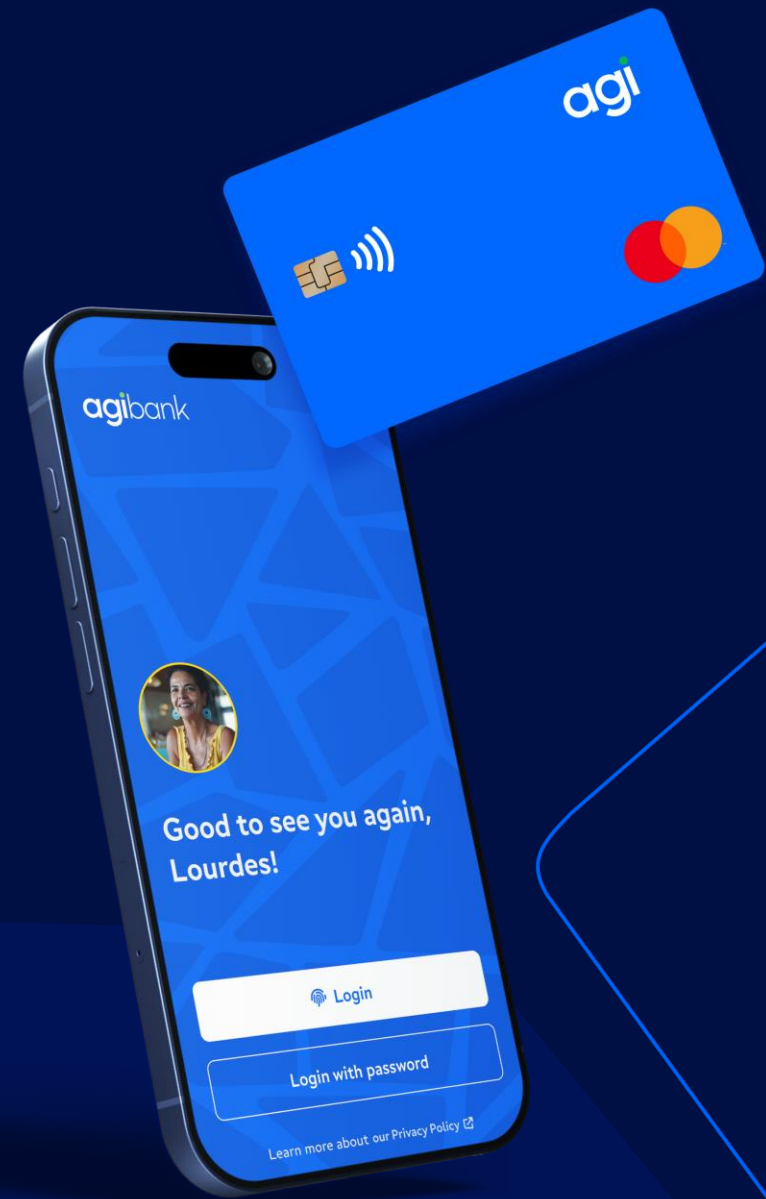




Company Presentation



A Unique Financial Success Story

Revolutionizing Financial Services by Empowering the Largest & Fastest Growing Segment¹ of Brazil's Population with More Accessible and Affordable Credit and Banking Solutions



