SUSTAINABILITY REPORT — 2022

EBANX

SUMMARY

ABOUT THIS REPORT

GRI 2-1, GRI 2-2,
GRI 2-3, GRI 2-6

Welcome to the 2022 EBANX Sustainability Report. It is with great pride and respect that we present the second edition of our annual Sustainability Report as part of our commitment to providing transparency in our operations. Throughout this document, we discuss our ESG initiatives, our business results, our performance over the last year, and present our strategic priorities.

This edition features indexes that reiterate our commitments to positive social impact, inherent to our mission and values. Thus, we reaffirm our responsibility to contribute to the achievement of the 17 Sustainable Development Goals (SDGs) and to face the challenges of a fairer and more equitable society.

As part of our commitment to tackling social challenges, as of this edition, we are also reporting on the impact of EBANX's activities on the environment. In the Carbon Footprint section, we analyze our production chain and that of our partners to measure our indicators. There is still much to be done and this is one of our short-term commitments.

Period covered

The year-base of this document refers to January 1, 2022, to December 31, 2022, with comparative data for the year 2021, first edition of the Sustainability Report. This report was published on August 17, 2023 and there is no need to amend information reported in previous periods.

Main stakeholders

EBANX is interested in addressing a universal audience, especially its customers, employees, investors, partners, suppliers, the press, regulatory bodies, and other members of our society.

Approached entities

This report considers a global approach, that is, EBANX in all its entities.

Our goals

The metrics addressed in this document were organized within EBANX's 4 dimensions, prioritizing initiatives carried out throughout 2022 and, in their respective quantitative and/or qualitative data, collected with the collaboration and effort of various teams within EBANX.

Our dimensions are

1. FULL COMPLIANCE
2. LIVING DIVERSITY
3. EMPOWERING SOCIETY
4. CARBON CHALLENGE

Guidelines and global best practices

In preparing this report, we applied the metrics proposed in the document Measuring Stakeholder Capitalism: Towards Common Metrics and Consistent Reporting of Sustainable Value Creation, produced by the IBC - World Economic Forum International Business Council - in partnership with Deloitte, EY, KPMG and PwC - for being based on globally consolidated standards such as CDP, Climate Disclosure Standards Board (CDSB), Global Reporting Initiative (GRI), International Integrated Reporting Council (IIRC) and the Sustainability Accounting Standards Board (SASB) with the short-term objectives of accelerating and bringing greater comparability and consistency to the reporting of ESG disclosures.

We have adopted the main international guidelines for ESG information and good reporting practices:

- Global Reporting Initiative (GRI)
- Climate Disclosure Standards Board (CDSB)
- Carbon Disclosure Program (CDP)
- Sustainability Accounting Standards Board (SASB)
- International Integrated Reporting Council (IIRC)

MESSAGE

FROM THE CEO

GRI 2-14, GRI 2-22

I am proud to present the EBANX Sustainability Report, a document that highlights our commitment to governance as well as our social and environmental responsibility.

EBANX's mission is to promote access, and over the years we have consistently worked to fulfill that purpose. In 2022, we expanded our operations beyond Latin America, taking our payment solutions to countries in Africa, a region on the rise.

Along with access, diversity, inclusion, and equity of gender are fundamental pillars for us at EBANX and our continuous innovation process. We are committed to creating an increasingly inclusive work environment in which various voices are heard and respected. In this report, we present the actions that we have implemented to promote diversity in our teams, ensuring opportunities for each ebanker to develop and reach their potential.

We are also committed to following best ESG practices (Environmental, Social and Governance): as of this edition of the report, we now include the results of our carbon footprint. As a global company, we have a responsibility to reduce our environmental impact and we are working actively to implement strategies for sustainability in our operations.

We are committed to creating an increasingly inclusive work environment in which various voices are heard and respected.

We also reinforce our commitment to the Sustainable Development Goals (SDGs). We believe that, through partnerships and collaboration, we can contribute to addressing global challenges and build a more sustainable future.

As we move forward on the ESG journey of EBANX, we improve our practices, we seek innovation and collaborate with our partners to achieve results every time more significantly. We appreciate the trust and the continued support of our customers, partners, investors and, mainly, ebankers, in this constant challenge of sustainability, and we are committed to keeping them informed about our progress and achievements.

We remain committed to seeking greater equity, justice, sustainability, and prosperity.

Yours Sincerely,

João Del Valle
EBANX CEO & Co-founder

EBANX AT A GLANCE

GRI 2-1, GRI 2-2, GRI 2-3,
GRI 2-22

OUR VISION

EBANX is a privately held online payment processing services company that seeks to be the leading payments partner in rising economies, using cutting-edge technology and strong local business partnerships in scalable and fully compliant operating models.

EBANX has connections with leading payment partners across multiple industries helping companies reach new markets worldwide through existing integrations in its portfolio, which make it possible to offer a wide variety of payment methods*.

*Card processing, Account-based transfer (APMs): Instant Payments and Digital Wallets, Cash-based Vouchers and Mobile Money

EBANX reaches its vision by being:

Our customers' undisputed choice

- Providing excellent services to the world's most prominent brands
- Offering the highest levels of performance, technology, and service

The global leader in cross-border payments

- Cross-border payments are our essence and fortress
- Global coverage is imperative and the backbone of our business model

Diversified in markets and products to meet our customers' needs and expectations

- Advanced solutions for the most diverse segments, verticals, and countries
- Strategic partnerships with channels and other agents that enable better results

Leading with scalability

- Increase efficiency even with greater demands, while maintaining operational discipline and cash flow optimization
- Grow evenly to support increased performance and ensure superior service

Guiding Principles

Customer centricity

Focus and strategy aimed at meeting market needs with agility and security.

Robust and scalable growth

Sustainability of the business and operations to ensure high performance, even with increasing demand.

Diversified portfolio of solutions

Provide services and products of high quality and performance in the most diverse segments and profiles of global customers.

Regulatory compliance

Organizational discipline to voluntarily comply with the laws imposed by regulatory agencies and best practices in all markets where EBANX operates.

Be a global company

With a local conscience, positively impacting the countries where we operate.

Strong and stimulating corporate culture

Leading by example, being a fair, inclusive, diverse, and respectful company.

STRATEGIC OBJECTIVES

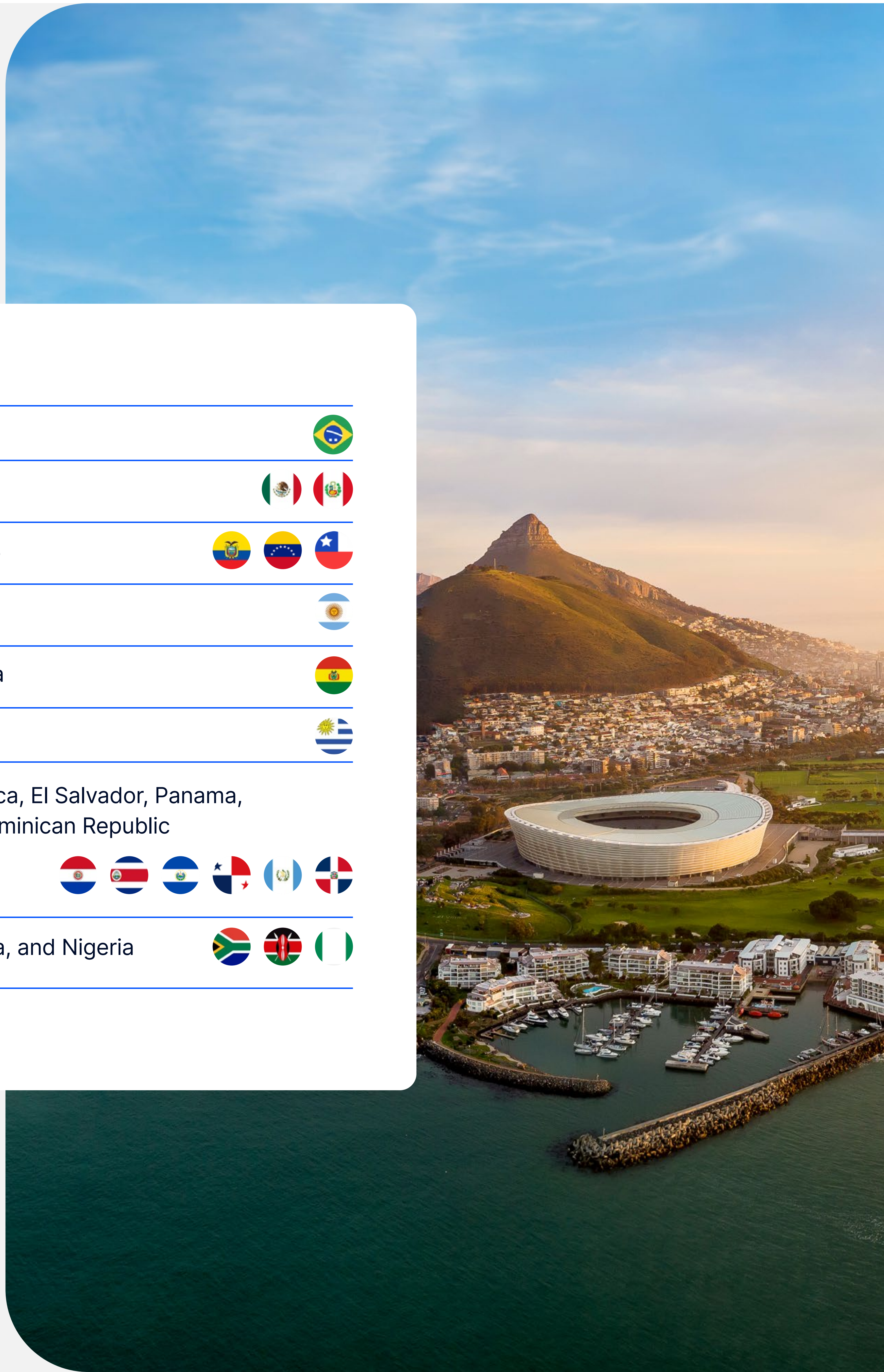
→ Sustainable growth

→ Organizational agility

→ Customer centricity

2022 RETROSPECTIVE

Operation in 18 countries in Latin America and Africa



2012 Brazil

2015 Mexico and Peru

2016 Colombia and Chile

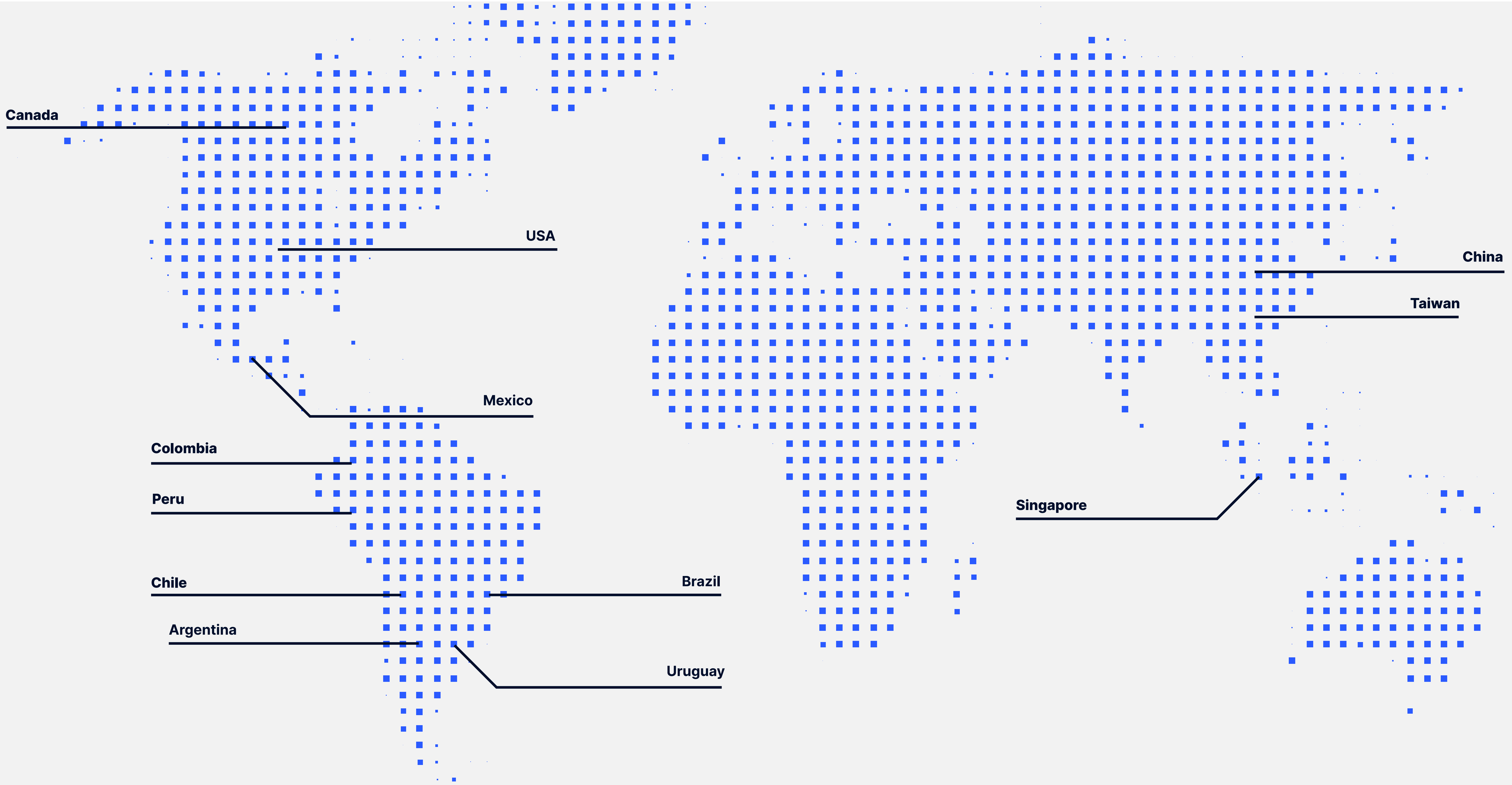
2017 Argentina

2018 Ecuador and Bolivia

2020 Uruguay

2021 Paraguay, Costa Rica, El Salvador, Panama, Guatemala, and Dominican Republic

2022 South Africa, Kenya, and Nigeria



TEAMS IN 12 COUNTRIES

Brazil (headquarters in Curitiba), Argentina, Canada, Chile, China, Colombia, United States, Mexico, Peru, Singapore, Taiwan, and Uruguay.

