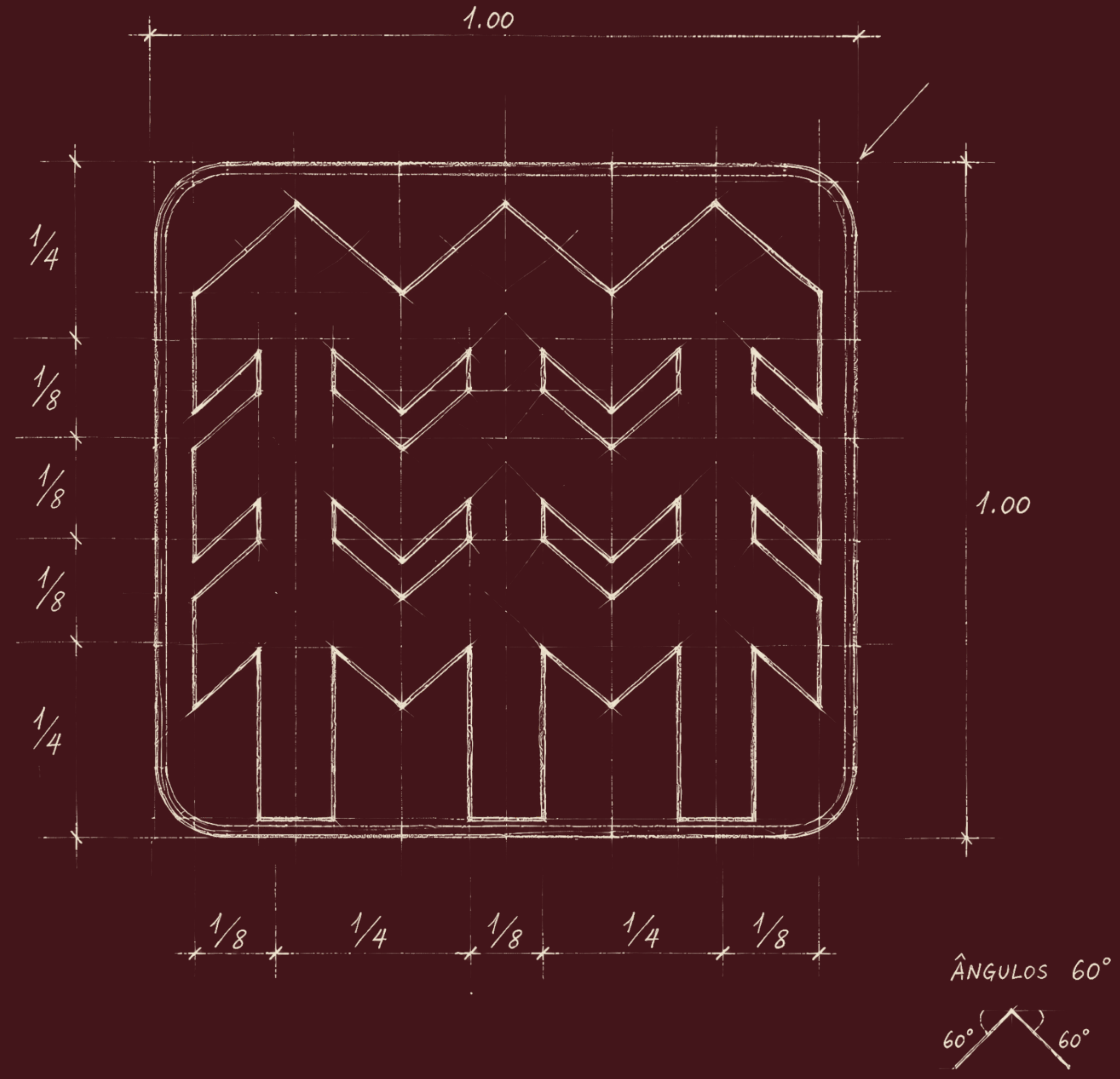
FIRST HALF 2026

BANCO PINE

INSTITUTIONAL PRESENTATION

BANCO PINE
OVERVIEW



28 YEARS OF HISTORY

1997
Noberto Nogueira Pinheiro founds Banco Pine.

2007
First mid-sized bank to go public – IPO.

2012
R$94mn capital increase via share subscription with DEG.
B3 Corporate Governance Level 2.

2022
Strategic repositioning focused on capital allocation, operating efficiency and diversification, marked by the relaunch of the digital collateralized retail business.

2023
Investment in Collateralized Retail fintechs, with continued focus on risk and revenue diversification.

2024
Launch of the Investees vertical within Wholesale, with an investment in an asset manager focused on structured and real estate credit.

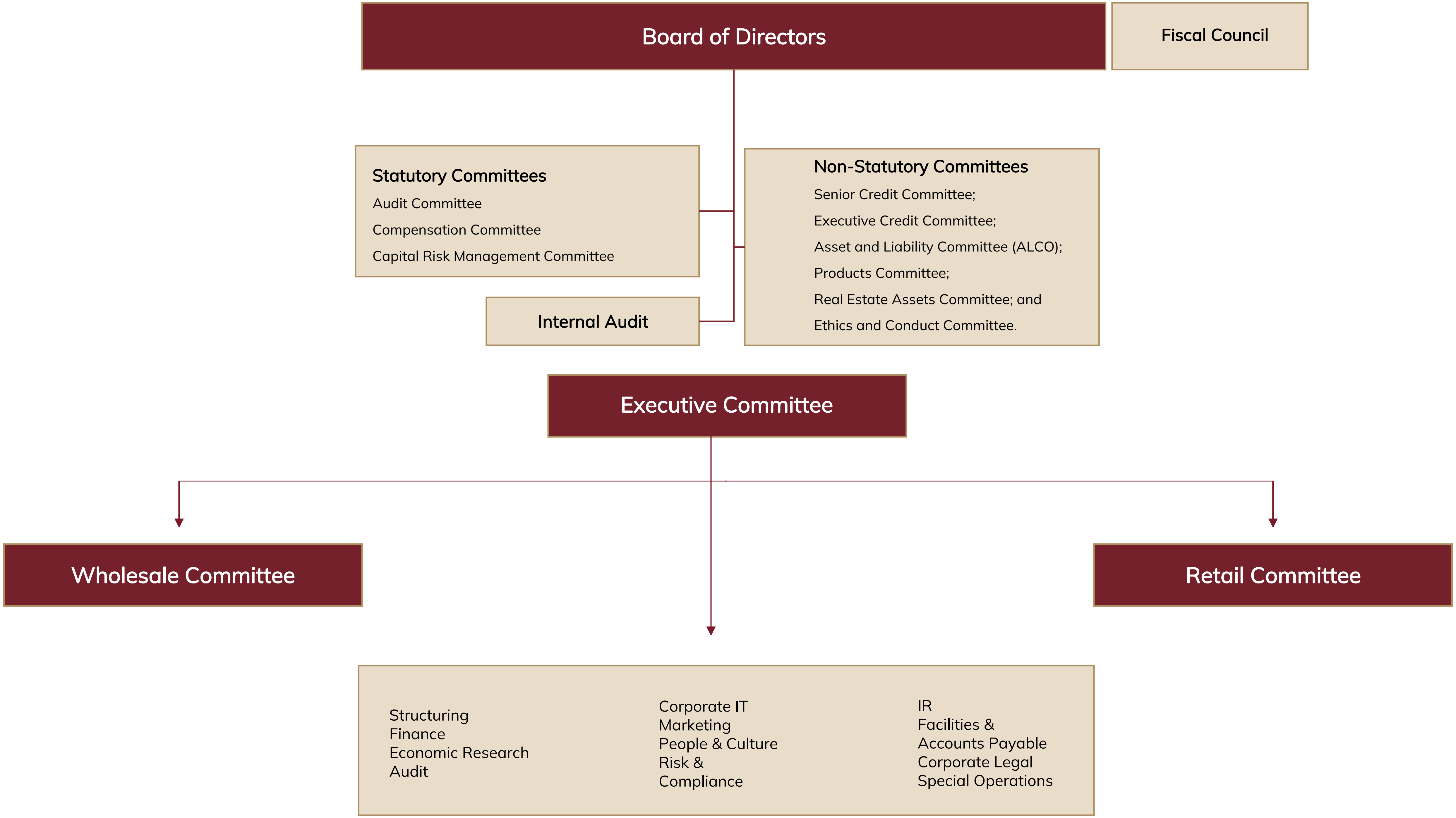
2025
Consistent progress in business diversification, marked by the launch of the Private Sector Payroll operation.

A year of strong growth, with record revenue and net income; **ROE > 30%.**

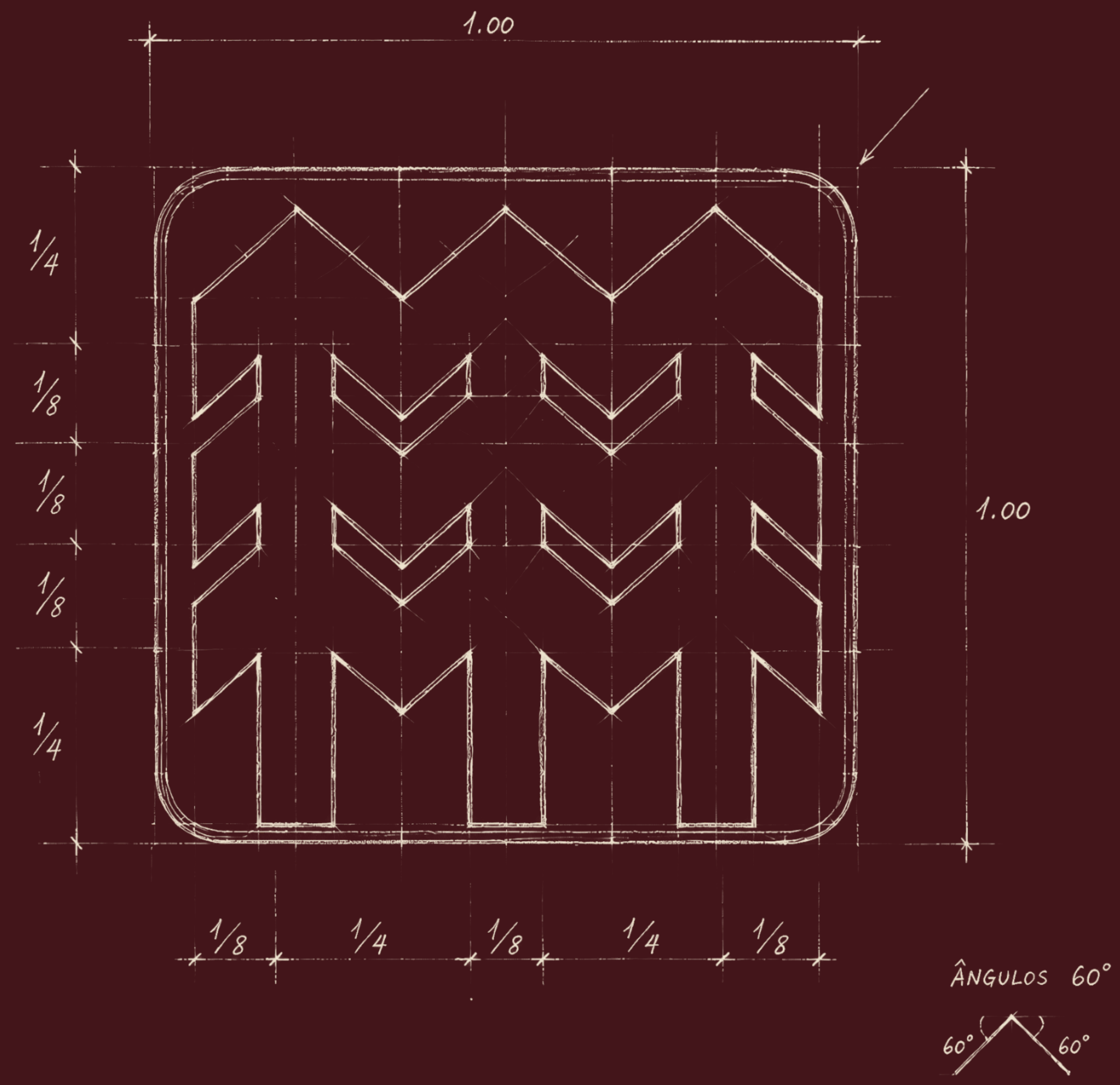
2026
Successful follow-on offering – R$245mn.

