



ESG Report 2022

CORPORATE GOVERNANCE

Our commitment to the **ESG agenda** comes since the foundation of Agibank in 1999, when we sought to financially include a public that until then, was not much prioritized by large institutions. With most of our clients being **lower income and less educated** people, we bet on creating connections that go beyond providing services, offering a truly welcoming and humanized service, practicing our purpose of make people's day by day better. This is only possible with an engaged team and a healthy environment, which provides satisfaction to our employees through a relationship based on trust, alignment with our internal culture, health, well-being, professional development, diversity, inclusion, and happiness.

At Agi, the ESG agenda means more than just a commitment: it translates the way we think about the present and how we see ourselves in the future, through a structure that consumes resources efficiently, a strong social pillar that brings digital and financial inclusion to Brazilians, and transparent and efficient corporate governance that adopts strict processes and routines in favor of accountability, fairness, and corporate responsibility.

At the institutional level, our ESG strategy follows the following guidelines:

Financial Education and Digital Inclusion: we understand people's needs to offer knowledge and adequate financial solutions, contributing for individuals to have a healthy relationship with money and technology.

Dialogue and Transparency: we build relationships of trust, valuing ethical conduct in our relationships, in order to improve and develop the institution's business, generating shared value.

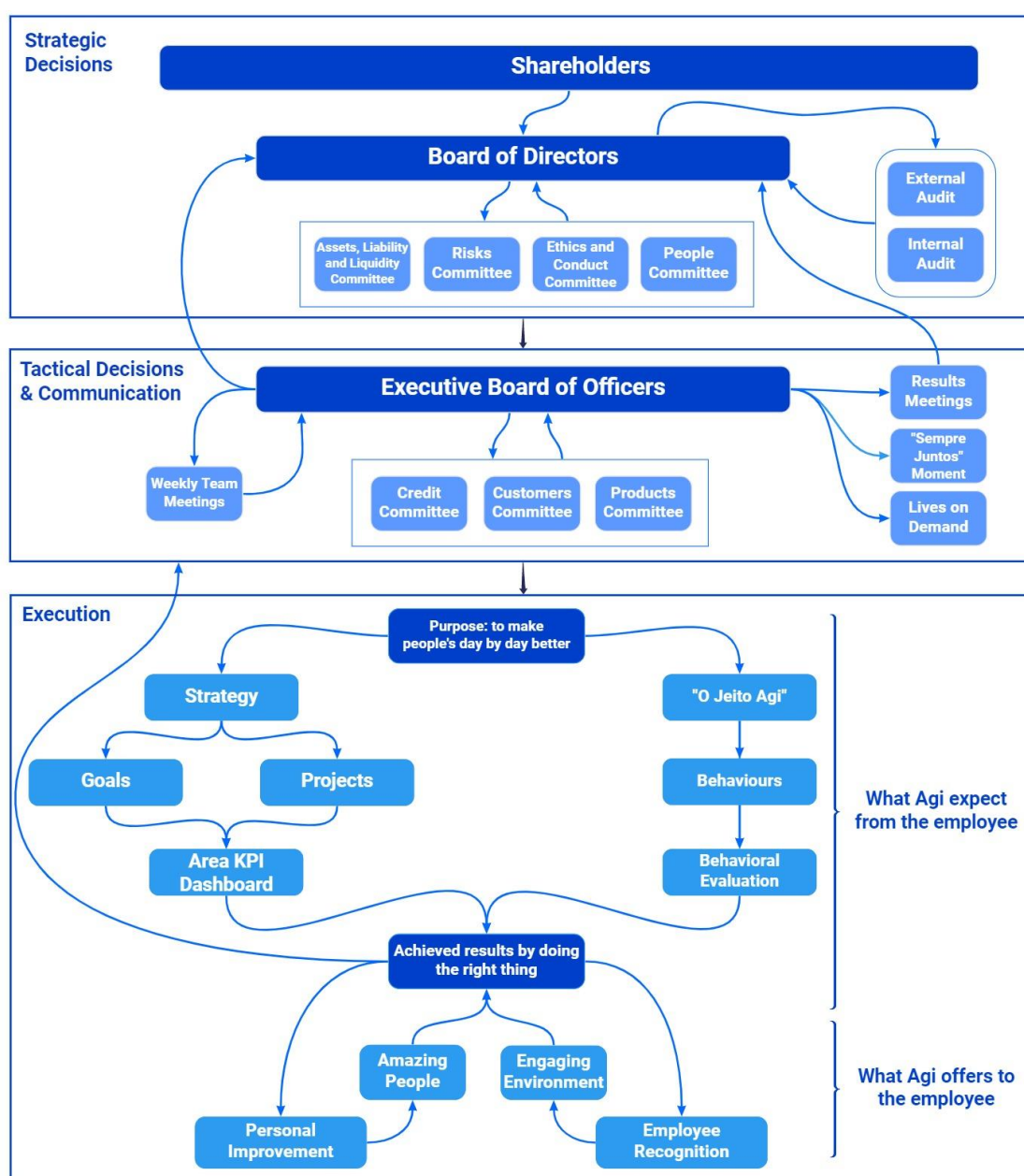
Involvement with the Community: we support social agendas and develop actions aimed at health, professional development, education, and sports, impacting people and generating the involvement of our employees.

