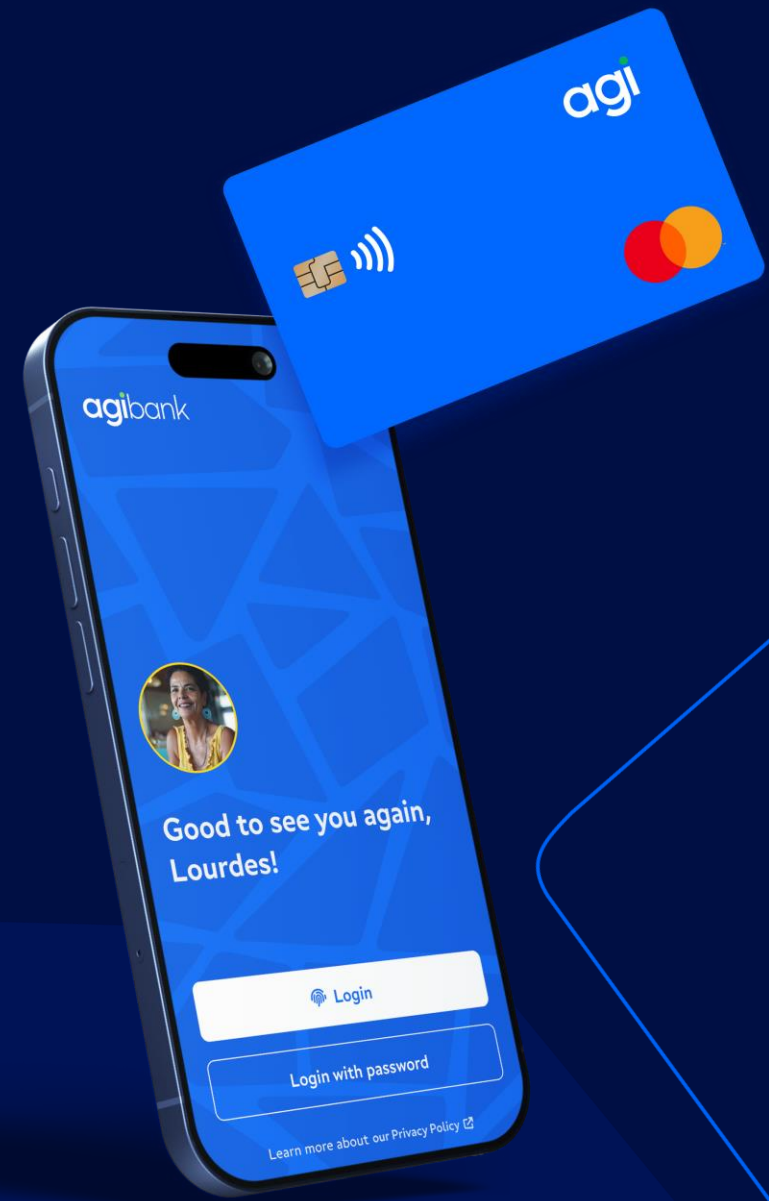




Company Presentation



A Unique Financial Success Story

- Empowering Underserved Consumers Across Brazil
- Addressing the Largest & Fastest Growing Population
- Delivering Accessible and Inclusive Banking Services



R\$37.1 Billion
Credit Portfolio 2Q26

Growing at

~60%
CAGR 5Y

+100 Million
TAM

Resulting in

+25%
ROAE¹

¹Average ROAE Annualized from Q2'25 to Q2'26

Welcome to agi



Who

- Digital Bank + Nationwide Retail Network of Smart Hubs
- Serve Social Security Beneficiaries & Payroll Workers (~100 million people or ~50% of Brazil's Population)
- Developed & Scaled a New Approach to the Market

**Superior
Hybrid
Model**

What

- Help Consumers Access Their Benefits & Payrolls
- Provide Credit & Manage Their Finances in a Better Way
- Engagement Flywheel → Become Their Primary Bank

