

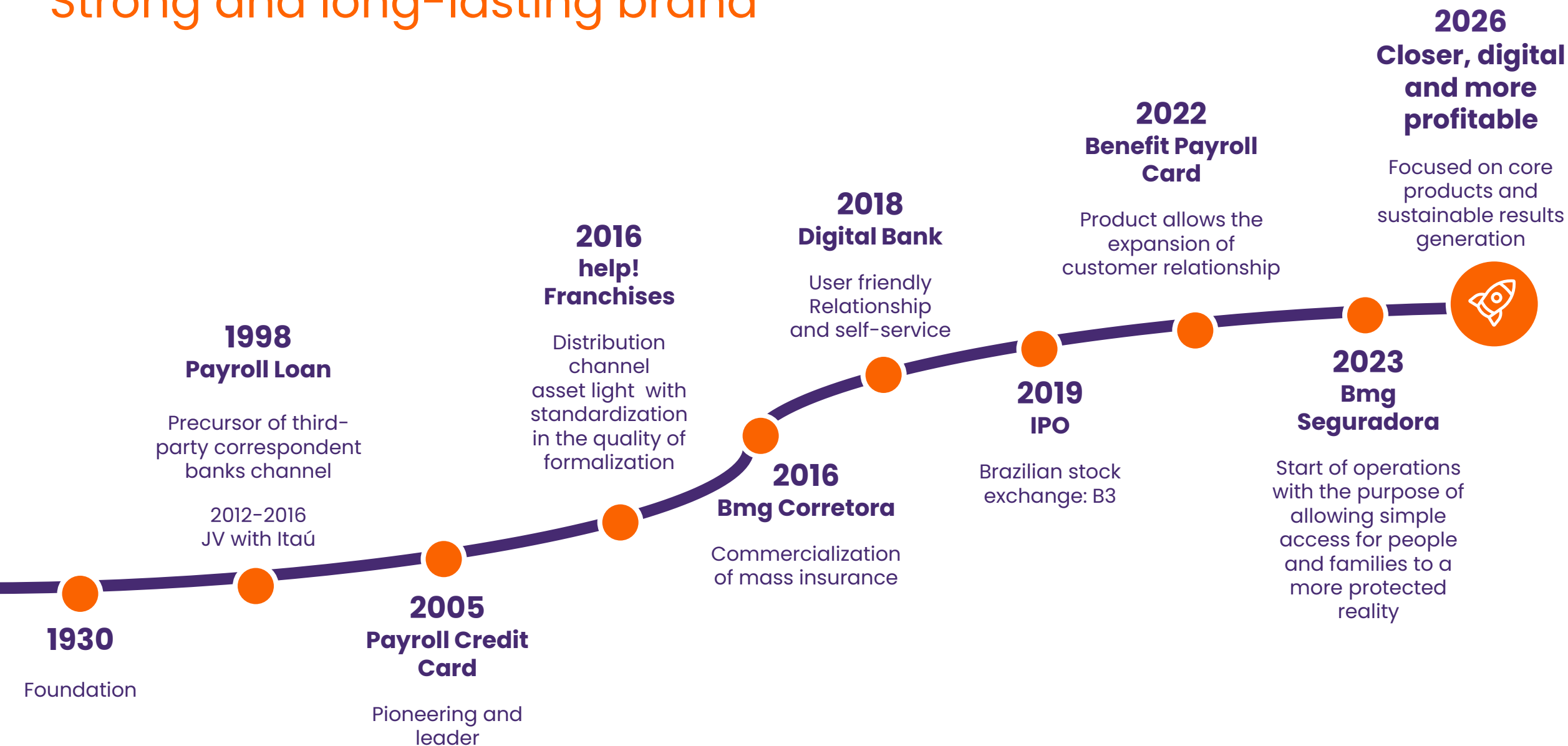


BMGB B3 LISTED NI

Institutional Presentation **1Q26**

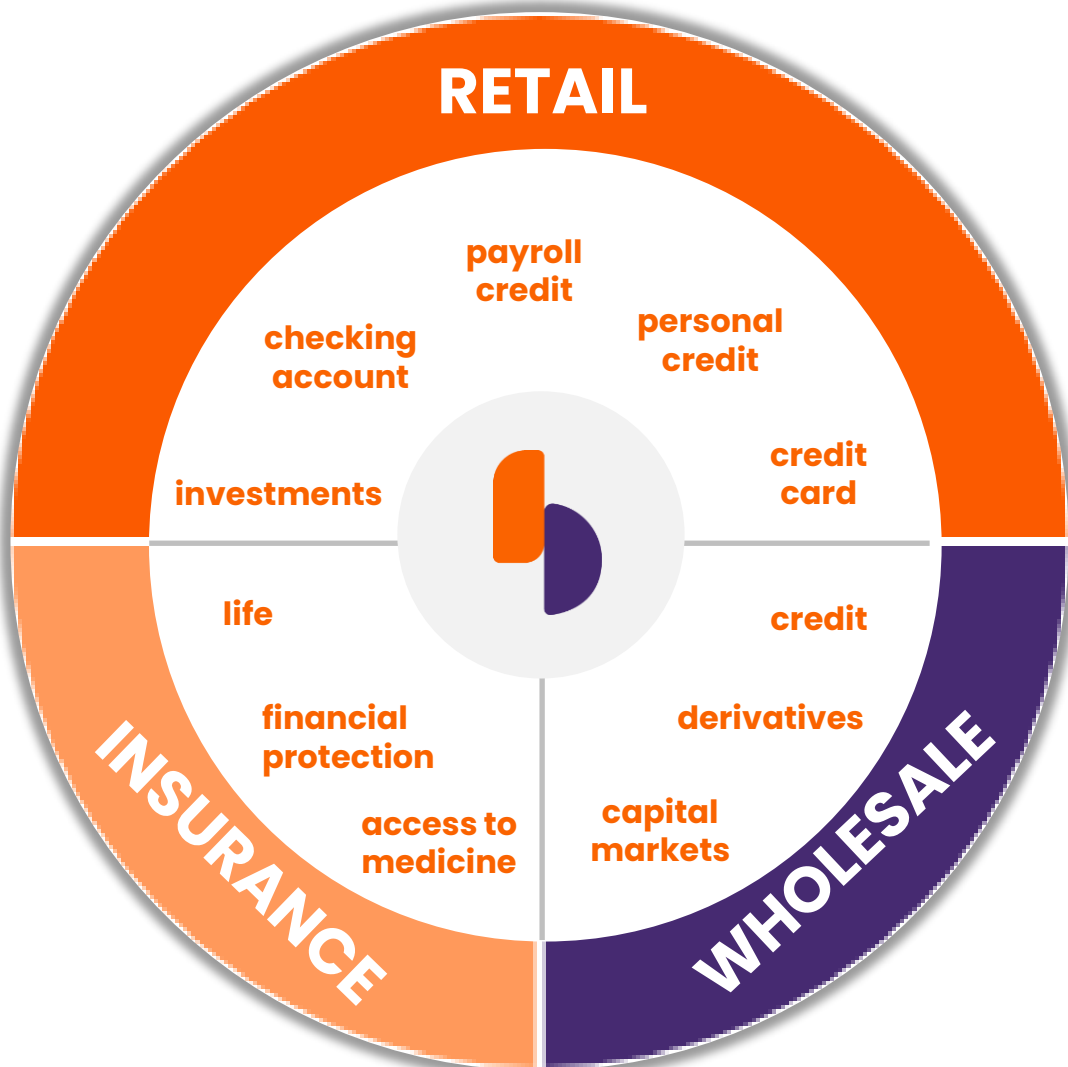
Solidity and tradition throughout 95 years

Strong and long-lasting brand



Bmg at-a-glance

Products and Services



Relationship Channels

"anytime, anywhere, any device"



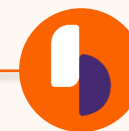
955 help! stores



wide network of bank correspondents



24 bank branches



app, WhatsApp, messages



call center

Clients



+9
Million
CLIENTS¹

69% with products of credit (SCR)