Efficient Consumption of Resources: we develop and monitor actions to raise awareness and on the efficient use of resources in our structures: at the Agi Campus, Agi Lab and our Hubs.

CORPORATE GOVERNANCE

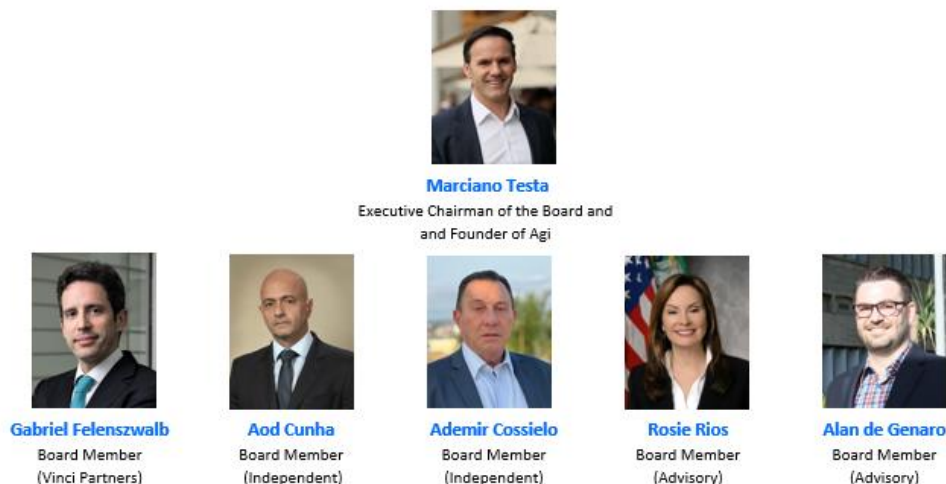
To ensure that the corporate governance principles of transparency, equity, service delivery and corporate responsibility are met internally, we rely on structures and processes that are constantly being improved and strengthened. When converted into practices, these principles allow for the **improvement of management**, **interests harmonization**, **business sustainability** and **the value generation** for Agibank's perennality.

To organize the action fronts in the year 2022, we have been improving the **Corporate Governance System** using three agenda drivers: **strategic decisions**, **tactical decisions & communication**, and **execution**. Within these drivers, the main corporate governance structures are presented, distributed as follows:



_CONSELHO DE ADMINISTRAÇÃO

At the first level of the Corporate Governance System, **Strategic Decisions**, is the **Board of Directors**, currently composed of six members:

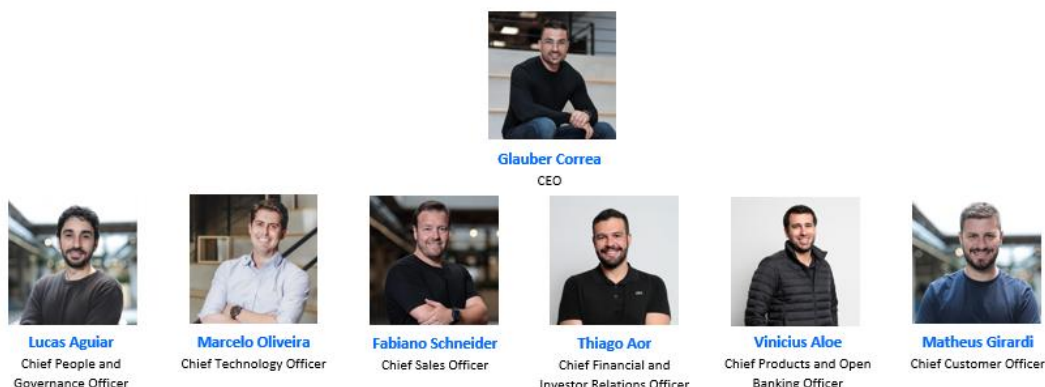


The Board meets monthly with the objective of defining the **general business strategies**, **electing the Executive Board of Officers**, and assigning to it the functions necessary for the **good running of operations**. None of the six current board members holds an executive position within the organization.

