BANCO MERCANTIL

EARNINGS RELEASE

2Q26

SUMMARY

MESSAGE FROM THE BOARD

BANCO MERCANTIL ENDED 2Q26 WITH ANOTHER RECORD PERFORMANCE: THE BANK REACHED ITS **15TH CONSECUTIVE QUARTERLY NET INCOME RECORD**, WITH BRL 275 MILLION IN THE QUARTER, UP 13% COMPARED TO 2Q25. SINCE 3Q22, NET INCOME HAS INCREASED 6.9X, REPRESENTING A CAGR OF 67% PER YEAR OVER THE PERIOD, HIGHLIGHTING THE STRENGTH OF THE BANK'S BUSINESS MODEL, DISCIPLINED EXECUTION AND ABILITY TO DELIVER RESULTS ACROSS DIFFERENT MARKET CYCLES. PROFITABILITY REMAINED AT HIGH LEVELS, WITH ROAE LTM OF 41.4% AND ROAA LTM OF 3.1%, KEEPING MERCANTIL AMONG THE MOST PROFITABLE INSTITUTIONS IN THE SECTOR.

THE FIRST HALF OF THE YEAR REQUIRED ADAPTATION. THE MARKET WENT THROUGH IMPORTANT CHANGES, SUCH AS THE INTRODUCTION OF THE CONSENT REQUIREMENT FOR INSS PAYROLL LOANS, THE NEW PORTABILITY FLOW, THE NEW INTEREST RATE CAP FOR PRIVATE-SECTOR PAYROLL LOANS, THE EFFECTS OF DESENROLA 2.0, AMONG OTHERS. IN THIS CONTEXT, **THE BANK RESPONDED WITH GREATER SELECTIVITY, CREDIT AND PRICING RECALIBRATION, AND FINANCIAL DISCIPLINE, PRIORITIZING TRANSACTIONS WITH STRONGER RISK-ADJUSTED RETURNS**. THIS ABILITY TO ADAPT REINFORCES THE SOLIDITY OF MERCANTIL'S STRATEGY AND ITS EXPERTISE IN ITS MAIN OPERATING MARKETS.

EVEN IN A MORE SELECTIVE ORIGINATION ENVIRONMENT, **THE LOAN PORTFOLIO REMAINED AT BRL 25.0 BILLION**, GROWING 30% OVER THE LAST 12 MONTHS. THE BANK'S MAIN PRODUCT, PAYROLL LOANS, REACHED BRL 18.5 BILLION, UP 47% COMPARED TO 2Q25. CREDIT ORIGINATION TOTALED BRL 2.6 BILLION IN THE QUARTER, PRACTICALLY STABLE COMPARED TO THE PREVIOUS YEAR, REFLECTING THE BANK'S FOCUS ON PRESERVING QUALITY, PROFITABILITY AND SUSTAINABLE GROWTH AMID REGULATORY AND MACROECONOMIC CHANGES.

SERVICE FEE INCOME ALSO REMAINED AN IMPORTANT DRIVER OF GROWTH AND DIVERSIFICATION, **TOTALING BRL 363 MILLION**, UP 76% OVER THE LAST 12 MONTHS. THIS PERFORMANCE REINFORCES THE EVOLUTION OF MEU+, THE BANK'S ASSISTANCE ECOSYSTEM FOCUSED ON THE 50+ AUDIENCE, WHICH EXPANDS THE BANK'S VALUE PROPOSITION, STRENGTHENS CLIENT RELATIONSHIPS AND CONTRIBUTES TO PRIMACY. MORE THAN AN ADDITIONAL REVENUE SOURCE, MEU+ DEEPENS MERCANTIL'S PRESENCE IN CLIENTS' LIVES BY OFFERING SOLUTIONS ALIGNED WITH THEIR NEEDS AND WITH THE BANK'S STRATEGIC POSITIONING.

MESSAGE FROM ***THE BOARD***

IN TERMS OF CAPITAL, THE BANK ENDED THE QUARTER WITH A BASEL III INDEX OF 17.2%, A **ROBUST AND ADEQUATE LEVEL TO SUPPORT ITS GROWTH STRATEGY. CAPITAL STRENGTH, LIQUIDITY AND FUNDING DIVERSIFICATION REMAIN KEY PILLARS TO NAVIGATE A MORE COMPLEX ENVIRONMENT WITH SAFETY AND DISCIPLINE**.

THE 2Q26 RESULTS SHOW THAT MERCANTIL CONTINUES TO GROW WITH CONSISTENCY, PROFITABILITY AND PRUDENCE. IN A SCENARIO THAT REQUIRED GREATER ADAPTATION FROM THE SECTOR, THE BANK REINFORCED ITS EXECUTION CAPACITY, PRESERVED THE QUALITY OF ITS BUSINESS AND **MAINTAINED A SOLID VALUE CREATION TRAJECTORY. MERCANTIL REMAINS CONFIDENT IN ITS STRATEGY AND PREPARED TO SUSTAIN PROFITABLE LONG-TERM GROWTH**, WITHOUT COMPROMISING THE FINANCIAL DISCIPLINE, PROXIMITY TO CLIENTS AND SOLIDITY THAT CHARACTERIZE ITS PERFORMANCE.

