

agi

Earnings Call
1Q26



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Introduction

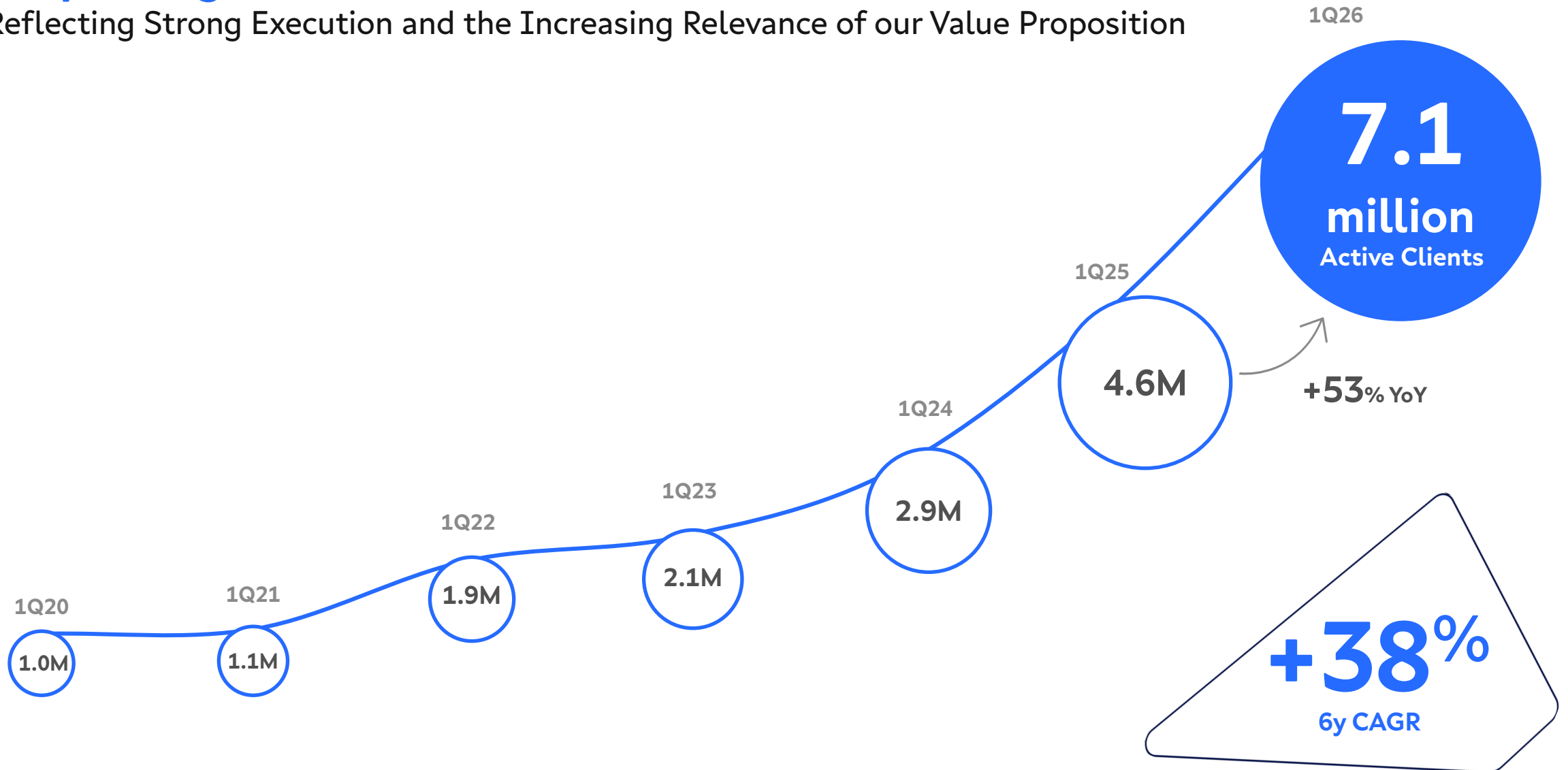
Message from the Founder



Marciano Testa
Founder, Chairman & CEO of Agi Inc.

Surpassing 7 Million Active Clients

Reflecting Strong Execution and the Increasing Relevance of our Value Proposition

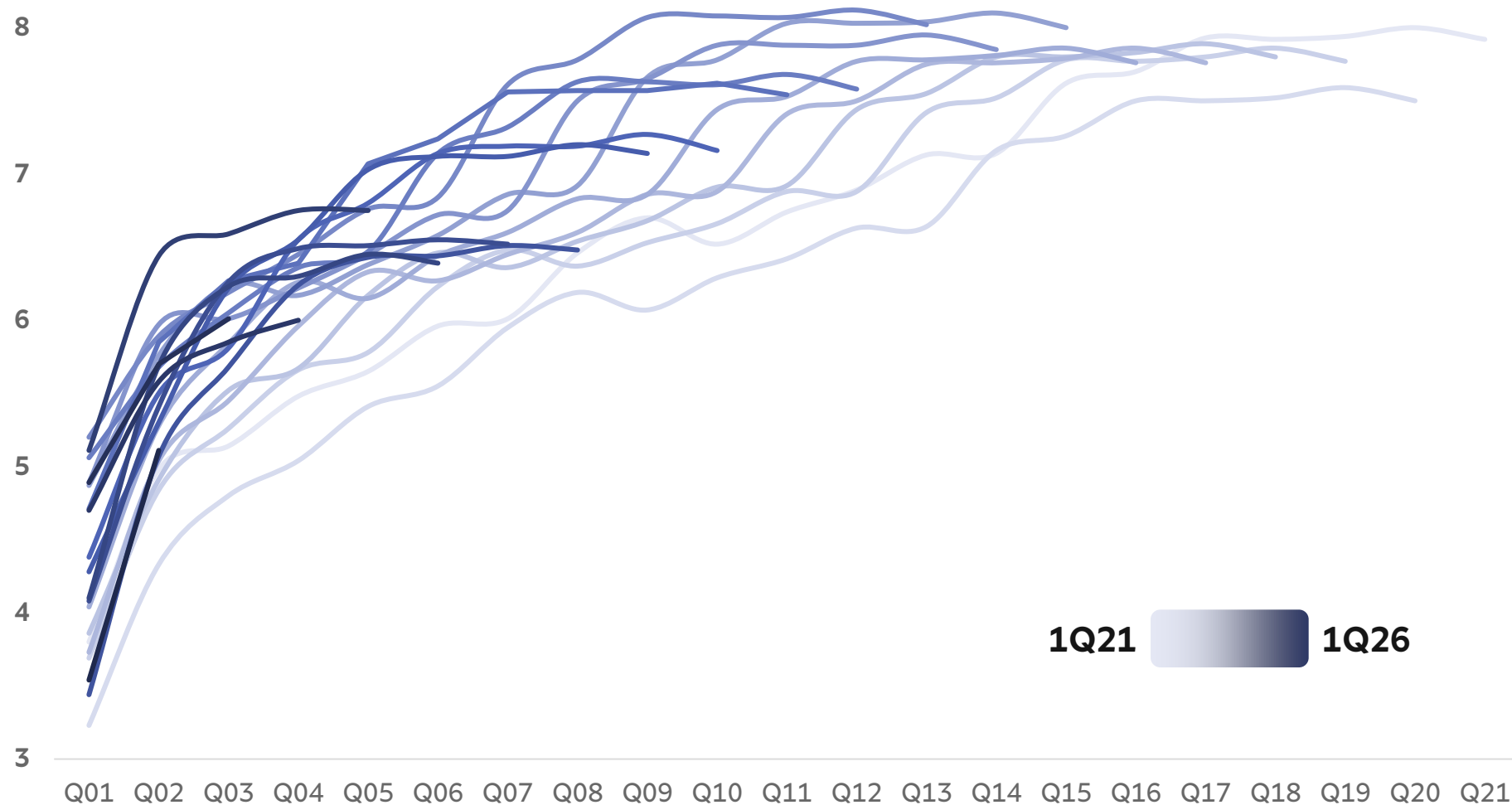


Increasing Product Penetration

As a Result from our High-touch, Principality-driven Strategy

Cross Selling Index - Quarterly Cohorts of Customers who have the Primary Relationship* with Agi