Record recurring quarterly net income in 2Q26, with **37.5% ROAE.**

CORPORATE GOVERNANCE



PRODUCTS



COMPLETE FINANCIAL SOLUTIONS

Loans & On-lending	Receivables	Revolving Credit	Guarantees & Collateral Management
FX	Derivatives	Structured Products	Distribution
Partnerships	New Business	Advisory	Insurance
Investments	Services (BaaS)	Offshore NDF	Capital Markets
Payroll-Deductible Loans	Payroll-Deductible Cards	*Leasing*	Asset Management

OUR BUSINESSES

OUR BUSINESSES

Two credit and business origination fronts, integrated with the services platform, funding and capital solutions, risk and technology/AI.

COLLATERALIZED RETAIL

INSS
Payroll-deductible loans

Public Sector
Payroll-deductible loans and credit cards
FGTS and Public Entities

Private Sector
Payroll-deductible loans

WHOLESALE

Corporate Credit
Economic groups with collateral

Client Desk
Derivatives and FX

Capital Markets
Structured transactions and distribution

Insurance
Pine Corretora · Retail · Benefits · Property & Casualty · Wholesale

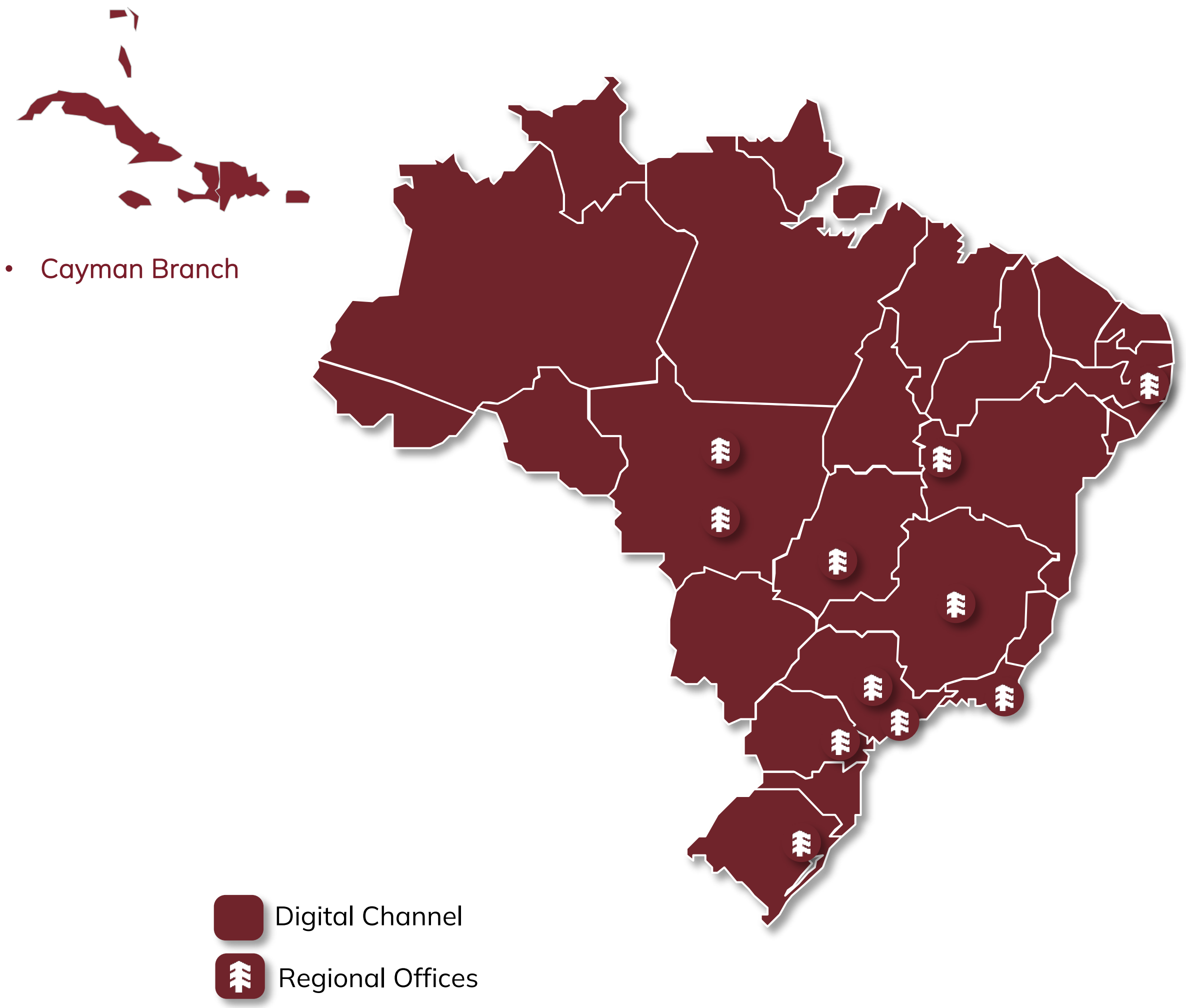
Treasury, Funding and Investments
Asset and liability management (ALM) · Banking and Trading books · Funding and Distribution

Risk
Governance across all business fronts and origination workflows

Technology, data and artificial intelligence
Cross-cutting across all business fronts

WHERE WE ARE

NATIONWIDE PRESENCE · REGIONAL OFFICES, DIGITAL CHANNEL AND CAYMAN BRANCH



SOUTHEAST

Belo Horizonte*
Campinas*
Indaiatuba
Ribeirão Preto
Rio de Janeiro*
São J. do Rio Preto
São Paulo*
Sorocaba
Uberlândia

SOUTH

Curitiba*
Itajaí
Jaraguá do Sul
Londrina
Maringá
Porto Alegre*
Santa Cruz do Sul
Toledo

CENTRAL-WEST

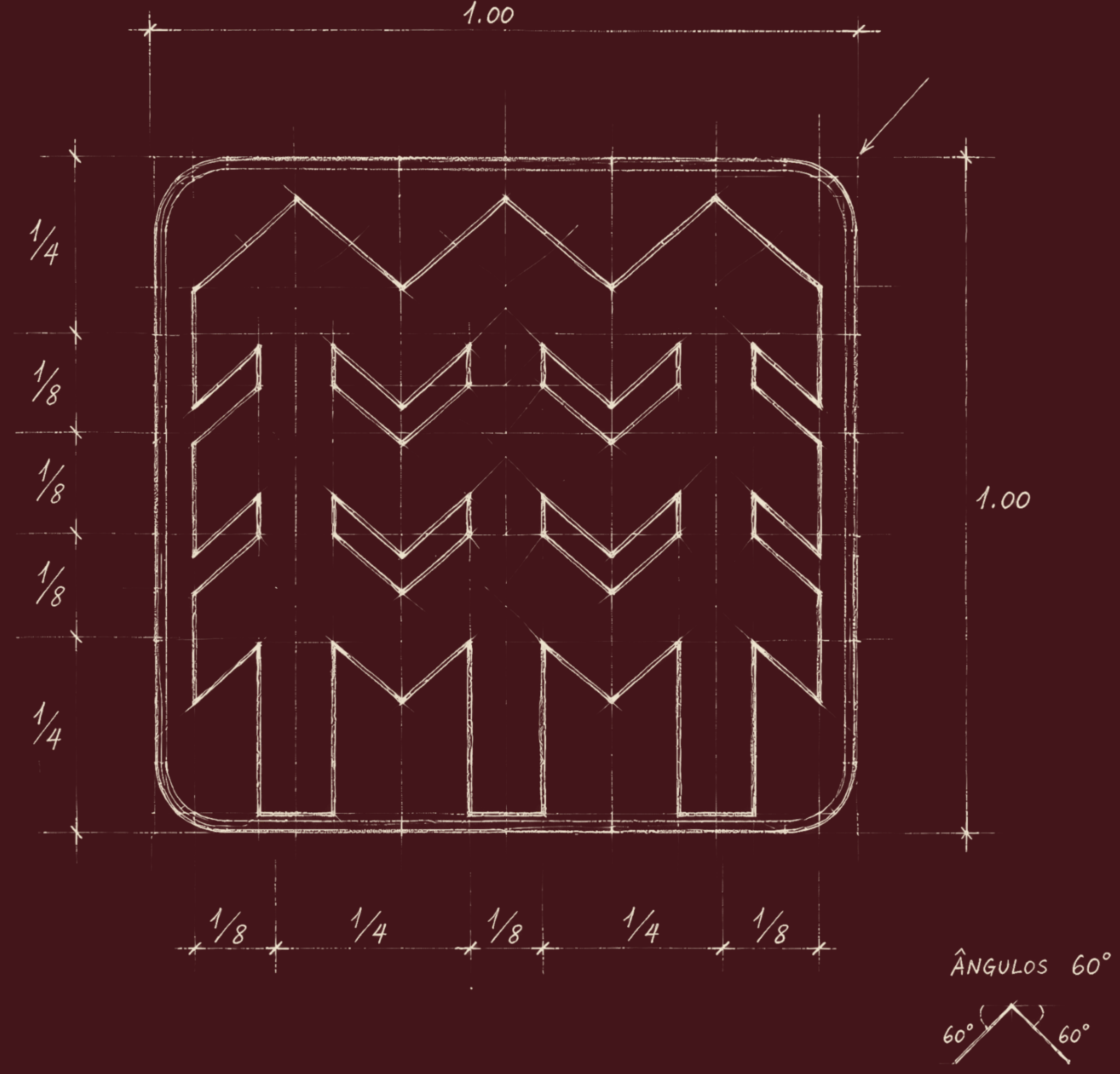
Brasília
Cuiabá*
Campo Grande*
Dourados
Goiânia*
Primavera do Leste
Rio Verde
Rondonópolis
Sinop*
Sorriso

NORTHEAST / NORTH

Barreiras
Balsas
Fortaleza
L. E. Magalhães*
Palmas
Recife*
Salvador
São Luís
Teresina

*Regional offices. Other cities served through the digital channel and strategic origination partners.

