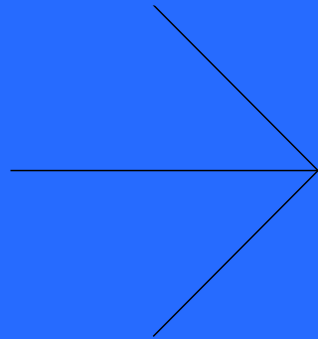


Institutional Presentation

1Q21



Agibank at a Glance



Agibank Campus, located in a 19,000 m² self sustainable innovation hub in Campinas, state of São Paulo.

R\$ 4,0 bi

Total Assets

+2,9 mi

Clients

R\$ 2,6 bi

Credit Portfolio

R\$ 22,5 mi

Net Income

+750

Hubs
em abr/21

34,1%

Net Interest Margin

+122,6%

Digital Transactions
versus Mar/20

19,5%

ROAE

FitchRatings

-- National Long-Term Rating 'BBB(bra)'
-- National Short-Term Rating 'F3(bra)'



1.0 2000 • 2010

PLATFORM

Startup

- Credit Dealer of payroll-linked loans through a marketplace

Largest payroll deductible loans dealer in Brazil

- Profit Share Model
- Fee business
- + R\$ 7 bi origination
- Exclusivity with Bradesco
- B&M Platform

2.0 2011 • 2016

CREDIT FINTECH

Highest ROAE

INSTITUIÇÃO	JUNHO/2011 (%)	JUNHO/2012 (%)
1 AGIPLAN FINANCEIRA	52,33	97,66
2 SAK CFI	69,69	72,85
3	15,96	49,07
4	49,88	48,41
5	46,82	47,20

- Collection Intelligence

We became a BANK

- Acquisition of Banco Gerador's banking license (2016)
- Innovation: Account no. = Phone no. and Agibank Pay (P2P via QR code)

3.0 2017 • 2020

RELATIONSHIP DIGITAL BANK

Client-Oriented Vision

- Transition from the high yield model to placing the customer's experience in the foreground
- Advancing the Full Bank Offer

Payer of the largest LATAM payroll

- Access to +40 million Brazilian beneficiaries

Strategic partner: Vinci

- R\$ 400MM equity round
- Boosting growth

4.0 2021 onwards

PLATFORM

Clientbase Growth

Investments Platform

Agi Compras

New Partnerships

65 Hubs (2012)

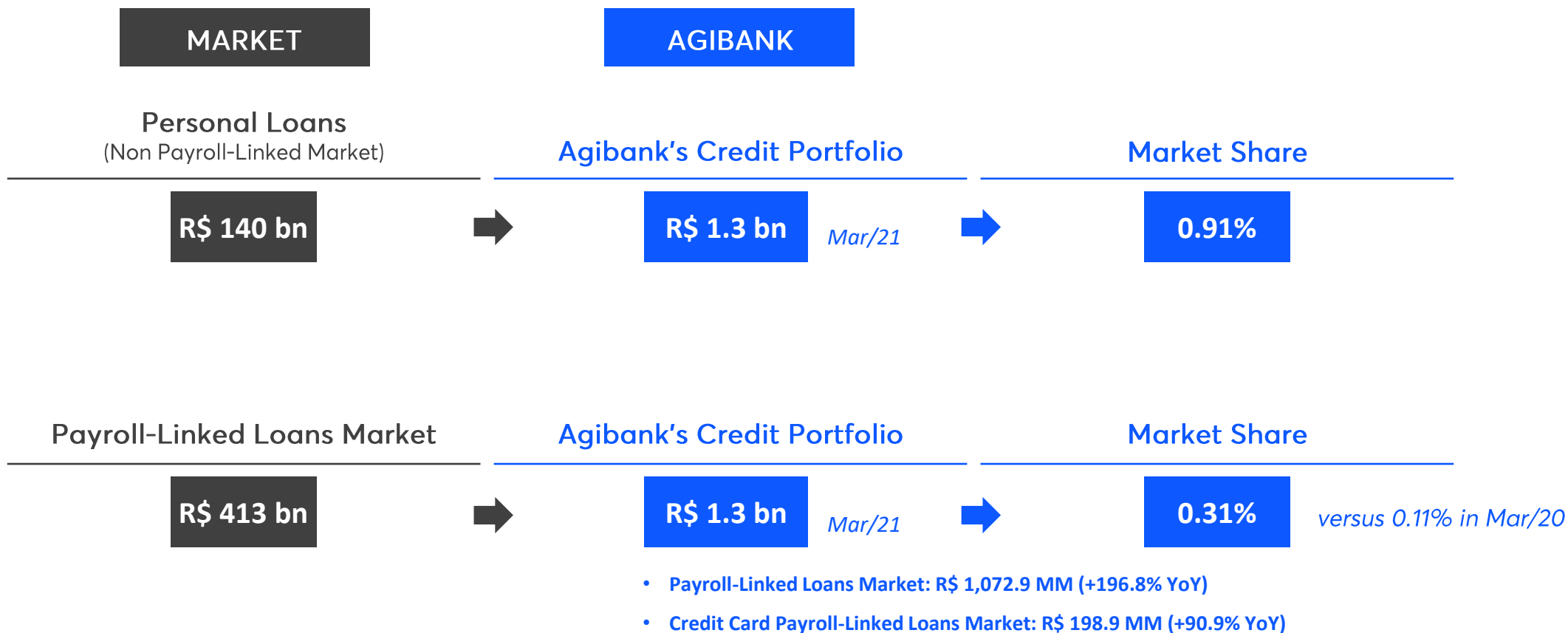
435 Hubs (2017)

