

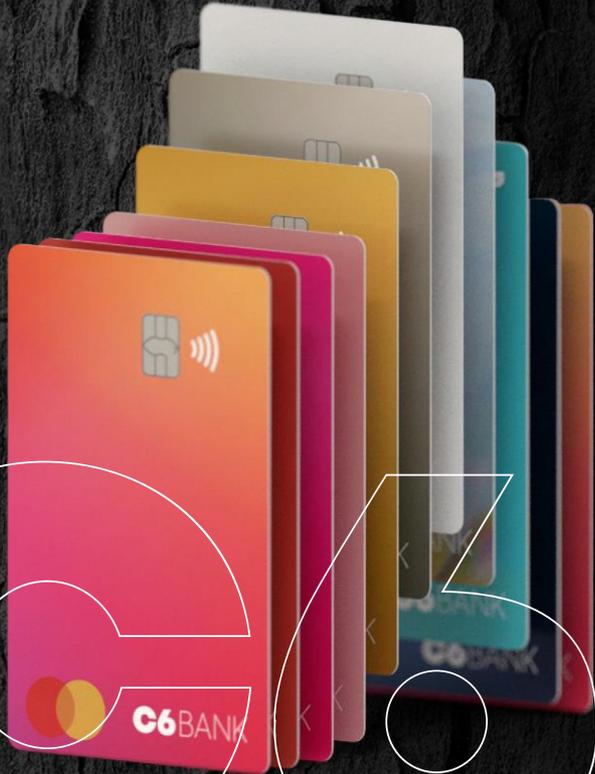
Institutional Presentation

December 2025



Section 1

C6 Bank Overview



C6 Bank at a glance

C6 Bank is a leading full-service digital bank in Brazil, ranked among top 11 largest privately-owned banks in the country

Company Overview

- **Launched in August 2019**, Banco C6 S.A. (“C6 Bank” or the “Bank”) is a full-service digital bank, recognized as one of the leading financial services platforms in Brazil
- The Bank offers complete solutions for individuals and businesses: digital accounts, credit lines, FX, investments, insurance, among others
- JPMorgan Chase has been a shareholder since 2022, strengthening C6’s corporate structure and expansion
- C6 Bank operates a low-cost model, using technology to scale and fund growth through its own clients