650 ebankers worldwide

1,600+ global merchants

81M+ end customers served

150+ payment methods

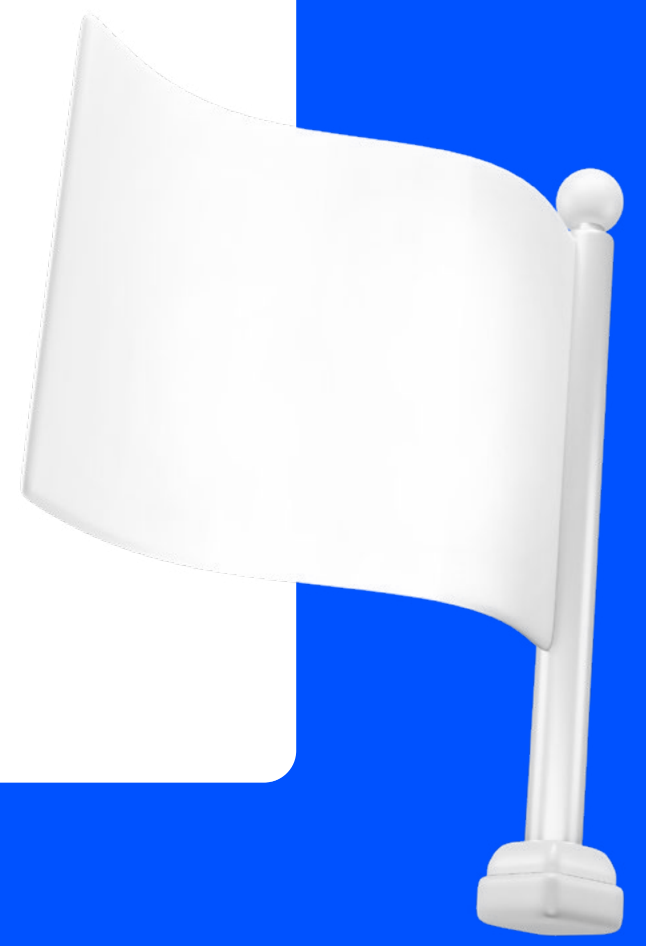
EBANX Holdings LLC holds the entire equity interest of international companies*.

Transactions in 2022:

$7B+ of transactions processed in Latin America

GROWTH: 41%
year over year

VOLUME: 24%
year over year



*EBANX Ltda, Zilver S.A., EBANX Gold S.A. EBANX Instituição de Pagamentos Ltda., EBANX Holding de pagamentos Ltda, EBANX LTDA., EBANX Credenciadora Instituição de Pagamentos Ltda., EBANX PAY Soluções e Tecnologia em Meios de Pagamentos Ltda, LEVELOG Logística Ltda., THE SHOPPERS COMUNICAÇÃO LTDA., EBANX Serviços Digitais Ltda, EBANX Chile Limitada, EBANX Chile Local Payments SPA, EBANX Colombia Local Payments S.A.S, EBANX Colombia S A S, EBANX Costa Rica SRL, EBANX de El Salvador S.A., EBANX Guatemala S.A., EBANX MIUS Limited, EBANX Shanghai Technology Information Co. Ltd.,EBANX México Local Payments S.A. de C.V., EBANX de México S. de RL. de CV, EBANX MX Emissora S.A. de CV, EBANX Panama S.A., EBANX Paraguay SRL, EBANX PERU S.A.C., EBANX Peru Local Payments S.A.C., EBANX República Dominicana SRL, EBANX PTE. Ltd., Compass Trust Ltd., EBANX Uruguay S.A.

SUSTAINABILITY IN BUSINESS

ESG MANIFESTO

EBANX's dimensions - **Full Compliance, Empowering Society, Living Diversity and Carbon Challenge** - guide planning toward an increasingly sustainable future and, in this second Sustainability Report, actions related to its ESG practices throughout the year 2022.

EBANX considers itself responsible for practices that protect human rights, fair labor, and diversity; recognizes the challenges facing the environment on a global scale; is committed to developing environmental responsibility initiatives; and understands its obligation to fight corruption and money laundering.

With a broad view of this journey, EBANX seeks to generate a positive impact on society, interpreting the results of actions taken so far and looking at the business in an unrestricted way to design its next initiatives increasingly in line with the Sustainable Development Goals.

Throughout this report, you will see evidence of how EBANX continues to build this chapter of ESG, providing access to not only a variety of payment methods so that everyone can consume freely, but also to social initiatives, training programs, and measures to improve diversity and gender equality, among others, in a responsible and transparent manner.

EBANX seeks to generate a positive impact on society, interpreting the results of actions taken so far and looking at the business in an unrestricted way.

ESG MATERIALITY

GRI 2-14

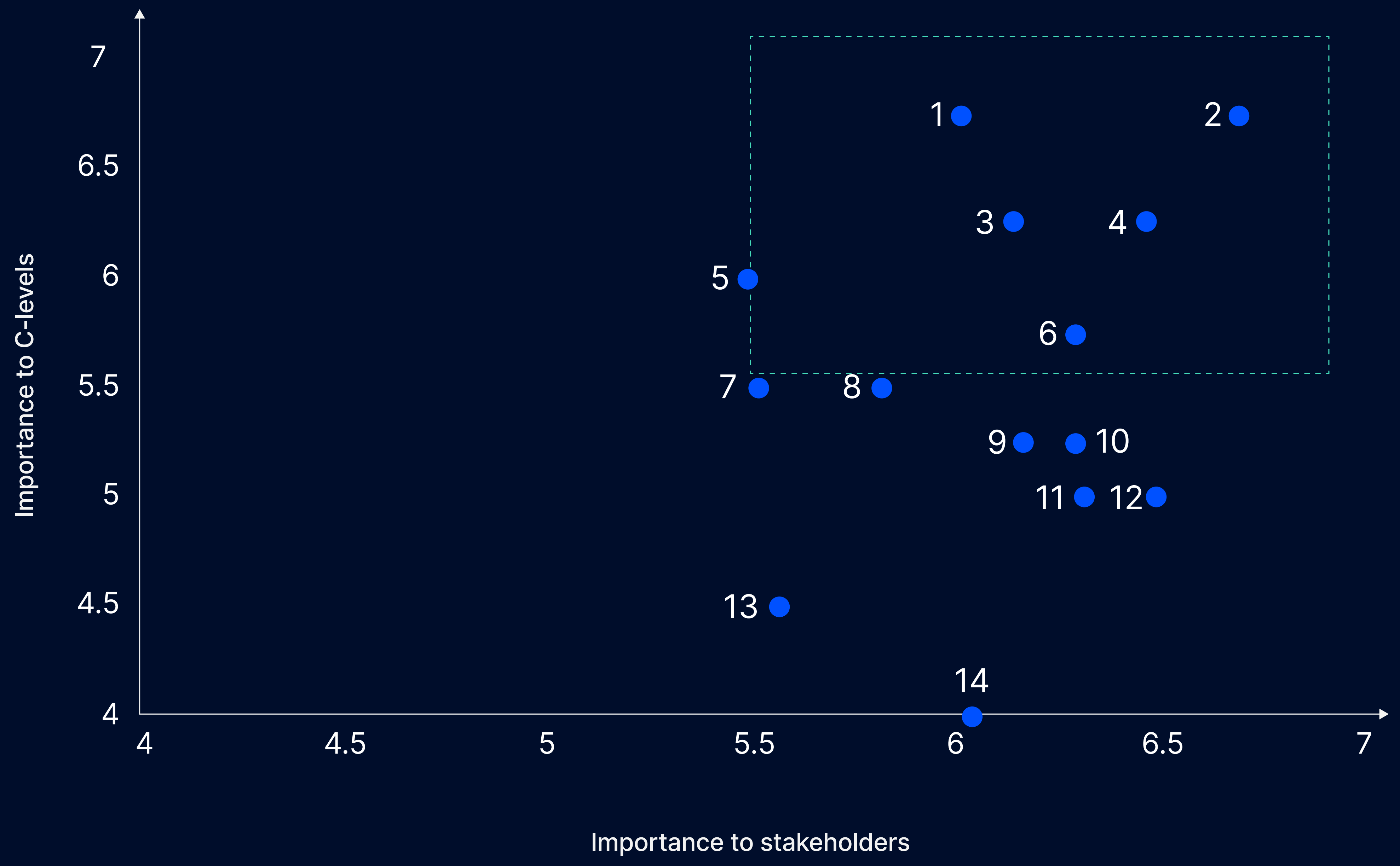
The materiality process is crucial to EBANX ESG strategy and helps the organization to understand which themes are important, relevant, and/or critical to long-term value creation. In addition to being a good practice suggested by Sustainability Report methodologies, materiality assessment helps to direct ESG efforts and strategies towards focuses that are most relevant to all stakeholders.

The list of material topics is the result of a series of conversations with key stakeholders from several areas of EBANX, strategic partners, and investors, and it reflects into the matrix on this page. Diversity and Inclusion; Compliance and ethics; Cybersecurity and secure transactions; Merchant Centric; Community engagement; Employee well-being, health and safety, were the most relevant topics for both stakeholders and C-Level members of EBANX.

Although the Materiality Analysis, performed in the 2021 cycle, did not point to Climate Change as a material topic, by the sampling of participants in this process cycle, EBANX understands that the topic is extremely relevant nowadays and also that it is something that is in line with its global expansion, so, in the current context, it is part of the corporate education process. According to this reality, EBANX has decided to consider this topic as material.

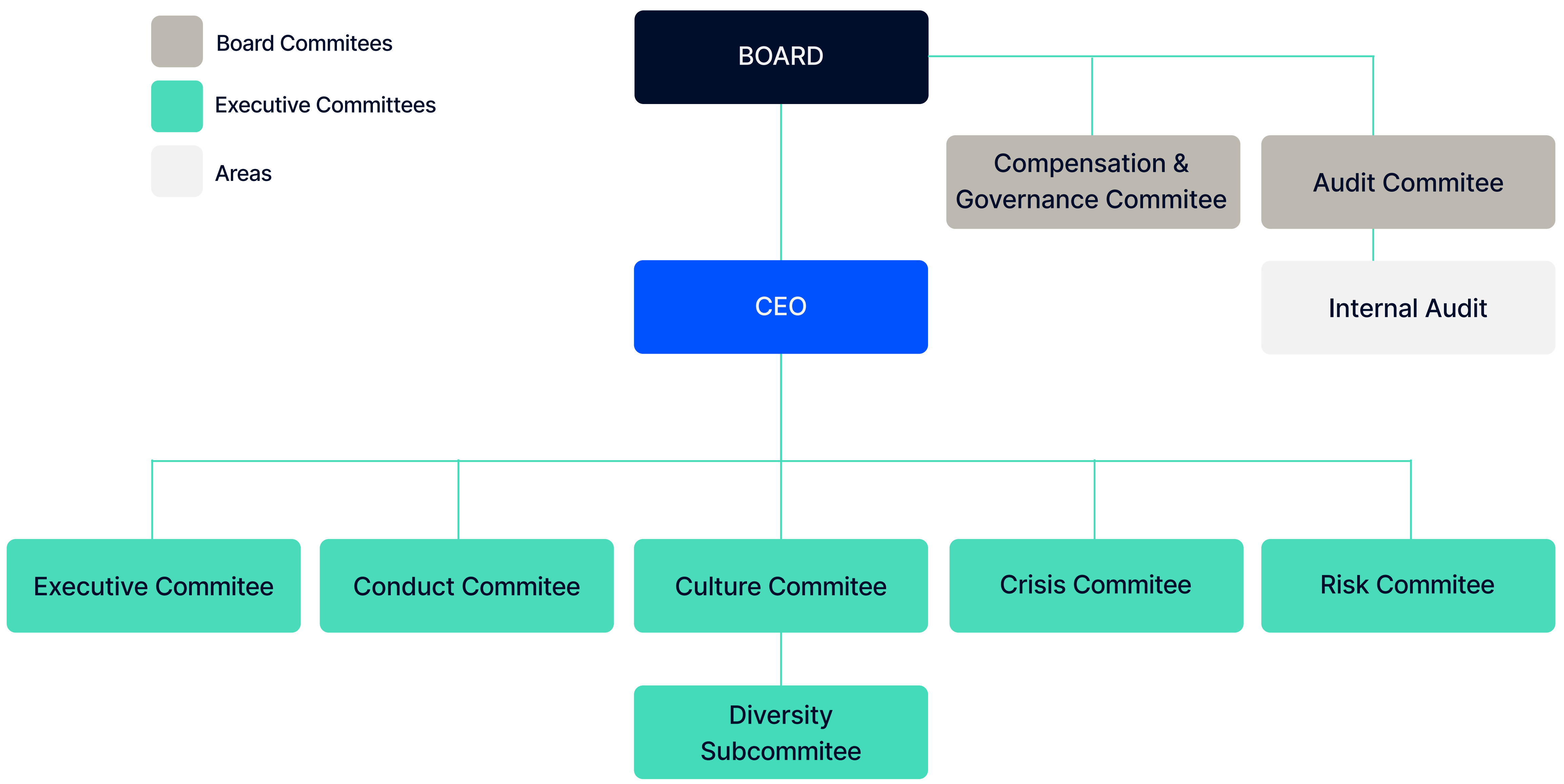
The material topics below are in line with the Sustainable Development Goals (SDGs) and are divided among EBANX's four dimensions: Full Compliance, Empowering Society, Living Diversity, and Carbon Challenge.

