

BMGB
B3 LISTED N1

PRESENTATION
VIDEO CONFERENCE

1Q22



1Q22 Highlights



10.4 million
CLIENTS¹

+44% YoY



7.1 million
DIGITAL ACCOUNTS

+83% YoY



R\$ **17.1** billion
CREDIT PORTFOLIO

+7% QoQ



R\$ **48** million
NET INCOME

stable QoQ

Recognition of our transformation and culture

Great Place To Work®

We have earned the
GREAT PLACE TO WORK certificate

Forbes

Once again, we are
among the **TOP 10**
BRAZILIAN BANKS BY
FORBES



For the third year, help!
won the **SEAL OF**
FRANCHISING
EXCELLENCE FROM ABF

Consignable

Retailers

Soccer clubs

Positive account

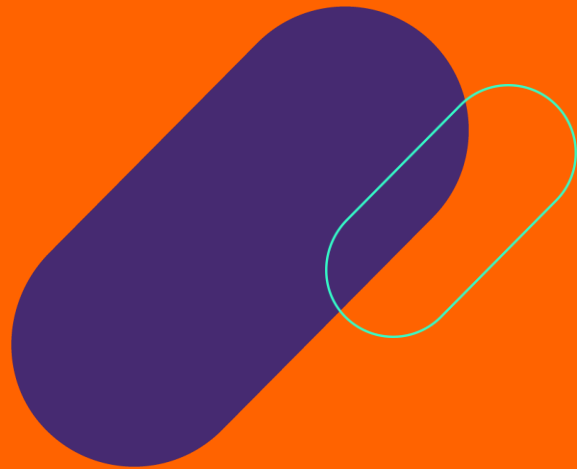
Clients B, C, D | 35+

Retail Companies

Small and medium companies

We have a
robust ecosystem
that meets our
clients' needs

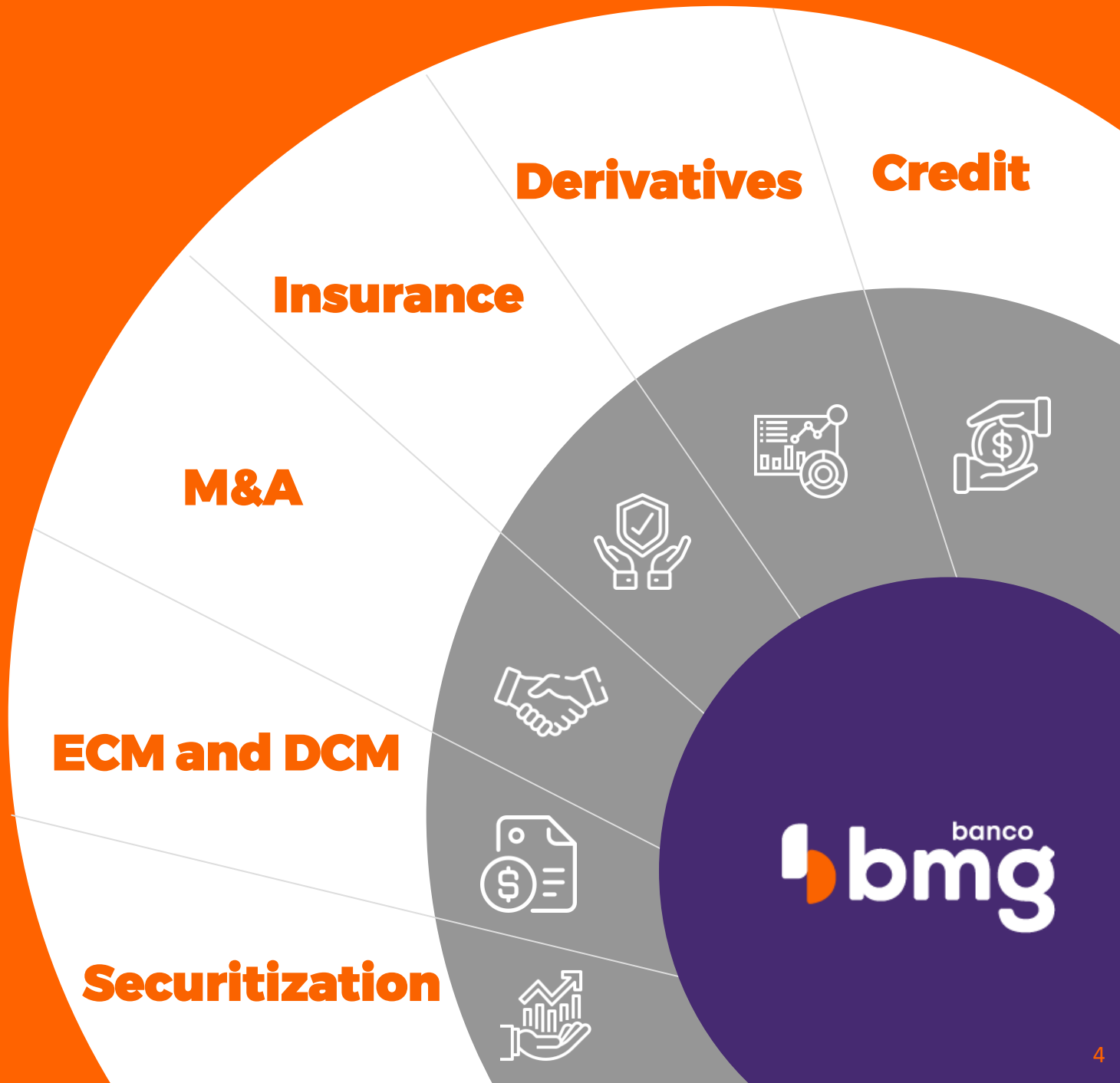




**Dedicated competence
to leverage the
wholesale business**



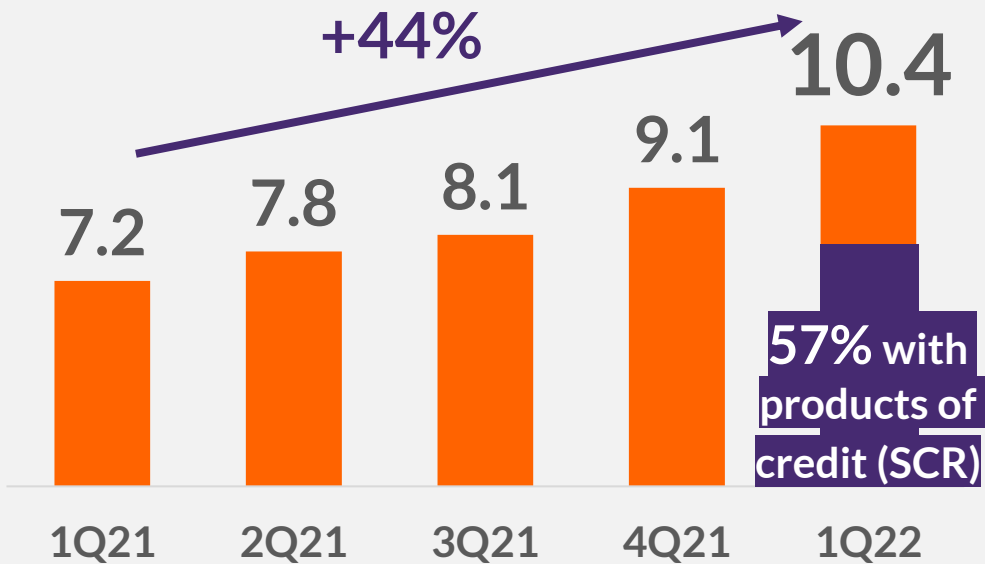
Corporate
+
Middle Market



Solid growth in client base

Clients (BACEN)¹

Million



RELATIONSHIP WITH CLIENTS

anytime, anywhere, any device



PHYGITAL PHYSICAL + DIGITAL

1. Bacen methodology of total clients and clients with credit (SCR – Credit Information System). Internal calculation for 1Q22, since the official information has not yet been published by Bacen.

help! evolution has already increased productivity per consultant

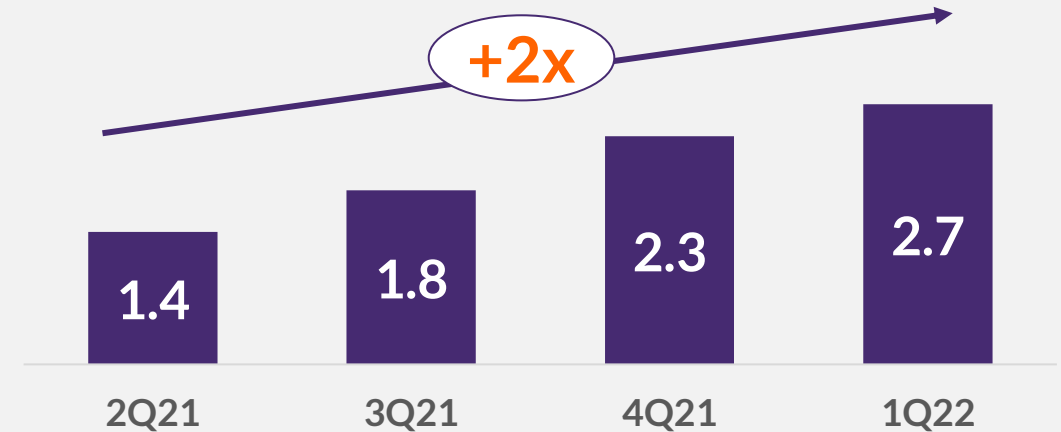
help!