Key Highlights¹



Total assets
R\$148.0 bn



Total deposits
R\$108.3 bn



Expanded Credit Portfolio
R\$89.3 bn



Net income
R\$2.5 bn



Total Assets Ranking²
11th in Brazil



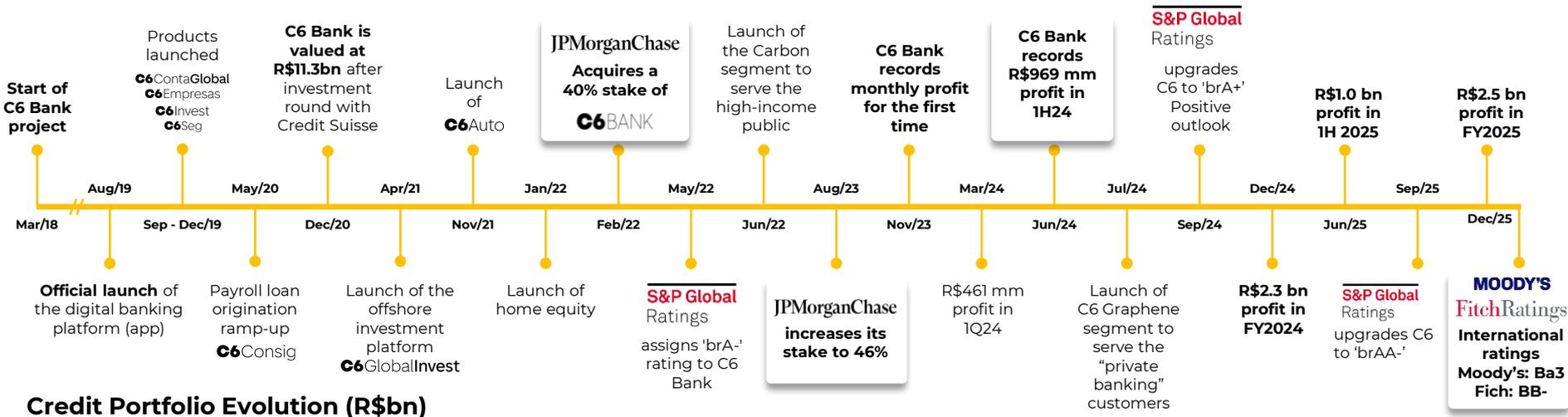
Basel index
13.1%



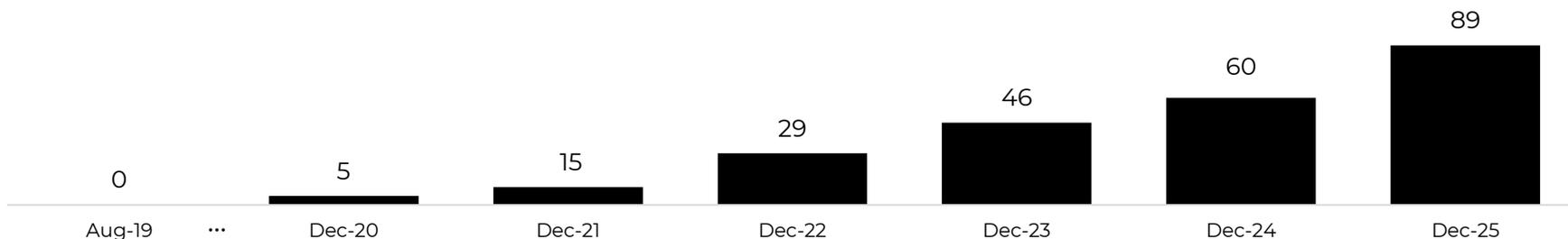
Clients
+40 mm

Building scale and profitability

From a digital challenger to a nationwide full-service bank



Credit Portfolio Evolution (R\$bn)



C6 Bank offers a complete financial ecosystem to its customers

Integrated solutions for individuals, SMEs, and non-account holders

Bank for account holders (via app & web banking)

C6BANK Individuals

- Checking acc. and cards
- Investments
- Global account
- Credit
- Insurance
- Other services

C6Empresas SMEs

- Checking acc. and cards
- Investments
- Acquiring
- Credit
- Payments
- Other services

C6BANK

Bank for non-account holders

C6Consig

Offering of payroll loans to INSS retirees, public and private employees

C6Auto

Offering of auto loans directly through auto dealers, partnerships and C6 Bank's app

Home Equity

Offering of home equity loans, fully backed by collateral of paid-off properties

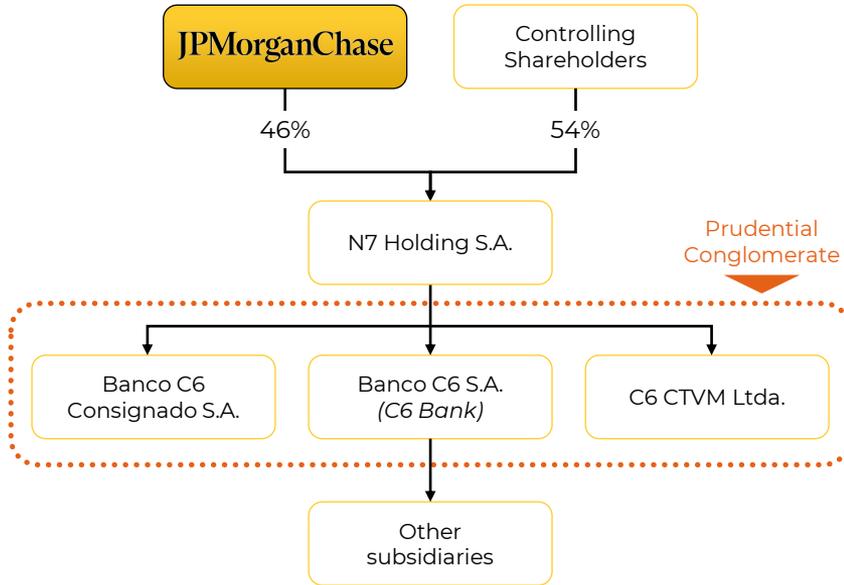
Wholesale

Complete commercial bank for medium companies offering credit, FX and sales and trading services

Robust shareholder structure, including 46% stake owned by JPMorgan Chase

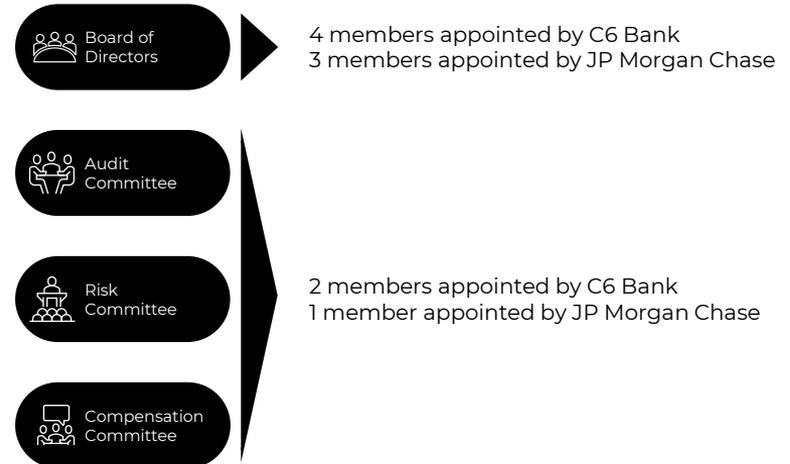
C6 benefits from solid ownership structure achieving optimal governance levels

