



BMGB B3 LISTED NI

Earnings release

1Q26

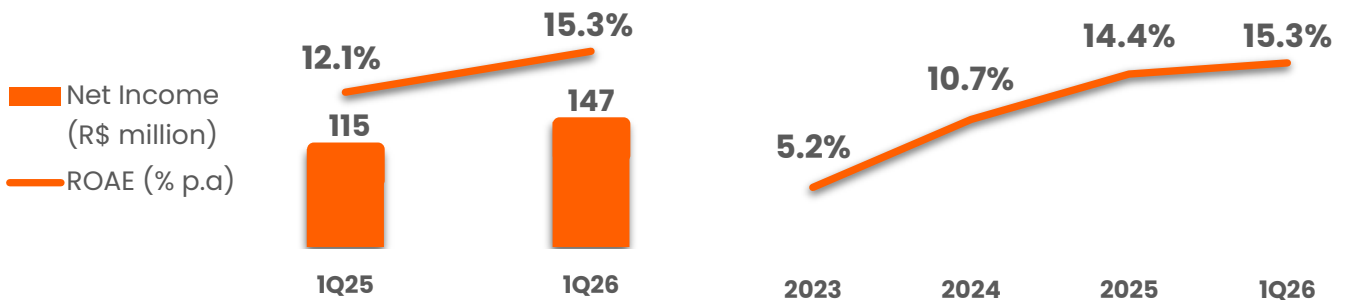
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HIGHLIGHTS

Profitability with responsibility and discipline in execution

1Q26 | Consistent and sustainable delivery



Client-centric through the omnichannel model

955
help! stores
↑ 121 stores YoY



2.22 cross-sell
(products/client)
↑ 6.2% YoY



48% of origination
through self-contracting
↑ 12 p.p. YoY

Most profitable mix in the loan portfolio

Credit Portfolio



R\$ 24,092
million

↑ 3.9% QoQ | ↓ 10.2% YoY

Addressable market

Private Payroll Loan



R\$ 875
million

↑ 209.1% QoQ

Asset Quality (over 90)

4.1% 3.8% 3.9% 3.5% 3.7%

1Q25 2Q25 3Q25 4Q25 1Q26

↑ 0.2 p.p. QoQ | ↓ 0.4 p.p. YoY

Strengthening Capital



Basel Index
pro forma¹

12.9% ↓ 0.3 p.p. QoQ
↑ 0.7 p.p. YoY

Bmg +

Closer

Digital

Profitable

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

Earnings release

1Q26

MAIN INDICATORS

| Results (R\$ Million) | 1Q26 | 4Q25 | 1Q/4Q (%) | 1Q25 | 1Q/1Q (%) |
|--|-------|-------|-----------|-------|-----------|
| Net Interest Margin | 1,471 | 1,370 | 7.4% | 1,449 | 1.5% |
| Net Interest Margin After the Cost of Credit | 853 | 815 | 4.6% | 774 | 10.1% |
| Administrative and Operational Expenses | (608) | (614) | -1.1% | (550) | 10.6% |
| Operational Result | 180 | 136 | 32.3% | 175 | 2.7% |
| Net Income - Recurring | 147 | 172 | -14.6% | 115 | 28.0% |
| Net Income - Accounting | 147 | 172 | -14.6% | 115 | 28.0% |

| Performance Indicators (% p.a.) | 1Q26 | 4Q25 | 1Q/4Q (%) | 1Q25 | 1Q/1Q (%) |
|--|-------|-------|-----------|-------|-----------|
| ROAE | 15.3% | 19.0% | -3.7 p.p. | 12.1% | 3.2 p.p. |
| ROAA | 1.2% | 1.4% | -0.2 p.p. | 0.9% | 0.3 p.p. |
| Net Interest Margin | 18.7% | 17.2% | 1.5 p.p. | 18.5% | 0.2 p.p. |
| Net Interest Margin After the Cost of Credit | 10.5% | 10.0% | 0.5 p.p. | 9.6% | 0.9 p.p. |
| Efficiency Ratio | 52.5% | 57.8% | -5.3 p.p. | 47.9% | 4.6 p.p. |

| Asset Quality (%) | 1Q26 | 4Q25 | 1Q/4Q (%) | 1Q25 | 1Q/1Q (%) |
|--|-------|-------|------------|-------|------------|
| NPL - Over90 Portfolio | 3.7% | 3.5% | 0.2 p.p. | 4.1% | -0.4 p.p. |
| Credit Portfolio - Stage 1 | 90.9% | 90.5% | 0.4 p.p. | 90,8% | 0,1 p.p. |
| Credit Portfolio - Stage 2 | 3.1% | 3.5% | -0.4 p.p. | 3,2% | -0,1 p.p. |
| Credit Portfolio - Stage 3 | 6.0% | 6.0% | 0.0 p.p. | 6,0% | 0,0 p.p. |
| Net provision expenses / average portfolio | 6.4% | 5.6% | 0.8 p.p. | 6.6% | -0.2 p.p. |
| Coverage Ratio | 177% | 197% | -19.9 p.p. | 202% | -25.3 p.p. |

| Balance Sheet (R\$ Million) | 1Q26 | 4Q25 | 1Q/4Q (%) | 1Q25 | 1Q/1Q (%) |
|-----------------------------|--------|--------|-----------|--------|-----------|
| Total Credit Portfolio | 24,092 | 23,193 | 3.9% | 26,817 | -10.2% |
| Free Cash | 4,473 | 6,456 | -30.7% | 2,724 | 64.2% |
| Total Assets | 50,622 | 49,048 | 3.2% | 50,564 | 0.1% |
| Total Funding | 33,745 | 33,287 | 1.4% | 33,450 | 0.9% |
| Shareholders' Equity | 4,241 | 3,892 | 9.0% | 3,648 | 16.2% |
| Basel Ratio | 12.9% | 13.2% | -0.3 p.p. | 12.2% | 0.7 p.p. |
| Tier I | 9.8% | 10.1% | -0.3 p.p. | 9.1% | 0.7 p.p. |
| Tier II | 3.1% | 3.1% | 0.0 p.p. | 3.1% | 0.0 p.p. |

| Other Information (Million) | 1Q26 | 4Q25 | 1Q/4Q (%) | 1Q25 | 1Q/1Q (%) |
|-----------------------------------|------|------|-----------|------|-----------|
| Total Clients (BACEN methodology) | 9.3 | 9.3 | -0.2% | 10.4 | -10.6% |

FINANCIAL PERFORMANCE

Profitability

Recurring generating results through disciplined execution

The Bank remains committed to delivering consistent profitability

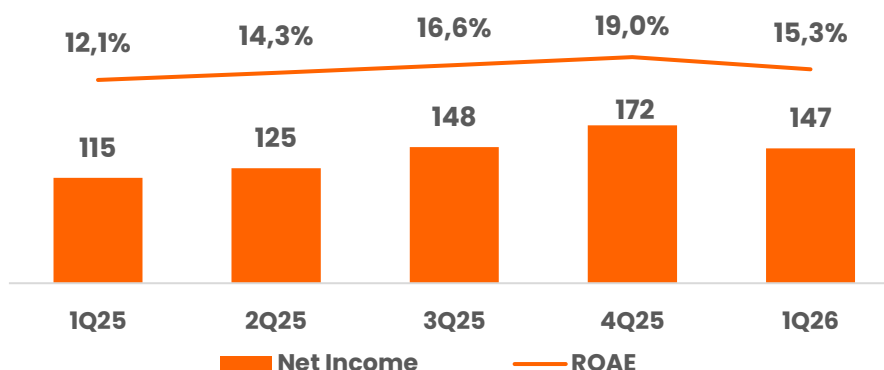
Thus, in the first quarter of 2026:

- **Recurring net income** reached **R\$ 147 million** (+27.2% YoY);
- **Financial Margin After the Cost of Credit** totaled **R\$ 853 million**, (+10.1% YoY);
- **Expenses** reached **R\$ 608 million** (+10.6% YoY);
- **Efficiency ratio** was **52.5%** (+4.6 p.p. YoY);
- **Operating result** reached **R\$ 180 million** (+2.7% YoY).

The increase in net income in 1Q26 vs. 1Q25 is mainly justified by the change in the asset mix, reflecting an increase in the financial margin. When compared to 4Q25, we continue to expand the financial margin, allowing for consistent results. The reduction in net income in 1Q26 vs. 4Q25 was mainly due the fact that in 4Q25 there was a tax benefit from the payment of supplementary interest on shareholders' equity made in that period, and the already expected increase in provision expenses (given the expected loss methodology – Resolution 4,966/21) due to the increase in origination in private payroll loans and personal loan.

| INCOME STATEMENTS (R\$ Million % p.a.) | 1Q26 | 4Q25 | 1Q/4Q (%) | 1Q25 | 1Q/1Q (%) |
|---|------------|------------|---------------|------------|--------------|
| Financial Margin After the Cost of Credit | 853 | 815 | 4.6% | 774 | 10.1% |
| Administrative and Operational Expenses | (608) | (614) | -1.1% | (550) | 10.6% |
| Tax Expenses | (72) | (76) | -5.5% | (62) | 16.3% |
| Equity Equivalence Result | 7 | 12 | -38.1% | 12 | -41.4% |
| Operational Result | 180 | 136 | 32.3% | 175 | 2.7% |
| Non-operating Result | (0) | (9) | -99.8% | 0 | -105.2% |
| Income tax and social contribution | 3 | 103 | -97.5% | (15) | 117.2% |
| Profit sharing | (27) | (47) | -42.0% | (16) | 68.4% |
| Non-controlling participations | (9) | (11) | -23.6% | (30) | -71.0% |
| Net Income - Recurring | 147 | 172 | -14.6% | 115 | 28.0% |

Recurring Net Income (R\$ Million) and ROAE (% p.a.)