**Unique
Go-to-Market
Approach**

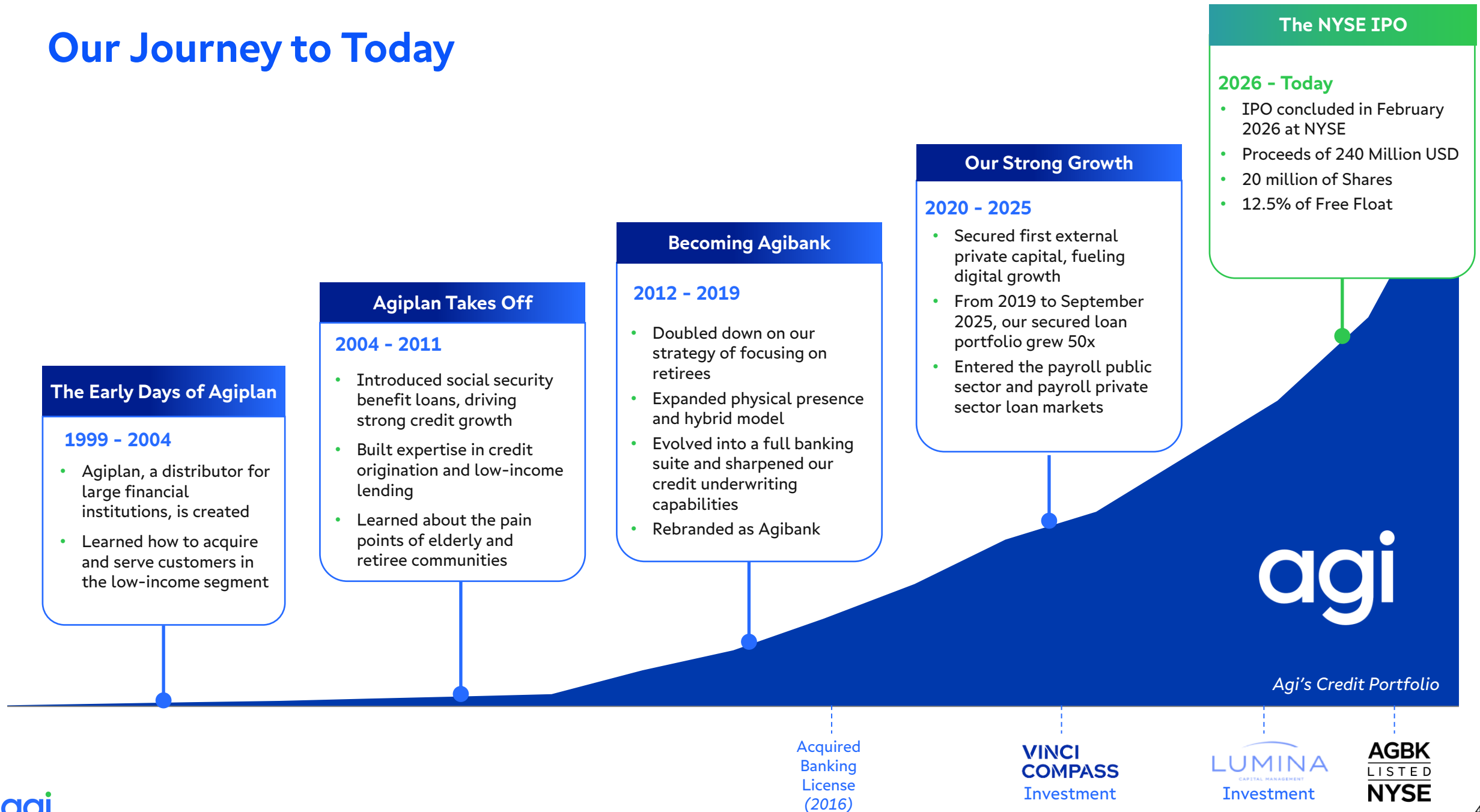
How

- Leverage AI & Advanced Technologies to Differentiate
- Bridge the Gaps & Weaknesses of Legacy & Digital Banks
- Faster + Better Targeted Service + Asset-Light + Lower Risk

**Valuable
Competitive
Advantages**

Driving Growth & Profitability

Our Journey to Today



Our Hybrid Platform Combines the Leading Retail, Technology & Digital Strategies

Incumbent Branch Banking



- High Overhead Costs
- Inefficient Processes
- Limited Client Prioritization
- Poor Customer Support
- Bad Client Experiences for Most of the Population

