Banco BMG S.A.

BMGB B3 LISTED N1

Individual and consolidated financial statements on June 30, 2026, and independent auditor's review report on the financial statements

Index

MANAGEMENT REPORT

The Management of Banco Bmg S.A. and its subsidiaries ("Bank"), in accordance with the accounting practices adopted in Brazil, established by the Brazilian Corporate Legislation and the Central Bank of Brazil, is presenting the Financial Statements for the first semester ended June 30, 2026, along with the independent auditors' report.

Banco Bmg

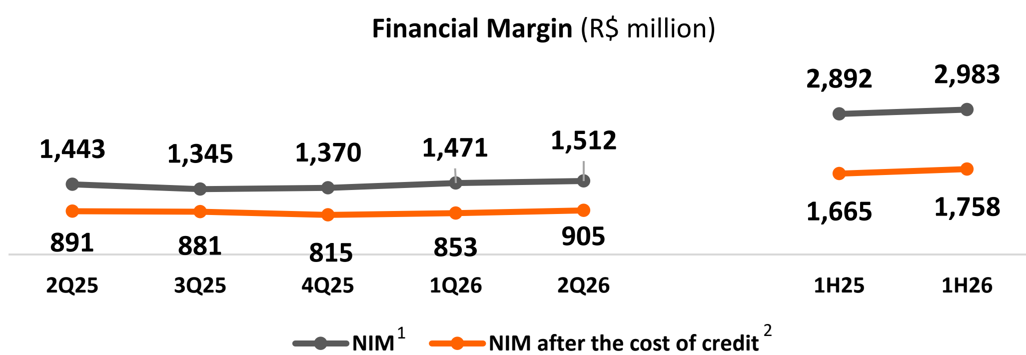
Throughout nearly a century of operation, Banco Bmg has maintained as its central guideline proximity to its clients, offering financial solutions suitable to their needs, combining technology, operational efficiency, and humanized service. This approach has sustained the building of trusting relationships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

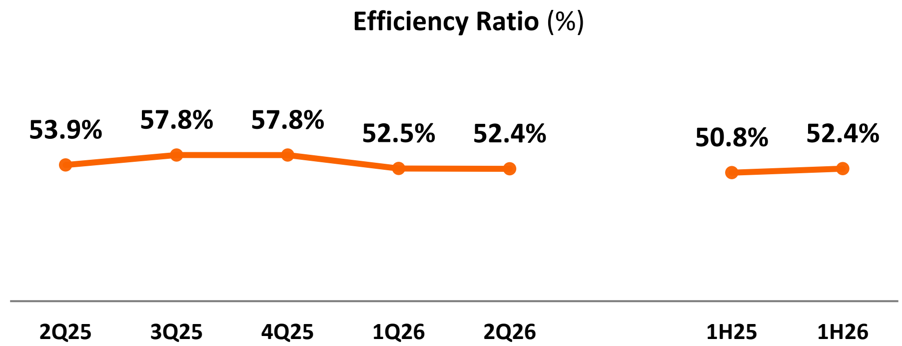
Financial Performance

The financial margin totaled R$ 2,983 million in the first semester ended June 30, 2026, representing an increase of 3.2% in comparison to the same period of the previous year. In 2Q26, the margin reached R$ 1,512 million, an increase of 2.8% compared to 1Q26. The financial margin after the cost of credit (net of provision and commission expenses) totaled R$ 1,758 million in the first semester ended June 30, 2026, representing an increase of 5.6% in comparison with the same period of the previous year. In 2Q26, margin after the cost of credit reached R$ 905 million, an increase of 6.2% compared to 1Q26. In the quarter, the increase in financial margin after the cost of credit was driven by higher credit revenues resulting from greater exposure to more profitable credit products. Funding and derivatives expenses evolved in line with business expansion and the higher volume of funds raised during the period. Credit costs showed a slight decrease for the quarter, driven by lower commission expenses, while provisions for loan losses remained under control, reflecting the portfolio's new mix.



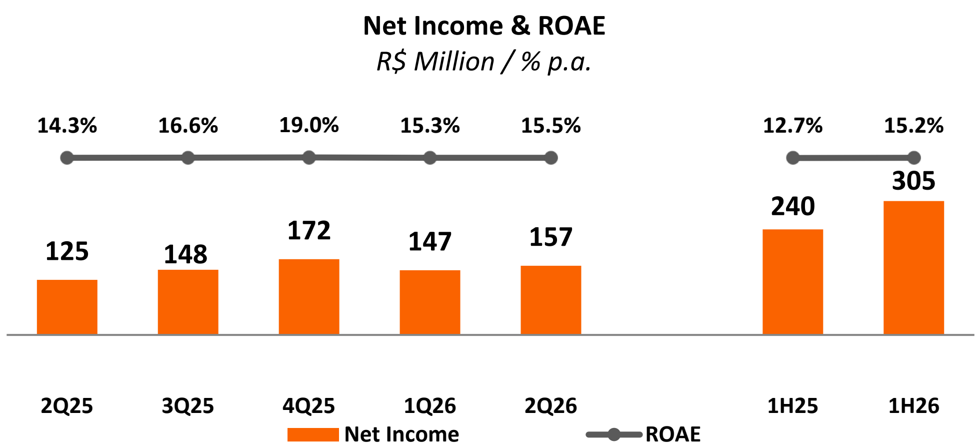
1 - based on Managerial Income Statements, includes income from credit operations + income from marketable securities transactions + funding and derivatives expenses + income from services rendered + insurance operations.
2 - net interest margin + net provision expense + commission expense.

In the first semester ended June 30, 2026, the efficiency ratio was 52.4%, an increase of 1.6 p.p. compared to the same period in 2025. In 2Q26, the index reached 52.4%, an improvement of 0.1 p.p. compared to 1Q26. The Bank remains focused on cost management, delivering more technological and operational efficiencies to the business and, consequently, generating better security and lower service costs.



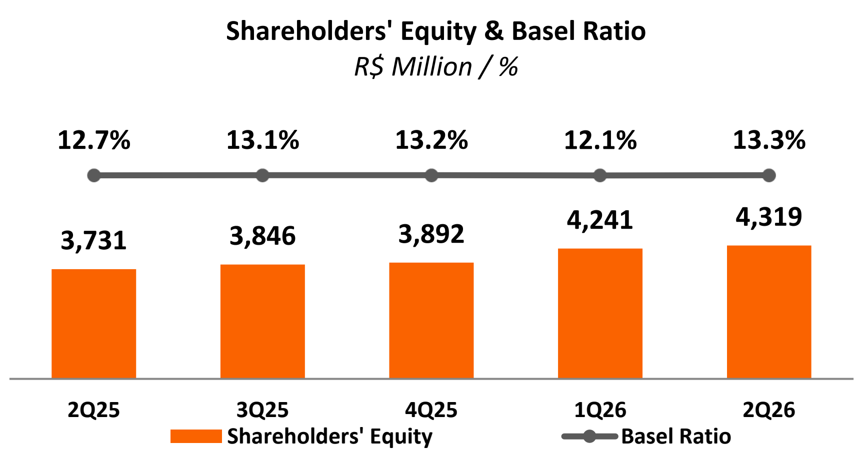
Methodology: Personnel Expenses + Other Administrative Expenses (doesn't consider amortization) + Other Operating Expenses (net from operating income)/ Gross Profit from Financial Intermediation before allowance for loan losses + Income from Services Rendered + Tax Expenses.

The net income in the first semester ended June 30, 2026, was R$ 305 million, an increase of 26.8% when compared to the same period of 2025. In 2Q26, net income reached R$ 157 million, an increase of 7.1% compared to 1Q26. The Return on Average Equity (ROAE) was 15.2% per year in the first semester ended June 30, 2026.

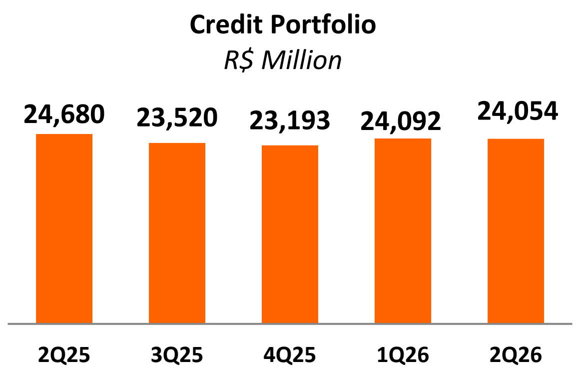


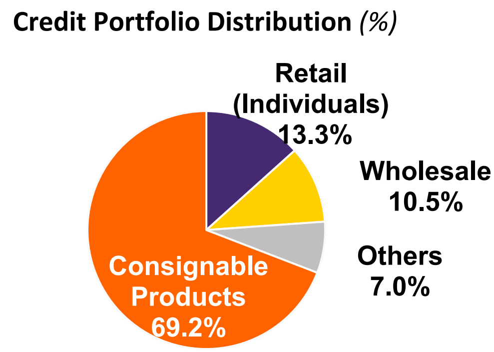
Consolidated Shareholders' Equity on June 30, 2026, amounted to R$ 4,391 million, the capitalization ratio of risk-weighted assets (Basel Ratio) was 13.3%, and the tier 1 capital reached 10.1%. The increase in capital ratios was mainly due to the capital increase of R$ 214 million approved by the Central Bank of Brazil on April 27, 2026.

The Bank provisioned R$ 129.6 million in Interest on Shareholders' Equity related to the first semester ended June 30, 2026, of which R$ 64.3 million were declared relating to the second quarter of 2026 and will be paid on September 04, 2026.

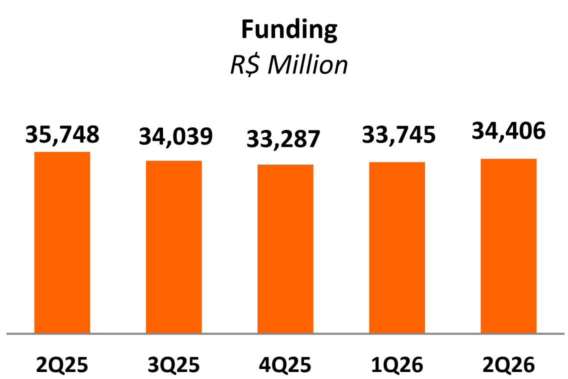


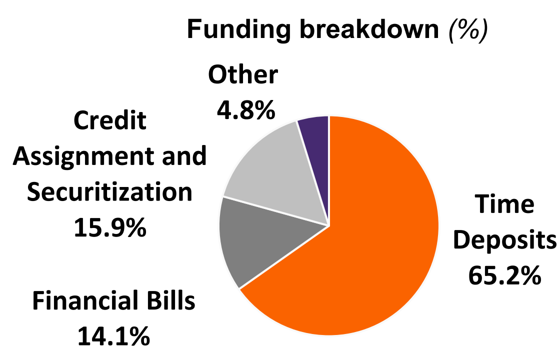
The total consolidated portfolio ended June 30, 2026, with a balance of R$ 24,054 million, representing a reduction of 2.5% in twelve months and 0.2% compared to 1Q26. In the quarter, the reduction in the credit portfolio was mainly due to the assignment without retention of risks and benefits from the INSS payroll card and benefit payroll card. On the other hand, there was growth in private payroll loans and personal credit, reflecting the change in the asset mix that the Bank has been implementing.





The consolidated funding balance totaled R$ 34,406 million in June 30, 2026, representing a reduction of 3.8% compared to the same period of the previous year and an increase of 2.0% compared to 1Q26. Furthermore, the Bank's strategy is to be a recurring issuer in the capital market, with the aim of approaching institutional investors, promoting Bmg's liquidity and creating a reference interest curve in the institutional market.





In June 30, 2026, The Bank's investments in subsidiaries totaled R$ 107 million, the main variation being the positive equity of equivalence result and dividends paid by Bmg Corretora.

ESG Principles

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.

We are also one of the sponsors of the Marina and Flávio Guimarães Institute (IMFG), which centralizes the social actions of the Bmg Group. Founded to drive social transformation, IMFG promotes human development and the strengthening of the communities in which it operates.

Bmg is signatory of important movements such as UN Global Compact, the Pact for the Promotion of Racial Equality, the Business Network for Social Inclusion, the Women 360 Movement, Women on Board (WOB), Business and LGBTI+ Rights Forum, OUTstand Brasil and Business Pact for Integrity and Against Corruption (Clean Company) of the Ethos Institute.

In July 2026, we published our Annual Sustainability Report (2025). The document was developed based on Global Reporting Initiative (GRI) standards, following Sustainability Accounting Standards Board (SASB) indicators. It also includes the disclosure of our Greenhouse Gas Emissions Inventory, which was audited by an independent audit for the first time and received the Gold Seal from the Brazilian GHG Protocol Program.
Learn more about our ESG initiatives on the website: https://www.bancobmg.com.br/compromisso-ASG/.

Corporate Governance
The Bank has a robust corporate governance structure. In addition to the obligations established in Level 1 of corporate governance of B3 S.A – Brasil, Bolsa, Balcão, the Bank adopted some of the obligations set forth in the Novo Mercado: (i) the 100% tag-along right, guaranteeing all shareholders the same price and conditions offered to the controlling shareholder in case of sale of control; (ii) simultaneous disclosure in Portuguese and English earnings results and material facts; and (iii) 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 one 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.
Based on best risk management practices, the Bank has developed policies, systems and internal controls to mitigate and control possible losses arising from exposure to the risks to which its activities are exposed, with a set of appropriate processes and routines applied to its operating modalities.
For more information on corporate governance, please visit: www.bancobmg.com.br/ir.

Relationship with Independent Auditors
The adopted policy adheres to the principles that preserve the independence of the auditor, in accordance with internationally accepted criteria, ie, the auditor should not audit his or her own work and neither perform managerial functions at his client nor promote its interests. In the first semester ended June 30, 2026, Bmg did not contract and did not have services rendered by PricewaterhouseCoopers Auditores Independentes not related to the external audit, at a level higher than 5% of the total relative fees to external audit services.

Capital Management
The assessment of capital adequacy is made to ensure that the organization maintains a strong capital base to support its activities. It also considers a prospective vision, designed to anticipate possible changes in market conditions.

Acknowledgements
All these achievements reflect the firm commitment of the Shareholders and Management to continually strive to exceed expectations and always offer its clients high quality service and a healthy environment for its employees.
These gains have been possible thanks to our clients' support and trust and the dedicated efforts of our collaborators and partners/correspondents.
To them all, our deep appreciation.

BANK'S MANAGEMENT
São Paulo, August 13, 2026.

SUMMARY OF THE AUDIT COMMITTEE REPORT OF BANCO BMG

First Half of 2026

The Audit Committee Report, pursuant to CMN Resolution No. 4,910/21 issued by the Central Bank of Brazil and its Internal Charter, is responsible for overseeing the integrity and quality of the Financial Statements, the effectiveness and reliability of the Internal Control System, the performance, independence and quality of the internal and external audit functions, as well as reviewing the compliance of the Institution's operations and business activities with applicable laws, regulations and corporate policies. The Committee's assessments are based on information obtained from Management, the sources referred to above, and its own analyses and observations.

Activities Performed During the Period

During the first half of 2026, the Audit Committee held seven (7) meetings. In addition, two (2) meetings were held in July and August 2026 for the final review of the Financial Statements as of June 30, 2026, among other matters, and a final meeting was held on this date jointly with the Board of Directors. All members of the Audit Committee also serve as members of the Board of Directors and attended all meetings, together with the Chief Executive Officer and the Superintendent of Internal Audit.

Internal Controls and Risk Management Systems

During the first half of 2026, BMG continued to enhance and update its policies and procedures and to strengthen its Corporate Governance framework. The Committee monitored the activities performed by the Accounting, Risk and Capital Management, Internal Controls and Compliance departments, as well as responses to requests from the Central Bank of Brazil, External Auditors, Internal Audit and Ombudsman Office. The Committee also monitored the investigation and prevention of internal and external fraud, deferred tax assets, civil, tax and labor contingencies, and customer complaint rankings published by the Central Bank of Brazil.

Based on this body of information, as well as its own reviews and meetings, the Audit Committee considers BMG's Internal Control System to be effective and believes that the efforts undertaken in recent reporting periods, as well as those currently in progress, have effectively contributed to strengthening the Institution's governance framework, with the engagement of all levels of Management.

Internal Audit

In addition to reviewing and approving the Internal Audit work plans, the Audit Committee received all reports issued by the Internal Audit Department and monitored the implementation of the related action plans. The Committee maintained regular meetings with the Internal Audit function and positively assessed its scope, quality, level of independence, and adherence to the principles of diligence, integrity and professional ethics.

The work performed by Internal Audit did not identify any non-compliance with applicable laws, regulations or internal policies of a nature that could jeopardize the business continuity of Banco BMG S.A. and its subsidiaries.

External Audit

PricewaterhouseCoopers Auditores Independentes is responsible for auditing the Financial Statements of the BMG Financial Conglomerate and for expressing an opinion as to whether such Financial Statements present fairly, in all material respects, the financial position and performance of the Institution in accordance with accounting practices adopted in Brazil.

The Committee discussed the audit planning and key conclusions with the External Auditors and considered them appropriate. No matters were identified that could impair the External Auditors' independence.

Financial Statements

The Audit Committee reviewed matters related to the preparation of the Financial Statements, Notes to the Financial Statements, Financial Reports and Management Report as of June 30, 2026. The Committee also held joint meetings with those responsible for preparing such documents and with the External Auditors to obtain such additional information and clarifications as it deemed necessary.

Furthermore, the accounting policies adopted by BMG in the preparation of the Financial Statements were analyzed and found to be in compliance with applicable laws and regulations and to appropriately reflect the Institution's financial position and results of operations.

Conclusions

As of the date of this report, the Audit Committee has not received any reports of non-compliance, deficiencies in internal controls, acts or omissions by Management that would indicate the existence of fraud, deficiencies or errors capable of jeopardizing the Institution’s business continuity or the integrity of its Financial Statements.

Based on the considerations set forth above, and taking into account its responsibilities and the inherent limitations arising from the scope of its activities, the Audit Committee recommends that the Board of Directors approve BMG’s Financial Statements for the six-month period ended June 30, 2026.

São Paulo, August 13, 2026.

Dorival Dourado Jr

José Eduardo Gouveia Dominicale

Marco Antônio Antunes
(Chairman and Specialist Member)

FISCAL COUNCIL'S OPINION

In the exercise of their legal and statutory duties, the members of Banco Bmg S.A. Fiscal Council, after examining the Management Report and the Individual and Consolidated Financial Statements for the period ended on June 30, 2026 prepared in accordance with accounting practices adopted in Brazil, applicable to institutions authorized to operate by the Central Bank of Brazil, concluded that all the elements assessed, considering the report of the Independent Auditors Ltd., reflect the asset situation, the financial position and the activities developed by the Bank in the period.

São Paulo, August 13, 2026.

Roberto Faldini
Coordinating Member

Mirtes Kinuko Yamamoto
Member

Luciano Luiz Barsi
Member

(A free translation of the original in Portuguese)

Independent auditor's report

To the Board of Directors and Stockholders
Banco Bmg S.A.

Opinion

We have audited the accompanying parent company financial statements of Banco Bmg S.A. ("Bank"), which comprise the balance sheet as at June 30, 2026 and the statements of income, comprehensive income, changes in equity and cash flows for the six-month period then ended, as well as the accompanying consolidated financial statements of Banco Bmg S.A. and its subsidiaries ("Consolidated"), which comprise the consolidated balance sheet as at June 30, 2026 and the consolidated statements of income, comprehensive income, changes in equity and cash flows for the six-month period then ended, and notes to the financial statements, including a summary of significant accounting policies.

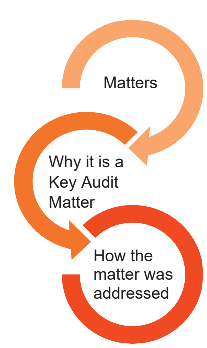
In our opinion, the financial statements referred to above present fairly, in all material respects, the financial position of the Bank and its subsidiaries as at June 30, 2026, and the Bank's financial performance and the cash flows, as well as the consolidated financial performance and the cash flows, for the six-month period then ended, in accordance with accounting practices adopted in Brazil, applicable to institutions authorized to operate by the Brazilian Central Bank (BCB).

Basis for opinion

We conducted our audit in accordance with Brazilian and International Standards on Auditing. Our responsibilities under those standards are described in the "Auditor's responsibilities for the audit of the parent company and consolidated financial statements" section of our report. We are independent of the Bank and its subsidiaries in accordance with the ethical requirements established in the Code of Professional Ethics and Professional Standards issued by the Brazilian Federal Accounting Council, as applicable to audits of financial statements of public interest entities , and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Key audit matters

Key audit matters are those matters that, in our professional judgment, were of most significance in our audit of the financial statements of the current six-month period. These matters were addressed in the context of our audit of the parent company and consolidated financial statements as a whole, and in forming our opinion thereon, and we do not provide a separate opinion on these matters.



PricewaterhouseCoopers Auditores Independentes Ltda.
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T: +55 (11) 4004-8000

Why it is a Key Audit Matter	How the matter was addressed in the audit
Provision for credit risk losses (Notes 2.2(d) and 5)	
Determining the provision for losses associated with credit risk, considering the requirements of CMN Resolution No. 4,966, involves a high level of judgment on the part of Management, which considers, among other elements, the existence of one or more events that negatively impact future cash flows and, consequently, the recoverable amount of significant receivables, and individually or collectively for non-significant assets, as well as the deterioration of credit risk and the classification of receivables within the stages provided for in CMN Resolution No. 4,966. This process involves the use of several assumptions, which consider internal and external factors, such as credit quality, economic and financial situation, segment, and economic scenarios. Therefore, this was considered a focus area in our audit.	We evaluated the processes adopted by Management for the classification and measurement of financial instruments, focusing on the new models for provisioning for losses. We understand and test the relevant internal controls in determining and recognizing losses associated with credit risk, substantially covering the following processes: (i) models, judgments and assumptions adopted by Management to determine the provision for losses associated with credit risk; (ii) existence and measurement of guarantees in determining the provision for losses associated with credit risk; (iii) approval and recording of renegotiated transactions; (iv) processing and accounting for estimated losses; (v) reconciliation of accounting balances with the analytical position; and (vi) preparation of explanatory notes. To estimate losses based on the collective assessment, we tested the validation and approval process of the models used to determine the provision for losses associated with credit risk. On a sample basis, with the assistance of our experts, we tested these models, considering the parameters developed for the most significant portfolios, as well as the integrity of the database used for the calculations. We also performed tests on the classification of credits in the stages established by CMN Resolution No. 4,966. We considered that the criteria and assumptions adopted by Management to calculate and record the provision for losses associated with credit risk based on CMN Resolution No. 4,966, as disclosed in the financial statements, are in line with the information analyzed in our audit.
Deferred income tax and social contribution assets (Notes 2.2(l), 5.5 and 19)	
Deferred tax assets, which arise substantially from income tax and social contribution losses and temporary differences, are recognized to the	Our audit procedures considered, among others, gaining an understanding of management's processes for determining and measuring tax

Why it is a Key Audit Matter	How the matter was addressed in the audit
extent that management concludes it is probable that the Bank and its subsidiaries will generate sufficient taxable profits which will be available for offset. Projections of taxable profits are made by management within a horizon of ten years, all of which rely on subjective assumptions. This matter is an area of focus in our audit since the use of a different set of assumptions for projecting taxable profit could significantly change the estimated period of realization of tax credits, with a corresponding accounting effect, as well as conflict with the requirements of the BACEN for recording these assets in the financial statements.	credits to record assets in accordance with the accounting standards and the specific requirements of the BACEN. Working together with our specialists, we analyzed the key assumptions made by management in its process of evaluating the prospects for realization of these assets based on projections of taxable profits of the Bank and its subsidiaries. We obtained the study of taxable profit projections as approved by the Board of Directors and, with our specialists' support, compared the main assumptions to those used in prior years, adjusted to the current economic scenario. We assessed the reasonableness of the information disclosed in the notes to the financial statements. Our tests indicated the studies for the realization of tax credits to be consistent with the methodologies used in the prior year. We consider the criteria and assumptions adopted by management to determine asset realization to be consistent with respect to the recording, maintenance and realization of the deferred tax asset.
Provisions for liabilities related to legal and administrative proceedings (Notes 2.2(n) and 12)	
The Bank and its subsidiaries are parties to labor, civil and tax administrative and judicial proceedings, inherent to the normal course of their business, filed by third parties and governmental bodies. Specific labor, tax and civil lawsuits are monitored individually by specialized external legal counsel to assist management in determining the risk of loss classification and in calculating the related outflow of resources for probable (provisioned) and possible (disclosure only) loss amounts. Other civil proceedings are assessed under the advice of legal counsel and provisions recorded	Our audit procedures involved understanding the processes for the identification, evaluation, monitoring, measurement and recording of the provision for lawsuits, including tests of amounts and the completeness of the database. We performed procedures, on a sample basis, to confirm, with the internal and external legal advisors responsible for monitoring the tax proceedings, the background information and progress of the proceedings. We obtained confirmations relating to the labor and civil proceedings from the external counsel and performed consistency tests comparing these to

Why it is a Key Audit Matter	How the matter was addressed in the audit
and/or disclosed on the basis of internal accounting policies which consider the history of past average disbursements. The final settlement of the proceedings is typically a lengthy process involving discussions that can depend on case law and judicial precedence. This matter is an area of focus in our audit due to the nature of the proceedings under discussion and the subjective aspects for determining the likelihood of losses.	the Bank and its subsidiaries' databases and to information received from the legal departments. We analyzed the reasonableness of the likelihood of loss for the significant tax cases in the light of the case law and legal developments. Our procedures indicated that management's bases for assessing the sufficiency of the provision and disclosures to be reasonable.
Information Technology environment	
The Bank and its subsidiaries rely heavily on the development of information technology. The large volume of daily transactions carried out by the Bank and its subsidiaries requires a complex technology environment structure to process the transactions. Failure to update information technology and related supporting controls could lead to the incorrect processing of critical information used for decision-making and result in the interruption of operations. Because of the importance of this matter, the information technology environment is an area of focus in our audit work.	We performed tests on the Information Technology general controls covering aspects related to access, alterations and systems development. We also tested the automated and manual technology-dependent controls and compensating controls for the main business processes. The audit procedures applied provided sufficient audit assurances that were considered in the determination of the nature, timing and extent of the audit procedures.

