



3Q
25

Earnings Release

Banco Agibank S.A. | Consolidated BRGAAP



Management Report

9M25



Capital Adequacy Ratio

14.8%

13.5% CET 1



71 NPS



43.5% Operating Efficiency Ratio YTD

Improvement of 3.6 p.p. y/y



+1,100 Smart Hubs throughout Brazil

40.9%
ROAE LTM

R\$ 8.2 bi +54% y/y
Total Revenues

Credit Portfolio

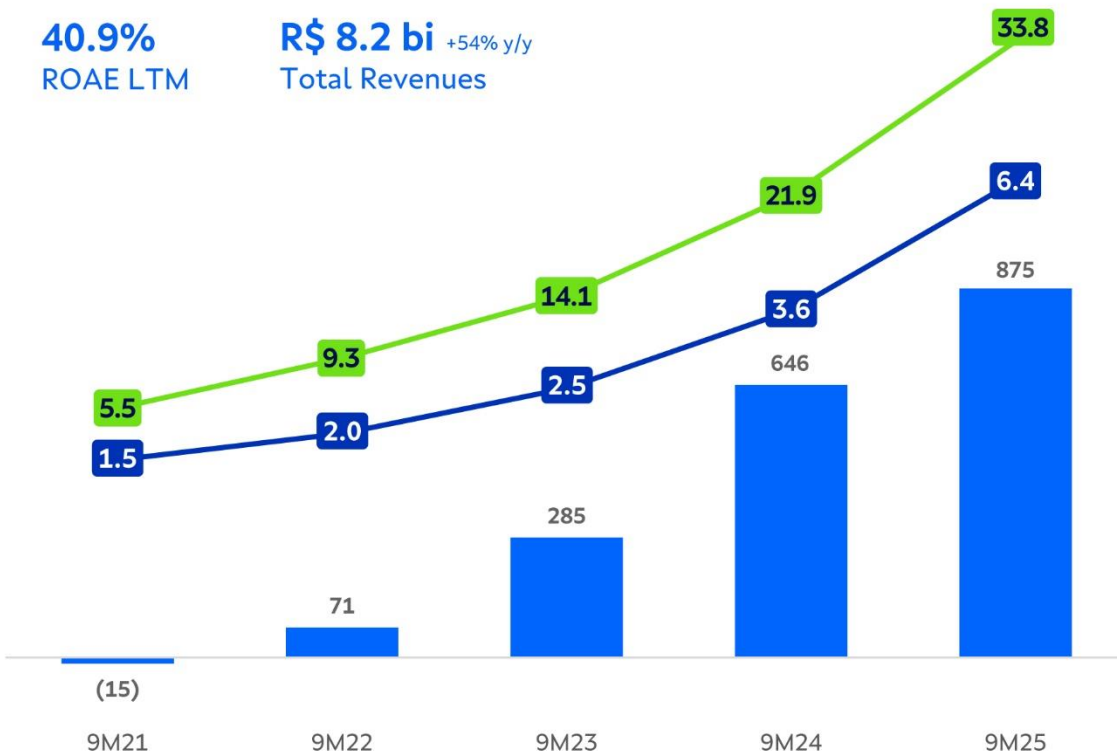
(R\$ billion)
+83% CAGR
(9M21-9M25)

Active Clients

(# million)
+63% CAGR
(9M21-9M25)

Net Income

(R\$ mm)
+131% CAGR (9M22 - 9M25)



Fitch Ratings

Nacional Long-term
Rating: AA-(bra)
Outlook: Positive

Moody's Local

Nacional Long-term
Rating: AA-.br
Outlook: Stable

S&P Global

Nacional Long-term
Rating: brA+
Outlook: Stable

Key indicators

Banco Agibank S.A. | Consolidated BRGAAP

	9M25	9M24	Var. %	
RESULTS	Total Revenues	8,169.3	5,310.9	53.8%
	Revenue from Financial Intermediation	7,202.4	4,959.7	45.2%
	Expenses from Financial Intermediation	(3,448.5)	(1,923.9)	79.2%
	Net Interest Income	3,753.9	3,035.8	23.7%
	Provision Expenses	(1,302.8)	(768.5)	69.5%
	Net Interest Income - Risk Adjusted	2,451.0	2,267.4	8.1%
	Revenue from services	966.9	351.2	175.3%
	Operating Expenses	(2,216.1)	(1,723.2)	28.6%
	Income before taxes	1,201.8	895.4	34.2%
	Net Income	875.5	646.4	35.4%
BALANCE SHEET	Total Assets	44,435.5	25,493.9	74.3%
	Interest Bearing Assets	43,541.4	24,260.9	79.5%
	Cash Position	4,200.7	1,791.5	134.5%
	Gross Credit Portfolio	33,762.3	21,876.0	54.3%
	Loan Loss Provisions	(2,093.5)	(956.4)	118.9%
	Funding Portfolio	36,781.3	22,471.6	63.7%
	Demand Deposits	361.0	341.8	5.6%
	Net Equity	3,065.9	2,093.6	46.4%
PERFORMANCE	ROAE LTM	40.9%	46.4%	-5.5 p.p
	ROAA LTM	3.2%	3.7%	-0.5 p.p
	NIM LTM	14.9%	19.3%	-4.4 p.p
	Operating Efficiency Ratio	43.5%	47.1%	-3.5 p.p
	Net Margin	17.5%	19.4%	-1.9 p.p
	Loan Loss Provisions / Credit Portfolio	6.2%	4.3%	1.9 p.p
	% Overdue Portfolio > 90 days	2.6%	2.9%	-0.3 p.p
	Coverage Ratio Portfolio > 90	234.6%	149.2%	85.4 p.p
	Leverage	11.0	10.4	5.4%
	Capital Adequacy Ratio	14.8%	13.8%	1 p.p
	Tier I	13.5%	11.6%	1.9 p.p
	Liquidity Coverage Ratio (LCR)	277.4%	157.8%	119.6 p.p
OPERATIONAL	Gross Credit Origination	24,710.0	15,686.1	57.5%
	Active Clients ('000)	6,391.5	3,606.0	77.2%
	Hubs (#)	1,101	983	12.0%
	Employees (#)	5,030	4,260	18.1%

Resolution CMN No. 4,966 – Beginning 2025 Agibank was subjected to the adoption of Resolution CMN No. 4,966 in Agibank's Financial Statements, with significant impacts particularly on the classification and measurement of the credit portfolio, as well as on the expected loss provisioning methodology. The comparative figures presented do not reflect the effects of the new regulation and should therefore be reviewed with caution regarding period-over-period comparability. The material impacts arising from the adoption of this Resolution are reflected throughout this report.

