



C6 BANK

Annual Report 2024



Carbon is the chemical element essential for life.
It's C6.

It binds with other elements to form everything around us, everything important in our lives.

Sometimes it's so close to us that we don't even realize it. In fact, it's in everything, and we don't even realize it.

And that's exactly what C6 Bank does: it seeks to be present in every moment of your life, even if you don't realize it.

Summary

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Message from the CEO

GRI 2-22

Since we began our journey in 2019, we are sure it is possible to build a complete, digital, and customer-centric bank. We ended 2024 with our first annual profit of **BRL 2.3 billion**, a milestone that validates this vision and proves the decisions made over the years, along with discipline, efficiency, and a long-term focus, have led us on a steady path of growth.

Throughout 2024, we pursued a strategy of improving what we already do well: **delivering relevant products along with quality and simplicity.**

We continuously improved the customer journey and launched important innovations. One of the highlights was the creation of **C6 Assistant**, our generative artificial intelligence, designed to make the daily lives of app users easier. Another significant advancement was the launch of C6 Graphene, a new segment for high-income customers.

Our commitment to sustainable development also advanced in 2024, focusing on the environmental agenda. We set a goal to reduce greenhouse gas emissions (scopes 1 and 2) by 54.6% by 2033, in line with the UN Global Compact's Net Zero Ambition Movement (MANZ) – Rede Brasil. We also joined the PCAF (Partnership for Carbon Accounting Financials), a commitment that promotes the measurement and

disclosure of emissions financed by financial institutions based on a standardized methodology.

We understand the private sector plays a crucial role in adapting the economy to climate change, a challenge that requires collaboration and coordinated action across different sectors.

We strengthened the social universe with engagement initiatives, promoting inclusion and positively impacting on society. We expanded our financial education content and revised our processes to comply with Joint Resolution No. 8 of the Central Bank of Brazil.

We also progressed in implementing procedures dedicated to protecting vulnerable customers and continued to foster diversity, equity, and inclusion internally, with actions aimed at building a safe and respectful work environment. In addition to these fronts, we allocated more than BRL 5 million, through Tax Incentive Laws,

to support projects in the areas of culture, sports, education, health and environmental education.

We reinforced our commitment to managing social, environmental, and climate risks, continuously improving our structures, policies, and processes to ensure safe, ethical, and responsible operations across all areas of the bank. Our risk management culture is fully integrated into our departments and aligned with recognized international standards. At the same time, we strengthened our anti-money laundering practices by investing in technology, automation, and data analysis, thus ensuring transparency, integrity, and effectiveness in all our operations.

We also strengthened our customers' engagement in our sustainability journey through products and experiences that encourage more conscious and compassionate choices. The *Extrato de Carbono*

(Carbon Statement), for example, was accessed by over three million customers by December 2024 and enabled 199,000 of them to offset their carbon footprint. The Produto de Doações (Donations Product) mobilized over 26,000 customers, who together donated over BRL 800,000 to social organizations, including support for flood-affected regions in Rio Grande do Sul. The results we delivered last year demonstrate that it is possible to grow both efficiently and responsibly.

We remain committed to a solid business model that generates real value for our customers and makes a concrete contribution to transforming the financial sector.

Enjoy your reading!

Marcelo Kalim – CEO

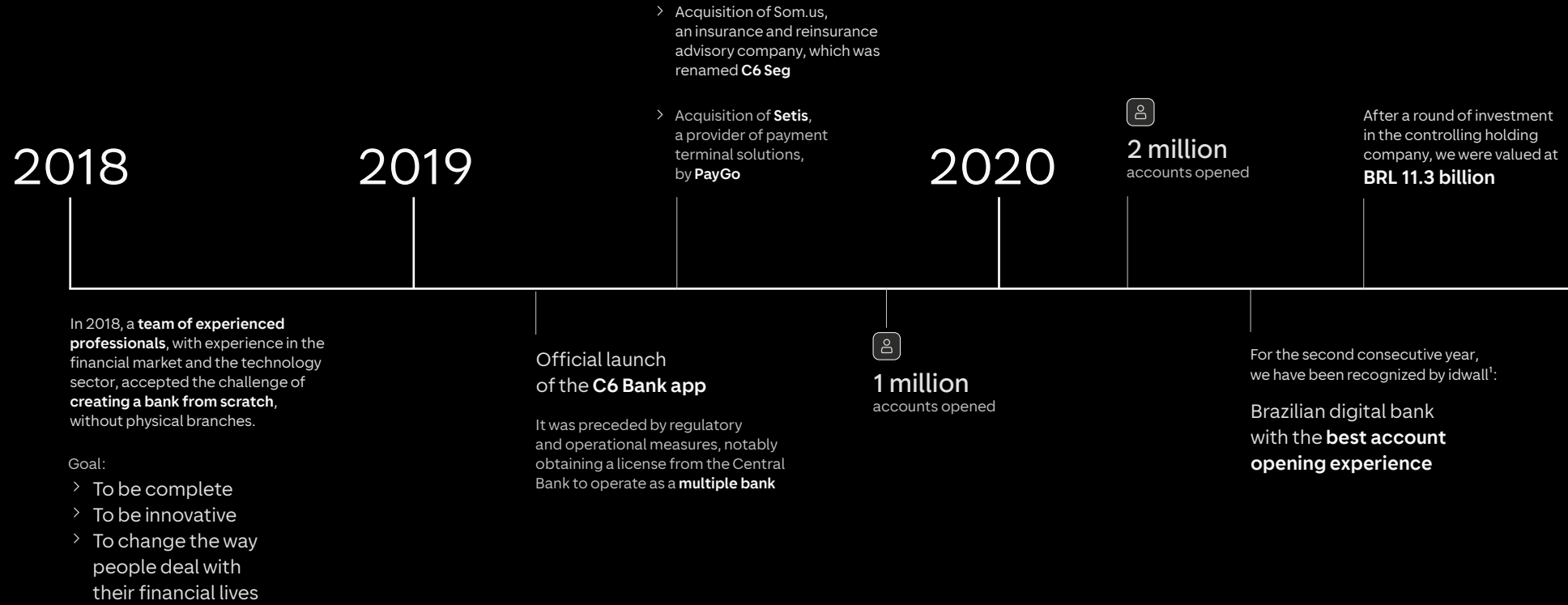


Photograph of moving water forming a continuous pattern

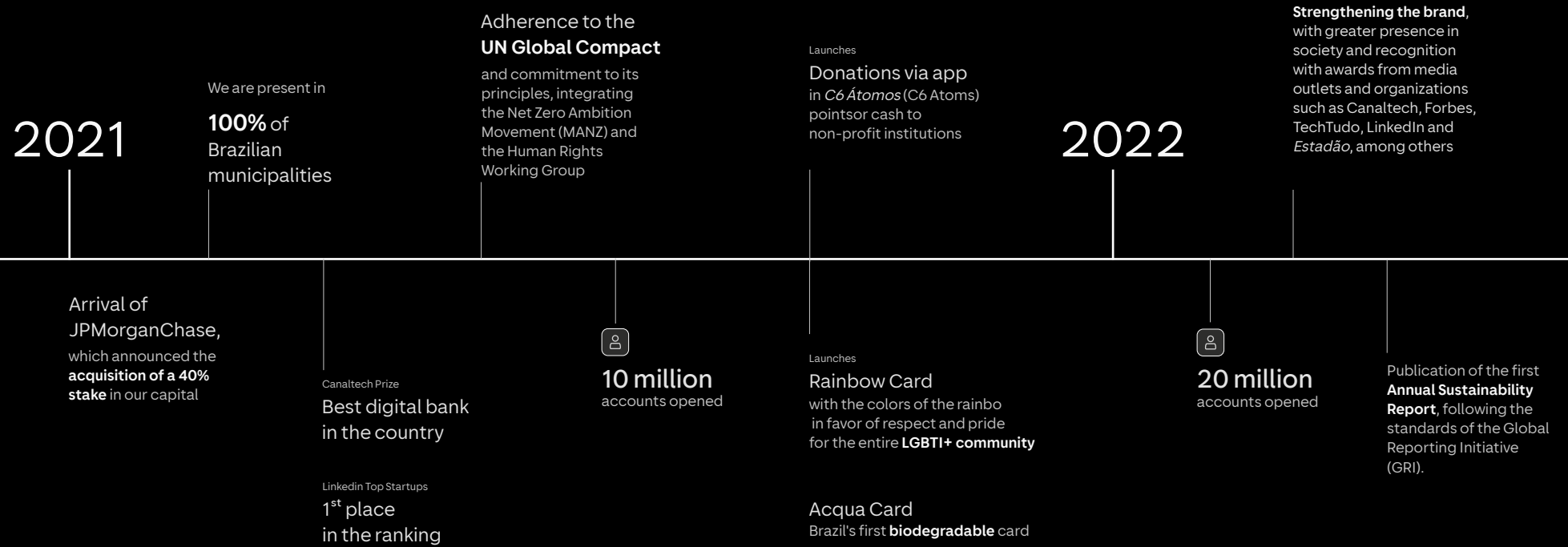
Timeline and highlights 2024

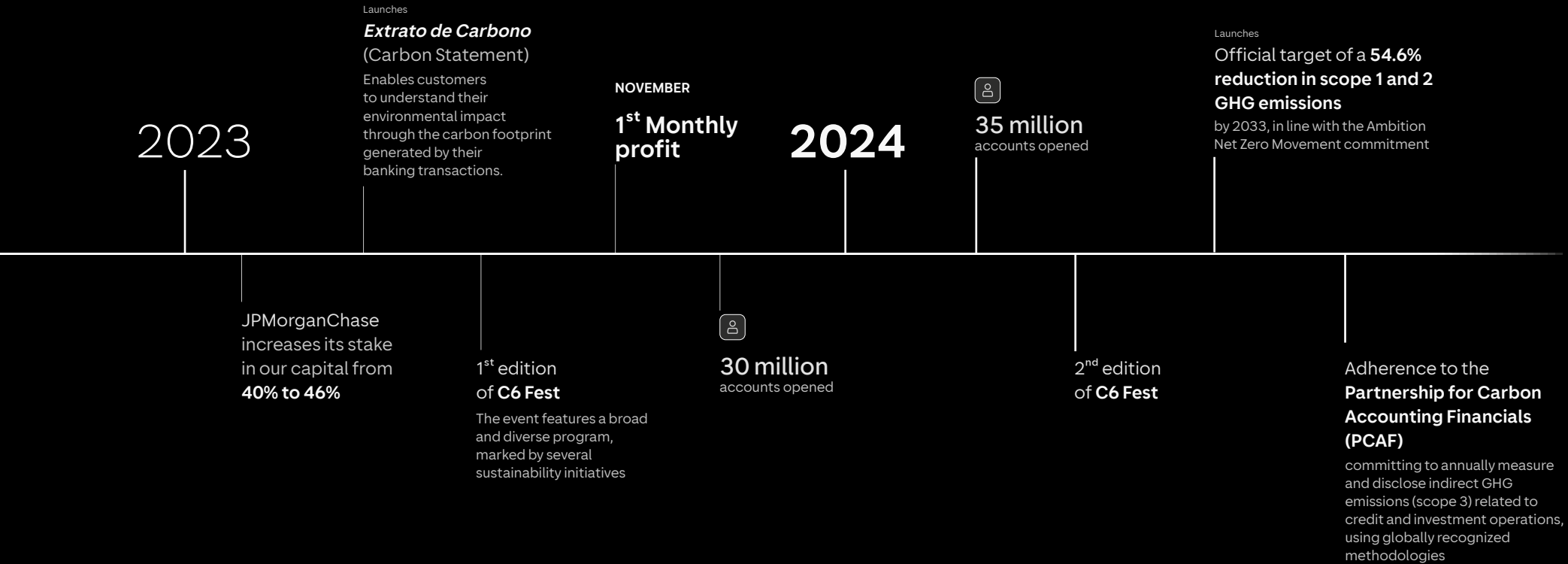
08 – 11

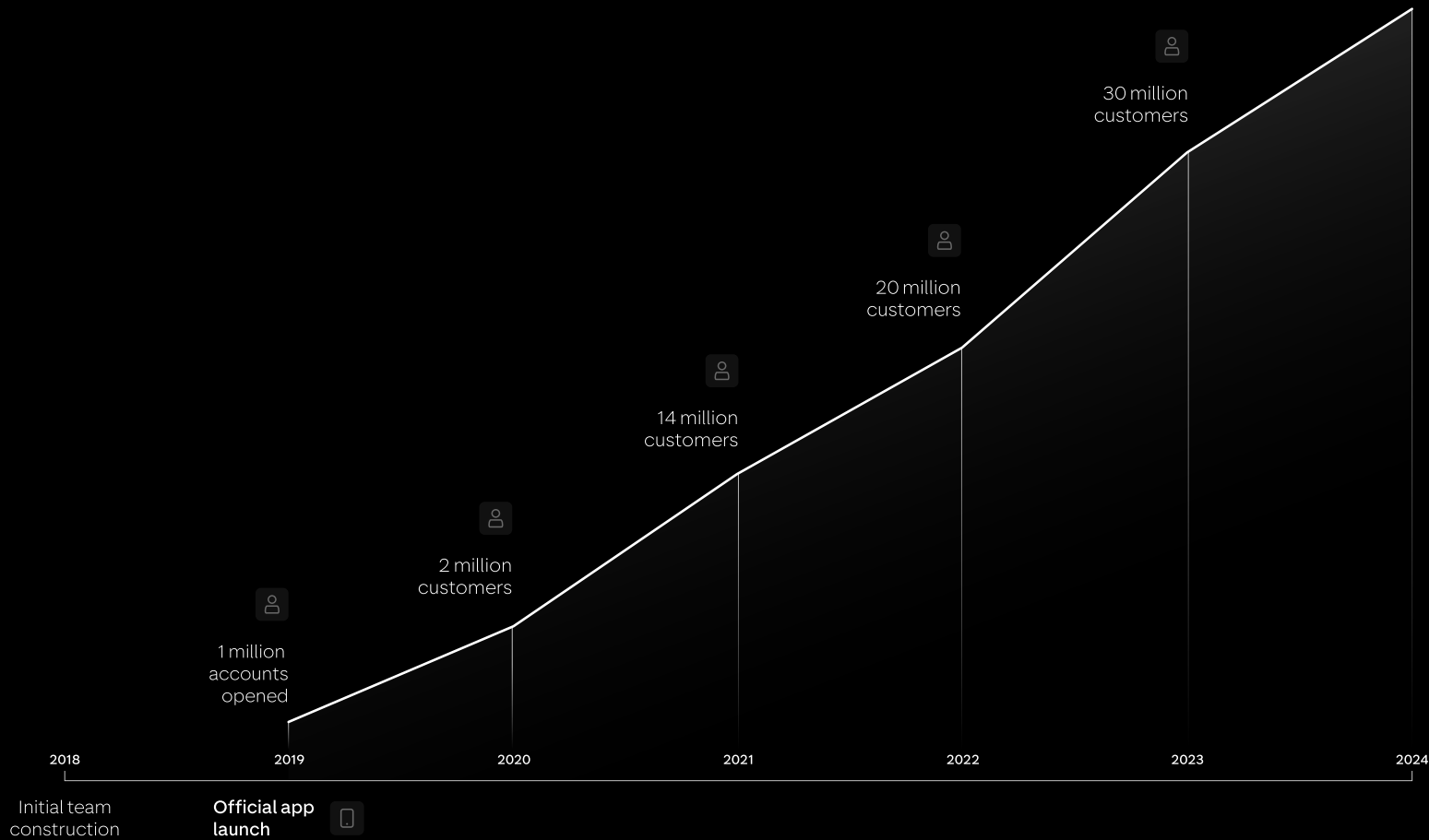
Timeline



¹ Platform that works on fraud prevention, identity verification, user profile management, risk management, etc.







35 million customers

IN 2024

BRL
66.4 billion (+53%)
deposit base

BRL
2.3 billion
Net profit

BRL
55.7 billion (+53%)
credit portfolio



Photograph of a leaf highlighting its delicate texture

About the report

14 – 17

→ Materiality

About the report

GRI 2-3

Our commitment to transparency and accountability to our stakeholders is reflected in the regular disclosure of information, which is continually evolving.

In this context, we have been publishing our Annual Report since 2021, which, starting in 2022, has incorporated the **Global Reporting Initiative (GRI)** guidelines for publications addressing aspects related to business sustainability.

To prepare this document, we adopted the double materiality method, in which the most relevant topics are evaluated internally based on financial and socio-environmental impacts, thus reinforcing the importance of these dimensions for an effective sustainability strategy.

This report also features indicators from the **Sustainability Accounting Standards Board (SASB)** and is aligned with the Sustainable **Development Goals (SDGs) of the United Nations Global Compact**.

In the process of creating this publication, the guidelines of the **Social, Environmental and Climate Responsibility Policy (PRSAC)** and internal governance mechanisms were also considered, with the involvement of the Board of Directors and the Social, Environmental and Climate Subcommittee.

Questions and suggestions about the following content can be sent to esg@c6bank.com.

Read previous reports:

- [> 2020](#)
- [> 2021](#)
- [> 2022](#)
- [> 2023](#)



Materiality

GRI 2-29, 3-1, 3-2

Carried out between November 2024 and February 2025, the process of building our materiality followed the guidelines of the **Global Reporting Initiative (GRI)** as well as the **Sustainability Accounting Standards Board (SASB)**.

The analysis process already addressed the topics from a dual materiality perspective, assessing the potential direct and indirect impacts on our ability to create and preserve economic, environmental, and social value for the business (internally) and stakeholders (externally).

This process helps direct projects and actions carried out in line with sustainability, while providing support to define the aspects to be highlighted in our Annual Report.

The impacts, risks and opportunities related to the topics identified in the first stage were assessed and expanded upon in individual interviews with four executives and two shareholders, as well as four sustainability experts working in the banking sector

The consultation on prioritized topics among broader audiences involved 596 employees, 112 customers, and 82 representatives of suppliers and social/sectoral organizations. The final list of topics was validated by our Sustainability team.