840 physical stores
+
online operation



presence in **100%**
of the Brazilian
territory

Increase of productivity per consultant¹:
R\$ thousand per business day



New
franchise
formats



Increase of
products and
services
portfolio

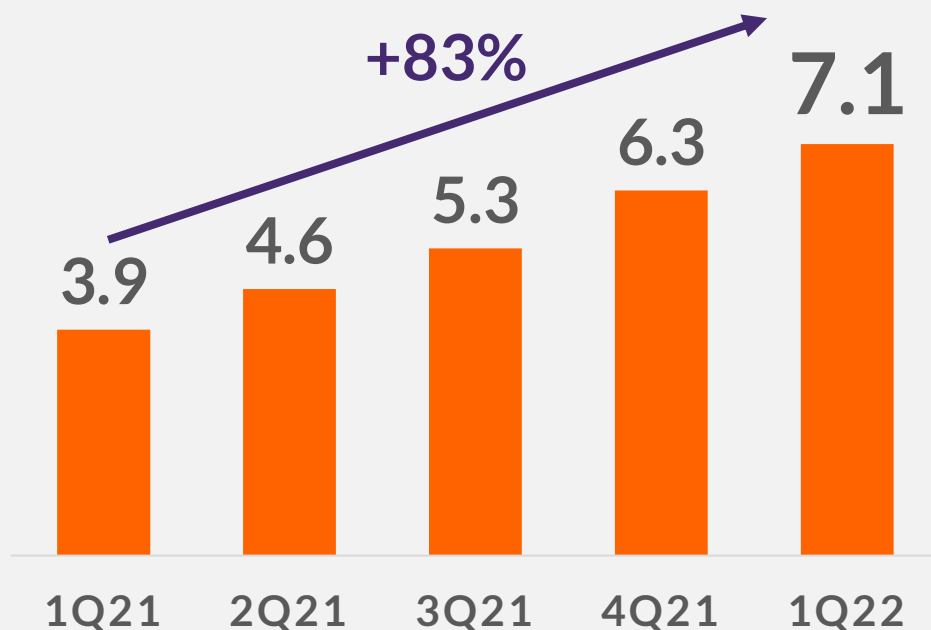


Exclusive
channel for
emergency
personal credit

1. Does not consider origination of a payroll loan via an exclusivity agreement with Itaú

Our digital strategy grows strong

Digital accounts million



3.2
million

new digital accounts
in the last 12 months

5.5
million

monthly unique visitors on
average in 1Q22 [+65% YoY]

R\$ **690**
million

in transaction volume¹ on
the cards in 1Q22 [+199% YoY]

R\$ **3.8**
billion

of cash in on digital accounts
in 1Q22 [+99% YoY]

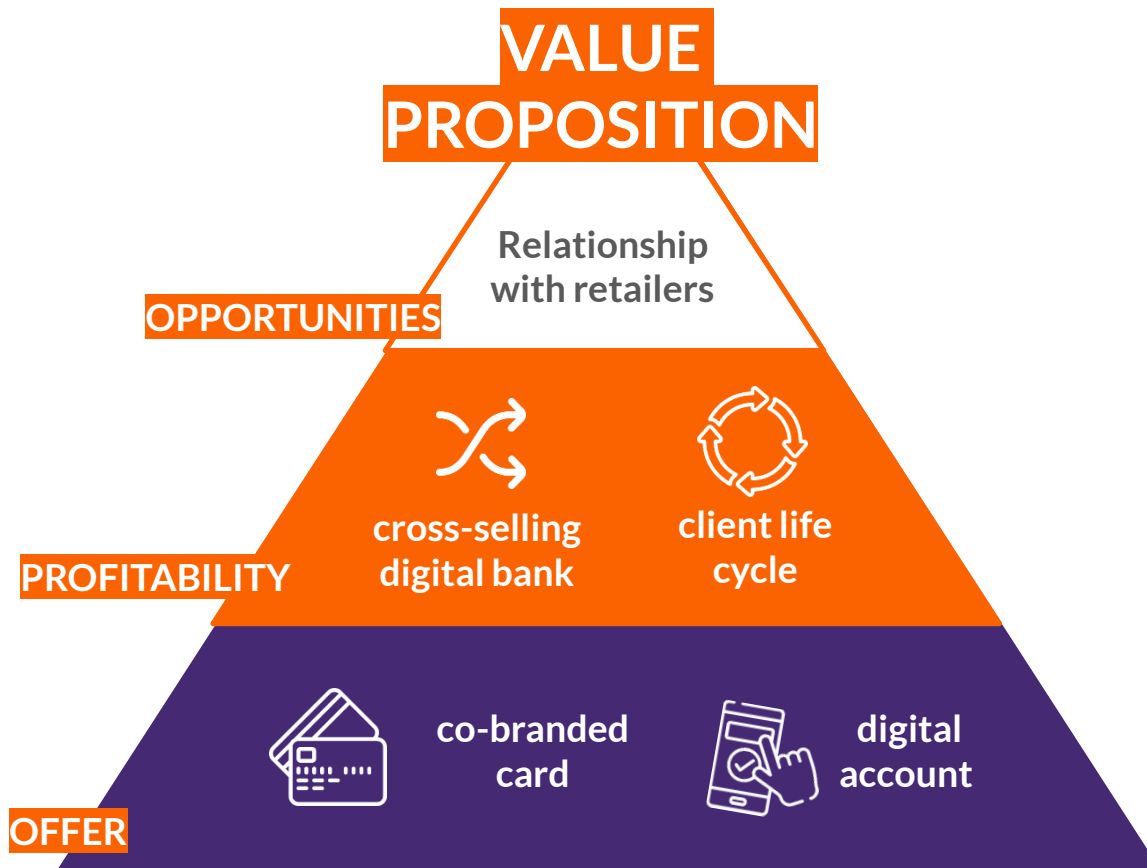
R\$ **970**
million

on investment outstanding
[digital bank] [+81% YoY]

1. Considers purchases on credit and debit of traditional cards

Partnership with retailers

- **B2C consumer financing**, for a select target audience with **greater potential for profitability**