Human Connectivity + AI Speed & Automation + Digital Convenience



Agi Hybrid Platform

New Incumbent Digital Banking



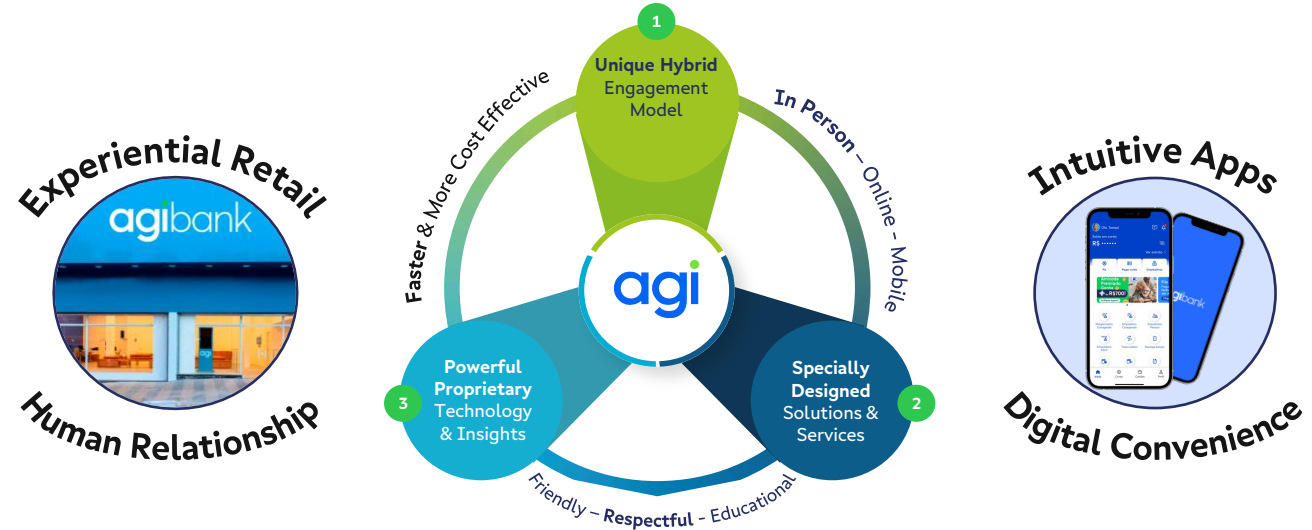
- No Local Presence
- No Personal Relationships
- No Ability to Process Government Benefits
- Limited 1x1 Education
- Limited Customer Support

We Believe that Traditional & Digital-Only Banks
Lack The Structural Capabilities to Replicate Our Platform

Our Unique Model

Enables us to be the Primary Bank to Our Customers...

...Providing **Differentiated Value Proposition & Tailored Solutions**



Accept Benefits	Manage Money	Borrow Money	Day to Day Benefits
Onboarding Assistance	Banking Services	Credit Solutions	Insurance & Assistance Solutions
• Social Security & Government Benefits Deposits • Public and Private Sector Payroll Deposits	• Digital Checking Accounts • Cash-Out Solutions • PIX & Bill Payments • Debit and Credit Cards • Investment Platform	• Social Security Benefits Loans • Private-Sector Payroll Loans • Public-Sector Payroll Loans • Payroll-linked Credit Card • FGTS Fund Loans • Unsecured Consumer Credit	• Life Insurance • Credit Life Insurance • Agi+ ✓ Healthcare and Pet Care ✓ Dental Assistance ✓ Mobile Top-Up Bonuses ✓ Home Repair Support ✓ Credits for Cooking Gas, Food and Groceries
✓ Faster Access to Money	✓ Higher Quality Service	✓ Better Access to Credit	✓ More Access to Insurance

We Have Key Advantages
That Enables Us
to Drive Value
Across Our
Business

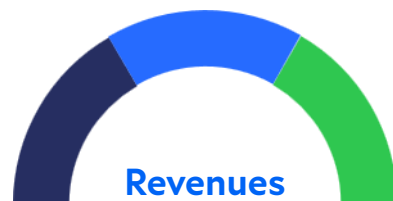
Market Advantages	Strategic Advantages	Operating Advantages	Financial Advantages
Unique Hybrid model	Specially designed Product suite	Tech-stack AI-powered	Compounding Earnings
Superior Value proposition	Seamless Physical to digital	Data-enhanced Credit engine	Increasing Free cash flow
Acquire customers faster	Monetize customers better	Scale quickly and efficiently	Invest & return to shareholders
#1 New social security benefits loan originator ¹	+20x LTV / CAC	45 % Efficiency Ratio 2Q26	22% ROAE (2Q26)

**We Are Winning
With Momentum**
Compounding
High Growth &
Profitability

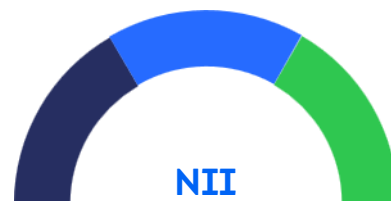


Agi is Outpacing The Competition

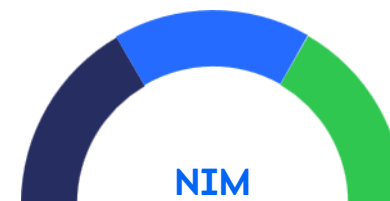
With Better
Performance
Across Multiple
Financial Key
Metrics...