Summary

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Message from the Management

Agibank reported **Net Income of R\$ 875.5 million in the first nine months of 2025, a 35.4% increase over the same period in 2024, with a 12-month ROAE of 40.9%. The Credit Portfolio reached R\$ 33,8 billion, growing 54.3% year-over-year, composed primarily of account holders who receive their salaries and/or benefits directly into Agibank accounts.**

Agibank is revolutionizing the secured lending market for individuals in Brazil. With a singular approach, the Bank is positioned to serve an addressable market of over 100 million Brazilians, including INSS beneficiaries and public/private sector employees. These are individuals who often lack quick and simplified access to credit and are frequently underserved by other industry players. Through proximity, dedicated attention, and a personalized financial and digital journey, we are empowering our customers to become more autonomous and fully participate in the economy. We employ a hybrid business model to serve our 6.4 million active clients, combining digital channels with a physical presence of over 1,100 Smart Hubs, our in-person service and advisory points designed specifically for our target audience.

Our primary relationship with our customer base grants us access to their behavior analysis, consumption habits, and cash flow. This deep connection provides a significant competitive advantage and aligns long-term incentives with our clients, reflected in a sector-leading NPS of 71, one of the highest in the financial industry.

The strategic adoption of Artificial Intelligence at Agibank, led and sponsored by senior management, reflects the institution's commitment to innovation and efficiency. This technology has been seamlessly integrated across multiple Bank functions and operational fronts, ranging from customer relations and technological development to legal initiatives, fraud prevention, and the optimization of operational processes.

Agibank reinforces its commitment to the satisfaction of its customers and employees, to its sustainable growth plan, and to delivering value with consistency and responsibility.

Management

November 12, 2025

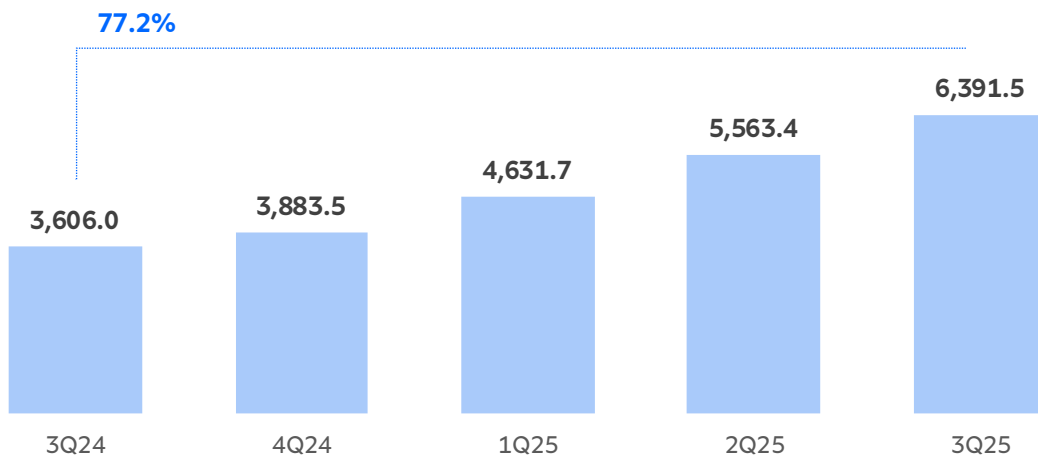
Our clients

▲ 77.2%
6.4 million
 vs 3Q24

At Agibank, we place our clients at the center of our strategy, offering close and personalized service by combining a complete digital platform with the in-person service experience at our Smart Hubs, which provide a light and welcoming environment. We simplify our clients' financial lives by eliminating intermediaries and promoting autonomy.

Active clients (in thousands)

Attracting a growing number of clients



+1.100
Smart Hubs
 November/25

71
NPS

In addition to access to credit lines, credit cards, bank accounts, and other services, we offer **personalized insurance products with affordable premiums**, as well as benefits that are relevant to our audience, such as telemedicine and discounts on purchases of medications at authorized pharmacies.