1. Diversity and inclusion
2. Compliance and ethics
3. Cybersecurity and secure transactions
4. Customer centricity
5. Community engagement
6. Employee well-being, health and safety
7. Competitive behavior
8. Partner relationships
9. Data privacy
10. Financial performance
11. Risk management
12. Corporate governance
13. Waste reduction and fight against obsolescence
14. Climate change



EBANX GOVERNANCE FRAMEWORK

GRI 2-9, GRI 2-13, GRI 2-17, GRI 2-25



BOARD OF DIRECTORS

EBANX's Board of Directors oversees the organization's decision-making processes regarding its strategic direction, in addition to monitoring its Executives and discussing performance indicators. The other EBANX committees report directly or indirectly **to the Board of Directors, which is formed by the Chairperson, Alphonse Voigt; the Director, Wagner Ruiz; the CEO, João Del Valle; Robert Anderson, a director from FTV; Mario Malta; a director from Advent; by Maria Silva Marques, an independent director; and Wolney Betiol, another independent director. In addition, the Board has two observers: Chris Winship, partner at FTV, and Brenno Raiko, managing director at Advent.**

It is important to highlight that just one of the seven positions is held by a company executive - as a way of complying with the best governance practices.

EBANX has multiple committees to support its governance, strategy and decisions, and these committees are divided into Board Committees and Executive Committees. EBANX is committed to having gender diversity at all levels, and this commitment is also reflected in the number of women on the committees. **Currently, 42% of committee members are women. The short-term goal is to reach 50%.**

Alphonse Voigt

Co-founder and Chairperson of EBANX

Wagner Ruiz

Co-founder and board member of EBANX

João Del Valle

Co-founder and CEO of EBANX

Mario Malta Neto

Managing Director of Advent in Brazil

Maria Silvia Bastos Marques

Independent Director

Robert Anderson

Investor FTV Capital

Wolney Betiol

Independent Director

As of December 31 2022

BOARD COMMITTEES

Compensation & Governance Committee

EBANX's Compensation and Governance Committee is responsible for reviewing and evaluating the Company's agreements, policies, and programs for compensation of executives and employees, as well as for providing support in identifying new members for the Board of Directors and its Committees. In addition, it promotes and discusses Corporate Governance practices. It is composed of four members: Robert Anderson, Director (FTV); João Del Valle, CEO of EBANX; Mario Malta, Director (Advent) and Wolney Betiol, Independent Director.

Audit Committee

The EBANX Audit Committee assists the Board of Directors in its oversight responsibilities with respect to accounting, internal controls, auditing, compliance, and risk topics. EBANX's Audit Committee is comprised of three directors: Wagner Ruiz, Robert Anderson (FTV) and independent member Maria Silvia Bastos Marques.

As of December 31 2022

EXECUTIVE COMMITTEES

Executive Committee

The Executive Committee analyzes EBANX's monthly results, monitors the company's strategic priorities, and discusses general corporate matters. It reports to the CEO and comprises six members: Paula Bellizia, President of Global Payments; Alexandre Dinkelmann, CFO; Fabio Scopeta, CTPO; Daniele Fonseca, CPO; José Augusto Dias Neto, CEO Remessa Online.

Conduct Committee

The Conduct Committee is responsible for receiving and analyzing reports of violations, as well as forwarding suggestions for improvement registered through the EBANX Helpline. It is composed of 4 members: Fernanda De Fino, Global Director of Risk & Compliance; Gilberto Martins, Director of Regulatory Affairs and Legal Counsel; Daniele Fonseca, Chief People Officer, and Alexandre Shima, Cloud, Security & IT Director.

Culture Committee

The Culture Committee discusses issues relevant to EBANX's culture. It is comprised of 9 members: Daniele Fonseca, Chief People Officer; Patricia Badaró, Business Partner & Senior Talent Manager; Nayana Rogal, Senior People Engagement Manager; Fernanda De Fino, Global Risk & Compliance Director; Eduardo de Abreu, Sales Enablement Director; Juliana Etcheverry, Director of Strategic Payment Partnerships; Erika Daguani, B2B Products Vice President; Juliana Borges, Payments Operations Director, and Paulo Shargorodsky, Merchant Success Director.

→The **Diversity Subcommittee** reports to the EBANX Culture Committee. It is responsible for discussing and promoting initiatives related to Diversity and Inclusion. It must ensure that its actions are in line with EBANX's objectives. This subcommittee is composed of 8 members: Jaqueline Bartzen, Marketing Director; Nayana Rogal, Senior People Engagement Manager; Marcelo Junior, Product Coordinator; Ana Esperança, Governance Specialist; Gustavo Marques, Information Security Specialist; Andrea Matos, SR Project Management Analyst; Camila Carbonar de Souza, SR Internal Communication Analyst and Isadora Giongo, PL Software Engineer.

Crisis Committee

The Crisis Committee is the internal body established by EBANX that is responsible for monitoring information about alerts and crises that could cause significant damage to the company, as well as developing and defining timely action plans to mitigate possible impacts. The Crisis Committee meetings may be held in person or virtually, on demand when there is a serious incident that considerably affects profitability, operations, ebankers or EBANX's image/reputation. The assessment of the impact of events must consider the impact matrix indicated in the Global Risk Management Policy.

This Committee is made up of 11 members: Fernanda de Fino, Director of Global Risk & Compliance; Gilberto Martins, Director of Regulatory Affairs & Legal Counsel; Jefferson Nunes, People Operations Director; Patrícia Badaró, Senior People Manager; Eduardo de Abreu, Sales Enablement Director; Bruno Branco, Controllership Director; Alexandre Shima, Director of Cloud, Security & IT; Wilson Bissi, Director of Software Engineering; Jaqueline Bartzen, Marketing Director; Juliana Borges, Director of Payment Operations and Erika Daguani, B2B Products Vice President.

Risk Committee

The Risk Committee plays an active role in the organization's decision-making processes and is responsible for overseeing and supporting risk management, defining, and evaluating response strategies to risks outside the defined risk appetite, monitoring the incident management process, discussing risks with second-line areas, receiving information about the work of internal and external audits, as well as for monitoring the regulatory scenarios of EBANX's entities. This body is composed of 7 members: João Del Valle, CEO; Paula Bellizia, President of Global Payments; Alexandre Dinkelmann, CFO; Daniele Fonseca, CPO; Fabio Scopeta, CTPO; Fernanda De Fino, Director of Global Risk & Compliance and Gilberto Martins, Director of Regulatory Affairs and Legal Counsel.

The Board of Directors may demand from the Risk Committee an analysis work on the risks inherent to EBANX and may make an annual assessment of the performance of the Risk Committee.

As of December 31 2022

EBANX PUBLIC NORMATIVE DOCUMENTS

Due to the culture of transparency, EBANX makes publicly available a series of normative documents. Access the COMPLIANCE & CORPORATE GOVERNANCE page. In this section of the EBANX website you will find some of the rules, documents and principles that guide all ebankers and partners.

As of December 31 2022

SOCIO-ENVIRONMENTAL RESPONSIBILITY POLICY

GRI 2-12, GRI 2-17

As an extension of the EBANX Code of Conduct, EBANX has a Socio-Environmental Responsibility Policy that aims to establish conduct, principles, guidelines, and procedures for EBANX's socio-environmental practices, to ensure that the company safeguards the protection and propagation of sustainable socio and environmental development. The policy applies to all ebankers, all products, and all EBANX companies in all locations where EBANX is located, and which are performing professional activities, whether in the country where they are registered or abroad, and also highlights guidelines aimed especially at the Board of Directors and at the Legal, People, Procurement, Global Risk & Compliance and Internal Audit teams. The Social and Environmental Responsibility Policy is also correlated to the Code Of Conduct, the Anti-Money Laundering And Counter Financing Of Terrorism Policy, and the Anti-bribery and Anti-corruption Policy.

dimension 1

FULL COMPLIANCE

Initiatives that bring security and credibility to EBANX operations, reflecting our transparency, effective risk management and clarity of processes.

8 DECENT WORK AND ECONOMIC GROWTH
16 PEACE, JUSTICE AND STRONG INSTITUTIONS
17 PARTNERSHIPS FOR THE GOALS

EBANX INDICATORS: EX04 EX05 EX06 EX08 EX10 EX11 EX12 EX32 EX36 EX37 EX38 EX40 EX59 EX61 EX65 EX67

EBANX GLOBAL COMPLIANCE PROGRAM

GRI 2-15, GRI 2-23, GRI 2-24,
GRI 2-25, GRI 205-2, GRI 205-3

The Global Compliance Program supports all business models, products, services, and ebankers in all locations where EBANX operates and is composed of specific subprograms, as described below:

1

ESG Program

Manages EBANX's initiatives and projects related to the environment, the society, and governance matters, reporting and disclosing them to key stakeholders, including ebankers, investors, and the general public.

2

Anti-money laundering and countering the financing of terrorism program

Through this program, EBANX provides tools and processes to prevent money laundering and the financing of terrorism, following global best practices regarding the execution of AML-CFT programs.

3

Ethics and integrity program

In order to preserve transparency and prevent bribery and corruption, in addition to specific processes, EBANX brings, in addition to its Code of Conduct, the Anti-Bribery and Corruption Policy and the Standards on Gifts and Hospitality. It also maps conflicts of interest and provides ebankers and third parties with an independent and external reporting channel, the EBANX Helpline.

4

Internal controls program

It is responsible for mapping EBANX's internal processes, through Risk Assessment and Control, to better understand, mitigate and prevent risks that may impact our financial statements and ensure the execution of robust, efficient controls.

5

Risk management program

This program identifies, assesses, and manages risks that may impact EBANX's projects, processes, and daily activities, with the aim of minimizing any resulting negative effects and also maximizing the benefits that may be generated.

6

Training and awareness program

This program supports the others, ensuring that the parties involved, and stakeholders receive quality training on related content.

ESG PROGRAM

GRI 412-1, UN Guiding Principles, GRI 408-1a, GRI 409-1, WDI 7.5

The ESG (Environmental, Social and Governance) Program is comprised of initiatives related to the environmental, social and governance pillars. This provides visibility on practices related to actions that translate how EBANX engages with society and the environment, and also how it prioritizes good governance of all practices and processes, i.e., dealing with transparency, accountability, and corporate responsibility.

This Program **is responsible for leveraging the management of Sustainability, by generating shared value for internal and external stakeholders, analyzing ESG risks and impacts, strengthening transparency and accountability and contributing with positive reputational impact.**

The ESG Program acts as **a hub for Sustainability-related initiatives and projects** throughout all EBANX teams. It puts together the necessary actions, indicators, goals and action plans to ensure sustainable growth for EBANX.

Regarding the Global Risk & Compliance team, one of those actions is to ensure that **EBANX is associated with companies that are aware of and willing to engage in ESG topics, being aware of their impacts on society.**

Currently, when carrying out the Know Your Partner procedure, EBANX **requests specific information related to third-party ESG initiatives so that it can learn how the people and entities with which it relates position themselves in this respect,** and so that it can use this data in internal metrics and in the design of strategic ambitions.

Through these questions, it is possible to have visibility regarding the presence of diversity in the partners' management positions, whether they take sustainability issues into account in their strategy, and whether there are published reports on the subject.

EBANX understands that including issues like these at the beginning of the relationship with third parties, in addition to providing greater knowledge about how transparent and engaged our partners are with issues relevant to the environment and society, influences companies to review their positions on these topics.

55.22%

stated that they have diversity in leadership positions (Black people and/or women)

34.83%

consider ESG criteria in the strategy

9.45%

have sustainability reports

Indicators above reflect EBANX's self-assessment, based on data declared by third parties.

ANTI-MONEY LAUNDERING AND COUNTER FINANCING OF TERRORISM PROGRAM

GRI 408-1b, GRI 409-1a

New products and new services for payment over the Internet come with risks related to money laundering and the financing of terrorism. New payment platforms and digital currency have changed the way people do business and send transactions to each other, as well as the way consumers buy products and services. In this sense, it can be said that digital payment platforms have significantly changed the way consumers and the regulatory environment view merchants and the transfer of funds.

The lower cost of technology, society's global interdependence, the reach of digital services, increasingly specialized engineering services, and entrepreneurship have all contributed to the evolution of new payment products and services that push the boundaries of how and where money is used. As a result, the risk of money laundering and the illicit use of these platforms are also greater.

Not doing business with companies whose actions are suspect is an ethical decision that can be motivated by several reasons, including concerns about these companies' impact on society and the environment and the desire to support companies that align with EBANX's values. This includes complying with laws and regulations, avoiding practices that exploit vulnerable individuals or groups, and minimizing impact on the environment.

The following are some examples of the social costs of money laundering:

- **Greater exposure to organized crime and corruption:** money laundering strengthens the profitability of criminal activity.
- **Weakening of the formal private sector:** One of the most serious microeconomic effects of money laundering is felt in the private sector. Companies appear to be legitimate but are controlled by criminals who mix the proceeds of illicit activity with those of licit activity to conceal their criminal origin. These shell companies have access to significant illegal resources that enable them to subsidize their products and services and offer them at much lower prices than the market.
- **Reputational impact:** being known as susceptible to money laundering or terrorist financing can have negative effects on the development and economic growth of a company or country.