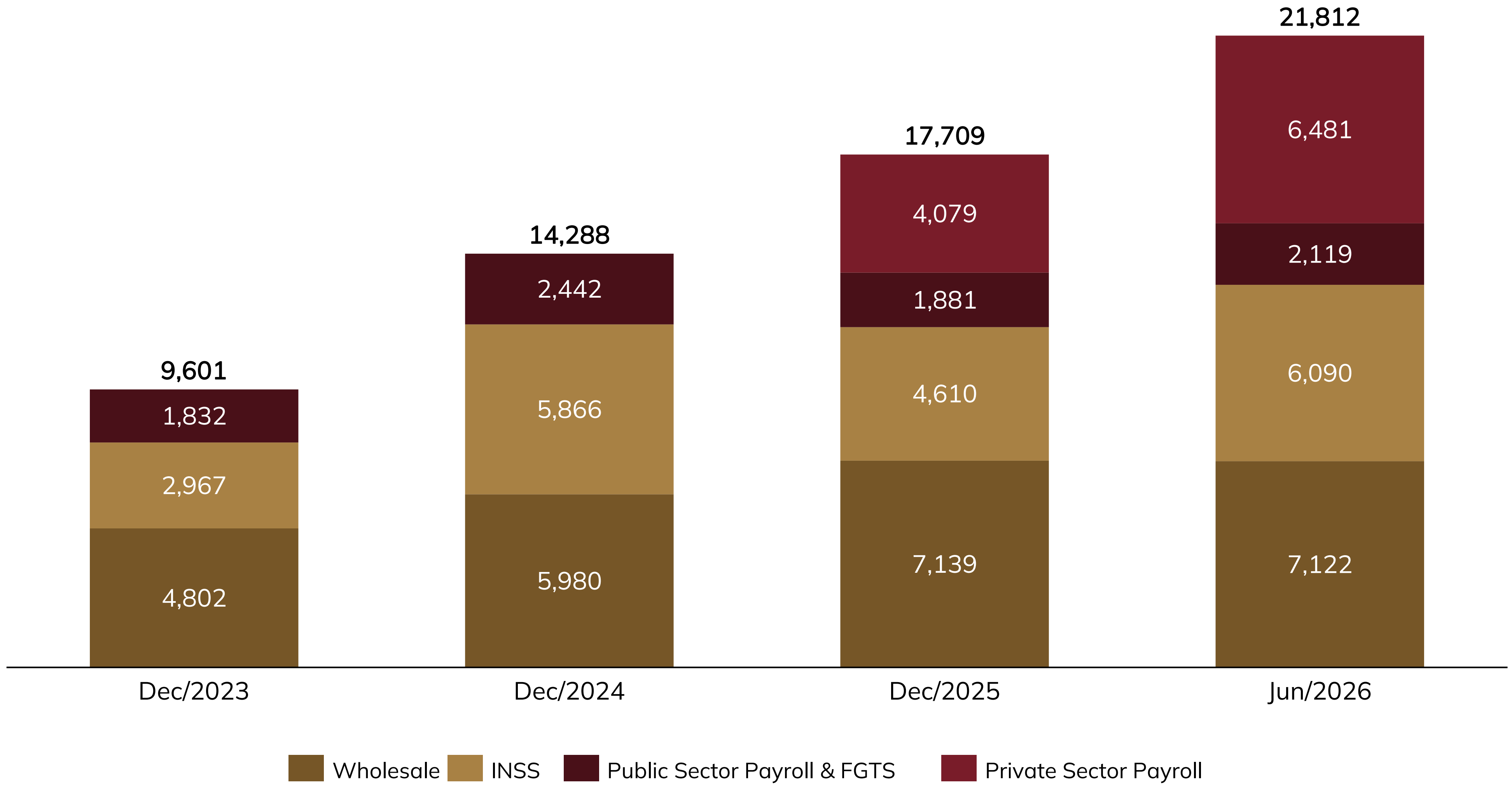
EXPANDED
CREDIT
PORTFOLIO



EXPANDED CREDIT PORTFOLIO

Portfolio growth is aligned with our strategy of revenue diversification and optimized capital allocation.

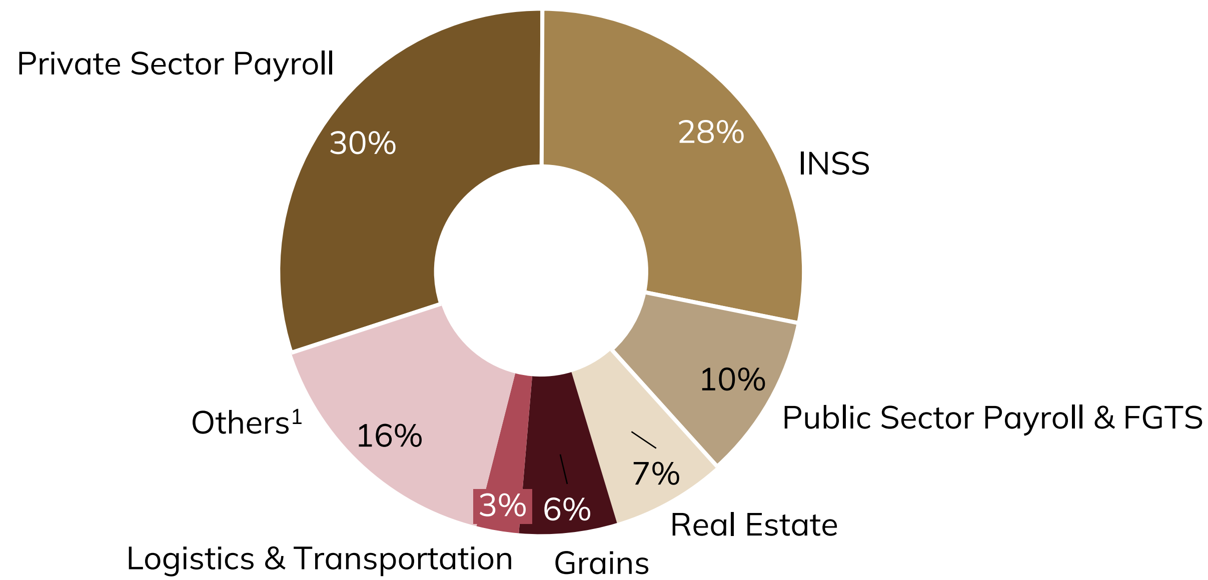
EXPANDED CREDIT PORTFOLIO · R$ MN



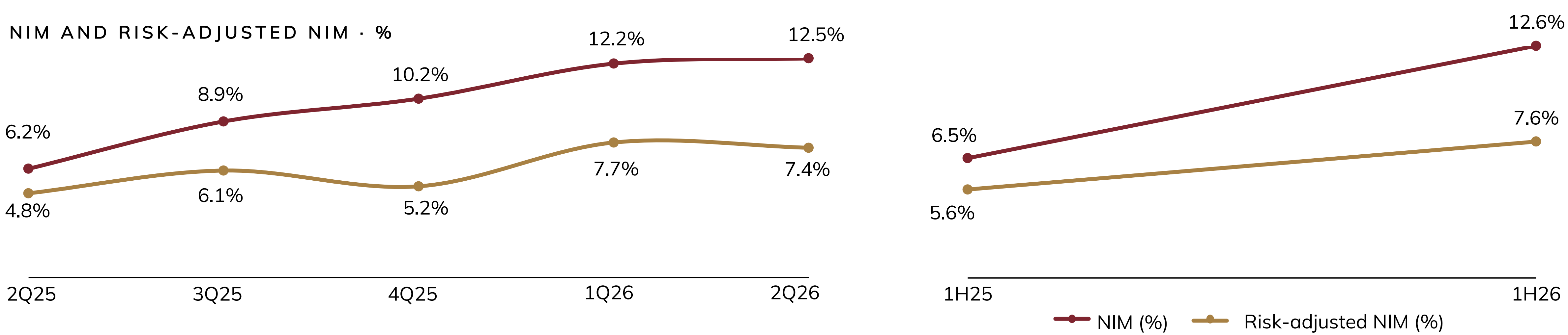
EXPANDED CREDIT PORTFOLIO

Portfolio growth is aligned with our strategy of revenue diversification and optimized capital allocation.

EXPANDED PORTFOLIO BREAKDOWN · BY VOLUME · JUN/26



NIM AND RISK-ADJUSTED NIM · %

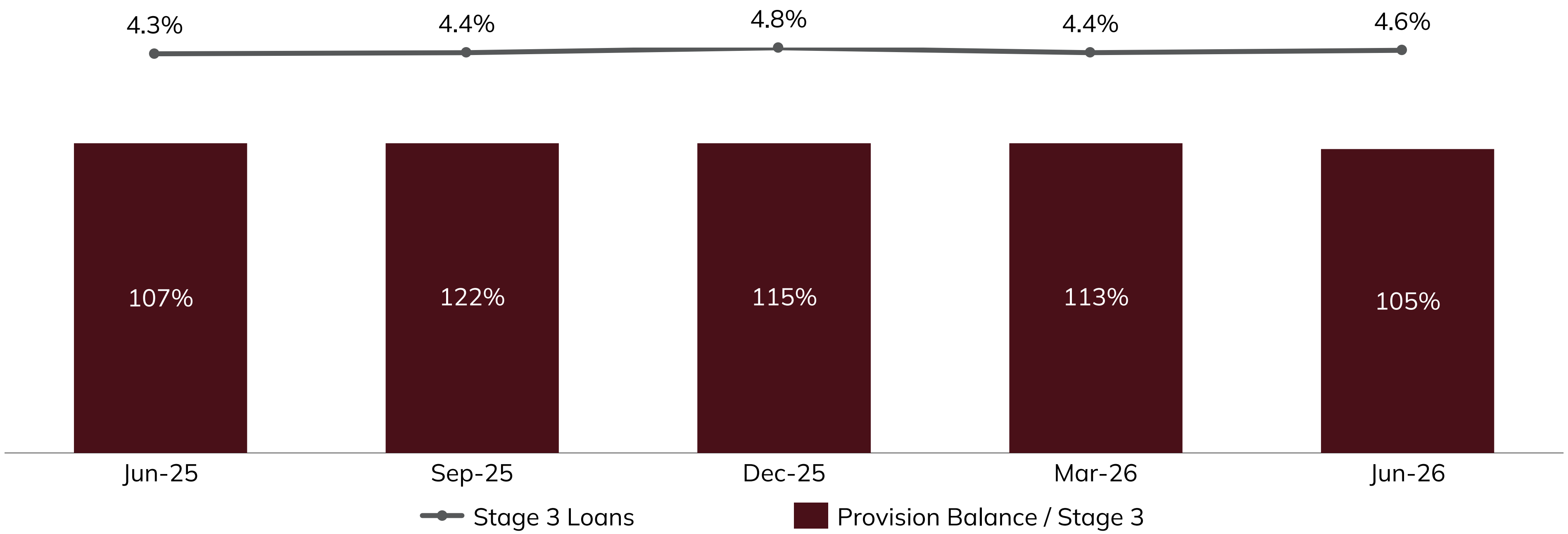


1 – Other Wholesale sectors.