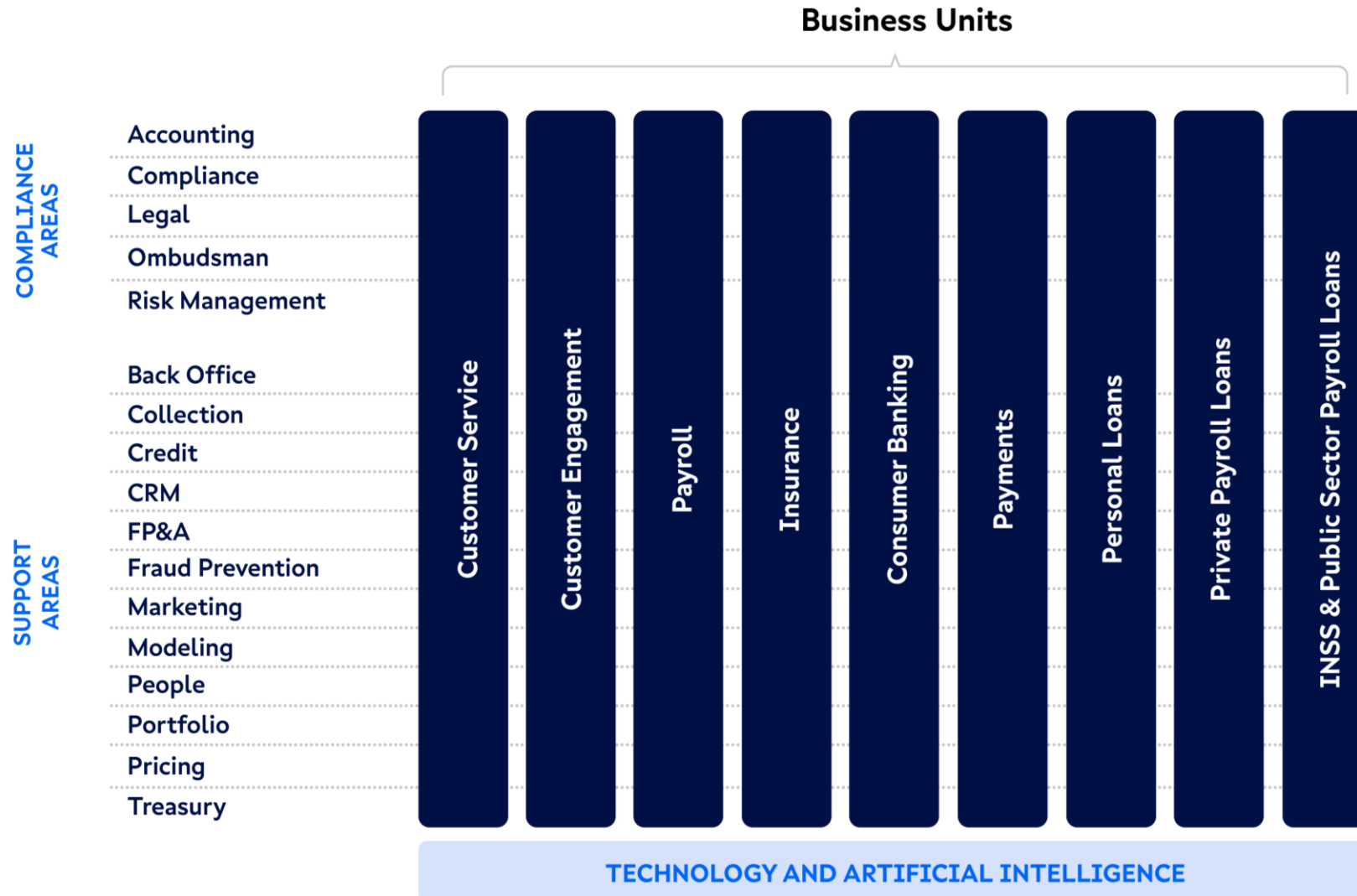
of products per client



*Clients with Primary Relationship defined as clients who received their salary or benefits with Agi.

Evolution of our Organizational Model

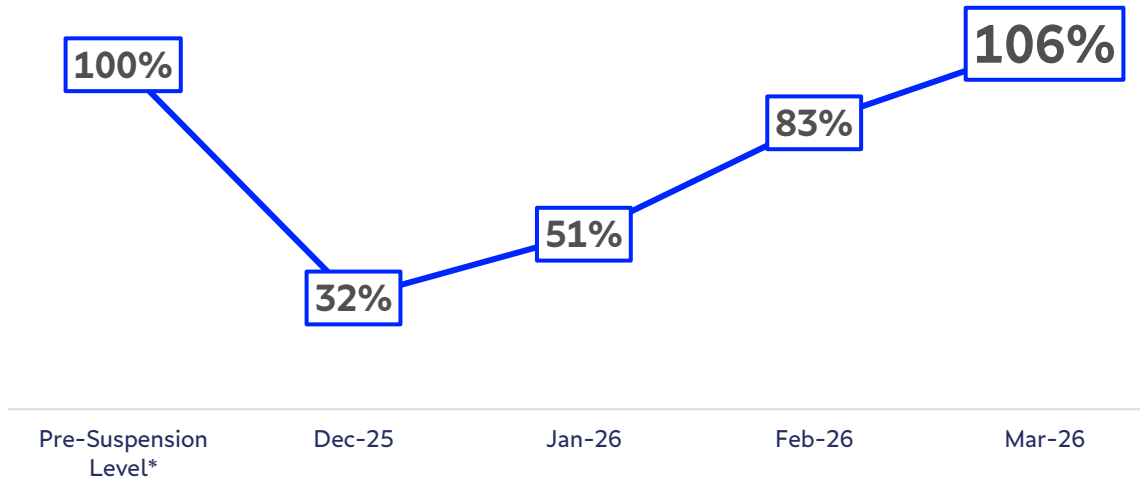
Foundation of an Integrated Strategy to Establish a Truly AI-driven Company



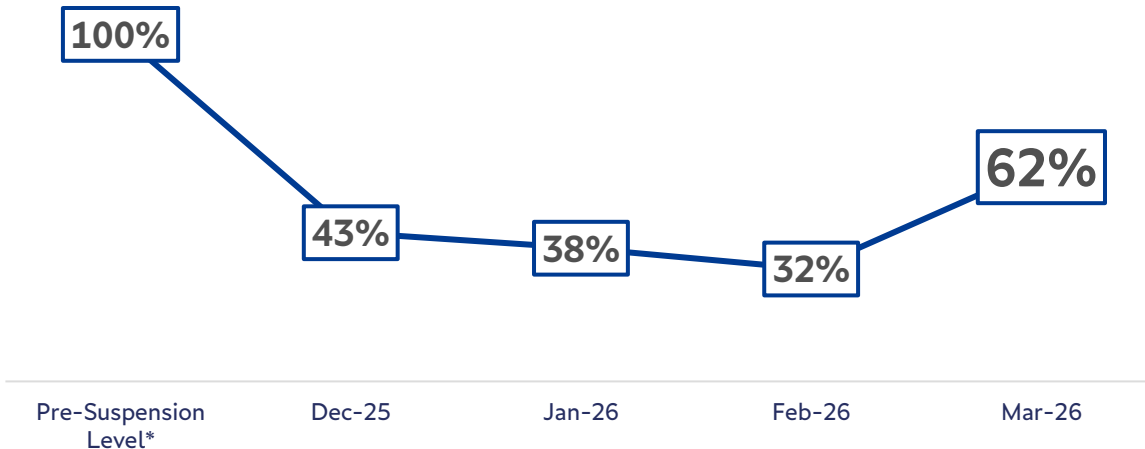
Monthly Performance

Highlights how Intact is the Long-Term Thesis and the Improvements on the Run-Rate Considering March Figures

Credit Origination Monthly Evolution



Fee Revenues Monthly Evolution



Notes: *Pre-Suspension Level is the average from January 2025 to November 2025.