Other matters

Statements of Value Added

The parent company and consolidated Statements of Value Added for the year ended June 30, 2026, prepared under the responsibility of the Bank's management and presented as supplementary information, were submitted to audit procedures performed in conjunction with the audit of the Bank's financial statements. For the purposes of forming our opinion, we evaluated whether these statements are reconciled with the financial statements and accounting records, as applicable, and if their form and content are in accordance with the criteria defined in Technical Pronouncement CPC 09 - "Statement of Value Added". In our opinion, these Statements of Value Added have been properly prepared, in all material respects, in accordance with the criteria established in the Technical Pronouncement and are consistent with the parent company and consolidated financial statements taken as a whole.

Other information accompanying the parent company and consolidated financial statements and the auditor's report

The Bank's management is responsible for the other information that comprises the Management Report.

Our opinion on the parent company and consolidated financial statements does not cover the Management Report, and we do not express any form of audit conclusion thereon.

In connection with the audit of the parent company and consolidated financial statements, our responsibility is to read the Management Report and, in doing so, consider whether this report is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If, based on the work we have performed, we conclude that there is a material misstatement in the Management Report, we are required to report that fact. We have nothing to report in this regard.

Responsibilities of management and those charged with governance for the parent company and consolidated financial statements

Management is responsible for the preparation and fair presentation of the parent company and consolidated financial statements in accordance with accounting practices adopted in Brazil, applicable to institutions authorized to operate by the Brazilian Central Bank (BCB), and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the parent company and consolidated financial statements, management is responsible for assessing the ability of the Bank's and its subsidiaries, as a whole, to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Bank and its subsidiaries, as a whole, or to cease operations, or has no realistic alternative but to do so.

Those charged with governance are responsible for overseeing the financial reporting process.

Auditor's responsibilities for the audit of the parent company and consolidated financial statements

Our objectives are to obtain reasonable assurance about whether the parent company and consolidated financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with Brazilian and International Standards on Auditing will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As part of an audit in accordance with Brazilian and International Standards on Auditing, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the parent company and consolidated financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.

- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the internal control of the Bank and its subsidiaries.

- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.

- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the ability of the Bank's and its subsidiaries, as a whole, to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the parent company and consolidated financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Bank and its subsidiaries, as a whole, to cease to continue as a going concern.

- Evaluate the overall presentation, structure and content of the parent company and consolidated financial statements, including the disclosures, and whether these financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

- Plan and perform the Group's audit to obtain sufficient appropriate audit evidence regarding the financial information of the entities or business units within the Group as a basis for forming an opinion on the parent company and consolidated financial statements. We are responsible for the direction, supervision and review of the audit work performed for purposes of the Group audit. We remain solely responsible for our audit opinion.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, actions taken to eliminate threats to our independence or safeguards applied.

From the matters communicated with those charged with governance, we determine those matters that were of most significance in the audit of the financial statements of the current period and are therefore the Key Audit Matters. We describe these matters in our auditor's report unless law or regulation precludes public disclosure about the matter or when, in extremely rare circumstances, we determine that a matter should not be communicated in our report because the adverse consequences of doing so would reasonably be expected to outweigh the public interest benefits of such communication.

São Paulo, August 13, 2026

PricewaterhouseCoopers

PricewaterhouseCoopers
Auditores Independentes Ltda.
CRC 2SP000160/O-5

Fábio de Oliveira Araújo
Contador CRC 1SP241313/O-3

BANCO BMG S.A. (BANK) AND BANCO BMG S.A. AND ITS SUBSIDIARIES (CONSOLIDATED)
BALANCE SHEET
ON JUNE 30 AND DECEMBER 31
In thousands of reais (A free translation of the original in Portuguese)

		Consolidated		Bank	
	Note	2026	2025	2026	2025
Assets					
Available cash	**4**	**318,101**	**544,312**	**309,495**	**490,409**
Financial assets		**38,318,145**	**37,816,509**	**34,954,614**	**34,493,656**
At amortized cost		**27,708,863**	**25,269,192**	**24,957,282**	**22,510,174**
Investments in interbank deposits	5.1	7,506	22,880	771,933	633,276
Marketable securities	5.2	6,158,789	4,575,966	3,953,236	2,370,036
Credit operations	5.4	23,077,630	22,143,729	21,674,792	20,743,013
Provision for expected loss	5.4	(1,597,330)	(1,559,532)	(1,442,679)	(1,236,151)
Insurance operations	14(d)	62,268	86,149	-	-
At fair value through other comprehensive income		**7,898,693**	**8,143,968**	**7,609,107**	**7,881,397**
Marketable securities	5.2	7,898,693	8,143,968	7,609,107	7,881,397
At fair value through profit or loss		**2,710,589**	**4,403,349**	**2,388,225**	**4,102,085**
Marketable securities	5.2	2,657,207	4,349,007	2,334,843	4,047,743
Derivatives	5.3	53,382	54,342	53,382	54,342
Interfinancial Relations	**5.5(b)**	1,084,174	873,866	1,083,966	873,657
Other credits	**5.5(a)**	**8,800,656**	**8,407,423**	**8,240,656**	**7,898,788**
Tax assets		5,855,120	5,777,606	5,335,854	5,269,630
Sundry		2,945,536	2,629,817	2,904,802	2,629,158
Other assets		**499,995**	**455,164**	**345,063**	**355,308**
Assets not in use	6(a)	24,351	24,248	24,115	24,021
Prepaid expenses	6(b)	475,644	430,916	320,948	331,287
Permanent assets		**1,024,890**	**950,407**	**5,902,138**	**5,672,459**
Investments		**106,997**	**125,747**	**4,998,240**	**4,857,875**
Subsidiary and associated companies	**7**	**106,997**	**125,747**	**4,998,240**	**4,857,875**
Foreign		-	-	398,689	447,926
Local		106,997	125,747	4,599,551	4,409,949
Property and equipment	**8**	**161,573**	**117,099**	**149,038**	**108,488**
Intangible assets	**9**	**756,320**	**707,561**	**754,860**	**706,096**
Total Assets		**50,045,961**	**49,047,681**	**50,835,932**	**49,784,277**

The accompanying notes are an integral part of these Individual and Consolidated Financial Statements.

BANCO BMG S.A. (BANK) AND BANCO BMG S.A. AND ITS SUBSIDIARIES (CONSOLIDATED)
BALANCE SHEET
ON JUNE 30 AND DECEMBER 31
In thousands of reais (A free translation of the original in Portuguese)

		Consolidated		Bank	
	Note	2026	2025	2026	2025
Liabilities and Equity					
Financial liabilities		**35,840,626**	**34,264,963**	**37,061,062**	**35,489,745**
At amortized cost		**35,728,862**	**34,181,205**	**36,949,298**	**35,405,987**
Deposits	10.1	23,871,782	22,390,791	25,230,577	23,774,851
Funds obtained in the open market - own portfolio	10.1(c)	5,700,198	5,682,641	5,700,198	5,682,641
Funds from acceptance and issue of securities	10.2	3,702,474	3,504,996	3,702,474	3,504,996
Borrowings and onlendings	10.3	2,316,049	2,443,499	2,316,049	2,443,499
Insurance operations	14(d)	138,359	159,278	-	-
At fair value through profit or loss		**111,764**	**83,758**	**111,764**	**83,758**
Derivative financial instruments	5.3	111,764	83,758	111,764	83,758
Interfinancial relations		**255,453**	**273,224**	**255,369**	**273,137**
Provisions	**11(a)**	**1,781,020**	**1,817,535**	**1,718,801**	**1,759,291**
Tax liabilities	**11(a)**	**97,738**	**239,568**	**61,785**	**121,019**
Other liabilities	**11(b)**	**7,620,902**	**8,429,592**	**7,419,865**	**8,249,077**
Total Liabilities		**45,595,739**	**45,024,882**	**46,516,882**	**45,892,269**
Equity managed by the parent company		**4,450,222**	**4,022,799**	**4,319,050**	**3,892,008**
Non-controlling interests		**131,172**	**130,791**	**-**	**-**
Equity	**13**	**4,319,050**	**3,892,008**	**4,319,050**	**3,892,008**
Capital - local residents		4,006,104	3,792,104	4,006,104	3,792,104
Carrying value adjustment		(17,988)	(9,723)	(17,988)	(9,723)
Capital reserves		12,142	20,923	12,142	20,923
Other accumulated comprehensive income		(17,597)	(87,488)	(17,597)	(87,488)
Revenue reserves		336,389	176,192	336,389	176,192
Total Liabilities and Equity		**50,045,961**	**49,047,681**	**50,835,932**	**49,784,277**

The accompanying notes are an integral part of these Individual and Consolidated Financial Statements.

BANCO BMG S.A. (BANK) AND BANCO BMG S.A. AND ITS SUBSIDIARIES (CONSOLIDATED)
STATEMENT OF INCOME
SIX-MONTH PERIODS ENDED JUNE 30
In thousands of reais, unless otherwise indicated (A free translation of the original in Portuguese)

		Consolidated		Bank	
	Note	2026	2025	2026	2025
Income from financial intermediation		**4,775,263**	**4,692,877**	**4,422,599**	**4,487,778**
Credit operations	14(a)	3,703,572	3,284,651	3,522,592	3,201,612
Marketable securities transactions	14(b)	1,071,691	1,408,226	900,007	1,286,166
Expenses on financial intermediation	**14(c)**	**(2,568,089)**	**(2,589,271)**	**(2,700,034)**	**(2,988,998)**
Funds obtained in the market		(2,603,910)	(2,790,183)	(2,731,060)	(3,153,114)
Loans, assignments and onlendings		(143,477)	(74,302)	(148,272)	(74,302)
Derivative financial instruments		179,298	275,214	179,298	238,418
Insurance Result	**14(d)**	**63,576**	**59,515**	**-**	**-**
Net income from financial intermediation before provision for expected loss		**2,270,750**	**2,163,121**	**1,722,565**	**1,498,780**
Provision for expected loss	5.4(e)	(870,783)	(876,257)	(727,026)	(485,000)
Credit operations recovered	5.4(e)	114,463	143,561	104,194	116,459
Net income from financial intermediation		**1,514,430**	**1,430,425**	**1,099,733**	**1,130,239**
Other operating income (expenses)		**(1,257,391)**	**(1,117,967)**	**(916,967)**	**(956,406)**
Income from services rendered	15	106,983	133,245	62,727	65,639
Personnel expenses	16(a)	(249,333)	(220,918)	(210,233)	(191,220)
Other administrative expenses	16(b)	(589,648)	(593,944)	(549,133)	(565,532)
Tax expenses	17	(145,664)	(120,686)	(116,235)	(92,448)
Equity in the earnings(loss) of subsidiary and associated companies	7	16,855	22,801	294,115	170,904
Other operating income (expenses)	18	(396,584)	(338,465)	(398,208)	(343,749)
Operating result		**257,039**	**312,458**	**182,766**	**173,833**
Non-operating income		**392**	**233**	**410**	**137**
Profit before taxation and profit sharing		**257,431**	**312,691**	**183,176**	**173,970**
Income tax and social contribution - current	19(c)	(36,480)	(206,806)	10,525	(111,066)
Income tax and social contribution - deferred	19(c)	159,112	237,253	165,623	225,618
Statutory profit sharing		(55,371)	(49,168)	(54,774)	(48,395)
Non-controlling stake in consolidated subsidiaries		**(20,142)**	**(53,843)**	**-**	**-**
Profit for the period		**304,550**	**240,127**	**304,550**	**240,127**
Basic and diluted earnings per share - R$	**13(d)**			**0.5015**	**0.4120**

The accompanying notes are an integral part of these Individual and Consolidated Financial Statements.

BANCO BMG S.A. (BANK) AND BANCO BMG S.A. AND ITS SUBSIDIARIES (CONSOLIDATED)
STATEMENT OF COMPREHENSIVE INCOME
SIX-MONTH PERIODS ENDED JUNE 30
In thousands of reais (A free translation of the original in Portuguese)

	Consolidated and Bank	
	2026	2025
Net profit for the period	**304,550**	**240,127**
Other comprehensive income		
Items that will not be reclassified to profit or loss		
Securities at Fair Value through Other Comprehensive Income - Own	14,814	60,267
Securities at Fair Value through Other Comprehensive Income - From Subsidiaries	-	2
Securities at Fair Value through Other Comprehensive Income - Tax effects	(7,045)	(28,685)
Cash flow hedge	118,457	(67,506)
Cash flow hedge - Tax effects	(56,335)	34,506
Change in other comprehensive income	**69,891**	**(1,416)**
Total comprehensive income for the period	**374,441**	**238,711**

The accompanying notes are an integral part of these Individual and Consolidated Financial Statements.

BANCO BMG S.A. (BANK) AND BANCO BMG S.A. AND ITS SUBSIDIARIES (CONSOLIDATED)
STATEMENT OF CHANGES IN EQUITY
SIX-MONTH PERIODS ENDED JUNE 30
In thousands of reais (A free translation of the original in Portuguese)

	Attributed to owners of the parent company									Non-controlling interest	Total
	Capital	Capital reserves	Profit reserves			Other comprehensive income	Treasury shares	Retained earnings	Total		
			Legal	Statutory	Other						
On December 31, 2024	**3,742,571**	**14,070**	**169,826**	**458,817**	**5,894**	**(74,439)**	**(11,101)**	**-**	**4,305,638**	**173,533**	**4,479,171**
Effect of the adoption of Resolution 4,966/21			-	(694,182)	-	-		-	**(694,182)**		**(694,182)**
On January 1, 2025	**3,742,571**	**14,070**	**169,826**	**(235,365)**	**5,894**	**(74,439)**	**(11,101)**		**3,611,456**	**173,533**	**3,784,989**
Capital increase	-	-	-	-	-	-	-	-	**-**	-	**-**
Recognition of share-based payment plans (note 20b(ii))	-	(4,766)	-	(2,489)	-	-	10,051	-	**2,796**	-	**2,796**
Change in other comprehensive income	-	-	-	-	-	(1,416)	-	-	**(1,416)**	-	**(1,416)**
Net income for the period	-	-	-	-	-	-	-	240,127	**240,127**	53,843	**293,970**
Changes in non-controlling interests	-	-	-	-	-	-	-	-	**-**	(59,799)	**(59,799)**
Use of Net Profit											
Transfer from reserves	-	-	12,006	228,121	-	-	-	(240,127)	**-**	-	**-**
Interest on capital (note 13)	-	-	-	(121,917)	-	-	-	-	**(121,917)**	-	**(121,917)**
On June 30, 2025	**3,742,571**	**9,304**	**181,832**	**(131,650)**	**5,894**	**(75,855)**	**(1,050)**	**-**	**3,731,046**	**167,577**	**3,898,623**
On December 31, 2025	**3,792,104**	**20,923**	**197,860**	**(27,562)**	**5,894**	**(87,488)**	**(9,723)**	**-**	**3,892,008**	**130,791**	**4,022,799**
Capital increase	214,000	-	-	-	(1,148)	-	-	-	**212,852**	-	**212,852**
Recognition of share-based payment plans (note 20b(ii))	-	(8,781)	-	(13,590)	-	-	(8,265)	-	**(30,636)**	-	**(30,636)**
Goodwill on acquisition of investment	-	-	-	-	-	-	-	-	**-**	-	**-**
Change in other comprehensive income	-	-	-	-	-	69,891	-	-	**69,891**	-	**69,891**
Net income for the period	-	-	-	-	-	-	-	304,550	**304,550**	(20,142)	**284,408**
Changes in non-controlling interests	-	-	-	-	-	-	-	-	**-**	20,523	**20,523**
Use of Net Profit	-	-	-	-	-	-	-	-	**-**	-	**-**
Transfer from reserves	-	-	15,228	289,322	-	-	-	(304,550)	**-**	-	**-**
Interest on capital (note 13)	-	-	-	(129,615)	-	-	-	-	**(129,615)**	-	**(129,615)**
On June 30, 2026	**4,006,104**	**12,142**	**213,088**	**118,555**	**4,746**	**(17,597)**	**(17,988)**	**-**	**4,319,050**	**131,172**	**4,450,222**

The accompanying notes are an integral part of these Individual and Consolidated Financial Statements.

BANCO BMG S.A. (BANK) AND BANCO BMG S.A. AND ITS SUBSIDIARIES (CONSOLIDATED)
STATEMENT OF CASH FLOWS
SIX-MONTH PERIODS ENDED JUNE 30
In thousands of reais (A free translation of the original in Portuguese)

	Consolidated		Bank	
	2026	2025	2026	2025
Cash flows from operating activities				
Profit for the period	**304,550**	**240,127**	**304,550**	**240,127**
Adjustments to profit	**930,477**	**687,733**	**497,411**	**373,221**
Recognition of share-based payment plans	8,781	4,766	8,781	4,766
Depreciation	14,926	16,426	14,313	15,789
Provision for impairment of credits	870,783	876,257	727,026	485,000
Amortization	4,116	4,293	3,913	3,913
Amortizations of other intangible assets	78,056	68,467	78,056	68,467
Deferred income tax and social contribution	(159,112)	(237,253)	(165,623)	(225,618)
Equity accounting result	(16,855)	(22,801)	(294,115)	(170,904)
Provision for legal cases	88,039	63,046	82,397	59,525
Effects of exchange rate changes on assets and liabilities	41,743	(85,468)	42,663	132,283
Adjusted profit for the period	**1,235,027**	**927,860**	**801,961**	**613,348**
Changes in assets and liabilities	**(1,199,166)**	**(2,058,905)**	**(875,213)**	**(2,009,258)**
(Increase) / decrease in assets				
Interbank deposits	15,374	156,699	(138,657)	1,292,031
Marketable securities	424,143	(1,919,856)	471,881	(1,470,707)
Interbank and interdepartmental accounts	(210,308)	(271,396)	(210,309)	(271,244)
Operations with credit granting characteristics	(1,766,886)	1,106,676	(1,452,277)	(28,747)
Other receivables	(210,240)	(951,001)	(176,245)	(906,806)
Other assets	(44,831)	55,946	10,245	55,215
Increase / (Decrease) in liabilities				
Deposits	1,480,991	535,154	1,455,726	283,444
Open market funding	(24,186)	(3,126,640)	(25,106)	(3,344,391)
Funds from acceptance and issue of securities	197,478	527,996	197,478	527,996
Borrowings and onlendings	(127,450)	105,241	(127,450)	105,241
Interbank accounts	(17,771)	(129,456)	(17,768)	(129,591)
Derivative financial instruments	28,966	(48,964)	28,966	(35,647)
Other liabilities	(944,446)	1,900,696	(891,697)	1,913,948
Cash used in operations	**35,861**	**(1,131,045)**	**(73,252)**	**(1,395,910)**
Income tax and social contribution paid	(137,738)	(246,918)	(77,478)	(167,191)
Net cash used in operating activities	**(101,877)**	**(1,377,963)**	**(150,730)**	**(1,563,101)**
Cash flows from investing activities				
Purchases of property and equipment	(63,148)	(6,542)	(58,622)	(5,280)
Sale of property and equipment	3,748	929	3,758	247
Capital decrease in subsidiary	-	-	-	180,000
Capital increase in subsidiary	-	-	-	(343,368)
Sale of equity interest	-	92,388	-	-
Interest on share equity received from subsidiaries	-	-	90,000	-
Increase of intangible assets	(126,815)	(114,472)	(126,820)	(114,421)
Net cash provided (used) in investing activities	**(186,215)**	**(27,697)**	**(91,684)**	**(282,822)**
Cash flows from financing activities				
Issuance of financial bills	-	300,000	-	300,000
Capital increase	214,000	-	214,000	-
Decrease in non-controlling interests	381	(5,955)	-	-
Interest on share equity paid out	(152,500)	(58,310)	(152,500)	(58,310)
Net cash provided by financing activities	**61,881**	**235,735**	**61,500**	**241,690**
Net Increase/(Decrease) in cash and cash equivalents	**(226,211)**	**(1,169,925)**	**(180,914)**	**(1,604,233)**
Cash and cash equivalents at the beginning of the period	544,312	1,687,620	490,409	1,654,900
Cash and cash equivalents at the end of the period (Notes 2.2 & 4)	318,101	517,695	309,495	50,667
Increase/(Decrease) in cash and cash equivalents	**(226,211)**	**(1,169,925)**	**(180,914)**	**(1,604,233)**

The accompanying notes are an integral part of these Individual and Consolidated Financial Statements.

BANCO BMG S.A. (BANK) AND BANCO BMG S.A. AND ITS SUBSIDIARIES (CONSOLIDATED)
STATEMENT OF VALUE ADDED
SIX-MONTH PERIODS ENDED JUNE 30
In thousands of reais (A free translation of the original in Portuguese)

	Consolidated		Bank	
	2026	2025	2026	2025
1 – Income	**4,463,016**	**4,424,108**	**4,122,612**	**4,423,130**
Financial intermediation	4,775,263	4,692,877	4,422,599	4,487,778
Services rendered	106,983	133,245	62,727	65,639
Provision for expected loss	(870,783)	(876,257)	(727,026)	(485,000)
Credit operations recovered	114,463	143,561	104,194	116,459
Other operating income	272,339	267,122	258,943	234,430
Insurance Result	63,576	59,515	-	-
Non-operating	1,175	4,045	1,175	3,824
2 - Expenses	**(3,237,795)**	**(3,198,670)**	**(3,357,950)**	**(3,570,864)**
Expenses on financial intermediation	(2,568,089)	(2,589,271)	(2,700,034)	(2,988,998)
Other operating expenses	(668,923)	(605,587)	(657,151)	(578,179)
Non-operating	(783)	(3,812)	(765)	(3,687)
3 - Materials and services purchased from third parties	**(486,506)**	**(498,726)**	**(451,564)**	**(474,100)**
Materials, energy and other	(60,978)	(64,509)	(47,583)	(52,389)
Third-party services	(78,389)	(80,938)	(76,046)	(79,160)
Others	(347,139)	(353,279)	(327,935)	(342,551)
Communication expenses	(11,995)	(15,432)	(11,369)	(15,083)
Promotions and public relations	(29,382)	(38,075)	(23,566)	(35,384)
Data processing	(149,465)	(130,090)	(140,258)	(128,062)
Specialist technical services	(132,936)	(152,351)	(129,716)	(147,049)
Bank fees	(21,568)	(15,770)	(21,363)	(15,540)
Transport	(1,793)	(1,561)	(1,663)	(1,433)
4 - Gross value added (1 - 2 - 3)	**738,715**	**726,712**	**313,098**	**378,166**
5 - Depreciation and amortization	**(97,098)**	**(89,187)**	**(96,281)**	**(88,169)**
6 - Net value added generated by the entity (4 - 5)	**641,617**	**637,525**	**216,817**	**289,997**
7 - Value added received as transfer	**16,855**	**22,801**	**294,115**	**170,904**
Equity in the earnings (loss) of subsidiary and associated companies	16,855	22,801	294,115	170,904
8 - Value added to be distributed (6 + 7)	**658,472**	**660,326**	**510,932**	**460,901**
9 - Distribution of value added	**658,472**	**660,326**	**510,932**	**460,901**
9.1 Personnel and Charges	**259,141**	**224,989**	**222,688**	**196,920**
Direct remuneration	196,838	169,917	166,910	147,421
Benefits	45,776	43,372	41,031	39,308
FGTS	16,527	11,700	14,747	10,191
9.2 Taxes, contributions and fees	**68,595**	**135,336**	**(17,594)**	**20,591**
Federal	61,438	129,413	(20,645)	17,179
Municipal	7,157	5,923	3,051	3,412
9.3 Third-party capital remuneration	**6,044**	**6,031**	**1,288**	**3,263**
Rents	6,044	6,031	1,288	3,263
9.4 Remuneration of equity	**324,692**	**293,970**	**304,550**	**240,127**
Interest on equity	129,615	121,917	129,615	121,917
Profits retained for the period	174,935	118,210	174,935	118,210
Non-controlling interest in retained profits	20,142	53,843	-	-

The accompanying notes are an integral part of these Individual and Consolidated Financial Statements.

All amounts in thousands of reais unless otherwise stated (A free translation of the original in Portuguese)

1. Operations

The operations of Banco BMG S.A. (L"Bmg" or "Bank") are conducted in the context of a group of financial institutions that operate together in the financial market, and certain operations have the co-participation or intermediation of institutions of the Bmg Financial Conglomerate. Bmg is authorized to operate as a multiple service bank with commercial and credit, financing and investment portfolios. The benefits of the services rendered between the institutions of the services provided between these institutions and the costs of the operational and administrative structures are absorbed, according to the practicality and reasonableness of being attributed to them, jointly or individually, being judged appropriate by the administration of the institutions.

