banco bmg

BMGB B3 LISTED N1

Results

2Q26

Agenda

RESULTS
PRESENTATION
2Q26

Felix Cardamone

CEO

João Consiglio

Vice President of Sales, Products and Clients

Flávio Guimarães

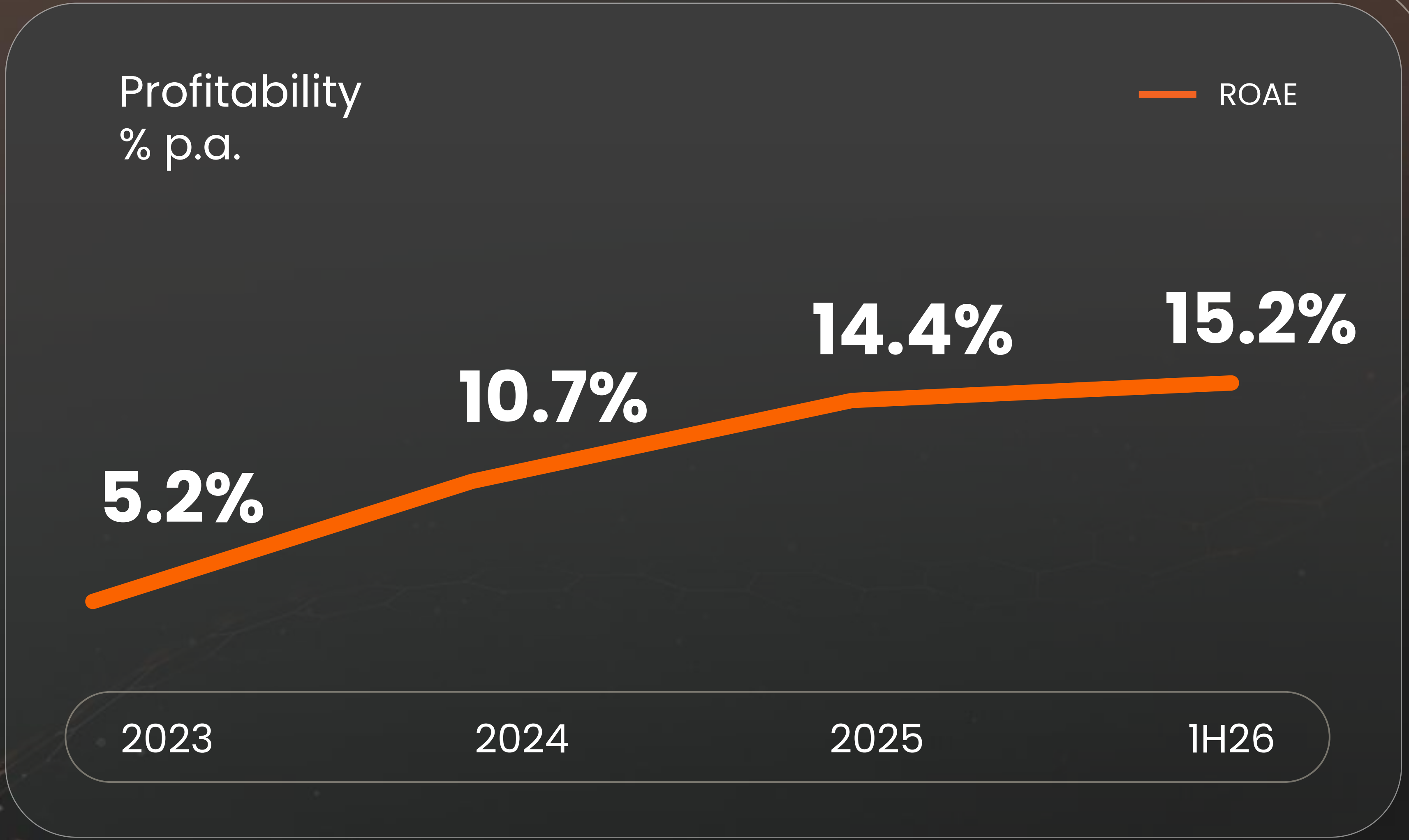
Vice President of Business Support

Danilo Herculano

Head of Investor Relations

Bmg transformation journey

closer,
more digital and
more profitable



STRATEGIC PLANNING:

Client Centricity

The road to 2030, Bmg's centennial year, that will bring greater efficiency and results

Client

Focus on clients aged 50+ in classes C and D

PROVEN RECOGNITION

- Strong brand
- Longstanding presence in the underserved market

ADDRESSABLE MARKET

+103 million people

OMNICHANNEL

- Seamless Digital Experience
- Broad Relationship Network

HIGH-PERFORMANCE TEAM — Skilled and engaged people

TECHNOLOGY PLATFORM — Scalable, flexible, and stable

Our ambition:

providing financial solutions to live well as they age

*"Here it is 10 out of 10. I'm always made to **feel very welcome**, and the assistants treat me very well"*

Vera Lúcia, on service at help!

*"I'm **78 years old**. I came here with a lot of financial problems, and **they were able to solve them**."*

Nailton, on Bmg services

"Ever since I became a Bmg customer, I've never been without my medication"

Francisca, on Bmg insurance

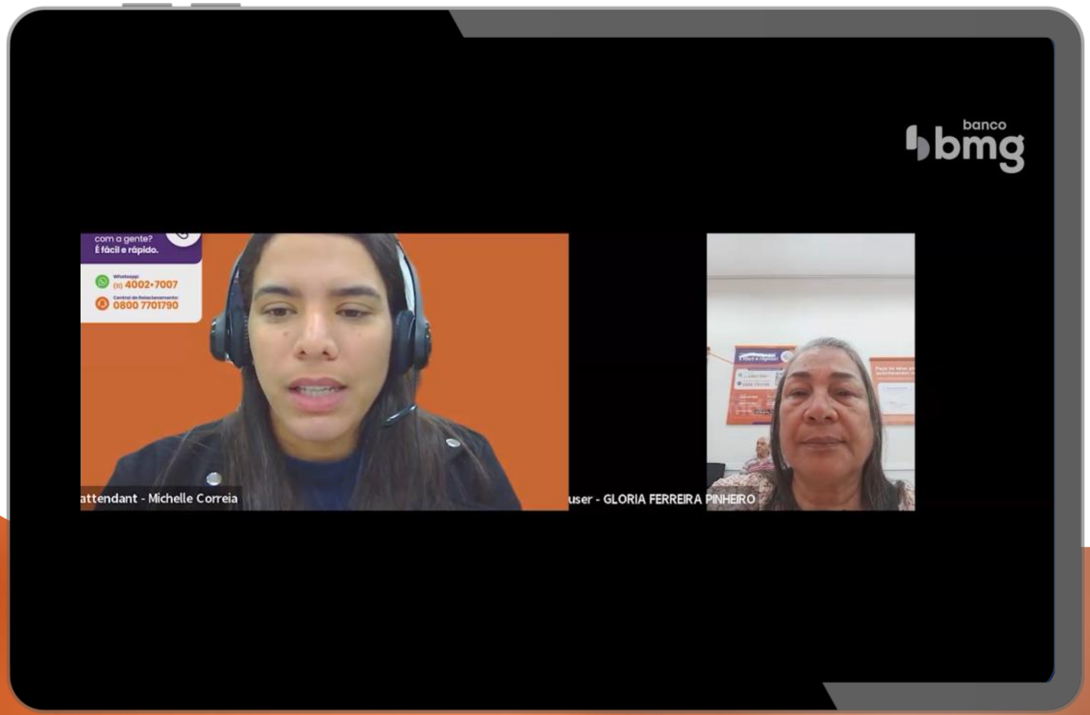
Client Centricity

STRONGER ENGAGEMENT

+9 million clients

TRANSPARENCY

Video-call confirmation of contract execution for 100% of retirees and pensioners



TRUST

91%
customer service satisfaction

CERTIFICADO RA1000 ReclameAQUI

Excellent customer service rating on Reclame Aqui

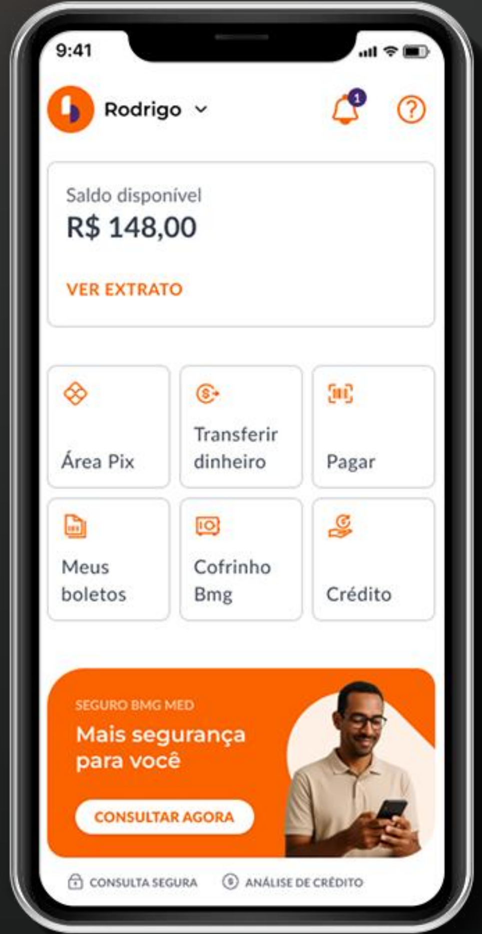
Integrated physical and digital channels

997
service locations across Brazil (help! stores + branches)

Strategic locations

Broad partner network

+



INTUITIVE APP

Rated **4.7**

★★★★☆

among the **highest-rated** by clients

+

WHATSAPP

Relationship agility

1.2 Million unique monthly users

Social impact

RESPONSIBLE CREDIT

Access to **lower-cost credit**

56% turn to payroll loans because of urgent financial needs[1]

24% have no viable alternative source of credit[1]

FINANCIAL EDUCATION

Promoting **financial independence**

help! consultants are trained to provide financial guidance to clients

continuous education for the client

INSURANCE AND ASSISTANCE

Insurance inclusion through products that customers actively use

Bmg Med expands access to healthcare services

1. Source: Survey conducted by Nexus Pesquisa e Inteligência de Dados from February 10 to 22, 2026, among INSS payroll-loan borrowers

AI generating business value
focused on operational efficiency and client experience

