BANCO MERCANTIL

EARNINGS RELEASE

3Q26



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MESSAGE FROM THE BOARD

WE CLOSED THE THIRD QUARTER OF 2026 WITH **NET INCOME OF BRL 279 MILLION**, UP 10% COMPARED TO THE SAME PERIOD OF THE PREVIOUS YEAR. THIS PERFORMANCE ASSUMES EVEN GREATER RELEVANCE AGAINST THE BACKDROP OF A PERIOD MARKED BY SIGNIFICANT MARKET SHIFTS, UNDERSCORING **OUR ADAPTABILITY AND THE CONSISTENCY OF THE STRATEGY WE HAVE BUILT** OVER RECENT YEARS.

THE QUARTER REQUIRED SUBSTANTIAL OPERATIONAL ADJUSTMENTS IN RESPONSE TO REGULATORY CHANGES THAT IMPACTED THE PAYROLL LOAN MARKET, NOTABLY THE REVISED FRAMEWORK FOR LOAN PORTABILITY AND THE EFFECTS OF PROVISIONAL MEASURE NO. 1,355/2026, WHICH TEMPORARILY REDUCED THE PAYROLL LOAN MARGIN. WITHIN THIS CONTEXT, OUR **CREDIT ORIGINATION TOTALED BRL 3.2 BILLION**, DOWN 28% YEAR-OVER-YEAR. NONETHELESS, WE CONCLUDED THE PERIOD WITH A MORE FAVORABLE OUTLOOK: PROGRESS IN RESUMING PORTABILITY OPERATIONS AND THE EXPIRATION OF THE PROVISIONAL MEASURE CONTRIBUTED TO A MORE CONSTRUCTIVE BUSINESS ENVIRONMENT, WITH EARLY SIGNS OF ACTIVITY RECOVERY ALREADY EVIDENT BY THE END OF THE QUARTER.

EVEN IN THE FACE OF THIS SCENARIO, WE CONTINUED TO EXPAND OUR BUSINESS. OUR **LOAN PORTFOLIO REACHED BRL 25.3 BILLION**, A 17% INCREASE COMPARED TO 3Q25, DRIVEN PRIMARILY BY THE PAYROLL LOAN BOOK, WHICH GREW 27% TO REACH **R$ 18.6 BILLION**. THESE FIGURES REFLECT THE SCALE OUR OPERATIONS HAVE ATTAINED AND THE ONGOING EXPANSION TRAJECTORY OF BANCO MERCANTIL.

WE ALSO RECORDED STRONG PERFORMANCE IN **SERVICE REVENUES, WHICH TOTALED BRL 359 MILLION**, UP 53% YEAR-OVER-YEAR. THIS RESULT REINFORCES THE VALUE OF A BUSINESS MODEL THAT COMBINES CREDIT OFFERINGS WITH TAILORED SOLUTIONS AND SERVICES DESIGNED FOR OUR CLIENTS' SPECIFIC NEEDS, STRENGTHENING OUR VALUE PROPOSITION AND ENGAGEMENT WITH THE 50+ DEMOGRAPHIC.

WE REMAIN STRONGLY FOCUSED ON THE FUNDAMENTALS UNDERPINNING OUR TRAJECTORY. WE CLOSED THE QUARTER WITH A **ROAE OF 39.4% OVER THE LAST TWELVE MONTHS AND A BASEL CAPITAL RATIO OF 18.5%**, AN ADVANCE OF 2.4 PERCENTAGE POINTS COMPARED TO THE SAME PERIOD IN 2025. THE EVOLUTION OF OUR CAPITAL STRUCTURE STRENGTHENS OUR CAPACITY TO CONTINUE INVESTING IN THE BANK'S GROWTH WHILE PRESERVING DISCIPLINE AND SOUND PRUDENTIAL GOVERNANCE ACROSS OUR BUSINESS.

MESSAGE FROM THE BOARD

OUR TRACK RECORD ALSO RECEIVED SIGNIFICANT MARKET RECOGNITION FOLLOWING THE CLOSE OF THE QUARTER. IN OCTOBER, RATING AGENCY MOODY'S INITIATED COVERAGE OF MERCANTIL, ASSIGNING AN **AA RATING** WITH A STABLE OUTLOOK, **THE HIGHEST CREDIT RATING EVER ACHIEVED BY THE BANK**. WE WELCOME THIS MILESTONE WITH PRIDE AND WITH THE COMMITTED RESPONSIBILITY TO CONTINUE BUILDING AN INCREASINGLY ROBUST INSTITUTION, CLOSE TO OUR CUSTOMERS AND FULLY PREPARED FOR THE FUTURE. WE EXTEND OUR GRATITUDE TO OUR EMPLOYEES, PARTNERS, CLIENTS, AND SHAREHOLDERS FOR THEIR CONTINUED TRUST AND FOR BEING PART OF THIS JOURNEY.