Study stages

Document analysis to identify relevant topics



In-depth interviews with selected executives and stakeholders
















Online questionnaire to test the identified topics



Validation by senior management of priority topics



Material topic	Description	Related indicators	Sustainable Development Goals (SDGs)
Technology and innovation	As a digital bank, we must remain attentive to the market's innovation needs, investing in technology to promote efficiency and security.		
Ethics, governance and transparency	Ethical behavior and corporate governance have regulatory, image, and credibility implications.	GRI 201-4, 205-1, 205-2, 205-3, 206-1, 415-1 SASB FN-CB-510a.1, FN-CB-510a.2	
Customer principalty	Customer satisfaction and preference promote business sustainability. Paying attention to their journey can mitigate risks in this relationship.	GRI 417-1 SASB FN-CB-000.A, FN-CB-000.B	
Human capital development	The business depends on a qualified workforce, which makes aspects such as attracting, retaining, and developing human capital crucial.	GRI 202-1, 401-1, 401-2, 401-3, 403-1, 403-2, 403-3, 403-6, 403-8, 403-10, 404-1, 404-2, 404-3	      
Data protection and privacy	Ensuring the privacy and security of personal financial data is a core business responsibility, as it risks reducing revenue and consumer confidence.	GRI 418-1 SASB FN-CB-230a.1, FN-CB-230a.2	

Material topic	Description	Related indicators	Sustainable Development Goals (SDGs)
Risk management and compliance	Failures in risk management at banking institutions can jeopardize business and have systemic repercussions on the economy, which has led to strict regulation of the sector.	GRI 201-1, 207-1, 207-2, 417-2, 417-3 SASB FN-CB-550a.1, FN-CB-550a.2	
Social, environmental, and climate responsibility	Banks face many risks and opportunities in their operations, especially in financing, and need to be mindful of social, environmental, and climate aspects in their operations and in their relationships with customers.	GRI 201-2, 203-2, 302-1, 302-2, 302-3, 303-3, 305-1, 305-2, 305-3, 305-4, 305-5, 306-3, 405-1, 405-2, 406-1, 407-1, 408-1, 409-1 SASB FN-CB-240a.4, FN-CB-410a.2, FN-CB-410b.1, FN-CB-410b.2, FN-CB-410b.3, FN-CB-410b.4	



Photograph of sand surface
with soft marks formed by wind

Complete, agile and transformative

20 – 25

- Financial results
- Acknowledgment
- Institutional partnerships

Complete, agile and transformative

GRI 2-1

The basis of life on Earth, **carbon is an essential element** in the composition of living organisms and various materials, due to its unique ability to connect with other elements and shape something ever greater. For us, this translates into the purpose of establishing true relationships and transforming people's financial lives.

Year after year, millions of people and businesses come to rely on us for the benefits of a comprehensive, agile, and innovative bank. We already have over 35 million customers, from various locations across the country, who find in our products and services the opportunity to transform their financial lives.

This growth trajectory, which is also reflected in our financial indicators, is driven by the growing awareness of the C6 Bank brand and sustained by the concrete experience that individuals and businesses have with our app.

The tool offers **more than 100 solutions and features**, from traditional transfers and payments to innovations, such as **C6 Conta Global** (C6 Global Account), a pioneering international account initiative in dollars and euros in Brazil.

Multiple bank

We are a privately held financial institution headquartered in São Paulo, operating since 2019. Among our shareholders is JPMorgan Chase, a global leader in financial services. We are controlled by Carbon Holding and are part of an economic group that also includes a bank responsible for payroll loan operations and other companies.



Values

The strategic objectives pursued and the projects implemented are based on solid values, which are part of our identity and history.

Even before our launch, the behaviors that would constitute the collective way of being were defined, with the direct participation of CSixers– as our professionals are called.



Ethics

Without this, there's no deal. With this pillar, everything we want to build will be solid, lasting, and true. We do what is right.



We practice the art of disagreement.

We ask "why" before disagreeing and don't fall for our own arguments. This way, we can understand so we can then disagree and build the best solution.



We chose paddleball

Here, no one wins alone. When one person makes a mistake, the other fixes it. It's a win-win relationship.



Authorocracy

Authorocracy means having freedom with responsibility. If the company were mine, would I do this?



Good humor

Good humor is essential. A good, relaxed atmosphere fosters relationships, creativity, and innovation. But if you go too far, you lose.



Challenge the status quo

Can we do things differently? We always can. And it can be simple. We're passionate about transformation and evolution.

Vision

To be a complete bank, present in people's lives. A benchmark in transforming the banking experience.

Mission

Challenge the status quo of the financial market with innovation, sustainable growth, and quality, through products and services that expand financial awareness.

Goal

Build genuine relationships, transforming people's financial lives.

Financial results

GRI 201-1

With positive indicators in all business areas, we recorded a net profit of BRL 2.3 billion in 2024 – **our first positive annual result since our creation.** In line with the corporate strategy, profitability was also boosted, reaching 60%.

We recorded a net profit of BRL2.3 billion

Revenue showed significant growth compared to the previous year, surpassing the billion-real mark. Operating expenses, in turn, registered a slight decrease, reflecting the effectiveness of the business model adopted.

Another highlight was the reduction in the overall delinquency rate, reinforcing the quality of the credit portfolio, from 3.4% in 2023 to 2.6%.

Reduction in the overall delinquency rate (greater than 90 days)

3.4% → 2.6%

2023

2024

Direct economic value generated and distributed (thousands)

	2023	2024
Economic value generated	3,130,953.00	6,107,056.00
Income	3,130,953,00	6,107,056.00
Distributed economic value	3,990,616.00	3,836,792.00
Operating costs, employees' salaries and benefits	3,804,666.00	3,484,627.00
Payments to government (by country)	185,950.00	352,165.00
Withheld economic value	-859,663.00	2,270,264.00



Acknowledgments

We have been recognized for innovations and products and services made available to customers and society. The awards won both project our brand and drive the pursuit of excellence in operations.

Best cards of 2025

Our cards were considered the best on the market by *Estadão's E-investidor* in three categories: the C6 was named the best credit card "with miles and no annual fees, no minimum income requirement" in the "with miles and no annual fee, but with requirements" category. The C6 Platinum took first place; and the C6 Mastercard Black and C6 Carbon Mastercard Black ranked first and second, respectively, in the "no annual fee for those who spend more than BRL 5,000 per month" category.

Human Rights Campaign (HRC)

Since 2021, we have been recognized as one of the best companies for LGBTQIA+ professionals to work for, achieving top marks in the Global Employment Equity Program survey, conducted in Brazil by Instituto Mais Diversidade in partnership with HRC and the LGBTQIA+ Business and Rights Forum.

Ethos/Época Survey on Diversity, Equity, and Inclusion

Also since 2021, we have been recognized annually in this survey, which publicly evaluates and distinguishes the best diversity and inclusion practices adopted by companies operating in Brazil. In 2024, we ranked 3rd among the most inclusive companies in the country.

Extrato de Carbono Case

In 2024, our product "*Extrato de Carbono*" (Carbon Statement) was recognized as a success story in corporate decarbonization by the UN Global Compact's Net Zero Ambition Movement – *Rede Brasil*. The tool enables customers (both individuals and companies) to track the estimated carbon footprint of their financial transactions, encouraging more sustainable habits and offsetting said emissions by purchasing carbon credits directly through the app.

Financial results

GRI 2-28

Our commitment to the ESG (Environmental, Social, and Governance) agenda brings us closer to other debate forums, organizations, and social bodies, in a joint effort around sustainable development, across the social, environmental, climate, and governance dimensions.

We are signatories to, among others, the following movements and organizations:



United Nations (UN) Global Compact

An international benchmark in corporate sustainability, based on the principles of labor, the environment, anti-corruption, and human rights. Through this partnership, we reinforce our commitment to combating climate change by participating in the Net Zero Ambition Movement (MANZ) and participating in the Human Rights Working Group Applied to the Financial Market, which encourages the incorporation of social risks into operations and investments.



Instituto Ethos

We were the first bank without physical branches to join the organization, which promotes business partnerships for a more sustainable and fair society.



Companies and LGBTI+ Rights Forum

Combats prejudice against LGBTI+ people, helping companies to adopt good management practices and promote inclusion and diversity.



Partnership for Carbon Accounting Financials (PCAF)

Global initiative that brings together financial institutions committed to measuring and disclosing, in a standardized manner, Greenhouse Gas (GHG) emissions associated with their activities and investment and financing portfolios.



Instituto Mais Diversidade

Instituto Mais Diversidade is an institution that establishes multisectoral partnerships aimed at expanding the supply of decent work and income-generating opportunities and care for the LGBTQIA+ population.



Brazilian Identities Institute (ID_BR)

Creator of the “Yes to Racial Equality” Seal, awarded to companies committed to actions to promote racial equality and combat structural racism.

Industry associations

- › **Brazilian Association of Credit Card and Services Companies (ABECS)** Development of the payment methods sector
- › **Brazilian Association of Financial and Capital Market Entities (Anbima)** Regulation and development of the capital market
- › **Brazilian Federation of Banks (Febraban)** Institutional representation of the banking sector
- › **Brazilian Banking Association (ABBC)** Representation of medium-sized banks



Photograph of sand surface with
soft marks formed by wind

Customers at the forefront of the financial experience

28 – 39

- Innovate to stand out
- Data security and privacy

Customers at the forefront of the financial experience

We want to support people in transforming their relationships with money, enabling them to have the best financial experiences and, thus, achieve their life goals.

To this end, we aim to be a comprehensive bank, capable of fully meeting consumers' needs and expectations, becoming their first choice.

Throughout 2024, we carried out initiatives dedicated to expanding the number of individuals and businesses with the potential to become customers, whether through checking accounts and cards, or by purchasing a specific product, such as financing or insurance.

A key part of this process is the increasing segmentation of potential customers by offering tailored solutions to different profiles, meeting their needs and preferences. We've also adopted more

effective communication and provided new offerings to customers, presenting opportunities and benefits not everyone was aware of.

Innovate to stand out

GRI 3-3 Technology and Innovation

To offer everything traditional banks provide while also standing out for our innovation, we adopt a methodology that values agility and creativity.

This approach is supported by multidisciplinary teams comprising professionals with expertise in areas such as business, technology, security, and user experience.

This culture of innovation is strongly oriented toward **customer centricity, a concept that guides everything from the design of products and services**

to the journey of individuals and businesses in their daily use of our app's features.

In 2024, the innovation highlight was the launch of **C6 Assistant**, a generative artificial intelligence solution integrated into the app, which supports customers in carrying out transactions such as Pix and payments, simply, quickly, and securely. C6 Assistant receives files, photos, or screenshots, detects the desired transaction, and requests user confirmation. It is also possible to send Pix to saved contacts without the need to enter keys.

Last year, we also launched **C6 Graphene**, a segment created especially to serve the highest-income segment. This area provides personalized, 24/7 service and a concierge service dedicated to providing access to exclusive events and experiences. Strengthening our value proposition for different customer profiles contributed to the significant growth in accounts and credit operations in 2024.

The indicators for the number and value of checking, savings, and loan accounts, broken down per segment (personal, small business, and corporate), showed significant increases in the year, reflecting the strong growth in these areas.

In the corporate segment, the increase in the number of loans is directly linked to the expansion of the **Empréstimo Na Medida** (Custom-Made Loan) product, a debt renegotiation solution in a single contract with differentiated terms, resulting in a large number of transactions with reduced loan amounts.

That explains the growth in the number of transactions, even with a reduction in the total amount loaned.

The product, dedicated to paying off credit card debt, overdraft limits, and working capital, has the funds directly allocated to payment of obligations, without releasing the amount into the customer's account.

Number and value of checking and savings accounts by segment (billion)

Type of account	Segment	2022		2023		2024	
		Number	Value	Number	Value	Number	Value
Checking	(a) personal	18,928,171	BRL 13.057	22,030,081	BRL 22.847	24,779,424	BRL 33.695
	(b) small business	987,296	BRL 2.556	1,310,291	BRL 4.309	1,624,195	BRL 7.200
Saving	(a) personal	0	BRL -	0	BRL -	0	BRL -
	(b) small business	0	BRL -	0	BRL -	0	BRL -

SASB FN-CB-000.A

Quantity and value of loans by segment (million)

Loans by segment	2022		2023		2024	
	Number	Value	Number	Value	Number	Value
(a) personal	53,480	BRL 259.785	208,132	BRL 477,174	273,891	BRL 704.138
(b) small business (Microenterprise)	2,688	BRL 12.012	3,890	BRL 9,644	6,244	BRL 11.524
(c) corporate (small and medium-sized enterprises)	3,351	BRL 170.820	5,705	BRL 266,693	8,148	BRL 226.295

SASB FN-CB-000.B

Individuals

GRI 2-6

In 2024, we reinforced our value proposition by combining the robustness of our core products with innovations that took the customer experience to a new level.

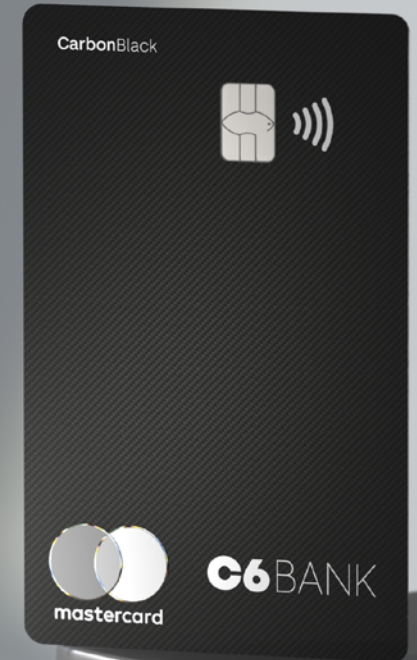
Among the already consolidated offerings, C6 Carbon continued with its differentiated service model for high-income individuals, which integrates digital and human support. Customers in this segment have access to a Carbon Partner for personalized journeys and an investment advisor. The area's services also benefit from regional

expansion, with offices in Brasília, Rio de Janeiro, Belo Horizonte, and Porto Alegre. Furthermore, the C6 Carbon Mastercard Black card continues to offer benefits such as VIP lounges, non-expiring points, cashback, and additional cards.





C6 Yellow continued to democratize access to financial education for young people. It offers a free and exclusive account for those under 18, operated through an independent app, with a debit card, the possibility of investing in CDBs with daily liquidity, and integrated family control.





C6 Átomos (C6 Atoms) is our free points program with the advantage of offering points that never expire. Initially designed for accumulation through credit or debit card purchases, the program has evolved to allow customers to accumulate even more points by making investments, paying bills via bank vouchers, and using direct debit.

Earnings can be increased with accelerator plans, and, through the app, points can be converted into cash back, bill reductions, products, tickets, or miles in partner programs.




Among the main new features of 2024, the following stand out:

-  **Scheduled exchange rate in C6 Conta Global (C6 Global Account):** you can set the desired rate and value to purchase foreign currency, without needing to monitor the market in real time.
-  **Flexible spread by remittance volume in the C6 Conta Global (C6 Global Account):** with rates between 0.75% and 0.9%, it offers one of the best conditions on the market.
-  **Exclusive partnership with Dragon Pass:** access to over 700 VIP lounges around the world, with QR Code generated directly in the app for easier access.
-  **Launch of C6 Graphene:** a new segment for high-income customers, with personalized 24-hour service, concierge for exclusive events and experiences, and the C6 Graphene card, which awards four points per dollar spent and guarantees unlimited access to VIP lounges.

-  **Recurring bill:** you can determine whether the payment of a given bill is recurring or not, also limiting the amount. This new feature makes payment management even easier and provides our customers with greater peace of mind in their daily lives.
-  **New partnership with MetLife:** expansion of insurance products, including vehicle financing protection and MetLife Life Insurance, aimed at high-income customers.
-  **New direct debit:** in just two steps, customers can register their accounts using a barcode.
-  **An unprecedented partnership with Google for Pix contactless payments:** a solution that allows you to make contactless payments directly from Google Wallet, without having to open our app.



-  **Launch of C6 Assistant:** artificial intelligence integrated into the app to facilitate daily banking operations, such as payments and transfers via Pix, quickly and securely.

Investments

Committed to offering more alternatives for investment diversification in Brazil and abroad, we continually expand our range of products and services to meet the needs of different customer profiles

At **Tesouro Direto** (Brazilian Treasury Direct Program), we have implemented features such as automatic reinvestment and application scheduling, providing greater convenience and efficiency in investment management.

At C6 Global Invest we now offer bond trading directly through the app, in addition to enabling transfers between the *C6 Conta Global* (C6 Global Account) and C6 Global Invest, streamlining the movement of funds.

Expanding our fixed-income offering was another important step in this strategy, with an investment advisory service offering third-party fixed-income options and access to the secondary market for CRA, CRI, and debentures.

More than diversifying products, the idea is to add value to the customer experience with an improved loyalty program, in which more points are accumulated on the credit card according to the amount invested, reaching up to **3.5 points per dollar spent**.

To strengthen our operations and offer customized solutions, we expanded our partnerships with insurance companies, serving different customer niches with tailored products and services.

We also invested in the development of the *C6 Átomos* (C6 Atoms) points program, which now features differentiated mechanics depending on the card type.

Main products:



C6 Invest

Investment platform with access to fixed and variable income and more than 400 funds (equities, multimarket, foreign exchange, and pensions), with options for immediate liquidity or longer terms.



C6 Global Invest

An intermediation service that enables you to invest in global assets (stocks on the Nasdaq and NYSE exchanges, international fixed income, and more than 200 mutual funds and hedge funds) directly through the app, with redemption linked to the *C6 Conta Global* (C6 Global Account).



C6 TechInvest

A feature that provides investment portfolios with automatic rebalancing based on the investor's profile, with periodic adjustments to achieve the best long-term profitability.



Portfolio recommendations

Personalized advice and solutions for allocation across multiple investment funds with a single investment, facilitating diversification and adapting to each client's risk profile.

Solutions also available for non-account holders

We offer a range of solutions designed for all audiences, including those who don't have an account with us, focusing on convenience and innovation.

Among the options is **C6 Auto**, a financing platform for light vehicles (new and used) and motorcycles (new), with a network of over 18,000 dealerships and partner retailers throughout Brazil.

The financing process is 100% digital and provides access to a portal that allows you to track your financing, issue duplicate invoices, advance installments, settle payments, and even settle the contract.

100% digital contracting and monitoring

We also offer checking account holders and non-checking account holders (since December 2024) our **Vehicle Secured Loan (EVG)**, a type of credit in which the customer uses their paid-off vehicle as collateral to obtain a loan with lower interest rates and more flexible terms.

The process is simple and can be initiated through our app, with digital monitoring and expert support to finalize the loan.



Account and card

- 100% digital account
- Pix and TEDs (electronic transfer between different banks)
- Withdrawals from the Banco24Horas network
- Multipurpose card
- C6 Carbon Card
- C6 Global Account (dollar and euro)
- C6 Yellow
- *Extrato de Carbono* (Carbon Statement)
- Donations to NGOs
- Payments



Investments

- C6 Invest
- Recommended Portfolio
- C6 TechInvest
- C6 Global Invest



Vehicles

- C6 Tag
- C6 Auto
- Shell Box



Insurances and plans

- C6 Life Insurance
- C6 Account Insurance
- C6 Tag Insurance
- Travel Insurance
- Home Insurance
- Cell Phone Insurance
- Protected Statement
- Dental Insurance



Credit

- Personal credit
- Overdraft limit
- Home Equity
- Car Equity
- Payroll Loan
- Protected credit
- FGTS Advance (Severance Fund)



Benefits

- *C6 Átomos* (C6 Atoms)
- C6 Benefits
- C6 Store

Legal entities

GRI 2-6

Just as we strive to support people in their projects, we offer structured financial products and solutions to support the businesses of companies of various sizes, profiles, and sectors.

In 2024, we kept close relationships with those customers to understand their needs and continually improve the solutions we offer.

As a result of that commitment, we surpassed the 2 million account mark in this segment.