Financial Margin

Margin expansion with a more profitable portfolio mix

The financial margin totaled R\$ 1,471 million in 1Q26 (+7.4% QoQ and +1.5% YoY). The financial margin after the cost of credit (net of provision and commissions expenses) reached R\$ 853 million in 1Q26 (+4.6% QoQ and +10.1% YoY).

| Financial Margin (R\$ Million % p.a.) | 1Q26 | 4Q25 | 1Q/4Q (%) | 1Q25 | 1Q/1Q (%) |
|--|---------------|---------------|-----------------|---------------|-----------------|
| Financial margin (a) | 1,471 | 1,370 | 7.4% | 1,449 | 1.5% |
| Financial interest margin | 1,384 | 1,274 | 8.7% | 1,357 | 2.0% |
| Credit operations | 2,033 | 2,002 | 1.6% | 2,014 | 1.0% |
| Marketable securities transactions | 600 | 621 | -3.2% | 656 | -8.5% |
| Funding expenses and derivatives | (1,250) | (1,349) | -7.4% | (1,314) | -4.9% |
| Income from service rendered | 50 | 62 | -19.0% | 61 | -17.7% |
| Retail | 33 | 37 | -12.1% | 34 | -3.9% |
| Wholesale | 17 | 25 | -29.3% | 27 | -35.1% |
| Insurance Result | 37 | 35 | 6.1% | 32 | 16.2% |
| Cost of credit (b) | (618) | (555) | 11.4% | (675) | -8.4% |
| Provision expenses net of recovery | (377) | (324) | 16.4% | (436) | -13.4% |
| Expenses with agents' commissions | (241) | (231) | 4.3% | (239) | 0.8% |
| Financial Margin after the cost of credit (a+b) | 853 | 815 | 4.6% | 774 | 10.1% |
| Financial Margin (a/c)¹ | 18.7% | 17.2% | 1.5 p.p. | 18.5% | 0.2 p.p. |
| Financial Margin after the cost of credit (a+b/c)¹ | 10.5% | 10.0% | 0.5 p.p. | 9.6% | 0.9 p.p. |
| Average interest-earning assets (c) | 33,659 | 33,818 | -0.5% | 33,505 | 0.5% |

1. Annualized indicators via exponentiation.

Below, we highlight the components of financial margin and financial margin after the cost of credit:

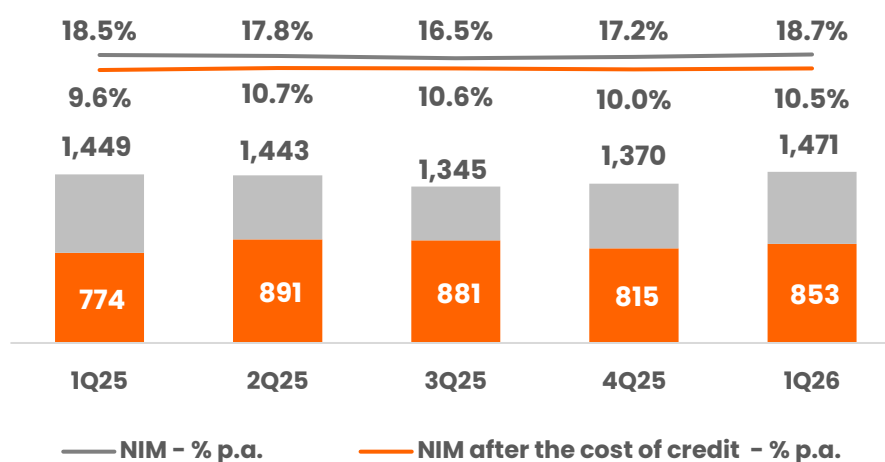
- **Credit operations:** increase of 1.6% in the quarter. This is the line with the main profitability driver, with emphasis on retail products.
- **Marketable securities transactions:** this line continues to be influenced by the high volume of government securities, resulting from the conservative cash position adopted by the Bank for managing the maturity flow of its assets and liabilities, and the natural hedge position via government securities linked to the IPCA (NTN-B), with a corresponding effect on the funding expense line.
- **Funding expenses and derivatives:** reduction of 7.4% in the quarter. As explained above, the expense varies pursuant to the variation of the IPCA, reflecting the natural hedge booked in marketable securities transactions. For more details on funding strategy, see the Funding chapter.

Earnings release

1Q26

- **Retail revenues from services rendered:** in the retail segment, interchange revenue reached R\$ 13.6 million in 1Q26 (-6.4% QoQ). In the wholesale, this revenue decreased 29.3% in the quarter due to lower fees in the capital markets.
- **Insurance results:** this is one of the main revenues besides credit products. In 1Q26 revenue reached R\$37 million (6.1% QoQ). For more details on the insurance strategy, see the Bmg Seguro section in the Business chapter.
- **Provision expenses net of recovery:** in 1Q26, the net provision expenses over the average portfolio reached 6.4% p.a. (+0.8 p.p. QoQ), influenced by the payroll credit portfolio and the growth of personal and private payroll loan portfolios given the expected loss methodology. In the year-on-year comparison, there was a reduction both in nominal terms and in relation to the credit portfolio.
- **Commission expense:** refers to commissions paid to correspondents and franchisees, which are one of the main channels that sell the Bank's products. In 1Q26, commission expense increased by 4.3% QoQ. This line can fluctuate due to credit assignments without retention of risks and benefits carried out.

Financial Margin Evolution (R\$ Million)



Administrative and Operational Expenses

Discipline in cost management and operational efficiency

In 1Q26, administrative and operational expenses presented a reduction of 1.1% vs. 4Q25 and an increase of 10.6% vs. 1Q25.

| Operating Income and Expenses (R\$ Million) | 1Q26 | 4Q25 | 1Q/4Q (%) | 1Q25 | 1Q/1Q (%) |
|--|--------------|--------------|--------------|--------------|--------------|
| Administrative and Operational Expenses | (608) | (614) | -1.1% | (550) | 10.6% |
| Personnel expenses | (131) | (132) | -1.5% | (110) | 18.7% |
| Other administrative expenses | (294) | (319) | -7.9% | (293) | 0.2% |
| Other operating expenses/income | (183) | (163) | 12.6% | (146) | 25.5% |
| Operational provision expenses ¹ | (161) | (131) | 23.3% | (125) | 28.9% |

1. It considers only recurring expenses of civil, labor and tax lawsuit provisions.

The Bank remains focused on cost management through technological transformation and operational evolution, with increasing use of automation, artificial intelligence, and process digitization, which has enabled economies of scale, greater efficiency, and improved client experience

We describe each expense line below:

Personnel expenses: in 1Q26, we reached 2,222 employees (+0.3% QoQ). Personnel expenses reached R\$ 131 million in the quarter (-1.5% QoQ).

Administrative expenses: administrative expenses decreased 7.9% in the quarter, especially in specialized technical services and data processing line.

Net operating provision

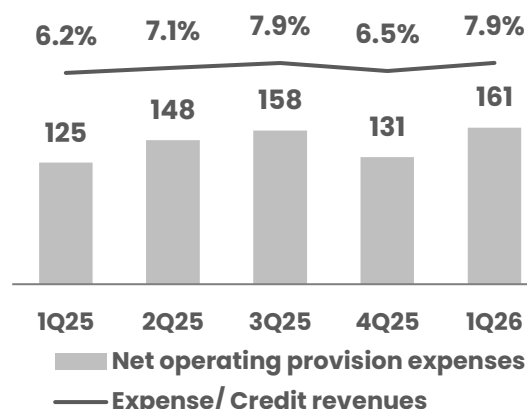
The main contingencies presented are mass civil lawsuits.

With more robust processes, transparency in hiring, and the use of artificial intelligence, the Bank acts at the source to reduce the number of new lawsuits

75% success rate in mass civil lawsuits

98% success rate in video call lawsuits

Net operating provision expenses (R\$ Million)



Earnings release

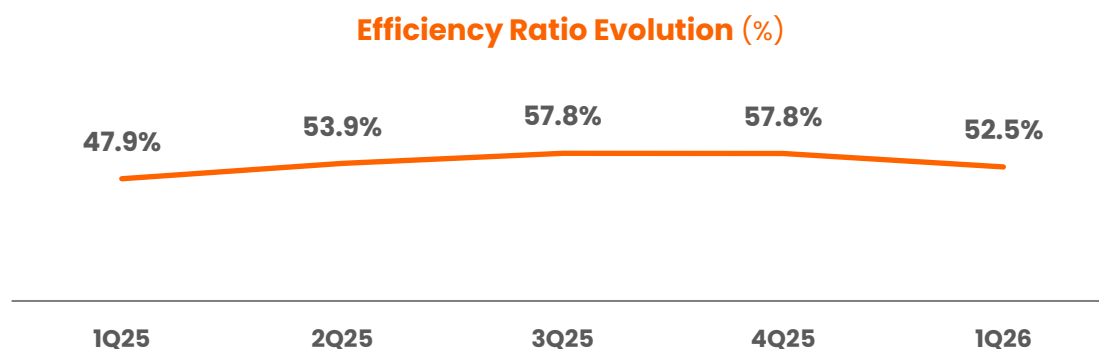
1Q26

The Bank maintains a proactive and structured approach to litigation management, aimed at mitigating the entry of new lawsuits and increasing the success rate of existing lawsuits, supported by continuous process improvements, strengthened governance, and intensive use of technology. Initiatives such as (i) artificial intelligence for analyzing and preparing defenses, aimed at increasing efficiency and success, (ii) video formalization at the time of contracting, (iii) consent form with the client, among others, have contributed to greater operational efficiency and a better customer experience.

Mass civil actions are fully provisioned at the time of their entry, with objective criteria based on average ticket per product and per geographic region, updated monthly and applicable to the existing balance. The Bank also maintains adequate provisions for strategic civil, labor, and tax contingencies, classified according to the probability of loss (probable, possible, and remote), in line with the opinion of legal advisors.

Operating efficiency ratio

In 1Q26, efficiency ratio reached 52.5%, an improvement of 5.3 p.p. vs. 4Q25 and an increase of 4.6 p.p. vs. 1Q25.