Banco Bmg S.A. ("Bmg" or "Bank"), constituted as a Publicly Traded Company, controlled by the Pentagna Guimarães Family, and located at Avenida Presidente Juscelino Kubitschek, No. 1,830, São Paulo/SP, Brazil, currently has more than 9 million clients, and offers as retail products: payroll credit card, payroll loan, personal credit and mass market insurance via partnership. It also provides a full range of retail products and services available to its clients through its digital bank. Wholesale customers are offered financing, structured financial services, derivative instruments and collateral insurance. In addition, Bmg offers investment products to both groups.

Pursuant to the AGM held on February 7, 2025, we hereby announce a change in the corporate name of the company Banco Cifra S.A. to Banco BMG Soluções Financeiras S.A..

Pursuant to BCB Resolution No. 2/20, the Financial Statements include the individual Financial Statements, as well as the consolidated Financial Statements (note 2.2 p), as follows:

Investees	Country of incorporation	Activity	2026	2025
			Interest (%)	
Araújo Fontes Investimentos Ltda.	Brazil	Investment	50	50
BMG Leasing S.A.	Brazil	Leasing	99.99	99.99
BMG Bank Cayman Ltd.	Cayman Islands	Banking	100	100
Banco BMG Consignado S.A.	Brazil	Banking	100	100
Banco BMG Soluções Financeiras S.A.	Brazil	Banking	100	100
BMG S.A. Distribuidora de Títulos e Valores Mobiliários	Brazil	Securities distributor	100	100
CBFácil Corretora de Seguros e Negócios Ltda.	Brazil	Business intermediation	99.99	99.99
R&C Franchising Intermediações Ltda.	Brazil	Business intermediation	100	100
Rara Intermediação de Negócios Ltda.	Brazil	Business intermediation	100	100
Help Franchising Participações Ltda.	Brazil	Business intermediation	99.98	99.98
ME Promotora de Vendas Ltda.	Brazil	Business intermediation	80	80
BMG Soluções Eletrônicas S.A.	Brazil	E-commerce	99.38	99.38
Bmg Estrutura Corporativa Ltda. (*)	Brazil	Holding	99.99	99.99
BMG Seguridade	Brazil	Insurance	100	100
BMG Participações em Seguradoras Ltda.	Brazil	Holding	100	100
BMG Seguradora S.A.	Brazil	Insurance	100	100

(*) On September 19, 2025, BMG Participações em Negócios Ltda. changed its corporate name to BMG Estrutura Corporativa Ltda.

In December 2018, the Bank obtained its register as a public company with the Brazilian Securities and Exchange Commission (CVM).

2. Presentation of Financial Statements and main accounting policies

2.1. Presentation of the Individual and consolidated Financial Statements

The Financial Statements have been prepared in accordance with accounting practices adopted in Brazil applicable to institutions authorized to operate by the Central Bank of Brazil (BACEN), and accounting guidelines issued by Law 6,404/76 and the changes introduced by Laws 11,638/07 and 11,941/09, for the accounting of operations, associated with the rules and instructions of the National Monetary Council (CMN) and the Central Bank of Brazil (BACEN) and show all the relevant information specific to the Financial Statements, and only them, which are consistent with those used by management in its administration activities. For the purposes of disclosing these Financial Statements, Banco Bmg complies with CMN Resolution 4.818/20 and BCB Resolution 2/20, presenting the balance sheet in order of liquidity and the segregation between current and non-current assets in an explanatory note.

The Financial Statements were completed and approved by the Bank's Board of Directors on 08/13/2026.

The Accounting Pronouncements Committee – CPC issued pronouncements related to the international accounting convergence process. Accordingly, the Conglomerate, in preparing the Financial Statements, has adopted the following pronouncements to date:

CMN Resolution No. 4.924/21 - CPC 00 (R2) - Basic Conceptual Pronouncement, CPC 01 (R1) - Asset impairment, CPC 23 - Accounting Policies, Estimate Change and Error Correction, CPC 46 (R1) - Fair Value Measurement and CPC 47 - Revenue from Contract with Client.

CMN Resolution 3,989/11 - CPC 10 (R1) – Share-Based Payment.

CMN Resolution 3,823/09 - CPC 25 - Provisions, Contingent Liabilities and Contingent Assets.

CMN Resolution No. 4,818/20 - CPC 03 (R2) - Statement of Cash Flows, CPC 05 (R1) - Disclosure on Related Parties, CPC 24 - Subsequent Event and CPC 41 (R1) - Earnings per Share.

CMN Resolution 4,967/21 - Technical Pronouncement CPC 28 - Investment Property.

CMN Resolution 4,877/20 - Technical Pronouncement CPC 33 (R1) - Employee Benefits. Some amounts included in this Report have been subject to rounding adjustments.

CMN Resolution No. 4,975/21 – Technical Pronouncement CPC 06 (R2) – Leases

CMN Resolution No. 4,966/21 and BCB Resolution No. 352/23 – IFRS 9

Accordingly, amounts shown as totals in some tables may not be the arithmetic sum of the amounts that precede them.

2.2. Description of the main accounting policies adopted

(a) Functional and presentation currency

The financial information is presented in Brazilian reais, which is the functional currency of Banco Bmg and its subsidiaries. The operations of the foreign subsidiary (Note 7) are, in essence, an extension of the activities in Brazil; therefore, its assets, liabilities, and results are adjusted in accordance with Brazilian accounting standards and converted into reais based on local currency exchange rates. Gains and losses arising from the conversion process are recognized in the income statement. In this period, no non-recurring result was recognized.

(b) Calculation of results

The result is calculated on an accrual basis, adjusted by the attributable portion of income tax and social contribution levied on taxable profits and, where applicable, by deferred income tax and social contribution which will be recovered or demanded in subsequent years. In addition, for the purposes of presenting the Financial Statements, Consolidated discloses recurring and non-recurring results separately, showing the nature and effects calculated for the year, non-recurring results are those not related or occasionally related to the institution's activities and which are not expected to occur in the future. No non-recurring results were recorded in this semester.

(c) Cash and cash equivalents

Cash and cash equivalents, in accordance with CPC 03 (R2) - Statement of Cash Flows, include cash on hand, bank deposits, highly liquid short-term investments with an insignificant risk of change in value and limits, with a maturity of 90 days or less on the date of acquisition, which are used by the Bank to manage its short-term commitments.

(d) Financial instruments

(i) Classification of Financial instruments

Financial Assets

The Group classifies its financial assets in the following measurement categories:

(i) Amortized Cost;
(ii) Fair Value through Other Comprehensive Income;
(iii) Fair Value through Profit or Loss.

The classification and subsequent measurement of financial assets depends on the business model in which they are managed and the characteristics of the cash flows - SPPI Test.

The business model refers to how the Bank manages its financial assets to generate cash flows. The business model determines whether cash flows result from the recognition of contractual cash flows, the sale of assets or both. Financial assets can be managed with the purpose of: i) obtaining contractual cash flows; ii) obtaining contractual cash flows and selling; or iii) others.

The assessment of business models considers the risks that affect the performance of the business model; how the managers of the business are remunerated; and how the performance of the business model is assessed and reported to management. If cash flows are realized differently from expectations, the classification of the remaining financial assets held in this business model is not changed.

Accordingly, the Group classifies its financial instruments by the following business models:

- Held for collection of contractual cash flows
- Held for collection of contractual cash flows and sale
- Held for trading/other

Held for collection of contractual cash flows - financial assets held in this business model are managed with the aim of being held to maturity so that the Group obtains cash flows by receiving the cash flows from principal and interest over the life of the financial instruments.

Held for collection of contractual cash flows and sale - financial assets held in this business model are managed with the aim of the Group obtaining cash flows through both the collection of contractual cash flows over the life of the financial instruments and also through the sale of financial assets.

Held for trading/other - the financial assets held in this business model are managed with the aim of the Group obtaining cash flows through the sale of financial assets or these do not fall under the other business models.

The definition of the Group's business models was approved by the Board of Directors, in accordance with the requirements of CMN Resolution 4,966/21.

Solely Payments of Principal and Interest (SPPI)

When the financial asset is held under the business models i) obtain contractual cash flows and ii) obtain contractual cash flows and sell, the SPPI Test must be applied.

The Group analyzes the contractual characteristics of the cash flows of its financial assets in order to assess whether they consist solely of principal payments and interest on the principal amount outstanding.

The Group considers the following criteria to determine whether or not an asset passes the assessment:

(i) the time value of money;
(ii) credit risk;
(iii) the costs of the operation;
(iv) the profit margin; and
(v) other related risks.

The methodology for applying the SPPI Test and the effectiveness of the valuation procedures are periodically reviewed by management.

Financial assets that do not represent only principal and interest payments are classified in the category of measurement at fair value through profit or loss.

Financial asset categories

The Group classifies its financial assets based on the contractual characteristics of the contractual cash flows (SPPI test) and the business models in which the assets are managed into one of three categories:

(i) amortized cost;
(ii) fair value in other comprehensive income (“FVTOCI”); and
(iii) fair value in profit or loss (“FVTPL”).

The Group's measurement accounting policies are applied to the categories of financial instruments under the following conditions:

(i) Amortized Cost

Amortized cost is the amount at which the financial asset or liability is measured on initial recognition, plus updates made using the effective interest method, less amortization of principal and interest, adjusted for any provision for expected credit losses.

Assets measured at amortized cost are managed to obtain cash flows consisting only of principal and interest payments (SPPI Test).

Assets are initially recognized at fair value plus transaction costs and subsequently measured at amortized cost, using the effective interest rate.

Interest, including amortization of premiums and discounts, is recognized in the Consolidated Income Statement under Interest Income and Similar Income.

(ii) At Fair Value in Other Comprehensive Income

This category includes financial assets held under the business model of collecting contractual cash flows and selling them, and which meet the SPPI test criteria.

- Assets managed either to obtain cash flows consisting solely of principal and interest payments (SPPI Test) or for sale;

- These assets are initially and subsequently recognized at fair value plus transaction costs; and

- Unrealized gains and losses (except expected credit losses, exchange differences, dividends and interest income) are recognized, net of applicable taxes, under Accumulated Comprehensive Income.

(iii) At Fair Value through Profit or Loss and Financial Assets Designated at Fair Value

- Assets that do not meet the classification criteria of the previous categories; or assets designated on initial recognition as at fair value through profit or loss to reduce “accounting mismatches”;

- These assets are initially and subsequently recognized at fair value;

- Transaction costs are recorded directly in the Income Statement; and

- Gains and losses arising from changes in fair value are recognized under Net Gain (Loss) on financial assets and liabilities.

At the time of initial recognition, the entity has the option of designating a debt security that would otherwise qualify for amortized cost or fair value in other comprehensive income as fair value in profit or loss. This optional, irrevocable designation is permitted only if it eliminates or significantly reduces an accounting inconsistency.

Bmg does not use this option and classifies debt securities based on the business model with which they are held and the SPPI test.

Equity instruments

Equity instruments are classified, as a rule, at fair value through profit or loss. However, at the time of initial recognition, the Group has the irrevocable option to present in other comprehensive income (OCI) changes in the fair value of an investment in an equity instrument that is not held for trading. This choice can be made individually for each equity instrument.

For some equity securities, the Group has chosen to present in other comprehensive income (OCI), since they are not held for trading.

Financial liabilities

The Group classifies its financial liabilities as amortized cost, except for:

(i) Derivatives classified as liabilities should be categorized as fair value in profit or loss;
(ii) Financial liabilities arising from transactions related to the loan or lease of financial assets should be classified in the fair value in profit or loss category;
(iii) Financial liabilities resulting from the transfer of financial assets must be measured and recognized in accordance with the established guidelines;

(iv) Credit commitments and credits to be released must be recognized and measured in accordance with the applicable provisions;
(v) Financial guarantees provided should be measured after initial recognition at the higher of:

a. The provision for expected losses related to credit risk; and

b. The fair value at initial recognition less the cumulative amount of revenue recognized, in accordance with the specific standards.

The reclassification of financial liabilities is expressly forbidden.

(ii) Initial Recognition and Measurement

Financial instruments must be initially recognized on the date they are acquired, originated or issued. For receivables from contracts with customers that do not have a significant financing component, recognition should occur at the transaction price, in accordance with current regulations. In other cases, recognition should be made at fair value, also in accordance with the applicable standards.

If, when measuring the instrument at fair value, there is a difference between this value and the consideration paid or received in the acquisition, origination or issue, the Group proceeds as follows:

(i) recognize the difference in profit or loss for the period, for financial instruments measured at level 1 or level 2 of the fair value hierarchy, in accordance with current regulations; or

(ii) defer the difference according to the realization of the gain or loss, in other cases.

It is important to note that this deferral rule does not apply to instruments classified in the amortized cost category, which are measured at level 3 of the fair value hierarchy. In these cases, recognition must be made at the value of the consideration paid or received at the time of acquisition, origination or issue of the instrument.

The Group uses information to measure the fair value of an asset or liability to be classified in the different levels of the fair value hierarchy. The Group assesses that the importance of specific information for the measurement as a whole requires judgment, considering factors specific to the financial asset or liability. The hierarchy is divided into three levels:

Level 1: quoted prices (unadjusted) in active markets for identical assets or liabilities to which the entity has access at the measurement date. The quoted price in an active market provides the most reliable evidence of fair value and should be used without adjustment to measure fair value whenever available.

Level 2: is information that is observable for the asset or liability, either directly or indirectly, except for quoted prices included in Level 1 (similar instrument or pricing with observable inputs).

Level 3: is data that is not observable for the asset or liability. Unobservable inputs should be used to measure fair value to the extent that relevant observable inputs are not available, thus allowing for situations in which there is little or no market activity for the asset or liability at the measurement date.

Adjustments made to fair value measurements, such as costs to sell, are not considered in determining the level of the fair value hierarchy.

If market prices are not available, fair values are based on quotes from market operators, pricing models, discounted cash flow or similar techniques, for which the determination of fair value may require significant judgment or estimation.

(iii) Effective Interest Rate

The effective interest rate of financial instruments should be determined by the rate that equalizes the present value of all receipts and payments over the contractual term of the financial asset or liability to its gross book value.

On initial recognition of financial instruments classified in the amortized cost or fair value categories in other comprehensive income, the amount initially determined on the date of their acquisition, origination or issue must be adjusted as follows:

(i) in the case of financial assets, the transaction costs individually attributable to the operation should be added and any amounts received on the acquisition or origination of the instrument should be deducted; and

(ii) in the case of financial liabilities, the transaction costs individually attributable to the operation should be deducted and any amounts received on the issue of the instrument should be added.

Transaction costs, amounts received and payments made individually attributable to the operation include:

(i) revenues received by the Group related to the acquisition or origination of the financial asset;
(ii) fees for assessing the financial situation and credit risk of the counterparty for each specific instrument;
(iii) costs of evaluating and registering guarantees linked to each financial instrument;
(iv) document processing and transaction closing costs;
(v) origination costs paid on the issue of financial assets and liabilities;
(vi) transaction costs with fees and commissions paid to agents, consultants, brokers and resellers;
(vii) other transaction costs individually attributable to the operation.

Costs incurred in the acquisition, origination or issue of the instrument that cannot be calculated and controlled individually, without the use of apportionment, over the entire term of the transaction, must be recognized as an expense in the period in which they occur and cannot be included in the gross book value of the instrument.

Transaction costs and amounts received in the acquisition or origination of the instrument that are considered immaterial may be recognized in the income statement. Costs and revenues that represent more than 1% of the total revenue to be obtained from the financial asset and of the total charges to be incurred with the financial liability are presumed to be material. At Bmg, such costs represent less than 1% of total revenue and are considered immaterial.

Using the Effective Interest Rate method, interest income or expense is allocated in such a way as to reflect a constant periodic return on the book value of the asset or liability. This means that each period, the portion of interest recognized by the Group is calculated based on the Effective Interest Rate applied to the balance of the book value, thus ensuring an equitable distribution of interest over time and a gradual amortization of the asset or liability.

Distinctive methodology

The Group calculates the Effective Interest Rate of financial instruments by opting for the differentiated methodology for recognizing income and expenses related to transaction costs based on BCB Resolution 352/23 for its credit operations and other operations with credit granting characteristics, classified in the amortized cost category. According to the methodology, interest income and other charges are recognized pro rata temporis over the period, considering the original contractual interest rate. Subsequently, income and expenses related to transaction costs and other amounts received on origin or issue of the financial instrument are recognized on a straight-line basis with contractual income, according to the characteristics of the contract.

(iv) Losses Associated with Credit Risk

The Group's credit portfolio is made up of interbank deposits, TVMs classified as amortized cost, credit operations, other operations with credit granting characteristics (foreign exchange advances, advances to suppliers and purchases to be invoiced), debtors for deposits in guarantee and amounts to be passed on by public bodies and are classified under the terms of BCB Resolution 352/23.

The Group classifies its financial instruments as financial assets with credit recovery problems (problem assets) when there is a delay of more than ninety days in the payment of principal or charges or when it identifies indications that the respective obligation will not be fully honored under the agreed conditions.

To classify an asset as a problematic asset, the Group evaluates the following indicators:

(i) finding that the counterparty no longer has the financial capacity to honor the obligation under the agreed conditions;
(ii) restructuring of the financial asset associated with the obligation;
(iii) bankruptcy decreed, judicial or extrajudicial reorganization or similar acts requested in relation to the counterparty;
(iv) judicial measure that limits, delays or prevents the fulfillment of the obligations under the agreed conditions;
(v) a significant decrease in the liquidity of the financial asset associated with the obligation, due to a reduction in the counterparty's financial capacity to honor its obligations under the agreed conditions;
(vi) non-compliance with relevant contractual clauses by the counterparty; or
(vii) trading in financial instruments issued by the counterparty at a significant discount that reflects losses incurred associated with credit risk.

When a financial instrument is characterized as an asset with a credit recovery problem, all the financial instruments of the same counterparty must, on the base date of the balance sheet for the month in which the characterization occurred, be characterized as a financial asset with a credit recovery problem, exceptionally allowing the non-characterization of a certain instrument which, by virtue of its nature or purpose, presents a significantly lower credit risk.

For the Group, the asset only ceases to be characterized as a financial asset with a credit recovery problem in the case of:

(i) no overdue installments, including charges;
(ii) maintenance of timely payment of principal and charges for a period sufficient to demonstrate that there has been a significant improvement in the counterparty's financial capacity to honor its obligations;
(iii) compliance with other contractual obligations for a period sufficient to demonstrate that there has been a significant improvement in the counterparty's financial capacity to honor its obligations; and
(iv) evidence that the obligation will be fully honored under the conditions originally agreed or modified, in the case of renegotiation, without the need to resort to guarantees or collateral.

The Resolution introduces a new concept of stop accrual, in which it is forbidden to recognize, in the income statement for the period, revenue of any kind not yet received relating to a financial asset with a credit recovery problem.

Revenue can only be recognized in the income statement when it is actually received. However, this does not apply to revenue generated by the recovery of written-off assets.

The Group re-recognizes revenue relating to the asset, prospectively, from the period in which the instrument ceases to be characterized as a financial asset with a credit recovery problem.

Expected Loss Model

The Group assesses on a prospective basis the expected credit loss associated with financial assets measured at amortized cost or at fair value through other comprehensive income, loan commitments and financial guarantee contracts. The provision for expected credit losses is recognized monthly against the income statement.

Measurement of Expected Credit Losses

- Financial assets: the loss is measured at the present value of the difference between the contractual cash flows and the cash flows the Bank expects to receive discounted at the rate actually charged;
- Loan commitments: the loss is measured at the present value of the difference between the contractual cash flows that would be due if the commitment were contracted and the cash flows that the Bank expects to receive;
- Financial guarantees: the loss is measured by the difference between the expected payments to reimburse the counterparty and the amounts the Bank expects to recover.

The methodology for estimating the expected loss considers the use of the following factors:

- Exposure to Default (EAD): this is the amount exposed to credit risk, using as a reference the outstanding balance of the contracts and the possibility of using the approved limits;
- Probability of Default (PD): is defined as the probability of the counterparty not honoring its contractual payment obligations, using historical data and registration information on clients and contracts as an estimate;
- Loss Given Default (LGD): is the percentage of exposure that is not expected to be recovered in the event of default, using historical parameters for estimating levels of arrears, guarantees for operations and cover for loan insurance.

At each reporting period, the Group assesses whether the credit risk of a financial asset has increased significantly by means of reasonable and sustainable information that is relevant and available without undue cost or effort, including qualitative, quantitative and forward-looking information. Forward-looking information is based on macroeconomic scenarios that are reassessed annually or when market conditions require it.

The Group classifies assets into three stages to measure the expected credit loss, in which financial assets migrate from one stage to another according to changes in credit risk.

Stage 1: It is understood that a financial instrument at this stage does not have a significant increase in risk since its initial recognition. The provision on this asset represents the expected loss resulting from possible defaults over the next 12 months;

Stage 2: If a significant increase in risk is identified since initial recognition, without deterioration having materialized, the financial instrument will fall within this stage. In this case, the amount relating to the provision for expected loss through default reflects the estimated loss of the residual life of the financial instrument. For the assessment of the significant increase in credit risk, the quantitative measurement indicators used in normal credit risk management will be used, as well as other qualitative variables, such as the indication of being a non-deteriorated operation if considered to be refinanced or operations included in a special agreement, and;

Stage 3: A financial instrument is recorded within this stage when it shows obvious signs of deterioration as a result of one or more events that have already occurred and have materialized into a loss. In this case, the amount relating to the provision for losses reflects the expected losses due to credit risk over the expected residual life of the financial instrument.

Calculation of Incurred Loss

The Group observes the provision levels established by the Resolution for losses incurred associated with credit risk for defaulted financial assets, without prejudice to the Group's responsibility for setting up a provision in amounts sufficient to cover the total expected loss on the realization of these assets.

The level of provision for operations corresponds to the amount resulting from the application of the percentages defined in Annex I of BCB Resolution 352/23, observing the periods of delay and the defined portfolios, on the gross book value of the asset.

The portfolios (C1 to C5) are defined as follows:

<u>Portfolio 1 (C1):</u>

(i) credits secured by fiduciary sale of real estate; and
(ii) credits with a fiduciary guarantee from the Federal Government, central governments of foreign jurisdictions and their respective central banks or multilateral organizations and multilateral development entities;

<u>Portfolio 2 (C2):</u>

(i) leasing credits, pursuant to the provisions of Law No. 6,099 of September 12, 1974;
(ii) credits secured by first-degree mortgages on residential properties, by pledges of movable or immovable assets or by fiduciary alienation of movable assets;
(iii) credits secured by demand, term or savings deposits;
(iv) credits arising from financial assets issued by a federal public entity or by institutions authorized to operate by the Central Bank of Brazil;
(v) credits with a fiduciary guarantee from institutions authorized to operate by the Central Bank of Brazil; and
(vi) credits covered by credit insurance issued by an entity that is not a related party of the institution, under the terms of Resolution No. 4,818, of May 29, 2020;

<u>Portfolio 3 (C3):</u>

(i) credits arising from credit rights discounting operations, including commercial receivables acquired and operations formalized as the acquisition of commercial receivables from a person who is not a member of the National Financial System and in which the same person is the joint or subsidiary debtor of the receivables;
(ii) credits arising from transactions guaranteed by fiduciary assignment, pledge of credit rights or pledge of credit rights; and
(iii) credits covered by credit insurance, real guarantee or fiduciary guarantee not covered by the hypotheses set out in portfolios C1 and C2;

<u>Portfolio 4 (C4):</u>

(i) working capital loans, advances on foreign exchange contracts, advances on foreign exchange delivered, debentures and other securities issued by private companies, without guarantees or collateral; and
(ii) rural credit operations without guarantees or collateral aimed at investments; or

<u>Portfolio 5 (C5):</u>

(i) personal credit operations, with or without consignment, direct consumer credit, rural credit not covered by the hypotheses set out in the C4 portfolio and revolving credit without guarantees or collateral;
(ii) loans without guarantees or collateral not covered by the hypotheses set out in portfolio C4; and

(iii) loans arising from commercial operations and other operations with credit granting characteristics not covered by the hypotheses set out in portfolios C1 to C4.

(v) Write-off

Financial assets must be written off due to expected losses associated with credit risk if it is not probable that the Group will recover their value.

The Group maintains controls to identify financial assets written off as long as all collection procedures have not been exhausted, observing a minimum period of 5 years. Instruments written off that are renegotiated must be allocated, on the date of renegotiation, in the third stage, with a provision for expected losses associated with credit risk equal to 100% of the value of the instrument, also applying to financial instruments used for settlement or refinancing of instruments written off.

(vi) Financial guarantees

Financial guarantee contracts are defined as those in which the Group undertakes to make specific payments on behalf of a third party if the latter fails to do so. These contracts can take various legal forms, such as guarantees, irrevocable documentary credits issued or confirmed by the entity, among others.

In accordance with the parameters established by CMN Resolution 4,966/21, financial guarantee fees are initially recognized as liabilities in the consolidated balance sheet at fair value. This fair value generally corresponds to the present value of the fees, commissions or interest receivable from these contracts over their term.

Financial guarantees are periodically reviewed to determine the credit risk to which they are exposed and, if necessary, to consider the provision for expected losses. After initial recognition, financial guarantees should be measured at the higher of:

- The provision for expected losses associated with the risk of;
- The fair value at initial recognition minus the accumulated value of the revenue recognized in accordance with the specific regulations.

(e) Other current assets and other long-term receivables

These assets are stated at realizable values including, when applicable, accrued income calculated on a daily pro rata basis, less the related unearned income.