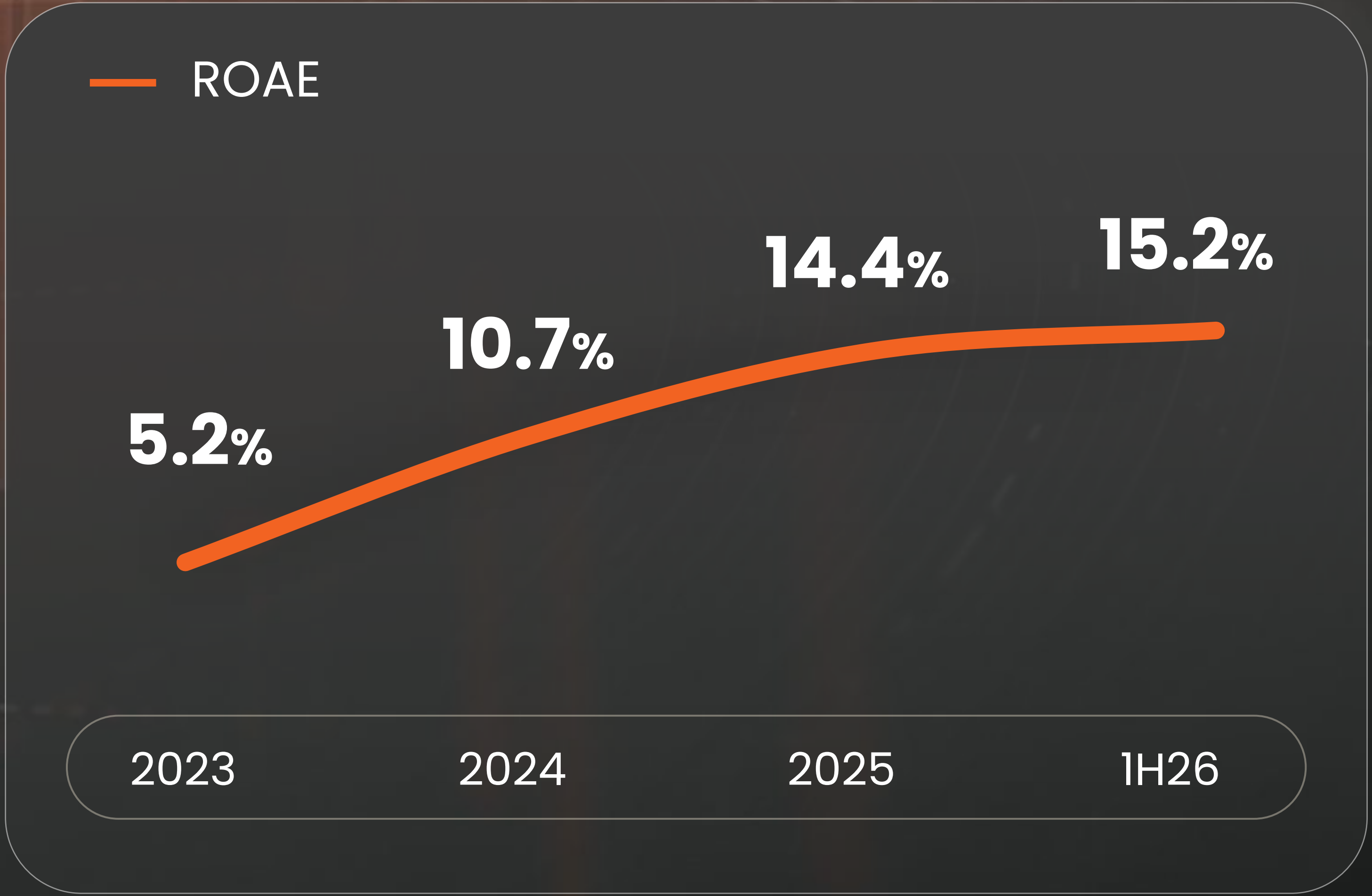
AWS REFERENCE CASE

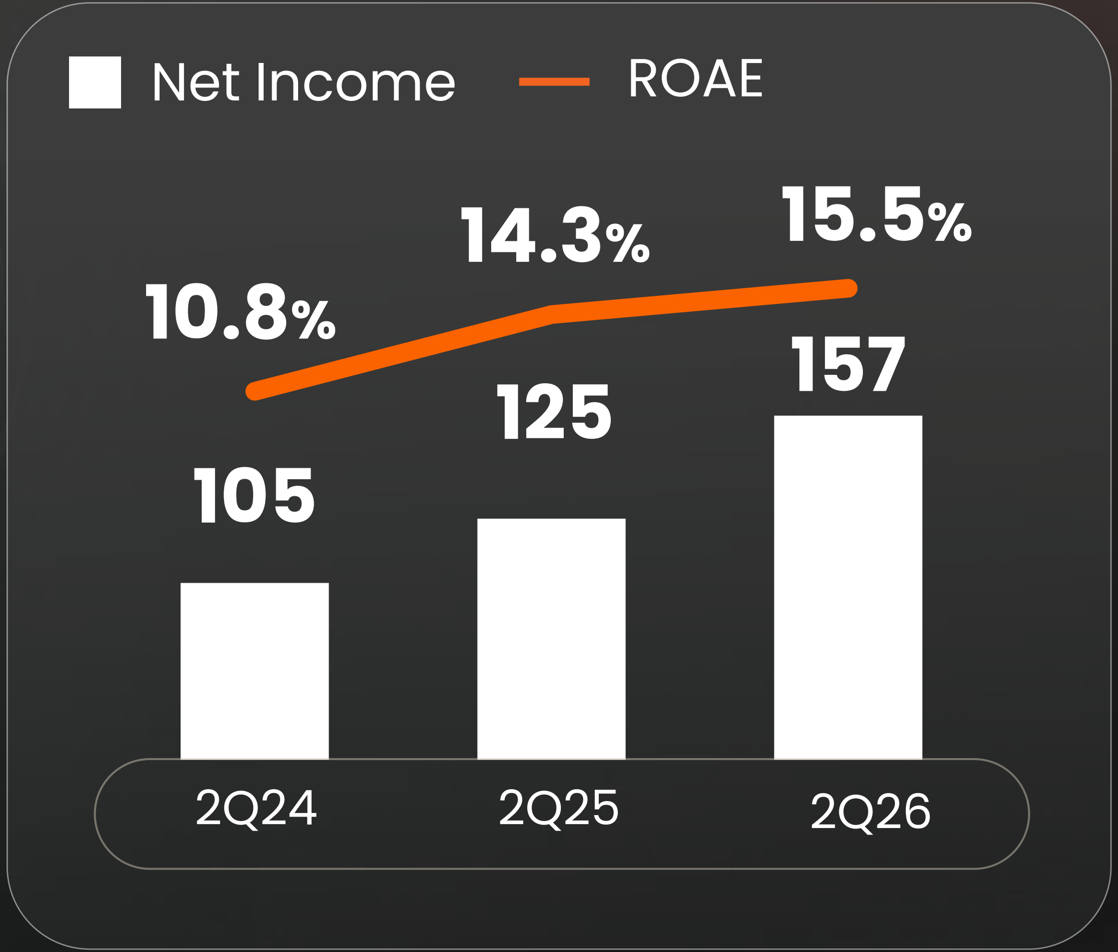
INFRASTRUCTURE AGENT	SOFTWARE ENGINEERING	CUSTOMER SERVICE ANALYTICS	CONTRACT ANALYSIS	LEGAL ANALYTICS
Incident investigation and corrective action recommendations	Development of systems and management tools	Relationship quality monitoring across voice and text channels	Automated contract review	Case registration, interpretation, and support in preparing legal defenses
<15min investigation to find the root cause	~65% reduction in development time	100% client interactions analyzed	~91% reduction in analysis time	+98% accuracy in civil case registration

Discipline in strategy execution
closer, more digital and more profitable

RECURRING RESULTS

(R$ million and % p.a.)





Products & Business

CARE AND TRANSPARENCY IN RELATIONSHIPS

better experiences, with greater ease and stronger results

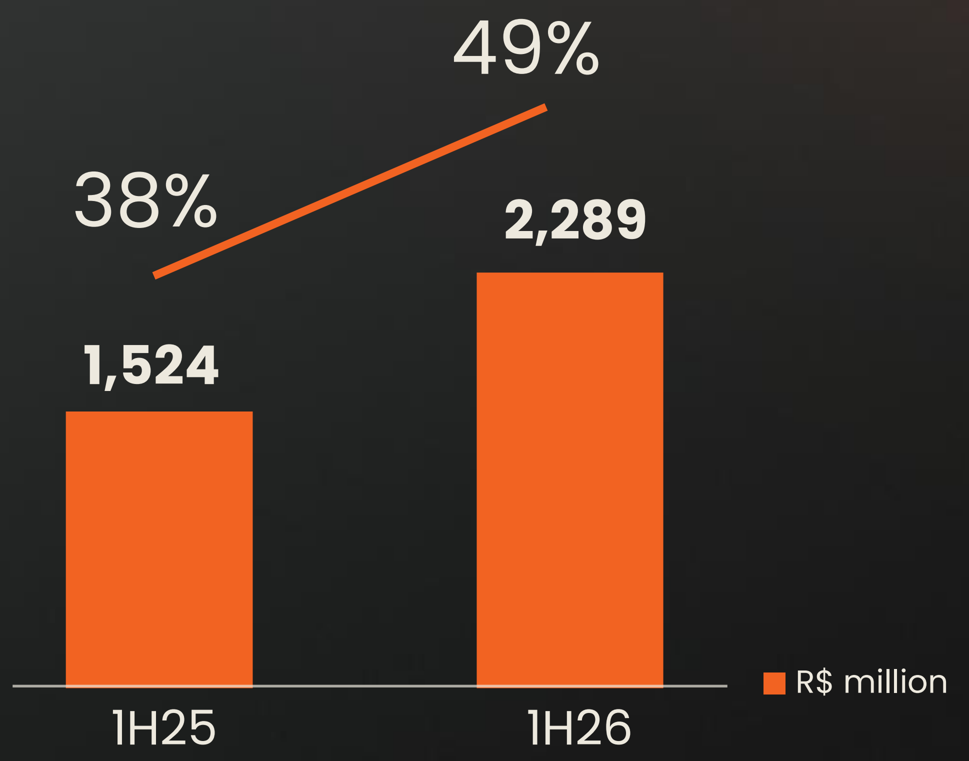
Key initiatives:

Client journey redesign

New sales platform

Expansion of the addressable market, reaching an audience +younger +digital

Origination through self-contracting[1]