Mitigating the risk of doing business with companies whose actions are suspect

EBANX executes the Know Your Partner (KYP), Know Your Merchant (KYM), Know Your Customer (KYC), and Know Your Employee (KYE) processes, in addition to monitoring and checking sanctions, thus analyzing and validating documents and information shared to prove the veracity of the information provided.

1

The Know Your Customer (KYC) and Know Your Partner (KYP) processes are important measures used by companies to identify and verify the identity of their customers and partners. They are relevant for several reasons:

- **Regulatory Compliance:** They are required by law in many countries to prevent money laundering, terrorist financing, and other forms of financial crime. Companies and financial institutions that fail to comply with these regulations risk legal and financial penalties.
- **Risk Management:** Helps companies manage their risk exposure by identifying potentially fraudulent or high-risk customers and partners. By gathering information about their customers and partners, they can assess the level of risk involved in doing business with them.
- **Customer Protection:** Protect customers from fraud and identity theft by ensuring their personal information is not used for criminal activity. By verifying the identity of customers and partners, companies can also help prevent unauthorized transactions, for example.

It is important to emphasize that, when conducting the Know Your Partner and Know Your Merchant processes, EBANX follows global best practices, verifying all parties that will have or already have a relationship with EBANX, in order to avoid organizations involved with illegal activities and / or that violate human rights, including, for example, incidents related to child labor or forced labor.

2

Monitoring transactions, behaviors, and purchases.

All transactions are recorded in a transaction monitoring system, with identifying information about the sender, recipient, date, amounts, etc. The system makes the selection through predefined rules that alert if the transaction or the set of transactions violates the established parameters so that they can be analyzed by the AML team and reported to the competent agencies or partners, in the event atypicalities are identified.

Anti-money laundering (AML) transaction monitoring allows companies to analyze how their customers are spending and moving money. This action gives the organization a complete view of its customers, covering risk levels and anticipated future activities. Information obtained from transaction monitoring is primarily used to satisfy various AML and countering the financing of terrorism (CFT) requirements and to generate Suspicious Activity Reports (SARs) and other regulatory obligations.

3

Sanctions Checks

EBANX performs sanctions checks as part of KYM, KYP, KYC and KYE procedures, which follow AML-CFT best practices. This check is not performed only during onboarding, but continuously, checking restrictive lists through international systems and providers.

The costs of transacting with a sanctioned country or entity can be significant and vary depending on the type of sanction applied and the industry in question. Some of the possible consequences of transacting with a sanctioned country include:

- **Fines and penalties:** Companies that transact with sanctioned countries may be subject to severe fines and penalties, which could include the loss of business licenses or permits.
- **Loss of customers:** Companies that transact with sanctioned countries or entities may suffer irreversible damage to their reputation, image, and finances, leading to the loss of customers and the cancellation of contracts.
- **Financial hardship:** Businesses may experience financial hardship when transacting with sanctioned countries or entities, as banks and other financial institutions may refuse to process payments or transfers of funds in connection with these transactions.
- **Increased transaction costs:** Businesses may face a significant increase in transaction costs due to additional due diligence requirements, insurance, bank guarantees, and other related costs.

How does EBANX ensure compliance with the AML, as well as adopt the best market practices to prevent money laundering and the financing of terrorism?

People

All ebankers are responsible for preventing money laundering. The Global Risk & Compliance (GR&C) team manages the program and provides the tools and processes to do so, but all ebankers are responsible for protecting EBANX from these threats. The GR&C team also works by structuring periodic training sessions designed for all ebankers and target audiences. The GR&C team has a team of specialists who work on AML-CFT processes, which helps us identify suspicious behavior.

Processes

Processes, including KYM, KYC, KYP, KYE, monitoring, and sanctions checks help us identify suspicious behavior. These are identification and verification practices that aim to better understand customers, as well as partners, suppliers, and company employees, ensuring that they are legitimate and that their information is correct. Their goal is to prevent fraud, money laundering, and other illegal activities that could harm the company or its customers. We also include a continuous assurance structure, so that transactions and financial movements can be monitored, and suspicious activities and “red flags” (or warning signs) can be detected and reported in a timely manner.

Systems

The tools that help us automate processes and ensure the quality of analyses through customized alerts and specific filters, as well as the timeliness and scalability of processes.

ETHICS AND INTEGRITY PROGRAM

GRI 2-15, GRI 2-26

EBANX's Ethics and Integrity Program is a set of initiatives and internal rules that guarantee transparency and prevent illegal processes. The Program includes the codes and policies listed below:

- **Code of Conduct:** Ethical guide that serves as a parameter for all of EBANX's normative documents;
- **Anti-Bribery and Corruption Policy:** Details concepts and EBANX's positioning against certain practices; determines what is lawful or not in its relationship with public agents and third parties;
- **Gifts, Presents and Hospitality Standard:** Clarifies how ebankers should behave when offered invitations, presents, and trips, among others;
- **Mapping of conflicts of interest:** Identifies situations in which private interests may interfere with EBANX's interests, which are always the priority in this context.

Another tool provided by the Ethics and Integrity Program is the **EBANX Helpline.** This is an external, outsourced means for ebankers and third parties to report inappropriate behavior and violations of the Code of Conduct, EBANX standards and procedures, or current legislation. The implementation of the EBANX Helpline was essential for ensuring the neutrality and operation of the Ethics and Integrity Program.

Whistleblowing channel as a tool to protect human rights

Whistleblowing Channels are important tools for organizations' governance systems, as they strengthen relationships of transparency and trust between internal and external audiences. They are aligned with the main objectives of a Compliance Program: prevent, detect, and respond. Starting with detection, these channels make it possible to identify irregularities and violations, in addition to collecting opinions and suggestions. After being received, treated, and investigated, in the case of a confirmed complaint, there must be a response to it, which can range from improvement actions - such as training, changes to regulatory documents, or changes in processes - to the application of disciplinary measures.

Among the benefits of implementing a Whistleblowing Channel, one can list the strengthening of the company's Culture, the mitigation of image and reputation impacts, increased transparency and, most importantly, the protection of human rights.

Human rights are rights inherent to all human beings and include the right to liberty, life, education, work, privacy, and security. They are necessary to recognize a common ideal that seeks to guarantee a more egalitarian and just society.

These rights, in addition to being universal, are interdependent. This means that to ensure any of them, other rights must also be fulfilled. For example, it is not possible to talk about the right to work without mentioning pay equity or ensuring that there is no discrimination of any kind.

At EBANX, we seek to ensure that all ebankers are in a safe, healthy, and respectful work environment. This is directly connected to taking care of labor relations, recognizing diversity, and combating any type of sexist intimidation and/or that may be seen as sexual or moral harassment - aspects highlighted in our Code of Conduct that are aligned, in essence, with human rights.

Therefore, respect for the EBANX Code of Conduct is also respect for Human Rights. One of the ways to ensure compliance is to provide a third-party, totally neutral whistleblowing channel - the EBANX Helpline. Through this tool, ebankers and third parties can report violations of the Code of Conduct, reinforcing the channel as a tool for the protection and guarantee of rights.

In addition to ensuring the unbroken flow of complaints, it is also important to disseminate the EBANX Helpline widely. During 2022, we reinforced our internal communication on the subject and, in 2023, in addition to raising awareness of issues that should be reported, we will carry out training, guidance and awareness actions for ebankers on issues related to violence, harassment, equality and diversity in the workplace. All of this, in combination with Law 14.457/22, which, in Article 23, stipulates the need for companies with an Internal Commission for the Prevention of Accidents and Harassment (CIPA) to have procedures for receiving complaints, fact-finding and, if necessary, applying measures in sexual harassment cases.

The EBANX Helpline is available 24 hours a day, seven days a week. It guarantees confidentiality and allows anonymous reporting.

www.ebanxhelpline.com
0800 512 5577

EBANX helpline at a glance

GRI 205-3

The EBANX Helpline is a tool that not only allows ebankers to send their complaints, but also their questions and suggestions. **In 2022, a total of 45 cases were registered, 22 of which were considered valid.** All complaints received were duly investigated by the Global Risk & Compliance team and, when necessary, forwarded to the Conduct Committee, the body responsible for deciding on the appropriate disciplinary measures, for consideration.

EBANX values integrity in its relationships. **THE ANTI-BRIBERY AND ANTI-CORRUPTION POLICY** establishes the conduct expected of ebankers and third parties with whom it interacts and points out guidelines for **GIFTS, PRESENTS, AND HOSPITALITY, CONFLICTS OF INTEREST, REGISTRATION OF FINANCIAL OPERATIONS, RELATIONSHIPS WITHPUBLIC AGENTS, RELATIONSHIPS WITH THIRD PARTIES, and DONATIONS AND SPONSORSHIPS.**

It is worth mentioning that, throughout 2022, EBANX did not identify any cases related to bribery or corruption. The same situation was reported in the 2021 EBANX Sustainability Report.

An important initiative carried out during Global Risk & Compliance Week 2022 was the printed dissemination of the EBANX Helpline in the Curitiba and São Paulo offices- it is now possible to access the complaint form by scanning the QR Code available in all EBANX bathrooms. The action reflects continuous improvement in ebankers' engagement with the EBANX Helpline, making access more inclusive in a space that guarantees privacy.

The data below considers the 22 confirmed cases and shows the occurrence of each case by risk level:

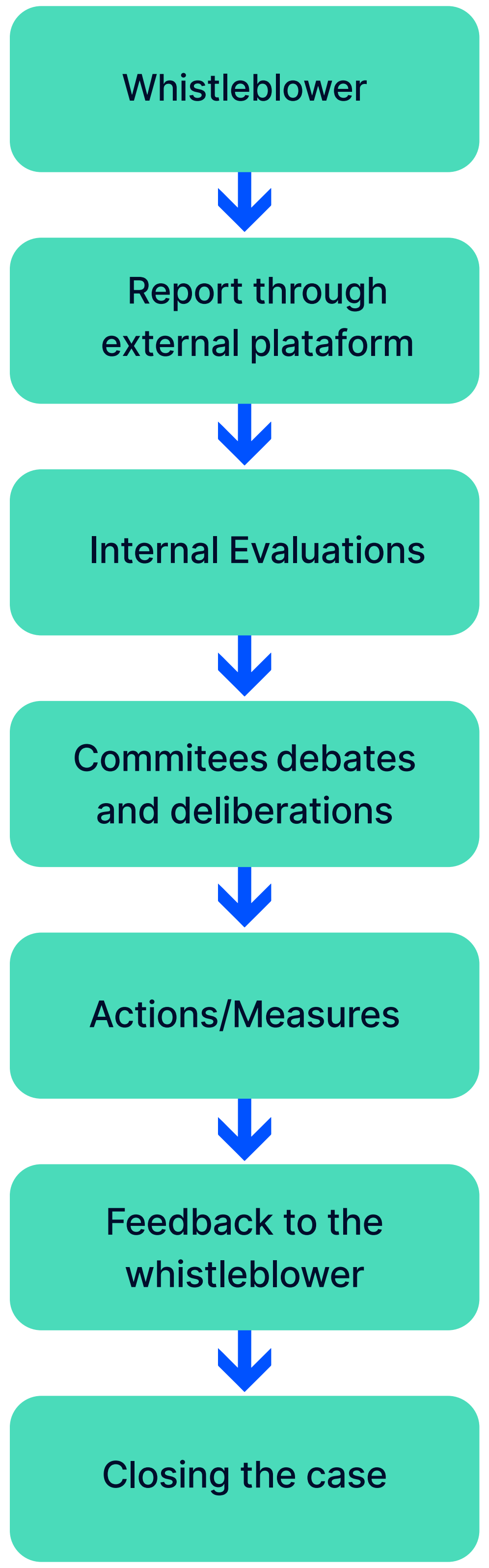
Risk Level	Nature of the Case	%	Number of cases
High	Misconduct	9.09%	2
	Moral harassment	9.09%	2
	Breach of labor regulations	4.55%	1
	Question or Suggestion not involving inappropriate conduct	4.55%	1
	Intentional violation of internal policies and procedures	4.55%	1
	Leakage or misuse of information	4.55%	1
	Process errors	4.55%	1
	Sexual misconduct	4.55%	1
Low	Violation of internal policies and procedures	18.18%	4
	Question or Suggestion not involving inappropriate conduct	9.09%	2
	Discrimination	4.55%	1
	Intentional violation of internal policies and procedures	4.55%	1
	Misconduct	4.55%	1
	Other	4.55%	1
Not applicable	Violation of internal policies and procedures	4.55%	1
	Question or Suggestion not involving inappropriate conduct	4.55%	1

Report flow

Cases of any nature reported through EBANX Helpline are analyzed according to the internal investigation procedure and forwarded to the Conduct Committee according to the attribution criteria based on the EBANX Helpline Risk Matrix. After deliberation, if the complaint is confirmed as affirmative, disciplinary measures will be applied according to the EBANX Disciplinary Measures Policy.

The registered discrimination report mentioned in the previous table was investigated considering this same flow, with the necessary measures applied by the People team. Besides that, in 2022, EBANX had not any discrimination-related lawsuits filed.

The image on the right explains how Helpline occurrences are handled internally:



Gifts, presents and hospitality

EBANX's Global Risk & Compliance (GR&C) team encourages ebankers to fill out the Declaration of Gifts, Presents and Hospitality Receipt form to provide visibility on situations involving the receipt of any item from third parties for due analysis. In 2022, 28 cases were analyzed by the GR&C.

