



C6BANK

2022 Sustainability Report

On the C6 Bank website, in the Documents section, you can find all our annual reports. Also available on this page are financial reports, contracts for the products and services offered, the institution's Code of Ethics and Conduct, the tariff tables of the products, among other documents.

↓ c6bank.com.br/documentos

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MESSAGE FROM MANAGEMENT

[GRI 2-22]

More than 20 million people have become C6 Bank customers. We feel very pleased to have reached this milestone in just three years of operation. We have gathered the best professionals in the financial and information technology space to create, from scratch, a bank to transform the experience that people perceive as financial services. To be chosen by these customers is an indication that we are succeeding towards our goal.

The results so far have been impressive, although we are aware that this is just the beginning. At the same time that we have been expanding our client base, we have structured one of the most comprehensive and innovative platforms for financial services in the market. We have greatly expanded our offer of payment, credit and investment products. While we have increased our range of solutions for companies and have fast tracked the availability of products and services to high-income clients. To further improve the experience of this particular segment within C6 Bank, we have added human touch to the digital customer experience, through Carbon Partners. Thus, we have introduced audience segmentation into our strategy, which has enabled us to offer solutions tailored to various client profiles.

The expansion in the number of customers and in our product mix is naturally reflected in a growing demand for service channels. To ensure the quality and efficiency in the interaction with our customers, we have refined the interactive journey across our service channels, offering the simplest and most intuitive path possible.

We have also enhanced our Corporate Governance model. We strengthened our exchange with JPMorgan Chase, which has held 40% of C6 Bank since 2021, in order to bring our governance practices in line with international standards. At the same time, we made adjustments to meet the new regulatory requirements that we now have to comply with, since in the period we were elevated to Segment 3 (S3), one of the classifications of the National Financial System (NFS).

Within this context, our sustainability agenda has also been consolidated and is an area in which we maintain a very clear strategy. In the environmental scope, we want to contribute to the fight against climate change, which we have been doing by improving the practices we adopt in our operations and by engaging our customers in this cause.

In mid-2022, we joined the United Nations (UN) Net Zero Ambition Movement. After the formalization of the commitment, in early 2023, we established goals to reduce the greenhouse gas (GHG) emissions arising from our operations. Furthermore, we have introduced a product feature in our application, to encourage client engagement, which allows them to measure and neutralize their environmental footprint. This feature, named Carbon Statement, was developed during the course of 2022 and launched in the beginning of 2023..

On the social side, we have intensified our financial education initiatives, by disseminating knowledge and guidance to society, with special attention to teenagers and communities far from large centers. Internally, we continue to make strides in both the equality and inclusion agenda. There are examples of the many actions we have carried out presented in this report and which are consistent with the principles disseminated by the Global Compact, an initiative of which we are signatories.

The results we have achieved from our business, coupled with the advances we have made in our ESG practices, allow us to announce that, in 2022, C6 Bank has further advanced its offer of innovative products and services. I would like to thank the mobilization and engagement of our entire C6 team to have enabled us to reach this new milestone and to thank our more than 20 million customers for their confidence in accompanying us on this journey. We will continue to strive to further improve the experience in the relationship that is shared with us, with the excellence in solutions and services that has brought us to this point and that will allow us to reach new milestones.

Marcelo Kalim
CEO



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WHO WE ARE

A COMPLETE BANK

[GRI 2-1; 2-6]

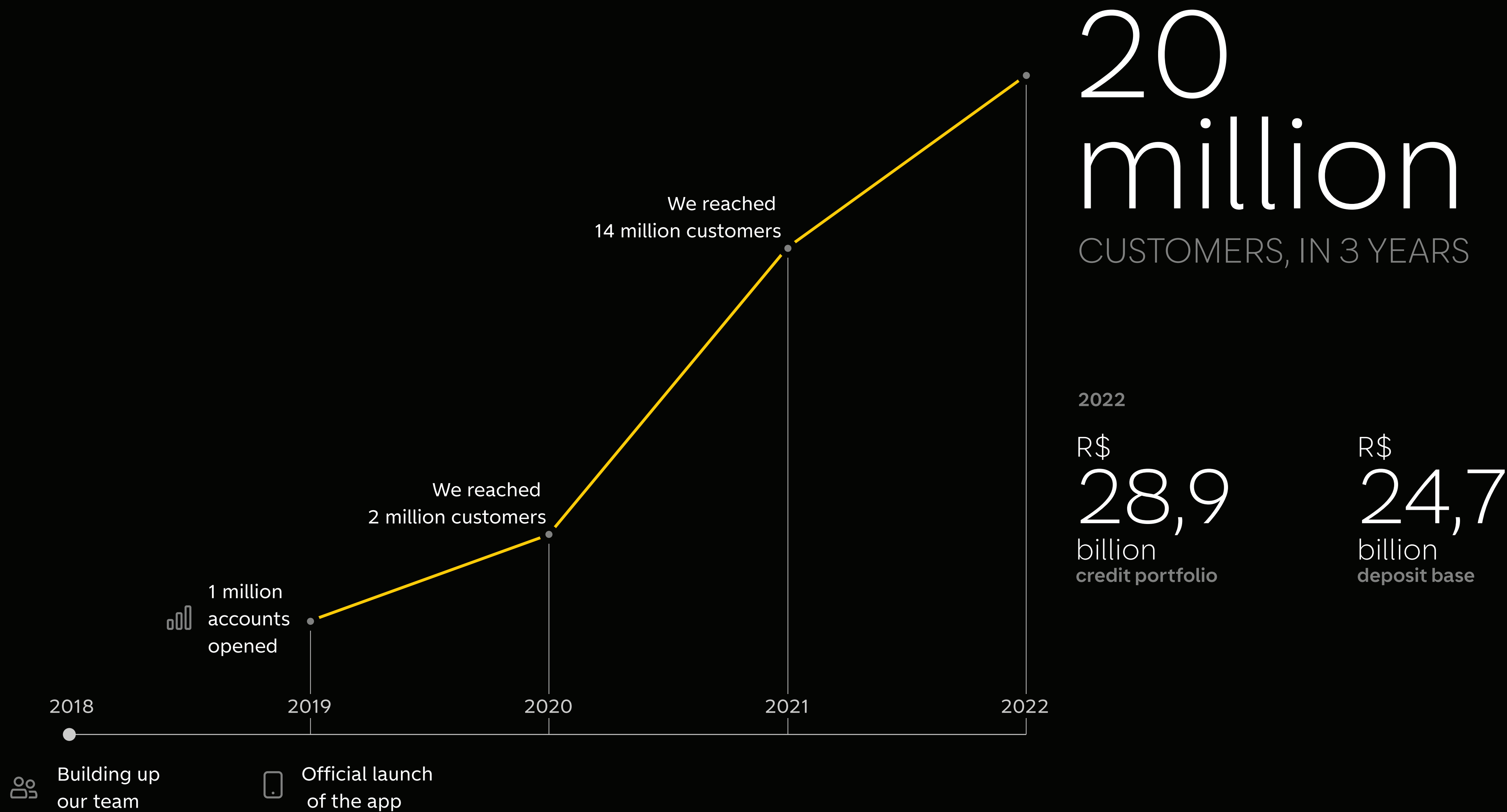
Available as a mobile application and with no physical branches, C6 Bank S.A. has been transforming people's financial experience. Our customers, individuals and corporations, can rely on a full service bank, one with of the most diversified and innovative product portfolios among financial institutions.

Through our application, customers can access a platform offering more than 90 financial products and solutions, in an efficient and intuitive manner, ranging from traditional products, such as Bank Deposit Certificates (CDBs), multiple credit and debit cards, credit operations, withdrawals, transfers, payment of bills, and foreign exchange, to innovative options, such as the Global Account, C6 TechInvest, an investment advisory service, and C6 Global Invest, an account that provides access to global assets.

More than 20 million people are C6 Bank customers, distributed in 100% of Brazil's municipalities. Our products and solutions are available to different customer profiles, a model that we then conciliate with appropriate segmented proposals, such as C6 Carbon (High Net Worth). Under this offering, we combine digital and human customer service, offering personalized service to the client.

We are a privately-held financial institution, headquartered in the city of São Paulo and in operation since 2019. Our shareholder base includes JPMorgan Chase, the largest bank in the Western Hemisphere. We are part of the holding company that includes, in addition to C6 Bank, a bank responsible for consigned credit operations and other companies.

The influence and origin of the name C6 Bank comes from the chemical element carbon, represented in the periodic table by the letter C, and its associated atomic number 6. This origin was by no means random. Carbon, the basis of life on Earth, inspires our way of seeing the world. It is a versatile substance, which gives form to living organisms and our most diverse materials: from the simplest, such as graphite, to the most sophisticated, such as carbon fiber, or the rarest, such as diamond. Its importance lies in the way it connects with other elements, forming something ever greater.



AMONG THE BEST

BEST DIGITAL BANK

For the 3rd consecutive year, C6 Bank was elected the best digital bank according to the Canaltech Award.

Considered one of the benchmarks in acknowledging the technology area, Canaltech identifies the services, products and brands that stand out in the consumer's opinion. C6 Bank achieved a score of 4.72 out of 5, and came in first place across all of the country's regions.

BEST BANKS IN BRAZIL

For the second year in a row, C6 Bank was included in Forbes' annual ranking of the best banks in Brazil.

This survey, conducted by this publication specialized in business, evaluates issues such as client satisfaction, reliability, digitalization, customer service and financial advisory services.

BEST OF YEAR 2022 TECHTUDO

Best bank app by popular vote.

For this new category, features, security, interface, innovation and feedback were evaluated. TechTudo is a portal for news and information on the technology industry.

BEST SERVICES ESTADÃO

C6 Bank stood out in three categories by the Estadão Best Services.

The ranking, prepared by the Estadão media group, published its 7th edition in 2022, indicating the companies that best meet consumer needs, in 28 categories.

1st place: in the credit card category.

1st place: in the automatic vehicle payment category.

3rd place: in the mobile app category.

FINANCIAL INNOVATORS AWARD 2022

Winner of the banking category.

This award, granted by the CMS Group - a global company specialized in events - honors the six most innovative companies in the financial sector, in the categories of Banking, Payments, Retail, Big Data & Analytics, Insurance and Collections.

LINKEDIN TOP STARTUPS 2022

Third consecutive year that C6 Bank is one of the leaders in the ranking.

Created by the editorial team of LinkedIn News, based on the behavior of the network's users.

OUR GOAL: TO TRANSFORM PEOPLE'S FINANCIAL LIVES



MAKING THE EXPERIENCE SIMPLER

ALL IN ONE APP

[GRI 3-3]

All our bank services are available in via application. In this app, clients can perform and centralize all financial operations in an efficient, intuitive and secure manner. This digital, multi-product model was designed to meet all the demands from the most diversified client profiles and offers from the most basic features, such as transfers and payments, to the most complex, such as managing funds and investments abroad.

We offer a portfolio of more than 90 products, services and features, which includes payments, credit and investment. In this set, we offer a range of innovative products, as well as an offshore service that, until now, was only available at other institutions for customers from the private segment (those who hold millions in investments).

In addition to financial products and services, the client also has access to several benefits, such as the C6 Experience, our reward program. This feature, which takes an interactive approach and is free of charge, provides customers with challenges that, when completed, are converted into prizes.

The application also features the C6 Store, a shopping center offering more than 60,000 products, with discounts of up to 50%, and installment options of up to 10 monthly installments. Furthermore, the app also features C6 Átomos, a loyalty program, with points accumulated through the use of the card, which can be used as cashback or in exchange for products, among other possibilities. In addition to all these features, there are options for customers to join the efforts to combat the climate crisis. Through the app, it is possible to measure and offset the greenhouse gas (GHG) emissions, generated in our daily activities (further information on page XX), a solution developed during the course of 2022, and launched in early 2023.

C6 Bank also offers a comprehensive portfolio for companies that, regardless of their size, can access their accounts via application or web banking. "C6 Empresas" (C6 Companies) customers rely on a series of facilities, such as anticipating receivables from any credit card

machine, making collections via bank slip, real-time payment (Pix), or payment links, among others.

All the directives regarding our relations with customers and other stakeholders follow the Manual of Ethical Practices for Communication and Marketing, approved by the Executive Committee. Based on the principle of transparency, and in line with voluntary sector codes, along with other regulations related to our activity, the routines developed on this front include respect for human rights and a balance between financial sustainability and social, economic, and environmental responsibility.

We also must ensure, among other practices, easy access to product-related information, such as descriptions, values, fees, terms and conditions. In 2022, there were no cases of non-compliance, related to information and labeling of products and services, nor were there any punishments related to non-compliance, either with the legislation in force or with voluntary codes related to the topic.

[GRI 417-1; 417-2; 417-3]

MORE THAN 90 PRODUCTS AND SERVICES AVAILABLE TO OUR CUSTOMERS

C6 Bank's products and services are designed on the basis of a dynamic methodology, which involves development in stages, as well as hundreds of research and tests. The entire concept is designed with client convenience in mind, i.e., it is based on a self-service approach, which does not require the support of physical branches.

AMONG OUR MOST INNOVATIVE PRODUCTS, WE HIGHLIGHT

C6Global**Account**

This is an international account, available in dollars or euros, that offers savings and convenience to travelers and users of international shopping sites. In 2022, we also focused on making this feature available to companies, and it was launched in early 2023. The debit card that accompanies the account can be used for payments at establishments, websites, and apps that operate with the Mastercard flag. It can also be used for withdrawals at the Chase network in the United States, and at the millions of Cirrus ATMs around the world. The client can also send or receive money from any account, in dollars or euros.



C6yellow

Free account for children and teenagers under 18, available in an independent and exclusive application. This product, which acts as a financial education tool, offers a debit card, withdrawal, real-time payment (Pix), electronic transfers (TED, TEF and DOC), and monthly allowance. Moreover, for this group to learn to invest and take care of their money from an early age, another feature was added in 2022: the possibility to invest in a Bank Deposit Certificate (CDB), with daily liquidity. The account ownership belongs to the minor, but it is opened by the parents, who keep it linked to their active account they hold at C6 Bank.



C6 Átomos

C6 Bank's loyalty points program. The points, which do not expire, are generated by purchases on the bank's debit and credit cards, in a quantity that varies according to the type of card and accelerator plan contracted by the client. The points earned can be converted into payment for products and services on the invoice, cashback directly to the account, purchase of airline tickets, and products at C6 Store, among other options.



Carbon Statement

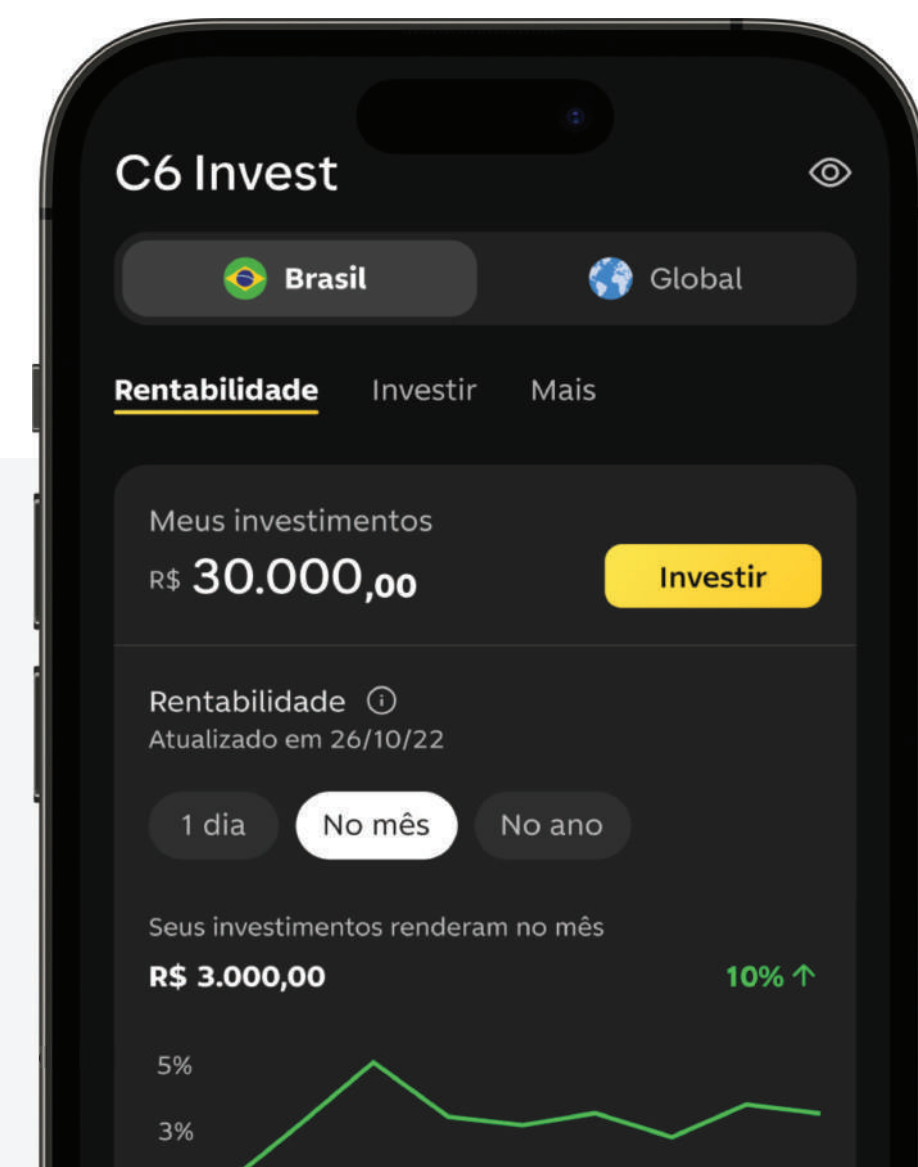
This is a new tool launched in 2023, available for both individuals and companies, which calculates the estimated carbon footprint for each card transaction (debit and credit), real-time payment (Pix), and transfers made to companies. The application also enables customers to discover ways to reduce emissions, and offset their footprint through the purchase of forest preservation credits. This feature supports customers in knowing the impact of their consumption on the environment and encourages the development of more sustainable habits.