(f) Other assets - prepaid expenses

Prepaid expenses include the investment of resources, the benefits of which will occur in future periods, and are recorded in the statement of income on the accrual basis.

The costs incurred for the corresponding assets, which will generate income in subsequent periods, are appropriated to the statement of income based on the terms and amounts of the expected benefits and written off directly to expenses when the corresponding assets and rights no longer comprise the Bank's assets or when future benefits are no longer expected.

(g) Investments

Investments in subsidiaries, which have significant influence, are valued using the equity method (see percentage ownership in Note 7) in the individual statements. Other investments are recorded at cost and, when applicable, adjusted to their recoverable value through the constitution of a provision, in accordance with current rules. Additionally, investments that are available for immediate sale and whose disposal is highly probable, are classified as held for sale, and measured at the lower of the net book value and the fair value of the asset.

(h) Property and equipment

As provided for in CMN Resolution No. 4,535, dated 11/24/2016, represent own tangible assets and improvements made in third-party real estate, provided they are used in the performance of the Consolidated activities for a period of more than one year and must be recognized at cost and adjusted for impairment. They are stated at acquisition cost, less accumulated depreciation and allowance for impairment losses, when applicable.

Depreciation is calculated on the straight-line method at the following annual rates that consider the useful lives of these assets: property in use - 4%; machinery, equipment, furniture and fixtures, installations and communication systems - 10% and vehicles and data processing equipment - 20%.

(i) Intangible assets

The intangible assets are comprised of non-monetary items, without physical substance and separately identifiable. They are formed through business combinations, acquisition of software licenses and other intangible assets. These assets are recognized at cost. The cost of an intangible asset acquired in a business combination is its fair value at the date of acquisition. Assets with a useful life are amortized over their economic useful lives. Intangible assets without a determined useful life are not amortized.

The book value of intangible assets with indefinite useful lives, such as goodwill or intangible assets not yet available for use, are tested for impairment annually. Intangible assets subject to amortization are valued at the end of each reporting period if there is any indication that an asset may have suffered a devaluation. A loss through reduction in recoverable value (impairment) is recognized if the carrying amount exceeds the recoverable amount.

i. **Goodwill**

Goodwill originates in the process of acquisition of subsidiaries. It represents the excess of the acquisition cost over the book value of identifiable assets and liabilities acquired from a subsidiary on the date of acquisition. Goodwill arising on the acquisition of subsidiaries is recognized in "Investments" on the individual Financial Statements. The goodwill arising from the acquisition of subsidiaries and consolidated and subsequently incorporated companies is recognized in "Intangible Assets". The goodwill arising from the increase in ownership interest in already controlled entities is recorded in shareholders' equity on the Individual and consolidated Financial Statements, in accordance with CMN Resolution No. 4,817/20.

Goodwill based on estimated future profitability was determined in acquisitions of equity participations, substantiated by the future profitability of these investments. This goodwill was determined based on the difference between the acquisition amount and the stockholder's equity of the related subsidiaries at the date of acquisition (note 9), as required by the standards of the Central Bank of Brazil (BACEN) and are substantiated by the estimated future profitability, based on forecasted results of the investee. They are amortized in accordance with the time period of the forecasts that substantiated it or based on their disposal or loss. They are annually tested for impairment.

(j) Impairment of non-financial assets

Impairment losses are recognized in the statements of income if there is evidence that the assets are recorded at a non-recoverable amount. This procedure is performed annually.

(k) Current and non-current liabilities

The separation between short and long term is presented in the explanatory notes, shown at known or estimated values, including, when applicable, the charges incurred on a daily "pro-rata" basis, less the corresponding expenses to be appropriated.

(l) Income tax and social contribution on net income

The provision for current taxes is constituted at the rate of 15% on the calculated profit plus an additional 10% on that which exceeds R$20/month, for income tax, 20% for Social Contribution on Net Profit "CSLL" according to Constitutional Amendment No. 103 of November 12, 2019 from January 2022 to July 2022 and, 21% between August 1 and December 31, 2022 according to Law No. 14,446/22.

The deferred income tax and social contribution are represented by the tax credits and deferred tax liabilities obtained by the differences between the accounting calculation basis and the tax calculation basis, in accordance with the tax rules and legislation, at the tax rates in effect on the date they are created.

The tax credit arising from tax loss carryforwards is only recognized if there is sufficient future taxable income for its offset.

(m) Operations in foreign currency

The criterion for converting the asset and liability balances of operations in foreign currencies consists of converting these amounts into local currency (R$) at the exchange rate in effect on the closing date of the period. On June 30, 2026, the applicable exchange rate was: US$ 1.00 = R$5.1766 (R$5.5024 - 12/31/2025).

(n) Contingent assets and liabilities and legal obligations - tax and social security

These are valued, recognized and disclosed based on the provisions established in CMN Resolution 3,823, of December 16, 2009.

Contingent assets – these are not accounted for, except when the realization of the gain is practically certain and when the ability to recover them is confirmed by receiving or offsetting other taxes due.

Provisions – these are recognized in the Financial Statements when the risk of loss in a legal or administrative action is considered to be probable, with a probable outflow of resources to settle the obligations, based on the opinions of the legal advisors and management, similarities with previous processes and the complexity of the processes, and when the amounts involved can be measured with reasonable assurance. In addition to the situations mentioned above, the historical factor of probable litigations was included in the probable loss calculation, taking into consideration the Bank's decisions and experience between the occurrence of the event and the judicial notification. Contingent liabilities, which are classified as possible losses, are not provisioned and are disclosed in the notes to the Financial Statements when the amounts involved are significant. Contingent liabilities in respect of which losses are considered to be remote are neither recorded nor disclosed (Note 12).

Legal obligations - tax and social security - relate to legal actions contesting the legality and constitutionality of the obligations and are fully recognized in the Financial Statements regardless of the evaluations concerning favorable outcomes in the legal actions (Note 12).

(o) Compensation plan - Administrators

Bmg has a specific remuneration plan for management, which includes rules for the payment of fixed and variable remuneration in line with the Bank's risk management policy and best market practices, in compliance with CMN Resolution 5,177/24. The fixed remuneration amount is approved annually at the Annual General Meeting. The right to variable remuneration is subject to the achievement of the Consolidated strategic goals, the individual goals and the goals of the management's operational areas.

Additionally, at an extraordinary shareholders' meeting of the Company held on April 3, 2020, the Bank implemented a Long-Term Incentive Plan, to allow the directors and certain employees of the Bmg Group designated by the Company's Compensation and Personnel Committee and approved by the Board of Directors of the Company (together, "Employees") to receive preferred shares issued by the Company as a long-term incentive that will compose their respective variable remuneration. On April 29, 2022, the Plan's reform was approved at the Bank's Extraordinary General Meeting.

(p) Consolidation principles - Consolidated

The consolidated Financial Statements were prepared in accordance with BACEN's consolidation standards and instructions for the preparation of the Consolidated Financial Statements and are being presented pursuant to art. 77 of CMN Resolution 4,966/21. Thus, the interests of one Institution in another, the balances of equity accounts and the income and expenses between them were eliminated, as well as the portions of net income and shareholders' equity referring to the interests of non-controlling shareholders.

Goodwill calculated on the acquisition of investments in subsidiaries is disclosed in Note 9 - Intangible Assets.

The Financial Statements of the company headquartered overseas, BMG Bank (Cayman) Ltd., whose functional currency is the Brazilian real, are originally prepared in accordance with accounting practices adopted in Brazil and BACEN standards.

(q) Insurance

Insurance contracts establish an obligation for one of the parties, upon payment (premium) by the other party, to pay the latter a certain amount in the event of a claim. Insurance risk is defined as a future and uncertain event of a sudden and unforeseen nature, independent of the will of the insured, the occurrence of which may cause economic losses.

Once a contract is classified as an insurance contract, it remains so until the end of its life even if the insurance risk is significantly reduced during this period, unless all rights and obligations are extinguished or expire.

Insurance premiums, coinsurance accepted and sales expenses are booked when the policy is issued or according to the maturity of the insurance policy, through the constitution and reversal of the provision for unearned premiums and deferred marketing expenses. Interest arising from the fractioning of insurance premiums is recorded when incurred.

Insurance Premiums: Insurance premiums are recorded when the policy is issued or during the term of the contracts in proportion to the amount of insurance protection provided.

If there is evidence of impairment losses related to insurance premium receivables, the Insurer establishes a provision sufficient to cover such losses based on an analysis of the risks of realization of premiums receivable with installments more than 60 days past due.

Reinsurance: in the normal course of business, the Insurer reinsures a portion of the risks underwritten, particularly accident risks that exceed the maximum liability limits it believes are appropriate for each segment and product (following a study that takes into account the size, experience, specificities and capital required to support these limits). These reinsurance contracts allow a portion of the losses to be recovered from the reinsurer, although they do not release the insurer from its main obligation as direct insurer of the risks being reinsured.

Acquisition Costs: acquisition costs include direct and indirect costs related to insurance origination. These costs are recorded directly in the income statement when incurred, with the exception of deferred acquisition costs (commissions paid to brokers, agencies and sales agents), which are recorded in proportion to the recognition of premium income, i.e. for the period corresponding to the insurance contract.

Technical Provisions: technical provisions are liabilities arising from the Insurer's obligations to its policyholders. These obligations may be short term (damage insurance) or medium or long term (life insurance).

Determining the value of the actuarial liability depends on numerous uncertainties inherent in the coverage of insurance contracts, such as assumptions of persistence, mortality, disability, longevity, morbidity, expenses, frequency of claims, severity and others. The estimates of these assumptions are based on macroeconomic projections, the Insurer's historical experience, comparative evaluations and the experience of the actuary, and seek convergence with the best market practices and aim to continually review the actuarial liability. Adjustments resulting from these continuous improvements, when necessary, are recognized in the income statement for the respective period.

Liability Adequacy Test: the Insurer performs a liability adequacy test using current actuarial assumptions of the future cash flow of all insurance contracts outstanding on the balance sheet date. If the analysis shows an insufficiency, any deficiency identified will be accounted for in the result for the period.

3. Capital requirements and investment limits

Basel investment indexes

In accordance with CMN Resolution No. 4,958/21 and subsequent regulations, financial institutions are obliged to maintain equity compatible with the degree of risk of their assets, weighted by factors that vary from 0% to 1,250% and a minimum index of equity in relation to assets weighted by risk of 8% plus the respective portions of Additional Principal Capital and Countercyclical.

In order to demonstrate compliance with the capital requirements provided for in the regulations in force, we present below the Basel Ratio and the equity requirements, which can be demonstrated as follows:

All amounts in thousands of reais unless otherwise stated (A free translation of the original in Portuguese)

	Basel III	
	2026	2025
Reference equity - Tier I	**2,980,000**	**2,851,325**
Capital	**2,868,205**	**2,739,290**
Equity (i)	4,319,127	3,892,083
Prudential adjustments – Resolution CMN 4,955/21 and Resolution BCB 452/25	(1,450,922)	(1,152,793)
Complementary capital (ii)	**111,795**	**112,035**
Subordinated debts	111,795	112,035
Reference equity - Tier II (ii)	**949,425**	**878,060**
Subordinated debts	949,425	878,060
Reference equity - PR (Tier I + Tier II) (a)	**3,929,425**	**3,729,385**
Risk-weighted assets – RWA (b)	**29,493,698**	**28,171,314**
Capital allocation		
Credit risk	25,438,836	24,846,351
Market risk	114,830	210,458
Operational risk	3,940,032	3,114,505
Margin of capital allocation (a / b)	**13.32%**	**13.24%**
Tier I capital	**10.10%**	**10.12%**
Main Capital	9.72%	9.72%
Complementary capital	0.38%	0.40%
Tier II capital	**3.22%**	**3.12%**
- Capital to hedge the risk of transactions subject to the variation of interest rates classified in the banking portfolio per Resolution No. 3,876/18 of BACEN - Installment “IRRBB”.	174,452	253,389
Asset investment index	**31.52%**	**28.97%**
Excess capital in relation to asset investment	**726,256**	**784,455**

(i) Equity of the Prudential Conglomerate, as Resolution n. 4,955 of October 21, 2021; and
(ii) See note 11(c).

4. Available Cash

	Consolidated		Bank	
	2026	2025	2026	2025
Cash and balances at banks	318,101	494,323	309,495	440,420
Interbank deposits	-	49,989	-	49,989
Total	**318,101**	**544,312**	**309,495**	**490,409**

(i) includes transactions with maturities of 90 days or less on the effective date of the investment and which present an insignificant risk of change in value.

All amounts in thousands of reais unless otherwise stated (A free translation of the original in Portuguese)

5. Financial Assets

5.1 Investments in interbank deposits

	Consolidated		Bank	
	2026	2025	2026	2025
Interbank deposits	7,506	22,880	7,506	22,880
Applications in foreign currencies	-	-	764,427	610,396
Total	**7,506**	**22,880**	**771,933**	**633,276**
Current	**6,529**	**5,605**	**649,633**	**481,054**
Non-current	**977**	**17,275**	**122,300**	**152,222**

All amounts in thousands of reais unless otherwise stated (A free translation of the original in Portuguese)

5.2 Marketable securities and derivatives

(a) Marketable securities can be summarized as follows:

	Consolidated		Bank	
	2026	2025	2026	2025
Fixed rate notes				
Free				
Federal Public Securities				
Financial Treasury Bills – LFT	332,438	818,949	106,949	621,541
National Treasury Bills – LTN	901,988	1,173,297	901,988	1,173,297
National Treasure Notes - NTN	3,602,837	3,896,225	3,602,837	3,896,225
Securities Abroad	270,786	275,775	-	-
Private Securities				
Shares	53,022	53,819	53,022	53,819
Debentures	2,648	49,899	2,648	49,899
Rural Producer Credit Not	198,079	102,150	198,079	102,150
Bank Certificate of Deposit	64,001	59,900	-	-
Commercial Notes	232,163	200,049	184,656	155,037
Quotas in investment funds	637,542	593,948	315,178	292,684
Subject to buyback transactions				
Federal Public Securities				
Financial Treasury Bills – LFT	162,444	430,791	162,444	430,791
National Treasury Bills – LTN	1,038,266	440,129	1,038,266	440,129
National Treasury Notes – NTN	4,455,950	4,643,290	4,455,950	4,643,290
Private Securities				
Commercial Notes	100,620	182,741	100,620	182,741
Subject to guarantees				
Federal Public Securities				
Financial Treasury Bills - LFT	695,465	437,842	695,369	432,579
National Treasury Bills – LTN	61,569	292,164	61,569	292,164
National Treasury Notes – NTN	166,900	422,718	166,900	422,718
Securities Abroad	2,708,430	1,885,143	821,170	-
Private Securities				
Debentures	977,649	1,042,599	977,649	1,042,599
Agribusiness Receivables Certificates	2,963	5,946	2,963	5,946
Certificate of real estate receivables	22,634	26,956	22,634	26,956
Commercial Notes	26,295	34,611	26,295	34,611
Derivative financial instruments (i)				
Private securities				
Swap receivables	19,788	5,215	19,788	5,215
Option contracts	446	130	446	130
Forward contract	33,148	48,997	33,148	48,997
Total	**16,768,071**	**17,123,283**	**13,950,568**	**14,353,518**
Current	**10,294,798**	**10,404,929**	**8,427,211**	**9,426,967**
Non-current	**6,473,273**	**6,718,354**	**5,523,357**	**4,926,551**

(i) See information on derivative financial instruments in Note 5.3.

All amounts in thousands of reais unless otherwise stated (A free translation of the original in Portuguese)

(b) Marketable securities fall due as follows:

	Consolidated											
				Maturity							2026	2025
Description	Value by the Amortized cost curve	Adjustment to market value	Book Value (i)	Without maturity	Up to 30 days	From 31 to 60 days	From 61 to 90 days	From 91 to 180 days	From 181 to 360 days	Over360 days	Total	Total
Fair Value through Other Comprehensive	**7,992,633**	**(71,891)**	**7,920,742**	**-**	**302,568**	**3,435,587**	**12,109**	**47,879**	**423,036**	**3,699,563**	**7,920,742**	**8,188,792**
LFT	1,189,324	1,023	1,190,347	-	225,488	-	-	-	331,671	633,188	1,190,347	1,687,582
LTN	2,037,622	(35,799)	2,001,823	-	-	249,867	-	-	-	1,751,956	2,001,823	1,905,590
NTN	3,998,282	(41,101)	3,957,181	-	-	3,174,659	-	-	-	782,522	3,957,181	3,777,240
Debentures	677,560	4,233	681,793	-	12,583	10,562	10,450	45,297	86,379	516,522	681,793	725,578
Agribusiness Receivables Certificates	2,976	(13)	2,963	-	102	103	101	297	574	1,786	2,963	5,946
Certificate of Real Estate Receivables	22,868	(234)	22,634	-	394	396	1,558	2,285	4,412	13,589	22,634	26,956
Bank Deposit Certificate	64,001	-	64,001	-	64,001	-	-	-	-	-	64,001	59,900
MTM equity of securities reclassified - Fa	**-**	**(22,049)**	**(22,049)**	**-**	**-**	**(4,500)**	**(2,661)**	**(7,812)**	**(3,844)**	**(3,232)**	**(22,049)**	**(44,824)**
NTN	-	(22,049)	(22,049)	-	-	(4,500)	(2,661)	(7,812)	(3,844)	(3,232)	(22,049)	(44,824)
Amortized cost	**6,158,785**	**4**	**6,158,789**	**-**	**83,046**	**864,648**	**57,629**	**201,619**	**2,192,550**	**2,759,297**	**6,158,789**	**4,575,966**
Debentures	298,504	-	298,504	-	11,847	11,847	11,847	37,541	75,083	150,339	298,504	366,920
Commercial Paper	359,078	-	359,078	-	31,700	16,467	12,627	81,487	119,779	97,018	359,078	417,401
NTN	2,323,912	-	2,323,912	-	-	777,283	-	-	749,702	796,927	2,323,912	1,528,577
Agribusiness Receivables Certificates	198,079	-	198,079	-	462	25,278	25,549	3,468	86,987	56,335	198,079	102,150
Foreign Securities	2,979,212	4	2,979,216	-	39,037	33,773	7,606	79,123	1,160,999	1,658,678	2,979,216	2,160,918
Securities available for sale – fair value th	**2,650,638**	**6,569**	**2,710,589**	**690,564**	**1,970,515**	**3,266**	**8,243**	**5,016**	**15,340**	**17,645**	**2,710,589**	**4,403,349**
NTN	1,970,802	(4,159)	1,966,643	-	1,966,643	-	-	-	-	-	1,966,643	3,701,240
Shares	42,293	10,729	53,022	53,022	-	-	-	-	-	-	53,022	53,819
Quotas in investment funds	637,543	(1)	637,542	637,542	-	-	-	-	-	-	637,542	593,948
Derivative financial instruments- Differential r	-	-	53,382	-	3,872	3,266	8,243	5,016	15,340	17,645	53,382	54,342
Total	**16,802,056**	**(87,367)**	**16,768,071**	**690,564**	**2,356,129**	**4,299,001**	**75,320**	**246,702**	**2,627,082**	**6,473,273**	**16,768,071**	**17,123,283**

	Bank											
				Maturity							2026	2025
Description	Value by the Amortized cost curve	Adjustment to market value	Book Value (i)	Without maturity	Up to 30 days	From 31 to 60 days	From 61 to 90 days	From 91 to 180 days	From 181 to 360 days	Over360 days	Total	Total
Fair Value through Other Comprehensive Income	**7,703,047**	**(71,891)**	**7,631,156**	**-**	**13,079**	**3,435,587**	**12,109**	**47,879**	**422,939**	**3,699,563**	**7,631,156**	**7,926,221**
LFT	963,739	1,023	964,762	-	-	-	-	-	331,574	633,188	964,762	1,484,911
LTN	2,037,622	(35,799)	2,001,823	-	-	249,867	-	-	-	1,751,956	2,001,823	1,905,590
NTN	3,998,282	(41,101)	3,957,181	-	-	3,174,659	-	-	-	782,522	3,957,181	3,777,240
Debentures	677,560	4,233	681,793	-	12,583	10,562	10,450	45,297	86,379	516,522	681,793	725,578
Agribusiness Receivables Certificates	2,976	(13)	2,963	-	102	103	101	297	574	1,786	2,963	5,946
Certificate of Real Estate Receivables	22,868	(234)	22,634	-	394	396	1,558	2,285	4,412	13,589	22,634	26,956
MTM equity of securities reclassified - Fair Value through OCI	**-**	**(22,049)**	**(22,049)**	**-**	**-**	**(4,500)**	**(2,661)**	**(7,812)**	**(3,844)**	**(3,232)**	**(22,049)**	**(44,824)**
NTN	-	(22,049)	(22,049)	-	-	(4,500)	(2,661)	(7,812)	(3,844)	(3,232)	(22,049)	(44,824)
Amortized cost	**3,953,236**	**-**	**3,953,236**	**-**	**64,335**	**830,665**	**49,814**	**139,252**	**1,059,789**	**1,809,381**	**3,953,236**	**2,370,036**
Debentures	298,504	-	298,504	-	11,847	11,847	11,847	37,541	75,083	150,339	298,504	366,920
Commercial Paper	311,571	-	311,571	-	30,712	16,257	12,418	77,242	108,028	66,914	311,571	372,389
NTN	2,323,912	-	2,323,912	-	-	777,283	-	-	749,702	796,927	2,323,912	1,528,577
Agribusiness Receivables Certificates	198,079	-	198,079	-	462	25,278	25,549	3,468	86,987	56,335	198,079	102,150
Foreign Securities	821,170	-	821,170	-	21,314	-	-	21,001	39,989	738,866	821,170	-
Securities available for sale – fair value through profit or loss	**2,328,273**	**6,570**	**2,388,225**	**368,200**	**1,970,515**	**3,266**	**8,243**	**5,016**	**15,340**	**17,645**	**2,388,225**	**4,102,085**
NTN	1,970,802	(4,159)	1,966,643	-	1,966,643	-	-	-	-	-	1,966,643	3,701,240
Shares	42,293	10,729	53,022	53,022	-	-	-	-	-	-	53,022	53,819
Quotas in investment funds	315,178	-	315,178	315,178	-	-	-	-	-	-	315,178	292,684
Derivative financial instruments- Differential receivable	-	-	53,382	-	3,872	3,266	8,243	5,016	15,340	17,645	53,382	54,342
Total	**13,984,556**	**(87,370)**	**13,950,568**	**368,200**	**2,047,929**	**4,265,018**	**67,505**	**184,335**	**1,494,224**	**5,523,357**	**13,950,568**	**14,353,518**

(i) The carrying amount is being presented net of the Expected Loss, which as of June 30, 2026, corresponds to a balance of R$22,703 (12/31/2025 - R$10,036) in the Consolidated and R$20,610 (12/31/2025 - 8,108) in the Bank.

5.3 Derivative financial instruments

The Bank participates in transactions involving financial instruments, recorded in asset and liability accounts at amounts compatible with those currently practiced in the market, in order to manage its exposure to market, foreign exchange and interest rate risks. The transactions are principally designed to protect assets and liabilities, involving changes in indexes in the application and obtaining of resources, contracted at maturities, rates and amounts compatible with the protection necessary.

All amounts in thousands of reais unless otherwise stated (A free translation of the original in Portuguese)

The transactions involving derivative financial instruments (swaps and futures contracts) are entered into in order to protect their own and clients' assets and liabilities. The risks are managed through control policies, establishment of operating strategies, determination of limits and various techniques for monitoring positions, with a view to liquidity, profitability and security. The utilization of derivative financial instruments in order to minimize market risks arising from fluctuations in interest rates, currencies, asset prices, and other factors, is an integral part of good accounting practice and is an indispensable tool in financial management.

Market risk is the exposure created by potential fluctuations in interest rates, exchange rates, prices of goods, prices quoted on the stock market and for other securities, and is the function of the type of product, the volume of operations, the duration and conditions of the contract and the underlying volatility. Risk management is controlled and monitored independently of the areas generating the risk exposure. The assessment and measurement are carried out daily based on indexes and statistical data, utilizing tools such as non-parametric "VaR" and sensitivity analysis in stress scenarios.

The derivative financial instruments are registered at the B3 - Brasil, Bolsa, Balcão.