28% with insurance products

2.22 cross-selling index

1. Bacen methodology of total clients and clients with credit (SCR – Credit Information System).

Strong customer relationship network

Brazil-wide presence

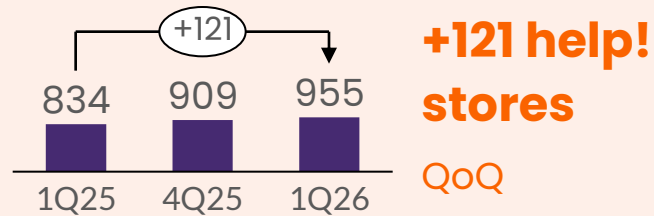
"Anytime, anywhere, any device"



help! stores

Asset light

Excellence in customer service



Branches

24 branches

Eligible to pay benefits of **88% of INSS retirees and pensioners**

Strategic locations for benefit portability

Wide distributors network

+30k distributors

Asset light

Easily scalable

Access to remote regions

Digital

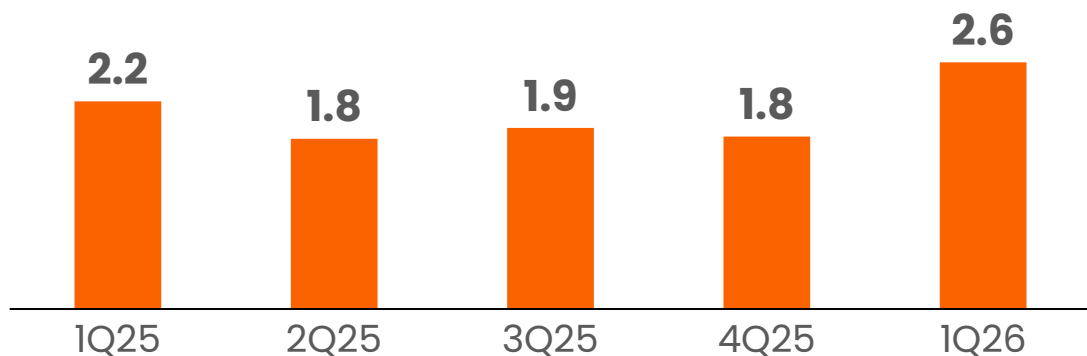
Relationship platform focused on **people aged 50+**

Credit shopping: bringing the physical channel experience to the online environment

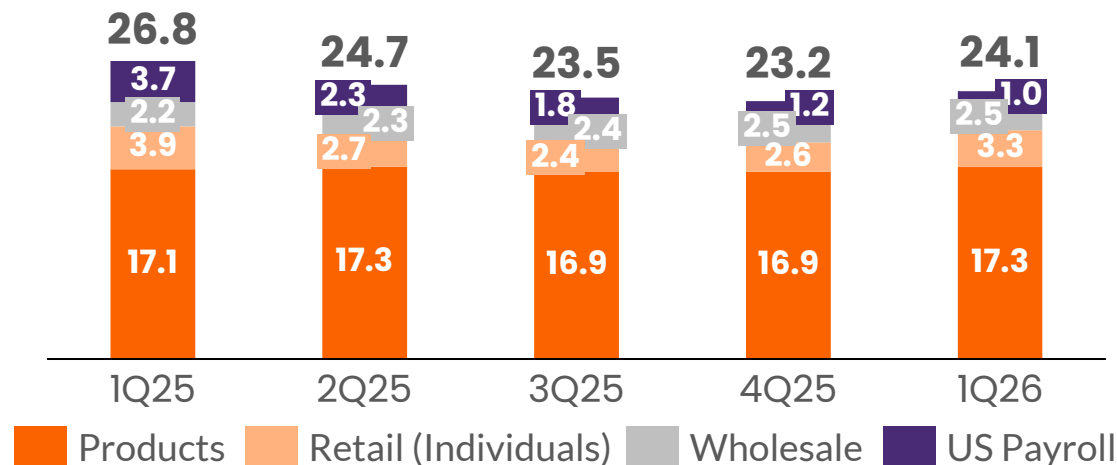
WhatsApp: main digital relationship channel

Operations evolution

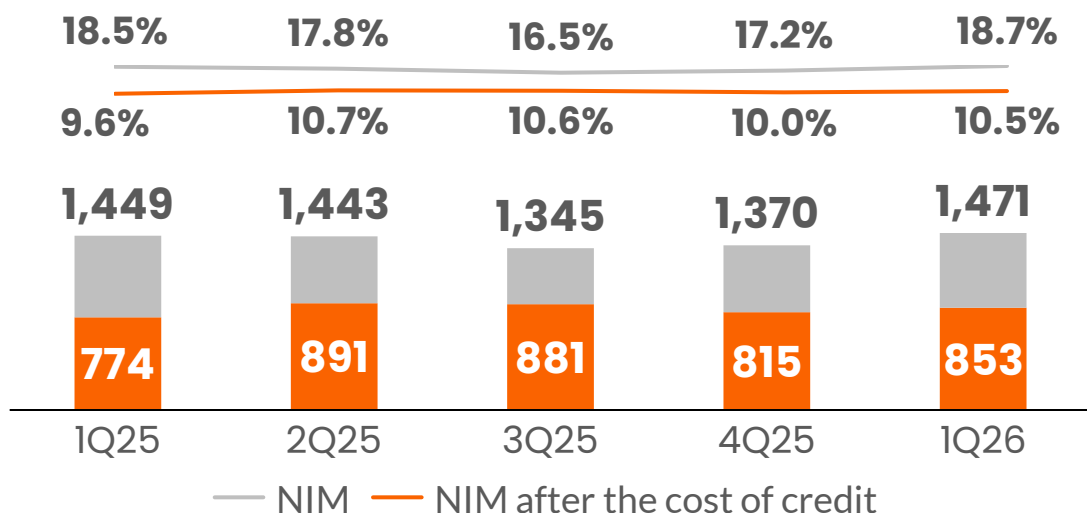
Origination of products (R\$ billion)



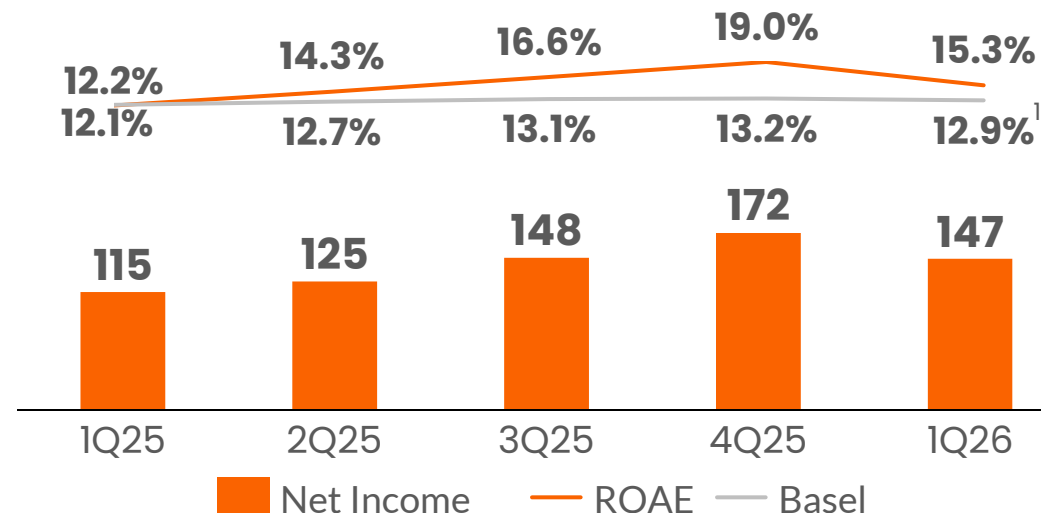
Credit portfolio (R\$ billion)



Net interest margin (R\$ million and % p.a.)



Recurring results (R\$ million and % p.a.)

