



Company Presentation

3Q'25

Agi's Unique Market Model

Incumbents

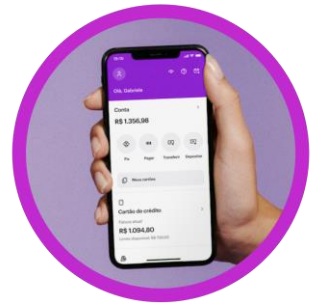


- High Overhead Costs
- Inefficient Processes
- Limited Client Prioritization
- Poor Customer Support
- Bad Client Experiences for Most of the Population



Hybrid Model

Digital-only



- No Local Presence
- No Personal Relationships
- No Ability to Process Government Benefits
- Limited 1x1 Education
- Limited Customer Support

Revolutionizing

- the Consumer Credit Market in Brazil

Empowering

- the largest and fastest-growing segment of the Brazilian Population

Facilitating access

- to benefits and financial services through our specialized platform



Competitive advantages

over Incumbents and Digital Only Banks

Consistent results

combining Strong growth and profitability, with a sector-leading ROAE

Low-risk portfolio

within a Full-Relationship Banking model

**We Are Winning
With Momentum**
Compounding
High Growth,
Profitability &
ROAE to **Increase
Shareholder Value**



Winning
Clients

~**6.4** Million
Active Clients

54%
YoY Growth

71
NPS

Growing
Balances

R\$**34** Billion
Credit Portfolio

57%
YoY Growth

2.6%
NPL (90-Day)

Compounding
Profits

R\$**1.1** Billion
Net Income LTM

50%
YoY Growth

41%
ROAE

9M25
Results

R\$**875** Million
Net Income

35%
YoY Growth

+1,100
Smart Hubs



Our Large & Attractive Market Opportunity

Our Massive & Underpenetrated Market Opportunity with Very Low Credit Risk



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



+ **213** Million People

~50% of the population

- Poorly Served or Simply Ignored
- Lower Income Workers <\$350 Monthly Income
- Less Tech Savvy
- Less Access to Education
- Live Outside of Main Cities

...With a R\$ **1 Trillion Secured Lending Market**

+ **105** Million People

R\$ **667** Billion Market

1 Beneficiários do INSS

+ **41** Million

R\$ **271** Billion

2 Trabalhadores do Setor Privado

+ **52** Million

R\$ **40** Billion

3 Servidores Públicos

+ **13** Million

R\$ **366** Billion

There Are Real Market Pain Points to Address & Solve Because Legacy Banks Serve This Market Segment Very Poorly...

Most Have Very Long Lines to Get In Everyday...



× Grant Recipients Are Often Ignored

- Banks Don't Care About Lower Income Consumers
- Few Products Are Designed & Offered to this Segment
- Well Established History of Bad Service
- Excessive Fees

× Customer Experiences Are Terrible

- Unwelcoming Locations
- Long Wait Times
- Very Bureaucratic
- No Relationship, rudeness
- Unintuitive Mobile App (if any)
- No Personal Advisory

Miserable Experiences Due to Uncaring Service



...And Digital Banks Can't Serve This Market Because a Physical Footprint with Trained Staff Are Required

No
Nationwide
Hyper-Local
Presence



× **Physical Presence is Required to Payout Benefits**

- Brazil Government Mandates that Any Benefit Payer Have a Physical Presence

No
In-Person
Assistance



× **Difficult to Establish Trust with the Older Population**

- Who Prefer to Start Financial Relationships in Person to Establish Trust & Receive In Person Guidance

No
In-Person
Education



× **Bias to Target Younger, More Tech-Savvy Consumers**

- Largely Advertising Through Digital or Social Channels
- Products Designed for Younger Consumers



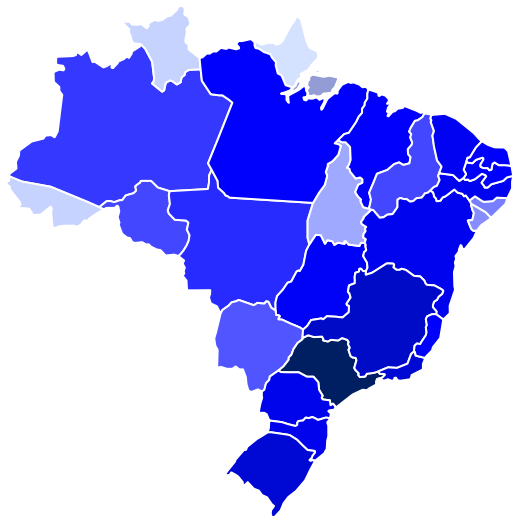
Key Advantages

Combines
**Competitive
Advantages**
with a **Unique
Value
Proposition**
for its
Customers