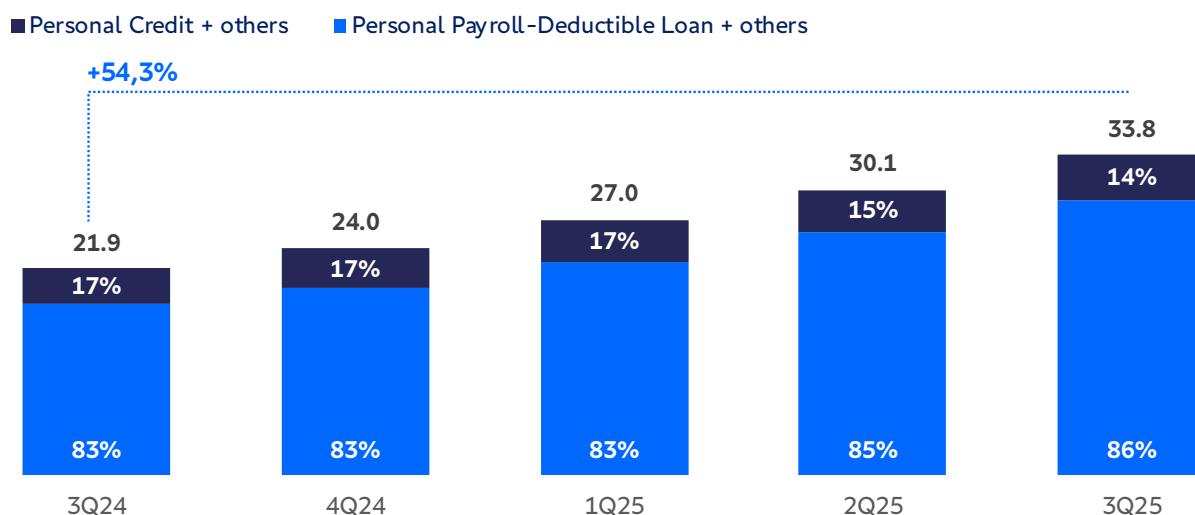
Credit portfolio

▲ 54.3%
33.8 billion

vs 3Q24

Our strategy to become our customers' primary financial institution is anchored in the growth of Secured Credit portfolios for individuals: **Payroll Personal Credit, Payroll Credit Cards, and FGTS Advance**. In addition, the Bank also offers Unsecured Loans based on relationship, always seeking a balanced and complementary portfolio mix.

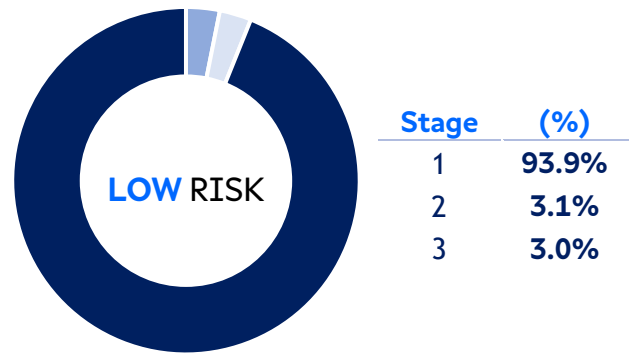
Credit portfolio evolution (R\$ bn)



Gaining greater customer loyalty allows us to continue expanding our **Personal Loan portfolio for account holders** in a sustainable and highly profitable way, offering more credit with increasingly favorable conditions for our clients. As a result, we maintained a strong growth pace in the Credit Portfolio this quarter, while also sustaining the trend of improving delinquency indicators and portfolio quality.

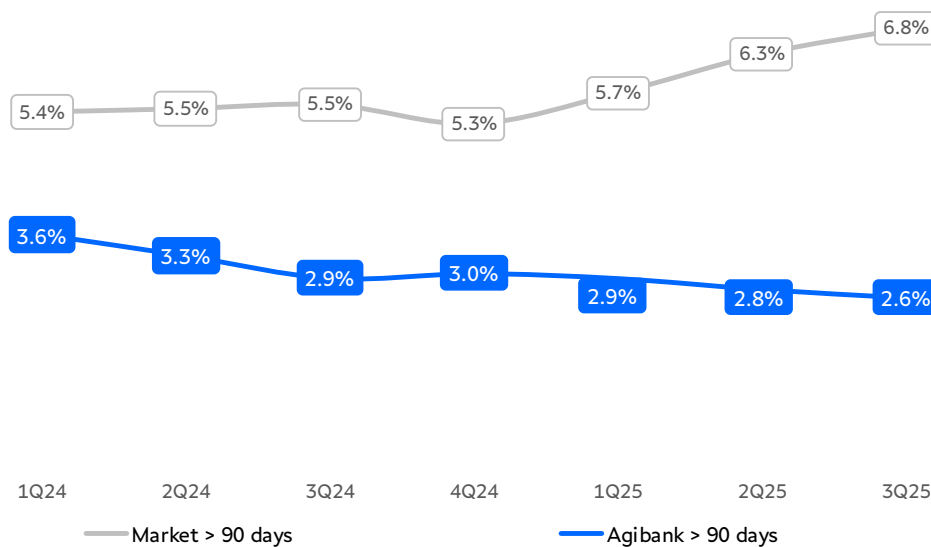
Credit Portfolio (R\$ milhões)	3Q25	2Q25	Var.%	3Q24	Var.%
Payroll Credit	27,815.1	25,034.9	11.1%	17,588.4	58.1%
Personal Payroll Credit	25,517.8	22,824.2	11.8%	15,844.0	61.1%
Payroll Credit Card	1,074.1	1,020.7	5.2%	768.4	39.8%
Payroll Benefit Card	1,223.2	1,190.0	2.8%	975.9	25.3%
Personal Credit	5,835.0	4,971.3	17.4%	4,124.5	41.5%
Personal Credit	4,606.5	4,323.4	6.5%	3,582.1	28.6%
Personal Credit - FGTS	1,228.5	648.0	89.6%	542.3	126.5%
Other credits	112.2	116.2	-3.4%	163.1	-31.2%
Total Credit Portfolio	33,762.3	30,122.3	12.1%	21,876.0	54.3%
Loss Provisions - Loan Portfolio	(2,093.5)	(1,973.7)	6.1%	(956.4)	118.9%
Total Net Credit Portfolio	31,668.9	28,148.7	12.5%	20,919.5	51.4%

It is important to highlight that the 90bps improvement in the Portfolio Overdue >90 Days over the last year comes from both the portfolio mix, with a higher share of **Secured Credit**, and the **improvement in delinquency in the Unsecured Credit Portfolios**. Furthermore, the additional provisioning for the overdue portfolio puts us in a comfortable position in terms of the Coverage Ratio, especially following the implementation of Resolution No. 4,966 in 1Q25.