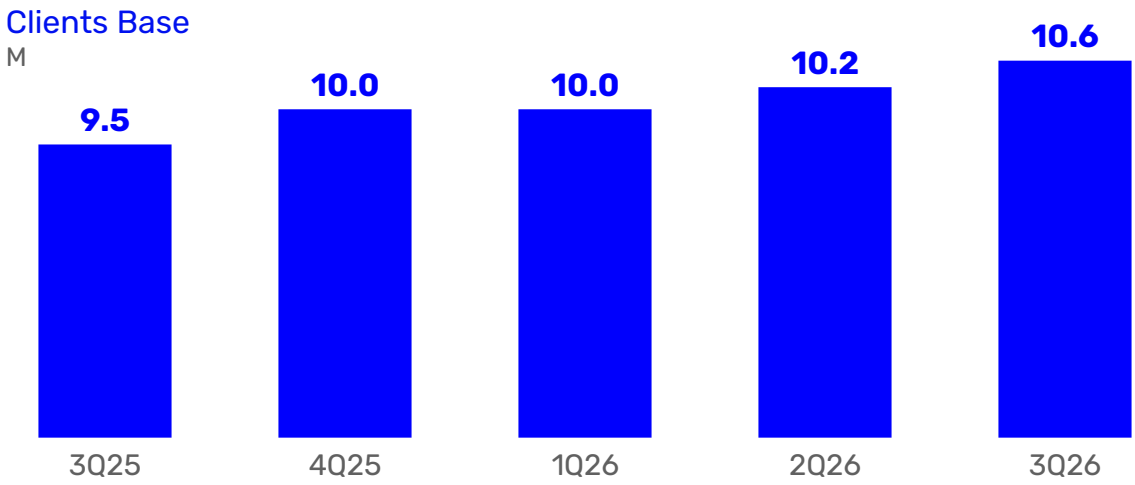
THE **MANAGEMENT**

HIGHLIGHTS

Main Indicators	**3Q26**	**2Q26**	**Δ**	**3Q25**	**Δ**
Net Interest Income (BRL M)	1,445	1,443	+0%	1,189	+22%
Service Revenue (BRL M)	359	363	-1%	235	+53%
Net Income (BRL M)	279	275	+1%	254	+10%
Total Customers (M)	10.6	10.2	+4%	9.5	+12%
Number of Employees and Interns	3,975	3,931	+1%	3,646	+9%
Credit Portfolio (BRL M)	**3Q26**	**2Q26**	**Δ**	**3Q25**	**Δ**
INSS Payroll Loan	15.6	15.5	+0%	13.5	+15%
Private Payroll Loan	3.0	3.0	+3%	1.2	+163%
Personal Loan FGTS	2.1	2.3	-8%	2.7	-24%
Personal Loan	3.5	3.1	+14%	2.8	+28%
Others	1.1	1.2	-8%	1.4	-22%
Top 10 Debtors (%)	1.36%	1.50%	-14 bps	1.81%	-45 bps
Top 50 Debtors (%)	1.95%	2.22%	-27 bps	2.82%	-87 bps
Top 100 Debtors (%)	2.02%	2.31%	-29 bps	2.93%	-91 bps
Total Portfolio	**25.3**	**25.0**	**+1%**	**21.6**	**+17%**
Credit Indicators (%)	**3Q26**	**2Q26**	**Δ**	**3Q25**	**Δ**
NPL > 90	4.1%	3.1%	+103 bps	2.8%	+132 bps
Individuals NPL > 90	4.1%	3.0%	+104 bps	2.8%	+130 bps
NPL (15 – 90)	2.3%	2.6%	-33 bps	1.3%	+94 bps
NPL Provision / Stage 3 Portfolio	99.8%	106.4%	-6.6 p.p.	113.6%	-13.8 p.p.
Profitability Indicators (%)	**3Q26**	**2Q26**	**Δ**	**3Q25**	**Δ**
ROAE (LTM)	39.4%	41.4%	-197 bps	45.0%	-559 bps
ROAA (LTM)	3.1%	3.1%	-1 bps	3.4%	-30 bps
NIM (quarter annualized)	16.9%	17.2%	-32 bps	17.5%	-63 bps
Capital Indicators	**3Q26**	**2Q26**	**Δ**	**3Q25**	**Δ**
Basel III Index (%)	18.5%	17.2%	+124 bps	16.1%	+236 bps
Tier I Capital (%)	16.0%	14.9%	+117 bps	13.9%	+215 bps
Shareholder's Equity (BRL M)	3.341	3.135	+7%	2.290	+46%
Funding Balance (BRL M)	33.804	33.734	+0%	27.218	+24%

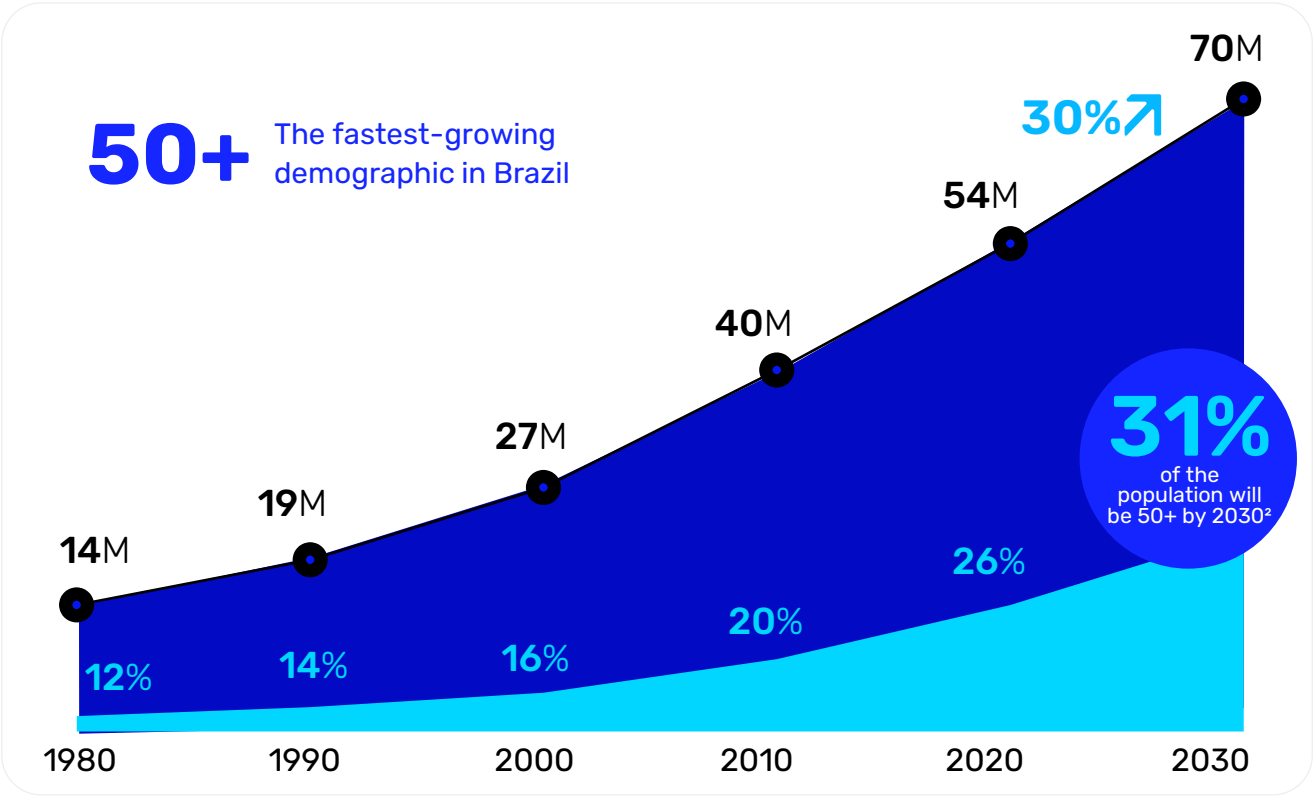
[1] Recurring results, excluding the impacts of the agreement executed with the PGFN.

CLIENTS



Banco Mercantil's client base reached 10.6 million in 3Q26, up 12% compared to the same period in 2025 and 4% QoQ. This expansion reflects the progress of the Bank's relationship strategy focused on the 50+ demographic, primarily driven by the growth of its INSS beneficiary base, a core segment of Banco Mercantil's business model.

Through a financial ecosystem tailored to the specific needs of this audience, the Bank integrates credit solutions, products, and services that foster deeper engagement and primary banking relationships. This strategic positioning aligns with a significant demographic shift in Brazil, where the 50+ population is projected to reach approximately 70 million by 2030, accounting for roughly 30% of the country's total population



Sources: ¹ Data8 ; ² IBGE

CREDIT

Banco Mercantil's loan portfolio closed 3Q26 at BRL 25.3 billion, a 17% increase compared to 3Q25. Twelve-month growth continues to be primarily driven by payroll loans, which expanded by 27% over the period. The more moderate pace of portfolio expansion in recent quarters reflects a market environment shaped by regulatory and operational changes, that created additional headwinds for credit origination.