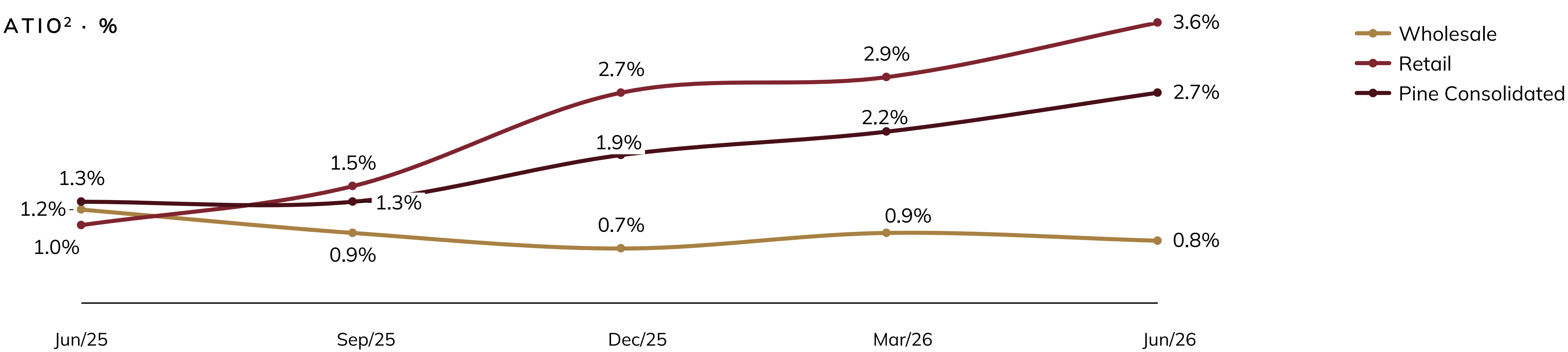
EXPANDED CREDIT PORTFOLIO

Portfolio growth is aligned with our strategy of revenue diversification and optimized capital allocation.

STAGE 3 LOANS AND COVERAGE RATIO · %

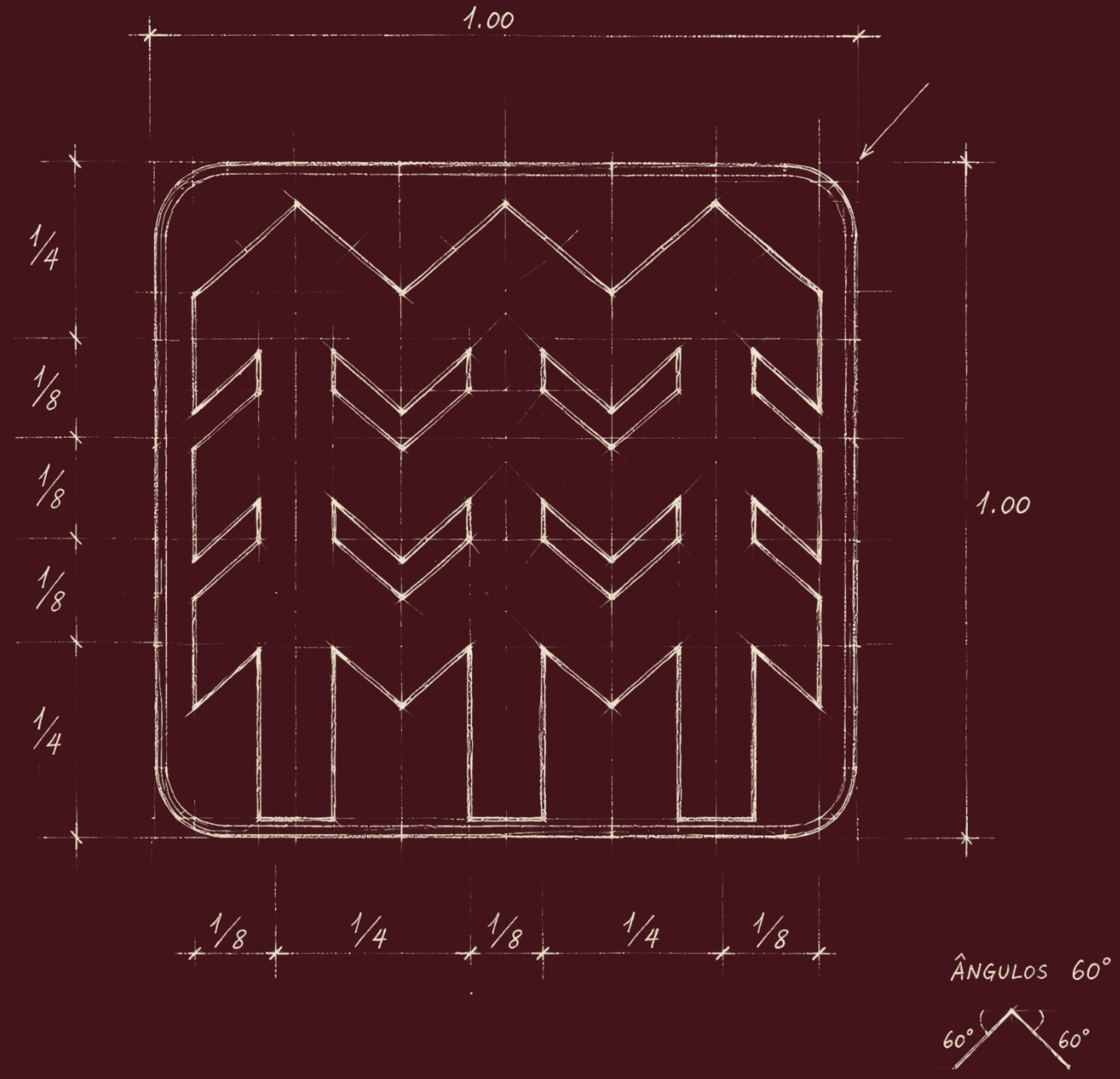


90-DAY NPL RATIO[2] · %



2 – NPL ratio = (Balance overdue > 90 days, excluding the provisioned portion of the transactions) / (Expanded Credit Portfolio).

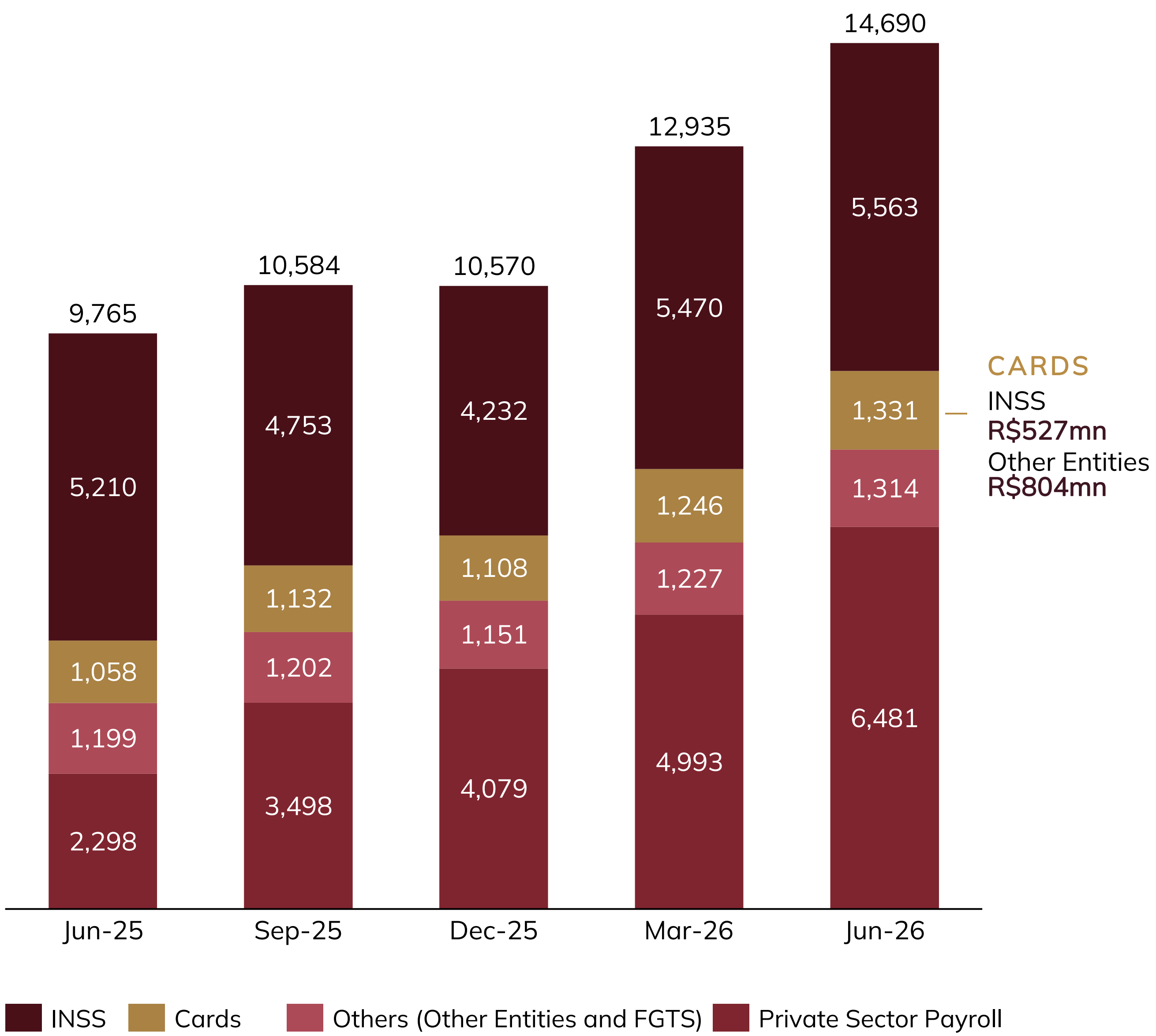
COLLATERALIZED
RETAIL



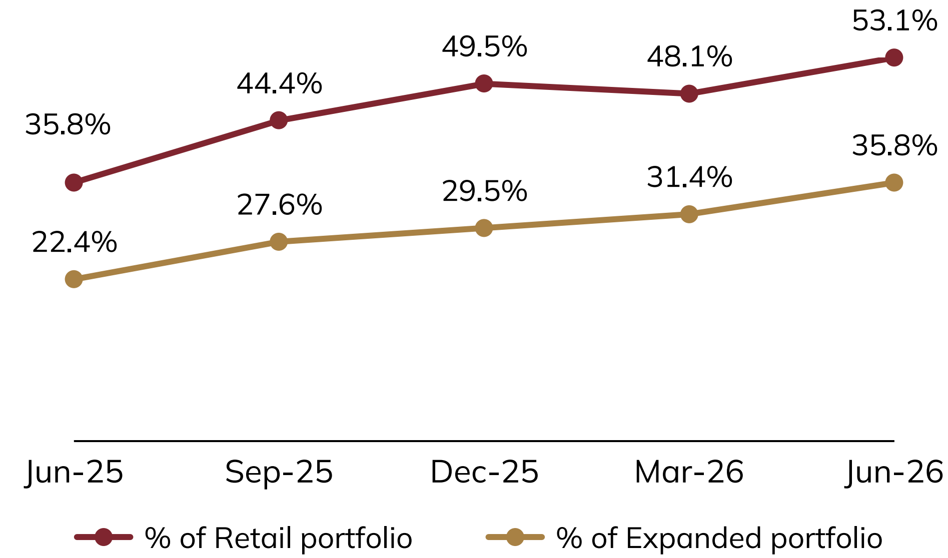
COLLATERALIZED RETAIL

Period marked by the portfolio remix, focused on higher-spread, higher value-added products.