BUSINESS

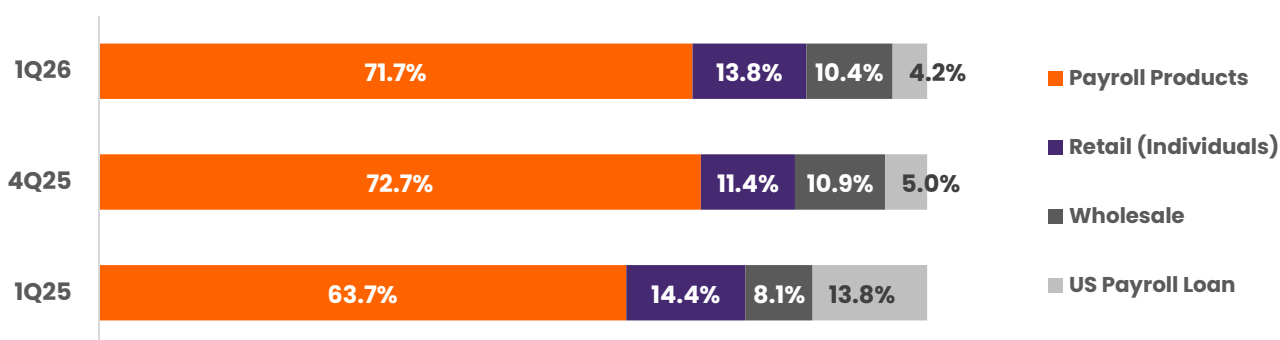
Credit Portfolio

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

The total loan portfolio reached R\$ 24,092 million in 1Q26 (+3.9% QoQ and -10.2% YoY). The increase in the credit portfolio was mainly due to the growth of private payroll loans, payroll loan products and personal credit, reflecting the change in the asset mix that the Bank has been implementing. Also, the Bank has been reducing its portfolios in loan portfolio in the United States (a non-strategic asset) and the advance for FGTS anniversary withdrawal.

| Credit Portfolio (R\$ Million) | 1Q26 | 4Q25 | 1Q/4Q (%) | 1Q25 | 1Q/1Q (%) |
|---------------------------------------|---------------|---------------|--------------|---------------|---------------|
| Payroll Portfolio | 17,266 | 16,853 | 2.4% | 17,076 | 1.1% |
| Payroll Credit Card | 9,397 | 9,313 | 0.9% | 9,305 | 1.0% |
| Benefit Payroll Card | 3,993 | 3,830 | 4.2% | 3,454 | 15.6% |
| Payroll Loan | 3,876 | 3,710 | 4.5% | 4,316 | -10.2% |
| Retail (Individuals) Portfolio | 3,314 | 2,637 | 25.7% | 3,860 | -14.1% |
| Personal Credit | 1,827 | 1,649 | 10.8% | 1,367 | 33.7% |
| Private Payroll Loan | 875 | 283 | 209.1% | - | n/a |
| FGTS Advance | 199 | 242 | -17.9% | 1,942 | -89.8% |
| Credit Card | 391 | 437 | -10.5% | 515 | -24.0% |
| Others | 22 | 25 | -15.1% | 36 | -39.2% |
| Wholesale Portfolio | 2,512 | 2,532 | -0.8% | 2,176 | 15.5% |
| Corporate | 1,336 | 1,306 | 2.3% | 837 | 59.7% |
| Structured Operations | 1,176 | 1,226 | -4.1% | 1,339 | -12.2% |
| Credit Portfolio - Brazil | 23,092 | 22,023 | 4.9% | 23,111 | -0.1% |
| US Payroll ¹ | 1,000 | 1,171 | -14.5% | 3,706 | -73.0% |
| Total Credit Portfolio | 24,092 | 23,193 | 3.9% | 26,817 | -10.2% |

1) The U.S. Payroll Loan portfolio varies according to the value of the portfolio in dollar and the exchange rate variation in the period. However, the Bank is not at risk of foreign exchange exposure in this portfolio.



PAYROLL PRODUCTS

Payroll Credit Card and Benefit Payroll Card



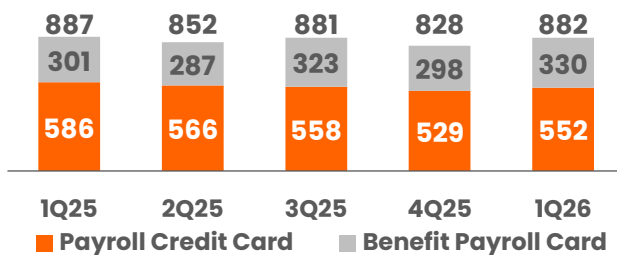
The **payroll credit card** and the **benefit payroll card** function as a traditional credit card, but with the following differences:

- Minimum invoice amount is deducted directly from the payroll and the limit is 100% payroll deductible
- No annual fee
- Higher credit limit
- Reduced interest rates and extended payment terms
- Extra benefits for INSS retirees and pensioners, such as life insurance, funeral assistance and discounts at pharmacies.

The cards can be used for both purchases and withdrawals, of which Bmg obtains revenue with the interchange of the card brands, when it is used for purchases and through interest, when the card is used for rollover or installment.

The use of cards as a means of payment represents 69% of origination

Quarterly origination digitally formalized (R\$ Million)

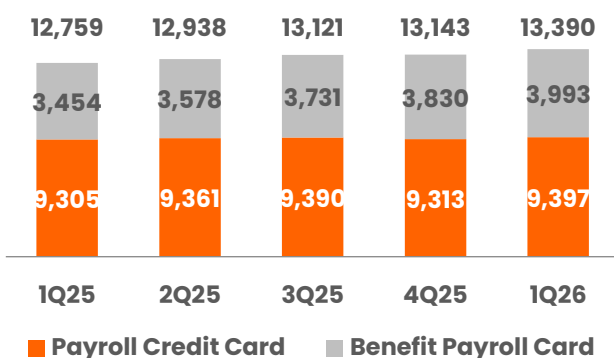


All product origination is 100% formalized digitally, with confirmation of the contract via video call. In 1Q26, it was originated R\$ 882 million in amounts released to clients and purchases (+6.5% QoQ). The number of active cards was 4.9 million. Also, the current maximum interest rate is 2.46% p.m. for new operations in payroll credit cards for INSS retirees and pensioners.

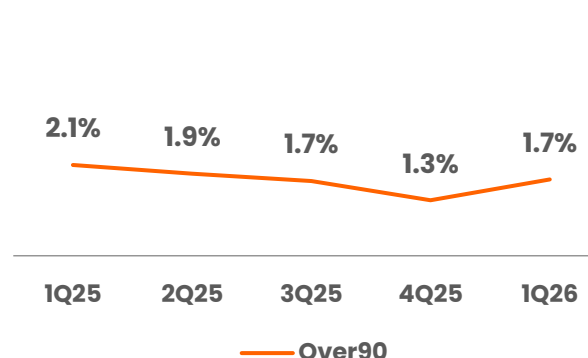
The payroll credit card portfolio's reached R\$ 13,390 million on March 31, 2026 (+4.9% YoY and +1.9% QoQ). Approximately 90% of the portfolio is concentrated in INSS retirees and pensioners, with an average portfolio rate of 2.9% p.m..

Over90 default rate ended 1Q26 at 1.7% in the payroll and benefit credit cards portfolio (+0.4 p.p. QoQ and -0.4 p.p. YoY).

Portfolio Evolution (R\$ Million)



NPL Evolution (%)



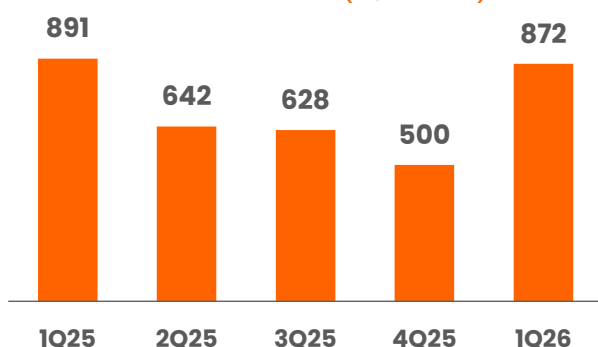
Payroll Loan

As well as the payroll credit cards, the **payroll loan** is a strategic product for the Bank, making it possible to establish a primary relationship with the client and a complete offer of products and services.

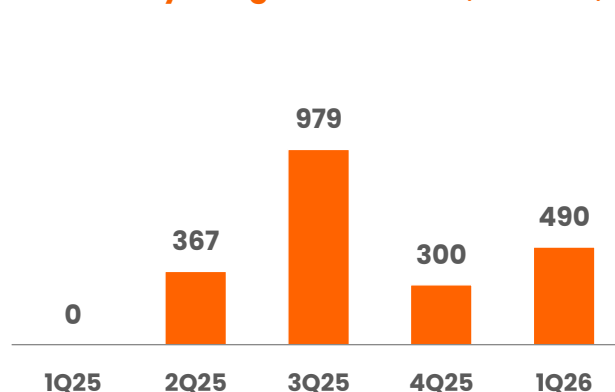
Excellence in formalization enables a strategy of recurring assignments with multiple partners, aiming to maximize the return on allocated capital

All product origination is also 100% formalized digitally. In 1Q26, it was originated R\$ 872 million in amounts released to clients, an increase of 74.3% vs. 4Q25. Also, the current maximum interest rate 1.85% p.m. for new operations on the payroll loan for INSS retirees and pensioners.