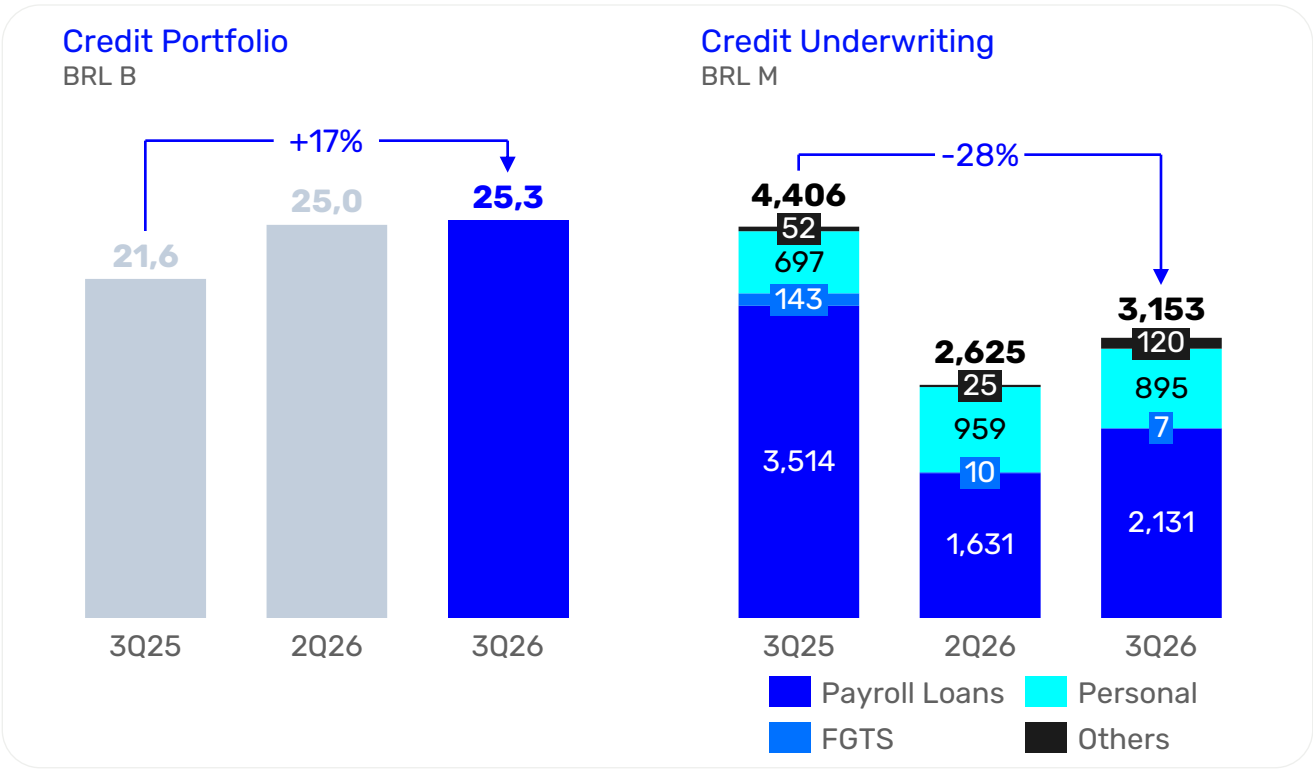
Portfolio composition remains aligned with the Bank's strategy, with approximately 82% of the total loan book concentrated in collateralized operations, including payroll loans and FGTS birthday-anniversary withdrawal anticipation. Credit origination totaled BRL 3.2 billion in the quarter, up 20% compared to 2Q26, though still 28% below the volume recorded in the same period of the previous year.

CREDIT LOAN PORTFOLIO

BRL 25.3B +17% ↗

Compared to the 3Q25

This performance was impacted by operational and regulatory constraints in the INSS payroll loan market, notably changes to the loan portability framework and a temporary reduction in the payroll margin via provisional measure, which restricted activity throughout July and August. By the end of the quarter, the gradual normalization of the portability market and the expiration of Provisional Measure No. 1,355/2026 contributed to a more favorable origination environment, showing early signs of recovery. Against this backdrop, the Bank maintained its commercial and underwriting discipline, prioritizing transactions with risk-adjusted returns appropriate to its risk appetite.



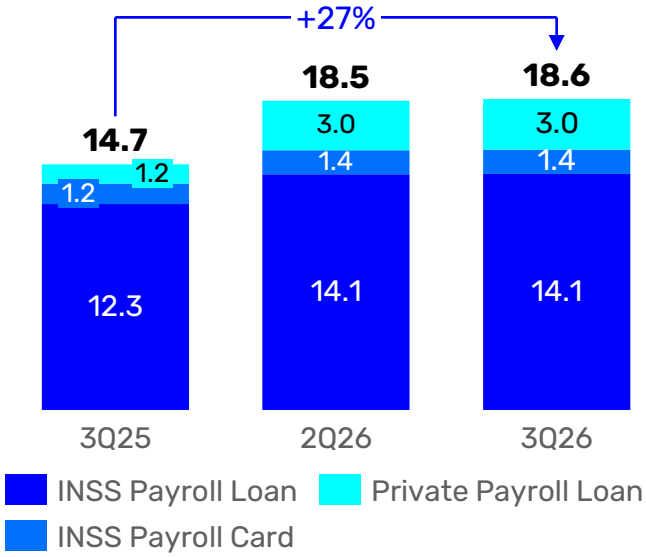
Payroll Loan

Payroll loans remain Banco Mercantil's core product, with a portfolio of BRL 18.6 billion in 3Q26, up 27% year-over-year. This segment accounts for approximately 74% of the total loan portfolio, underscoring the Bank's strategic focus on operations featuring direct payroll deduction mechanisms and greater cash flow predictability.

INSS payroll loan, encompassing both loans and payroll loan cards, closed the quarter with a loan portfolio of BRL 15.6 billion, a 15% increase over twelve months, reinforcing its standing as Mercantil's primary credit line. Meanwhile, private-sector payroll loans reached BRL 3.0 billion, a 163% increase compared to 3Q25, despite a more moderate pace of expansion in recent quarters that reflects the Bank's heightened selectivity in response to shifting risk metrics.

Payroll Loan Portfolio

BRL B



PAYROLL LOAN UNDERWRITING

13% ↗

CAGR 3 YEARS

Payroll loan origination totaled BRL 2.1 billion in 3Q26, representing the largest share of the Bank's total credit underwriting. Digitalization remains a key competitive differentiator, with 85% of originations conducted through digital channels. Furthermore, 100% of INSS payroll loan transactions are originated via proprietary channels, spanning digital platforms and the branch network. This model affords greater control over the customer journey, driving operational efficiency and long-term business sustainability.