R\$ 3.2bi
+26% YoY



R\$ 1.3bi
+11% YoY



11.9%
-10 bps QoQ



48.9%
+570 bps QoQ



R\$ 200.3mm
+7% QoQ



R\$ 39.9bi
+37% YoY



R\$ 4.8bi
+63% YoY



18.7%
+370bps YoY

Our Market

...With A Favorable
Competitive Landscape



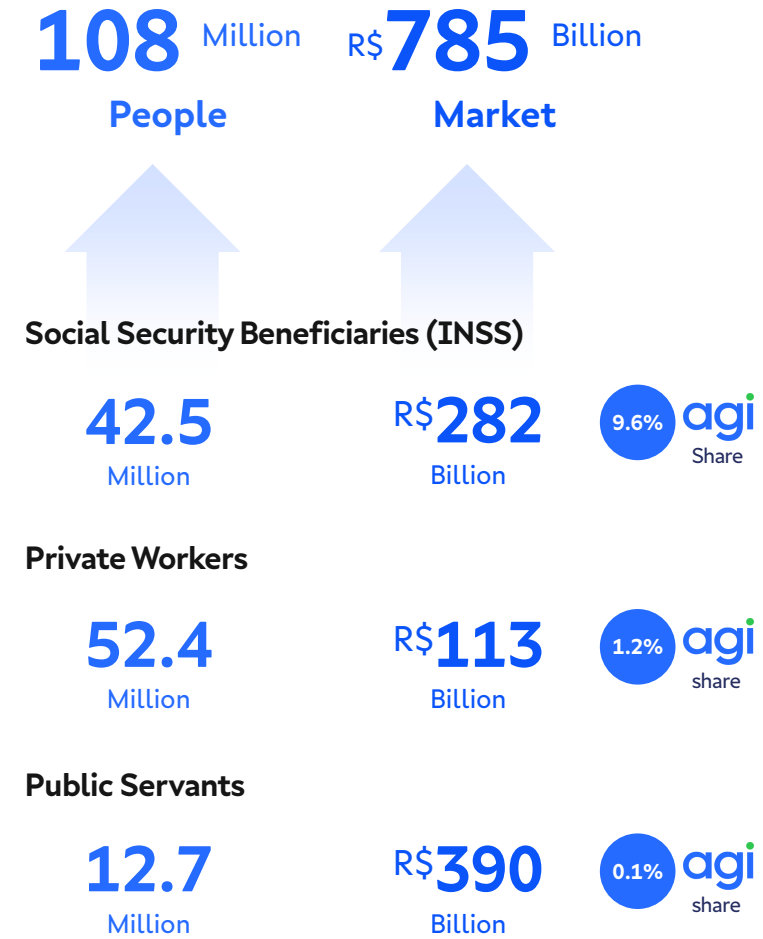
Our Massive & Underpenetrated Market Opportunity with Very Low Credit Risk



Brazil is One of the Largest Markets in the World...