With a complete and affordable solution for all types of businesses, **C6 Empresas** (C6 Business) offers a corporate account with free and unlimited Pix transfers, up to 100 TEDs and 100 monthly bank vouchers at no cost with settlement on the same business day (D+0) and card **C6 Business with no monthly fee**.

Companies that concentrate their revenue with us can be exempt from renting the **C6 Pay** card machine. Additionally, any customer can obtain up to BRL100,000 in guaranteed credit on their card through the CDB Credit Card.

Customer service is enhanced by local and remote managers, in addition to the **Conexão C6** (C6 Connection) program, which supports accredited offices in the distribution of financial solutions. With this hybrid structure, companies receive strategic support for growth and development.

Our service channels are part of a broader strategy of valuing and continuously improving the customer experience throughout their interaction with us. We adopt an omnichannel platform, which records service history, allowing us to retrieve information with each new contact.



Evolution of value offering

C6 Empresas (C6 Business) combines the agility of a digital bank with the proximity of a traditional bankl.

Improvements implemented

- › **Bank-issued Bills:** Bank-issued Bills: issued on paper with varying re-issues, API integration and new management report.
- › **Access management:** Access management: more options to personalize profiles.
- › **Account statement:** export in Excel and CSV in addition to PDF.
- › **Payments:** : extended available hours and improved direct debit.
- › **Payment link:** Payment link: reduction of the receipt period to 14 calendar days.
- › **Empréstimo Na Medida (Custom-Made Loan):** Loan) : solution that allows you to renegotiate overdraft, loan and card balances, in a single contract with special conditions.



C6 Empresas (C6 Business) account advantages:

- › Free and unlimited Pix
- › 100 free TEDs per month (immediate bank transfers)
- › C6 Business card with no annual fee and up to ten free supplemental cards
- › 100 free bank-issued bills per month
- › D0 clearance for bank-issued bills paid by 1:30 p.m., speeding up cash flow
- › Special allowance of 2,000 free bank-issued bills for four months for those via CNAB/API
- › *C6 Conta Global* (C6 Global Account) with no monthly fee
- › Expansion of the team of corporate managers for dedicated service

There are also several exchange solutions through a complete platform dedicated to companies of different sizes and segments.

With **agile and 100% digital processes**, the solutions were developed to facilitate international operations, offering competitive terms and specialized service. Available features include foreign currency purchases and sales for imports, exports, and international transfers. Companies can quickly and easily arrange exchange transactions through the app or with the support of a dedicated manager, without bureaucracy.

They also have access to the ***C6 Conta Global*** (C6 Global Account), which allows them to have balances in dollars or euros, make international payments and transfers more efficiently, and enjoy reduced fees compared to the traditional market.

Corporate and MEI Account

- 100% digital account
- Unlimited and free Pix
- C6 Global Account (dollar and euro)
- Withdrawals from the Banco24Horas network
- Access, approval and authority management
- Web Banking
- *Extrato de Carbono* (Carbon Statement)
- Donations to NGOs

Credit Solutions

- C6 Business Card
- Overdraft limit
- Working capital with and without guarantee
- FGI / PEAC
- Anticipation of receivables

Exchange

- Exchange (spot and future)
- Derivatives
- Trade Finance

Payment solutions

- DDA Digital Bank Voucher
- Direct Debit
- DARF (Federal Revenue Collection Document)
- Pix for salary, via Web Banking
- In-app payment cart ("Pay multiple")
- Batch payment via Excel file in Web Banking
- Payments via API integration

Receiving solutions

- Pix
- *Maquininha C6 Pay* (C6 Pay Card Machine)
- Bank voucher
- Collection PIX
- Payment link

Insurances

- C6 Life Insurance
- C6 Account Insurance
- C6 Tag Insurance



Data security and privacy

GRI 418-1, 3-3 Data Protection and Privacy, SASB FN-CB-230A.1., FN-CB-230A.2

Ensuring customer protection across all banking transactions is a priority for us. We constantly invest in advanced technological infrastructure and adopt rigorous cybersecurity practices to ensure the integrity of transactions carried out through the app and protect the privacy of personal data under our management.

Our commitment to security begins with product design and extends throughout the entire operation. Each solution we develop undergoes thorough security and fraud risk assessments, ensuring project viability and the existence of robust barriers against potential threats. This concern also involves the selection of suppliers, who must meet our rigorous security requirements.

To monitor vulnerabilities, we conduct periodic security scans, keeping a structured vulnerability management cycle. The process includes asset inventory, flaw identification and prioritization, patch application, remediation, and validation – all conducted with periodic security scans.

Best market practices

Our **Data Privacy Incident Response Plan** follows regulatory and market best practices, focusing on preventing breaches and quickly communicating with data owners. Reporting is made within three business days of becoming aware of the incident and may be completed within up to 20 days. Whenever possible, it is individualized; otherwise, it uses public channels such as the institutional website and social media.

The message should contain clear information about the nature and impact of the incident, measures taken, and support channels. All communications are recorded for at least five years. When applicable, the **National Data Protection Authority (ANPD)** is also notified through the **Electronic Information System (SEI)**, without undue delay.

This ensures transparency and compliance with the **General Data Protection Law (LGPD)**.

We also reinforce operational security by using high-tech tools from the very beginning of our customer relationship. Solutions include biometric authentication, source code protection, device security, and geolocation technology, which ensures that only authorized devices conduct financial transactions.

At the infrastructure layer, we employ robust defense systems such as firewalls, antivirus, antimalware and **Web Application Firewall (WAF)**. To protect our clients' data, we work with **Data Loss Prevention (DLP)** solutions, working with information classification and labeling processes, which together prevent data and information loss and leaks.

In addition to all these systems and tools, we strongly focus on security culture and awareness, which is treated as a priority. As a result of this work, in 2024, as in previous years, there were no personal data breaches in our operations.

To keep all CSixers alert to any type of breach that could impact operations, we promote educational campaigns, ongoing training, and practical simulations, such as phishing attacks, in addition to requiring all professionals to undergo mandatory annual training in information security and cybersecurity.

All internal guidelines comply with the LGPD and other Brazilian laws and regulations involving cybersecurity and the contracting of relevant services for data processing, storage, and cloud computing.

Furthermore, and under this strategy, we have developed a series of ongoing actions to ensure data security and protection:

- > **Monitoring and security:** smart tools monitor the environment and issue alerts in case of potential threats to the institution's activities.
- > **Security testing:** Internal and external testing routines help identify vulnerabilities and anticipate potential attacks, strengthening system resilience.

- > **Simulation exercises:** teams are prepared to act quickly in security incident situations that could compromise data.

- > **Product development:** constant analysis of risks, infrastructure, data, applications and fraud is part of the process of creating and improving solutions.

- > **Dedicated teams:** The Security Operation Center (SOC) operates 24/7, monitoring digital environments, preventing and responding to security incidents and fraud.

- > **Periodic security assessments:** Mobile and web banking platforms undergo continuous protection and security testing and analysis, complemented by independent audits by specialized companies.

Ongoing exchanges

We keep exchanges with international entities and forums, such as:

Cybersecurity at MIT Sloan

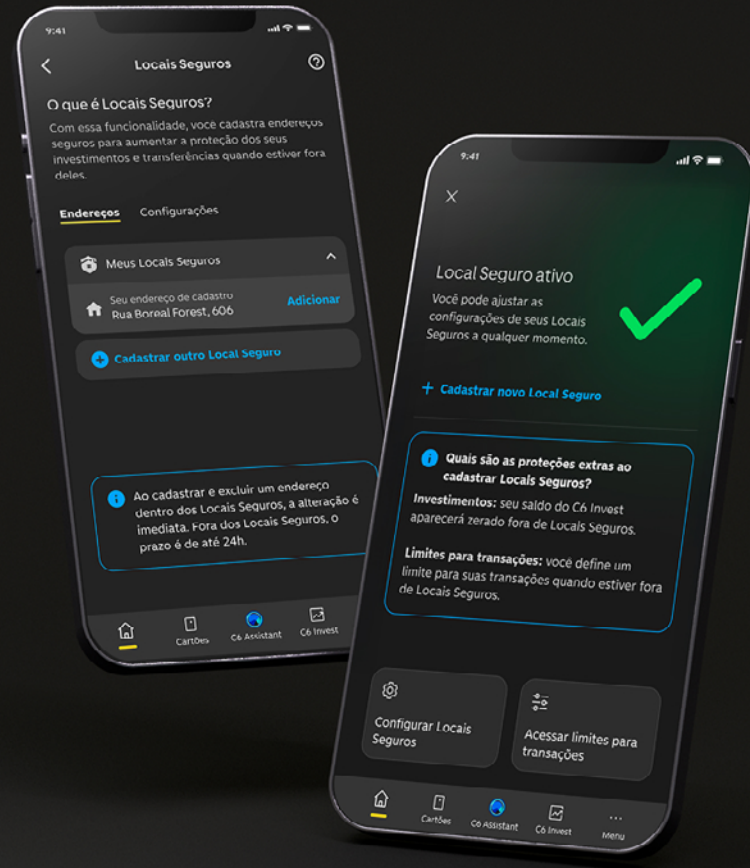
Interdisciplinary consortium comprising academics from the Massachusetts Institute of Technology (MIT) and professionals from companies such as Nasdaq, Microsoft and Google.

PCI Security Standards

Global forum that brings together payment method institutions to discuss security in the sector.

Safe App:

- › **Facial biometrics**, which guarantees customers are actually who they say they are..
- › **Malicious app monitoring**, which prevents the app from being opened and accessed on that device.
- › **Card security**, through features that allow holders to enable and disable contactless payments with physical cards.
- › **Dynamic credit card verification code (CVC)**, with periodic updates.
- › **Secure Contacts feature**, through which the customer registers contacts who can receive overnight transfers above BRL1,000.
- › **Safe Locations feature**, allowing customers to register addresses and limit their investment balance inquiries to those locations. It also allows users to set lower amounts for transfers made outside of safe locations.





Photograph of a close-up view of tree bark with an irregular surface and overlapping layers

Corporate governance

42 – 55

- Risk management
- Ethics and compliance
- Management of suppliers and partners
- ESG Governance

Corporate governance

GRI 2-9, 2-10, 2-11, 2-12, 2-15, 2-17, 207-1, 207-2, 3-3

Ethics, governance and transparency

Our governance model meets the regulatory requirements applicable to financial institutions, according to the **National Financial System (SFN)**. We have structures and practices guided by international standards, aiming to ensure the security of our activities and to meet the growing demand for ethics and integrity from the stakeholders with whom we interact.

The main decision-making body is the General Meeting, where shareholders deliberate on administrative and business matters. Its responsibilities include analyzing and approving the Financial Statements and appointing members of the Board of Directors.

The Board of Directors, in turn, is responsible for the general guidance of the business and for defining operating strategies. The body also reviews and approves policies, governance rules and other internal standards, focusing on the **Social, Environmental and Climate Responsibility Policy and the Code of Ethics and Conduct**, both of which must be observed by managers, employees and third parties in all activities and interactions with the bank.

The body comprises seven members, including a board member who, in addition to chairing the board, also serves as CEO. The board members are subject to annual reelection. Appointments are based on reputation and technical expertise, in line with internal documents addressing these topics and with applicable laws, and their relevance to the strategic business guidelines.

The selection of members for the Board of Directors and statutory committees takes into account the opinions of stakeholders (including shareholders), diversity, and the competencies of each profile. Elected board members must act with technical expertise, integrity, and autonomy. Whenever a conflict of interest arises, they must disclose the situation.

As a business advisor, the Board of Directors performs several other functions, for which it relies on the advice of three statutory committees: **Risk, Compensation, and Audit**, each with its own bylaws, composition and functioning, in accordance with the Central Bank's regulations. Board members and committee members are chosen based on their reputation and technical expertise.

The body's role also includes guiding our fiscal strategy. In this regard, we play a relevant role both as a taxpayer and as a member of the **National Tax System**: we collect taxes on transactions carried out by clients, as applicable, and report financial transactions to the appropriate bodies, in accordance with regulatory requirements. When it comes to business, we are guided by the principle of fair tax collection.

The Executive Board implements the strategic guidelines of the Board of Directors, translating them into day-to-day operational activities and tactical actions. It also monitors and reports results to the board members on a regular basis. In its actions, the Board must adhere to sustainability principles.

To encompass all areas and internal operations, the body also conducts management with the support of thematic committees and subcommittees. These committees must share information, provide suggestions, report indicators, and provide relevant input for decision-making.

Thematic committees and subcommittees

- › Crisis Management and Business Continuity Committee
- › Credit Committee
- › Ethics Committee
- › Prudential Conglomerate Security Committee
- › Prudential Conglomerate Security Committee
- › Advisory Risk Committee
- › Remuneration Committee
- › Service Committee
- › Subcommittee on Anti-Money Laundering (AML) and Combating the Financing of Terrorism (CFT)
- › Asset and Liability Management Subcommittee
- › Product Subcommittee
- › Operations Subcommittee
- › Social, Environmental and Climate Subcommittee
- › Quality Control Plan Subcommittee Connection/Partners
- › Suppliers and Partners Subcommittee
- › Correspondents Quality Plan Subcommittee
- › Collection Subcommittee
- › Exchange Subcommittee

In addition to these, there are other forums under the responsibility of the Executive Board where topics related to operations, governance and our financial sustainability are discussed at different intervals.

Evaluation process

GRI 2-18

The performance evaluation model is applied broadly, including members of the **Executive Committee** – a group comprising executive and senior leaders. This practice contributes to alignment and continuous development at all internal levels. This performance cycle is structured in two dimensions:

- **Semiannual goals and results monitoring:** Individual and organizational goals are aligned with our strategic objectives, ensuring that leaders' deliverables are connected with expected results. These indicators include financial, operational, and customer experience aspects, which reinforces leadership's commitment to our sustainable performance.
- **Annual assessment of cultural attributes:** in addition to meeting goals, leaders are evaluated based on the cultural attributes that support organizational strategy, ensuring their performance is aligned with internal values and principles.

Risk management

In 2024, the role and operations of the **Social, Environmental, and Climate Risk area were consolidated**. Thus, we continue to strengthen our structure, policies, and processes to effectively lead against a backdrop of exposure to various types of risk.

A fundamental component of addressing this issue is the widespread culture of risk management across all sectors. Risk management is executed by the **Risk Management and Capital Management Department**, comprising the following departments:

- **Operational risk.** Monitors and controls risks related to loss management, compliance with limits, and keeping the control environment and governance of the Risk Committee.
- **Credit risk and model.** Estimates, monitors and controls the adequacy of credit risk, manages limits, manages the credit quality of counterparties and validates credit models.

- **Interest Rate Risk in the Banking Book (IRRBB).** Estimates, monitors, and controls market risk by calculating the IRRBB and managing limits.
- **Capital management.** Estimates, monitors, and controls capital adequacy, in addition to being responsible for calculating reference equity and preparing risk reports, as well as dealing with planning and optimizing the use of capital.
- **Liquidity risk.** Forecasts, monitors, and controls liquidity, including calculating indicators, preparing risk reports, planning and optimization, managing cash flow, and monitoring concentration.
- **Social, environmental and climate risk.** In its relationships with partners, suppliers, and customers, it works to ensure compliance with legislation and regulatory policies, including participating in the development of features, products, and services and in changes to processes, systems, operations, and the business model.

During the risk and control identification, assessment, and monitoring phases, we adopt the **lines of defense model**, based on internationally recognized parameters.

1st line

Support and business areas: These areas are responsible for identifying and managing, on a daily basis, the risks inherent to their activities and the issues they work with. Risk Partners, or Risk Ambassadors, are responsible for this. They are employees who disseminate the culture of operational risk, internal controls, and business continuity in their respective areas, based on specific training.

2nd line

Internal Controls, Operational Risks, and Compliance are responsible for assessing and monitoring the risk management and control environment. They also have the additional mission of raising employee awareness of their responsibilities in risk management and the effectiveness of internal controls through communication and training.

3rd line

Internal Audit: Responsible for evaluating the risk-related control system and reporting results to senior management and governance bodies.



Establishing limits and stress testing

SASB FN-CB-550A.2

Our risk tolerance and appetite level is established by the Board of Directors. Based on this definition, we identify risks based on management's perspective on the aspects to which the business model and our operations are exposed.

The next step is an operational analysis, based on the processes and controls employed internally. This allows us to assess potential weaknesses, also considering the execution of the strategy. As a financial institution, we are aligned with the regulatory framework and controls related to Segment 3 (S3) of the **National Financial System (SFN)**.

The process consists of analyzing and constructing scenarios that simulate situations of fragility, enabling the

prediction of unfavorable events or the anticipation of potential crises, to mitigate risks.

These scenarios are defined based on the assessment of macroeconomic variables and market behavior, such as credit market behavior during previous crises, and detailed analysis by multidisciplinary teams, including members of the Board of Directors, risk managers, finance specialists, and other relevant stakeholders.

The results are factored into our long-term strategic decisions. This includes reviewing corporate strategy, identifying areas for growth and diversification, and allocating resources more efficiently and resiliently. Furthermore, these results provide valuable insights for product pricing, portfolio management, and evaluating business opportunities.

Systemic risks and crucial concerns

GRI 2-16

Periodic stress tests are conducted to simulate adverse scenarios and assess the impacts on our solvency and liquidity. The process involves creating scenarios based on macroeconomic variables and previous crises, as well as applying extreme shocks to sensitize financial projections. These tests, conducted within the scope of the **Stress Testing Program**, strengthen our resilience.

The results are analyzed by multidisciplinary teams and considered in strategic decisions, such as reviewing guidelines, allocating resources, and managing risks. Furthermore, they guide policy adjustments and the definition of expansion strategies, influencing product pricing, portfolio management, and business opportunities.

Specific theme-based committees and subcommittees under the Board's responsibility also monitor crucial concerns identified by operational areas during scenario assessments or during the execution of business strategies. If necessary, these issues are forwarded, in a timely manner, for consideration by the Executive Board and/or the Board of Directors.

Four risks are classified as critical:

- > Segregation of functions (accesses)
- > Dependence on third parties
- > Manual processes
- > Change management

Processes to repair negative impacts

GRI 2-25

Our commitment goes beyond preventing and/or mitigating risks. We actively work to identify, correct, and offset negative impacts that could affect customers or other stakeholders. When systemic failures, improper charges, or any other issue occur, we adopt a structured process to ensure an efficient solution:

→ **Problem identification and confirmation.** Monitoring of customer service and ombudsman channels, as well as automatic checks to quickly detect any potential negative impact. A team is available 24/7 to assess incidents and, if necessary, escalate the case to the technical team. Close customer support ensures clear communication and a comprehensive solution.

→ **Ongoing improvement.** After each incident, the causes are analyzed and lessons learned are shared with the relevant departments. We strive to continually improve our products, processes, and technologies to prevent recurrences.

→ **Quick action and compensation.** As soon as a problem is confirmed, immediate action is taken to resolve it, which may include restoring services, refunding undue amounts, or correcting data. If necessary, compensation policies are applied, always in compliance with regulatory and internal standards.

→ **Priority and inclusive service.** Vulnerable customers are prioritized and receive specialized support, including support in Libras (Brazilian Sign Language) or through personalized channels, ensuring a quick and accessible solution.