Our **Smart Hubs** Network

+1.100 Hubs



Smart Hubs
Concentration



Agi's Smart Hub



Physical locations conveniently situated near out customers so they can:

- Open an Account
- Accept New Benefits
- Access Cash Securely via ATM
- Receive In-Person Support

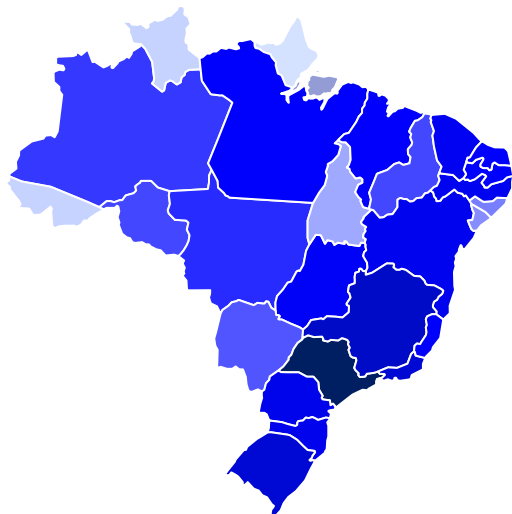


Smart Hubs are not bank branches

- Paperless and Cashless
- Low Overhead Costs
- No Armed Security

Our **Smart Hubs** Network

+1.100 Hubs



Smart Hubs
Concentration



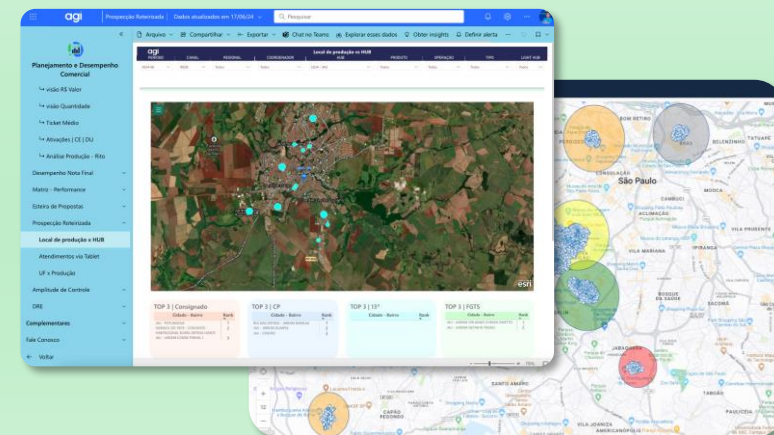
Vantagens para o cliente e para o Agi