INNOVATIVE SOLUTIONS FOR INVESTMENTS IN BRAZIL AND ABROAD

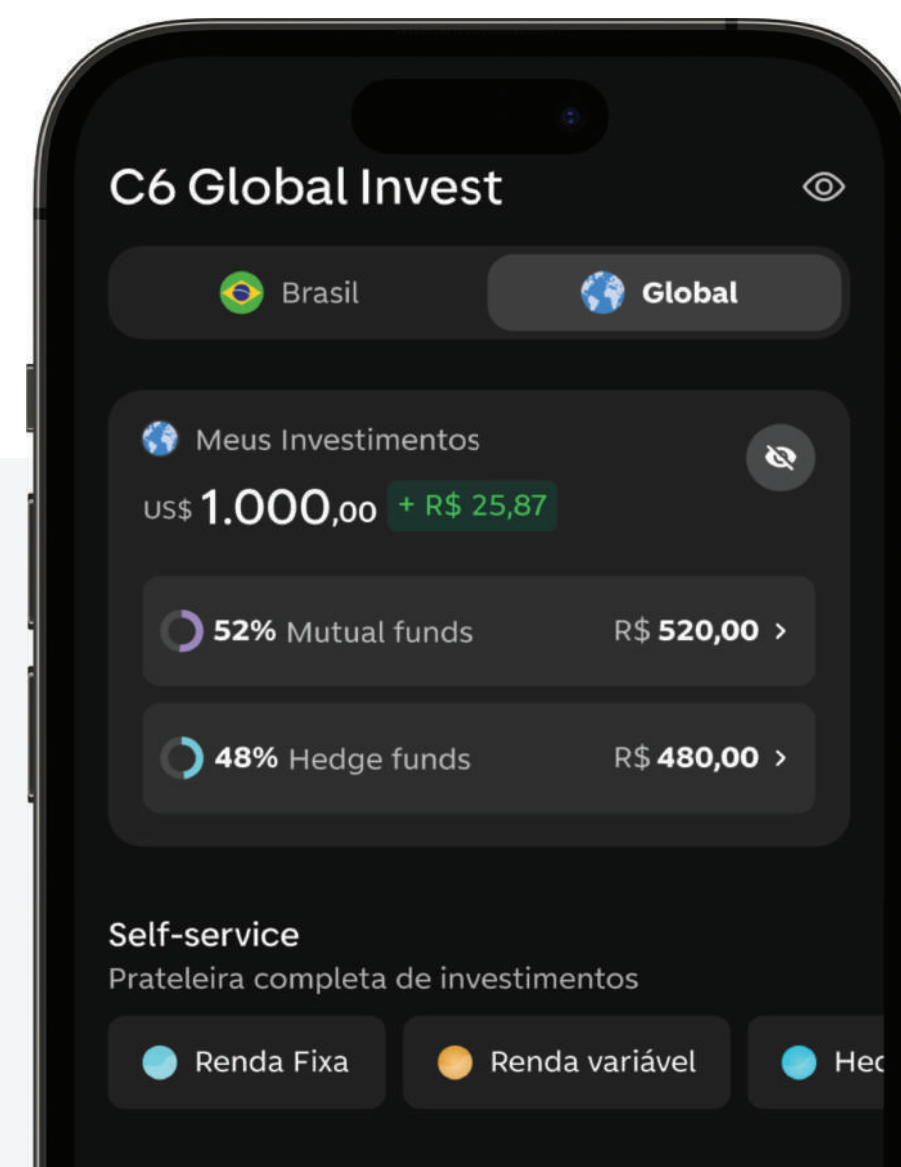
C6 Invest

It is an investment platform that allows you to diversify your portfolio, including assets from both Brazil and abroad. There are products for all investor profiles. On the menu, customers can find CDBs (post- and fixed-rate), mutual funds, private pension plans, and other equity products, among others. It also interfaces with other features, such as C6 TechInvest and C6 Global Invest.



C6 Global Invest

This is an option that gives access to global assets that were previously restricted to private customers with millions in investments. You can access international markets by investing in fixed and equity assets denominated in US dollars. In 2022, we have further expanded the offer of mutual funds and hedge funds from international managers. In this category, our customers can find more than 200 alternatives to invest their funds.



C6 TechInvest

This feature is designed to allow the automatic building up of an investment portfolio, according to the investor's profile. Through this tool, the client can make several simultaneous investments in the best combination of national and international assets according to their interests, through the app. Then, there is no more need to worry, C6 Bank monitors the changes in the market and adjusts the portfolio always looking for the best rentability in the long run.



INNOVATION

Our intention is to make our customers' financial lives easier through the use of our app, offering the best and simplest experiences to the user. To achieve this goal, we have adopted a set of tools and practices that favor agility, with multidisciplinary teams organized into squads, a dynamics that allows us to blend expertise in the financial market and technology. These teams are organized by tasks, and are responsible for monitoring the continuous progress of the bank's products and services.

We update our app every 15 days on average, a routine adopted for the launch of new products, enhancement of the user experience, or implementation of new security measures. As innovation is part of our DNA, since the launch of the application we have offered a user-friendly and dynamic experience for users of our products and services.



Some examples:

-  Conversational onboarding, in which the client, when opening an account, is tutored step by step, by an automated chat conversation, throughout the stages involved in the process. It is a rather simple dynamics, closer to human interaction.
-  Keys for "real-time payment" (Pix), or bank slip numbers, are automatically read when copied by the client. Thus, when entering the app, the user is already directed to make the payment, which exempts from the conventional process.
-  Accounts held in different currencies, with a consolidated view of balances in the same app.
-  Customized Debit, where the client can set a maximum payment amount for each bill, by registering it in automatic debit. If the bill exceeds the programmed limit, the client is notified via Push or texts, so that they can decide whether to maintain the payment, exclude it, or pay it manually.
-  Options for the color of the card.
-  Selection of the name on the card (including nicknames).



APP SECURITY

A further differential of our app is the security features it holds, many of which are unprecedented. This is the case with "Safe Locations", created in 2022, which enables the users to decide, based on geolocation, at which addresses the app can be activated to obtain information on investments. Thus, we have added an extra layer of security over financial reserves. If the app is used in a location other than the programmed ones, the wallet will appear zeroed out, and therefore no transactions can be made.



There are other similar features, developed to enable the client to manage their funds in C6 Bank, with the utmost security:

When opening the account. We use liveness (proof of life) to check the client's identification. The bank prompts the person to register an image of their face, scan their document, and provide some other personal data. If the information on the credential and the image taken are not similar, the account opening process is interrupted to check for inconsistencies. For all accesses, our ID check methods consider passwords, security certificates, the cell phone in use, behavior pattern, among others.

When replacing a cell phone. When the client installs the application on a different cell phone from the usual one, it will again undergo facial recognition. After this check, the client is prompted to type a 6-digit password, and is then given the option of activating the cell phone for financial transactions. By accepting it, the previous handset is deactivated. This process, called "secure device activation", is a security barrier that prevents third parties from accessing the client's account.

In case of theft or loss of your cell phone. To block the use of the C6 Bank application in the event of problems with the device on which it is installed, the client simply contacts the Customer Service Center (3003 6116, in state capitals and metropolitan regions, and 0800 660 6116 elsewhere), and selects option 1, without the need to mobilize attendants.

In case of theft or loss of the card. Request made in the app itself. If the card is recovered, it can be re-enabled in the app. This solution is available for both physical and virtual cards.

Virtual card for online purchases. Card numbers are updated on a regular basis, providing the client with greater security for online purchases.

A FLUID JOURNEY BETWEEN THE DIGITAL AND THE HUMAN

[GRI 3-3]

In 2022, we launched a new segmentation strategy for individual customers, aimed at offering products and services connected to the specific needs of each client. This is the case of the Carbon segment, which is serviced and advised by Carbon Partners, professionals who are responsible for managing the business and relationships of high-income customers with C6. Thus, we integrate customized service with the digital journey.

We adopted this premium relationship model to our business strategy, assembling a team of highly qualified professionals, trained to provide support to our customers in daily matters, making the experience in our channels even more fluid. The customers can talk to their manager by e-mail or WhatsApp, from 8am to 6pm, from Monday through Friday.



Carbon Partners

Carbon Partners represents a boost to our segmentation strategy, with the creation of a new service model, and a new value proposition designed for our customers. In this new relationship format, therefore, Carbon customers have the advantage of interacting with two professionals: the Carbon Partner and the Investment Advisor, who helps them make the best decisions to allocate their assets.

CUSTOMER SERVICE CHANNELS

[GRI 3-3]

The rapid expansion in both the number of customers and the product offer is naturally reflected in the enhancement of self-service tools, as well as the constant improvement of service channels, so that customers can easily resolve specific questions. To keep up with C6 Bank's rapid expansion, all of our channels are subject to continuous review. We have improved service protocols, strengthened the Ombudsman area, and reviewed the entire client experience, aimed at refining the client's contact process, by offering options that can be accessed in an increasingly simple, dynamic and user-friendly manner, as well as raising the resolution rate in customer service.

Listening to the client is also essential when it comes to improving services and products. Our customer service teams maintain a continuous interaction with other areas of the bank, as part of the principle of collaborative work, which permeates our work routines.

Understanding client needs and sharing with other areas internally helps expedite the creation and fine tuning of products, as well as improving service processes, therefore offering customers the most effective experiences when interacting with C6 Bank.

We make available a wide range of channels for customers to contact us in any way they prefer: chat, telephone, social media, and WhatsApp, which can be accessed 24 hours a day, 365 days a year.

Available Channels

24 hours a day, 7 days a week

Chat in the C6 app
Client Relations Central
Capital cities and metropolitan regions
3003-6116
Other locations 0800 660 6116
CSD - 0800 660 0060

Social Networks



Last resort of customer service
9am to 6pm - Monday to Friday, except holidays
Ombudsman – 0800 660 6060

The Ombudsman may be engaged in cases when the client is not pleased with the solution offered by the other service channels. In an impartial and independent way, the Ombudsman's Office plays the role of mediator, internally addressing the questions it receives from customers. All the queries it receives are dealt with and answered conclusively, within the deadline set by the Regulator. Every six months, a report is prepared on the activities of the Ombudsman, reporting on the complaints received and their handling. This document can be accessed on our website, in the "Documents" section.

Our customer service is based on an omnichannel platform that allows us to have a single overview of our customers. Thus, we centralize in a single tool all the history of interactions with the bank and the demands made, regardless of the channel used, and this information is shared among all customer service teams. This means that, in new interactions with customers, the needs and context of the demands are better understood, which speeds up communication and favors assertiveness in dealing with the issues posed.

Understanding the client as an individual, across all channels, also helps us in the process of continuous improvement, as we are able to make a more

accurate analysis of the nature and dimension of the demands. Our teams use indicators in connection with complaints and services to monitor the progress of client interaction with the bank, and thus identify opportunities for improvement.

The training of the teams also contributes to the positive results. With the aim of improving the resolution rate, all members of the Ombudsman's Office participate in specific training courses.

The customer service indicators obtained in our channels are analyzed internally, along with other areas of the bank, such as the business teams, and taken into account when making decisions. This greater integration of the customer service teams with other teams was an important focus of the improvements in our work in 2022. The professionals who interact with customers have had increasing participation in the development of products and suggestions for improvements, including helping to draw up action plans to implement them.

CYBER AND DATA SECURITY

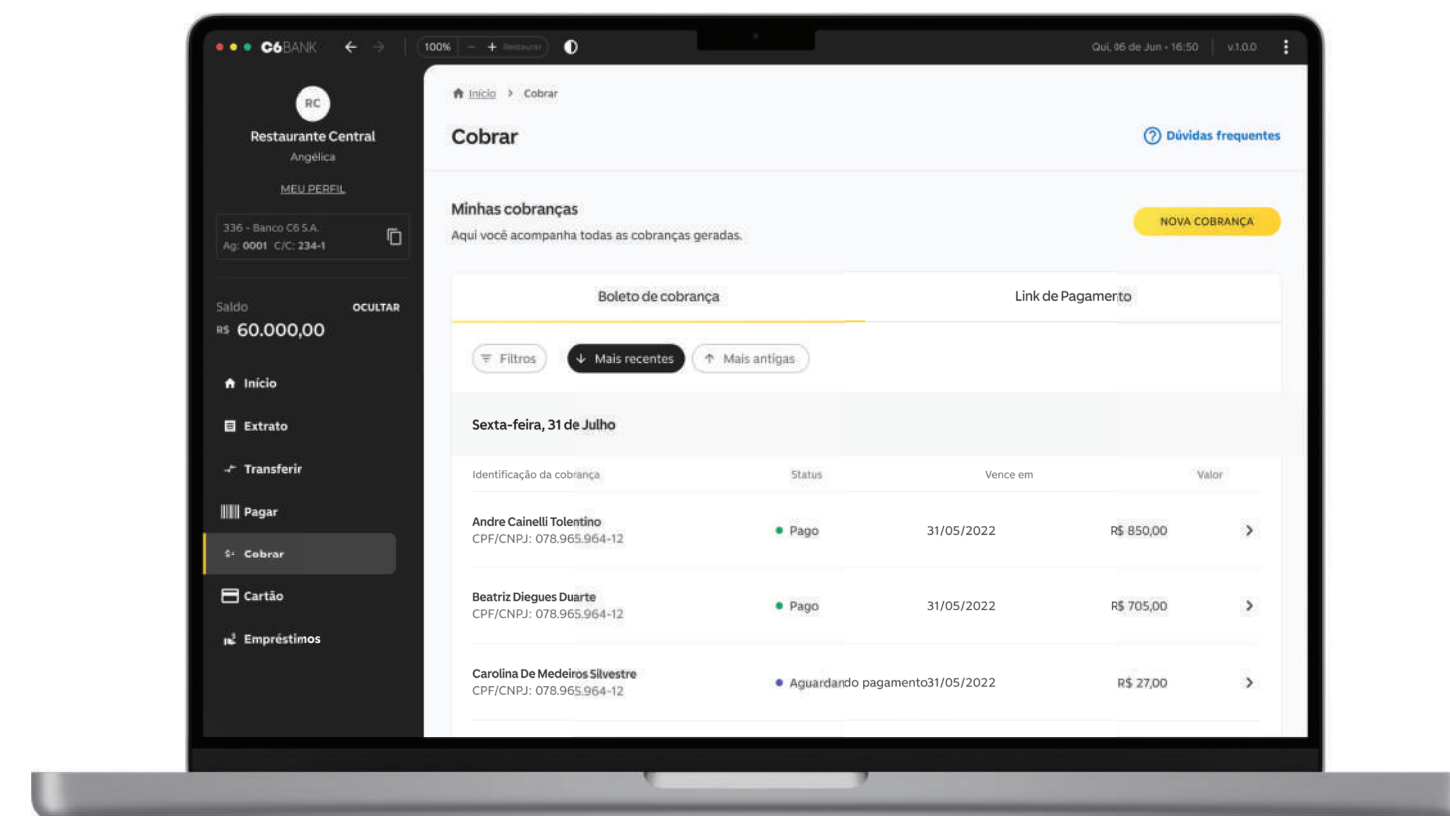
[GRI 3-3; FN-CB-230a.2]

Digital security is a key issue in the development of our products. From conception to delivery, all stages are monitored by our security teams, a process in which several analyses related to risks, such as applications, infrastructure, data and fraud, among other criteria, are performed. Only after all the checks and tests, necessary to ensure that the features have been built up with the appropriate safeguards, are the products inserted into the app.

A similar process, involving cybersecurity issues, is performed for the improvement and enhancement of products already in service. All features are thoroughly checked and evaluated. We also perform periodic security reassessments, and constantly improve our testing protocols for mobile and web banking applications.

The actions we take to protect digital environments include constant monitoring of the changes in risks, so that we can anticipate potential malicious attacks. We maintain a routine of internal and external security tests, aimed at monitoring potential scenarios, with the purpose of implementing improvement plans, when necessary.

This task is performed by the Security Operation Center (SOC), an area responsible for the prevention, identification, analysis and response to incidents related to cybersecurity and fraud prevention. The SOC teams rotate in three shifts, to ensure uninterrupted coverage of our operations 24 hours a day, every day of the week.



HOW WE OPERATE

Our operation is structured in several fronts, from controls to simulation, through the combination of technological solutions, in compliance with the legislation concerning this issue, and with technical safety certifications required by the regulatory authorities in effect:

Controls and procedures. A set of measures and guidelines that establish and regulate the actions to be taken, according to the situation that may arise.

Monitoring. This is a system involving cutting-edge monitoring, which is constantly updated, and triggers alerts to signal any evidence of suspicious activity. In such cases, we rely on a cyber incident response plan, which takes into account the residual risks related to the subject.

Simulation. Simulation drills aimed at training the bank's teams, in the event of security incidents, with an impact on C6 Bank's data. In 2022, 3,860 employees were trained.

Connection with global best practices in Cyber and Data Security

The security subject is a part of our material themes. Therefore, we participate in international forums on the subject, to remain up-to-date on best practices. Some of the initiatives that we connect are:

Cybersecurity at MIT Sloan. An interdisciplinary consortium formed by academics from MIT (Massachusetts Institute of Technology), along with professionals from companies such as Nasdaq, Microsoft and Google. In this forum, we host meetings for discussions, exchange of experiences and studies.

PCI Security Standards. Global forum, of which we are member of the Council, which brings together payment institutions to discuss security within the industry.

HackerOne. The largest platform made up of ethical hackers and security researchers in the world. We were the first Brazilian bank to join this initiative, in which more than 400,000 hackers and researchers join efforts to find vulnerabilities in company apps, and indicate corrections, based on the weaknesses mapped.

Participation in the world's leading cybersecurity and financial crime conferences, such as the RSA Conference, eFraud Global Forum, Black Hat, and DEFCON.

TESTING THE APPLICATION

We performed 76,856 security tests on our application during the course of 2022. In this checking routine, we covered 100% of the features, covering both new ones and those already in operation. This is a continuing, uninterrupted task, in order to assure our customers that our systems are protected and well defended.

One of the testing formats we run is wargames. As part of this check, done at all layers of the applications, part of our teams try to breach the bank's systems, while another tries to defend the data. We also hold agreements with external consulting firms, which perform tests to measure the readiness of our security tools.

DATA PROTECTION

We rely on the Data Protection Program for the management of third-party data and information. This program is the result of the adequacy made to meet the requirements of the General Law of Data Protection (LGPD):

We rely on a **dedicated team in charge of privacy and data protection**, whose functions include creating, reviewing, managing and supervising our policies, manuals and procedures on the subject, while keeping them in line with the LGPD and other regulations related to this matter.

Documents, such as the Privacy Policy, are available on our website, whose objective is to inform the public about the life cycle of the personal information under our management, including purpose, personal data collected and processed, among other relevant information.

The Data Protection Officer (DPO) is a professional who, among other duties, is alerted in cases of incidents involving personal data, in addition to being notified of possible data breaches. In such situations, they can be reached by the e-mail encarregado@c6bank.com, made available to the public for this purpose, and monitored on a daily basis, so that requests are met within the legal timeframe.



HOW ESG PERMEATES OUR BUSINESS

GOVERNANCE ESG

[GRI 3-3]

We act to ensure a positive impact on society, and contribute to mitigating the risks of environmental degradation. One of the differentials of our performance is to materialize, in the services and products offered to customers, our commitment to environmental preservation, social responsibility and respect for human rights.

With innovative approaches, we can range from the option of choosing a biodegradable card to making donations to social organizations. Furthermore, as of the first months of 2023, customers can also calculate, through the bank's application, the greenhouse gas emissions (GHG) generated in their routines, from the financial transactions performed. All these practices are based on a governance model that includes policies, manuals and decision forums:

Social, Environmental and Climate Responsibility Policy

Through this document, we formalize our commitment to environmental preservation and to fighting climate change, besides signing a pact with the best social responsibility practices, which include respect for human rights. The guidelines for implementation, established in this document, follow the principles of transparency, equality, accountability, and corporate responsibility, in compliance with the bank's values and mission, in addition to other internal regulations.

Social, Environmental and Climate Risk Manual

This document gathers guidelines concerning the strategy and prioritization of actions aimed at these three topics, containing procedures and directives that aim to mitigate the potential occurrence of critical events on these fronts. The risk control processes include, for example, checks at the start of relationships with employees, customers (onboarding), suppliers and partners, in the existing registration bases and in the bank's operations, which are subject to monitoring.

