



BMGB B3 LISTED N1

Presentation video conference

2Q25

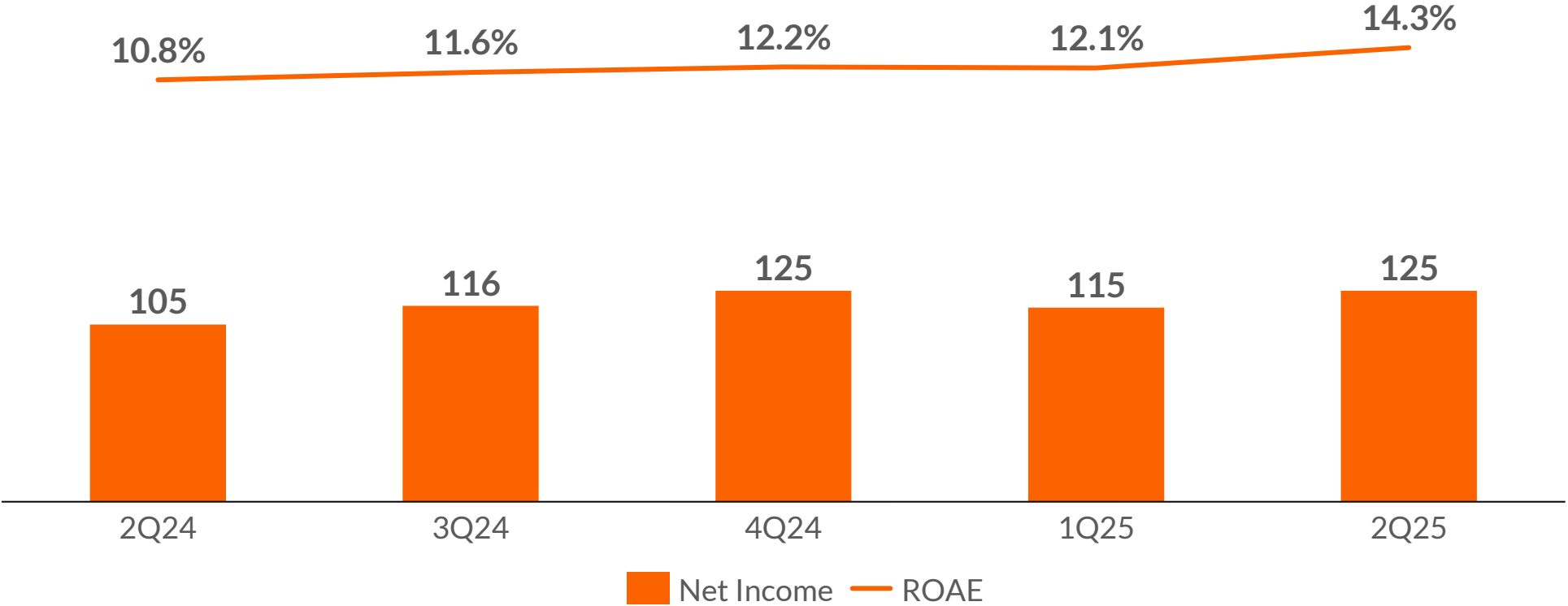


Sustainable generation of results



Profitability

Recurring Result | R\$ million and % p.a.



Financial highlights



Constant improvement in asset quality

**NPL
Over90**

3.8%

improvement
of 0.3 p.p QoQ

improvement
of 0.8 p.p YoY

Lowest risk premium on the Bank's public issues

Financial
Bills R\$ 300 million
2y: CDI + 1.45%

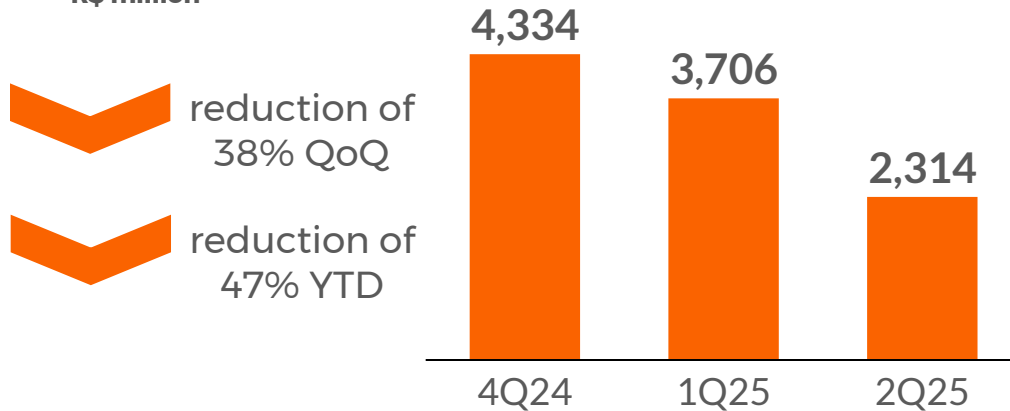
improvement
of 0.45 p.p

Debentures R\$ 1.5 billion
5y: CDI + 1.00%

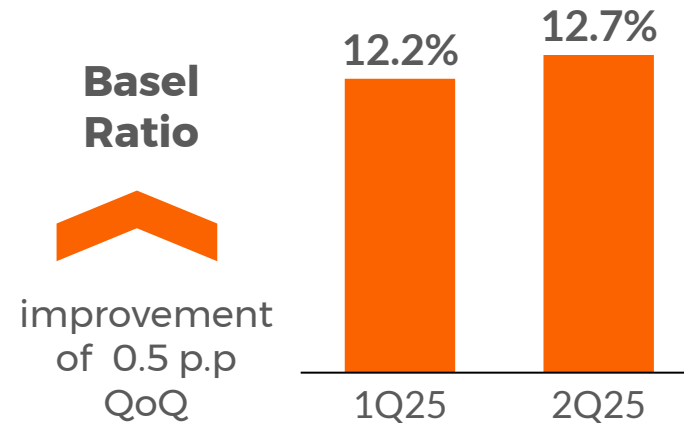
improvement
of 0.8 p.p
on risk premium
vs. 1H24

Reduction in the payroll loan portfolio in the United States (non-strategic asset)

R\$ million



Capital strengthening



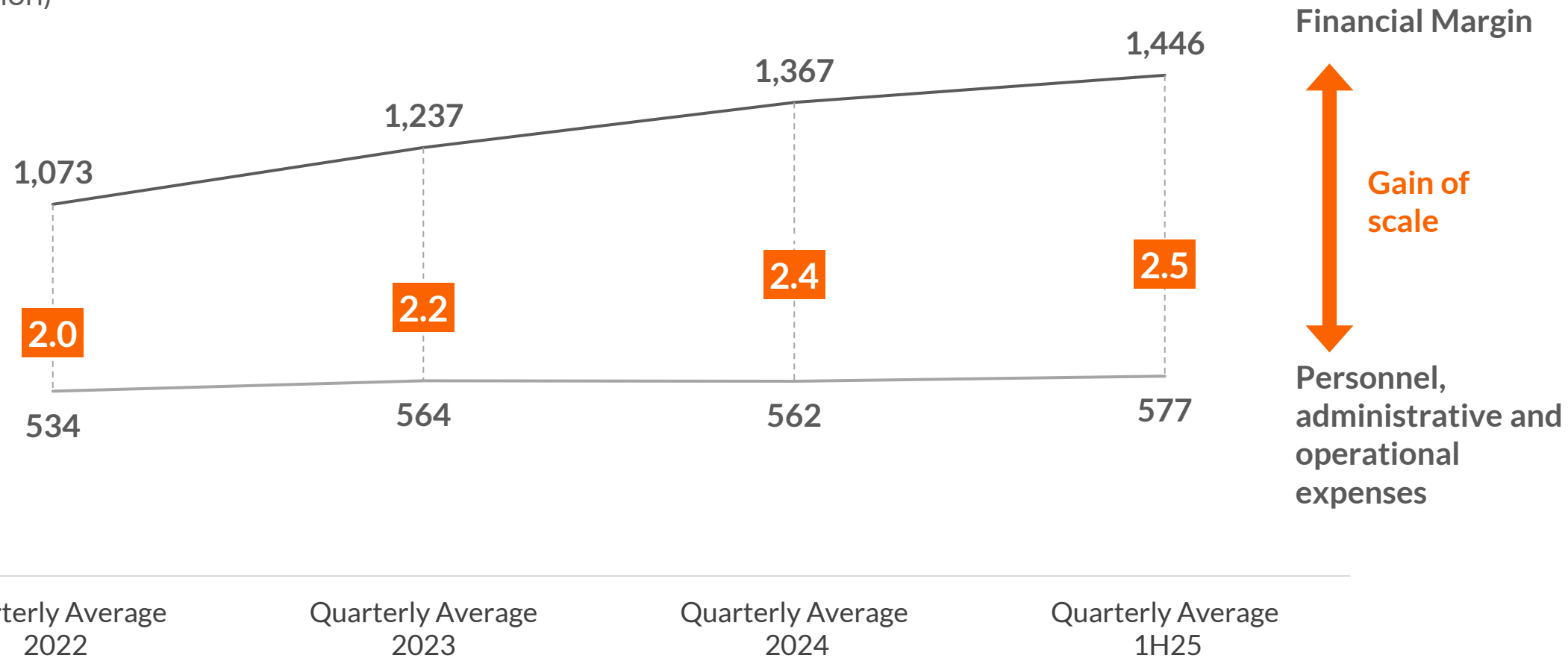
- Announcement of capital increase between R\$ 35.4 mm and R\$ 49.5 mm
- Impact on Basel will be between +0.12 p.p. and +0.17 p.p.