→ **Transparency and communication.** Customers are kept informed about the situation and the measures taken. This open communication builds trust and helps users understand the solution adopted.

In addition to these actions, several channels are available for complaints and questions, such as apps, telephone, social media, and the Ombudsman's Office, all integrated into an omnichannel platform.

This centralized system allows for a streamlined flow of information and greater transparency in service. A protocol is generated for each registered complaint, and response times (SLA) are established according to its complexity. We also participate in external dispute resolution channels, such as those regulated by the Central Bank, reinforcing our commitment to responsible customer service.

The continuous improvement team monitors customer service data and identifies trends and opportunities for improvement. These insights are shared with development teams so they can be transformed into concrete solutions, benefiting customers and other stakeholders. When negative impacts are proactively identified, a predictive system is used, a mechanism that allows customers to be notified directly via the app's chat about the error and its correction. In more critical cases, this contact is also made over the phone.

All customer interactions are stored on the platform and regularly analyzed to improve processes. If a complaint isn't clear, our team of experts will contact the customer via email to obtain further details and ensure the best solution. More complex cases, including those involving external channels, are actively monitored by a specialized team. Furthermore, new issues identified are recorded to enrich the knowledge base and support continuous improvements in products and services.

To measure the effectiveness of internal processes, quality indicators such as NPS, call recurrence rate, and leakage rate to regulatory channels are used. Each piece of feedback is evaluated to identify opportunities for improvement and implement quick or structural fixes, if necessary.



Ethics and compliance

GRI 205-1

Ethical conduct guides all operations and interactions in relationships with customers, business partners and public officials. The behavior expected of employees, outsourced professionals and suppliers is expressed in the **Code of Ethics and Conduct and the Code of Conduct for Suppliers**. There are also specific standards that address aspects such as management of the **Transparency Channel**, compliance and relationships with public agents and agencies.

Because these are increasingly sensitive topics, preventing and combating money laundering and combating the financing of terrorism are addressed in a separate document, with procedures and standards to prevent any attempt to use our products and services to conceal the origin of illicit funds.

In 2024, the topic of Anti-Money Laundering (AML) gained even greater prominence on the internal agenda, driving process improvement initiatives to inhibit and mitigate risks. These include the acquisition of technologies, the automation of operational routines, and the increased use of data to support analyses.

The due diligence we conduct now provides even greater precision in assessing and classifying customer risk. The evolution of processes met regulatory requirements and incorporated departmental demands, providing more robustness to relationship refusals when necessary.

These improvements are the result of debates and decisions by the Anti-Money Laundering Subcommittee (AML), coordinated by the Compliance area and composed of several internal structures. The forum defines policies and guidelines to protect operations against financial crimes. If signs of irregularities are identified, the cases are duly analyzed and reported to the Financial Activities Control Council (COAF), Brazil's financial intelligence unit.

We assess the risk of money laundering both during onboarding and when keeping relationships with **customers, partners and suppliers**.

Corporate conduct

GRI 2-15

The Compliance department is responsible for ensuring compliance with internal rules on a daily basis, both through oversight and through the engagement of all professionals.

Regular training is provided on the **Code of Ethics and Conduct** and other policies, standards, and processes that seek to ensure integrity in all activities and operations. In addition to disseminating essential information on these topics among employees, these training sessions provide the tools needed to transform knowledge into practical actions.

To reinforce the Code of Ethics and Conduct guidelines, employees annually acknowledge the document and declare any potential conflicts of interest. Executives sign commitments regarding training and policies. Furthermore, it is mandatory to inform the Compliance area about the receipt of gifts that exceed the limits established in our policies, relationships with public officials and external representation positions.

Regarding the risk of conflicts of interest, aspects such as external activities, ties with public officials and corporate holdings are verified during the admission process. Areas subject to conflicts of interest, such as Brokerage and Treasury, are monitored and subject to preventive measures. Executives sign declarations regarding their conduct with public officials, reinforcing the mapping of corruption risks. In 2024, 100% of employees were informed and trained in anti-corruption policies and procedures through the corporate education platform, the C6 Institute. GRI 205-2

To minimize situations that expose employees to conflicts of interest, we verify, upon admission and throughout their employment, whether they engage in external activities, have relationships with public officials, or hold equity interests in companies. We also adopt processes to monitor areas that may be exposed to conflicts of interest internally, in accordance with regulations, and take steps to prevent them.

Members of the Executive Board and the Executive Committee sign declarations regarding adherence to expected corporate conduct that help mitigate potential conflicts.

All employees are trained and committed to minimizing potential negative impacts on the business, complying with standards and procedures and making responsible decisions, in accordance with the guidelines of the **Corporate Risk Management Policy**.



Financial support received from the government

	2023	2024
Benefits and tax credits	BRL 17,566,084.73	BRL 26,217,436.94
Subsidies	BRL 0.00	BRL 0.00
Grants for investment, research and development and other relevant types of concessions	BRL 0.00	BRL 0.00
Premiums	BRL 0.00	BRL 0.00
Royalty holidays (incentives that delay the payment of royalties)	BRL 0.00	BRL 0.00
Financial incentives	BRL 0.00	BRL 0.00
Other financial benefits received or receivable from any government for any operation	BRL 0.00	BRL 0.00

GRI 201-4

Best practices

GRI 2-26, 2-27, 205-3, 406-1, 3-3 Ethics, Governance, and Transparency, SASB FN-CB-510A.1, SASB FN-CB-510A.2

All CSixers must understand and respect the **Code of Ethics and Conduct**, as well as compliance policies. To this end, we offer regular training and ongoing support to reinforce the adoption of expected integrity practices. The Compliance team is available to answer questions, provide information, and assist in analyzing potential conflicts of interest or ethical issues.

Irregularities or violations of the Code of Ethics and Conduct can be reported through the Transparency Channel, with guaranteed anonymity and non-retaliation. The tool is operated by an independent company and is available 24/7. Reports are analyzed by the Compliance department, which defines the scope of the investigation and involves other departments, if necessary. After the investigation, a report is sent to the Ethics Subcommittee, which is responsible for defining measures and suggesting improvements to prevent further incidents.

Access the Transparency Channel (in portuguese): transparencia.c6bank.com/pt/c6bank

During the period under review, we did not identify any losses related to lawsuits concerning market manipulation, insider trading, antitrust, anticompetitive behavior, negligence, or regulatory violations. The events recorded are inherent to the business activity, identifying only lawsuits related to allegations of fraud, not arising from illegal conduct, and representing a percentage consistent with the portfolios and below the market average, with no significant internal impact.

We adopt strict controls and compliance policies to mitigate regulatory risks, ensuring adherence to applicable standards, including, but not limited to, the following regulatory frameworks:

- > Anti-Corruption Law (Law No. 12,846/2013)
- > Competition Defense Law (Law No. 12,529/2011)
- > Central Bank of Brazil (Bacen)
- > Consumer Protection Code
- > National Monetary Council (CMN)

- > Securities and Exchange Council (CVM)
- > Normative Instructions of the National Institute of Social Security (INSS)

Transparency in products and services

GRI 417-1, 417-2, 417-3, 3-3. Customer Principalality, 3-3 Risk Management and Compliance

For us, transparency and ethics are fundamental principles of communication when contracting financial products and solutions. All offers are conducted responsibly, in accordance with the Manual of Ethical Communication and Marketing Practices, approved by the Executive Committee, and other materials.

Furthermore, good accessibility practices and established tone and voice standards are adopted throughout the product journeys. A variety of channels are available to ensure that information is accessible and understandable to all.

One of our essential commitments is not to omit or conceal information in communications. Clarity and objectivity are prioritized in product presentations, and information is conveyed without ambiguity or omissions.

The goal is to provide a reliable and hassle-free experience to our customers. The continued growth of our portfolio and user trust are reflected in the **35 million accounts we have opened**, demonstrating our technological capabilities to meet the public's needs with transparency, efficiency, and innovation.

		2022	2023	2024
Number of product and service categories	Number	90	90	100
	Percentage	90%	90%	100%
Significant categories of products or services covered by internal procedures and assessed regarding compliance with those procedures	Number	90	90	100
	Percentage	90%	90%	100%

In 2024, **no non-compliance was identified** related to labeling or disclosure of information regarding products and services. The information provided to customers complies with current legislation and self-regulatory codes.

Management of suppliers and partners

GRI 408-1, 409-1, 3-3
Social, Environmental, and Climate Responsibility

To mitigate our social and environmental risks, we adopt specific procedures for onboarding customers, employees, partners, and service providers. Our relationships with suppliers and partners are guided by the same principles and values that guide our business and activities, and the Compliance department is directly involved in the hiring process.

We do not condone any type of child, forced or slave labor. Nor do we condone violations of the rights of Indigenous and *Quilombola* peoples, or actions that affect cultural heritage. Activities carried out by companies or individuals cannot be

related to gambling, pornography, prostitution, sexual exploitation or any criminal activity, especially those linked to drug trafficking, terrorism or organized crime.

Based on these guidelines, no reports of child labor were identified regarding customers, suppliers, or partners in 2024. Regarding operations and suppliers with significant risk of forced or compulsory labor, 21 high-risk cases were identified: five in the supplier and partner due diligence flow and 16 in the customer due diligence flow (13 cases involving corporate clients and 3 cases involving individuals).

Of the 21 cases identified, ten received an unfavorable opinion before the relationship began, and the process was discontinued. In the remaining 11 cases identified as high risk of exposure to forced labor and which did initiate a relationship, the mitigating measures adopted

included the use of risk assessment methodologies and socio-environmental clauses in credit or partnership agreements.

The impact of third-party behavior on our image and reputation is also a priority. We investigate potential negative mentions in the media and on social media, and whether products and services are provided in accordance with legislation and are in line with international agreements and conventions. For example, there are restrictions on companies that produce or sell weapons and ammunition, jewelry, coin minting, and cryptocurrencies.

Based on the results of this set of analyses, suppliers and partners are assigned a risk rating, which determines the frequency with which they will be evaluated.

Thus, new suppliers underwent a socio-environmental risk assessment

in 2024. Those classified as high risk undergo further due diligence after two years; those considered medium or low risk undergo due diligence every five years.

It is primarily the responsibility of the Compliance department to establish guidelines and processes to engage and monitor suppliers and partners. This work begins with disseminating the practices and conduct we desire, particularly those expressed in the Code of Conduct. Consequently, the Compliance team manages the risks associated with contracting and formalizing partnerships through the following processes:

Declarations of Agreement

They cover values, obligations, declarations, and guarantees related to socio-environmental and human rights aspects. Companies and service providers declare they understand our ethical guidelines and commit to abiding by them. Failure to comply with these principles may lead to contract termination.

Due diligence:

Also includes the areas of Security Governance, Security Architecture and Engineering, Finance, Risk and Legal. The Know Your Supplier (KYS) reference methodology is adopted, formalized in a specific procedures manual.

During third-party registration, compliance practices are also examined, specifically focusing on money laundering.

ESG Governance

GRI 2-13, 2-14

To positively impact society and the environment, we strive to ensure ESG parameters influence decision-making across both management and business.

To this end, we have institutions, policies, procedures, and processes that contribute to achieving our commitment to sustainability.

In 2024, the Board of Directors reviewed and approved the updated **Social, Environmental, and Climate Responsibility Policy (PR SAC)**.

This document establishes the principles and guidelines that guide actions on those topics and must be respected in the conduct of business, activities, and processes, as well as in relationships with employees, customers, suppliers, and other stakeholders.

The objective is to reinforce the company's commitment to sustainable development and meet regulatory requirements.

In accordance with Central Bank regulations, we have a director responsible for ensuring compliance with the PR SAC and supporting the Board of Directors in making policy-

related decisions. We also have a Social, Environmental, and Climate Subcommittee, which reports directly to the Board and is involved in preparing the Annual Sustainability Report. Therefore, the idea is to ensure accountability is aligned with the processes and governance that guide our internal approach to this topic, as well as with our sustainable development strategy.

This subcommittee meets quarterly to assess crucial concerns identified by operational areas during scenario assessments, or during the execution of business strategies. If necessary, these issues are forwarded, in a timely manner, for consideration by the Executive Board and the Board of Directors.

SAC Risk Management Framework and ESG Governance

Social, Environmental and Climate Responsibility Policy (PRSAC)

Sets the guidelines for corporate conduct, including ethical and transparent behavior and commitment to sustainable development. Applies to both managers and employees, as well as the entire value chain.

Social, Environmental and Climate Risk Policy

Establishes and provides transparency to the principles governing the measurement, management, and decision-making related to social, environmental, and climate risk.

Social, Environmental and Climate Subcommittee

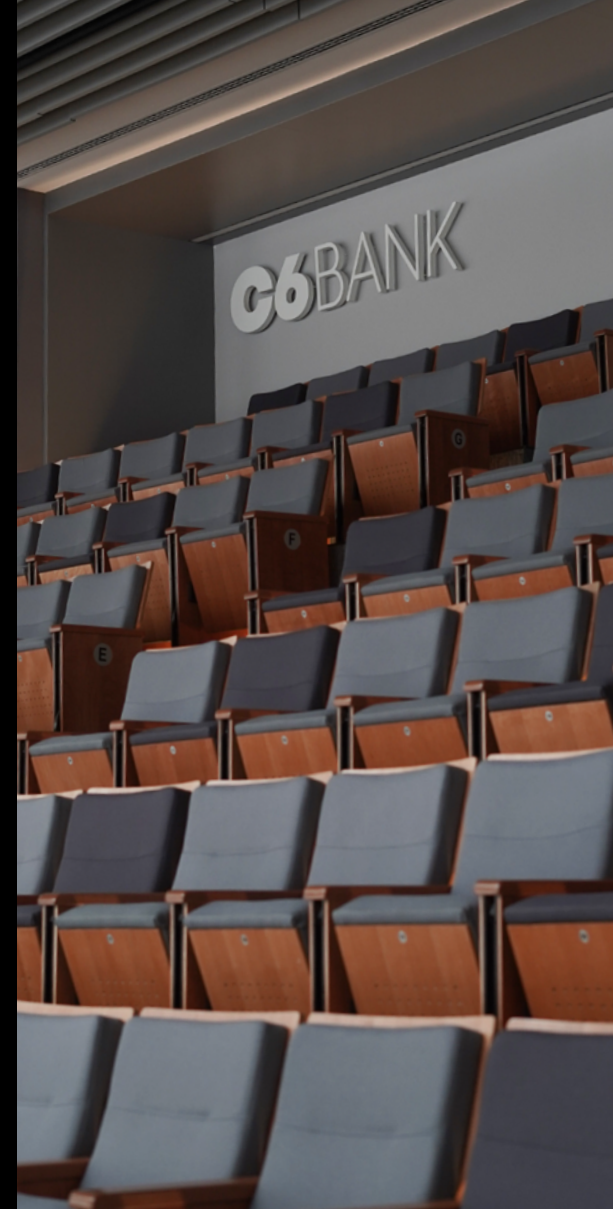
Responsible for connecting the ESG agenda with business areas, in accordance with PRSAC guidelines and relevant financial sector standards. This body is responsible for ensuring this approach integrates planning, projects, and deliverables, monitoring agenda development, and tracking results.

It reports to the Board of Directors and comprises representatives from the ESG, Social, Environmental, and Climate Risk, Compliance, Credit, People and Management, Legal, and Risk Management departments, as well as a representative from the Executive Board.

Process and Controls Subcommittee

This forum monitors product, service, and feature launches and updates. With a multidisciplinary composition, it includes analyses related to the ESG agenda, considering potential impacts on people and the environment, as well as consistency with corporate values.

To this end, we rely on ESG parameters specifically designed to evaluate products and services, in addition to assessing social, environmental, and climate risks.



Incorporating environmental, social, and governance factors into credit analysis

GRI 3-3 Social, Environmental and Climate Responsibility, SASB FN-CB-410A.2

We incorporate ESG factors into credit analysis through a social, environmental, and climate risk management framework aligned with our strategy and business model.

This approach includes identifying, assessing, classifying, and monitoring social, environmental, and climate risks associated with economic sectors, customers, partners, and suppliers, as well as the products and services we offer.

Factors considered include: being on the Ministry of Labor's Blacklist of Slave Labor, a history of environmental violations and embargoes at Ibama (Brazilian Institute of Environment and Renewable Natural Resources), involvement in criminal and civil proceedings related to socio-environmental issues, unfavorable media coverage, and classification as a sensitive sector, based on the CNAE (National Classification of Economic Activities).

Furthermore, clients are classified by sector according to their production activities. Sectors considered sensitive undergo enhanced assessment during wholesale credit due to the significant social, environmental, and climate impact of their activities.

List of sensitive sectors

- > Agriculture
- > Tobacco
- > Wood and forest products
- > Mining
- > Slaughterhouses
- > Pulp and paper
- > Petrochemicals and fuels
- > Chemical industry
- > Weapons and ammunition
- > Energy
- > Infrastructure
- > Gambling and betting

List of Sensitive Sectors Regarding reporting this information, we have adopted three instruments: the **Social, Environmental, and Climate Risk Document (DRSAC)** and the **Risk Appetite Statement (RAS)**, both for reporting to the regulatory body, and the **Social, Environmental, and Climate Risks and Opportunities Report (GRSAC)**, for public reporting.

Each of these tools plays an essential role in risk assessment and management, ensuring transparency and compliance with regulatory standards, in addition to ensuring we maintain the defined limits for social, environmental, and climate risks in credit and financing operations.



Photograph of a petal, enlarged,
with varying shades of yellow

People-centricity

58 – 67

- Attract, develop and engage
- Diversity, equity and inclusion within C6 Bank
- Health and well-being

People-centricity

Technology and innovation are at the service of lasting human relationships, both with clients and internally, with our more than 3,000 employees – CSixers, as they are known. This guiding principle is expressed in the corporate culture and is the foundation of a unique, people-centered identity and way of working.

The People and Management department operates based on these guidelines, disseminating values with a view to transforming them into everyday practices, thus fostering increased engagement among CSixers. To this end, it implements and executes a range of initiatives, including development programs and engagement campaigns.

Additionally, we promote actions aimed at leadership development, with learning paths and Practical People and Management Guides. The goal is to support the application of cultural principles in daily life and create opportunities for developments aligned with changes in the external environment, resulting in potential adjustments to internal policies and practices.

Connections that drive

Plurality is one of the defining characteristics of CSixers and a fundamental part of our culture. Connections between different backgrounds, experiences, and worldviews help create a work environment rich in ideas, innovation, and opportunities to develop solutions that challenge the status quo in the financial market.

Professionals by gender and work regime

Type of work regime	2022			2023			2024		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
Permanent	2,347	1,570	3,917	2,029	1,367	3,396	2,110	1,435	3,545
Temporary	0	0	0	0	0	0	0	0	0
Total	2,347	1,570	3,917	2,029	1,367	3,396	2,110	1,435	3,545
Full time	2,238	1,496	3,734	1,969	1,312	3,281	1,975	1,322	3,297
Part time	109	74	183	60	55	115	135	113	248
Total	2,347	1,570	3,917	2,029	1,367	3,396	2,110	1,435	3,545

GRI 2-7

Attract, develop and engage

GRI 3-3 Human capital development

In 2024, the restructuring process of some areas, initiated the previous year, was consolidated, aimed at increasing our operational efficiency. In addition to valuing internal talent, we hired professionals from the market, reinforcing our integration into our corporate culture and keeping the quality of our relationships with clients and business partners.