1Q26

Financial Results



Marcello Dubeux
Chief Financial & Investor Relations Officer



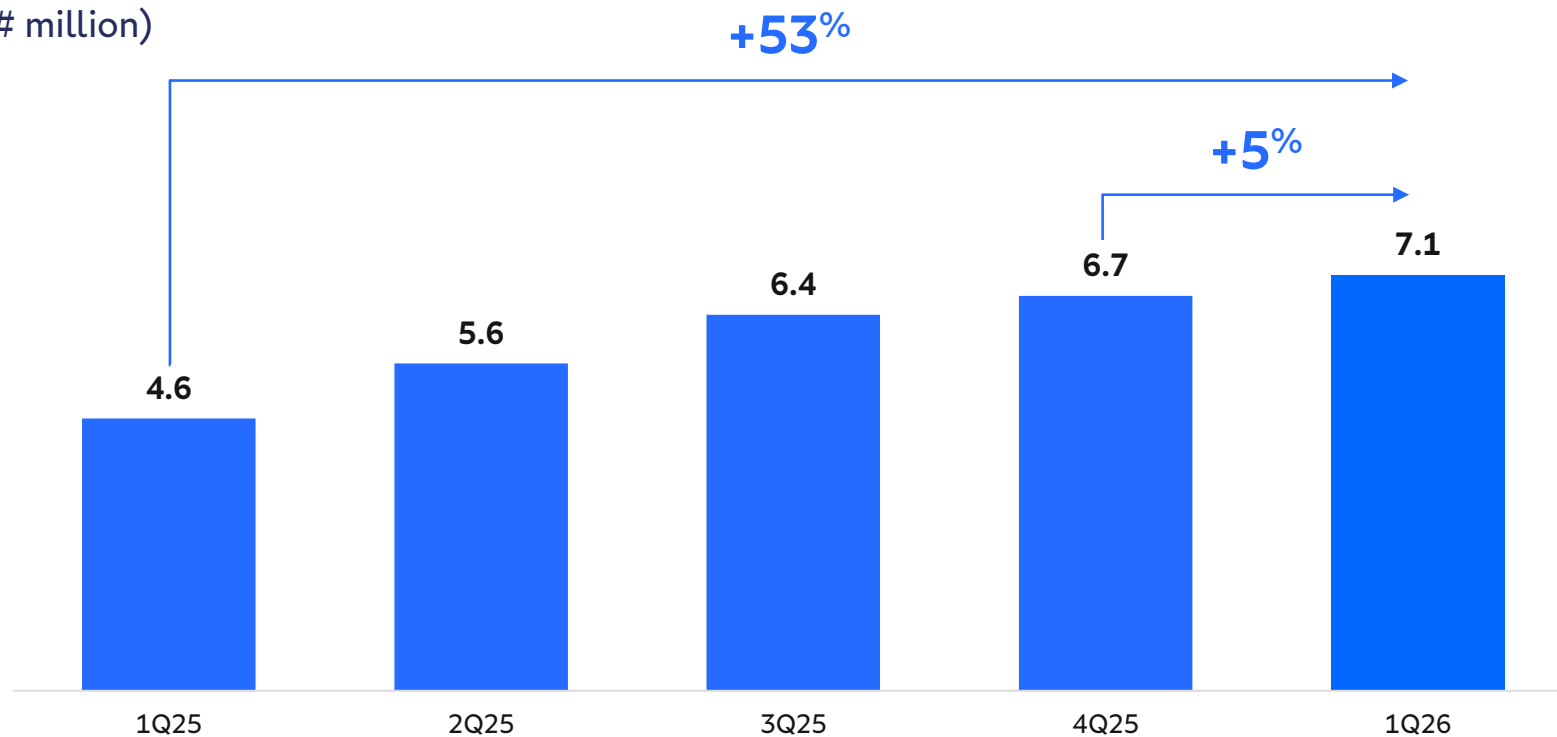
Felipe Gaspar Oliveira
IR, M&A and PR Executive Manager



Customers

Expansion of the
Active Customer Base

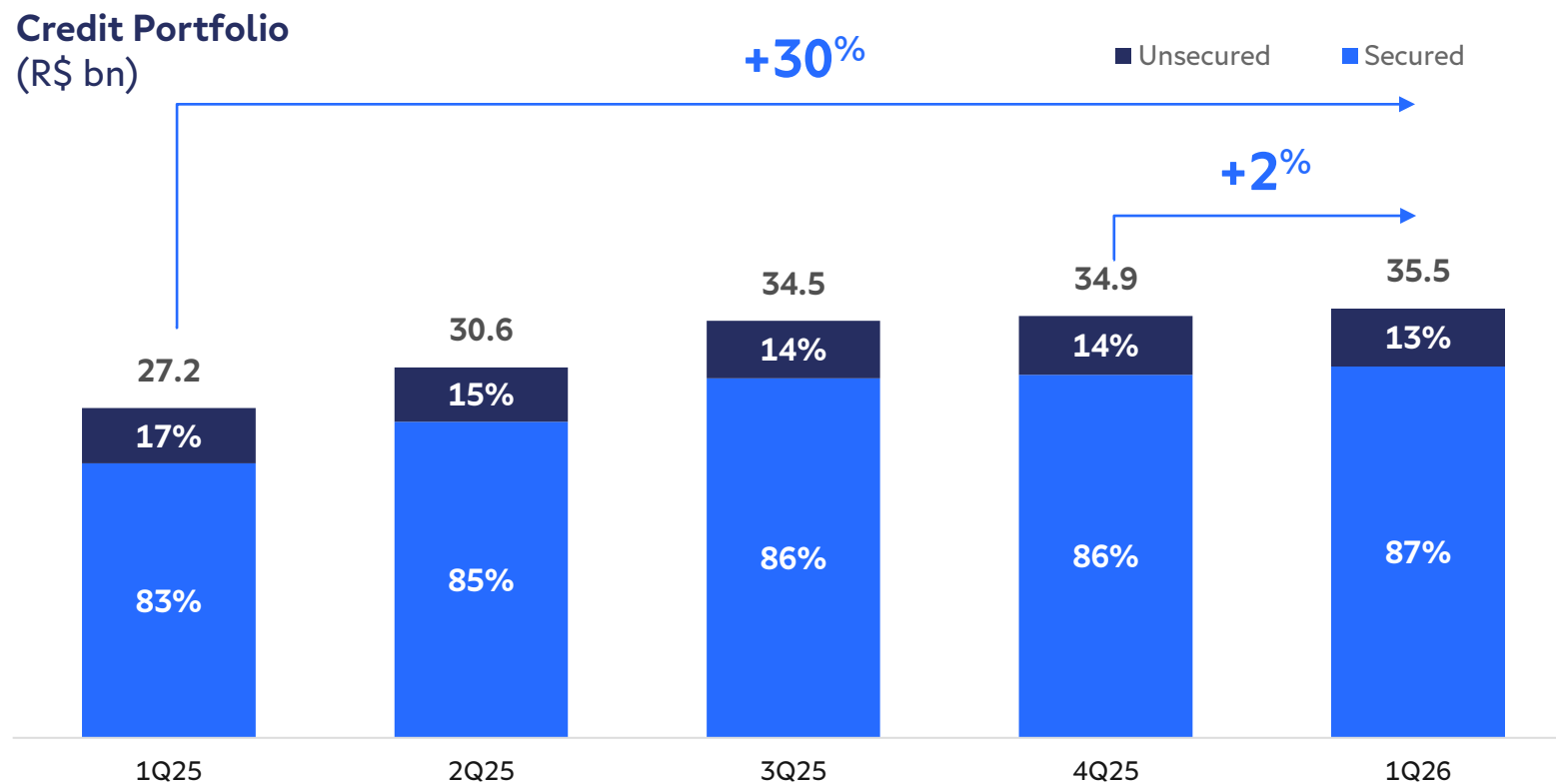
Active Customers
(# million)



Notes: [†] Active Customers - Defined as customers who have at least one product at the end of the quarter.