Fitch Ratings reaffirmed the National Long-Term Rating at A(bra), **upgrading the outlook to positive**

Sustained growth in profitability, reflecting improvements in operational efficiency

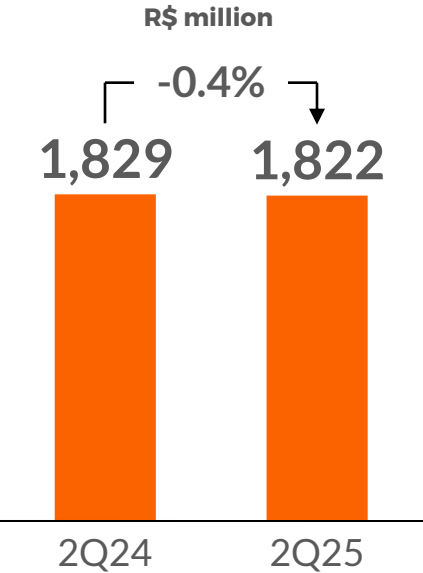


(R\$ million)

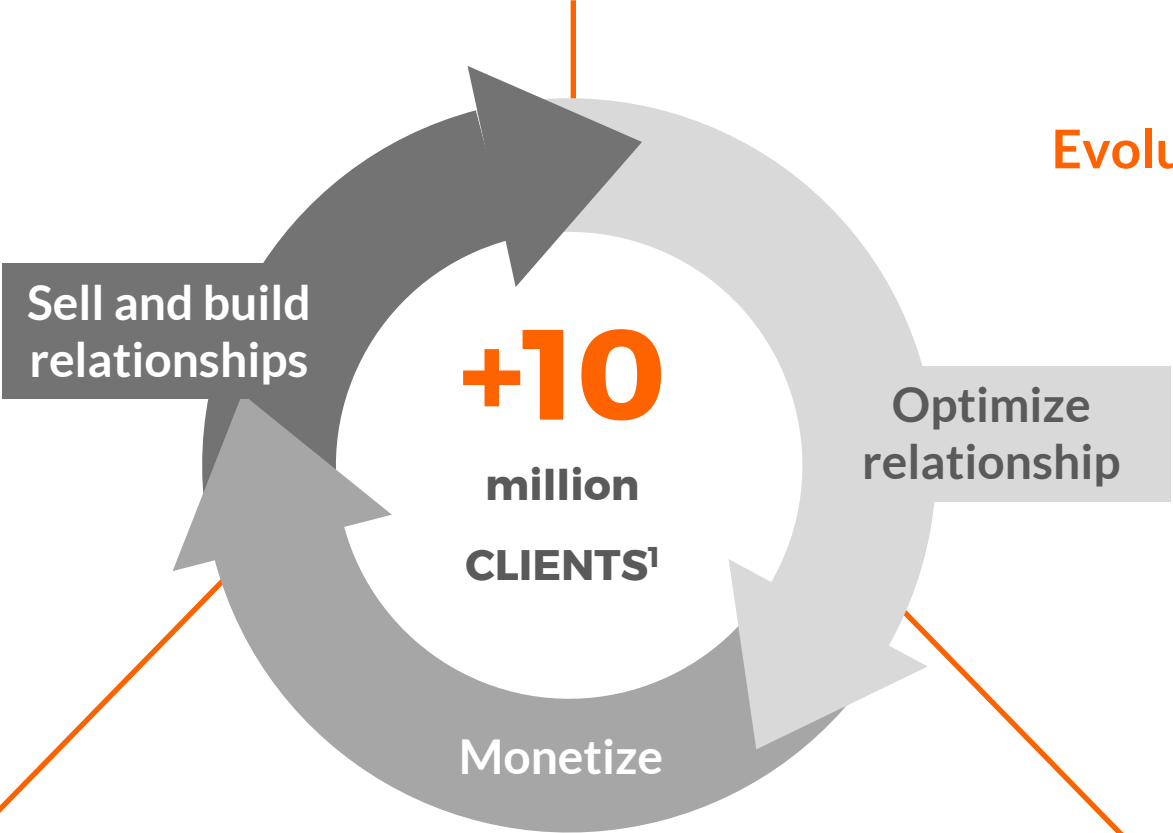
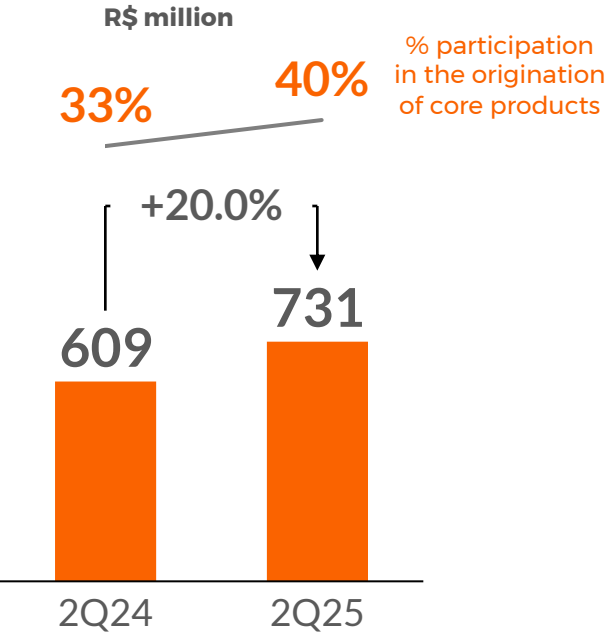


The clients' lifecycle guides the sales and relationship strategy

Evolution of core origination products²



Evolution of origination via self-contracting³



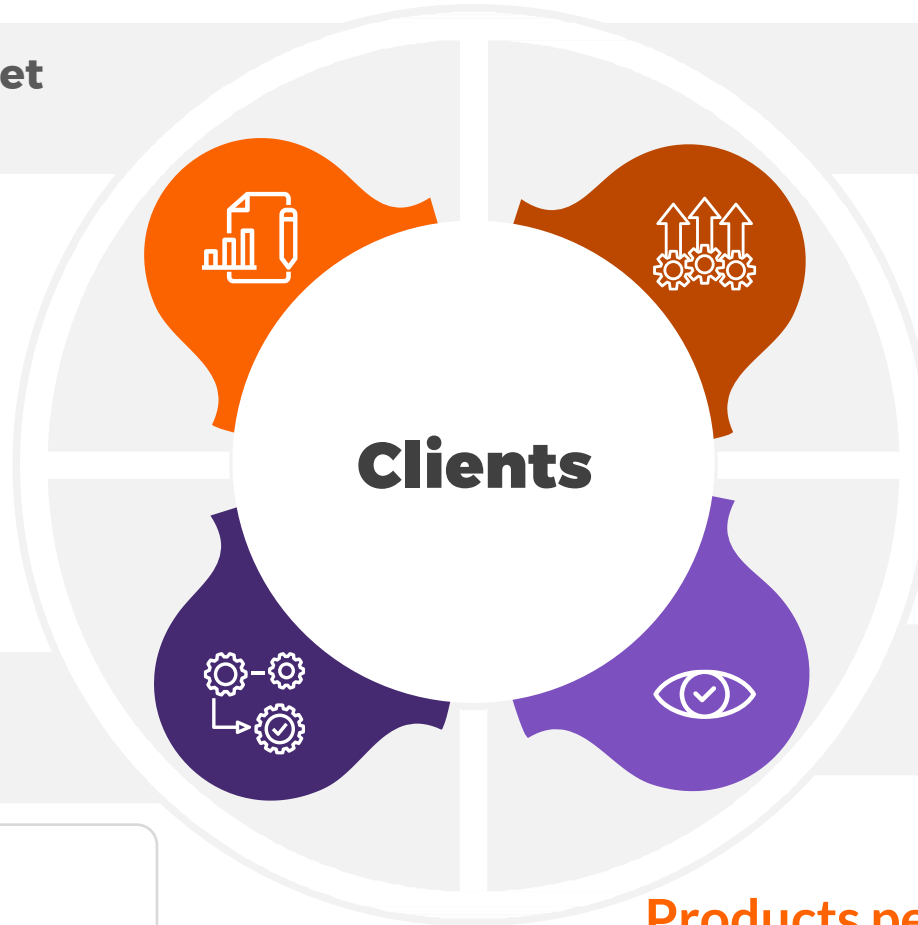
evolution from a transactional to relational bank, with clients contracting products and services:



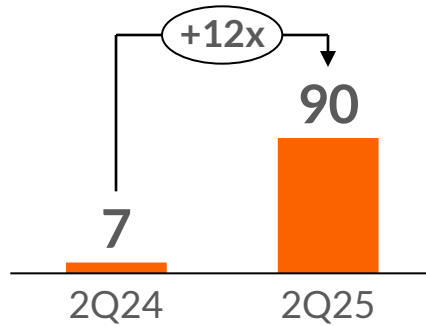
1. Bacen methodology of total clients. | 2. It considers only the new resource released to the client, it does not consider refinanced amounts. It considers origination via withdrawal and purchase. Core products: payroll products (payroll loan, payroll credit card and benefit payroll card), personal credit and FGTS anticipation. | 3. digital + purchases origination of core products.