INTERNAL CONTROLS PROGRAM

At EBANX, the Risks and Controls environment is known and monitored by means of an evaluation process known as “Risk and Control Assessment”. This process is carried out by the Internal Controls team with the support of leadership and all EBANX teams in order to predict and mitigate possible risks to our operations. The focus of this process is to support the organization’s objectives by defining strategies to contain potential incidents that could affect EBANX, in addition to managing its risks in a manner compatible with the company’s current scenario and its complexity.

EBANX adopts the best market practices to define the methodology used to assess and monitor risks and controls, such as the COSO ERM Framework methodology (Committee of Sponsoring Organizations of the Treadway Commission – Enterprise Risk Management Framework) and the risk management methodology derived from the Sarbanes–Oxley Act, in addition to the definitions of the International Organization for Standardization (ISO 31000:2018, ISO 31010:2009, ISO 27001:2013 and ISO 22301:2012) and definitions of the Central Banks of the countries in which EBANX provides services - or equivalent local authorities.

Risks and controls assessment 2021-2022

The mapping of Risks and Controls carried out throughout 2021 focused on identifying operational risks that could impact the achievement of EBANX’s business objectives. Therefore, any threats that could materialize in internal fraud, information manipulation, operational and systemic failures, as well as interruption in business continuity, were identified.

Construction of this risk and control matrix was essential for understanding the level of reliability of the processes and controls carried out by EBANX, monitor exposure points, and implement opportunities for improvement.

The methodology for mapping risks and controls for the year 2022 was updated with the objective of focusing on the validation of processes that impact EBANX’s financial information, ensuring a known, robust, and reliable control environment. To this end, the mapping considers the operational and administrative value streams as divided into the following 6 Financial Cycles:

1

Revenue - Sales
Cycle that represents the sales process, which begins with the entry of a sales order and continues until cash receipt.

2

Expenses (Purchases)
Cycle that represents the process that begins with purchases and continues until cash disbursement.

3

Treasury
The treasury process is focused on cash management itself, encompassing the Flow of Receipts, Payments, and the allocation of the company’s available resources.

4

Payroll Registration
The payroll process is managed by the Human Resources department and has several interfaces with the finance and accounting departments.

5

Fixed Assets
The process focused on the company’s fixed assets seeks to manage existing items (safeguards), their depreciation, and the way the company records these items in its accounting.

6

Accounting
Represents the accounting processes, ranging from information gathering, proper registration, but also encompassing reports, accounting estimates, etc.

These 6 cycles are a way to visualize the company’s management environment in its totality, noting the relevant aspects that may impact the financial statements.

Among the advantages and gains of this Risk and Control Assessment perspective are:

- **Systemic view:** View of EBANX processes, sub-processes, and activities in an unrestricted way.
- **Integration:** Understand, manage, and integrate subprocesses and interrelationships.
- **Value Chain:** Assist in understanding EBANX’s value chain.
- **Risk Management:** Management of impact risks for EBANX, identifying those responsible for these risks that are shared by different departments.
- **Control Environment:** Prioritize the key controls that help EBANX achieve its goals.

Soc 1 Type II Certification

The SOC 1 Certification is used to assess the company's control structure in order to meet the needs of customers who use EBANX's services by presenting an independent assessment of the effects of EBANX's controls on clients' financial statements.

The Type II report, applied to EBANX, assesses the impartiality of the presentation made by the company's management regarding the description of the systems and the suitability of the design and operational effectiveness of the controls to achieve the related control objectives.

Regarding the processes carried out in 2021, EBANX's Internal Controls underwent validation conducted by Grand Thornton Auditoria e Consultoria Ltda, in accordance with the Statement on Standards for Attestation Engagements (SSAE 18) of the American Institute of Certified Public Accountants (AICPA) and the International Standard on Assurance Engagements 3402 (ISAE 3402) to provide an SOC 1 Report (System and Organization Controls 1).

This report validated that **the controls related to EBANX's control objectives were properly designed and operated effectively throughout the period analyzed.** The criteria used to make this claim were as follows:

- Risks that threaten the achievement of control objectives have been identified by EBANX.
- The identified controls, if operating as described, provide reasonable assurance that these risks would not prevent achievement of the control objectives.
- Controls were consistently applied as designed, including whether manual controls were applied by individuals with appropriate competence and authority.

SOC 1 Type II Certification is one way to prove that the certified company has an implemented internal control structure with known and monitored risks. The result obtained offers EBANX customers and partners greater confidence regarding the robustness of our control structure and the correct management and monitoring of financial flows, as well as offering material that can be shared with our clients for auditing purposes.

RISK MANAGEMENT PROGRAM

GRI 2-25

Risk Management is the process that involves the identification, assessment and management of risks that may be faced in projects, processes, and daily activities. The objective of risk management is to minimize the negative effects of risks and maximize their potential benefits by managing them effectively. Measures are taken to identify and understand the risks that may affect the business, enabling strategic decisions to be made with confidence.

In addition, Risk Management helps reduce losses and incidents, minimize non-compliance with laws and regulations, mitigate damage to image/reputation and, in return, strengthen processes, enhance operational efficiency by reducing deviations and rework, and improve collaboration and trust within and outside EBANX.

Several areas of EBANX deal daily with risks in different contexts, and, therefore, it is necessary to ensure that all stakeholders perceive them in a unified manner, so that there is a risk-based approach for the entire company, calibrating the perception of criticality.

To ensure efficient risk management, a Framework was developed with guidelines and strategies for calculating and treating risks in a structured manner. The objective of this tool is to offer transparency and security for EBANX's preservation, protecting its business and its economic and financial situation.

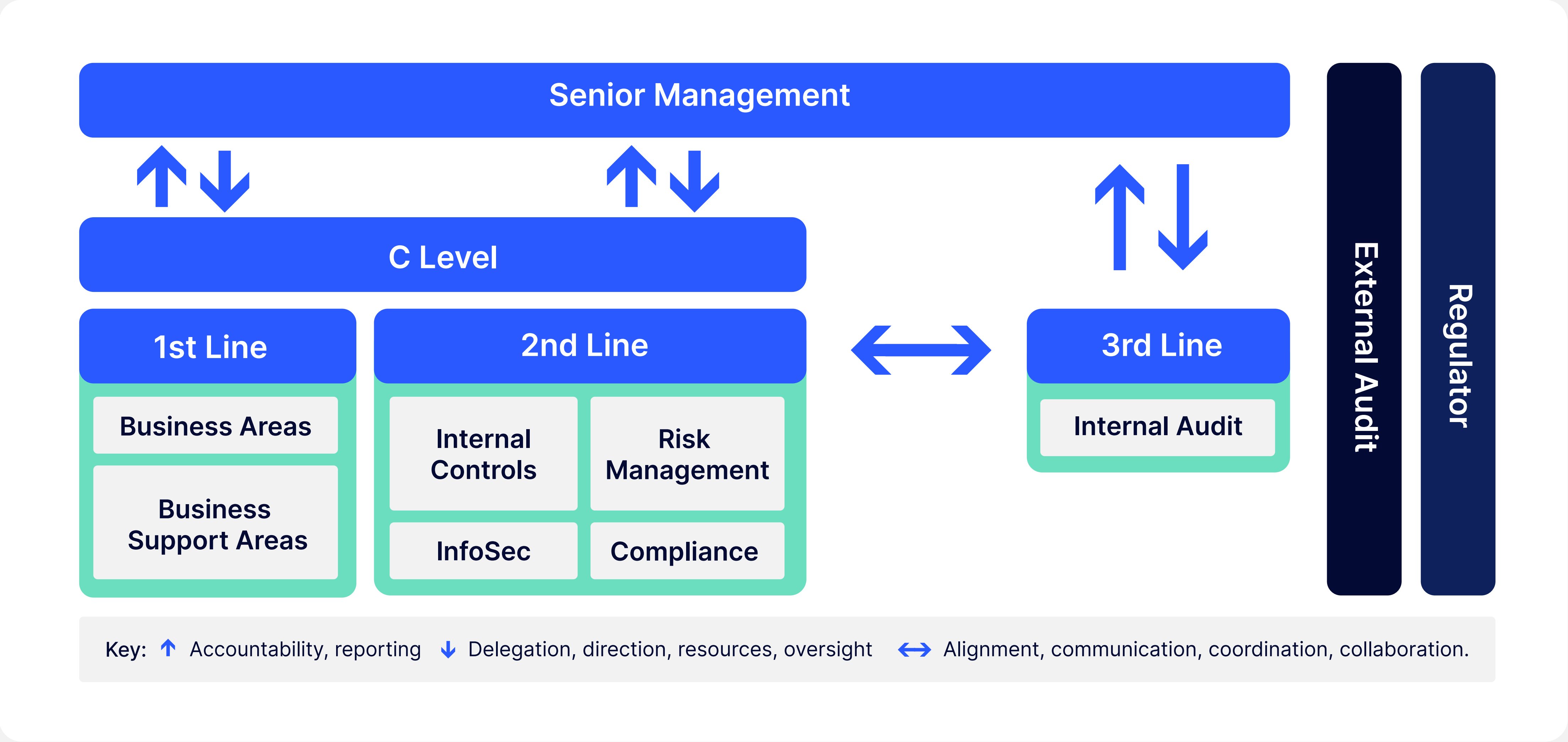
The risk assessment carried out by EBANX uses a methodology based on good market practices and international standards for Risk Management and Controls.

The joint action of all EBANX's levels and business areas compose the structure in which each area has a distinct role to play in accordance with the IIA's (Institute of Internal Auditors) Three Lines Model. This model improves risk management communication in a simple and effective manner by clarifying key roles and responsibilities, structured as follows:

→ **First Line:** composed of all the company's business areas, being directed by the Senior Management and governing bodies of EBANX and EBANX IP, for the definition of strategies, management pillars for monitoring and mitigating risks associated with the processes of each business model.

→ **Second Line:** composed of the areas or professionals responsible for Risk Management, Internal Controls, Compliance, and Information Security, with the objective of implementing measures to identify, evaluate, monitor, and mitigate the risks associated with the company's activities.

→ **Third Line:** composed of the Internal Audit department, which provides independent assessment and advice on the adequacy and effectiveness of EBANX's governance and risk management. At EBANX, the division between lines are illustrated by the following image:



Senior Management defines the "Risk Appetite" which is the level of risk EBANX is willing to accept to achieve its objectives. Consequently, they established limits and scopes with parameters for risk analysis and acceptance, which should serve as a reference for prioritization and decision-making for treatment and response to each identified risk, including through the Risk Committee.

The Risk Committee plays an active role in the organization's decision-making process, supporting the making of more difficult or complex decisions regarding risks.

Its role is to supervise and support risk management, monitor the riskiest situations, align risk response strategies outside the risk appetite, as well as to eventually supervise related processes within the second and third lines. In addition, to ensure that Risk Management is effective at all levels of the company, the Global Risk & Compliance department is constantly involved in awareness sessions, employee training, meetings with senior management, and updating of the Global Risk Management Policy.

Corporate strategy and resilience

EBANX's sustainability is directly linked to its continuity. In light of this, EBANX has a robust Business Continuity Management (BCM) program focused on identifying and assessing potential risks associated with compromising our reputation and the sustainable delivery of our products.

The BCM Program conducts preliminary risk assessment and studies, monitors reports alerts and the main national and international media outlets daily and establishes structured strategies that enable quick action to avoid interruptions to critical processes and/or minimize their possible impacts in addition to restoring full function in the shortest possible time and with minimal interference to operations. It has mapped and established more than 200 processes to ensure the delivery and quality of our products and services to the client, to care for the integrity of ebankers, and to preserve the environment that surrounds all our operations.

TRAINING AND AWARENESS PROGRAM

GRI 205-2

The Training and Awareness Program is one of the most important parts of EBANX's Global Compliance Program, as it is the channel for disclosing our best business practices to ebankers and third parties, particularly our Code of Conduct. Training is not only a regulatory obligation, but also a contractual requirement that EBANX must fulfill. In addition to these external factors, EBANX also has internal reasons for maintaining a Training and Awareness Program, such as the onboarding of new ebankers and the constant updating of internal processes.

EBANX Academy is our internal learning platform. It offers a wide range of content so that each ebanker can easily access the information they need to perform their day-to-day activities.

As mentioned in the 2021 Sustainability Report, 2022 marked the implementation of a new training strategy. Thus, the Verified ebanker campaign was launched internally with the objective of encouraging all ebankers to take the four new mandatory or MUST DO trainings: the EBANX Code of Conduct, Anti-Bribery and Corruption, Anti-Money Laundering, and Information Security. 96% of ebankers completed all four training courses. In addition, through the Risk Control Assessment, the teams, ebankers, and processes involving recurring or occasional contact with public agencies were selected to undergo **Relationship Training with Public Agents which aimed to instruct the ebankers on the best way to conduct these relationships. This training achieved 100% completion.** Another new strategy initiated in the year 2022 is the Third-Party Academy. This provides third parties who provide services to EBANX, such as suppliers, with limited access to our EBANX Academy. Through this platform, EBANX partners can access all four topics of the MUST DO training - with some occasional adjustments - so that they can learn about our best practices and the core values of our Code of Conduct.

In 2022, we had our Global Risk & Compliance Week. This was the third edition of an initiative that promotes Compliance, Risk and Governance through communications and events held internally for one week. The main theme chosen in this edition was Risk Management. Information about risk concepts, types of risk, and how to react to risks was shared with all ebankers. In addition, an event was held on the differences between the scopes and processes of risk management, internal controls, and internal audits.