(a) Swaps by maturity

	Consolidated						
Description	**Up to 30 days**	**From 31 to 60 days**	**From 61 to 90 days**	**From 91 to 180 days**	**From 181 to 360 days**	**Over 360 days**	**Total**
Swap contracts							
Asset position							
Foreign currency	3,496	1,897	7,429	4,746	8,463	6,602	**32,633**
Interest rate	-	-	-	109	6,314	10,003	**16,426**
Indexes	376	1,369	814	161	563	1,040	**4,323**
Total – 2026	**3,872**	**3,266**	**8,243**	**5,016**	**15,340**	**17,645**	**53,382**
Total – 2025	**10,569**	**9,641**	**2,535**	**18,522**	**5,147**	**7,928**	**54,342**
Swap contracts							
Liability position							
Foreign currency	(25,008)	(7,749)	(5,234)	(18,076)	(31,581)	(9,156)	**(96,804)**
Interest rate	-	-	-	-	(397)	(1,153)	**(1,550)**
Indexes	(12,396)	(922)	(27)	(39)	(26)	-	**(13,410)**
Total – 2026	**(37,404)**	**(8,671)**	**(5,261)**	**(18,115)**	**(32,004)**	**(10,309)**	**(111,764)**
Total – 2025	**(26,710)**	**(13,456)**	**(2,251)**	**(20,318)**	**(6,215)**	**(14,808)**	**(83,758)**

	Bank						
Description	**Up to 30 days**	**From 31 to 60 days**	**From 61 to 90 days**	**From 91 to 180 days**	**From 181 to 360 days**	**Over 360 days**	**Total**
Swap contracts							
Asset position							
Foreign currency	3,496	1,897	7,429	4,746	8,463	6,602	**32,633**
Interest rate	-	-	-	109	6,314	10,003	**16,426**
Indexes	376	1,369	814	161	563	1,040	**4,323**
Total – 2026	**3,872**	**3,266**	**8,243**	**5,016**	**15,340**	**17,645**	**53,382**
Total – 2025	**10,569**	**9,641**	**2,535**	**18,522**	**5,147**	**7,928**	**54,342**
Swap contracts							
Liability position							
Foreign currency	(25,008)	(7,749)	(5,234)	(18,076)	(31,581)	(9,156)	**(96,804)**
Interest rate	-	-	-	-	(397)	(1,153)	**(1,550)**
Indexes	(12,396)	(922)	(27)	(39)	(26)	-	**(13,410)**
Total – 2026	**(37,404)**	**(8,671)**	**(5,261)**	**(18,115)**	**(32,004)**	**(10,309)**	**(111,764)**
Total – 2025	**(26,710)**	**(13,456)**	**(2,251)**	**(20,318)**	**(6,215)**	**(14,808)**	**(83,758)**

All amounts in thousands of reais unless otherwise stated (A free translation of the original in Portuguese)

(b) Swaps by index and notional amount

	Consolidated		
Swap, options and forward	**Notional amount**	**Yield curve value - amortized cost**	**Market value**
Foreign currency	838,562	16,859	32,633
Interest rate	1,122,514	32,798	16,426
Indexes	421,468	2,213	4,323
Asset position – 2026	**2,382,544**	**51,870**	**53,382**
Asset position – 2025	**1,226,409**	**43,912**	**54,342**
Foreign currency	2,054,043	(60,005)	(74,022)
Interest rate	29,343	(732)	(1,550)
Indexes	691,911	(13,015)	(36,192)
Liability position – 2026	**2,775,297**	**(73,752)**	**(111,764)**
Liability position – 2025	**1,704,714**	**(65,507)**	**(83,758)**
Exposure – 2026	**5,157,841**	**(21,882)**	**(58,382)**
Exposure – 2025	**2,931,123**	**(21,595)**	**(29,416)**

	Bank		
Swap, options and forward	**Notional amount**	**Yield curve value - amortized cost**	**Market value**
Foreign currency	838,562	16,859	32,633
Interest rate	1,122,514	32,798	16,426
Indexes	421,468	2,213	4,323
Asset position – 2026	**2,382,544**	**51,870**	**53,382**
Asset position – 2025	**1,226,409**	**43,912**	**54,342**
Foreign currency	2,054,043	(60,005)	(74,022)
Interest rate	29,343	(732)	(1,550)
Indexes	691,911	(13,015)	(36,192)
Liability position – 2026	**2,775,297**	**(73,752)**	**(111,764)**
Liability position – 2025	**1,596,385**	**(65,507)**	**(83,758)**
Exposure – 2026	**5,157,841**	**(21,882)**	**(58,382)**
Exposure – 2025	**2,822,794**	**(21,595)**	**(29,416)**

Swap transactions were marked and marketed considering quotations obtained from external sources with unrestricted and independent access.

Below are the reference and receivables/payables amount of futures operations.

	Consolidated and Bank		
Futures	**Amounts receivable**	**Amounts payable**	**Reference value**
DAP	165	-	2,686,634
DDI	-	(958)	2,219,591
DI1	-	(18,651)	13,811,633
DOL	-	(198)	545,747
Position – 2026	**165**	**(19,807)**	**19,263,605**
Position – 2025	**25,051**	**(7,280)**	**28,389,124**

(c) Operations with derivative instruments designated for hedge purposes

(i) Cash flow hedge

The purpose of Bmg's hedge relationship is to protect the portion of the payment cash flows to be disbursed in the funding with floating interest rates indexed by the Interbank Deposit Certificate (CDI) to fixed rates.

In order to hedge future cash flows of a portion of its funding against exposure to variable interest rates (CDI and IPCA), the Bank entered into one-day DI and DAP futures contracts traded on B3 – Brasil, Bolsa, Balcão, with a notional amount of R$10,416,474 (R$ 18,530,506 as of December 31, 2025). These instruments generated a positive fair value adjustment recognized in equity of R$72,700 (negative R$33,000 as of June 30, 2025), net of tax effects.

All amounts in thousands of reais unless otherwise stated (A free translation of the original in Portuguese)

The effectiveness determined for the hedge portfolio was in compliance with the provisions established in BACEN Circular Letter No. 3,082 of January 30, 2002.

(ii) Market risk hedge

To hedge exposure to market-risk volatility arising from CDBs indexed to the IPCA plus a fixed coupon, the Bank uses swaps and futures contracts (DAP) traded on B3 – Brasil, Bolsa, Balcão, as hedging instruments, with a notional amount of R$1,559,274 (R$ 896,565 as of December 31, 2025). As of June 30, 2026, these instruments generated a negative fair value adjustment recognized in profit or loss in the amount of R$16,720 (positive R$5,150 as of June 30, 2025).

To hedge exposure to market-risk volatility arising from fixed-rate Subordinated Financial Bills, Bmg has used futures contracts (DI1) traded on B3 – Brasil, Bolsa, Balcão, since June 2022 as hedging instruments, with a notional amount of R$562,706 (R$ 547,541 as of December 31, 2025). As of June 30, 2026, these instruments generated a negative fair value adjustment recognized in profit or loss in the amount of R$23,181 (negative R$61,140 as of June 30, 2025).

To hedge exposure to market-risk volatility arising from the Credit Portfolio, Bmg has used futures contracts (DI1) traded on B3 – Brasil, Bolsa, Balcão, since August 2022 as hedging instruments, with a notional amount of R$867,075 (R$820,027 as of December 31, 2025). As of June 30, 2026, these instruments generated a positive fair value adjustment recognized in profit or loss in the amount of R$1,865 (positive R$40,958 as of June 30, 2025).

The effectiveness calculated for the hedge portfolio throughout the period of use of the instruments and strategies was measured in accordance with the provisions of BACEN Circular Letter No. 3,082 of 01/30/2002.

5.4 Credit operations

(a) Classification by product

	Consolidated		Bank	
	2026	2025	2026	2025
Personal credit	13,263,841	11,466,415	12,166,505	10,295,818
Commercial portfolio	1,913,997	1,979,993	1,608,495	1,749,874
Assigned credit operations (i)	7,733,082	8,563,471	7,733,082	8,563,471
Total - credit operations	**22,910,920**	**22,009,879**	**21,508,082**	**20,609,163**
Purchase of trade receivables without co-obligation – commercial portfol	181,282	149,871	181,282	149,871
Foreign exchange portfolio	438,216	402,424	438,216	402,424
Credit cards	523,578	630,987	523,578	630,987
Total other receivables	1,143,076	1,183,282	1,143,076	1,183,282
Total - credit operations and other receivables	**24,053,996**	**23,193,161**	**22,651,158**	**21,792,445**
Other assets linked to the credit portfolio (ii)	166,710	133,850	166,710	133,850
Total credit portfolio	**24,220,706**	**23,327,011**	**22,817,868**	**21,926,295**
Provision for losses associated with credit risk	(1,597,330)	(1,559,532)	(1,442,679)	(1,236,151)
Provision for losses associated with credit risk– other credits	(33,269)	(57,118)	(33,269)	(57,118)
Total	**22,590,107**	**21,710,361**	**21,341,920**	**20,633,026**
Current	**11,842,890**	**11,661,920**	**9,344,873**	**8,769,195**
Non-current	**10,747,217**	**10,048,441**	**11,997,047**	**11,863,831**

(i) Credits assigned with substantial retention of risks and rewards in accordance with CMN Resolution nº 4,966/21.
(ii) Value presented under the heading "Operations with credit granting characteristics"

All amounts in thousands of reais unless otherwise stated (A free translation of the original in Portuguese)

(b) Classification by sector of activity

	Consolidated		Bank	
	2026	2025	2026	2025
Private sector				
Individuals	21,934,271	21,124,941	20,581,716	19,777,518
Industry	203,454	195,947	173,416	166,640
Commerce	176,811	170,287	184,825	177,603
Financial intermediaries	319,713	307,917	219,052	210,492
Other Services	1,586,457	1,527,919	1,658,859	1,594,042
Total	**24,220,706**	**23,327,011**	**22,817,868**	**21,926,295**

(c) Credit assignments

(i) Operations with substantial retention of risks

CMN Resolution nº 4,966/21 establishes procedures for the classification, recording and disclosure of operations of sale or transfer of financial assets.

The classification as substantial retention of risks and rewards in the credit assignment operations is characterized by the co-obligation in the credit assignments or by the acquisition of subordinated quotas of the assignee funds. In this classification, the assigned operations remain recorded in the assets of the assignor institution and the funds received are recorded in assets with a corresponding entry in liabilities, due to the assumed obligation. Income and expenses referring to the assignments of credit realized are recognized in the statement of income according to the remaining term of the transactions.

In the semester ended June 30, 2026, the Conglomerate did not enter into any credit assignment transactions classified as ‘with substantial retention of risks and rewards’ (R$1,800,000 in the year ended December 31, 2025).

The value of the assigned operations and obligations assumed, on June 30, 2026 and December 31, 2025, are as follows:

	Consolidated and Bank	
Credit assignments after CMN Resolution nº 4,966/21	**Assigned Operations**	**Assumed Obligations**
Personal consigned credit:		
With co-obligation - Present value	7,733,082	5,472,999
Balance of settled operations to be transferred	-	111
Total - 2026	**7,733,082**	**5,473,110**
Total - 2025	**8,563,471**	**5,950,920**

(ii) Operations with substantial transfers of risks

In credit assignment operations, the classification of substantial transfers of risks and rewards is characterized by the absence of any type of co-obligation in credit assignments. In this classification, the transfer operations are those in which the seller transfers substantially all the risks and benefits of ownership of the financial asset object of the operation together with the option to repurchase at the fair value of that asset at the time of repurchase.

In the period ended June 30, 2026, the Consolidated carried out credit assignment operations of the active portfolio (current operations) classified in the category of "with substantial transfer of risks and benefits", represented in the table below:

	Consolidated and Bank	
Assignment with substantial transfer of risks and benefits (current operations) (i)	**Present value**	**Effect on result**
Personal consigned credit	1,385,140	162,295
Unsecured personal credit	47,505	4,007
Total - 2026	**1,432,645**	**166,302**
Total - 2025	**1,580,993**	**126,885**

All amounts in thousands of reais unless otherwise stated (A free translation of the original in Portuguese)

(d) Analysis of the credit portfolio by product and maturities

	Consolidated		
Maturity/Product	Personal credit	Commercial portfolio	Total
Falling due in up to 30 days	2,564,857	1,184,039	**3,748,896**
Falling due from 31 to 60 days	722,830	62,380	**785,210**
Falling due from 61 to 90 days	585,921	209,793	**795,714**
Falling due from 91 to 180 days	1,427,278	296,238	**1,723,516**
Falling due from 181 to 360 days	2,101,917	502,391	**2,604,308**
Falling due over 360 days	13,250,567	222,921	**13,473,488**
Total not yet due	**20,653,370**	**2,477,762**	**23,131,132**
Overdue up to 14 days	94,099	5,472	**99,571**
Overdue from 15 to 30 days	115,700	10,855	**126,555**
Overdue from 31 to 60 days	134,885	858	**135,743**
Overdue from 61 to 90 days	109,688	13,957	**123,645**
Overdue from 91 to 180 days	279,842	12,828	**292,670**
Overdue from 181 to 360 days	299,627	11,763	**311,390**
Total overdue	**1,033,841**	**55,733**	**1,089,574**
Total portfolio – 2026	**21,687,211**	**2,533,495**	**24,220,706**
Total portfolio – 2025	**20,794,723**	**2,532,288**	**23,327,011**

	Bank		
Maturity/Product	Personal credit	Commercial portfolio	Total
Falling due in up to 30 days	1,826,469	1,184,036	**3,010,505**
Falling due from 31 to 60 days	630,709	62,380	**693,089**
Falling due from 61 to 90 days	548,918	209,793	**758,711**
Falling due from 91 to 180 days	1,393,357	193,726	**1,587,083**
Falling due from 181 to 360 days	2,096,281	299,404	**2,395,685**
Falling due after 360 days	13,250,074	222,921	**13,472,995**
Total not yet due	**19,745,808**	**2,172,260**	**21,918,068**
Overdue up to 14 days	49,637	5,472	**55,109**
Overdue from 15 to 30 days	72,014	10,855	**82,869**
Overdue from 31 to 60 days	89,468	858	**90,326**
Overdue from 61 to 90 days	79,240	13,957	**93,197**
Overdue from 91 to 180 days	254,082	12,828	**266,910**
Overdue from 181 to 360 days	299,626	11,763	**311,389**
Total overdue	**844,067**	**55,733**	**899,800**
Total portfolio – 2026	**20,589,875**	**2,227,993**	**22,817,868**
Total portfolio – 2025	**19,624,126**	**2,302,169**	**21,926,295**

(e) Changes in the provision for losses associated with credit risk and credit recovery

Data relating to doubtful debts written off as a debit to provisions and revenue from the recovery of credits written off as losses can be summarized as follows:

	Consolidated		Bank	
	2026	2025	2026	2025
Balance at beginning of period	**1,616,650**	**1,131,975**	**1,293,269**	**760,099**
Effect of the initial adoption of Resolution 4,966/21	-	1,261,311	-	579,263
Balance on January 1st	**1,616,650**	**2,393,286**	**1,293,269**	**1,339,362**
Constitution of provision	870,783	876,257	727,026	485,000
Reversal/write-off of provision	(856,834)	(1,299,190)	(544,347)	(391,504)
Balance at the end of the period	**1,630,599**	**1,970,353**	**1,475,948**	**1,432,858**
Credits recovered	(114,463)	(143,561)	(104,194)	(116,459)
Effect on the result (i)	**756,320**	**732,696**	**622,832**	**368,541**

(i) Refers to the net value of provision and recovered credits.

All amounts in thousands of reais unless otherwise stated (A free translation of the original in Portuguese)

(f) Composition of the portfolio and provision for losses associated with credit risk by stages

i.Credit portfolio movement

	Consolidated							
Stage 1	**Balance on 12/31/2025**	**Transfer to Stage 2**	**Transfer to Stage 3**	**Transfer from Stage 2**	**Transfer from Stage 3**	**Origination / (Payment)**	**Write Off**	**Balance on 06/30/2026**
Retail Loan Portfolio	17,865,211	(258,905)	(365,221)	172,616	30,887	1,147,369	(24,099)	18,567,858
Wholesale Credit Operation	2,283,461	(10,447)	(19,636)	5,841	-	26,923	-	2,286,142
Foreign Credit Operations	835,694	(48,809)	(18,860)	3,557	-	239,472	(51,404)	959,650
Total Stage 1	**20,984,366**	**(318,161)**	**(403,717)**	**182,014**	**30,887**	**1,413,764**	**(75,503)**	**21,813,650**

Stage 2	**Balance on 12/31/2025**	**Transfer to Stage 1**	**Transfer to Stage 3**	**Transfer from Stage 1**	**Transfer from Stage 3**	**Origination / (Payment)**	**Write Off**	**Balance on 06/30/2026**
Retail Loan Portfolio	600,577	(172,616)	(282,443)	258,905	27,988	145,942	(19,249)	559,104
Wholesale Credit Operation	35,217	(5,841)	(2,434)	10,447	25,853	(17,420)	-	45,822
Foreign Credit Operations	187,116	(3,557)	(8,739)	48,809	64	(43,264)	(72,697)	107,732
Total Stage 2	**822,910**	**(182,014)**	**(293,616)**	**318,161**	**53,905**	**85,258**	**(91,946)**	**712,658**

Stage 3	**Balance on 12/31/2025**	**Transfer to Stage 1**	**Transfer to Stage 2**	**Transfer from Stage 1**	**Transfer from Stage 2**	**Origination / (Payment)**	**Write Off**	**Balance on 06/30/2026**
Retail Loan Portfolio	1,024,489	(30,887)	(27,988)	365,221	282,443	110,296	(427,367)	1,296,207
Wholesale Credit Operation	213,609	-	(25,853)	19,636	2,434	(3,100)	(5,200)	201,526
Foreign Credit Operations	147,787	-	(64)	18,860	8,739	(74,865)	(70,502)	29,955
Total Stage 3	**1,385,885**	**(30,887)**	**(53,905)**	**403,717**	**293,616**	**32,331**	**(503,069)**	**1,527,688**

	Bank							
Stage 1	**Balance on 12/31/2025**	**Transfer to Stage 2**	**Transfer to Stage 3**	**Transfer from Stage 2**	**Transfer from Stage 3**	**Origination / (Payment)**	**Write Off**	**Balance on 06/30/2026**
Retail Loan Portfolio	17,865,213	(254,688)	(364,696)	162,208	30,421	1,153,497	(24,099)	18,567,856
Wholesale Credit Operation	2,053,342	(10,447)	(19,636)	5,841	-	(48,458)	-	1,980,642
Total Stage 1	**19,918,555**	**(265,135)**	**(384,332)**	**168,049**	**30,421**	**1,105,039**	**(24,099)**	**20,548,498**

Stage 2	**Balance on 12/31/2025**	**Transfer to Stage 1**	**Transfer to Stage 3**	**Transfer from Stage 1**	**Transfer from Stage 3**	**Origination / (Payment)**	**Write Off**	**Balance on 06/30/2026**
Retail Loan Portfolio	600,577	(162,208)	(282,411)	254,688	27,868	139,839	(19,249)	559,104
Wholesale Credit Operation	35,217	(5,841)	(2,434)	10,447	25,853	(17,420)	-	45,822
Total Stage 2	**635,794**	**(168,049)**	**(284,845)**	**265,135**	**53,721**	**122,419**	**(19,249)**	**604,926**

Stage 3	**Balance on 12/31/2025**	**Transfer to Stage 1**	**Transfer to Stage 2**	**Transfer from Stage 1**	**Transfer from Stage 2**	**Origination / (Payment)**	**Write Off**	**Balance on 06/30/2026**
Retail Loan Portfolio	1,024,487	(30,421)	(27,868)	364,696	282,411	110,268	(427,367)	1,296,206
Wholesale Credit Operation	213,609	-	(25,853)	19,636	2,434	(3,098)	(5,200)	201,528
Total Stage 3	**1,238,096**	**(30,421)**	**(53,721)**	**384,332**	**284,845**	**107,170**	**(432,567)**	**1,497,734**

All amounts in thousands of reais unless otherwise stated (A free translation of the original in Portuguese)

ii.Movement of loss associated with credit risk

	Consolidated							
Stage 1	Balance on 12/31/2025	Transfer to Stage 2	Transfer to Stage 3	Transfer from Stage 2	Transfer from Stage 3	(Constitution) / Reversal	Write Off	Balance on 06/30/2026
Retail Loan Portfolio	(293,992)	53,592	261,149	(8,037)	(706)	(341,634)	24,099	(305,529)
Wholesale Credit Operation	(37,728)	267	8,352	(582)	-	(3,921)	-	(33,612)
Foreign Credit Operations	(56,773)	38,843	18,523	(705)	-	(108,447)	51,404	(57,155)
Total Stage 1	**(388,493)**	**92,702**	**288,024**	**(9,324)**	**(706)**	**(454,002)**	**75,503**	**(396,296)**

Stage 2	Balance on 12/31/2025	Transfer to Stage 1	Transfer to Stage 3	Transfer from Stage 1	Transfer from Stage 3	(Constitution) / Reversal	Write Off	Balance on 06/30/2026
Retail Loan Portfolio	(156,087)	8,037	219,247	(53,592)	(5,695)	(171,051)	19,249	(139,892)
Wholesale Credit Operation	(1,067)	582	1,649	(267)	(2,753)	(1,271)	-	(3,127)
Foreign Credit Operations	(120,822)	705	8,525	(38,843)	(25)	10,132	72,697	(67,631)
Total Stage 2	**(277,976)**	**9,324**	**229,421**	**(92,702)**	**(8,473)**	**(162,190)**	**91,946**	**(210,650)**

Stage 3	Balance on 12/31/2025	Transfer to Stage 1	Transfer to Stage 2	Transfer from Stage 1	Transfer from Stage 2	(Constitution) / Reversal	Write Off	Balance on 06/30/2026
Retail Loan Portfolio	(685,309)	706	5,695	(261,149)	(219,247)	(166,627)	427,367	(898,564)
Wholesale Credit Operation	(119,148)	-	2,753	(8,352)	(1,649)	25,441	5,200	(95,755)
Foreign Credit Operations	(145,724)	-	25	(18,523)	(8,525)	72,911	70,502	(29,334)
Total Stage 3	**(950,181)**	**706**	**8,473**	**(288,024)**	**(229,421)**	**(68,275)**	**503,069**	**(1,023,653)**

	Bank							
Stage 1	Balance on 12/31/2025	Transfer to Stage 2	Transfer to Stage 3	Transfer from Stage 2	Transfer from Stage 3	(Constitution) / Reversal	Write Off	Balance on 06/30/2026
Retail Loan Portfolio	(293,990)	53,592	261,149	(8,037)	(706)	(341,634)	24,099	(305,527)
Wholesale Credit Operation	(37,667)	267	8,352	(582)	-	(3,460)	-	(33,090)
Total Stage 1	**(331,657)**	**53,859**	**269,501**	**(8,619)**	**(706)**	**(345,094)**	**24,099**	**(338,617)**

Stage 2	Balance on 12/31/2025	Transfer to Stage 1	Transfer to Stage 3	Transfer from Stage 1	Transfer from Stage 3	(Constitution) / Reversal	Write Off	Balance on 06/30/2026
Retail Loan Portfolio	(156,087)	8,037	219,247	(53,592)	(5,695)	(171,051)	19,249	(139,892)
Wholesale Credit Operation	(1,067)	582	1,649	(267)	(2,753)	(1,271)	-	(3,127)
Total Stage 2	**(157,154)**	**8,619**	**220,896**	**(53,859)**	**(8,448)**	**(172,322)**	**19,249**	**(143,019)**

Stage 3	Balance on 12/31/2025	Transfer to Stage 1	Transfer to Stage 2	Transfer from Stage 1	Transfer from Stage 2	(Constitution) / Reversal	Write Off	Balance on 06/30/2026
Retail Loan Portfolio	(685,310)	706	5,695	(261,149)	(219,247)	(166,627)	427,367	(898,565)
Wholesale Credit Operation	(119,148)	-	2,753	(8,352)	(1,649)	25,449	5,200	(95,747)
Total Stage 3	**(804,458)**	**706**	**8,448**	**(269,501)**	**(220,896)**	**(141,178)**	**432,567**	**(994,312)**

All amounts in thousands of reais unless otherwise stated (A free translation of the original in Portuguese)

iii.Summary

	Consolidated			
Portfolio Summary – Credit Risk Stages	**Balance on 12/31/2025**	**Origination / (Payment)**	**Write Off**	**Balance on 06/30/2026**
Retail Loan Portfolio	19,490,276	1,403,607	(470,715)	20,423,168
Wholesale Credit Operation	2,532,289	6,403	(5,200)	2,533,492
Foreign Credit Operations	1,170,596	121,343	(194,603)	1,097,336
Subtotal of Credit Operations	**23,193,161**	**1,531,353**	**(670,518)**	**24,053,996**
Other Assets Related to the Credit Portfolio	133,850	32,860	-	166,710
Total	**23,327,011**	**1,564,213**	**(670,518)**	**24,220,706**

	Bank			
Portfolio Summary – Credit Risk Stages	**Balance on 12/31/2025**	**Origination / (Payment)**	**Write Off**	**Balance on 06/30/2026**
Retail Loan Portfolio	19,490,276	1,403,604	(470,715)	20,423,165
Wholesale Credit Operation	2,302,169	(68,976)	(5,200)	2,227,993
Subtotal of Credit Operations	**21,792,445**	**1,334,628**	**(475,915)**	**22,651,158**
Other Assets Related to the Credit Portfolio	133,850	32,860	-	166,710
Total	**21,926,295**	**1,367,488**	**(475,915)**	**22,817,868**

	Consolidated			
Provision Summary – Credit Risk Stages	**Balance on 12/31/2025**	**(Constitution)/ Reversal**	**Write Off**	**Balance on 06/30/2026**
Retail Loan Portfolio	(1,135,388)	(679,312)	470,715	(1,343,985)
Wholesale Credit Operation	(157,942)	20,249	5,200	(132,493)
Foreign Credit Operations	(323,320)	(25,404)	194,603	(154,121)
Total	**(1,616,650)**	**(684,467)**	**670,518**	**(1,630,599)**

	Bank			
Provision Summary – Credit Risk Stages	**Balance on 12/31/2025**	**(Constitution)/ Reversal**	**Write Off**	**Balance on 06/30/2026**
Retail Loan Portfolio	(1,135,387)	(679,312)	470,715	(1,343,984)
Wholesale Credit Operation	(157,882)	20,718	5,200	(131,964)
Total	**(1,293,269)**	**(658,594)**	**475,915**	**(1,475,948)**

All amounts in thousands of reais unless otherwise stated (A free translation of the original in Portuguese)

5.5 Other receivables and interbank relations

(a) Other credits

	Consolidated		Bank	
	2026	2025	2026	2025
Deferred tax assets (i)	5,203,955	5,142,003	4,860,640	4,774,243
Current tax assets (ii)	651,165	635,603	475,214	495,387
Foreign exchange portfolio (Note 5,4 (a))	438,216	402,424	438,216	402,424
Debtors for guaranteed deposits (iii)	670,745	620,604	665,922	615,982
Sundry debtors - local	507,306	374,692	129,173	62,187
Values to be transferred by public agencies (iv)	464,440	451,528	464,440	451,528
Amounts receivable from associated companies	6,212	8,966	8,167	7,545
Purchase of trade receivables without co-obligation – commercial portfolio (Note 5,4(a))	181,282	149,871	181,282	149,871
Credit cards (Note 5,4 (a))	523,578	630,987	523,578	630,987
(-) Provision for impairment - Other receivables (Note 5,4 (a))	(33,269)	(57,118)	(33,269)	(57,118)
Advance to the Credit Guarantee Fund - FGC (v)	124,096	-	124,096	-
Others	62,930	47,863	403,197	365,752
Total	**8,800,656**	**8,407,423**	**8,240,656**	**7,898,788**
Current	**3,171,591**	**2,973,357**	**2,925,094**	**2,782,888**
Non-current	**5,629,065**	**5,434,066**	**5,315,562**	**5,115,900**

(i) Deferred tax assets refer to income tax and social contribution tax credits calculated and recorded based on the aspects detailed in Note 19(a).