Evolution of strategic priorities for 2025

Sustainable generation of results: profitability, asset and capital quality



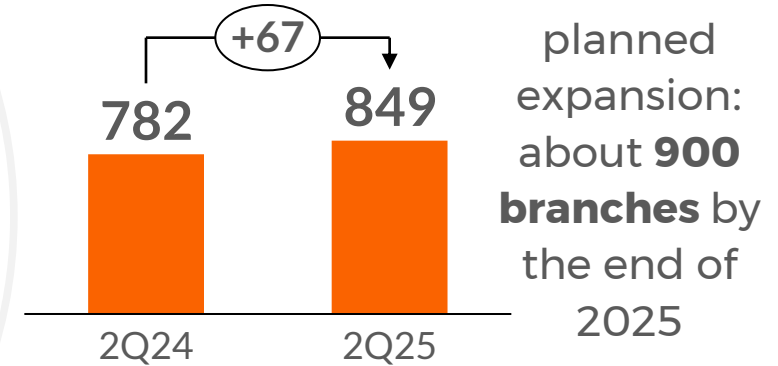
Public payroll loan origination
(R\$ million)



July: conservative entrance into
private payroll loans

Leverage channels

help! stores expansion:



Improve efficiency

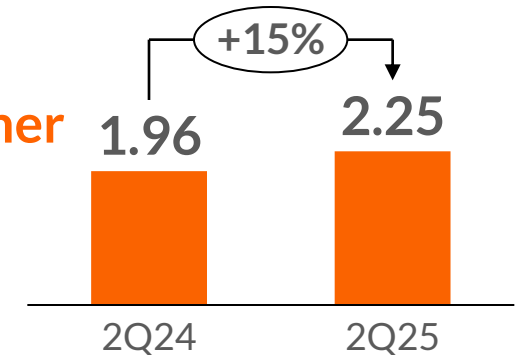
74% success
rate in civil lawsuits
in 1S25
+4 p.p. YoY

40+ AI
initiatives
focused on efficiency
and safety

**Integrate and digitize
clients' views and processes**

Products per costumer
(cross-selling index)

It only considers
revenue-generating
products



People: focus on development and value creation



**the only Brazilian bank
recognized by GPTW for
excellence in mental health**



TOP 3
**financial institutions
to work for
large banking segment**

**Melhores
Empresas Para
Trabalhar™**
Instituições Financeiras

**Great
Place
To
Work®**

**BRASIL
2025**

TM



TOP 2
**financial institutions
to work for
small insurance segment**

**Melhores
Empresas Para
Trabalhar™**
Instituições Financeiras

**Great
Place
To
Work®**

**BRASIL
2025**

TM



Products & Business

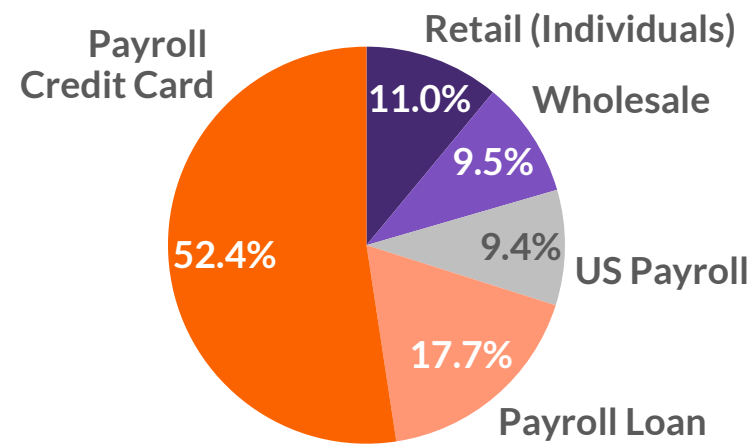
Diversification of the credit portfolio



Credit Portfolio (R\$ million)	2Q25	1Q25	Δ%	2Q24	Δ%
Payroll products	17,306	17,076	1.3%	15,654	10.6%
Payroll Credit Cards	12,938	12,759	1.4%	12,198	6.1%
Payroll Loan	4,367	4,316	1.2%	3,456	26.4%
Retail (Individuals)	2,716	3,860	-29.6%	3,279	-17.2%
Personal Credit	1,471	1,367	7.6%	997	47.6%
FGTS Anticipation	713	1,942	-63.3%	1,520	-53.1%
Credit Card and Others	532	551	-3.5%	763	-30.3%
Wholesale	2,345	2,176	7.8%	2,033	15.3%
Companies	1,012	837	21.0%	638	58.7%
Structured Operations ¹	1,333	1,339	-0.4%	1,396	-4.5%
Brazil Credit Portfolio	22,367	23,111	-3.2%	20,966	6.7%
US Payroll ²	2,314	3,706	-37.6%	3,310	-30.1%
Total Credit Portfolio	24,680	26,817	-8.0%	24,276	1.7%

Remix of assets increasing exposure to payroll loans and personal credit while reducing less profitable portfolios

Distribution of the credit portfolio (%)

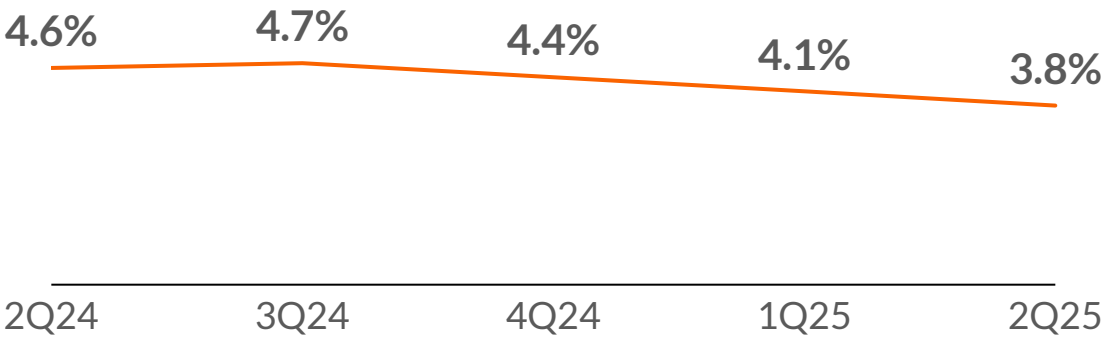


1. Refers to the anticipation of receivables from commissions paid by Bmg to banking agents and franchisees, and anticipation of TV broadcasting rights to soccer clubs. | 2. The balance of this portfolio fluctuates based on the portfolio's value in U.S. dollars and exchange rate variations during the period, however, the Bank does not bear foreign exchange exposure risk on this portfolio.

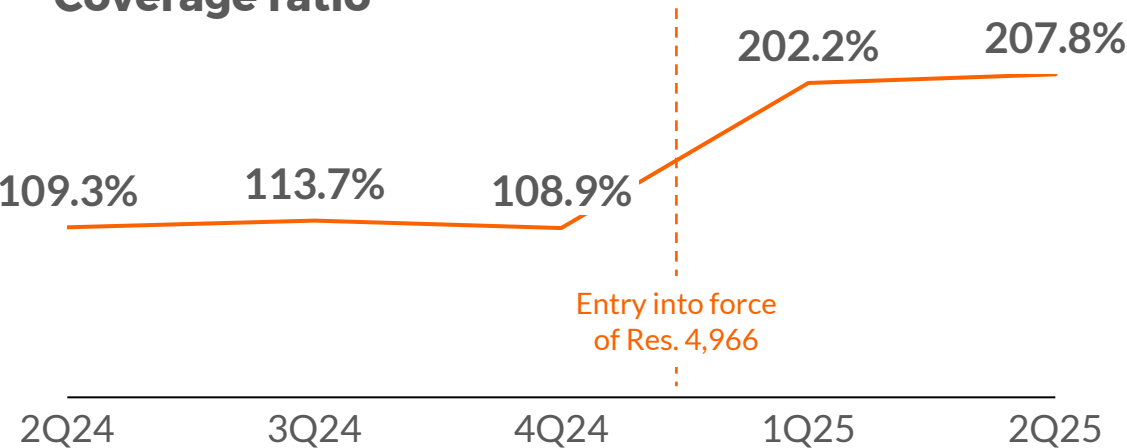
Quality of credit portfolio



NPL - Over90

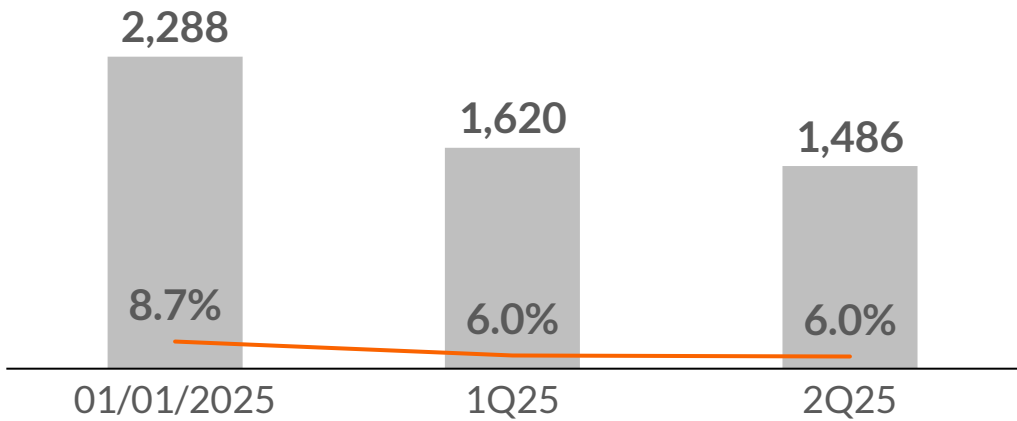


Coverage ratio

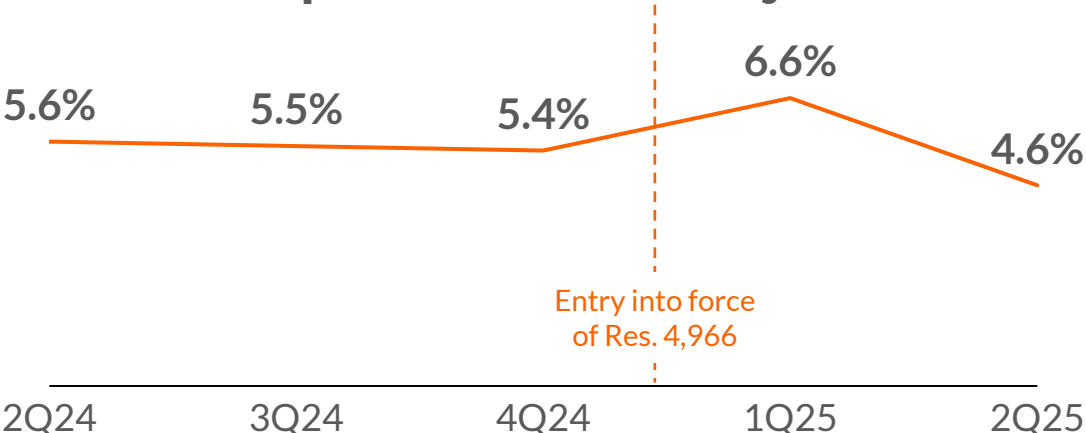


NPL - Stage 3

(R\$ million and % of portfolio)