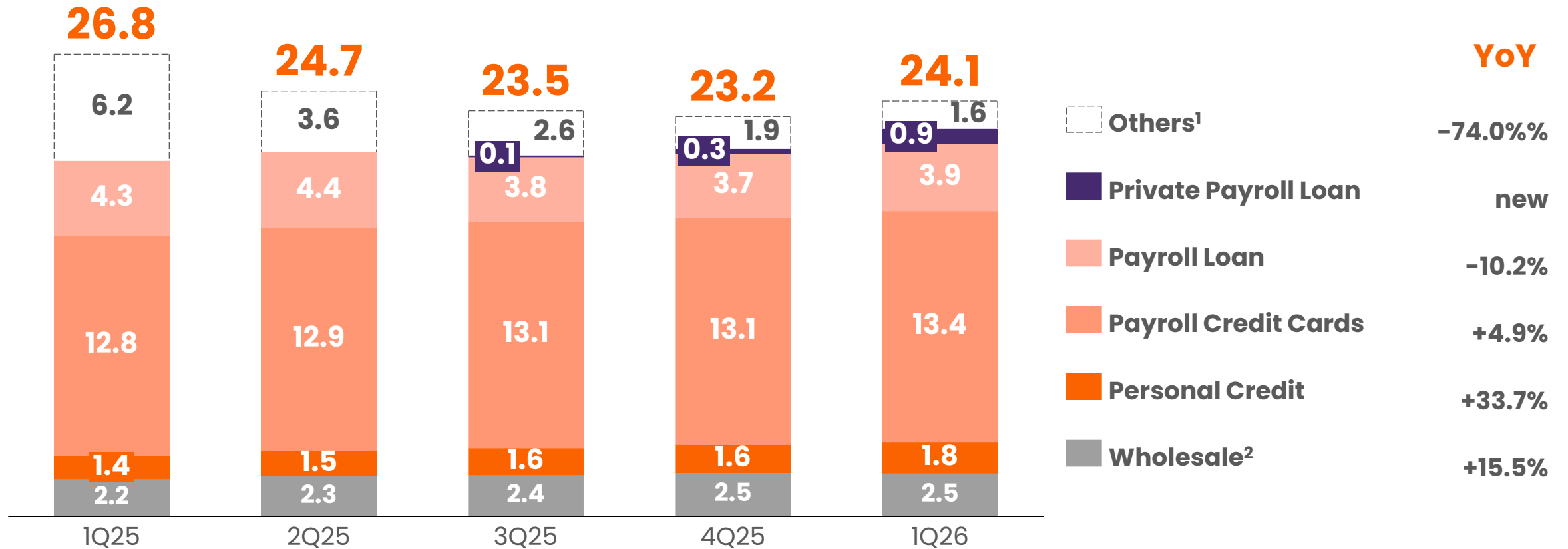


1. Pro forma Basel considering the capital increase of R\$ 214 million, approved by the Central Bank of Brazil on April 27, 2026.

Loan Portfolio: significant change in product mix

increased exposure to payroll products and personal credit and a reduction in less profitable portfolios

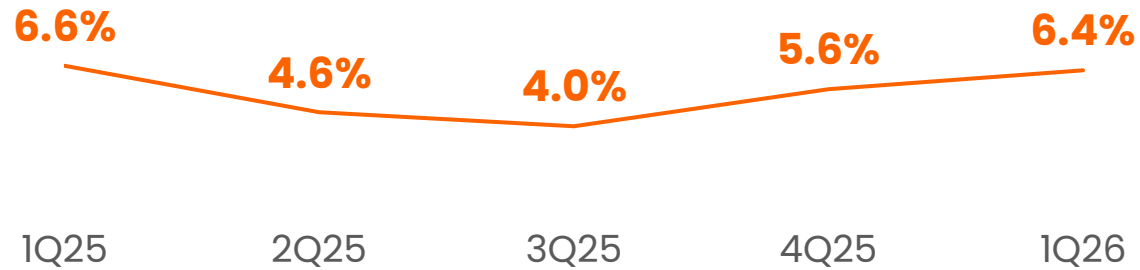
R\$ billion



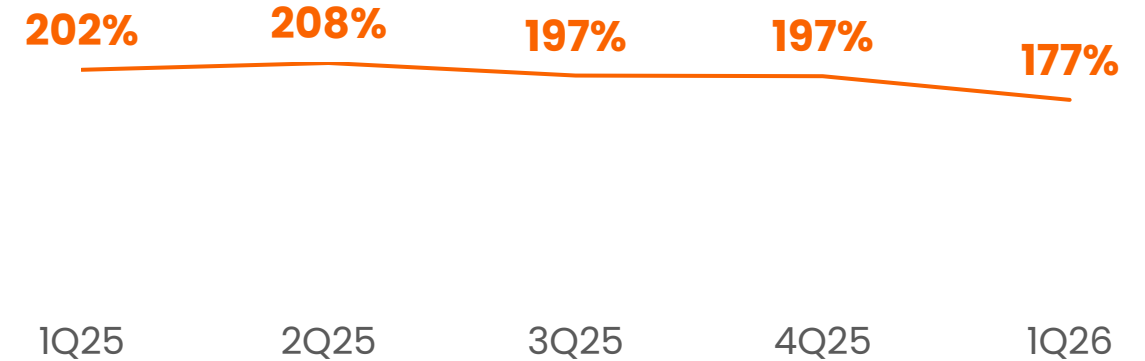
1. Includes Payroll loan in United States + Credit Card + FGTS Advance | 2. Includes the Corporate loan portfolio + Structured Operations

Quality of credit portfolio

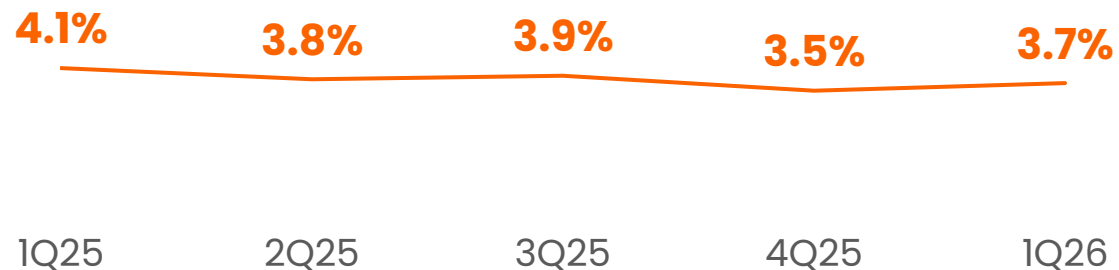
Provision expenses net of recovery¹



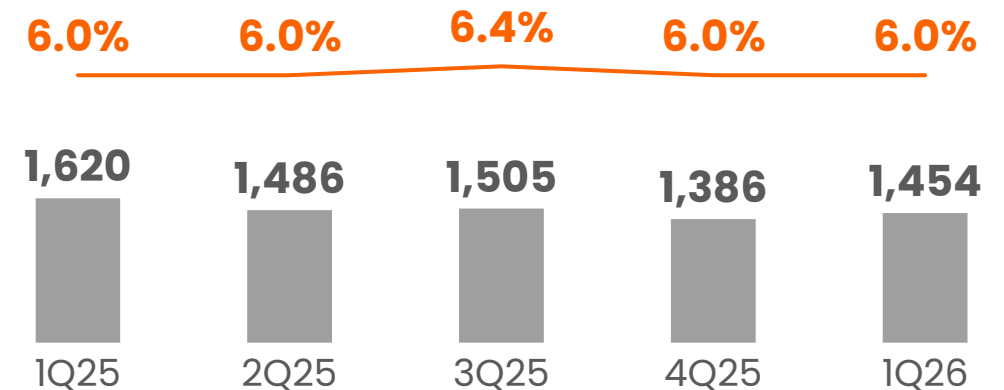
Coverage ratio



NPL - Over90



NPL - Stage 3 (R\$ million and % of portfolio)