Quarterly origination digitally formalized (R\$ Million)



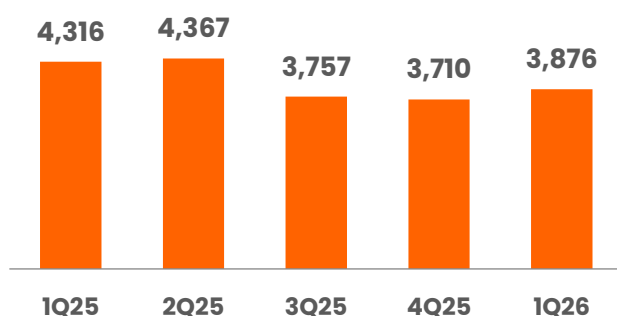
Quarterly assigned amount (R\$ Million)



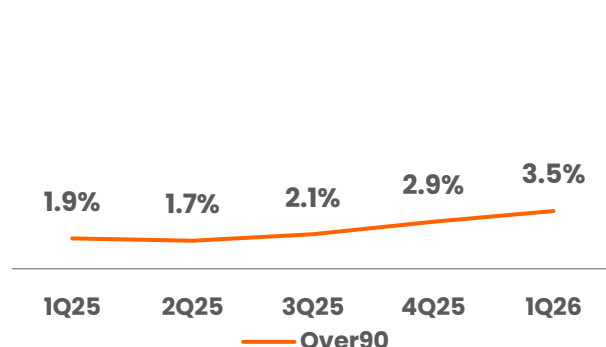
On March 31, 2026, the portfolio's balance closed at R\$ 3,876 million, a reduction of 10.2% vs. 1Q25 and an increase of 4.5% vs. 4Q25, even with the assignment without retention of risks and benefits of R\$ 490 million of the product. Approximately 88% of the portfolio is concentrated in INSS retirees and pensioners, with an average portfolio rate of 1.7% p.m..

The Over90 default rate ended 1Q26 at 3.5% (+0.6 p.p. QoQ). This indicator is also affected by assignments without retention of risks and benefits of the portfolio stock.

Portfolio Evolution (R\$ Million)



NPL Evolution (%)



RETAIL (INDIVIDUALS)

Personal credit

Our modality of **personal credit** is an emergency short-term credit line with installments debited from the checking account. The product is directly linked to the payroll products public. Bmg is eligible to be a payer of benefits for 88% of Social Security (INSS) retirees and pensioners, which allows higher efficiency when collecting monthly installments, lower default rates and higher potential loyalty.

The personal credit product uses the risk-based price concept and, therefore, although the default rate is naturally higher, it is compatible with the product's pricing. Also, volatilities within this indicator are inherent to the product's risk profile and do not denote either improvement or worsening of the quality of the assets.

Private payroll loan

In July 2025, the Bank began to operate conservatively in **private payroll loan**. Installment payments are deducted directly from payroll through e-Social system, which helps provide more affordable interest rates.

FGTS advance

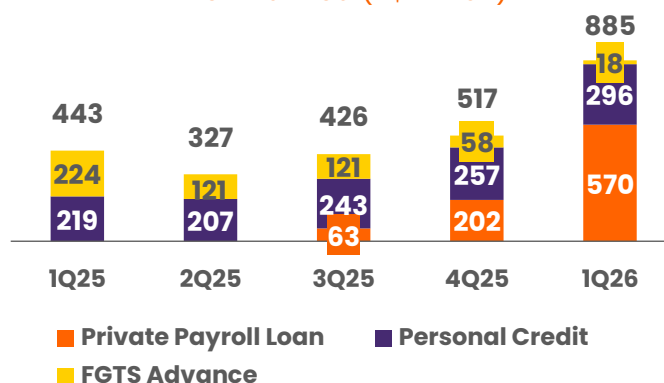
The **advance for FGTS anniversary withdrawal** allows the withdrawal of part of the balance from the FGTS (Government Severance Indemnity Fund for Employees) account, annually, in the worker's anniversary month, pursuant to predefined balance ranges.

Credit card

The **credit cards** are linked to the digital bank, including partnerships with soccer clubs, with around 780 thousand active cards in 1Q26.

In 1Q26, it was originated R\$ 296 million in released amounts to the clients in the personal credit (+15.2% QoQ). Also, it was originated R\$ 570 million in released amounts to customers through private payroll loan in 1Q26, 2.8x higher vs. 4Q25, and all product origination is 100% formalized digitally. Finally, in 1Q26, the origination of FGTS advance reached R\$ 18 million in released amount, a reduction of 68.3% compared to 4Q25, due to the reduction in the market's growth potential.

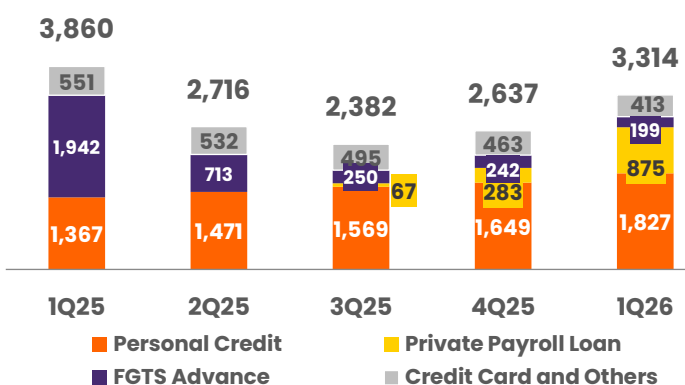
Quarterly origination digitally formalized (R\$ Million)



Portfolio and credit quality

The retail (individuals) portfolio on March 31, 2026 reached a balance of R\$ 3,314 million, an increase of 25.7% vs. 4Q25 and a reduction of 14.1% vs. 1Q25, due to the assignment without retention of risks and benefits of R\$ 1.8 billion from the FGTS advance portfolio carried out throughout 2025.

Portfolio Evolution (R\$ Million)

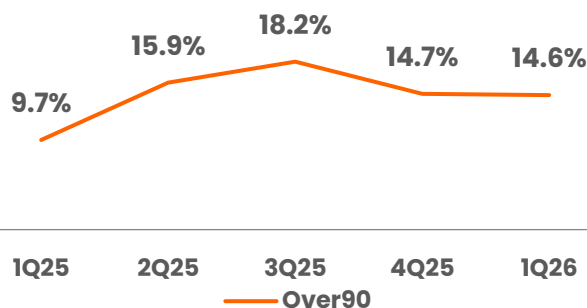


The private payroll loan portfolio reached R\$ 875 million in 1Q26, a product that has been gaining relevance at the Bank

1. The portfolio balance of the credit card includes purchases to be invoiced, which represents 49% of the portfolio in 1Q26.

The Over90 default rate of the retail (individuals) portfolio ended 1Q26 at 14.6%, a reduction of 0.1 p.p. vs. 4Q25 and an increase of 4.9 p.p. vs. 1Q25, mainly due to the change in the portfolio mix and intensified by the assignment of the FGTS portfolio.

NPL Evolution (%)

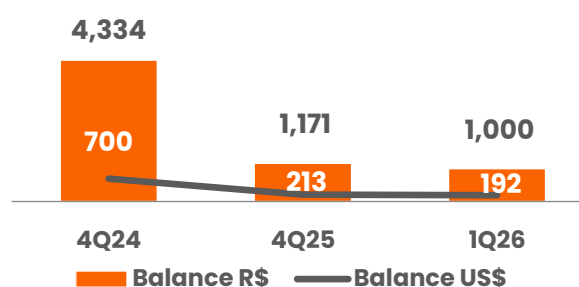


OTHER PORTFOLIOS

Payroll Loan in the United States

The Payroll Loan in the United States portfolio was classified as non-strategic in 4Q24, reducing 76.9% since then, and closed 1Q26 with a balance of R\$ 1,000 million, mainly due to the reduction in the portfolio in both reais and U.S. dollars due to the credit sales and installment amortization. It is important to note that the Bank is not at risk of exchange rate exposure in this portfolio.

Portfolio Evolution (R\$ Million)



Earnings release

1Q26

WHOLESALE

In the Corporate segment, Bmg offers financing and structured financial services, focusing on products with low capital allocation, such as balance sheet protection and investment banking services such as M&A advisory, DCM, and ECM.

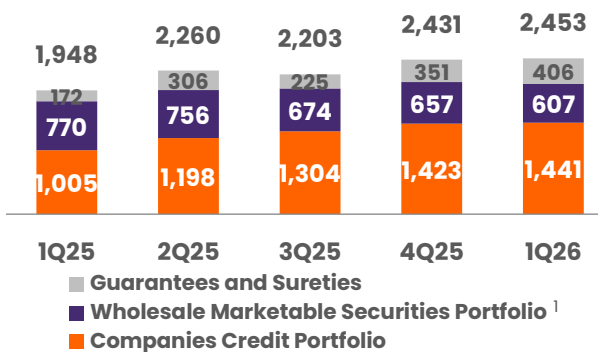
The Bank holds a 50% stake in AF Controle, with the aim of bringing dedicated expertise to accelerate the growth of the Bank's business, expanding its offering of products and services.

Corporate

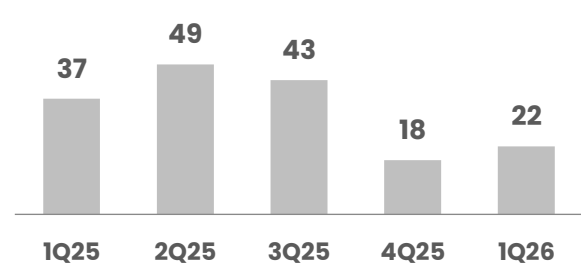
The expanded portfolio, comprised of the Corporate loan portfolio, Marketable Securities portfolio, and sureties provided, totaled R\$ 2,453 million on March 31, 2026 (+25.9% vs. YoY and 0.9% QoQ).