The Board is also assisted by the External and Internal Audit structures and by **four Strategic Committees** (Assets and Liabilities Committee (ALCO), Risks Committee, Conduct and Ethics Committee and People Committee), which are composed of members of the Board of Directors, Agi executives and external members with experience in specific areas, enabling in-depth analysis and discussion of the matters within the competence of each Committee.

_DIRETORIA EXECUTIVA

At the next level of the Corporate Governance System, **Tactical Decisions and Communication**, is the **Executive Board of Officers**. The Executive Board of Officers meets weekly to discuss strategies, tactics and themes of the operation. Agi's Executive Board of Officers currently consists of seven members:



Within this same structure, of **Tactical Decisions and Communication**, we have the advice of **three tactical committees** (Credit Committee, Customers Committee and Products Committee) and the **Executive Meetings**, in which **economic, financial and production results are presented, strategy is aligned** and the main tactical decisions are communicated for team alignment.

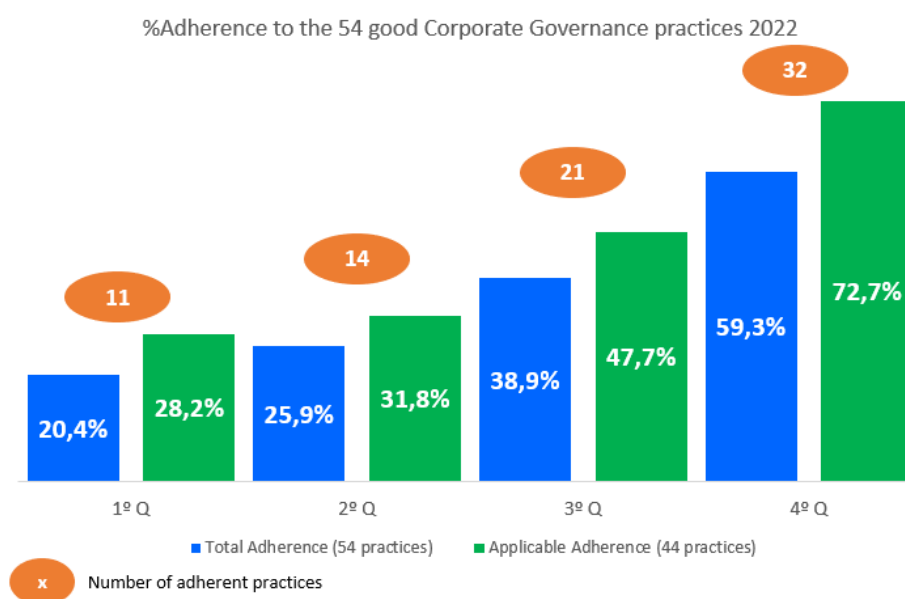
The last level, **Execution**, summarizes the final objective of our Corporate Governance System, ensuring that day by day actions are guided by the purpose, by a strategy that is broken down into goals, projects and monitoring panels, in an **environment guided by the “Jeito Agi”**, an expression of our internal culture, which leads us to the expected results.

2022 CORPORATE GOVERNANCE IMPROVEMENT

In 2022, Agi adhered to the **Brazilian Code of Corporate Governance, incorporated into the regulation with the edition of CVM Instruction No. 586/2017**. The document adopts the **"Practice or Explain"** model containing **54 good corporate governance practices**. Even though we are not a publicly traded company, we adhere to the best market practices, **observing the required transparency requirements**, so that we are always in line with the efficiency and clarity of the processes of our governance structures. Based on an internal study of the corporate governance scenario, based on the 54 good practices present in the Brazilian Code, we concluded that **44 of them were applicable to our business**.



To follow up the results, we built a roadmap, with all the practices that would be implemented and monitored throughout 2022, which became an indicator for measuring the institution's corporate governance improvement.



We started with **11 practices fully implemented**, ensuring 20.4% adherence **in relation to the 54 reference practices**, a percentage that rises to 28.2% if only the 44 applicable practices are considered. Throughout the year, **21 more practices were implemented, increasing the total adherence to 59.3%** (or **72.7%** if only the **applicable** ones are considered). According to the 5th edition of the study Practice or Explain: Quantitative Analysis of the 2022 Reports of Brazilian Publicly Traded Companies released by the IBGC (Brazilian Institute of Corporate Governance), for publicly traded companies, the average rate of adherence is 62.6%.