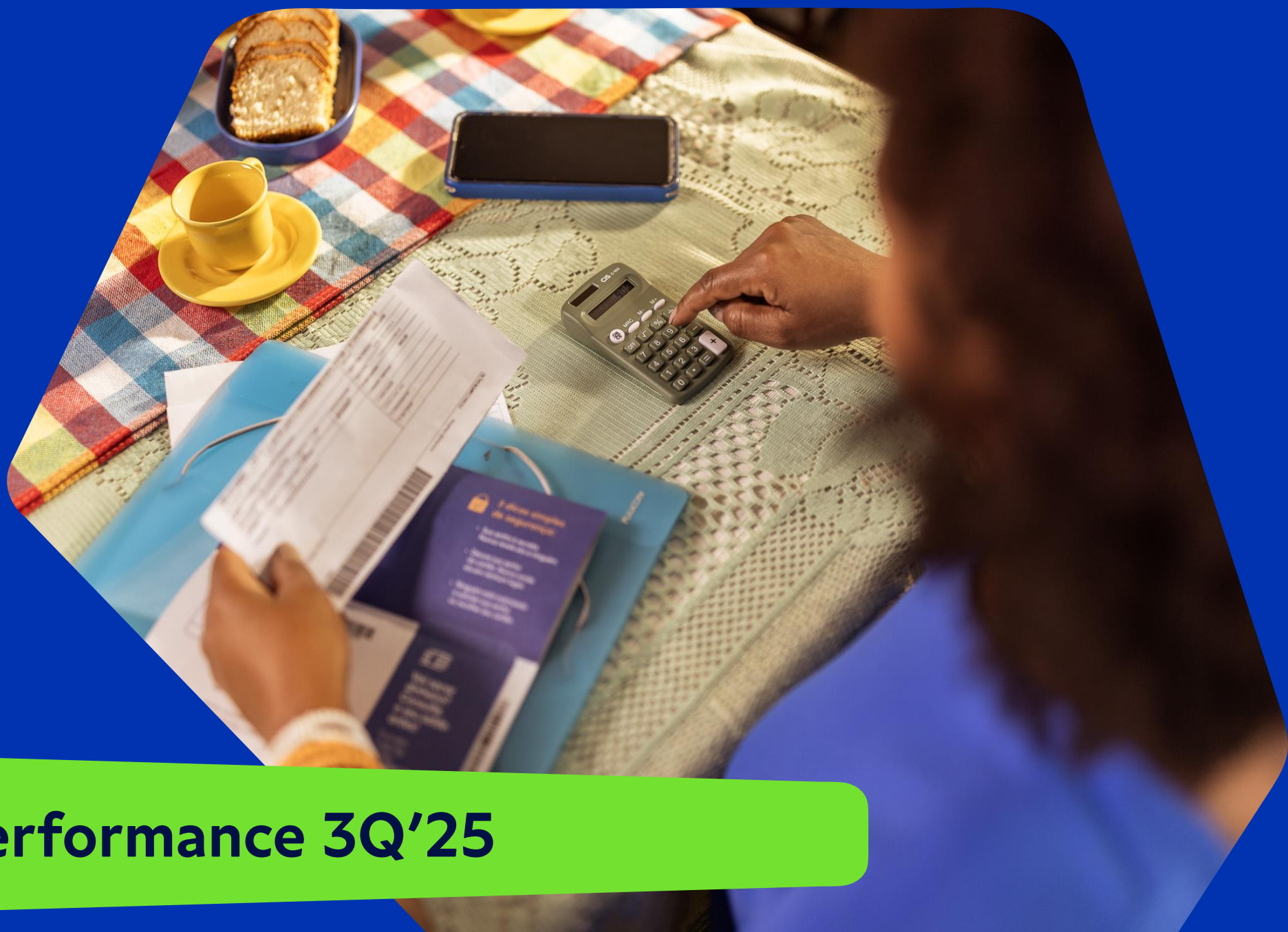
- ✓ **Low-Cost & High-Quality Customer Acquisition**
driven by a Strong brand
- ✓ **Asset-Light**
CAPEX of ~USD 15k per smart hub
- ✓ **90% More Operational costs** compared with traditional bank branches
- ✓ **Regulatory Barrier-to-Entry**
A Local Physical Presence is Required to Pay Benefits to Retirees & Pensioners



Expansão baseada em Dados

- **Data-guided approach for opening new hubs**
- **Consider traffic metrics:**
 - Competitor locations
 - High foot-traffic flows
 - Operating cost