Bmg in the Capital Markets in 1Q26
7 offers (6 as lead coordinator)
Advisory in 1 M&A transaction

Expanded Portfolio Evolution (R\$ Million)



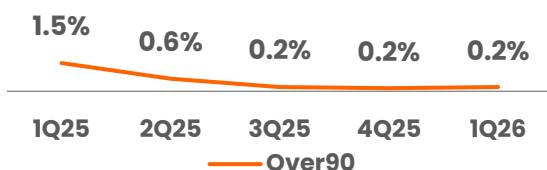
Non-credit revenue (R\$ Million)



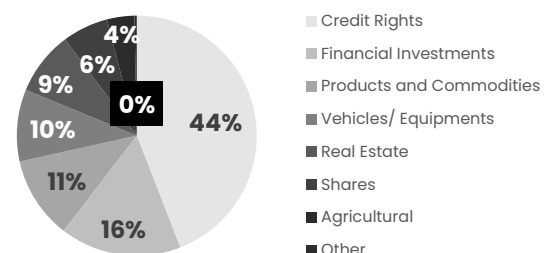
1. Includes Debentures, CRA, CRI, Commercial Notes and Funds that Bmg has invested with capital market strategy.

The Bank remains committed to building a secure and diversified loan portfolio. As of March 31, 2026, the average ticket per company was R\$ 18 million, with part of the portfolio covered by collateral, primarily through credit rights.

NPL Evolution (%) Companies Credit Portfolio



Guarantees (%)



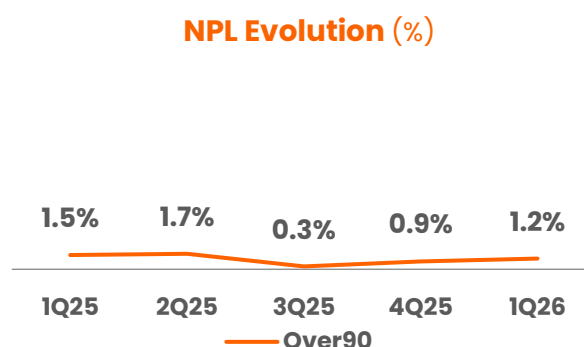
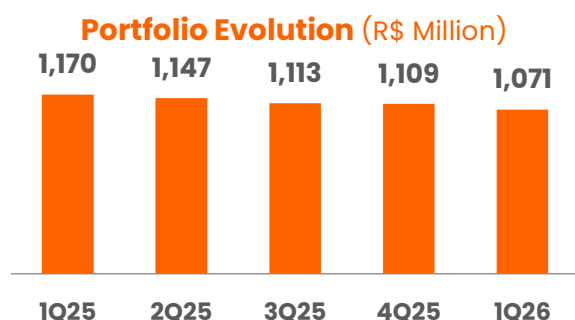
Earnings release

1Q26

Structured Operations

The portfolio consists of structured operations with guarantees that mitigate the issuer's risks for bank correspondents and franchisees, through anticipation of receivables from commissions paid by Bmg over the term of the contracts originated by the channels.

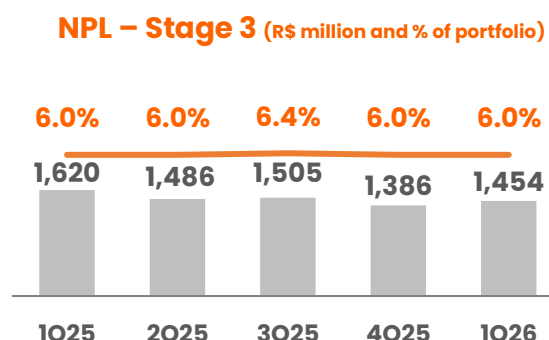
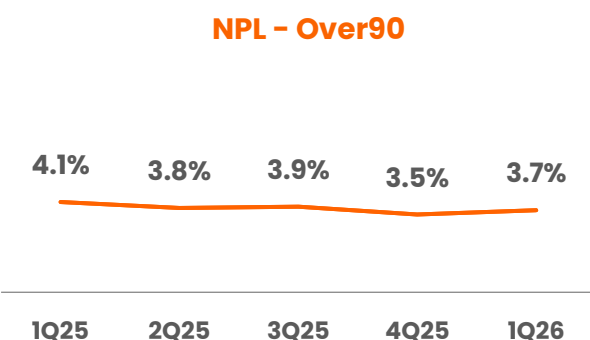
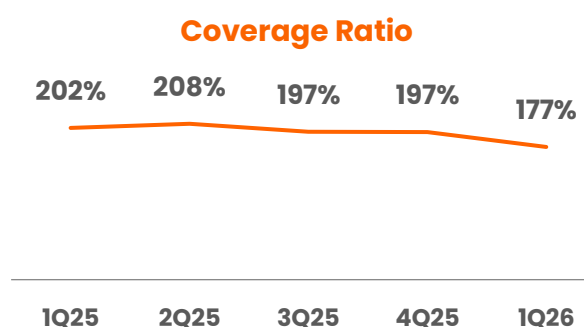
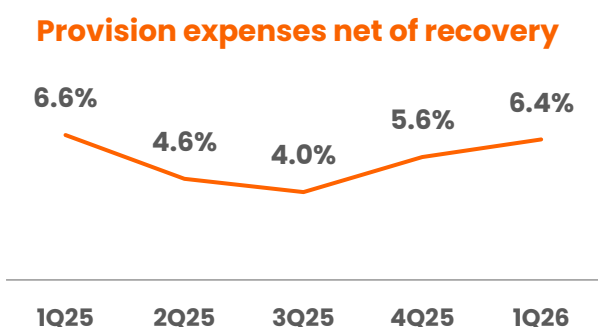
On March 31, 2026, the portfolio totaled R\$ 1,071 million, representing a decrease of 3.4% vs. 4Q25 and 8.4% vs. 1Q25, mainly due to the Bank's strategy of paying upfront a significant portion of the commission to bank correspondents and franchisees and change in accounting rules.



Credit Indicators

Focus on portfolio quality

The Bank maintains risk management policies and practices that align with its business profile, demonstrating healthy levels in credit quality indicators.



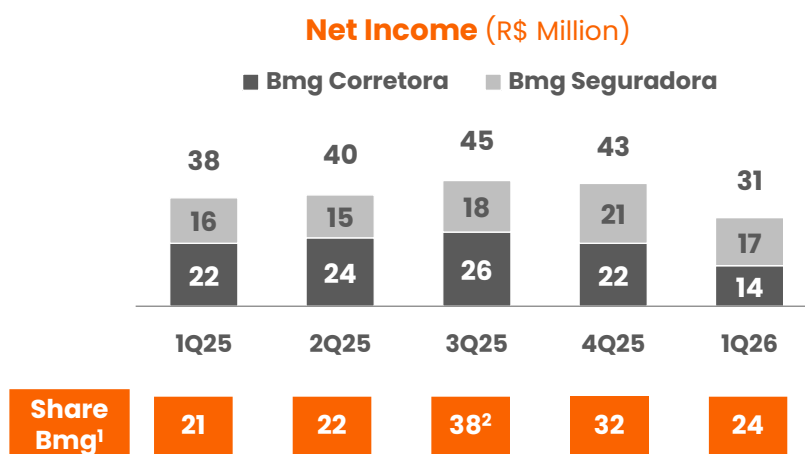
Bmg Seguro

Reaching those without protection

Bmg Seguro's purpose is to allow people and families simple access to a more protected reality. Following the Bank's strong origination, its strategic objective is to be a relevant platform for insurance inclusion in Brazil, aiming to meet the great need for protection of the Brazilian population.

Retail insurance is a strategic segment because it has a high potential for activation and loyalty, increasing the Bank's cross-selling rate and consequently increase the profitability of our customer base.

Bmg Seguro offers: financial protection, life and personal accident insurance. In addition to coverage, policies can include funeral assistance benefits, medication assistance, telemedicine, affordable exams, home assistance and monthly prize draws.



1. Bmg Corretora: equity equivalence of Bmg Corretora for Bmg; Bmg Seguradora: net income considering Bmg's share. | 2. In August 2025, the acquisition of the remaining 40% of Bmg Seguradora was completed, so that Bmg came to hold 100% of the share capital. In the third quarter of 2025, the retroactive result of the 40% share was recognized since April 2025, when the acquisition was announced.

Bmg Corretora de Seguros

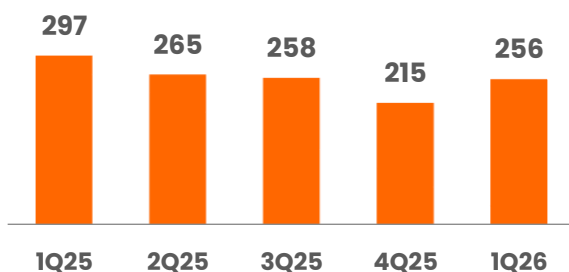
Bmg currently holds a 51% equity interest in Bmg Corretora, which is mainly responsible for selling mass insurance through the Bank's sales channels. For life and credit insurance and certain property and casualty insurance, Bmg Corretora operates under an exclusive agreement with Generali, while maintaining the flexibility to work with other insurers on specific products.

The insured portfolio reached 9.1 million policies on March 31, 2026 (-7.2% YoY). In 1Q26, R\$ 256 million in premiums were sold (-13.7% YoY and +19.5% QoQ), presenting a net income of R\$ 14 million in 1Q26, generating an equity equivalence for Bmg of R\$ 7 million.

Earnings release

1Q26

Premiums Sold (R\$ Million)



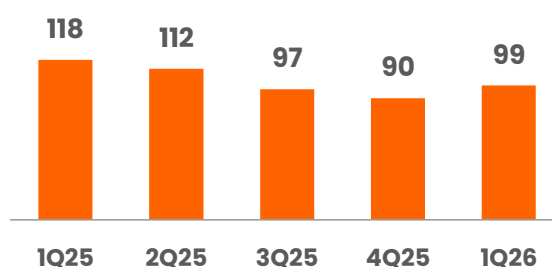
Insurance
policies
9.1
million

Bmg Seguradora

Bmg currently holds 100% stake of Bmg Seguradora. In December 2022, the Bank established a coinsurance agreement between Bmg Seguradora and Generali, in the proportion of 40% and 60%, respectively, for all products distributed through Bmg channels operated by Generali. The coinsurance format came into force in January 2023 and is valid for 15 years for both new and existing insurance policies.