Credit Portfolio

Mix of Secured and Unsecured Loans

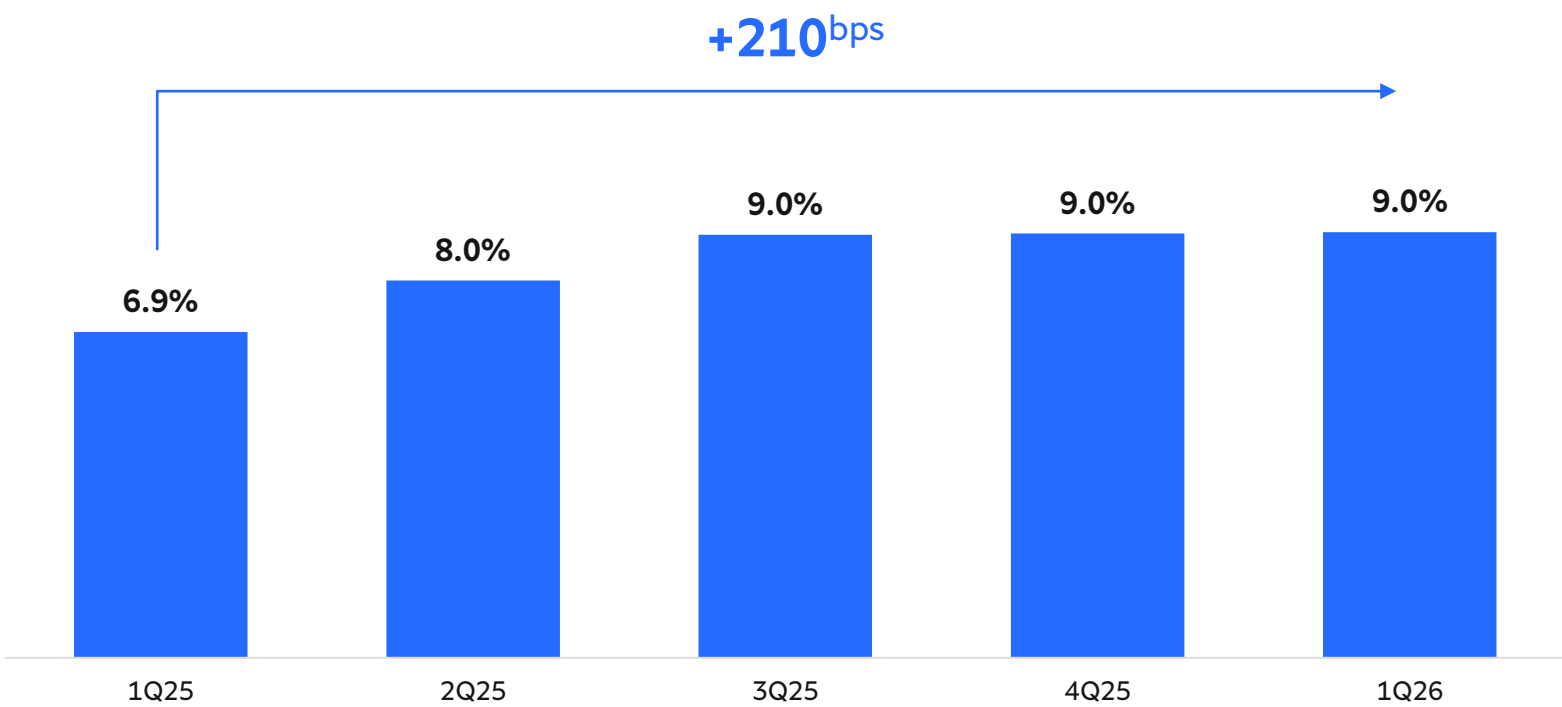


Notes: ¹ Secured Loans - Calculated as the sum of Payroll Loans, FGTS, Payroll Credit Card Loans, Premium Paid on the Acquisition of Credit Portfolios, and Adjustments of Credit Portfolios - Hedge Objects. ² Unsecured Loans - Calculated as the sum of Personal Credit Loans, Credit Card Loans, and Other Loans.

Becoming the Winner in Payroll lending

Leveraging our competitive advantages to keep growing market share

Market share - INSS Payroll Credit

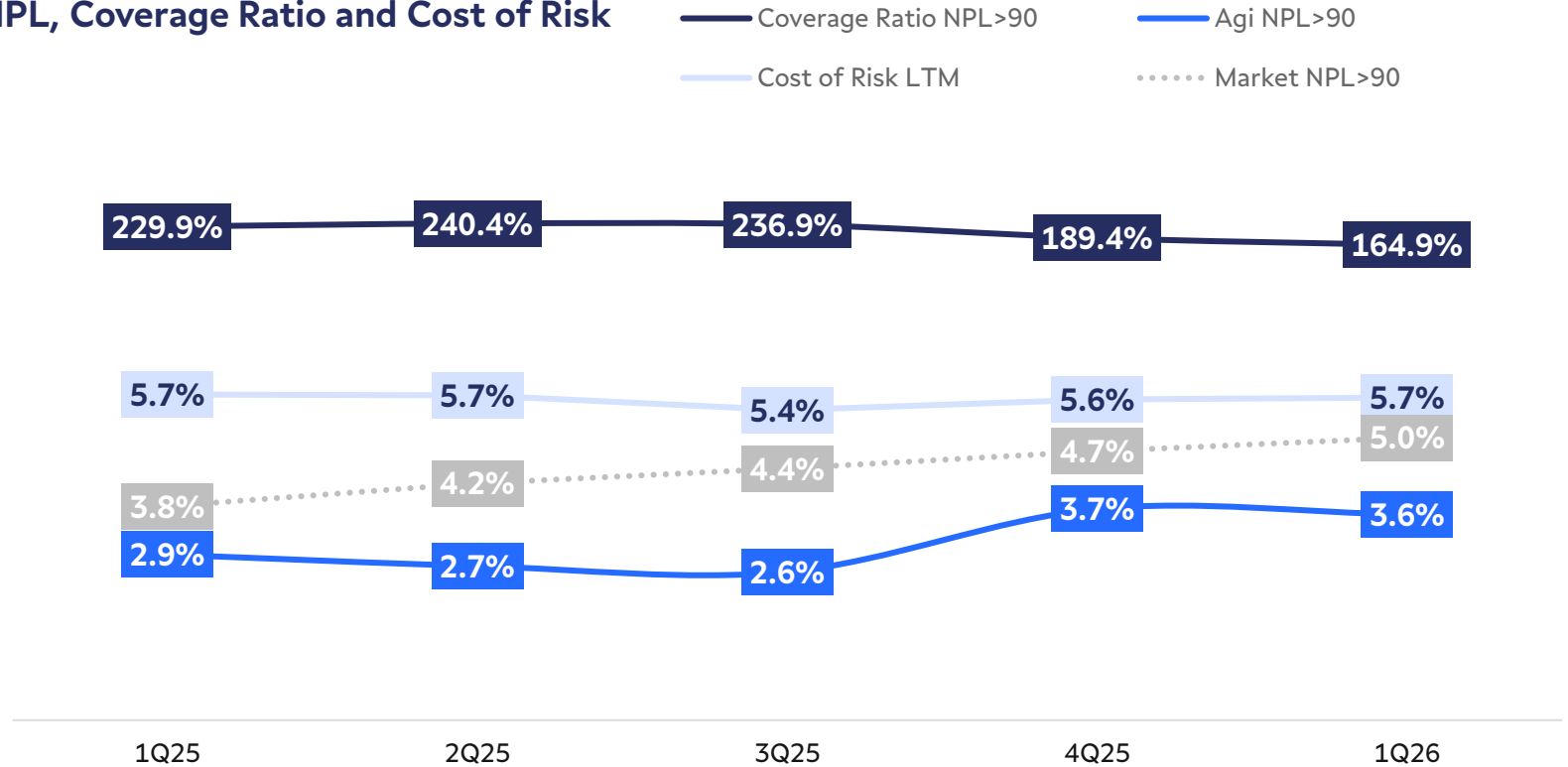


Notes: ¹Market Share is calculated using BACEN data.