Socioenvironmental Subcommittee

Provided for in our Social Responsibility, Environmental and Climate Policy, is the forum responsible for the decisions regarding these subjects. It comprises representatives from the Compliance, Controls, People and Management, ESG, Risk Management areas and a representative of the Executive Board. This subcommittee, among its assignments, monitors ESG (environmental, social and corporate governance) issues that permeate our business and operations, and tracks the initiatives related to these matters and their respective results, through the use of indicators and management reports.

ESG AGENTS PROGRAM

We rely on partners, namely ESG Agents, to help disseminate good social and environmental practices internally. The employee engagement program, created in 2022, aims to expand and strengthen the environmental, social, and governance agenda across our routines. The Agents replicate, in the areas where they operate, the guidance and knowledge they acquire from the various training courses on these subjects, in which they participated during the course of the year.

The program is carried out through periodic meetings, intended to promote the exchange of experiences and ideas among employees, in line with the principle of promoting collaborative and multidisciplinary environments, and for participants to expand their knowledge about ESG. By doing so, we seek to encourage these issues to permeate our culture, our work processes, and our product offering. The ESG Agents, therefore, translate one of our convictions: the importance of treating these issues from a bottom-up perspective, positively impacting all of our stakeholders.

In 2022, 138 employees, from different areas, participated voluntarily in the initiative. All the Agents hold a term of approximately one year, and are

divided between Ambassadors, who idealize and make feasible social and environmental projects connected to C6 Bank's strategy, and Allies, who support the development and implementation of these actions.

During the second half of 2022, the Program focused on structuring projects. The Ambassadors formed teams with Allies, aiming at proposing initiatives to improve or enhance products, services or processes, in their respective areas of activity. The initiatives with the greatest connection to the bank's strategic priorities were selected, and are already under development. At the end of 2023, the best projects will be awarded C6 Atoms, a program of points that can be exchanged for experiences and products, available on our application.

ESG Agents in 2022

120	18
allies	ambassadors



JOINING EFFORTS

[GRI 2-28]

In order to reinforce our compromise to contribute to sustainable development, we take part in a number of forums, geared toward our commitment to contribute to sustainable development, and we adhere to initiatives that are international benchmarks for ESG best practices. Collaborative work, a concept that we foster throughout our work routines, also applies to greater issues. We believe that the union of a number of social players, focused on major issues, boosts transformation, generating positive impacts on both society and the environment.

In 2022, for example, we joined Net Zero Ambition Movement (further information on page 57). In the public notice regarding this commitment, in 2023, we reiterated our commitment to develop concrete climate actions. Other forums in which we take part include:



This initiative brings together companies that voluntarily commit to contribute to the promotion of sustainable development. It is the world's largest sustainability initiative. It is intended to influence business strategies and the way they are implemented, raising awareness among signatories to the Ten Universal Principles in the areas of Human Rights, Labor, Environment, and Anti-Corruption. The Global Compact is headed by the United Nations Organization (UNO).



Among the banks that do not hold physical branches, we were the first to join the Ethos Institute, which acts to engage companies in the adoption of good sustainability practices. As members, we seek to promote an agenda of initiatives that contribute to a fairer, more inclusive and sustainable society.



We are signatories and provide institutional support to this movement, which promotes the protection of the community's human rights and the commitment to respect them. The Forum seeks to engage companies in good management practices, to effectively create value for brands and for people, in addition to fighting prejudice and the harmful effects it causes to society and to business.



We also take an active part in industry associations.

We are members of Febraban (Brazilian Federation of Banks), Anbima (Brazilian Association of Financial and Capital Market Entities), ABBC (Brazilian Association of Banks) and ABECS (Brazilian Association of Credit Card and Service Companies).



ENGAGING CUSTOMERS

[GRI 3-3; 2-29]

ENVIRONMENTAL PRESERVATION AND COMBATING CLIMATE CHANGE

Meeting the climate challenges of our times involves understanding the impact each one of us has on climate change. In 2022, we focused on the development of a tool, which could help our customers measure the carbon footprint they produce, so that they have access to this information. As a result, we created the Carbon Statement, launched in March 2023. This feature, available in our app, calculates the carbon footprint of each client, individual or corporate, based on everyday spending on debit and credit cards, as well as transfers and "real-time payments (Pix)".

The client does not even need to enter data to know how much his routines and habits impact the environment. They are automatically processed by the Statement. In addition, customers can offset their greenhouse gas (GHG) emissions, by purchasing

carbon credits directly through the app, which contributes to minimize the effects, for example, on global warming. The proceeds from the sale are directed to an environmental conservation project in the Amazon, recognized by Verra, one of the most prestigious international carbon certifiers.

The Carbon Statement is one of the alternatives of products and services, which we have developed to offer benefits to our customers and, at the same time, help the planet:

Reducing the carbon footprint. Our customers can reduce or neutralize their individual carbon footprint through the app, by using cash or "C6 Átomos" points.

"Instituto Terra" (Earth Institute). This represents a donation also made viable by the app, directed to environmental conservation. "Instituto Terra" strives for the ecosystemic restoration of the Atlantic Forest, in addition to promoting environmental education and sustainable rural development in its surroundings.

Acqua. This is the first biodegradable credit/debit card in Brazil. Made out with PLA, a material developed from corn starch, it aims to reduce the consumption of plastic, traditionally used to make this product, and which can take more than 400 years to decompose in nature.

ESG Funds. With fixed or variable income options in our app, the customers can find funds that consider environmental, social and governance statements in their investment policies.

SOCIAL RESPONSIBILITY PRACTICES

Customers can also join our social and environmental responsibility practices. As an example, for the support of LGBTQIAP+ rights, we offer a specific product, the Rainbow card, which symbolizes the initiatives we are developing in favor of respect for diversity. Also available in the application, is a feature designed to receive donations, which are reverted to institutions committed to this and other issues.

Rainbow Card. Manufactured in the colors of the rainbow, this card is available to individual customers, both those who hold C6 cards with no annual fee, and those who hold the premium version.

Selecting the name on the card.

C6 Bank allows customers to choose the name that will be printed on the card.

"Instituto +Diversidade" (+Diversity Institute).

Customers who wish to support LGBTQIAP+ causes, can find in our app the option to



donate “C6 Átomos” points or cash, to institutions that are dedicated to this issue.

Culture of donation. To enhance the impact of our social and enviromental actions, we support six non-governmental organizations dedicated to issues such as LGBTQIAP+, environmental preservation, access to healthcare, sustainable entrepreneurship and environmental education, in addition to professional training for teenagers and young people in vulnerable situations. Customers who relate to these causes, and want to contribute to the projects developed by the NGOs, can make donations directly through our app, using their debit card or C6 Átomos.



Clientes que se identificam com tais causas e queiram contribuir com os projetos desenvolvidos pelas ONGs podem realizar as doações diretamente no nosso app, por meio do cartão de débito ou C6 Átomos.

CREDIT POLICY

Social and environmental criteria are also taken into account in our credit policy, and are applied both when analyzing and granting loans and financing. Within this context, we require that borrowers in the wholesale segment present documents that prove the social and environmental regularity of their business, when applicable. In line with our commitments to defend human rights, we do not assume credit risks with legal entities that make use of labor analogous to slavery or degrading work, nor sexually exploit minors and/or use child labor, or carry out any illegal activity. We are also attentive to new opportunities to operate in the value chain of responsible and impact-oriented businesses, which consider socially and environmentally relevant issues and strategic themes for sustainable development. **[FN-CB-410a.1]**

Commercial and industrial credit exposure, by sector

[FN-CB-240a.4]

Economic Sector	Representation
Administrative activities and complementary services	21.95%
Commerce	21.50%
Transformation industries	15.54%
Financial, insurance and related services	13.81%
Professional, scientific and technical activities	7.78%
Construction	4.72%
Information and communication	4.46%
Transportation, storage and mail	3.57%
Agriculture, livestock, forestry, fishing and aquaculture	1.73%
Board and lodging	1.39%
Real estate activities	0.98%
Other service activities	0.87%
Education	0.53%
Human health and social services	0.49%
Arts, culture, sports and recreation	0.34%
Extractive industries	0.15%
Water, sewage, waste management activities and decontamination	0.11%
Electricity and gas	0.06%
Public administration, defense, and social security	0.01%
Domestic services	0.01%



IMPACT AND ENGAGEMENT



PEOPLE

[GRI 3-3]

Our Culture, along with Values, direct the strategies, processes, and routines of people management. The creation of connection bridges between employees and these principles, therefore, has been a recurring practice. Among other actions, this translates into communication campaigns and performance evaluations, in addition to qualification and training programs, with special mention for onboarding, structured to welcome new employees and help them integrate into the organization.

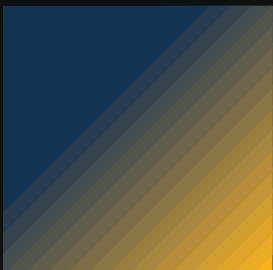
We remain focused on disseminating and further refining our Corporate Culture, a strategy that coincides with the return of CSixers to the offices after the critical phase of the Covid-19 pandemic. One of the priorities of the people management area during the course of the year was to adapt the structures to this new moment, ensuring work environments that preserve health and well-being for all.

The year was also marked by C6 Bank's expansion, coupled with a review of the business model, which included, for example, personalized customer service provided by Carbon Partners, a function performed by specialized and highly skilled professionals. Keeping up with such growth required a greater focus on hiring.

CULTURE

C6 Bank's identity, including all the attributes, values and beliefs that make it unique, and the way we work, are translated into our Corporate Culture, which reflects six shared values among the CSixers. These concepts do not change, but incorporate further elements that contribute to anchoring and strengthening them.

OUR VALUES



Ethics, transparency and respect come first

We believe that without these pillars, nothing we plan to build would be solid, lasting, or true. Without the basics, you can't go anywhere, can you?



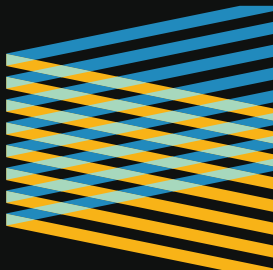
We exercise the art of disagreeing

We are flexible and keep an open mind to choose out the best idea. For us we must understand why we are debating. So we always ask “why” before disagreeing. We don't become passionate about our own arguments, And in that way, we can understand to disagree and build the best solution.



We chose beach volleyball

Here, we choose to play together. When one person makes a bad pass, the other player makes a good play. Here nobody wins alone. You win together. That's how beach volleyball is. The goal is always to keep the game going. We create lasting relationships among ourselves and with our customers.



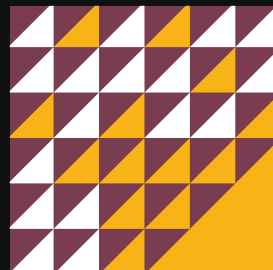
Authorcracy

Authorcracy means “the power of the author. It is about freedom with responsibility. For every action, you must answer this question: If this company were 100% mine, would I do this? The feeling of ownership is one of the most important pillars of C6 Bank. We think like owners. We take decisions with autonomy and responsibility.



Good mood

A good, relaxed atmosphere favors relationships, creativity, and daring. Good mood is essential, but it is always worth reminding ourselves that being playful does not imply offending people – “if you don't play fair, you lose”.



Challenging the status quo

Can you do it in a different way? You always can. Here we are passionate about transforming. We want to surprise and we recommend the inconformism, flexibility and cocriation.

PURPOSE

Carbon Holding

Building true relationships, transforming people's financial lives.

VISION

C6 Bank

To be a complete bank, present in people's lives. A reference in the transformation of the banking experience.

MISSION

C6 Bank

To challenge the status quo of the financial market through innovation, sustainable growth, and quality, by means of products and services that enhance financial awareness.

🔍 The directives that guide our Culture also include a manifesto. Get to know it on page 46.



OUR TEAM

[GRI 405-1; 405-2; GRI 401-1]

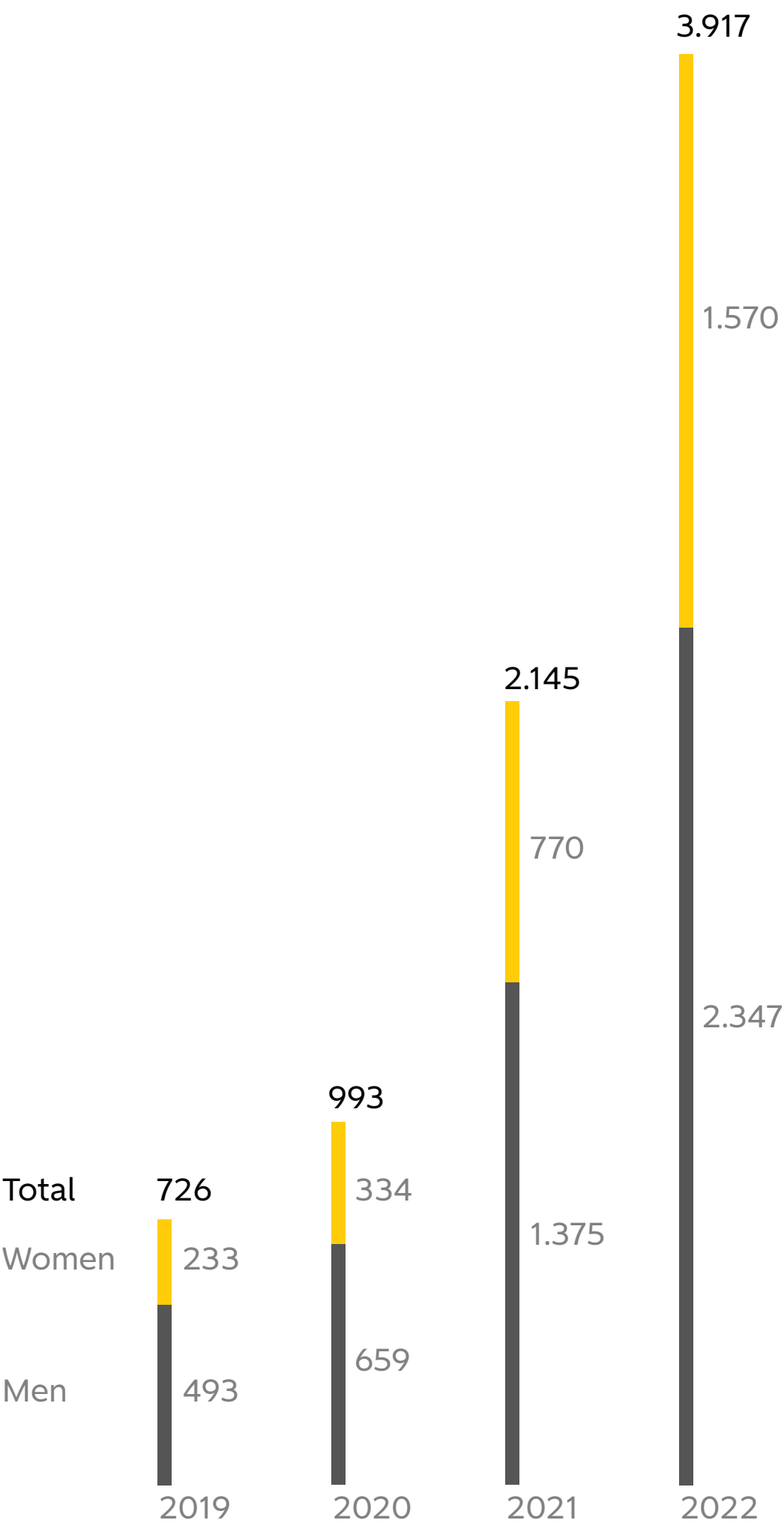
Keeping pace with C6Bank's rapid growth, our professional team has also expanded. In 2022, there was an increase of more than 1,700 employees when compared with the previous year, representing an expansion of 82.6% in our team. Women have been gaining more space. In 2019, they accounted for 32% of the total. In 2022, four out of ten professionals were female.

Our business, which has no branches as one of its characteristics, means that operations are carried out from our headquarters and nearby work structures. This means that our teams are also concentrated at these locations, which are based in the capital city of São Paulo. The work routines at our headquarters are performed by outsourced employees for cleaning, maintenance, security and valet parking, under annual contracts. [GRI 2-7; 2-8]

3.917

CSixers

Total number of CSixers

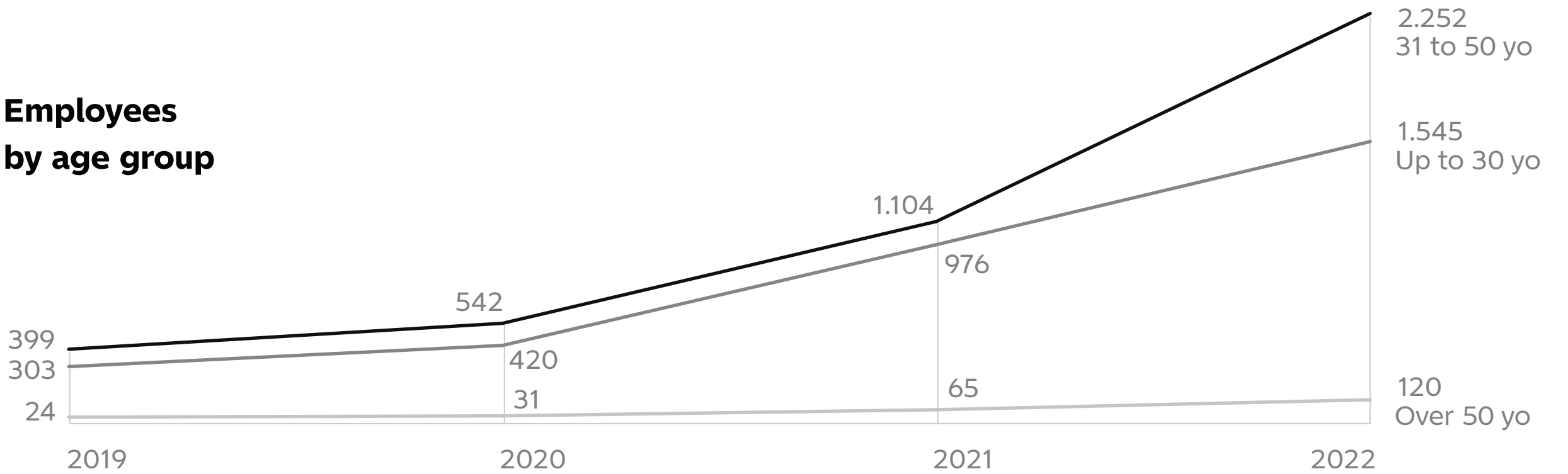


Classification: Internal

By age group

Most of our professionals are between the ages of 31 and 50: 57.5% of the total, similar to previous years. The other age brackets maintained the same proportion in relation to the total. Consistent with this picture, most of the leaderships are also between 31 and 50 years old. In management and coordination positions, they represent 85% and 84%, respectively. Those who have already turned 50 are more numerous in the position of executive officers: 34% of the total.