In 1Q26, R\$ 99 million in premiums were issued (-15.8% YoY and -10.2% QoQ), generating R\$ 37 million in operating margin from insurance operations (referring to premiums earned minus claims, acquisition costs and operating expenses), and a combined ratio of 76.1% (-0.8 p.p. vs 2025 year). In the quarter, the net income was R\$ 17 million.

Issued Premiums (R\$ Million)



FUNDING

Building a stronger and more sustainable funding base

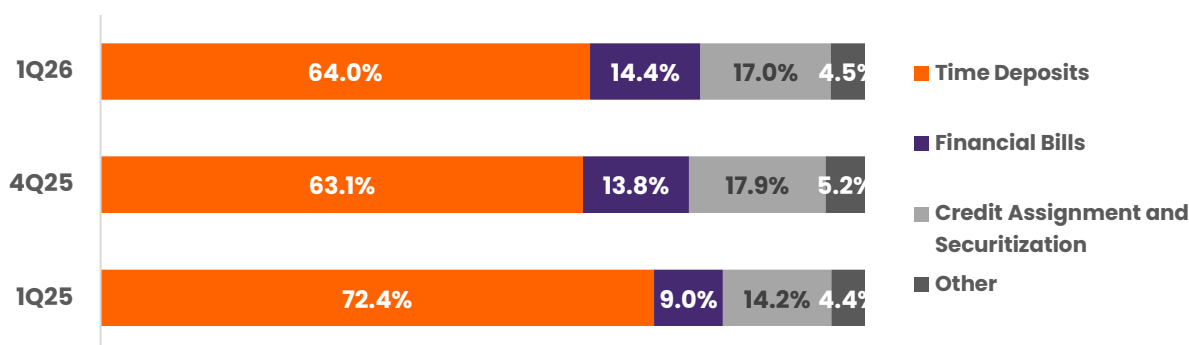
In addition to its own funding structure and operating with distribution platforms, the Bank maintains a recurring presence in the capital market, aiming to diversify its funding sources through credit assignments with retention of risks and benefits and the issuance of financial bills, allowing for better management of the maturity flow of assets and liabilities and reducing the risk premium of new funding. As a result, the balance of funding from the institutional market totaled R\$ 12.4 billion, a growth of 22.6% year-on-year.

Total funding reached R\$ 33,745 million in 1Q26 (+1.4% YoY and +0.9% YoY).



| Funding (R\$ Million) | 1Q26 | 4Q25 | 1Q/4Q (%) | 1Q25 | 1Q/1Q (%) |
|---|---------------|---------------|---------------|---------------|---------------|
| Deposits | 22,868 | 22,391 | 2.1% | 25,600 | -10.7% |
| Time Deposit | 21,607 | 21,010 | 2.8% | 24,210 | -10.8% |
| Interbank Deposits | 105 | 93 | 13.1% | 166 | -36.5% |
| DPGE | 821 | 941 | -12.7% | 861 | -4.7% |
| Demand Deposit | 334 | 347 | -3.7% | 362 | -7.8% |
| Financial Bills | 4,876 | 4,610 | 5.8% | 3,016 | 61.7% |
| Senior | 3,695 | 3,468 | 6.6% | 1,910 | 93.5% |
| Subordinated | 1,064 | 1,030 | 3.3% | 991 | 7.4% |
| Perpetual | 117 | 112 | 4.2% | 115 | 1.6% |
| Credit Assignment and Securitization | 5,748 | 5,951 | -3.4% | 4,755 | 20.9% |
| LCA & LCI | 46 | 37 | 24.8% | 1 | n/a |
| Borrowings and Onlendings | 207 | 298 | -30.6% | 79 | 162.8% |
| Total funding | 33,745 | 33,287 | 1.4% | 33,450 | 0.9% |

Funding structure (%)

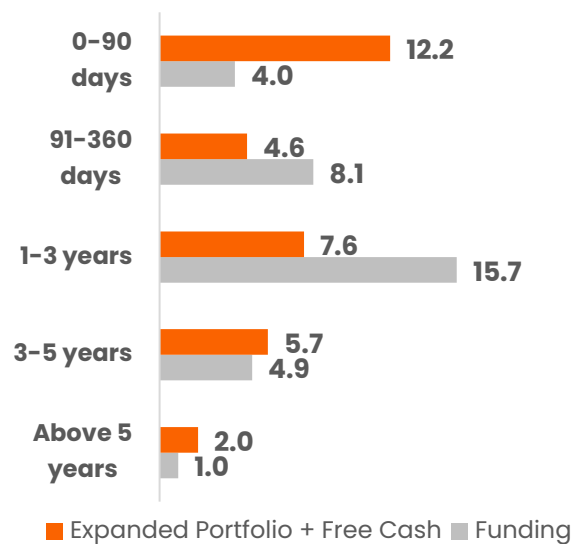


ASSETS AND LIABILITIES MANAGEMENT

Free cash ended at R\$ 4.5 billion in 1Q26. The Bank has maintained conservative liquidity management. The average maturity of funding was 19 months, while the average maturity of the active portfolio was 22 months at the end of 1Q26. In addition, the Liquidity Coverage Ratio (LCR) ended the quarter at 284%, while the Net Stable Funding Ratio (NSFR) stood at 123%, above regulatory requirements.

The diversification of the Bank's funding sources has been one of its main strategies, focusing on increasing the share of institutional funding and structured funding (asset securitization), replacing the term deposit lines and distribution platforms. In addition, the Bank has used portfolio assignments without retention of risks and benefits as a tool to introduce capital efficiency.

Maturity Flow (R\$ Billion)



CAPITAL AND BASEL RATIO

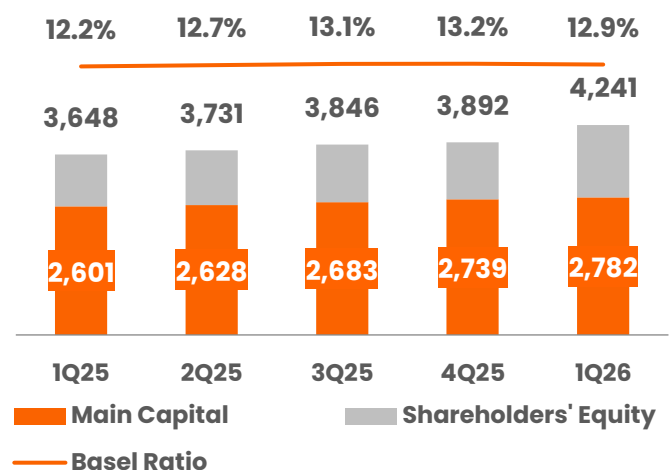
Shareholders' Equity

Shareholders' Equity on March 31, 2026 reached R\$ 4,241 million (+9.0% QoQ and +16.2% YoY). In 1Q26, Shareholders' Equity varied mainly due to: (i) capital increase; (ii) accounting net income of R\$ 147 million; and (iii) Interest on Shareholders' Equity provisioning.

The Shareholders' Equity and the Basel Index were impacted by the entry into force of Resolution 4,966/21 and Resolution 452/25, which reduced the Bank's Shareholders' Equity by R\$ 694 million at the beginning of the year 2025.

The Bank provisioned R\$ 64.8 million in Interest on Shareholders' Equity related to the period of three months ended March 31, 2026, of which R\$ 64.8 million were declared relating to the same period and will be paid on May 21, 2026.

Shareholder's Equity (R\$ Million) and Basel Ratio (%)



Earnings release

1Q26

Basel Ratio

Bmg's Reference Equity corresponded to 12.1% of the risk-weighted assets on March 31, 2026, a reduction of 1.1 p.p. in the quarter and 0.1 p.p. vs. 1Q25. The Bank has been working to strengthen its capital through internal capital generation, consumption of tax credits, and credit assignments without retention of risk and benefit.

The Bank has completed its capital increase, reaching a maximum amount of R\$ 214 million, aiming to strengthen the Bank's capital position with a view to improving the Basel Index. Considering this operation, the pro forma Basel Index would be 12.9%

| Capital Adequacy (R\$ Million) | 1Q26 | 4Q25 | 1Q/4Q (%) | 1Q25 | 1Q/1Q (%) |
|--------------------------------|---------------|---------------|------------------|---------------|-----------------|
| Reference Equity | 3,815 | 3,729 | 2.3% | 3,636 | 4.9% |
| Tier I | 2,899 | 2,851 | 1.7% | 2,716 | 6.7% |
| Main Capital | 2,782 | 2,739 | 1.6% | 2,601 | 7.0% |
| Complementary Capital | 117 | 112 | 4.2% | 115 | 1.5% |
| Tier II | 916 | 878 | 4.3% | 919 | -0.4% |
| Risk-Weighted Assets | 29,592 | 28,171 | 5.0% | 29,750 | -0.5% |
| Credit Risk | 25,452 | 24,846 | 2.4% | 26,264 | -3.1% |
| Market Risk | 199 | 210 | -5.3% | 495 | -59.7% |
| Operational Risk | 3,940 | 3,115 | 26.5% | 2,991 | 31.7% |
| Basel Ratio | 12.9% | 13.2% | -0.3 p.p. | 12.2% | 0.7 p.p. |
| Tier I | 9.8% | 10.1% | -0.3 p.p. | 9.1% | 0.7 p.p. |
| Tier II | 3.1% | 3.1% | 0.0 p.p. | 3.1% | 0.0 p.p. |

Note: The minimum ratio required by the Central Bank of Brazil (Bacen) for the Basel Index is 8.0% plus an additional 2.5% for main capital conservation, while for Tier I the minimum required is 6.0% plus an additional 2.5% for main capital conservation.