Simplified Shareholder Structure



Governance Highlights

Board of directors and committees to happen on a quarterly basis:



Since July 2022, C6 Bank has been classified as an S3 institution according to the criteria of the Central Bank of Brazil, requiring the establishment of the above committees, as well as an internal audit team. Starting in mid-2026, C6 is expected to be classified as an S2 institution

Synergies arising from JPMorgan Chase's investment in C6 Bank

JPMorgan Chase's investment enabled C6 Bank to offer differentiated products, services and customer experiences, especially for the high-income segment

C6 BANK



JPMorganChase

Product Synergies



Free withdrawals in any Chase ATM in the United States



Access to investment funds managed by JPMorgan Asset Management



Access to Brazilian equity portfolio strategy designed with the intelligence of **JPMorgan Asset Management**



Access to exclusive contents (newsletters, events, lives, podcasts, among other) **prepared by JPMorgan Asset Management**



Access to CDs issued by Banco J.P. Morgan S.A. (Brazil) via C6 Bank's App



Other exclusive offers for Graphene clients (i.e. US Open tickets, F1 events, among other)

C6 Bank's strategy

A Full-service Low-cost Bank

Be a **complete bank capable of offering all the products at a fraction of the cost** of incumbent banks

- Supporting several and continuous **launching of products** in a single app
- Serving **tens of millions of clients**
- At **marginal increase in fixed costs**



C6BANK **Brand Positioning**

Position C6 Bank's brand in order to:

Attract millions of customers, **especially top tier clients** (affluent individuals and medium size enterprises)

And engage those customers into using C6 Bank

- **C6 Bank's clients as the primary source of funding** for credit operations



C6BANK **Business model**

We do not intend to reinvent banking in Brazil

Our goal is to leverage technology to address the same revenue pool at a fraction of the traditional cost structure, unlocking significantly higher returns

C6's unique positioning amongst affluent individuals and SMEs

By 2025

C6 was able to:

- Position C6 Bank's brand as "cool", "upscale" and "aspirational", enabling us to offer a wide range of products that attract and serve clients of all segments
- Consolidate the vision of C6 as a complete bank
- Increase brand credibility highlighting JPMorgan Chase's investment in C6 Bank via marketing campaigns and using Gisele Bündchen as brand ambassador
- Be recognized as one of the top bank brands for affluent customers



Our current focus is on:

- Continue to increase product and service usage among high-income clients by reinforcing brand attributes that attract principality:
- Solidity
 - A premier brand on technology, cybersecurity and security features
 - Innovation (e.g. C6 Assistant)
 - Brand association with investments with the support JPMorgan Chase
 - Continue to build a brand that connects on an emotional level with clients and create high engagement, word-of-mouth and client retention



