



Banco BMG S.A.

BMGB B3 LISTED N1

Individual and consolidated interim
financial statements on March 31, 2026,
and independent auditor's review report
on the interim financial statements

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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 period of three months ended March 31, 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.

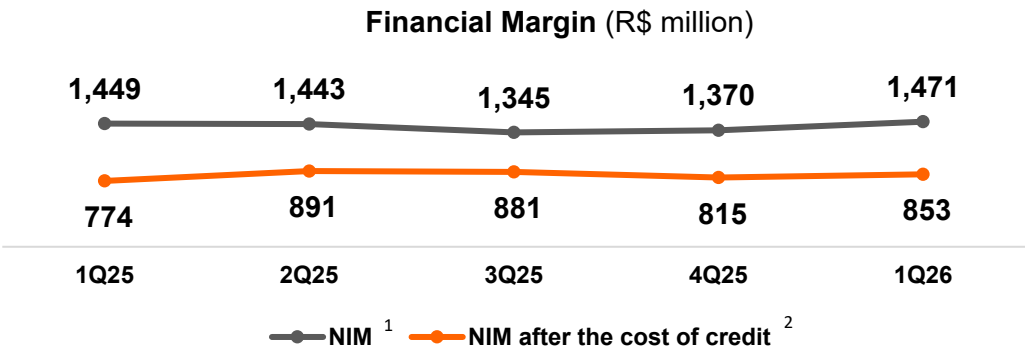
We serve millions of clients throughout the country with a diversified portfolio comprised of payroll loans — focusing on clients over 50 years old from social classes C and D, personal loans, insurance, assistance services, and solutions for investors. We operate in a complementary manner through physical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

Since 1Q25, our results have been presented under new regulatory standards, mainly in relation to CMN Resolution No. 4,966/21. These changes impact the capital base, Basel ratio, the concepts of provisions for loan losses, origination cost criteria and accounting between income lines with effects on the comparability of previous periods.

The financial margin totaled R\$ 1,471 million in the period of three months ended March 31, 2026, representing an increase of 1.5% in comparison to the same period of the previous year and 7.4% compared to 4Q25. The financial margin after the cost of credit (net of provision and commission expenses) totaled R\$ 853 million in the period of three months ended March 31, 2026, representing an increase of 10.1% in comparison with the same period of the previous year and 4.6% compared to 4Q25. In the quarter, the margin was positively impacted by the increase in the loan portfolio, which has been undergoing a mix change, prioritizing more profitable products.

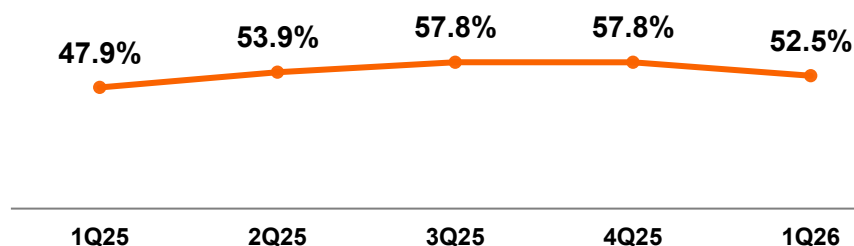


1 - based on Managerial Income Statements, includes income from credit operations + income from marketable securities transactions + funding and derivatives expenses + income from services rendered + insurance operations.

2 - net interest margin + net provision expense + commission expense.

In the period of three months ended March 31, 2026, the efficiency ratio was 52.5%, an increase of 4.6 p.p. compared to the same period in 2025 and an improvement of 5.3% compared to 4Q25. 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.

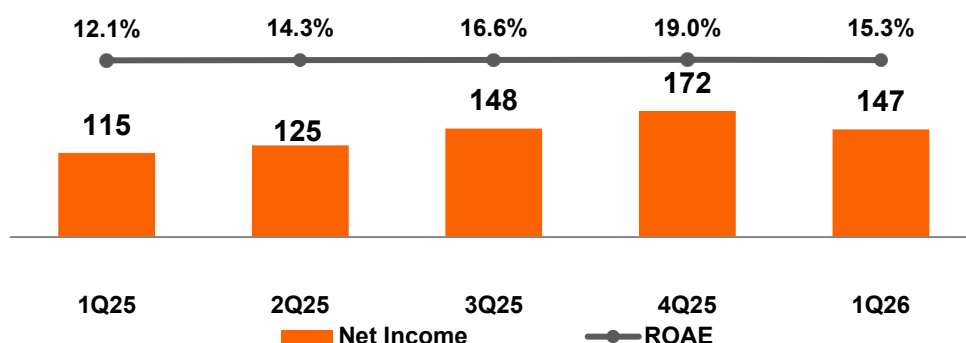
Efficiency Ratio (%)



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 period of three months ended March 31, 2026, was R\$ 147 million, an increase of 28.0% when compared to the same period of 2025 and a reduction of 14.6% compared to 4Q25. The Return on Average Equity (ROAE) was 15.3% per year in the period of three months ended March 31, 2026

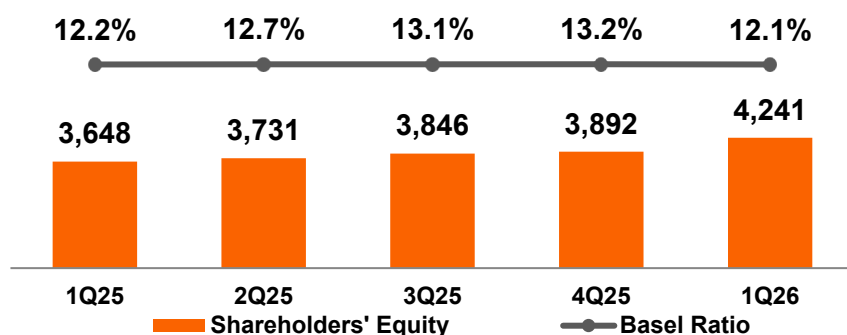
Net Income & ROAE R\$ Million / % p.a.



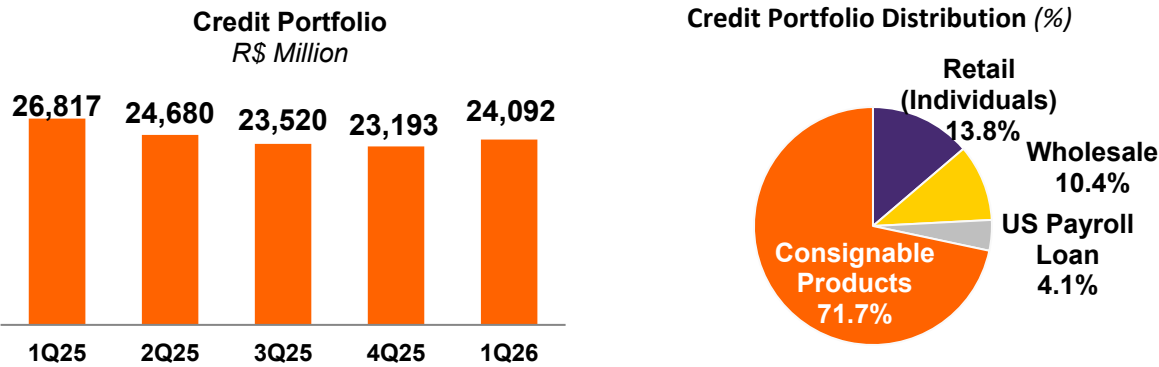
Consolidated Shareholders' Equity on March 31, 2026, amounted to R\$ 4,241 million and the capitalization ratio of risk-weighted assets (Basel Ratio) was 12.1%. The Shareholders' Equity and Basel Ratio were impacted by the entry into force of Resolution 4,966/21 and Resolution 452/25, which reduced the impact on the Bank's Shareholders' Equity by R\$ 694 million at the beginning of 2025. On March 19, 2026, the Board of Directors approved the capital increase in the amount of R\$214.0 million, and it was also approved by the Central Bank of Brazil on April 27, 2026. Considering the operation, the pro forma Basel Index is 12.9%.

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

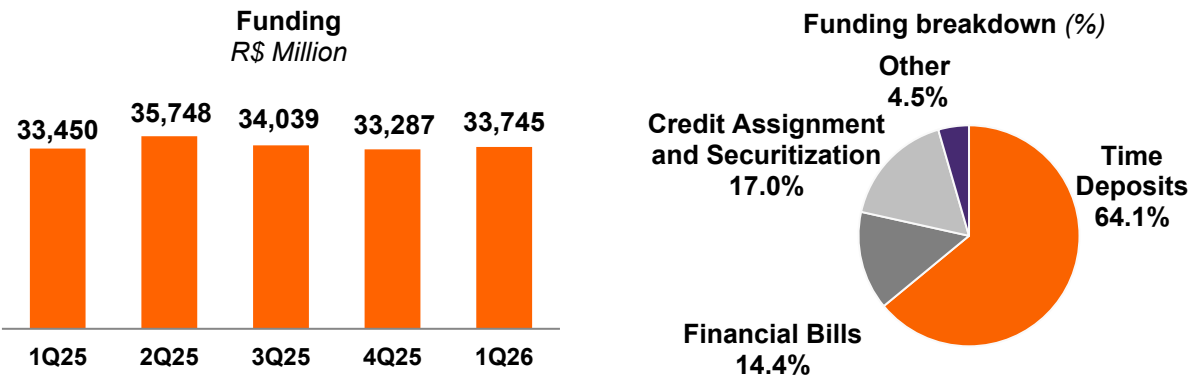
Shareholders' Equity & Basel Ratio R\$ Million / %



The total consolidated portfolio ended March 31, 2026, with a balance of R\$ 24,092 million, representing a reduction of 10.2% in twelve months and an increase of 3.9% compared to 4Q25. The increase in the credit portfolio was mainly due to the growth of private payroll loans, payroll loan products and personal credit, reflecting the change in the asset mix that the Bank has been implementing, in addition to the reduction of less profitable portfolios.



The consolidated funding balance totaled R\$ 33,745 million in March 31, 2026, representing an increase of 0.9% compared to the same period of the previous year and 1.4% compared to 4Q25. 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 March 31, 2026, The Bank's investments in subsidiaries totaled R\$ 122 million, the main variation being the positive equity of equivalence result of Bmg Corretora, offset by the negative variation in other investments.

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.

Learn more about our ESG initiatives in our Annual Sustainability Report and 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 period of three months ended March 31, 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, May 05, 2026.

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 interim Financial Statements for the period ended on March 31, 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, May 05, 2026.

Roberto Faldini
Coordinating Member

Fernando Antônio Fraga Ferreira
Member

Luciano Luiz Barsi
Member



(A free translation of the original in Portuguese)

Report on review of parent company and consolidated interim financial statements

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

Introduction

We have reviewed the accompanying interim balance sheet of Banco Bmg S.A. ("Bank") as at March 31, 2026 and the related statements of income, comprehensive result, changes in equity and cash flows for the quarter then ended, as well as the accompanying consolidated interim balance sheet of Banco Bmg S.A. and its subsidiaries ("Consolidated") as at March 31, 2026 and the related consolidated statements of income, comprehensive result, changes in equity and cash flows for the quarter then ended, and notes, comprising a summary of significant accounting policies.

Management is responsible for the preparation and fair presentation of these parent company and consolidated interim financial statements in accordance with accounting practices adopted in Brazil applicable to institutions authorized to operate by the Brazilian Central Bank (BCB). Our responsibility is to express a conclusion on these interim financial statements based on our review.

Scope of review

We conducted our review in accordance with Brazilian and International Standards on Reviews of Interim Financial Information (NBC TR 2410 - "Review of Interim Financial Information Performed by the Independent Auditor of the Entity", and ISRE 2410 - "Review of Interim Financial Information Performed by the Independent Auditor of the Entity", respectively). A review of interim financial information consists of making inquiries, primarily of persons responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with Brazilian and International Standards on Auditing and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.