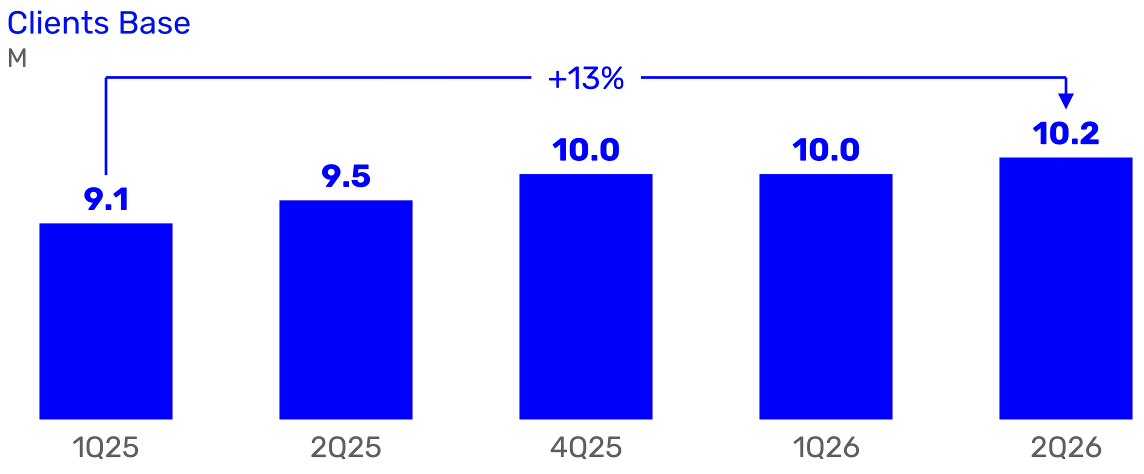
THE **MANAGEMENT**

HIGHLIGHTS

Main Indicators	2Q26	1Q26	Δ	2Q25	Δ
Net Interest Income (BRL M)	1,443	1,398	+3%	1,133	+27%
Service Revenue (BRL M)	363	372	-2%	207	+76%
Net Profit (BRL M)	275	273	+1%	243	+13%
Total Customers (M)	10.2	10.0	+3%	9.1	+13%
Number of Employees and Interns	3,931	3,842	+2%	3,600	+9%
Credit Portfolio (BRL M)	**2Q26**	**1Q26**	**Δ**	**2Q25**	**Δ**
INSS Payroll Loan	15.5	15.4	+1%	12.5	+24%
Private Payroll Loan	3.0	2.8	+6%	0.1	+3,336%
Personal Loan FGTS	2.3	2.5	-8%	2.8	-20%
Personal Loan	3.1	3.4	-10%	2.5	+23%
Others	1.2	1.1	+6%	1.4	-16%
Top 10 Debtors (%)	1.50%	1.51%	-1 bps	2.07%	-56 bps
Top 50 Debtors (%)	2.22%	2.27%	-5 bps	3.25%	-103 bps
Top 100 Debtors (%)	2.31%	2.36%	-6 bps	3.40%	-109 bps
Total Portfolio	**25.0**	**25.2**	**-1%**	**19.3**	**+30%**
Credit Indicators	**2Q26**	**1Q26**	**Δ**	**2Q25**	**Δ**
NPL > 90	3.1%	3.3%	-23 bps	2.3%	+78 bps
Individuals NPL > 90	3.0%	3.3%	-27 bps	2.3%	+72 bps
NPL (15 – 90)	2.6%	1.7%	+95 bps	2.6%	+1 bps
NPL Provision / Credit Portfolio	106.3%	115.5%	-9.1 p.p.	115.6%	-9.3 p.p.
Profitability Indicators	**2Q26**	**1Q26**	**Δ**	**2Q25**	**Δ**
ROAE (LTM)	41.4%[1]	42.7%[1]	-130 bps	46.0%	-466 bps
ROAA (LTM)	3.1%	3.2%	-11 bps	3.4%	-32 bps
NIM (quarter annualized)	17.2%	17.5%	-25 bps	18.1%	-89 bps
Capital Indicators	**2Q26**	**1Q26**	**Δ**	**2Q25**	**Δ**
Basel III Index (%)	17.2%	16.0%	+119 bps	17.1%	+14 bps
Tier I Capital (%)	14.9%	13.8%	+103 bps	14.5%	+37 bps
Shareholder's Equity (BRL M)	3,135	3,020	+4%	2,107	+49%
Funding Balance (BRL M)	33,734	32,258	+5%	25,911	+30%

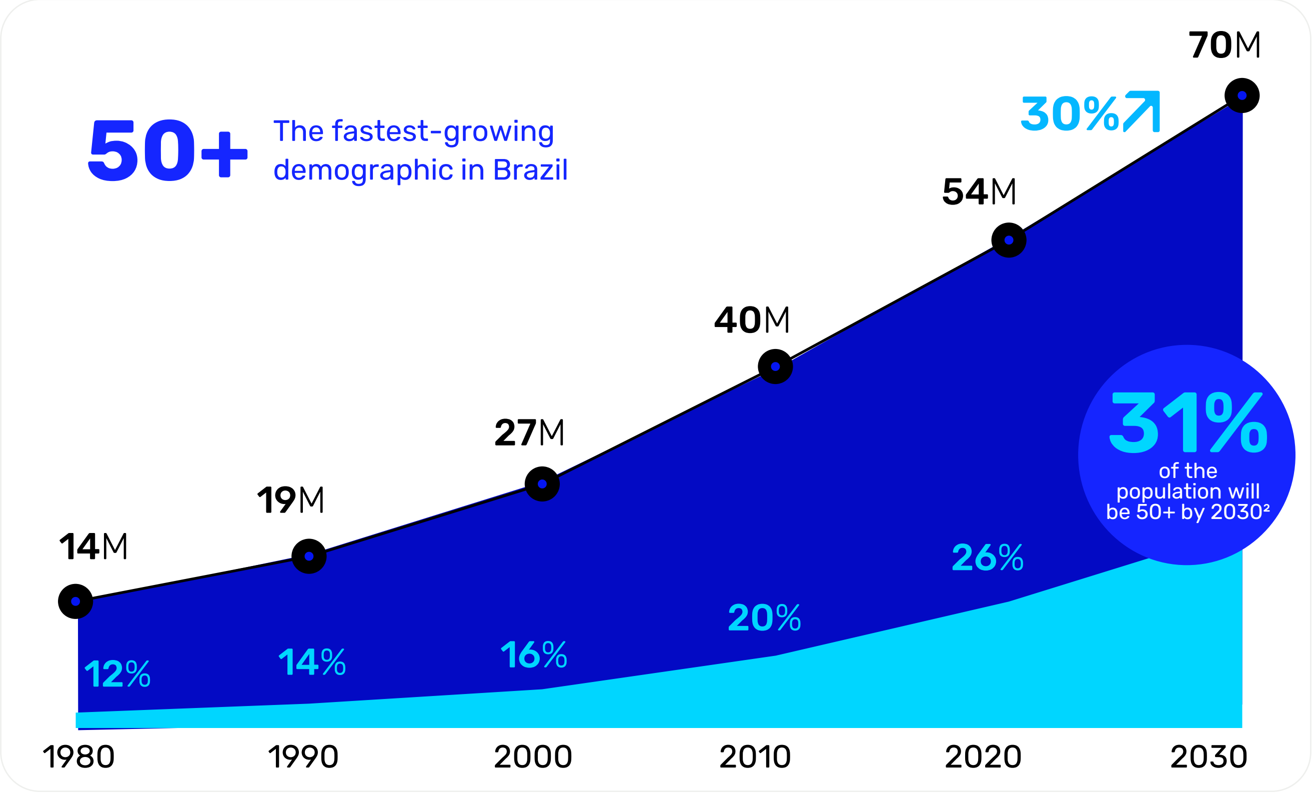
[1] Recurring results, excluding the impacts of the agreement executed with the PGFN.

CLIENTS



Banco Mercantil's client base reached 10.2 million in 2Q26, reflecting growth of 13% compared to the same period of the previous year. By expanding mainly its beneficiary client base, the Bank executes a strategy focused on the 50+ audience through credit products and a financial ecosystem especially designed for this segment.