R\$37.1 Billion
Credit Portfolio 2Q26

Growing at

21%
Growth YoY

R\$200 Million
Net Income 2Q26

Resulting in

22%
ROAE² 2Q26

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**

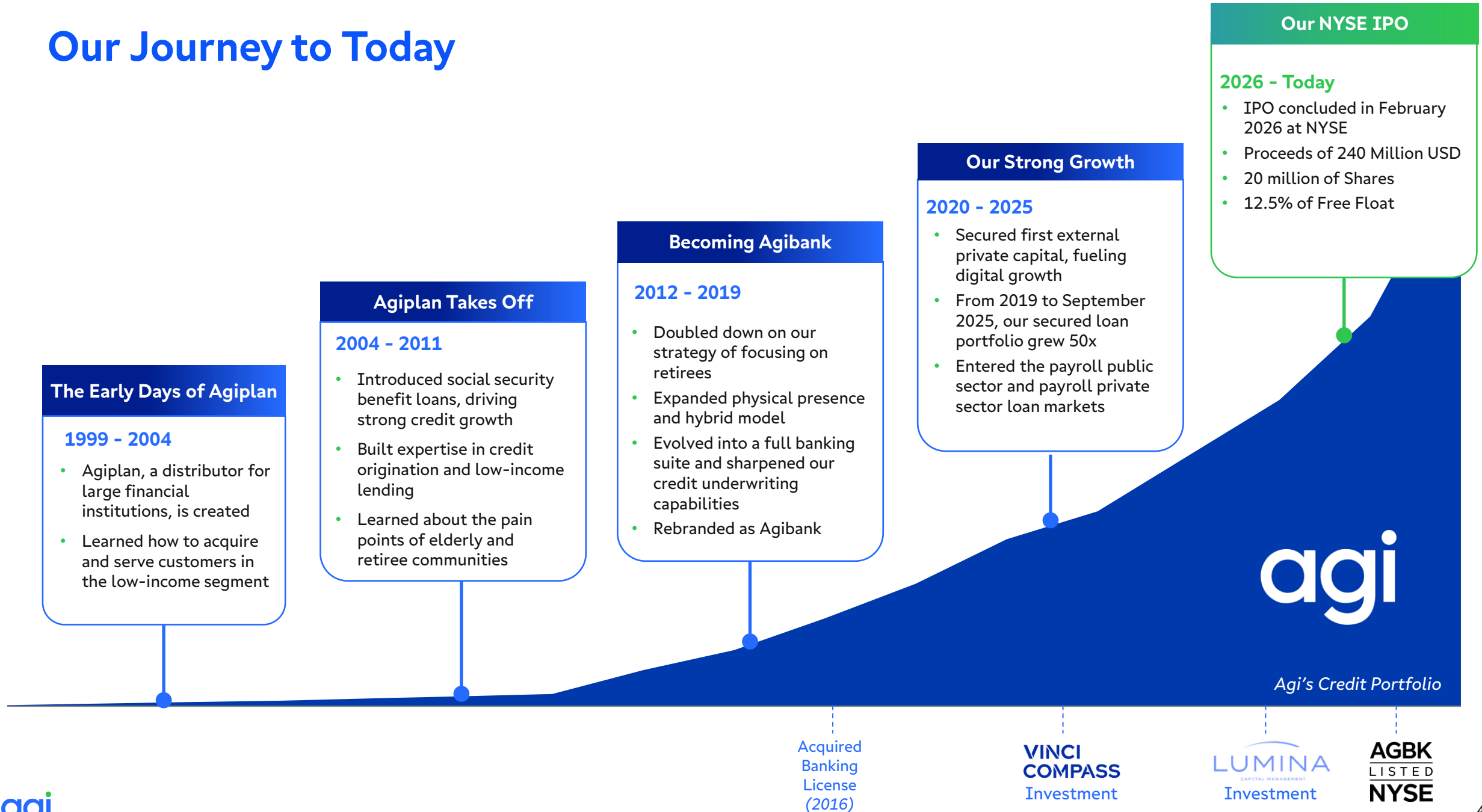
How

- 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 and Assurances 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 - Proprietary 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+
✓ Faster Access to Money	✓ Higher Quality Service	✓ Better Access to Credit	✓ More Access to Insurance

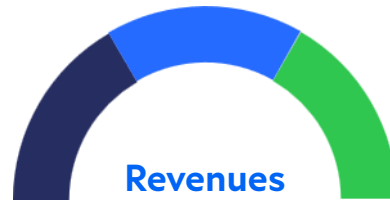
We Have Key Advantages
That Enables Us
to Drive Value
Across Our
Business

Market Advantages	Strategic Advantages	Operating Advantages	Financial Advantages
Unique Hybrid model Superior Value proposition	Specially designed Product suite Seamless Physical to digital	Tech-stack AI-powered Data-enhanced Credit engine	Compounding Earnings Increasing Free cash flow
Acquire customers faster #1 New social security benefits loan originator ¹	Monetize customers better +20^x LTV / CAC	Scale quickly and efficiently 49 % Efficiency Ratio 2Q26	Invest & return to shareholders 22% ROAE (2Q26)