Conclusion

Based on our review, nothing has come to our attention that causes us to believe that the accompanying parent company and consolidated interim financial statements referred to above do not present fairly, in all material respects, the financial position of Banco Bmg S.A. and of Banco Bmg S.A. and its subsidiaries as at March 31, 2026, and the parent company financial performance and its cash flows for the quarter then ended, as well as the consolidated financial performance and the consolidated cash flows for the quarter then ended, in accordance with accounting practices adopted in Brazil applicable to institutions authorized to operate by the Brazilian Central Bank (BCB).

PricewaterhouseCoopers Auditores Independentes Ltda.
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Banco BMG S.A.

Other matters

Statement of value added

The interim financial statements referred to above include the parent company and consolidated statements of value added for the quarter ended March 31, 2026. These statements are the responsibility of the Bank's management and presented as supplementary information. These statements have been subjected to review procedures performed together with the review of the interim financial statements for the purpose concluding whether they are reconciled with the interim financial statements and accounting records, as applicable, and if their form and content are in accordance with the criteria defined in the Accounting Standard CPC 09 - "Statement of Value Added". Based on our review, nothing has come to our attention that causes us to believe that these statements of value added have not been prepared, in all material respects, in accordance with the criteria established in this accounting standard, and that they are consistent with the parent company and consolidated interim financial statements taken as a whole.

São Paulo, May 05, 2026

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

DocuSigned by
Fábio Araújo
Signed By: FÁBIO DE OLIVEIRA ARAÚJO 07362814866
CPF: 27362814866
Signing Time: 05 de maio de 2026 | 13:16 BRT
O: ICP-Brasil, OU: Secretarias da Receita Federal do Brasil - RFB
C: BR
Email: AC-SERASA-RFB-V5

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 MARCH 31 AND DECEMBER 31

In thousands of reais

(A free translation of the original in Portuguese)

	Note	Consolidated		Bank	
		2026	2025	2026	2025
Assets					
Available cash	4	356,530	544,312	337,618	490,409
Financial Instruments	5	39,082,426	37,816,509	35,748,461	34,493,656
Investments in interbank deposits	5.1	11,223	22,880	678,374	633,276
Marketable securities and derivatives	5.2 & 5.3	17,493,122	17,123,283	14,730,743	14,353,518
Credit operations	5.4	23,011,264	22,143,729	21,715,331	20,743,013
Provision for expected loss	5.4	(1,544,449)	(1,559,532)	(1,375,987)	(1,236,151)
Insurance operations	14(d)	111,266	86,149	-	-
Interfinancial Relations	5.5(b)	936,944	873,866	936,736	873,657
Other credits	5.5(a)	8,801,149	8,407,423	8,179,705	7,898,788
Tax assets		5,797,958	5,777,606	5,297,981	5,269,630
Sundry		3,003,191	2,629,817	2,881,724	2,629,158
Other assets		468,880	455,164	366,711	355,308
Assets not in use	6(a)	24,193	24,248	24,017	24,021
Prepaid expenses	6(b)	444,687	430,916	342,694	331,287
Permanent assets		975,572	950,407	5,824,116	5,672,459
Investments		121,903	125,747	4,982,880	4,857,875
Subsidiary and associated companies	7	121,903	125,747	4,982,880	4,857,875
Foreign		-	-	409,108	447,926
Local		121,903	125,747	4,573,772	4,409,949
Property and equipment	8	118,611	117,099	107,643	108,488
Intangible assets	9	735,058	707,561	733,593	706,096
Total Assets		50,621,501	49,047,681	51,393,347	49,784,277

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



BANCO BMG S.A. (BANK) AND BANCO BMG S.A. AND ITS SUBSIDIARIES (CONSOLIDATED)
BALANCE SHEET
ON MARCH 31 AND DECEMBER 31
In thousands of reais

(A free translation of the original in Portuguese)

	Note	Consolidated		Bank	
		2026	2025	2026	2025
Liabilities and Equity					
Deposits and other financial instruments	10	36,129,092	34,264,963	37,298,062	35,489,745
Deposits	10.1	22,867,721	22,390,791	24,203,547	23,774,851
Funds obtained in the open market - own portfolio	10.1(c)	6,930,857	5,682,641	6,930,857	5,682,641
Funds from acceptance and issue of securities	10.2	3,741,343	3,504,996	3,741,343	3,504,996
Borrowings and onlendings	10.3	2,289,267	2,443,499	2,289,267	2,443,499
Derivative financial instruments	5.3	133,048	83,758	133,048	83,758
Insurance operations	14(d)	166,856	159,278	-	-
Interfinancial relations		286,674	273,224	286,590	273,137
Provisions	11(a)	1,751,725	1,817,535	1,740,223	1,759,291
Tax liabilities	11(a)	147,622	239,568	88,985	121,019
Other liabilities	11(b)	7,939,745	8,429,592	7,738,616	8,249,077
Total Liabilities		46,254,858	45,024,882	47,152,476	45,892,269
Equity managed by the parent company		4,366,643	4,022,799	4,240,871	3,892,008
Non-controlling interests		125,772	130,791	-	-
Equity	13	4,240,871	3,892,008	4,240,871	3,892,008
Capital - local residents		3,792,104	3,792,104	3,792,104	3,792,104
Capital increase		214,000	-	214,000	-
Carrying value adjustment		(556)	(9,723)	(556)	(9,723)
Capital reserves		5,755	20,923	5,755	20,923
Other accumulated comprehensive income		(20,957)	(87,488)	(20,957)	(87,488)
Revenue reserves		250,525	176,192	250,525	176,192
Total Liabilities and Equity		50,621,501	49,047,681	51,393,347	49,784,277

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


BANCO BMG S.A. (BANK) AND BANCO BMG S.A. AND ITS SUBSIDIARIES (CONSOLIDATED)
STATEMENT OF INCOME
THREE-MONTH PERIODS ENDED MARCH 31
In thousands of reais, unless otherwise indicated
(A free translation of the original in Portuguese)

	Note	Consolidated		Bank	
		2026	2025	2026	2025
Income from financial intermediation		2,268,992	2,113,133	2,098,962	2,139,079
Credit operations	14(a)	1,734,951	1,508,280	1,668,358	1,508,968
Marketable securities transactions	14(b)	534,041	604,853	430,604	630,111
Expenses on financial intermediation	14(c)	(1,192,152)	(1,046,632)	(1,272,327)	(1,395,338)
Funds obtained in the market		(1,231,752)	(1,325,874)	(1,309,530)	(1,628,477)
Loans, assignments and onlendings		(65,746)	(39,235)	(68,143)	(39,235)
Derivative financial instruments		105,346	318,477	105,346	272,374
Insurance Result	14(d)	36,698	31,584	-	-
Net income from financial intermediation before provision for expected loss		1,113,538	1,098,085	826,635	743,741
Provision for expected loss	5.4(e)	(433,462)	(491,039)	(356,456)	(277,255)
Credit operations recovered	5.4(e)	55,969	55,246	52,293	54,998
Net income from financial intermediation		736,045	662,292	522,472	521,484
Other operating income (expenses)		(616,556)	(534,410)	(463,715)	(462,566)
Income from services rendered	15	50,140	60,889	30,951	30,083
Personnel expenses	16(a)	(130,552)	(110,031)	(106,219)	(94,781)
Other administrative expenses	16(b)	(293,999)	(293,472)	(276,842)	(277,583)
Tax expenses	17	(66,062)	(58,034)	(52,069)	(43,619)
Equity in the earnings(loss) of subsidiary and associated companies	7	7,210	12,300	127,052	75,914
Other operating income (expenses)	18	(183,293)	(146,062)	(186,588)	(152,580)
Operating result		119,489	127,882	58,757	58,918
Non-operating income		(18)	345	(5)	208
Profit before taxation and profit sharing		119,471	128,227	58,752	59,126
Income tax and social contribution - current	19(c)	(39,427)	19,644	-	42,871
Income tax and social contribution - deferred	19(c)	102,606	12,653	115,021	28,157
Statutory profit sharing		(26,976)	(16,016)	(26,683)	(15,268)
Non-controlling stake in consolidated subsidiaries		(8,584)	(29,622)	-	-
Profit for the period		147,090	114,886	147,090	114,886
Basic and diluted earnings per share - R\$	13(d)			0.2493	0.1970

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



BANCO BMG S.A. (BANK) AND BANCO BMG S.A. AND ITS SUBSIDIARIES (CONSOLIDATED)
STATEMENT OF COMPREHENSIVE INCOME
THREE-MONTH PERIODS ENDED MARCH 31

In thousands of reais

(A free translation of the original in Portuguese)

	Consolidated and Bank	
	2026	2025
Net profit for the period	147,090	114,886
Other comprehensive income		
Items that will not be reclassified to profit or loss		
Securities at Fair Value through Other Comprehensive Income - Own	31,350	10,304
Securities at Fair Value through Other Comprehensive Income - From Subsidiaries	-	2
Securities at Fair Value through Other Comprehensive Income - Tax effects	(14,909)	(4,924)
Cash flow hedge	95,514	(13,127)
Cash flow hedge - Tax effects	(45,424)	6,242
Change in other comprehensive income	66,531	(1,503)
Total comprehensive income for the period	213,621	113,383

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


BANCO BMG S.A. (BANK) AND BANCO BMG S.A. AND ITS SUBSIDIARIES (CONSOLIDATED)
STATEMENT OF CHANGES IN EQUITY
THREE-MONTH PERIODS ENDED MARCH 31
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 increase	Capital reserves	Profit reserves			Other comprehensiv e 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))	-	-	(9,023)	-	-	(812)	-	10,567	-	732	-	732
Change in other comprehensive income	-	-	-	-	-	-	(1,503)	-	-	(1,503)	-	(1,503)
Net income for the period	-	-	-	-	-	-	-	-	114,886	114,886	(29,622)	85,264
Changes in non-controlling interests	-	-	-	-	-	-	-	-	-	-	12,821	12,821
Use of Net Profit												
Transfer from reserves	-	-	-	5,744	109,142	-	-	-	(114,886)	-	-	-
Interest on capital (note 13)	-	-	-	-	(77,500)	-	-	-	-	(77,500)	-	(77,500)
On March 31, 2025	3,742,571	-	5,047	175,570	(203,723)	5,082	(75,942)	(534)	-	3,648,071	156,732	3,804,803
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	-	-	-	(1,147)	-	-	-	212,853	-	212,853
Recognition of share-based payment plans (note 20b(ii))	-	-	(15,168)	-	(6,795)	-	-	9,167	-	(12,796)	-	(12,796)
Goodwill on acquisition of investment	-	-	-	-	-	-	-	-	-	-	-	-
Change in other comprehensive income	-	-	-	-	-	-	66,531	-	-	66,531	-	66,531
Net income for the period	-	-	-	-	-	-	-	-	147,090	147,090	(8,584)	138,506
Changes in non-controlling interests	-	-	-	-	-	-	-	-	-	-	3,565	3,565
Use of Net Profit	-	-	-	-	-	-	-	-	-	-	-	-
Transfer from reserves	-	-	-	7,355	139,735	-	-	-	(147,090)	-	-	-
Interest on capital (note 13)	-	-	-	-	(64,815)	-	-	-	-	(64,815)	-	(64,815)
On March 31, 2026	3,792,104	214,000	5,755	205,215	40,563	4,747	(20,957)	(556)	-	4,240,871	125,772	4,366,643