Accumulated
until April/22



R\$ 100 million
transacted on cards

82 k
cards
issued

40%
off us
purchases¹



partnership with
retailers

4



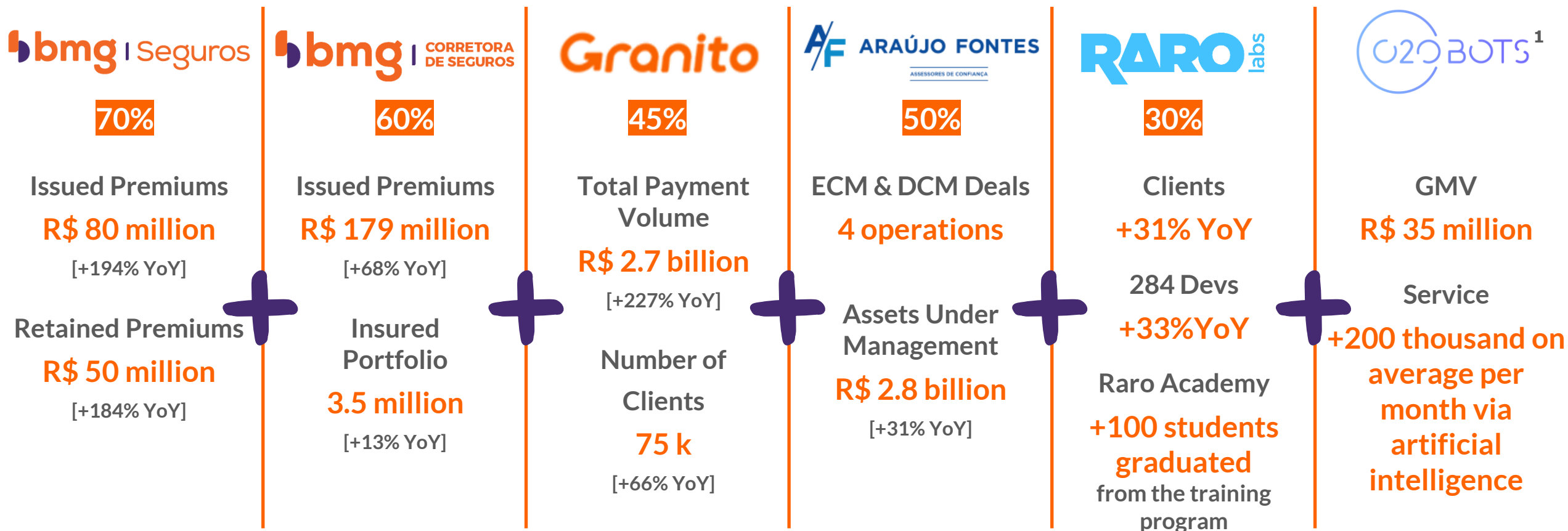
number of
stores

337

1. Purchases made outside the retailer that issued the co-branded card.

Ecosystem of investees enhances the generation of value

Bmg share% | Figures referring to 1Q22



In May, we announced a new partnership with iCertus, enterprise resource planning (ERP). The company acts as SaaS provider and makes loans to small and medium-sized companies.



RELATIONSHIP WITH CLIENTS

We outline our objectives through a client plan for 2022



- 1 Significantly reduce civil claims and lawsuits
- 2 Improve NPS
- 3 To be among the 5 best Ombudsman offices in Brazil
- 4 Expand self-service and call center autonomy
- 5 Leverage business through the call centers



We have segmented the service and our NPS and the response time have evolved every quarter

Segmentation of service

CORE PRODUCTS

Payroll credit card, Payroll loan, Direct debit loan, FGTS

NPS: Quality

PREMIUM

Digital account, Soccer teams,
Retailer, Companies

NPS: Excellence

VIC

Revenue, Limit
and
Investments

NPS: Excellence

+

- Fan serving fan
- Setting up of cell 65+
- Priority in service

Evolution of the transactional NPS of the service



From improvement to Quality

11

1Q21

61

1Q22

+15pp

74%

1Q21

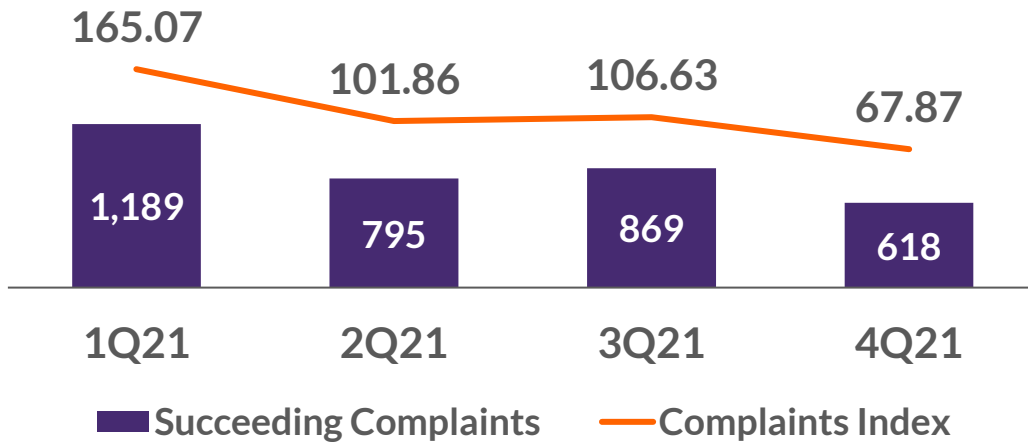
89%

1Q22

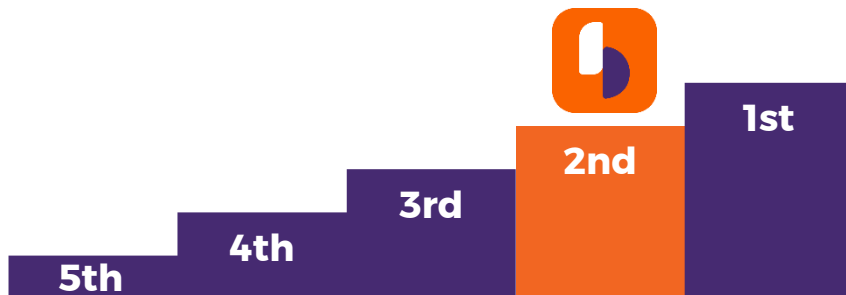
Service within
24 hours

We have also reduced our complaints across all service channels

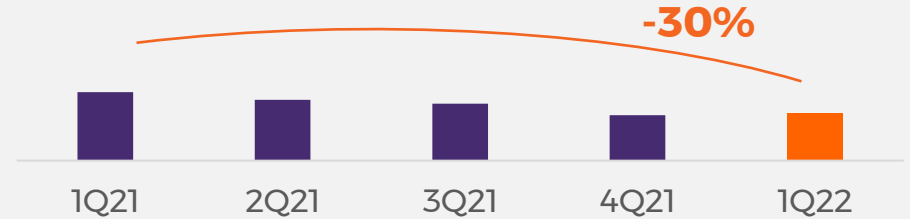
Bacen Index¹



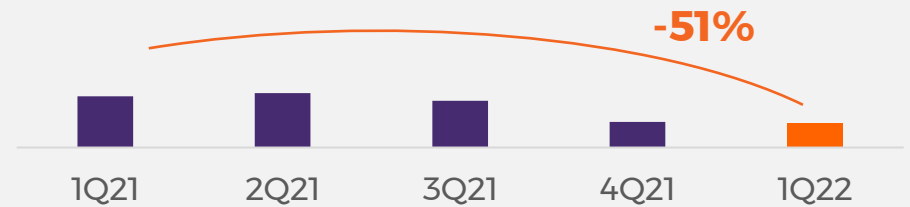
Bacen Ranking of Best Ombudsman 4Q21¹



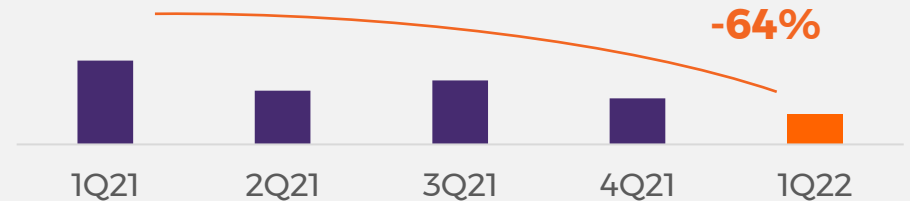
Complaints Volume: General



Volume of Complaints: Bacen



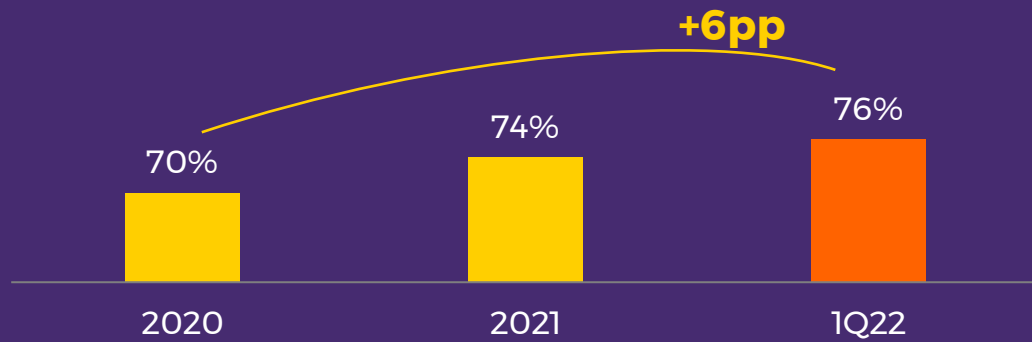
Complaints Volume: 0800 Ombudsman



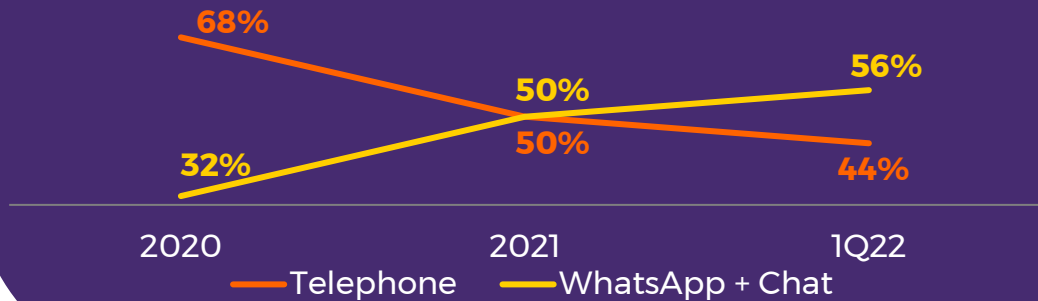
1. 1Q22 information not yet published by Bacen.