Employees by age group

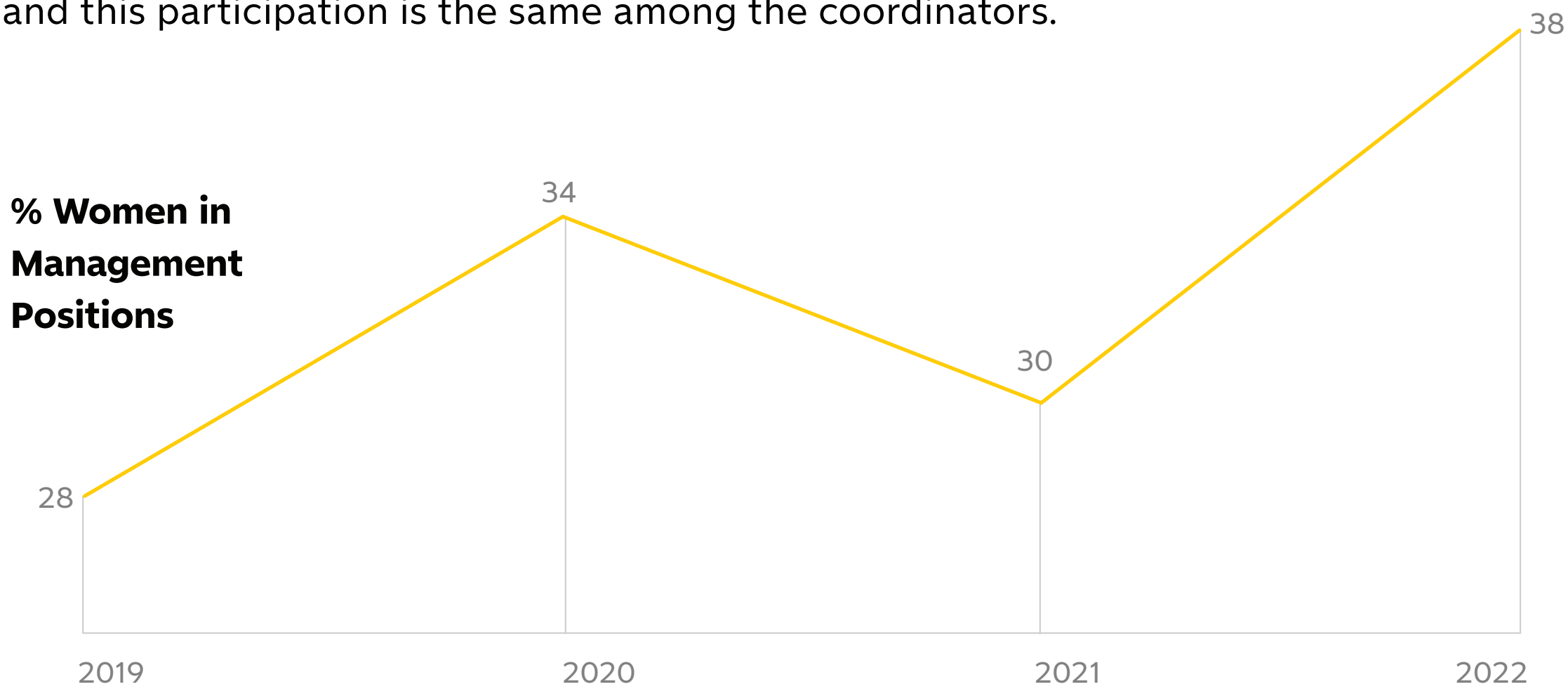


Position by age group

	2019			2020			2021			2022		
	<30	30 a 50	>50	<30	30 a 50	>50	<30	30 a 50	>50	<30	30 a 50	>50
Executive Board	0	76	24	0	63	37	0	63	37	0	66	34
Management	4	85	11	5	86	10	5	86	9	3	85	13
Coordination	14	81	11	20	79	1	21	75	4	12	84	5
Administrative	17	81	2	58	42	1	53	46	1	39	59	2
Operational	86	14	0	56	33	11	73	27	1	65	34	1
Internship	100	0	0	98	2	0	98	2	0	98	2	0

Gender vs. leadership

Women have been gaining space among the leadership. During the year 2022, their representation in management positions went up from 30% to 38%. For every 10 managers, 4 are women, and this participation is the same among the coordinators.



Position by gender

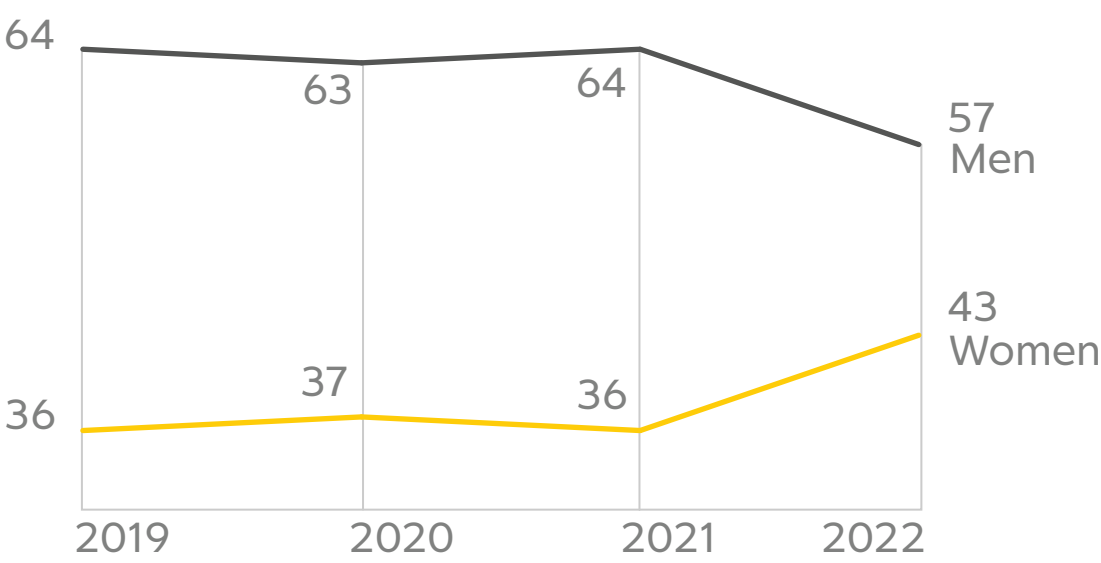
	2019		2020		2021		2022	
	Men	Women	Men	Women	Men	Women	Men	Women
Executive Board	86	14	89	11	83	17	84	16
Management	79	21	73	27	71	29	61	39
Coordination	58	42	67	33	68	32	59	41
Administrative	67	33	63	37	63	37	63	37
Operational	29	71	33	67	46	54	37	63
Internship	70	30	71	29	68	32	59	41

Classification: Internal

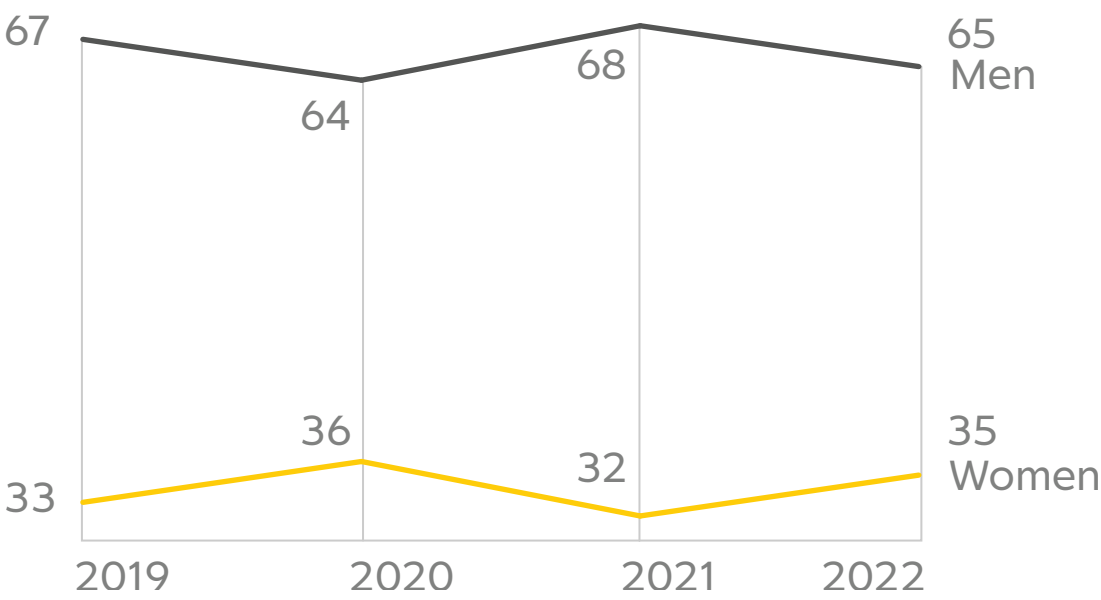
Hirings and turnover

In 2022, a total number of 2,144 professionals were hired and 775 were dismissed. In both cases, men were in greater numbers: 57% and 65% of the totals, respectively.

Hirings



Dismissals



REMUNERATION

[GRI 405-2]

All professionals, regardless of their hierarchical level - with the exception of interns and apprentices - are eligible for a variable portion of remuneration, which depends on the business performance, and each person's contribution to the implementation of our strategies. This procedure promotes a sense of equality among employees and executives, and is complementary to the fixed remuneration for each position, which is determined according to market parameters, which are measured on the basis of periodic salary surveys.

In 2022, C6 Bank employees' compensation was adjusted by 13% on average, as compared to the previous year. The organization's highest-paid professional, on the other hand, received no salary adjustment in the period. [GRI 2-21]

From the total number of C6 Bank employees, 94% are covered by collective bargaining agreements. Interns, on the other hand, are not included in these agreements. The compensation paid to interns is based on business-related programs and market-based salary surveys. [GRI 2-30]

TRAINING

Our learning ecosystem is managed at the C6 Institute, a structure that concentrates the on-site training agenda and our corporate education platform, through which we make available a series of asynchronous and real-time contents, covering a variety of subjects. Among them is the course on sustainability, which addresses environmental, social, and governance issues.

The learning and education tools also include specific actions for the development of teams from the corporate areas, in addition to the regulatory training, essential for strategy and cultural alignment.

In 2022, a total number of 1,316 hours of training were offered, including training on regulatory issues, diversity and inclusion, leadership, culture, and technology, among others. These agendas were attended by 3,867 employees. [GRI 404-1]

By hierarchical level, the training of managers and supervisors totaled 82 hours on average, and that of interns, 79 hours. The professionals on the Executive Committee, in turn, participated in regulatory training. [GRI 404-1]

Furthermore, we maintain a partnership with the EduPass platform, an educational discount benefit. Through this platform, our employees have access to short- and long-term undergraduate and language courses, as well as graduate degrees, including MBA options. [GRI 404-2]

PERFORMANCE EVALUATION

We operate through performance cycles, in which the employee, at the beginning, contracts the goals agreed upon with management for the following months and, at the end, assesses the achievement of each objective. This process is complemented by a culture evaluation, carried out on a yearly basis. The contracting of goals, calculations, and culture evaluations are held by a specific internal system, in which the performance background of each employee is also registered.

All CSixers, with the exception of interns and young apprentices, are subject to these performance evaluation cycles, regardless of their position. The process is conducted on the basis of market methodologies, such as SMART and Balance Score Card, and the results are then used to determine merits, promotions, and internal transfers. [GRI 404-3]



HEALTH, WELL-BEING AND SAFETY

Quality of life, according to the World Health Organization (WHO), is related to the individual's care in the emotional, personal, and physical spheres. By following this concept, and in order to encourage CSixers to cultivate good habits, we promote a number of initiatives and options.

Our offices host everything from spaces designed for breaks - with recreational areas for employees to join their colleagues in games of ping-pong, pool, basketball, or video games, and for resting, with pouffes and sofas, as well as an organic vegetable garden -, to a specific benefits package for health and well-being: the C6 Wellness Program. Under this program, employees have access to therapy sessions on an online platform, as well as plans for the use of gyms. In 2022, these benefits were extended to the CSixers' families, with most of the costs subsidized by the bank. Moreover, we encourage employees with common interests to organize themselves into groups, promoting spontaneous actions, such as mindfulness and sports practices.

At our headquarters, there is also the Carbon Spa, a space where CSixers find personal care services such as manicure, massage and hairdressing, and every year we hold the Wellness Week. In the 4th

edition, in 2022, we set aside a week for employees to participate in practical and awareness-raising actions, held in the office's common spaces, aimed at disseminating healthy choices and attitudes.

Furthermore, we offer, in partnership with an insurance company, other initiatives to employees and their dependents:

Exclusively. The psychiatry and psychology network.

Elderly well cared for. Care focused on the needs of the individual, with in-person and telephone monitoring. This service also offers an emergency center, which can be accessed 24 hours a day.

Oncology. Monthly monitoring carried out by a multidisciplinary team, both through 24-hour telephone assistance and home visits.

Active Spine. Helps in the reduction and control of complications related to spine problems.

Futura Mamãe (Future Mother). Follow-up of the gestational period by nurses and nutritionists. Through monthly phone calls, they provide advice on diet, physical activity, signs of pre-eclampsia

or labor, and breastfeeding. The program extends to the 4th month of the baby's life, to support the mother in this phase of childcare and breastfeeding.

High-risk care: more complex cases, after hospital discharge, are monitored monthly by telephone and receive home visits, according to need, by a multidisciplinary team.

All CSixers and dependents are entitled to medical and dental assistance, free of charge or co-participation, plans that, in addition to nationwide coverage, offer the option of telemedicine, accessible via the operator's application. We also carry out an annual flu vaccination campaign, extended to family members, with part of the cost subsidized.

This healthcare structure also includes Carbon Care, a medical clinic based at C6 Bank's headquarters, available to CSixers who work in our offices. In this space, emergency and assistance services are offered, without the need for prior appointment. After the medical consultation, depending on the diagnosis, the employee may be referred for medical tests or to other specialists. For serious cases that require rapid transportation, we offer the "Área Protegida" (Protected Area), an ambulance

service provided by a specialized company that guarantees emergency care within a few minutes.

The services provided at Carbon Care (a space located at the bank's headquarters), as well as the information obtained from the use of medical assistance, may indicate the existence of recurring cases or trends related to the well-being of our employees. This data, therefore, is useful for the preparation and direction of campaigns or guidance initiatives, aimed at preventing diseases and promoting health. **[GRI 403-3; 403-6]**

In 2022, we structured a specific program to preserve the physical integrity and safety of CSixers in the C6 Bank workplace, with the aim of further reinforcing employee care. We now rely on an occupational health and safety management system, developed in line with the requirements of the Occupational Health and Medical Control Program (PCMSO), and the Environmental Risk Prevention Program (PPRA), both determined by the regulatory standards of the Ministry of Labor. This system comprises actions that cover 100% of our employees and our facilities, and is conducted by an occupational physician, with the support of a company specialized in the matter. **[GRI 403-1; 403-5; 403-8]**

Among the processes and practices adopted in this system, which are all internally audited, are:

Internal Commission for Accident Prevention (CIPA) and Fire Brigade. Groups made up of our own employees, who work to identify and evaluate risk situations regarding the safety and health of employees in the workplace. They can also be activated, by employees, when a situation arises that could trigger accidents. For these cases, in which the facilities team can also be contacted, we also make available specific communication channels, including intranet. The inspections performed on the premises of the buildings that house our offices and the working conditions, on the other hand, are performed by third parties. **[GRI 403-2]**

Training on occupational health. Several agendas involving lectures and training on quality of life, health and safety were offered to the employees throughout the year. These events, held during working hours, by specialized third parties, ranged from generic themes to approaches to hazardous situations, including quality of life and occupational risks, such as ergonomics. The program also included mandatory training, such as firefighting and first aid. **[GRI 403-5]**

Occupational Accidents. In 2022, we recorded an increase in the occurrences of occupational accidents and injuries, which was consistent with the significant growth in the number of employees compared to the previous year, coupled with the resumption of in-person work. The higher number of cases, however, was not reflected in days of work lost due to accidents, nor in cases of DART (days away from work, restricted work or transfer of function) or deaths. **[GRI 403-9]**

Occupational Accidents			
		2021	2022
Accidents	Lost-time accidents	0	2
	Accidents without time loss	0	8
	Total	0	10
Injuries	Lost-time injury rate	7	21
	Rate of injuries without time loss	81	430
	Total	88	451



DIVERSE AND INCLUSIVE WORK ENVIRONMENTS

We are a company that welcomes, respects, and values diversities, attitudes that translate into a series of actions aimed at promoting reflection, disseminating knowledge, and offering work environments that provide everyone with equitable and fair opportunities for professional and personal development.

We have consolidated several actions throughout 2022 and structured others. We have dedicated special care to questions related to gender, LGBTQIAP+, racial/ethnicity and inclusion of people with disabilities. Among the programs we promoted, we carried out initiatives involving engagement and awareness-raising, with special mention to the creation of affinity groups.

Diversity and inclusion best practices

In a survey conducted by “Instituto Ethos”, a non-governmental organization that is dedicated to engaging the private sector in the best sustainability practices, we were recognized as one of the companies with the best diversity and inclusion practices in the country. In this study, the strategies and actions that address these themes in the workplace are appraised.

DIRECTIVES

The actions and initiatives we carry out are structured and determined on the basis of a strategy of Diversity and Inclusion that reflects in policies and is based on the results of the Diversity Census.

Policies. The Diversity and Inclusion agenda is developed on the basis of a specific policy on this topic, in which we gather the principles that we defend, and provide guidance on the expected behavior of CSixers and other stakeholders regarding these questions. The subject is also tackled in the Social Responsibility, Environmental and Climate Policy (SRECP). Further information on the page XX.

Diversity Census. Through this survey, we identify the plurality and diversity of our teams. The data obtained help us direct the initiatives we adopt and allow us to monitor our evolution and maturity in this area. The Census, which takes place every two years, is scheduled for the next edition in 2023.

C6 Bank headquarters in pride month





ENGAGEMENT

Information and awareness contribute to engaging people with the issues of diversity and inclusion. At C6 Bank, this translates into an ongoing schedule of training and development initiatives, which already start at the time of onboarding, the integration day for new employees. Thus, we carry out a series of actions that deal with subjects such as unconscious biases, inclusive communication, gender equality, minority groups, and micro-aggressions, among others.

We have also created six primers aligned to the main pillars of diversity and inclusion, which we focus on internally. A specific guidance material has been prepared for each pillar: LGBTQIAP+, People with Disabilities, Racial, Social and Gender, which was developed throughout 2022 and launched in early 2023. In addition, there is also a cross-cutting diversity primer, covering all these pillars and providing tips on how to approach these topics in our daily lives. In this publication, there is also information on historical movements and unconscious biases.

AFFINITY GROUPS

The dynamics of stimulating collaborative environments, which are transversal to our routines, is also replicated in the way we deal with the questions of diversity and inclusion. We value partnerships and exchanges of experience. We have been gathering allies since 2021, with the aim of stimulating this interaction. The number of CSixers interested in these themes has grown over time, which led us to create affinity groups, forums comprised of volunteer representatives, focused on three themes: gender, LGBTQIAP+ and racial/ethnicity. With the formalization of these groups, the meetings have become a monthly event, and several proposals have emerged from the meetings to support our Diversity and Inclusion actions, further strengthening these issues among the teams.

Human Rights

Diversity and Inclusion are also themes addressed in the Human Rights training courses. In 2022, the employees completed more than 3.300 hours of training on these subjects.



GENDER

Being inclusive means promoting equality and fairness between women and men, and we have been striving to evolve even further in these matters. Throughout the year, we conducted several studies and debates, addressing, for example, ways to insert women into professional activities, such as those in technology, that are traditionally more associated with the male universe. We have developed several actions that connect with this proposal, such as the **Ada Lovelace Day**, which every year celebrates globally the achievements of women in science, technology, engineering and mathematics. On this date, we publish reminders about this theme in our channels.