(ii) The balance of current tax assets refers to taxes to be offset and substantially comprises COFINS credit in the amount R$333,421 (12/31/2025 - R$326,396) in the Consolidated and R$317,767 (12/31/2025 - R$311,023) the Bank, due to of the res judicata on 04/06/2009 of the Rescission Action aiming at the recognition of its right to collect COFINS only on service revenues, pursuant to Complementary Law 70/91, in view of the unconstitutionality of art. 3, §1 of Law 9,718/98, declared by the STF in the judgment of Extraordinary Appeal No. 357,950 and recovery of IR/CSLL referring to the decision of the STF - Topic No. 962 - Non-levy of IRPJ and CSLL on amounts updated by the Selic rate arising from lawsuit for repetition of tax overpayment in the amount of R$8,102 (12/31/2025 - R$24,686).

(iii) The balances of debtors for guaranteed deposits are related to tax and fiscal litigations (Note 12).

(iv) Refers to amounts for instalments of payroll loan operations pending transfer by public agencies and provisions for non-recoverable amounts.

(v) This relates to the mandatory advance payment of monthly contributions to the Credit Guarantee Fund (FGC), aimed at restoring the Fund's capital position.

(b) Interbank Relations

Interfinancial assets consist of R$ 1,081,462 in deposits with the Central Bank of Brazil (R$ 873,770 as of December 31, 2025) and R$ 2,712 in other balances (R$ 96 as of December 31, 2025) in the Consolidated, and R$ 1,081,260 in deposits with the Central Bank of Brazil (R$ 873,568 as of December 31, 2025) and R$ 2,706 in other balances (R$ 89 as of December 31, 2025) in the Bank.

6. Other assets

(a) Assets not for own use

	Consolidated		Bank	
	2026	2025	2026	2025
Non-financial assets held for sale - received (i)	25,093	24,866	24,857	24,629
Provision for devaluation of non-financial assets held for sale - received	(778)	(650)	(778)	(650)
Inventory of supplies	36	32	36	42
Total – Current assets	**24,351**	**24,248**	**24,115**	**24,021**

(i) Basically, comprises real estate and vehicles received as payment in kind.

All amounts in thousands of reais unless otherwise stated (A free translation of the original in Portuguese)

(b) Prepaid expenses

	Consoidated		Bank	
	2026	2025	2026	2025
Commissions – Local (i)	249,427	276,443	187,664	208,387
Partnerships	137,966	130,571	111,854	106,798
Other	88,251	23,902	21,430	16,102
Total	**475,644**	**430,916**	**320,948**	**331,287**
Current	**273,971**	**230,391**	**175,786**	**236,531**
Non-current	**201,673**	**200,525**	**145,162**	**94,756**

(i) They refer mainly to the commission related to funding operations.

7. Investments

Investments in subsidiaries and associated companies

	Consolidated						
	2026						2025
	Number of shares/ quotas held	%holding	Equity	Profit (loss) for the period	Equity income for the period	Book value of the investment	Book value of the investment
(i) Direct (Non-financial area)							
BMG Corretora de Seguros	600,000	51.00%	86,647	32,324	16,485	44,190	50,146
O2OBOTS inteligência artificial S.A. (i)	3,745,171	21.99%	682	(285)	-	83	83
Other investments	-	-	-	-	370	10,012	18,690
Goodwill on investment na AF Controle S.A.	-	-	-	-	-	78,250	78,250
Amortization of goodwill - AF Controle S.A.	-	-	-	-	-	(28,187)	(24,274)
Goodwill on investment - O2OBOTS IA S.A.	-	-	-	-	-	4,075	4,075
Amortization of goodwill - O2OBOTS IA S.A.	-	-	-	-	-	(1,426)	(1,223)
Total					**16,855**	**106,997**	**125,747**

	Bank						
	2026						2025
	Number of shares/ quotas held	%holding	Equity	Profit (loss) for the period	Equity income for the period	Book value of the investment	Book value of the investment
(i) Direct (Financial area)							
BMG Bank (Cayman) Ltd.	64,788	100.00%	398,689	(49,237)	(49,237)	398,689	447,926
BMG Leasing S.A. – Arrendamento Mercantil	548,028,288	99.99%	783,594	47,982	47,975	772,122	747,540
Banco BMG Soluções Financeiras S.A.	16,364	100.00%	1,010,678	62,083	62,083	995,933	977,595
Banco BMG Consignado S.A.	8,196	100.00%	1,701,855	103,565	103,565	1,677,260	1,647,290
BMG S.A. - Distribuidora de Títulos e Valores Mobiliários	279,000	100.00%	14,849	391	391	14,756	14,458
(ii) Direct (non-financial area)							
ME Promotora de vendas Ltda.	8,000	80.00%	27,328	1,134	907	21,862	20,955
CBFacil Corretora de Seguros e Negócios Ltda.	273,199,054	99.99%	447,723	55,319	55,313	447,678	392,365
BMSE Participações Ltda.	7,006,483	99.38%	2,213	41	40	2,199	2,159
Bmg Estrutura Corporativa Ltda.	86,844,999	99.99%	113,893	5,543	5,543	113,882	111,350
Help Franchising Participações Ltda.	21,995,600	99.98%	55,819	7,052	7,051	55,808	48,757
AF Controle S.A.	599,126	50.00%	250,984	17,631	8,815	125,492	116,677
BMG Seguridade	32,955,331	100.00%	322,496	51,735	51,669	322,496	276,828
Goodwill on investment - Help Franchising Participações Ltda.	-	-	-	-	-	3,091	3,091
Amortization of goodwill - Help Franchising Participações Ltda.	-	-	-	-	-	(3,091)	(3,091)
Goodwill on investment na AF Controle S.A.	-	-	-	-	-	78,250	78,250
Amortization of goodwill - AF Controle S.A.	-		-	-	-	(28,187)	(24,275)
Total					**294,115**	**4,998,240**	**4,857,875**

All amounts in thousands of reais unless otherwise stated (A free translation of the original in Portuguese)

On January 30, 2025, a capital increase of US$20,000 was implemented in BMG Cayman, corresponding to R$117,180.

On March 25, 2025, a capital reduction of R$180,000 was implemented in CBFÁCIL Corretora de Seguros e Negócios Ltda.

On January 30, 2025, at the Ordinary Meeting of the Board of Directors, a capital increase of USD 40,000 was approved in BMG Cayman. CIMA approved the capital increase on March 17, 2025, which was implemented on April 30, 2025.

On August 14, 2025, the capital reduction of Bmg Leasing S.A. – Arrendamento Mercantil in the amount of R$388,000 was completed.

On August 29, 2025, Banco Bmg S.A., through its subsidiary Bmg Participações em Seguradoras Ltda. (“Bmg Participações em Seguradoras”), completed the acquisition of the entire equity interest held by Phoenix One Participações S.A., representing 40% of the share capital of Bmg Seguradora S.A. (“Bmg Seguradora”) (the “Transaction”). The total purchase price of the Transaction was R$65.0 million, with goodwill of R$17 million recognized directly in shareholders’ equity. As a result of the Transaction, the Bank, through Bmg Participações em Seguradoras, now holds 100% of the shares issued by Bmg Seguradora, which is expected to generate greater value for the Bank’s shareholders and other stakeholders.

The Bank annually assesses, or when there is evidence of loss, the recoverable amount of goodwill, in order to obtain Management's best estimate of its future cash flows. According to a study carried out on the base date of June 30, 2026, no need was identified to recognize a loss due to reduction in the recoverable amount of goodwill in the period ended June 30, 2026.

The goodwill recoverable calculation uses long-term assumptions for cash flow projections, considering market conditions and factors such as sensitized discount rates of 10% to 15% and sensitized perpetuities of 3% to 5%. Cash flow projections are based on the 10-year budget approved by Management.

8. Property and Equipment

	Consolidated							
	Terrain	Facilities	Furniture and equipment	Communication system	Data processing system	Transport system	Lease (i)	Total
Annual Depreciation Rate %	**-**	**10**	**10**	**10**	**20**	**20**	**-**	**-**
Cost	3,662	124,768	29,165	3,957	67,887	38,447	181,147	**449,033**
(Accumulate Depreciation)	-	(88,076)	(20,303)	(3,540)	(53,023)	(3,503)	(119,015)	**(287,460)**
Net book Value in 06/30/2026	**3,662**	**36,692**	**8,862**	**417**	**14,864**	**34,944**	**62,132**	**161,573**
Changes								
Net book Value in 12/31/2024	**3,662**	**28,388**	**7,868**	**867**	**20,808**	**3,475**	**60,427**	**125,495**
Purchases	-	16,447	5,441	86	879	1,420	9,164	**33,437**
(Amount written off)	-	(1,215)	(2,927)	(4)	(362)	(408)	-	**(4,916)**
(Depreciation expense)	-	(6,134)	(1,101)	(350)	(7,073)	(1,192)	(21,067)	**(36,917)**
Net book Value in 12/31/2025	**3,662**	**37,486**	**9,281**	**599**	**14,252**	**3,295**	**48,524**	**117,099**
Purchases	-	3,768	1,311	20	4,637	35,771	17,641	**63,148**
(Amount written off)	-	(110)	(45)	(9)	(142)	(3,442)	-	**(3,748)**
(Depreciation expense)	-	(4,452)	(1,685)	(193)	(3,883)	(680)	(4,033)	**(14,926)**
Net book Value in 06/30/2026	**3,662**	**36,692**	**8,862**	**417**	**14,864**	**34,944**	**62,132**	**161,573**

All amounts in thousands of reais unless otherwise stated (A free translation of the original in Portuguese)

	Bank							
	Terrain	Facilities	Furniture and equipment	Communication systems	Data processing system	Transport system	Lease (i)	Total
Annual Depreciation Rate %	**-**	**10**	**10**	**10**	**20**	**20**	**-**	**-**
Cost	3,662	114,862	24,027	3,666	60,329	38,357	181,147	**426,050**
(Accumulate Depreciation)	-	(85,064)	(19,787)	(1,888)	(47,845)	(3,413)	(119,015)	**(277,012)**
Net book Value in 06/30/2026	**3,662**	**29,798**	**4,240**	**1,778**	**12,484**	**34,944**	**62,132**	**149,038**
Changes								
Net book Value in 12/31/2024	**3,662**	**26,308**	**3,918**	**2,201**	**17,816**	**3,473**	**60,427**	**117,805**
Purchases	-	11,091	1,767	67	373	1,420	9,164	**23,882**
(Amount written off)	-	(304)	(130)	(1)	(7)	(408)	-	**(850)**
(Depreciation expense)	-	(5,639)	(918)	(335)	(3,201)	(1,190)	(21,067)	**(32,350)**
Net book Value in 12/31/2025	**3,662**	**31,456**	**4,637**	**1,932**	**14,981**	**3,295**	**48,524**	**108,487**
Purchases	-	1,429	95	20	3,666	35,771	17,641	**58,622**
(Amount written off)	-	(101)	(38)	(7)	(170)	(3,442)	-	**(3,758)**
(Depreciation expense)	-	(2,986)	(454)	(167)	(5,993)	(680)	(4,033)	**(14,313)**
Net book Value in 06/30/2026	**3,662**	**29,798**	**4,240**	**1,778**	**12,484**	**34,944**	**62,132**	**149,038**

(i) Refers to the adoption of CMN Resolution No. 4,975/21 – Leasing

9. Intangible assets

(a) Goodwill on acquisition of subsidiaries

	Consolidated		Bank	
	2026	2025	2026	2025
Intangible assets (i)	1,419,952	1,293,137	1,418,492	1,291,672
(Amortization of goodwill)	(663,632)	(585,576)	(663,632)	(585,576)
Total	**756,320**	**707,561**	**754,860**	**706,096**

(i) Refer to licenses for the use and other intangibles, amortized over the estimated economic useful life

(b) The changes in goodwill assets were:

	Consolidated		Bank	
	2026	2025	2026	2025
Opening balance	**707,561**	**555,168**	**706,096**	**555,168**
Other Intangible assets	126,815	286,436	126,820	284,584
(Amortization of other intangible assets)	(78,056)	(134,043)	(78,056)	(133,656)
Total	**756,320**	**707,561**	**754,860**	**706,096**

All amounts in thousands of reais unless otherwise stated (A free translation of the original in Portuguese)

10. Financial liabilities

10.1 Interbank deposits and time deposits

(a) Interbank deposits and time deposits

	Consolidated		Bank	
	2026	2025	2026	2025
Demand deposits	339,429	346,867	352,485	369,390
Interbank deposits				
Floating Rate	238,232	93,231	1,266,106	1,105,892
Time deposits				
Fixed rate	10,327,478	9,060,375	10,327,478	9,060,375
Floating rate (i)	12,966,643	12,890,318	13,284,508	13,239,194
Total	**23,871,782**	**22,390,791**	**25,230,577**	**23,774,851**
Current	**9,919,093**	**9,383,307**	**11,110,473**	**10,545,469**
Non-current	**13,952,689**	**13,007,484**	**14,120,104**	**13,229,382**

(i) Of the amount of R$12,966,643 (12/31/2025 - R$12,890,318) and R$13,284,508 (12/31/2025 - R$13,239,194) in fixed-term deposits in Consolidated and the Bank, respectively, R$850,152 (12/31/2025 - R$940,740) relates to funding through the issuance of DPGE in compliance with the conditions established by CMN Resolution No. 4,785 of March 23, 2020.

(b) Maturity of time and interbank deposits

The information on the maturities of time and interbank deposits is as follows:

	Consolidated					
	Interbank deposits		Time deposits(i)		Total	
	2026	2025	2026	2025	2026	2025
Up to 30 days	3,025	50,143	953,928	949,359	956,953	999,502
From 31 to 60 days	147,770	-	862,832	376,820	1,010,602	376,820
From 61 to 90 days	9,218	-	1,185,266	1,354,649	1,194,484	1,354,649
From 91 to 180 days	-	7,425	1,423,094	2,416,711	1,423,094	2,424,136
From 181 to 360 days	78,219	2,820	4,916,312	3,878,513	4,994,531	3,881,333
Over 360 days	-	32,843	13,952,689	12,974,641	13,952,689	13,007,484
Total	**238,232**	**93,231**	**23,294,121**	**21,950,693**	**23,532,353**	**22,043,924**
Current	**238,232**	**60,388**	**9,341,432**	**8,976,052**	**9,579,664**	**9,036,440**
Non-current	**-**	**32,843**	**13,952,689**	**12,974,641**	**13,952,689**	**13,007,484**

(i) Of the amount of R$ R$13,952,689 (12/31/2025 - R$12,974,641) of term deposits presented at maturity “Over 360 days” R$11,836,288 (12/31/2025 - R$10,177,106) matures between 1 and 3 years, R$2,017,095 (12/31/2025 - R$2,608,941) between 3 and 5 years and R$99,306 (12/31/2025 - R$188,594) over 5 years.

	Bank					
	Interbank deposits		Time deposits (i)		Total	
	2026	2025	2026	2025	2026	2025
Up to 30 days	3,025	50,143	1,061,312	1,061,974	1,064,337	1,112,117
From 31 to 60 days	147,770	-	862,833	376,820	1,010,603	376,820
From 61 to 90 days	9,218	-	1,191,151	1,354,649	1,200,369	1,354,649
From 91 to 180 days	1,027,874	7,425	1,429,044	2,418,568	2,456,918	2,425,993
From 181 to 360 days	78,219	1,015,480	4,947,542	3,891,020	5,025,761	4,906,500
Over 360 days	-	32,844	14,120,104	13,196,538	14,120,104	13,229,382
Total	**1,266,106**	**1,105,892**	**23,611,986**	**22,299,569**	**24,878,092**	**23,405,461**
Current	**1,266,106**	**1,073,048**	**9,491,882**	**9,103,031**	**10,757,988**	**10,176,079**
Non-current	**-**	**32,844**	**14,120,104**	**13,196,538**	**14,120,104**	**13,229,382**

(c) Funds obtained in the open market - own portfolio

Funding in the open market is composed R$5,590,000 (12/31/2025 - R$5,489,999) in public securities and R$110,198 (12/31/2025 - R$192,642) in private securities in the Financial Consolidated and in the Bank.

All amounts in thousands of reais unless otherwise stated (A free translation of the original in Portuguese)

10.2 Funds from acceptance and issue of securities

(a) Liabilities from issue of financial and credit bills

	Consolidated and Bank	
	2026	2025
Financial bills (i)	3,649,271	3,467,900
Agribusiness credit bills	49,252	31,582
Real Estate credit Bills	3,951	5,514
Total	**3,702,474**	**3,504,996**
Current	**1,484,836**	**1,068,729**
Non-current	**2,217,638**	**2,436,267**

(i) Includes the 6th and 7th issuances of Public Financial Bills, in the amount of R$ 300,000 each, as disclosed in the Market Announcements released on June 11, 2025 and December 2, 2025. The Financial Bills were raised in a distributed manner from institutional investors with the objective of strengthening the Bank's liquidity and establishing a benchmark interest-rate curve in the institutional market.

(b) Maturity

The information on the maturity of the funds from acceptance and issue of securities is as follows:

	Consolidated and Bank	
	2026	2025
Up to 30 days	48,307	-
From 31 to 60 days	73,824	6,516
From 61 to 90 days	86,176	726
From 91 to 180 days	514,766	393,173
From 181 to 360 days	761,763	668,314
Over 360 days	2,217,638	2,436,267
Total	**3,702,474**	**3,504,996**

10.3 Borrowings and onlendings

	Consolidated and Bank	
	2026	2025
Local onlendings – Official Institutions	165,625	236,058
Loans abroad (i)	2,150,424	1,635,072
Local loans – Other Institutions (ii)	-	572,369
Total	**2,316,049**	**2,443,499**
Current	**2,235,481**	**2,365,352**
Non-current	**80,568**	**78,147**

(i) Balance maturing between 91 and 360 days (as of December 31, 2025, R$ 62,308 matured within 90 days, and the remaining balance matured between 91 and 360 days).
(ii) Amounts related to the loan obtained from the Credit Guarantee Fund (FGC), which was settled early in June 2026.

(a) Local onlendings – Official institutions

These onlendings refer to funds received from the Ministry of Agriculture - Coffee Economy Defense Fund (FUNCAFÉ). They fall due as follows:

	Consolidated and Bank	
	2026	2025
Up to 30 days	2,535	13,049
From 61 to 90 days	32,121	-
From 91 to 180 days	35,467	-
From 181 to 360 days	14,935	144,862
Over 360 days	80,567	78,147
Total	**165,625**	**236,058**
Current	**85,058**	**157,911**
Non-current	**80,567**	**78,147**

All amounts in thousands of reais unless otherwise stated (A free translation of the original in Portuguese)

11. Provisions, tax liabilities and other liabilities

(a) Provisions and tax liabilities

	Consolidated		Bank	
	2026	2025	2026	2025
Provision for payments to be made	208,431	235,056	201,212	226,170
Provision for commission payable on assignment without co-obligation	334,217	430,900	334,217	430,900
Provision for financial guarantees provided	5,578	6,824	5,578	6,824
Provision for lawsuits (i)	1,232,794	1,144,755	1,177,794	1,095,397
Provisions	**1,781,020**	**1,817,535**	**1,718,801**	**1,759,291**
Current	19,336	175,967	712	62,792
Deferred (Note 19 (b))	78,402	63,601	61,073	58,227
Tax liabilities	**97,738**	**239,568**	**61,785**	**121,019**
Total	**1,878,758**	**2,057,103**	**1,780,586**	**1,880,310**
Current	**561,984**	**841,923**	**536,141**	**719,862**
Non-current	**1,316,774**	**1,215,180**	**1,244,445**	**1,160,448**

(i) Refers to claims of a civil, labor and tax nature. See Note 12.

(b) Other liabilities

	Consolidated		Bank	
	2026	2025	2026	2025
Social and statutory	193,074	246,863	148,048	195,463
Other taxes and contributions payable	179,168	134,115	47,510	52,953
Card obligations payable	97,836	296,012	97,836	296,012
Sundry creditors	485,058	656,542	450,656	610,907
Payables – Related Parties	-	2,754	10,049	436
Obligations on operations linked to assignments(i)	5,473,110	5,950,920	5,473,110	5,950,920
Financial bills subordinated (Note 11(c))	1,192,656	1,142,386	1,192,656	1,142,386
Total	**7,620,902**	**8,429,592**	**7,419,865**	**8,249,077**
Current	**5,347,384**	**846,301**	**5,146,347**	**665,786**
Non-current	**2,273,518**	**7,583,291**	**2,273,518**	**7,583,291**

(i) Refers to obligations assumed for credit assignment operations with substantial retention of risks and rewards. See Note 5.4(c).

	Consolidated and Bank	
Obligations on operations linked to assignments	2026	2025
Up to 30 days	136,966	108,394
From 31 to 60 days	100,417	67,082
From 61 to 90 days	100,416	67,083
From 91 to 180 days	401,241	267,906
From 181 to 360 days	802,500	702,490
Over 360 days	3,931,570	4,737,965
Total	**5,473,110**	**5,950,920**
Current	**1,541,540**	**1,212,955**
Non-current	**3,931,570**	**4,737,965**

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(c) Financial bills subordinated

			Consolidated and Bank	
	Issue	Maturity	Interest Rate (p,y,)	R$
Local (i):				
Financial bills subordinated	3rd quarter/19	3rd quarter/29	124% of SELIC	1,078
Financial bills subordinated	4th quarter/22	4th quarter/29	CDI + 3.9 to 4.7%	281,396
Financial bills subordinated	2nd quarter/23	2nd quarter/30	Pré + 14,2 to 14.5	12,747
Financial bills subordinated	2nd quarter/23	3rd quarter/30	Pré + 13.7 to 14.2%	40,672
Financial bills subordinated	2nd quarter/22	2nd quarter/34	Pré + 17.82%	243,615
Financial bills subordinated	2nd quarter/22	2nd quarter/32	Pré + 17.82%	243,502
Financial bills subordinated	3rd quarter/23	3rd quarter/33	CDI + 4.12%	236,552
Financial bills subordinated	2nd quarter/23	2nd quarter/30	128% of CDI	16,531
Financial bills subordinated	2nd quarter/23	3rd quarter/30	128% of CDI	4,769
Financial bills subordinated	2nd quarter/19	Perpetual	IPCA + 6.51% to 6.58%	7,409
Financial bills subordinated	3rd quarter/19	Perpetual	126% of SELIC	1,276
Financial bills subordinated	2nd quarter/19	Perpetual	130% of Selic	100,785
Financial bills subordinated	2nd quarter/19	Perpetual	126% of SELIC	2,324
Total - 2026				**1,192,656**
Total - 2025				**1,142,386**

(i) Funding made through the issuance of Financial Bills with subordination clauses, maturing and perpetual, subject to the conditions determined by CMN Resolution 4,955/21, fully approved by BACEN to comprise Complementary Capital and Level II of Banco BMG Reference Equity. Fixed rate subordinated financial bills have their exposure to variations in market risk protected by hedges (see note 5,3 (c) (ii)).

The debts and financial bills subordinated eligible for level II capital (Consolidated and Bank) mature as follows:

	Consolidated and Bank	
Financial bills subordinated	2026	2025
From 61 to 90 days	-	10,424
From 91 to 180 days	-	24,212
Over 360 days	1,080,862	995,716
Perpetual	111,794	112,034
Total	**1,192,656**	**1,142,386**

12. Contingent assets and liabilities and legal obligations - Tax and social security

The Bank is a party to litigation involving labor, civil and tax issues. The criteria described in Note 2.2(r) are utilized to assess the need to record a provision. Management of the Bank believes that the provision recorded is enough to cover the expected losses from the respective processes.

(i) Provision for tax risks – The contingencies are equivalent to the amount of the principal of taxes related to administrative or judicial proceedings, which are subject to self-assessment or official assessment, plus interest and, when applicable, fines and charges. A provision is recorded, regardless of the likelihood of loss, when related to a legal obligation, that is, for a favorable outcome in the matter the law in effect must be declared unconstitutional. For other cases, a provision is recorded whenever the likelihood of loss is probable.