Credit Quality

Low delinquency ratios with comfortable levels of coverage ratio and cost of risk

NPL, Coverage Ratio and Cost of Risk

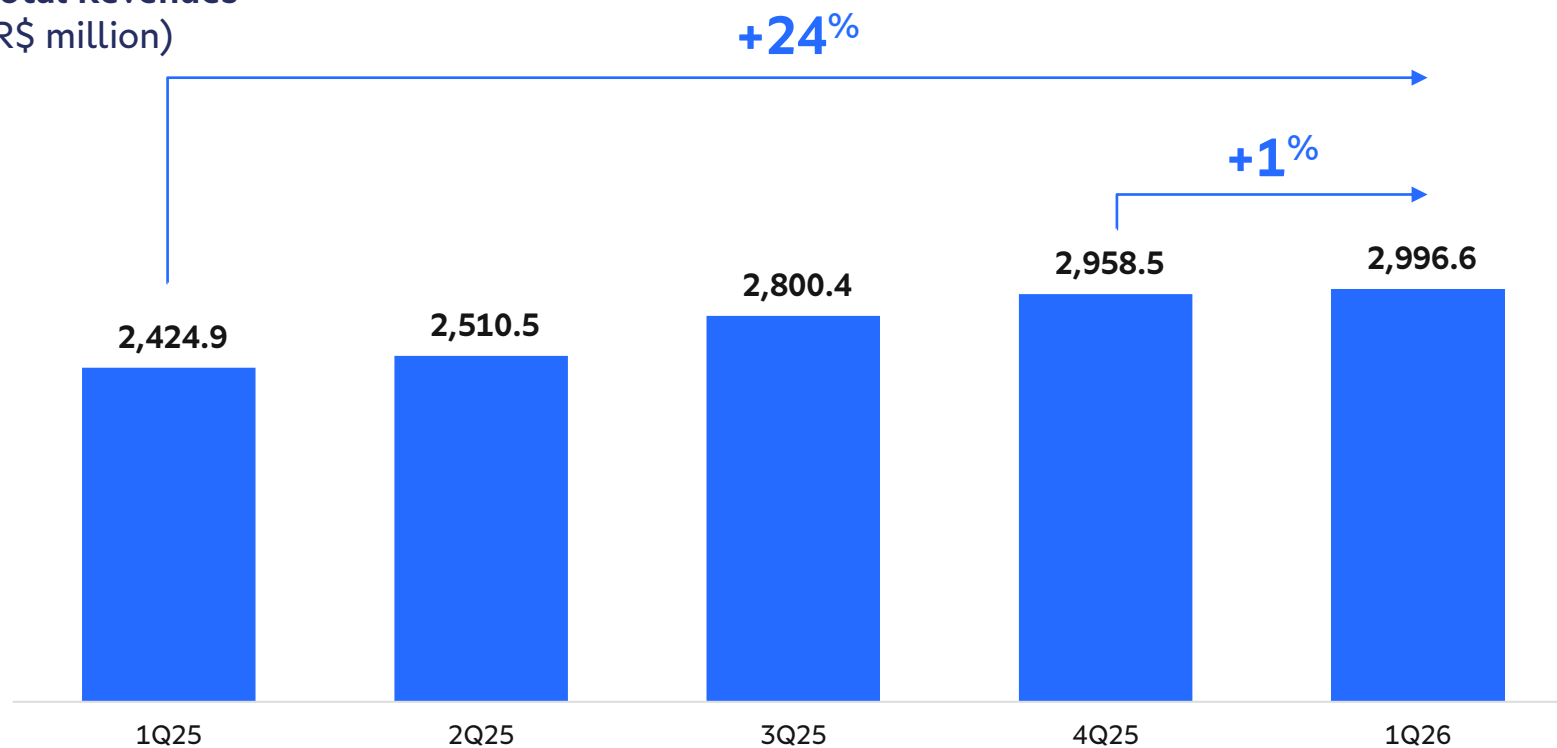


Notes: ¹NPL >90 - Calculated by dividing non-performing loans over 90 days by Gross Loans. ²Coverage Ratio - Calculated by dividing Provision for Expected Losses by non-performing loans over 90 days. ³Market NPL>90: non-performing loans above 90 days from all lines of personal loans for consumers, as reported by BACEN. ⁴Cost of Risk: calculated by dividing Provisions Expenses by Average Credit Portfolio.

Revenues

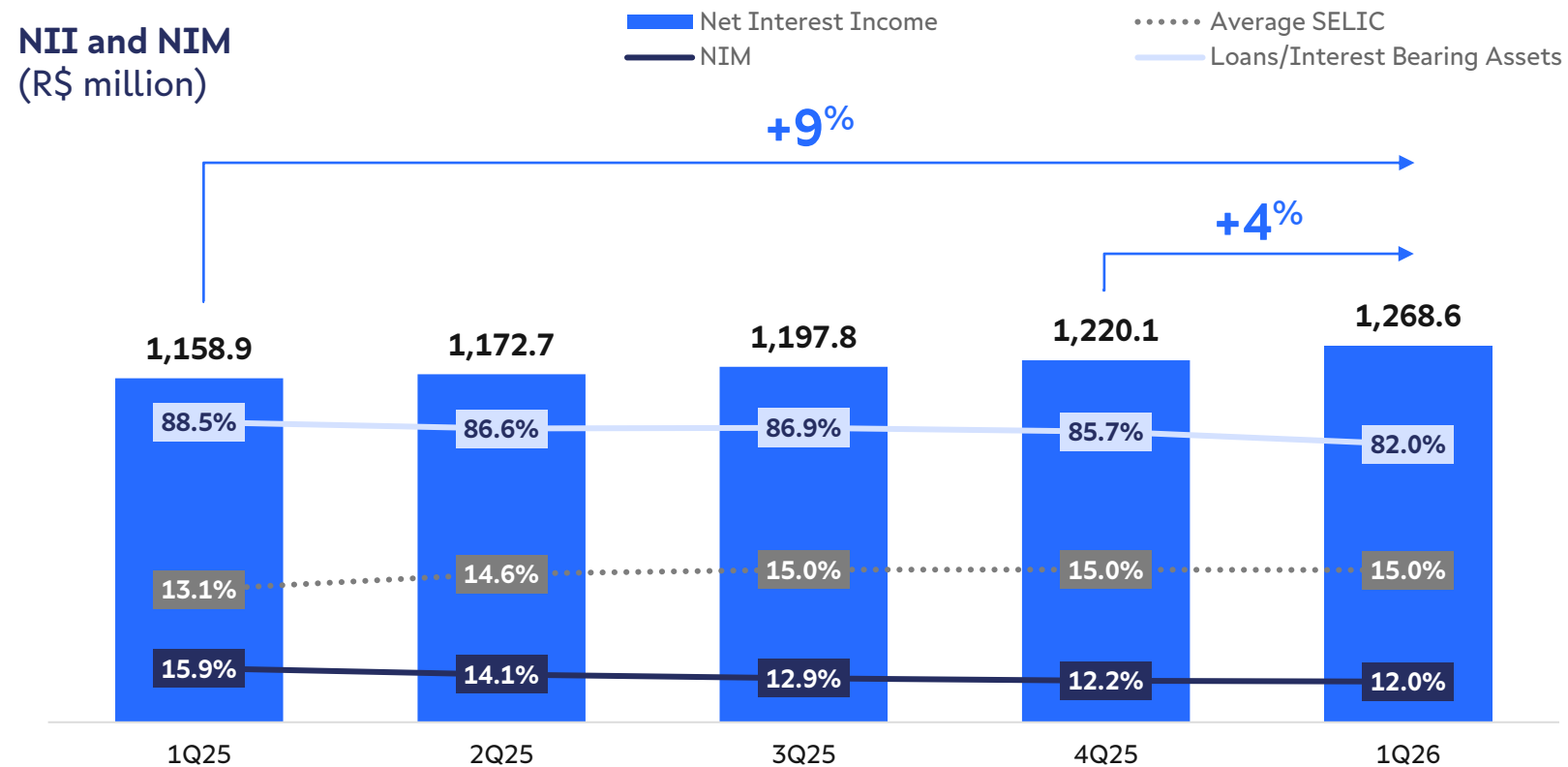
Growth in line with the evolution of assets

Total Revenues
(R\$ million)



Notes: ¹Total Revenues is calculated by adding Interest Revenues and Fee Revenues.