INSS Payroll Loan Underwriting

100%

Via Own Network

85%

Digital Payroll Loan Underwriting in 3Q26



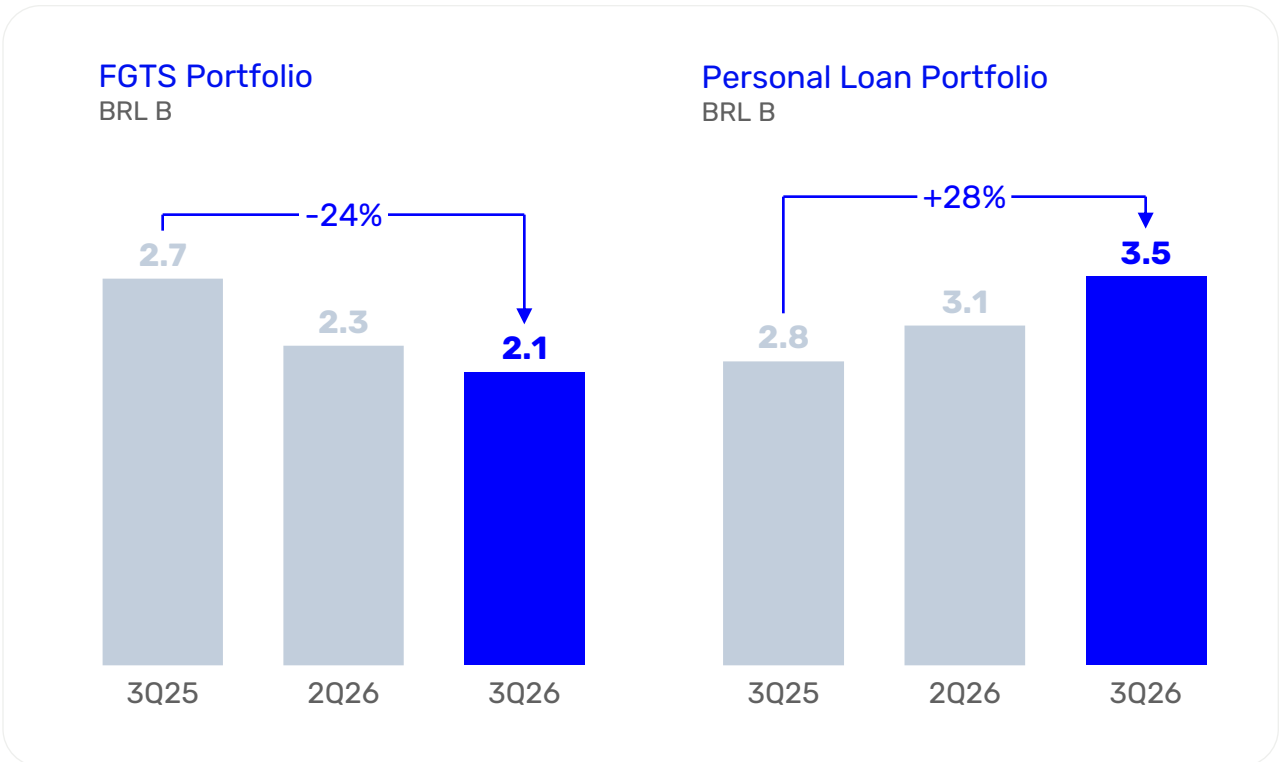
Personal Loan FGTS

The FGTS loan portfolio closed the quarter at BRL 2.1 billion, down 24% compared to the same period in 2025 and 8% compared to the last quarter. This trend reflects the Bank's lower commercial appetite following regulatory changes that diminished the product's attractiveness. Despite the gradual reduction in exposure, FGTS remains a complementary portfolio line, supported by its collateral structure and profitability profile.

Personal Loan Portfolio

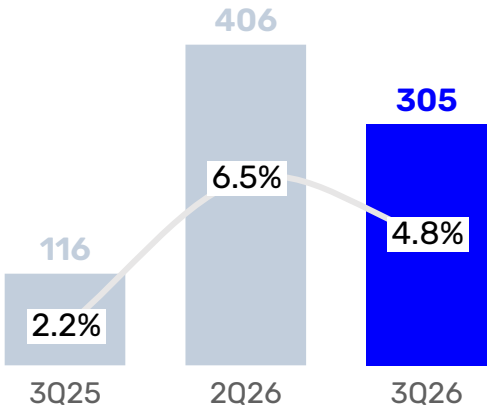
The personal loan portfolio closed 3Q26 at BRL 3.5 billion, up 28% year-over-year and 14% quarter-over-quarter. This quarterly expansion also reflects the rebuilding of balances following the amortizations associated with the advance payment of the 13th month salary observed in 2Q26.

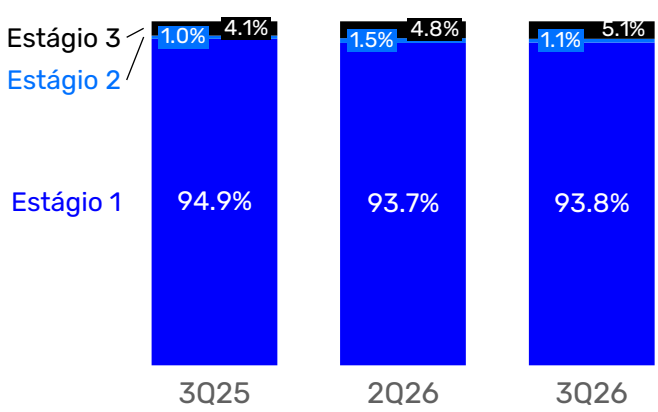
Personal credit complements Banco Mercantil's financial solutions offering, meeting the credit needs of clients with established relationships and active benefits at the institution. In addition to broadening the alternatives available to the 50+ demographic, the product strengthens customer engagement and unlocks cross-selling opportunities. Deep customer insights and the use of financial track record data enable a more targeted underwriting approach and effective risk management for this credit line.



Credit Portfolio Quality

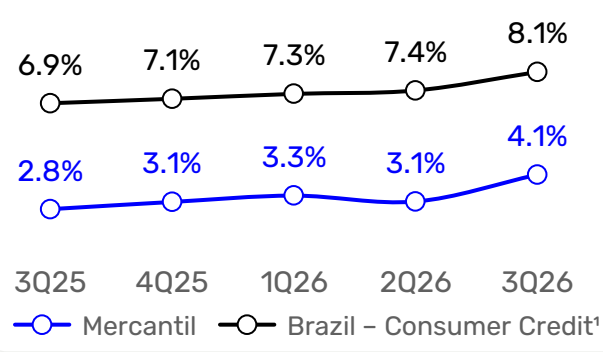
Banco Mercantil's loan portfolio remained heavily concentrated in Stage 1 operations, which represented 93.8% of the total loan book at the close of 3Q26. Stages 2 and 3 accounted for 1.1% and 5.1% of the portfolio, respectively

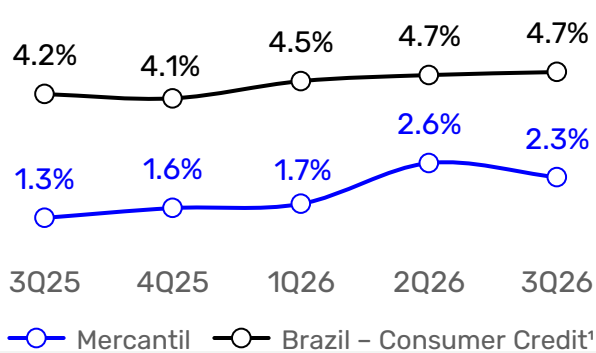




Loan loss provision expenses totaled BRL 305 million in 3Q26, a 25% decrease QoQ, equivalent to 4.8% of the loan portfolio on an annualized basis, down from 6.5% in 2Q26. This performance was supported by non-recurring events, including residual impacts from the Desenrola 2.0 debt renegotiation program and the recovery of a significant corporate credit exposure. These factors contributed to lower provision expenses during the period, partially offsetting pressures stemming from underlying credit risk trends.