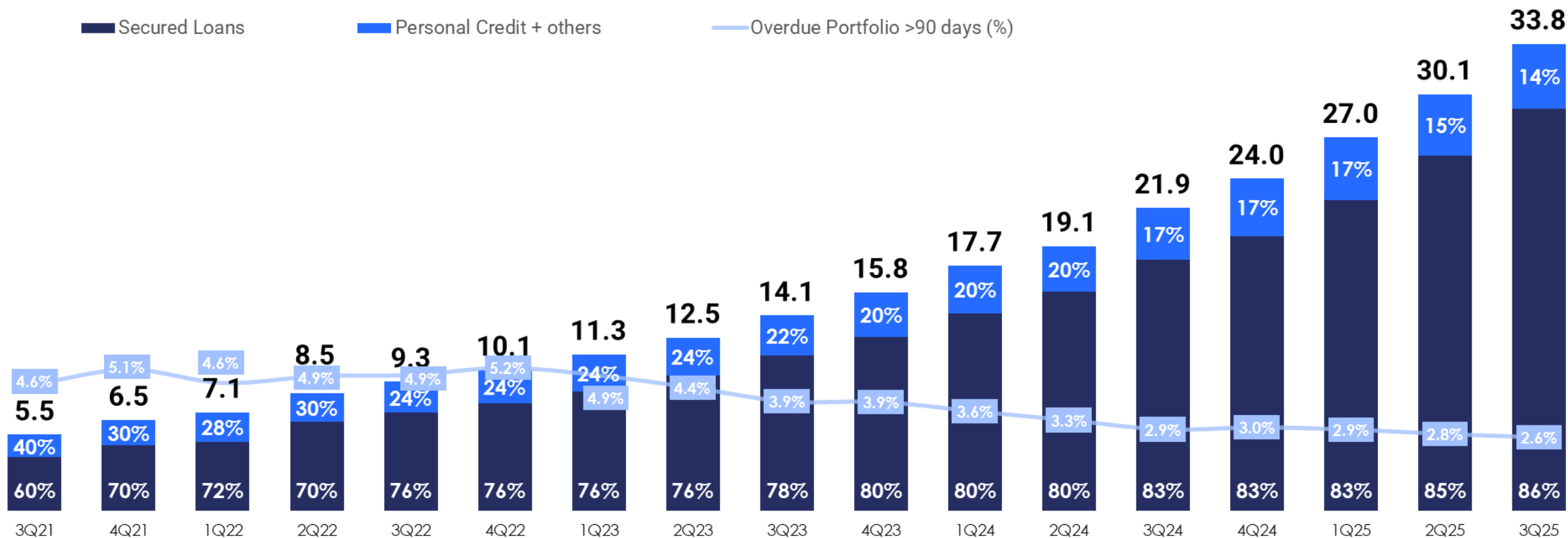


Financial Performance 3Q'25

(Amounts expressed in millions of reais, unless otherwise stated)

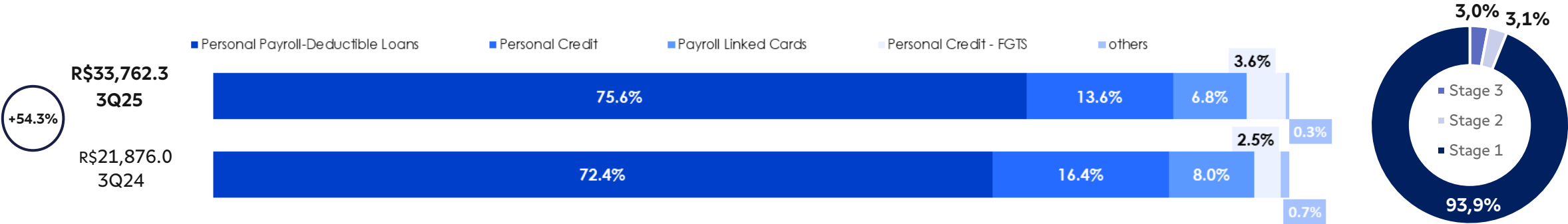
Credit Portfolio Evolution (R\$ Bn)

The change in mix over the quarters is followed by an improvement in delinquency rates

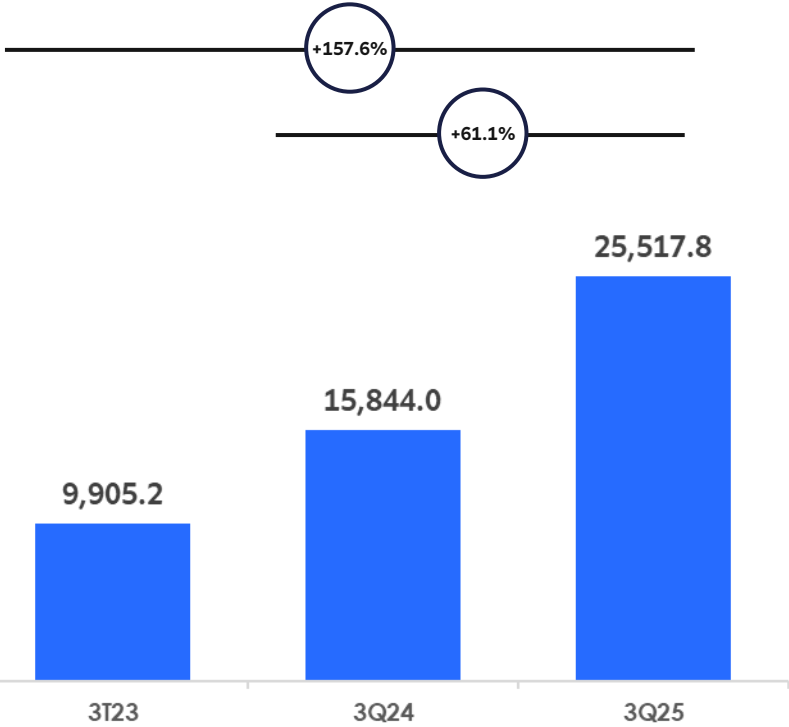


*Secured credit: Personal Payroll Loans, Payroll Credit Cards, Payroll Benefit Cards and Personal Credit - FGTS (saque aniversário).