One of the main prudential adjustments for Basel calculation purposes is the tax credit, and the main factor for using the tax credit is the internal generation of results.

| Other assets | 1Q26 | 4Q25 | 1Q/4Q (%) | 1Q25 | 1Q/1Q (%) |
|-----------------------------|--------------|--------------|-------------|--------------|-------------|
| Tax Credit | 5,225 | 5,142 | 1.6% | 4,801 | 8.8% |
| Arising from loan provision | 3,784 | 3,741 | 1.1% | 3,469 | 9.1% |
| Other temporary differences | 873 | 874 | -0.1% | 761 | 14.7% |
| Tax loss | 567 | 527 | 7.7% | 572 | -0.8% |

CORPORATE PROFILE

Throughout nearly a century of operation, Banco Bmg has maintained as its central guideline proximity to its clients, offering financial solutions suitable to their needs, combining technology, operational efficiency, and humanized service. This approach has sustained the building of trusting relationships and strengthened our presence in the credit and financial services market.

We serve millions of clients throughout the country with a diversified portfolio comprised of payroll loans – focusing on clients over 50 years old from social classes C and D, personal loans, insurance, assistance services, and solutions for investors. We operate in a complementary manner through physical and digital channels, integrating technology, convenience, and empathy in our relationships.

Our main verticals are **Retail, Wholesale, and Insurance**, with a strategy based on increasing profitability, digitizing processes, and strengthening relationships with clients, employees, shareholders, and society.

RETAIL

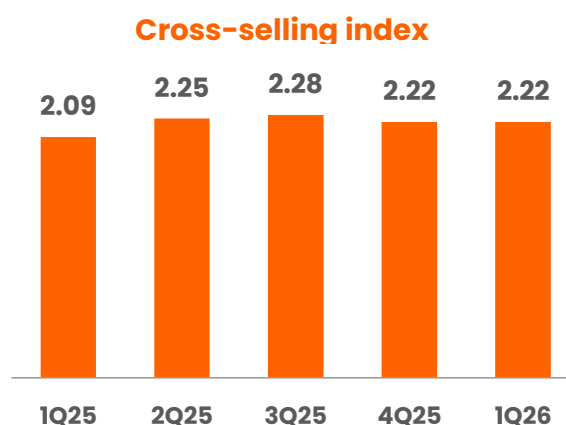
Client-centric through the omnichannel model

The Bank is customer-centric and has evolved from a transactional bank to a relational bank, guiding the creation of products and distribution channels according to customer needs throughout their lifecycle. The attentive approach to the customer, with a focus on customers over 50 in social classes C and D, increases engagement and strengthens the relationship with the public.

Bmg operates with an omnichannel model, which combines physical and digital channels to deliver a fluid, digital and human journey, consequently generating high origination capacity.

In 1Q26, the Bank had over 9 million customers, according to the Central Bank's methodology, of which 69% have credit products and 29% have insurance products.

In 1Q26 the Bank's cross-selling index reached an average consumption of 2.22 products per client, an increase of 6.2% compared to 2.09 in 1Q25. This indicator encompasses only products that generate revenues.



Relationship with Clients

Bmg believes that being present in its customers' lives means serving them anytime, anywhere and any device, regardless of the channel or form of relationship. Physical channels – franchisees and banking correspondents – remain strategic for acquiring new customers, as these channels typically initiate the relationship by contracting credit products, potentially accompanied by services. While the digital channel has been gaining increasing relevance as a relationship channel.

Physical network

help! the Bmg store

The "help! credit store" is a franchise network, specializing in financial services, with a one-stop shop concept. It is among the largest franchises in Brazil and has the seal of excellence by ABF – Associação Brasileira de Franchising.

955 stores
throughout Brazil
+121 stores opened in 12 months

Branches

The Bank operates with 24 strategically located branches to handle the portability of INSS benefit payments, and are currently eligible to pay benefits to 88% of this population.

Bank correspondents

We have a wide network of banking correspondents, making it an easily scalable, asset-light channel with access to remote regions.

Digital

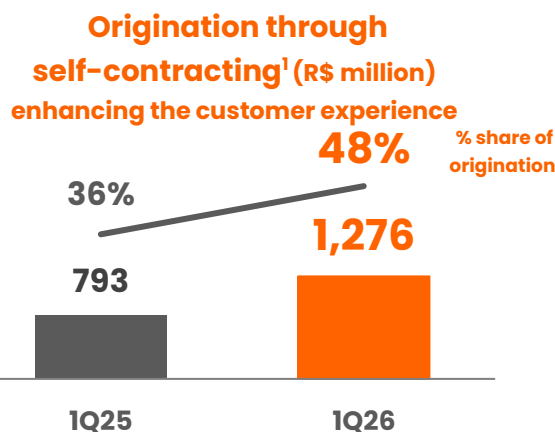
The digital principle is simple usability that is adaptable to the customer, with an easy-to-use experience, with focus principally with a mission to substantially digitize the existing client.

Digital bank with experience for the 50+ audience

(top 10 banking apps, with a 4.7 rating in app stores). In 1Q26, the Bank had 5.6 million active digital accounts.

Credit shopping in the app: credit contract without needing to open an account.

Whatsapp: main digital relationship channel, bringing more agility and proximity.



1. Digital origination + purchases of cards.

ESG – COMMITMENT TO THE FUTURE

The Bank remains focused on delivering financial solutions that promote well-being in maturity for the 50+ audience in social classes C and D. This strategic guideline directs product development, the value proposition, and the service model, reconciling business growth with a positive impact for customers and society.

In this context, with the aim of strengthening financial citizenship through ethical and inclusive practices, the ESG agenda remains a cross-cutting pillar of the business model, integrating governance, customer service, and value proposition.

Bmg has joined to the 1% commitment, an initiative of IDIS (Institute for the Development of Social Investment) and the MOL Institute, in which we commit to donating 1% of net income to socio-environmental causes.

One of the Bank's strategic pillars is Financial Education, which includes the following initiatives:

- **Você no controle (You in Control):** program aimed at Bmg employees and clients that seeks to promote financial literacy and awareness.
- **Bemi Project:** promotes learning from childhood to old age, especially for vulnerable populations.

The Bank continues to strengthen its engagement with its stakeholders by incorporating ESG criteria into processes, policies, and relationship programs, considering the different maturity levels of clients, employees, partners, suppliers, and other strategic audiences. This approach guides training, influence, and continuous dialogue, contributing to more informed decisions, risk mitigation, and strengthened trust, as well as supporting the business's sustainability and long-term value creation.

Learn more about our ESG initiatives in our Annual Sustainability Report and on the website: <https://www.bancobmg.com.br/compromisso-ASG/>.



The Marina and Flávio Guimarães Institute (IMFG), an initiative that centralizes all social actions of the Bmg Guimarães Group, has been promoting social transformations and strengthening the communities

where it operates for 3 years.

Presence and recognition

Lastly, in addition to participating in specific forums in its sector associations, Banco Bmg is also a signatory to important movements, as listed below:



Earnings release

1Q26

BMGB4

Bmg has a robust corporate governance structure. In addition to the obligations established in Level 1 of Corporate Governance of B3, the Bank also adopts, as a best practice, some of the obligations set forth in the Novo Mercado:

- the 100% tag-along right, guaranteeing all shareholders the same price and conditions offered to the controlling shareholder in case of sale of control;
- simultaneous disclosure in Portuguese and English earnings results and material facts; and
- Board of Directors composed of 2 or 20% (whichever is greater) of Independent Members, and currently 44% is composed of independent members, including the chairwoman.

Furthermore, the Bank has: (i) an Audit Committee composed of three members, of which one is independent member, (ii) five other committees directly subordinated to the Board of Directors, all with the presence of independent members; and (iii) a permanent Fiscal Council approved at the Shareholder's Meeting.

On August 2020, the Bank started the market maker activities, aiming to increase liquidity for the shares and reinforcing its commitment to investors with best trading practices in the market.

The Bank has an active share buyback program, valid until the end of 2026, and may acquire up to 12,961,497 preferential shares, within the regulatory limit.

Bmg's preferred shares (BMGB4) remained in the portfolios in effect from May to August 2026 of the following B3 stock indices: IGC (Special Corporate Governance Stock Index) and ITAG (Special Tag Along Stock Index).

On the date of this release, Bmg had a total of 648,283,696 issued shares, 64% of which are common and 36% are preferred.

The table below shows the performance of the Bank's shares and market indicators:

| 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 |
| Treasury shares (Million) | 0.1 | 2.6 | 0.1 |
| Outstanding shares - Preferred (Million) | 132.9 | 131.9 | 132.2 |
| Market capitalization (R\$ Million) | 2.9 | 2.9 | 2.2 |
| Number of shareholders (Thousands) | 94.7 | 94.2 | 95.2 |
| 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% (last 12 months)² | | | |

Market Consensus
(BMGB4)

Sell-side recommendations

Buy: 3
Hold/Neutral: 2
Sell: 0

Source: sell-side

Source: Bmg and Bloomberg. | 1. Historical price adjusted by dividends/ISE. | 2. Based on the closing price on 05/04/2026 and considering the declaration of ISE for 1Q26 disclosed on 04/28/2026.