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



BANCO BMG S.A. (BANK) AND BANCO BMG S.A. AND ITS SUBSIDIARIES (CONSOLIDATED)
STATEMENT OF CASH FLOWS
THREE-MONTH PERIODS ENDED MARCH 31
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	147,090	114,886	147,090	114,886
Adjustments to profit	476,262	437,298	266,263	196,635
Recognition of share-based payment plans	15,168	9,023	15,168	9,023
Depreciation	12,795	9,002	12,653	8,687
Provision for impairment of credits	433,462	435,293	356,456	222,257
Amortization	2,058	1,955	1,956	1,955
Amortizations of other intangible assets	39,514	35,257	39,514	35,257
Deferred income tax and social contribution	(102,606)	32,297	(115,021)	71,028
Equity accounting result	(7,210)	(12,300)	(127,052)	(75,914)
Provision for legal cases	58,016	23,921	55,507	21,492
Effects of exchange rate changes on assets and liabilities	25,065	(97,150)	27,082	(97,150)
Adjusted profit for the period	623,352	552,184	413,353	311,521
Changes in assets and liabilities	(769,574)	(1,747,337)	(563,672)	(1,528,181)
(Increase) / decrease in assets				
Interbank deposits	11,657	158,336	(45,098)	614,933
Marketable securities	(303,308)	(2,213,291)	(310,694)	(1,792,471)
Interbank and interdepartmental accounts	(63,078)	(339,351)	(63,079)	(339,155)
Operations with credit granting characteristics	(1,316,080)	(421,948)	(1,188,938)	(612,829)
Other receivables	(316,237)	(867,431)	(165,896)	(940,638)
Other assets	(13,716)	113,481	(11,403)	118,681
Increase / (Decrease) in liabilities				
Deposits	476,930	554,045	428,696	142,851
Open market funding	1,223,151	1,034,408	1,221,134	1,034,408
Funds from acceptance and issue of securities	236,347	145,274	236,347	145,274
Borrowings and onlendings	(154,232)	151,754	(154,232)	151,754
Interbank accounts	13,450	(125,231)	13,453	(125,430)
Derivative financial instruments	49,290	(120,548)	49,290	(91,826)
Other liabilities	(613,748)	183,165	(573,252)	166,267
Cash used in operations	(146,222)	(1,195,153)	(150,319)	(1,216,660)
Income tax and social contribution paid	(81,523)	(195,442)	(49,953)	(138,802)
Net cash used in operating activities	(227,745)	(1,390,595)	(200,272)	(1,355,462)
Cash flows from investing activities				
Purchases of property and equipment	(14,327)	(2,662)	(11,813)	(2,022)
Sale of property and equipment	20	850	5	210
Capital decrease in subsidiary	-	-	-	180,000
Capital increase in subsidiary	-	-	-	(117,500)
Sale of equity interest	-	92,388	-	-
Increase of intangible assets	(67,011)	(52,770)	(67,011)	(52,770)
Net cash provided (used) in investing activities	(81,318)	37,806	(78,819)	7,918
Cash flows from financing activities				
Capital increase	214,000	-	214,000	-
Decrease in non-controlling interests	(5,019)	(16,801)	-	-
Interest on share equity paid out	(87,700)	(49,195)	(87,700)	(49,195)
Net cash provided by financing activities	121,281	(65,996)	126,300	(49,195)
Net Increase/(Decrease) in cash and cash equivalents	(187,782)	(1,418,785)	(152,791)	(1,396,739)
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)	356,530	268,835	337,618	258,161
Increase/(Decrease) in cash and cash equivalents	(187,782)	(1,418,785)	(152,791)	(1,396,739)

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



BANCO BMG S.A. (BANK) AND BANCO BMG S.A. AND ITS SUBSIDIARIES (CONSOLIDATED)
STATEMENT OF VALUE ADDED
THREE-MONTH PERIODS ENDED MARCH 31
In thousands of reais

(A free translation of the original in Portuguese)

	Consolidated		Bank	
	2026	2025	2026	2025
1 – Income	2,106,844	1,808,671	1,944,199	1,975,592
Financial intermediation	2,268,992	2,113,133	2,098,962	2,139,079
Services rendered	50,140	60,889	30,951	30,083
Provision for expected loss	(433,462)	(491,039)	(356,456)	(277,255)
Credit operations recovered	55,969	55,246	52,293	54,998
Other operating income	128,281	38,291	118,223	28,341
Insurance Result	36,698	31,584	-	-
Non-operating	226	567	226	346
2 - Expenses	(1,503,970)	(1,231,207)	(1,577,369)	(1,576,397)
Expenses on financial intermediation	(1,192,152)	(1,046,632)	(1,272,327)	(1,395,338)
Other operating expenses	(311,574)	(184,353)	(304,811)	(180,921)
Non-operating	(244)	(222)	(231)	(138)
3 - Materials and services purchased from third parties	(236,505)	(249,101)	(221,920)	(235,155)
Materials, energy and other	(25,781)	(39,697)	(18,453)	(32,285)
Third-party services	(39,507)	(33,635)	(38,449)	(33,039)
Others	(171,217)	(175,769)	(165,018)	(169,831)
Communication expenses	(6,245)	(7,907)	(6,086)	(7,702)
Promotions and public relations	(13,175)	(22,072)	(10,361)	(21,695)
Data processing	(72,822)	(64,366)	(71,609)	(63,166)
Specialist technical services	(61,810)	(73,690)	(59,959)	(69,730)
Bank fees	(16,289)	(6,876)	(16,178)	(6,758)
Transport	(876)	(858)	(825)	(780)
4 - Gross value added (1 - 2 - 3)	366,369	328,363	144,910	164,040
5 - Depreciation and amortization	(54,367)	(46,404)	(54,124)	(45,899)
6 - Net value added generated by the entity (4 - 5)	312,002	281,959	90,786	118,141
7 - Value added received as transfer	7,210	12,300	127,052	75,914
Equity in the earnings (loss) of subsidiary and associated companies	7,210	12,300	127,052	75,914
8 - Value added to be distributed (6 + 7)	319,212	294,259	217,838	194,055
9 - Distribution of value added	319,212	294,259	217,838	194,055
9.1 Personnel and Charges	132,794	100,728	109,753	86,002
Direct remuneration	100,261	74,175	80,749	62,189
Benefits	24,260	21,593	21,579	19,686
FGTS	8,273	4,960	7,425	4,127
9.2 Taxes, contributions and fees	27,617	51,056	(39,803)	(3,363)
Federal	24,274	48,050	(41,314)	(5,069)
Municipal	3,343	3,006	1,511	1,706
9.3 Third-party capital remuneration	3,127	(2,033)	798	(3,471)
Rents	3,127	(2,033)	798	(3,471)
9.4 Remuneration of equity	155,674	144,508	147,090	114,887
Interest on equity	64,815	77,500	64,815	77,500
Profits retained for the period	82,275	37,386	82,275	37,387
Non-controlling interest in retained profits	8,584	29,622	-	-

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



BANCO BMG S.A. (BANK) AND BANCO BMG S.A. AND ITS SUBSIDIARIES (CONSOLIDATED)
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(A free translation of the original in Portuguese)

1. Operations

The operations of Banco BMG S.A. ("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 interim Financial Statements include the individual interim Financial Statements, as well as the consolidated interim 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 interim Financial Statements and main accounting policies

2.1. Presentation of the Individual and consolidated interim Financial Statements

The interim 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 interim Financial Statements, and only them, which are consistent with those used by management in its administration activities. For the purposes of disclosing these interim 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.



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The interim Financial Statements were completed and approved by the Bank's Board of Directors on 05/05/2026.

The Accounting Pronouncements Committee – CPC issued pronouncements related to the international accounting convergence process. Accordingly, the Conglomerate, in preparing the interim 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 interim 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.



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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").



BANCO BMG S.A. (BANK) AND BANCO BMG S.A. AND ITS SUBSIDIARIES (CONSOLIDATED)
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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;



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- (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:



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(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



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(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.



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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:

Portfolio 1 (C1):

- (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;



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Portfolio 2 (C2):

- (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;

Portfolio 3 (C3):

- (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;

Portfolio 4 (C4):

- (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

Portfolio 5 (C5):

- (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;



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- 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



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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 March 31, 2026, the applicable exchange rate was: US\$ 1.00 = R\$5.2194 (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.



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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 interim Financial Statements were prepared in accordance with BACEN's consolidation standards and instructions for the preparation of the Consolidated interim 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 interim 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



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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:

	Basel III	
	2026	2025
Reference equity - Tier I	2,664,262	2,851,325
Capital	2,547,499	2,739,290
Equity (i)	4,026,947	3,892,083
Prudential adjustments – Resolution CMN 4,955/21 and Resolution BCB 452/25	(1,479,448)	(1,152,793)
Complementary capital (ii)	116,763	112,035
Subordinated debts	116,763	112,035
Reference equity - Tier II (ii)	915,850	878,060
Subordinated debts	915,850	878,060
Reference equity - PR (Tier I + Tier II) (a)	3,580,112	3,729,385
Risk-weighted assets – RWA (b)	29,591,813	28,171,314
Capital allocation		
Credit risk	25,452,402	24,846,351
Market risk	199,379	210,458
Operational risk	3,940,032	3,114,505
Margin of capital allocation (a / b) (iii)	12.10%	13.24%
Tier I capital	9.00%	10.12%
Main Capital	8.61%	9.72%
Complementary capital	0.39%	0.40%
Tier II capital	3.10%	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".	212,514	253,389
Asset investment index	32.24%	28.97%
Excess capital in relation to asset investment	635,713	784,455

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

(ii) See note 11(c).

(iii) On April 27, 2026, the Central Bank of Brazil approved the capital increase of Banco BMG S.A. in the amount of R\$214,000 (Note 13(a)). If this amount were considered in Regulatory Capital, the Tier 1 Basel Ratio would be 9.79%, resulting in a total Basel Ratio of 12.88%.



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4. Available Cash

	Consolidated		Bank	
	2026	2025	2026	2025
Cash and balances at banks	356,530	494,323	337,618	440,420
Interbank deposits	-	49,989	-	49,989
Total	356,530	544,312	337,618	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.

5. Financial Instruments

5.1 Investments in interbank deposits

	Consolidated		Bank	
	2025	2025	2025	2025
Interbank deposits	11,223	22,880	11,223	22,880
Applications in foreign currencies	-	-	667,151	610,396
Total	11,223	22,880	678,374	633,276
Current	10,300	5,605	546,838	481,054
Non-current	923	17,275	131,536	152,222



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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	298,868	818,949	111,022	621,541
National Treasury Bills – LTN	-	1,173,297	-	1,173,297
National Treasury Notes – NTN	3,806,068	3,896,225	3,806,068	3,896,225
Securities Abroad	270,745	275,775	-	-
Private Securities				
Shares	49,386	53,819	49,386	53,819
Debentures	-	49,899	-	49,899
Rural Producer Credit Not	100,987	102,150	100,987	102,150
Bank Certificate of Deposit	61,944	59,900	-	-
Commercial Notes	308,212	200,049	262,639	155,037
Quotas in investment funds	605,665	593,948	296,979	292,684
Subject to buyback transactions				
Federal Public Securities				
Financial Treasury Bills – LFT	159,144	430,791	159,144	430,791
National Treasury Bills – LTN	1,646,736	440,129	1,646,736	440,129
National Treasury Notes – NTN	5,132,480	4,643,290	5,132,480	4,643,290
Private Securities				
Commercial Notes	50,568	182,741	50,568	182,741
Subject to guarantees				
Federal Public Securities				
Financial Treasury Bills – LFT	663,769	437,842	663,676	432,579
National Treasury Bills – LTN	301,645	292,164	301,645	292,164
National Treasury Notes – NTN	162,084	422,718	162,084	422,718
Securities Abroad	2,709,089	1,885,143	821,597	-
Private Securities				
Debentures	1,042,564	1,042,599	1,042,564	1,042,599
Agribusiness Receivables Certificates	3,283	5,946	3,283	5,946
Certificate of real estate receivables	24,805	26,956	24,805	26,956
Commercial Notes	27,339	34,611	27,339	34,611
Derivative financial instruments (i)				
Private securities				
Swap receivables	22,288	5,215	22,288	5,215
Option contracts	16	130	16	130
Forward contract	45,437	48,997	45,437	48,997
Total	17,493,122	17,123,283	14,730,743	14,353,518
Current	10,825,970	10,404,929	9,444,237	9,426,967
Non-current	6,667,152	6,718,354	5,286,506	4,926,551

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



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(b) Marketable securities fall due as follows:

	Consolidated											
Description	Value by the Amortized cost curve	Adjustment to market value	Book Value (I)	Maturity							2026	2025
				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	7,738,279	(42,695)	7,695,584	-	255,433	10,540	12,236	3,334,579	415,975	3,666,821	7,695,584	8,188,792
LFT	1,120,508	1,273	1,121,781	-	187,845	-	-	-	321,042	612,894	1,121,781	1,687,582
LTN	1,980,653	(32,272)	1,948,381	-	-	-	-	241,986	-	1,706,395	1,948,381	1,905,590
NTN	3,850,740	(24,535)	3,826,205	-	-	-	-	3,059,291	-	766,914	3,826,205	3,777,240
Debentures	696,163	13,022	709,185	-	5,134	10,041	10,565	30,672	89,879	562,894	709,185	725,578
Agribusiness Receivables Certificates	3,257	26	3,283	-	104	103	104	305	587	2,080	3,283	5,946
Certificate of Real Estate Receivables	25,014	(209)	24,805	-	406	396	1,567	2,325	4,467	15,644	24,805	26,956
Bank Deposit Certificate	61,944	-	61,944	-	61,944	-	-	-	-	-	61,944	59,900
MTM equity of securities reclassified - Fair Value through OCI	-	(33,500)	(33,500)	-	(3,775)	-	(3,901)	(10,936)	(10,983)	(3,905)	(33,500)	(44,824)
NTN	-	(33,500)	(33,500)	-	(3,775)	-	(3,901)	(10,936)	(10,983)	(3,905)	(33,500)	(44,824)
Amortized cost	5,714,494	-	5,714,494	-	113,436	111,253	34,842	988,259	1,492,740	2,973,964	5,714,494	4,575,966
Debentures	333,379	-	333,379	-	11,180	11,847	11,847	35,542	75,083	187,880	333,379	366,920
Commercial Paper	386,119	-	386,119	-	39,399	66,598	14,322	67,135	114,774	83,891	386,119	417,401
NTN	1,914,175	-	1,914,175	-	-	-	-	756,442	599,774	557,959	1,914,175	1,528,577
Agribusiness Receivables Certificates	100,987	-	100,987	-	24,166	-	1,067	50,846	-	24,908	100,987	102,150
Foreign Securities	2,979,834	-	2,979,834	-	38,691	32,808	7,606	78,294	703,109	2,119,326	2,979,834	2,160,918
Securities available for sale – fair value through profit or loss	4,001,757	47,046	4,116,544	655,051	3,421,824	3,356	945	4,076	1,020	30,272	4,116,544	4,403,349
NTN	3,353,799	39,953	3,393,752	-	3,393,752	-	-	-	-	-	3,393,752	3,701,240
Shares	42,293	7,093	49,386	49,386	-	-	-	-	-	-	49,386	53,819
Quotas in investment funds	605,665	-	605,665	605,665	-	-	-	-	-	-	605,665	593,948
Derivative financial instruments- Differential receivable	-	-	67,741	-	28,072	3,356	945	4,076	1,020	30,272	67,741	54,342
Total	17,454,530	(29,149)	17,493,122	655,051	3,786,918	125,149	44,122	4,315,978	1,898,752	6,667,152	17,493,122	17,123,283

Description	Bank											2026	2025
	Value by the Amortized cost curve	Adjustment to market value	Book Value (I)	Maturity									
				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	7,488,396	(42,695)	7,445,701	-	5,644	10,540	12,236	3,334,579	415,882	3,666,820	7,445,701	7,926,221	
LFT	932,569	1,273	933,842	-	-	-	-	-	320,949	612,893	933,842	1,484,911	
LTN	1,980,653	(32,272)	1,948,381	-	-	-	-	241,986	-	1,706,395	1,948,381	1,905,590	
NTN	3,850,740	(24,535)	3,826,205	-	-	-	-	3,059,291	-	766,914	3,826,205	3,777,240	
Debentures	696,163	13,022	709,185	-	5,134	10,041	10,565	30,672	89,879	562,894	709,185	725,578	
Agribusiness Receivables Certificates	3,257	26	3,283	-	104	103	104	305	587	2,080	3,283	5,946	
Certificate of Real Estate Receivables	25,014	(209)	24,805	-	406	396	1,567	2,325	4,467	15,644	24,805	26,956	
MTM equity of securities reclassified - Fair Value through OCI	-	(33,500)	(33,500)	-	(3,775)	-	(3,901)	(10,936)	(10,983)	(3,905)	(33,500)	(44,824)	
NTN	-	(33,500)	(33,500)	-	(3,775)	-	(3,901)	(10,936)	(10,983)	(3,905)	(33,500)	(44,824)	
Amortized cost	3,510,684	-	3,510,684	-	95,825	32,872	27,236	930,743	830,689	1,593,319	3,510,684	2,370,036	
Debentures	333,379	-	333,379	-	11,180	11,847	11,847	35,542	75,083	187,880	333,379	366,920	
Commercial Paper	340,546	-	340,546	-	39,399	21,025	14,322	67,135	114,774	83,891	340,546	372,389	
NTN	1,914,175	-	1,914,175	-	-	-	-	756,442	599,774	557,959	1,914,175	1,528,577	
Agribusiness Receivables Certificates	100,987	-	100,987	-	24,166	-	1,067	50,846	-	24,908	100,987	102,150	
Foreign Securities	821,597	-	821,597	-	21,080	-	-	20,778	41,058	738,681	821,597	-	
Securities available for sale – fair value through profit or loss	3,693,071	47,046	3,807,858	346,365	3,421,824	3,356	945	4,076	1,020	30,272	3,807,858	4,102,085	
NTN	3,353,799	39,953	3,393,752	-	3,393,752	-	-	-	-	-	3,393,752	3,701,240	
Shares	42,293	7,093	49,386	49,386	-	-	-	-	-	-	49,386	53,819	
Quotas in investment funds	296,979	-	296,979	296,979	-	-	-	-	-	-	296,979	292,684	
Derivative financial instruments- Differential receivable	-	-	67,741	-	28,072	3,356	945	4,076	1,020	30,272	67,741	54,342	
Total	14,692,151	(29,149)	14,730,743	346,365	3,519,518	46,768	36,516	4,258,462	1,236,608	5,286,506	14,730,743	14,353,518	

(i) The carrying amount is being presented net of the Expected Loss, which as of March 31, 2026, corresponds to a balance of R\$9,423 (12/31/2025 - R\$10,036) in the Consolidated and R\$9,417 (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



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changes in indexes in the application and obtaining of resources, contracted at maturities, rates and amounts compatible with the protection necessary.

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

Description	Consolidated						Total
	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	
Swap contracts							
Asset position							
Foreign currency	1,480	121	8	37	852	9,328	11,826
Interest rate	-	-	170	363	-	19,392	19,925
Indexes	26,592	3,235	767	3,676	168	1,552	35,990
Total – 2026	28,072	3,356	945	4,076	1,020	30,272	67,741
Total – 2025	10,569	9,641	2,535	18,522	5,147	7,928	54,342
Swap contracts							
Liability position							
Foreign currency	(64,742)	(12,424)	(8,672)	(11,344)	(25,232)	(10,279)	(132,693)
Interest rate	-	(138)	-	-	-	-	(138)
Indexes	(210)	(7)	-	-	-	-	(217)
Total – 2026	(64,952)	(12,569)	(8,672)	(11,344)	(25,232)	(10,279)	(133,048)
Total – 2025	(26,710)	(13,456)	(2,251)	(20,318)	(6,215)	(14,808)	(83,758)

Description	Bank						Total
	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	
Swap contracts							
Asset position							
Foreign currency	1,480	121	8	37	852	9,328	11,826
Interest rate	-	-	170	363	-	19,392	19,925
Indexes	26,592	3,235	767	3,676	168	1,552	35,990
Total – 2026	28,072	3,356	945	4,076	1,020	30,272	67,741
Total – 2025	10,569	9,641	2,535	18,522	5,147	7,928	54,342
Swap contracts							
Liability position							
Foreign currency	(64,742)	(12,424)	(8,672)	(11,344)	(25,232)	(10,279)	(132,693)
Interest rate	-	(138)	-	-	-	-	(138)
Indexes	(210)	(7)	-	-	-	-	(217)
Total – 2026	(64,952)	(12,569)	(8,672)	(11,344)	(25,232)	(10,279)	(133,048)
Total – 2025	(26,710)	(13,456)	(2,251)	(20,318)	(6,215)	(14,808)	(83,758)



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(b) Swaps by index and notional amount

Swap, options and forward	Consolidated		
	Notional amount	Yield curve value - amortized cost	Market value
Foreign currency	442,350	3,294	11,825
Interest rate	1,119,770	8,282	19,925
Indexes	1,449,030	27,226	35,991
Asset position – 2026	3,011,150	38,802	67,741
Asset position – 2025	1,226,409	43,912	54,342
Foreign currency	2,550,119	(87,214)	(114,383)
Interest rate	3,600	(150)	(138)
Indexes	109,184	(463)	(18,527)
Liability position – 2026	2,662,903	(87,827)	(133,048)
Liability position – 2025	1,704,714	(65,507)	(83,758)
Exposure – 2026	5,674,053	(49,025)	(65,307)
Exposure – 2025	2,931,123	(21,595)	(29,416)

Swap, options and forward	Bank		
	Notional amount	Yield curve value - amortized cost	Market value
Foreign currency	442,350	3,294	11,825
Interest rate	1,119,770	8,282	19,925
Indexes	1,449,030	27,226	35,991
Asset position – 2026	3,011,150	38,802	67,741
Asset position – 2025	1,226,409	43,912	54,342
Foreign currency	2,550,119	(87,214)	(114,383)
Interest rate	3,600	(150)	(138)
Indexes	109,184	(463)	(18,527)
Liability position – 2026	2,662,903	(87,827)	(133,048)
Liability position – 2025	1,596,385	(65,507)	(83,758)
Exposure – 2026	5,674,053	(49,025)	(65,307)
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.

Futures	Consolidated and Bank		
	Amounts receivable	Amounts payable	Reference value
DAP	1,280	-	1,744,570
DDI	18,160	-	1,659,257
DI1	-	(70,481)	15,860,551
DOL	3,790	-	1,001,398
Position – 2026	23,230	(70,481)	20,265,776
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\$ 9,580,284 (R\$ 18,530,506 as of December 31, 2025). These instruments generated a positive fair value adjustment recognized in equity of R\$ 50,090 (negative R\$ 6,885 as of March 31, 2025), net of tax effects.