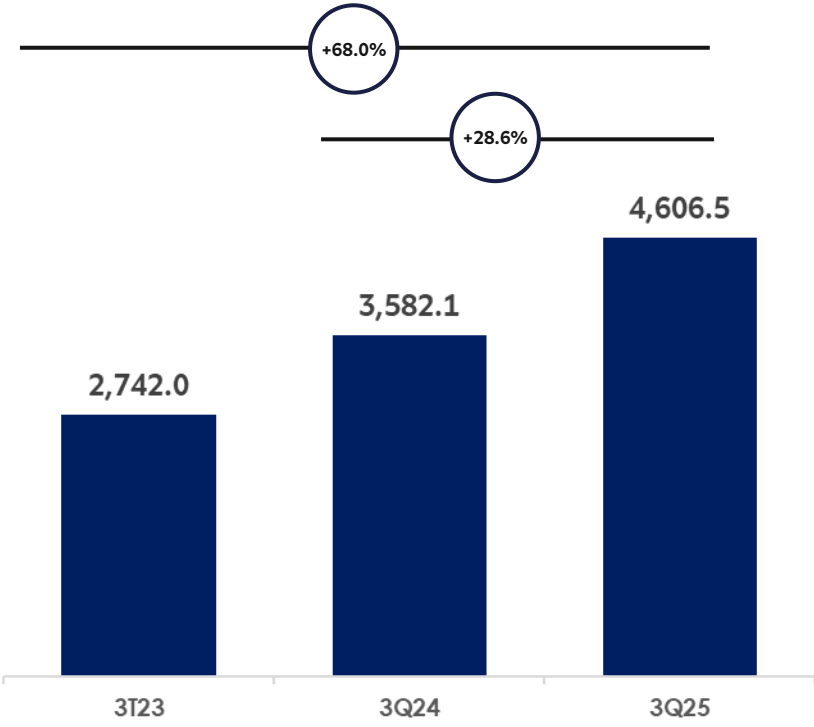
Portfolio Breakdown



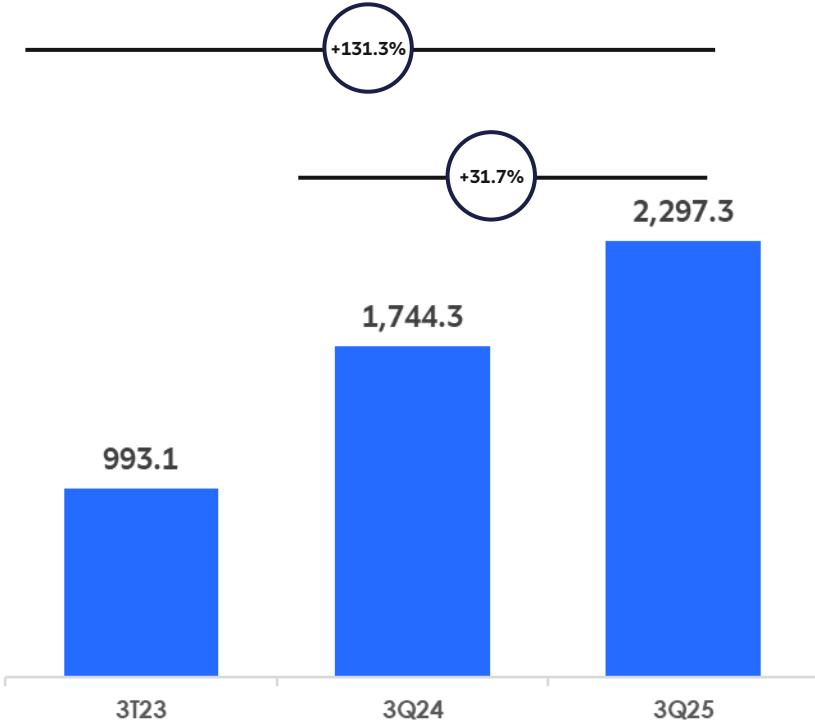
Payroll Credit



Personal Credit



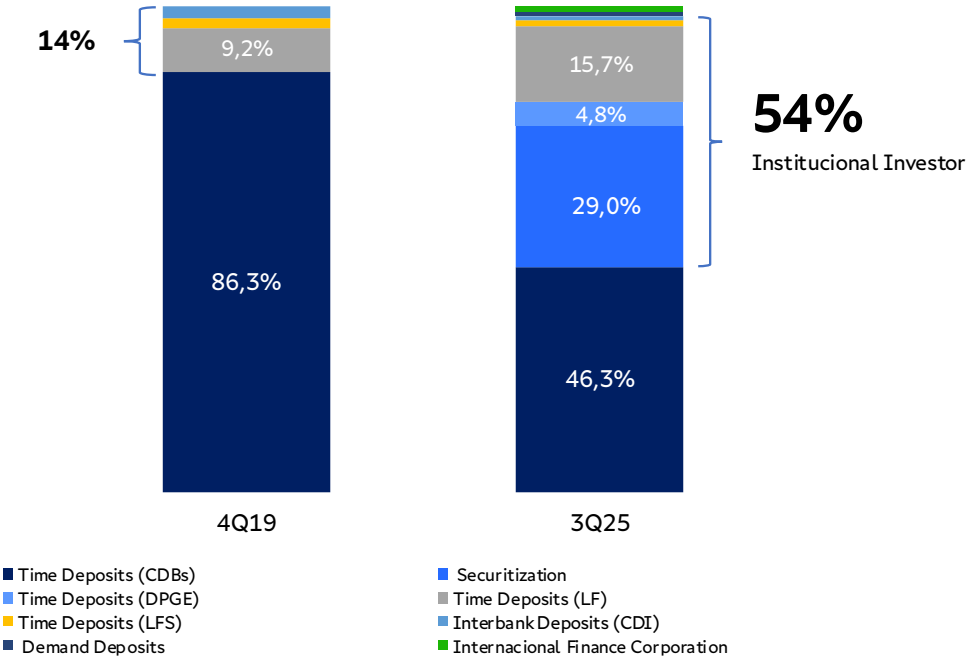
Payroll Cards



Upgrade of ratings as a recognition of the strengths built in recent years