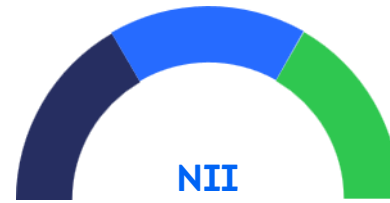
**We Are Winning
With Momentum**
Compounding
High Growth &
Profitability



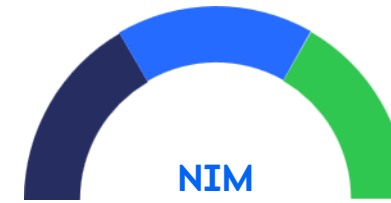
**Agi is
Outpacing The
Competition**
With Better
Performance
Across Multiple
Financial Key
Metrics...



R\$ 3.2bi
+26% YoY



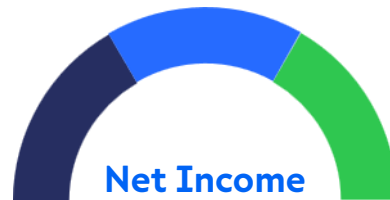
R\$ 1.3bi
+11% YoY



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

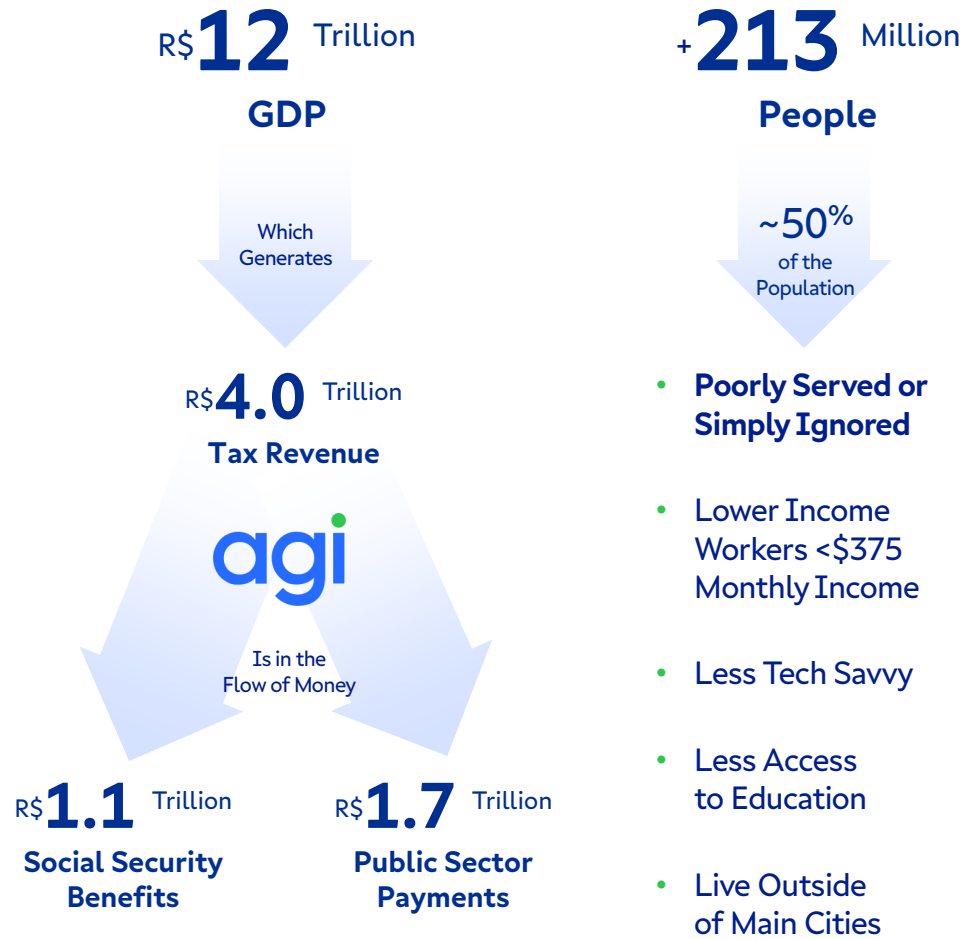
...With A Favorable
Competitive Landscape