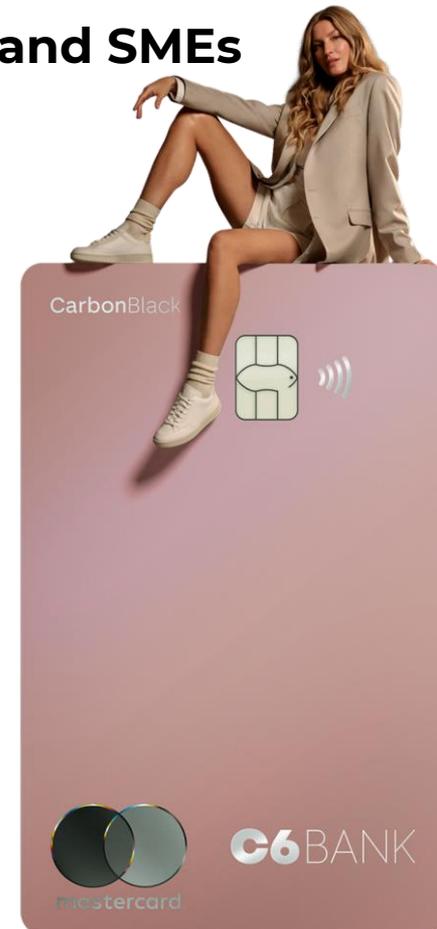
Visual Identity



Exclusive Experiences

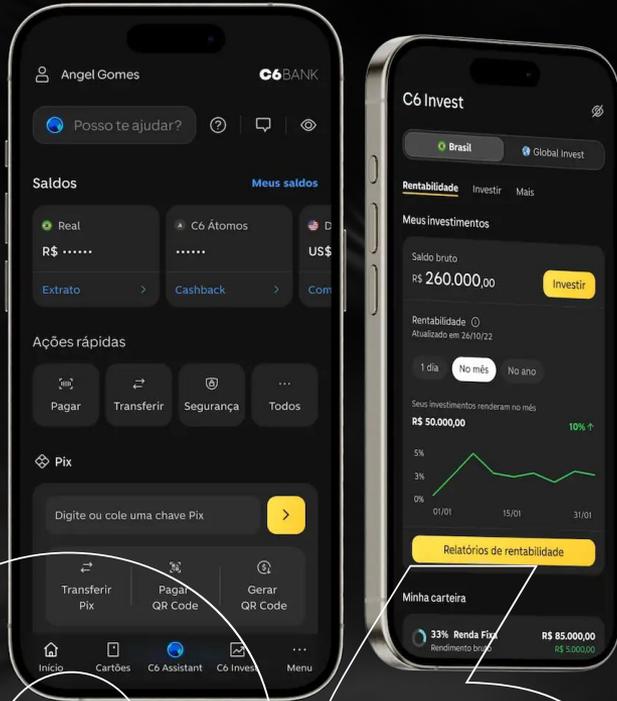


Differentiated campaigns from other financial brands



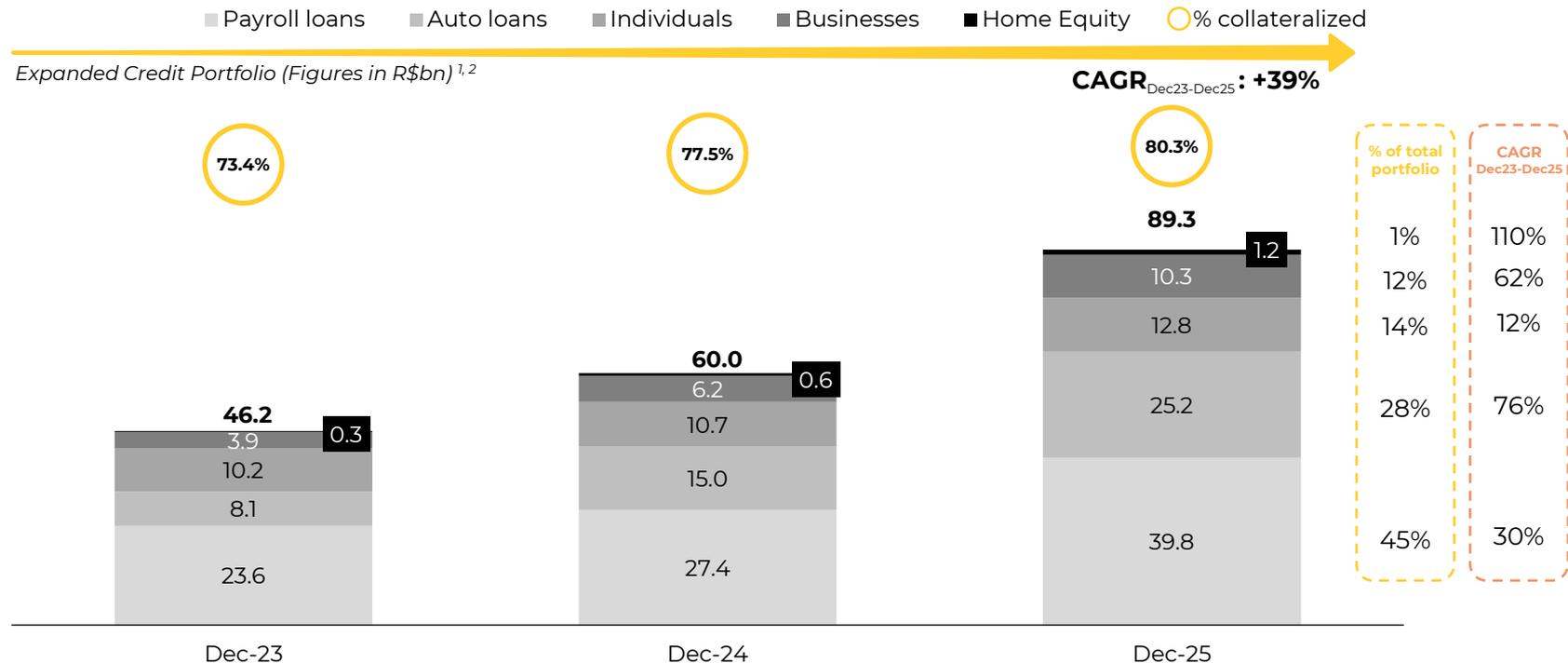
Section 2

Financial and operational Highlights



Accelerating credit portfolio growth whilst maintaining well-balanced risk

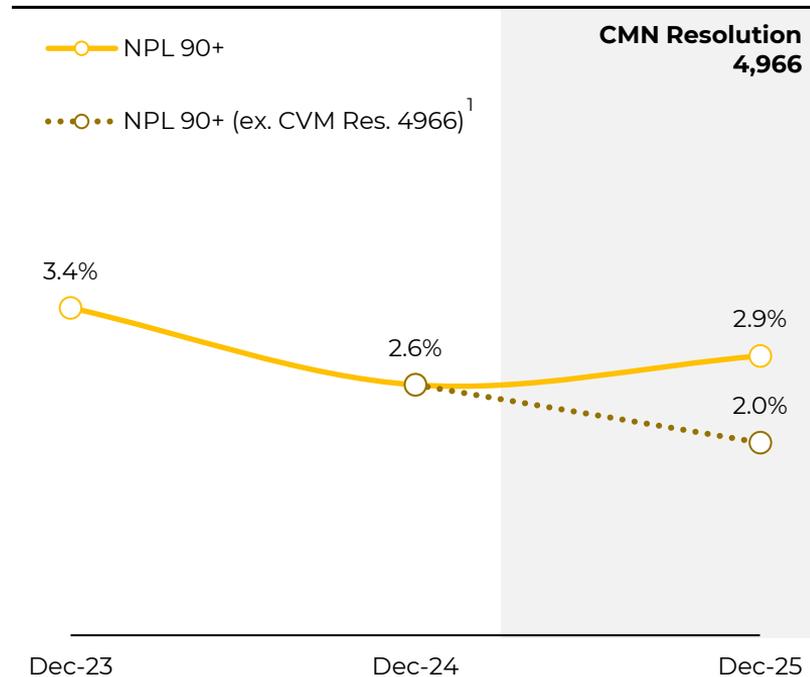