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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\$ 931,349 (R\$ 896,565 as of December 31, 2025). As of March 31, 2026, these instruments generated a negative fair value adjustment recognized in profit or loss in the amount of R\$ 4,861 (positive R\$ 4,058 as of March 31, 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\$ 554,134 (R\$ 547,541 as of December 31, 2025). As of March 31, 2026, these instruments generated a positive fair value adjustment recognized in profit or loss in the amount of R\$ 12,406 (negative R\$ 10,343 as of March 31, 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\$ 841,665 (R\$ 820,027 as of December 31, 2025). As of March 31, 2026, these instruments generated a negative fair value adjustment recognized in profit or loss in the amount of R\$ 3,002 (positive R\$ 19,557 as of March 31, 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	12,357,551	11,466,415	11,357,144	10,295,818
Commercial portfolio	1,925,842	1,979,993	1,630,316	1,749,874
Assigned credit operations (i)	8,589,687	8,563,471	8,589,687	8,563,471
Total - credit operations	22,873,080	22,009,879	21,577,147	20,609,163
Purchase of trade receivables without co-obligation – commercial portfolio	123,785	149,871	123,785	149,871
Foreign exchange portfolio	462,421	402,424	462,421	402,424
Credit cards	633,055	630,987	633,055	630,987
Total other receivables	1,219,261	1,183,282	1,219,261	1,183,282
Total - credit operations and other receivables	24,092,341	23,193,161	22,796,408	21,792,445
Other assets linked to the credit portfolio (ii)	138,184	133,850	138,184	133,850
Total credit portfolio	24,230,525	23,327,011	22,934,592	21,926,295
Provision for losses associated with credit risk	(1,544,449)	(1,559,532)	(1,375,987)	(1,236,151)
Provision for losses associated with credit risk– other credits	(51,263)	(57,118)	(51,263)	(57,118)
Total	22,634,813	21,710,361	21,507,342	20,633,026
Current	12,059,154	11,661,920	9,280,178	8,769,195
Non-current	10,575,659	10,048,441	12,227,164	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”



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(b) Classification by sector of activity

	Consolidated		Bank	
	2026	2025	2026	2025
Private sector				
Individuals	21,943,163	21,124,941	20,687,002	19,777,518
Industry	203,536	195,947	174,303	166,640
Commerce	176,883	170,287	185,770	177,603
Financial intermediaries	319,843	307,917	220,172	210,492
Other Services	1,587,100	1,527,919	1,667,345	1,594,042
Total	24,230,525	23,327,011	22,934,592	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 quarter ended March 31, 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 March 31, 2026 and December 31, 2025, are as follows:

Credit assignments after CMN Resolution nº 4,966/21	Consolidated and Bank	
	Assigned Operations	Assumed Obligations
Personal consigned credit:		
With co-obligation - Present value	8,589,687	5,747,966
Balance of settled operations to be transferred	-	173
Total - 2026	8,589,687	5,748,139
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 March 31, 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:

Assignment with substantial transfer of risks and benefits (current operations) (i)	Consolidated and Bank	
	Present value	Effect on result
Personal consigned credit	490,049	41,843
Unsecured personal credit	47,505	4,007
Total - 2026	537,554	45,850
Total - 2025	3,469,869	241,185



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

Maturity/Product	Consolidated		
	Personal credit	Commercial portfolio	Total
Falling due in up to 30 days	2,685,846	1,197,758	3,883,604
Falling due from 31 to 60 days	700,723	121,270	821,993
Falling due from 61 to 90 days	558,085	131,523	689,608
Falling due from 91 to 180 days	1,378,024	213,907	1,591,931
Falling due from 181 to 360 days	2,023,923	535,414	2,559,337
Falling due over 360 days	13,375,572	279,293	13,654,865
Total not yet due	20,722,173	2,479,165	23,201,338
Overdue up to 14 days	78,134	559	78,693
Overdue from 15 to 30 days	120,371	12,676	133,047
Overdue from 31 to 60 days	144,700	840	145,540
Overdue from 61 to 90 days	100,505	4,760	105,265
Overdue from 91 to 180 days	285,225	5,609	290,834
Overdue from 181 to 360 days	267,369	8,439	275,808
Total overdue	996,304	32,883	1,029,187
Total portfolio – 2026	21,718,477	2,512,048	24,230,525
Total portfolio – 2025	20,794,723	2,532,288	23,327,011

Maturity/Product	Bank		
	Personal credit	Commercial portfolio	Total
Falling due in up to 30 days	2,039,358	1,194,905	3,234,263
Falling due from 31 to 60 days	634,611	121,270	755,881
Falling due from 61 to 90 days	542,125	100,124	642,249
Falling due from 91 to 180 days	1,335,740	213,907	1,549,647
Falling due from 181 to 360 days	2,017,935	274,140	2,292,075
Falling due after 360 days	13,375,120	279,293	13,654,413
Total not yet due	19,944,889	2,183,639	22,128,528
Overdue up to 14 days	33,088	559	33,647
Overdue from 15 to 30 days	67,230	12,676	79,906
Overdue from 31 to 60 days	82,453	840	83,293
Overdue from 61 to 90 days	70,509	4,760	75,269
Overdue from 91 to 180 days	252,529	5,609	258,138
Overdue from 181 to 360 days	267,372	8,439	275,811
Total overdue	773,181	32,883	806,064
Total portfolio – 2026	20,718,070	2,216,522	22,934,592
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	-	1,244,144	-	562,246
Balance on January 1st	1,616,650	2,376,119	1,293,269	1,322,345
Constitution of provision	433,462	491,039	356,456	277,255
Reversal/write-off of provision	(454,400)	(636,286)	(222,475)	(177,900)
Balance at the end of the period	1,595,712	2,230,872	1,427,250	1,421,700
Credits recovered	(55,969)	(55,246)	(52,293)	(54,998)
Effect on the result (i)	377,493	435,793	304,163	222,257

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



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

i. Credit portfolio movement

Stage 1	Consolidated							Balance on 03/31/2026
	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	
Retail Loan Portfolio	17,865,211	(344,750)	(118,315)	94,254	17,394	1,396,626	(9,253)	18,901,167
Wholesale Credit Operation	2,283,461	(4,998)	(2,974)	1,626	31	(117,780)	-	2,159,366
Foreign Credit Operations	835,694	(46,741)	(18,641)	2,526	-	70,513	(41)	843,310
Total Stage 1	20,984,366	(396,489)	(139,930)	98,406	17,425	1,349,359	(9,294)	21,903,843

Stage 2	Consolidated							Balance on 03/31/2026
	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	
Retail Loan Portfolio	600,577	(94,254)	(283,467)	344,750	12,363	1,991	(3,626)	578,334
Wholesale Credit Operation	35,217	(1,626)	(3,453)	4,998	16,919	(19,799)	-	32,256
Foreign Credit Operations	187,116	(2,526)	(87,268)	46,741	744	53,795	(74,199)	124,403
Total Stage 2	822,910	(98,406)	(374,188)	396,489	30,026	35,987	(77,825)	734,993

Stage 3	Consolidated							Balance on 03/31/2026
	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	
Retail Loan Portfolio	1,024,489	(17,394)	(12,363)	118,315	283,467	63,820	(167,773)	1,292,561
Wholesale Credit Operation	213,609	(31)	(16,919)	2,974	3,453	(70,831)	(4,006)	128,249
Foreign Credit Operations	147,787	-	(744)	18,641	87,268	(95,364)	(124,893)	32,695
Total Stage 3	1,385,885	(17,425)	(30,026)	139,930	374,188	(102,375)	(296,672)	1,453,505

Stage 1	Bank							Balance on 03/31/2026
	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	
Retail Loan Portfolio	17,865,213	(344,750)	(118,315)	94,254	17,394	1,396,626	(9,253)	18,901,169
Wholesale Credit Operation	2,053,342	(4,998)	(2,974)	1,626	31	(183,187)	-	1,863,840
Total Stage 1	19,918,555	(349,748)	(121,289)	95,880	17,425	1,213,439	(9,253)	20,765,009

Stage 2	Bank							Balance on 03/31/2026
	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	
Retail Loan Portfolio	600,577	(94,254)	(283,467)	344,750	12,363	1,991	(3,626)	578,334
Wholesale Credit Operation	35,217	(1,626)	(3,453)	4,998	16,919	(19,799)	-	32,256
Total Stage 2	635,794	(95,880)	(286,920)	349,748	29,282	(17,808)	(3,626)	610,590

Stage 3	Bank							Balance on 03/31/2026
	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	
Retail Loan Portfolio	1,024,487	(17,394)	(12,363)	118,315	283,467	63,820	(167,774)	1,292,558
Wholesale Credit Operation	213,609	(31)	(16,919)	2,974	3,453	(70,829)	(4,006)	128,251
Total Stage 3	1,238,096	(17,425)	(29,282)	121,289	286,920	(7,009)	(171,780)	1,420,809



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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 03/31/2026
Retail Loan Portfolio	(293,992)	96,926	77,214	(3,325)	(302)	(199,887)	9,253	(314,113)
Wholesale Credit Operation	(37,728)	562	1,185	(130)	-	1,258	-	(34,853)
Foreign Credit Operations	(56,773)	38,237	18,265	(547)	-	(54,331)	41	(55,108)
Total Stage 1	(388,493)	135,725	96,664	(4,002)	(302)	(252,960)	9,294	(404,074)

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 03/31/2026
Retail Loan Portfolio	(156,087)	3,325	210,156	(96,926)	(248)	(114,789)	3,626	(150,943)
Wholesale Credit Operation	(1,067)	130	1,801	(562)	(2,661)	(1,381)	-	(3,740)
Foreign Credit Operations	(120,822)	547	12,823	(38,237)	(524)	(8,844)	74,199	(80,858)
Total Stage 2	(277,976)	4,002	224,780	(135,725)	(3,433)	(125,014)	77,825	(235,541)

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 03/31/2026
Retail Loan Portfolio	(685,309)	302	248	(77,214)	(210,156)	(89,663)	167,773	(894,019)
Wholesale Credit Operation	(119,148)	-	2,661	(1,185)	(1,801)	85,483	4,006	(29,984)
Foreign Credit Operations	(145,724)	-	524	(18,265)	(12,823)	19,300	124,894	(32,094)
Total Stage 3	(950,181)	302	3,433	(96,664)	(224,780)	15,120	296,673	(956,097)

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 03/31/2026
Retail Loan Portfolio	(293,990)	96,926	77,214	(3,325)	(302)	(199,887)	9,253	(314,111)
Wholesale Credit Operation	(37,667)	562	1,185	(130)	-	1,597	-	(34,453)
Total Stage 1	(331,657)	97,488	78,399	(3,455)	(302)	(198,290)	9,253	(348,564)

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 03/31/2026
Retail Loan Portfolio	(156,087)	3,325	210,156	(96,926)	(248)	(114,789)	3,626	(150,943)
Wholesale Credit Operation	(1,067)	130	1,801	(562)	(2,661)	(1,381)	-	(3,740)
Total Stage 2	(157,154)	3,455	211,957	(97,488)	(2,909)	(116,170)	3,626	(154,683)

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 03/31/2026
Retail Loan Portfolio	(685,310)	302	248	(77,214)	(210,156)	(89,663)	167,775	(894,018)
Wholesale Credit Operation	(119,148)	-	2,661	(1,185)	(1,801)	85,483	4,005	(29,985)
Total Stage 3	(804,458)	302	2,909	(78,399)	(211,957)	(4,180)	171,780	(924,003)



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iii.Summary

	Consolidated			
Portfolio Summary – Credit Risk Stages	Balance on 12/31/2025	Origination / (Payment)	Write Off	Balance on 03/31/2026
Retail Loan Portfolio	19,490,276	1,462,437	(180,652)	20,772,061
Wholesale Credit Operation	2,532,289	(208,410)	(4,006)	2,319,873
Foreign Credit Operations	1,170,596	28,944	(199,133)	1,000,407
Subtotal of Credit Operations	23,193,161	1,282,971	(383,791)	24,092,341
Other Assets Related to the Credit Portfolio	133,850	4,334	-	138,184
Total	23,327,011	1,287,305	(383,791)	24,230,525

	Bank			
Portfolio Summary – Credit Risk Stages	Balance on 12/31/2025	Origination / (Payment)	Write Off	Balance on 03/31/2026
Retail Loan Portfolio	19,490,276	1,462,437	(180,653)	20,772,060
Wholesale Credit Operation	2,302,169	(273,815)	(4,006)	2,024,348
Subtotal of Credit Operations	21,792,445	1,188,622	(184,659)	22,796,408
Other Assets Related to the Credit Portfolio	133,850	4,334	-	138,184
Total	21,926,295	1,192,956	(184,659)	22,934,592

	Consolidated			
Provision Summary – Credit Risk Stages	Balance on 12/31/2025	(Constitution)/ Reversal	Write Off	Balance on 03/31/2026
Retail Loan Portfolio	(1,135,388)	(404,339)	180,652	(1,359,075)
Wholesale Credit Operation	(157,942)	85,360	4,006	(68,576)
Foreign Credit Operations	(323,320)	(43,875)	199,134	(168,061)
Total	(1,616,650)	(362,854)	383,792	(1,595,712)

	Bank			
Provision Summary – Credit Risk Stages	Balance on 12/31/2025	(Constitution)/ Reversal	Write Off	Balance on 03/31/2026
Retail Loan Portfolio	(1,135,387)	(404,339)	180,654	(1,359,072)
Wholesale Credit Operation	(157,882)	85,699	4,005	(68,178)
Total	(1,293,269)	(318,640)	184,659	(1,427,250)



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5.5 Other receivables and interbank relations