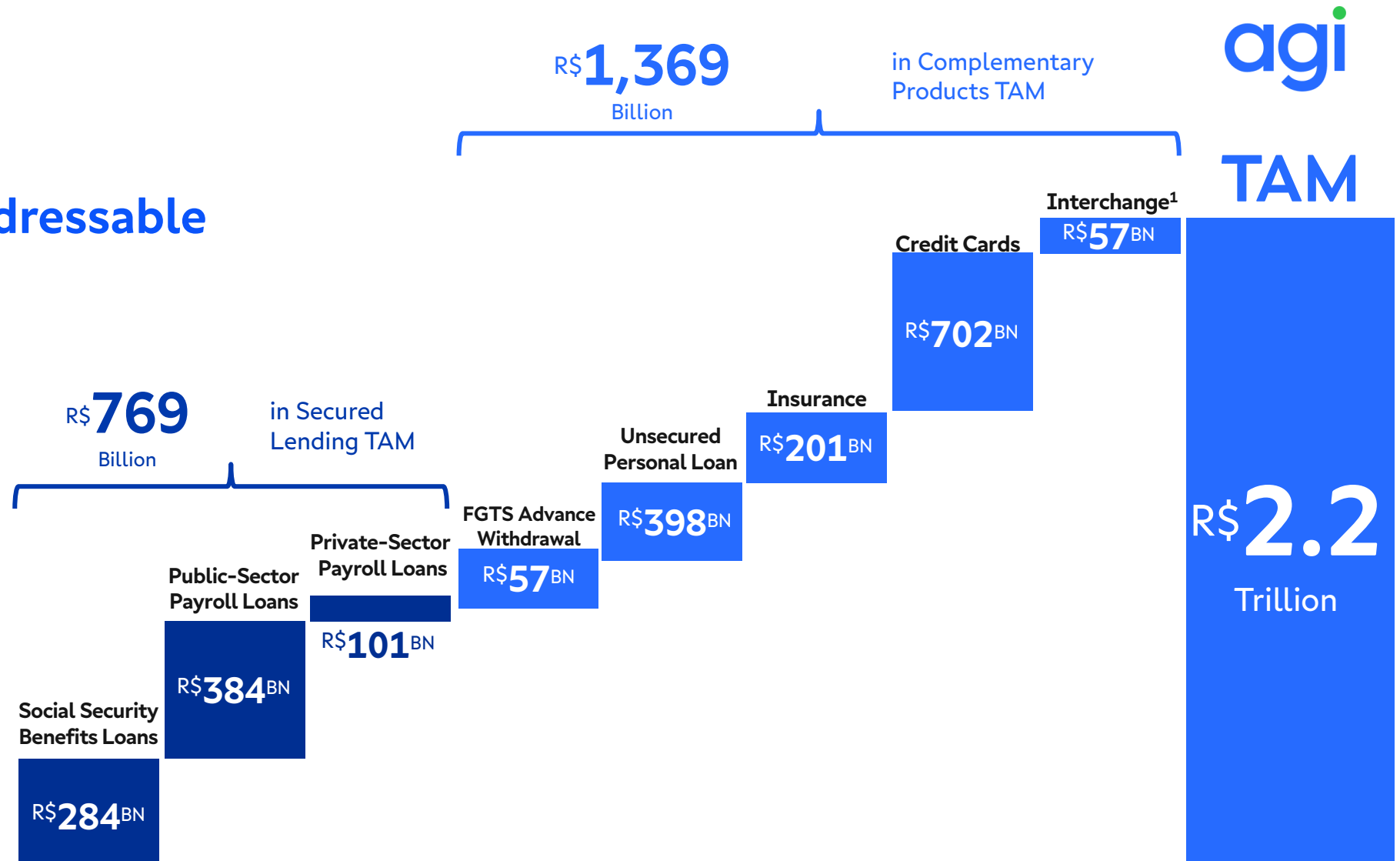


...With a R\$ 785 Billion Secured Lending Market



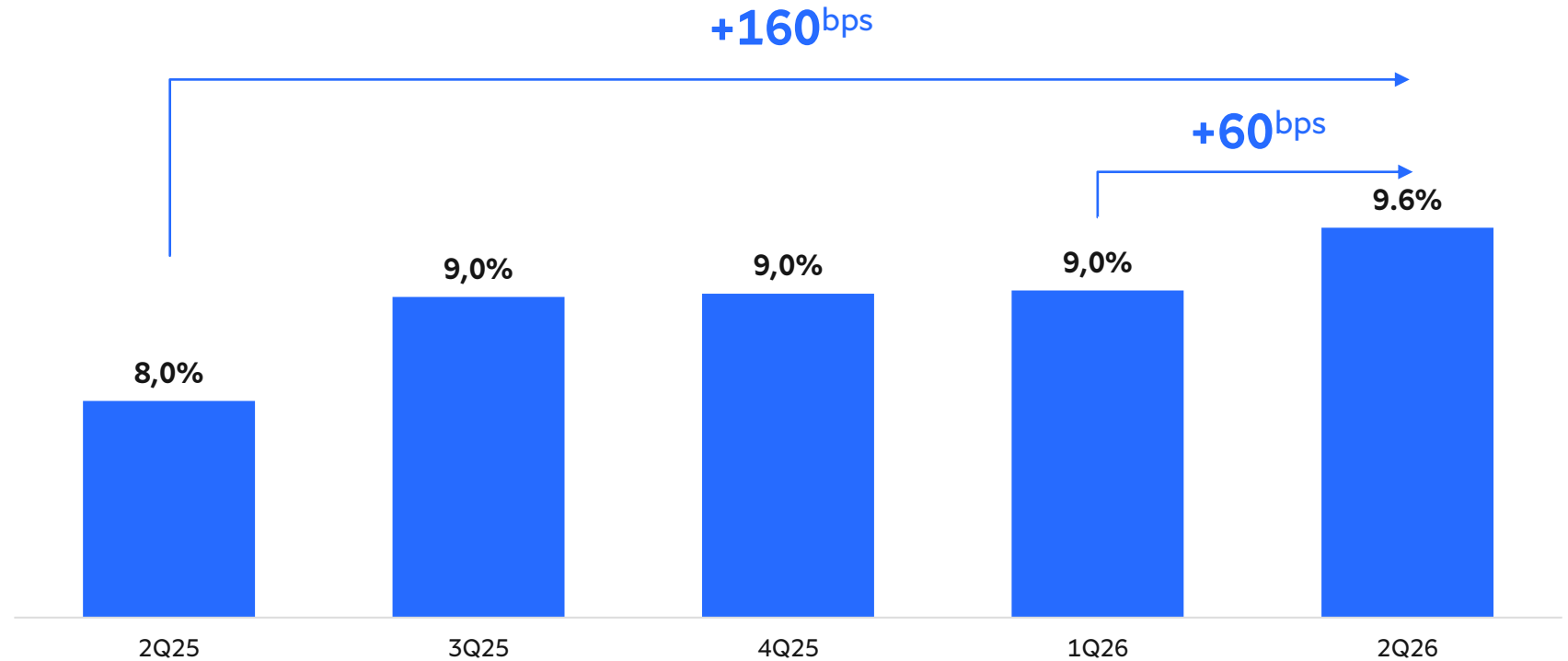
R\$2.2+ Trillion **Total Addressable Market**

Which We Expanded
By Growing Our Suite of
Solutions Across Our
Clients' Financial
Lifecycle



**Agi is Gaining
Market Share From
Incumbents and
Pure Digital Players**

Market Share in Social Security Benefits Loans (%)



Our Approach

We Serve the Market With
A Unique Model & Platform