C6 demonstrated 39% growth CAGR in the past two years, reaching its record level of credit portfolio collateralization in Dec-25



Continuous improvement in credit portfolio NPLs and coverage ratio

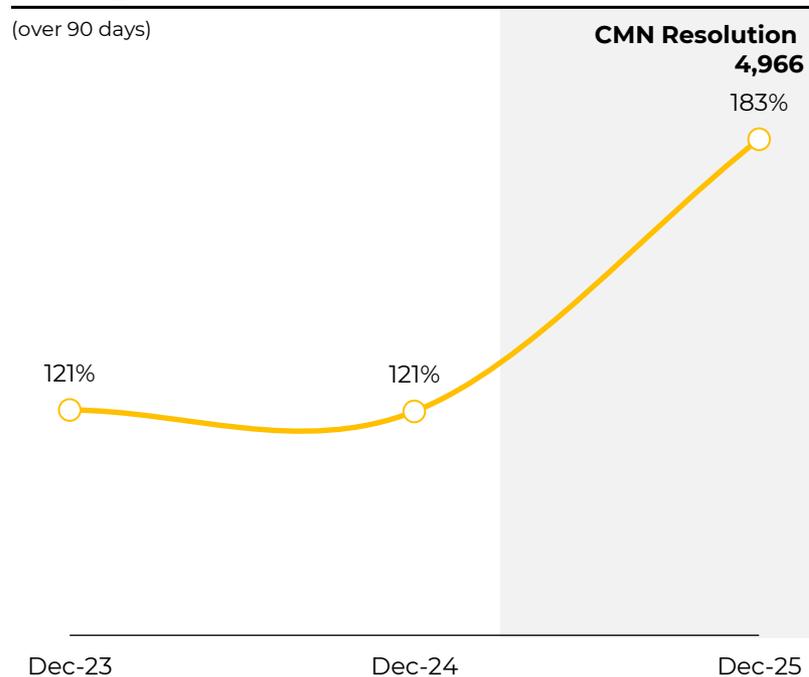
C6's credit portfolio currently exhibits lower NPL and higher coverage ratios on the back of quality improvement

Delinquency



Coverage Ratio

(over 90 days)