With the launch of C6 Assistant in late 2024 and the advancement of artificial intelligence, especially generative AI, the Human Resources department began to respond to the growing demand for expanded internal skill. To this end, the team was strengthened with talent from the market, selected based on the profile needed to execute current and future plans.

On another front, a program for hiring people with disabilities was structured, supported by external partnerships. This initiative helped expand inclusion in the workplace and promote professional development opportunities.

More broadly, we have invested in building a healthy work environment, transparent communication, and strengthening our market presence. Such efforts have been recognized by LinkedIn, which ranked us among the 15 best companies to work for in Brazil. In 2025, we ranked 3rd in the LinkedIn Top Companies ranking, which highlights organizations with excellent hiring and talent development practices, especially in digital environments.



Conecta Program

An initiative created to promote a more diverse workplace. Our recruiters and representatives from various internal departments regularly meet for a day of discussions about careers, organizational culture, and professional experiences.

During the event, participants have the opportunity to participate in interviews about their backgrounds and profiles. The goal is to identify talent that can fill open positions, in addition to promoting the exchange of knowledge about our work. In 2024, the program had over 1,500 applicants.

Corporate education

GRI 404-2

The year 2024 was marked by considerable progress in employee training, especially regarding technical skills in the commercial and service areas, due to restructuring and hiring in these sectors. Partnerships were also established to develop specific technology training.

Among the various initiatives, CSixers were encouraged to obtain or renew certifications important for their career development and performance, such as the **Anbima Professional Certification (CPA)**, the **Anbima Investment Specialist Certification (CEA)**, and the **Certified Financial Planner (CFP)**, among others. During the year, 53 professionals were recognized by this initiative.

Internally, we have a learning platform – the **C6 Institute** – that offers asynchronous courses for all professionals, covering topics such as financial literacy, diversity and inclusion, leadership, and others, aiming at promoting continuous improvement. CSixers who lead teams participate in the **Leadership Program**, with monthly meetings focused on developing and enhancing best practices.

Average training hours, broken down by professional category

	2022	2023	2024
Executive Board	3.00	0.00	0.00
Management	82.00	179.00	140.00
Coordination	82.00	179.00	140.00
Administrative	0.00	527.00	685.00
Internship	79.00	23.00	17.00
Total	246.00	908.00	982.00

GRI 404-1

Compensation and career

GRI 2-18, 2-19, 2-20, 404-3, 3-3 Social, environmental, and climate responsibility

Through internal compensation models and practices, we seek to be competitive in attracting, retaining and engaging talent. Within this context, we have initiated a project, to be completed in 2025, to review positions, salaries, and career paths to expand horizontal and vertical opportunities.

We adopt different compensation models, aligned with the various functions that make up the banking

operation, ranging from corporate responsibilities to the sales force, among other areas. Among the benefits offered to all CSixers is Carbon Share, our Long-Term Incentive (LTI), a variable portion of compensation through stock options. This program recognizes performance aligned with our strategic objectives. The variable portion is in addition to fixed compensation and is established based on market values.

Compensation design is **directly linked to corporate strategic objectives**, which include generating economic value.

To strengthen competitiveness and ensure responsible operations, we monitor both competitors' compensation practices and performance indicators related to the impact of banking activities on the economy and people. That enables us to assess our competitiveness in attracting talent and ensure that our compensation strategy reflects our commitment to creating value for our employees.

The issue of gender pay is regularly assessed through the Pay Equity Study, conducted since 2021, using a methodology that considers criteria based on seniority, function, and area of activity.

Ratio between base salary and compensation earned by women and those earned by men

Job Category / Gender	Salary Base	Compensation
Executive Board	0.82	0.80
Management	0.89	0.89
Coordination	0.93	0.96
Administrative	0.75	0.75
Operational	1.03	1.03
Internship	1.00	1.00

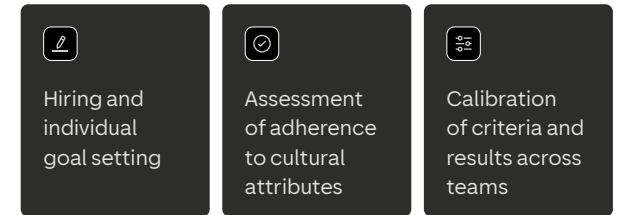
GRI 405-2

In 2024, the first Transparency and Equal Pay report was published, in accordance with the guidelines of Law No. 14,611/2023 and Ministry of Labor and Employment Ordinance No. 3,714/2023. The report is available on our website in the documents section.

At the same time, career progression is encouraged, with the adoption of an evaluation model that considers measurable performance and behavioral aspects, which must be aligned with the corporate culture. The performance cycle encompasses goal setting, which is validated with managers, results assessment, and culture evaluation.

The employee evaluation process is carried out internally. After goal assessment and analysis of subordinates' cultural attributes, the calibration stage occurs, a fundamental moment in the performance cycle. In this phase, managers meet to discuss and align evaluations, aligning criteria and results across different teams. The goal is to ensure greater consistency and balance in evaluations by aligning criteria across different managers.

This process is conducted annually and encompasses three pillars: hiring and individual goal assessment, assessment of adherence to cultural attributes, and calibration of criteria and results across teams.



The results of this work support several decisions, ranging from variable compensation and carbon share, with purchase options, to determining employee merits and promotions. Furthermore, the performance cycle enables the identification of development opportunities and the development of individual and collective action plans. Said measures are applicable to all levels of professionals, including leadership.

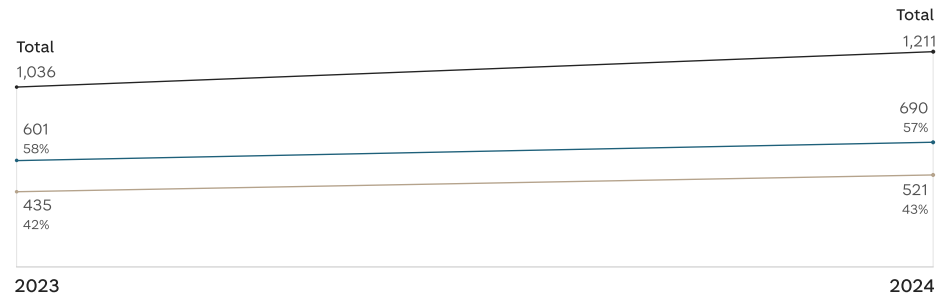
For senior management, compensation policies are approved by the Board of Directors and the Shareholders.

Decisions made by the highest authority and in general meetings consider the guidelines presented by the regulatory Compensation Committee, which also oversees the application of compensation guidelines, following the principles and requirements set forth in the Central Bank of Brazil's regulations, always counting on the support of professionals from the Human Resources and Management department. All employees receive regular performance and career development evaluations².

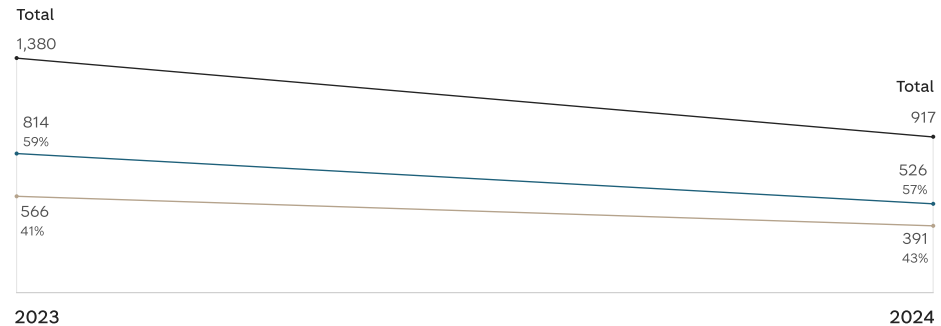
Performance indicators

Closer monitoring of CSixers' performance and development was strengthened in 2024, driving team progress. This advancement was made possible by consolidating solutions such as Power BI and people analytics tools, which improved employee data access and analysis.

Total number and rate of new hires



Total number and employee turnover rate



● Male ● Female

GRI 401-1

² Interns are not considered

Diversity, equity and inclusion within C6 Bank

GRI 3-3 Social, environmental, and climate responsibility

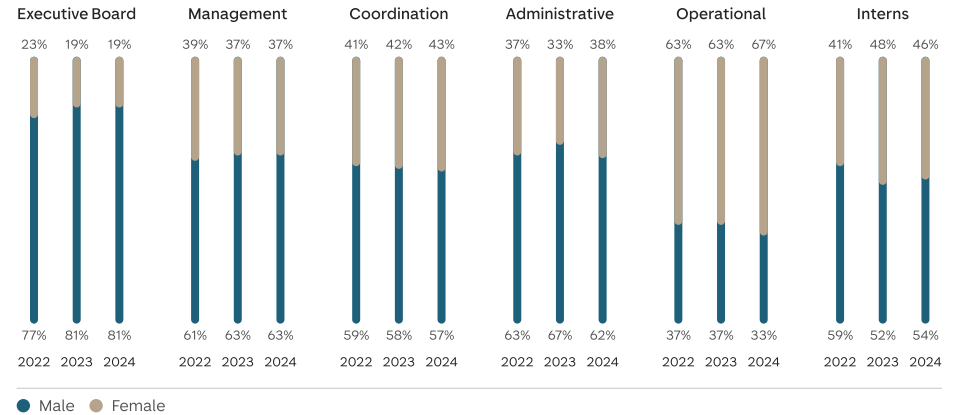
We are a company that welcomes, respects, and values differences. Therefore, we work based on a clear Diversity, Equity, and Inclusion (DEI) policy to ensure an inclusive, respectful, and equitable environment. We also work to ensure employee representation, awareness, and literacy.

Since 2021, we have been developing initiatives focused on these topics, which gained even more consistency last year with the continuation of our annual literacy and awareness program. The initiative features an annual calendar, with pre-defined agendas published at the beginning of the year for employee training sessions. This organization

Additionally, we continue publishing awareness-raising booklets on topics such as Diversity & Inclusion, Racial Diversity, the LGBTQIA+ Movement, People with Disabilities, and Gender. In 2024, we also launched a booklet on **Safe Environments, focusing on harassment prevention.**

More women in the financial market

In 2024, women's representation internally continued to expand. There was a percentage increase in coordination, administrative, and operational positions, while representation in other leadership positions remained stable. This gradual and continuous progress reinforces our commitment to gender equality.



Percentage of employees by job category and age group

Job Category / Age Group	2022			2023			2024		
	<30 years old	>30 <50 years old	>50 years old	<30 years old	>30 <50 years old	>50 years old	<30 years old	>30 <50 years old	>50 years old
Executive Board	0%	66%	34%	0%	67%	33%	0%	70%	30%
Management	3%	85%	13%	1%	86%	13%	3%	87%	10%
Coordination	12%	84%	5%	14%	82%	4%	22%	74%	4%
Administrative	39%	59%	2%	33%	65%	3%	39%	58%	3%
Operational	65%	34%	1%	60%	39%	2%	65%	34%	1%
Internship	98%	2%	0%	98%	2%	0%	98%	2%	0%

GRI 405-1

We have four affinity groups – **gender, racial, LGBTI+, and people with disabilities** – that actively work to build a more inclusive culture. In addition to contributing to agendas and projects aligned with their agendas, these groups also participate in the development of the diversity, equity, and inclusion strategy. In 2024, to strengthen this effort, specific training was offered to their members.

For people with disabilities, we created ***Diversifica***, an affirmative action program to develop and hire professionals with disabilities for entry-level positions. The initiative provides free training in administrative activities and soft skills, focusing on individual empowerment and developing essential skills for the job market. At the end of the training process, in 2024, participants began their journeys as CSixers.

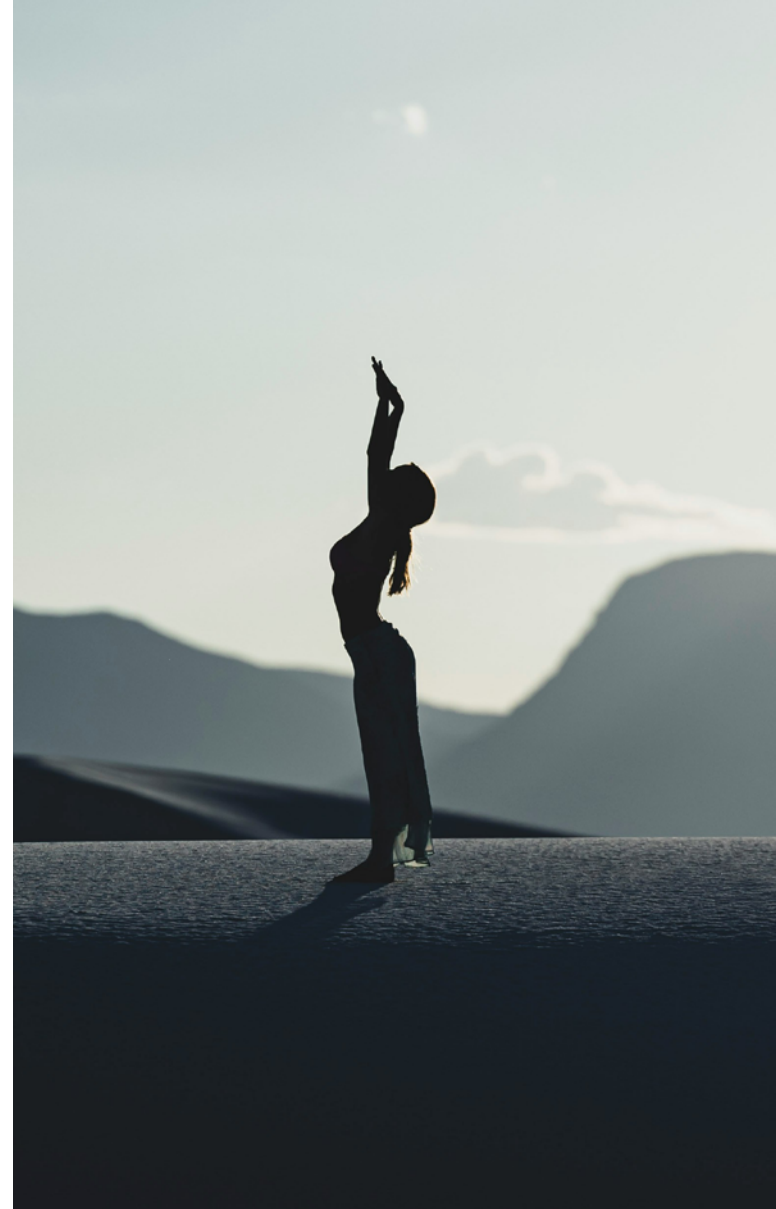
Health and well-being:

GRI 3-3 Desenvolvimento do capital humano

We continue with our internal health and wellness model, highlighting **C6 Wellness**, a program focused on promoting the physical, mental, and emotional health of our employees. The initiative offers access to therapy sessions with psychologists through an online platform, as well as partnerships with gyms. The benefits also extend to family members, reinforcing comprehensive care for individuals.

Complementing this structure, we also maintain **Carbon Care**, a medical clinic located at the administrative headquarters, which offers medical care, physiotherapy support, and a 24-hour ambulance, ensuring continuous, high-quality care in the workplace.

Attention to health and quality of life is reinforced and celebrated during **Wellness Week**, which, in addition to lectures and other activities, included services in several medical specialties in 2024, such as eye and skin specialists.
















Benefits

CSixers enjoy a range of benefits focused on health and well-being. Among them is the right to four free monthly sessions with psychotherapists through the *Conexa* platform (formerly *Psicologia Viva*). This partnership is fully funded by us, reinforcing our commitment to the emotional well-being of our employees.

Physical health care is also a priority. Through Wellhub (formerly Gympass), professionals receive special discounts on plans that provide access to over 700 sports, such as dance, martial arts, strength training, yoga, pilates, and aquatic classes or sessions with a personal trainer. Additionally, there's the Carbon Spa, which offers CSixers exclusive services at special prices directly on our premises.

Benefits offered to employees

	CSixer	Young Apprentice	Intern	Part-time (4h)	Part-time (6h)
 Health Insurance	✓ with dependents	✓ without dependents	✓ without dependents	✓ with dependents	✓ with dependents
 Dental insurance	✓ with dependents	✓ without dependents	✓ without dependents	✓ with dependents	✓ with dependents
 Life insurance with disability coverage	✓	✓	✓	✓	✓
 Daycare/nanny allowance	✓	×	×	✓	✓
 Transportation allowance	✓	✓	✓	✓	✓
 Meal Voucher	✓	✓	✓	×	✓
 Food Voucher	✓	✓	×	✓	✓
 Carbon Card	✓	×	×	✓	✓
 <i>Conexa</i>	✓	✓	✓	✓	✓
 Wellhub	✓	✓	✓	✓	✓
 <i>Empresa cidadã</i> (Citizen company)	✓	×	×	✓	✓
 Carbon Care	✓	✓	✓	✓	✓
 Carbon Spa	✓	✓	✓	✓	✓

GRI 401-2

Since 2020, we have been a member of the **Empresa Cidadã** (Citizen company) program, guaranteeing extended 180 days maternity leave for mothers and 20 days paternity leave for fathers, valuing a work-life balance. In 2024, of the 3,303 employees entitled to such leave, **83 women and 71 men took it, with 100% of the men and 98% of the women returning to work after the benefit ended.**

Licença-maternidade/paternidade

Requirements		2023	2024
Total number of employees entitled to take leave maternity/paternity	Male	1,868	1,968
	Female	1,256	1,335
Total number of employees who took maternity leave/paternity	Male	63	71
	Female	56	83
Total number of employees who returned to work after the end of their maternity/paternity leave	Male	63	71
	Female	56	81
Total number of employees who returned to work after the end of maternity/paternity leave and remained employed twelve months after their return to work	Male	63	59
	Female	56	68
Return-to-work rate of employees who took maternity/paternity leave	Male	100%	100%
	Female	100%	98%
Retention rate of employees who took maternity/paternity leave	Male	100%	83%
	Female	100%	84%

GRI 401-3

Occupational health and safety management system

GRI 403-1, 403-2, 403-3, 403-6, 403-8, 3-3
Human capital development

Preserving the physical integrity and safety of CSixers in the workplace goes beyond regulatory obligations. For us, it's an intrinsic aspect of our people-centric philosophy.

We have a team of professionals comprising engineers, occupational safety technicians, and doctors fully dedicated to prevention and employee safety, supported by a specialized company. Our health and safety management program encompasses a series of actions divided into two areas: raising employee awareness and providing safe facilities to minimize the risk of accidents.

These initiatives meet the requirements of the **Occupational Health Medical Control Program (PCMSO)** and the **Environmental Risk Prevention Program (PPRA)**, both established by regulatory standards of the Ministry of Labor.