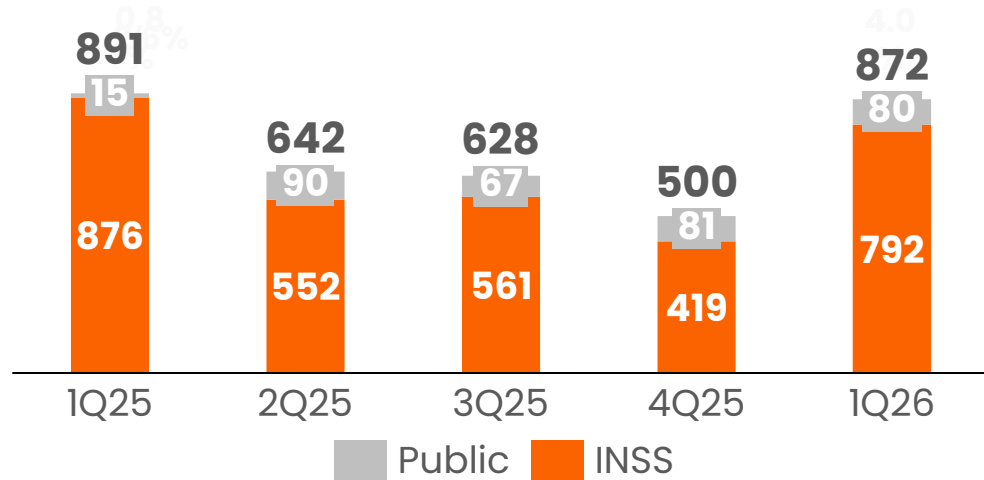


1. Provision expenses net of credit recovery, divided by average portfolio and annualized via multiplication.

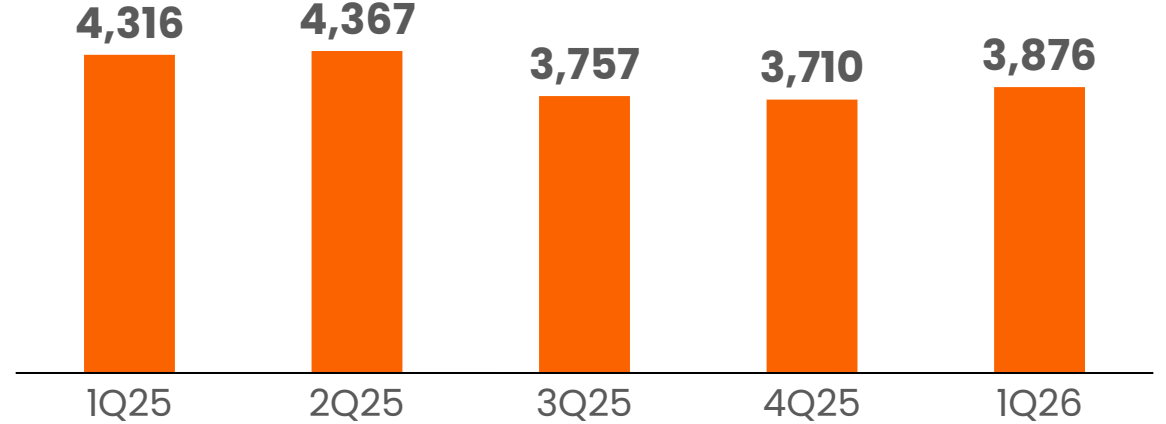
Payroll Products

payroll loan – INSS and Public

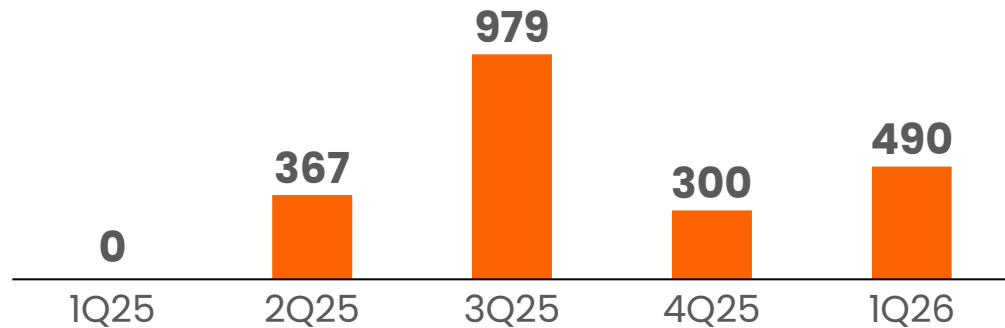
Origination: Quarterly released amount¹ (R\$ million)



Credit portfolio (R\$ million)



Quarterly assigned amount² (R\$ million)



Characteristics of the portfolio

- Excellence in formalization enables assignment strategy with multiple partners
- Average interest rate: 1.7% p.m.
- 88% of the portfolio in INSS

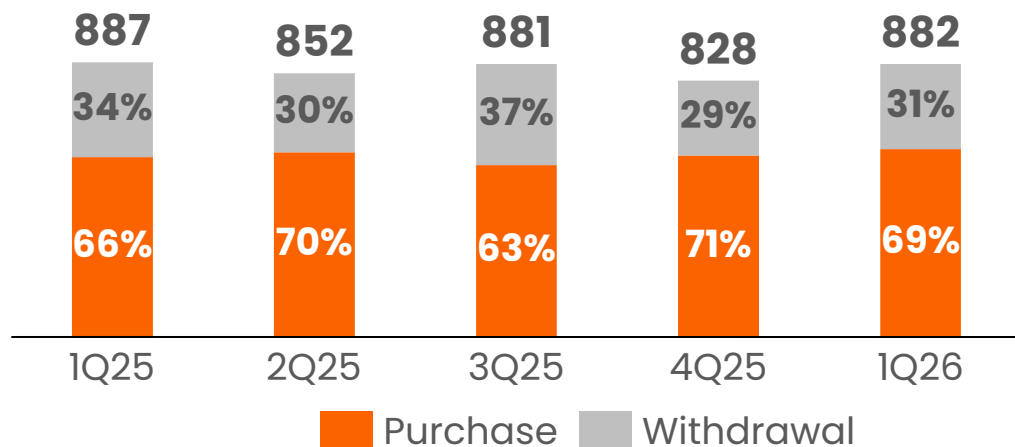
1. It considers only the new resource released to the client, it does not consider refinanced amounts. | 2. Credit assignment without retention of risks and benefits.

Payroll Products

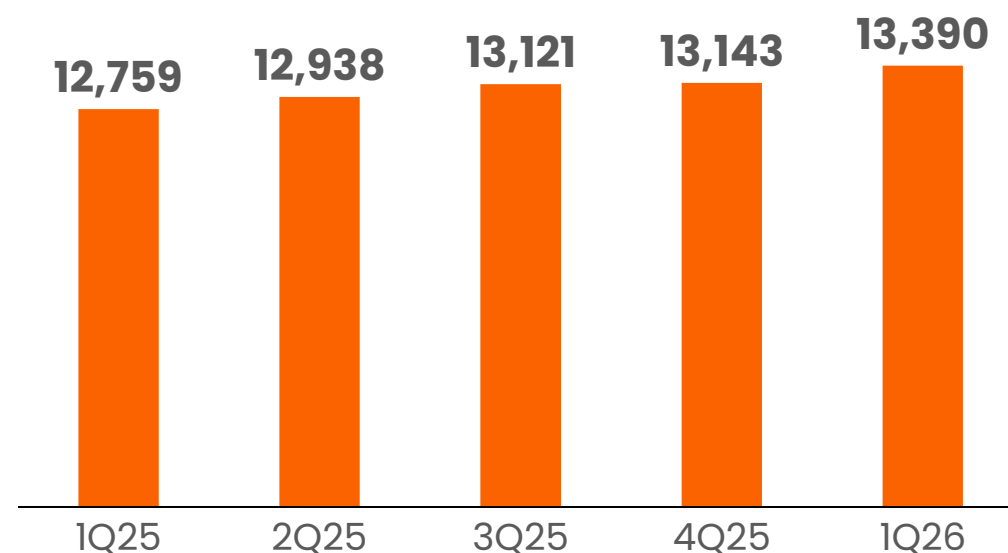
payroll credit card + benefit payroll card

Origination: Quarterly released amount¹ (R\$ million)

Use of cards as a means of payment already represents 69% of origination



Credit portfolio² (R\$ million)



Characteristics of the portfolio

Average interest rate³: 2.9% p.m.