With an ecosystem focused on the 50+ audience, Banco Mercantil offers a variety of products and services designed to meet the needs of this group, which plays a key role in the Brazilian economy, moving around BRL 2 trillion per year[1]. The relevance of this segment continues to grow in line with the country's demographic trends.



Sources: [1] Data8 ; [2] IBGE

CREDIT

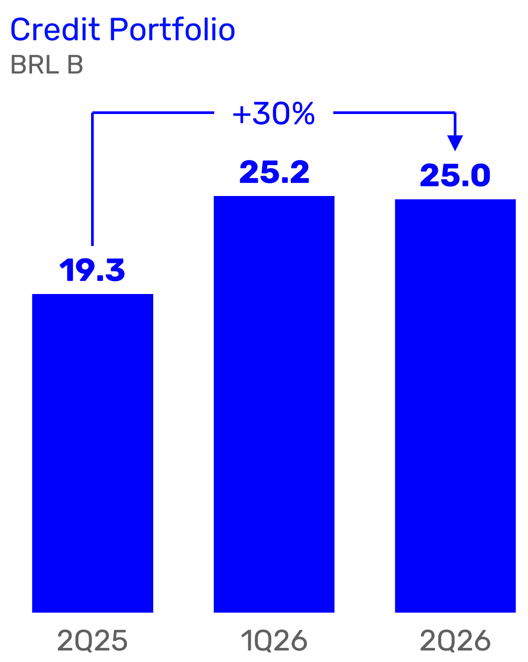
Banco Mercantil's loan portfolio ended 2Q26 at BRL 25.0 billion, reflecting growth of 30% compared to 2Q25 and expanding 2.6x above the individuals non-earmarked credit market. Compared to the previous quarter, there was a slight decline, a movement not specific to the Bank, given the broader market circumstances. The portfolio mix remains aligned with the Bank's strategy, with 83% of the portfolio concentrated in collateralized products, including payroll loans and Personal Loan FGTS. Among the main lines, INSS payroll loans reached BRL 15.5 billion, up 24% compared to 2Q25, while private-sector payroll loans reached BRL 3.0 billion. The personal loan portfolio stood at BRL 3.1 billion, up 23% year over year, while the FGTS portfolio ended the period at BRL 2.3 billion, down 20%, in line with the Bank's strategy and the trend observed in recent quarters.

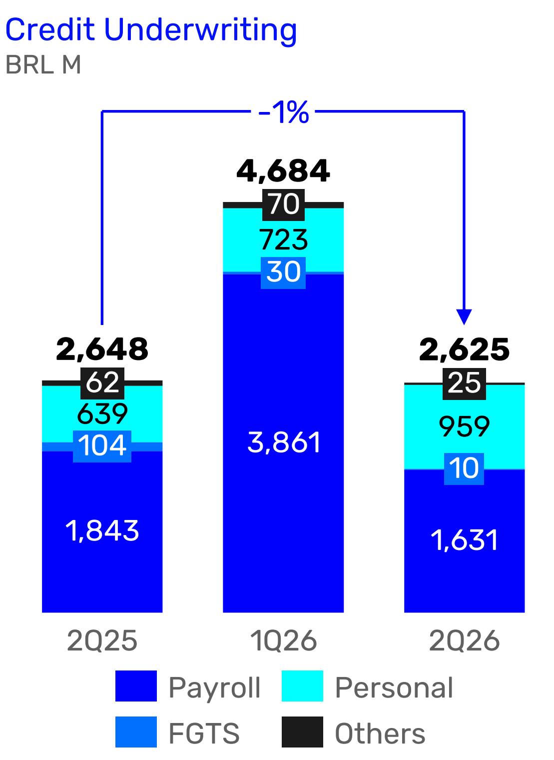
CREDIT LOAN PORTFOLIO

BRL 25.0B +30%

Compared to the 2Q25

In the quarter, credit origination totaled BRL 2.6 billion. INSS payroll loan origination was impacted by the product's new consent processes, as well as by the new credit portability rules, which challenged execution in this product. Personal loans totaled BRL 959 million, reflecting a product line not affected by the new INSS processes and also supported by renewals driven by the Desenrola 2.0 program.





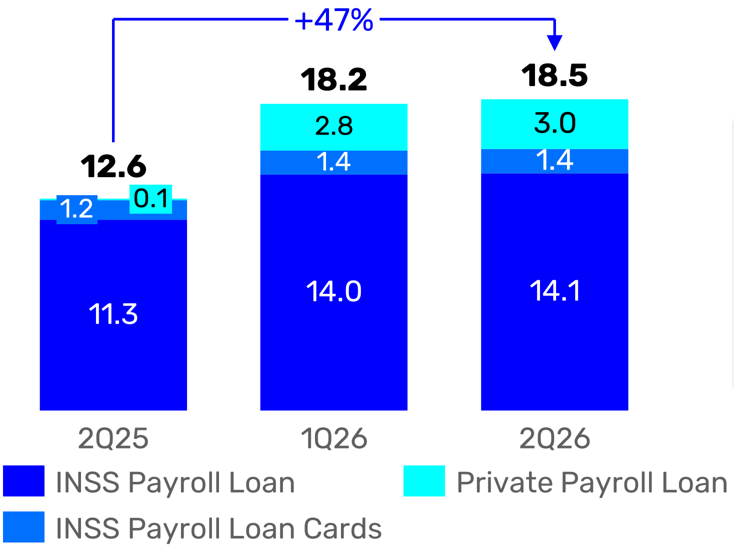
Payroll Loan

Payroll loans remain Banco Mercantil's main portfolio product, highlighting growth of 47% year over year. The Bank's strategy remains focused on safer credit lines, supported by the collateralized nature of payroll loans.

INSS payroll loans remain the most relevant product line, with a portfolio of BRL 15.5 billion and growth of 24% over twelve months, despite the difficulties observed in the market, which remained at the same level during the period. The Bank also expanded private-sector payroll loans, reaching BRL 3.0 billion in the quarter, but at a lower pace of growth compared to previous quarters, given the risk levels still presented by the product and the impacts observed on the Bank's risk profile.

Payroll Loan Portfolio

BRL B



PAYROLL LOAN UNDERWRITING

38%

CAGR 3 YEARS

Payroll loan origination totaled BRL 1.6 billion in 2Q26, representing the largest share of the Bank's credit origination. Digitalization remains a relevant competitive advantage: 78% of payroll loan origination was carried out through digital channels, while 100% of INSS payroll loan origination occurred through proprietary channels, including digital channels and branches. This strategy contributes to greater control of the commercial journey, fraud prevention, operational efficiency and margin sustainability.