EBANX believes that a robust Training and Awareness Program promotes a strong Compliance Culture and ensures that all ebankers are aware of best business practices and our Code of Conduct.

96%

of ebankers completed all four mandatory training courses

EBANX Academy

INFORMATION SECURITY

ISO Certification + PCI DSS + Answers to Security Assessments for New Partnerships

Information Security is a set of practices, policies and procedures designed to protect confidential and sensitive information. This includes protecting personal data, financial information, intellectual property, and other critical information that could be used to cause harm to organizations or the individuals associated with it.

Information security is of the utmost importance to us at EBANX due to the sensitive nature of the information we process and store. Inadequate protection of this information could result in financial losses, reputational damage, and privacy violations that could adversely affect our business. In addition to following market best practices regarding information security and data privacy, EBANX is also certified in internationally recognized standards such as ISO 27001 and PCI DSS.

These certifications demonstrate our commitment to a culture of information security and privacy and how this extends to our employees, merchants, and partners in a sustainable way. In addition, following market best practices, we are always up to date with the latest trends and threats. We invest in technologies and specialized people to ensure that security is robust, effective, and with minimal risks.

Internally, our Security Awareness and Training Pillar prepares periodic training to reinforce learning on these issues for all employees (ebankers) and for all outsourced professionals who deal with the subject inside and outside EBANX. Cyberbankers! EBANX employees, who come from areas outside information security, support us in sharing security messages with all internal areas, multiplying potential and strengthening #TAMOJUNTO [#ALLTOGETHER], EBANX's motto!

PCI DSS COMPLIANT
Information Security Management ISO 27001 Certified

In 2022, the EBANX Information Security team responded to more than 32 assessments sent by customers and prospects, which were fundamental for closing new global deals. The team answered more than 4,830 questions, proving EBANX's commitment and credibility in relation to information security and data privacy.

Information security is essential to EBANX's continued success and growth, facilitating new partnerships and business, and providing these partners with the confidence that the information and data processed is safe and secure.

FULL COMPLIANCE
FUTURE OUTLOOK

EBANX understands the need to implement ESG criteria in risk analysis and, therefore, during 2023, it will work on its **ESG Risk Assessment.** This process consists of identifying control objectives derived from ESG-related laws and regulations and EBANX's Global Socio-Environmental Responsibility Policy (PRSA), as well as conducting risk assessments to identify, measure and mitigate potential ESG risks relevant to EBANX's business processes. Its objective will be to ensure that all ESG requirements, whether internal or external, are being properly monitored and corrected where necessary.

It is also necessary to **influence partners and suppliers in ESG matters.** First, by mapping, through integration and review processes, the commitment, and practices of third parties with respect to ESG so that, in the future, engagement actions can be planned. Along these lines, **EBANX has decided to join the UN Global Compact in 2023.**

The UN Global Compact is an initiative for companies to align their strategies with universal principles in the areas of Human Rights, Anti-Corruption, Labor, and the Environment. By joining the Compact, the company commits to contribute to the Sustainable Development Goals (SDGs). Companies that cooperate for the success of the SDGs are in line with the UN's 2030 Agenda (a global action plan for social prosperity) and thus encourage transparency, generate innovation, and attract new partners and investors that position sustainability as a core security parameter.

Responsibilities → 2023

1

100% completion of the mandatory "MUST DO" training. These are:

- **Code of Conduct;**
- **Anti-Corruption and Bribery;**
- **Prevention of Money Laundering and Terrorism Financing;**
- **Information Security.**

2

Mapping the commitment of third parties (partners and clients) to ESG issues so that we can lead EBANX to a chain of relationships with increasingly sustainable practices;want to publicly acknowledge our contributions to the SDGs, Sustainable Development Goals.

3

Adhere to the UN Global Compact as a measure to increase EBANX's contribution to the fight for ten universal principles in the areas of Human Rights, Anti-Corruption, Labor, and the Environment. We want to publicly acknowledge our contributions to the SDGs, Sustainable Development Goals.

dimension 2

LIVING DIVERSITY

Bring diversity to our offices by ensuring that people from underrepresented groups can access quality jobs.

4 QUALITY EDUCATION

5 GENDER EQUALITY

8 DECENT WORK AND ECONOMIC GROWTH

10 REDUCED INEQUALITIES

EBANX INDICATORS: EX29

DIVERSITY IS ONE OF THE MAIN COMPONENTS THAT FORM THE VALUES AND CULTURE OF EBANX.

Our ebankers are encouraged to express their individuality and characteristics within an inclusive space that respects all differences. It is our mission as a company to bring diversity to our offices and ensure that people from underrepresented groups have access to quality jobs.

Today, EBANX is made up of people of different genders, ages, socioeconomic backgrounds, sexual orientations, races, and cultures - there are more than 20 nationalities working together, spread across different countries.

We feel that the best way to explain the initiatives that make up EBANX's efforts to live and encourage diversity is for one of our ebankers to share their lived experience.

A place to call my own

As a Black woman professional in the Payments sector with over 20 years of experience, I had the opportunity to assert myself and feel at home at EBANX. I started my journey at EBANX in the year 2020, in the midst of a global pandemic. Even with all the transformations happening in the world around me, the biggest one was happening to me, because I allowed myself to leave my "Psychological Comfort Corner" to live "The Big Dream" of a fintech that had just become one of the biggest unicorns in Brazil.

In addition to learning about new markets, countries, cultures, and payment methods that I never knew existed, EBANX has allowed me to discover a new career, integrated into a corporate environment more diverse than I could have ever imagined. From my first day on the job, I felt EBANX was MY HOME. I felt that I could be myself because I am in a safe, welcoming, and prejudice-free environment. I feel comfortable and supported in an environment where I can make mistakes and succeed. For many professionals, unfortunately, this remains out of reach, but for a Black woman like me, this was often unimaginable.

The word that best sums up these 3 years of my journey at EBANX is PRIDE. Proud to feel inserted in an environment where I can be "me." I am not judged by my gender or race, but by my abilities. Proud to be a Director in a company that effectively addresses diversity issues with concrete actions, transcending "sound bites." Proud to know that I can be an example for other women, especially Black women, showing that it is possible and that there are spaces to be occupied. Proud to live in this respectful environment with all the factors that involve diversity and that, culturally, we are many steps ahead of the reality of companies in Brazil. Proud to belong to an institution that clearly understands that ESG goes far beyond affirmative action, despite recognizing and effectively practicing its importance. Proud to work for a company that cares about community development, with programs like "Códigos do Amanhã," which teaches programming to low-income students for free.

"I'm proud to know that I can be an example for other women, especially Black women, showing that it is possible and that there are spaces to be occupied."

And finally, I am proud to work in an institution that gives me space to train other Black professionals and prepare them for positions even greater than mine.

I close my reflection on the diversity that I experience at EBANX thinking: "And there she found a lot of people just like her, very different from her, and a place to call her own. And there she decided to live and deliver her dedication, because after all, her home is there.

By Juliana Borges de Campos
Director of Operations at EBANX

DIVERSITY AT EBANX

GRI 2-7, GRI 405-1b

To Live Diversity at EBANX, we go beyond our own limits so that everyone feels encouraged and comfortable to live their identity, origin, culture, gender and whatever else represents them. We ensure these principles with our Diversity and Inclusion Policy, which unfolds through Diversity initiatives applied at every level of our organization.

In order to better understand and analyze our diversity indices, we annually collect EBANX demographic data via ebankers' self-declarations and thus we can understand EBANX's composition and whether all employees are represented in our actions and policies. This data allows us, mainly, to detect possible population deficits. By monitoring these indices, we can draw up action plans to stimulate diversity and the inclusion of all ebankers, in addition to establishing strategies to make our environment increasingly diverse and foster a culture in which everyone can have access to a dignified career within EBANX.

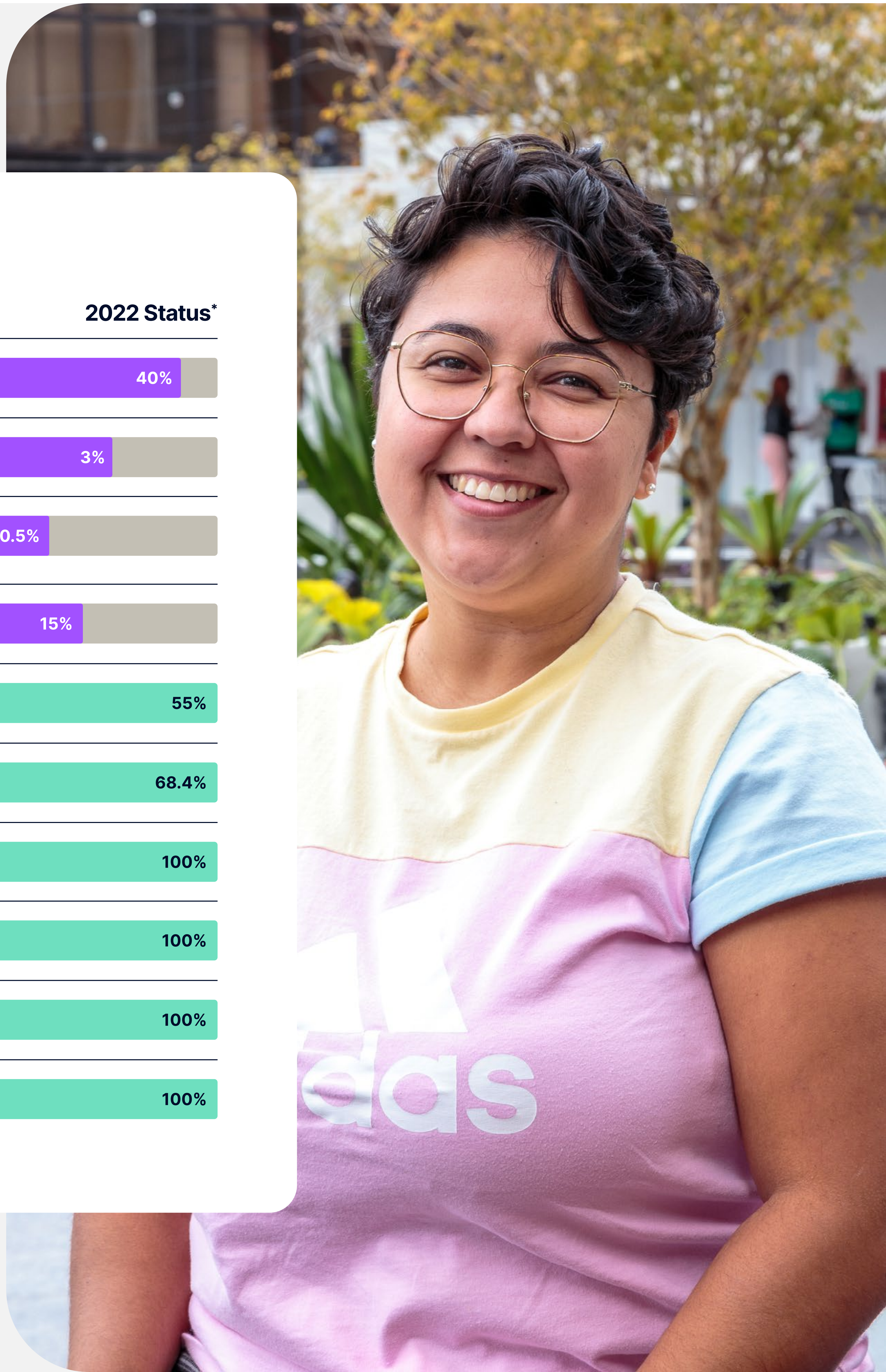
Therefore, one of our commitments for the year 2023 is to increase the number of ebankers' self-declarations so that we develop an increasingly more accurate picture of our population and, consequently, be more conscious of our diversity.

Following our commitment to transparency, we collected demographic data from the workforce that comprises EBANX and analyzed the levels of diversity among our ebankers during the year 2022, confirming our commitment to offering an environment that is increasingly inclusive and welcoming of differences.

DIVERSITY COMMITMENTS

An environment with plural experiences and ideas means placing a priority on valuing each person's uniqueness. Driving the values present in the ebanker culture that promote diversity at all levels, in December 2020, EBANX assumed the DIVERSITY COMMITMENTS. These are targets that challenge us and encourage us to constantly monitor the evolution of our diversity indices.

Commitment	2022 Status*
45% of leadership positions at EBANX held by women	40%
5% of professionals with a disability by 2023**	3%
1% of transvestites and transgender ebankers until 2023	0.5%
25% ebankers self-declared black or brown by 2023	15%
30% Of suppliers with diversity in leadership positions by 2023***	55%
60% Of projects supported by EBANX with diversity in leadership by 2023	68.4%
One woman on EBANX's board	100%
Young apprentices program exclusively for public school students****	100%
Young talents of tech program for women developers	100%
Internship program for black professionals****	100%



*Indicators of the Diversity Commitments refer to the end of 2022;
**This report considers a global approach, that is, EBANX in all its entities.
***Indicator considers data from third parties recommended by Global Risk & Compliance with an invoice issued.
****Programs with biannual editions. The last class was in 2021 and the next one will be the 2023 edition.