Payroll and benefit credit cards: 4.9 million active cards

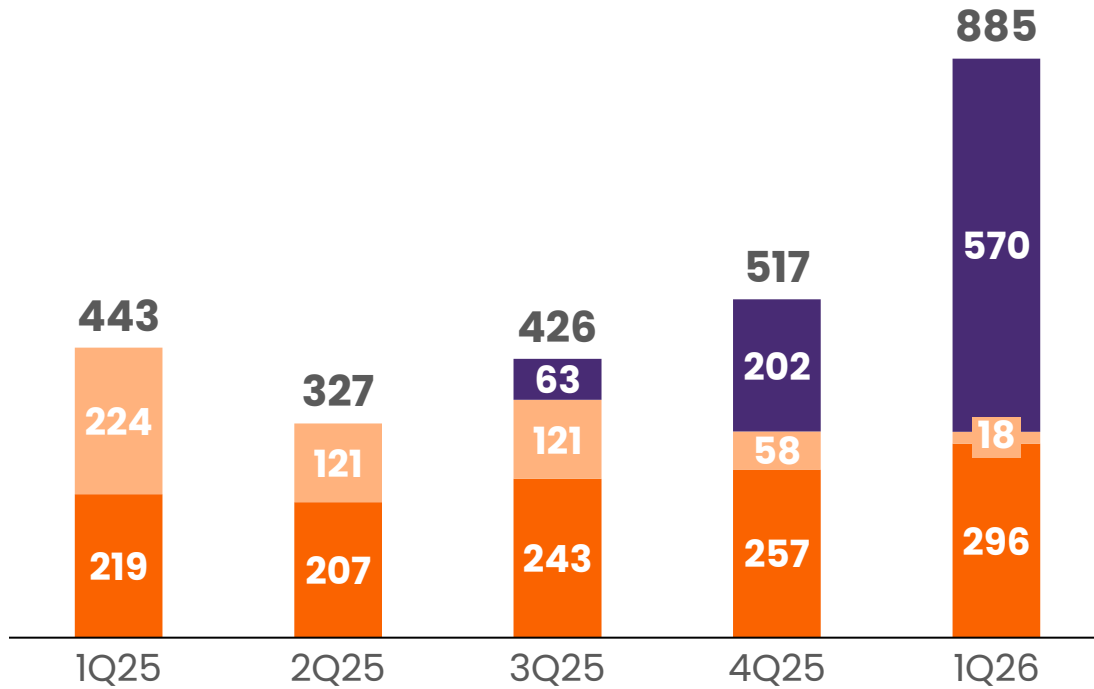
90% of the portfolio in INSS

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. | 3. considers the portfolio's average rate, including INSS agreements and public-sector agreements.

Retail (Individuals)

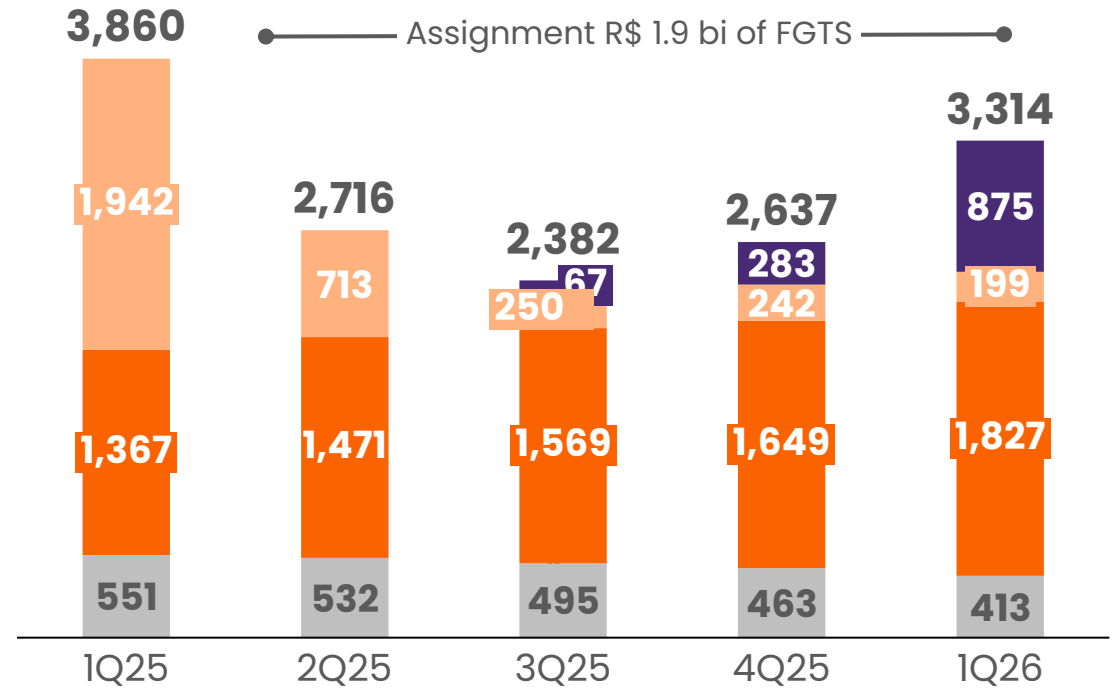
personal credit + private payroll loan + FGTS advance + credit card

Origination: Quarterly released amount¹ (R\$ million)



■ Personal Credit ■ Private Payroll Loan
■ FGTS Advance

Credit portfolio (R\$ million)



■ Credit Card and Others ■ Personal credit
■ FGTS Advance ■ Private Payroll Loan

1. It considers only the new resource released to the client, it does not consider refinanced amounts.



insurance products



Access to Medicine

Unlimited telemedicine + Consultations with a fixed price of R\$ 50 + Discounts on exams + Discount on medicines + Drawings



Family Life

For the insured + 3 family members: Payment of value for the family + Funeral Aid + Vouchers in R\$ for medicines + Drawings



Financial Protection to the Worker

Coverage in case of death or disability + payment of loan installments + job relocation assistance + Drawings

1Q26 main numbers

Number of insurance policies

9.1 million

Bmg Corretora: premiums sold

R\$ 256 million

Bmg Seguradora: issued premiums

R\$ 99 million

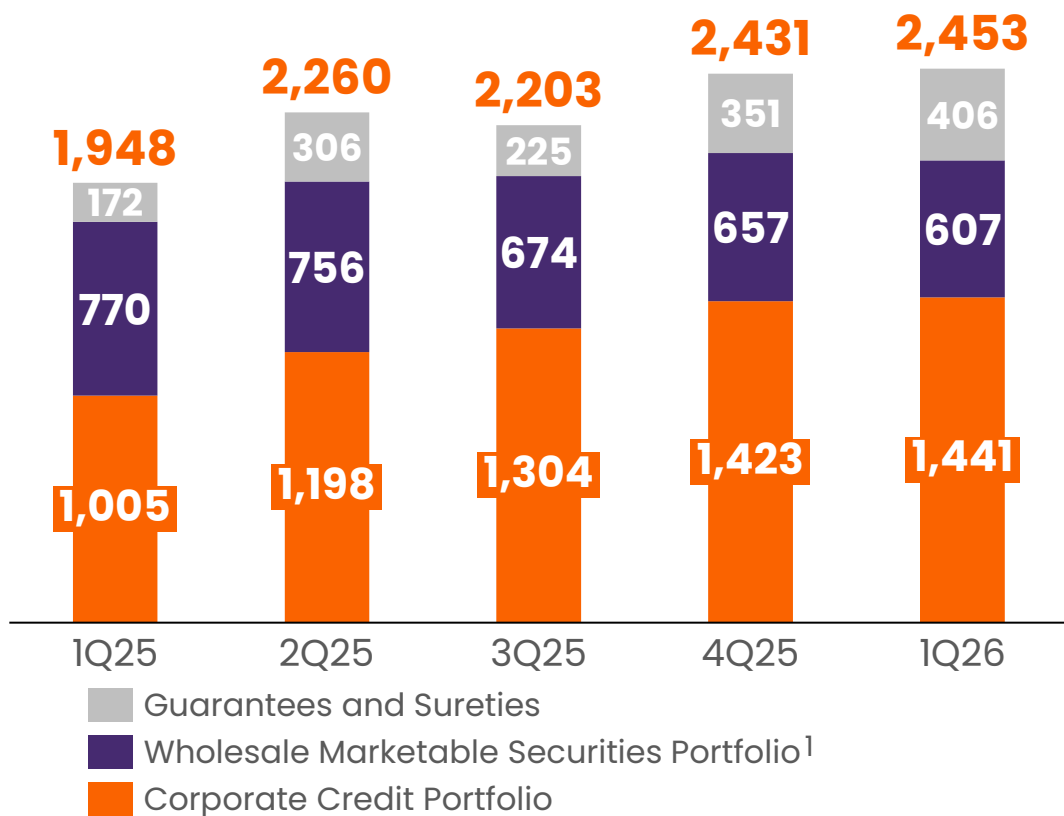
Net Income | Share Bmg¹

R\$ 24 million

CORPORATE | discipline in capital allocation and a focus on value creation banco bmg