Our Unique Model Provides Customers With Differentiated Value Proposition...

- ✓ **Faster Access**
to Benefits
- ✓ **Better Access**
to Credit & Insurance
- ✓ **Higher Quality**
Service

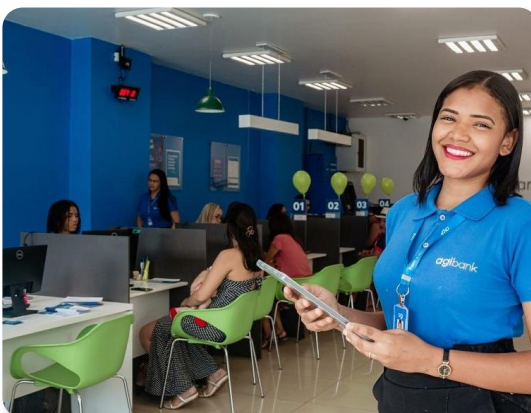
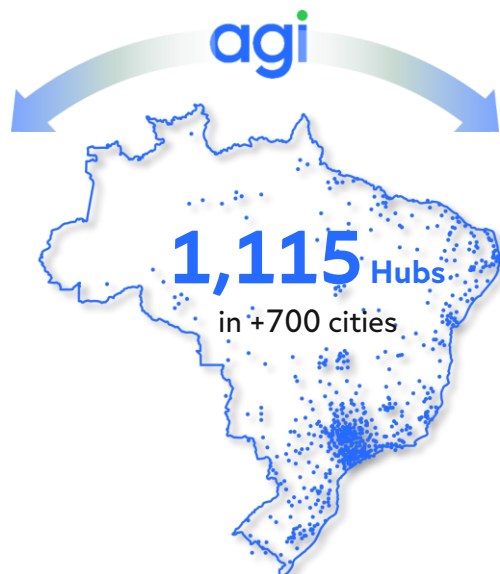


...And Enables Us to Go-to-Market with **Valuable Competitive Advantages**

- ✓ **Superior**
Customer Acquisition
- ✓ **Smarter**
Customer Insights
- ✓ **Structurally Low Risk**
Credit Portfolio

1

Hyper-Local Smart Hub Network



Overview

Hubs Are Retail Offices...