The NPL over 90 days closed the quarter at 4.1%. This movement reflects, among other dynamics, a portfolio mix effect driven by the private-sector payroll loan book and an uptick in delinquency within INSS payroll loans, a trend also seen across the broader industry, where the NPL>90 ratio for INSS payroll loans in the market rose from 1.8% in September 2025 to 2.3% in September 2026[1]. Conversely, Mercantil's early-stage delinquency ratio (NPL 15-90) decreased by 33 bps in the quarter, closing at 2.3%.





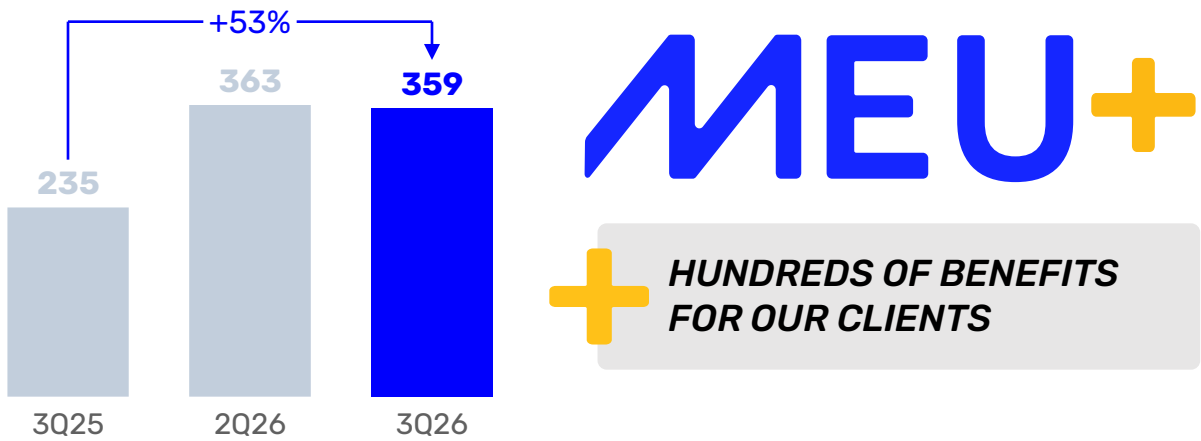
Sources: [1] Central Bank of Brazil

SERVICE REVENUE

Banco Mercantil's fee and service revenues totaled BRL 359 million in 3Q26, up 53% year-over-year and remaining close to the level recorded in the previous quarter. This performance reflects the expansion of the Meu+ ecosystem and higher penetration of insurance and assistance solutions tailored to the needs of the 50+ demographic. Broadening this portfolio strengthens customer engagement, diversifies revenue streams, and expands the Bank's footprint beyond credit operations.

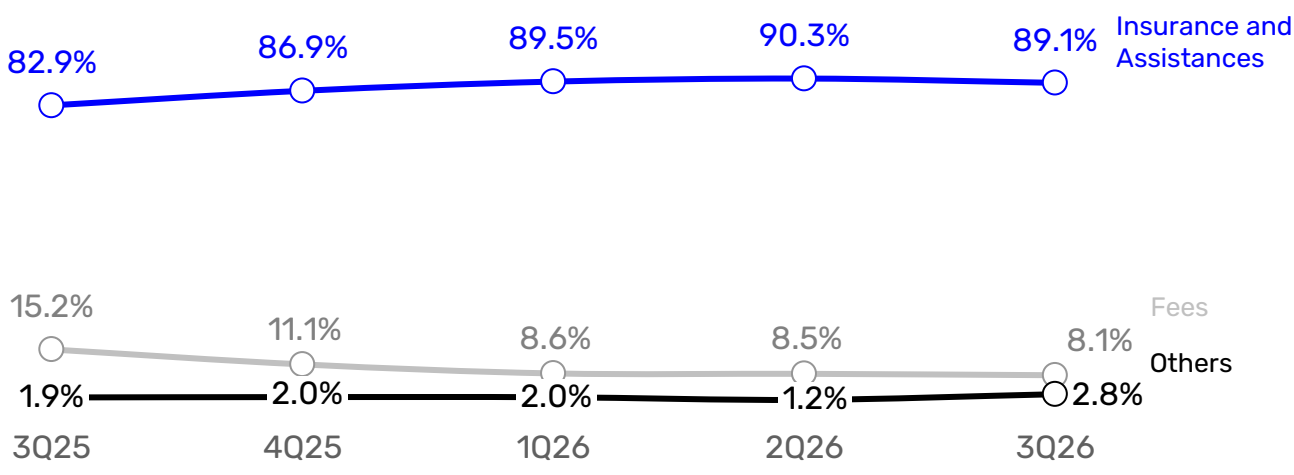
Service Revenue

BRL M



The breakdown of service revenues highlights the growing relevance of insurance and assistance products, which accounted for 89.1% of fee and service revenues in the quarter, up from 82.9% in 3Q25. Conversely, the share of banking fee revenues contracted from 15.2% to 8.1% over the same period. This trend reinforces Mercantil's strategic pivot toward higher value-added solutions. Revenue diversification also underpins the resilience of the business model across varying credit market conditions.