expanded portfolio

diversified portfolio with guarantees

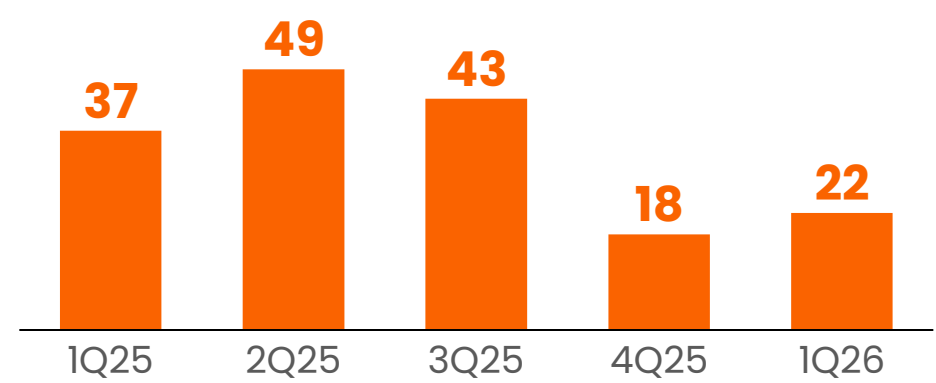


performance in products with low capital allocation



1Q26: coordination of 7 offers+ 1 M&A

Non-credit revenue R\$ million



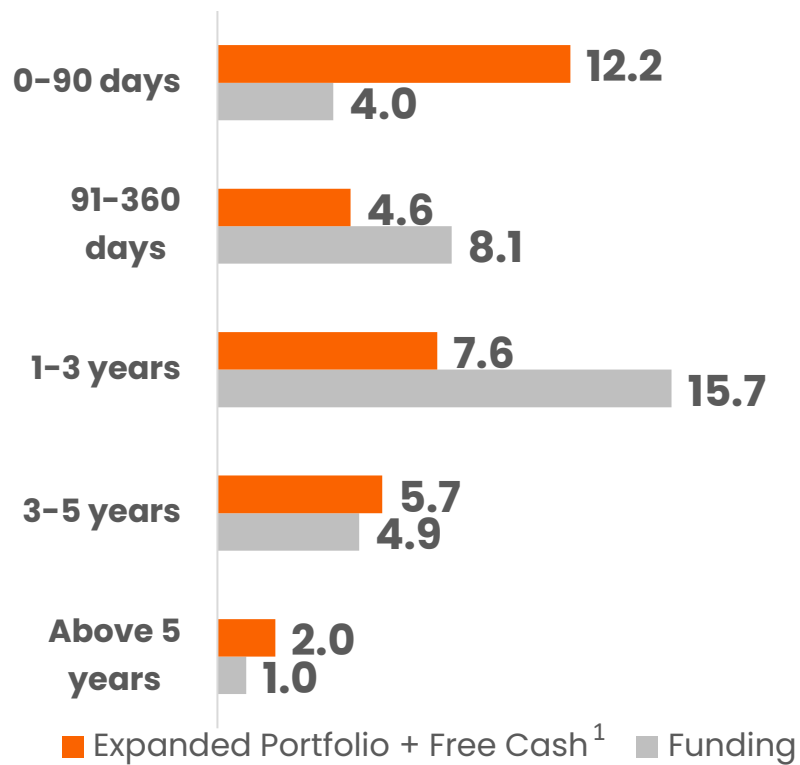
¹. It includes Debentures, CRA, CRI, Commercial Notes and Funds that Bmg has invested with capital market strategy.

Building a more solid and sustainable funding base

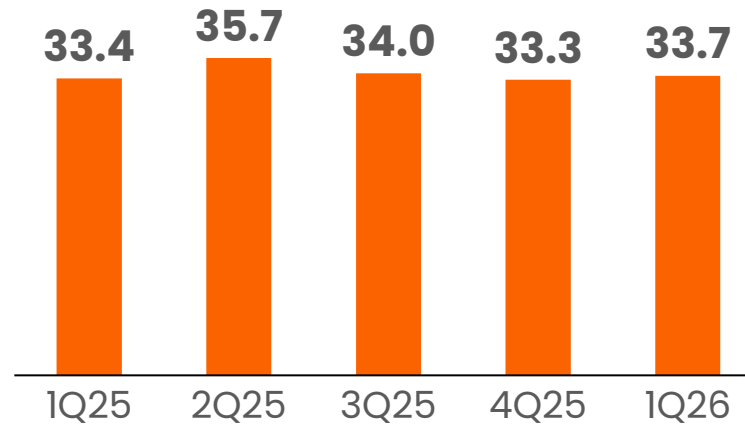
Liquidity Coverage Ratio (LCR): **284%**

Net Stable Funding Ratio (NSFR): **123%**

(R\$ billion)



Funding (R\$ billion)

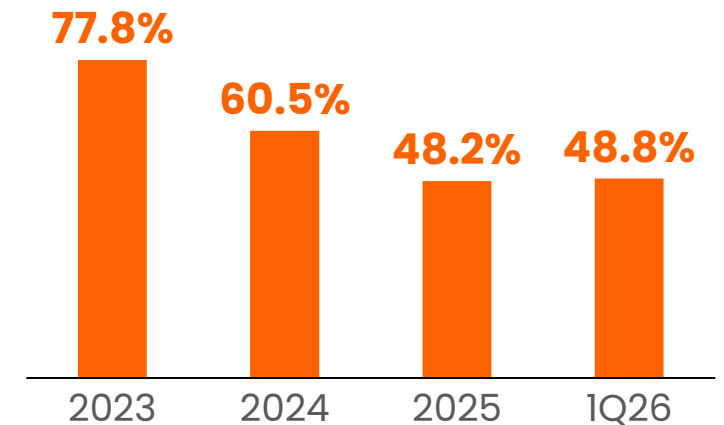


37% Institutional funding

Recurring issuer of securitizations and financial bills

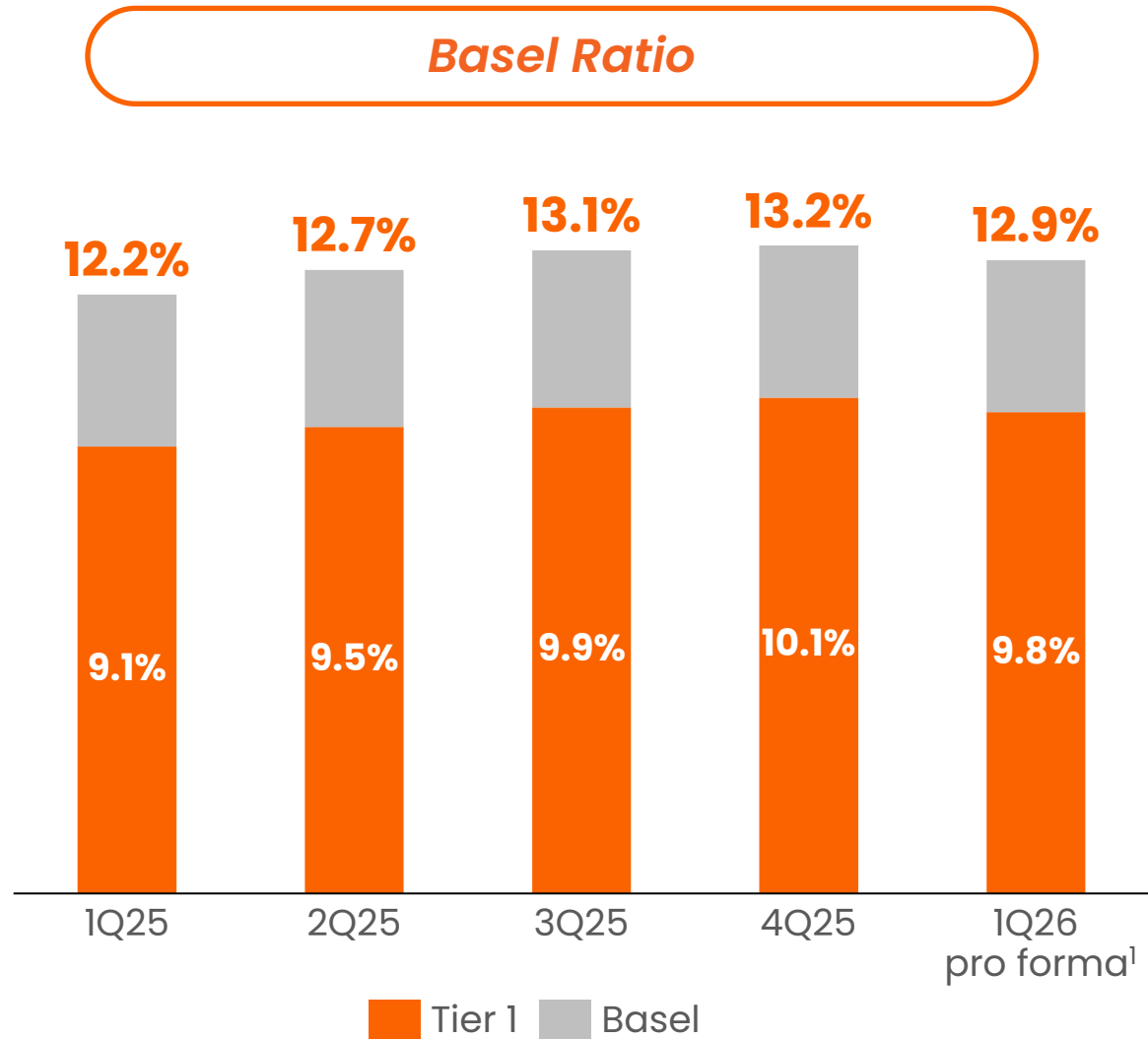
Reduction in reference value subject to the FGC²