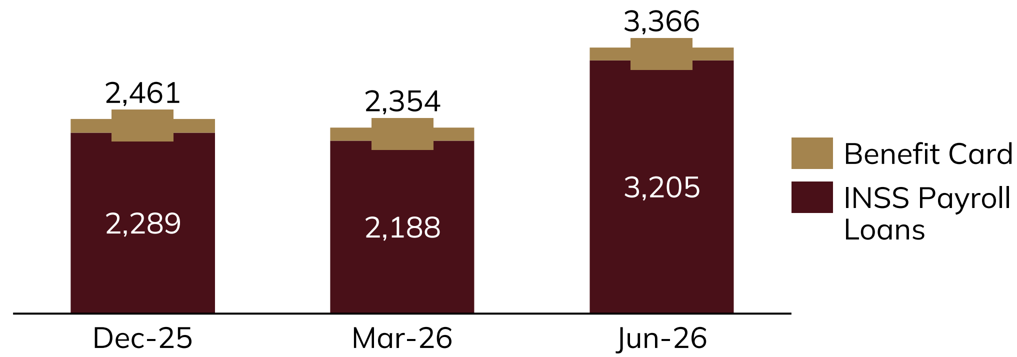
RETAIL PORTFOLIO · BY PRODUCT · R$ MN



YIELD PATH · % OF PORTFOLIO



PORTFOLIO SECURITIZATIONS



SECURITIZATIONS

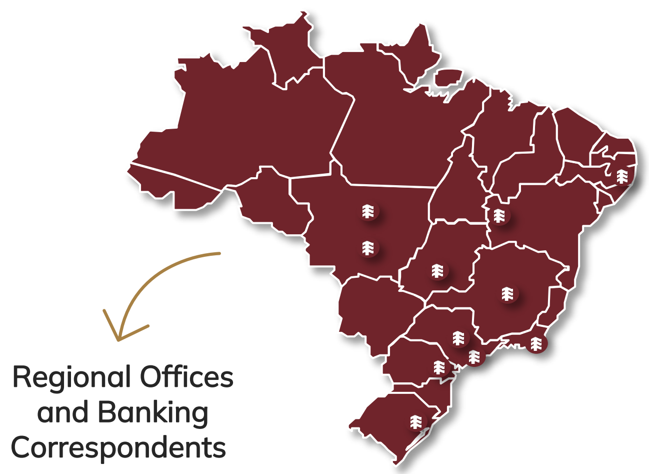
15.4% OF EXPANDED PORTFOLIO

in Jun/26

RETAIL CREDIT PLATFORM

Diversified distribution channels driving credit origination.

BROAD NATIONWIDE DISTRIBUTION NETWORK



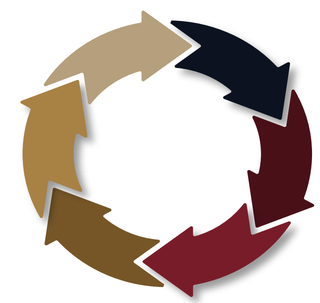
Digital Channel

Regional Offices

355 "Phygital" Stores

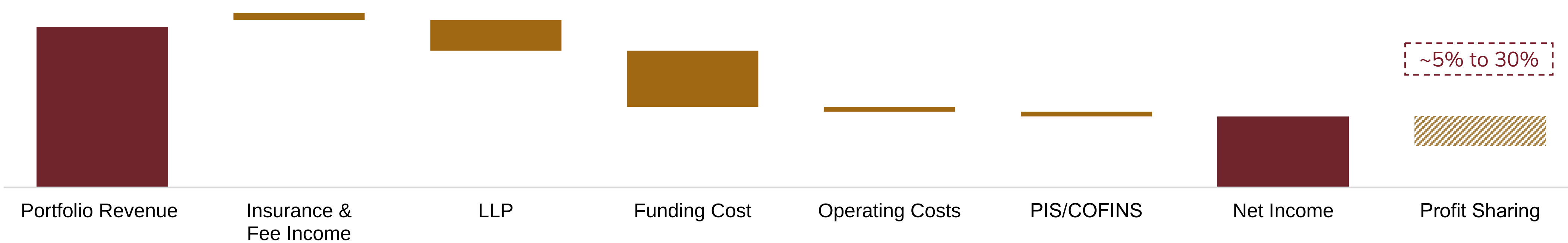
16 Strategic Partners

The partner is integrated into the profit-sharing model, with monthly P&L monitoring down to its bottom-line result

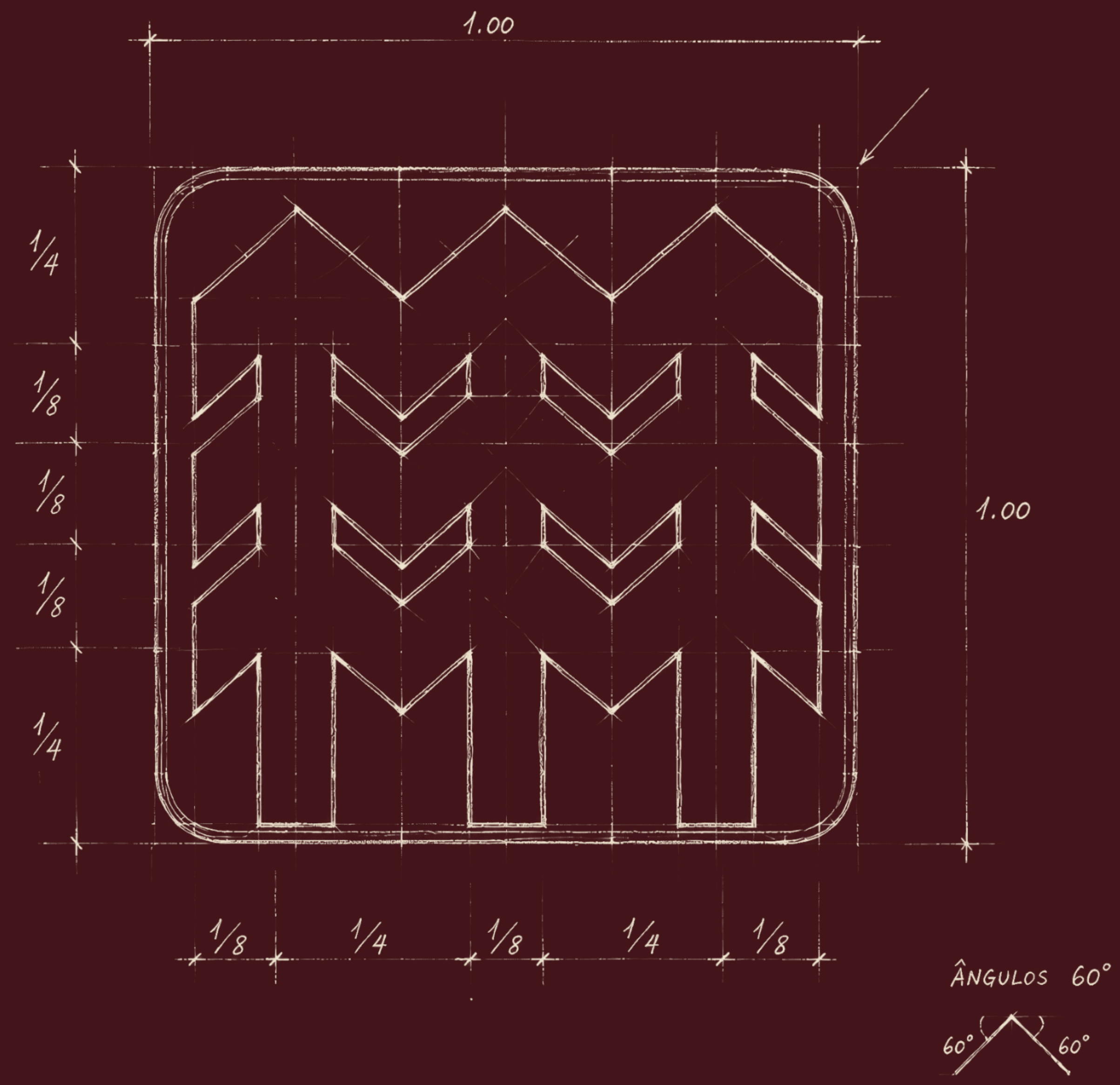


P&L STRUCTURE WITH PARTNER CORRESPONDENTS

Long-term partnerships with **profit sharing** (5% to 30%) through **phantom equity** and aligned incentives, focused on **origination quality**, **client retention** and **sustainable** earnings generation.