Provision expenses net of recovery¹

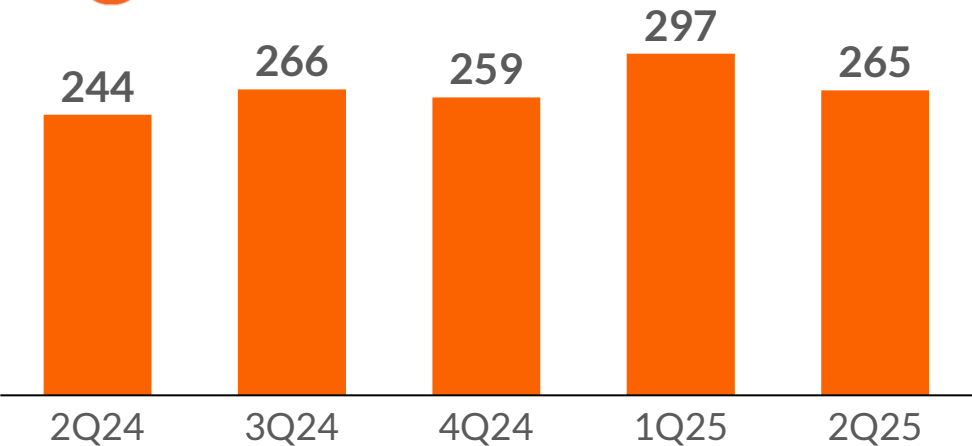


1. Provision expenses net of credit recovery, divided by average portfolio and annualized via multiplication.

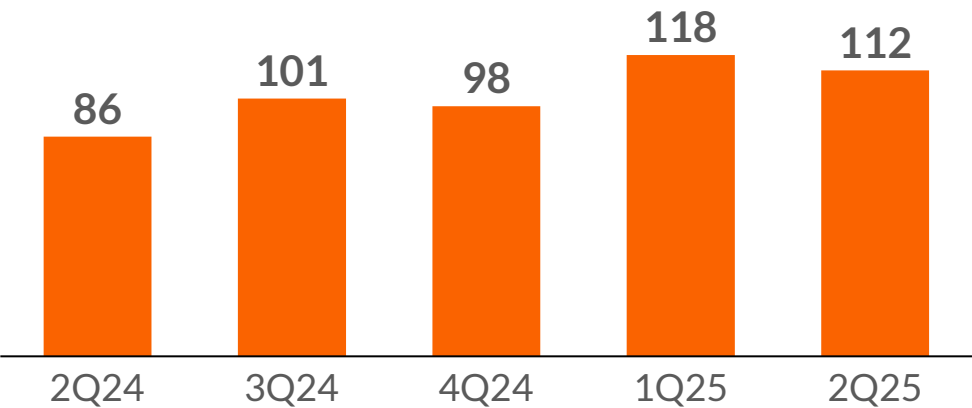
Retail Insurance: reaching those without protection



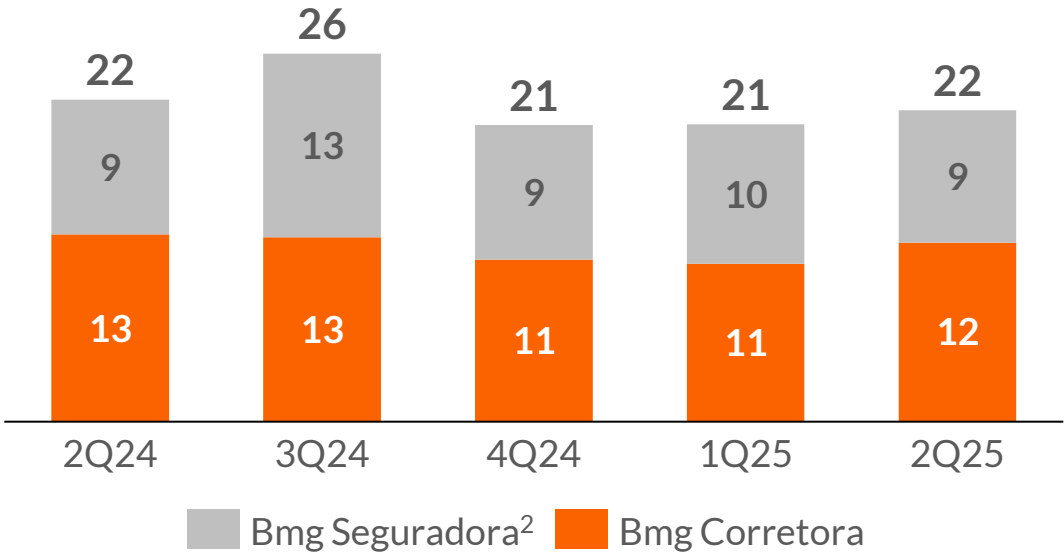
Premiums sold (R\$ million)



Issued premiums (R\$ million)



Net Income for Bmg¹ (R\$ million)



Number of insurance policies
9.8 million
+16% YoY

Bmg Med (telemedicine)
about 800 thousand policies
+333% YoY

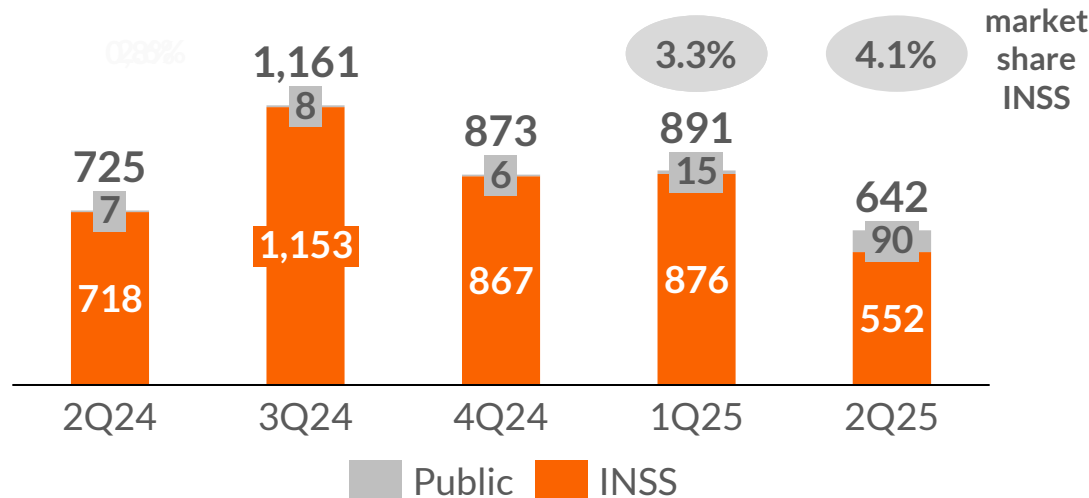
1. Bmg Corretora: equity equivalence of Bmg Corretora for Bmg; Bmg Seguradora: net income considering Bmg's share. | 2. In Apr/25, the acquisition of the remaining 40% of Bmg Seguradora was announced, and accordingly Bmg will hold 100% of the share capital. Completion of the operation is pending, subject to regulatory approvals.

Payroll Products

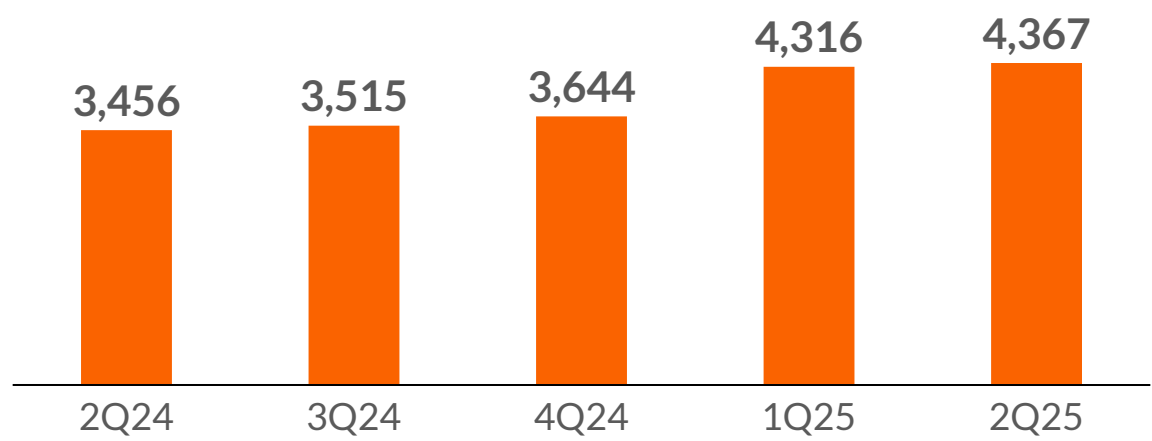
payroll loan



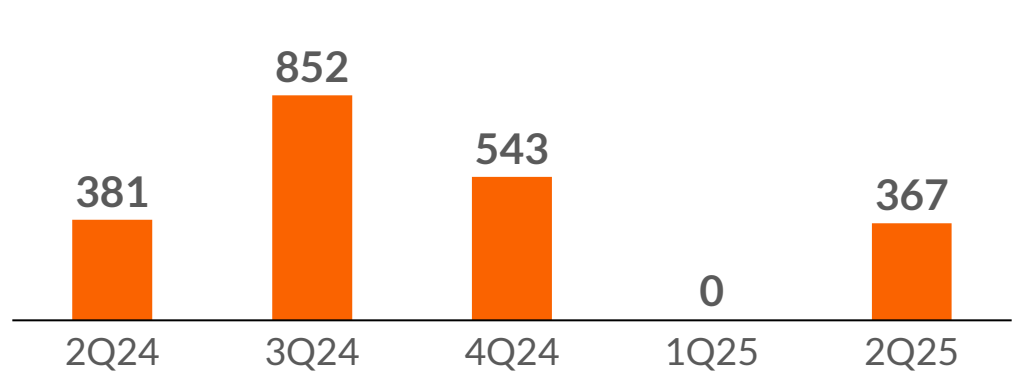
Origination: Quarterly released amount¹ (R\$ million)



Credit portfolio (R\$ million)



Quarterly assigned amount² (R\$ million)



Characteristics of the portfolio

Average interest rate:
1.7% p.m.