Furthermore, inspections of our physical facilities and working conditions are carried out by third-party companies specialized in this field. 100% of CSixers are covered by an occupational health and safety management system.

The **Internal Accident Prevention Committee (CIPA)** and the **Fire Brigade** are composed exclusively of in-house employees, who work to identify and assess risks to prevent accidents and occupational illnesses. Distributed across various departments, its members can be easily contacted, if necessary, through the Facilities department or internal channels, such as the Intranet.

Members of these teams undergo mandatory training, including first aid and emergency response. In 2024, the structure was strengthened with an increase in the number of firefighters and the provision of a full-time ambulance.

At the same time, we promote lectures and educational activities on health, safety, and quality of life, led by specialists, always during working hours.

Services dedicated to occupational health

We have a structured set of occupational health services that play an important role in identifying and eliminating hazardous conditions, in addition to minimizing occupational risks:

- > **Occupational health management:** continuous monitoring of working conditions through occupational exams (pre-employment, periodic, return-to-work, and dismissal exams) and employee health monitoring.

- > **Risk analysis and prevention:** identifying potential risk factors in the workplace and implementing preventive measures to ensure employee safety.
- > **Integration with Occupational Safety:** working together with the Occupational Safety team to map and mitigate risk factors, ensuring a safer environment for everyone.
- > **Medical care and follow-up:** Carbon Care, our outpatient clinic, offers support for employees' medical needs, helping to quickly identify potential work-related health problems.
- > **Mental health and well-being support:** We provide support through *Conexa*, a platform that provides access to psychologists for therapy sessions.

Pre-employment and periodic exams are conducted within the **Carbon Care** program, facilitating the identification of chronic or critical cases. If any condition is identified, the employee is referred for care by the attending physician and directed to the operator's health programs. Employees requiring orthopedic care or experiencing chronic pain are referred to the physical therapy team for treatment.

Employee medical information is handled only by healthcare professionals and teams responsible for occupational management.

³ We do not control the number of third parties.



Photograph of soil seen up close,
with irregular granules of earth

Social, environmental and climate development

70 – 89

- Commitment to the environment
and climate
- Commitment to society
- Stakeholder engagement

Social, environmental and climate

We understand the importance of incorporating sustainable and socially responsible practices into our operations, adopting environmental, social, and governance (ESG) criteria as a fundamental part of our corporate strategy.

By structuring clear targets to reduce greenhouse gas emissions, environmental offsetting, and engaging customers and partners toward a low-carbon economy, we joined the UN Global Compact's Net Zero Ambition Movement – *Rede Brasil* and made a public commitment to reduce scope 1 and 2 emissions by 54.6% by 2033. As part of this process, our units use renewable energy through the free market and promote internal and external educational initiatives, expanding access to information and raising awareness among diverse audiences about the importance of this issue.

In the social arena, initiatives such as the 4th edition of the Financial Journey stand out, which directly benefited more than 200 individuals and small entrepreneurs in the central region of the country, in the Pantanal and Cerrado biomes. We have also dedicated ourselves to investing in projects aimed at gender inclusion in the market, employability for the LGBTI+ community, and enabling trans people to include their social name or change their name and/or gender on documents.

At the same time, in governance, we have intensified efforts to promote transparency through detailed disclosure of our practices and their results. We have made progress in structuring sustainability guidelines to evaluate products and services, with the ESG department participating as a reviewer on the Processes and Control Subcommittee.

Furthermore, we have made progress in implementing specific procedures dedicated to protecting vulnerable customers, strengthening our risk and vulnerability management.

The integration of the ESG agenda is present in all areas, guiding everything from product and service development to daily routines and processes. Practical examples of this approach are the *Extrato de Carbono* (Carbon Statement) and the *Produto de Doações* (Donations Product), which allow different stakeholders to be involved in this strategic agenda.

Commitment to the environment and climate

In 2024, our environmental work was guided by a strategic vision and a commitment to real transformations, going beyond simply complying with current legislation. Our focus was on promoting environmental education, advancing climate goals, and ensuring transparency in the information shared with society.

To this end, we developed initiatives that involved both employee engagement and expanding access to environmental education in partner communities and schools. Furthermore, we invested in eco-efficiency practices in our operations, promoting the rational use of natural resources, efficient waste management, and the sustainable modernization of our facilities.

Regarding climate change, we have adopted internationally recognized methodologies to measure, reduce, and offset GHG emissions, setting ambitious targets and submitting our processes to independent audits. This approach reinforces our commitment to integrity, innovation, and building a low-carbon economy.



Environmental Education

The environmental education pillar is promoted both internally, with the engagement of CSixers, and externally, through the training of educators and young people. Internally, initiatives such as the **Programa Agentes ESG (ESG Agents Program)**, which encourages the creation of socio-environmental projects integrated into the routines and processes of different internal areas, and the **Desafio do Consumo Consciente (Conscious Consumption Challenge)**, which encourages more responsible consumption practices – such as separating recyclable waste and the conscious use of water and energy – stand out.

Furthermore, several other environmental awareness initiatives were held throughout the year for our internal audience, such as the **Agroecological Garden Workshop**, which resulted in the planting of 2,500 seedlings; workshops with partner institutions – such as one with the **Rede Mulheres do Maranhão Cooperative** on social business; an environmentally themed photography contest ; and activation of products with socio-environmental focus, focusing on **selling sustainable items** directly in the office. These initiatives strengthened employee engagement and, in total, involved the participation of 474 CSixers.



Externally, one of the main highlights from the last twelve months was the increased dissemination of the book **Amazônia das Crianças (Children's Amazon)**, released in 2023 by photographer Araquém Alcântara, under our sponsorship and in partnership with Mastercard. The book portrays the childhood of 15 children living in the Amazon biome and is available free of charge to families, children, and schools at c6bank.com.br/c6-escola.

The initiative is also supported by the **Vaga Lume Association**, which promotes reading habits by establishing community libraries in 95 locations in 22 municipalities across six states in the Legal Amazon. Through this partnership, 80 reading mediators were trained in 2023, in collaboration with six schools located in the communities portrayed in the book, in addition to the donation of a collection of books from the *Vaga Lume* Association.

In 2024, the project reached its greatest mobilization, **training more than 200 teachers** in mediation and facilitation of the use of the book *Amazônia das Crianças* (Children's Amazon), in partnership with the Physis Institute and one of the book's authors – Teacher Zysman Neiman. During the year, more than 2,400 books were donated to partner NGOs and educational institutions that requested the books online, in addition to donations made directly to the São Paulo State Departments of Education and the Pará State Department of Citizenship.

Donation of 2,400
more copies
of the book

Eco-efficiency in operations

GRI 3-3 Social, environmental and climate responsibility

The rational use of natural resources and efficient solid waste management are essential to ensuring a sustainable planet for future generations. To this end, we strive to continually improve eco-efficiency practices.

In 2024, we inaugurated our **third building, which incorporates several sustainable practices** into its operations, in line with our commitment to innovation, modernity, and environmental responsibility. The Tower, our new building, was designed to reflect these values, highlighting the use of renewable energy through the free market and a structure that houses 800 new workstations, meeting rooms, and unique features related to efficiency and sustainability.

To promote energy reduction, the new building features automated lighting with presence sensors, natural light utilization, and intelligent air conditioning and elevator systems.

High-efficiency equipment, such as LED lamps, was also used. Regarding water conservation, hydraulic systems with flow reducers, timers, and flush tanks were implemented, as well as water reuse initiatives for cleaning and gardening purposes.

Thus, our main units⁴ – Carbon, Square, and Tower – follow a high standard of eco-efficiency and are also LEED Gold (Leadership in Energy and Environmental Design) certified, demonstrating a series of sustainable design strategies and a commitment to environmental stewardship. Furthermore, these units feature bike racks and electric vehicle chargers (in the Carbon building) to encourage sustainable urban mobility, as well as efficient waste management.

Complementing these initiatives, we continue to expand the **Papa Cartão project**, which promotes responsible disposal of bank cards. In 2024, another collection unit was installed, bringing the total number of active collection points to three. Since the initiative began in 2023, more than 4,300 cards have been collected, contributing to the proper disposal of plastic waste and strengthening the culture of environmental responsibility.

Water Efficiency

With the opening of the new Tower building and the increased physical presence in the offices, water consumption naturally increased. While this increase was less than 25%, it highlights the importance of keeping a conscious approach to the use of this vital resource.

Total volume of water withdrawn (ML)

	2022	2023	2024
Fresh water	6.01	11.86	14.43
Third party water (total)	6.01	11.86	14.43

We do not collect water from areas considered to be under water stress.

GRI 303-3

Water intensity

	2022	2023	2024
Intensity factor	0.00181	0.00322	0.00421

Total water used (ML) divided by the average number of professionals in the period.

⁴ The water, energy, and waste indicators refer to the Carbon, Square, and Tower buildings, where most of our operations and impact are concentrated.



💡 Energy efficiency

Even with the high energy demand resulting from the presence of more employees in the offices and the new unit, we have adopted important measures to ensure that most of this energy is sustainable: 96% of Tower's consumption comes from the Free Energy Market, with renewable sources and I-REC (International Renewable Energy Certificate) certification.

Energy consumption, (in kWh)

	2022	2023	2024
Electricity consumption (kWh) Utility company	1,105,951.00	1,653,399.00	1,748,127.00
Electricity consumption (kWh) Free Energy Market	—	—	682,717.00
Heating Consumption	0.00	0.00	0.00
Cooling Consumption	0.00	0.00	0.00
Steam Consumption	0.00	0.00	0.00
Total energy consumed	1,105,951.00	1,653,399.00	2,430,844.00
Total I-REC energy certificates	—	—	651,000.00


GRI 302-1

Energy Intensity

	2022	2023	2024
Intensity factor	333.80	448.89	706.61

Total energy used (kWh) divided by the average number of professionals in the period.

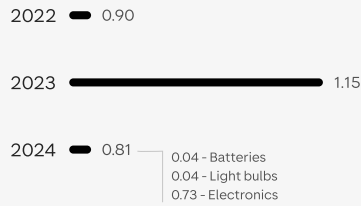
GRI 302-3

 **Waste management**
GRI 306-3

The growth of our physical operations also contributed to a 23% increase in Class II waste generation throughout the year. Even with that increase, we remained committed to responsible waste management and employee awareness, always striving to reduce the environmental impacts of our activities.

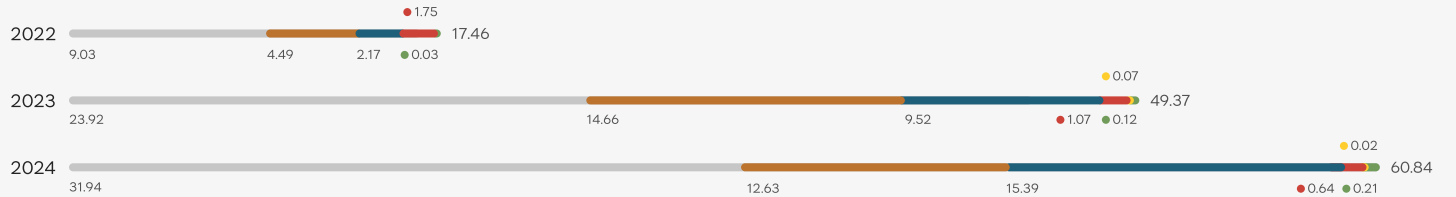
Class I Waste (Hazardous)

● Batteries; light bulbs; electronics and air conditioning filters



Class II Waste (Non-Hazardous)

● Non-recyclable ● Organic ● Paper ● Plastic ● Metal ● Glass



Waste Intensity

	2022	2023	2024
Intensity factor	0.00554	0.01372	0.01798

Total waste generated (ton) divided by the average number of professionals in the period.

Climate change

GRI 305-1, 305-2, 305-3, 305-4, 305-5, 3-3

Social, environmental and climate responsibility, SASB FN-CB-410B.4, SASB FN-CB-410B.1, SASB FN-CB-410B.3

As part of our strategy to combat climate change, we seek to act comprehensively in managing greenhouse gas (GHG) emissions, focusing on measuring, reducing, and offsetting the impacts of our operations. This approach guides our actions to mitigate the environmental impacts of our operations and support the transition to a low-carbon economy, based on data, recognized methodologies, and a commitment to transparency.

To measure our impact, we conduct an annual inventory according to the **Greenhouse Gas Protocol (GHG Protocol)**. We use an operational control approach, covering the entire conglomerate, and the results are published in the Public Emissions Registry (RPE) of the Getulio Vargas Foundation (FGV). In 2024, the process was strengthened with an audit by an independent third party, certified by the **National Institute of Metrology, Quality, and Technology (Inmetro)**, which will enable us to receive the RPE Gold Seal for the first time.

We have also made progress in measuring indirect scope 3 emissions. In 2024, we conducted the financed emissions study for the second time and officially joined the Partnership for Emissions Accounting in Financing (PCAF) in November, which promotes the standardized and transparent measurement of financed emissions, fully covering our corporate credit portfolios and our vehicle financing portfolios for individuals.

In December 2024, we announced a target to **reduce scope 1 and 2 emissions by 54.6% by 2033, compared to 2023**, in line with the Ambition to Net Zero (MANZ) Movement guidelines – a commitment to tackling climate change.

In the first year following the announcement, we recorded a 4.87% reduction in combined scope 1 and 2 emissions compared to the previous year.

This represents progress toward the target, albeit slightly below the estimated annual average of 5.4%.

As a complement to our mitigation strategy, we fully offset scope 1 and 2 emissions through the acquisition of carbon credits from forest conservation in the Amazon.

We also partner with Mastercard in the Priceless Planet Coalition, an initiative through which we have already encouraged the planting of 75,000 trees.

Emissions Summary

Total GHG emissions – tCO ₂ e	2023	2024
Scope 1	242.31	189.59
Scope 2 (location)	63.23	137.70
Scope 2 (purchase choice)	—	101.06
Scope 3 – Others	9,110.68	7,482.38
Scope 3 – Financed Emissions*	274,262.77	541,530.77
Total emissions – purchase choice (no financed emissions)	9,416.22	7,773.03
Total emissions – purchase choice (with financed emissions)	283,678.99	549,303.80

*Category 15 - financed emissions

GRI 305-5

Scope 1

Scope 1 emissions are those **directly generated by our operations**, such as fuel used in vehicles and generators, in addition to gas leaks. In 2024, we were able to make progress in reducing emissions from mobile combustion – mainly by adopting, starting in October, stricter controls on the types of fuel used.

On the other hand, the increase in emissions from stationary combustion is linked to the increased use of generators, due to frequent power outages throughout the year. Fugitive emissions, which result from gas leaks such as those from air conditioning systems, saw a significant reduction thanks to the use of actual data on refills performed instead of leak estimates.

Scope 1 emissions – tCO ₂ e		
	2023	2024
Mobile combustion	209.34	176.95
Stationary combustion	5.05	10.54
Fugitive	27.92	2.09
Total gross emissions	242.31	189.59
Mobile combustion	51.11	52.80
Stationary combustion	0.01	1.54
Fugitive	0.00	0.00
Total biogenic emissions	51.12	54.98

GRI 305-1, 305-5

Scope 2

Scope 2 emissions correspond to the **electrical energy consumed in our operations**, and in 2024 there was a 117.77% increase in emissions by location due to the start of operations at the Tower building. This increase reflects the increased energy demand, but also marks an important advancement: it was the first year we reported emissions using a market-based approach. With the opening of the Tower building, we began purchasing renewable energy through the free market and acquiring I-REC for the energy consumed at the unit.

While emissions using the location approach consider the average emission factor of the local electricity grid – that is, the average of the energy matrix where the energy is consumed, regardless of the source purchased – the market approach takes into account renewable energy purchase agreements and certificates that guarantee the use of clean sources.

This distinction reinforces our commitment to investing in sustainable energy and transparency in how we report our environmental impact.

Scope 2 emissions – tCO ₂ e		
	2023	2024
Localization approach	63.23	137.70
Market approach	0.00	101.06

GRI 305-2, 305-5

Scope 3 (except for financed emissions)

Regarding Scope 3 emissions, there was a reduction in the Purchased Goods and Services category due to a direct change in the calculation methodology for emissions from cards, tags, and POS terminals, which generated a more accurate result. In Transportation and Distribution (upstream), there was a reduction in the use of mail and shipping. Waste generated in operations increased due to the Tower building.

Employee commuting (home-to-work) increased compared to the previous year due to the resumption of in-person activities. Leased assets also increased, as we began to factor in these emissions the rental costs of all our units.

Scope 3 emissions – tCO₂e

	2023	2024		2023	2024
Goods and services purchased	6,416.81	4,169.33	Goods and services purchased	0.00	0.00
Activities related to fuels and energy not included in scopes 1 and 2	43.54	49.00	Capital goods	0.00	0.00
Transportation and distribution (upstream)	709.26	204.19	Activities related to fuels and energy not included in scopes 1 and 2	0.00	0.00
Waste generated in operations	34.49	59.59	Transportation and distribution (upstream)	10.37	9.62
Business trips	404.55	418.90	Waste generated in operations	0.01	0.27
Employee commuting (home – work)	1,488.07	2,306.35	Business trips	0.00	0.00
Leased assets	13.95	275.02	Employee commuting (home – work)	979.52	914.10
Total gross emissions	9,110.67	7,482.38	Total biogenic emissions	989.90	923.98

GRI 305-3, 305-5

Emission Intensity

When analyzing per capita emissions, there were no significant changes compared to 2023, remaining stable. However, when considering emissions intensity relative to revenue, we note a significant drop. This reflects our ability to leverage the operation, growing with a leaner team without a corresponding increase in GHG emissions.

This result demonstrates how we are evolving more efficiently and sustainably, reducing emissions intensity while improving our operational performance. This combination reinforces our commitment to reconciling economic growth with environmental responsibility, always seeking a balance between these two pillars.

	2023	2024
GHG emissions intensity index (per capita) - tCO ₂ e/employee	2.47	2.18
GHG emissions intensity index (revenue) - tCO ₂ e/milhão de reais	3.08	1.27

Scope 2 emissions based on energy purchasing choice

GRI 305-4

Financed emissions

GHG emissions management also includes indirect emissions associated with credit activities, known as financed emissions. The analysis covers 100% of credit portfolios for legal entities (PJ) and vehicle financing for individuals (PF). The calculations follow the methodology of the Partnership for Carbon Accounting Financials (PCAF), aligned with the GHG Protocol, using the operational control approach, allowing for robust and internationally comparable measurement.