Multichannel: our retention is increasing every quarter and WhatsApp is gaining share

% Retention in self-service through the service channels



We are already a digital services bank: use of digital channels x telephone

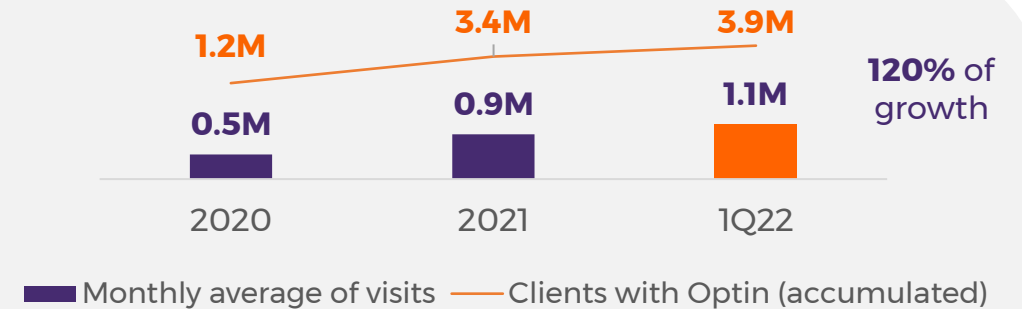


Multichannel

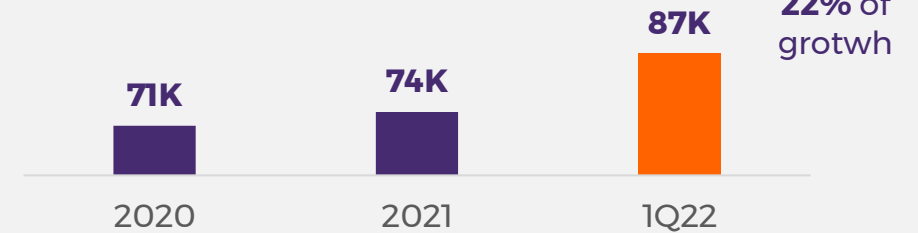
We want the client to know, more and more, our digital service channels.



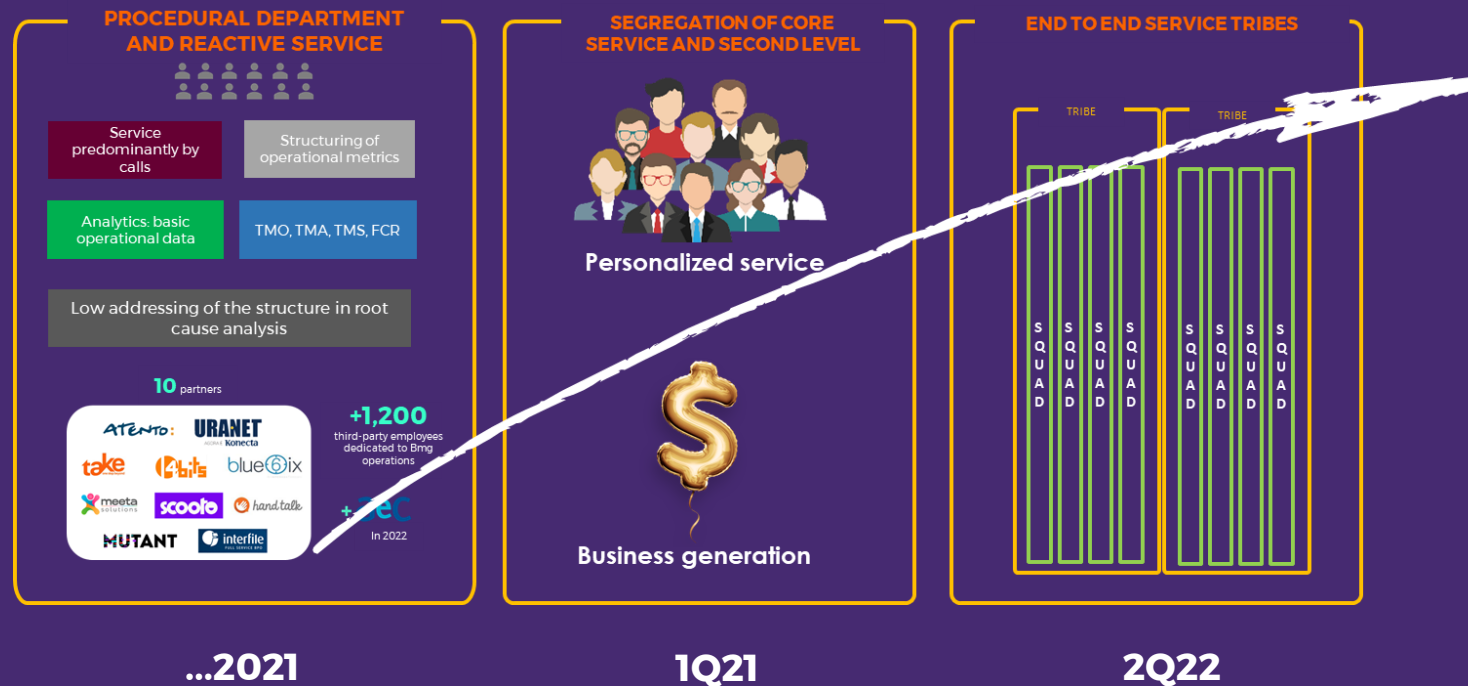
WhatsApp



Monthly average of DMA menu views that have been retained digitally



Finally, our goal is to make client service a strategic distinguishing characteristic of the brand



MAKE THE BMG SERVICE A RELATIONSHIP CENTER

- Single telephone service line
- Technological, personalized and phygital
- Easy and intuitive self-service
- Monetization of relationship centers with sales
- Bmg culture in the partners