93% of the portfolio in INSS

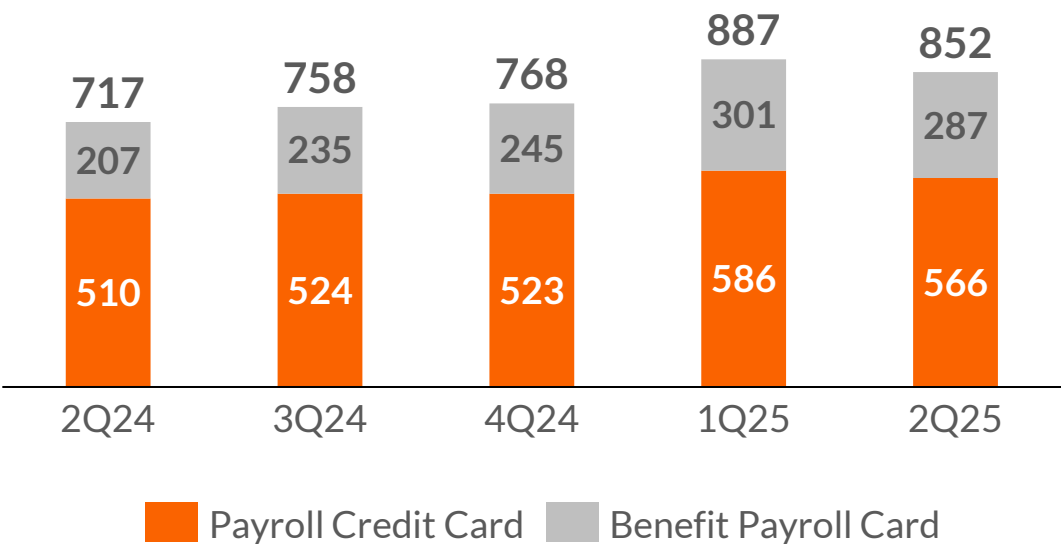
1. It considers only the new resource released to the client, it does not consider refinanced amounts. | 2. Credit assignment without retention of risks and benefits.

Payroll Products

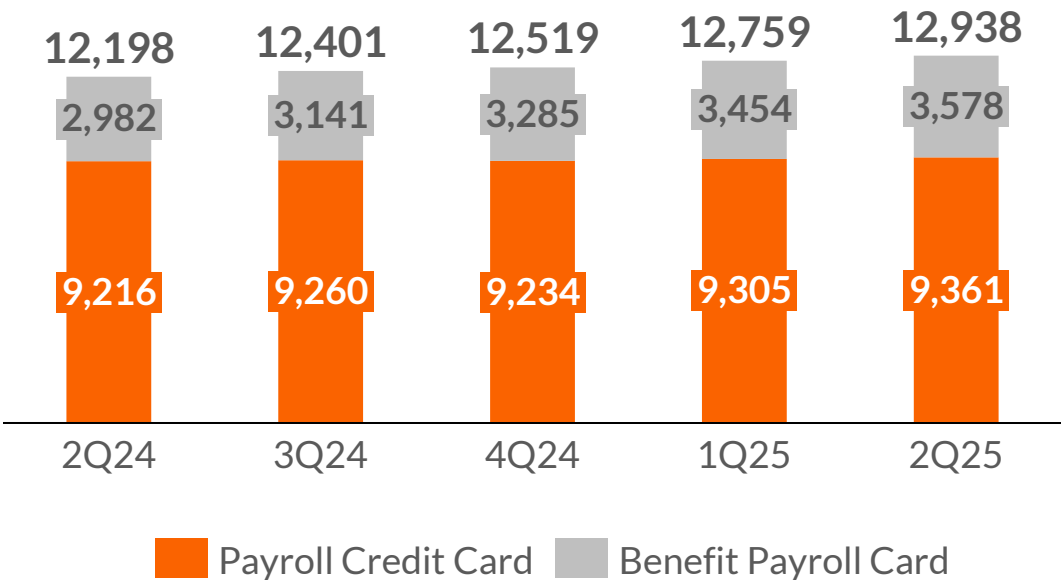
payroll credit card + benefit payroll card



Origination: Quarterly released amount¹ (R\$ million)



Credit portfolio² (R\$ million)



Characteristics of the portfolio

Average interest rate:
2.9% p.m.

Payroll and benefit credit cards:
4.9 million active cards

89% of the portfolio in INSS

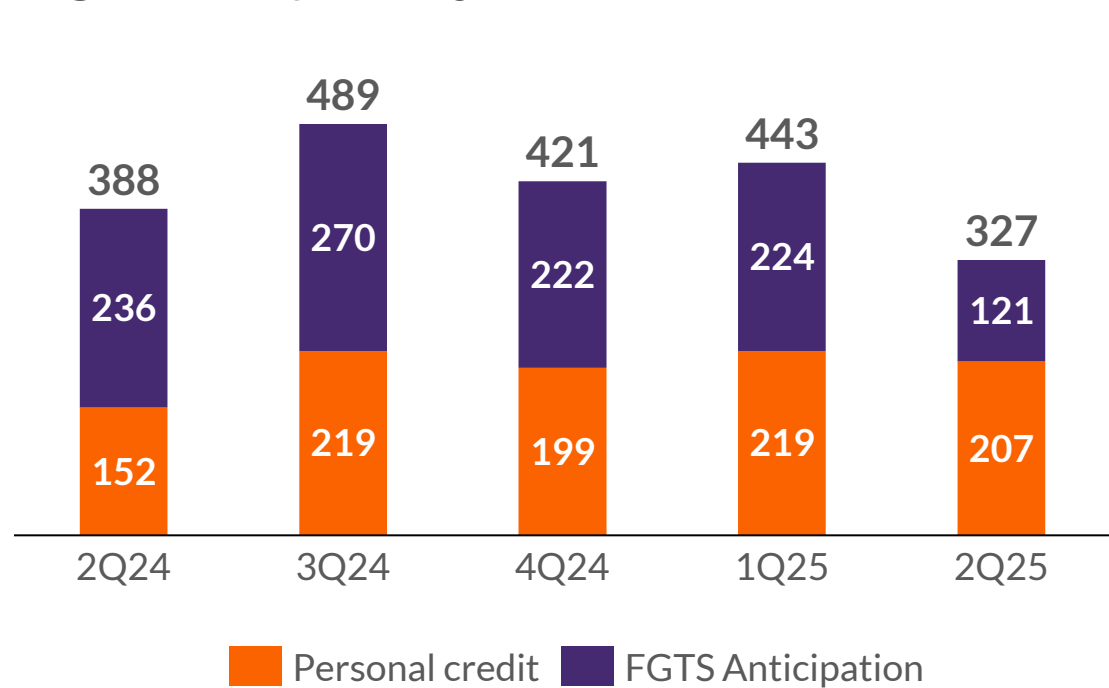
1. It considers only the new resource released to the client, it does not consider refinanced amounts. It considers origination via withdrawal and purchase. | 2. Includes balance of purchases to be invoiced.

Retail (Individuals)

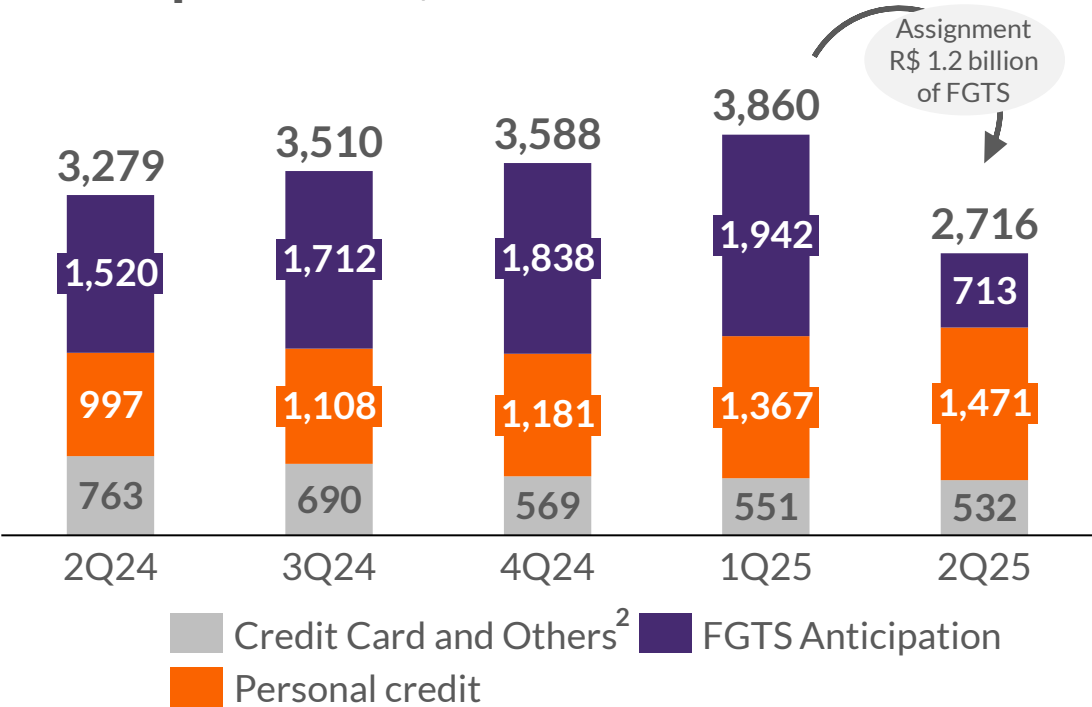
personal credit + FGTS anticipation + credit card