In the agenda focused on gender equality, several actions have been taken, such as those aimed at pregnant women. One example is the parking spaces in our building, reserved for them during pregnancy. After the baby is born, when they return to work, they have a lactation room. In addition, we have “Futura Mamãe” (Future Mother), a specific pre and postpartum guidance and support program, developed in partnership with an insurance company (more information on page 38). In 2022, 21 female employees benefited from these initiatives. Moreover, we have made progress on the following fronts:

Study on salary fairness. A survey to monitor gender pay fairness. The first version of this survey was completed at the end of 2021, with refinements throughout 2022.

Mentoring in Technology for Women. Agenda focused on professional development for women, cis and trans, who work in the area of technology, and are at the beginning of their professional lives. More details on page 53.

We are an “Empresa Cidadã” (Citizen Company)

In 2020, we adhered to the “Empresa Cidadã” Program. Since then, the term for maternity leave has changed to 180 days (6 months) and paternity leave to 20 days.

LGBTQIAP+

In order to disseminate guidelines and information about the community+, we have promoted a series of actions involving CSixers. We have developed, for example, an action in which our employees recommended movies, series and books about this theme, along with a campaign in which LGBTQIAP+ CSixers told their stories, experiences and the importance they give to the month of June, when LGBTQIAP+ pride is celebrated. During this month, we even lit up the building that houses our headquarters with the colors of the rainbow, as we do every year.

Furthermore, we promoted the “Pílulas de Letramento” (“Learning Pills”) and held conversation rounds, such as the one that marked the celebrations of the International Trans Visibility Day, in March. We had the presence of trans women guests, who shared their stories.

Business and LGBTI+ Rights Forum. We institutionally support and are signatories of this initiative, which defends the promotion of LGBTQIAP+ rights, and the commitment to respect them. By promoting and supporting actions in favor of rights, the Forum seeks to engage companies in good

management practices, thus creating effective value for brands and for people, fighting prejudice and the harmful effects it causes to society and to business.

Diver Fair S/A. We sponsor and offer mentorship to the largest meeting for attracting and selecting LGBTQIAP+ young people in Latin America. It is a reference event in approaching students and young professionals who are part of the business community.

“Instituto +Diversidade” (+Diversity Institute). Since 2021, we have been institutional sponsors of the “Instituto +Diversidade”, a non-profit organization focused on the professional empowerment of the LGBTQIAP+ community. In 2022 alone, more than R\$100,000 were donated to support the development of the institution and its projects.



Best Companies to Work for LGBTI+ People

Our practices focused on the LGBTQIAP+ cause made C6 Bank stand out from other companies in Brazil. We achieved the highest score in the study “Best Companies to Work for LGBTI+ People”, conducted by the “Instituto +Diversidade”, in partnership with the “Fórum de Empresas e Direitos LGBTI+”, and the international organization Human Rights Campaign Foundation (HRC).

ETHNIC-RACIAL

To broaden the understanding of ethnic-racial issues, as well as to promote reflection on possible biases, we promote a training focused on this subject. Offered individually to executive leaders, the training aimed to guide them on how to address this issue and encourage further debates.

We carried out a series of actions aimed at CSixers, many of them in November, when “Dia da Consciência Negra” (Black Awareness Day) is celebrated. The agenda included internal communication and engagement activities.

On this front, we highlight the **WS “Reconhecer-se” (Recognize Yourself)**, an on-site event that addresses issues related to identity, anti-racist practices and allied people. Furthermore, we also held the **WS “ABC da Raça” (The ABCs of Race)**, through which we periodically share basic education content about the racial agenda, addressing concepts such as race, color, ethnicity, racism, and structural racism.

“Igualdade Racial SIM” Stamp (SIM Racial Equality Seal)

Our practices to promote a sense of ethno-racial belonging are acknowledged with the Racial Equality Seal, granted by ID_BR (Identities Institute of Brazil). This initiative seeks to encourage positive actions, with the purpose of transforming the workplace into a more diverse and inclusive environment, by raising awareness and engaging leaders and employees in reducing racial inequality in the labor market.

PERSONS WITH DISABILITIES

Including and welcoming differences are principles that are also considered in our physical structures, and in the assistance we provide to people. The building that holds our headquarters, for example, has no physical barriers, meeting architectural accessibility criteria. We also rely on a system of signaling for people with visual impairments.

We provide a simultaneous translation service from Libras (the Brazilian sign language) to welcome visitors and customers with hearing impairments and assist them in the Brazilian sign language. Thus, we provide communication between listeners and deaf people in real time, by video call intermediated by a Libras interpreter. To our employees, we offer self-description in training sessions, whenever necessary.

We adopt specific processes to track our evolution in the attraction and development of people with disabilities. We have improved the monitoring of indicators and some other routines, such as customizing

the admission flow, adapting it to meet the specific needs of professionals with disabilities. We also engaged our recruitment and selection team in this sense, through online courses to train recruiters of professionals with disabilities, held annually.

TechUp Backend

This training and hiring program for technology professionals, held in 2022, was exclusive to people with disabilities. Through this initiative that lasts 6 months, the participants start as CSixers, and undergo technical and soft skills training in the first quarter, under the supervision of a professor, and mentoring by technology leaderships. Subsequently, they are allocated to technology teams, starting the practical work, always with the support of a professor. To carry out this initiative, we rely on the partnership of consulting firms specializing in the recruitment and selection of people with disabilities.





SOCIETY

Our core guideline has been to bring financial education to people, so as to have a positive impact on society. We have expanded the reach of these actions, forming partnerships with non-governmental organizations and public schools, and implementing actions in different regions of Brazil, thus enabling more people to have access to quality information about personal and corporate finance.

To boost the reach of these initiatives, we need to join forces. Our strategy is to train multipliers, both CSixers and public school teachers. Our approach to financial education places special attention on teenagers and young people, periods in life when professional goals are being built. Helping them at this stage can make a difference.

In addition to the financial education agendas, we encourage volunteer work among CSixers, and promote solidarity campaigns, through the “C6 Agentes da Mudança” (Agents of Change) Program. By joining efforts, more people will be positively impacted.

Financial education workshop
for artisans in Novo Airão (AM)

FINANCIAL EDUCATION

[GRI 3-3; FN-CB-240a.3]

Our commitment to promoting financial education is intrinsic to C6 Bank's performance, addressed in the Corporate Culture, in the form of a

Manifesto:

WHAT IS THE VALUE OF MONEY? WHAT DOES MONEY MEAN TO YOU?

We understand that money is important in people's lives, and it is time for this relationship to be healthier. Based on the truth, and exempt from habits that do not always lead us to the best choices.

On this journey, we can learn and stimulate more prosperous and productive behaviors to transform realities. Life projects, dreams, and goals need to be thought, felt, and, why not, realized?

That is why it is important to make mature and responsible decisions that put us in control of our financial life.

That is how Carbon Holding was created, with a team that stands together, with a good mood, ethics, respect, and commitment to inspire people to manage their financial lives in a light and simple way. There is only one way to do this: challenging the status quo of the financial market with innovation, and daring to create accessible, inclusive, and sustainable products and services.

To be part of people's lives, at all times, creating true, fair and transparent relationships, so that we can write good stories.

Financial expeditions

We have launched our financial education expeditions. We mobilized professionals to move to several regions of the country, taking guidance to communities that do not have easy access to information on this subject.

We sponsored two editions: in the Caatinga Expedition, we went to the state of Maranhão, in the municipality of Santo Amaro, 240 kilometers away from the capital. We were also in the state of Ceará, in Acaraú and Cruz, municipalities that are about 150 kilometers and 200 kilometers, respectively, from Fortaleza. On the Amazon Expedition, we arrived in Novo Airão (AM), a journey of about 200 kilometers from Manaus.

We gathered local communities in workshops, in which an expert explained basic concepts of financial education. We also provided financial “clinics” (workshops), meetings with each of the participants, conducted by financial multipliers. During these discussions, guidance was given on the best ways to manage money and savings, considering the needs and goals of each individual, helping them to effectively make decisions and change behaviors when necessary. We held about 30 financial “clinics” on each expedition. For 2023, we plan to continue traveling the country and expanding the reach of this initiative.



Photos: Henrique Gaspar



Caatinga (Brazilian Savanna) Expedition



3	financial education workshops for artisans, residents and small entrepreneurs	4
148	people directly impacted	187
640	people indirectly impacted	748
30	financial “clinics” with one-on-one sessions	26

Amazon Expedition



C6 School

We want to contribute so that young people reach adulthood with greater financial awareness, and we believe that the most effective way to achieve this objective is through education. To this end, we launched “C6 Escola” (C6 School). Through this initiative, we seek to extend access to finance-related content to high school students in public schools.

We are turning teachers into multipliers, by means of specific training, aiming to reach the students. In 2022, the program was delivered to teachers at a full-time school in São Paulo, the E.E. Renato Braga, located in the Southern Board of Education 2. We trained 27 teachers in a 10-hour training course.

The next step was to combine the bank's knowledge with the knowledge, expertise, and background of the school's teachers and pedagogical coordinators. Together, we developed a financial education elective subject for high school students, with a timeframe of approximately 30 hours.

Two out of the 27 trained teachers conducted the elective subject, teaching it to 34 students at E.E Renato Braga, during the second half of 2022. It was a pilot initiative, in which the teachers gave two classes a week to the students.

Financial experts and multiplying CSixers also accompanied the initiative in person, in monthly visits. At the end of the process, the students presented their life projects linked to financial education learning, and visited the C6 building, where they learned a little about the history and life projects of the multiplying CSixers involved in the project.

The C6 School is planned to continue in 2023, with the construction of a detailed tutorial guide, to support teachers from other schools in disseminating the content to more high school students. This material, which will also result from the partnership with E.E. Renato Braga, will include lesson plans, with details of practical activities and external references for consultation.

Workshops

1,000+ people attended training courses and lectures, in-person events held throughout the year for the training of customers, third parties, CSixers and the general public. On these events, personal finance, financial planning, and investment topics were addressed.

Financial education
workshop for entrepreneurs
in Manaus (AM)

Foto: Barbara Umbra



“Sua Rica Vida” (Your Rich Life)

Financial education courses, tailored to the youth aged 15 to 18, who participate in actions aimed at training for work, promoted by partner social organizations. The main subject addressed is the organization of personal finances, encouraging dialogue on the subject with the families. This training course includes 6 hours of online activity, plus three workshops, held with specialists from C6 Bank. More than 50 young people took part in this initiative, which is the result of a partnership with the NGOs “Crescer Rotary” and “Colmeia”, both engaged in promoting the professional training and employability of these young people.

84%

had their
first contact
with financial
education
through the action

73%

understood
the concept
of interests
and how to
calculate it

92%

of the students
learned the
concept of cost
of living and how
to calculate it

95%

of the students
felt prepared
to approach
the theme with
their families





Financial education multipliers

CSixers who wish to act as volunteers in the financial education program receive specific training with experts on the subject. Upon completion, multipliers can help implement the activities, during workshops held by the bank. These volunteers also conduct the so-called financial “clinics”, which are personalized counseling sessions on personal finance.

In order to join the training of Multipliers, the CSixers must have previously completed a six-hour introductory training course on financial education. Then, to be certified as Multipliers, they participate in another 10-hour training course, which covers topics such as communication and expressiveness, didactics, and finances, both personal and for entrepreneurs, among others.

On social networks

Financial education is also a topic that we engage in through C6 Bank’s profiles on social networks. Throughout the year, we disseminated a variety of information and communication on this subject. More than 260 pieces of content were produced, covering, for example, financial planning, investments, and the organization of personal finances, among other issues. Thanks to this strategy, we were able to share knowledge on these subjects with millions of people.

Financial education information has an even greater reach in the digital media, when it is also disseminated by education platforms dedicated to this subject, or when it includes financial topics among the publications, with which we have partnerships. Among them is “B3 Educação” (B3 Education).

Multiplier conducting
financial clinic

IMPACT OF FINANCIAL EDUCATION ACTIVITIES IN 2022

Courses

1,200+
students

Workshops and events

1,100+
participants

Education platform partners

9,200+
views in content
produced by C6 Bank

Social Network Contents

2,780,000
prints

264
contents published



“C6 AGENTES DA MUDANÇA” (C6 AGENTS OF CHANGE) PROGRAM – CORPORATE VOLUNTEERING

In 2022, we celebrated the one-year anniversary of the creation of “C6 Agentes da Mudança”, our corporate volunteering program. We believe that this form of engagement can be a powerful tool for social transformation, since it allows people to participate in projects geared toward a positive impact on society, such as those we develop and support, focused on education and social inclusion.

Volunteer CSixers receive “C6 Átomos” points. Through this initiative, we seek to encourage our employees to participate in the actions we develop, while at the same time recognizing the contribution they offer to society. In addition to acting to transform the banking experience of our customers, we foster actions that generate a positive impact on people’s daily lives.

Volunteer in action
of the C6 Change
Agents Program

**Engaging in
volunteering
in 2022**

131

people
started their
volunteering
paths

156

volunteer
vacancies filled

1.729

volunteer
hours donated

Volunteering initiatives

Among the initiatives that we have developed, and that can be assisted by CSixers, are those of mentoring, for which they receive specific training. In 2022, the actions related to this approach were aimed at teenagers, young people, and women who want to participate - or who have already engaged – in the area of technology.

“Meu Amigo CSixer” (My Friend CSixer). Launched in 2022, in partnership with the NGO “Liga Solidária” (Solidarity League), it aims to support young people aged 15 to 18, in structuring a life project. It provides guidance on choices and encourages the construction of goals to help them plan for the future. In this first edition, held during the course of four months, 36 young people participated. The agenda included four individual virtual meetings, between mentors and mentees, and one in-person meeting at C6 Bank’s headquarters.

Mentoring Program for Women. Aimed at women who have already been involved, or are interested in pursuing their careers, in the area of technology. The 2nd edition of the program - held online and in partnership with “Programaria” - consisted of seven individual meetings, between mentors and mentees, that addressed issues such as career protagonism and imposter syndrome, among

others. The 57 women who participated in this initiative have also been granted scholarships for introductory courses in programming languages.

SOLIDARITY CAMPAIGNS

In addition to engaging employees to participate in social impact actions through our volunteer programs, we promote collective efforts throughout the year to provide assistance to different groups of people in vulnerable situations. We collect essential items, including hygiene products, warm clothes and gifts for commemorative dates, such as toys for children during the year-end festivities. In 2022 alone, these donations totaled the equivalent of R\$ 150,000. Since the creation of C6 Bank, when these initiatives began to be carried out, we have already raised more than R\$ 500,000.

Among the actions carried out in 2022, we highlight the Year-End Campaign, held in partnership with the “Fundação Amor Horizontal” (Horizontal Love Foundation). In this campaign, we collected end-of-year letters from children living in vulnerable situations in the city of São Paulo. Employees chose their favorite letters, and bought one of the requested presents. CSixers are also invited to participate in the organization’s New Year’s Eve party, when presents are delivered, and recreational activities take place. In 2022, 684 children were benefited.



SUPPORT TO NON-GOVERNMENTAL ORGANIZATIONS

We connect our customers with a number of socio-environmental causes, covering LGBTQIAP+ issues, environmental preservation, access to health care, sustainable entrepreneurship, environmental education, and professional training for teenagers and young people in vulnerable situation. To contribute to these initiatives, customers can make donations via our app, using their debit card or “C6 Átomos” points. We support six NGOs, selected after a due diligence process.

Further details on the projects and the socio-environmental impact results of the initiatives can be found at →

Foto: Divulgação



Instituto +Diversidade

Causa: LGBTQIAP+

The donations benefit the LGBTQIAP+ community all over Brazil.

The funds raised are invested in social projects, which offer free training to people of the community, connecting them to job opportunities, entrepreneurship, and generation of income.

institutomaisdiversidade.com.br

Foto: Carlos Garzon



INSTITUTOTERRA

Instituto Terra

Causa: Environmental preservation

The donations support the preservation of the environment, in particular the Atlantic Forest.

The funds collected are invested in actions to restore the Atlantic Forest vegetation, in the states of Minas Gerais and Espírito Santo, and to protect it, including the springs of the Rio Doce river basin, and the animals that inhabit the region. The donations also make it possible to invest in environmental education initiatives for surrounding communities, engaging them in preservation efforts.

institutoterra.org.br

Foto: Hector Santos



SAS BRASIL

Causa: Health

The donations to “SAS Brasil” contribute to the extension of access to healthcare in Brazil.

The funds raised are invested in medical and psychological care for people living in vulnerable situations, through telemedicine, ranging from diagnosis to treatment of diseases. The funds also make it possible to offer in-person care in mobile expeditions across the country.

sasbrasil.org.br

Foto: Henrique Gaspar



Fundação Almerinda Malaquias

Causa: Sustainable entrepreneurship

The donations foster sustainable entrepreneurship and environmental education, mainly focused on the Amazon Rainforest.

The funds raised are invested in initiatives that promote environmental education for young people, encouraging them to create solutions that preserve nature. They are also directed to the professional training of artisans, and to the guidance of local communities on the sustainable use of the forest's natural resources.

fundacaoalmerindamalaquias.org

Foto: Divulgação



Lar das Crianças

Causa: Education for children and youth

The donations to “Lar das Crianças” (Children’s Home) contribute to the personal and professional development of children and teenagers in vulnerable situations.

The funds raised are invested in social projects that promote the rescue of children and young people from basic schooling, and to support them in developing life projects and goals for the future.

lardascrianças.org.br

Foto: Ana Louise Fernandes



Fundação Amor Horizontal

Causa: Child welfare

The donations to the “Fundação Amor Horizontal” (FAH) support the shelter of children and families in vulnerable situations.

The funds raised are invested in the development of campaigns to collect basic hygiene and food items, which benefit families all over the country. They also boost educational and professional programs, which contribute to the basic education of children and the professional training of teenagers.

amorhorizontal.org

Donations report 2022

In 2022, the year in which we started to develop this initiative in a more structured way, donations amounted to R\$ 90,600. The resources earmarked for the institutions were used for human resources, office materials, projects and infrastructure, as well as fundraising and marketing.