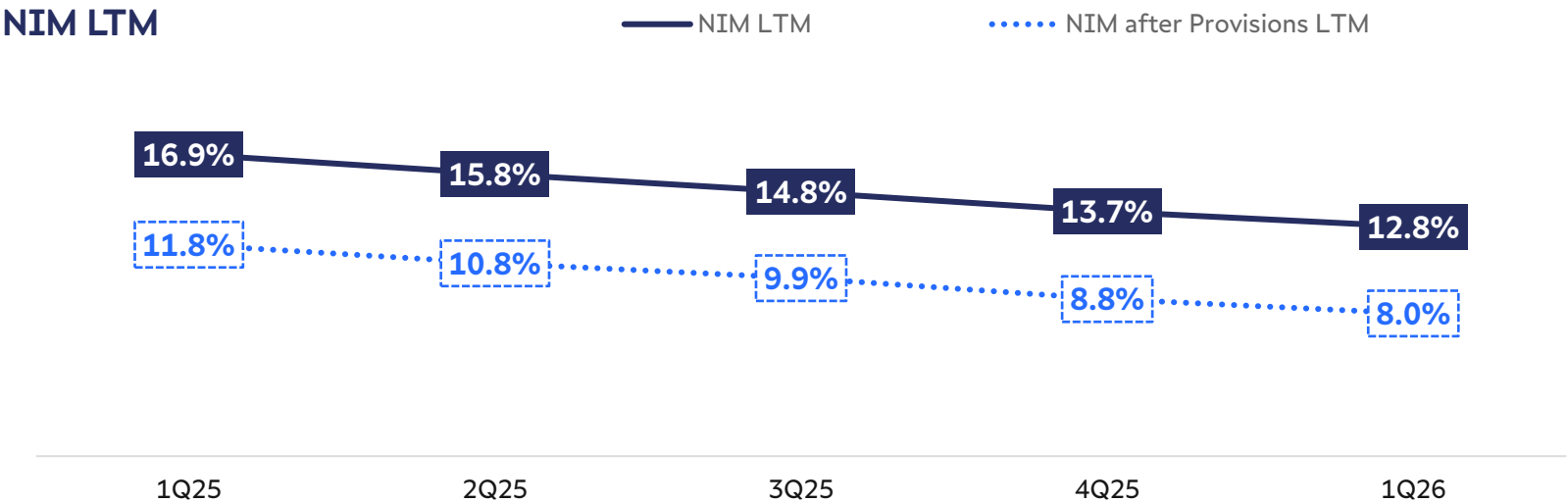
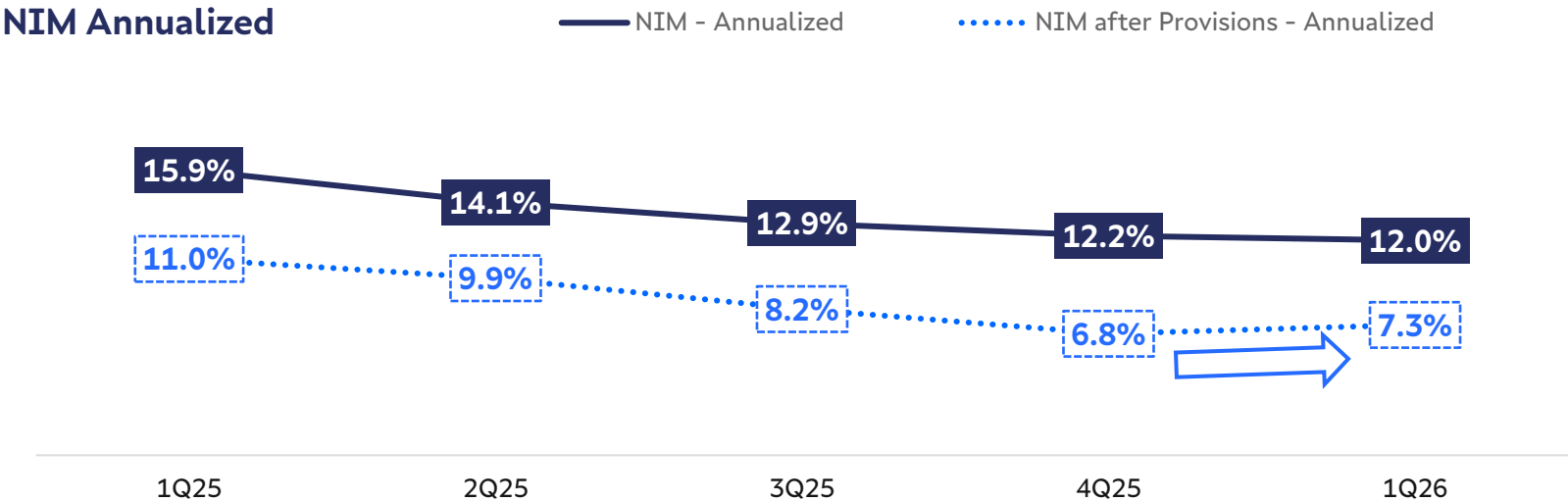
Net Interest Income and NIM Annualized



Notes: ¹Net Interest Income - Calculated as the sum of Interest Income and Gains (Losses) on Financial Assets at Fair Value through Profit or Loss, minus Interest Expenses. ²Net Interest Margin Annualized - Calculated by multiplying the quarters' NII by four and dividing by the average Interest-Bearing Assets from the last two quarters.

Net Interest Margin

Annualized after Provisions showing Improvements QoQ

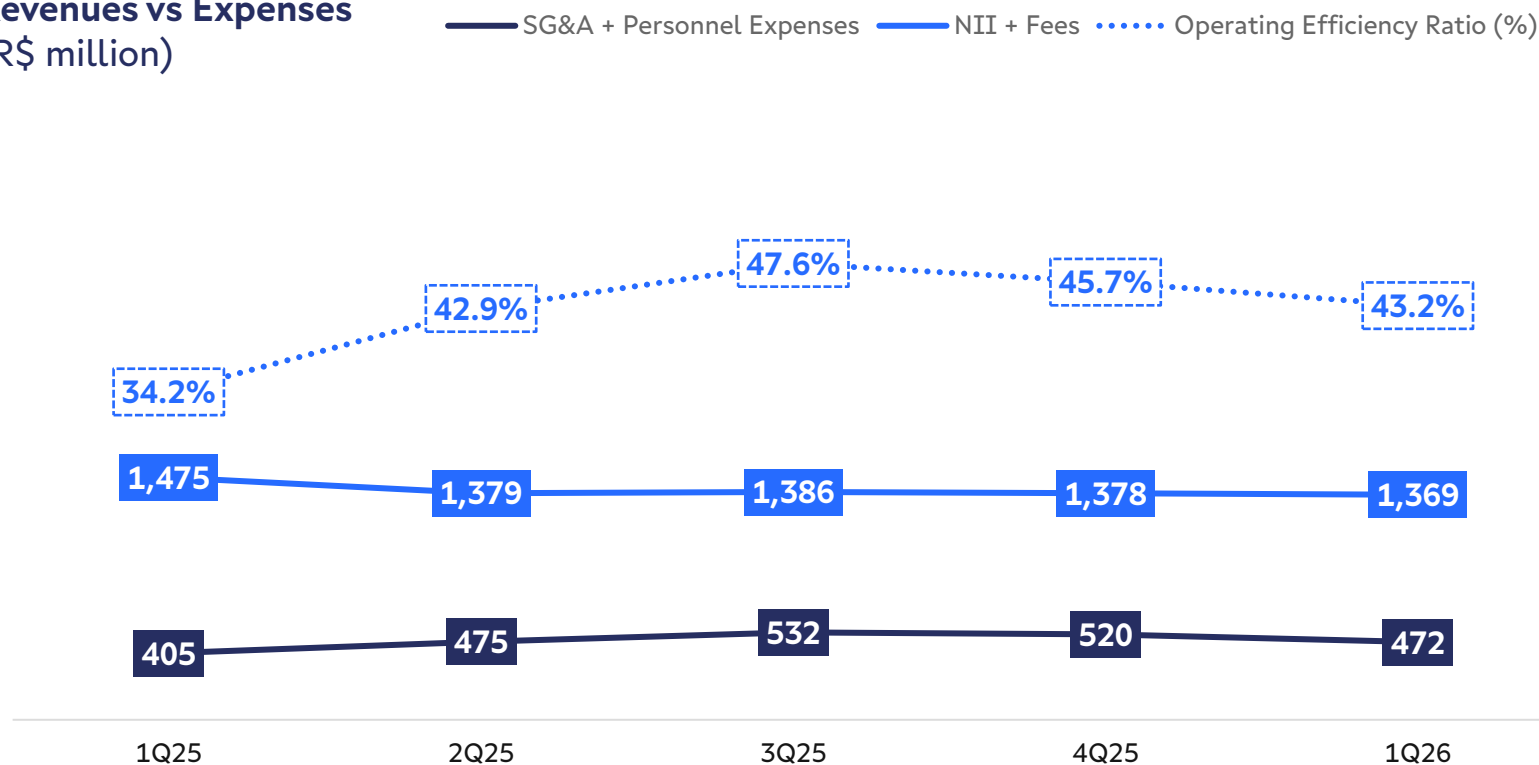


Notes: ¹NIM LTM - Calculated by dividing the sum of the last four quarters' NII by the average Interest-Bearing Assets over the last five quarters. ²NIM Annualized - Calculated by multiplying the quarters' NII by four and dividing by the average Interest-Bearing Assets from the last two quarters.