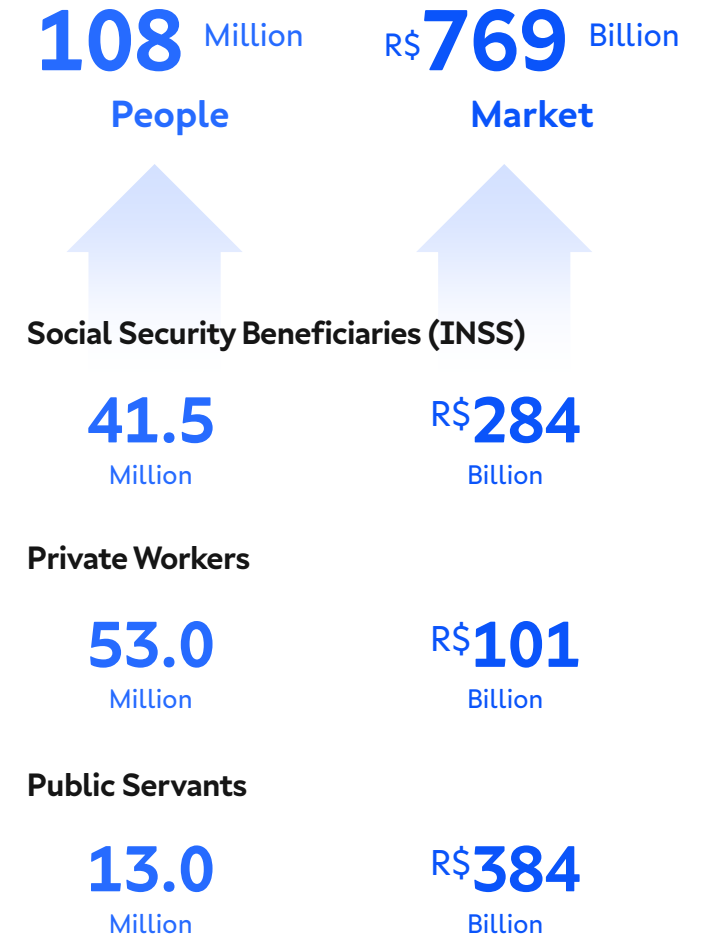
Our Massive & Underpenetrated Market Opportunity with Very Low Credit Risk



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



...With a R\$ 769 Billion Secured Lending Market



R\$2.2
TrillionR\$1,369
Billionin Complementary
Products TAMInterchange¹
R\$57^{BN}