INSS Payroll Loan Underwriting
100%
Via Own Network

78%
Digital Payroll Loan Underwriting

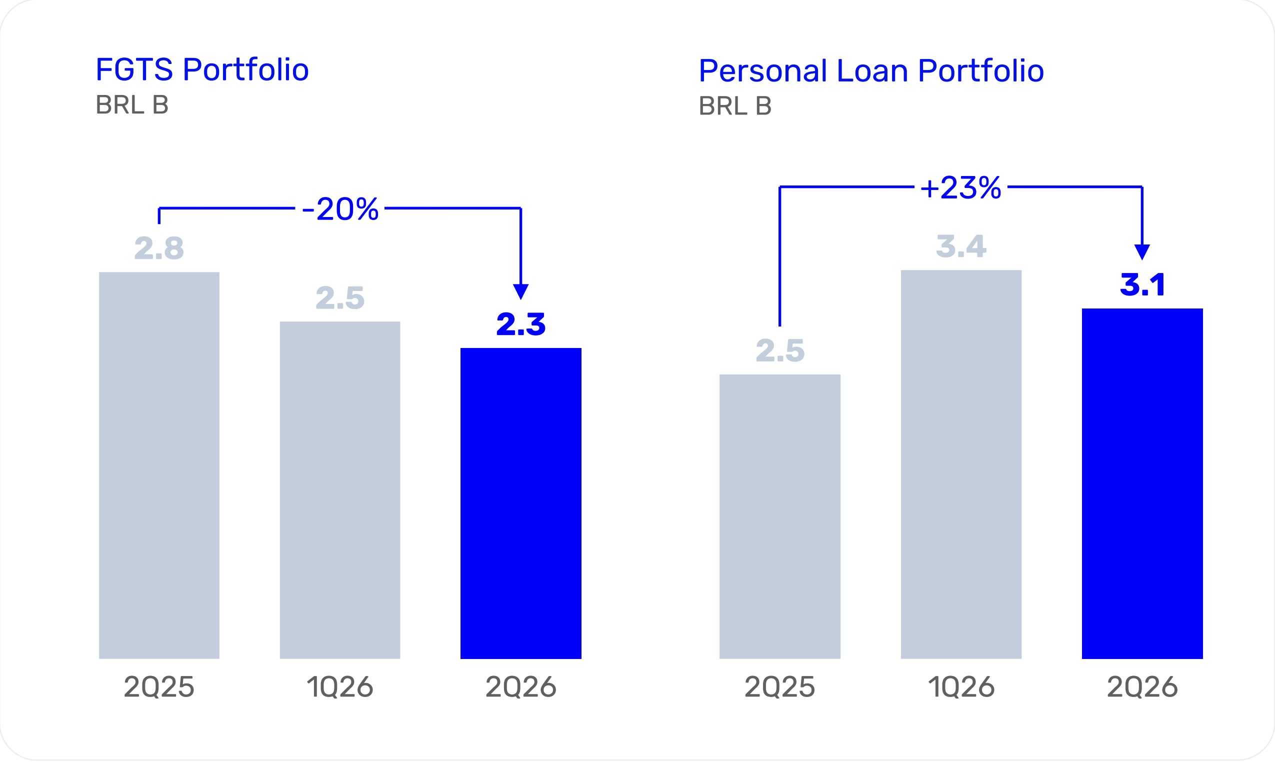
Personal Loan FGTS

The Personal Loan FGTS portfolio ended 2Q26 at BRL 2.3 billion, down 20% compared to 2Q25. This performance is in line with the Bank's strategy following regulatory changes to the product, which reduced its attractiveness and the Bank's appetite for the line. Accordingly, FGTS remains an important product in the portfolio mix due to its collateralized nature and profitability levels; however, origination totaled only BRL 10 million in the period.

Personal Loan Portfolio

The personal loan line plays an important role in complementing credit demand from Banco Mercantil's beneficiary clients. By offering this option, the Bank not only diversifies its credit alternatives but also strengthens client relationships, driving cross-sell. Offered exclusively to clients with an existing relationship who maintain their benefit payment with the Bank, this credit line enables more effective risk management, supported by data analytics that contribute to reducing its cost of risk.

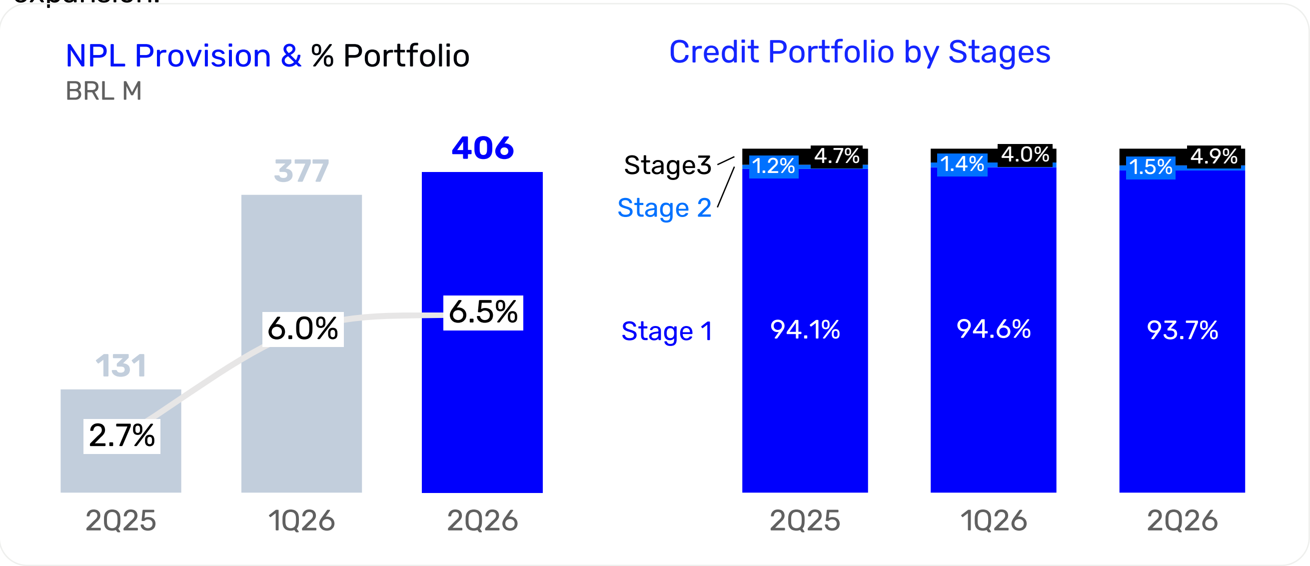
The personal loan portfolio reached BRL 3.1 billion in 2Q26, growing 23% compared to the same period of the previous year. On a quarterly basis, the reduction reflects the seasonal impact of the 13th salary advance, which is used to amortize contracts.