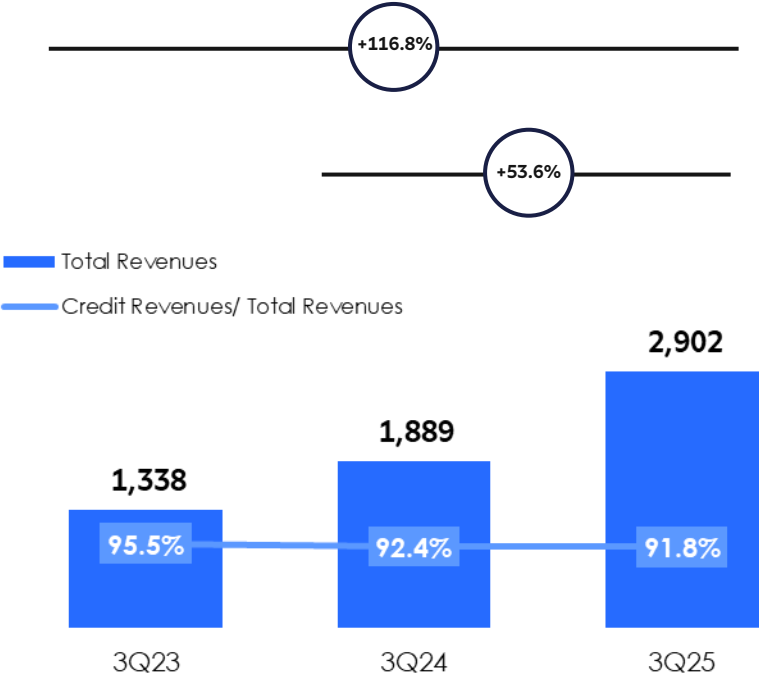
	FitchRatings	MOODY'S	S&P Global Ratings
aug/25	AA-Positive	AA-	A+
jun/25	A+	AA-	A+
apr/25	A+	AA-	A+
dec/24	A+	A+	A+
aug/24	A+		upgrade
apr/24	Two-notch upgrade	A+	
mar/24		Two-notch upgrade	A
aug/23	A-		
jun/23		A-	
dec/21		BBB+	
jun/21	BBB+		
dec/20	BBB		