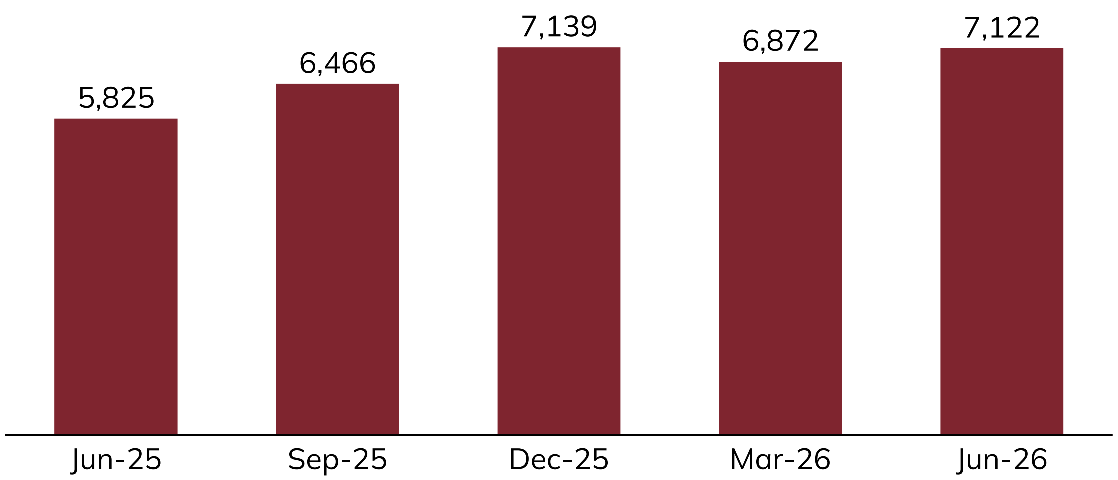
WHOLESALE



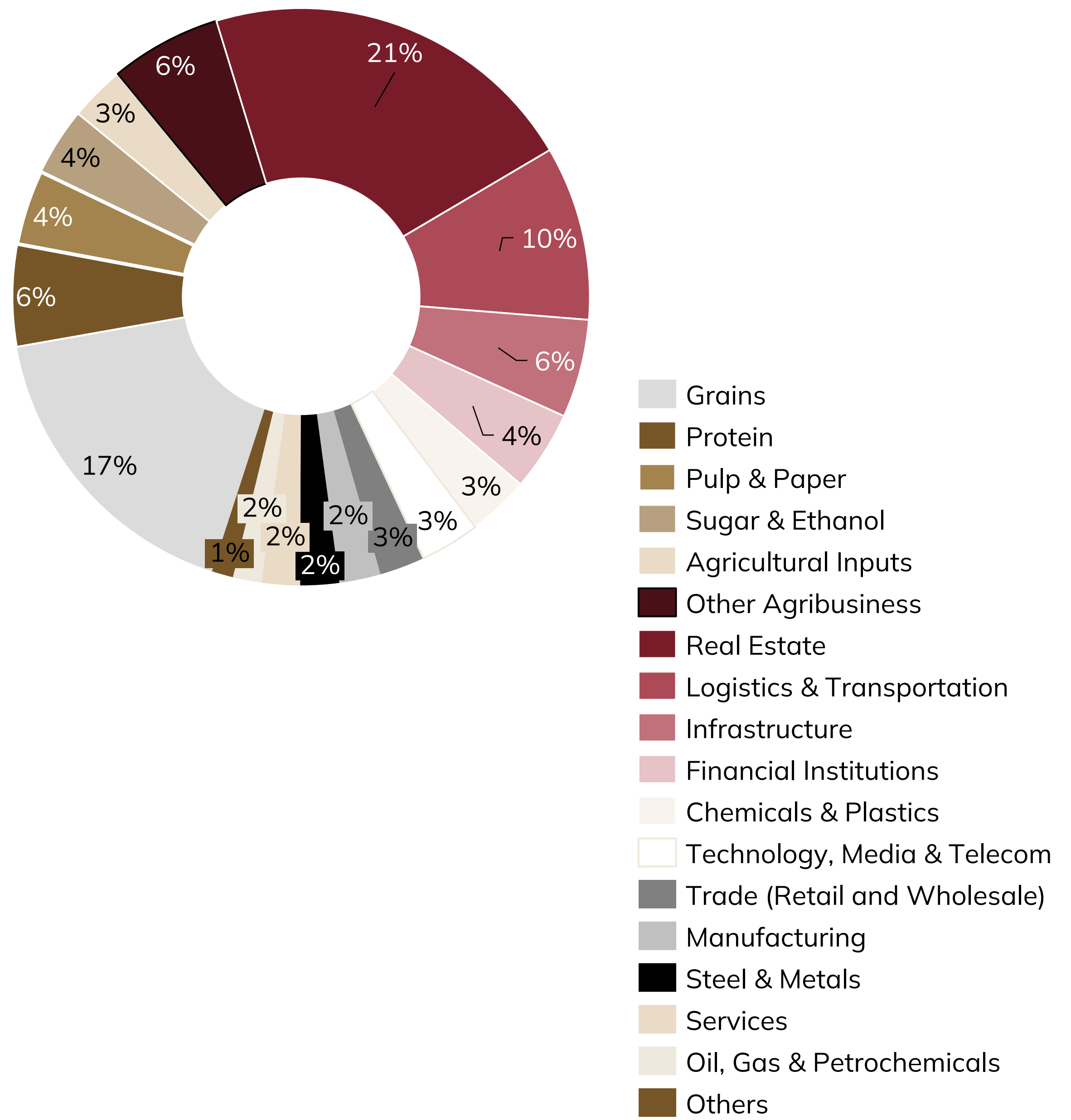
WHOLESALE

Period marked by growth with a focus on solid collateral and sector diversification.

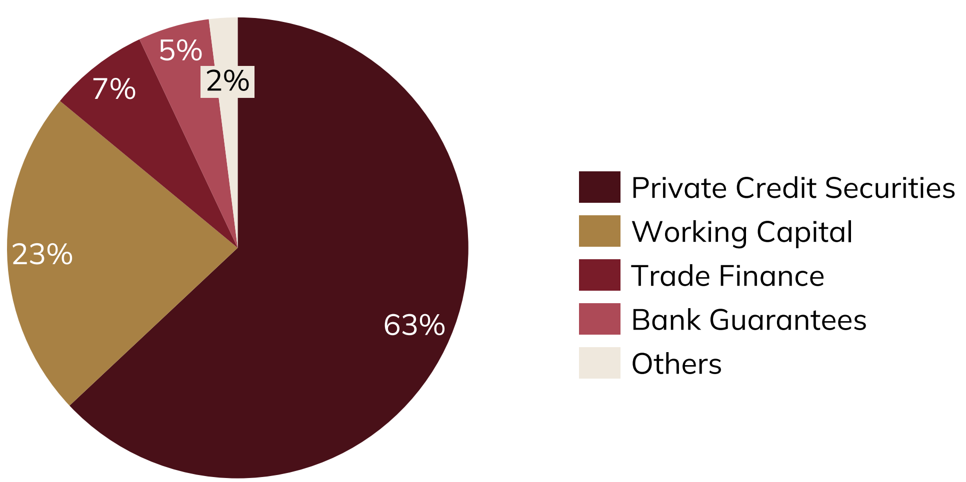
WHOLESALE PORTFOLIO EVOLUTION · R$ MN



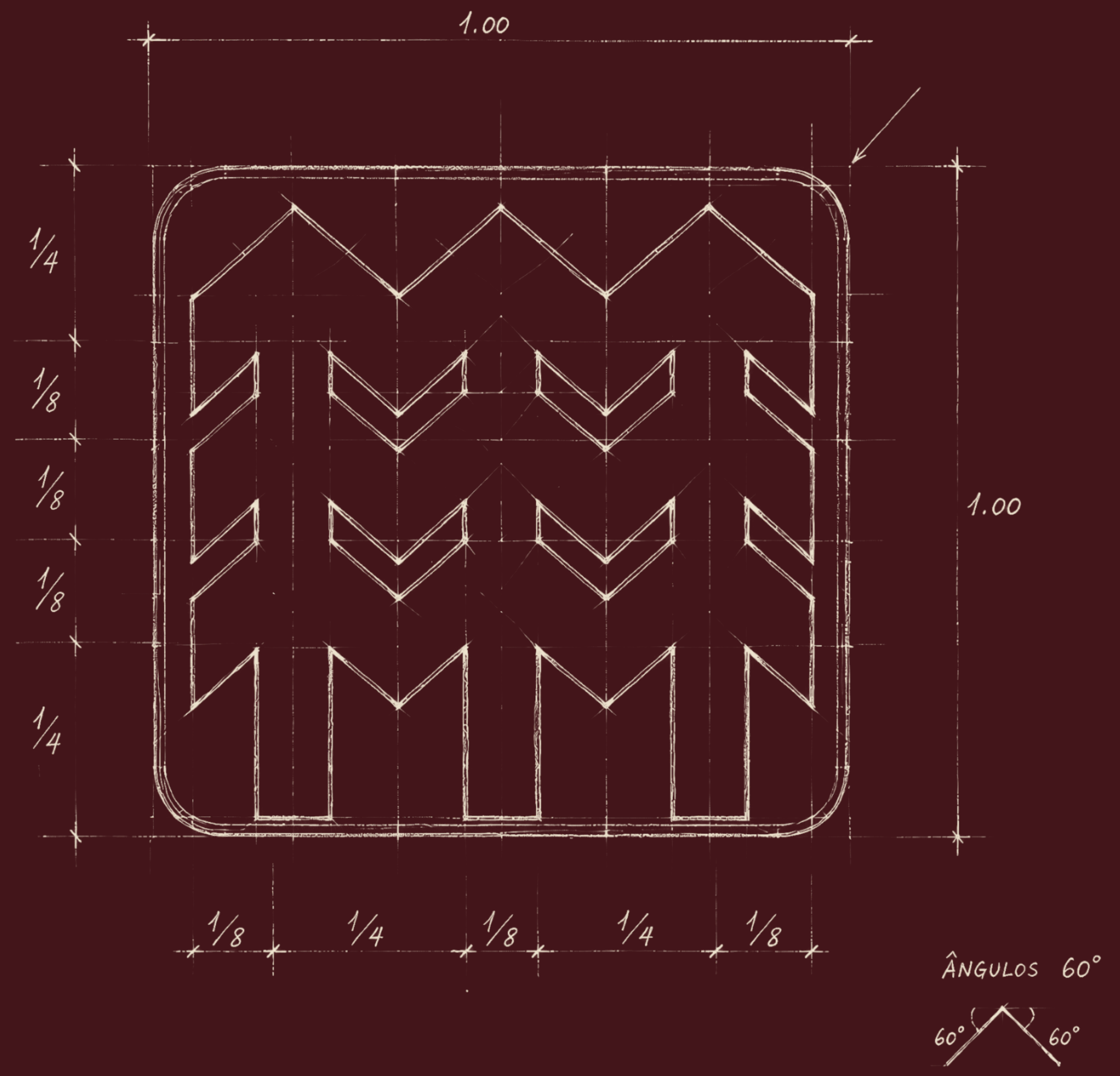
SECTOR BREAKDOWN



BREAKDOWN BY PRODUCT



CLIENT DESK AND SERVICES



CLIENT DESK AND SERVICES

Consistent results in the quarter, contributing to revenue diversification.

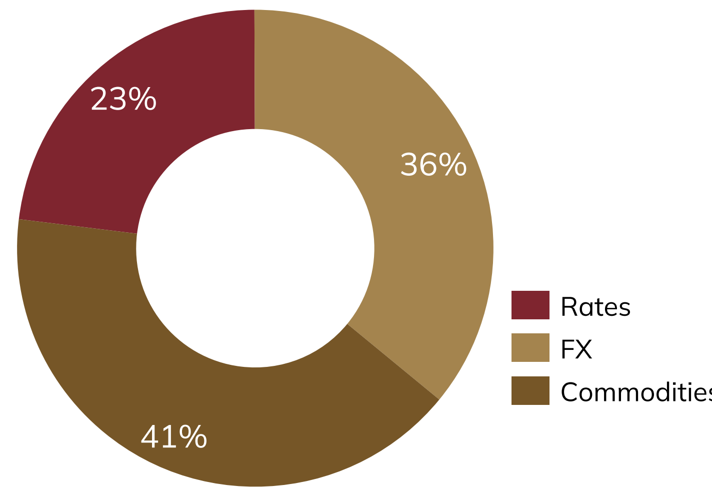
CLIENT DESK – 1H26

R$17.7 billion in notional value of derivatives

R$15.8 billion in FX traded

+493 clients active LTM

REVENUE BREAKDOWN · BY VOLUME · 1H26



Cross-sell
+ PROFITABILITY PER CLIENT

05 **Capital Markets**
structuring and distribution · higher profitability

04 **Investments**
client asset allocation

03 **Insurance**
Pine Corretora · Benefits and Property & Casualty

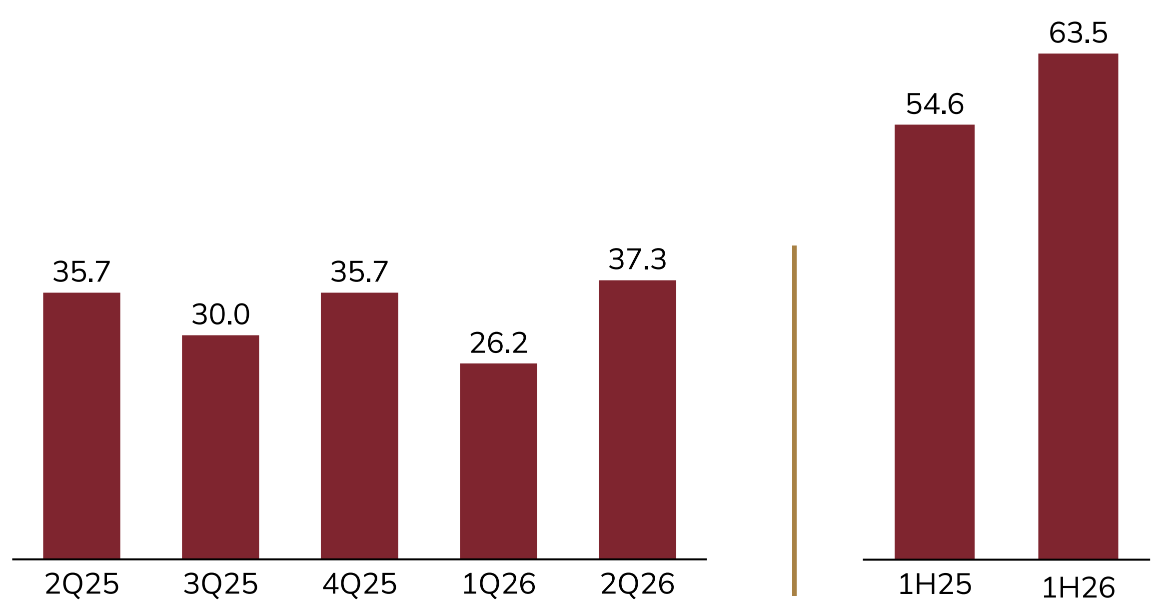
02 **Derivatives + FX**
client risk management