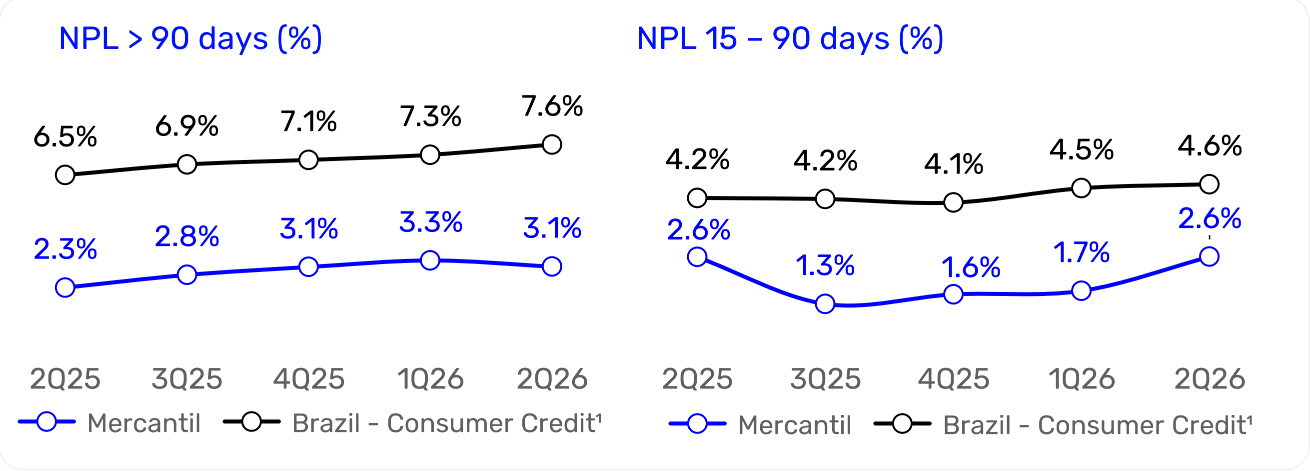
Credit Portfolio Quality

In 2Q26, the Bank observed a worsening in Stage 3 on a quarterly basis, driven by the amortization of part of the personal loan portfolio due to the 13th salary advance, resulting in a portfolio stage mix effect.

The portfolio classified as Stage 1 represented 93.7% of the total, while Stages 2 and 3 accounted for 1.5% and 4.9%, respectively. This profile demonstrates that the portfolio remains mostly concentrated in higher-quality operations, even in a context of portfolio expansion.



In the quarter, the allowance for loan losses totaled BRL 406 million, equivalent to 6.5% of the portfolio on an annualized basis. Similar to the previous quarter, this annual increase reflects a conservative provisioning stance, in line with portfolio expansion and the evolution of the product mix, strongly impacted by the increase in private-sector payroll loans. Portfolio delinquency indicators, however, remained at controlled levels in 2Q26, reflecting the portfolio composition and the predominance of collateralized lines. NPLs over 90 days ended the quarter at 3.1%, reflecting the impact of Desenrola 2.0 on the personal loan portfolio, while delinquency between 15 and 90 days reached 2.6%.

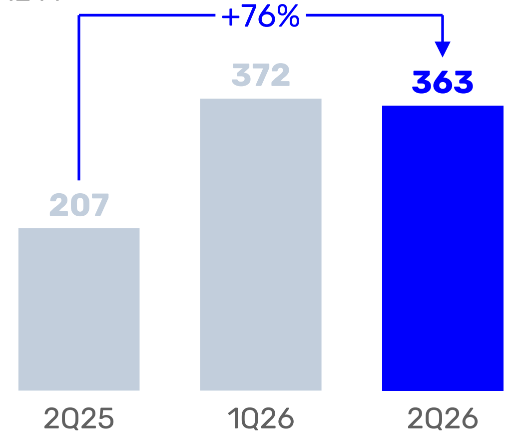


Sources: [1] Central Bank of Brazil

SERVICE REVENUE

Service fee income remained on a strong growth trajectory in 2Q26, reaching BRL 363 million, up 76% compared to 2Q25. This performance reflects the evolution of the Meu+ ecosystem and the greater penetration of solutions with strong fit for the 50+ audience, expanding client relationships beyond credit.

Service Revenue
BRL M

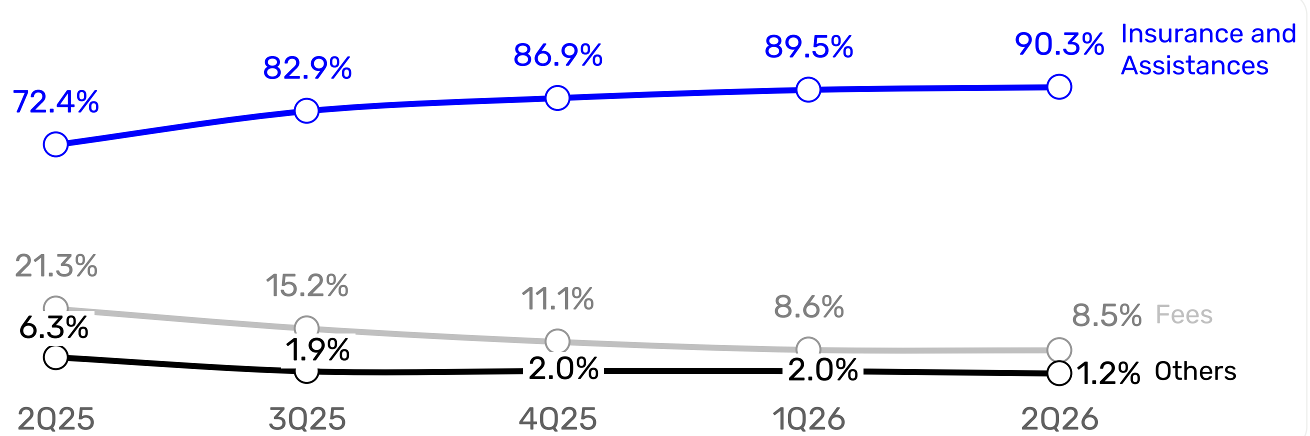


MEU+

HUNDREDS OF BENEFITS FOR OUR CLIENTS

The revenue mix highlights the progress of relationship and assistance solutions, which increase primacy with the client base. Insurance and assistance services represented 90.3% of service fee income in the quarter, up 1,790 bps compared to 2Q25. At the same time, the share of fees decreased to 8.5%, reinforcing the Bank's focus on offering products with greater value for clients. This growth in service revenues contributes to the diversification of the Bank's earnings sources, especially during periods of stress in more challenging credit cycles.