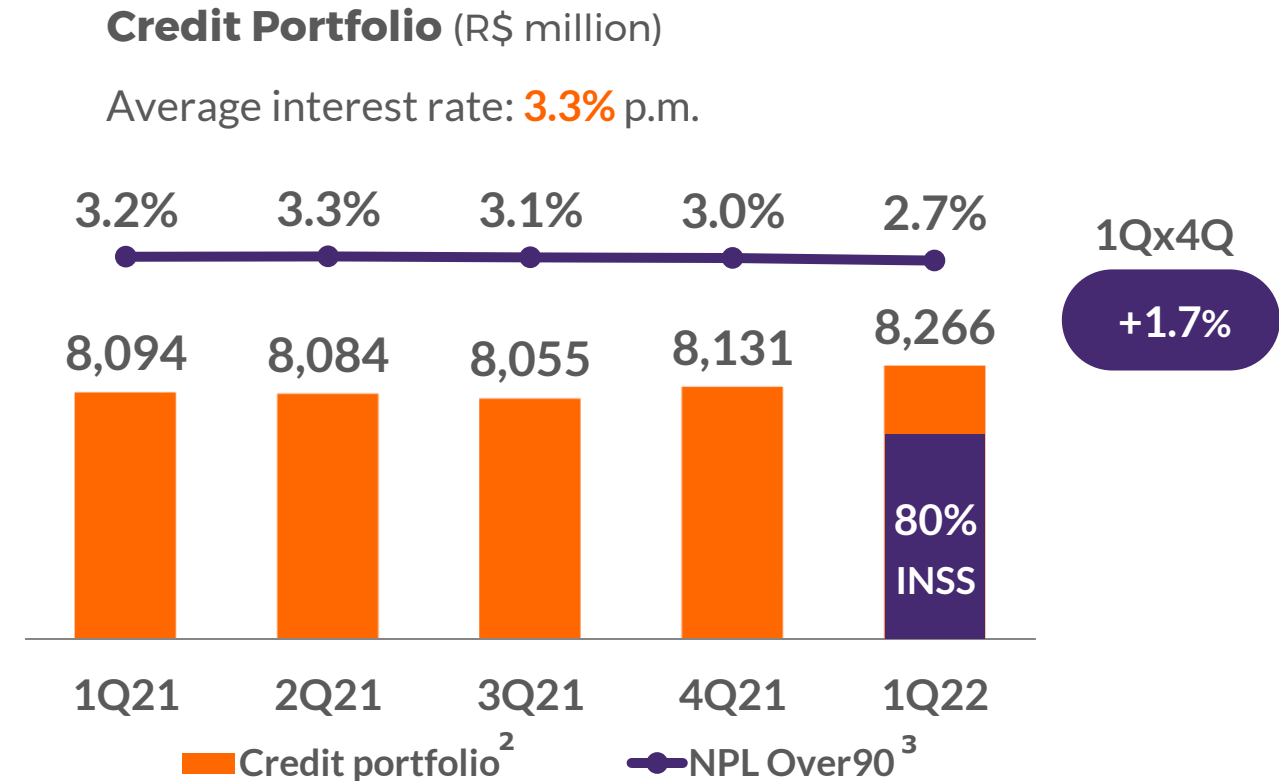
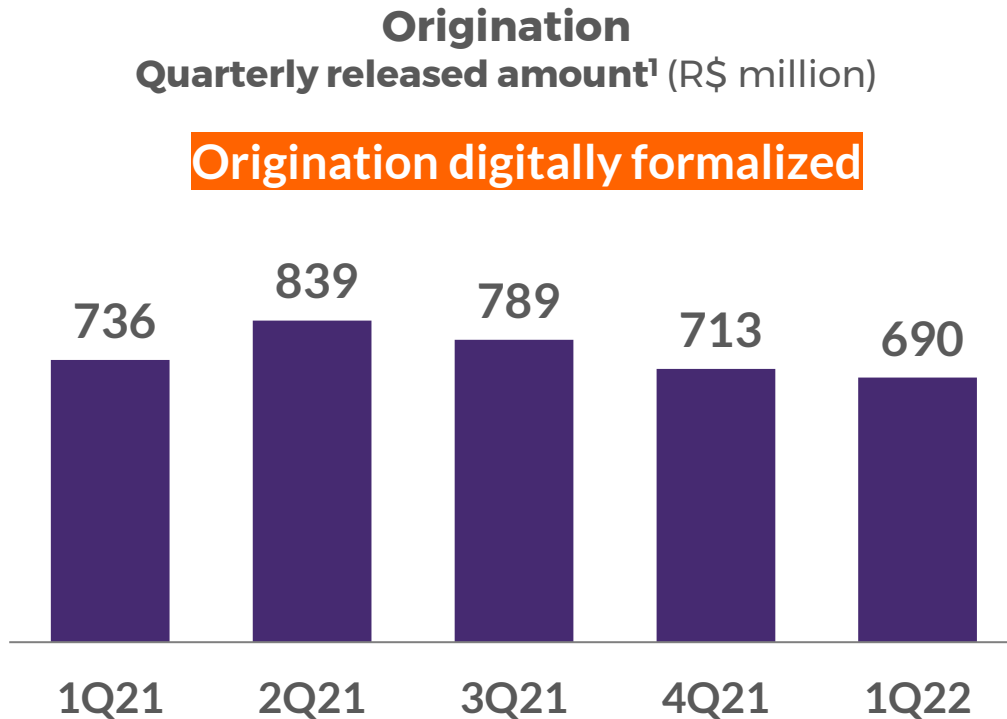
2023



**PRODUCTS &
BUSINESS**

Resumption of portfolio growth

PAYROLL CREDIT CARD



Repricing of the INSS portfolio in January/22 with the increase in the interest rate to 3.06% per month

1. It considers only the new resource released to the client, it does not consider refinanced amounts. It considers origination via withdrawal and purchase | 2. Includes balance of purchases to be invoiced|

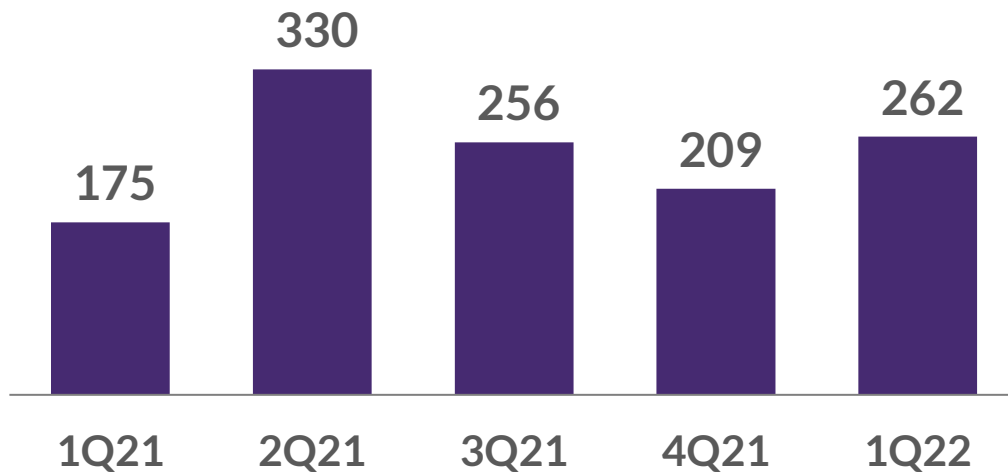
3. E-H portfolio/ total portfolio

New growth boost while maintaining quality

PAYROLL LOAN

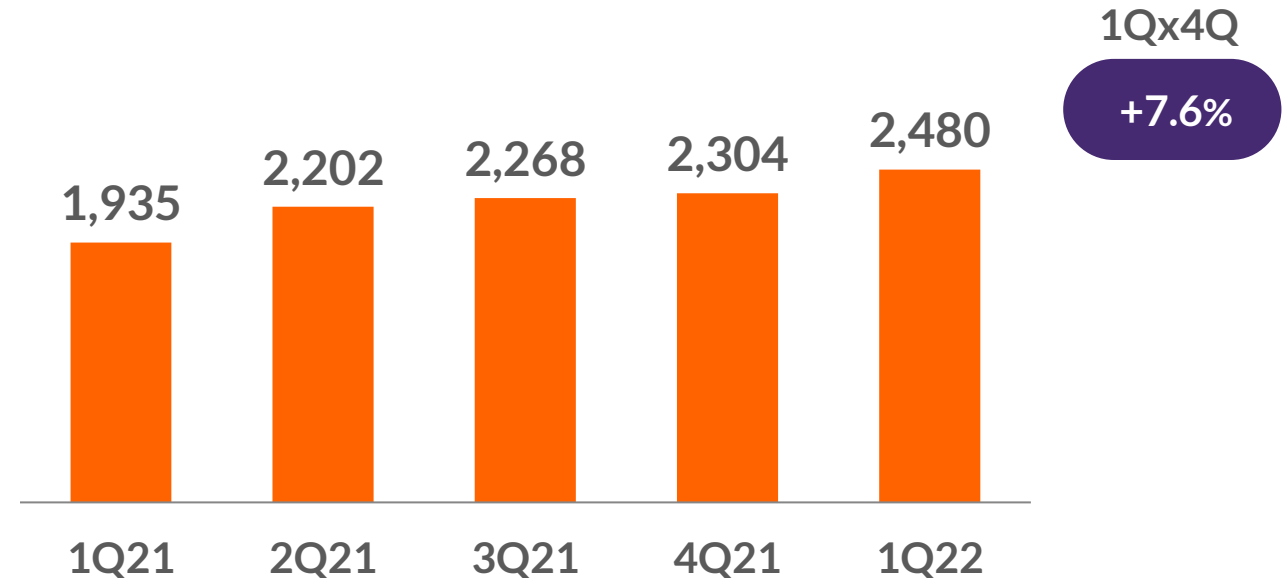
Origination
Quarterly released amount¹ (R\$ million)

Origination digitally formalized



Credit Portfolio (R\$ million)

Average interest rate: **1.7%** p.m.