- Customers can Open an Account
- Access Cash Securely via ATM
- Receive In-Person Support

...Not Bank Branches

- Asset Light
- Paperless & Cashless
- Friendly & Respectful Staff
- Low Overhead Costs
- No Armed Security

Key Client Benefits

- ✓ Comfortable Entry Point
- ✓ Conveniently Located
- ✓ Short Wait Times
- ✓ Agi Agents
- ✓ Trusted Relationships

Attractive Competitive Advantages

Regulatory
Barrier-to-Entry

Low-Cost & High-
Quality Customer
Acquisition

Differentiated
Approach to Build
Client Trust

Attractive Unit Economics

~4
Agents/Hub

US\$18k
CAPEX/Hub

90%
More Efficient
vs. Incumbent
Bank Branches

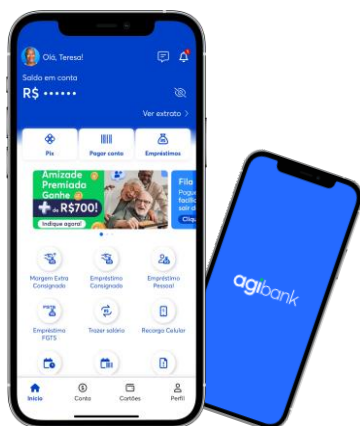
Physical to Digital Engagement

15
minutes

- Open a Checking Account
- Port Salary or Benefits to Agi
- Apply for Credit
- Leave Hub with a Debit Card

2

Specially Designed Suite of Solutions With Relationship Enhancing Service



+70 NPS
Net Promoter Score

Capabilities Across The Consumer's Daily Financial Lifecycle

Onboarding Assistance

Banking Services

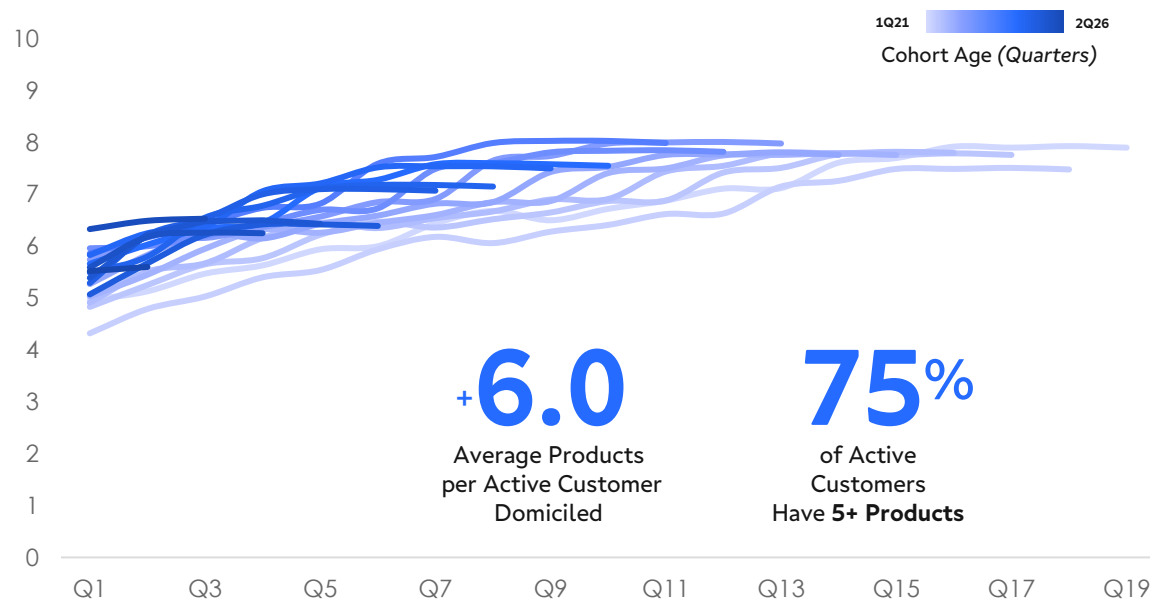
Credit Solutions

Insurance & Assistances

Product Stack

- 1 Checking Account
- 2 PIX Key
- 3 Benefits and Payroll Deposits
- 4 INSS Payroll Loan
- 5 Private Payroll Loan
- 6 Public Payroll Loan
- 7 Unsecured Personal Loan
- 8 13th Salary-Advance Personal Loan
- 9 FGTS-Backed Loans
- 10 INSS Payroll-linked Credit Card
- 11 INSS Payroll-linked Benefit Card
- 12 Public Payroll-Linked Credit Card
- 13 Credit Card
- 14 Debit Card
- 15 Single-Payment Life Insurance
- 16 Credit Life Insurance
- 17 Credit Card Life Insurance
- 18 Agi+
- 19 Investment Platform