Among the main practices delivered are the Internal Regulations of the Board of Directors and Executive Board of Officers, the Corporate Governance Policy, the Socio-environmental and Climate Responsibility Policy, and the Evaluation of the Board of Directors.

_SOCIAL

We are a company that is close to our customers, that meets their needs and makes their financial lives easier through **financial and digital inclusion**.

_WELCOMING CUSTOMER SERVICE

At Agi, no one is forced to self-service and our greatest strength is in our **proximity to the customer**, understanding individualities and acting to resolve their needs.

To offer support in all situations and for all profiles, we have 12 service channels (telephone, chat, application, WhatsApp, video call with service in LIBRAS, social networks, and almost 900 smart hubs for face-to-face service throughout Brazil) that **allow people to choose how they want to be attended to, any day and time, even without leaving home**.



One of the main indicators used to measure the quality of service is the **NPS** (Net Promoter Score), which **measures the satisfaction and loyalty of customers who chose Agibank to receive their benefits or salary**. The month of December ended with 76 NPS points, which keeps Agi in the excellence zone (above 70 points).



In 2022, for the **3rd consecutive year, we obtained the maintenance of our seal RA1000** from “Reclame Aqui”, which is a platform where we provide after-sales service, demonstrating our commitment to serve everyone with excellence, raising the level of customer confidence. We also ended 2022 in **1st place in the Financial Institutions Solution Index Ranking, with a 92.5% approval rate**.



RA1000

8.8 / 10



Also about customer service, we had improvements related to **inclusion**. More than ensuring a close and welcoming service, we seek an **appropriate communication for people with hearing and speech limitations**. The **Libras Attendance** program is carried out by video call via the Call Center and is available to customers all over the country and, in the hubs, the sales consultants also trigger the channel to attend those who need it.

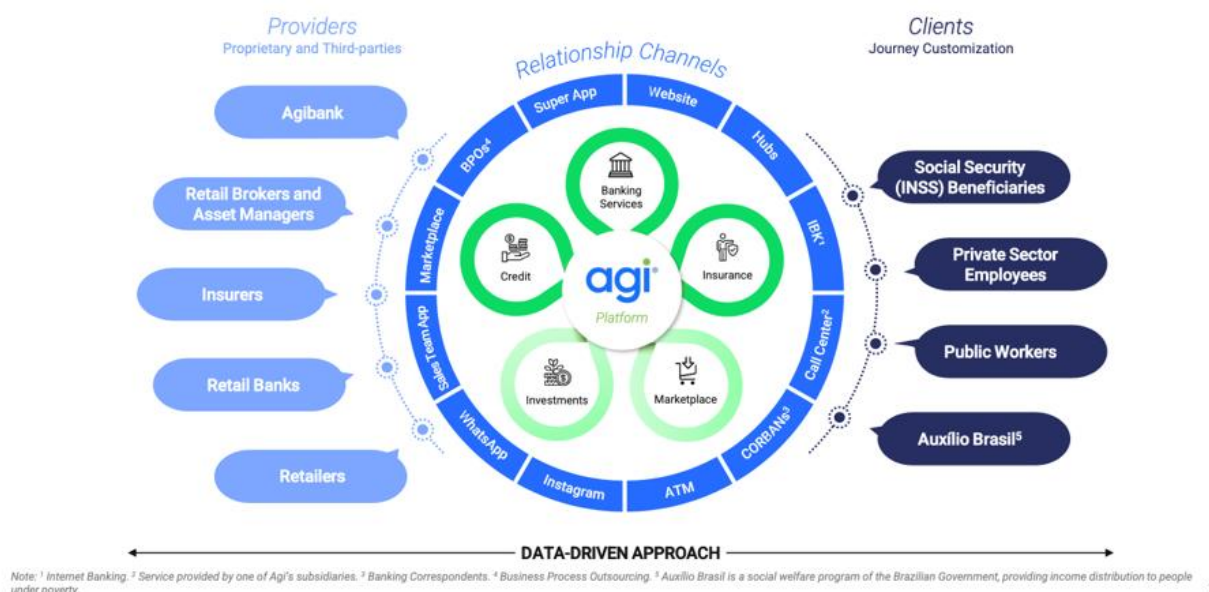
DIGITAL AND FINANCIAL INCLUSION

Digital inclusion is crucial to ensure **equal opportunities and access to information and technology for all people**, regardless of their origin, gender, age, abilities or geographical location. It allows individuals to participate more actively in society and benefit from its advantages, improving their quality of life and well-being.