Segment Evolution – Service Revenue

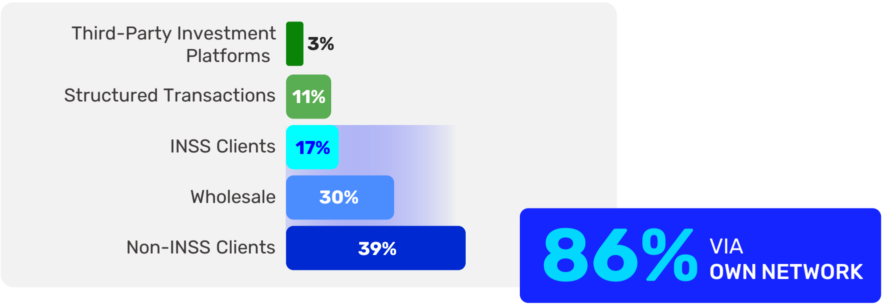


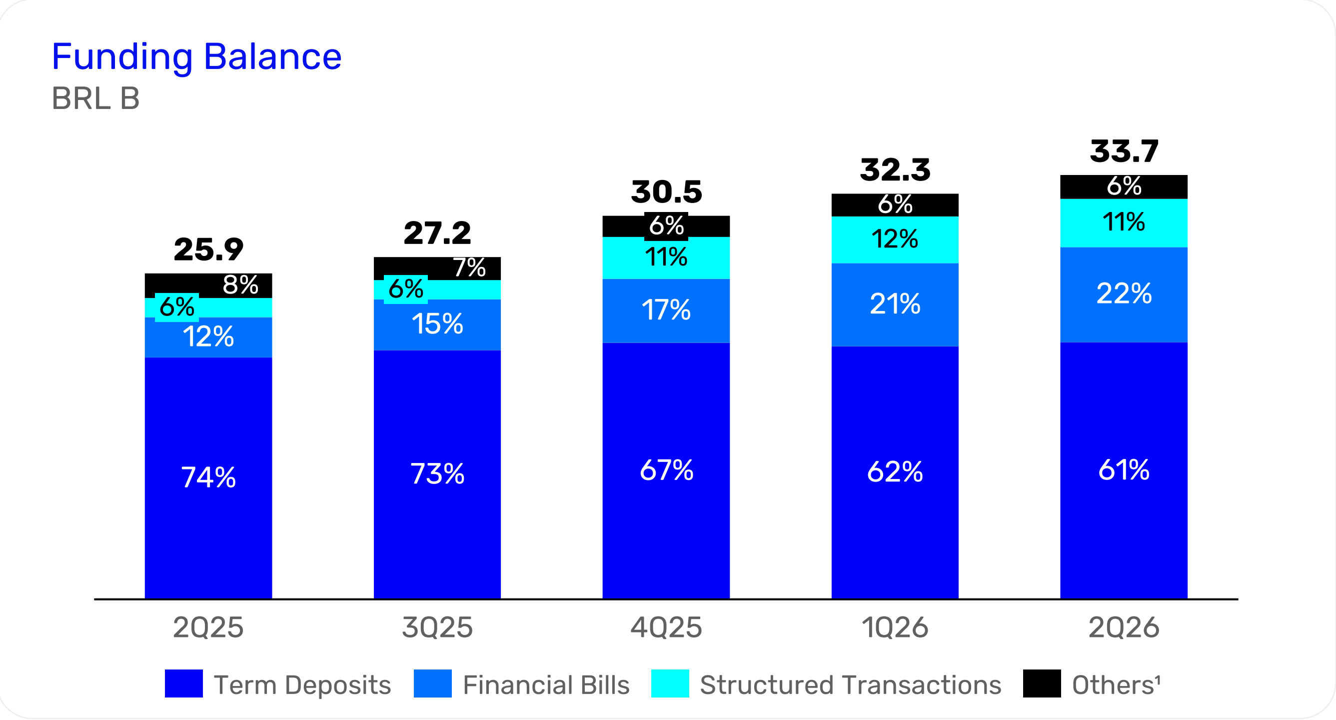
FUNDING

Banco Mercantil's funding balance ended 2Q26 at BRL 33.7 billion, growing 30% compared to 2Q25. The structure remains diversified and granular, aligned with a liability renewal strategy that has enabled balance expansion with longer tenors and costs at stabilized levels.

The funding mix became more diversified in the period. Time deposits represented 61% of the total, while financial bills accounted for 22% and structured transactions reached 11%. The LTM cost of funding remained competitive, at 100.1% of CDI, reflecting the strength of the Bank's proprietary funding structure.

Funding continues to be mostly originated through proprietary channels, which represented 86% of the total in the quarter. Funding sources include 39% from the proprietary commercial network (Non-INSS Clients), 17% from INSS clients, 30% from treasury, 11% from structured transactions and only 3% from partner platforms, highlighting the Bank's low dependence on third-party channels.





¹ Agribusiness Letters of Credit (LCA), Savings, Demand Deposits (DV), Interbank Deposits (DI).

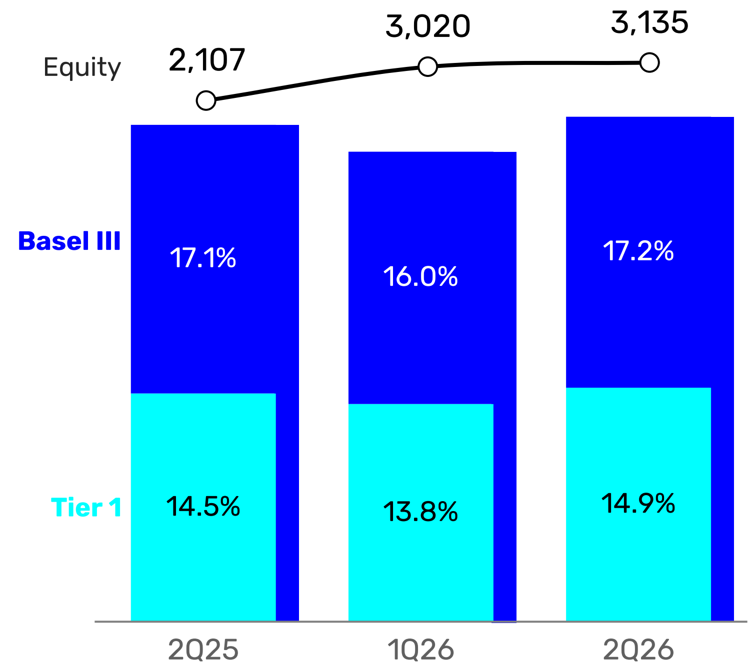
CAPITAL

Capital Adequacy Ratio (Basel III) and Shareholders' Equity

Banco Mercantil ended 2Q26 with shareholders' equity of BRL 3.1 billion, reflecting the effects of the capital increase executed in the first quarter of 2026 and recurring earnings generation. This evolution reinforces the Company's ability to sustain its growth strategy with a strengthened capital base.