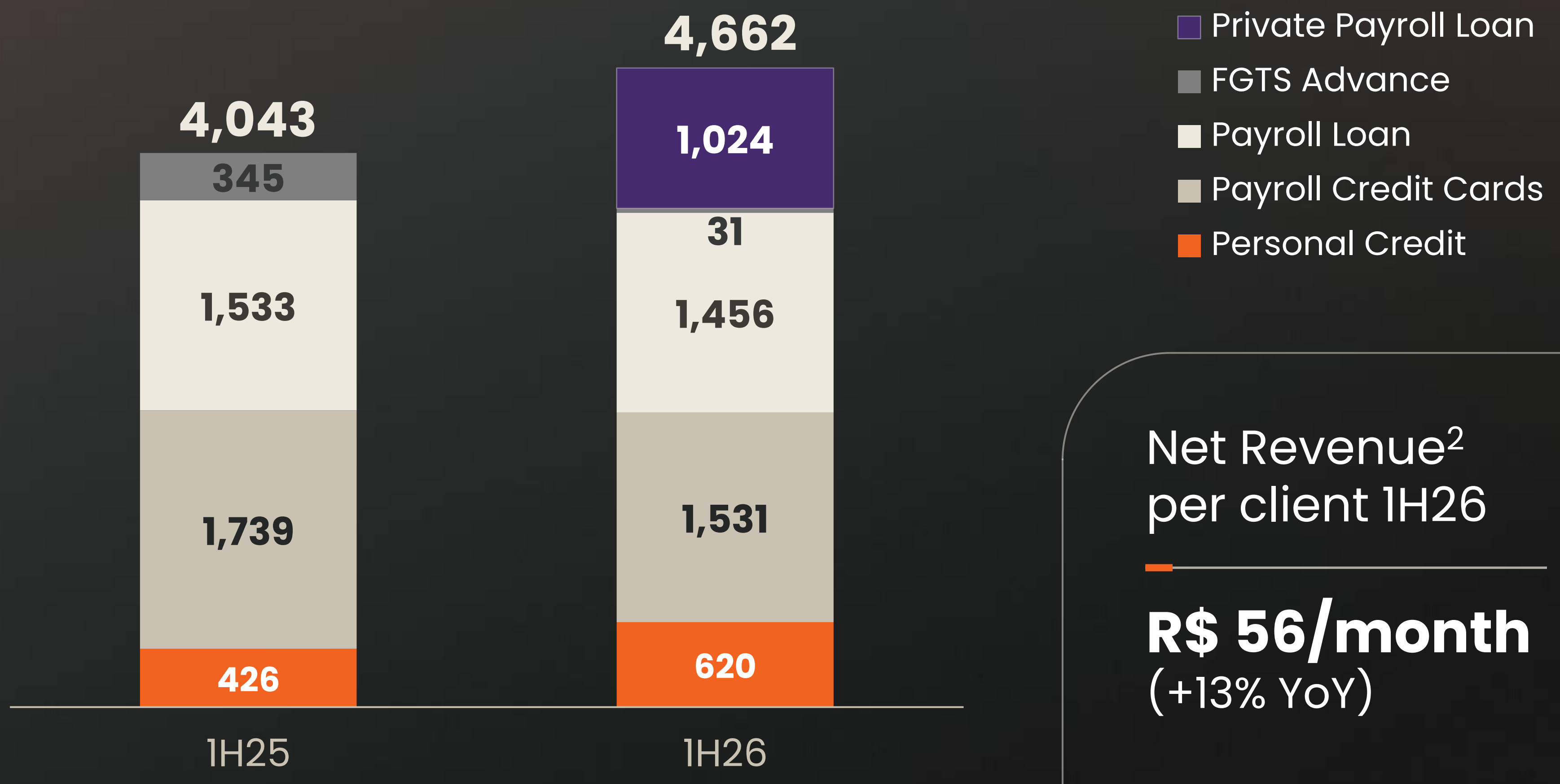
1. Digital origination + purchases of cards.

MORE DIVERSIFIED AND BALANCED ORIGINATION

Focus on higher-margin products with greater profitability per customer

More profitable origination[1] mix

R$ million



Net Revenue[2] per client 1H26

R$ 56/month

(+13% YoY)

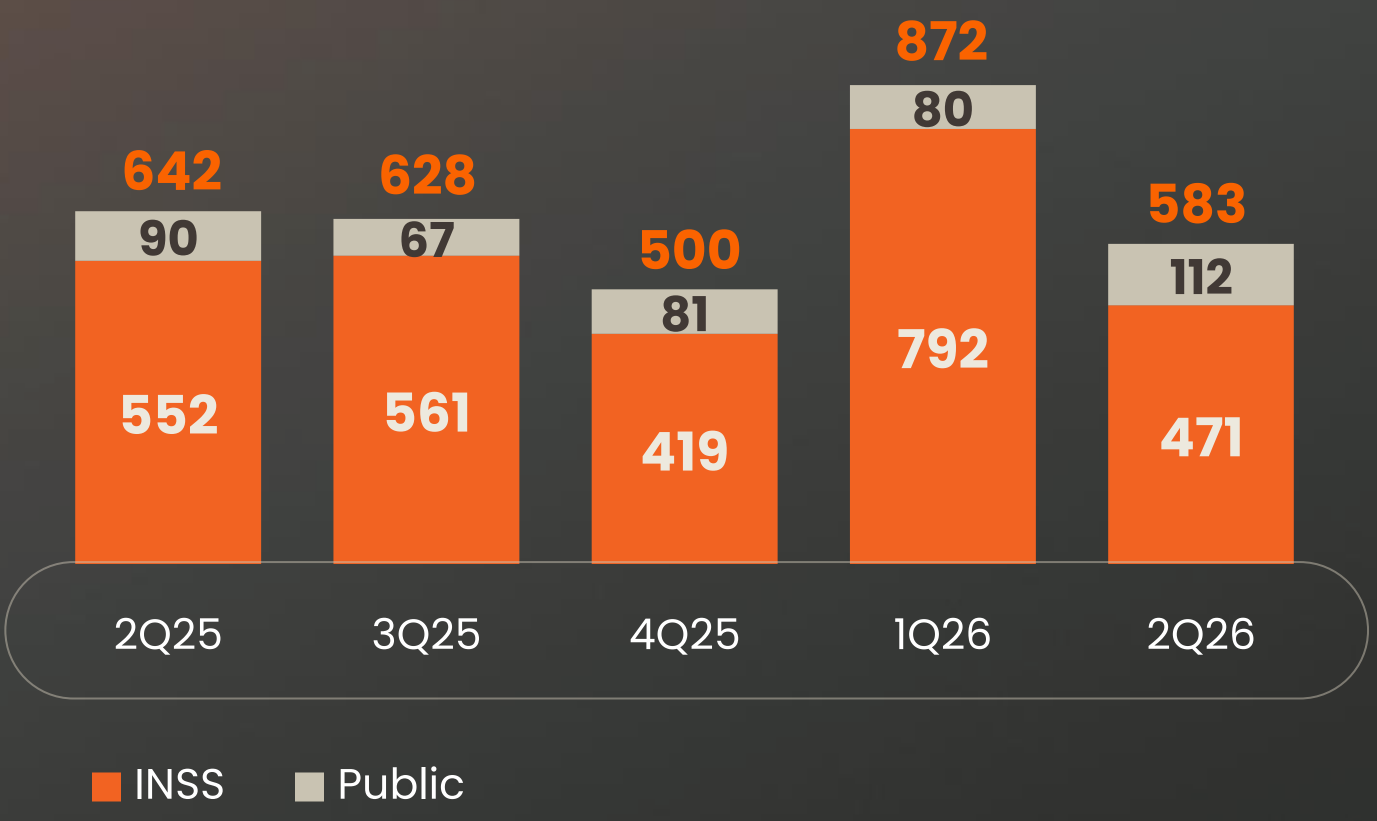
1. It considers only the new resource released to the client. | 2. Net ARPAC: Includes net revenues from credit, services, insurance, and securities (TVM), net of funding costs, divided by the average number of clients, in accordance with BACEN methodology.

PAYROLL PRODUCTS

THE LOWEST INTEREST CREDIT SOLUTION FOR OUR CLIENTS

PAYROLL LOAN

Quarterly released amount[1] (R$ million)



Entry point for client relationships

Primary solution for **clients' credit needs**

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

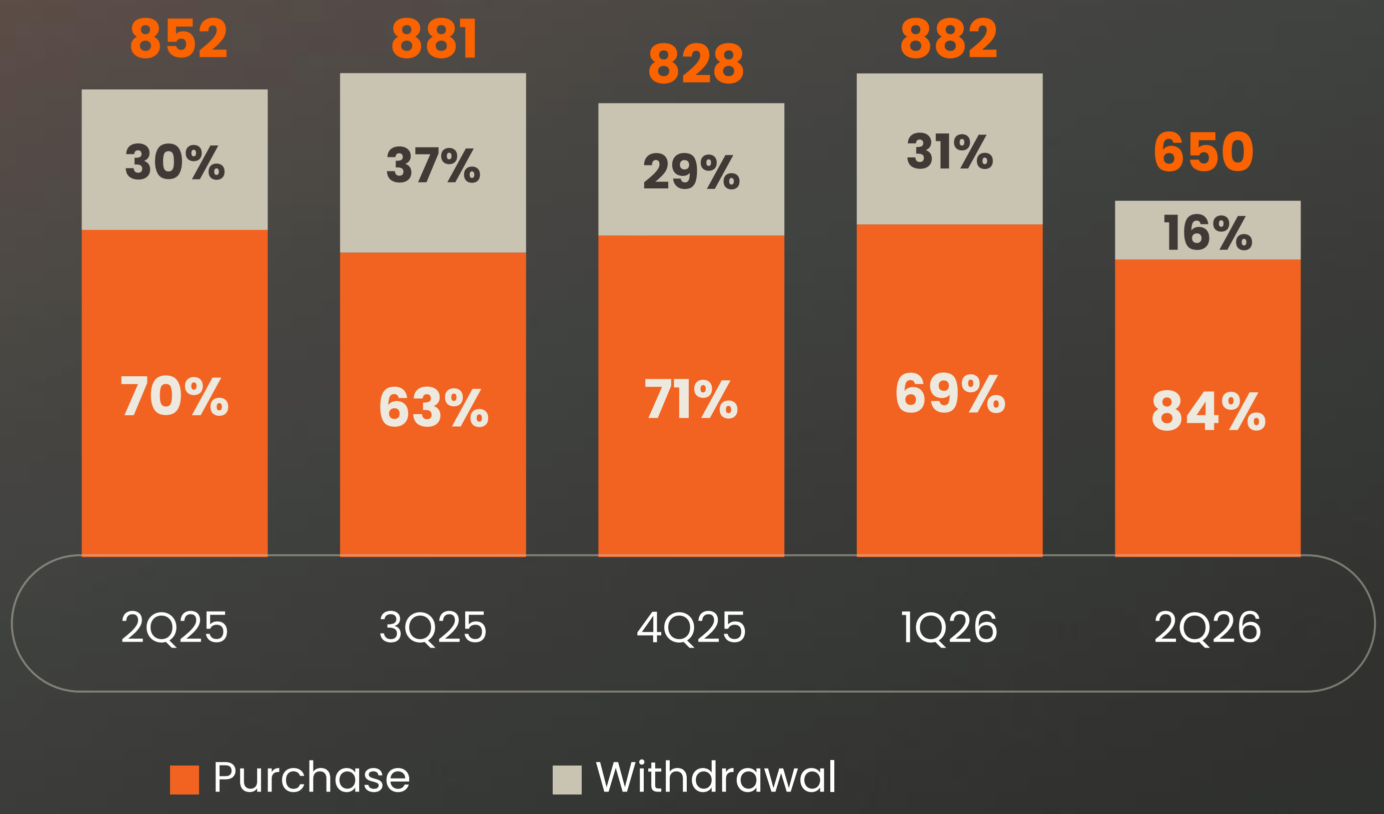
PAYROLL PRODUCTS

THE LOWEST INTEREST CREDIT CARD OPTION

PAYMENT SOLUTION FOR FINANCIAL AND DIGITAL INCLUSION

PAYROLL CARD AND BENEFIT PAYROLL CARD

Quarterly released amount[1] (R$ million)