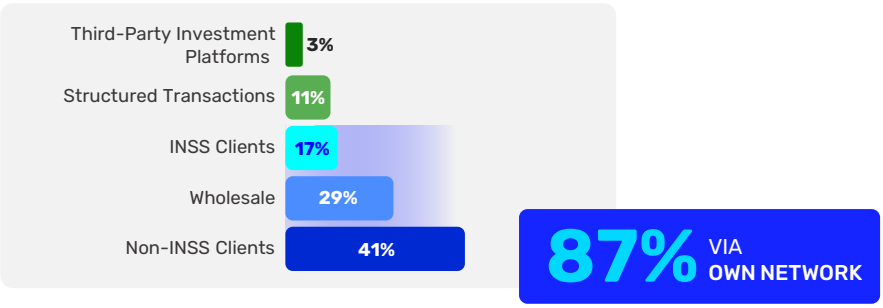
Segment Evolution – Service Revenue



FUNDING

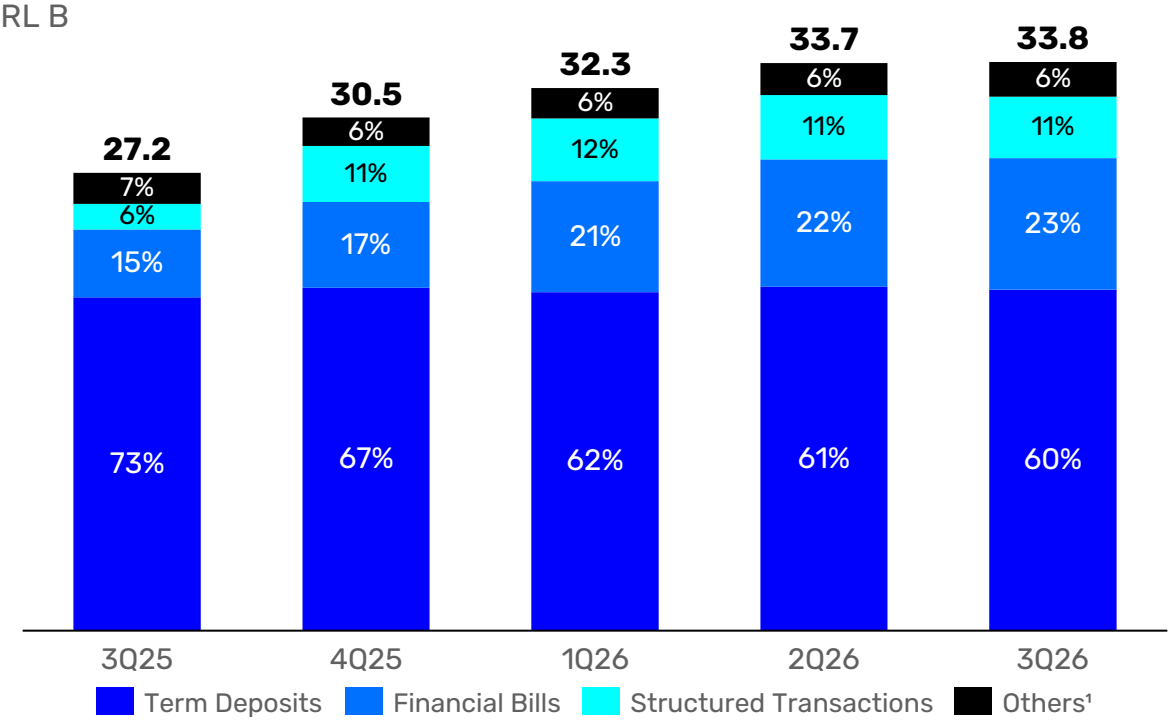
Banco Mercantil's funding balance closed 3Q26 at BRL 33.8 billion, up 24% year-over-year and remaining stable quarter-over-quarter. The Bank's funding structure remains diversified and granular, consistent with its liability management strategy, which aims to balance resource availability, maturity extension, and cost-of-funds efficiency to support operational growth.

Funding composition continues to be concentrated in more predictable instruments, with term deposits accounting for 60% of the total balance, followed by financial at 23%, and structured operations at 11%. Diversification across various instruments and maturities strengthens liquidity management and ensures a funding profile well aligned with the characteristics of the loan portfolio.



Funding Balance

BRL B



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

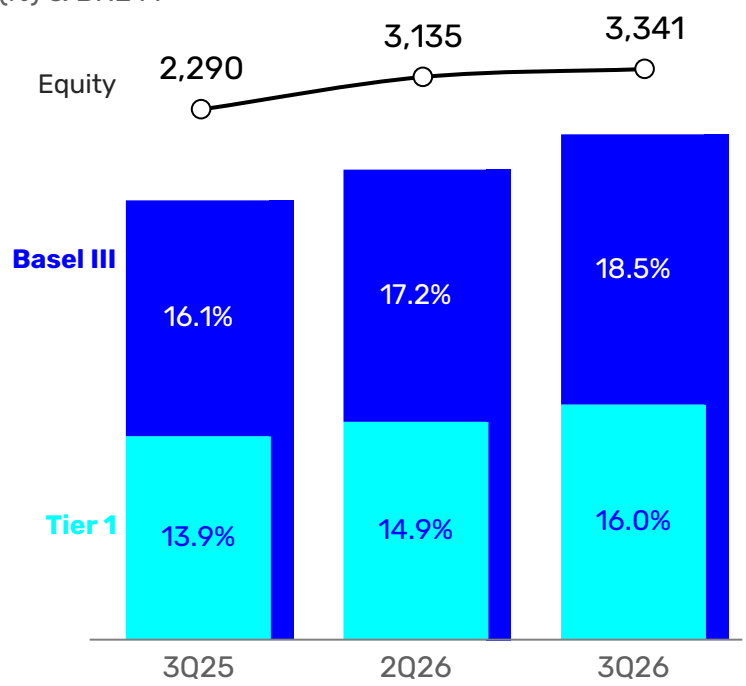
CAPITAL

Capital Adequacy Ratio (Basel III) and Shareholders' Equity

Banco Mercantil closed 3Q26 with Shareholders' Equity of BRL 3.3 billion, a 46% increase compared to the same period of the previous year. This performance reflects recurring earnings generation and the effects of capital base strengthening throughout 2026, increasing the Bank's capacity to support its growth strategy.

Basel III & Shareholders' Equity

(%) & BRL M

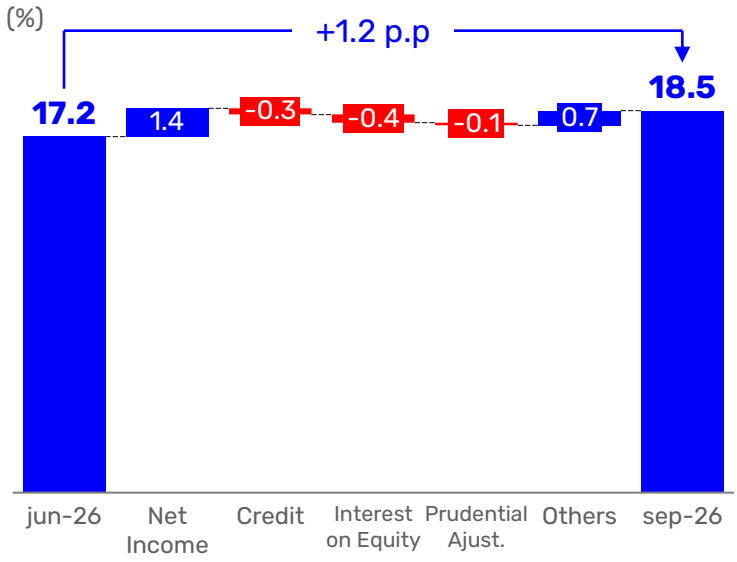


The Basel III ratio reached 18.5% at the end of the quarter, up 1.2 percentage points compared to 2Q26, while the Tier 1 Capital ratio stood at 16.0%. The strengthening of these capitalization ratios reflects the combination of the Bank's robust earnings generation and the more moderate pace of loan portfolio expansion in recent quarters.

This current level of capitalization provides Mercantil with greater strategic flexibility to sustain its long-term objectives.