700 Hubs (2020)

2,000 Hubs (2025)

Market Share

Brazilian Credit Market with great room for expansion





1 GROWTH COMBINED TO PROFITABILITY

+104,7%

Correntistas com Salário

(Mar/21 versus Mar/20)

+107,1%

Depósitos à vista

(Mar/21 versus Mar/20)

19,5%

ROAE

(+0,8 p.p. versus 1T20)

3,4%

ROAA

(-0,34p.p. versus 1T20)

2 OMNICHANNEL ACTIVITY



App 2.0



IBK 2.0



750+
Hubs



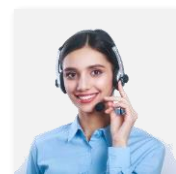
30,000+
ATMs



16,000+
Lottery
Houses



2,000+
Consultants



CALL
CENTER



CHATBOT

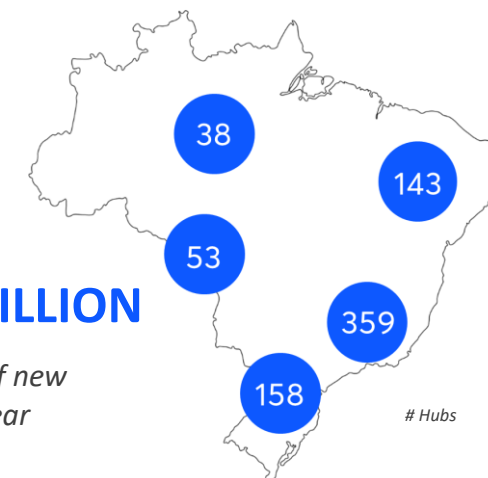


+2 mi
Cielo POS

3 ENABLED BY INSS* AS BEENFITS PAYER IN BRAZIL

1 MILLION

Potential of new
benefits/year



Access to the historic pool of 40 million INSS beneficiaries.

Priority in the states of Rio Grande do Sul (South), Maranhão (Northeast), city of São Paulo and North region.

Asset light outlets with 6 months breakeven.

85% cross-selling of life insurance



4 KNOW HOW IN CREDIT MODELING

+20 years

credit modeling experience

Segmentation of clients by risk groups

Integrated Data Science resulting in high use of data and controlled levels of defaulting

5 ADVISORY WITH QUALIFIED CONSULTANTS

+800h of training

+5 thousand trained and qualified in 2020

Coupled with variable income incentives:

- **Origination** (volume)
- **Quality** (churn, EPD)

Assist clients in transitioning to digital channels

6 NPS AND DIGITALIZATION LEVELS

74 NPS

(above the average of 23 NPS for the Brazilian banking sector)

45% of Digitalization

Utilization of digital channels by 50+ y.o. clients (global average of 8% for this demographic)

RA 1000

RA 1000 seal of quality since June 2019



RA 1000

Work From Anywhere

Our dreams become too big for a single place



Agibank Campus



- Innovative space located in Campinas/SP (Smart Cities)
- Integrates a technology and innovation hub
- Premises fully adherent to ESG practices

Global Experience



- Opportunity of working abroad
- Acquire knowledge
- Unique experiences

We are almost **4000**
Agibankers spread throughout Brazil (and the world)

Agibank Lab



- Situated in *Instituto Caldeira* in Porto Alegre/RS
- Aligned to our DNA of innovation
- Connects startups and other relevant players

Home Office



- Option for permanent home office
- Experience during 1H20 proved its viability
- Allows our employees to work from wherever suits them best

Sustainability – ESG

Highlighting our commitment to our clients, our people, our planet and our business



Environmental

Responsibility and consciousness

Self sustainable HQ

Asset light structure

Paperless journey



Photovoltaic panels producing 324 KW/h

Charging stations for electric vehicles

Treatment of reusable water

Linear park with 247 mil m² of native area

Governance

Committed to our shareholders and the best practices



“We are happy to announce the result of this primary round of private placement, which was successful from the strategic point of view and also for establishing Vinci as our partner, sharing the same understanding of the business and its long-term vision.”

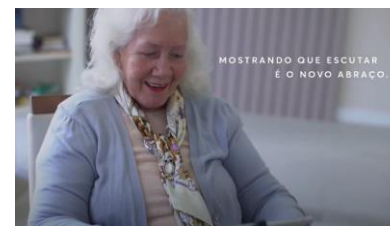
Marciano Testa, Agibank’s CEO

*“Vinci is very excited in supporting the **next stage** of Agibank’s growth. We identified a **unique strategic vision**, a strong **customer centered culture** and a very consistent results history. We expect to contribute in the construction of an **unparalleled bank**.”*

Gabriel Felzenszwalb, from Vinci Partners

Social

Digital and financial literacy for the 50+ public



Ageless Friendship, helping elders who live in long-stay homes to keep in touch with friends and family, uniting technology and receptiveness.



Sponsoring MaturiDay 2020, Networking event focused on entrepreneurship and business for 50+ year old people



Actions promoted for LGBTQI+ Pride Day



Partnership with Mama Jobs, startup that assists mothers in reentering the job market.