Products per Active Customer by Cohort



Unique Approach to Customer Service

Hire Agents from Retail Backgrounds

Proprietary Agent Training at Agi University

Powerful Agent App

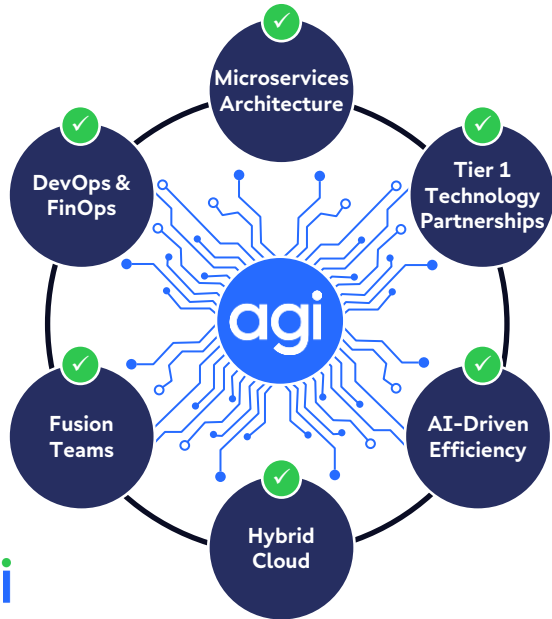
More Empathetic & Productive Agents Who Know Customer Needs

Create Strategic Alignment Across The Organization

Fast & Easy Onboarding, Able to Simulate Loan Offers Real Time

3

Purpose-built Tech Platform Powering The Banking Platform and AI Initiatives



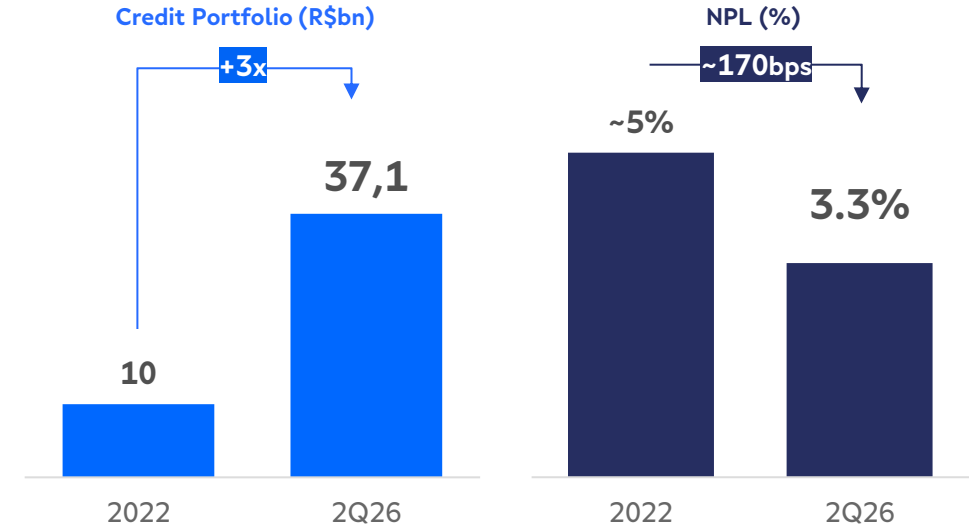
Data-Rich Analytics Platform



Credit Underwriting Algorithm and Risk Model

Substantial Asset Growth...

...While Significantly Reducing Credit Risk



AI Embedded Across Every Line of the Business

Customer Service

AI agents resolve most requests end-to-end: **-60% headcount** per volume served and resolution time cut to less than 20% of prior levels

Marketing

In-house AI agency drives hyper-personalized campaigns at scale: **-98% cost vs. legacy outsourced model**

Technology

AI-assisted coding and complexity estimation: **+80% faster product development** velocity

Security & AML

AI agents monitor 24/7: incident investigation time down from **~4 days to ~8 minutes**

People

AI-supported hiring and evaluation: **-70% turnover in the commercial workforce**

Thank you.

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investors.agiinc.com
investors@agi.com.br

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