Funding Breakdown

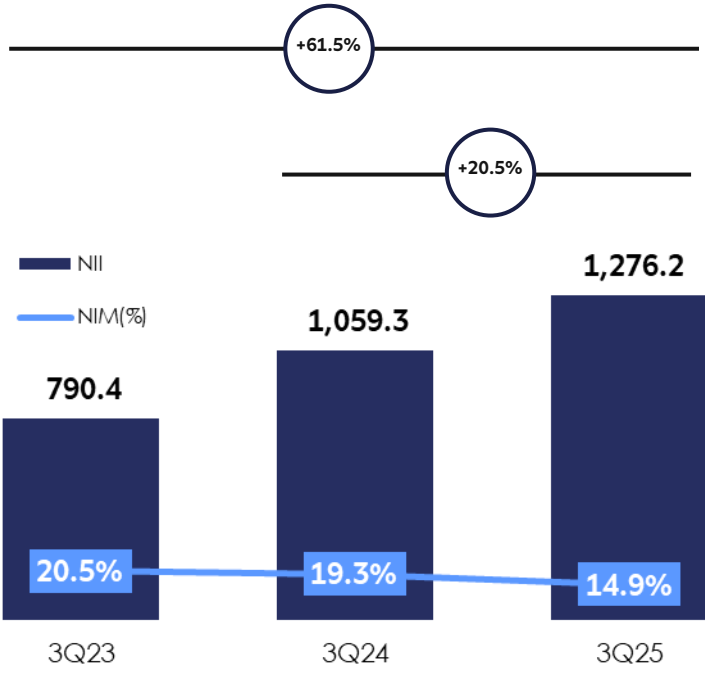


Key Indicators

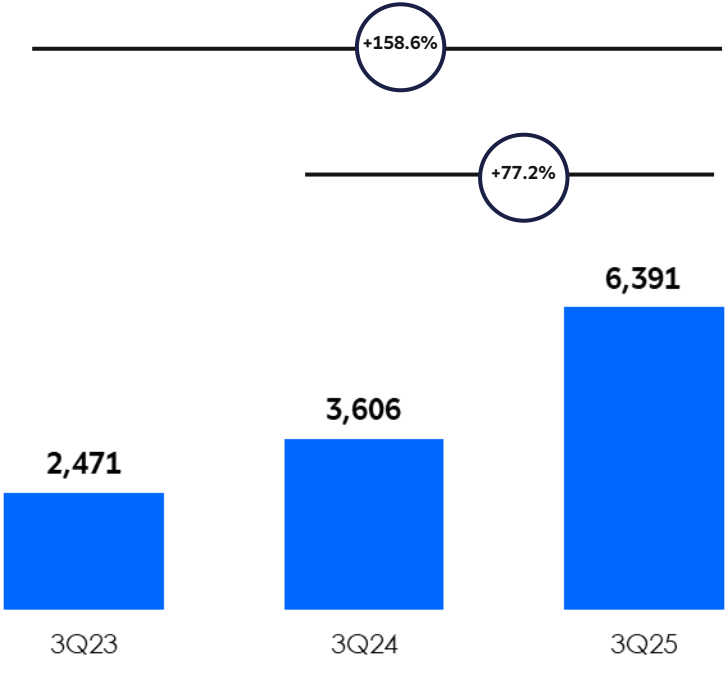
Total Revenues



NII and NIM (%)

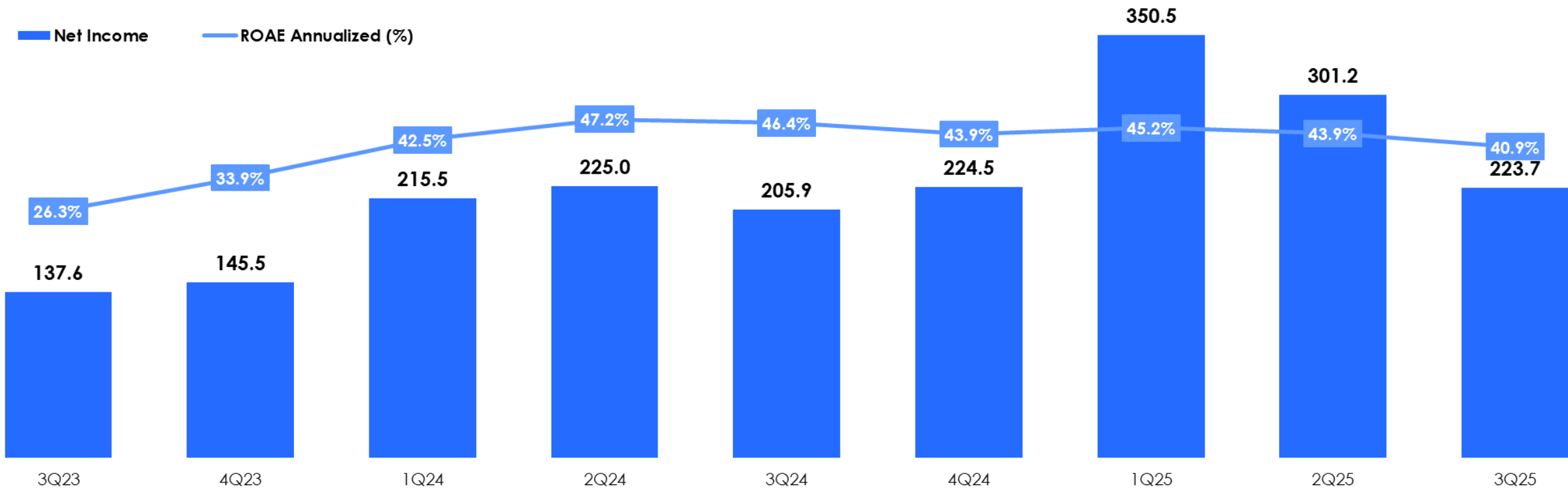


Active Clients ('000)