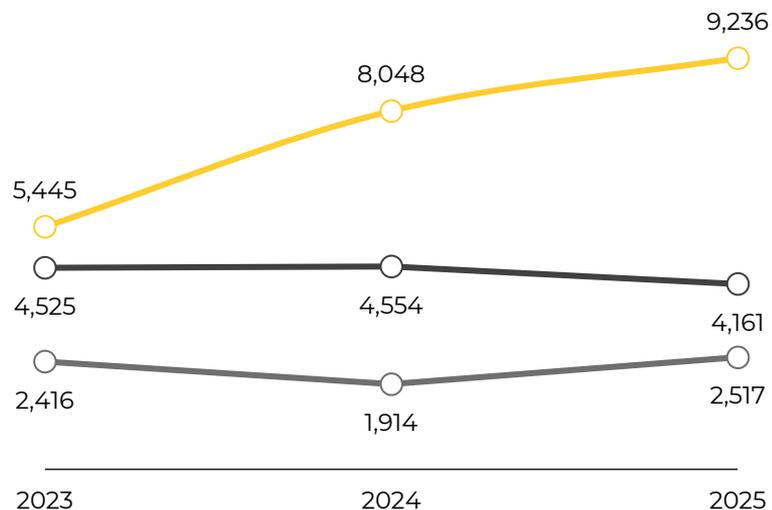
Driving revenue and profit growth while managing expenses

C6 has achieved significant growth in profitability in the past years, reaching attractive net revenues with a low-cost structure

Managerial income statement summary

(R\$m)

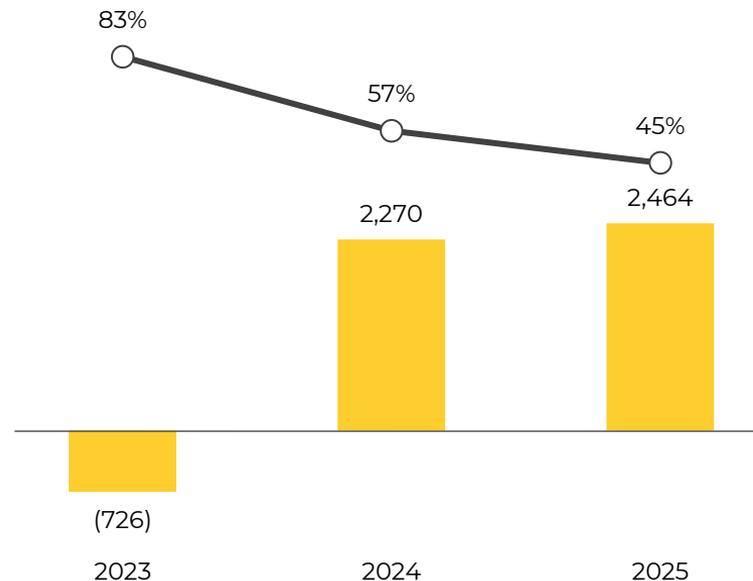
Net revenues¹ Operational expenses LLP expense



Net income and Efficiency Ratio²

(R\$m, %)

Net Income Efficiency Ratio

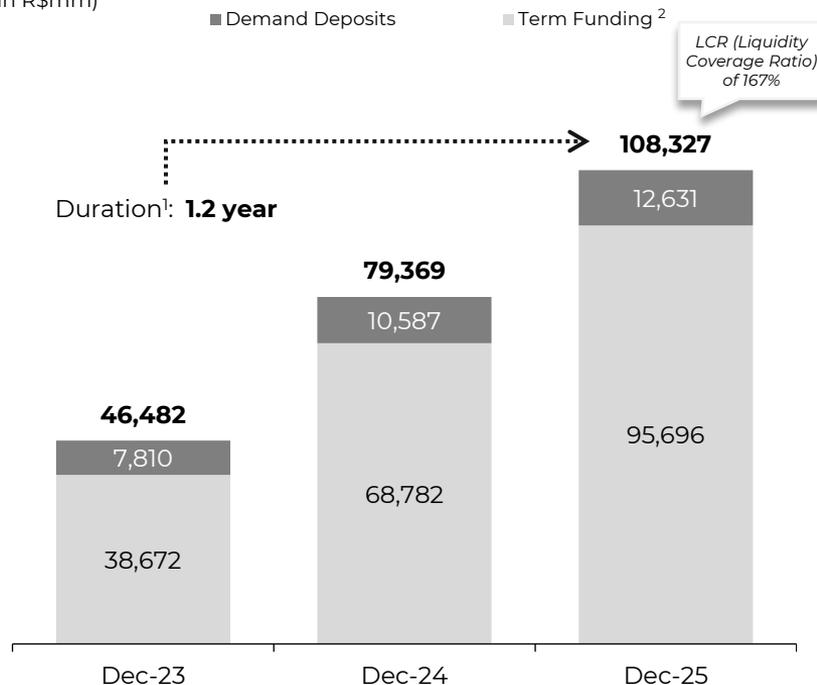


Stable retail-driven funding base, with significant digital ecosystem utilization and ability for credit portfolio securitization

