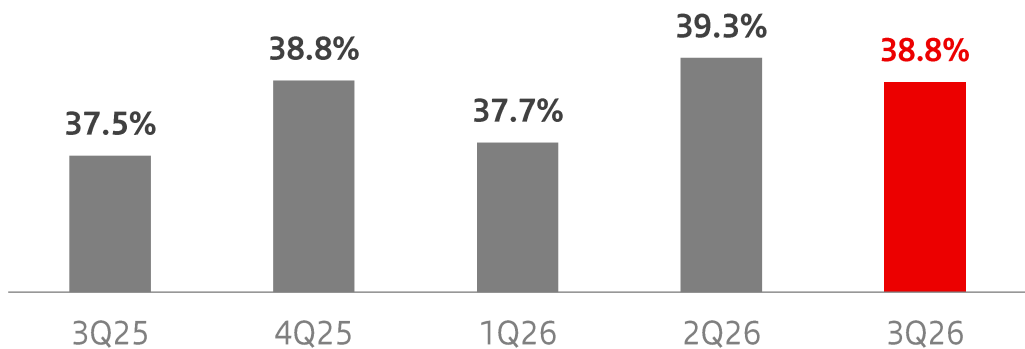
Over-90-day-NPL²



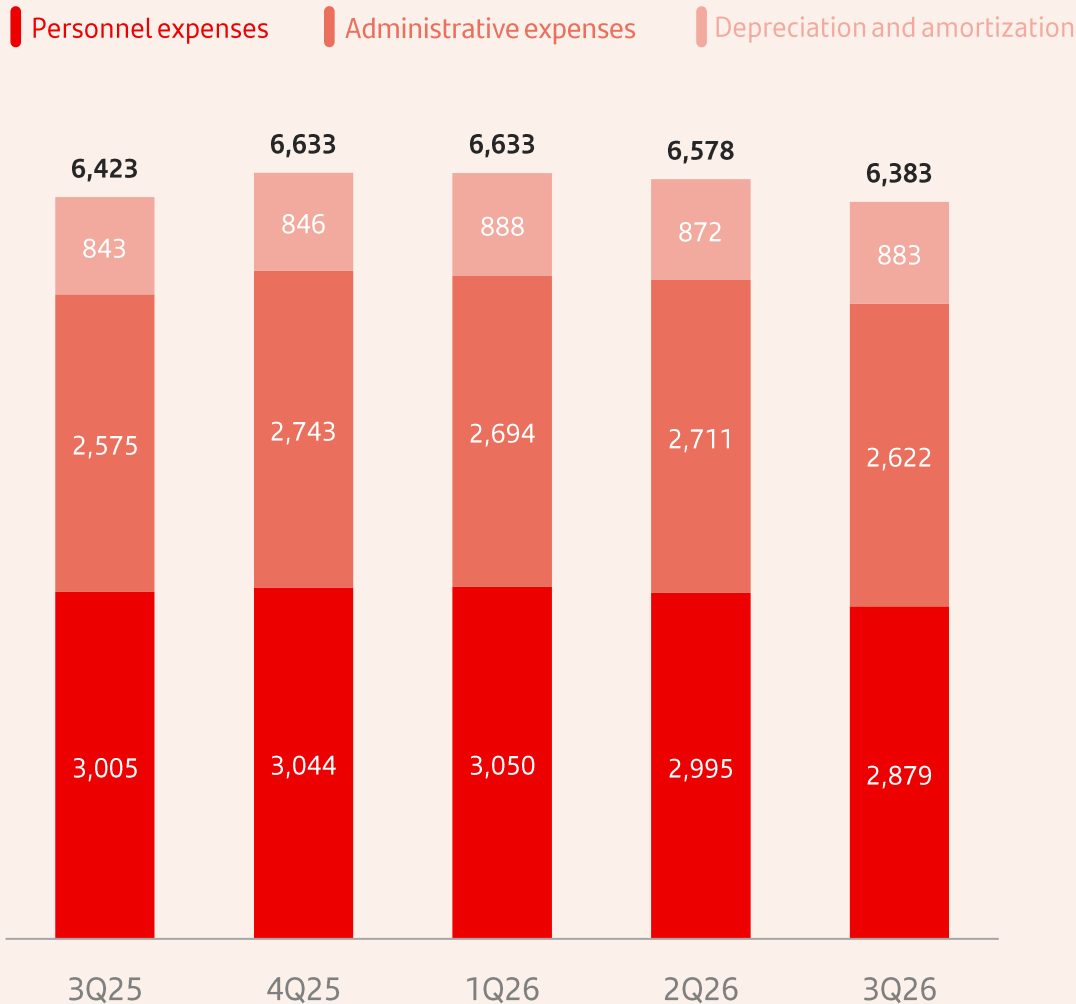
Expenses

General expenses (R\$ million)	3Q26	3Q26 x 2Q26	3Q25	3Q26 x 3Q25
Personnel	2,879	-3.9%	3,005	-4.2%
Administrative	2,622	-3.3%	2,575	1.8%
Total expenses	5,500	-3.6%	5,580	-1.4%
Depreciation and amortization ¹	883	1.2%	843	4.7%
TOTAL	6,383	-3.0%	6,423	-0.6%

Efficiency ratio



Expense evolution



Results

(R\$ million)	3Q26	3Q26 x 2Q26	3Q25	3Q26 x 3Q25
Net Interest Income	14,958	-2.5%	15,208	-1.6%
Fees	5,417	1.6%	5,552	-2.4%
Total revenues	20,375	-1.4%	20,760	-1.9%
Result from loan losses	(7,460)	-2.5%	(6,524)	14.4%
General expenses	(6,383)	-3.0%	(6,423)	-0.6%
Other operating income/expenses	(2,485)	-2.0%	(2,298)	8.1%
Tax expenses	(1,526)	5.0%	(1,420)	7.4%
Others	168	n.a.	195	-14.0%
Profit before taxes	2,689	6.0%	4,289	-37.3%
Taxes and minority interests	196	-58.8%	(280)	n.a.
Recurring net profit	2,885	-4.3%	4,009	-28.0%
Accounting net profit	2,833	6.2%	3,944	-28.2%

BIS ratio

15.1%

-0.2 p.p. vs. 2Q26

-0.1 p.p. vs. 3Q25

CET1

10.9%

-0.3 p.p. vs. 2Q26

-0.8 p.p. vs. 3Q25





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