Corporate Governance



Shareholders

Marciano Testa
(Controlling Shareholder)

VINCI partners

**AGI Partnership
Program** (Agi Executives)

Board of Directors



Marciano Testa
agibank



Ademir Cossielo
Bradesco BANCO GERADOR O BANCO DA GENTE



Aod Cunha
J.P.Morgan Banrisul BTGPactual



Gabriel Felzenszwalb
VINCI partners

C - Level



Marciano Testa
CEO
agibank



Beatriz Bernardi
Chief Data Officer
Santander



Glauber Correa
Chief Business Officer
CAIXA



Fernando Castro
HypeFlame CEO
Sicredi



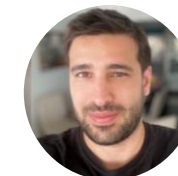
Lucas Aguiar
Chief Strategy & People Officer
XP inc.



Marcelo Oliveira
Agi Marketplace CEO
cielo



Juliana Algañaraz
a.house CEO
EndemolShine Brasil



Vinícius Aloe
Chief Product Officer
Santander



Thiago Silva
CFO & IRO
CAIXA



Committees

PRODUCTS

ALCO

CLIENTS

IT

CREDIT

ETHICS AND
CONDUCT

ESG



Clients

+

People

+

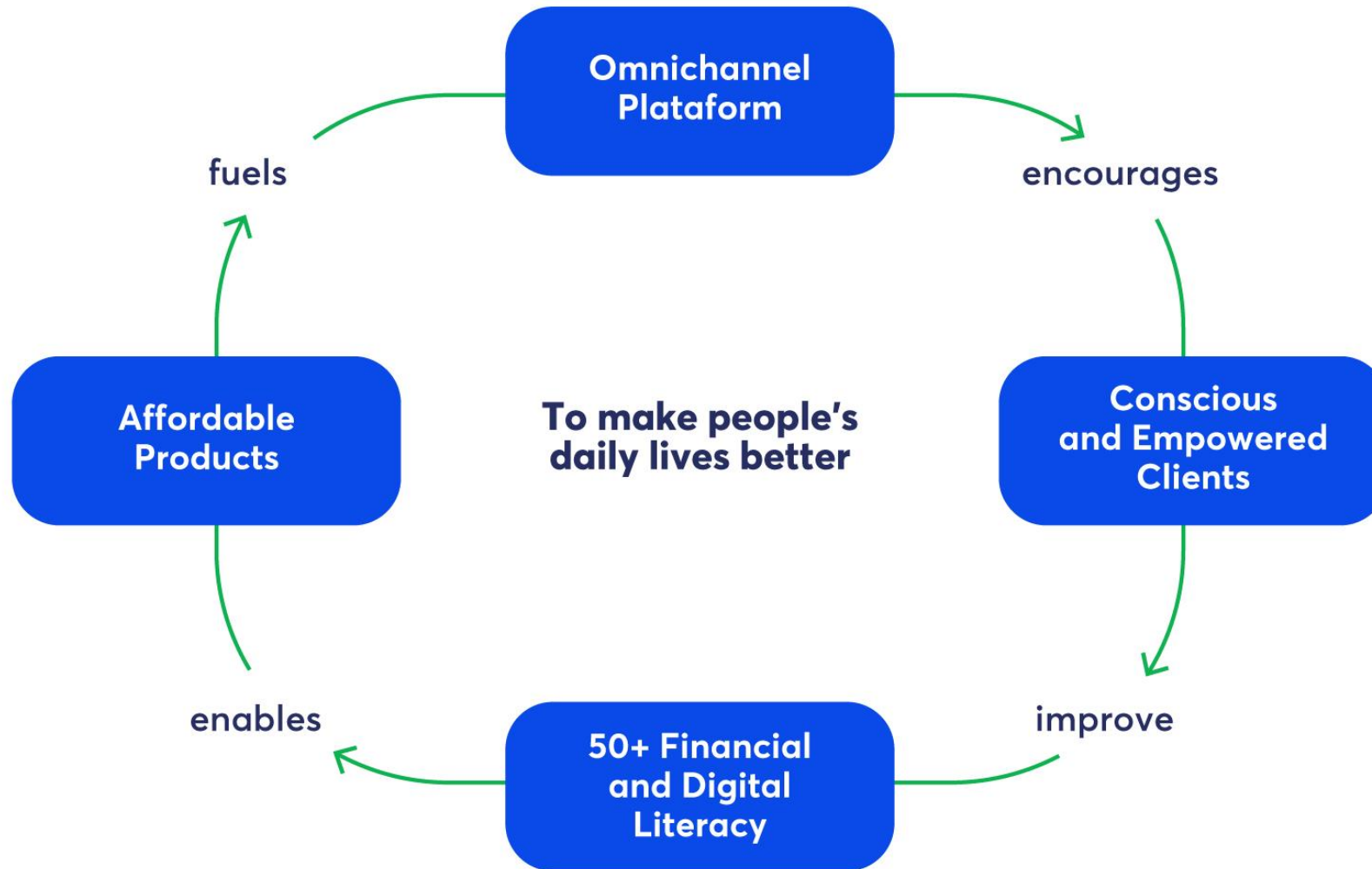
Entrepreneurs

Our obstinacy for making each customer's day to day life better is legitimate and unyielding.

We believe in our people's potentials and cheer their accomplishments and happiness.