With a strengthened capital base, the Bank remains well positioned to expand its credit operations as market conditions allow for a more consistent recovery in origination, while maintaining capital allocation discipline and the operations profitability.

Capital Adequacy Ratio (Basel III)

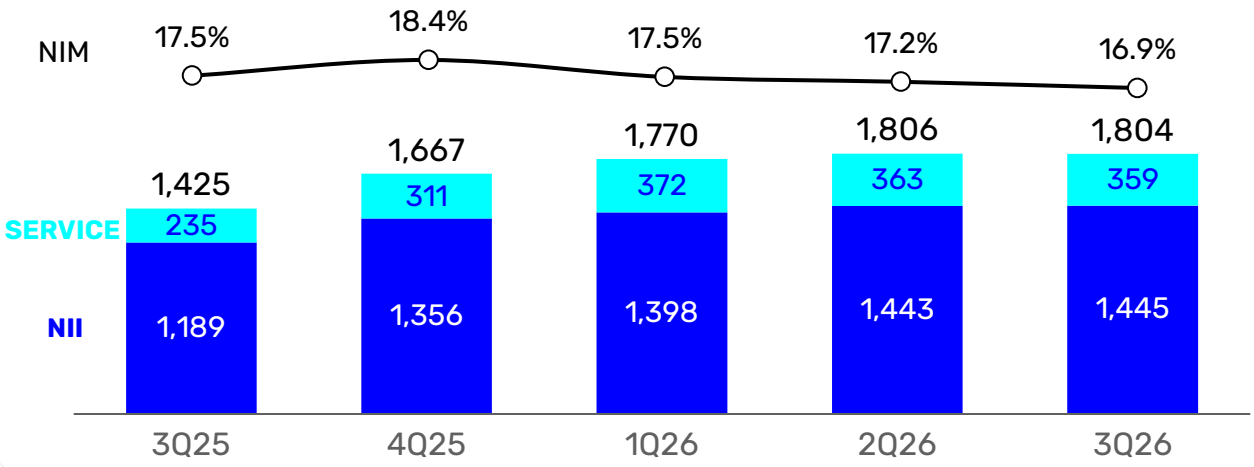


PROFITABILITY

Banco Mercantil maintained high levels of profitability in 3Q26, underpinned by the performance of its core revenue streams and disciplined financial management. Net Interest Income (NII) reached BRL 1.4 billion, up 22% compared to the same period of the previous year, while fee and service revenues totaled BRL 359 million, an increase of 53%. Consequently, total revenues highlighted in the chart reached BTL 1.8 billion in the quarter, representing 27% growth over twelve months.

Total Net Revenue & Net Interest Margin (NIM)

BRL M & %

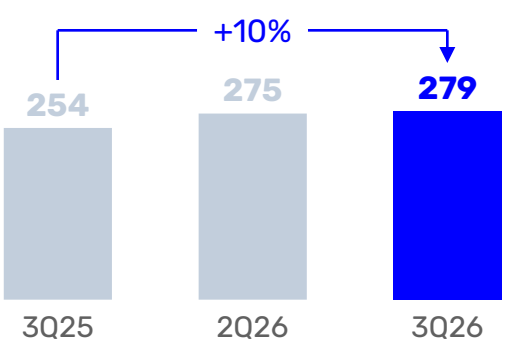


Annualized quarterly Net Interest Margin (NIM) closed the period at 16.9%, down 32 bps compared to the previous quarter. This variation primarily reflects the maintenance of a high volume of liquidity on the balance sheet, stemming from the regulatory and operational constraints that impacted the pace of loan origination in recent quarters.

Net Income totaled BRL 279 million in 3Q26, a 10% increase compared to 3Q25, marking the 16th consecutive quarter of record earnings. ROAE reached 39.4%, while ROAA remained stable at 3.1%. These metrics underscore Mercantil's ability to sustain high levels of earnings generation and profitability, even in the face of a more challenging operating environment.

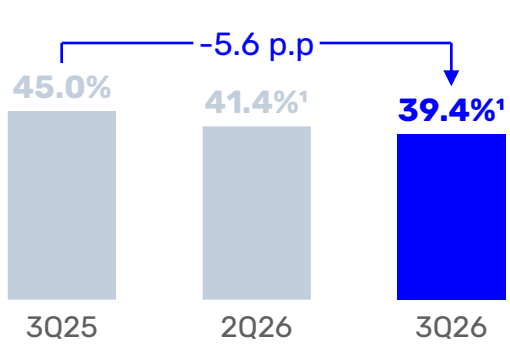
Net Profit

BRL M



ROAE

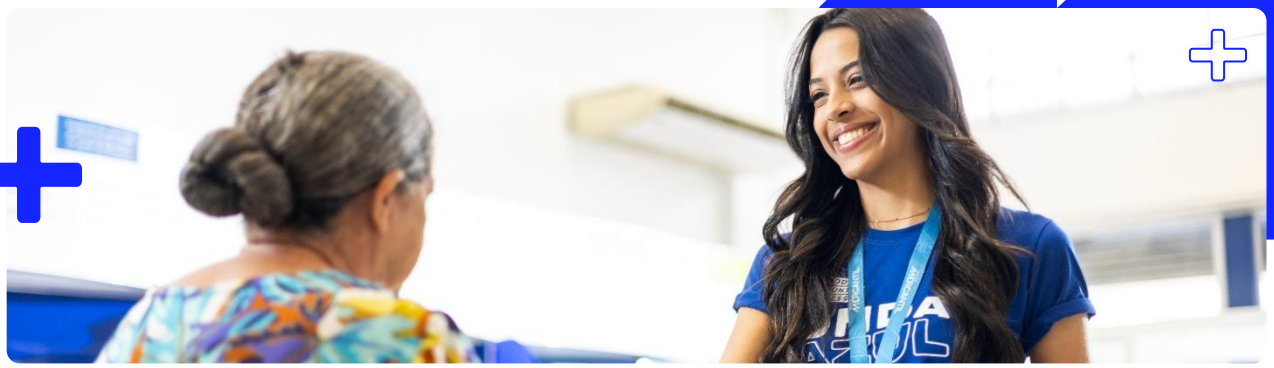
LTM, % p.a.