Key uses: purchases grocery stores, pharmacies, and retailers

Digital purchases account for 25%

Often it is the clients' **only credit card**

New benefits

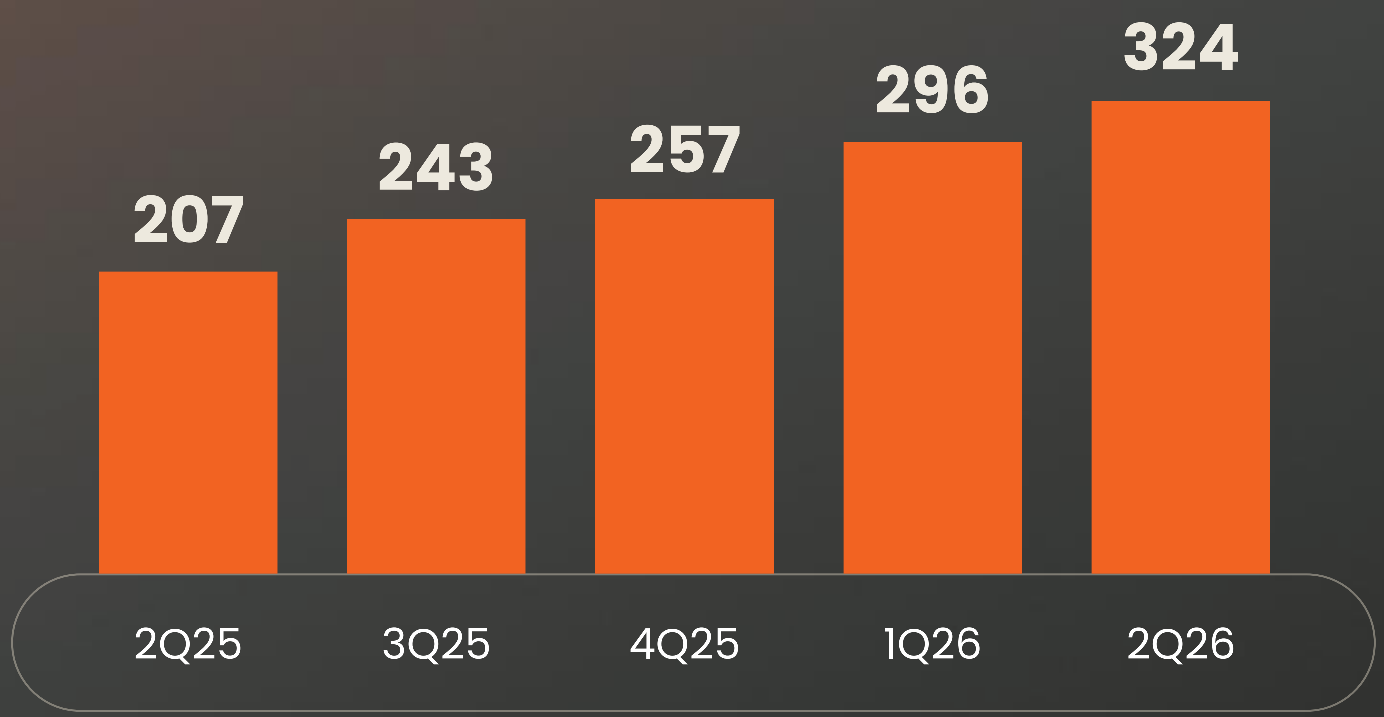
1. It considers only the new resource released to the client, it does not consider refinanced amounts

RETAIL (INDIVIDUALS)

IMPORTANT GROWTH LEVER

PERSONAL CREDIT

Quarterly released amount[1] (R$ million)



Emergency credit supporting clients during critical moments

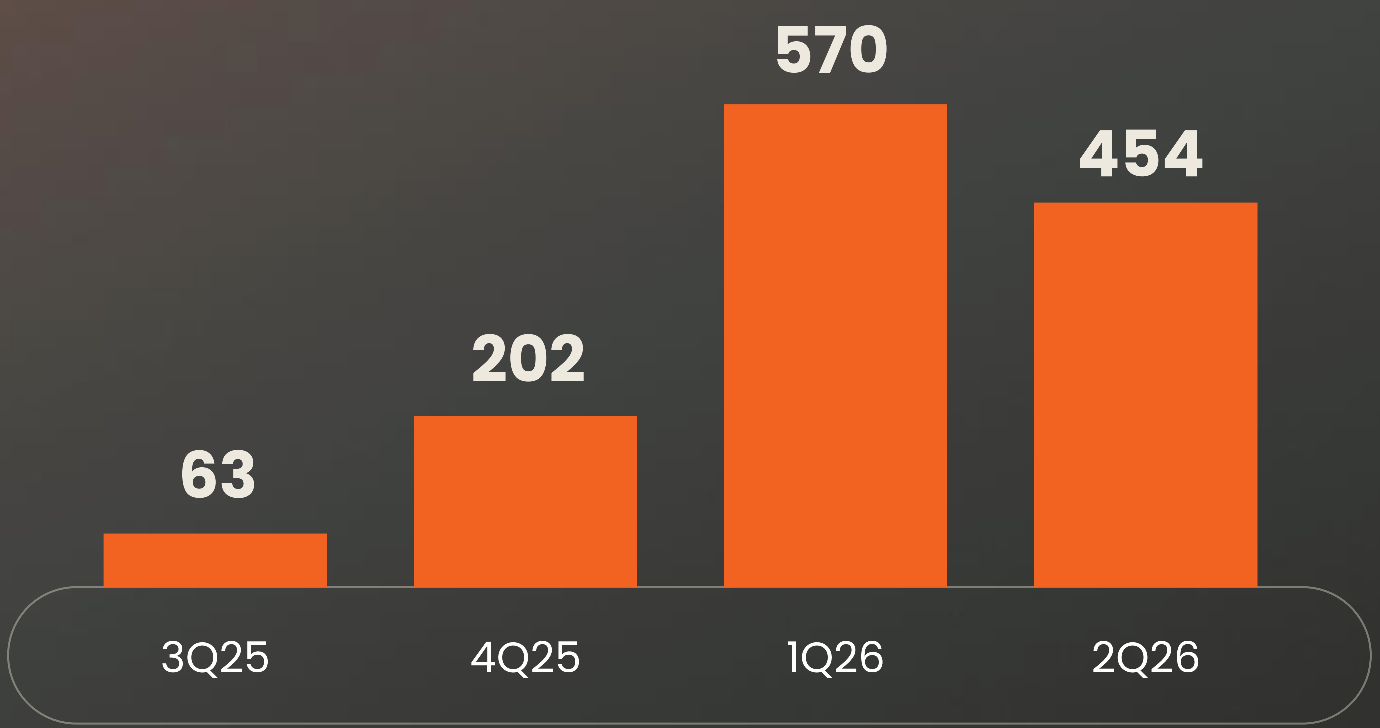
1. It considers only the new resource released to the client, it does not consider refinanced amounts

RETAIL (INDIVIDUALS)

NEW GROWTH AVENUE

PRIVATE PAYROLL LOAN

Quarterly released amount[1] (R$ million)



90% of origination through **digital channels**

Entry of **physical channels** creates **greater proximity** to clients

Cross-selling potential

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

Reaching those without protection

MAIN NUMBERS 1H26

8.7 million	Insurance policies
R$436 million	Premiums sold by Bmg Corretora
R$47 million	Net Income Share Bmg[1]

INSURANCE PRODUCTS

- Access to Medicine
- Life Insurance
- Financial Protection to the Worker

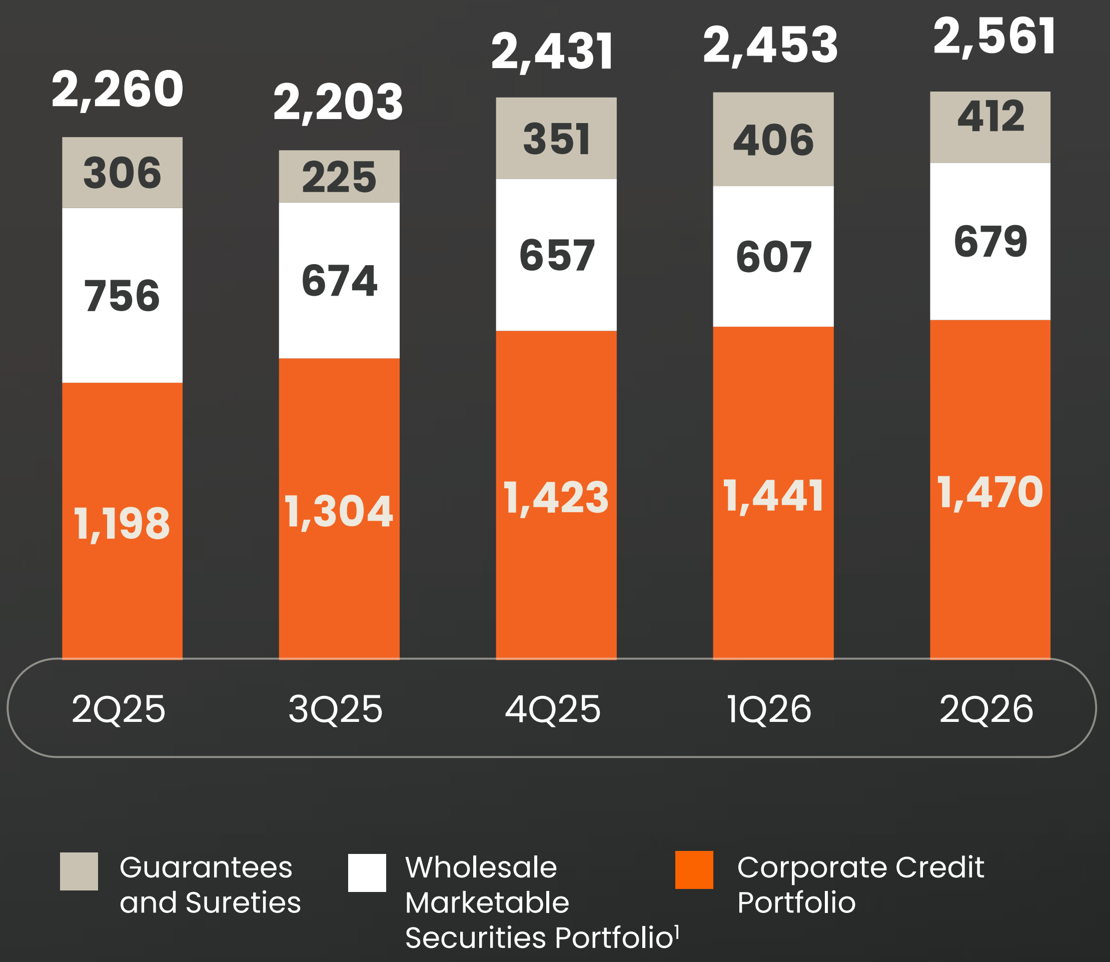
1. Bmg Corretora: equity equivalence of Bmg Corretora for Bmg; Bmg Seguradora: net income considering Bmg's share.