We are almost 4,000 CEOs: we appreciate and seek ownership attitude clients from everyone.

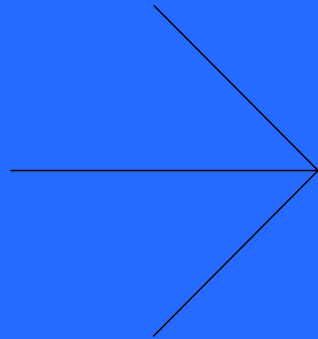
Our Business's Virtuous Circle





Results

1Q21

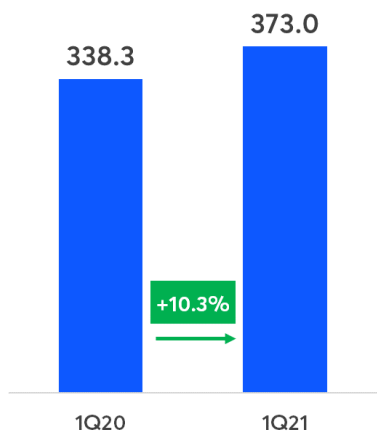


Key Indicators

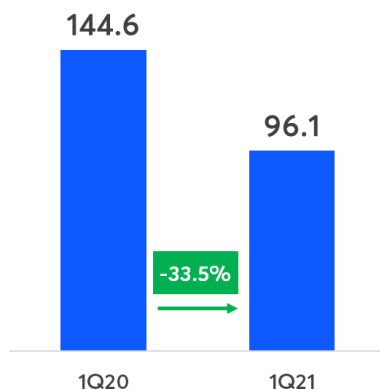


RESULTS AND BALANCE SHEET

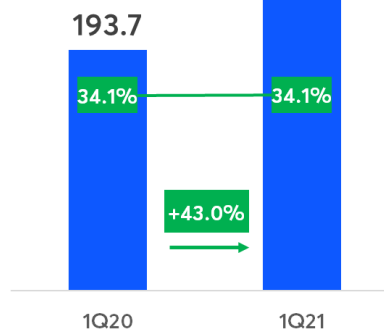
Revenue from Financial Intermediation (R\$ mm)



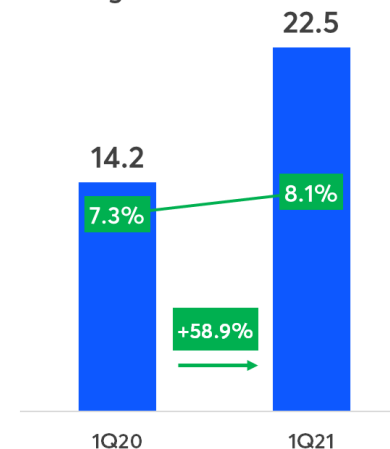
Expenses from Financial Intermediation (R\$ mm)



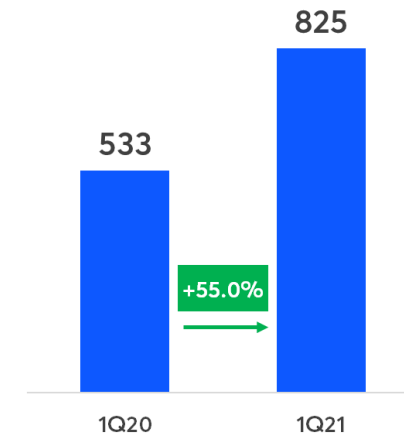
Gross Profit from Financial Intermediation and NIM (R\$ mm)



Net Income and Net Margin (R\$ mm)

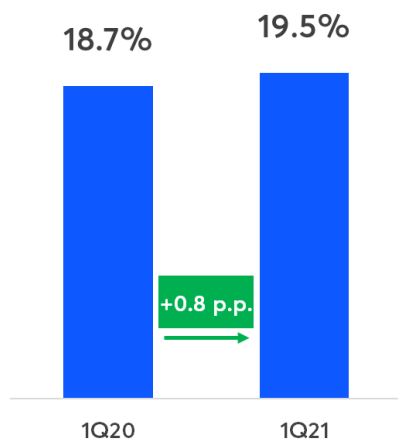


Net Equity (R\$ mm)

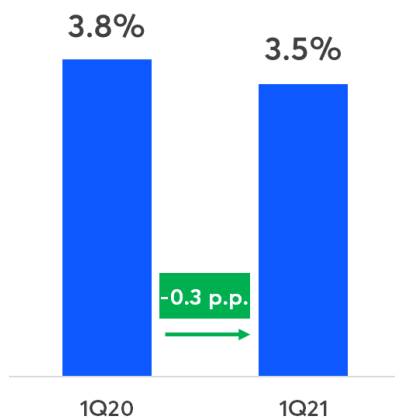


OPERATIONS AND PERFORMANCE

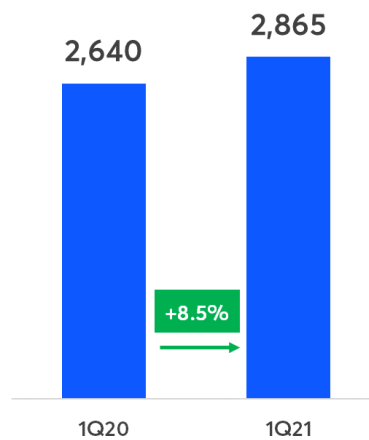
ROAE (adjusted)