Basel III & Shareholders' Equity

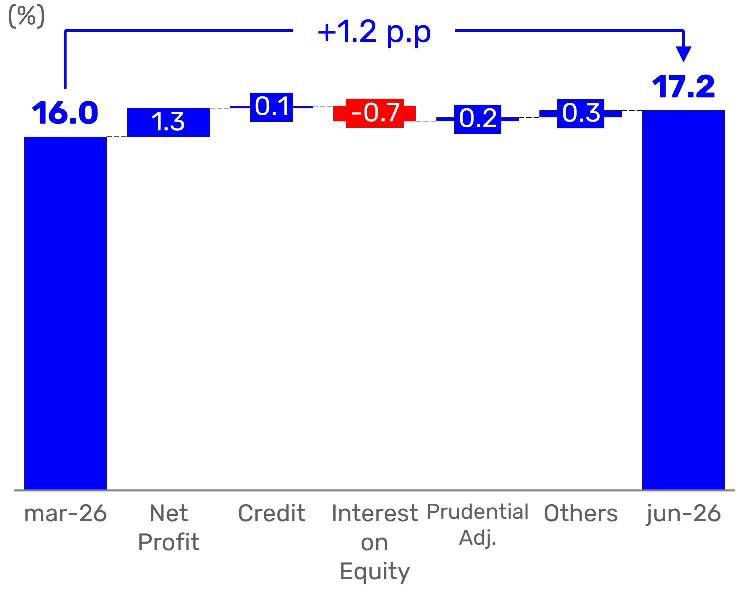
(%) & BRL M



The Basel III Index returned to 17.2% in the second quarter, while Tier 1 Capital reached 14.9%. This capitalization level reflects the record result for the quarter, which contributed 130 bps to the ratio, and was also supported by a less expressive expansion of the loan portfolio in the same period. On the other hand, the Bank distributed interest on capital to shareholders, impacting the Basel III Index by 70 bps.

Capital Adequacy Ratio (Basel III)

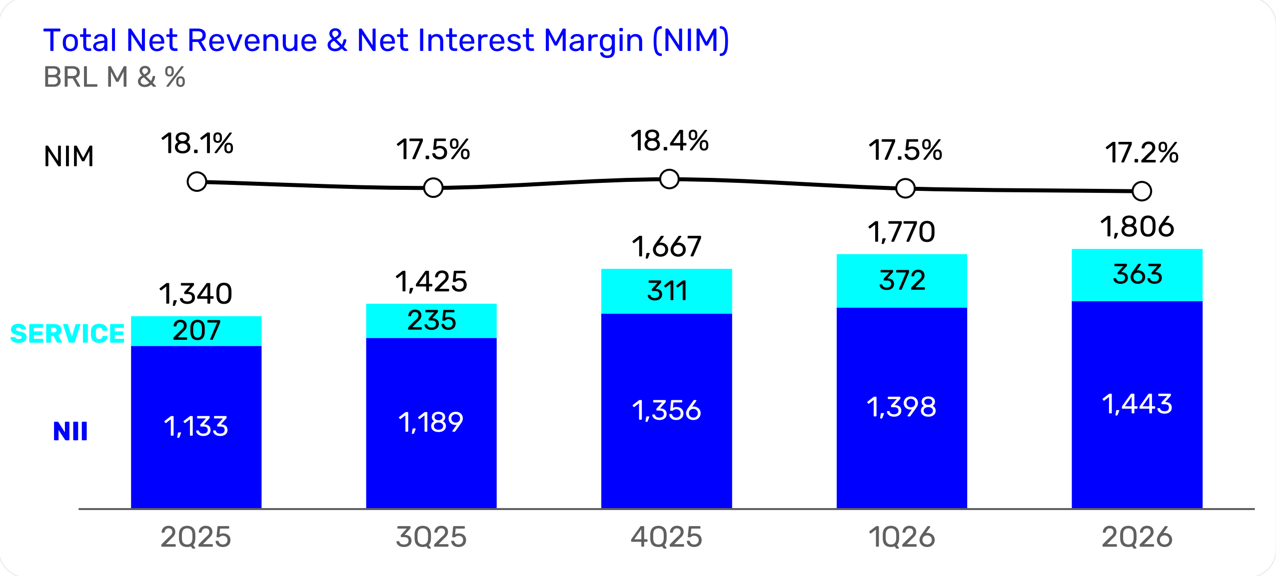
(%)



The Bank's high capitalization level is important to support the expansion of the loan portfolio once market challenges to portfolio growth ease. As a result, the Bank maintains a balance sheet that is well positioned for future growth.

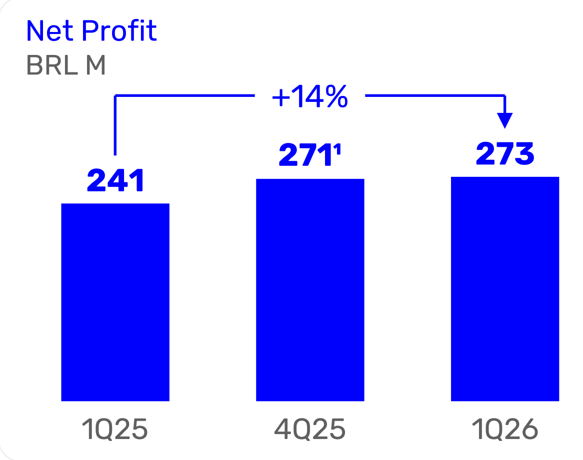
PROFITABILITY

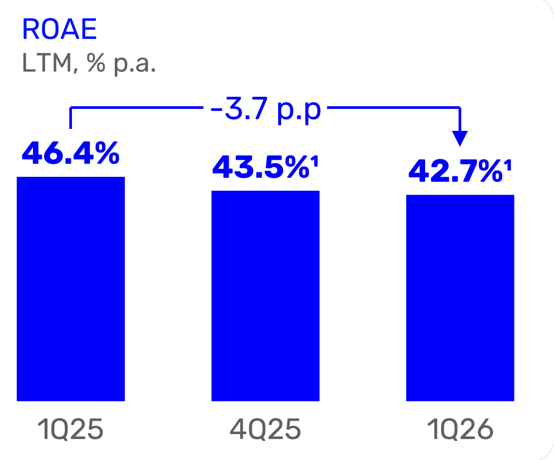
Banco Mercantil maintained high profitability metrics in 2Q26, reflecting growth in its main revenue lines and discipline in expense management. Net interest income and service fee income continued to expand. NII once again exceeded BRL 1.4 billion in 2Q26, up 27% compared to 2Q25, while service fee income reached BRL 363 million, up 76%. As a result, total revenues considered in the chart reached BRL 1.8 billion in the quarter.