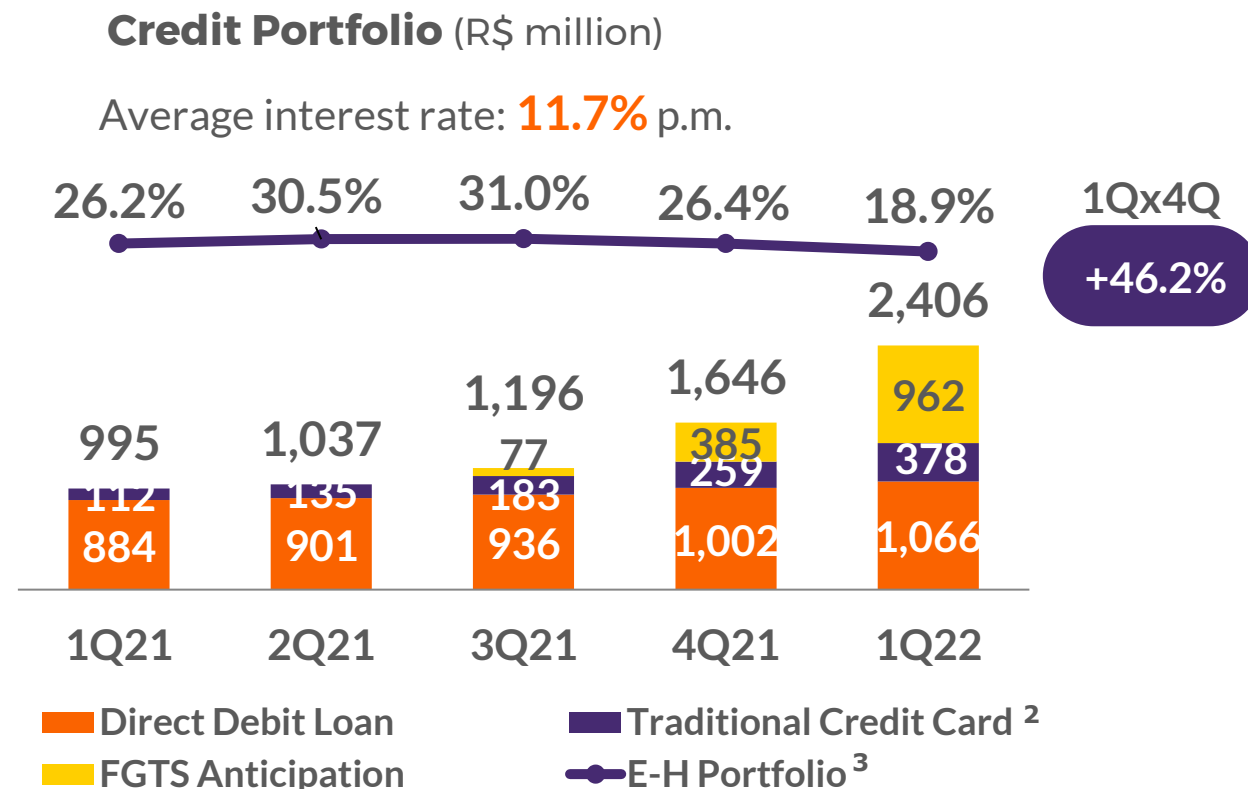
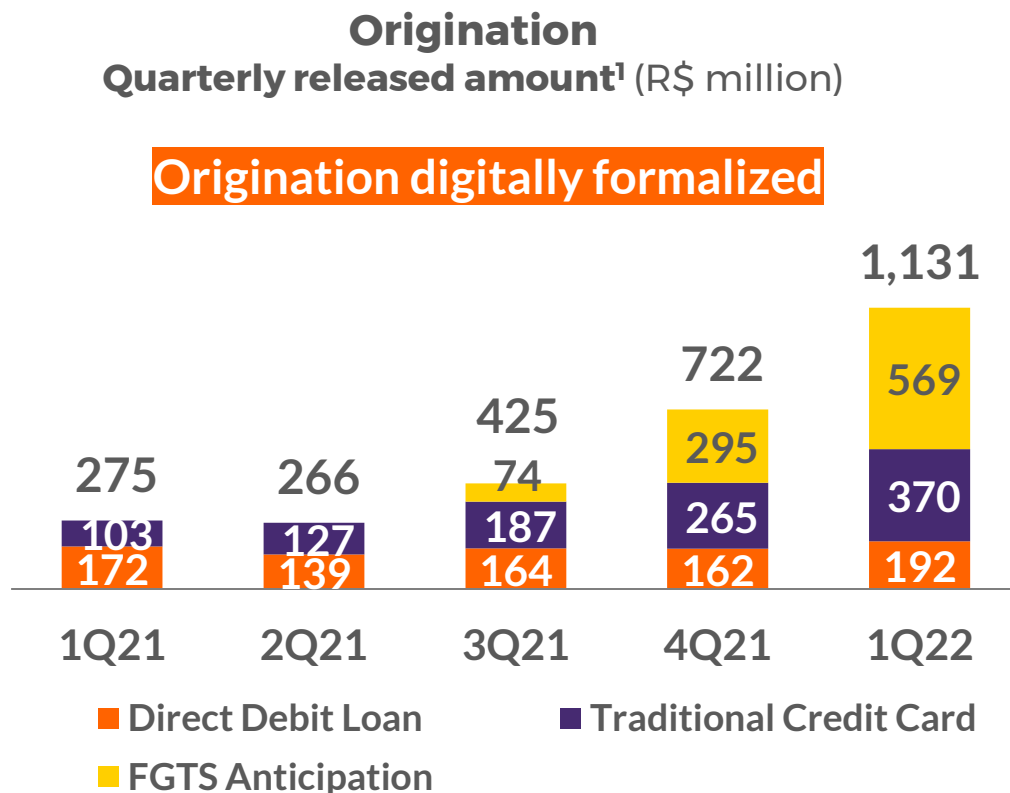


MP 1,106 of March/22, increases the payroll loan margin to 35%

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

High profitability has a potentially positive impact on the margin

PERSONAL LOAN



+1.2 million

active traditional credit cards

1. It considers only the new resource released to the client, it does not consider refinanced amounts. Origination of traditional credit card equivalent to purchases | 2. Includes balance of purchases to be invoiced | 3. E-H portfolio/ total portfolio

Insurance: opportunity for activation, loyalty and profitability



Credit Insurance

Payroll credit card | Payroll loan |
Direct debit loan



Life Insurance

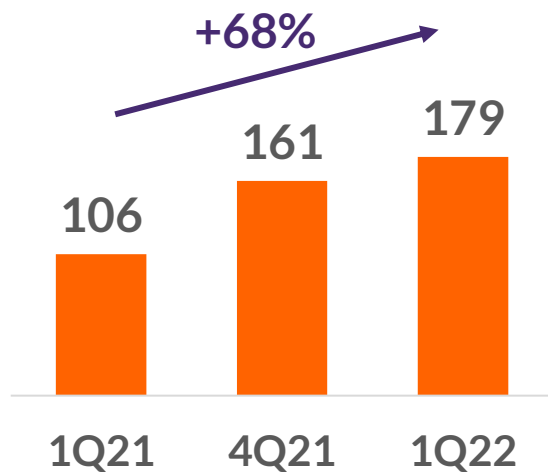
For payroll clients



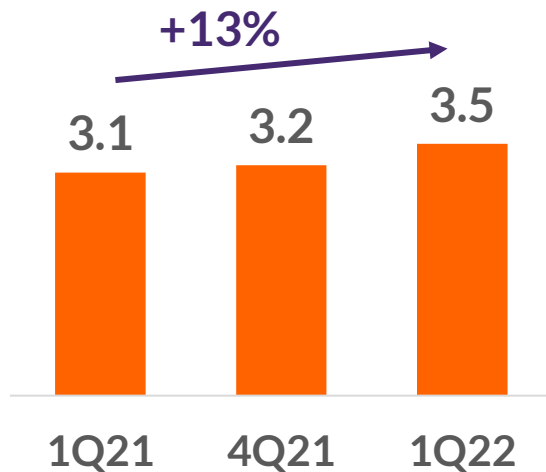
Personal Accident Insurance

For FGTS clients

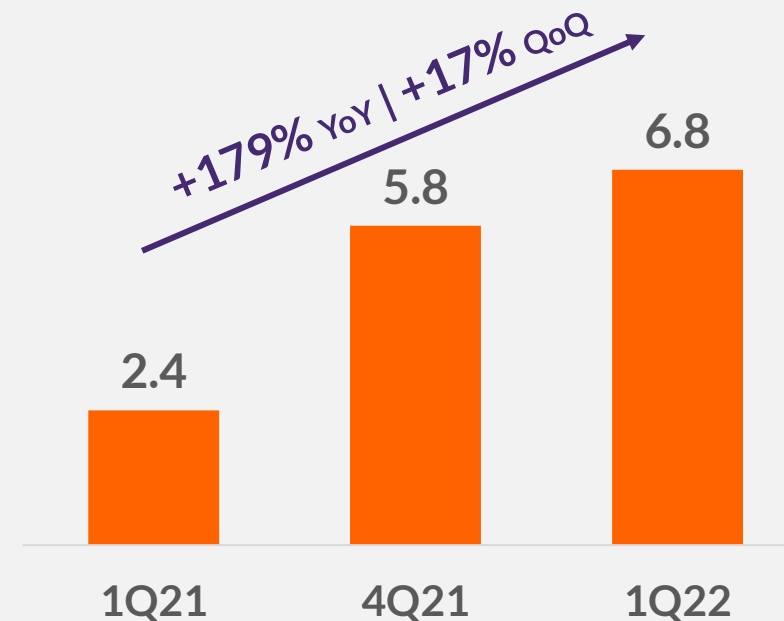
Issued Premiums (R\$ million)