01 **Credit**
foundation of the relationship

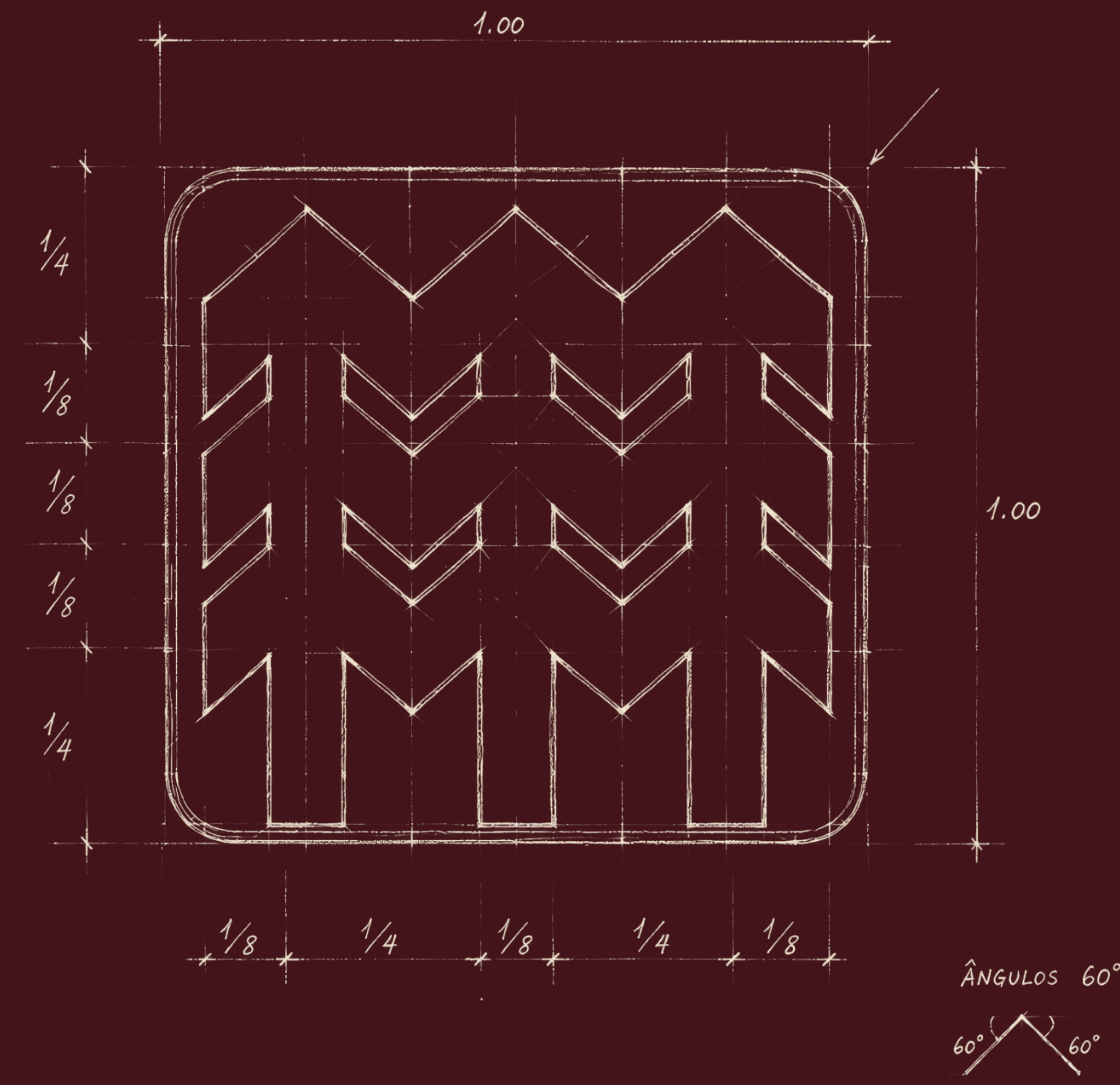
CAPITAL MARKETS AND INSURANCE

Pine originates, structures and distributes assets through **FIDCs, CRAs, CRIs, FIAGROs**, private credit funds, securitizations and debentures, supported by artificial intelligence in fund management. It also operates in **insurance** through **Pine Corretora**, in Benefits and Property & Casualty lines.

FEE INCOME EVOLUTION · R$ MN



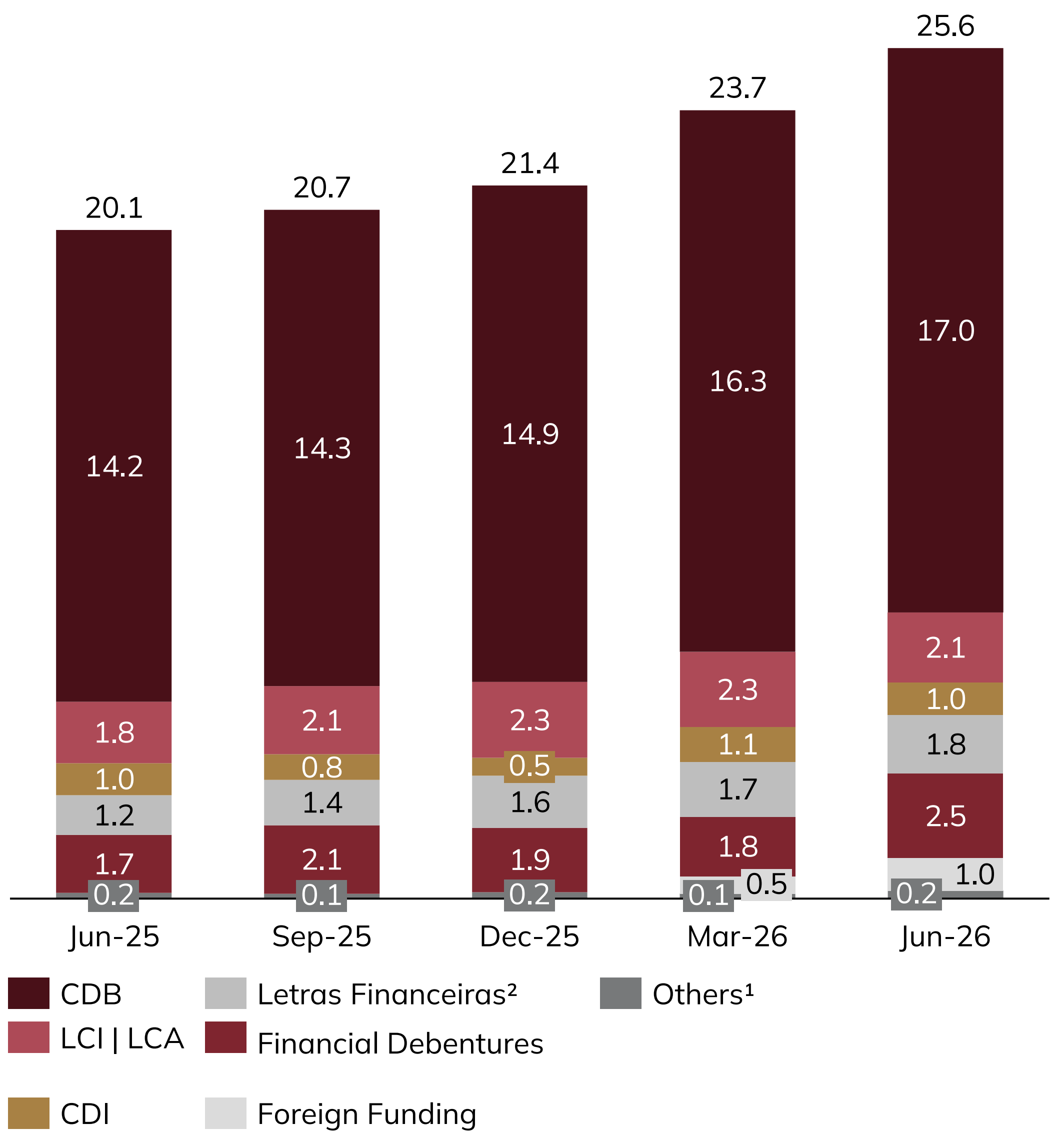
FUNDING AND CAPITAL



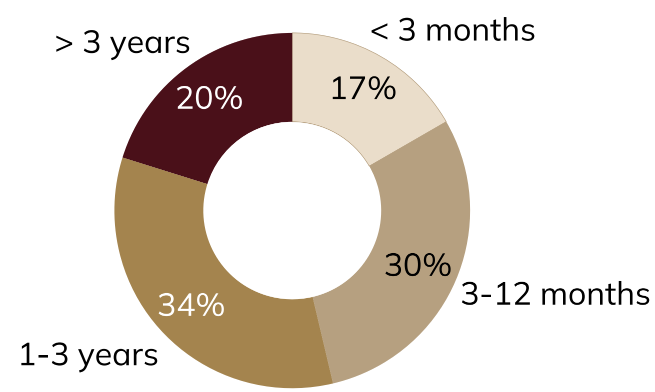
FUNDING AND CAPITAL

Funding diversification and asset and liability management, with capital strengthening to support the expansion of our businesses.