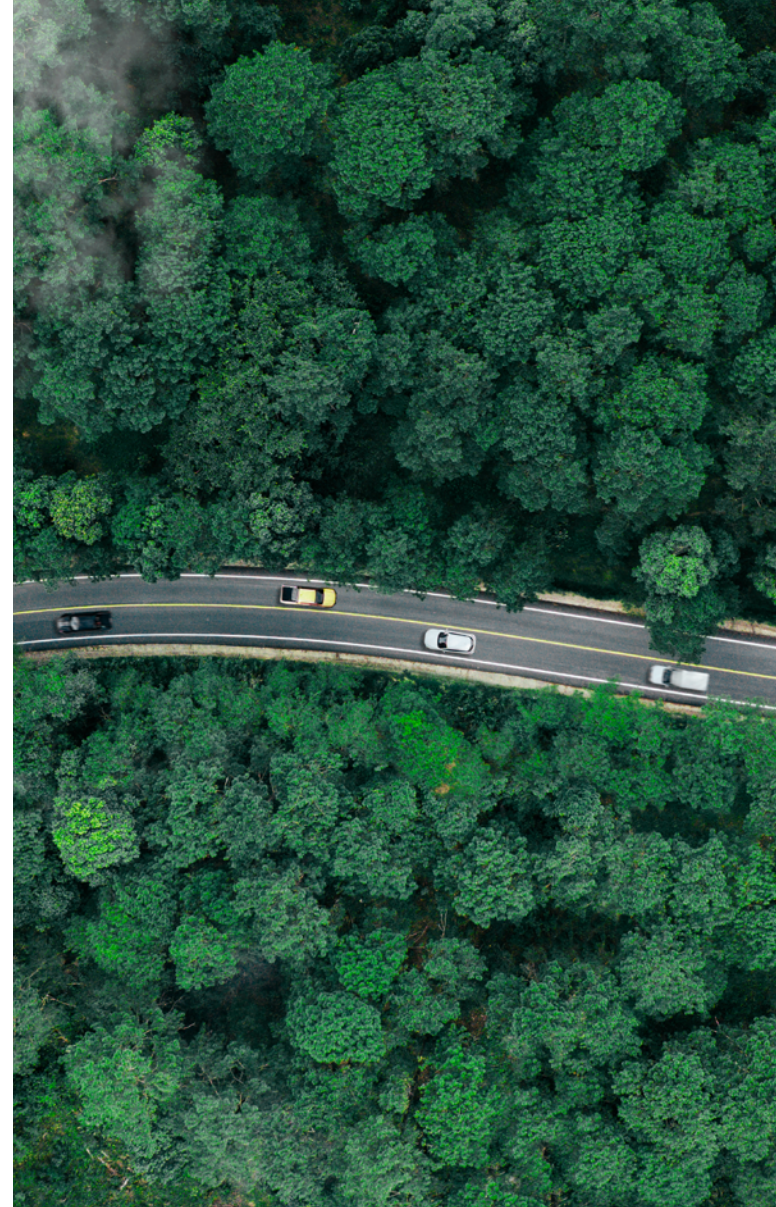
For the corporate portfolio, the "Corporate loans and unlisted shares" category was considered, including the following asset classes: Revolving Credit, Bonds, Credit Cards, Working Capital, and Trade Finance. For the vehicle portfolio, the specific methodology for the "Vehicle Financing" asset class, which includes light vehicles and motorcycles, was applied.

We have consistently made progress in measuring and managing financed issuances, maintaining 100% valuation coverage of the total portfolio using the applicable methodology, even with portfolio expansion.

We have established 2023 as the baseline to recalculate emissions. This process will be carried out in cases of acquisitions of companies under our operational control that have measurable financed emissions, ensuring that incorporated emissions are adequately considered.

Summary of financed emissions

	2023	2024
Total credit portfolio – BRL billion	46.80	55.7
Total credit portfolio assessed using methodology – BRL billion	12.97	20.78
Assessment coverage in relation to the total portfolio – %	27.71%	37.30%
Assessment coverage in relation to portfolios with applicable methodology – %	100.00%	100.00%
Legal entity credit portfolio emissions (ktCO ₂ e)	89.94	182.78
Individual credit portfolio emissions (ktCO ₂ e)	184.32	358.75



Corporate credit portfolio (sectoral emissions)

The analysis of the corporate credit portfolio considers scope 1 and 2 emissions, segmented by sectors with the greatest climate impact – such as transportation, power generation, agriculture, and oil and gas – which allows for a more strategic interpretation of the portfolio's issuing profile.

In 2024, we noted an increase in absolute emissions, which rose from 89,940 tons of CO2 equivalent (ktCO₂e) in 2023 to 182.78 ktCO₂e, accompanied by a 72% increase in emissions intensity. Even so, there was a slight improvement in the average quality of the data used in the calculations, with an improvement in the PCAF Data Quality Score (DQS) from 4.73 to 4.64.

We conducted a preliminary study to also estimate Scope 3 emissions in carbon-intensive sectors. Estimates indicated an additional 25% to 35% in emissions. This data has not yet been officially incorporated, as it requires methodological improvements and refinement of the emission factors used for the Brazilian context.

Carbon-intensive sectors	Total balance covered (BRL million)		Scope 1 + 2 (tCO ₂ e)		Intensity 1 + 2 (ktCO ₂ e/Million)	
	2023	2024	2023	2024	2023	2024
Agriculture	93.35	160.37	12,434.78	25,514.75	0.133	0.159
Aluminum	0.00	0.01	0.00	0.75	0.079	0.092
Coal	0.00	0.00	0.00	0.00	0.000	0.000
Cement	0.00	0.02	0.00	2.53	0.000	0.102
Commercial and residential properties	193.45	230.77	439.86	534.33	0.002	0.002
Iron and steel	32.56	38.79	4,752.69	3,555.55	0.146	0.092
Oil and gas	2.59	61.80	231.53	20,755.37	0.089	0.336
Energy generation	20.98	24.39	6,292.19	8,541.66	0.300	0.350
Transportation	201.55	277.45	8,856.36	17,714.18	0.044	0.064
Other	4,398.02	5,181.33	56,935.09	106,161.97	0.013	0.020
Total	4,942.50	5,974.92	89,942.50	182,781.10	0.018	0.031

SASB FN-CB-410B.2



Individual credit portfolio (vehicles)

In line with business expansion in 2024, the vehicle financing portfolio for individuals registered significant growth. Absolute emissions increased from 184.32 ktCO₂ to 358.75 ktCO₂e, reflecting the expansion of the portfolio, which nearly doubled in value – from BRL 8.03 billion to BRL14.81 billion.

Despite the significant increase in the financed volume, emissions intensity remained virtually stable, rising from 22.95 to 24.22 ktCO₂e per BRL billion. This performance is influenced by the greater diversification of the portfolio, with the gradual increase in the share of hybrid and electric vehicles, which have lower environmental impact compared to traditional models.

The average data quality score declined slightly, from 2.11 to 2.71, although it remains high compared to the market, which typically records scores above 4. This shows that, despite opportunities for improvement, the reliability of the information remains solid.

Vehicles portfolio

	2023	2024
Amount contributed (BRL billion)	8.03	14.81
Total emissions (tCO ₂ e)	184,320.27	358,749.67
Intensity factor (ktCO ₂ e/BRL billion)	22.95	24.22
Average score	2.11	2.71



Commitment to society

In our social work, we are guided by the conviction that making a difference is only possible through concrete actions that generate tangible results and contribute to building a more just, equitable, and sustainable society. To this end, we adopt an approach that encompasses four pillars: financial education; diversity, equity, and inclusion (DEI); community relations; and human rights.

Financial education

GRI 3-3 Social, environmental and climate responsibility, SASB FN-CB-240A.4

Financial education is one of our pillars and is integrated into our corporate culture. Since our inception, our purpose has been to help people improve their relationship with money. For this purpose, we've developed a financial education framework based on three pillars: financial organization, financial planning, and investments.

	2023	2024
Number of people who participated in financial education initiatives (directly impacted)	1,173	1,960
Financial education workshops for local residents	177	211
Financial mentoring with individualized services	90	158

In accordance with Central Bank Joint Resolution No. 8, we have launched initiatives to strengthen this purpose, such as the Financial Education Policy, which establishes guidelines and processes for governance of this topic. We also created the Financial Education Homepage – a digital space with personalized content for different stages of financial life, as well as management and guidance tools.

When users search for financial education on the app, they are directed to this homepage, where they find recommendations tailored to their needs, also when applying for credit or renegotiating debts.

Furthermore, we strive to encourage and facilitate access to financial information in an educational manner, disseminating engaging content across various channels, including social media.

The 2024 highlights were::

Launch of the Financial Education Home

A page that brings together free content and tools for financial organization and planning according to each person's financial situation.

4th Edition of the *Jornada Financeira* (Financial Journey)

Launched in 2022, the initiative impacted the Cerrado and Pantanal biomes in 2024, after also visiting the Caatinga and Amazon biomes. The 2024 edition, held in partnership with *Vivalá Turismo Sustentável*, offered five financial education workshops and 97 individual financial mentoring sessions for individuals and small entrepreneurs in the municipalities of Cuiabá, Chapada dos Guimarães, Poconé, and Porto Jofre.

Tarde no C6 (Afternoon at C6)

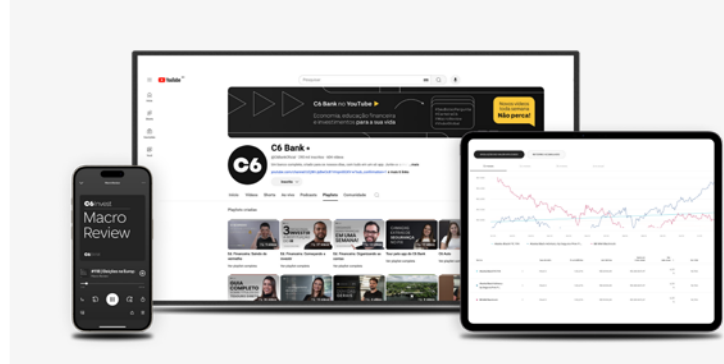
Training for young people living in vulnerable situations and participating in job training projects with partner social organizations. In 2024, over 200 young people were impacted by this initiative, which primarily addresses financial organization, supporting them in managing their finances from their first paycheck.

Prêmio C6 de Jornalismo (C6 Journalism Award)

In its 6th edition, the *Prêmio C6 de Jornalismo* (C6 Journalism Award) reinforced its commitment to promoting financial education and democratizing access to quality information. The award recognized reports that contribute to expanding public knowledge about the financial market, as well as macroeconomics, technology, and innovation.

Women in Finance

In 2024, we were gold sponsors of the largest gathering of female leaders in the financial market, contributing to a workshop that addressed the topic of women's careers.



Diversity, equity and inclusion

Since our founding, we have valued the importance of practicing respect and embracing differences to ensure healthy and safe work environments for all people.

As we have grown, we have sought to expand beyond the workplace, investing in initiatives that integrate the Diversity, Equity, and Inclusion (DEI) agenda into business and positively impact society.

These initiatives address the following pillars: **gender, race, LGBTI+, and people with disabilities.**

Some highlights of these initiatives include:

Young Women Summit

We partner with the Fin4She organization to run a program that supports the development of young women in the financial market. The eight-month program offers group mentoring, a preparatory course for financial certifications chosen by participants, and support for the Anbima exam. In 2024, the initiative focused on Black women at the beginning of their careers.

Mentoring Empowerment Program (MEP)

Also in partnership with Fin4She, the program focused on strengthening black leadership skills at an early stage. Over the course of a month, the program hosted five themed meetings, encouraging continuous learning and the creation of support networks within the corporate environment.

Third-Party Training

Training meetings that address the topic of diversity, equity, and inclusion across the board with contracted third parties. In 2024, we mobilized approximately 120 people, double the participation of the previous year.

Gender Meet-Up

Since 2022, we've held an annual event related to gender equality with experts to promote a space for learning and dialogue on the topic. For the past two years, the event has been held in person and has attracted over 120 participants.

Orgulho do Meu RG Project (My ID Card Pride Project)

Since 2023, we have supported the project that offers free legal advice so that trans, transvestite, and non-binary people can include their social name and/or change their name and/or gender on official documents. Over the past two years, we've expanded

the number of positions offered, and by the end of 2025, 100 people from different regions of the country will have included their social name, changed their name, and/or gender on official documents with our support.

Social Name Inclusion and Gender Rectification Guide

We believe that respect for each person's identity is a fundamental right. Therefore, we developed the Guide for Social Name Inclusion and Document Rectification in 2024. The publication, launched during January 2025's Trans Visibility Month, offers reflections on each of these processes, as well as a step-by-step guide on how to update official documents.

Specifically aimed at trans and non-binary people, the publication presents information clearly and without bureaucracy, ensuring that everyone has the right to carry documentation that reflects their true identity. Furthermore, it is an important step towards ensuring the well-being and full exercise of citizenship for trans people.

Access the [Social Name Inclusion and Gender Rectification Guide](#) (in portuguese)

Relationship with communities

GRI 203-2, 3-3 Social, environmental, and climate responsibility

In addition to maintaining a broad vision for the planet and society as a whole, we are attentive to social needs, especially through organizations and projects that directly serve vulnerable populations.

This movement is driven by three main fronts:

1

Investment via the Tax Incentive Law for projects that contribute to society

First contribution totaling over BRL 5 million directed to ten institutions supported by the Incentive Laws for Culture, Sports, Funds, and Pronon, providing support for 11 projects under development through 2025.

2

Solidarity Campaigns

In 2024, we strengthened our commitment to social initiatives, counting on the active involvement of our employees. Throughout the year, 194 volunteers participated in seven different solidarity initiatives.

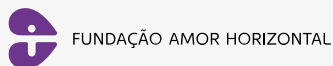
The blood donation campaign mobilized 145 employees and resulted in the collection of over 60 liters of blood, in a special partnership with Hospital *Sírio-Libanês*. This initiative demonstrated our commitment to the health and well-being of the community.

Seven solidarity campaigns were also held, notably the Winter Campaign, which collected nearly 2,000 items for vulnerable populations, and the End-of-Year Campaign, which provided more than 500 toys for vulnerable children and youth from Indigenous and riverside communities in the Amazon region.



3

Transfer of donations made by customers to partner socio-environmental organizations found in the application



Fundação Amor Horizontal

Supports vulnerable children and families. In 2024, more than 400,000 people were supported by its actions. With funds from our customers' donations, we ran an emergency campaign in Rio Grande do Sul, as well as initiatives for families in precarious situations and activities for Children's Day and Christmas.

Total amount transferred:

BRL 424,690.00

Visit the link to learn more about the foundation.
amorhorizontal.org



Fundação Almerinda Malaquias

An institution that promotes sustainable entrepreneurship and environmental education projects. In 2024, funds donated by clients were used to purchase educational materials for children, office supplies, and fund some activities of FAM's Environmental Education Project, in addition to supporting the Christmas Solidarity Campaign.

Total amount transferred:

BRL 45,240.00

Acesse o link e saiba mais sobre a fundação.
fundacaomalmerindamalaquias.org



Instituto Terra

Instituto Terra is an institution that promotes environmental preservation projects, particularly in the Atlantic Forest biome. In 2024, funds donated by clients supported environmental awareness campaigns, the purchase of office supplies, and investments in human resources.

Total amount transferred:

BRL 10,540.00

Visit the link to learn more about the foundation.
institutoterra.org



Onçafari

Onçafari is an institution that promotes environmental conservation, animal protection and local community development projects. In 2024, its operations expanded with the acquisition of strategic areas for biodiversity conservation, and funds donated by clients contributed to keeping this activity.

Total amount transferred:

BRL 22,280.00

Visit the link to learn more about the foundation.
oncafari.org



Lar das Crianças

The CIP *Lar das Crianças* is an institution that promotes personal and professional training projects for vulnerable children and adolescents. In 2024, funds donated by customers guaranteed access to scholarships, student support, teaching materials, and the development of the Passport to Life program, which supports young people in the transition to university and career development.

Total amount transferred:

BRL 52,470.00

Visit the link to learn more about the foundation..
lardascricancas.org.br



Instituto Mais Diversidade

Instituto Mais Diversidade is an institution that promotes personal and professional training projects, dedicated to generating income for people in the LGBTQIA+ community. In 2024, 11 projects were implemented across five regions in Brazil, benefiting over 1,700 people directly and 51,000 indirectly. Funds donated by customers were crucial for institutional strengthening, supporting team training, and improving financial and accounting processes, ensuring the continuity of financial auditing.

Total amount transferred:

BRL 6,420.00

Visit the link to learn more about the foundation..
institutomaisdiversidade.com.br



Saúde, Alegria e Sustentabilidade

SAS Brasil is an institution that provides free access to doctors and healthcare specialists for people living in vulnerable areas far from major urban centers. In 2024, 120,000 consultations were provided to 11,000 people, and funds donated by clients facilitated brief psychotherapy sessions, significantly impacting the emotional health of those served, promoting support, psychological strengthening, and improving quality of life.

Total amount transferred:

BRL 21,510.00

Visit the link to learn more about the foundation..
sasbrasil.org.br



Vaga Lume

Vaga Lume is an institution that promotes reading access projects for children. In 2024, funds donated by clients facilitated the logistics of delivering the book collection to Vaga Lume libraries, ensuring that it reached the communities it serves and strengthening access to reading for children in rural Amazonia.

Total amount transferred:

BRL 6,000.00

Visit the link to learn more about the foundation..
vagalume.org.br

Stakeholder engagement

In addition to working to incorporate sustainability and social responsibility criteria into our operations, we have created tools to encourage and facilitate the engagement of our stakeholders on these issues.

Credit and Financing

We do not assume credit risk with individuals who engage in slave-like or degrading labor. Monitoring in this regard continues after the hiring stage, through monthly verification of the Ministry of Labor and Employment's Slave Labor Blacklist. Furthermore, for properties offered as collateral, any socio-environmental findings in the asset appraisal raise the call for in-depth analysis, which verifies the absence of areas embargoed due to deforestation, overlaps with Indigenous or Quilombola lands, illegal burning, and potential contaminants in the soil and groundwater.

Learn more in [Risk Management](#).

Extrato de Carbono (Carbon Statement)

Launched in 2023, *Extrato de Carbono* (Carbon Statement) is a pioneering tool within the app that estimates customers' GHG emissions, raising awareness of their environmental impact and enabling them to make more informed choices in their daily lives. The tool also allows for offsetting those emissions.

It works like a bank statement, automatically calculating the carbon footprint based on debit, credit, and Pix transactions, as well as transfers to companies. If desired, customers can purchase forest conservation carbon credits via the app, using cash or *C6 Átomos* (C6 Atoms) points, without generating any profit for us.

Available free of charge to individuals and businesses, the technology also enables fractional purchases of credits, democratizing access to environmental offsetting.

In 2024, more than 1.8 million users accessed the tool, and more than 95,000 customers offset their carbon footprint, totaling approximately 3,800 tons of carbon neutralized.