Contingent tax lawsuits assessed as a possible risk of loss are not recognized in the accounting, whose total estimated risk is R$1,477,802 (12/31/2025 - R$1,530,444) Consolidated and R$1,327,855 (12/31/2025 - R$1,380,627) Bank, and these actions mainly refer to administrative and/or judicial proceedings for federal taxes. The main issues in the Consolidated are:

The main questions in the Consolidated are:

a) IRPJ/IRRF/CSLL 2012, 2014 and 2019 – R$415,751 (12/31/2025 - R$435,519): questions the collection of income taxes and social contributions on expenses alleged to be non-deductible;

b) IRPJ e CSLL 2011 – R$105,479 (12/31/2025 - R$105,479): questions the exclusion of expenses from the calculation bases of income tax and social contribution

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c) IR and CS 2016 – R$11,066 (12/31/2025 - R$91,847): Tax Deduction of Losses in Credit Operations - Law No. 9,430/96;

d) PIS and COFINS – R$362,626 (12/31/2025 - R$345,774): Losses from Doubtful Credits: the deduction of credit losses under Law No. 9,718/98 is under discussion; and

(ii) Labor Provisions - The calculation is conducted periodically, based on the determination of the amount of the request, the procedural phase and the likelihood of loss, which, in turn, is estimated according to the factual and legal characteristics related to the action. The amounts considered as probable losses are subject to an accounting provision.

Contingent labor lawsuits assessed as a possible risk of loss are not recognized in the accounts. There are no lawsuits classified as risk of possible loss on June 30, 2026 and December 31, 2025, such processes are classified as probable or remote losses by the Consolidated and the Bank

(iii) Civil Provisions - The provision of individualized civil cases is carried out periodically, based on the determination of the value of the risk and the probability of loss. The provision for class action civil cases is carried out periodically, based on a parameter of the average loss verified temporally and applied to the active cases base. The amounts considered as probable losses are subject to an accounting provision.

Contingent civil lawsuits assessed as a possible loss risk are not recognized in the accounting records, whose estimated total risk of R$683,362 (12/31/2025 - R$637,484) Consolidated and R$676,672 (12/31/2025 - R$552,839) Bank.

Below, we show the segregation by type and movement of provisions and respective deposits in guarantee of Tax and Social Security, labor and civil legal claims:

(iv) Analysis of judicial deposits and provisions by nature

	Consolidated			
	2026		2025	
	Judicial deposits	Provisions	Judicial deposits	Provisions
Tax and social security contingencies	574,650	382,680	527,330	344,283
Labor contingencies	5,508	55,110	5,840	51,867
Civil claims	90,587	795,004	87,434	748,605
Total	**670,745**	**1,232,794**	**620,604**	**1,144,755**

	Bank			
	2026		2025	
	Judicial deposits	Provisions	Judicial deposits	Provisions
Tax and social security contingencies	572,627	339,583	525,373	305,485
Labor contingencies	5,257	43,785	5,520	41,604
Civil claims	88,038	794,426	85,089	748,308
Total	**665,922**	**1,177,794**	**615,982**	**1,095,397**

All amounts in thousands of reais unless otherwise stated (A free translation of the original in Portuguese)

(v) Changes

	Consolidated			
	Judicial deposits	Tax Provisions	Labor Provisions	Civil Provisions
On December 31, 2025	**620,604**	**344,283**	**51,867**	**748,605**
Additions	158,691	58,193	11,994	249,749
(Amounts written off)	(108,550)	(19,796)	(8,751)	(203,350)
On June 30, 2026	**670,745**	**382,680**	**55,110**	**795,004**

	Bank			
	Judicial deposits	Tax Provisions	Labor Provisions	Civil Provisions
On December 31, 2025	**615,982**	**305,485**	**41,604**	**748,308**
Additions	158,118	53,442	8,591	249,136
(Amounts written off)	(108,178)	(19,344)	(6,410)	(203,018)
On June 30, 2026	**665,922**	**339,583**	**43,785**	**794,426**

13. Equity (Bank)

(a) Capital Social

As of June 30, 2026, subscribed and paid-in capital amounted to R$ 4,006,104 (R$ 3,792,104 as of December 31, 2025), represented by 648,283,696 shares, of which 414,425,631 are common shares and 233,858,065 are preferred shares, all registered, book-entry shares with no par value.

At a meeting of the Board of Directors held on September 11, 2025, the Board approved the ratification of the full amount of the capital increase previously approved at the meeting held on July 15, 2025, following the completion of the private subscription process of 15,855,883 new registered, book-entry shares with no par value, consisting of 10,140,581 new common shares and 5,715,302 new preferred non-voting shares, at an issuance price of R$ 3.124 per share, totaling R$ 49,534. The capital increase was approved by BACEN on October 31, 2025.

At a meeting of the Board of Directors held on March 19, 2026, the approval of the entire share capital increase approved by the Board of Directors at its meeting held on January 21, 2026, after the completion of the private subscription process of 49,195,402 new registered, book-entry shares with no par value, consisting of 31,588,852 new common shares and 17,606,550 new preferred shares without voting rights, at a price of R$ 4.35 per share, totaling R$214,000. The capital increase was approved by the Central Bank of Brazil on April 27, 2026.

At a meeting held on June 26, 2025, the Bank's Board of Directors approved a new share repurchase program, effective as of June 27, 2025, authorizing the acquisition of up to 12,961,497 preferred shares issued by the Bank, without a reduction in capital, corresponding to up to 10.00% of the outstanding shares, net of the current treasury share balance, for the purposes of holding in treasury, cancellation, resale, or use in the compensation of executives and other beneficiaries under the Bank's long-term incentive plans, pursuant to paragraphs 1 and 2 of Article 30 of Law No. 6,404/76 ("Brazilian Corporations Law") and CVM Resolution No. 77/22.

Acquisitions under the new program will be carried out on the stock exchange, at market prices, between June 27, 2025 and December 21, 2026.

	Own shares				
	Own shares 12/31/2025	Acquisition of Own Shares	Long-term incentive payment	Other	Own shares 06/30/2026
Quantity	2,601,348	4,193,000	(3,312,477)	-	3,481,871

All amounts in thousands of reais unless otherwise stated (A free translation of the original in Portuguese)

	Number of shares in circulation (i)		
	Common	Preferred	Total
On 12/31/2025	**26,848,253**	**131,931,051**	**158,779,304**
Change of treasury shares	-	(880,523)	(880,523)
Change in treasury shares held by controllers and administrators	(31,588,852)	(4,983,974)	(36,572,826)
Issuance of new shares	31,588,852	17,606,550	49,195,402
On 06/30/2026	**26,848,253**	**143,673,104**	**170,521,357**

(i) Defined as outstanding shares, pursuant to art. 67 of CVM Resolution 80/22, all shares of the issuer, with the exception of those held by the controller, persons related to it, the issuer's managers and those held in treasury.

(b) Reserves

Revenue reserves:

- **Legal:** Accumulated through appropriations equivalent to 5% of the profit, for the year with the balance limited to 20% of capital.
- **Statutory:** The undistributed annual profit after all appropriations is transferred to this reserve and the accumulated balance is available to stockholders for future appropriations to be decided at General Meetings.

(c) Other comprehensive income

In the first half of 2026, adjustments to other comprehensive income were recognized in the positive amount of R$ 69,891 (negative amount of R$ 1,416 in the first half of 2025), comprising a negative fair value adjustment on financial instruments of R$ 2,809 (positive effect of R$ 31,584 in the first half of 2025) and positive cash flow hedge adjustments of R$ 72,700 (negative effect of R$ 33,000 in the first half of 2025). As of June 30, 2026, the balance was negative R$ 17,597 (negative R$ 87,488 as of December 31, 2025) and mainly relates to the fair value measurement of Financial Assets at Fair Value Through Other Comprehensive Income (FVOCI) and Cash Flow Hedges.

(d) Dividends and Interest on Equity

Stockholders are entitled to receive as mandatory dividends, in each fiscal year, an amount of not less than twenty-five percent (25%) of the adjusted net income, as called for in the Brazilian Corporations Law.

Interest on Shareholders' Equity was established by Law No. 9,249/95, which in its art. 9, and amendments, allows companies to deduct the Real Profit and Social Contribution from the duly recorded financial expense resulting from the application of the TJLP on shareholders' equity as compensation to the shareholder.

The table below presents the distribution of Interest on Equity paid in the semester ended June 30, 2026 and in the year ended December 31, 2025.

	06/30/2026				
	Period	Approved by Board on	Payment made on	Value per share	Total amount R$ Million
Interest on Equity	1Q26	04/28/2026	05/12/2026	0.10	64.8
Interest on Equity	2Q26	30/07/2026	04/09/2026	0.10	64.3
Total					**129.1**

(*) Subsequent event, according note 22(f)

	12/31/2025				
	Period	Approved by Board on	Payment made on	Value per share	Total amount R$ Million
Interest on Equity	1Q25	03/27/2025	04/15/2025	0.10	58.3
Interest on Equity	2Q25	07/15/2025	08/21/2025	0.10	58.3
Interest on Equity	3Q25	11/04/2025	11/11/2025	0.10	59.7
Interest on Equity	4Q25	11/27/2025	12/23/2025	0.10	57.7
Interest on Equity	Additional	12/11/2025	01/14/2026	0.147	87.7
Total					**321.7**

All amounts in thousands of reais unless otherwise stated (A free translation of the original in Portuguese)

(e) Net income per share

The basic earnings per share is calculated by dividing the profit attributable to the Bank's shareholders by the weighted average number of common and preferred shares issued during the year.

Diluted earnings per share are calculated by adjusting the weighted average number of outstanding common shares to presume the conversion of all diluted potential common shares.

However, there are no potential common and preferred shares in the Bank for dilution purposes and, therefore, the basic and diluted earnings per share are equal. According to CPC41, we use the retrospective adjustment to calculate basic earnings per share for June 30, 2026 and June 30, 2025.

	Net income per share	
	06/30/2026	06/30/2025
Profit attributable to the company's shareholders	304,550	240,127
Weighted average number of shares outstanding	607,246,403	583,232,411
Basic and diluted earnings per share (in Brazilian Reais)	**0.5015**	**0.4120**

14. Financial intermediation income (expenses)

Analysis of the financial intermediation income and expenses:

(a) Credit operations

	Consolidated		Bank	
	2026	2025	2026	2025
Direct consumer credit	3,948,956	3,823,684	3,802,566	3,415,367
Commercial portfolio	126,267	160,068	104,458	141,461
Income from Credit Transfer (Note 5.4 (c))	166,302	126,885	166,302	126,885
Agent commissions	(468,306)	(493,918)	(543,530)	(541,048)
Exchange variation	(69,647)	(332,068)	(7,204)	58,947
Total	**3,703,572**	**3,284,651**	**3,522,592**	**3,201,612**

(b) Marketable securities transactions

	Consolidated		Bank	
	2026	2025	2026	2025
Interbank investments	69,564	248,579	69,564	248,579
Marketable securities	1,005,361	1,062,801	811,990	940,741
Overseas applications	(3,234)	96,846	18,453	96,846
Total	**1,071,691**	**1,408,226**	**900,007**	**1,286,166**

(c) Expenses with funds obtained in the market

	Consolidated		Bank	
	2026	2025	2026	2025
Derivative financial instruments (i)	179,298	275,214	179,298	238,418
Loans, assignments and onlendings	(143,477)	(74,302)	(148,272)	(74,302)
Exchange variation	14,420	(82,687)	(16,881)	(339,191)
Expenses with time deposits	(1,524,598)	(1,579,861)	(1,547,718)	(1,604,301)
Expenses with Interbank Deposits	(10,791)	(14,636)	(83,795)	(96,976)
Other funding expenses	(670,793)	(792,965)	(670,518)	(792,612)
Assigned credit operations	(412,148)	(320,034)	(412,148)	(320,034)
Total	**(2,568,089)**	**(2,589,271)**	**(2,700,034)**	**(2,988,998)**

(i) Includes derivative financial instruments used to hedge the foreign exchange variation presented in note 14(a).

All amounts in thousands of reais unless otherwise stated (A free translation of the original in Portuguese)

(d) Insurance Operations

(i) Insurance Assets:

	Consolidated	
	2026	2025
Premiums receivable	7,523	25,434
Operations with insurance companies	19,662	19,662
Deferred acquisition costs	35,083	41,053
Total	**62,268**	**86,149**
Current	**57,037**	**78,909**
Non-current	**5,231**	**7,240**

(ii) Insurance Liabilities:

	Consolidated	
	2026	2025
Insurance Operations Debits	6,720	8,556
Technical Provisions	131,639	150,722
Total	**138,359**	**159,278**
Current	**6,720**	**8,556**
Non-current	**131,639**	**150,722**

(iii) Insurance Results:

	Consolidated	
	2026	2025
Earned Premiums	189,870	195,478
Other Income and Expenses	(12,540)	(19,865)
Claims	(27,537)	(43,392)
Acquisition Costs	(86,217)	(72,706)
Total	**63,576**	**59,515**

15. Income from services rendered

	Consolidated		Bank	
	2026	2025	2026	2025
Wholesale Banking Services	66,820	69,950	53,261	57,193
Retail Banking Services	40,163	63,295	9,466	8,446
Total	**106,983**	**133,245**	**62,727**	**65,639**

16. Personnel expenses and other administrative expenses

(a) Personnel expenses

	Consolidated		Bank	
	2026	2025	2026	2025
Payroll	(141,467)	(120,749)	(112,136)	(99,026)
Social charges	(62,090)	(56,797)	(57,066)	(52,886)
Training	(1,201)	(1,677)	(1,025)	(1,334)
Benefits	(44,575)	(41,695)	(40,006)	(37,974)
Total	**(249,333)**	**(220,918)**	**(210,233)**	**(191,220)**

All amounts in thousands of reais unless otherwise stated (A free translation of the original in Portuguese)

(b) Other administrative expenses

	Consolidated		Bank	
	2026	2025	2026	2025
Water, power and gas	(1,724)	(1,692)	(1,267)	(1,391)
Marketing	(20,822)	(24,577)	(15,359)	(22,411)
Rentals	(6,044)	(6,031)	(1,288)	(3,263)
Promotions and public relations	(8,560)	(13,498)	(8,207)	(12,973)
Communication expenses	(11,995)	(15,432)	(11,369)	(15,083)
Maintenance and repairs of property	(2,785)	(3,282)	(1,587)	(1,323)
Data processing	(149,465)	(130,090)	(140,258)	(128,062)
Insurance	(6,320)	(5,602)	(5,980)	(5,200)
Third-party services	(59,379)	(64,595)	(58,163)	(63,746)
Surveillance services	(3,894)	(3,652)	(3,851)	(3,630)
Specialist technical services	(132,936)	(152,351)	(129,716)	(147,049)
Sundry materials	(1,389)	(1,957)	(1,282)	(1,419)
Financial system services	(21,568)	(15,770)	(21,363)	(15,540)
Transport	(1,793)	(1,561)	(1,663)	(1,433)
Travel	(15,116)	(12,691)	(14,032)	(11,784)
Amortization and depreciation	(97,098)	(89,187)	(96,281)	(88,169)
Others	(48,760)	(51,976)	(37,467)	(43,056)
Total	**(589,648)**	**(593,944)**	**(549,133)**	**(565,532)**

17. Tax expenses

	Consolidated		Bank	
	2026	2025	2026	2025
PIS and COFINS	(119,957)	(93,027)	(107,237)	(82,411)
ISS	(7,157)	(5,923)	(3,051)	(3,412)
Others	(18,550)	(21,736)	(5,947)	(6,625)
Total	**(145,664)**	**(120,686)**	**(116,235)**	**(92,448)**

18. Other operating income and expenses

	Consolidated		Bank	
	2026	2025	2026	2025
Other operating income				
Recovery of charges and expenses	12,815	2,337	11,979	270
Monetary variations	22,043	28,355	20,478	20,628
Reversal of operating provisions (i)	208,767	193,563	206,123	188,081
Adjustment of taxes to be offset	7,343	2,726	2,023	1,286
Other	21,371	40,140	18,342	24,165
Total other operating income	**272,339**	**267,121**	**258,945**	**234,430**
Other operating expenses				
Monetary update	(4,271)	(5,738)	(3,699)	(5,271)
Collection charges	(158)	(176)	(158)	(176)
Transaction expenses with onlending of funds	(75,356)	(68,780)	(75,356)	(68,780)
Operating provisions (i)	(531,077)	(466,701)	(524,731)	(456,300)
Charges	(27,213)	(21,324)	(27,213)	(21,324)
Others	(30,848)	(42,867)	(25,996)	(26,328)
Total other operating expenses	**(668,923)**	**(605,586)**	**(657,153)**	**(578,179)**
Total other operating income (expenses)	**(396,584)**	**(338,465)**	**(398,208)**	**(343,749)**

(i) Basically, reversal and constitution of civil, labor and tax provisions.

All amounts in thousands of reais unless otherwise stated (A free translation of the original in Portuguese)

19. Income tax and social contribution on net income

(a) Deferred tax assets – income tax and social contribution credits

	Consolidated				
	Social contribution MP 2158-35	Temporary differences	Tax loss carryforwards / negative tax base	Adjustment to market value in equity	Total
On 12/31/2024	**547**	**3,481,166**	**611,922**	**64,548**	**4,158,183**
Initial Adoption of CMN Resolution No. 4,966/21	-	570,829	-	-	570,829
On 01/01/2025	**547**	**4,051,995**	**611,922**	**64,548**	**4,729,012**
Increase	-	1,353,781	85,760	880,020	2,319,561
(Realization / Reversal)	-	(821,395)	(171,548)	(913,627)	(1,906,570)
Closing balance 12/31/2025	**547**	**4,584,381**	**526,134**	**30,941**	**5,142,003**
Increase	-	3,414,881	152,002	153,004	3,719,887
(Realization / Reversal)	-	(3,250,931)	(156,840)	(250,164)	(3,657,935)
Closing balance 06/30/2026	**547**	**4,748,331**	**521,296**	**(66,219)**	**5,203,955**

	Bank				
	Social contribution MP 2158-35	Temporary differences	Tax loss carryforwards / negative tax base	Adjustment to market value in equity	Total
On 12/31/2024	**547**	**3,367,884**	**287,076**	**124,332**	**3,779,839**
Initial Adoption of CMN Resolution No. 4,966/21	-	567,970	-	-	567,970
On 01/01/2025	**547**	**3,935,854**	**287,076**	**124,332**	**4,347,809**
Increase	-	1,298,202	45,049	846,389	2,189,640
(Realization / Reversal)	-	(781,668)	(100,132)	(881,406)	(1,763,206)
Closing balance 12/31/2025	**547**	**4,452,388**	**231,993**	**89,315**	**4,774,243**
Increase	-	3,391,257	131,792	153,003	3,676,052
(Realization / Reversal)	-	(3,218,032)	(139,394)	(232,229)	(3,589,655)
Closing balance 06/30/2026	**547**	**4,625,613**	**224,391**	**10,089**	**4,860,640**

The Consolidated adopts the practice of constituting deferred tax credits and obligations on all temporary differences, tax losses and negative bases.

Tax credits related to temporary additions refer mainly to Provisions for tax and social security disputes discussed at the judicial or administrative level, labor and civil provisions, the realization of which depends on the closing of the respective processes, and provision for doubtful accounts whose realization depends on the deductibility criteria under Law No. 14,467/2022.

Technical studies carried out in June 2026, demonstrate the institution's capacity to generate sufficient taxable profits to offset existing tax credits.

(b) Expectation of realization of tax credits in the period ended June 30, 2026 can be demonstrated as follows:

Year	Consolidated	Bank
2026	642,331	620,671
2027	1,137,379	1,096,232
2028	502,559	460,381
2029	488,575	448,735
2030	414,351	373,104
From 2031 to 2035	1,698,501	1,547,198
Over 2035	320,259	314,319
Total	**5,203,955**	**4,860,640**

(c) Deferred tax liabilities – income tax and social contribution

Deferred income tax and social contribution on temporary exclusions in the amount of R$78,402 (12/31/2025 - R$63,301) in the Consolidated and R$61,073 (12/31/2025 - R$58,227) in the Bank mainly refer to Securities Marking-to-Market.

All amounts in thousands of reais unless otherwise stated (A free translation of the original in Portuguese)

(d) Reconciliation of income tax and social contribution in the income statement

	Consolidated		Bank	
	2026	2025	2026	2025
Profit before income tax, social contribution and after profit sharing	**202,060**	**263,523**	**128,402**	**125,575**
Payable on operations for the period				
Charges (income tax and social contribution) at the rates in effect	(90,927)	(118,585)	(57,781)	(56,509)
Additions / Deductions to Income Tax and Social Contribution charges arising from:				
Equity results from associates and subsidiaries	7,585	10,260	132,352	76,907
Interest on equity	29,167	54,863	29,167	54,863
Other non-deductible expenses net of non taxable income	17,695	(153,344)	(93,213)	(186,327)
Income tax and social contribution expenses	**(36,480)**	**(206,806)**	**10,525**	**(111,066)**
Related to temporary differences				
Increase / (reversal) for the period	159,112	237,253	165,623	225,618
(Expenses) / Income related to deferred taxes	**159,112**	**237,253**	**165,623**	**225,618**
Income tax and Social Contribution	**122,632**	**30,447**	**176,148**	**114,552**

20. Related party transactions (Bank)

Transactions carried out between related parties are disclosed in compliance with CMN Resolution No. 4,818/20, dated 05/29/2020, and with Technical Pronouncement CPC 05. These operations are carried out at the usual values, terms and rates of the bank's other operations.

(a) Related-party transactions

Intercompany transactions are eliminated from the Financial Statements on consolidation. The main balances can be summarized as follows:

All amounts in thousands of reais unless otherwise stated (A free translation of the original in Portuguese)

	Assets / (Liabilities)		Income / (Expenses)	
Related Parties Transactions	**2026**	**2025**	**2026**	**2025**
Interfinancial liquidity investment				
BMG Bank (Cayman) Ltd.	764,428	610,396	24,922	112,893
Credit operations				
Key management personnel	4,246	5,620	-	-
Other related parties - Legal Person	182,327	193,815	13,424	17,789
Marketable securities				
Companhia Securitizadora de Creditos Financeiros Cartoes Consignados II	2,693,004	2,958,710	193,004	226,675
Companhia Securitizadora	422,958	-	30,726	-
Vert Companhia Securitizadora	2,350,311	-	177,047	-
Income receivable				
Banco Bmg Soluções Financeiras S.A.	123,159	108,415	-	-
Banco BMG Consignado S.A.	141,663	117,066	-	-
BMG Leasing S.A. – Arrendamento mercantil	100,925	89,530	-	-
Bmg S.A. Distribuidora De Títulos E Valores Mobiliários	2,164	2,071	-	-
Bmg Corretora de Seguros Ltda.	1,780	1,780	-	-
Araujo Fontes Participações Ltda.	17,062	46	-	-
Other Assets				
Banco BMG Consignado S.A.	40	96	-	-
Bmg Corretora de Seguros Ltda.	3,314	2,332	-	-
Bmg Seguradora S.A.	2,742	4,338	-	-
EGL - Empreendimentos Gerais Ltda.	8	19	-	-
Demand deposits				
BMG Leasing S.A. – Arrendamento mercantil	(27)	(10,494)	-	-
Bmg S.A. Distribuidora De Títulos E Valores Mobiliários	(1,667)	(2,035)	-	-
Help Franchising	(866)	(863)	-	-
CBFacil Corretora de Seguros e Negócios Ltda.	(7,215)	(1,855)	-	-
ME Promotora de Vendas Ltda.	(164)	(305)	-	-
BMG Soluções Eletrônicas S.A	(1)	(6)	-	-
Bmg Estrutura Corporativa Ltda.	(5)	(89)	-	-
Bmg Corretora de Seguros Ltda.	(781)	(722)	-	-
Rara Intermediação De Negócios Ltda.	(41)	(813)	-	-
R&C Franchising Intermediações Ltda.	(122)	(68)	-	-
Bmg Seguridade	(643)	(882)	-	-
Bmg Participações em Seguradora Ltda.	(74)	(320)	-	-
Bmg Seguradora S.A.	(572)	(2,789)	-	-
EGL - Empreendimentos Gerais Ltda.	-	(91)	-	-

All amounts in thousands of reais unless otherwise stated (A free translation of the original in Portuguese)

	Assets / (Liabilities)		Income / (Expenses)	
Related Parties Transactions	**2026**	**2025**	**2026**	**2025**
Interbank deposits				
Banco BMG Consignado S.A.	(569,573)	(600,398)	(41,113)	(46,351)
Banco Bmg Soluções Financeiras S.A.	(340,042)	(324,054)	(24,392)	(24,566)
BMG Leasing S.A. – Arrendamento mercantil	(106,420)	(77,179)	(6,690)	(31,965)
Bmg S.A. Distribuidora de Títulos e Valores Mobiliários	(11,839)	(11,029)	(810)	(834)
Time deposits				
Bmg Seguridade	(80,124)	(64,835)	(4,667)	(3,909)
Bmg Participações em Seguradora Ltda.	(12,066)	(16,262)	(798)	(2,168)
Help Franchising	(55,773)	(48,257)	(3,567)	(3,282)
ME Promotora de Vendas Ltda.	(22,773)	(21,806)	(1,498)	(1,543)
CBFacil Corretora de Seguros e Negócios Ltda.	-	(50,427)	(5,747)	(7,843)
BMG Soluções Eletrônicas S.A	(626)	(592)	(44)	(43)
Bmg Estrutura Corporativa Ltda.	(101,011)	(106,127)	(6,798)	(7,377)
Bmg Corretora de Seguros Ltda.	(17,637)	(10,357)	(3,639)	(3,162)
Rara Intermediação De Negócios Ltda.	(34,204)	(29,648)	(2,176)	(3,792)
R&C Franchising Intermediações Ltda.	(11,287)	(10,921)	(786)	(1,505)
Other liabilities				
BMG Leasing S.A. – Arrendamento mercantil	(2,606)	-	(1,303)	(3,818)
Banco Bmg Soluções Financeiras S.A.	(2,615)	(393)	(1,285)	(2,753)
Banco BMG Consignado S.A.	(4,815)	(43)	(2,206)	(2,539)
Bmg S.A. Distribuidora De Títulos E Valores Mobiliários	(13)	-	-	-
EGL - Empreendimentos Gerais Ltda.	(40)	(94)	-	-
O2Obots Inteligencia Artificial Sa	-	(110)	-	-

The funds invested in and obtained from related parties were contracted at market rates.