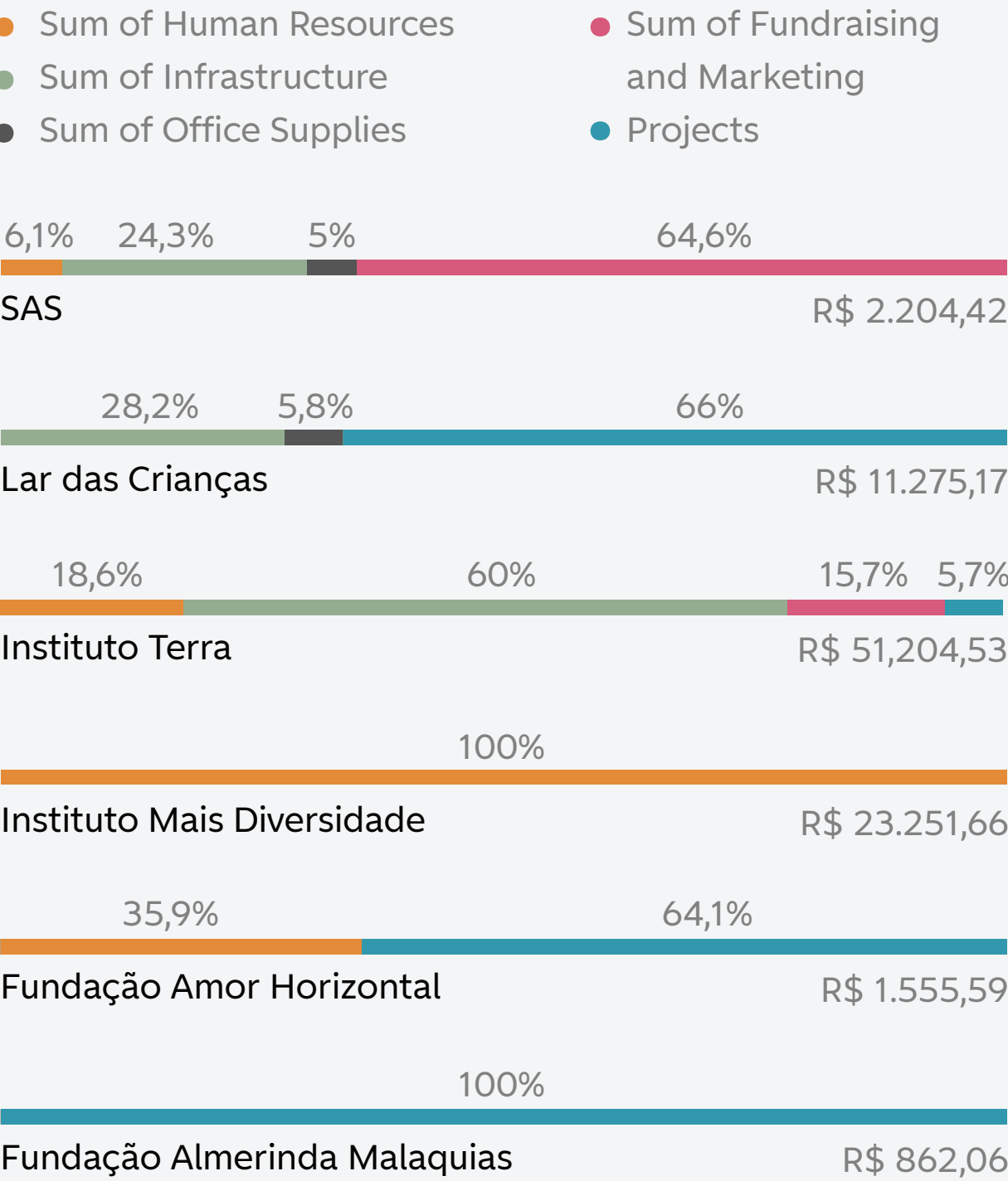




Photo: Henrique Gaspar

ENVIRONMENT

ENVIRONMENTAL IMPACT MANAGEMENT

Our commitment to preserving the environment and combating climate change has translated into concrete actions. We pursue processes and practices, in our operations, that promote the rational use of natural resources, and mitigate the impact from our activities on the environment.

We believe that all actions taken for the benefit of the planet make a difference, which prompts us to engage the stakeholders with whom we relate in these efforts. Customers, for example, find features in our app that can measure, and offset the greenhouse gas emissions produced in their routines. CSixers, in turn, participate in awareness-raising actions. Among them, we highlight the 21-Day Conscious Consumption Challenge, which had its second edition in 2022. We share the proposals for practical and simple activities to be achieved, among the 380 participating CSixers, such as sorting waste at home for recycling, turning off the tap when brushing their teeth, and avoiding leaving lamps on in idle spaces, among others.

C6 Bank has not received any significant fines, and/or non-monetary penalties for non-compliance with environmental laws or regulations. [GRI 2-27]

CLIMATE CHANGE

Net Zero Ambition Movement. We joined the Net Zero Ambition Movement, headed by the United Nations Organization. By joining the movement in early 2023, we have committed to setting targets to reduce greenhouse gas emissions from our operations, a goal that must be established on scientific grounds, in line with the criteria set out by the Science Based Targets Initiative (SBTi), an international benchmark in this area. By joining this initiative - led by the UN Global Compact, of which we are signatories - we became part of a joint private sector effort, which aims to reduce collectively 2 gigatons of CO₂ by 2030. For the sake of engaging companies, the Net Zero Ambition Movement also offers training and consulting services.

Preserved area of the Amazon
Rainforest, in Rondônia,
by the REDD+ Manoa Project

Foto: Divulgação



GREENHOUSE GAS EMISSIONS

We are committed to reducing our greenhouse gas (GHG) emissions, and to disclosing our environmental information in a transparent manner. Therefore, we conduct a GHG inventory every year, following the criteria laid down by the Greenhouse Gas Protocol (GHG Protocol).

In 2022, we brought an innovation in measurement of emissions, with the use of the tool DEEP Start, from the startup DEEP ESG. Through this tool, we estimate our emissions considering financial data - the same methodology that we use in the Carbon Extract product. This tool allows us to expand the scope of the categories considered in the inventory, and to improve the accuracy of the calculations, by using specific emission factors for each sector of the economy, in addition to refining this data with additional information.

For the preparation of the inventory, we calculate the emissions of CO₂, CH₄, N₂O and biogenic emissions. We consider the emission factors disclosed in the GHG 2023 spreadsheet, and use the approach of ownership interest and operational control. Thus, all the companies that comprise the parent company make up the total emissions of the group.

Scope 1

[GRI 305-1]

Scope 1 corresponds to direct emissions from sources controlled by the group that result from mobile, stationary and fugitive combustion. Most of the scope 1 emissions in 2022 came from mobile combustion, which relates to fuel expenses, mainly from the C6 Seg consultants. Compared to 2021, there was a reduction in the fugitive emissions category, due to the improved accuracy of the methodology for calculation, which now considers the most efficient type of air conditioning system we run in our operations.

Scope 1 emissions (tCO ₂ e)	2021	2022
Mobile combustion	-	140,7
Stationary combustion	-	2,4
Fugitive	539,0	51,3
Total	539,0	194,4

Scope 1 biogenic emissions (tCO ₂ e)	2021	2022
Mobile combustion	-	34,3
Stationary combustion	-	0,2
Fugitive	-	0
Total	-	34,6

Scope 2

[GRI 305-2]

Scope 2 corresponds to the indirect emissions associated with the consumption of electricity in the locations where the group operates. Our inventory takes into account the approach by location. This method uses the average emissions for electricity generation of the SIN (National Interconnected System) as a factor, which is made up of the participation of renewable and fossil sources in the Brazilian energy matrix.

Compared to 2021, there was a reduction in emissions, mainly due to the reduction in the emission factor of the national grid. Furthermore, we maintain a number of energy efficiency measures at our sites.

Scope 2 emissions (tCO ₂ e)	2021	2022
Purchase of electric energy (locality)	98,2	57,1
Total	98,2	57,1

Scope 3

[GRI 305-3]

Scope 3 covers indirect emissions related to the group’s activities, which derive from sources outside our operation, but for which we are also responsible. In 2022, with the new methodology based on accounting data, we were able to calculate all our scope 3 emissions (except for the financed emissions), and select the most relevant and substantial ones to be tracked.

Thus, we were able to include four new emission categories, which were not included in the 2021 inventory. Among the main additions to our scope 3, we highlight purchased goods and services, as well as upstream transportation and distribution, which are more significant, and will be the focus of decarbonization actions as of 2023.

The category of purchased goods and services considers the emissions deriving from the processing of our products, data processing, logistics inputs, and lodging and meals. The category of upstream transportation and distribution, in turn, considers the emissions from transportation to ship products and administrative services.

The categories commuting, business travel and solid waste from operation have been inventoried since 2021. Significant growth was noted in 2022 in all of these categories, primarily due to the resumption of in-person activities.

Scope 3 emissions (tCO ₂ e)	2021	2022
Purchased goods and services	-	18.266,4
Fuel and energy related activities. Not included in Scopes 1 and 2	-	38,9
Transport and distribution (upstream)	-	26.657,5
Waste generated from operations	2,9	13,8
Business travel	79,1	259,2
Employee commuting (home-work)	395,2	2.401,9
Leased assets (upstream)		7,9
Total	477,2	47.645,4

Scope 3 emissions (tCO ₂ e Biogenic)	2021	2022
Waste generated from operations	-	1,0
Employee commuting (home-work)	-	531,2
Total	-	532,2

Overview of total emissions

Emissions (tCO ₂ e)	2021	2022
Scope 1	539	194,4
Scope 2	98,2	57,1
Scope 3	477,2	47.645,4
Total	1.114,4	47.896,9

ENVIRONMENTAL COMPENSATION

We constantly strive to monitor and reduce our emissions, by proposing decarbonization strategies in the internal operation, and in the connection with the business. As of 2023 we plan to implement decarbonization actions focused on the most significant categories in our inventory. Moreover, we are committed to offset the remaining and unavoidable emissions of scopes 1 and 2.

In 2022, we neutralized 572 tons of CO₂, related to the operations of the holding company. In addition to scopes 1 and 2, the neutralization took into account business travel, waste generated from operations, and leased assets.

Since 2020, we have carried out the compensation through the acquisition of carbon credits generated by the preservation of areas of the Amazon Rainforest. This year, we are supporting the REDD+ Manoa project, conducted by the biophilic Ambipar Environment. Based on the Reducing Emissions from Deforestation and Forest Degradation mechanism, this project is being developed in the municipalities of Cujubim, Itapoã do Oeste and Porto Velho, in Rondônia. It covers more than 74,000 hectares, an area equivalent to the city of São Paulo.



Preservation of forests: Priceless Planet Coalition

We develop reforestation initiatives, through the Priceless Planet Coalition, in partnership with Mastercard. This action aims to plant 100 million trees around the world by 2025.

Preserved area of the Amazon Rainforest, in Rondônia, by the REDD+ Manoa Project

Foto: Divulgação





ECOEFFICIENCY

In line with our commitment to environmental preservation, we have adopted a series of measures to promote the rational use of natural resources, in addition to reducing the production of solid waste. These are some of the eco-efficiency practices we have adopted.

Green building Seal

The real estate development that houses our headquarters, in central São Paulo, received LEED (Leadership in Environmental Design) certification in the Gold category, which recognizes sustainable buildings. This internationally accepted seal values the actions taken to reduce environmental impact, and encourages innovative solutions. Among the features included are measures to avoid wasting electricity and water, among others, such as waste management and acoustic impact.

Among the unique features of our building are a bicycle stand, a locker room, and chargers for electric vehicles, facilities that are made available to employees who commute to the office, by means of low environmental impact transportation.

Other features that make C6 Bank's building a "green building"

Lower power demand

- Natural lighting, with daylight capture inlets.
- Sensors and devices in the different spaces, to increase or reduce lighting.
- Intelligent air conditioning system, which adapts to the thermal characteristics of the surroundings.
- Elevators with efficient calls.

Rational water consumption

- Hydraulic system with flow reducers.
- Faucets with timers.
- Close-coupled toilet flushing.

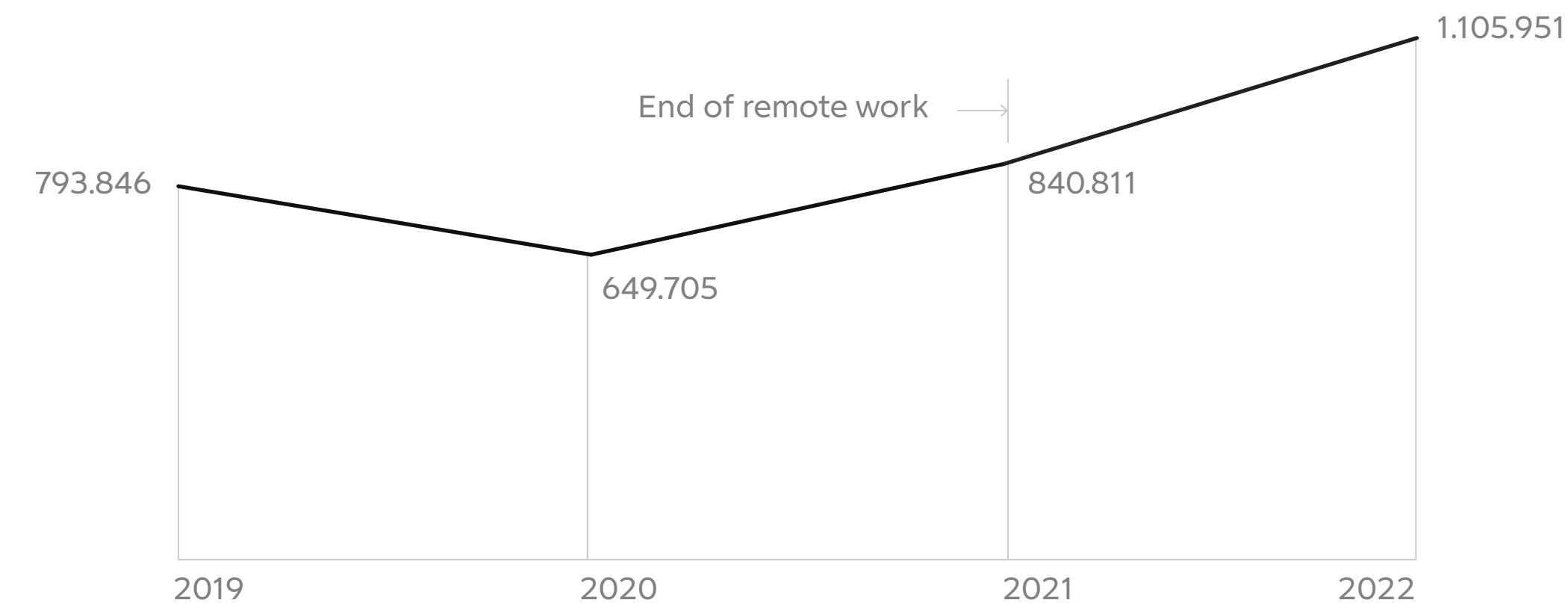
We are extending our facilities to accommodate the expanding teams. The new buildings that CSixers occupy also meet green building criteria, and are expected to achieve the LEED seal.

Energy

The demand for energy in our facilities follows practices aimed at rational use. Through communication actions, we advise CSixers about the importance of avoiding waste, a precaution that we also take: there are presence sensors in our premises, as well as automation of the lighting and air conditioning systems. We invest in efficient, low consumption equipment, substituting, for example, halogen lamps for LEDs.

In 2022, energy consumption was 1,105,951 kWh, up from 840,811 kWh the previous year. The percentage of employees working off-site in 2021 helps understand the difference. When we check the energy intensity - referring to the average energy consumption per employee - we arrive at an indicator of 282 kWh/employee, versus 392kWh/employee in 2021. **[GRI 302-3]**

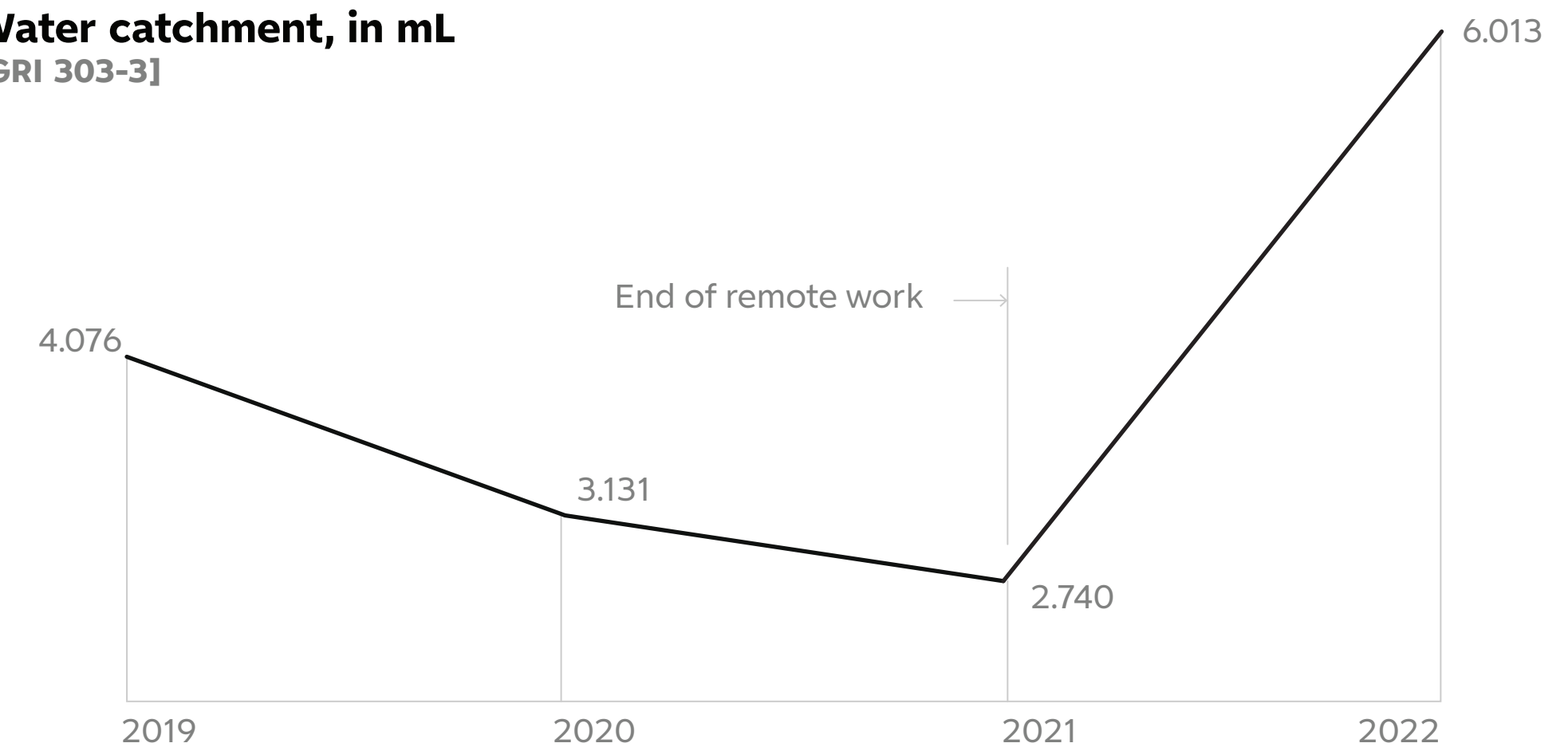
Energy consumption, in kWh [GRI 302-1]



Water

The water supply in our offices is provided by the municipal public network. Water intensity, which considers water catchment per employee, also increased between the two years, going from 1,3 m³ to 1,5m³/employee. We remain committed to optimizing water management, carrying out awareness-raising actions about consumption and investing in measures that contribute in this direction. Our headquarters, for example, has a reservoir to harvest rainwater, and there are plans to install a reuse water meter, which will make it possible to measure drinking water savings.