Efficiency

We Built a Scalable Platform To Support Our Growth

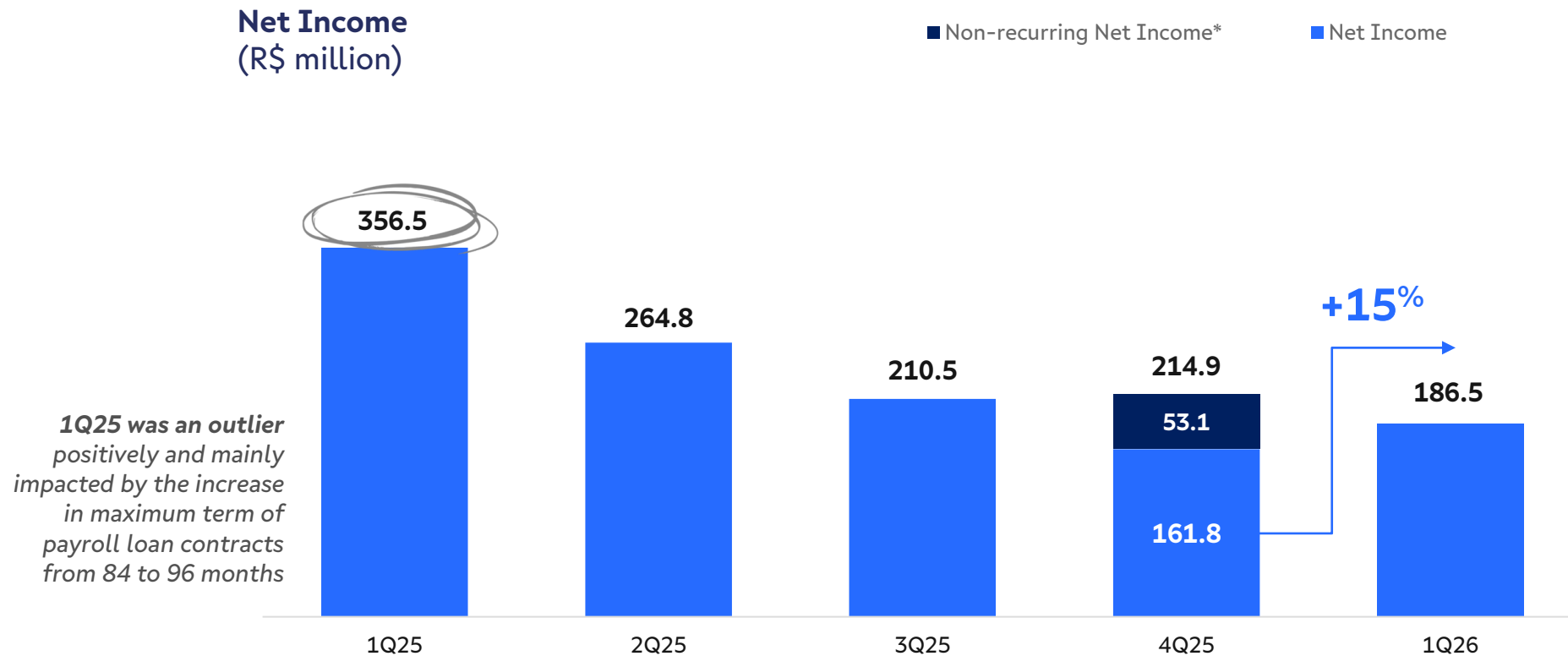
Revenues vs Expenses (R\$ million)



Notes: *Recurring Operating Efficiency Ratio - Calculated by dividing the sum of (i) personnel expenses, (ii) recurring selling, general and administrative expenses, (iii) depreciation and amortization, and (iv) other operating income and expenses, by the sum of (i) NII, (ii) Fee Revenues, (iii) Tax expenses. 4Q25 OER considers the Recurring SG&A

Net Income

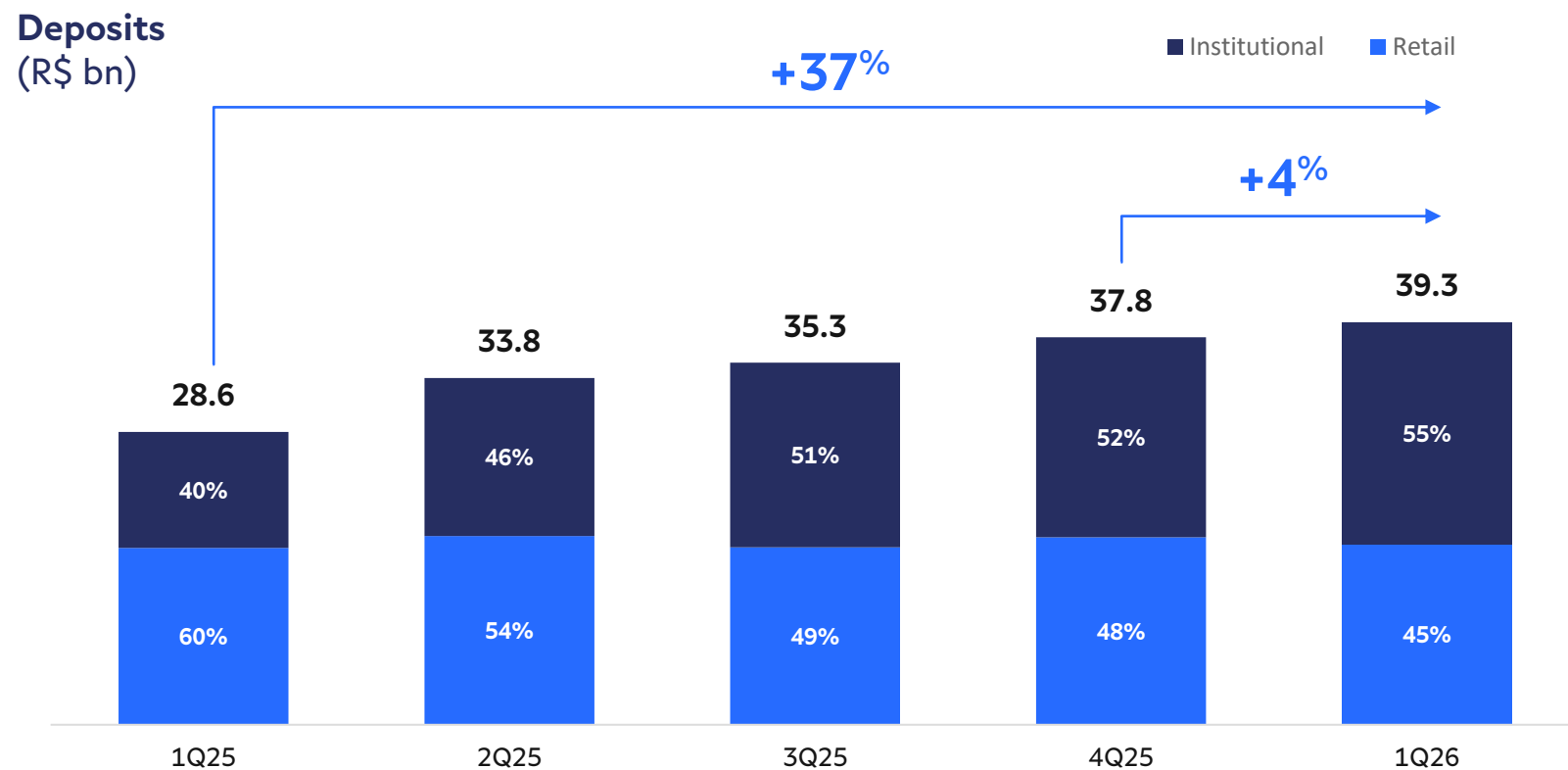
Growing QoQ



Notes: * Recurring Net Income is shown for 4Q25, which excludes non-recurring effects related to the adjustments made in the civil lawsuits' provisions model