Quarterly annualized NIM ended the period at 17.2%, at a level consistent with the portfolio growth dynamics and the evolution of the product mix, with a slight decline due to a higher share of cash among interest-earning assets. Recurring ROAE LTM remained high, at 41.4%, and recurring ROAA LTM reached 3.1%, reinforcing the Bank's ability to combine growth, profitability and operational efficiency, even with a high capitalization level.

Net income totaled BRL 275 million in the second quarter of 2026, setting another historical record for the Bank. This result represented growth of 13% compared to the same period of the previous year and marked the 15th record quarter.





[1] Recurring results, excluding the impacts of the agreement executed with the PGFN.

ESG

For the sixth consecutive year, Banco Mercantil publishes its Sustainability Report, reaffirming its commitment to transparency, ethical conduct, sound governance practices, and long-term business sustainability.

Prepared in accordance with the Global Reporting Initiative (GRI) 2021 standards, the report details Banco Mercantil's performance across economic, social, environmental, and governance dimensions.

SUSTAINABILITY REPORT

ADOPTION TO **SUSTAINABLE DEVELOPMENT**

75% OF BRANCHES POWERED BY CLEAN ENERGY

BRL 5.2 MILLION ALLOCATED TO 40 CULTURAL AND SOCIAL PROJECTS

FEMALE REPRESENTATION 54% OF EMPLOYESS AND 52% OF CLIENTS

Banco Mercantil continues to strengthen its role as an agent of social impact, with initiatives aligned with its strategy focused on the 50+ segment, as well as on social inclusion, healthcare, culture, and regional development. The ESG agenda remains closely integrated with the Company's business model, contributing to deeper engagement with society and reinforcing long-term value creation. The initiatives supported by Banco Mercantil can be accessed at the following link:

https://sustentabilidade.bancomercantil.com.br/projetos-apoiados/

Balance Sheet

BRL M

Assets	2Q26	1Q26	Δ	2Q25	Δ
Total Assets	**38,944**	**37,344**	**+4%**	**29,805**	**+31%**
Loan Operations and Other Credits	24,993	25,197	-1%	19,279	+30%
Short-term Interbank Investments	8,164	6,170	+32%	4,811	+70%
Marketable securities	1,641	1,605	+2%	2,407	-32%
Provision for Expected Losses	(1,289)	(1,170)	+10%	(1,039)	+24%
Tax Assets	1,904	1,755	+8%	935	+104%
Property and Equipment	587	605	-3%	506	+16%
Intangible	207	211	-2%	189	+9%
Other Assets	2,737	2,971	-8%	2,717	+1%

Liabilities	2Q26	1Q26	Δ	2Q25	Δ
Liabilities	**35,808**	**34,324**	**+4%**	**27,698**	**+29%**
Deposits	21,204	20,859	+2%	20,201	+5%
Funds from Acceptance and Issue of Securities	9,678	8,700	+11%	4,717	+105%
Debt Instruments Eligible to Capital	1,133	1,064	+6%	852	+33%
Provisions	363	339	+7%	318	+14%
Tax Liabilities	178	224	-21%	130	+37%
Other Liabilities	3,253	3,137	+4%	1,479	+120%
Equity	**3,135**	**3,020**	**+4%**	**2,107**	**+49%**
Capital	953	953	0%	807	+18%
Capital Reserves	401	399	+1%	43	+826%
Retained Earnings	331	194	+70%	344	-4%
Revenue Reserves	1,445	1,445	0%	876	+65%
Others	6	30	-82%	36	-85%

Income Statement

BRL M

	2Q26	1Q26	Δ	2Q25	Δ
Interest Income	**2,531**	**2,464**	**+3%**	**1,964**	**+29%**
Credit Operations	2,196	2,084	+5%	1,736	+27%
Securities and Bond Transactions	290	270	+8%	239	+21%
Interest Expenses	**(1,088)**	**(1,066)**	**+2%**	**(831)**	**+31%**
Market Funding Operations	(1,088)	(1,066)	+2%	(827)	+32%
Operations for Sale or Transfer of Financial Assets	(0,16)	(0,17)	-3%	(4)	-96%
Net Interest Income	**1,443**	**1,398**	**+3%**	**1,133**	**+27%**
NPL Provision	**(406)**	**(377)**	**+8%**	**(131)**	**+211%**
Operating Revenues and Expenses	**(709)**	**(664)**	**+7%**	**(692)**	**+2%**
Service Revenue	363	372	-2%	207	+76%
Personnel Expenses	(229)	(231)	-1%	(183)	+25%
Administrative Expenses	(438)	(397)	+10%	(321)	+37%
Tax Expenses	(101)	(107)	-6%	(77)	+31%
Other Operating Revenues / Expenses	(226)	(226)	0%	(257)	-12%
Reversals / Expenses of Provisions	(78)	(74)	+5%	(61)	+27%
Earnings Before Tax	**328**	**357**	**-8%**	**310**	**+6%**
Income Tax and Social Contribution	(49)	(80)	-39%	(63)	-22%
Non-Controlling Interests	(4)	(5)	-13%	(5)	-23%
Net Profit	**275**	**273**	**+1%**	**243**	**+13%**

SHAREHORLDING **STRUCTURE**

As of June 30, 2026, the company's share capital was BRL 952,710 thousand. According to the most recent information disclosed to the market, **Mercantil's share capital consists of 84,052,790 common shares**, of which 37.21% are in circulation, **and 39,675,836 preferred shares**, of which 67.99% are in circulation. Therefore, out of the total of **123,728,626** company shares, **47.08%** are in circulation.

RATINGS

	RATING	PERSPECTIVE	DATE
S&P Global Ratings	brAA-	Stable	sep/25
Fitch Ratings	AA-(bra)	Positive	aug/25
RiskBank[1]	BRMP 2	Stable	jun/25

OMBUDSMAN

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Banco Mercantil has an Ombudsman's Office, whose purpose is to ensure strict compliance with legal and regulatory norms regarding consumer rights, as well as to act as a communication channel with customers and users, seeking solutions to any problems arising from the relationship with the bank, by registering complaints, reports, and suggestions.

[1] Bank Risk Rating System

DISCLAIMER

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CMN RESOLUTION 4,966, EFFECTIVE AS OF JANUARY 1, 2025, INTRODUCED CHANGES TO RISK CLASSIFICATION AND PROVISIONING CRITERIA. THEREFORE, THE DATA FOR THE FOLLOWING QUARTERS REFLECTS A NEW METHODOLOGICAL BASIS AND MAY PRESENT COMPARABILITY LIMITATIONS WITH PREVIOUS PERIODS.

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