Water catchment, in mL [GRI 303-3]

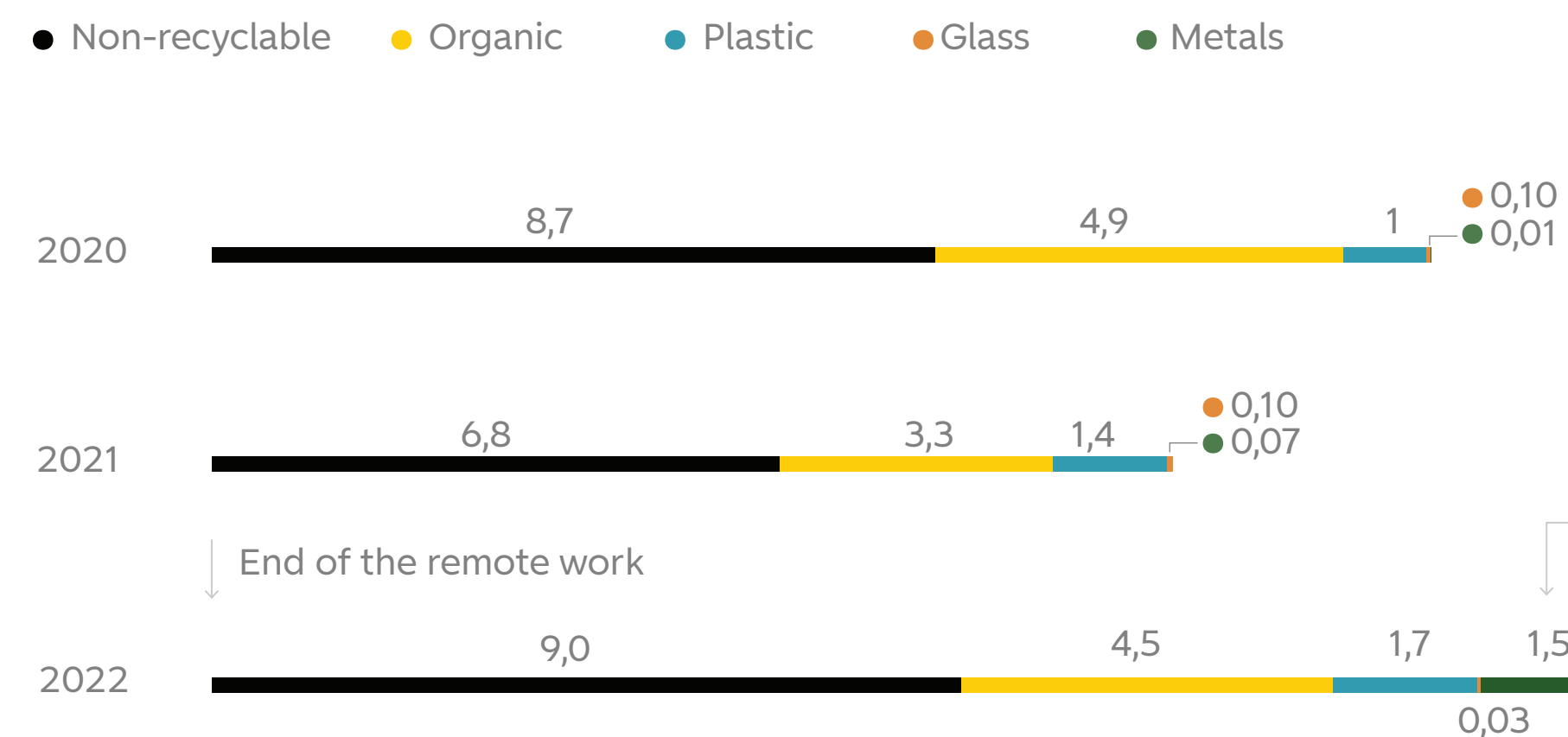


Solid waste

[GRI 306-5]

We practice selective collection in our facilities, and always instruct employees to sort the types of materials, so that they can be correctly disposed of or recycled. In 2022, we improved this practice and reduced the amount of waste per employee, from 5.83 kg in the previous year to 2.72 kg in 2022. Furthermore, we have improved the separation of hazardous waste, such as metals, batteries, light bulbs and air conditioning filters, among others. The collection of the materials is done by an outsourced company, responsible for giving the proper destination to the materials, and for presenting us the results of these practices in monthly reports.

Solid waste generated, in tons



*We included batteries, light bulbs, solid residues, electrical and electronics.

0,9 ton*
of hazardous
waste was
collected in 2022

The increase in the number of wastes in this category is related to the improvement of metal separation and waste management.



GOVERNANCE AND MANAGEMENT

CORPORATE GOVERNANCE STRUCTURE

The search for constant improvement encompasses our Corporate Governance model, the sphere where the decisions that guide our business, and all of our work fronts are made.

Consistent with this principle, we further strengthened our Corporate Governance model and structure. JPMorgan Chase, which holds a 40% stake in C6 Bank, and is a global leader in financial services, has introduced new models of practices to the institution, aligned with the best international standards, which have helped us improve routines, policies and processes.

Our Corporate Governance model has also been adjusted to the new regulatory requirements that we now have to comply with. In the period, we were elevated to Segment 3 (S3), one of the classifications of the National Financial System (SFN).

In this sense, one of the improvements in 2022 was the restructuring of the Internal Audit area, further reinforcing the lines of protection we have adopted in terms of risk management. We also evolved in the management of third parties, with the revision of the Code of Conduct for Suppliers, and in the governance of mandatory training made available to CSixers, among other actions.

CORPORATE GOVERNANCE PILLARS

[GRI 2-9; 2-10; 2-12]

The model we have adopted is made up of three major components:

General Shareholders' Meeting. The main body of a publicly-held corporation, it is the decision-making domain of the shareholders, including the nomination of members of the Board of Directors, carried out on the basis of technical and reputational criteria.

Board of Directors. It is the body responsible for deciding and outlining the business strategy, in line with C6 Bank's mission, purpose, vision and values. The established guidelines comprise a variety of issues that impact our business, such as ethics and conduct, respect for human rights, socio-environmental responsibility, combating corruption, promoting free competition, among others. These issues are thoroughly discussed, with guidelines outlined for specific policies, approved by the **Board** itself.

The functions performed by the Board also include supervision and controlling activities, such as supervising the implementation of the business strategy and monitoring the results achieved, as well as the election of members to the committees, among others.

For the performance of these assignments, the collegiate relies on the advice of three committees: Risks, Remuneration and Audit. All of them hold their own regulations, and include rules on composition and functioning, in accordance with those established by the Central Bank of Brazil. [GRI 2-15]

The Board of Directors also acts to mitigate and prevent conflicts of interest, by approving Compliance policies conceived to mitigate the risk of these situations arising. The Board also follows up on the results of the monitoring undertaken to inhibit the emergence of these issues. The Board of Directors is composed of seven members. One of the members, besides chairing the Board, is the CEO of the institution. [GRI 2-11; 2-15]

Executive Board. Responsible for implementing and supervising the strategic guidelines laid down by the Board of Directors. Among other attributions, it sets out guidelines for the institution's operational, socioeconomic, and sustainability activities.

REMUNERATION

The remuneration models applicable to the members of the Board of Directors and main executives are linked to the performance cycle, which considers the performance of the professional, the business unit where he/she works, and the Bank. The executive officers' remuneration is made up of a fixed and a variable portion, which is based on market surveys, internal policies, and aligned with the bank's interests. Special hiring incentives or recruitment bonuses are considered on an exceptional basis. [GRI 2-19]

C6 Bank holds a regulatory compensation committee, which reviews the management compensation policy, and oversees both the implementation and the operational aspects of the -policy. The committee, which reports to the Board of Directors, is supported by professionals from the People and Management area, for the performance of its functions linked to the remuneration setting, and subsequently forwarded to the Board of Directors. [GRI 2-20]

HORIZONTAL MANAGEMENT

We have very few decision levels when it comes to conducting our business. We have adopted a structure that brings Senior Management closer to the operational areas, a bridge that is accomplished by the thematic Subcommittees. These multidisciplinary subcommittees meet on a regular basis. They are formed by representatives of the areas related to the topics they address, but are often extended to other CSixers from different areas and functions. Thus, we stimulate a broad and collaborative debate, promoting the exchange of ideas and experiences, which favors a more streamlined and efficient management flow.

This collaborative and comprehensive structure contributes to the management of the impacts of our business on society, people and the environment. Moreover, these committees are alert to crucial concerns, identified by means of scenario reviews, or in the implementation of business strategies by the operational areas. Whenever necessary, these issues are forwarded for consideration by the Board of Directors, which did not occur in 2022. **[GRI 2-13; 2-16]**

Another aspect that this subcommittee format provides is the sharing of information in a swift and assertive manner. These forums allow for an alignment of concepts, and the development of arguments for the decision-making process. The Socio-environmental Subcommittee, for example, contributes directly to the continuous support of the Executive Board, when it comes to the formulation of guidelines, and to the handling of topics related to sustainable development, which also favors the sharing of knowledge on these themes with the executives. This same workflow can be extended to the Board of Directors, to provide support in decision making related to sustainability. **[GRI 2-17]**

The various activities and discussions conducted by the subcommittees include, for example, the presentation of new products. On such occasions, performance and risks are evaluated, and suggestions are submitted for their implementation and marketing strategy. The subcommittees are also responsible for monitoring and evaluating C6 Bank performance indicators (financial and business performance, for example). At the close of 2022, we relied on 17 thematic subcommittees.

Subcommittees and areas in charge

- Executive Subcommittee (Comex) - Executive Board
- Money Laundering Prevention Subcommittee (PLD) - Compliance
- Asset and Liability Management Subcommittee (ALCO) - Treasury
- Crisis Management and Business Continuity Subcommittee - Risks
- Ethics Subcommittee - Compliance
- Socioenvironmental Subcommittee - Compliance
- Corporate Customers Subcommittee - Commercial and Business
- Individuals Subcommittee - Commercial and Business
- Credit Subcommittee - Credit
- Foreign Exchange Subcommittee - Commercial and Finance
- Products Subcommittee - Internal Controls
- Technology Subcommittee - Technology
- Security Subcommittee - Risk
- People and Management Subcommittee - HR
- Operations Subcommittee - Operations
- Payroll-linked loans Subcommittee - Commercial and Business
- Brokerage Subcommittee - Commercial and Business

RISK MANAGEMENT

[GRI 3-3]

We adopt the lines of defense model to identify, assess and monitor risks and controls. This methodology is based on the principles of COSO (Committee of Sponsoring Organizations of the Treadway Commission), as established in the international framework, for the implementation and maintenance of the internal control and risk management environment.

Furthermore, there is a set of procedures to be followed by employees, which allow for the monitoring of their activities. These processes are added to the protagonism of each CSixer, in line with the principle of “Authoritocracy”. Inserted within our Culture, this concept refers to the power of each individual to make responsible decisions in the management of the risks related to our activities.

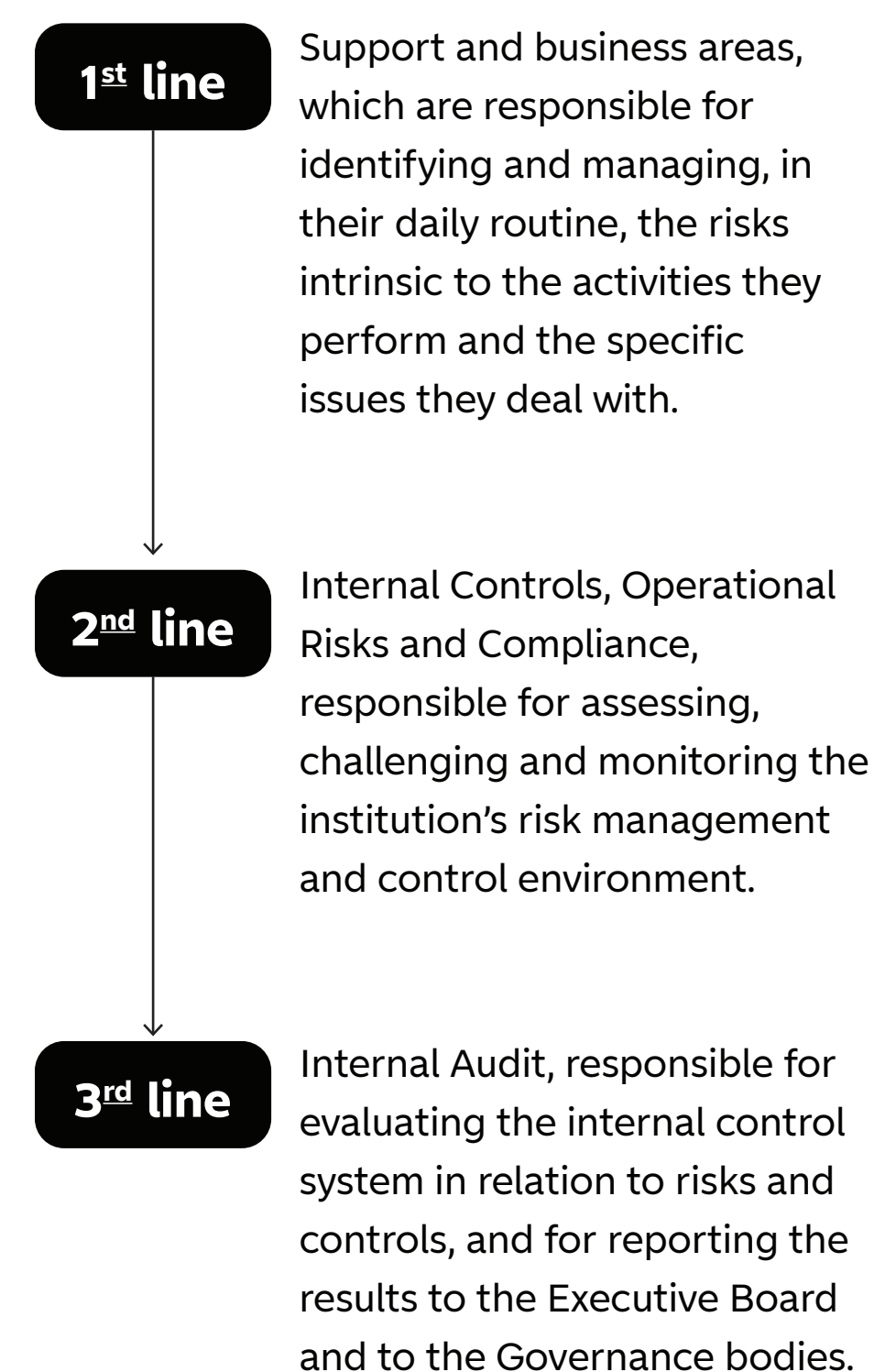
“He didn’t know it was impossible, so he did it!”

“Ele não sabia
que era impossível.
Foi lá e fez.”

Jean Cocteau

ORTUNITY#THENEXTBIGSTARTUP #THE NEXT BI

Lines of defense in our risk management approach:



Under this management approach, we seek a very close interaction between the lines of defense, which is made possible by the Risk and Internal Control Committees, forums in which these themes are discussed and assessed, providing agility in decision making.

In order to strengthen this governance, Risk Partners are designated within the 1st line of defense. These “risk ambassadors” are CSixers who disseminate the culture of controls and business continuity within their respective areas. In order for them to play this role, we offer them specific training on risks and internal controls, covering management concepts and methodologies. Furthermore, the 2nd Line makes employees aware of their responsibility in risk management, as well as the effectiveness of internal controls, through regular training and internal communication.

As for the structures included in the 2nd line of defense - Internal Controls and Compliance - we achieved important advances. On the Internal Controls front, we expanded the team of professionals, a necessary measure to accompany the growth of our business, and we invested in mapping and improving the processes and governance in the area. In Compliance, we strengthened the policy framework, in addition to enhancing the governance of training and the analysis of business partners, among other actions.

Internal Audit, which represents our 3rd line of defense, adds to the improvements in our Corporate Governance structure. Restructured in 2022, this area meets a requirement arising from the S3 classification, to which we were classified during the period. According to the new regulation, financial institutions of this profile must have their own internal audit structures, a practice that we now adopt, replacing the previous model, which used service providers to perform this role.

In our risk management structure, internal audit is the last barrier to operational failures. Its function is to inspect and evaluate work routines, incorporating a risk view to ensure the compliance of processes and practices. The internal audit comprises different activities, such as credit evaluation, registration, values, among others. It reports to the Audit Committee and Board of Directors, and its role is to validate, based on the analysis of controlling environments, which includes audit tests, and evaluation of the systems' security.

The strategy to be adopted regarding risk management activities is determined on the basis of tolerance and appetite for these occurrences, which are parameters laid down by the Board of Directors. The guidelines, in turn, are determined in the Corporate Risk Management Policy. As a financial institution, we treat this topic in line with the regulations in effect, and the controls applicable to Segment 3 (S3).

CORPORATE RISKS

The risks to which C6 Bank is exposed comprise a number of categories, all of which are covered by the processes and mechanisms used to manage them. Among the types considered are:

- Strategic:** possibility of implementing an ineffective strategy, or one with a low success rate, not delivering the expected returns.
- Regulatory:** changes in regulations, and actions of national or international regulatory bodies, which may result in growing competitive pressure, thereby significantly affecting the efficient management of the business.
- Operational:** losses resulting from failure, deficiency or inadequacy of internal processes, people and technological environment or, yet, from external events. It includes legal risk, associated to inadequacy or deficiency in signed contracts.
- Financial:** possibility of issuing financial, managerial, regulatory, fiscal, statutory and sustainability reports, which may be incomplete, inaccurate or untimely, exposing the company to fines, penalties and other anctions.
- Credit:** default, concentration of loans, renegotiation and recovery of credits.
- Liquidity:** unpredictable mismatch of cash flow, lack of asset liquidity, access to the interbank market.
- Market:** caused by financial losses from equities, interest rates, exchange rates and/or commodities.
- Socioenvironmental:** insufficient prior analysis of negative impacts on society and/ or the environment, which may be caused by financing operations or contracts signed.
- Reputational:** caused by eventual unfavorable perception of the bank's image, by the audiences with which it relates.

For the purpose of identifying these risks, we resort to two approaches:



Top down, which reflects the high level risks to which the business model is exposed, and the corresponding consequences that may impact C6 Bank as a company. This approach takes into account the opinion of the Executive Officers, including the CEO and the other officers.



Bottom up, which involves the understanding of the subject from another viewpoint: the thorough context of processes and controls, a step that is carried out with the people responsible for implementing the processes.

COMBAT AGAINST CORRUPTION

[GRI 205-1; 205-3]

Our operations are also subject to assessments of corruption-related risks. When opening accounts, for example, customers are checked in the onboarding process, an analysis stage that comprises the registration information provided by the account holder, and data obtained from bureaus and various public sources, such as lists of international sanctions, deceased persons, people convicted of corruption, criminal lawsuits, barred professions, among others.

The application to open an account may be automatically refused, according to criteria divided into two groups: automatic refusal, when the relationship is not accepted, and risk classification, placing customers in low, medium or high risk categories. There is also the intensified diligence, a category for high-risk customers, who are also submitted to a more in-depth, manual assessment.

This analysis process is conducted based on the Corporate Anti-Money Laundering (AML) policy, along with internal procedures for classifying PDA and socio-environmental risks.

Moreover, this process is also based on the KYC (know your client) procedure, which determines that every client goes through a KYC revalidation stage, carried out every two years for high-risk customers and in periods of four and five years for medium- and low-risk ones, respectively. All these processes led to no complaints related to instances of corruption being registered in 2022.