Loan Portfolio Staging – Res. 4,966 (%)

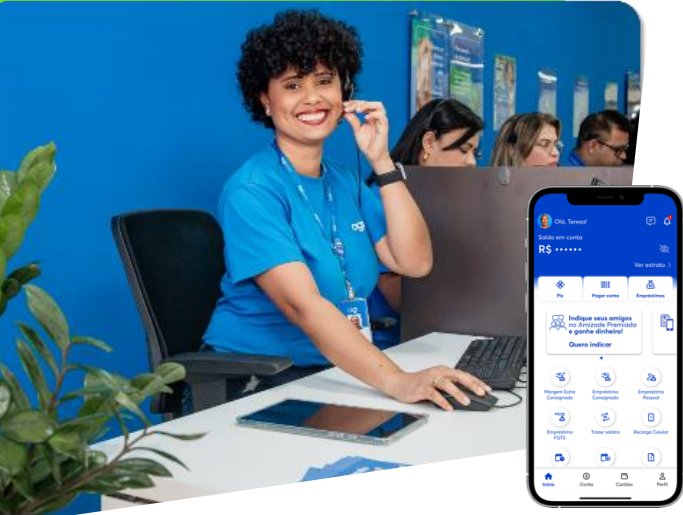
Portfolio Overdue >90 days and Coverage Ratio (%)



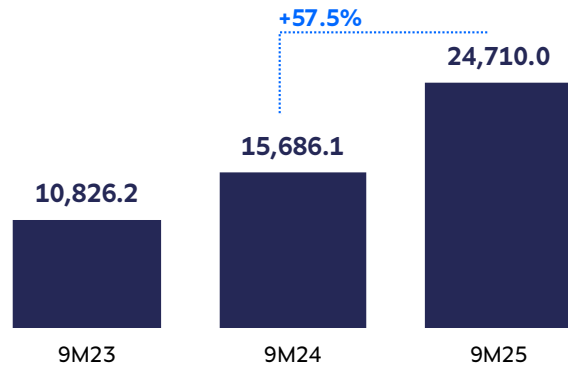
Agibank’s **proprietary channels** are the main vehicle for credit origination, accounting for nearly all credit originations in the quarter. This focus on proprietary channels is essential for acquiring client loyalty, maintaining close and high-quality relationships with our customers through a highly efficient structure, and enabling detailed management of the credit portfolio, especially in refinancing operations.

origination

100% PROPRIETARY

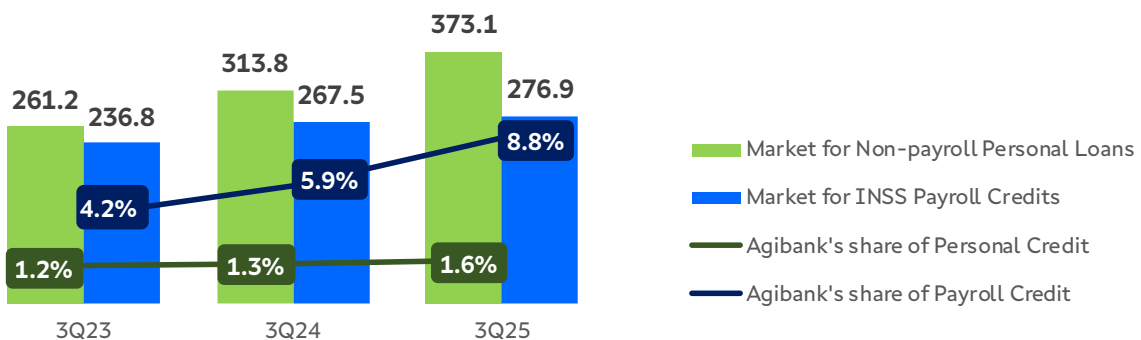


Credit originations (R\$ mm)



In September, Agibank reached a **8.8% market share in INSS Payroll Credit Operations** – a 290 bps increase over the past year – while its credit origination share has also surpassed this level.

Market share (R\$ bn)

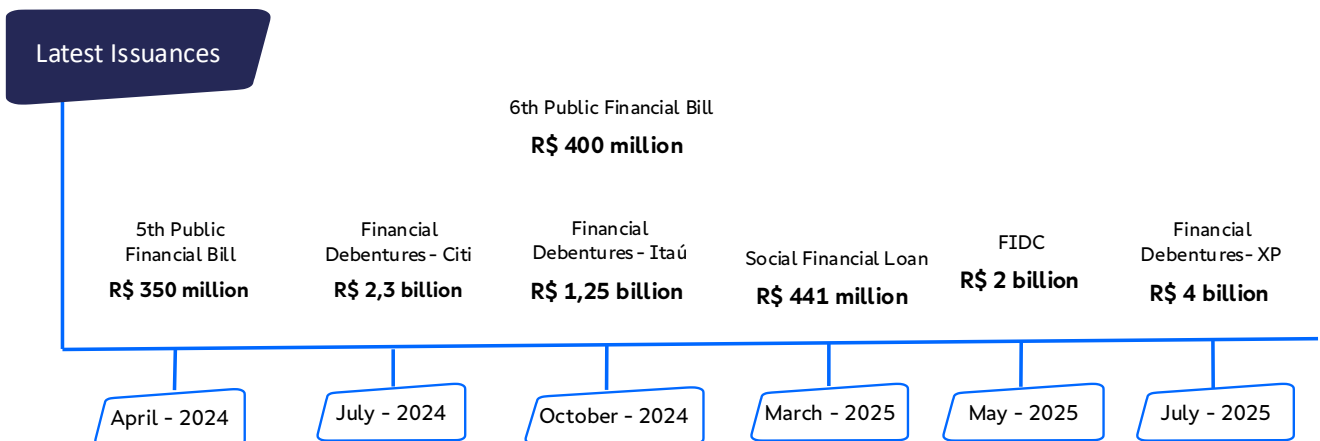


Funding

▲ 63.7%
36.8 billion
 vs 3Q24

Agibank has been successful in its funding strategy and in diversifying its funding sources. This diversification also contributes to funding efficiency, as the Bank has consistently succeeded in reducing funding spreads relative to the benchmark (CDI).