CORPORATE

DISCIPLINE IN CAPITAL ALLOCATION AND focus on value creation

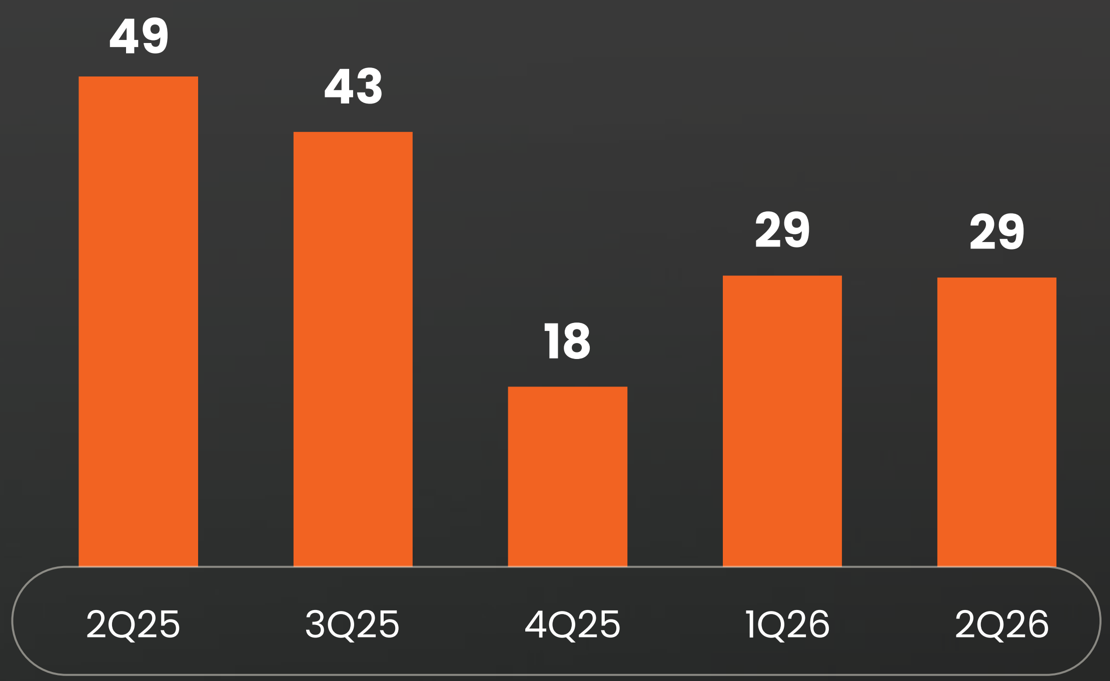
EXPANDED PORTFOLIO

Diversified portfolio with guarantees



NON-CREDIT REVENUE

R$ million



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

Assets & Liabilities

Focus on profitability

MORE EFFICIENT PORTFOLIO MIX WITH HIGHER MARGINS

Lower dependence **on INSS payroll loans**

Greater focus on **higher-margin** products

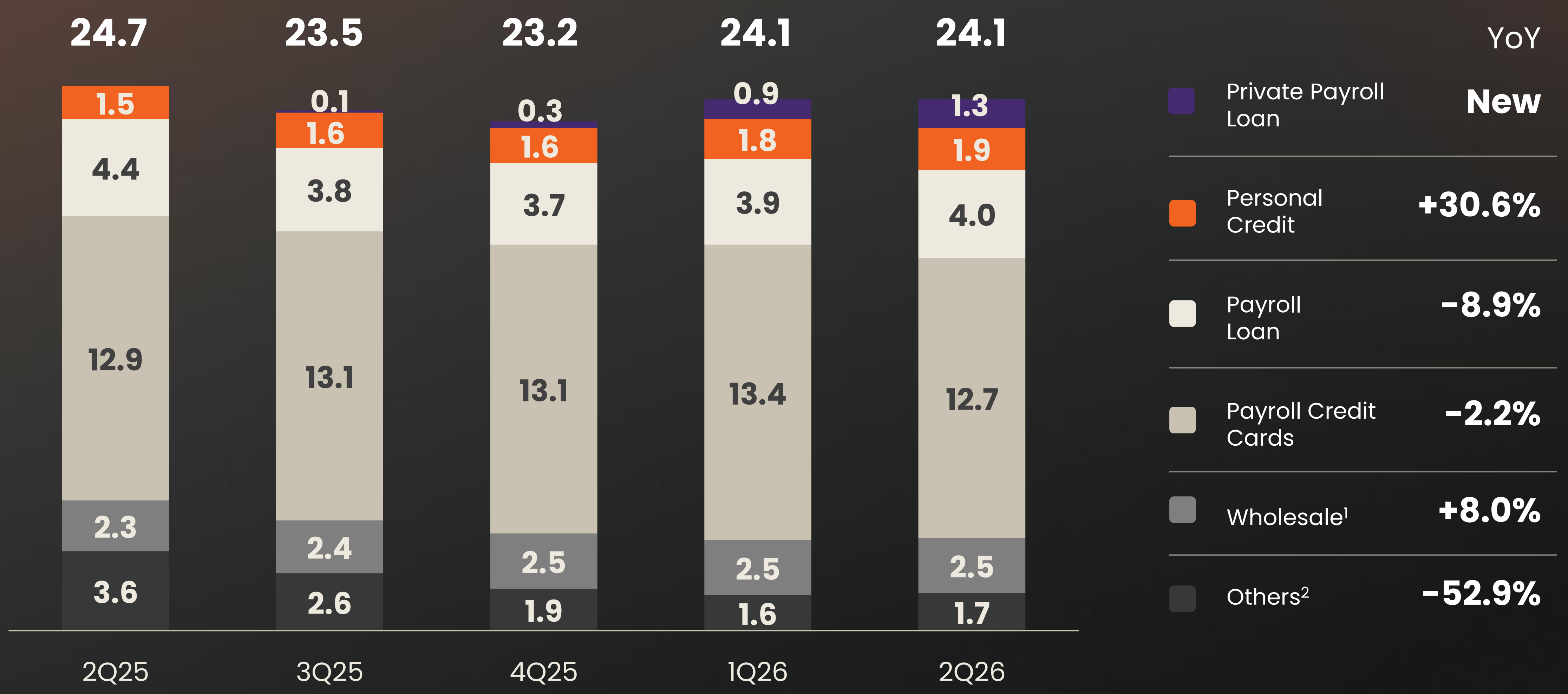
Continued pursuit **of diversification and resilience**

Significant portfolio mix shift

REDUCING EXPOSURE TO INSS AND INCREASING HIGHER-MARGIN PORTFOLIOS

LOAN PORTFOLIO

R$ billion

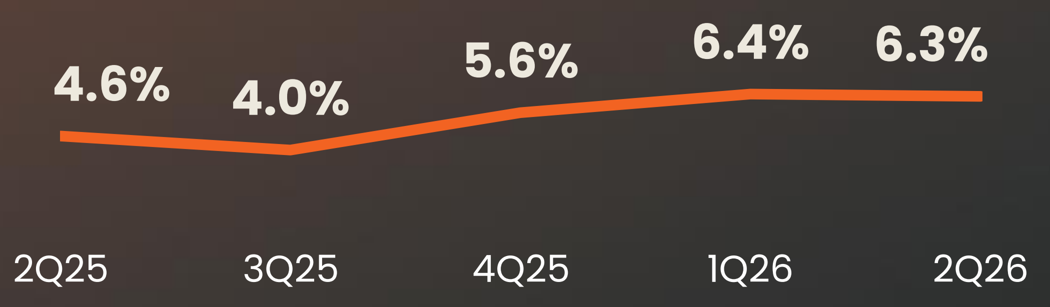


1. Includes Corporate + Structured Operations credit portfolios
2. Includes Credit Card + FGTS Advance + US Payroll Loan + Others

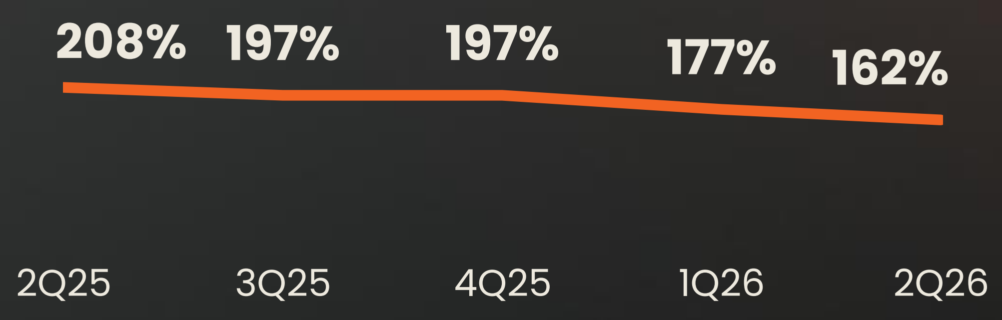
Balanced risk approach

RESPONSIBLE GROWTH WHILE MAINTAINING ASSET QUALITY

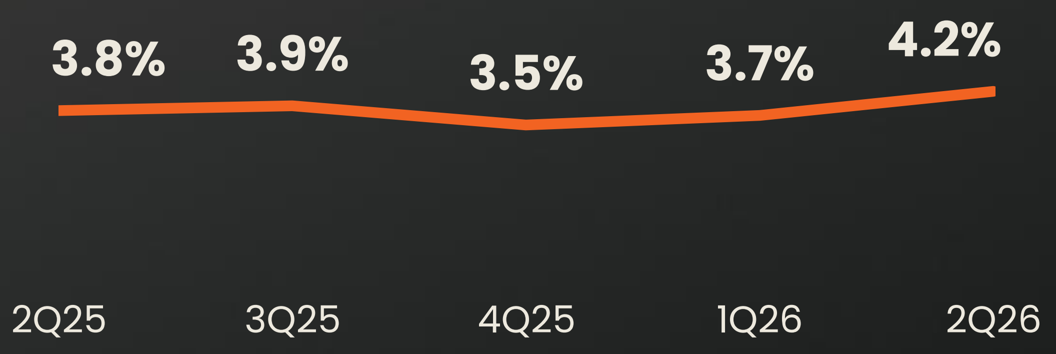
Provision expenses net of recovery[1]