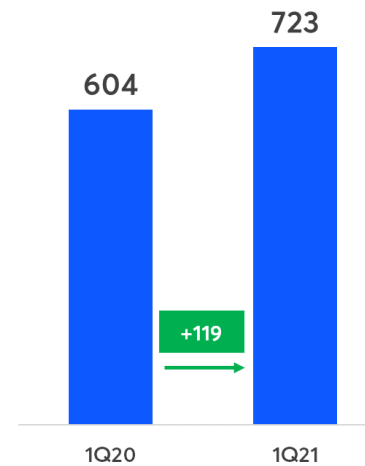
ROAA (adjusted)



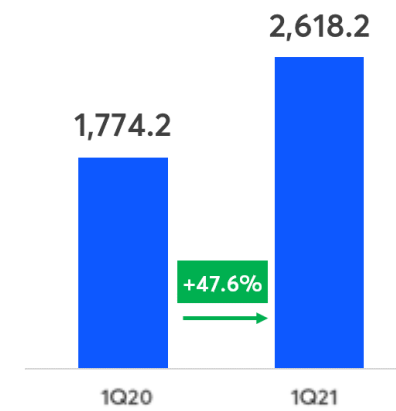
of Clients (thousands)



of Hubs



Credit Portfolio (R\$ milhões)

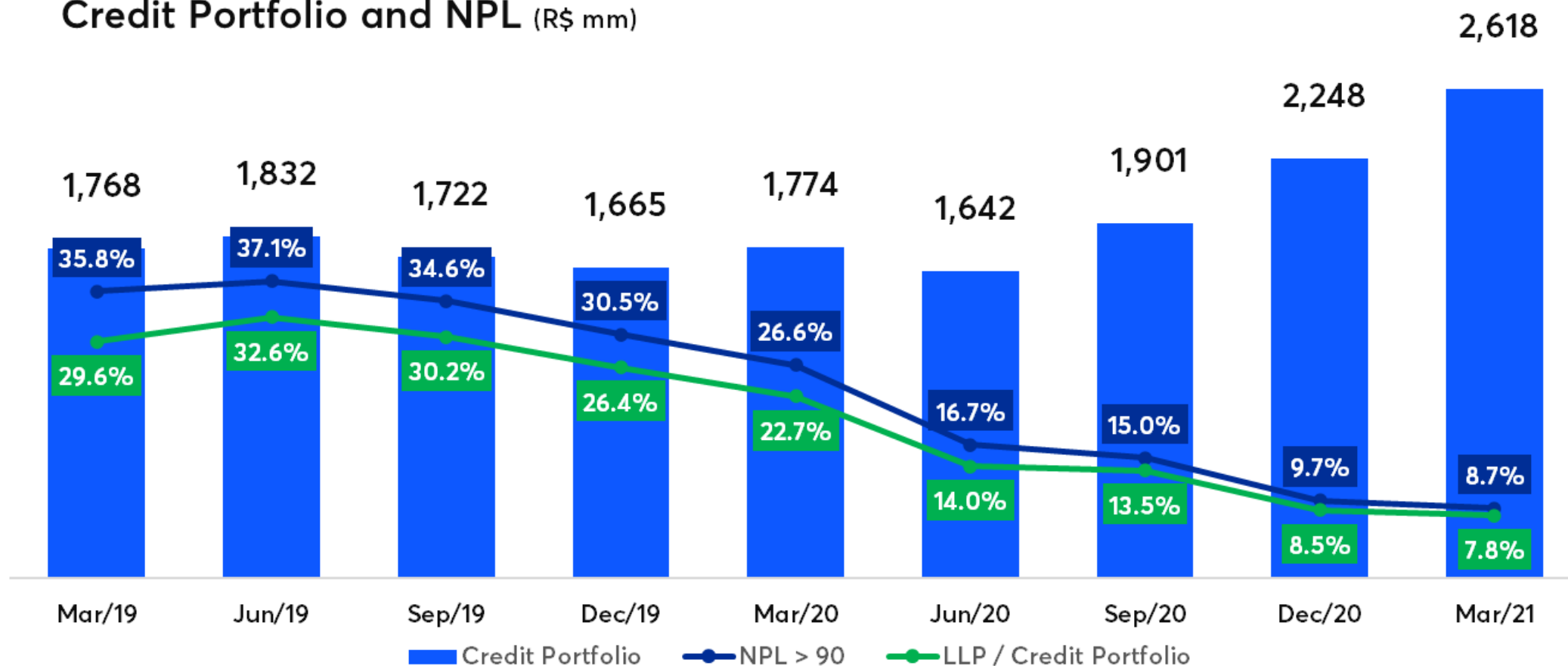


*Adjusted ROAE and ROAA disregard the R\$ 200 million addition to Net Equity at the end of 2020.