Over 1.8 million user

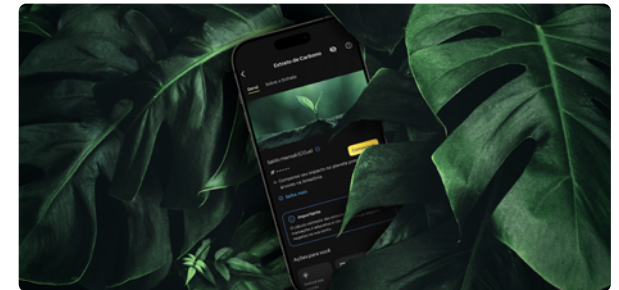
accessed the *Extrato de Carbono*

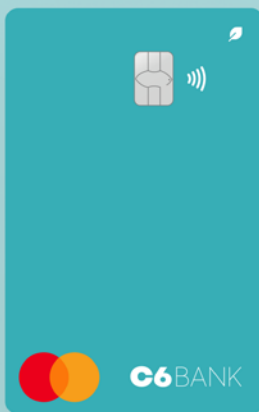
More than 95 thousand customers

made compensations

Around 3,800 tons of carbon

were neutralized





Acqua

This is the country's first biodegradable card, made from a material developed from cornstarch, which decomposes in proper composting conditions between six months and two years, while traditional PVC cards take up to 400 years to decompose.

Learn more at:

c6bank.com.br/c6acqua

Rainbow

The color of the card symbolizes the initiatives we have built to promote respect and diversity for the entire LGBTI+ community.

Learn more at:

c6bank.com.br/c6rainbow

ESG Investment Funds

ESG funds that respect environmental, social, and governance practices are available through C6 Invest. Customers can find fixed and variable income options suited to different risk profiles, with investments starting at BRL100 – such as *Vox Desenvolvimento Sustentável*, Brazil's first fixed income impact fund – up to BRL 20,000.

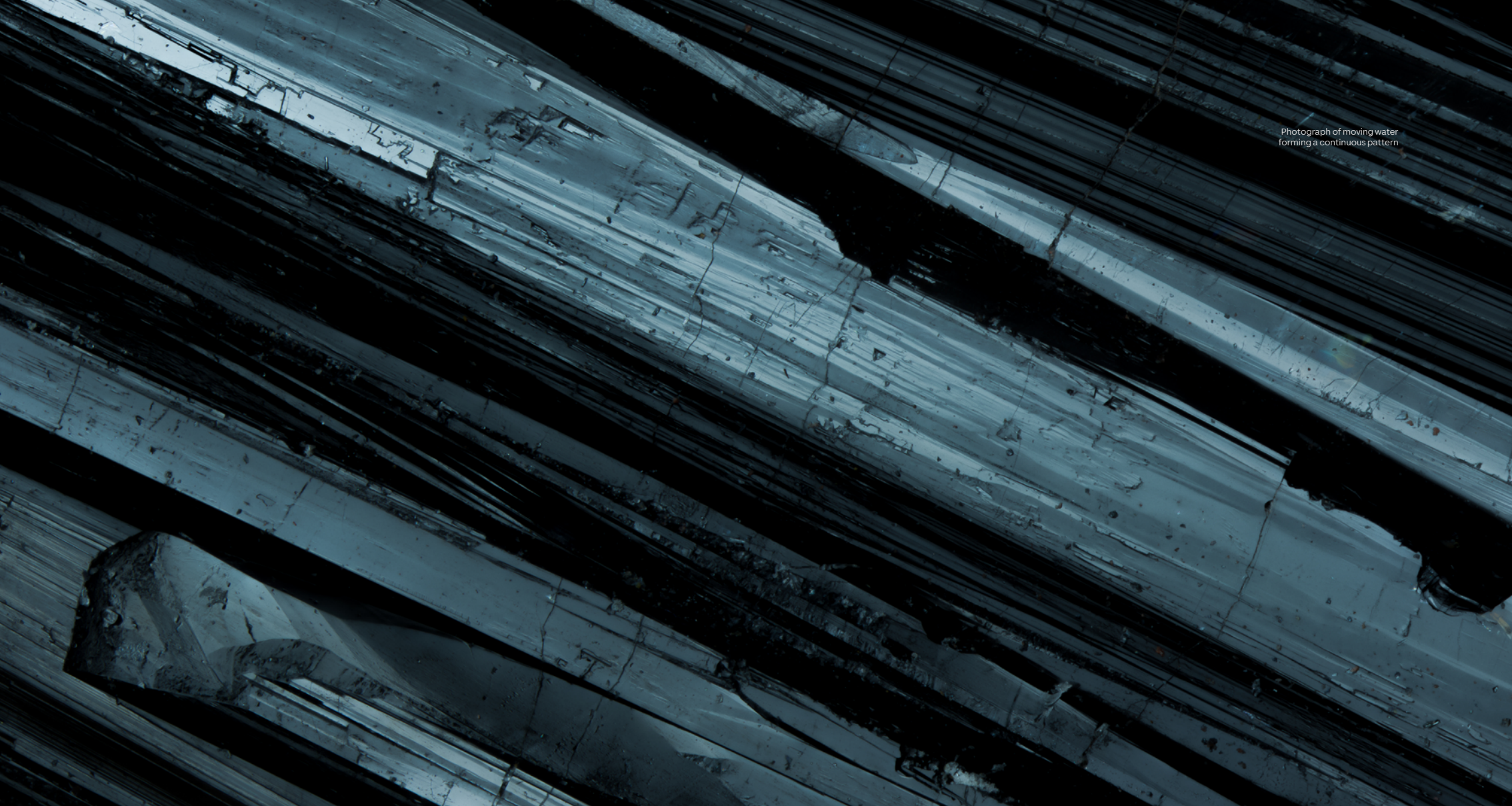
Produto de Doações (Donations Product)

The *Produto de Doações* (Donations Product) has eight partner social organizations, which work on different socio-environmental causes, available to receive financial support from our customers (learn more in [Community Relations](#)).

Carbon Credit Cashback Campaign

This initiative allowed large companies to offset their emissions through foreign exchange transactions. Available for transactions of US\$25 million or more over a given period, cashback ranged from 50 to 350 carbon credits, depending on the volume traded. The campaign ran from January to March 2024 and offset 900 tons of carbon credits on behalf of those customers.

⁵ Our app offers customers funds focused on Sustainable Investing (which incorporate ESG criteria into their investment strategies) and funds that do not have this specific focus but respect all practices related to sustainability.



Photograph of moving water forming a continuous pattern

GRI and SASB Content Summary

92 – 104

- GRI Content Summary
- SASB Content Summary

GRI Content Summary

Declaration of use

Banco C6 S.A. reported in accordance with the GRI Standards for the period between January 1st and December 31st, 2024.

GRI used

GRI 1: Fundamentals 2021

Applicable GRI Sector Standard(s)

Not applicable in this reporting cycle

GRI Standard	GRI Topic and Indicator Description	Page/Response	Omission		
			Omitted requirement	Reason	Explanation
General Contents					
The organization and its reporting practices	2-1 Organization details	Page 20 Banco C6 S.A. A privately held corporation headquartered at Av. Nove de Julho, 3186 - Jardim Paulista, São Paulo (SP).			
	2-2 Entities included in the organization's sustainability report	Only Banco C6 S.A. The Financial Statements consider the prudential conglomerate (Banco C6 S.A., C6 Corretora de Títulos e Valores Imobiliários Ltda., Banco C6 S.A. (Cayman Branch), Banco C6 Consignado S.A., Fundo TV1 and Fundo Carbono), which is also reported in the report in the financial results section.			
	2-3 Reporting period, frequency and point of contact	Page 14			
	2-4 Information restatements	None.			
	2-5 External verification	This report has not been subjected to external verification.			

GRI Standard	GRI Topic and Indicator Description	Page/Response	Omission		
			Omitted requirement	Reason	Explanation
Activities and workers	2-6 Activities, value chain and other business relationships	Pages 30 and 34			
	2-7 Employees	Page 58			
	2-8 Workers who are not employees	We hire outsourced workers to perform specific activities, such as cleaning, building maintenance, security, and valet parking. Those professionals are bound by annual service contracts and work exclusively at our administrative headquarters, located in the city of São Paulo.	Items 'a' and 'c'	Partial information	We do not have a specific methodology to manage the number of outsourced workers.
Governance	2-9 Governance structure and its composition	Page 42			
	2-10 Nomination and selection for the highest governance body	Page 42			
	2-11 Chair of the highest governance body	Page 42			
	2-12 Role played by the highest governance body in overseeing the management of impacts	Page 42			
	2-13 Delegate responsibility to manage impacts	Page 53			
	2-14 Role played by the highest governance body in sustainability reporting	Page 53			

GRI Standard	GRI Topic and Indicator Description	Page/Response	Omission		
			Omitted requirement	Reason	Explanation
	2-15 Conflicts of interest	Pages 42 and 49			
	2-16 Notification of critical concerns	Page 46			
	2-17 Collective knowledge of the highest governance body	Page 42			
	2-18 Evaluation of the highest governance body's performance	Pages 44 and 60			
	2-19 Compensation policies	Page 60			
	2-20 Process to determine compensation	Page 60			
	2-21 Ratio of total annual compensation		All	Confidentiality restrictions	Strategic information related to compensation.
Strategy, policies and practices	2-22 Declaration on sustainable development strategy	Page 4			
	2-23 Policy Commitments	<p>We formalize our responsible business conduct with respect for human rights and the environment through several policies. These topics are specifically addressed in the following documents: Code of Ethics and Conduct, Code of Conduct for Suppliers, Diversity and Inclusion Policy, Financial Education Policy, Social, Environmental and Climate Responsibility Policy and Social, Environmental and Climate Risk Policy. All stakeholders are considered in those policies.</p>			

GRI Standard	GRI Topic and Indicator Description	Page/Response	Omission		
			Omitted requirement	Reason	Explanation
	2-24 Incorporation of policy commitments	The Compliance team is responsible for monitoring the commitments established in the Code of Ethics and Conduct. The policy also outlines employees' responsibilities regarding these commitments and how business relationships should be guided.			
	2-25 Processes to repair negative impacts	Page 47			
	2-26 Mechanisms for counseling and raising concerns	Page 50			
	2-27 Compliance with laws and regulations	Page 50 In 2024, no cases of non-compliance were recorded.			
	2-28 Participation in associations	Page 24			
Stakeholder engagement	2-29 Approach to engage stakeholders	Page 15			
	2-30 Collective bargaining agreements	2022: 0% 2023: 96,7% 2024: 92,7%			
Material Topics					
GRI 3: Material Topics 2021	3-1 Process to define material topics	Page 15			
	3-2 List of material topics	Page 15			

GRI Standard	GRI Topic and Indicator Description	Page/Response	Omission		
			Omitted requirement	Reason	Explanation
Technology and innovation					
GRI 3: Material Topics 2021	3-3 Material Topics Management - Technology and Innovation	Page 28			
Ethics, governance and transparency					
GRI 3: Material Topics 2021	3-3 Material Topics Management - Ethics, governance, and transparency	Pages 42 and 50			
GRI 201: Economic Performance 2016	201-4 Financial support received from the government	Page 50			
GRI 205: Anti-Corruption 2016	205-1 Operations assessed for risks related to corruption	Page 48			
	205-2 Communication and training on anti-corruption policies and procedures	Page 49			
	205-3 Confirmed incidents of corruption and actions taken	Page 50			
GRI 206: Unfair Competition 2016	206-1 Legal actions for anti-competitive behavior, anti-trust, and monopoly practices	In 2024, there were no active or finalized lawsuits related to unfair competition, monopolistic practices, or anti-free competition.			
GRI 415: Public Policies- 2016	415-1 Political contributions	We do not make political contributions.			

GRI Standard	GRI Topic and Indicator Description	Page/Response	Omission		
			Omitted requirement	Reason	Explanation
Customer Principality					
GRI 3: Material Topics 2021	3-3 Material Topics Management - Customer Principality	Page 51			
GRI 417: Marketing and Labeling 2016	417-1 Requirements for product and service information and labeling	Page 51			
Human Capital Development					
GRI 3: Material Topics 2021	3-3 Material Topics Management - Human Capital Development	Pages 59, 64 and 66			
GRI 202: Market Presence 2016	202-1 Ratios of standard entry level wage by gender compared to local minimum wage	We comply with the minimum wage established by the Bank Workers' Union. Therefore, there is no distinction in the minimum pay received by men and women. The ratio is 1:1.			
GRI 401: Employment 2016	401-1 New employee hires and employee turnover	Page 62			
	401-2 Benefits provided to full-time employees that are not provided to temporary or part-time employees	Page 65			
	401-3 Parental leave	Page 66			

GRI Standard	GRI Topic and Indicator Description	Page/Response	Omission		
			Omitted requirement	Reason	Explanation
GRI 403: Occupational Health and Safety 2018	403-1 Occupational health and safety management system	Page 66			
	403-2 Hazard identification, risk assessment, and incident investigation	Page 66			
	403-3 Occupational health services	Page 66			
	403-6 Promotion of worker health	Page 66			
	403-8 Workers covered by an occupational health and safety management system	Page 66			
	403-10 Occupational diseases	Occupational Diseases In 2024, no deaths or cases of occupational diseases requiring mandatory reporting were recorded.			
GRI 404: Training and Education 2016	404-1 Average hours of training per year per employee	Page 60	Item a.i	Item a.i	The current education platform does not provide this indicator.
	404-2 Programs for upgrading employee skills and transition assistance programs	Page 60			
	404-3 Percentage of employees receiving regular performance and career development reviews	Page 60			

GRI Standard	GRI Topic and Indicator Description	Page/Response	Omission		
			Omitted requirement	Reason	Explanation
Data protection and privacy					
GRI 3: Material Topics 2021	3-3 Material Topics Management - Privacy and Data Security	Page 37			
GRI 418: Customer Privacy 2016	418-1 Substantiated complaints concerning breaches of customer privacy and losses of customer data	Page 37			
Risk management and compliance					
GRI 3: Material Topics 2021	3-3 Material Topics Management - Risk Management and Compliance	Page 51			
GRI 201: Economic Performance 2016	201-1 Direct economic value generated and distributed	Page 22			
GRI 207: Taxes 2019	207-1 Tax approach	Page 42			
	207-2 Governance, control and fiscal risk management	Page 42			
GRI 417: Marketing and Labeling 2016	417-2 Incidents of non-compliance concerning product and service information and labeling	Page 51			
	417-3 Incidents of non-compliance concerning marketing communications	Page 51			

GRI Standard	GRI Topic and Indicator Description	Page/Response	Omission		
			Omitted requirement	Reason	Explanation
Social, environmental, and climate responsibility					
GRI 3: Material Topics 2021	3-3 Material Topics Management - Social, Environmental and Climate Responsibility	Pages 52, 55, 60, 63, 73, 76, 82, 85			
GRI 201: Economic Performance 2016	201-2 Financial implications and other risks and opportunities arising from climate change		All	Information not available	The area responsible monitors the evolution of the topic and assesses the need for processes to meet future regulatory and market demands on the topic.
GRI 203: Indirect economic impacts 2016	203-2- Indirect Economic Impacts	Page 85			
GRI 302: Energy 2016	302-1 Energy Consumption within the organization	Page 74	Items a, b, d	Not applicable	Electricity is the only significant form of energy consumed domestically.
	302-2- Energy Consumption outside the organization		All	Not applicable	There is no energy consumption outside our premises that is representative or considered relevant.
	302-3 Energy Intensity	Page 74			
GRI 303: Water and Effluents 2018	303-3 Water withdrawal	Page 73			

GRI Standard	GRI Topic and Indicator Description	Page/Response	Omission		
			Omitted requirement	Reason	Explanation
GRI 305: Emissions 2016	305-1 Direct emissions (Scope 1) of greenhouse gases (GHG)	Pages 76 and 77			
	305-2 Indirect emissions (Scope 2) of greenhouse gases (GHG) from energy acquisition	Pages 76 and 77			
	305-3 Other indirect emissions (Scope 3) of greenhouse gases (GHG)	Pages 76 and 78			
	305-4 GHG emissions intensity	Pages.76 and 78			
	305-5 Reduction of GHG emissions	Pages 76 and 78			
GRI 306: Waste 2020	306-3 Waste generated	Page 75			
GRI 405: Diversity and Equality in Workplaces-2016	405-1 Diversity in Governance Bodies and Employees	Page 63			
	405-2 Ratio between base salary and compensation received by women and those received by men	Page 61			
GRI 406: Non-Discrimination 2016	406-1 Incidents of discrimination and corrective actions taken	Page 50			

GRI Standard	GRI Topic and Indicator Description	Page/Response	Omission		
			Omitted requirement	Reason	Explanation
GRI 407: Freedom of Association and Collective Bargaining 2016	407-1 Operations and suppliers in which the right to freedom of association and collective bargaining may be at risk	There is no evidence of violation of rights or risk situations. Updates on union issues are regularly shared through internal communication channels, ensuring that all employees are informed.			
GRI 408: Child Labor 2016	408-1 Operations and suppliers at significant risk for incidents of child labor	Page 52			
GRI 409: Forced or Slave Labor 2016	409-1 Operations and suppliers at significant risk for incidents of forced or compulsory labor	Page 52			
Additional indicator					
GRI 410: Security Practices 2016	410-1 Security personnel trained in human rights policies or procedures	The entire security, cleaning, and building maintenance team is outsourced. The team receives annual training on diversity, equity, and inclusion, a topic that is part of the human rights agenda. In 2024, 109 of the 121 outsourced employees participated in the training.			


SASB Content Summary


Accounting topics and metrics for sustainability disclosure
Sector: Commercial Banks


Topic	Code	Metrics	Page/Response
Data security	FN-CB-230a.1	(1) Number of data breaches, (2) percentage that are personal data breaches, (3) number of account holders affected	Page 37
	FN-CB-230a.2	Description of the approach to identify and address data security risks	Page 37
Financial Inclusion and Empowerment	FN-CB-240a.4	Number of participants in financial literacy initiatives for unbanked, underbanked, or underserved customers	Page. 82
Incorporation of Environmental, Social and Governance Factors into Credit Analysis	FN-CB-410a.2	Description of the approach to incorporate environmental, social and governance (ESG) factors into credit analysis	Page 55
Financed Emissions	FN-CB-410b.1	Gross absolute emissions financed, disaggregated by (1) Scope 1, (2) Scope 2 and (3) Scope 3	Page 76
	FN-CB-410b.2	Gross exposure by sector and asset class	Page 80
	FN-CB-410b.3	Percentage of gross exposure included in the calculation of financed emissions	Page 76
	FN-CB-410b.4	Description of the methodology used to calculate financed emissions	Page 76


Topic	Code	Metrics	Page/Response
Business Ethics	FN-CB-510a.1	Total value of monetary losses resulting from legal proceedings associated with fraud, insider trading, antitrust, anticompetitive behavior, market manipulation, misconduct, or other laws or regulations related to the financial sector	Page 50
	FN-CB-510a.2	Description of whistleblower policies and procedures	Page 50
Systemic Risk Management	FN-CB-550a.1	Globally Systemically Important Bank (GSIB) Score, by Category.	The bank does not have a G-SIB score
	FN-CB-550a.2	Description of the approach to integrate the results of mandatory and voluntary stress tests into capital adequacy planning, long-term corporate strategy, and other business activities	Page 46
Activity metrics	FN-CB-000.A	(1) Number and (2) value of checking and savings accounts by segment: (a) personal and (b) small business	Page 29
	FN-CB-000.B	(1) Number and (2) value of loans by segment: (a) personal, (b) small business, and (c) corporate	Page 29


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