Origination: Quarterly released amount¹ (R\$ million)



Credit portfolio (R\$ million)



Characteristics
of the portfolio

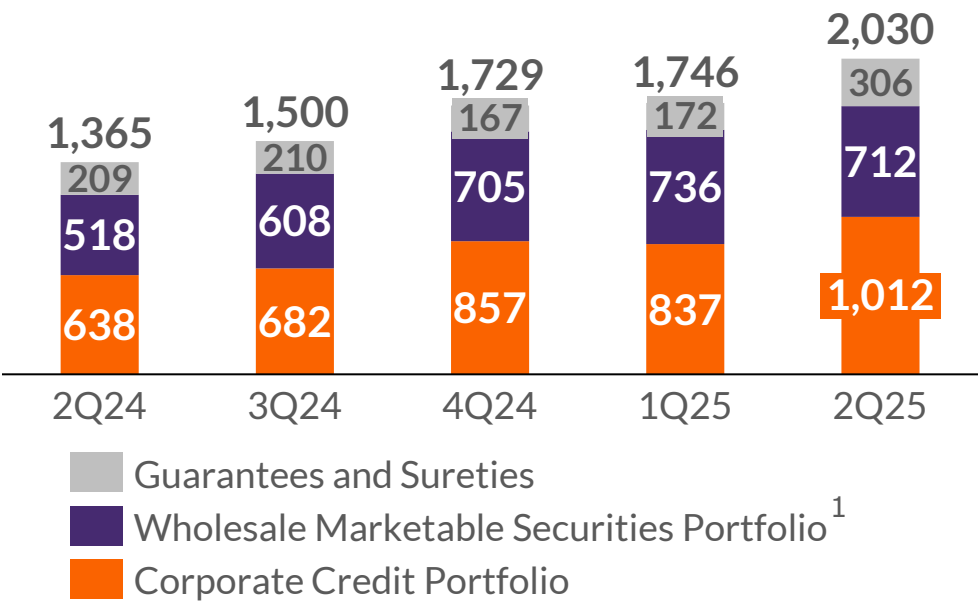
Average interest rate:
11.6% p.m.

94% of personal credit portfolio
receives the benefit through Bmg

1. It considers only the new resource released to the client, it does not consider refinanced amounts. | 2. Includes purchases to be invoiced which represent 49% of the credit card portfolio in 2Q25. Other portfolios refer to PJ Varejo (Companies Retail), the portfolio linked to the Desenrola Brasil program, and run-off primarily referring to legacy payroll loans.

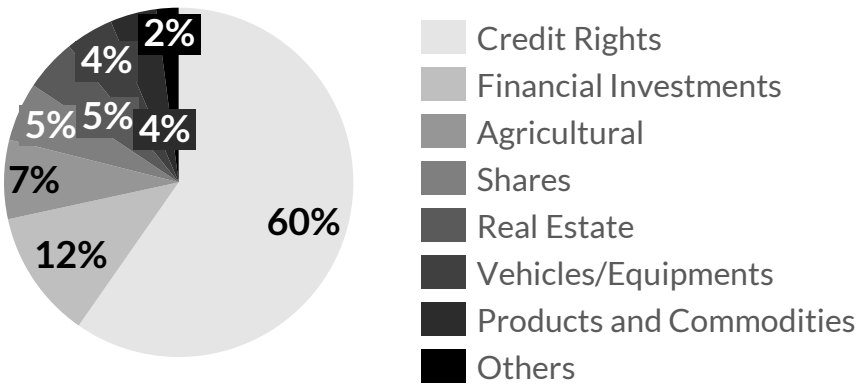


Expanded Portfolio (R\$ million)

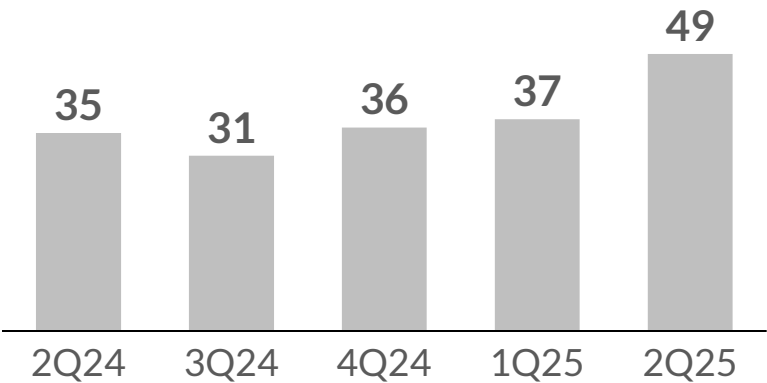


Guarantees

91%
of the loan
portfolio
covered by
collateral



Non-credit
revenue
(R\$ million)



1H25 | CAPITAL MARKET OPERATIONS

R\$ 497
million
total amount of
offers

16
offers as
coordinator
(12 as leader)

Advisory on
5
M&A operations

1. It includes Debentures, CRA, CRI, Commercial Notes and Funds that Bmg has invested with capital market strategy.



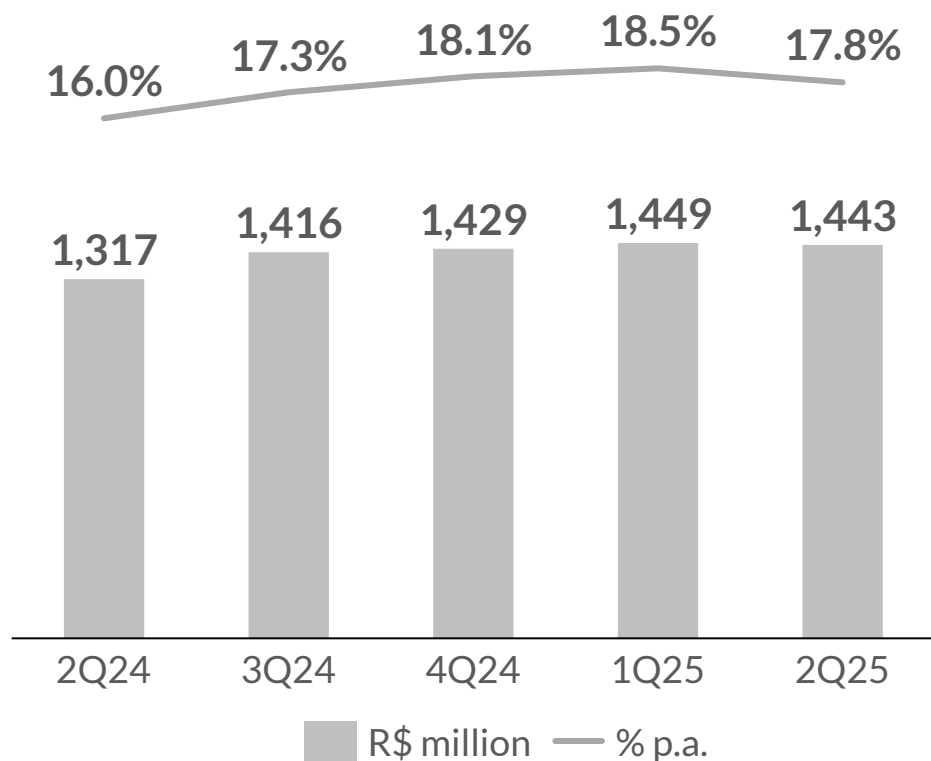
Financial Results



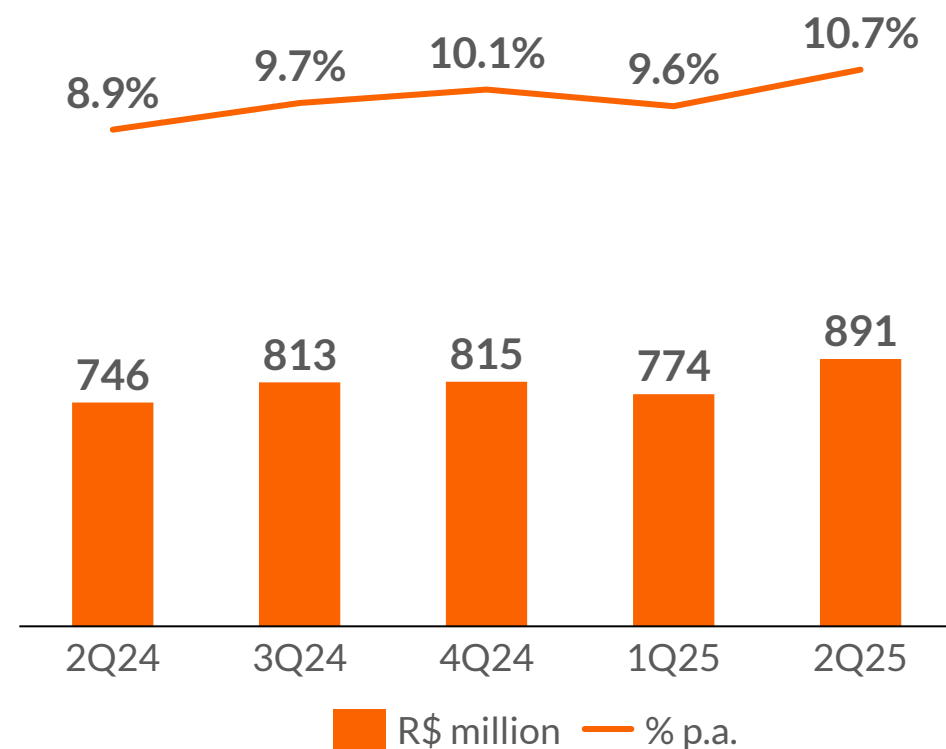
Financial Margin



Financial Margin (NIM)¹



NIM after the cost of credit (provision expenses and commission)²



1. Income from credit operations + income from marketable securities transactions + funding expenses and derivatives + income from services rendered + insurance operations / average profitable assets.