Credit Portfolio Evolution

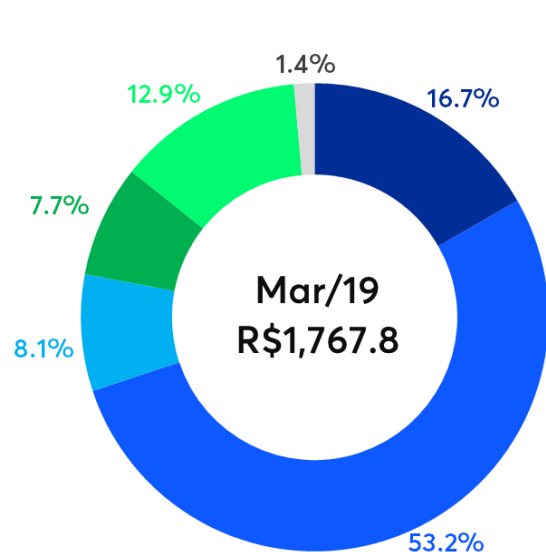


Credit Portfolio and NPL (R\$ mm)

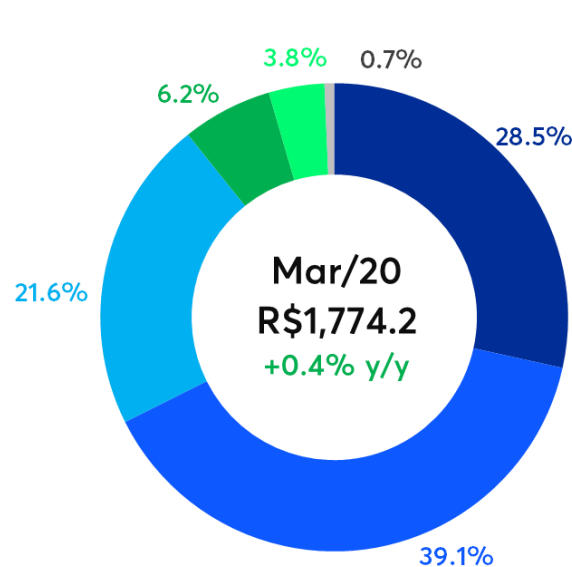
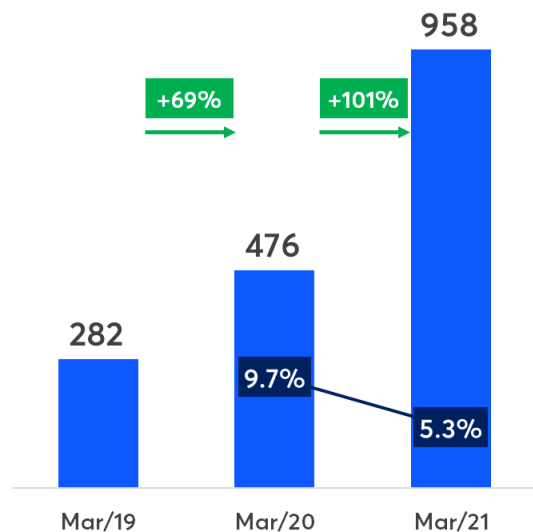


Breakdown and Core Portfolios

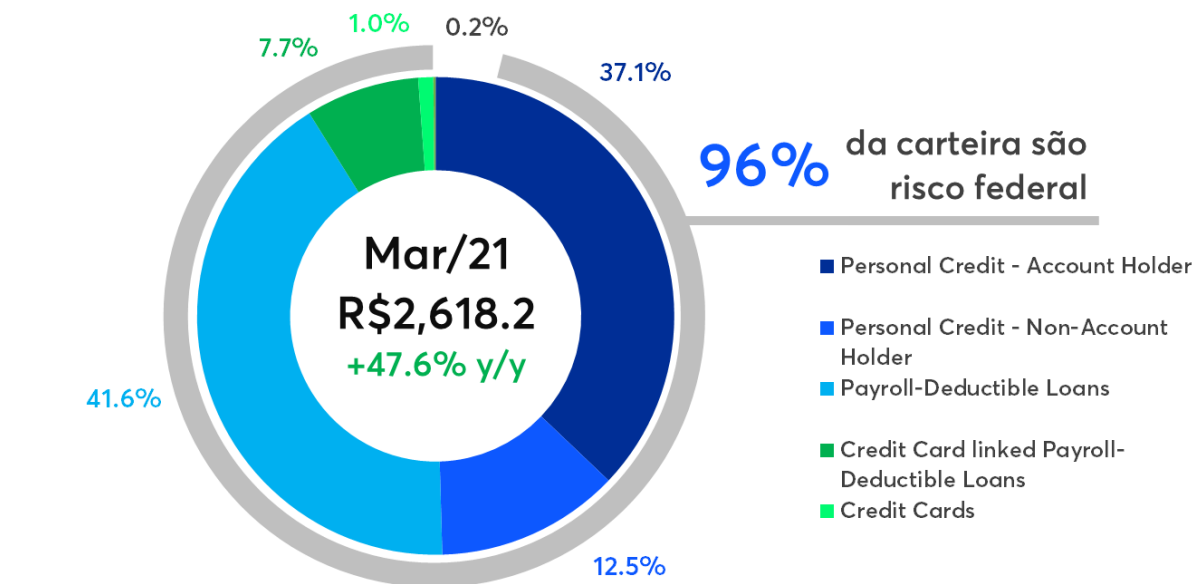
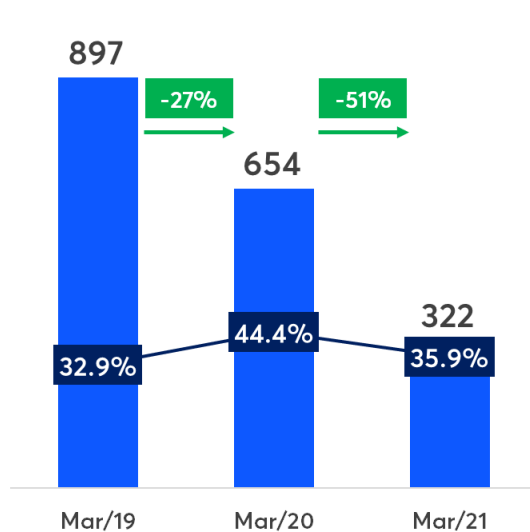
Better mix results in better defaulting indexes and higher predictability of earnings