EBANX DEMOGRAPHICS

Presence by hierarchical level

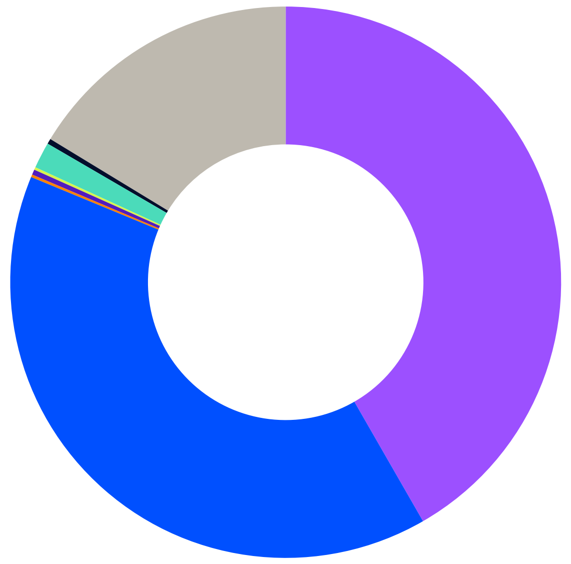
WBCSD Measuring Impact Framework Methodology Version 1.0

	Men	Women
C-Level	60%	40%
VP	66.67%	33.33%
Director	66.67%	33.33%
Sr Manager	50.%	50%
Manager	56.75%	43.24%
Coordinator	65%	35%
Sr Specialist	52.17%	47.83%
Specialist	52%	48%
Professional	54.09%	45.91%
Operational	20.48%	79.51%
Interns	3.7%	92.3%
Apprentices	42.85%	57.14%

*Data collected through People ScoreCard (PSC), a tool developed internally by the Corporate Analytics team, that aims to give visibility to general data on people.

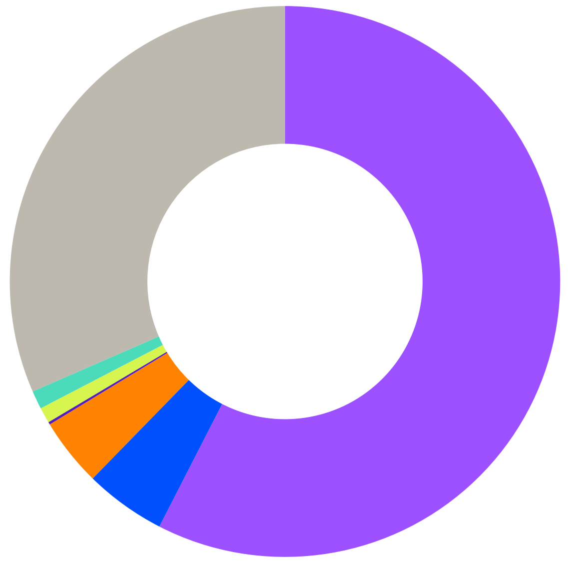
Gender Identity

Cisgender Women	41.69%
Cisgender Men	39.54%
Non-Binary	0.15%
Transgender Women	0.31%
Transgender Men	0.15%
Prefer not to say	1.54%
Other	0.31%
No answer	16.31%



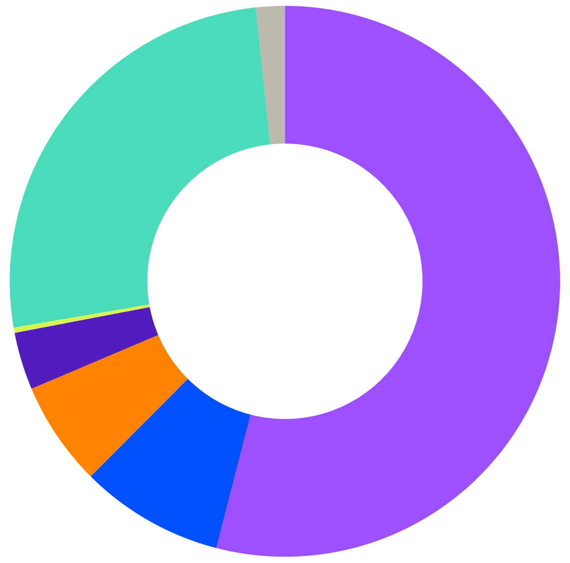
Sexual orientation

Heterosexual	57.54%
Homosexual	4.77%
Bisexual	4%
Asexual	0.15%
Pansexual	0.92%
Prefer not to say	1.08%
No answer	31.54%



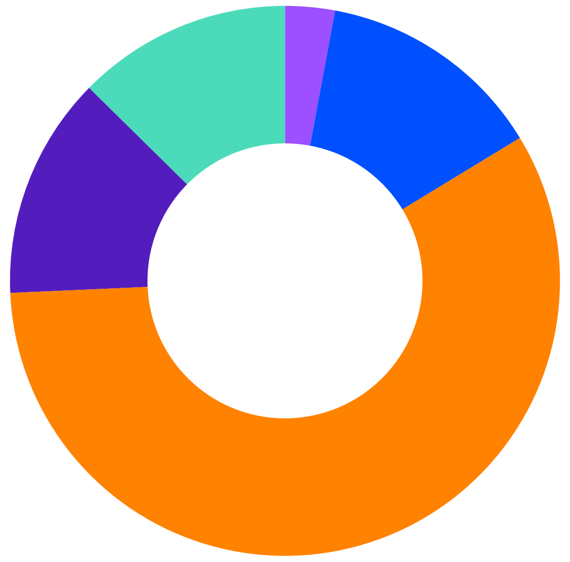
Ethnic group

Caucasian	54%
Mixed Race	8.46%
Black	6.15%
Asian	3.38%
Indigenous	0.31%
Undeclared	26%
Prefer not to say	1.69%



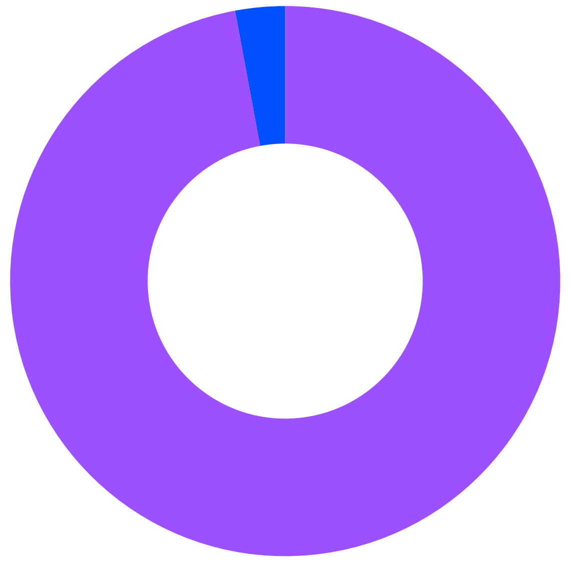
Age

Under 21 years old	2.92%
22 - 25 years old	13.38%
26 - 35 years old	58%
36 - 40 years old	13.08%
40+ years old	12.62%



People with disabilities

No disability	97.08%
People with a disability	2.92%



GENDER PAY EQUITY

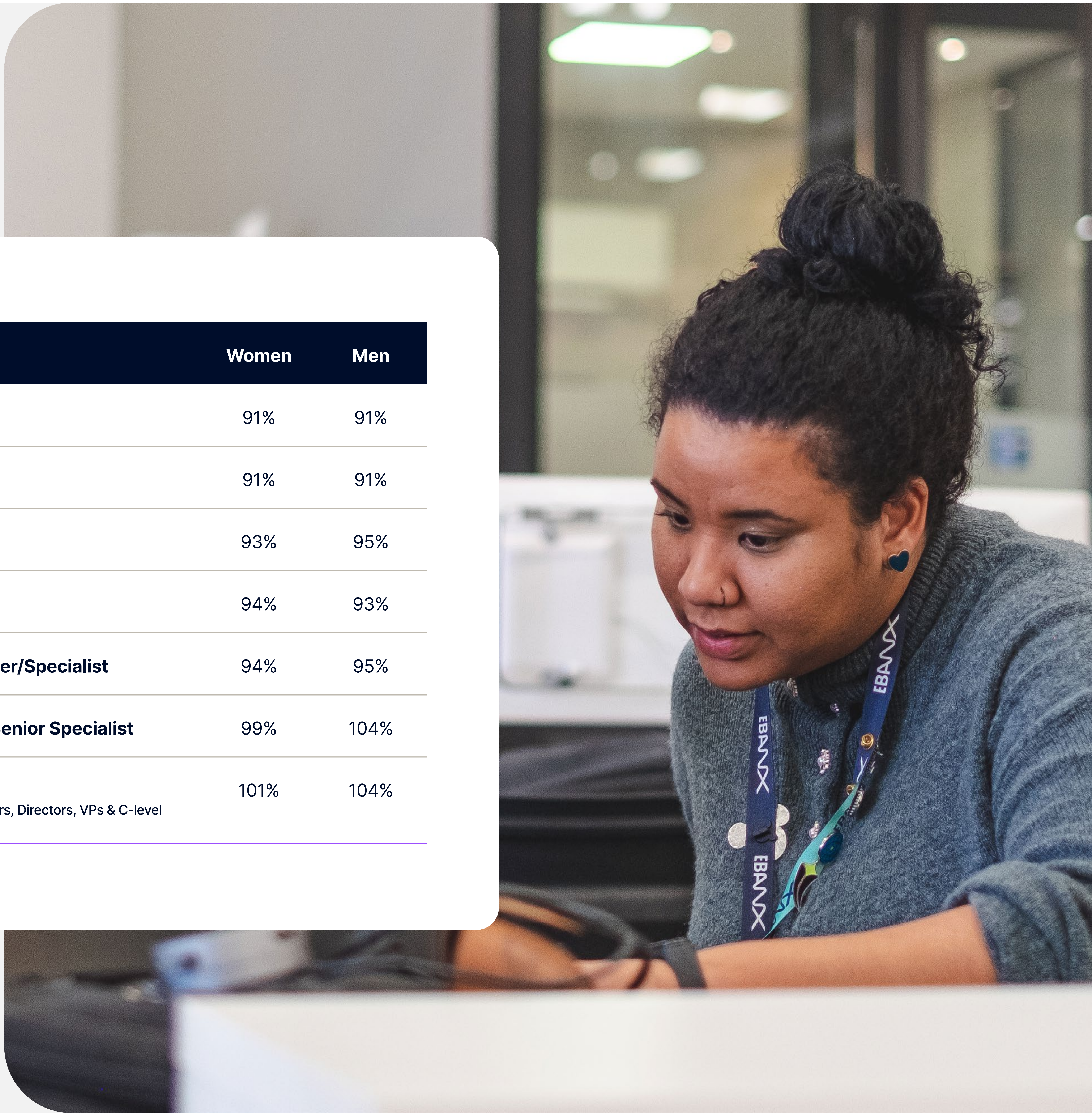
GRI 405-2

Strategic and fair compensation has been one of EBANX main drives in People practices since the beginning of EBANX operations. Evolving on this matter is a critical pillar of EBANX attraction and retention strategy. Along with our DEI (Diversity, Equity and Inclusion) initiatives, we strongly believe that closing the existing (though relatively small) gender pay gap is a continuous priority.

For each country, level and field of work, EBANX has specific salary ranges. The position of each employee's salary along that range (which can go from 80% to 120%) is what we call Range-positioning. It indicates how well positioned that person is on his/her level.

The following table illustrates the median of range positioning of all our employees divided by level and gender. In most of our levels, there is no relevant gap on this positioning. Our goal for 2023 is to close this gap entirely on all our levels.

Level	Women	Men
Assistant	91%	91%
Jr Analyst	91%	91%
Analyst	93%	95%
Sr Analyst	94%	93%
Team Leader/Specialist	94%	95%
Manager/Senior Specialist	99%	104%
Executive Senior Managers, Directors, VPs & C-level	101%	104%



These numbers considered the Salary review process executed in December 2022 and updated on January 2023 employees payslips.

DEVELOPING DIVERSITIES

Diversity is demographics, inclusion is belonging. In order to promote the recognition of differences and share experiences, EBANX seeks to bring different issues to internal agendas, make diversity content available to ebankers, and also to give space to the voices present within EBANX. In this way, we seek to increase inclusion, inviting ebankers to specific reflections that make the work environment more welcoming.

Womentoring:

First edition of the internal collective mentoring program for women that connected EBANX's female leaders with other ebankers. coordinated by the Talent Management team. The Womentoring project had over 100 applicants and the 16 selected ebankers completed the three-month program, with the presence of senior leadership ebankers as mentors.