Reference Value/Reference Funding
FGC trigger > 75%
(from Jun/26 it will be 60%)



1. Includes available funds, interbank applications, and public and private securities, except those linked to repurchase agreements. | 2. Fundo Garantidor de Crédito

Strengthening of tier 1 capital



Main capital levers

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

1. Pro forma Basel considering the capital increase of R\$ 214 million, approved by the Central Bank of Brazil on April 27, 2026.

Attachments

GOVERNANCE

- Publication of the 2nd Sustainability Report in accordance with Global Reporting Initiative (GRI) and Sustainability Accounting Standards Board (SASB) standards.



[Click here: 2024 Sustainability Report](#)

SOCIAL

Financial Education:

- **Bemi Project:** democratize financial education, promoting learning from childhood to old age, especially for vulnerable groups.
- **Você no controle:** aimed at Bmg's employees and customers aiming to promote literacy and awareness in financial education.



Sabedoria Ativa: Mentoring program aimed at the 50+ age group to guide choices and support professional development

Marina e Flávio Guimarães Institute (IMFG): drive social transformation by promoting human development and strengthening the communities in which it operates.

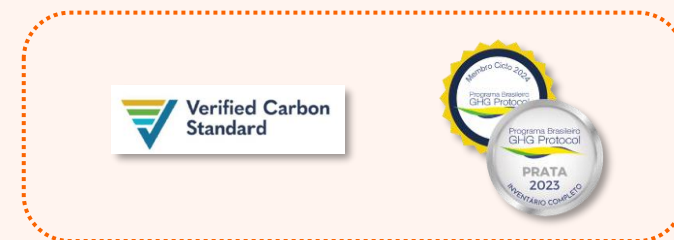


[Clique aqui: 2025 Social Report](#)

ENVIRONMENT

- Publication of the 2nd Inventory of Greenhouse Gas (GHG) Emissions, in accordance with the GHG Protocol, with the neutralization of mapped emissions.

Our seals:



To learn more about the Bank's ESG practices, click here: [Governança Corporativa - ASG](#)

Presence and recognition:



Robust corporate governance structure

Shares listed on B3's Level 1 of corporate governance

- 100% of **tag along** for common and preferred shares
- **Board of Directors** with 44% of independent members, including the chairwoman
- Permanent **Fiscal Council**
- **Audit Committee** with 33% of independent members
- **Interest on Shareholders' Equity Quarterly** Deliberation
- Publication of **Annual ESG Report**
- **Long-term incentive plan** for leadership

Market cap Mar/26: R\$ 2.9 billion, +32.9% YoY
(in the same period: 43.9% IFNC and 39.4% IBOV)

Performance and Indicators	1Q26	4Q25	1Q25
Closing price (R\$) ¹	5.00	4.95	3.33
Average daily trading volume (R\$ million)	6.8	2.9	1.6
Price/Earnings (P/E)	5.2	5.9	4.4
Price/Book Value (P/B)	0.7	0.7	0.5

Dividend Yield: 10.2%² (last 12 months)

- **Free float shareholder base spread out with 95k shareholders**
- **Market maker** promoting better liquidity
- **Participation in B3 Indexes: IGC – Differentiated Corporate Governance Index and ITAG – Differentiated Tag Along Stock Index**

Market Consensus

**Buy
3**

**Neutral
2**

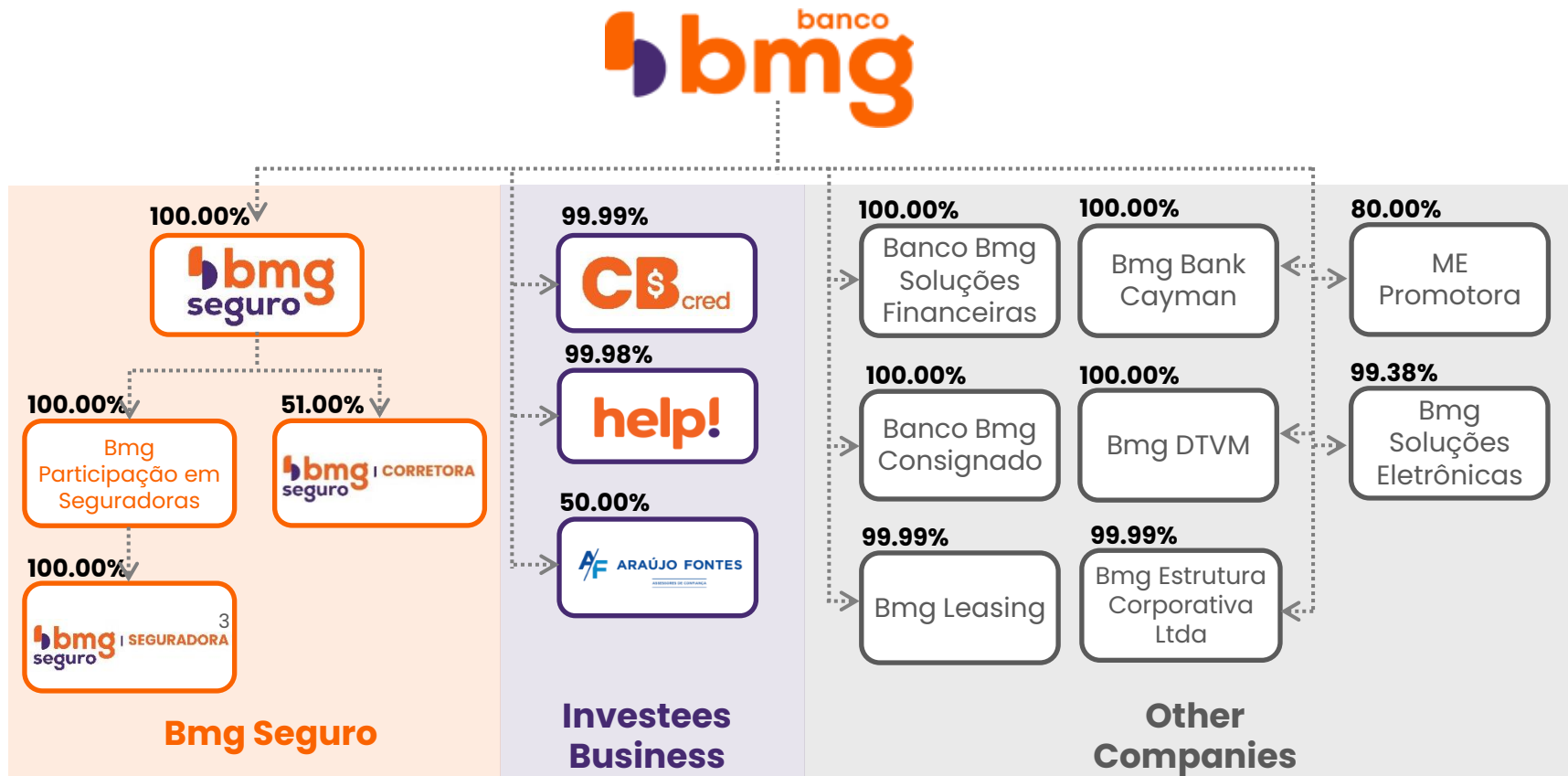
**Sell
0**

Corporate governance

Shareholding Composition¹

Shareholders	% Common	% Preferred	% Total
Controlling Group ²	93.5%	35.6%	72.6%
Treasury stock	0.0%	0.1%	0.0%
Minority shareholders	6.5%	64.3%	27.3%
Number of shares (million)	414.4	233.9	648.3