TOTAL FUNDING · BY INSTRUMENT · R$ BN

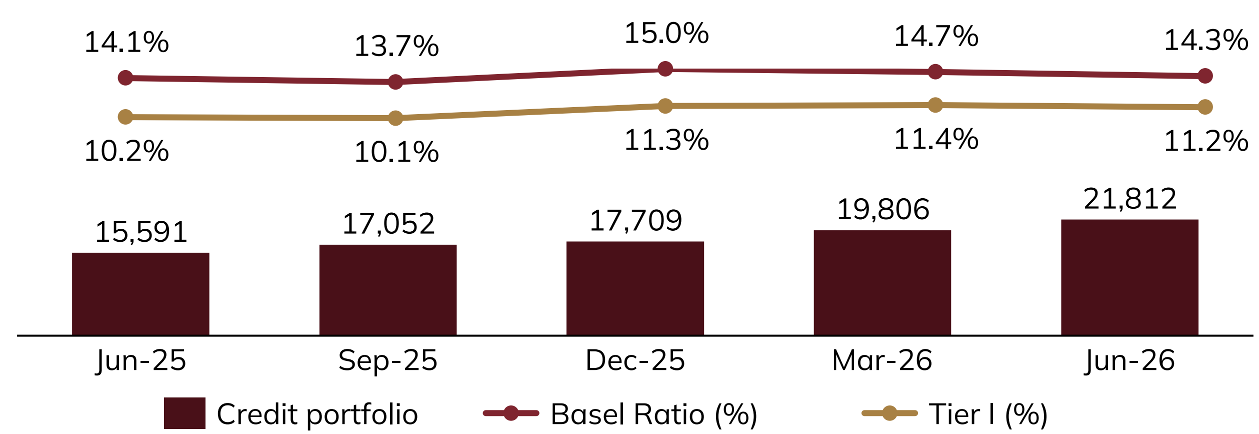


FUNDING BY MATURITY · BY VOLUME · JUN/26



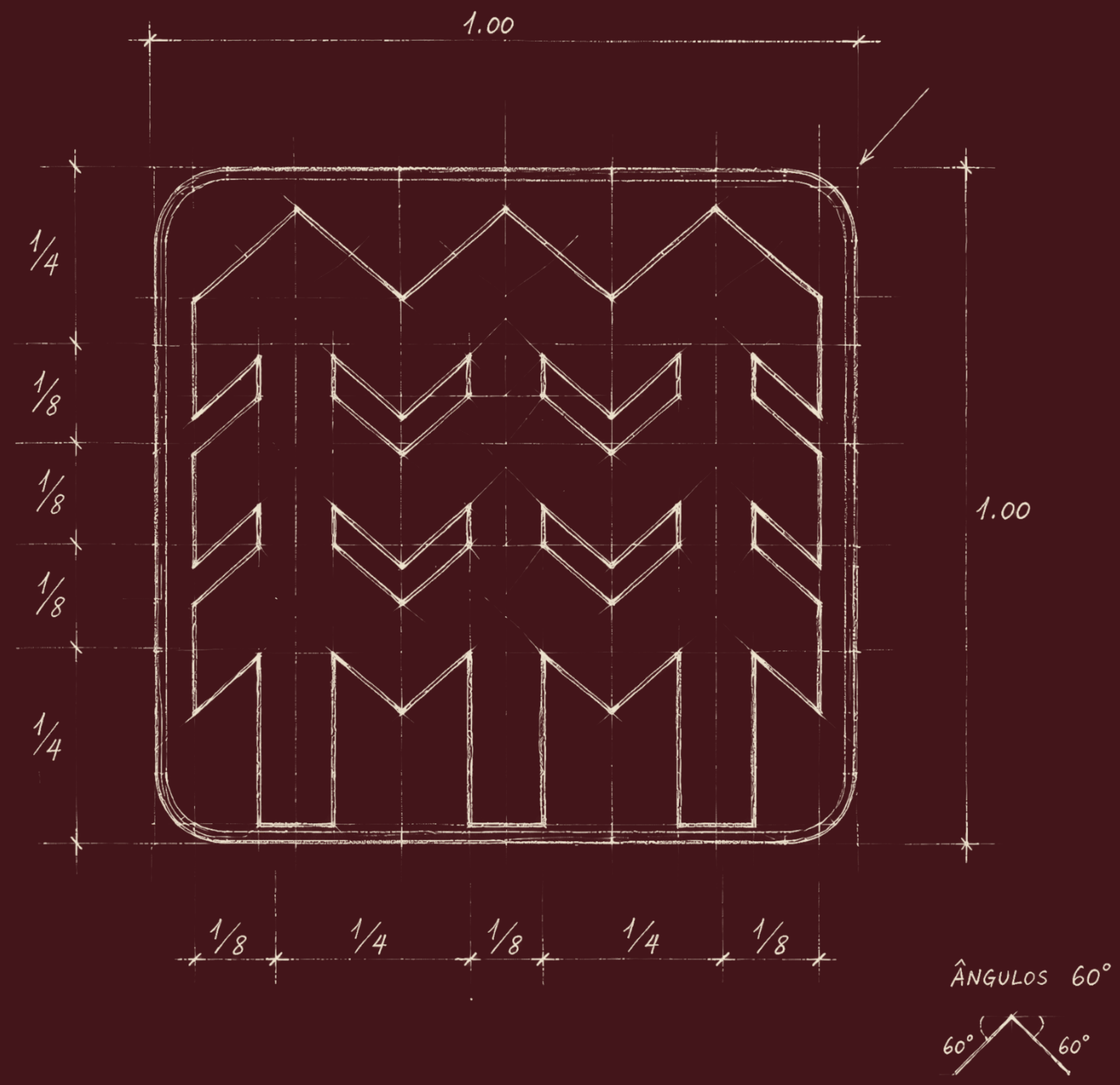
- Positive GAP of 4.8 months
- Free Cash of R$2.2 billion
- LCR[3] – 287%
- NSFR[4] – 144%

CREDIT PORTFOLIO, BASEL AND TIER I · R$ MN AND %



1 – Others includes Deposits (demand and interbank) and DPGE; 2 – Includes Subordinated Letras Financeiras; 3 – Liquidity Coverage Ratio and 4 – Net Stable Funding Ratio

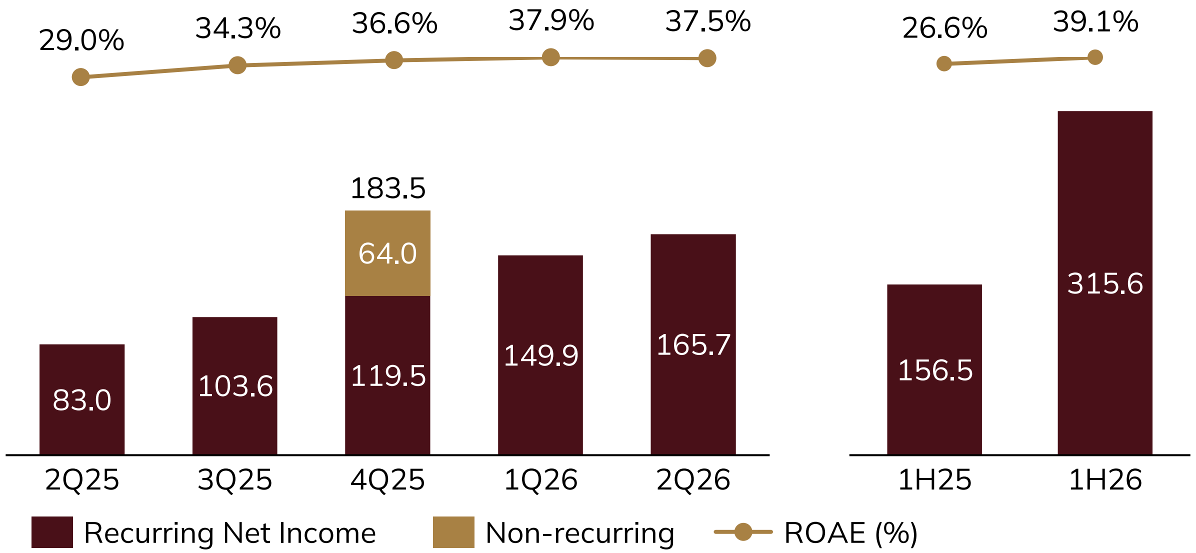
FINANCIAL PERFORMANCE



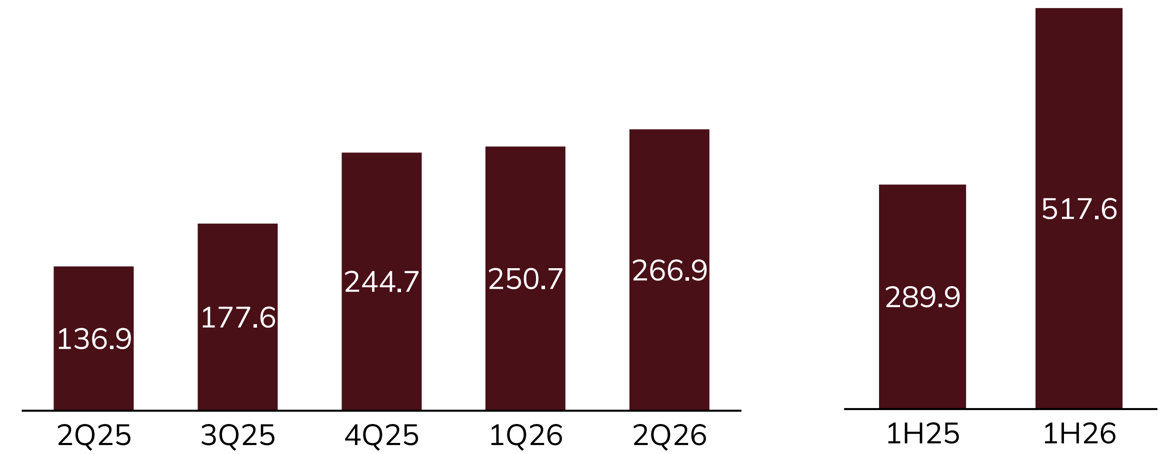
FINANCIAL PERFORMANCE

Growth across all operating indicators reflects progress in strategy execution, diversifying our businesses and allocating capital even more efficiently.

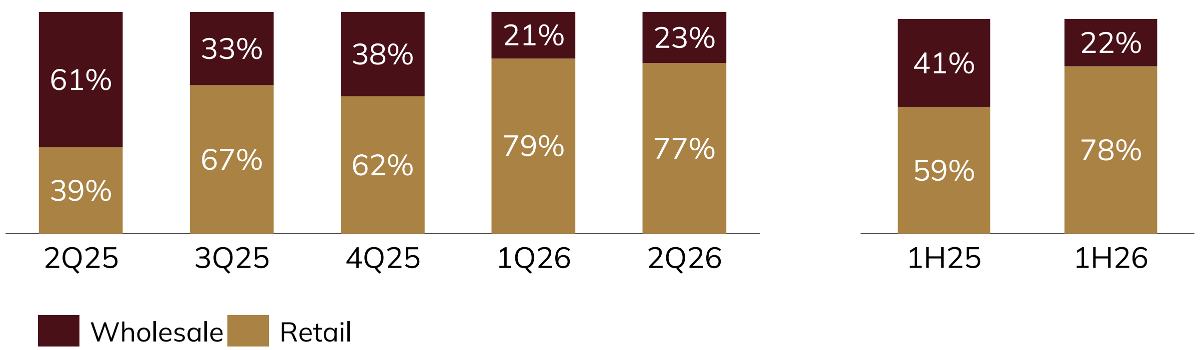
NET INCOME AND ROAE · R$ MN AND %



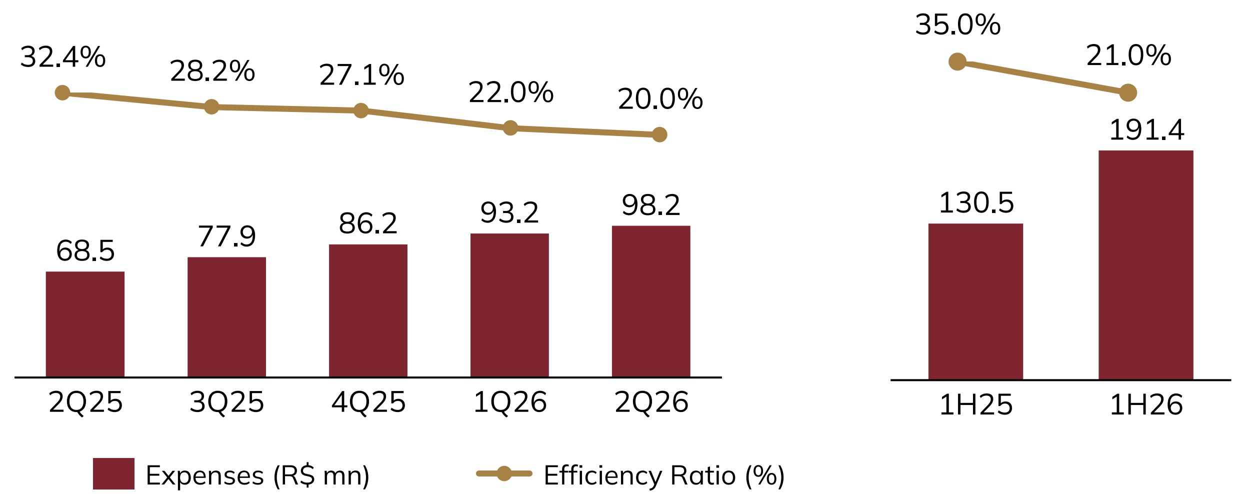
OPERATING INCOME · R$ MN



RISK-ADJUSTED REVENUE BREAKDOWN · %



EXPENSES AND EFFICIENCY RATIO · R$ MN AND %



BANCO PINE

INVESTOR RELATIONS

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