Credit Cards

R\$702^{BN}

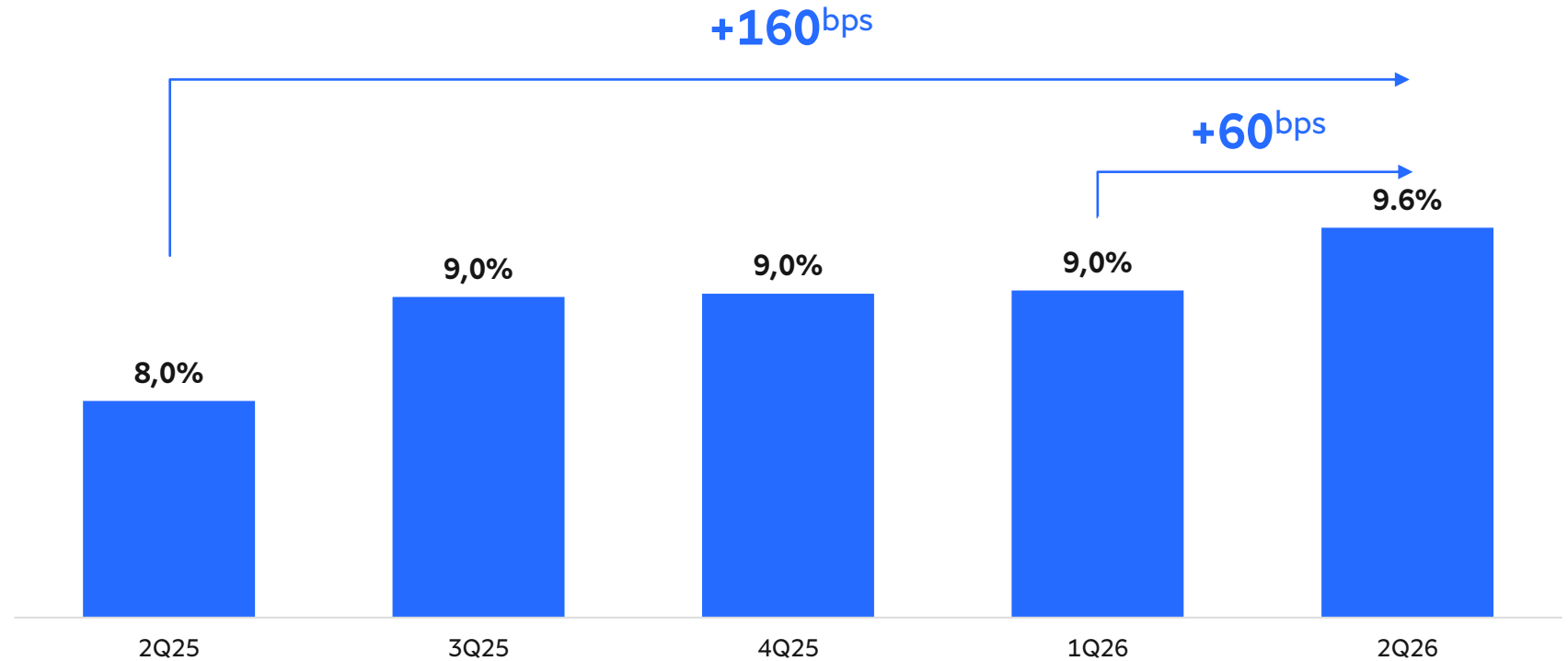
Insurance

R\$201^{BN}Unsecured
Personal LoanR\$398^{BN}FGTS Advance
Withdrawal
R\$57^{BN}Private-Sector
Payroll Loans
R\$101^{BN}Public-Sector
Payroll Loans
R\$384^{BN}Social Security
Benefits Loans
R\$284^{BN}R\$769
Billionin Secured
Lending TAMR\$2.2+ Total Addressable
Trillion 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

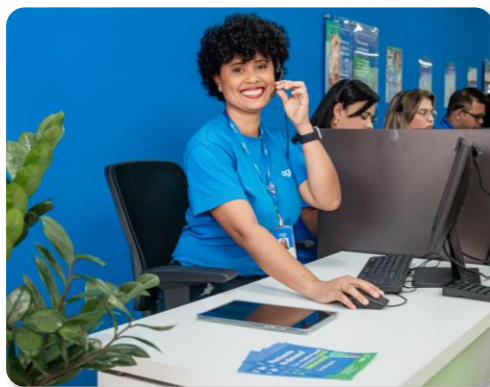
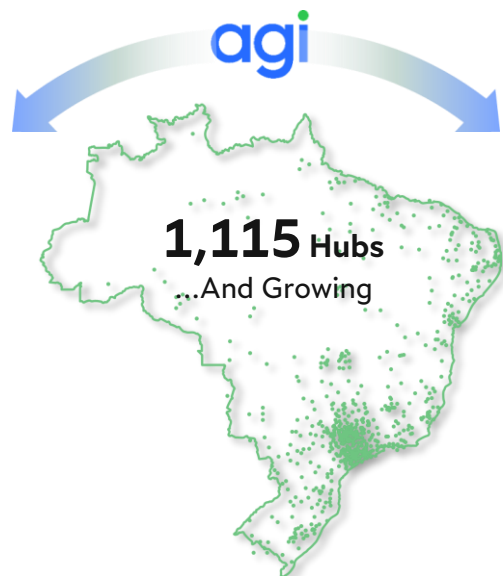


...And Enables Us to Go-to-Market with **Valuable Competitive Advantages**

- ✓ **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
- Accept New Benefits
- Access Cash Securely via ATM
- Receive In-Person Support

...Not Bank Branches

- Friendly & Respectful Staff
- Asset Light
- Low Overhead Costs
- No Paperwork
- No Cash Vault
- No Armed Security