Carteira de Funding	3Q25	2Q25	Var.%	3Q24	Var.%
Demand Deposits	361.0	362.5	-0.4%	341.8	5.6%
Time Deposits (CDBs)	17,020.7	18,134.4	-6.1%	13,955.7	22.0%
Securitization	10,684.9	6,942.0	53.9%	3,481.4	206.9%
Time Deposits (DPGEs)	1,766.7	1,594.2	10.8%	1,476.9	19.6%
Financial Bills (LF)	5,758.6	5,511.2	4.5%	2,572.8	123.8%
Subordinated Financial Bills	509.1	496.5	2.5%	504.2	1.0%
Internacional Finance Corporation	464.2	440.6	-	-	-
Interbank Deposits	216.1	496.0	-56.4%	138.8	55.6%
Total	36,781.3	33,977.4	8.3%	22,471.6	63.7%



Recent Issuances. In July, Agibank concluded a new securitized debenture issuance, totaling BRL 4.0 billion in debentures. The transaction was carried out in thirty-seven series, with a final maturity of 74 months. The offering was distributed to the market through a public offering with automatic registration, combined with a private placement. The debentures are backed by credit operations originated by the Bank.

Assets and Liabilities Management. Agibank adopts a prudent ALM approach, utilizing specialized funding lines and hedge operations to match indexes and maturities. This strategy ensures credit portfolio spreads, protecting assets against interest rate fluctuations and macroeconomic impacts. In addition to providing predictability in results, this approach strengthens the precision of our fundraising and keeps our financing channels resilient to market arbitrage, reinforcing the Bank's financial solidity.

Market perception of Agibank and its business has also been reinforced recently by successive rating upgrades from leading credit rating agencies, Moody's Local, Fitch Ratings, and S&P Global.

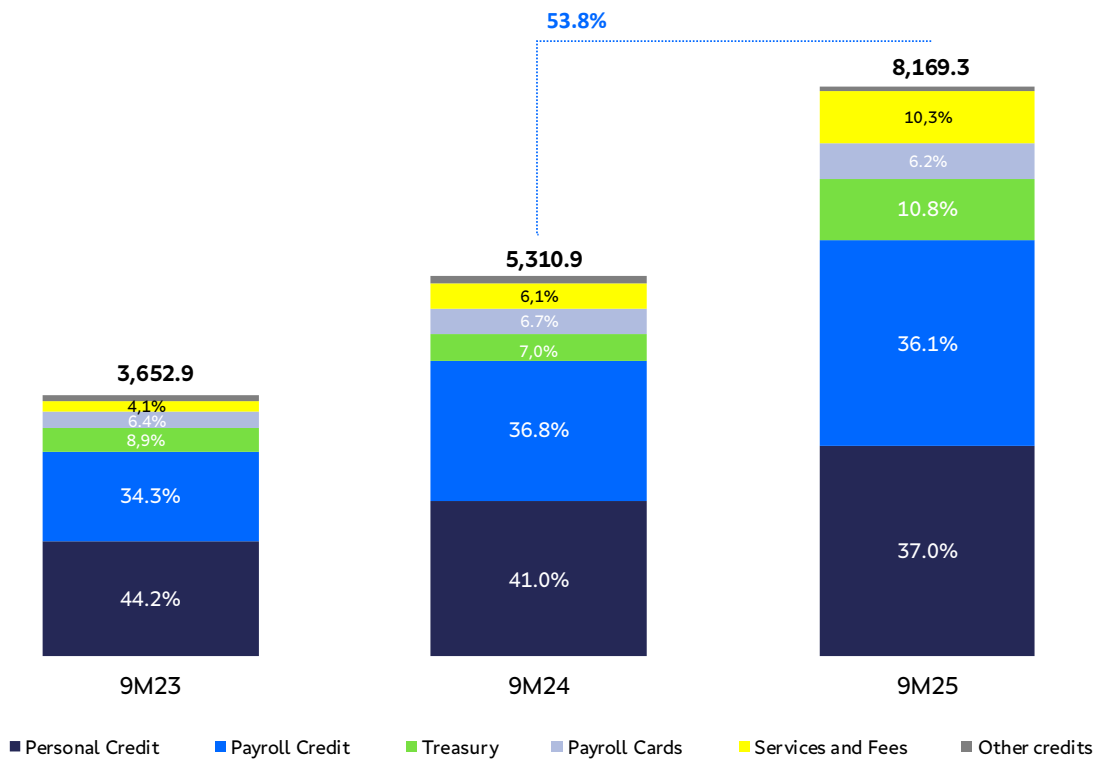
Agency	Rating	Outlook	Último Upgrade
Fitch Ratings	AA-(bra)	Positive	Aug/25
Moody's	AA-.br	Stable	Apr/25
S&P Global Ratings	brA+	Stable	Dec/24

Revenues

▲ 53.8%
8.2 billion
 vs 9M24

The revenue generation of Agibank grows alongside the expansion of its asset base, while also being accompanied by increased diversification, reflecting the Bank’s strategy to expand its sources of value generation beyond Credit. Service Revenues have gained a larger share of the revenue mix, becoming another relevant alternative for generating results, with high penetration within the client base.

Total Revenue Composition (R\$ million)