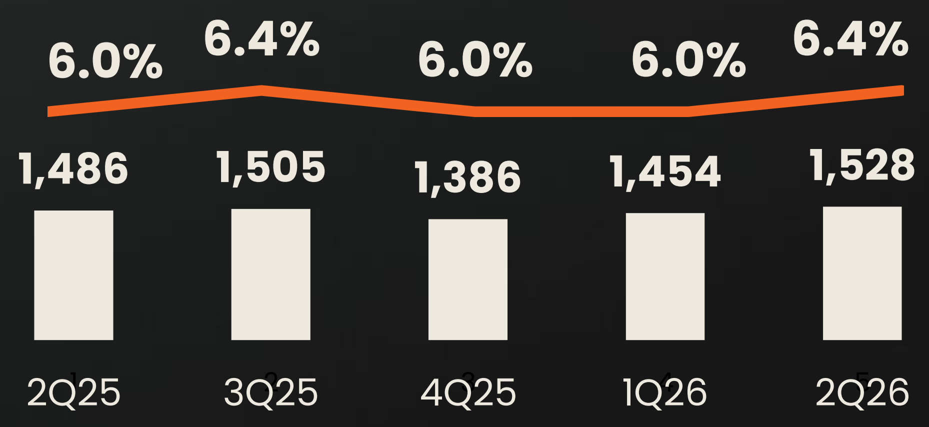
Coverage ratio



NPL Over90



NPL Stage 3 (R$ million e % of portfolio)



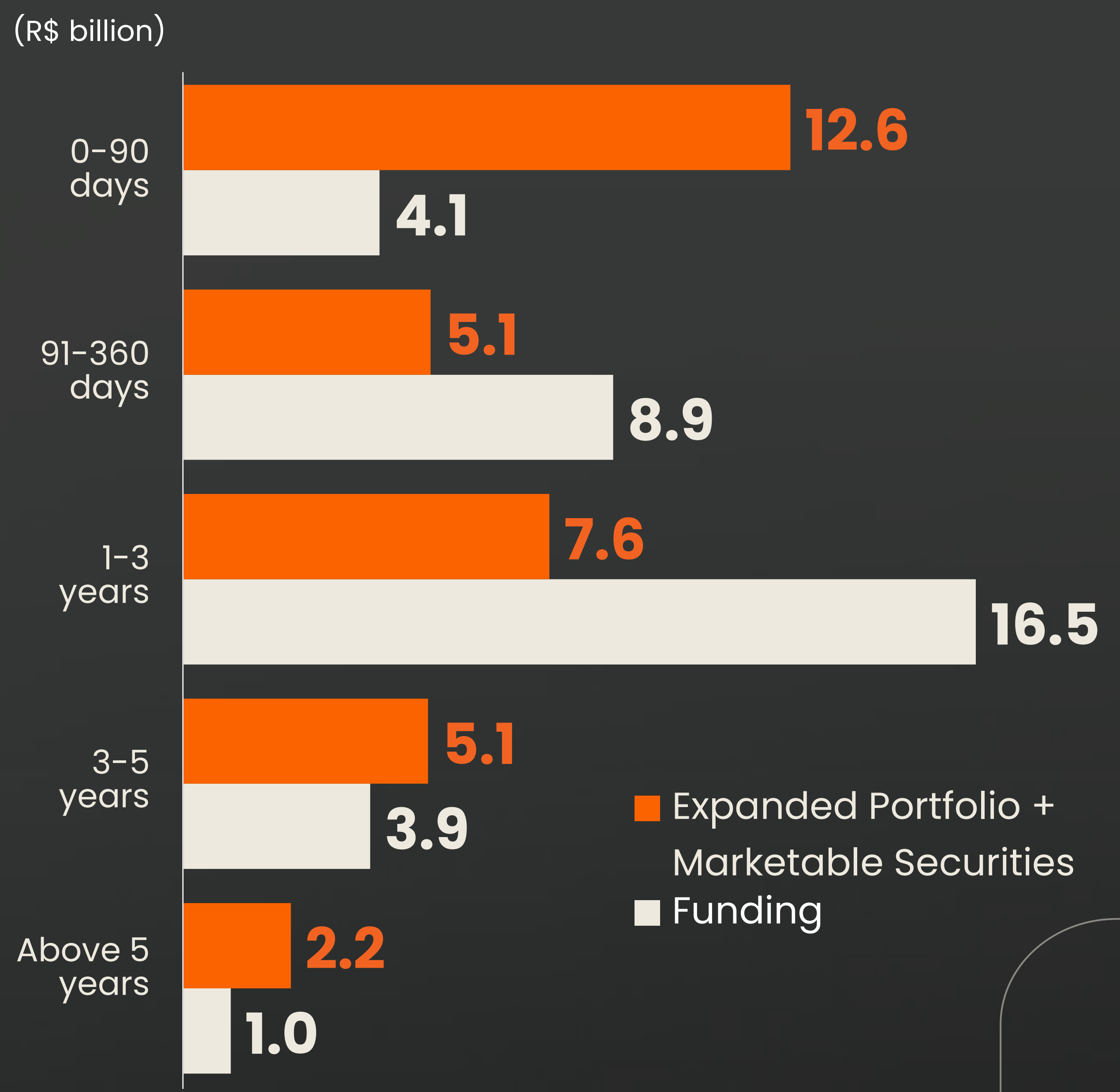
1. Provision expenses net of credit recovery, divided by average portfolio and annualized via multiplication

CONSERVATIVE
asset-liability management

liquidity ratios
well above regulatory requirements

Liquidity Coverage Ratio (LCR) | **Short Term:**
429%

Net Stable Funding Ratio (NSFR) | **Long Term:**
124%



1. Includes available cash, interbank investments, and public and private securities, except those linked to repurchase agreements.

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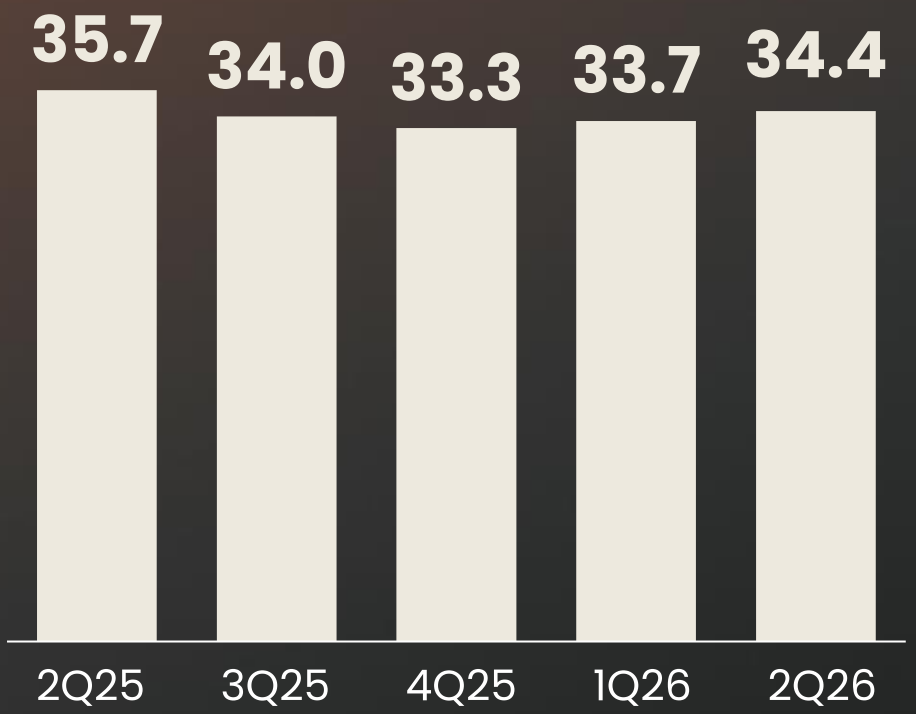
More diversified and sustainable funding base

Funding (R$ billion)

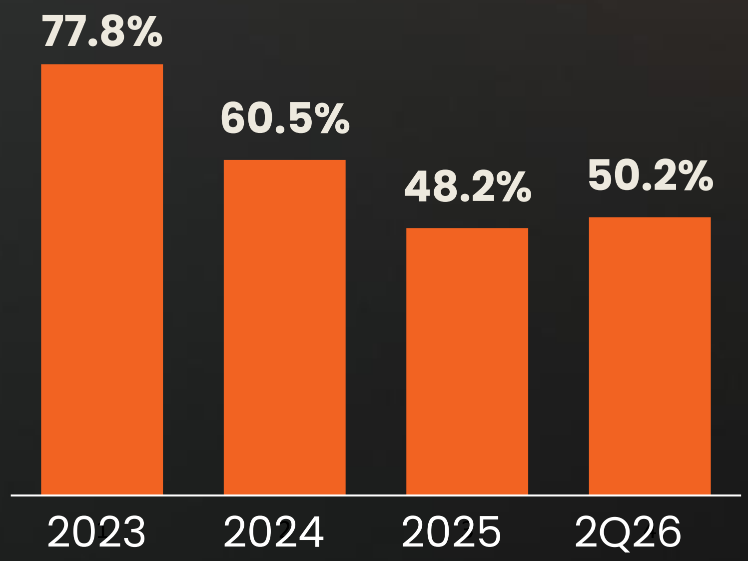


36% institutional funding

Recurring issuer of **securitizations and financial bills**

Reduction in reference value subject to the FGC[1]