At Agi, our teams work to provide technological solutions and data intelligence that provide **autonomy and decision-making empowerment to all**.

In 2022, the **digital cashout** initiative used the **physical service, in our hubs, to guide customers to reduce the number of ATM and lottery withdrawals and assist in the digital operations** available (Pix, transfer, use of debit and credit cards for purchases, online bills).

In addition to **security for the customer, and convenience**, we generated learning as to the use of digital solutions. The year, which started with **54.7%** of financial withdrawals via digital operations, ended with **62.3%**, a result that indicates that digital education is possible. We also continue to improve our channel ecosystem, which offers opportunities for customers to acquire products and services **100% digitally**.



Another highlight is the offer of **simple solutions for self-contracting via WhatsApp, a channel that is widely present in people's lives**, already available for four **different products**. Self-contracting, besides agility, provides access to information and immediate service, making the process more **transparent and efficient**.

The ability to make use of digital means to make our service better brought us recognition in 2022. The **XXII ABT Award**, awarded Agi with the **bronze trophy**, in the **"Customer Service Operations"** category, with the project that guarantees the solution of customer demands **within two hours in 90% of the cases**. In addition, the **online problem solution indicator has remained above 94%** in the last few months. The ABT Award is the largest customer relationship award in Brazil, and the initiative recognizes the best practices presented by companies and talents that contribute to the development of customer service.



We were also present at the **Banking Transformation award**, which aims to promote, encourage and value the main transformative initiatives and the best cases in the national financial sector. With the **release of the Consigned Benefit Card, we introduced a sales robot via WhatsApp**, in order to provide service to people in the appropriate time, in an automated and sustainable way. The offer of hiring the product via WhatsApp was successful and **generated 900% more openings than the traditional channels**.

_SOCIAL PROJECTS

Being present and close to community initiatives is a way to reinforce our commitment to **social responsibility and contribute to the evolution and development of society**. In 2022, the projects that Agibank supported were:

_Wheelchair Rugby

The project is run by **ADEACAMP (Adapted Sports Association of Campinas)**, which offers training and participation in competitions for the athletes. With Agi's support, via the Tax Incentive Law, the team was able to return to the elite of the Brazilian Rugby Championship.



_"50 Plus Culture"



The 50 Plus Culture is an action of the Special Secretariat of Culture and the Ministry of Tourism, which was sponsored by Agi through the Culture Incentive Law. The project offered free and exclusive workshops for the **50+ public**. The action took place in the city of Porto Alegre/RS and included on-site activities in creative writing, ceramics, watercolor drawing, financial education, and digital inclusion. The project sought to collaborate with the **improvement of quality of life in maturity through processes of artistic creation, self-knowledge, self-esteem, and communication that promoted autonomy**. In all, the project was responsible for:

30 workshops/classes

240 hours of workshops/classes

386 persons

_"13th Mercosul Biennial"



Agi was a co-sponsor of the 13th Mercosul Biennial. The event, which has been held in Porto Alegre/RS for 24 years, **presented projects to the public in more than ten cultural spaces, including "Instituto Caldeira", where we have the Agi Lab.**

more than 620 thousand visitors

110 works exhibited

100 artists representing 23 countries

+ more than 1000 direct/indirect jobs generated

_"CARING FOR EMPLOYEES"

Having employees enjoying the journey with us is one of our priorities. To promote **a diverse, safe and welcoming environment**, where health and well-being are prioritized and everyone has the opportunity to develop personally and professionally.

_"Career"

You grow with Agi, Agi grows with you. This is how we carry out our value proposition as a **talent development company**, which directly relates the growth of the institution to the development of its people, training professionals and offering countless opportunities for career development.

In 2022, we had another edition of the **Agi Internship Program**. The selection process took place in the form of a day, with guidance on personal and professional development, to ensure that even candidates not selected that even the candidates not selected would benefit from the knowledge acquired. In total, this edition of the program generated:



- + 218 hours invested in the selection process
- + 30 trained mentors
- 32 trainees hired
- 87.5% retention in the year 2022

We also see in the approach to the community near our Campus, in Campinas/SP, an effective way to open the doors to new talents. We have been **to the Talent Fairs at UNICAMP (Campinas State University) and FACAMP (Campinas University)** and during the second semester of 2022 we received **about 110 students** who were interested in Agi and were invited to take the **Agi Tour**, where they could learn about the history, interact with other employees, and get to know the whole structure.