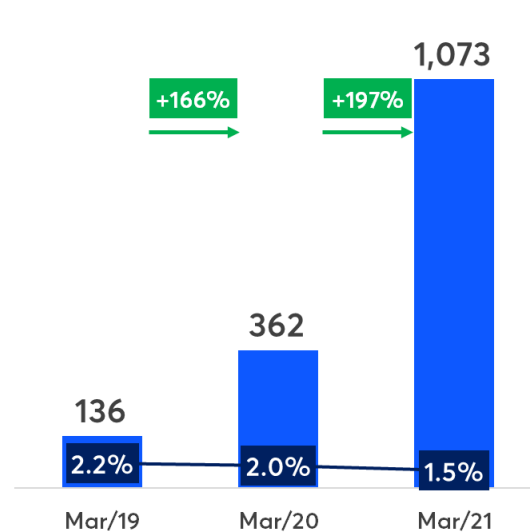
Personal Credit - Account Holder (R\$ mm)



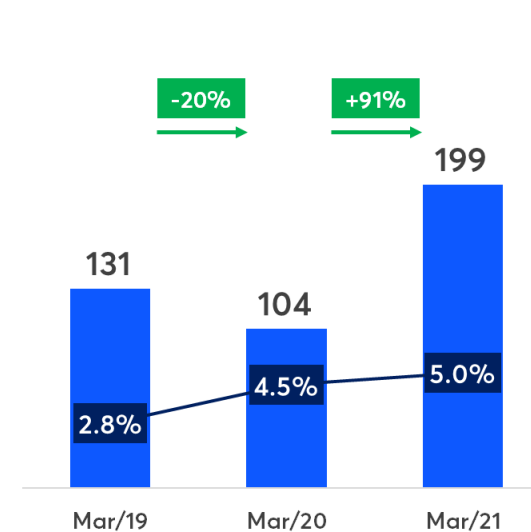
Personal Credit - Non-Account Holder (R\$ mm)



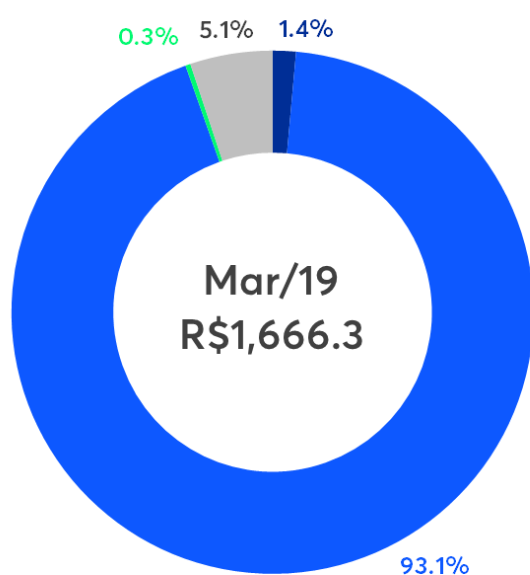
Payroll-Deductible Loans (R\$ mm)



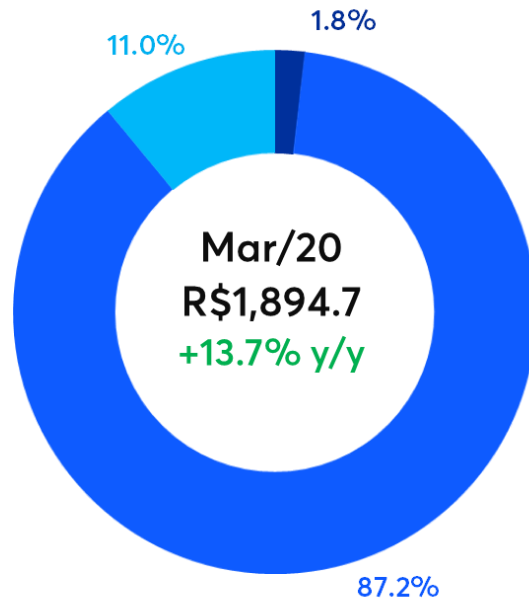
Credit Card Payroll-Deductible (R\$ mm)