Deposits

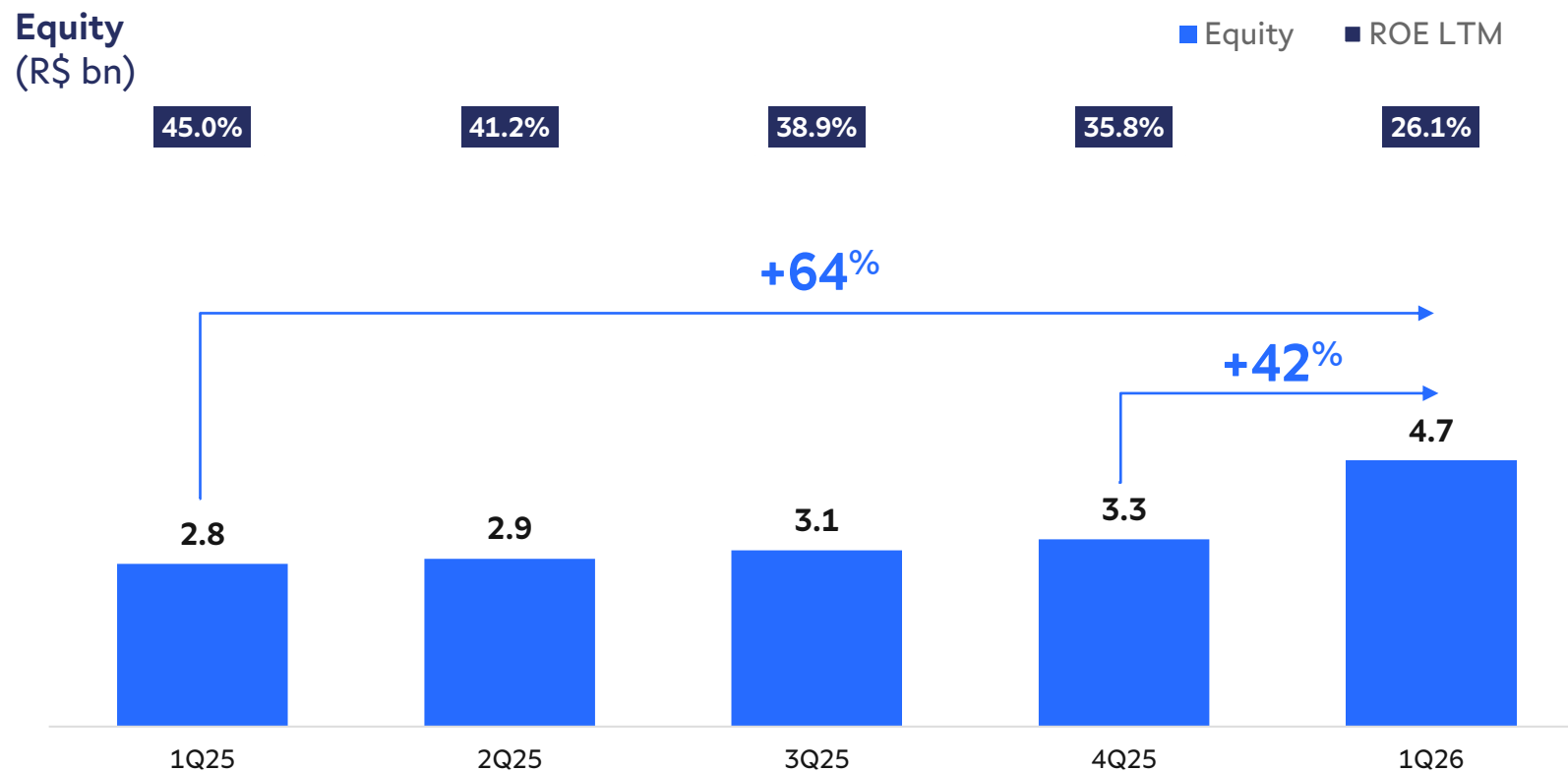
Growth and diversification



Notes: ¹Retail funding – Calculated as the sum of demand customer deposits and time customer deposits (CDB). ²Institutional Funding – Calculated as the sum of DPGE, financial bills, subordinated financial bills, securitizations, interbank deposits and foreign loans.

Equity

Sustainable growth
driven by profits



1Q26 Equity adds IPO Proceeds

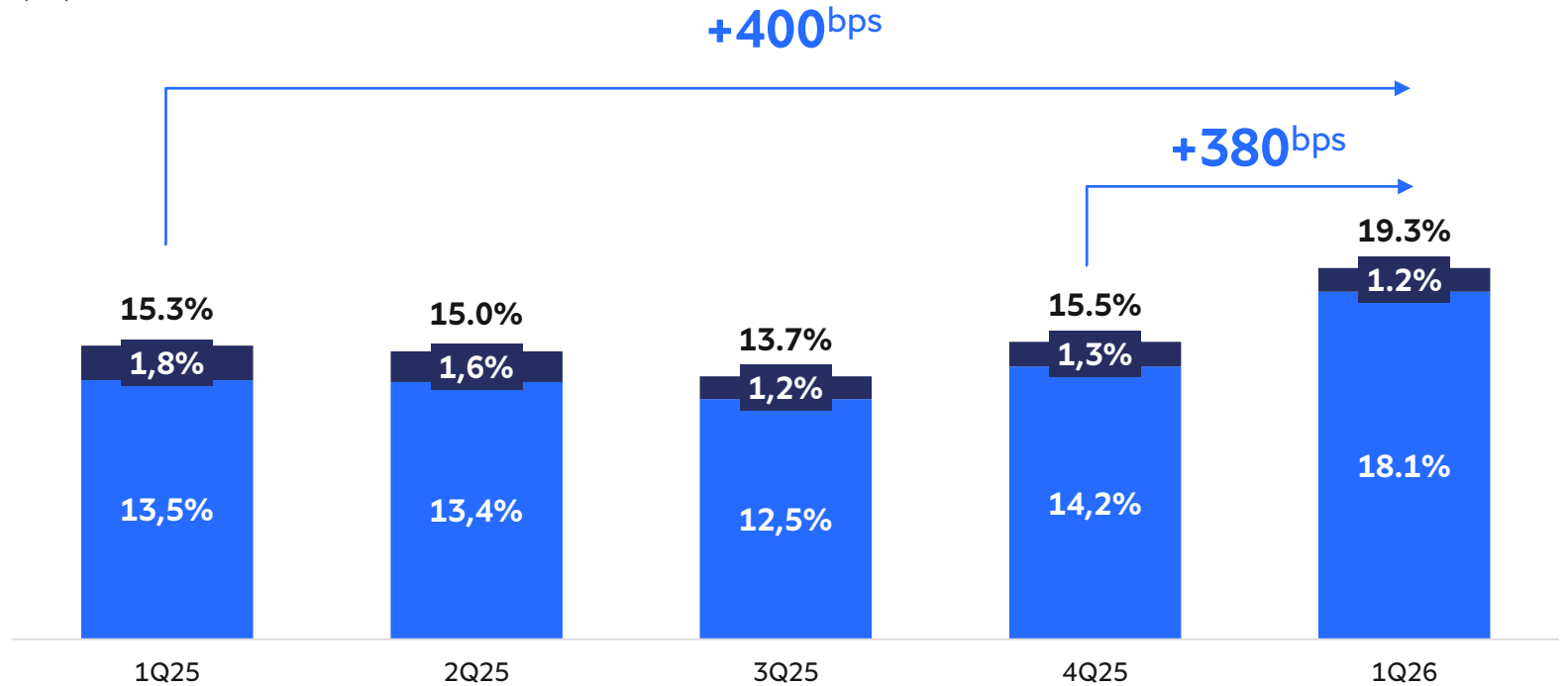
Notes: ¹ROE LTM is calculated by the sum of Net Income from the last four quarters divided by the Average Shareholder's Equity of the last five quarters.

Capital

Comfortable levels of capital adequacy to leverage the credit operations

Capital Adequacy Ratio - Basel III (%)

■ Tier II Capital ■ Tier I Capital



Notes: ¹Capital Adequacy Ratio considers Agibank capital structure up to 4Q25. For 1Q26, considers Agi Inc's capital structure.

Thank you.

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Q&A