Technology was also a highlight when we talked about training opportunities. In 2022, we started the first class of the **Agi Devs Program, to train and develop people with no previous professional experience in the area as software developers**. Those selected had the opportunity to do a three-month immersion for theoretical training, receive technical and behavioral mentoring, and another three months of hands-on work in Agi's squads. In total they were:



- 15 participants in the program, 7 of them women
- 9 Brazilian states
- 13 people in career transition
- 336+ hours in classes taught by 5 instructors

And so that the people who are already here can continue to grow, it is up to Agi to provide the right tools. An example of this is the **Uni Agi**, the corporate education platform that in 2022 recorded: **1290 people on average accessing the platform monthly, 230 contents available in more than 200 hours, 12 formal development meetings for leadership with more than 20 areas of the company involved**.





Another action aimed at the professional development of employees was the **“Jornada Líder 4.0”** for sales team leaders. The training came to unify the standard of business management, people and processes throughout **the whole service network**. The training included: **17 cities visited, 23 training and 880 leaders trained.**

The first **Data Training** class was also formed in 2022. It was 24 hours of content so that participants could understand a little more of the data universe and learn about the main associated tools.

4 months of training

5 course modules

6 instructors and 19 employees trained



Finally, we use **Agi Performance** to monitor **people's development and promote meritocracy**. A 360° vision is applied, where **each employee evaluates and is evaluated by people of various profiles in the organization**: leaders, subordinates, peers and business partners. These evaluations go through a calibration process, a moment when the individual scores are discussed by a committee formed by leaders to standardize the criteria used in everyone's evaluations, **ensuring the desired meritocracy in the process**. And the year 2022 had:



+ 20,000 evaluations made

+ More than 1,700 employees calibrated

+ 100 hours of calibration

The result of this process of recruiting talent at the beginning of their careers, promoting professional development, and meritocratically evaluating them brought us the following results: **87% of the leadership positions in our hubs were filled through internal recruitment, 76% of the corporate leadership positions were filled through internal recruitment, and 393 employees were recognized by promotions and merits**

Also to recognize the employee who grows and develops with us, we made official **“Tô de Dono/a”**, a program based on performance and expected behaviors, in which high-performing employees can become partners of the institution, which in the market is understood as a partnership program.



370 employees in the Tô de Dono/a/a program
110 people in previous rounds and 259 in the 2022 round
14 job levels were contemplated, from sales consultants to the CEO

We also recognized the employees who completed their **Agi Company Time in 2022**, being 293 employees who completed 5 years, 12 employees who completed 10 years, and 1 employee who completed 15 years.

_Health and Well-being

The **care for the health and well-being of our employees is a continuous agenda** in the programs and actions implemented. One of the benefits that contribute to this is the **“Conexão Saúde”: Telemedicine and Telepsychology**, a telehealth service that offers free medical and psychological care **24 hours a day, 7 days a week**. Both dependents and employees who choose not to have a health plan can use the service. In addition to telemedicine and telepsychology, the service also offers **nutritional and sports coaching**, a **program for pregnant women**, and a **second medical opinion**. The “Conexão Saúde” program numbers in 2022:



1,406 telemedicine consultations and
924 telepsychology consultations
116 nutritional consultations
54 calls in the sports program
7 consultations in the pregnant women program

Another benefit made available in 2022 was the **Birthday day off**, also known as paid day off, which allows employees to take a day off in the month of their birthday.



2022 was also the year Agi joined the **Citizen Company Program**, a Federal Government initiative that enables the **extension of maternity leave and paternity leave for employees**. The benefit is extended to all employees who have children, have become adoptive parents, or have obtained legal custody.

_DIVERSITY AND INCLUSION

_Strategic Working Group

Structured in 2022, the group is **formed by leaders from different areas and social profiles**, to think together about priorities, indicators, and initiatives to promote diversity and inclusion, through weekly meetings.

_Diversity Census and Focus Groups

Knowing our environment in depth was a basic premise for addressing our efforts in 2022. With the application of the first internal diversity census, which obtained **almost 77% spontaneous adhesion**, we collected data and carried out a diagnosis in the organization to map opportunities and needs.

After the analysis, five **focus groups were conducted, resulting in more than ten hours of conversations** with representatives of the five prioritized minority groups: **women, black people, people with disabilities, people over 50 years old, and LGBTQIA+**. These representatives were selected on a voluntary basis, helping to understand the subjective perceptions and collaborating with particular experiences shared in a safe environment.