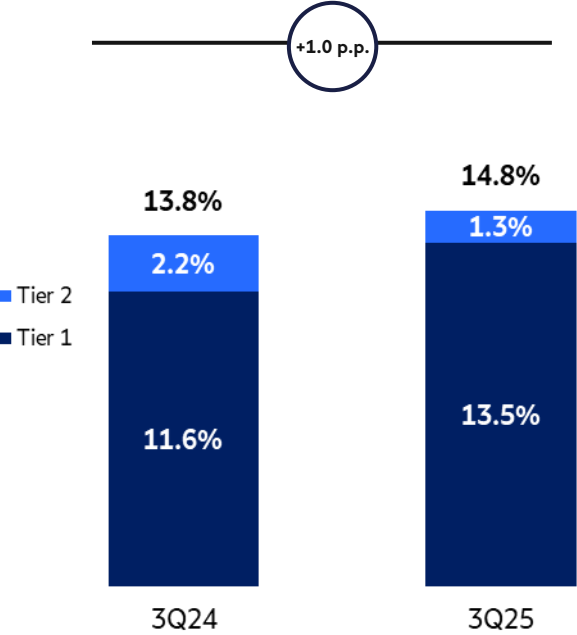
Profitability Growth

Net Income and ROAE increasing over the quarters

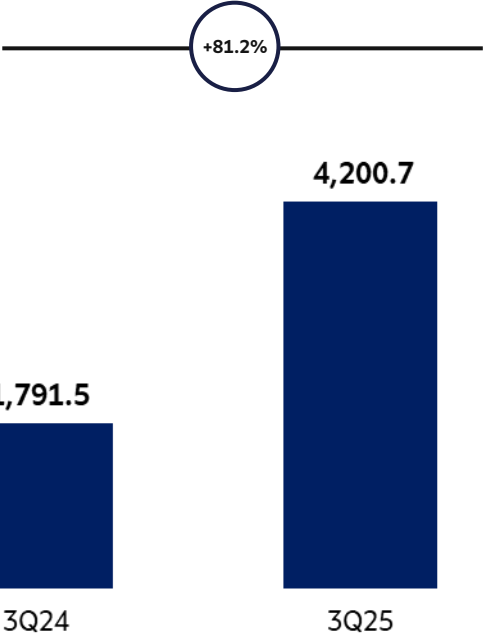


Capital and Liquidity

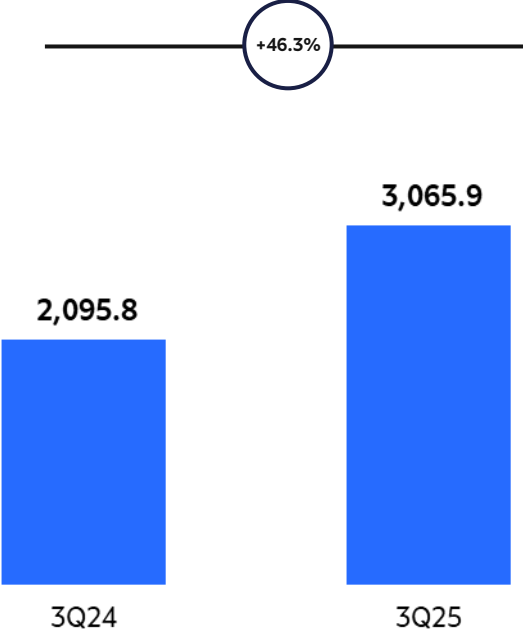
Capital Adequacy Ratio



Cash Position



Equity



Considers Subsequent events from October 2025: (1) Issuance of a R\$ 200 million Perpetual Subordinated Financial Bill, adding to Tier Capital as Complementary Capital; (2) Recapitalization os JCP into shareholder's equity.

C-Level



Glauber Correa

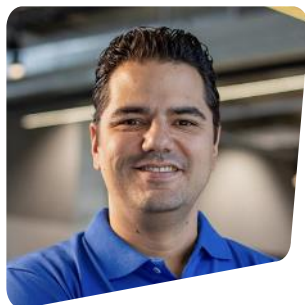
CEO



Marcello Dubeux
Chief Financial and Investor
Relations Officer



Daniel Farias
Chief Product Officer



Daniel Pires
Chief Data & Credit Officer



Lucas Aguiar
Chief People &
Governance Officer



Matheus Girardi
Chief Client Officer



Rafael Moraes
Chief Risk &
Controllershship Officer



Vinicius Aloe
Chief Technology Officer



Board of Directors



Marciano Testa
Executive Chairman



Gabriel Felzenszwalb
Board Member



Aod Cunha
Independent Member



Rosie Rios
Advisory Board



Daniel Goldberg
Board Member



Ademir Cossielo
Independent Member



Alan de Genaro
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