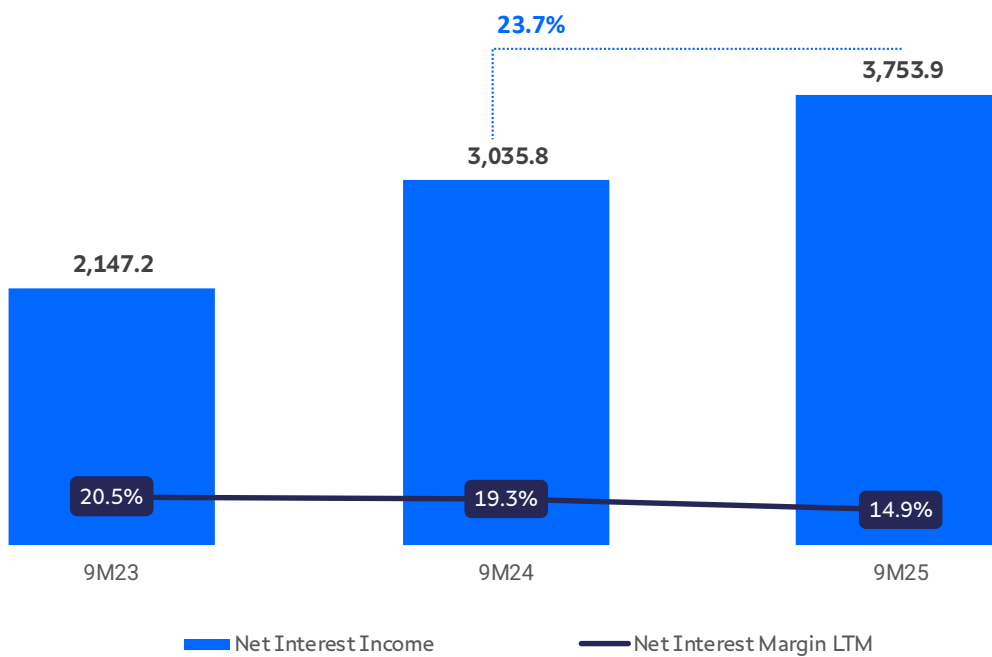


Net Interest Income

▲ 23.7%
3.7 billion
 vs 9M24

In 9M25, Agibank continued to deliver significant growth in its Net Interest Income (NII), in line with the expansion of the credit portfolio, while maintaining a stable Net Interest Margin (NIM) over the years.

NII (R\$ mm) and NIM (%)



Operating Efficiency

improvement of **3.6 p.p.**
43.5%

vs 9M24

The prudent management of the credit portfolio, combined with the strategy to acquire customer loyalty and origination through proprietary channels, has generated scale gains over the years, reflected in the continuous improvement of the Operating Efficiency Ratio (IEO).

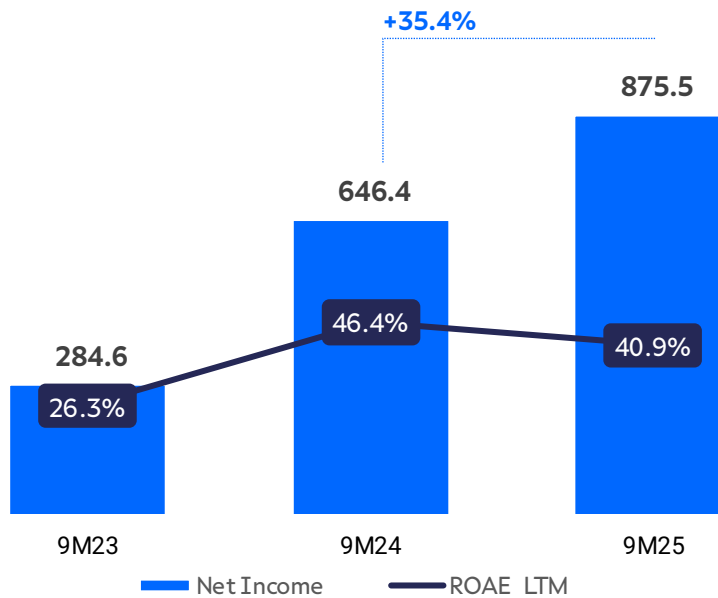
Operating Efficiency Ratio	9M25	9M24	Var. %
Personnel Expenses	(515.1)	(403.7)	27.6%
Administrative Expenses	(1,282.6)	(1,023.6)	25.3%
Results-Sharing Program	(36.8)	(25.6)	43.8%
Other Operating Income and Expenses	(67.5)	(3.6)	1802.3%
Total Expenses (a)	(1,902.0)	(1,456.4)	30.6%
Net Interest Income (before LLP)	3,753.9	3,035.8	23.7%
Banking Service Fees	966.9	351.2	175.3%
Tax Expenses	(350.9)	(292.4)	20.0%
NII+ Services (Tax expenses) (b)	4,369.8	3,094.7	41.2%
OER - (a)/(b)	43.5%	47.1%	-3,6 p.p.

Net Income

▲ 35.4%
875.5 million
 40.9% ROE

In the first nine months of 2025, Agibank reported a net income of BRL 875.5 million, up 35.4% from the same period of the previous year. This performance reflects the scale gains achieved in recent quarters, driven by a strategy focused on excellence in serving its target audience, the efficient use of its proprietary hybrid platform, and a leading role in the origination of resilient credit. The prudent management of assets and liabilities, combined with strict expense control, has been essential in sustaining the Bank’s strong profitability and sustainable growth.

Net income (R\$ mm) and ROAE (%)



Capital and Liquidity

14.8% CAR
13.5% Tier I

Agibank's Capital Adequacy Ratio remained stable year-over-year, comfortably above the regulatory requirement, with a Tier I Capital ratio of 13.5%.

In millions of Reais, unless otherwise stated	3Q25	3Q24	Var.%
Referencial Equity - Tier I	3,364.2	1,875.0	79.4%
Common Equity*	3,164.2	1,875.0	68.8%
Complementary Capital	200.0	-	-
Referencial Equity	3,683.6	2,231.8	65.1%
Referencial Equity - Tier II	319.4	356.8	-10.5%
Credit Risk-weighted Assets	22,511.7	13,906.0	61.9%
Market Risk-weighted Assets	149.8	21.8	587.1%
Operational Risk-weighted Assets	2,297.6	2,279.8	0.8%
Risk-weighted Assets	24,959.1	16,207.6	54.0%
RBAN	526.7	896.0	-41.2%
Capital Adequacy Ratio - Regulatory Limit = 10.5%	14.8%	13.8%	1.0 p.p.
Tier I - Regulatory Limit = 8.0%	13.5%	11.6%	1.9 p.p.
Tier II	1.3%	2.2%	-0.9 p.p.
Expanded Capital Adequacy Ratio (RE/(RWA+RBAN))	14.5%	13.1%	1.4 p.p.