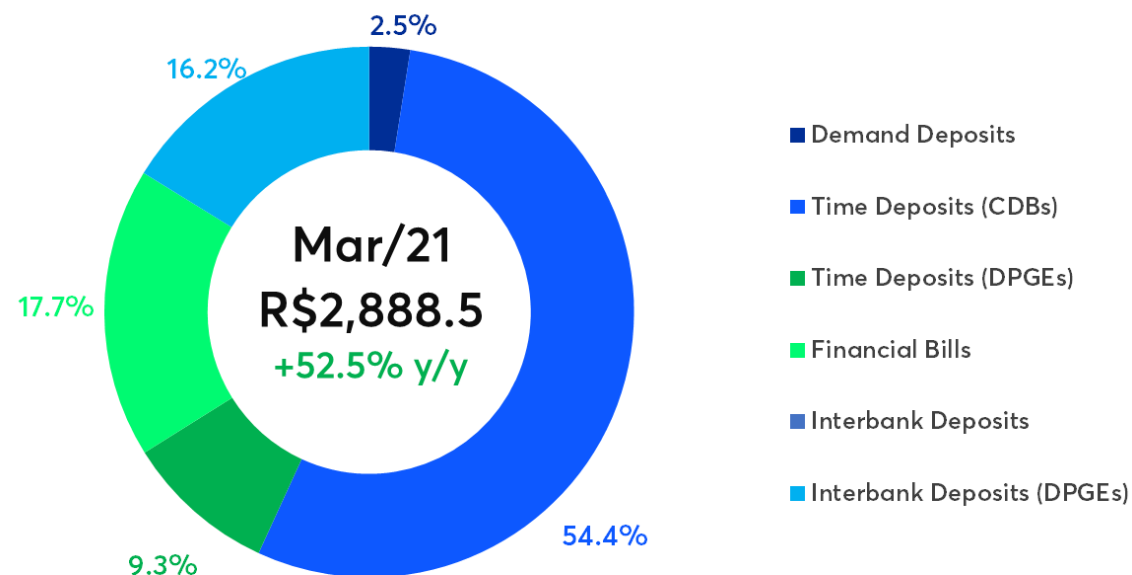
Funding Evolution



621 days
Average Term
Mar/21



98%
No Liquidity
Mar/21

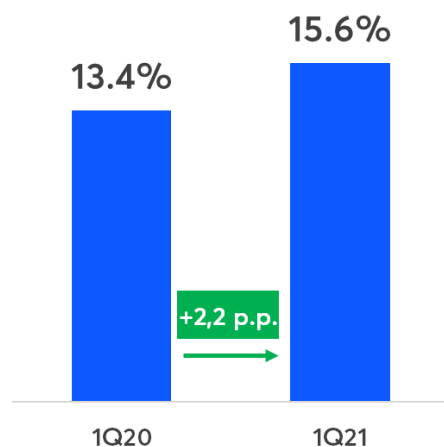


Distribution of **CDBs** (bank deposits) through +40 brokers and highly diversified.

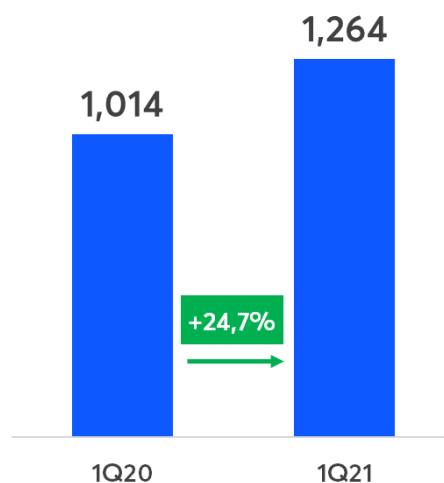
Capital Adequacy and LCR



Capital Adequacy Ratio (%)



Cash Position (R\$ mm)



In millions of Reais, unless otherwise stated

	Mar/21	Dec/20	Mar/20
Referential Equity - Tier I	695.3	501.9	460.1
Core Capital	695.3	501.9	460.1
Referential Equity	746.7	552.0	493.0
Referential Equity - Tier II	51.4	50.0	33.0
Credit Risk-weighted Assets	1,964.7	1,684.6	1,362.5
Market Risk-weighted Assets	41.0	26.8	13.8
Operational Risk-weighted Assets	2,741.2	2,696.7	2,515.1
Risk-weighted Assets	4,746.9	4,408.1	3,891.3
RBAN	42.6	42.1	154.4
Capital Adequacy Ratio (RE/RWA)	15.7%	12.5%	12.7%
Expanded Capital Adequacy Ratio (RE/(RWA+RBAN))	15.6%	12.4%	12.2%

In millions of Reais, unless otherwise stated

	Mar/21	Dec/20	Mar/20
High Quality Liquid Assets	892.3	924.7	516.0
Potential Cash Outflows	16.2	12.9	35.5
LCR (%)	5487.3%	7189.5%	1451.8%
Cash Position	1,264.3	1,499.5	1,011.2

Key Takeaways



Rapidly Achieved Scale...

R\$ 2.6 bilhões
Total Credit Portfolio
(Mar/21)

+2.9 mi
Clients
(Mar/21)

751
Hubs
(Apr/21)



... Accelerating
Growth...

+104.7%
of Account holders
with paycheck
(Mar/21 versus Mar/20)

+18.9%
Net Interest Income
(1Q21 versus 1Q20)

+107.1%
Demand
Deposits
(Mar/21 versus Mar/20)



... While Keeping High
and Sustainable
Returns

19.5%
Adjusted ROAE
(+0,8 p.p. versus 1Q21)

-20.5%
Personal Loans
Interest Rate Reduction
(Mar/21 versus Mar/20)

3.5%
Adjusted ROAA
(-0,3 p.p. versus 1Q20)

+58.9%
Net Income
(1Q21 versus 1Q20)

ESG



"We are a brave team, always disrupting ourselves and our business, focused on delivering value to all stakeholders"

- Marciano Testa, CEO

IR Team

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