(a) Other credits

	Consolidated		Bank	
	2026	2025	2026	2025
Deferred tax assets (i)	5,224,877	5,142,003	4,857,539	4,774,243
Current tax assets (ii)	573,081	635,603	440,442	495,387
Foreign exchange portfolio (Note 5,4 (a))	462,421	402,424	462,421	402,424
Debtors for guaranteed deposits (iii)	639,596	620,604	634,991	615,982
Sundry debtors - local	519,134	374,692	132,846	62,187
Values to be transferred by public agencies (iv)	464,802	451,528	464,802	451,528
Amounts receivable from associated companies	15,801	8,966	7,883	7,545
Purchase of trade receivables without co-obligation – commercial portfolio (Note 5,4(a))	123,785	149,871	123,785	149,871
Credit cards (Note 5,4 (a))	633,055	630,987	633,055	630,987
(-) Provision for impairment - Other receivables (Note 5,4 (a))	(51,263)	(57,118)	(51,263)	(57,118)
Advance to the Credit Guarantee Fund - FGC (v)	130,627	-	130,627	-
Others	65,233	47,863	342,577	365,752
Total	8,801,149	8,407,423	8,179,705	7,898,788
Current	3,274,013	2,973,357	2,972,579	2,782,888
Non-current	5,527,136	5,434,066	5,207,126	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\$329,913 (12/31/2025 - R\$326,396) in the Consolidated and R\$314,401 (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\$7,982 (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

Interbank relations consist of R\$934,019 (12/31/2025 - R\$873,770) of deposits at the Central Bank and R\$2,925 (12/31/2025 - R\$96) of other amounts in the Consolidated and R\$933,817 (12/31/2025 - R\$873,568) of deposits at the Central Bank and R\$2,919 (12/31/2025 - R\$89) of other amounts at 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)	25,030	24,866	24,854	24,629
Provision for devaluation of non-financial assets held for sale - received	(875)	(650)	(875)	(650)
Inventory of supplies	38	32	38	42
Total – Current assets	24,193	24,248	24,017	24,021

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



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(b) Prepaid expenses

	Consolidated		Bank	
	2026	2025	2026	2025
Commissions – Local (i)	264,191	276,443	200,500	208,387
Partnerships	146,391	130,571	115,197	106,798
Other	34,105	23,902	26,997	16,102
Total	444,687	430,916	342,694	331,287
Current	256,140	230,391	197,532	236,531
Non-current	188,547	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%	112,540	14,214	7,249	57,395	50,146
O2OBOTS inteligência artificial S.A. (i)	3,745,171	21.99%	923	(431)	(3)	83	83
Other investments	-	-	-	-	(36)	9,655	18,690
Goodwill on investment na AF Controle S.A.	-	-	-	-	-	78,250	78,250
Amortization of goodwill - AF Controle S.A.	-	-	-	-	-	(26,231)	(24,274)
Goodwill on investment - O2OBOTS IA S.A.	-	-	-	-	-	4,075	4,075
Amortization of goodwill - O2OBOTS IA S.A.	-	-	-	-	-	(1,324)	(1,223)
Total					7,210	121,903	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%	409,108	(38,818)	(38,818)	409,108	447,926
BMG Leasing S.A. – Arrendamento Mercantil	548,028,288	99.99%	769,027	21,412	21,410	768,950	747,540
Banco BMG Soluções Financeiras S.A.	16,364	100.00%	1,002,714	25,119	25,119	1,002,714	977,595
Banco BMG Consignado S.A.	8,196	100.00%	1,688,796	41,506	41,506	1,688,796	1,647,290
BMG S.A. - Distribuidora de Títulos e Valores Mobiliários	279,000	100.00%	14,631	173	173	14,631	14,458
(ii) Direct (non-financial area)							
ME Promotora de vendas Ltda.	8,000	80.00%	26,752	559	447	21,402	20,955
CBFacil Corretora de Seguros e Negócios Ltda.	273,199,054	99.99%	433,385	40,981	40,977	433,342	392,365
BMSE Participações Ltda.	7,006,483	99.38%	2,189	16	16	2,175	2,159
Bmg Estrutura Corporativa Ltda.	86,844,999	99.99%	113,636	2,287	2,287	113,626	111,350
Help Franchising Participações Ltda.	21,995,600	99.98%	52,830	4,064	4,063	52,820	48,757
AF Controle S.A.	599,126	50.00%	240,559	7,206	3,682	120,279	116,677
BMG Seguridade	32,955,331	100.00%	303,018	26,256	26,190	303,018	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.	-	-	-	-	-	(26,231)	(24,275)
Total					127,052	4,982,880	4,857,875



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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 March 31, 2026, no need was identified to recognize a loss due to reduction in the recoverable amount of goodwill in the period ended March 31, 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							Total
	Terrain	Facilities	Furniture and equipment	Communication system	Data processing system	Transport system	Lease (i)	
Annual Depreciation Rate %	-	10	10	10	20	20	-	-
Cost	3,662	122,651	28,654	3,950	64,916	9,746	171,736	405,315
(Accumulate Depreciation)	-	(86,348)	(20,048)	(3,458)	(51,958)	(4,060)	(120,832)	(286,704)
Net book Value in 03/31/2026	3,662	36,303	8,606	492	12,958	5,686	50,904	118,611
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	-	1,566	709	-	1,087	2,733	8,232	14,327
(Amount written off)	-	(10)	(7)	-	(3)	-	-	(20)
(Depreciation expense)	-	(2,739)	(1,377)	(107)	(2,378)	(342)	(5,852)	(12,795)
Net book Value in 03/31/2026	3,662	36,303	8,606	492	12,958	5,686	50,904	118,611



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	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	114,202	24,145	3,657	57,318	9,656	171,736	384,376
(Accumulate Depreciation)	-	(83,602)	(19,700)	(1,809)	(46,820)	(3,970)	(120,832)	(276,733)
Net book Value in 03/31/2026	3,662	30,600	4,445	1,848	10,498	5,686	50,904	107,643
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	374	1,420	9,164	23,883
(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	14,982	3,295	48,524	108,488
Purchases	-	664	49	-	135	2,733	8,232	11,813
(Amount written off)	-	-	(2)	-	(3)	-	-	(5)
(Depreciation expense)	-	(1,520)	(239)	(84)	(4,616)	(342)	(5,852)	(12,653)
Net book Value in 03/31/2026	3,662	30,600	4,445	1,848	10,498	5,686	50,904	107,643

(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)	1,360,149	1,293,137	1,358,684	1,291,672
(Amortization of goodwill)	(625,091)	(585,576)	(625,091)	(585,576)
Total	735,058	707,561	733,593	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	67,011	286,436	67,011	284,584
(Amortization of other intangible assets)	(39,514)	(134,043)	(39,514)	(133,656)
Total	735,058	707,561	733,593	706,096



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10. Deposits and other financial instruments

10.1 Interbank deposits and time deposits

(a) Interbank deposits and time deposits

	Consolidated		Bank	
	2026	2025	2026	2025
Demand deposits	334,187	346,867	352,423	369,390
Interbank deposits				
Floating Rate	105,428	93,231	1,125,783	1,105,892
Time deposits				
Fixed rate	9,530,708	9,060,375	9,530,708	9,060,375
Floating rate (i)	12,897,398	12,890,318	13,194,633	13,239,194
Total	22,867,721	22,390,791	24,203,547	23,774,851
Current	13,456,251	9,383,307	13,619,751	10,545,469
Non-current	9,411,470	13,007,484	10,583,796	13,229,382

(i) Of the amount of R\$12,897,398 (12/31/2025 - R\$12,890,318) and R\$13,194,633 (12/31/2025 - R\$13,239,194) in fixed-term deposits in Consolidated and the Bank, respectively, R\$820,943 (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	3,404	50,143	1,287,025	949,359	1,290,429	999,502
From 31 to 60 days	2,091	-	843,033	376,820	845,124	376,820
From 61 to 90 days	21,527	-	739,926	1,354,649	761,453	1,354,649
From 91 to 180 days	2,922	7,425	2,531,395	2,416,711	2,534,317	2,424,136
From 181 to 360 days	41,417	2,820	3,604,544	3,878,513	3,645,961	3,881,333
Over 360 days	34,067	32,843	13,422,183	12,974,641	13,456,250	13,007,484
Total	105,428	93,231	22,428,106	21,950,693	22,533,534	22,043,924
Current	71,361	60,388	9,005,923	8,976,052	9,077,284	9,036,440
Non-current	34,067	32,843	13,422,183	12,974,641	13,456,250	13,007,484

(i) Of the amount of R\$13,183,828 (12/31/2025 - R\$12,974,641) of term deposits presented at maturity "Over 360 days" R\$10,254,048 (12/31/2025 - R\$10,177,106) matures between 1 and 3 years, R\$2,789,746 (12/31/2025 - R\$2,608,941) between 3 and 5 years and R\$140,034 (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	3,404	50,143	1,394,773	1,061,974	1,398,177	1,112,117
From 31 to 60 days	2,091	-	844,403	376,820	846,494	376,820
From 61 to 90 days	21,527	-	739,926	1,354,649	761,453	1,354,649
From 91 to 180 days	2,923	7,425	2,538,215	2,418,568	2,541,138	2,425,993
From 181 to 360 days	1,061,771	1,015,480	3,622,341	3,891,020	4,684,112	4,906,500
Over 360 days	34,067	32,844	13,585,683	13,196,538	13,619,750	13,229,382
Total	1,125,783	1,105,892	22,725,341	22,299,569	23,851,124	23,405,461
Current	1,091,716	1,073,048	9,139,658	9,103,031	10,231,374	10,176,079
Non-current	34,067	32,844	13,585,683	13,196,538	13,619,750	13,229,382

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

Funding in the open market is composed R\$6,865,185 (12/31/2025 - R\$5,489,999) in public securities and R\$65,672 (12/31/2025 - R\$192,642) in private securities in the Financial Consolidated and in the Bank.



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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)	3,695,063	3,467,900
Agribusiness credit bills	40,584	31,582
Real Estate credit Bills	5,696	5,514
Total	3,741,343	3,504,996
Current	1,155,357	1,068,729
Non-current	2,585,986	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	1,416	-
From 31 to 60 days	323,114	6,516
From 61 to 90 days	83,871	726
From 91 to 180 days	197,589	393,173
From 181 to 360 days	549,367	668,314
Over 360 days	2,585,986	2,436,267
Total	3,741,343	3,504,996

10.3 Borrowings and onlendings

	Consolidated and Bank	
	2026	2025
Local onlendings – Official Institutions	207,176	236,058
Loans abroad (i)	1,490,192	1,635,072
Local loans – Other Institutions (ii)	591,899	572,369
Total	2,289,267	2,443,499
Current	2,201,671	2,365,352
Non-current	87,596	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 from the Credit Guarantee Fund (FGC), maturing in 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	1,579	13,049
From 181 to 360 days	180,261	144,862
Over 360 days	25,336	78,147
Total	207,176	236,058
Current	181,840	157,911
Non-current	25,336	78,147



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11. Provisions, tax liabilities and other liabilities

(a) Provisions and tax liabilities

	Consolidated		Bank	
	2026	2025	2026	2025
Provision for payments to be made	173,403	235,056	213,768	226,170
Provision for commission payable on assignment without co-obligation	369,938	430,900	369,938	430,900
Provision for financial guarantees provided	5,613	6,824	5,613	6,824
Provision for lawsuits (i)	1,202,771	1,144,755	1,150,904	1,095,397
Provisions	1,751,725	1,817,535	1,740,223	1,759,291
Current	70,576	175,967	29,255	62,792
Deferred (Note 19 (b))	77,046	63,601	59,730	58,227
Tax liabilities	147,622	239,568	88,985	121,019
Total	1,899,347	2,057,103	1,829,208	1,880,310
Current	613,917	841,923	612,961	719,862
Non-current	1,285,430	1,215,180	1,216,247	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	157,540	246,863	116,240	195,463
Other taxes and contributions payable	154,941	134,115	50,936	52,953
Card obligations payable	268,580	296,012	268,580	296,012
Sundry creditors	420,128	656,542	363,660	610,907
Payables – Related Parties	9,589	2,754	10,233	436
Obligations on operations linked to assignments(i)	5,748,139	5,950,920	5,748,139	5,950,920
Financial bills subordinated (Note 11(c))	1,180,828	1,142,386	1,180,828	1,142,386
Total	7,939,745	8,429,592	7,738,616	8,249,077
Current	275,008	846,301	73,879	665,786
Non-current	7,664,737	7,583,291	7,664,737	7,583,291