Corporate Structure



1. Base date: 03/30/2026. |2. The controlling block includes shareholders bound by a shareholders' agreement and other persons linked to the controlling shareholders. | 3. In September 2025, the acquisition of the remaining 40% of Bmg Seguradora was completed, so that Bmg came to hold 100% of the share capital

Board of Directors with complementary experience & skill set

Olga Stankevicius Colpo
Chairwoman – Independent Member

 Background

Ricardo Annes Guimarães
Vice-Chairman

 Background

José Eduardo Dominicale
Vice-Chairman

 Background

Ângela Annes Guimarães
Member

 Background

Antônio Mourão Guimarães Neto
Member

 Background

Dorival Dourado Jr.
Independent Member

 Background

Gueitiro Matsuo Genso
Independent Member

 Background

Flavio Dias Fonseca da Silva
Independent Member

 Background

Marco Antônio Antunes
Member

 Background

6 committees reporting to the Board of Directors

Fiscal Council
(Permanent)
3 Sitting Members
3 Alternate Members

Audit Committee
3 Voting Members, of which
1 independent
Monthly
Since: 2013

Strategy & Innovation Committee
9 Voting Members, of which
3 independent
Bimonthly
Since: 2019

Compensation, People and Culture Committee
5 Voting Members, of which
1 independent
Quarterly
Since: 2012

Risk and Capital Management Committee
6 Voting Members, of which
2 independent
Bimonthly
Since: 2018

ESG Committee
7 Voting Members, of which
1 independent
Quarterly
Since: 2019

Technology and Operations Committee
3 Voting Members, of which
3 independent
Monthly
Since: 2023

Executive Forums
Reporting to the Board

Organizational structure suited to the business profile



Felix Cardamone
CEO

Mar/23



João Consiglio
VP Sales, Products and Clients

Jun/23



Marcelo Picanço
CEO Bmg Seguro

Apr/24



Flávio Neto
VP of Business Support

Jan/10



Carlos André
Financial Officer

Bmg since:

Nov/21

Background:



Luciana Buchman
Legal Officer

Oct/18



Ricardo Takeyama
Credit and Collections
Retail and Data Officer

Jun/23



Roberto Simões
Treasury and
Funding Officer

May/21



Alexandre Witzel
Ibrahim
Dir. Integrated Risks
and PLDFT

Sep/25



Andréa Milan
People and ESG
Officer

Oct/23



Bruno Capelin
Customer, Digital and
Growth Officer

Dec/24



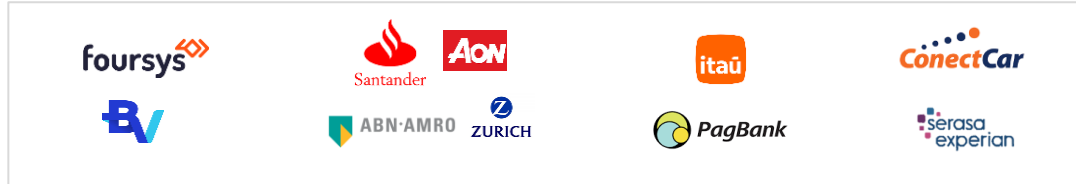
Eduardo Vasconcelos
Operations and
Technology Officer

Jan/24



Edilson Jardim
Commercial
Officer

Jan/23



Agency	Date	Rating	Outlook
Fitch Ratings	August 2025	Local Currency A (bra)	Positive
		Foreign Currency BB-	Stable
Moody's	October 2025	Local Currency A-.br	Positive
	March 2026	Foreign Currency B1	Stable
S&P	May 2024	National Scale brA	Stable
RISKbank	June 2025	Low Risk for Medium Term 2	-

Main indicators

Financial Highlights (R\$ million % p.a.)	1Q26	4Q25	3Q25	2Q25	1Q25	2025	2024
Net Income	147	172	148	125	115	561	441
ROAE	15.3%	19.0%	16.6%	14.3%	12.1%	14.4%	10.7%
ROAA	1.2%	1.4%	1.2%	1.0%	0.9%	1.1%	0.9%
Net Interest Margin ¹	1,471	1,370	1,345	1,443	1,449	5,607	5,469
Net Interest Margin ²	18.7%	17.2%	16.5%	17.8%	18.5%	16.5%	16.2%
Efficiency Ratio ³	52.5%	57.8%	57.8%	53.9%	47.9%	54.2%	52.8%
NPL – Over90 ⁴	3.7%	3.5%	3.9%	3.8%	4.1%	3.5%	4.4%
Basel Index pro forma	12.9% ⁵	13.2%	13.1%	12.7%	12.2%	13.2%	13.2%
Total (BACEN methodology) (million)	9.3	9.3	9.2	10.3	10.4	9.3	10.7

Balance Sheet (R\$ million)	1Q26	4Q25	3Q25	2Q25	1Q25	2025	2024
Total Credit Portfolio	24,092	23,193	23,520	24,680	26,817	23,193	26,336
Free Cash ⁶	4,473	6,456	5,310	6,774	2,724	6,456	3,290
Total Assets	50,622	49,048	48,834	48,879	50,564	49,048	49,576
Shareholders' Equity	4,241	3,892	3,846	3,731	3,648	3,892	4,306
Total Funding	33,745	33,287	34,039	35,748	33,450	33,287	32,922

1) Income from credit operations + income from marketable securities transactions + funding expenses and derivatives + income from services rendered + insurance operations. | 2) Net interest margin / average revenue generating assets and annualized via exponentiation. | 3) (personnel expenses + other administrative expenses + other operating expenses/income) / (financial margin + commission expenses + tax expenses). | 4) (Contracts more than 90 days past due / total portfolio). The balance of the Over90 portfolio considers overdue installments plus those falling due on each contract. | 5) Pro forma Basel considering the capital increase of R\$ 214 million, approved by the Central Bank of Brazil on April 27, 2026.. 6) Available cash + interbank investments + Brazilian government securities accounted for as "free" in marketable securities.

INVESTOR RELATIONS TEAM

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www.bancobmg.com.br/IR

"This presentation may include estimates and forward-looking statements. Such forward-looking statements are based in large part on current expectations and projections about future events and financial trends that affect or could affect Banco Bmg business. Many important factors could adversely affect Banco Bmg results as discussed in these forward-looking statements and estimates. These factors include, but are not limited to: the domestic and international economic environment, fiscal, exchange and monetary policies, Banco Bmg ability to obtain funding for its operations and changes in Central Bank regulations.

The words "believes", "can," "may", "aims", "estimates," "continues", "anticipates", "intends", "expects" and other similar words are intended to identify estimates and projections. Forward-looking statements and estimates include information regarding results and projections, strategy, competitive position, industry environment, growth opportunities, the effects of future regulation and the effects of competition. Such estimates and projections speak only as of the date they are expressed, and we undertake no obligation to publicly update or revise any such estimates due to new information, future events or any other factors. Because of the risks and uncertainties described herein, the forward-looking statements in this presentation may not materialize. In view of these limitations, it should not make any investment decisions based on the forward-looking statements contained in this presentation."