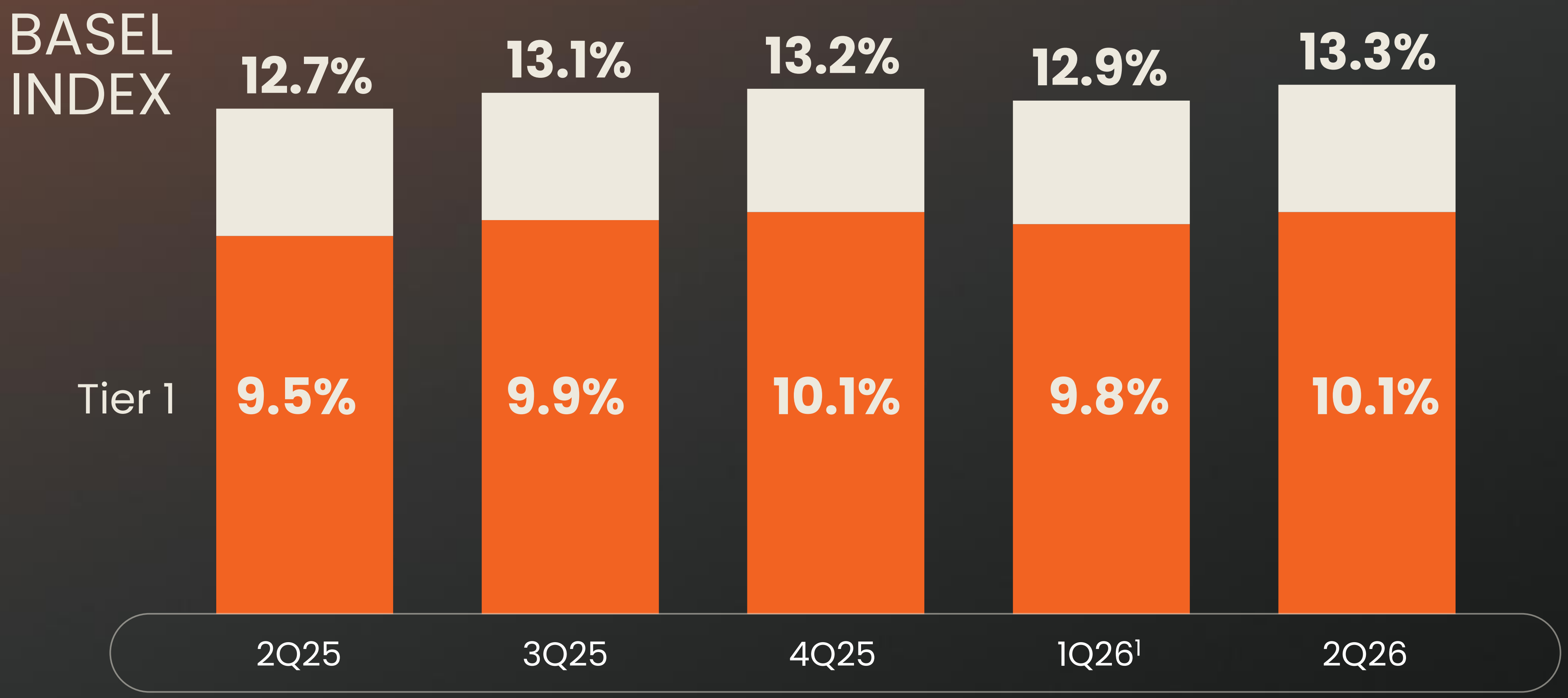
Reference Value/Reference Funding
Trigger FGC > 60%



2Q26: Transfer without retention of risks and benefits related to payroll credit cards totaling R$ 750 million

1. Fundo Garantidor de Crédito

Active capital management



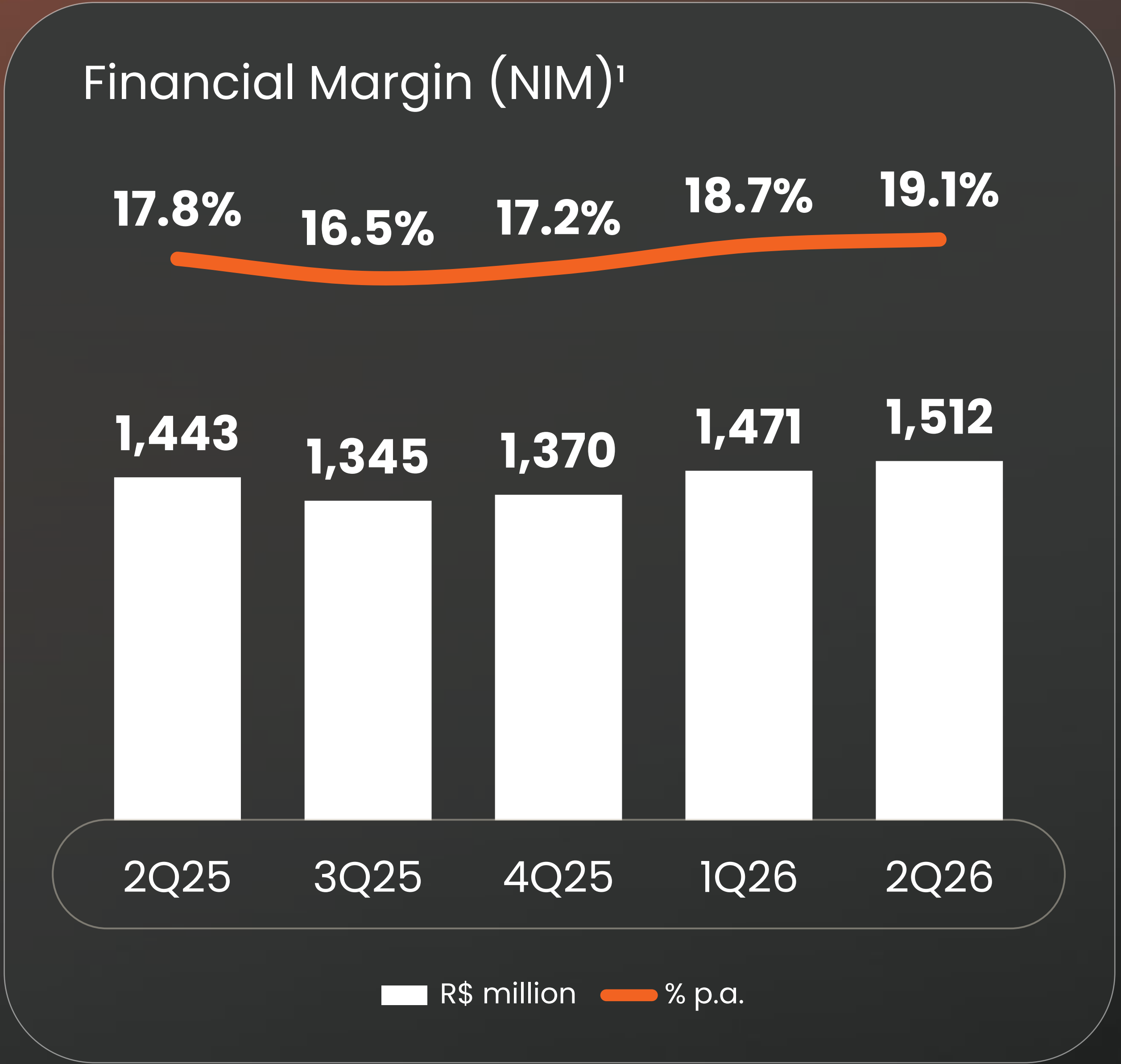
MAIN CAPITAL LEVERS:

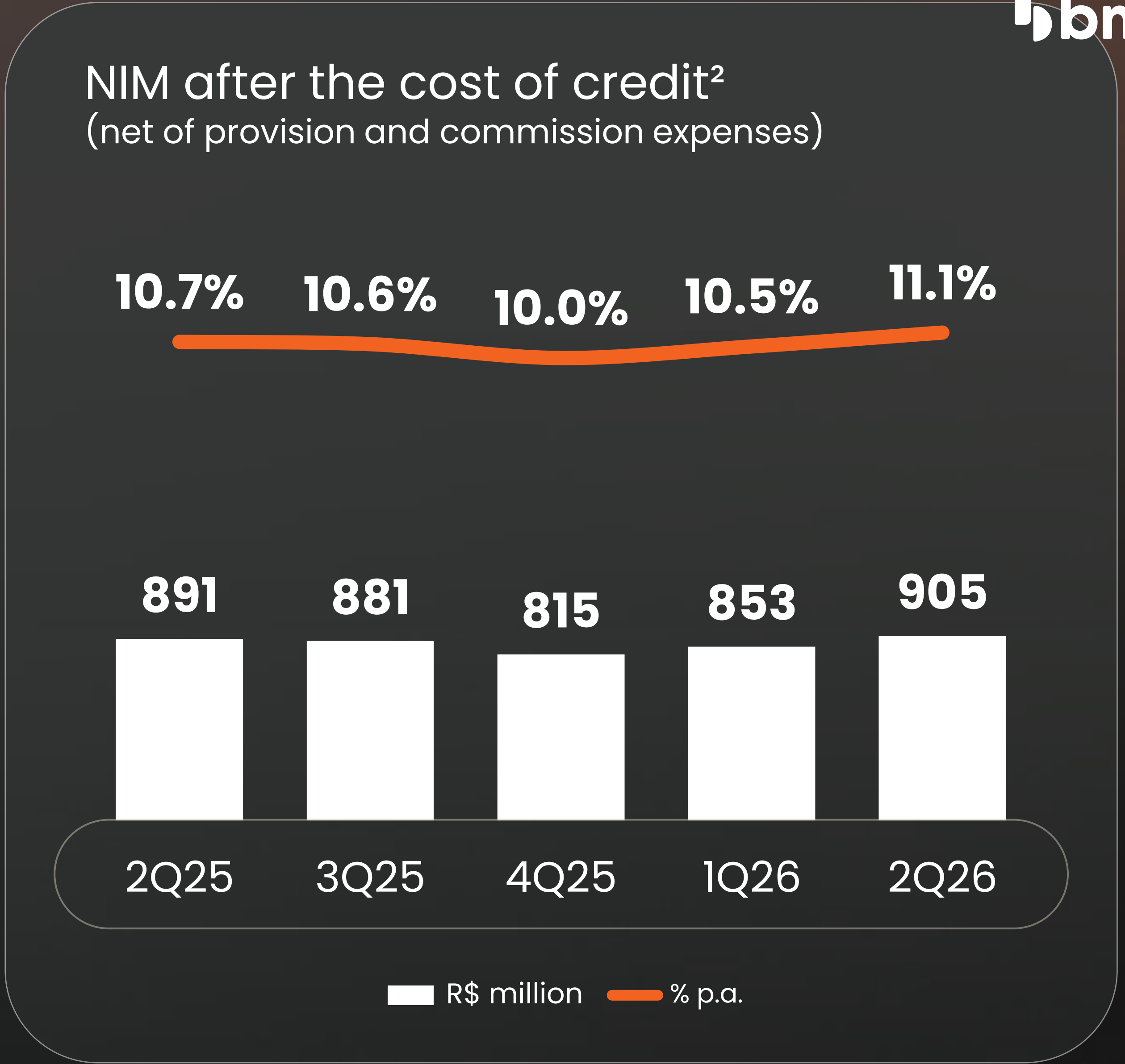
- Internal capital generation
- Consumption of tax credit
- Credit assignments
- Interest on Shareholders' Equity recapitalization

1. In 1Q26, pro forma Basel considering the capital increase of R$ 214 million, approved by the Central Bank of Brazil on April 27, 2026.