_Affinity groups

Until then, the groups that existed were autonomous, without institutional participation, and dedicated exclusively to the exchange of experiences. After the census, the groups were revisited and their purpose was strengthened, increasing the participation of representatives from minority groups and people interested in collaborating with institutional initiatives. The groups **to discuss women's causes, blackness, LGBTQIA+, inclusion of people with disabilities, and also a group to discuss maternity and paternity**, were launched in early 2023, with itinerant leaders and direct integration with the strategic group.

_Indicators and Objectives

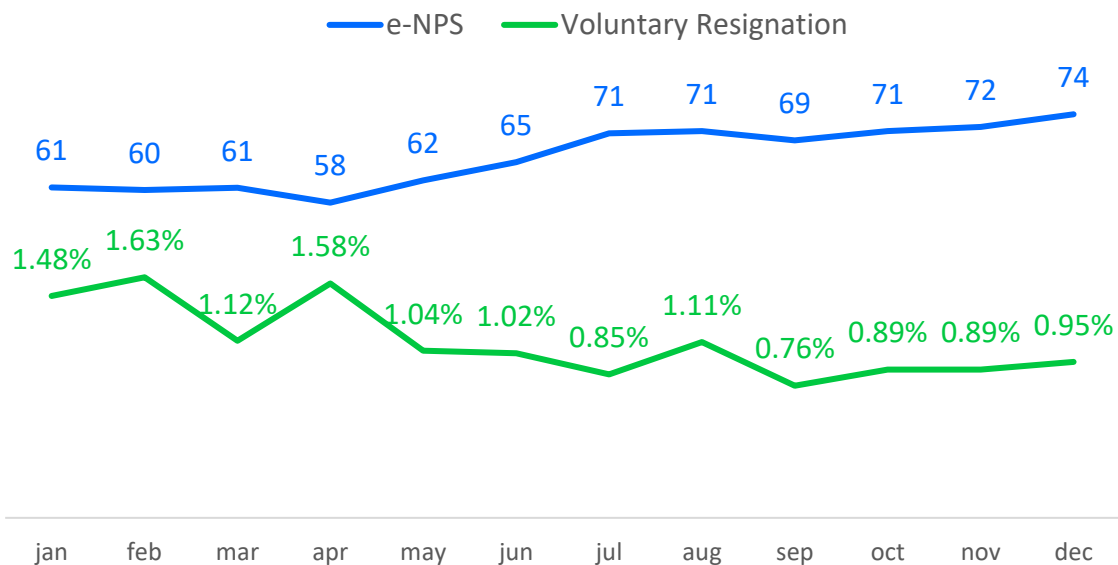
Based on the initiatives mentioned above, the theme of diversity and inclusion began to be structured in a **strategic and institutional way**, with the definition of specific goals to address the theme in a solid and structuring way. The year 2023 will be the first year with its **own indicators** on diversity and inclusion composing the company's goals panel, an important milestone for the organization.

_EMPLOYEES SATISFACTION

At Agi we listen to our employees using a weekly pulse survey, **"Sem Climão"**, as the main mechanism, which generates actions both by the organization and by the teams themselves.

The consistency of the initiatives to care for employees is reflected in the daily experience, impacting their engagement with the company and reflecting on the growth of eNPS (Employee Net Promoter Score), one of the indicators collected in this survey that indicates how satisfied people are with the organization on a scale of -100 to 100. With the **growth of eNPS, we saw a reduction in the rate of voluntary resignations**, which increases the length of time employees stay with the company and retain the knowledge accumulated about the operation and the business over time.

e-NPS vs voluntary resignation rate in Agi - 2022



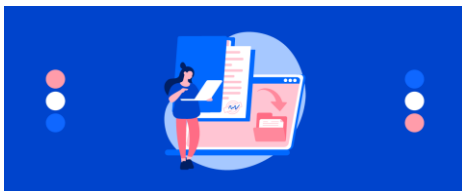
_ENVIRONMENT

In favor of efficiency and care for the planet, the institution has invested in environmental preservation projects and actions.

One example is our Campus in Campinas, located in the Industrial District, on the premises of the Bresco Viracopos Corporate Park. The 19 thousand m² building has **LEED Gold certification - Leadership in Energy & Environmental Design - granted by the Green Building Council**, and considered one of the most relevant in the subject.



The space is covered by solar panels and has an **architecture that maximizes mobility and natural lighting, besides having highly efficient air conditioning, water reuse, effluent treatment, and parking for electric cars**, among other solutions.