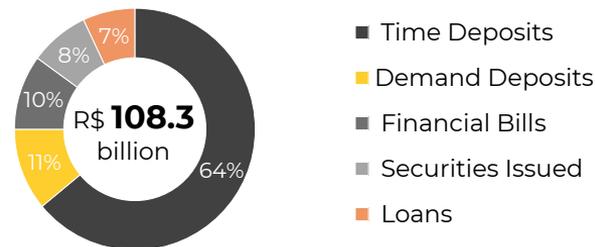
C6 Bank benefits from a highly diversified and growing funding base at an attractive cost, reflecting the bank's increasing market credibility and positive results

Funding Evolution Summary³

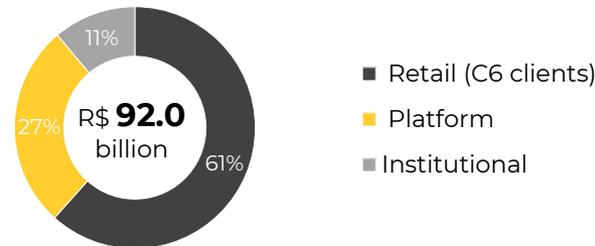
(in R\$m)



Total Funding Breakdown (as of Dec-25)



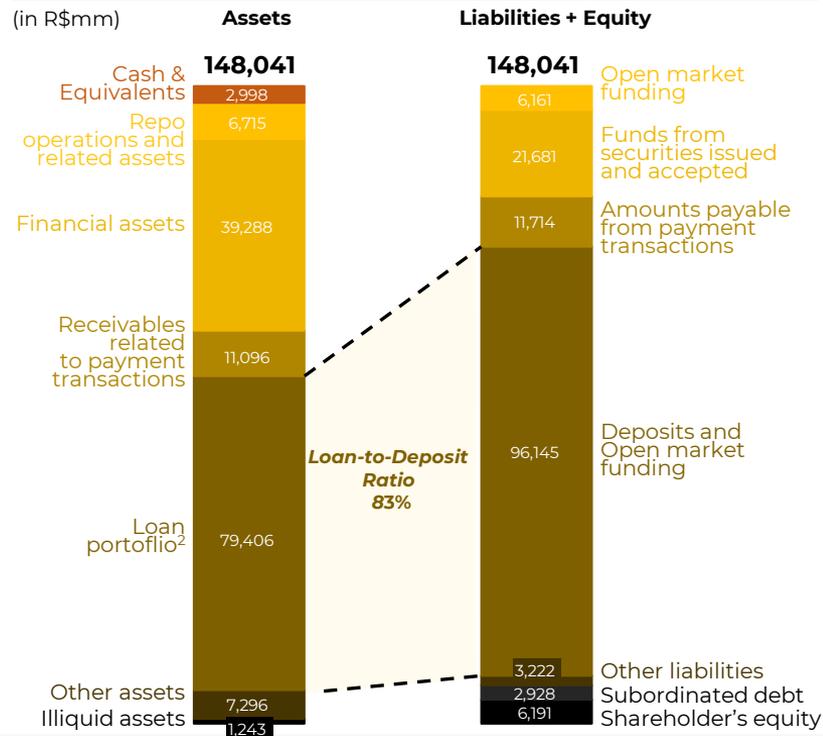
Funding Channel Breakdown⁴ (as of Dec-25)