(b) Management remuneration

As mentioned in Note 2.2(s), in accordance with CMN Resolution No. 3,921/10, the Bank has established the management remuneration at each the Annual General Meeting, agreed between the Board of Directors and the Executive Board, as determined by the Bank's bylaws.

(i) Short and long-term benefits for management

	2026	2025
Remuneration	77,492	50,606
INSS Contribution	17,436	11,386
Total	**94,928**	**61,992**

(ii) Share-based payment

In order to foster a long-term perspective and align the interests of employees, officers and shareholders of Bmg, while enabling the Company to attract and retain talent, maximize results generation and promote sustainable value creation, a Long-Term Incentive Plan with share-based payment was implemented in 2020, under the supervision, planning and control of the Board of Directors.

Under the Plan, a portion of the variable compensation of officers and other eligible employees is paid in cash and a portion in preferred shares issued by the Company (“BMGB4”), through Performance Share Units (“PSUs”), in compliance, where applicable, with the provisions of CMN Resolution No. 5,177, dated September 26, 2024. Shares are delivered on a deferred basis over a three-year period, with one-third vested annually, subject to compliance with the conditions established in the Plan's internal regulations. Deferred and unpaid installments may be proportionally reversed in the event of a significant reduction in recurring income or the recognition of losses during the period.

The number of shares granted under the Plan may not exceed 10% of the outstanding shares and is determined based on the weighted average closing price of the Company's shares over the 20 trading days immediately preceding the PSU measurement date.

In connection with the Long-Term Incentive Plan with share-based payment, the Bank recognized an expense of R$8,781 in the six-month period ended June 30, 2026 (R$ 7,002 in the year ended December 31, 2025), net of tax effects, relating to the compensation of officers and other eligible employees.

All amounts in thousands of reais unless otherwise stated (A free translation of the original in Portuguese)

Changes in the number of shares	2026	2025
Opening balance	**9,771,977**	**8,739,675**
New	4,281,337	4,629,100
Delivered	(4,569,221)	(3,596,798)
Cancelled	(12,250)	-
Closing balance	**9,471,843**	**9,771,977**
Weighted average remaining contractual life (years)	**1.61**	**1.69**
Weighted average market value (R$)	**5.17**	**3.67**

(iii) Other information

Pursuant to Resolution No. 4,693/18, as of January 2019, financial institutions may carry out credit operations with related parties in compliance with the conditions and limits defined by said resolution. Accordingly, Banco Bmg established a policy to conduct credit operations with related parties, duly approved by the Board of Directors and formalized in a specific document made available to the Central Bank of Brazil.

21. Fair value estimate

The Group uses the following hierarchy to determine and disclose the fair value of financial instruments:

- Level 1: quoted prices in active markets for the same instrument without change.
- Level 2: quoted prices in active markets for similar instruments or valuation techniques for which all significant inputs are based on observable market data.
- Level 3: valuation techniques for which any significant input is not based on observable market data.

The table below presents the assets and liabilities measured at fair value on June 30, 2026 and December 31, 2025.

	Consolidated			
	Book value	Fair value	Level 1	Level 2
	2026			
ASSETS				
Investments in interbank deposits	7,506	7,506	7,506	-
Marketable securities	16,714,689	16,714,689	7,898,693	8,815,996
Derivative financial instruments	53,382	53,382	-	53,382
Credit operations	23,077,630	23,494,672	-	23,494,672
LIABILITIES				
Deposits	23,871,782	24,819,984	-	24,819,984
Funds obtained in the open market - own portfolio	5,700,198	4,730,610	-	4,730,610
Funds from acceptance and issue of securities	3,702,474	3,730,397	-	3,730,397
Borrowings and onlendings	2,316,049	2,316,049	-	2,316,049
Derivative financial instruments	111,764	111,764	-	111,764
Debts and financial bills subordinated	1,192,656	1,192,656	-	1,192,656
	2025			
ASSETS				
Investments in interbank deposits	22,880	22,880	22,880	-
Marketable securities	17,068,941	17,068,941	8,143,968	8,924,973
Derivative financial instruments	53,382	53,382	-	53,382
Credit operations	22,143,729	23,807,294	-	23,807,294
LIABILITIES				
Deposits	22,390,791	23,242,592	-	23,242,592
Funds obtained in the open market - own portfolio	5,682,641	5,717,054	-	5,717,054
Funds from acceptance and issue of securities	3,504,996	3,523,253	-	3,523,253
Borrowings and onlendings	2,443,499	2,443,499	-	2,443,499
Derivative financial instruments	83,758	83,758	-	83,758
Debts and financial bills subordinated	1,142,386	1,142,386	-	1,142,386

All amounts in thousands of reais unless otherwise stated (A free translation of the original in Portuguese)

	Bank			
	Book value	Fair value	Level 1	Level 2
	2026			
ASSETS				
Investments in interbank deposits	771,933	771,933	771,933	-
Marketable securities	13,897,186	13,897,186	7,609,107	6,288,079
Derivative financial instruments	53,382	53,382	-	53,382
Credit operations	21,674,792	22,091,834	-	22,091,834
LIABILITIES				
Deposits	25,230,577	26,027,372	-	26,027,372
Funds obtained in the open market - own portfolio	5,700,198	4,730,610	-	4,730,610
Funds from acceptance and issue of securities	3,702,474	3,730,397	-	3,730,397
Borrowings and onlendings	2,316,049	2,316,049	-	2,316,049
Derivative financial instruments	111,764	111,764	-	111,764
Debts and financial bills subordinated	1,192,656	1,192,656	-	1,192,656
	2025			
ASSETS				
Investments in interbank deposits	633,276	633,276	633,276	-
Marketable securities	14,299,176	14,299,176	7,881,397	6,417,779
Derivative financial instruments	54,342	54,342	-	54,342
Credit operations	20,743,013	22,406,178	-	22,406,178
LIABILITIES				
Deposits	23,774,851	24,481,883	-	24,481,883
Funds obtained in the open market - own portfolio	5,682,641	5,717,054	-	5,717,054
Funds from acceptance and issue of securities	3,504,996	3,523,253	-	3,523,253
Borrowings and onlendings	2,443,499	2,443,499	-	2,443,499
Derivative financial instruments	83,758	83,758	-	83,758
Debts and financial bills subordinated	1,142,386	1,142,386	-	1,142,386

The fair value of financial instruments traded in active markets (such as held-for-trading and available-for-sale securities) is based on quoted market prices at the balance sheet date. A market is regarded as active if quoted prices are readily and regularly available from an exchange, dealer, broker, industry group, pricing service, or regulatory agency, and those prices represent actual and regularly occurring market transactions on an arm's length basis. The quoted market price used for financial assets held by the Group is the current bid price. These instruments are included in Level 1.

The fair value of financial instruments that are not traded in an active market is determined by using valuation techniques. These valuation techniques maximize the use of observable market data where it is available and rely as little as possible on entity-specific estimates. If all significant inputs required to fair value of an instrument are observable, the instrument is included in Level 2.

If one or more of the significant inputs is not based on observable market data, the instrument is included in Level 3.

Specific valuation techniques used to value financial instruments include:

- quoted market prices or financial institution or dealer quotes for similar instruments;
- the fair value of interest rate swaps is calculated as the present value of the estimated future cash flows based on yield curves adopted by the market;
- the fair value of forward foreign exchange contracts is determined using forward exchange rates at the balance sheet date, with the resulting value discounted back to present value;
- other techniques, such as discounted cash flow analysis, are used to determine fair value for the remaining financial instruments.

22. Other Information

(a) Commitments and Guarantees

Guarantees and sureties given by the Consolidated to customers amount to R$411,876 (12/31/2025 - R$351,378) and are subject to financial charges and counter-guarantees from the beneficiaries.

With the advent of CMN Resolution No. 4,966/21, referring to the treatment for financial guarantees provided, the balance of the provision for endorsements and sureties, had a negative impact on the result in the period ended June 30, 2026 of R$5,578 (06/30/2025 – negative in R$3,461).

(b) Agreements for the clearing and settlement of liabilities in the National Financial System environment

In order to allow the offsetting of credits and debits held with a single counterparty, whose maturities of the rights and obligations may be accelerated to the date on which the event of default by either parties occurs, the Bmg Conglomerate, pursuant to CMN Resolution 3,263, of February 24, 2005, entered into compensation agreements in the scope of derivative agreements, as well as agreements for the offset and settlement of assets and liabilities.

(c) Supplemental information

There were no non-recurring results in the periods ended June 30, 2026 and June 30, 2025.

(d) Commitment Agreement with INSS

As disclosed in the Market Announcement released on October 31, 2025, Banco Bmg S.A. ("Bank"), in compliance with CVM Resolution No. 44/21, informed its shareholders and the market in general that, aiming to ensure the continuity of payroll loan operations with the National Institute of Social Security (INSS), it entered into a Commitment Agreement with INSS. This Agreement reinforces the Bank's commitment to transparency, governance, and the continuous improvement of the customer experience, including measures to enhance security and clarity in loan agreements.

Among these measures, the expansion of video call-based formalization stands out—a practice already adopted by the Bank in payroll credit card operations and now extended to all INSS payroll loan operations. These initiatives reflect the Bank's purpose of strengthening its institutional relationship with INSS, promoting an ethical, responsible, and customer-centered credit journey, aligned with best corporate governance practices

(e) CVM Resolution No. 223/24 – OCPC 10 – Carbon Credits, Emission Allowances and Decarbonization Credits (CBIOs)

On December 16, 2024, the Brazilian Securities and Exchange Commission (CVM) issued CVM Resolution No. 223/24, which made Technical Guidance OCPC 10 – Carbon Credits, Emission Allowances and Decarbonization Credits (CBIOs) mandatory for publicly traded companies, effective for fiscal years beginning on or after January 1, 2025. Management assessed the requirements of such technical guidance and concluded that it did not have a material impact on the Financial Statements for the period, as Banco Bmg S.A. had no material transactions involving carbon credits, emission allowances or CBIOs as of June 30, 2026.

(f) Subsequent event

On July 30, 2026, Banco Bmg S.A. informed its shareholders and the market in general that its Board of Directors, at a meeting held on that date, approved the declaration and payment of Interest on Equity ("IoE") related to the second quarter of 2026, in the total gross amount of R$ 64.3 million, equivalent to R$ 0.10 per common and preferred share issued by the Bank (the "Shares" or individually a "Share"), subject to a 17.5% withholding income tax, resulting in a net amount of R$ 0.0825 per Share. Legal-entity shareholders that are demonstrably exempt or immune from such withholding tax are excluded from this retention.

Payment to shareholders will be made on September 4, 2026, based on the shareholding position as of the close of business on August 21, 2026. Accordingly, as from August 24, 2026 (inclusive), the Bank's Shares will be traded on an ex-rights basis.

23. Risk management

1. Risk and Capital Management Structure and Sensitivity Analysis

The Bmg Conglomerate believes risk management is essential for maximizing capital use efficiency and for choosing business opportunities, as well as ensuring the preservation of process integrity and independence. To this end, the Bmg Conglomerate has developed, based on best risk management practices, policies, systems and internal controls for the mitigation and control of possible losses arising from exposure to the risks to which its activities are exposed, with a set of processes and routines appropriate to its operational modalities.

In this context, Banco Bmg manages its risks - capital, liquidity, market, credit, operational, social, environmental and climate risks - with specific actions for each, as summarized below. The other Pillar II risks, such as image, strategy and socio-environmental risks, also are monitored by the Risk and Compliance Department, reporting to the Risk and Capital Management Committee and with the following structure:

The document detailing the structure and guidelines established in risk management, together with the Pilar 3 Report, can be viewed on the website (http://www.bancobmg.com.br/ri/), in the Corporate Governance, Risk Management section.

1.1 Capital Management

Banco Bmg opted to create a centralized capital management framework for the Consolidated, appointing a director responsible for the full structure.

The Capital Management Committee is primarily responsible for promoting discussions about capital management.

The Committee is led by the Finance, Risk and Compliance Board in order to present the current Basel Ratio to the Board of Directors and other executive officers, along with the projections for the next three years.

Among the Committee's main activities are:

- Promote discussions and decisions on issues related to policies, procedures, methodologies and processes related to managing capital and the Capital Plan as set forth in this Policy paper;
- Validate the Capital Management Policy and the Organization's Capital Plan and submit them to the Executive Board and Board of Directors;
- Submit the committee's deliberations affecting Policy and the Capital Plan to the Executive Board and the Board of Directors;
- Monitor the effectiveness of the capital management process within the Organization, including the possible impacts on capital, deriving from the risks associated with non-financial companies that are part of the consolidated economic-financial group;
- Report to the Board of Directors the significant changes in the financial projections and future capital requirements, as well as possible significant changes in relation to the strategies adopted, the amount of capital to be allocated and the effects of stress tests within the Organization;
- To regularly report all the activities of the Committee to the Board of Directors.

The Finance Superintendence is the unit responsible for managing the Bmg Consolidated capital as well as the assessment of potential impacts on the capital arising from risks associated with non-financial companies that are part of the consolidated economic financial group.

Quantitative data regarding regulatory capital requirements as well as compliance with the capital requirements provided for in the regulations in force can be seen in “Note 3 - Capital requirements and limits of fixed assets.”

1.2 Credit Risk

Banco Bmg's operating strategy is focused on the Retail segment, offering efficient credit solutions for different client profiles.

As a result, the main credit products are: Payroll loan, Payroll Loan Credit Card, BMG Em Conta (direct debit personal loans) and BMG Empresas (Companies), the possibility of developing other products that show growth and profitability potential remains open. With the consolidation of Bmg as a digital bank, the non-consigned credit card portfolio has seen significant growth.

The credit policies specific to each product are established based on internal and external factors, taking into account the economic environment and the risk appetite profile of the institution.

Among the most notable internal factors are: portfolio quality, margins, the company's goals and targets; external factors: variation of the client's' capacity to pay due to an economic slowdown, inflation, unemployment, crises, etc.

The credit award process is based on an assessment of the risk x return of the operation, establishing limits to clients according to their degree of exposure to risk and verification of the reported registration data. As part of the assessment, credit bureaus may be consulted to assist in the decision and risk classification of the client.

The monitoring of credit policies is conducted through regular performance reports that, presenting variations (improved or worsening performance), will indicate a possible need for review, adapting to the new dynamics.

1.3 Market Risk

The shareholders and directors of the Bmg Conglomerate are cognizant that the effective management of this risk, coupled with an effective control based on best practices and operational tools, ensures that the institution is adequately capitalized and secure, and is aware of its advantages and disadvantages in terms of returns and risks.

It also considers that all the hierarchical levels of the institution have roles and responsibilities in relation to the management of market risk in its activities, for the effectiveness of controls.

The management area uses practices and technologies for daily measurements and monitoring of defined limits, sensitivity and stress to fluctuations in foreign exchange exposure, interest rates, stock and commodity prices, even forecasting the risks inherent in new activities and products, adapting the necessary controls and procedures.

The Bmg Prudential Conglomerate is conservative regarding exposure to market risk, establishing limits for positioning in certain markets and products, and limiting losses resulting from fluctuations in market values, with daily monitoring of these limits carried out by an area independent of that of the position manager.

The Market Risk management area monitors compliance with limits and distributes management reports about the control of the positions, as well as reports and regular presentations, to senior management.

In addition to verification of compliance with the established limits, the results of the measurements involving normal and stress situations and the running of compliance tests are disclosed through the Monthly Market Risk Letter to the full Executive Board and the Assets and Liabilities Committee.

1.4 Liquidity Risk

Liquidity risk management aims to keep structured control systems in line with the institution's operating profiles. They are periodically reassessed to allow ongoing monitoring of positions taken in all financial and capital market operations, to highlight and mitigate the liquidity risk arising from its activities.

Liquidity risk is defined as the occurrence of imbalances between tradable assets and liabilities - "mismatches" between payments and receipts - which may affect the institution's payment capacity, taking into consideration the different currencies and settlement terms of their rights and obligations.

The Bmg Conglomerate is concerned about liquidity risk management, delegating the monitoring mission to suitably qualified professionals with the necessary knowledge for effective control and meeting the requirements of regulatory bodies, in consonance with the principles established by the Basel accord.

Liquidity risk management shall ensure that risks affecting the achievement of the institution's strategies and objectives are continuously assessed. Internal controls should be reviewed to appropriately cover new or previously uncontrolled risks.

1.5 Operating Risk

Bmg Conglomerate considers operational risk management an essential tool for maximizing efficiency in the use of capital and in the choice of business opportunities, providing an adequate understanding of the risks associated with its business, so that events that may adversely interfere with the achievement of the objectives are identified and treated.

It also considers that the responsibility for risk management must be exercised by all employees, regardless of their hierarchical level, who must express concerns when failures in controls or violations of the rules defined by the Bmg Conglomerate are identified.

The strategy is characterized by the monitoring of all known and potential risks of the institution and service providers, aiming at the implementation of adequate controls, considering the cost/benefit of each item evaluated.

All amounts in thousands of reais unless otherwise stated (A free translation of the original in Portuguese)

The risk events that materialize and have financial, image or regulatory impact must be controlled, in order to identify and treat the root cause in order to avoid recurrences. These events will be reported according to their impact and criticality to Banco Bmg's senior management.

1.6 Social, Environmental and Climate Risk

Social, environmental and climate risks are defined as the possibility of financial or image losses to the Institution caused by events associated with violations of fundamental rights and guarantees or those of common interest (social), environmental degradation and excessive use of natural resources (environmental), the transition to a low carbon economy (transition climate) and changes in climate patterns (physical climate).

The management of these risks is one of the guidelines that contribute to compliance with the group's business principles of social, environmental, and climate responsibility, as established in the Social, Environmental, and Climate Responsibility Policy (PRSAC).

Management practices seek to identify, measure, evaluate, monitor, report, control and mitigate the social, environmental and climate risk to which Bmg is exposed in its operations, activities, businesses, products, investments and stakeholders relations.

These actions are detailed in the Social, Environmental and Climate Risk Standard (NRSAC), following the guidelines set out in CVM Resolution No. 4.557/2017 and other rules related to the topic. Among the processes described in the document are the social, environmental and climate risk analyses carried out during onboarding and when granting credit limits.

All clients in the retail and wholesale segments, as well as suppliers and other interested parties, who go through the onboarding process are subjected to a standard RSAC analysis, focused on identifying social, environmental and climate-related issues.

Clients in the wholesale segment in sectors classified as critical and restricted undergo a detailed RSAC analysis, with a social, environmental, and climate risk rating assigned to the client, as assessed according to internal methodology during the credit-granting process.

The institution's progress on this issue, as well as social, environmental and climate risk management indicators, are reported to the Risk and Capital Management Committee (CGRC) every two months.

1.7 Sensitivity Analysis

(a) Assets and liabilities

In compliance with Instruction No. of art.17 of Bacen Circular No. 3959/19, Banco Bmg conducted a sensitivity analysis through the “Stress Testing Program” as defined in its risk policies, applying the following factors to assets and liabilities, adopting each of the scenarios listed below:

- **Optimistic:** we considered a productivity improvement of 10%, increase in credit quality by 10% (lower loan loss provision - Expected Loss), reduction of funding rates by 10%, reduction in provisions for contingencies by 10%.
- **Pessimistic 1:** we considered a 10% worsening in productivity, a 10% worsening credit quality (higher expected loss), an increase in funding rates by 10%, and an increase in contingency provisions by 10%.
- **Pessimistic 2:** we considered a productivity decrease of 20%, credit quality worsening by 20% (higher expected loss), increase in funding rates by 20%, increase in provisions for contingencies by 20%.
- **Pessimistic 3**: simulation of reverse stress where we stress the main variables to the point of zeroing out the Bank's Net Profit

	Consolidated			
	Net effect on the result			
	Optimistic	Pessimistic 1	Pessimistic 2	Pessimistic 3
Productivity	182,397	(182,397)	(364,793)	(547,190)
Credit quality	137,782	(137,782)	(275,565)	(413,347)
Funding rates	60,584	(60,584)	(121,167)	(181,751)
Provisions for contingencies	58,024	(58,024)	(116,047)	(174,072)

All amounts in thousands of reais unless otherwise stated (A free translation of the original in Portuguese)

	Bank			
	Net effect on the result			
	Optimistic	Pessimistic 1	Pessimistic 2	Pessimistic 3
Productivity	100,318	(100,318)	(200,636)	(300,954)
Credit quality	75,780	(75,780)	(151,561)	(227,342)
Funding rates	33,321	(33,321)	(66,642)	(99,963)
Provisions for contingencies	31,913	(31,913)	(63,826)	(95,739)

(b) Market Risk

In compliance with CVM, Banco Bmg carried out a sensitivity analysis for relevant market risk factors.

Financial instruments are segregated in the trading and banking (non-trading) portfolios, such as in the management of the market risk exposure, in accordance with the best market practices and with the classification criteria of operations and capital management of the BACEN Basel III new standardized method. The banking portfolio consists of commercial and structural operations arising from the Group's various lines of business and possible hedges. Therefore, the entire Group portfolio to be analyzed for market risk is classified as banking.

The summary table below shows the effects of changes in prices in the projected scenarios and does not necessarily reflect the current position, due to the dynamism of the market and the Group's activities.

Stress tests provide an indication of the potential volume of losses that could arise from extreme market situations. For the non-trading portfolio, stress tests are performed by the Risk area.

Risk Factors	Definition	Scenario 1	Scenario 2	Scenario 3
Foreign currency	Exposures subject to exchange variation	1,490	3,724	7,448
Interest rate in reais	Exposures subject to pre-fixed interest rate changes	(72,215)	(180,536)	(361,073)
Foreign exchange coupon	Exposures subject to variation of coupon rates in foreign currency	(2,135)	(5,338)	(10,677)
IPCA/IGPM	Exposures subject to price index coupon rate variation	4,900	12,249	24,498
TR	Exposures subject to the Referencial Rate (TR)	(8,387)	(20,967)	(41,935)
Total		**(76,347)**	**(190,868)**	**(381,739)**

The Group's financial instruments are classified as Banking Portfolio, They consist of credit operations, instruments for raising funds to finance the loan portfolio, securities classified fair value through other comprehensive income and derivative financial instruments intended to hedge other operations classified in this portfolio (assets or liabilities),

The identified risk factors:

Interest curve – loss due to price variations due to changes in the fixed interest rate in reais;

Foreign exchange coupon – loss due to changes in price due to changes in the domestic interest rate for operations indexed to the exchange rate variation;

Exchange – loss arising from changes in price due to changes in any currency,

Assumptions for risk factors		
Scenario	Interest curve (pre) and Currency Coupon Curve	Foreign Exchange
1	Parallel offset + 100 basis points	Increase of 10%
2	Parallel offset + 250 basis points	Increase of 25%
3	Parallel offset + 500 basis points	Increase of 50%

- Scenario 1 represents a parallel shock of 100 basis points (+1%) on interest and exchange coupon curves plus a 10% shock on exchange rates,
- Scenario 2 represents a parallel shock of 250 basis points (+2,5%) on interest and exchange coupon curves plus a 25% shock on the exchange rates,
- Scenario 3 represents a parallel shock of 500 basis points (+5%) on interest and exchange coupon curves plus a 50% shock on the exchange rates,

* * *

Carlos André Hermesindo da Silva
(Controller and Chief Finance Officer)

Marco Antonio Antunes
(Chairman and Specialist Member of the Audit Committee)

Emerson Jezuino Teodoro Silvestre
CRC - 1SP183479/O-1
(Accountant in Charge)

STATEMENT OF THE DIRECTORS ABOUT THE FINANCIAL STATEMENTS

In compliance with the provisions of art, 25, item VI of the Securities and Exchange Commission Instruction No, 480/09, Banco Bmg S,A,'s Directors hereby declare that, according to their cognizance of the matter, they reviewed, discussed and agreed with the Bank's Financial Statements for the period ended June 30, 2026,

CHIEF EXECUTIVE OFFICER AND INVESTOR RELATIONS OFFICER

In compliance with the provisions of art, 25, item V of the Securities and Exchange Commission Instruction 480/09, the directors of the Bank Bmg S,A,, herbey declare that they have reviewed, discussed and agree with the individual and consolidated Financial Statements for the period ended June 30, 2026, disclosed in this date, as well as that they had reviewed, discussed and agreed with the conclusions expressed in the audit report of the independent auditors PricewaterhouseCoopers Auditores Independentes Ltd, and in the opinion of the Fiscal Council for the period ended June 30, 2026,

São Paulo, August 13, 2026,

Executive Officers

Carlos André Hermesindo da Silva

Flávio Pentagna Guimarães Neto