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

Obligations on operations linked to assignments	Consolidated and Bank	
	2026	2025
Up to 30 days	108,873	108,394
From 31 to 60 days	100,407	67,082
From 61 to 90 days	100,416	67,083
From 91 to 180 days	301,250	267,906
From 181 to 360 days	802,490	702,490
Over 360 days	4,334,703	4,737,965
Total	5,748,139	5,950,920
Current	1,413,436	1,212,955
Non-current	4,334,703	4,737,965



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(c) Financial bills subordinated

	Issue	Maturity	Consolidated and Bank	
			Interest Rate (p.y.)	R\$
Financial bills subordinated	2nd quarter/19	2nd quarter/26	122% of CDI	25,224
Financial bills subordinated	3rd quarter/19	3rd quarter/29	124% of SELIC	1,035
Financial bills subordinated	4th quarter/22	4th quarter/29	CDI + 3.9 to 4.7%	269,094
Financial bills subordinated	2nd quarter/23	2nd quarter/30	Pré + 14,2 to 14.5	14,133
Financial bills subordinated	2nd quarter/23	3rd quarter/30	Pré + 13.7 to 14.2%	39,280
Financial bills subordinated	2nd quarter/22	2nd quarter/34	Pré + 17.82%	233,745
Financial bills subordinated	2nd quarter/22	2nd quarter/32	Pré + 17.82%	233,644
Financial bills subordinated	3rd quarter/23	3rd quarter/33	CDI + 4.12%	226,623
Financial bills subordinated	2nd quarter/23	2nd quarter/30	128% of CDI	15,825
Financial bills subordinated	2nd quarter/23	3rd quarter/30	128% of CDI	5,463
Financial bills subordinated	2nd quarter/19	Perpetual	IPCA + 6.51% to 6.58%	7,603
Financial bills subordinated	3rd quarter/19	Perpetual	126% of SELIC	1,224
Financial bills subordinated	2nd quarter/19	Perpetual	130% of Selic	105,508
Financial bills subordinated	2nd quarter/19	Perpetual	126% of SELIC	2,427
Total - 2026				1,180,828
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:

Financial bills subordinated	Consolidated and Bank	
	2026	2025
From 31 to 60 days	25,224	10,424
From 91 to 180 days	-	24,212
Over 360 days	1,038,842	995,716
Perpetual	116,762	112,034
Total	1,180,828	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\$1,450,281 (12/31/2025 - R\$1,530,444) Consolidated and R\$1,298,823 (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\$409,785 (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\$11,003 (12/31/2025 - R\$91,847): Tax Deduction of Losses in Credit Operations - Law No. 9,430/96;

d) PIS and COFINS – R\$354,212 (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 March 31, 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\$1,018,187 (12/31/2025 - R\$637,484) Consolidated and R\$1,011,561 (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	545,975	374,468	527,330	344,283
Labor contingencies	5,778	52,954	5,840	51,867
Civil claims	87,843	775,349	87,434	748,605
Total	639,596	1,202,771	620,604	1,144,755

	Bank			
	2026		2025	
	Judicial deposits	Provisions	Judicial deposits	Provisions
Tax and social security contingencies	544,019	333,634	525,373	305,485
Labor contingencies	5,459	42,478	5,520	41,604
Civil claims	85,513	774,792	85,089	748,308
Total	634,991	1,150,904	615,982	1,095,397



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(v) Changes

	Consolidated			
	Judicial deposits	Tax Provisions	Labor Provisions	Civil Provisions
On December 31, 2025	620,604	344,283	51,867	748,605
Additions	97,406	31,143	5,378	109,404
(Amounts written off)	(78,414)	(958)	(4,291)	(82,660)
On March 31, 2026	639,596	374,468	52,954	775,349

	Bank			
	Judicial deposits	Tax Provisions	Labor Provisions	Civil Provisions
On December 31, 2025	615,982	305,485	41,604	748,308
Additions	96,796	28,656	3,979	108,821
(Amounts written off)	(77,787)	(507)	(3,105)	(82,337)
On March 31, 2026	634,991	333,634	42,478	774,792

13. Equity (Bank)

(a) Capital Social

As of March 31, 2026, the subscribed and paid-in capital amounts to R\$ 3,792,104, represented by 599,088,294 shares, of which 382,836,779 are common shares and 216,251,515 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. As a result of the share capital increase, approved by the Central Bank of Brazil on April 27, 2026, the Company's share capital will amount to R\$ 4,006,104, represented by 414,425,631 common shares and 233,858,065 preferred shares without voting rights, all of which are registered, book-entry shares with no par value.

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 03/31/2026
Quantity	2,601,348	843,000	(3,312,477)	-	131,871



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	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	-	2,469,477	2,469,477
Change in treasury shares held by controllers and administrators	-	(1,490,283)	(1,490,283)
On 03/31/2026	26,848,253	132,910,245	159,758,498

(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 quarter of 2026, adjustments to other comprehensive income were recognized in the positive amount of R\$ 66,531 (negative amount of R\$ 1,503 in the first quarter of 2025), mainly arising from the fair value measurement of financial instruments in the amount of R\$ 16,661 (positive effect of R\$ 5,382 in the first quarter of 2025) and from cash flow hedge adjustments in the positive amount of R\$ 50,090 (negative effect of R\$ 6,885 in the first quarter of 2025).

The balance as of March 31, 2026, is negative in the amount of R\$ 20,957 (negative R\$ 87,488 as of December 31, 2025) and mainly relates to the fair value measurement of Financial Instruments Classified at Fair Value Through Other Comprehensive Income and to Cash Flow Hedge accounting.

(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 quarter ended March 31, 2026 and in the year ended December 31, 2025.

	03/31/2026				
	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
Total					64.8

(*) 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



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(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 March 31, 2026 and March 31, 2025.

	Net income per share	
	03/31/2026	03/31/2025
Profit attributable to the company's shareholders	147,090	114,886
Weighted average number of shares outstanding	590,092,229	583,232,411
Basic and diluted earnings per share (in Brazilian Reais)	0.2493	0.1970

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	1,924,467	1,944,289	1,851,091	1,980,233
Commercial portfolio	62,903	69,784	52,743	56,948
Income from Credit Transfer (Note 5.4 (c))	45,850	-	45,850	-
Agent commissions	(240,826)	(238,917)	(277,380)	(261,337)
Exchange variation	(57,443)	(266,876)	(3,946)	(266,876)
Total	1,734,951	1,508,280	1,668,358	1,508,968

(b) Marketable securities transactions

	Consolidated		Bank	
	2026	2025	2026	2025
Interbank investments	33,430	177,375	33,430	190,883
Marketable securities	503,373	439,274	388,122	388,097
Overseas applications	(2,762)	(11,796)	9,052	51,131
Total	534,041	604,853	430,604	630,111

(c) Expenses with funds obtained in the market

	Consolidated		Bank	
	2026	2025	2026	2025
Derivative financial instruments (i)	105,346	318,477	105,346	272,374
Loans, assignments and onlendings	(65,746)	(39,235)	(68,143)	(39,235)
Exchange variation	959	145,411	(29,056)	(118,083)
Expenses with time deposits	(720,241)	(796,820)	(732,106)	(796,820)
Expenses with Interbank Deposits	(3,124)	(5,651)	(39,424)	(44,794)
Other funding expenses	(297,051)	(514,545)	(296,649)	(514,512)
Assigned credit operations	(212,295)	(154,269)	(212,295)	(154,268)
Total	(1,192,152)	(1,046,632)	(1,272,327)	(1,395,338)

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



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(d) Insurance Operations

(i) Insurance Assets:

	Consolidated	
	2026	2025
Premiums receivable	49,117	25,434
Operations with insurance companies	19,662	19,662
Deferred acquisition costs	42,487	41,053
Total	111,266	86,149
Current	101,920	78,909
Non-current	9,346	7,240

(ii) Insurance Liabilities:

	Consolidated	
	2026	2025
Insurance Operations Debits	9,845	8,556
Technical Provisions	157,011	150,722
Total	166,856	159,278
Current	9,845	8,556
Non-current	157,011	150,722

(iii) Insurance Results:

	Consolidated	
	2026	2025
Earned Premiums	97,082	93,138
Other Income and Expenses	(4,576)	(7,000)
Claims	(15,348)	(19,548)
Acquisition Costs	(40,460)	(35,006)
Total	36,698	31,584

15. Income from services rendered

	Consolidated		Bank	
	2026	2025	2026	2025
Wholesale Banking Services	32,678	34,002	27,464	25,685
Retail Banking Services	17,462	26,887	3,487	4,398
Total	50,140	60,889	30,951	30,083

16. Personnel expenses and other administrative expenses

(a) Personnel expenses

	Consolidated		Bank	
	2026	2025	2026	2025
Payroll	(73,285)	(58,159)	(54,066)	(46,921)
Social charges	(33,007)	(30,279)	(30,574)	(28,174)
Training	(458)	(780)	(331)	(617)
Benefits	(23,802)	(20,813)	(21,248)	(19,069)
Total	(130,552)	(110,031)	(106,219)	(94,781)



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(b) Other administrative expenses

	Consolidated		Bank	
	2026	2025	2026	2025
Water, power and gas	(909)	(879)	(670)	(715)
Marketing	(7,656)	(13,244)	(5,258)	(13,028)
Rentals	(3,127)	(1,816)	(798)	(378)
Promotions and public relations	(5,519)	(8,828)	(5,103)	(8,667)
Communication expenses	(6,245)	(7,907)	(6,086)	(7,702)
Maintenance and repairs of property	(1,354)	(1,549)	(800)	(509)
Data processing	(72,822)	(64,366)	(71,609)	(63,166)
Insurance	(2,973)	(3,424)	(2,826)	(3,205)
Third-party services	(30,096)	(33,635)	(29,478)	(33,039)
Surveillance services	(1,980)	(1,857)	(1,963)	(1,855)
Specialist technical services	(61,810)	(73,690)	(59,959)	(69,730)
Sundry materials	(617)	(990)	(517)	(613)
Financial system services	(16,289)	(6,876)	(16,178)	(6,758)
Transport	(876)	(858)	(825)	(780)
Travel	(7,431)	(6,088)	(7,008)	(5,683)
Amortization and depreciation	(54,367)	(46,404)	(54,124)	(45,899)
Others	(19,928)	(21,061)	(13,640)	(15,856)
Total	(293,999)	(293,472)	(276,842)	(277,583)

17. Tax expenses

	Consolidated		Bank	
	2026	2025	2026	2025
PIS and COFINS	(54,252)	(44,683)	(48,477)	(39,028)
ISS	(3,343)	(3,002)	(1,511)	(1,702)
Others	(8,467)	(10,349)	(2,081)	(2,889)
Total	(66,062)	(58,034)	(52,069)	(43,619)

18. Other operating income and expenses

	Consolidated		Bank	
	2026	2025	2026	2025
Other operating income				
Recovery of charges and expenses	13,539	2,131	11,499	65
Monetary variations	8,832	19,721	8,416	12,179
Reversal of operating provisions (i)	85,861	89,737	84,354	86,362
Adjustment of taxes to be offset	4,134	974	937	631
Other	15,915	17,649	13,017	15,465
Total other operating income	128,281	130,212	118,223	114,702
Other operating expenses				
Monetary update	(2,565)	(3,678)	(2,000)	(3,668)
Collection charges	(220)	(79)	(220)	(79)
Transaction expenses with onlending of funds	(37,175)	(33,823)	(37,175)	(33,823)
Operating provisions (i)	(246,979)	(214,740)	(243,636)	(207,964)
Charges	(12,992)	(9,472)	(12,992)	(9,472)
Others	(11,643)	(14,482)	(8,788)	(12,276)
Total other operating expenses	(311,574)	(276,274)	(304,811)	(267,282)
Total other operating income (expenses)	(183,293)	(146,062)	(186,588)	(152,580)

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



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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	-	3,020,210	69,333	-	3,089,543
(Realization / Reversal)	-	(2,958,041)	(28,896)	(19,732)	(3,006,669)
Closing balance 03/31/2026	547	4,646,550	566,571	11,209	5,224,877

	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	-	3,028,472	61,823	-	3,090,295
(Realization / Reversal)	-	(2,955,131)	(20,143)	(31,725)	(3,006,999)
Closing balance 03/31/2026	547	4,525,729	273,673	57,590	4,857,539

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 December 2025, demonstrate the institution's capacity to generate sufficient taxable profits to offset existing tax credits.