2022 was also the year of the **paperless project**, which eliminated the printing of contracts in the hubs, providing more agility and security for customers and for the business. Since then, all documents have been made available primarily on a digital platform, where customers can view all the information on the contracted product and sign digitally,

without the need for a physical document.

From initiatives to eliminate the use of paper, our company **already saves almost 100 tons of paper per year**, which means that about **2,065 trees** were protected in this period. In addition, **more than**

206 million liters of water are saved per year, since according to information from worldwide organization Water Footprint Network the average expenditure to produce a single sheet of paper is 10 liters of water. The data presented above were audited by PwC, one of the largest consulting and auditing multinationals in the world.

Furthermore, the year 2022 consolidated Agi's working model. Recently, the 27th Climate Conference of the United Nations Organization, highlighted that the adoption of the hybrid work model is an important positive step towards the reduction of emissions related to means of transportation.

Given the importance of this issue and the constant goal of providing greater well-being to employees, **Agi formalized the flexible hybrid working model**. The new system allows employees in the corporate area to work either from home or at the Agi Campus, located in Campinas, São Paulo state, or at the Agi Lab, in Porto Alegre, Rio Grande do Sul state.

Finally, through Agi's partnership with **RS Recicla**, which performs the business recycling of electrical and electronic waste guided by Law 12305/2010 of PNRS - National Solid Waste Policy, we have carried out the proper disposal of this type of waste.

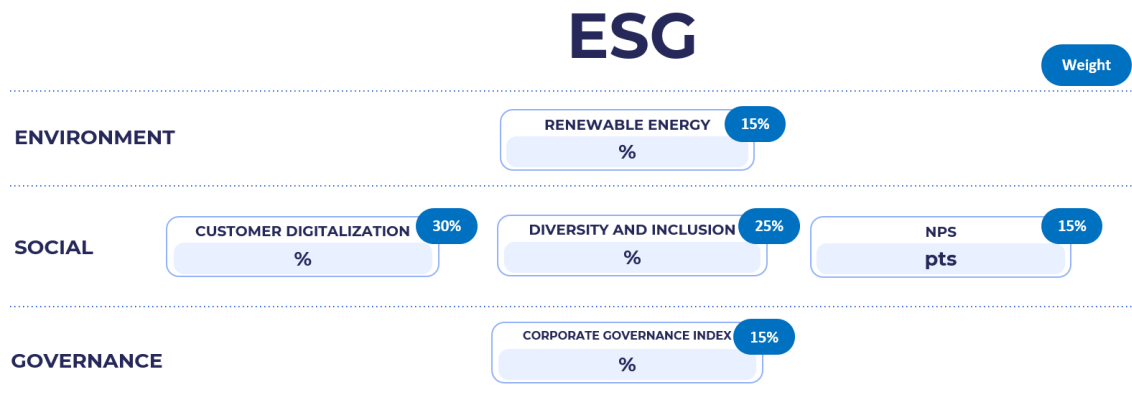
In the year 2020 the disposal was equivalent to **980 kg** and **in 2021, 1,350 kg**. **In 2022**, the number rose to **more than 2,900 kg**. This gradual annual increase is the result of the institution's investment in sustainable technological solutions for its employees, structures, products, services, and customers.



_COMMITMENT TO THE FUTURE

To continue bringing **digital and financial inclusion** in a sustainable way, it is important to devise actions that are aligned with our purpose and with the scenario in which our community finds itself.

By 2023, **ESG practices will continue to integrate our culture of results**. With the agenda in evidence, all employees will be engaged and contributing to the implementation of new initiatives for environmental preservation, social and corporate governance. With this evolution in mind, we have developed an ESG monitoring KPI, which will be a common indicator among all areas of the company:



In the **Environmental Pillar** we will have a **renewable energy** goal so that we will soon have 100% of our physical hubs with energy consumption offset by renewable energy sources.

In the **Social Pillar**, we have chosen three goals to follow up on. The first is **Customer Digitalization**, one of the main pillars of Agibank's operations. The second indicator is **Diversity and Inclusion**, through actions derived from the Diversity Census. The third is **NPS**, to maintain the excellence of our customer service.

As for the **Governance Pillar**, we will continue to implement our roadmap for the delivery of good Corporate Governance practices, transforming the **% Adherence to Good Corporate Governance Practices into a KPI**.

The objective of monitoring the ESG KPI is to intensify the company's performance on the themes, promoting an environment where the actions carried out convey our commitment to this agenda. We want an engaged team, generating initiatives and solutions that **bring us ever closer to the intention of being a 100% sustainable company**.