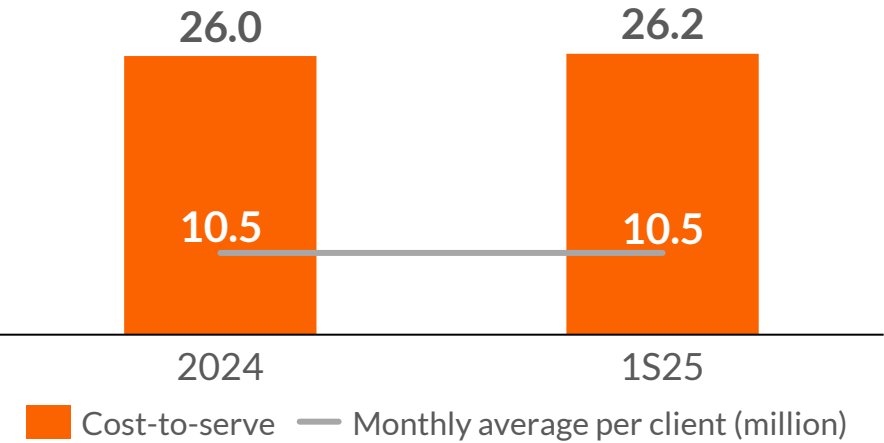
2. Financial Margin + net provision expenses + commission expenses / average profitable assets.

Based on Managerial Income Statement.

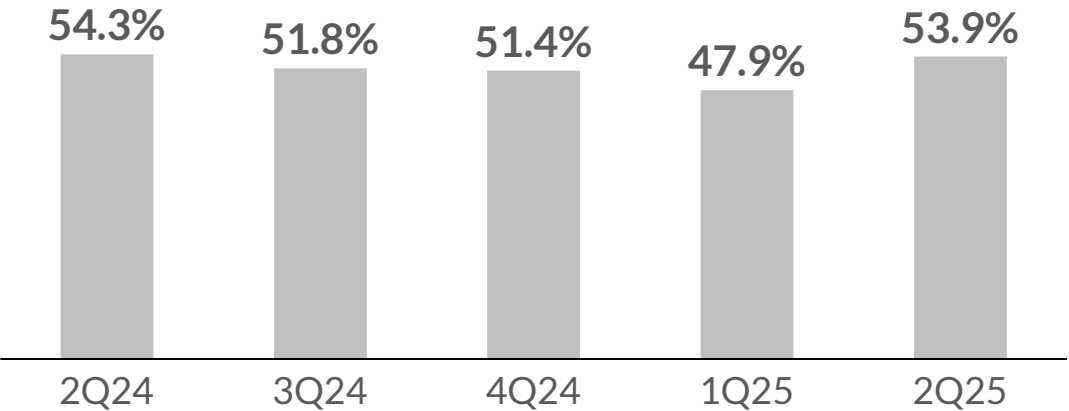
Operational Efficiency



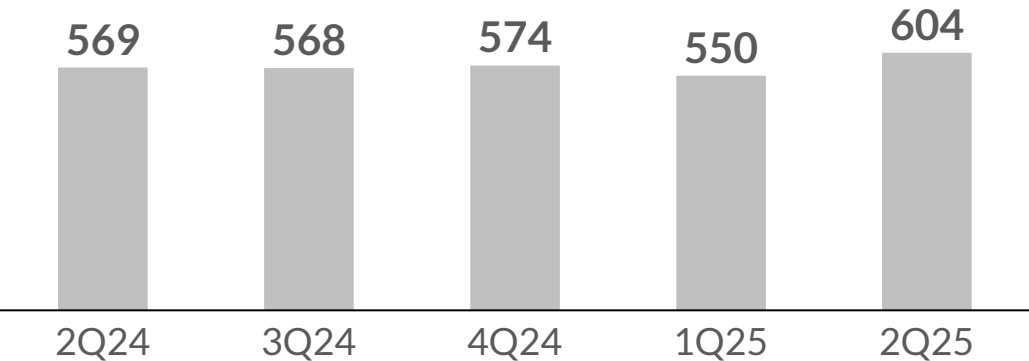
Cost-to-serve¹ (R\$ monthly average per client)



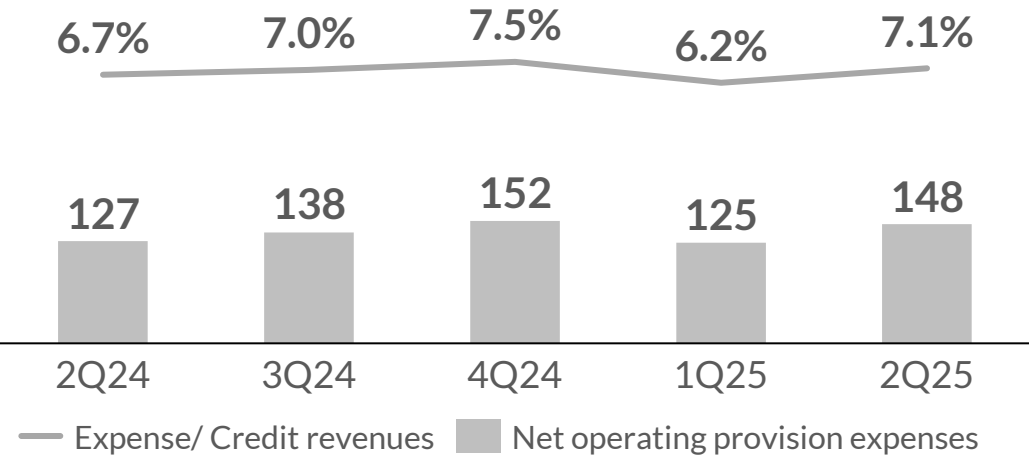
Efficiency ratio (%)



Personnel, administrative and operational expenses (R\$ million)



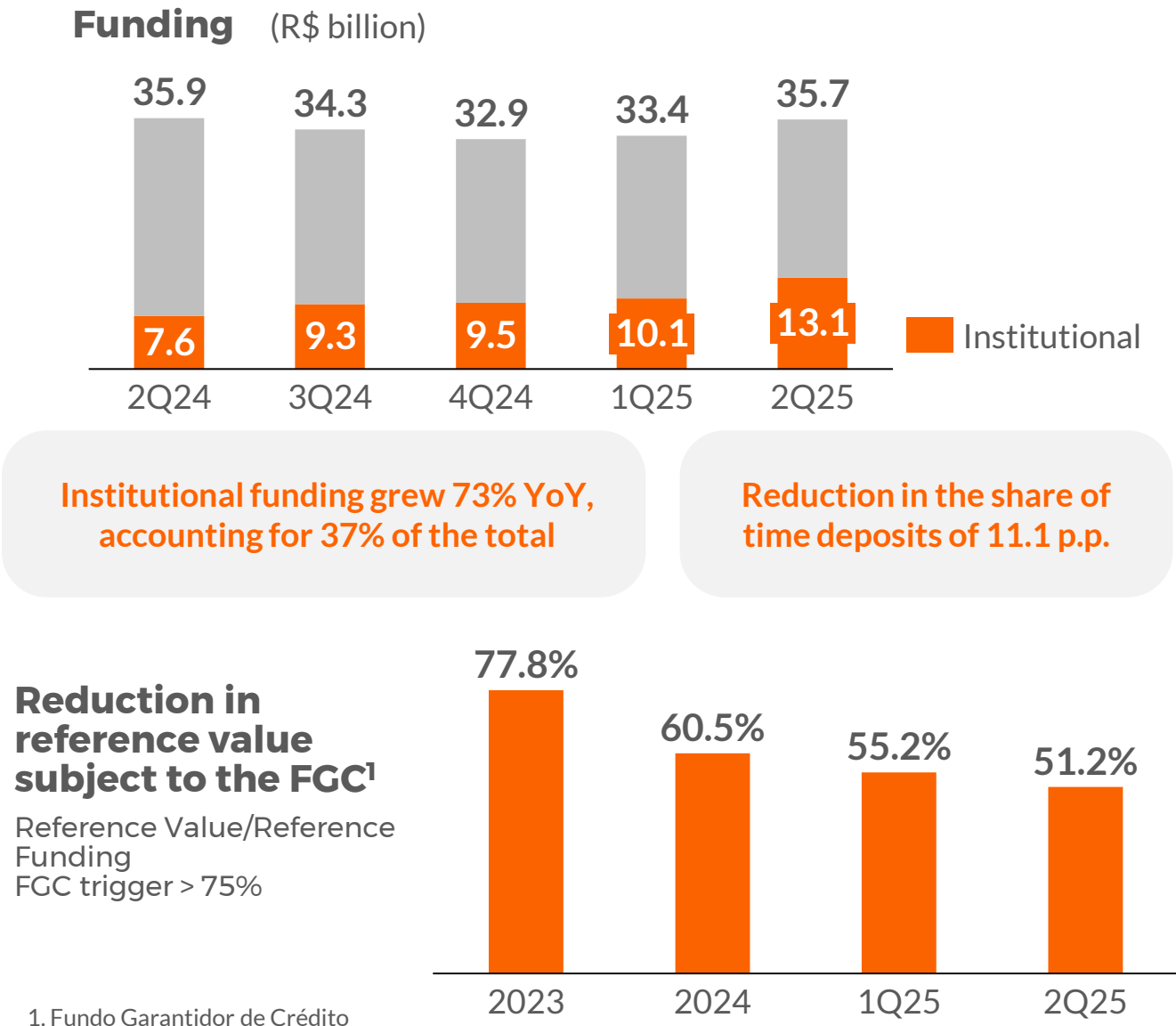
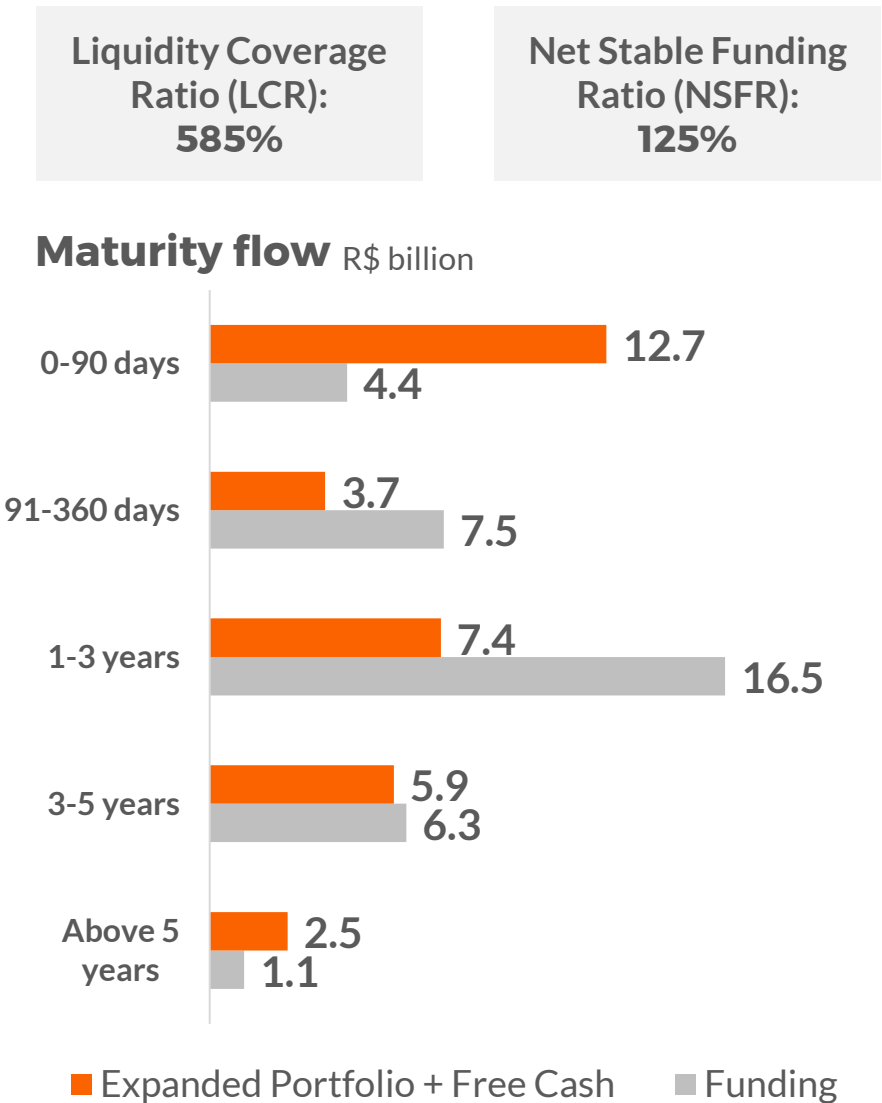
Net operating provision expenses (R\$ million)