Insured Portfolio¹ (million)



Equity equivalence (R\$ million)



Retail Companies Digital Bank: complete services for establishments and their employees



Counter
Granito

 +
face-to-face
payment
methods

 +
automatic
anticipation

 +
Bmg
banking
domicile

Digital bank



+ corporate
card
+ payroll
services¹

+ anticipation of non-
performing receivables
+ non-present means of
payment¹

CLIENT POTENTIAL

1Q22

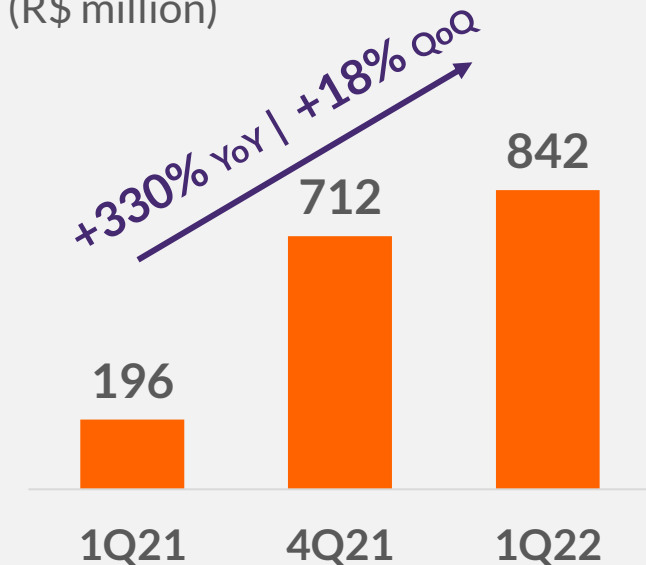
75k
Granito
clients

25k
Bmg
clients

exclusivity of banking
domicile on the Granito
sales channel
(~600 consultants)

+ 50k current clients
to explore + new ones
coming in every day

Anticipation of receivables Portfolio (R\$ million)



Dedicated competence to leverage the Wholesale business

1Q22

CURRENT OPERATION

Structured Operations

R\$
1,146
mm

credit portfolio
anticipation of
commissions for the
physical channel and
television rights for
soccer clubs

Companies

R\$
520
mm

Credit
portfolio for
medium and
large
companies

R\$
178
mm

Expanded
credit
(marketable
securities)

R\$
19
mm

Non-credit
revenue
1Q22



ARAÚJO FONTES SYNERGIES

DCM Operations 2022

R\$ 200 mm

R\$ 200 MM



DEBENTURE

Deal with Araújo Fontes concluded on January 31, 2022, after approval by the Central Bank

Products and services: news and pipeline

recent deliveries



FGTS Protected Insurance

Newly released, has shown good results with origination penetration above 30%



Additional card

Up to three additional cards on the digital account, without annuity



Automation in the opening of accounts

New bureau generating greater assertiveness and automation, facilitating the opening of accounts

upcoming releases



Wallets

Integration with Samsung Pay, Apple Pay and Google Pay



Health Insurance



Consortiums

Real Estate, Vehicles and Services



Personal Credit

for the open public, in the digital bank and within retailers

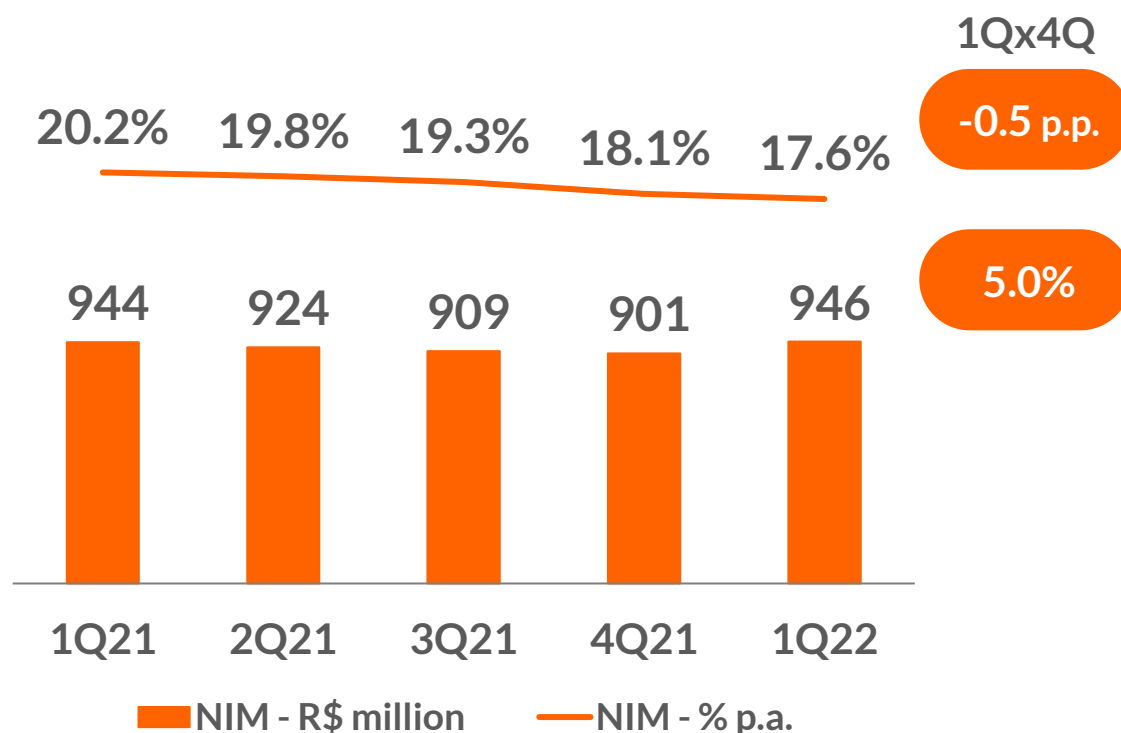


FINANCIAL

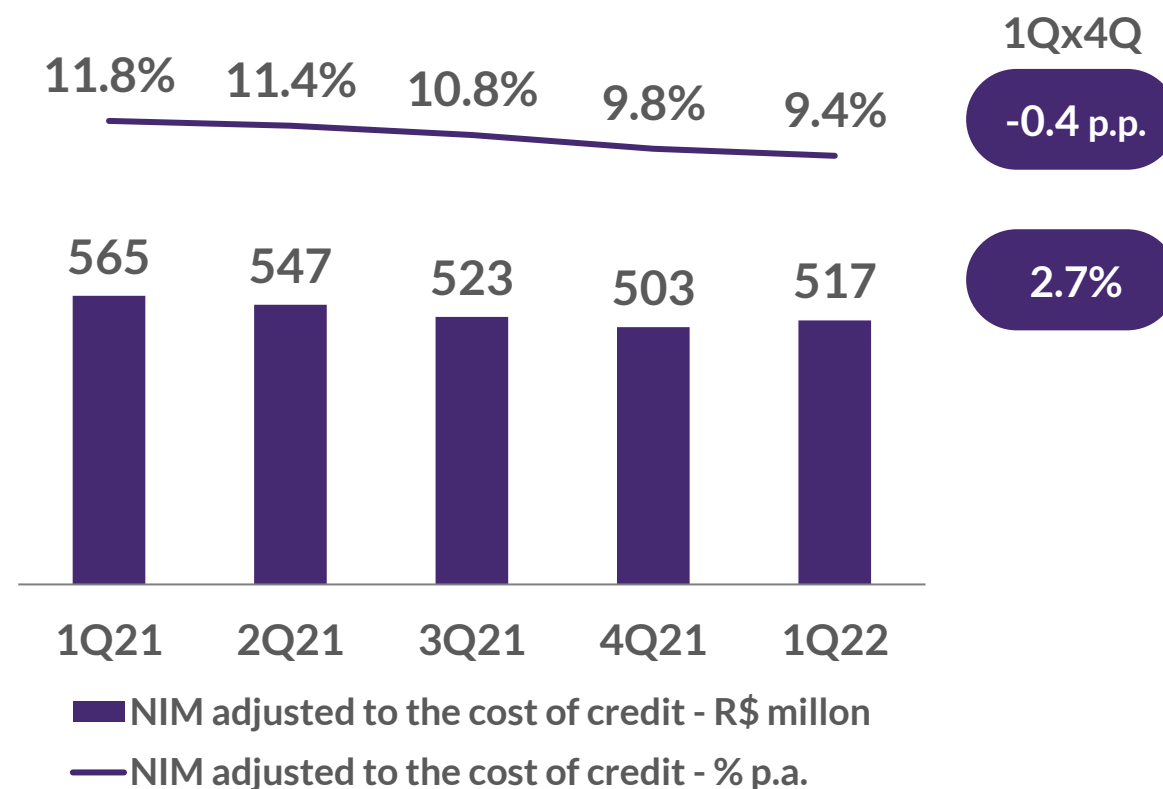
RESULTS

Nominal margin positively impacted by portfolio growth and repricing of the INSS payroll card