In October 2025, Agibank issued a BRL 200 million Perpetual Subordinated Financial Bill, a debt instrument that qualifies as Additional Tier I Capital. The effect will be reflected in the December 2025 balance sheet; however, if applied on a managerial basis to the September 2025 indicators, generates a positive impact of 70 bps in the Tier I Capital ratio. As already reflected in the table above.

The LCR (Liquidity Coverage Ratio) reflects the ability to withstand stress scenarios by considering high-quality liquid assets. The values are calculated based on the methodology defined by BACEN regulations, in compliance with the international Basel III guidelines. The company continues to manage this indicator prudently, maintaining a comfortable volume of liquid assets, ensuring a solid liquidity position.

In millions of Reais, unless otherwise stated	3Q25	3Q24	Var.%
High Quality Liquidity Assets	1,537.5	1,589.1	-3.2%
Potencial Cash Outflows	554.2	1,006.8	-45.0%
LCR (%) Regulatory Limit = 100%	277.4%	157.8%	119.6 p.p.

Balance sheet

Banco Agibank S.A. | Consolidated (BRGAAP)

ASSETS	3Q25	2Q25	Var. %	3Q24	Var. %
Cash and bank deposits	299,630	372,622	-19.6%	294,061	1.9%
Short-term interbank investments	469,992	-	-	106,000	343.4%
Securities and derivative financial instruments	8,922,470	6,581,144	35.6%	2,557,924	248.8%
Interbank accounts	431,698	855,614	-49.5%	151,833	184.3%
Loan operations	34,148,889	30,265,173	12.8%	21,596,936	58.1%
Allowance for loan losses	(2,093,451)	(1,973,671)	6.1%	(956,435)	118.9%
Securities and derivative financial instruments	-	-	-	1,573	-100.0%
Notes and credits receivables	5,587	45,941	-87.8%	24,255	-77.0%
Receivables from Related Parties	25,958	23,168	12.0%	18,475	40.5%
Deffered tax assets	919,332	760,851	20.8%	393,339	133.7%
Miscellaneous receivables	476,303	295,581	61.1%	522,647	-8.9%
Notes and credits receivables	100,624	103,636	-2.9%	141,352	-28.8%
Prepaid expenses	346,765	337,880	2.6%	293,132	18.3%
Debtors for Security Deposits	97,188	86,950	11.8%	88,377	10.0%
Other investments	-	-	-	45	-100.0%
Property, plant and equipment	94,571	77,688	21.7%	52,571	79.9%
Intangible assets	189,955	202,828	-6.3%	207,808	-8.6%
TOTAL ASSETS	44,435,511	38,035,405	16.8%	25,493,893	74.3%
LIABILITIES	3Q25	2Q25	Var. %	3Q24	Var. %
Demand deposits	361,005	362,518	-0.4%	341,757	5.6%
Interbank deposits	11,389	649,141	-98.2%	471,995	-97.6%
Time deposits	18,787,382	19,350,765	-2.9%	15,099,425	24.4%
Own portfolio	3,146,490	8,276	37919.5%	1,947	161507.1%
Loans abroad	668,906	649,747	2.9%	-	-
Funds from acceptance and issue of securities	5,758,644	5,512,318	4.5%	2,572,774	123.8%
Interbank accounts	86,380	92,738	-6.9%	112,967	-23.5%
Tax Collection and Receipts	5,459	3,634	50.2%	5,144	6.1%
Social and Statutory	94,341	74,328	26.9%	64,996	45.1%
Securities trading and brokerage	1,209	11,562	-89.5%	-	-
Derivative financial instruments	96,267	38,695	148.8%	19,629	390.4%
Tax and Social Security Expenses	225,138	136,614	64.8%	129,216	74.2%
Other liabilities	11,229,395	7,370,259	52.4%	3,849,700	191.7%
Equity eligible debt instruments	509,061	496,508	2.5%	504,243	1.0%
Lease Liabilities	-	12,011	-100.0%	-	-
Provisions for civil and labor liabilities	388,593	362,245	7.3%	224,334	73.2%
TOTAL LIABILITIES	41,369,659	35,131,359	17.8%	23,398,127	76.8%
EQUITY	3,065,852	2,904,046	5.6%	2,095,766	46.3%
Capital Stock	2,228,105	2,228,105	0.0%	1,837,434	21.3%
Capital Reserves	2,805	2,805	0.0%	2,805	0.0%
Other Comprehensive Income	828,613	670,568	23.6%	34,192	2323.4%
Fair Value Adjustment - TVM	(931)	(3,590)	-74.1%	13,883	-106.7%
Non-controlling interest	7,260	6,158	17.9%	2,132	240.5%
Retained Earnings	-	-	-	205,320	-100.0%
TOTAL LIABILITIES AND EQUITY	44,435,511	38,035,405	16.8%	25,493,893	74.3%

Income statement

Banco Agibank S.A. | Consolidated (BRGAAP)