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

ESG

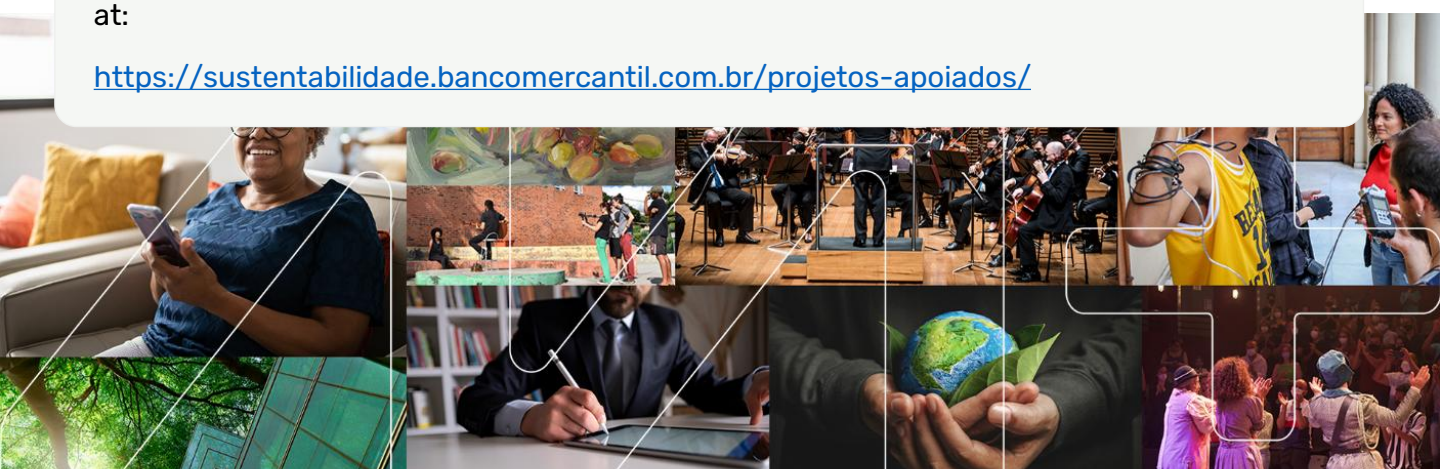
Banco Mercantil's commitment to the 50+ demographic extends beyond financial solutions, encompassing support for initiatives that foster quality of life, social inclusion, and active aging. Through sponsorships of social, cultural, and sports projects, the Bank seeks to broaden its positive impact across local communities, backing initiatives that promote autonomy, well-being, and social engagement.



Among the supported initiatives is Walking Football Brasil, an adapted football format that encourages physical activity and social interaction among individuals aged 50 and older. Mercantil sponsors two of the association's branches: in Itapevi (São Paulo state), the project engages around 500 participants in sports and socio-educational activities, including digital literacy and initiatives countering ageism; in Rio de Janeiro, the program benefits approximately 140 people annually, promoting physical health, emotional well-being, and social integration.

The Bank also supports Instituto Nutri Brasil, an organization dedicated to combating food waste and food insecurity in the state of Minas Gerais. The institution rescues and distributes food to more than 180 social organizations across 20 municipalities in Minas Gerais, having delivered 1.65 million kilograms of food in 2025. These initiatives reflect Mercantil's commitment to supporting projects that combine inclusion, sustainability, and social development. Additional initiatives supported by Banco Mercantil can be accessed at:

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



Balance Sheet

BRL M

Assets	3Q26	2Q26	Δ	3Q25	Δ
Total Assets	**39,144**	**38,944**	**+1%**	**31,509**	**+24%**
Loan Operations and Other Credits	25,256	24,993	+1%	21,552	+17%
Short-term Interbank Investments	7,497	8,164	-8%	4,560	+64%
Marketable securities	1,745	1,641	+6%	2,088	-16%
Provision for Expected Losses	(1,285)	(1,289)	0%	(1,005)	+28%
Tax Assets	1,915	1,904	+1%	918	+109%
Property and Equipment	575	587	-2%	614	-6%
Intangible	206	207	0%	195	+6%
Other Assets	3,235	2,737	+18%	2,587	+25%

Liabilities	3Q26	2Q26	Δ	3Q25	Δ
Liabilities	**35,803**	**35,808**	**0%**	**29,219**	**+23%**
Deposits	21,030	21,204	-1%	20,690	+2%
Funds from Acceptance and Issue of Securities	9,936	9,678	+3%	5,529	+80%
Debt Instruments Eligible to Capital	1,291	1,133	+14%	850	+52%
Provisions	386	363	+6%	326	+18%
Tax Liabilities	189	178	+6%	152	+25%
Other Liabilities	2,970	3,253	-9%	1,671	+78%
Equity	**3,341**	**3,135**	**+7%**	**2,290**	**+46%**
Capital	953	953	-	807	+18%
Capital Reserves	413	401	+3%	43	+852%
Retained Earnings	556	331	+68%	524	+6%
Revenue Reserves	1,417	1,445	-2%	876	+62%
Others	3	6	-37%	39	-91%

Income Statement

BRL M

	3Q26	2Q26	Δ	3Q25	Δ
Interest Income	**2,600**	**2,531**	**+3%**	**2,160**	**+20%**
Credit Operations	2,231	2,196	+2%	1,861	+20%
Securities and Bond Transactions	345	290	+19%	275	+26%
Interest Expenses	**(1,155)**	**(1,088)**	**+6%**	**(971)**	**+19%**
Market Funding Operations	(1,155)	(1,088)	+6%	(967)	+19%
Operations for Sale or Transfer of Financial Assets	(0.2)	(0.2)	+1%	(4)	-96%
Net Interest Income	**1,445**	**1,443**	**+0%**	**1,189**	**+22%**
NPL Provision	**(305)**	**(406)**	**-25%**	**(116)**	**+163%**
Operating Revenues and Expenses	**(763)**	**(709)**	**+8%**	**(759)**	**+0%**
Service Revenue	359	363	-1%	235	+53%
Personnel Expenses	(245)	(229)	+7%	(208)	+18%
Administrative Expenses	(421)	(438)	-4%	(357)	+18%
Tax Expenses	(104)	(101)	+3%	(81)	+28%
Other Operating Revenues / Expenses	(263)	(226)	+16%	(277)	-5%
Reversals / Expenses of Provisions	(89)	(78)	+15%	(72)	+24%
Earnings Before Tax	**377**	**328**	**+15%**	**314**	**+20%**
Income Tax and Social Contribution	(93)	(49)	+90%	(54)	+73%
Non-Controlling Interests	(5)	(4)	+16%	(6)	-24%
Net Income	**279**	**275**	**+1%**	**254**	**+10%**

SHAREHORLDING **STRUCTURE**

As of September 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 37.13% are in circulation, **and 39,675,836 preferred shares**, of which 68.04% are in circulation. Therefore, out of the total of **123,728,626** company shares, **47.04%** are in circulation.

RATINGS

	RATING	PERSPECTIVE	DATE
Moody's Local	AA.br	Stable	out/26
S&P Global Ratings	brAA-	Estável	set/25
Fitch Ratings	AA-(bra)	Positive	ago/25
RiskBank[1]	BRMP 2	Estável	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

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THE TABLES AND CHARTS IN THIS REPORT DISPLAY BALANCES AND ACCOUNTING VALUES, AS WELL AS FINANCIAL AND MANAGERIAL FIGURES. RELATIVE RATE VARIATIONS ARE CALCULATED BEFORE THE ROUNDING PROCEDURE. ROUNDING IS CARRIED OUT ACCORDING TO IBGE RESOLUTION 886/66 STANDARDS: IF THE DECIMAL DIGIT IS EQUAL TO OR GREATER THAN 0.5, THE VALUE IS ROUNDED UP; IF IT IS LESS THAN 0.5, THE VALUE IS ROUNDED DOWN.

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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.



BANCO MERCANTIL

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