+74%
success
rate on
1H25

1. Personnel + administrative + operational + commissions expenses/ average number of customers using Bacen's methodology.

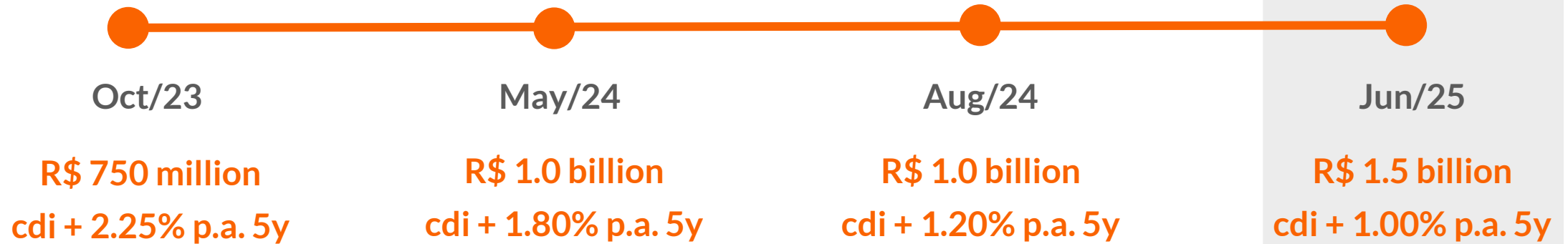
Diversification of funding and conservative liquidity management



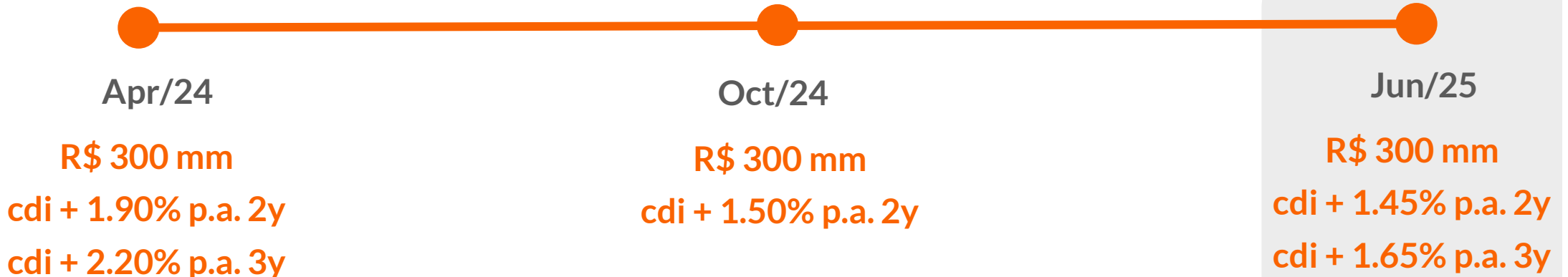
Risk premium reduction



Public Issuance of Debentures backed by payroll cards



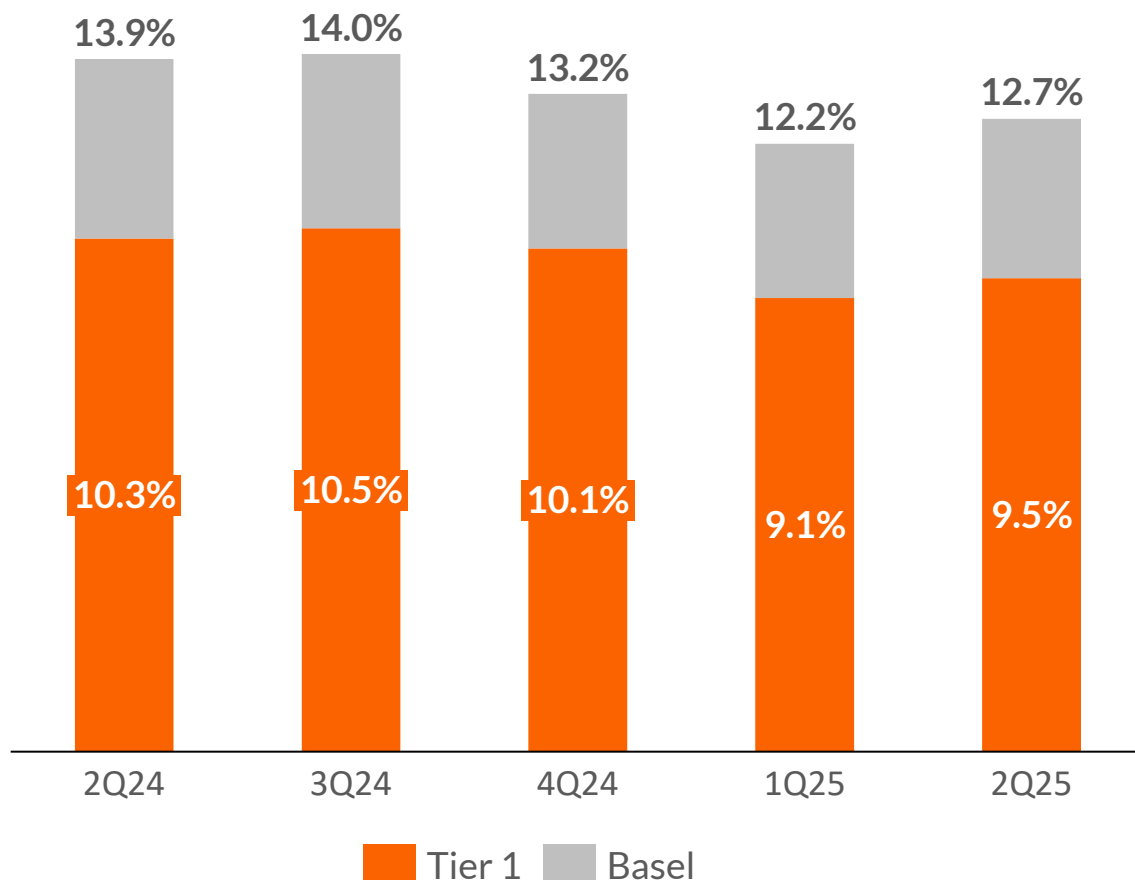
Public Issuance of Financial Bills



Adequate capital level for the growth of the operations



Basel Ratio



Main capital levers

- Internal capital generation
- Consumption of tax credit
- Credit assignments
- ISE recapitalization

Capital increase reinforcing commitment of controlling shareholders

- Concurrent with payment of ISE 2Q25
- Increase between R\$ 35.4 mm and R\$ 49.5 mm
- Subscription price R\$ 3.124
- Impact on Basel: between +0.12 p.p. and +0.17 p.p.



INVESTOR RELATIONS TEAM

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