Key Client Benefits

- ✓ Comfortable Entry Point
- ✓ Conveniently Located
- ✓ Short or No Wait Times
- ✓ Agi Agents
- ✓ Trusted Relationships

Attractive Unit Economics

Less than **4** Agents / Hub **US\$18k** CAPEX / Hub

+700 cities **90%** More Efficient vs. Branches

Attractive Competitive Advantages

Regulatory
Barrier-to-Entry

Low-Cost & High-
Quality Customer
Acquisition

Differentiated
Approach
to Build Client Trust

2

Relationship Enhancing **Service**

We've Designed a
Service Approach that
Puts the Needs of
Customers First



Unique Approach to Customer Service

1. Hire Agents from Retail Backgrounds

- Young & Driven Employees with Stronger Interpersonal Skills
- Better Appreciation for Customer Service Than Former Branch Bankers

2. Proprietary Agent Training

- Developed An In-Depth Training Program
- Fly All New Agents Agi HQ
- Teach Them About Agi, Our Mission, Strategies, Solutions, Technologies and Operations
- Instill Our Customer Centric Culture

3. Prioritize Customer Education

- Helping Less Tech Savvy Customers
- Advising Customers to Manage Their Finances Through Digital Solutions

Results

More Empathetic &
Productive Agents
Who Understand
Sales & Know Their
Local Communities

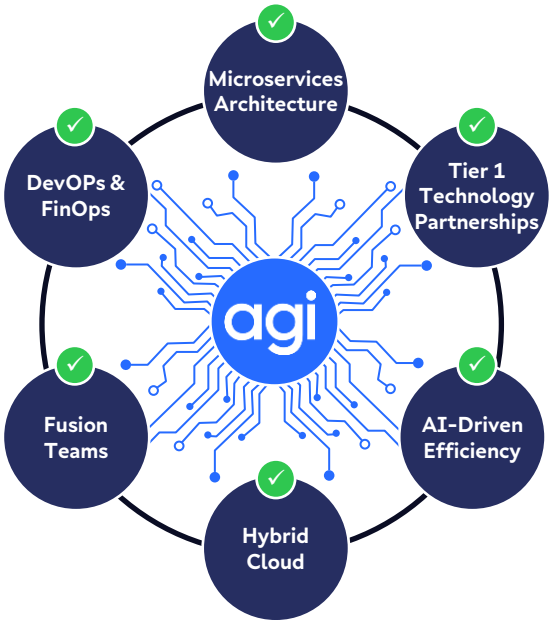
Create **Strategic
Alignment** Across
The Organization

+70 NPS

High
Net Promoter Score

3

Our Banking Platform and AI Initiatives



Technology Platform

Core Banking Platform

- **Core Banking System**
 - Redundancy, security and high availability
 - Flexibility for further scale
 - Rapid development and modular deployment of new solutions
 - Cross-functional teams
- **Smart Hub Operations System**
 - Power operations enabling fully digital and paperless operations
- **Powerful Agent App**
 - Fast & Easy Onboarding (at Hubs or via Remote Mobile Devices)
 - Manage Daily Tasks and Customer Interactions
 - Simulate loan offers
 - Track commissions & incentives

Artificial Intelligence and Next-Gen Initiatives

We approach AI as a mission-critical enabler of scale, efficiency, and risk control inherent to our operations rather than add-ons

Customer Experience and Support

- AI-Powered Sales Funnel
- “Gi” Virtual Service Agent
- Agi Consultant Assistant

Risk Management

- Fraud Detection
- AML Agent
- AI-Enhanced Legal Workflow

Scalability Enablers

- Compliance
- Engineering & Coding
- HR & Talent Management

Results & Advantages

- ⊖ **60% in average cost per interaction**
- ⊕ **Customer retention in service channels**
- ⊕ **Quality of in-person interactions**
- ⊖ **>99% review time for fraud alerts**
- ⊖ **83% reduction in processing time**
- ⊖ **R\$100 in avg. cost per proceeding**
- ⊖ **Response time per flagged alert**
- ⊕ **Speed in new code deployment**
- ⊖ **10 days/month reviewing applications**

Thank you.

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