STRESS TEST

For the purpose of simulating adverse market conditions, we periodically carry out stress tests, assessing solvency, as well as the impacts on liquidity in crisis episodes. On these occasions, we analyze and prepare scenarios that aim to simulate fragile situations, thus allowing us to foresee unfavorable events or anticipate potential crises, thereby mitigating risks. The stress scenarios are prepared by evaluating macroeconomic variables, in addition to the market's behavior during previous crises, such as the credit crisis. Furthermore, extreme shocks are performed, sensitizing the estimated budget. **[FN-CB-510a.2]**

ETHICS AND COMPLIANCE

[GRI 3-3; 2-24]

Ethics is a non-negotiable principle in the conduct of our business. Given the importance it plays, we highlight it as one of the core values that make up our organizational culture. We do not compromise on adopting the highest standards of conduct in the performance of our activities, and in our interaction with customers, coworkers, suppliers, and other stakeholders with whom we interact on a daily basis.

To engage CSixers in the best practices in relation to this theme, and guide them on how we expect them to behave when performing their duties, we have developed a series of measures, managed by the Compliance area. Based on policies, processes and training, the area establishes, makes known and oversees the guidelines to be complied with by everyone, according to parameters aligned with the regulation of the sector.

Our good conduct standards must also be adhered to by business partners. The Compliance area also acts to engage them in the required criteria, and in the inspection of compliance to these requirements.

In addition to being the guardian of ethical business conduct, the Compliance team strengthens the risk management structure, by participating in the development of new products, alongside other areas, and in the identification and mitigation of risks. The Compliance team leads the Money Laundering Prevention (MLP) Subcommittee, where the policies and guidelines to protect our operation from crimes of this nature are determined. When indications of irregularities in banking operations are detected, the occurrence is analyzed and communicated by means of reports to the competent regulatory bodies.

Compliance relies on the support of the Ethics Subcommittee for the performance of its function. This is a forum for discussion and analysis of issues related to this theme, with practices carried out in accordance with regulatory requirements. This Subcommittee is made up of the Compliance and Legal directors, an executive officer and representatives of the Human Resources area.

POLICIES

[GRI 2-23]

The Code of Ethics and Conduct is the document that brings together the guidelines to be followed by all CSixers in their work routines, regardless of the function they perform. By complying with these guidelines, we ensure behavior that is aligned with the high standards of professional ethics, and with the regulations applicable to our activities.

We hold a Code of Conduct for Suppliers, aimed to disseminate these principles among our business partners. In addition to addressing the ethical guidelines expected in commercial and professional relationships maintained with us, this material brings together guidelines on human rights, environmental sustainability, information confidentiality and data security, among other issues.

Both Codes are part of the set of Compliance rules, which also includes the Policy for Relationship with Agents and Public Agencies, launched in 2022. This document provides guidance on the conduct to be adopted when interfacing with these stakeholders, along with best practices in relation to the contribution of resources to civil society organizations and associations. Should there be any questions or clarifications regarding these policies, CSixers may contact the Compliance team. [GRI 2-26]

Transparency Channel

[GRI 2-25; 406-1]

Misconduct or irregularities related to our activities can be reported through the Transparency Channel. Reports may be named or anonymous, and in both cases the user is assured the right to anonymity and protection from retaliation. In 2022, there were no reports of corruption or discrimination.

For access, please click here.
transparencia.c6bank.com/pt/c6bank



Políticas de Compliance

- Code of Ethics and Conduct
- Code of Conduct for Suppliers
- Client Relationship Policy
- Fraud Prevention Policy
- Suitability Policy
- Prevention of Money Laundering and Terrorist Financing Policy
- Information Security and Cyber Security Policy
- Ombudsman Policy
- Compliance Policy
- Risk Policy
- Social Responsibility, Environmental and Climate Policy (PRSAC)
- Agent and Public Body Relationship Policy



TRAINING

An effective way to disseminate the Compliance policy guidelines among our teams is through training. Throughout the year, we offer a number of training courses related to these issues. The training courses that address the Code of Ethics and Conduct, Anti-Corruption and Money Laundering Prevention (PLD) are mandatory, in line with regulatory requirements, and must be held on an annual basis. This mandatory training agenda also includes Operational Risks and Internal Controls, as well as Crisis Management and Business Continuity. **[GRI 2-23]**

These training courses are available on our education platform, the C6 Institute. Upon hiring, employees are instructed to complete them within 60 days. Moreover, during the months of June and November, all CSixers are required to repeat the training sessions, and participation is encouraged by means of internal memos sent to all employees, and reminders sent to managers. **[GRI 205-2]**

The Compliance guidelines, in addition to being communicated to the CSixers through policies and training, are reinforced by declarations, in which the collaborators formalize if they are exposed to any situation of conflict in relation to the regulations. Some examples:

Declaration of gifts: when the employee receives gifts from third parties or gives gifts to Public Agents.

Declaration of relationship with Public

Agents: when the CSixer establishes a new relationship with this profile of stakeholder.

Declaration of conflict of interest: when the professional faces a potential conflict of interest.

Declaration of new representation activity: in case the CSixer is invited to occupy a position or external representation activity (positions in Boards and Commissions, for example).

The shareholders, in turn, sign declarations on the conduct adopted in the relationship with Public Agents, a practice that contributes to the mapping of corruption risks. They also sign a document acknowledging the content of the regulatory training courses, and the main policies, among them the Code of Ethics and Conduct and the Policy to Combat Bribery and Corruption. **[GRI 2-15; 205-2]**

CONFLICTS OF INTEREST AND COMBATING CORRUPTION

[GRI 205-2]

We follow a specific process to mitigate the risks of situations that expose our employees to conflicts of interest. Upon hiring, we check whether the employee has an external activity or a stake in companies, a check that is repeated periodically. We also maintain processes to monitor areas that may be exposed to conflicts of interest within the group, following the regulations, such as Brokerage and Treasury, and we take measures to avoid them, such as installing a Chinese wall (physical and logical barrier between activities).

BUSINESS PARTNERS

Regarding the relationship with the supply chain, the Compliance area acts both to engage them to our ethical principles and conduct - a crucial aspect for them to establish business with us - and to manage the risks to which we are exposed in these interactions.

The ethical guidelines that must be complied with by third parties are set out in the Code of Conduct for Suppliers, a document that was revised and updated in 2022. Companies and service providers, when entering into partnerships with us, declare that they are aware of our ethical guidelines, and undertake to comply with them, as provided for in contractual clauses.

To further improve the management of our relationships with suppliers, we created a specific area to manage the governance of this interface and, in 2022, we improved and standardized the evaluation process, ranging from pre-hire checking to the end of the contract term. We have also advanced in the analysis structure for Compliance and Socioenvironmental Risks.

As part of the hiring process, suppliers are required to go through a few steps:



In addition to this process, social and environmental criteria are used in the evaluation of new suppliers. In 2022, no third parties were identified, whose operations were exposed to significant risks of occurrence of child, forced or compulsory labor. **[GRI 308-1; 408-1; 409-1; 414-1]**

Considering the characteristics of our operations, our main business partners are information technology companies, comprising suppliers of systems and equipment, among others. We also maintain business relationships with companies in the segments of supplies and service providers. **[GRI 2-6]**

ONBOARDING

[GRI 408-1; 409-1]

As a way of mitigating the social and environmental risk, to which our business is exposed, C6 Bank adopts specific procedures in the onboarding process for new customers, partners and service providers. We do not condone companies or individuals that practice any kind of social discrimination. In this regard, we carry out specific socioenvironmental and climate risk checks, which include issues related to the defense of human rights, especially those related to the use of child, forced or compulsory labor.

This process includes a careful analysis of the Compliance practices adopted by third parties, including prevention against money laundering (PML), and social and environmental aspects. Suppliers, during this onboarding stage, are also requested to share information on potential conflict of interest scenarios, by means of a form. At the same time, we check whether the company is impacted by negative media. Following this analysis, if there are indications of conflict of interest and/or socio-environmental non-compliance, the case is forwarded for a more specific analysis.

During the process of checking environmental criteria, the negative impacts that the companies' operations cause on the environment are examined. The frequency of this analysis is established according to the supplier's risk classification, and may vary from two years, for those considered "high risk", to five years, for those considered medium and low risk. In 2022, one supplier was identified as having significant negative environmental impacts. The cases in which the contract with C6 Bank was terminated after this evaluation accounted for 0.2% of the total. **[GRI 308-2]**

Respecting the human rights and the cultural, social and environmental values of the communities in which C6 Bank operates is a core principle underlying our operations. We support inclusive

economic development, through practices that are consistent with conservation requirements and development priorities, which includes the rights of indigenous peoples. In this sense, we perform diligence procedures to get to know our suppliers, customers and employees (KYS, KYC and KYE), which are added to others, such as socioenvironmental and Prevention against Money Laundering (PML). All these checks contribute to safeguarding the integrity and compliance of our business. Based on this routine of checks, no case of violation of the rights of indigenous people has been identified in 2022. [GRI 411-1]

FREE COMPETITION

We base our activities on the principle of free competition, a theme that, in 2022, was conducted by the area dedicated to the Strategic Legal area. Among the measures taken towards that direction, are lawsuits related to practices that inhibit free competition, or foster unfair competition and the formation of monopolies, as they represent risks to the business. The strategic legal department deals, in these issues, with specialized law firms that are market references.

In 2022, there has been no active or finished lawsuits related to unfair competition, monopoly practices, or against free competitio. [GRI 206-1]

TAX MANAGEMENT

As a financial institution, we provide relevant services to the government. We are responsible for supervising the payment of taxes on certain operations carried out by customers, for reporting financial movements in accordance with regulatory requirements, and for determining and collecting taxes on several financial investments. We therefore help to combat tax evasion, and to collect taxes in a timely manner. Our regulatory compliance approach to tax issues, therefore, involves our understanding of the role we play as a taxpayer and a participant in the national tax system.

In conducting our business, we follow a fiscal strategy, which is determined and oriented by the Board of Directors. The analysis and determination

of these guidelines occur upon approval of the annual budget of the holding company, our corporate group structure. [GRI 207-1]

According to the rules of Banco Central do Brasil (Brazilian’s Central Bank), we publish semiannually the financial demonstrations of the companies that build the C6 Group in high circulations newspapers and in our website.

Updated financial information – considering the consolidated prudential conglomerate	
Direct economic value generated and distributed	2022
Revenues	574.984
Economic value generated	574.984
Operating costs, salaries and employee benefits	2.849.236
Payments to government	102.065
Economic value distributed	2.951.301
Total	2.376.317
Total capitalization breakdown in terms of debt and equity	
Debt	6.508.844
Shareholders’ equity	3.569.180

ABOUT THIS REPORT

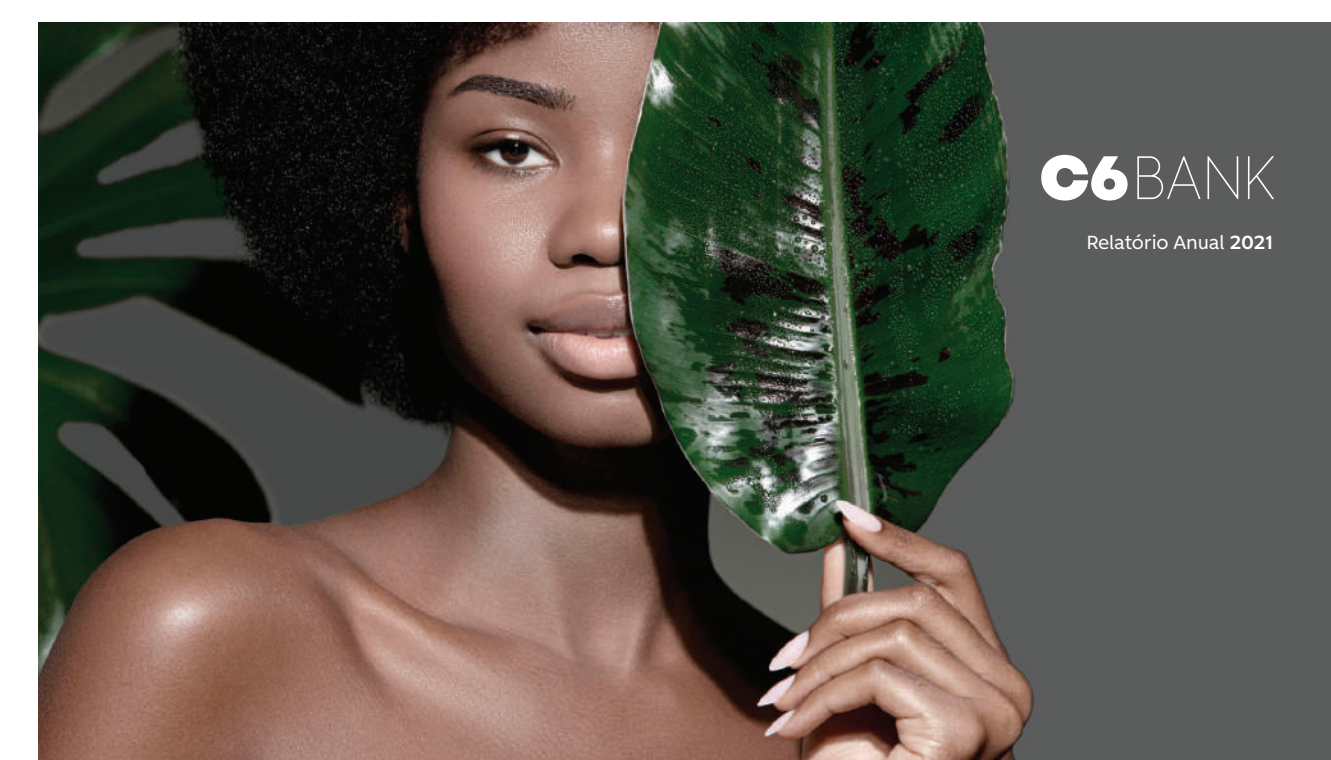
This is the 3rd consecutive year that we publish our Annual Report, in which we have gathered information on our business, giving transparency to the advances and challenges that we faced in 2022¹. **[GRI 2-3; 2-4]**

As from the 2nd edition, we have incorporated the business sustainability approach, based on the guidelines for reports of this nature, as set forth by the Global Reporting Initiative (GRI). In order to improve this accountability, in this edition we have included indicators from the Sustainability Accounting Standards Board (SASB), an international organization that establishes parameters for a better assessment of the companies' ESG practices (environmental, social and corporate governance).

Another information that also permeates the content is our contributions to achieving the goals set by international initiatives, headed by the United Nations (UN): the Global Compact, to which we are signatories, and the 2030 Agenda, which derives in the Sustainable Development Goals (SDGs).

Members of the Board of Directors and of the Socioenvironmental Subcommittee are involved in the preparation and approval of the Annual Report, which is based on the Social, Environmental and Climate Responsibility Policy (PRSAC). This policy is responsible for the bank's social and environmental guidelines, and is approved by the Board of Directors. Accordingly, the board members approve the implementation of processes and governance concerning this theme into the bank's work routines, as described in this document. **[GRI 2-14]**

In line with ongoing improvement efforts, we aim to continuously improve our reporting. Suggestions and comments, in this sense, are welcome. If questions arise or you need further information, please contact us at c6impacto@c6bank.com. **[GRI 2-3]**



¹ Between January 1 and December 31, 2022. [GRI 2-3]

MATERIALITY

DETERMINATION OF MATERIAL TOPICS

[GRI 3-1]

Our priorities regarding the sustainability of C6 Bank's business have been reviewed for this reporting cycle. Based on a materiality study conducted between December 2022 and February 2023, new issues have been identified as relevant for the financial institution, which led to the reformulation of the issues matrix and the improvement of this report. Once the new material issues had been established, the GRI indicators to be published have been selected and other parameters for this accountability have been set.

In the review process – in line with the assumptions established by the GRI 2021 Standard, and conducted by an external consulting firm –, we sought to identify the issues that most impact the business, and map how C6 Bank's activities reflect on society and the environment. This work was based on immersion in the business, research, studies, in-person interviews with the organization's leaders, and online surveys with stakeholders.

In the phase of immersion, C6 Bank documents and publications were surveyed, in addition to the business strategy and commitments that the institution has been undertaking, related to good sustainability practices. In the research stage, analyses were made of the materiality matrices of five companies from the financial sector, four of which are banks, in addition to the aspects addressed by the SASB, with regard to this question. The study stage included a survey of publications about the sector, by institutions in the sector, such as the Brazilian Federation of Banks (Febraban), and the Brazilian Central Bank (BCB), among others. This process culminated in in-person interviews with the C6's main executives, in addition to an online survey, which reached 679 participants, including customers, employees, suppliers, and non-governmental organizations (NGOs). [GRI 2-29]

Following the recommendations from the GRI 2021 Standards to no longer consider two independent concepts – that of stakeholders and that of Management – represented in a matrix, the selection of material themes was guided by the evaluation of impacts. Although the process has included listening to stakeholders, this step aimed to check whether the issues identified throughout the work, prior to the approach to stakeholders, were adherent to the views of this audience, which was confirmed by the surveys conducted.

The material themes have been determined by the C6 Bank ESG team, based on the relationship and consistency of the issues with the strategies and commitments to which the financial institution has adopted. The ESG team's opinion was corroborated in in-person interviews with specialists on the topic, conducted throughout the process of building up the matrix.

As a result of this work, the C6 Bank Materiality Matrix now includes seven themes. Financial Education has been maintained, when comparing the content of the current version with the previous one. Others update previously existing topics, but the scope has been adjusted to indicate the issues covered in a more precise manner. This is the case with ethics and transparency, as well as client experience, diverse and inclusive corporate culture, and risk management. The topics climate change and positive impact products, in turn, were introduced from the revision. [GRI 3-2]

MATERIALITY MATRIX

[GRI 3-2]

Material Subject	Client Experience	Financial education	Diverse and inclusive corporate culture	Climate change	Positive impact products	Risk management	Ethics and transparency
Description	C6 Bank's goal is to build up true relationships, transforming people's financial lives. In order to build this relationship with our customers, we value technological innovation, transparency and agility in service, as well as the security of operations. Our purpose is to offer a complete, exclusive, and humanized digital journey.	Our commitment to promoting financial education is intrinsic to C6 Bank, addressed in our Corporate Culture, through our Manifesto. We understand that money is important in people's lives, and it is time for this relationship to become healthier. Therefore, we are committed to inspiring people to manage their financial lives in a light and simple way.	Guided by our values, we have created a working method, where the best part is when everyone plays together, in a good mood, with ethics and respect. Thus, we have developed a corporate culture that contributes to the evolution of everyone, making room for an increasingly diverse environment.	Our commitment to preserving the environment and combating climate change has translated into concrete actions, not only by monitoring and reducing the impact caused by our operations, but also by promoting a culture of environmental awareness. After all, we are part of people's lives and the life of the planet.	We believe that private initiative has the responsibility to generate a positive impact on society, as well as on the environment. One of the distinctive features of our performance is the innovative implementation of our commitment to environmental preservation, social responsibility, and respect for human rights in the services and products we offer to our customers.	Establishing good governance and risk management processes is a priority. Focused on the culture of "authorcracy", which means the power of the author, we encourage our employees to take decisions in a responsible manner, and thereby manage risks throughout our operation.	Ethics is a core value of C6 Bank, and is transversal to all the actions we implement. Based on this pillar, everything we want to build will prove to be solid, long-lasting and true. We do not compromise on adopting the highest standards of conduct in the performance of our activities, or in our interaction with customers, coworkers, suppliers and other stakeholders with whom we interact on a daily basis.
ODS	 	  	    	 	 	 	 

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