Income Statement	3Q25	2Q25	Var. %	3Q24	Var. %	9M25	9M24	Var. %
Revenue from Financial Intermediation	2,664,054	2,385,021	11.7%	1,745,798	52.6%	7,202,403	4,959,705	45.2%
Loan operations	2,286,387	2,133,584	7.2%	1,625,610	40.6%	6,350,645	4,585,745	38.5%
Short-term interbank investments	90,953	7,405	1128.3%	10,749	746.2%	120,054	40,114	199.3%
Securities transactions	309,451	403,819	-23.4%	134,735	129.7%	1,016,505	360,997	181.6%
Derivative financial instrument	(22,737)	(159,787)	-85.8%	(25,296)	-10.1%	(284,801)	(27,151)	949.0%
Expenses from Financial Intermediation	(1,387,816)	(1,108,906)	25.2%	(686,488)	102.2%	(3,448,516)	(1,923,863)	79.2%
Funding expenses	(959,881)	(885,932)	8.3%	(523,716)	83.3%	(2,579,785)	(1,508,132)	71.1%
Income on sales of financial assets	(395,228)	(217,274)	81.9%	(162,772)	142.8%	(817,320)	(415,731)	96.6%
Loans and Onlending Operations	(32,707)	(5,700)	473.8%	-	-	(51,411)	-	-
Net Interest Income	1,276,238	1,276,115	0.0%	1,059,310	20.5%	3,753,887	3,035,842	23.7%
Provisions for Expected Losses from Credit Risk	(489,889)	(397,400)	23.3%	(266,268)	84.0%	(1,302,841)	(768,453)	69.5%
Risk-Adjusted Net Interest Income	786,349	878,715	-10.5%	793,042	-0.8%	2,451,046	2,267,389	8.1%
Operating Expenses	(532,605)	(442,896)	20.3%	(495,766)	7.4%	(1,249,247)	(1,372,003)	-8.9%
Revenue from services	211,070	269,523	-21.7%	108,346	94.8%	896,361	252,381	255.2%
Banking fees	26,529	20,603	28.8%	34,390	-22.9%	70,490	98,834	-28.7%
Employee expenses	(178,165)	(170,941)	4.2%	(146,536)	21.6%	(515,064)	(403,701)	27.6%
Administrative expenses	(447,226)	(430,301)	3.9%	(377,523)	18.5%	(1,282,578)	(1,023,580)	25.3%
Tax expenses	(84,885)	(118,260)	-28.2%	(110,613)	-23.3%	(350,923)	(292,387)	20.0%
Other operating income (expenses)	(59,928)	(13,520)	343.3%	(3,830)	1464.7%	(67,533)	(3,550)	1802.3%
Income before taxes	253,744	435,819	-41.8%	297,276	-14.6%	1,201,799	895,386	34.2%
Current income tax and social distribution	(177,890)	(58,297)	205.1%	(113,555)	56.7%	(469,876)	(290,040)	62.0%
Deferred income tax and social distribution	160,657	(63,581)	-352.7%	30,955	419.0%	180,327	66,645	170.6%
Profit Sharing	(12,768)	(12,767)	0.0%	(8,782)	45.4%	(36,800)	(25,587)	43.8%
Net Income	223,743	301,174	-25.7%	205,894	8.7%	875,450	646,404	35.4%
Minority interest	(1,102)	(1,189)	-7.3%	(574)	92.0%	(4,052)	(1,396)	190.3%
Shareholders Net Income	222,641	299,985	-25.8%	205,320	8.4%	871,398	645,008	35.1%

Risk Management

Agibank has in place a risk management, internal controls, and compliance structure with an exclusive-dedication team responsible for keeping processes mapped and compliant with standards, and modern systems to measure, monitor, evaluate and mitigate the institution's exposures on a continued basis. Embracing the best risk-management practices, Agibank uses specific calculations and indicators to measure and monitor compliance, operational, credit, market, liquidity, and capital management risks.

Ombudsmanship

Agibank has in place an Ombudsmanship structure to interface between the institution and customers, pursuing solutions to issues not addressed by other channels and proposing corrective measures for processes and procedures based on the demands it receives.

Legal Notice

The statements in this document related to the prospects for the businesses, forecasts on operating and financial results and those relating to the outlook for growth of Agibank, are merely estimates and as such are based exclusively on the expectations of Management as to the future of the businesses. These expectations depend substantially on market conditions, the performance of the Brazilian economy, the sector and the international markets and are therefore subject to change without prior notice. All variations presented herein are calculated based on the numbers in thousands of Brazilian Reais, as are any roundings.

Glossary

Interest Bearing Assets: Balance Sheet Current and non-current: Short-term interbank investments + Securities and derivative financial instruments + Loan operations

Funding: Balance Sheet Current and non-current: Demand deposits + Time deposits + Interbank deposits + Funds from Acceptance and issue of securities and Equity Debt Instruments + Credit Cession Obligations (Debt Assignment).

Credit Portfolio: Loan operations + Notes and credits receivables: No effect of provisions and hedge

Portfolio >90days (%): Amount of portfolio that is overdue 90 days / total portfolio

Active Clients: all clients that have any of the following products: Credit Card, Payroll Credit Card, Debit Card, Checking Account, Overdraft Limit, Personal Loans, Payroll Credit, Investments, Purchase Pool, and Insurance

Secured Credit - Credits guaranteed by INSS payroll, FGTS balance and/or public servant payroll

Operating Efficiency Ratio (OER): Administrative Expenses + Personnel Expenses + Results-Sharing Program / (NII + Bank Services and Fee Income + Tax Expenses)

Capital Adequacy Ratio (PR/RWA): Created by the Basel Committee, it seeks to establish a relationship between the capital of banking institutions and the volume of borrowed resources. The values are calculated based on the methodology defined by BACEN regulations, in line with Basel III international guidelines.

Coverage Ratio (%): provisions for expected losses from credit risk / Portfolio >90days

Liquidity Coverage Ratio (LCR): The liquidity coverage ratio (LCR) refers to the proportion of highly liquid assets held by financial institutions, to ensure their ongoing ability to meet short-term obligations.

Risk-Adjusted NII: NII + (Provisions)

NII: Income (Expenses) from Financial Intermediation

Risk-Adjusted NIM LTM: NII of the last four quarters + (Provisions) / Average of interest-bearing assets of the last 5 quarters.

NIM LTM: NII of the last four quarters / Average of interest-bearing assets of the last 5 quarters.

Gross Credit Origination: All new credit agreements generated, including packaging/refinancing

LLP/Credit Portfolio: Provisions / Credit Portfolio

Cash position: Balance Sheet Current and non-current: Cash and bank deposits + Short-term interbank investments + Securities and derivative financial instruments excluding debenture accounts within securities

Revenue from services: Revenue from services + Banking fees

Total revenues: NII + Revenue from services + Banking fees

ROAA LTM (Last Twelve Months): Net Income for the last 4 quarters / Average Assets for the last 5 quarters

ROAE LTM (Last Twelve Months): Net Income for the last 4 quarters / Average Equity for the last 5 quarters

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