Net interest margin¹



NIM adjusted to the cost of credit² (provision expenses and commission)



1. Banking product: includes income from credit operations and marketable securities transactions + funding expenses and derivative + income from services rendered / average profitable assets

2. Net interest margin after expenses with provision net of recovery and expenses with agent fees / average profitable assets

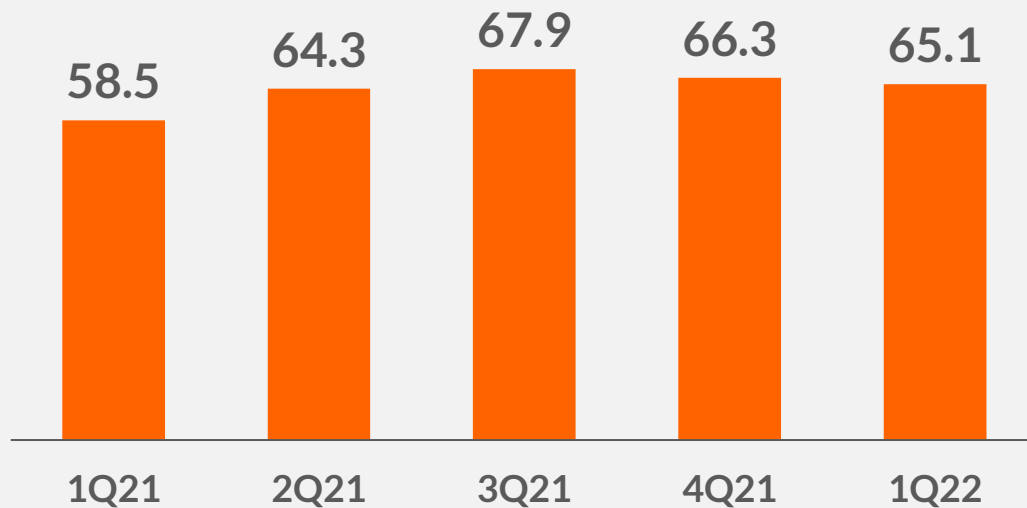
Based on the recurring result.

Continuous investment in innovation and quality

HOLISTIC VIEW OF PROCESSES

Investments in new products, process automation and service quality

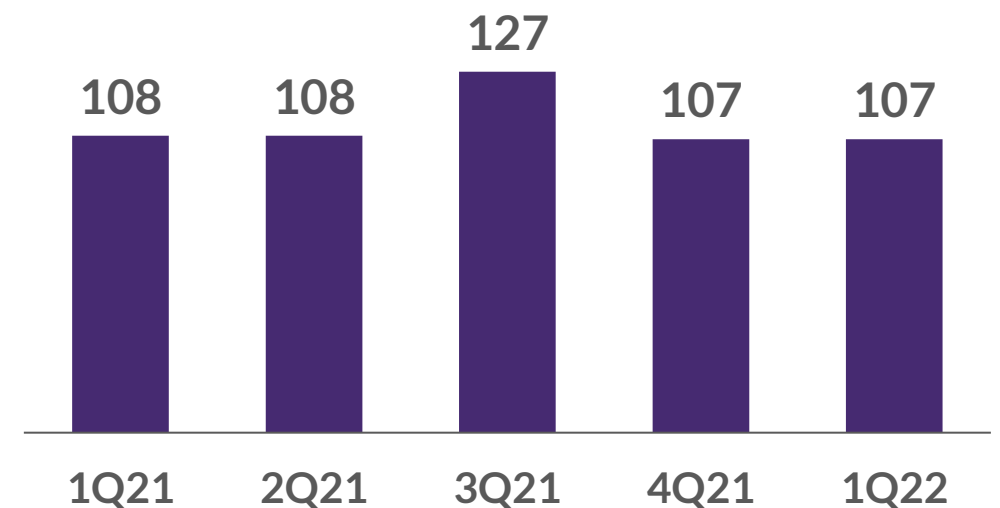
Efficiency ratio (%)¹



PERFORMANCE IN THE ROOT CAUSE

Net operating
Provision expenses

R\$ million

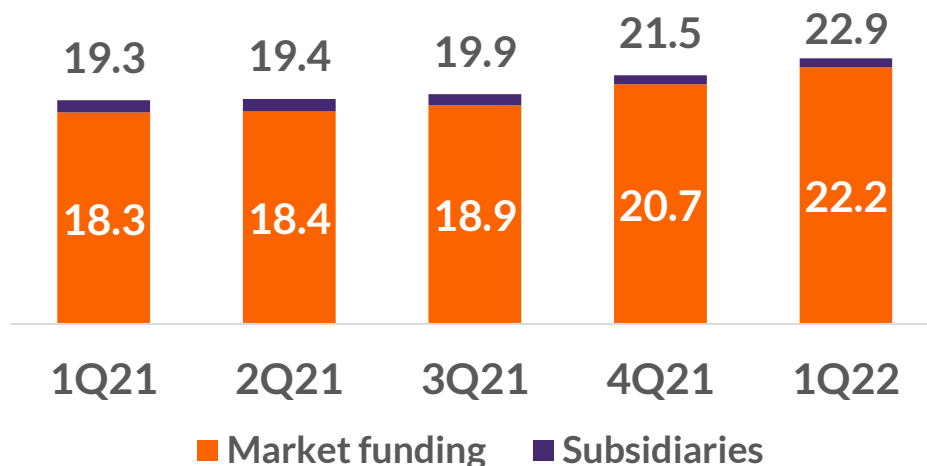


1 – Efficiency Ratio: (Personnel Expenses + Other Administrative Expenses (doesn't consider amortization) + Other Operating Expenses (net from operating income)) / (Gross Profit from Financial Intermediation before allowance for loan losses + Income from Services Rendered + Tax Expenses)

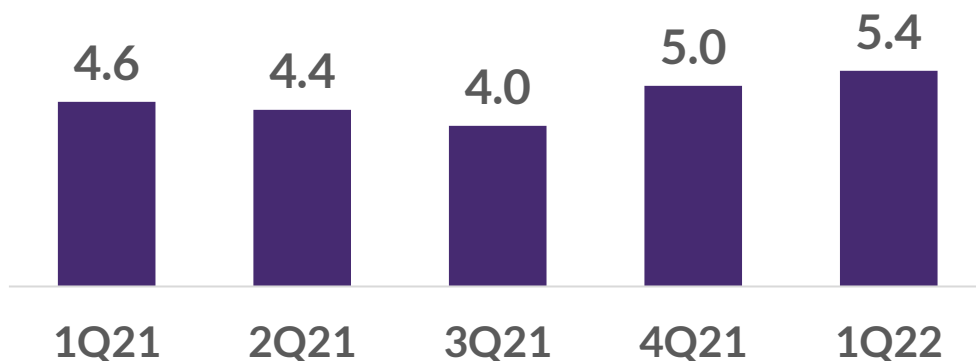
High cash volume and comfortable capital level for the growth of the operations

FUNDING AND LIQUIDITY

Funding evolution
(R\$ billion)



Total cash evolution
(R\$ billion)



2nd Issuance of
Public
Financial
Bills
in Apr/22:
+ R\$ 300 mm
2y
@CDI+1.80% p.a.

CAPITAL

- **Basel Ratio in 14.1%**
- Reference Equity is being substantially impacted by the **mark-to-market of government securities**, affecting Basel ratio by 3.4 percentage points
- Considering the market scenario at the close of 1Q22, about **30% of the accrual** of this mark-to-market occurs **by the end of 2022** and cumulatively **63% by the end of 2023**

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INVESTOR RELATIONS

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