Earnings release

1Q26

RATINGS

In March 2026, Moody's Global reaffirmed the Bank's long-term foreign currency credit rating at B1, and maintained a stable outlook.

| Agencies | 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 | - |

Earnings release

1Q26

ANNEX I – MANAGERIAL INCOME STATEMENTS

| INCOME STATEMENTS (R\$ Million) | 1Q26 | 4Q25 | 3Q25 | 2Q25 | 1Q25 |
|---|----------------|----------------|----------------|----------------|----------------|
| Income from financial intermediation | 2,684 | 2,685 | 2,651 | 3,022 | 2,731 |
| Credit operations | 2,033 | 2,002 | 2,003 | 2,097 | 2,014 |
| Marketable securities transactions | 600 | 621 | 583 | 854 | 656 |
| Income from services rendered | 50 | 62 | 65 | 72 | 61 |
| Expenses on financial intermediation | (1,250) | (1,349) | (1,340) | (1,608) | (1,314) |
| Funds obtained in the market | (1,232) | (1,320) | (1,330) | (1,464) | (1,326) |
| Result with derivative financial instruments | 48 | 66 | 39 | (108) | 52 |
| Loans and onlendings | (66) | (96) | (49) | (35) | (39) |
| Insurance Result | 37 | 35 | 34 | 28 | 32 |
| Gross profit from financial intermediation before cost of credit | 1,471 | 1,370 | 1,345 | 1,443 | 1,449 |
| Provision for impairment of credits | (433) | (383) | (300) | (385) | (491) |
| Credit operations recovered | 56 | 58 | 60 | 88 | 55 |
| Agents' commissions | (241) | (231) | (223) | (255) | (239) |
| Gross profit from financial intermediation | 853 | 815 | 881 | 891 | 774 |
| Other operating income (expenses) | (673) | (679) | (664) | (660) | (599) |
| Personnel expenses | (131) | (132) | (114) | (111) | (110) |
| Other administrative expenses | (294) | (320) | (300) | (300) | (293) |
| Tax expenses | (72) | (76) | (71) | (67) | (62) |
| Equity equivalence result | 7 | 12 | 14 | 11 | 12 |
| Other operating expenses/income | (183) | (162) | (194) | (192) | (146) |
| Operating profit | 180 | 136 | 217 | 230 | 175 |
| Non-operating results | (0) | (9) | 2 | (0) | 0 |
| Profit before taxes and profit sharing | 180 | 128 | 219 | 230 | 176 |
| Income tax and social contribution | 3 | 103 | (24) | (48) | (15) |
| Profit sharing | (27) | (47) | (39) | (33) | (16) |
| Non-controlling participation | (9) | (11) | (7) | (24) | (30) |
| Net Income | 147 | 172 | 148 | 125 | 115 |

Managerial Reclassifications

With the goal of increasing transparency and facilitate the understanding of financial performance, all analysis and indicators presented in this release are based on the Managerial Income Statement.

The table below shows the reconciliation between the accounting and Managerial Income Statement in the quarter:

| 1Q26 (R\$ Million) | Accounting | Managerial Reclassifications | Managerial |
|---|----------------|---------------------------------|----------------|
| Income from financial intermediation | 2,269 | 415 | 2,684 |
| Credit operations | 1,735 | 298 | 2,033 |
| Marketable securities transactions | 534 | 66 | 600 |
| Income from services rendered | | 50 | 50 |
| Expenses on financial intermediation | (1,192) | (57) | (1,250) |
| Funds obtained in the market | (1,232) | | (1,232) |
| Derivative financial instruments | 105 | (57) | 48 |
| Loans and onlendings | (66) | | (66) |
| Insurance Result | 37 | - | 37 |
| Net income from financial intermediation before the cost of credit | 1,114 | 357 | 1,471 |
| Provision for impairment of credits | (433) | | (433) |
| Credit operations recovered | 56 | | 56 |
| Agents' commissions | | (241) | (241) |
| Net income from financial intermediation | 736 | 117 | 853 |
| Other operating income (expenses) | (617) | (56) | (673) |
| Income from services rendered | 50 | (50) | |
| Personnel expenses | (131) | | (131) |
| Other administrative expenses | (294) | | (294) |
| Tax expenses | (66) | (6) | (72) |
| Equity equivalence result | 7 | | 7 |
| Other operating expenses/income | (183) | | (183) |
| Operating result | 119 | 61 | 180 |
| Non-operating income (expenses) | (0) | | (0) |
| Profit before taxation and profit sharing | 119 | 61 | 180 |
| Income tax and social contribution | 63 | (61) | 3 |
| Profit sharing | (27) | | (27) |
| Non-controlling participation | (9) | | (9) |
| Net Income | 147 | - | 147 |

Managerial Income Statement historic is available in the file "Spreadsheets" on the Investor Relations website (www.bancobmg.com.br/ir).

Managerial Reclassifications - Reclassification between lines to reconcile with the view of the financial margin and to better visualize the results.

Earnings release

1Q26

ANNEX II – BALANCE SHEET

| ASSETS (R\$ Million) | 1Q26 | 4Q25 | 3Q25 | 2Q25 | 1Q25 |
|---|---------------|---------------|---------------|---------------|---------------|
| Available cash | 357 | 544 | 427 | 518 | 269 |
| Financial Instruments | 39,082 | 37,817 | 37,415 | 37,163 | 39,437 |
| Investments in interbank deposits | 11 | 23 | 21 | 43 | 42 |
| Marketable securities and derivatives | 17,493 | 17,123 | 16,679 | 15,442 | 15,734 |
| Credit operations | 23,011 | 22,144 | 22,398 | 23,500 | 25,721 |
| Provision for impairment of credits | (1,544) | (1,560) | (1,762) | (1,910) | (2,159) |
| Insurance Operations | 111 | 86 | 79 | 87 | 99 |
| Interfinancial Relations | 937 | 874 | 1,303 | 1,634 | 1,702 |
| Other credits | 8,801 | 8,407 | 8,318 | 8,249 | 7,885 |
| Other assets | 469 | 455 | 454 | 465 | 405 |
| Permanent assets | 976 | 950 | 917 | 851 | 866 |
| Investments | 122 | 126 | 145 | 136 | 176 |
| Property and equipment | 119 | 117 | 122 | 114 | 117 |
| Intangible | 735 | 708 | 650 | 601 | 573 |
| Total Assets | 50,622 | 49,048 | 48,834 | 48,879 | 50,564 |
| LIABILITIES AND EQUITY (R\$ Million) | 1Q26 | 4Q25 | 3Q25 | 2Q25 | 1Q25 |
| Deposits and other financial instruments | 36,129 | 34,265 | 34,106 | 34,319 | 37,905 |
| Deposits | 22,868 | 22,391 | 23,386 | 25,581 | 25,600 |
| Funds obtained in the open market | 6,931 | 5,683 | 5,190 | 3,719 | 7,966 |
| Funds from acceptance and issue of securities | 3,741 | 3,505 | 3,069 | 2,593 | 1,910 |
| Borrowings and onlendings | 2,289 | 2,443 | 2,164 | 2,098 | 2,144 |
| Derivative financial instruments | 133 | 84 | 130 | 154 | 111 |
| Insurance Operations | 167 | 159 | 166 | 174 | 174 |
| Interfinancial relations | 287 | 273 | 276 | 290 | 294 |
| Provisions | 1,752 | 1,818 | 1,799 | 1,734 | 1,621 |
| Tax liabilities | 148 | 240 | 256 | 263 | 329 |
| Other liabilities | 7,940 | 8,430 | 8,417 | 8,375 | 6,609 |
| Non-controlling interests | 126 | 131 | 134 | 168 | 157 |
| Equity | 4,241 | 3,892 | 3,846 | 3,731 | 3,648 |
| Total Liabilities and Equity | 50,622 | 49,048 | 48,834 | 48,879 | 50,564 |

ANNEX III – GLOSSARY

Performance

ROAE (Return on Average Shareholders' Equity): net income / average shareholders' equity and annualized via exponentiation. The closing balances for each quarter are used to calculate the average.

ROAA (Return on Average Assets): net income / average asset and annualized via exponentiation. The closing balances for each quarter are used to calculate the average.

Financial Margin: income from credit operations + income from marketable securities transactions + funding expenses and derivatives + income from services rendered + insurance operations.

Financial Margin %: Financial Margin / average interest-earning assets and annualized via exponentiation. The average interest-earning assets include: interbank investments; marketable securities except those linked to buyback transactions; and credit and insurance operations. The closing balances for each quarter are used to calculate the average.

Financial Margin After the Cost of Credit: Financial Margin + net provision expenses + commission expenses.

Financial Margin After the Cost of Credit %: Financial Margin After the Cost of Credit / average interest-earning assets and annualized via exponentiation. The average interest-earning assets include: interbank investments; marketable securities except those linked to buyback transactions; and credit and insurance operations. The closing balances for each quarter are used to calculate the average.

Efficiency Ratio: (personnel expenses + other administrative expenses + other operating expenses/income) / (financial margin + commission expenses + tax expenses).

Marketable securities transactions: Includes Debentures, CRA, CRI, Commercial Notes and Funds that Bmg has invested with capital market and treasury strategy).

Retail revenues from services rendered: in the retail segment, this line is composed of interchange revenue from the use of credit and debit cards purchases and of retail tariffs. In the wholesale, revenues consist of tariffs and fees from the wholesale segment and capital market operations.

Administrative expenses: the main administrative expenses are: (i) specialized technical services, which include law firms handling lawsuits, consultancy and audit services; (ii) marketing; (iii) third-party services, which include call center and card processor expenses; and (iv) data processing, involving rental and maintenance expenses for software used in the Bank's operations.

Other operating expenses/income: in addition to legal expenses, other operational expenses are included in this line, such as: (i) intervening in transfers of funds that represent the fee paid to consignee entities for processing the transfer files of payroll products; (ii) tariffs that substantially represent the fees paid to other banks under the current account debit agreement and expenses with the card brand; and (iii) collection charges.

Earnings release

1Q26



Credit Quality

Credit Portfolio – Stage 1/Stage 2/Stage 3: portfolio balance by stage (1, 2 or 3) classified in accordance with CMN Resolution 4,966/21 / total portfolio.

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

Default Rate – Over90 Portfolio: contracts overdue for more than 90 days / total portfolio. The balance of the Over90 portfolio includes overdue plus falling due installments on each contract.

Coverage Ratio: credit provision balance / operations overdue for more than 90 days.

Others

Clients: considers the Central Bank of Brazil's methodology, referring to the combined basis of the National Financial System's Client Register (CCS) and the Central Bank's Credit Information System (SCR).

Free Cash: available cash + interbank investments + public and private securities, except those linked to buyback transactions.

Basel Index: in accordance with CMN Resolution 4,193/13. It is calculated by dividing total reference equity by risk-weighted assets.