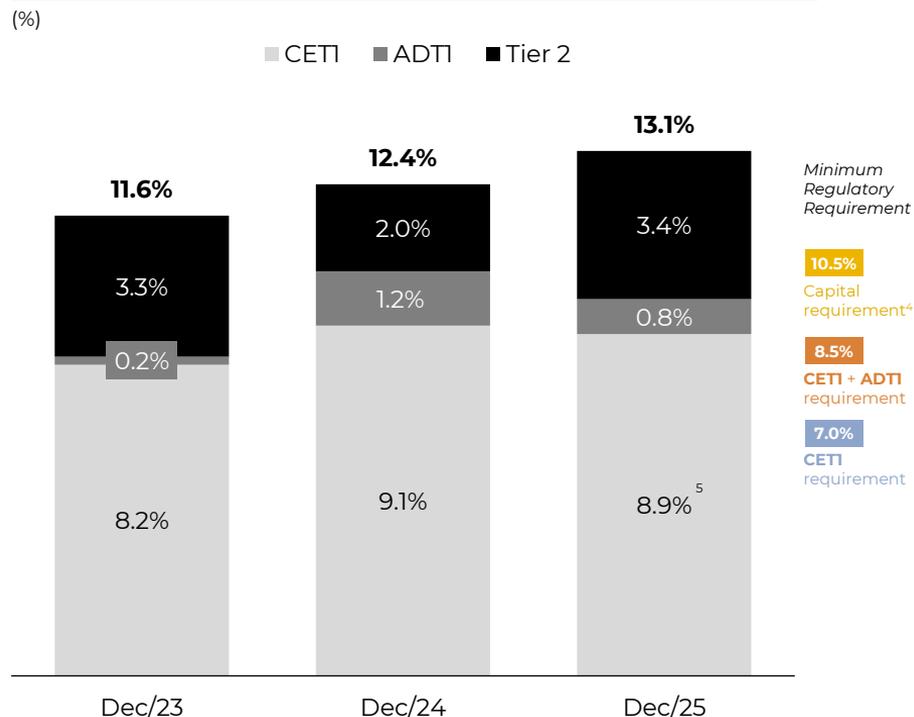
Solid balance sheet with sound capital position, supported by continuous organic growth

Strong capital generation and funding stability enabling continued growth with prudence

Balance Sheet summary¹ – Dec/2025



Basel Index evolution³



Appendix



Balance Sheet¹ – FY 2025

Assets (BRL Million)	FY 2025
Cash and Cash Equivalents	2,998
Financial Assets Measured at Fair Value Through P&L	3,000
<i>Securities</i>	2,765
<i>Derivatives</i>	235
Financial Assets Measured at Fair Value Through Other Comprehensive Income	12,138
Financial Assets Measured at Amortized Cost	121,366
<i>Loans and Advances to Customers</i>	83,486
<i>Securities</i>	23,330
<i>Other Financial Assets Measured at Amortized Cost</i>	7,534
<i>Receivables with Credit Granting Characteristics</i>	11,615
<i>(-) Allowance for Credit Losses</i>	(4,599)
Tax Assets	3,896
Other Assets	3,399
Investments	1,077
Property and Equipment	228
(-) Depreciation	(100)
Intangible Assets	59
(-) Amortization	(21)
Total Assets	148,041

Liabilities (BRL Million)	FY 2025
Financial Liabilities Measured at Amortized Cost	138,991
Deposits	81,069
Borrowings	6,161
Securities Issued and Acceptances	7,614
Loans and On-lending	7,462
Liabilities from Assigned Loan Portfolios	21,681
Subordinated Debt	2,928
Other Financial Liabilities	12,076
Financial Liabilities Measured at Fair Value Through P&L	117
Provisions	179
Current and Deferred Tax Liabilities	229
Other Liabilities	2,335
Total Liabilities	141,850
Share Capital	3,988
Capital Reserves	146
Retained Earnings Reserves	2,088
(-) Accumulated Losses	-
(-) Other Comprehensive Income	(32)
Non-controlling Interests	-
Total Shareholders' Equity	6,191
Total Liabilities and Equity	148,041

Income Statement¹ - FY 2024 & FY 2025

Adjusted Income Statement (BRL Million)	FY 2024	FY 2025
Financial Intermediation Revenue	14,410	20,681
<i>Credit Operations</i>	10,125	12,852
<i>Result from Financial Instruments Operations</i>	4,043	7,674
<i>Result from Foreign Exchange Operations</i>	242	155
Financial Intermediation Expenses	(10,275)	(16,790)
<i>Funding Operations in the Market</i>	(8,190)	(13,719)
<i>Borrowing and Onlending Operations</i>	(170)	(554)
<i>Provision for Expected Credit Losses</i>	(1,914)	(2,517)
Financial Intermediation Result	4,135	3,891
<i>Service Revenue</i>	1,880	2,231
<i>Personnel Expenses</i>	(811)	(974)
<i>Depreciation and Amortization Expenses</i>	(34)	(40)
<i>Other Administrative Expenses</i>	(1,930)	(2,071)
<i>Tax Expenses</i>	(352)	(388)
<i>Share of Profit (Loss) of Associates and Subsidiaries</i>	95	244
<i>Other Operating Income and Expenses</i>	(1,249)	(100)
Operating Result	1,735	2,793
<i>Other Non-Operating Income and Expenses</i>	4	3
Non-Operating Result	4	3
Result Before Income Tax and Profit Sharing	1,739	2,796
<i>Income Tax and Social Contribution</i>	690	(94)
<i>Statutory Profit Sharing</i>	(159)	(239)
Net Income for the Period	2,270	2,464