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

Deferred income tax and social contribution on temporary exclusions in the amount of R\$77,046 (12/31/2025 - R\$63,301) in the Consolidated and R\$59,730 (12/31/2025 - R\$58,227) in the Bank mainly refer to Securities Marking-to-Market.



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(c) 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	92,495	112,211	32,069	43,858
Payable on operations for the period				
Charges (income tax and social contribution) at the rates in effect	(41,623)	(50,495)	(14,431)	(19,736)
Additions / Deductions to Income Tax and Social Contribution charges arising from:				
Equity results from associates and subsidiaries	3,245	5,535	57,173	34,161
Interest on equity	-	(8,636)	-	(8,636)
Other non-deductible expenses net of non taxable income	(1,049)	73,240	(42,742)	37,082
Income tax and social contribution expenses	(39,427)	19,644	-	42,871
Related to temporary differences				
Increase / (reversal) for the period	102,606	12,653	115,021	28,157
(Expenses) / Income related to deferred taxes	102,606	12,653	115,021	28,157
Income tax and Social Contribution	63,179	32,297	115,021	71,028

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 interim Financial Statements on consolidation. The main balances can be summarized as follows:



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Related Parties Transactions	Assets / (Liabilities)		Income / (Expenses)	
	2026	2025	2026	2025
Interfinancial liquidity investment				
BMG Bank (Cayman) Ltd.	667,151	610,396	11,814	62,927
Credit operations				
Key management personnel	5,459	5,620	-	-
Other related parties - Legal Person	254,615	193,815	13,246	6,497
Marketable securities				
Companhia Securitizadora de Creditos Financeiros Cartoes Consignados II	3,220,192	3,220,192	94,794	45,613
Income receivable				
Banco Bmg Soluções Financeiras S.A.	108,415	108,415	-	-
Banco BMG Consignado S.A.	117,066	117,066	-	-
BMG Leasing S.A. – Arrendamento mercantil	89,530	89,530	-	-
Bmg S.A. Distribuidora de Títulos e Valores Mobiliários	2,072	2,072	-	-
Araujo Fontes Participações Ltda.	-	46	-	-
Other Assets				
Banco BMG Consignado S.A.	-	96	-	-
Bmg Corretora de Seguros Ltda.	2,923	2,332	-	-
Bmg Seguradora S.A.	2,447	4,338	-	-
EGL - Empreendimentos Gerais Ltda.	13	19	-	-
Demand deposits				
BMG Leasing S.A. – Arrendamento mercantil	(8,295)	(10,500)	-	-
Bmg S.A. Distribuidora De Títulos E Valores Mobiliários	(3,130)	(4,092)	-	-
Help Franchising	(845)	(863)	-	-
CBFacil Corretora de Seguros e Negócios Ltda.	(1,928)	(1,855)	-	-
ME Promotora de Vendas Ltda.	(339)	(305)	-	-
BMG Soluções Eletrônicas S.A	(5)	(6)	-	-
Bmg Estrutura Corporativa Ltda.	-	(89)	-	-
Bmg Corretora de Seguros Ltda.	(1,045)	(722)	-	-
Rara Intermediação De Negócios Ltda.	(2,155)	(813)	-	-
R&C Franchising Intermediações Ltda.	(18)	(68)	-	-
Bmg Seguridade	(382)	(882)	-	-
Bmg Seguradora S.A.	(1,138)	(2,789)	-	-
EGL - Empreendimentos Gerais Ltda.	(1)	(91)	-	-
Interbank deposits				
Banco BMG Consignado S.A.	(560,785)	(600,398)	(20,790)	(18,047)
Banco Bmg Soluções Financeiras S.A.	(345,826)	(324,054)	(11,974)	(8,105)
BMG Leasing S.A. – Arrendamento mercantil	(102,312)	(77,179)	(3,133)	(12,682)
Bmg S.A. Distribuidora de Títulos e Valores Mobiliários	(11,432)	(11,029)	(403)	(308)
Bmg Seguridade	(56,498)	(64,835)	(2,122)	(1,194)
Bmg Participações em Seguradora Ltda.	(11,765)	(16,262)	(397)	(483)
Help Franchising	(53,207)	(48,257)	(1,709)	(1,118)
ME Promotora de Vendas Ltda.	(22,021)	(21,806)	(754)	(566)
CBFacil Corretora de Seguros e Negócios Ltda.	(10,546)	(50,427)	(3,397)	(7,616)
BMG Soluções Eletrônicas S.A	(605)	(592)	(23)	(16)
Bmg Estrutura Corporativa Ltda.	(100,953)	(106,127)	(3,463)	(2,515)
Bmg Corretora de Seguros Ltda.	(16,614)	(10,357)	(1,981)	(2,510)
Rara Intermediação De Negócios Ltda.	(30,520)	(29,648)	(1,079)	-
R&C Franchising Intermediações Ltda.	(11,121)	(10,921)	(396)	-
Other liabilities				
Banco Bmg Soluções Financeiras S.A.	(105)	(393)	-	-
Bmg S.A. Distribuidora De Títulos E Valores Mobiliários	(230)	-	-	-
EGL - Empreendimentos Gerais Ltda.	(66)	(94)	-	-
O2Obots Inteligencia Artificial Sa	(20)	(110)	-	-

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

EGL - Empreendimentos Gerais Ltda. (non-financial company belonging to the Bmg Group), acquired credits without co-obligation with Banco Bmg, which, by virtue of the assignment contract, receives 20% of the transfers to be made, as collection services. On March 31, 2026, the amounts to be transferred to EGL – Empreendimentos Gerais Ltda. totaled R\$65 (12/31/2025 – R\$30).



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(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	63,091	40,048
INSS Contribution	14,195	9,011
Total	77,286	49,059

(ii) Share-based payment

In order to stimulate the development of a long-term vision and alignment between the interests of employees, officers and shareholders of the Bmg Group, enabling the Company to attract and retain talent, maximize the generation of income and encourage value creation in a sustainable manner, a Long-Term Incentive Plan was implemented in 2020 with payment based on Shares, whose supervision, planning and control is the responsibility of the Board of Directors.

This program makes it possible for officers and other eligible employees to receive the Company's "BMGB4" preferred shares as a long-term incentive, comprising their respective variable remuneration ("Performance Shares Units" or "PSU"), observing, when applicable, the conditions of CMN Resolution No. 5,177/24, CPC Technical Pronouncement 10 "Share-Based Payment" and the Company's Directors Compensation Policy.

The number of shares to be granted under this plan will not exceed 10% of the outstanding shares and will be valued according to the weighted average of the closing price of the share in the 20 trading sessions immediately prior to the PSU calculation date.

In line with the Long-Term Incentive Plan with payment based on Shares, the Bank paid in the period ended March 31, 2026 the amount of R\$15,168 (12/31/2025 - R\$7,002) to directors and other eligible employees, net of tax effects.

(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 March 31, 2026 and December 31, 2025.



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	Consolidated			
	Book value	Fair value	Level 1	Level 2
	2026			
ASSETS				
Investments in interbank deposits	11,223	11,223	11,223	-
Marketable securities	17,425,381	17,425,381	7,662,084	9,763,297
Derivative financial instruments	67,741	67,741	-	67,741
Credit operations	23,011,264	23,323,757	-	23,323,757
LIABILITIES				
Deposits	22,867,721	23,849,099	-	23,849,099
Funds obtained in the open market - own portfolio	6,930,857	5,594,662	-	5,594,662
Funds from acceptance and issue of securities	3,741,343	3,761,829	-	3,761,829
Borrowings and onlendings	2,289,267	2,289,267	-	2,289,267
Derivative financial instruments	133,048	133,048	-	133,048
Debts and financial bills subordinated	1,180,828	1,180,828	-	1,180,828
	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	67,741	67,741	-	67,741
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
	Bank			
	Book value	Fair value	Level 1	Level 2
	2026			
ASSETS				
Investments in interbank deposits	678,374	678,374	678,374	-
Marketable securities	14,663,002	14,663,002	7,412,201	7,250,801
Derivative financial instruments	67,741	67,741	-	67,741
Credit operations	21,715,331	22,027,824	-	22,027,824
LIABILITIES				
Deposits	24,203,547	25,056,138	-	25,056,138
Funds obtained in the open market - own portfolio	6,930,857	5,594,662	-	5,594,662
Funds from acceptance and issue of securities	3,741,343	3,761,829	-	3,761,829
Borrowings and onlendings	2,289,267	2,289,267	-	2,289,267
Derivative financial instruments	133,048	133,048	-	133,048
Debts and financial bills subordinated	1,180,828	1,180,828	-	1,180,828
	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



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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\$405,676 (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 March 31, 2026 of R\$5,613 (03/31/2025 – negative in R\$2,284).

(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 March 31, 2026 and March 31, 2025.

(d) Material facts

Regarding the Material Facts disclosed on October 29, 2020 and November 3, 2020, referring to the "Macchiato" and "Descarte" operations, in compliance with the decision of the 2nd Federal Criminal Court of São Paulo, as well as the Federal Revenue Service's assessment in relation to the disallowance of payments made to certain suppliers, the Bank informs that there are no updates and that no irregularities were identified in the Bank's information available to the Investigation that corroborate the occurrence of crimes of money laundering, corruption or against the National Financial System.

(e) 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



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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

(f) Subsequent event

On April 28, 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 first quarter of 2026, in the total gross amount of R\$ 64.8 million, equivalent to R\$ 0.10 per common and preferred share issued by the Bank (the "Shares" or "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 May 21, 2026, based on the shareholding position as of the close of business on May 11, 2026. Accordingly, as from May 12, 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;



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- 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.



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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.

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.



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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	181,714	(181,714)	(363,429)	(545,143)
Credit quality	128,657	(128,657)	(257,314)	(385,971)
Funding rates	59,531	(59,531)	(119,062)	(178,592)
Provisions for contingencies	56,532	(56,532)	(113,064)	(169,598)

	Bank			
	Net effect on the result			
	Optimistic	Pessimistic 1	Pessimistic 2	Pessimistic 3
Productivity	99,943	(99,943)	(199,886)	(299,829)
Credit quality	70,761	(70,761)	(141,523)	(212,285)
Funding rates	32,742	(32,742)	(65,484)	(98,226)
Provisions for contingencies	31,093	(31,093)	(62,185)	(93,278)

(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	(1,643)	(4,108)	(8,216)
Interest rate in reais	Exposures subject to pre-fixed interest rate changes	(73,039)	(182,597)	(365,194)
Foreign exchange coupon	Exposures subject to variation of coupon rates in foreign currency	3,531	8,827	17,655
IPCA/IGPM	Exposures subject to price index coupon rate variation	15,549	38,874	77,747
TR	Exposures subject to the Referencial Rate (TR)	(9,070)	(22,674)	(45,349)
Total		(64,671)	(161,679)	(323,357)



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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.

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

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

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



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STATEMENT OF THE DIRECTORS ABOUT THE INTERIM 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 interim Financial Statements for the period ended March 31, 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., hereby declare that they have reviewed, discussed and agree with the individual and consolidated interim Financial Statements for the period ended March 31, 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 March 31, 2026.

São Paulo, May 05, 2026.

Executive Officers

Carlos Andre Hermesindo da Silva

Flávio Pentagna Guimarães Neto