Financial Results

Margin expansion with a more profitable portfolio mix

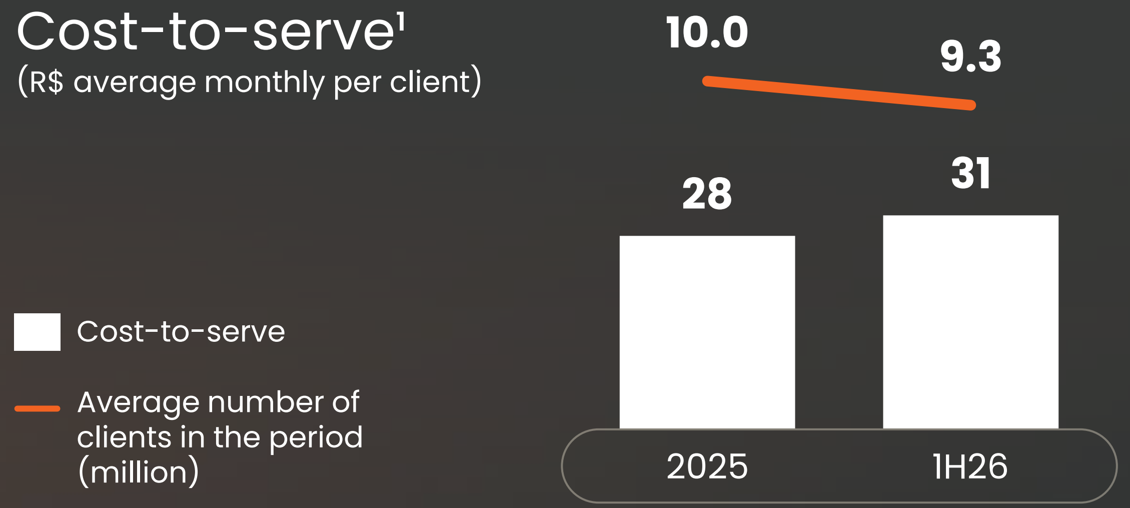




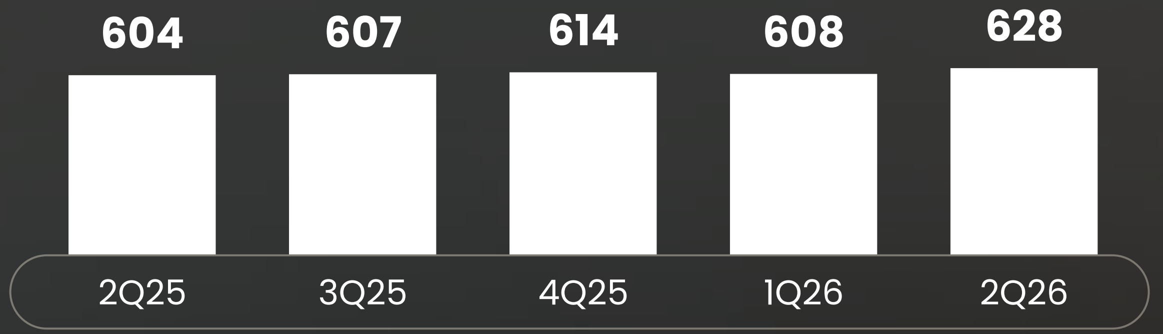
Based on Managerial Income Statement.
1. Income from credit operations + income from marketable securities transactions + funding expenses and derivatives + income from services rendered + insurance operations / average profitable assets.
2. Financial Margin + net provision expenses + commission expenses / average profitable assets.

Discipline in cost management and operational efficiency

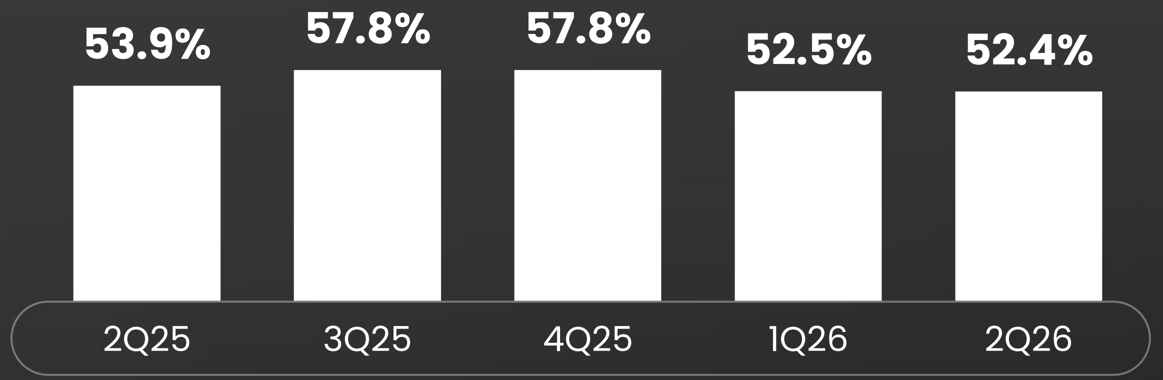
Cost-to-serve[1]
(R$ average monthly per client)



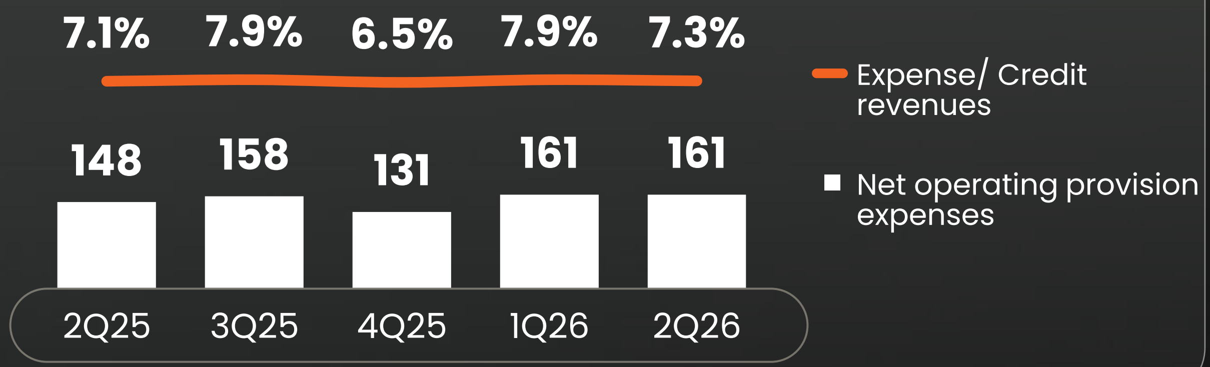
Personnel, administrative and operational expenses
(R$ million)



Efficiency ratio (%)



Net operating provision expenses
(R$ million)

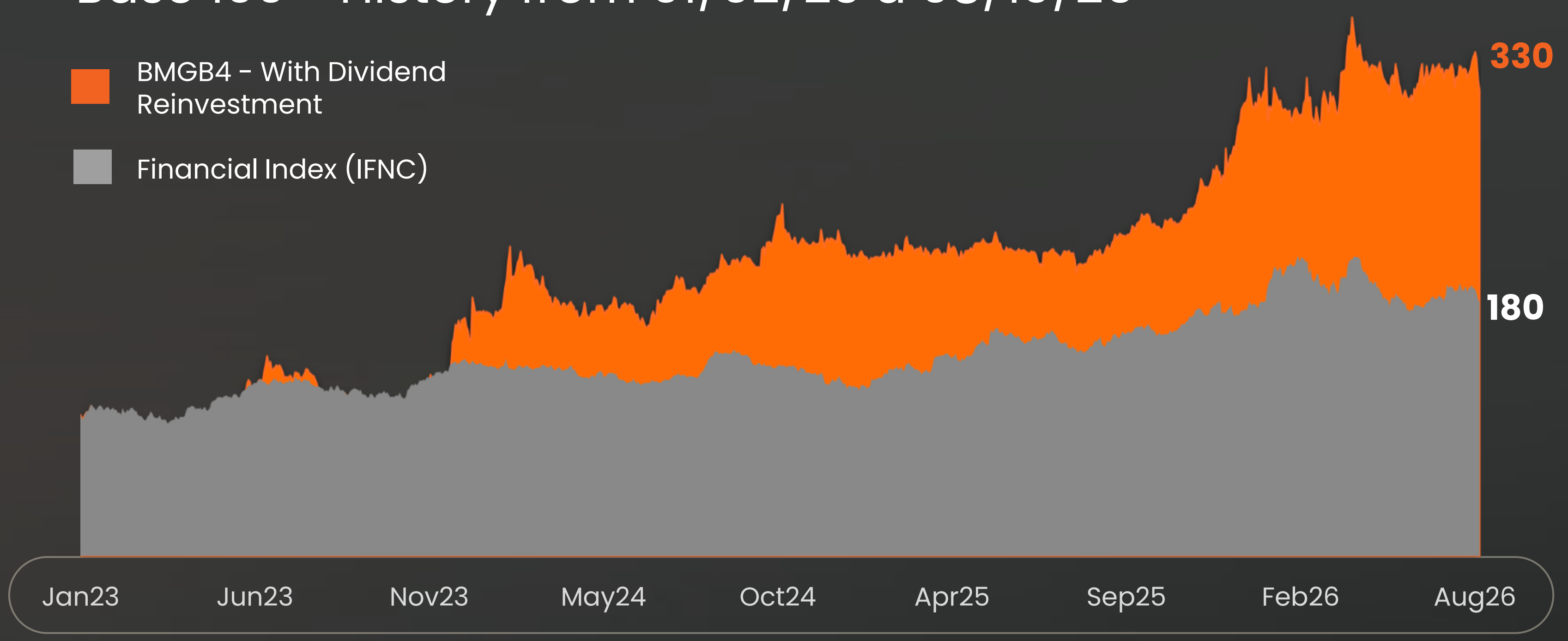


1. Personnel + administrative + operational + commissions expenses/ average number of customers using Bacen's methodology.

BMGB4 Evolution

BMGB4 has gained value...

Base 100 - History from 01/02/23 a 08/10/26



...but still does not fully reflect our progress

ROE 1H26 **15.2%**	**Moving closer to the market average**	**16.4%** listed mid-sized banks **17.7%** listed banks
P/BV **0.7x**	**Discounted relative to peers**	**1.0x** listed mid-sized banks **1.5x** listed banks
DY **10.7%**[1]	**Among the largest dividend payers**	**7.9%** listed mid-sized banks **6.0%** listed banks

The information is historical in nature and merely illustrative, and does not constitute a projection or promise of results.
Source: Bloomberg and banks' websites | Based on the latest 1H26 ROE reported by each bank. For banks that have not yet released their results, the most recently reported ROE is considered.| The P/BV (price-to-book ratio) and DY (dividend yield) multiples are based on the closing price on 08/10/2026 | Averages weighted by the disclosed Shareholders' Equity of each bank.
1. Based on the closing of the trading session on 08/10/2026 and considering the declaration of ISE for 2Q26 disclosed on 07/30/2026

Key takeaways

Client at the center of our strategy

Client

Simple and transparent experience

Omnichannel: human and digital relationships

Technology platform modernization delivering an enhanced experience

Business

Significant shift in the credit portfolio mix

Quality growth

Focus on developing new products

Profitability

Profitability on a consistent upward trajectory

Financial resilience

Balanced risk management

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Q & A

CONTACT & DISCLAIMER

INVESTOR RELATIONS TEAM

ri@bancobmg.com.br
www.bancobmg.com.br/IR

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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."