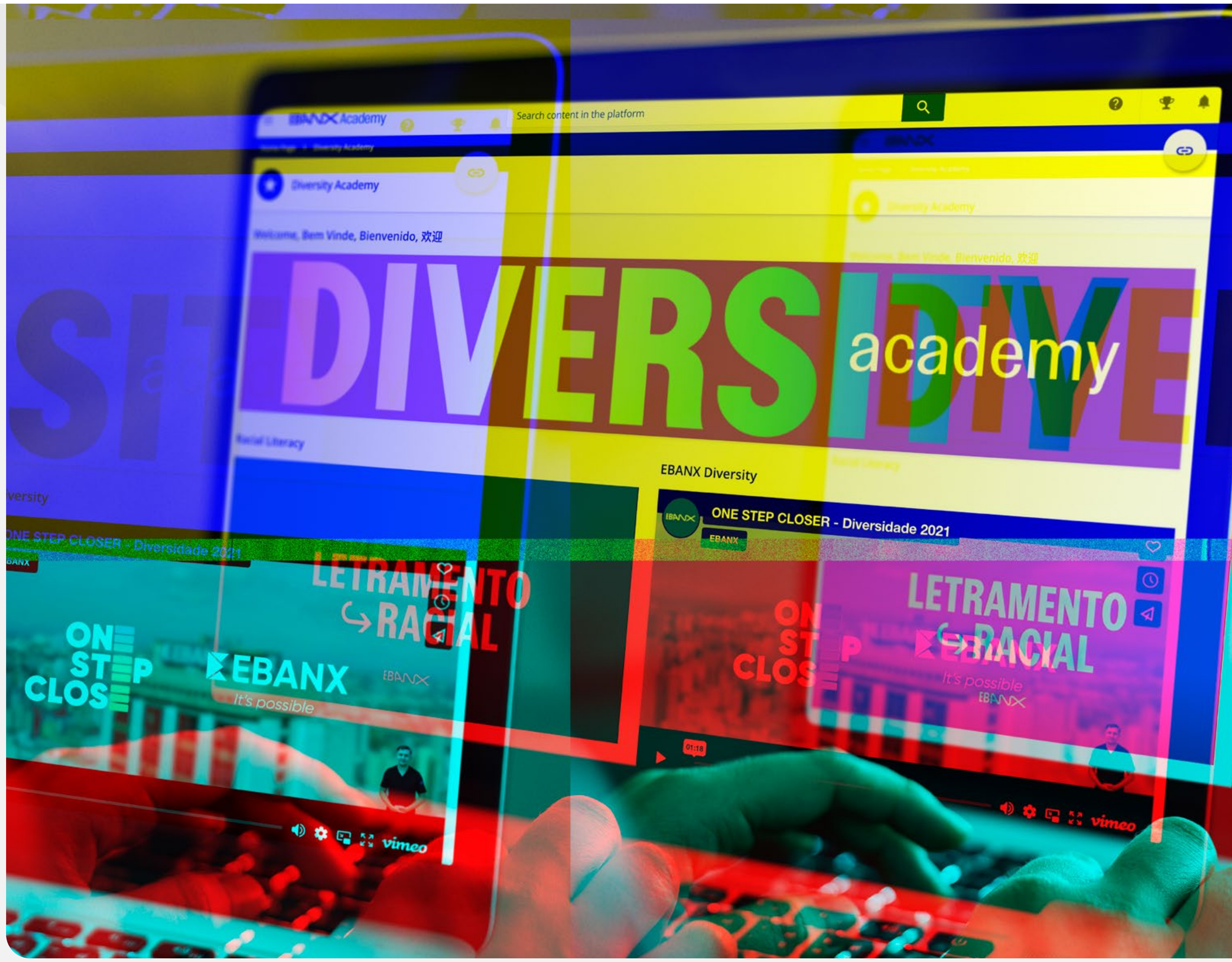
Connecting Women:

Conversation circle among EBANX women to discuss personal marketing and self-confidence with leaders Daniele Fonseca and Paula Bellizia. Hybrid event in the Curitiba and São Paulo offices.

Diversity Academy:

Content on Diversity and Inclusion made available on the EBANX educational platform, the EBANX Academy. Includes:

- Diversity and Inclusion Policy;
- Racial Literacy Course;
- Inclusive Leadership;
- Handbook of good accessibility practices;
- Awareness campaign against sexism.
- EBANX Talks Trans Belonging
- EBANX Talks Empowerment
- EBANX Talks Afrofuturism



Our commitment to developing and including people from minority groups goes beyond internal discussion. We want to broaden the impact on society and to do so, we prioritize sociocultural projects that support diversity and affirmative action within our internship programs, with openings only for people with some type of disability, women, and Black people.

Tech Internship Program for Women

One of EBANX's missions is to provide access and one of the ways we do this is through technology. Thinking about social impact and considering diversity issues, we understand that it is imperative that more women work and holding leadership roles within the technology sector.

EBANX's exclusive internship program for women aims to prepare university students who want to develop their career in the technology area, focusing on the areas of Development, Data, Information Security, Cybersecurity, and Cloud. In 2022, we hosted 28 opportunities through this program.

Internship Program for Black People

By creating exclusive opportunities for self-identified Black people, EBANX is working for racial equity while also working toward more representative leadership in the future.

The selection process was developed in partnership with Eureca, an HR consultancy specializing in youth employability and diversity. The illustrations used in the program's publicity campaign were created by Black artists and all the project's communication and strategy pieces counted upon the involvement of Black ebankers. Workshops were held for the entire company in order to deepen this knowledge.

For this internship program, EBANX's administrative departments, including Finance, Legal, Marketing, and Business Architecture, among others, were mapped. In 2021, there were more than 1500 applicants, and 16 students started the internship program.

- **Our goal is to have 25% of ebankers who identify as Black by 2023. In 2022, this number was 15% and will continue to grow.**
- **5% of professionals with disabilities by 2023. In 2022 we increased this rate to 3%.**

Young Apprentice Program Exclusively for Public School Students

Aligned with our mission of providing access, the Young Apprentice Program seeks to transform lives by offering job opportunities to young people between 15 and 21 years of age. In 2022, the Young Apprentice Program hired 7 students from public schools and from situations of social vulnerability. We offered job opportunities for boys and girls to work in our administrative areas and to receive training and qualifications for future employment in the fintech sector.

LIVING → DIVERSITY FUTURE OUTLOOK

EBANX encourages authenticity and promotes diversity - this is part of the ebanker way, a guide to attitudes expected from ebankers, to build a truly diverse, inclusive work environment in which participants feel a sense of belonging. This theme is embedded in EBANX's culture and directly related to the company's strategy.

Responsabilities → 2023

1. 95% participation of ebankers in self declaration of diversity information;

2. Create indicators and procedures to monitor and reintegrate ebankers after returning from maternity leave. EBANX is committed to strengthening processes that seek to welcome these women when they return to work, combining internal guidelines and current employment practices, striving to ensure that these mothers have a six-month contract after their leave.

dimension 3

EMPOWERING SOCIETY

Social responsibility as part of the company's culture that encourages support for causes that really change the lives of thousands of people.

EX09 EX30 EX31 EX33 EX34 EX35 EX39 EX41 EX42 EX43 EX44 EX45 EX46 EX47 EX48 EX49 EX50 EX51 EX53 EX54 EX55 EX64

Moving towards a fairer society

As the leader of the People department at EBANX, I am happy to present in this Sustainability Report the actions and achievements that reflect our culture of empowerment and pursuit of diversity. The results demonstrate the company's ongoing commitment to promoting an inclusive and diverse environment.

At EBANX, we believe that diversity is a powerful force that drives innovation, creativity and sustainable growth. Fostering a global and inclusive culture is at the core of our company and we are committed to welcoming people as they are, regardless of origin, gender identity, sexual orientation, ethnicity or abilities. It is based on this commitment that we carry out our actions that empower the society around us.

We move towards our big dream of a fairer society as we offer access to the job market to minorities such as blacks, women, people with disabilities and the LGBTQIA+ community. Our inclusion projects, which will be presented on the following pages, range from exclusive internship programs for young people from public schools to affirmative vacancies for certain groups such as black people, people with disabilities and LGBTQIA+.

"We move towards our big dream of a fairer society as we offer access to the job market to minorities such as blacks, women, people with disabilities and the LGBTQIA+ community."

Gender equity is also one of our priority goals. We work continuously to balance female and male leadership, leveling salaries and implementing initiatives such as the parenting program. This program brings to the center of discussions the importance of the first and second caregiver in raising their children, promoting a better balance between the personal and professional lives of our ebankers.

For us at EBANX, empowering society is the best way to reaffirm our commitment to social responsibility and the sustainability of our business. We are responsible not only for ebankers, but for the entire community we impact. Promoting engagement and mobilizing our ecosystem for a future with free access for all and equal chances for development are part of our journey and, every day, we are one step closer.

By Daniele Fonseca
Chief People Officer of EBANX

EBANX aims for an increasingly global presence while seeking local impact, by being closer to the community, and supporting cultural and social development programs. Thinking about the community is a crucial part of EBANX's culture, and being involved in initiatives and causes that truly change people's lives is an aspect that is related to it's strategy.

The People Engagement team ensures that EBANX supports initiatives aligned with the company's values and with the chosen diversity verticals:

Democratization of culture
Bring access to different layers of society, taking cultural access beyond the central regions of the city;

Female protagonism
Give space for women to strengthen their presence in society;

Black protagonism
Seek to grant apportunity to black people so that they can value their culture and have better prospects for the future;

Diversity
Promote equality, inclusion, and respect.

Also, access to knowledge and community empowerment are fronts that we value in our relationship with the community.

EBANX has specific forums for discussions related to the company's culture, such as, for example, the Culture Committee and its Diversity Subcommittee, and also carries out the selection of projects through a multidisciplinary commission formed by ebankers from key areas, which deliberate on the adherence of each initiative with the EBANX strategy.

Códigos do Amanhã

2023 EBANX

CÓDIGOS DO AMANHÃ PROJECT

(Codes of Tomorrow)

Códigos do Amanhã was born to reprogram the future of people in socially vulnerable situations. It is a socio-educational project by EBANX that offers free technology education using the methodology of the partner Resilia Educação. In six months of the program, 43 students were trained in Full Stack Development, gaining valuable preparation for the job market. In addition to the technical part, the project worked on specific skills and competencies. It also provided tools for professional placement thanks to the activities of a multidisciplinary team of EBANX professionals who effectively contributed to the Corporate Day (complementary meetings to the classroom) and offered individual mentoring sessions to students.

Since there are many aspects that lead to social chasms, diversity was one of the premises in forming the class. Of the Códigos do Amanhã class of 2022, 63% were women, 58% self-reported Black or brown, and 51% reported belonging to the LGBTQIAPN+ community. In consideration of the project's target audience, the most recent Códigos do Amanhã provided benefits, such as stipends, food vouchers, transportation vouchers, access to the EBANX teaching platform and all resources available at the EBANX office, so that students could focus exclusively on their professional development.

More Innovation and Technology initiatives

→ **Code Your Way**
EBANX's initiative for the exchange of information technology knowledge.

→ **Product Camp Pocket**
EBANX hosted one of the product community meetings, sharing our culture of innovation.

→ **Tech Internship Program for Women**

EBANKERS: THE ONES THAT MAKE EVERYTHING HAPPEN

OCDE, 47, 48, WDI 5.5, GRI 201-1, GRI 201-4, 401-2

At EBANX, our main asset is our team of ebankers. They are the driving force of our entire structure, and it is not possible to talk about business continuity and sustainability without looking carefully at each of these protagonists in their respective functions.

Therefore, even with the need for adjustments and structural revisions, EBANX always plans and offers a series of initiatives to provide a pleasant and welcoming work environment and, mainly, to offer development paths so that ebankers can explore their potential and grow along with the business.

Through a series of benefits, EBANX seeks to be a company that empathizes with the needs of its ebankers. In addition to the common benefits offered by companies such as food vouchers, transportation vouchers, life insurance and health plans, ebankers also have wellness programs, psychological support, and the others listed below, related to education and sports.

→ EBANX School

Offers opportunities to participate in training programs aimed at personal and professional development.

→ Education

Financial support for undergraduate or specialization courses related to professional or personal goals.

→ Skills

Short-term courses are offered for skills related to the work routine or interpersonal relationships.

→ EBANX Academy

Educational platform for training and corporate education on topics relevant to day-to-day work.

→ Language Center

In-company classes in Portuguese, Spanish, and English.

→ EBANX Flexible

Monthly Day Off; Birthday Day off and Rest Up Month: 30 (thirty) days of paid leave.

LANGUAGE, SKILLS & EDUCATION

GRI 401-2

Knowledge is one of the company's values. EBANX invests in the development of ebankers and, in addition to being able to count on in-company language classes , ebankers also have the benefits of Skills and Education, which guarantee financial assistance for short-term or long-term courses linked to their career within EBANX. Below, the total amount invested in 2022 in those three programs:

Total Investment (Brazil)	
January	R$ 141,833.98
February	R$ 135,658.61
March	R$ 186,700.31
April	R$ 201,157.61
May	R$ 359,170.42
June	R$ 183,322.11
July	R$ 210,941.61
August	R$ 25,883,50
September	R$ 113,741.33
October	R$ 173,700.33
November	R$ 114,397.35
December	R$ 120,376.66
TOTAL	R$ 1,966,883.82

HEALTH & WELLNESS

EPIC, GRI 403-9 a & b, GRI 403-10 a & b, GRI 403-2a, GRI 403-6a

Aligned with EBANX's culture and values, which show that people are our greatest asset, we care for and support ebankers in matters related to physical and mental health, through concrete initiatives that promote well-being and facilitate access to psychological treatments, integrated and continued therapies, in addition to physical care and even financial guidance.

Health is actively addressed at EBANX and is constantly reviewed as to offer the best working conditions for everyone, regardless of where the ebanker performs their activities, whether in the office or remotely. EBANX's offices around the world offer personal and property insurance, considering the geographical conditions of the country in which it is established. For example, ebankers in Mexico receive earthquake training.

Initiatives aimed at health range from lectures and vaccination campaigns to the availability of applications for assistance and medication reimbursement. In Brazil, at least twice a year, flu vaccination campaigns are carried out for all ebankers. The doses are offered free of charge by EBANX and, if there is interest, subsidies are available for vaccinating family members or dependents.

In addition to the health and dental plans that are part of the benefit package of all ebankers, EBANX offers telemedicine applications, psychological support, medication subsidies, as well as a support program for pregnant women and children.

EBANX also counts on the support of the Internal Commission for Accident Prevention - CIPA, here referred to as CIPER. They are ebankers elected by their fellow ebankers to help prevent work accidents in EBANX's offices, in addition to helping maintain the health and safety of all. CIPERs organize lectures, training, and campaigns to engage and raise awareness about how to perform their duties safely and take care of their physical and mental health.

The following health and wellness options are offered to ebankers

Pregnancy Support Program

Promoting the health of pregnant women and babies up to their second year of life, through video call monitoring and interactions via the application, throughout the gestational and postpartum period.

Daycare/Babysitting Allowance

Offered to ebankers who have children up to six years of age, with the aim of subsidizing part of the expenses of daycare or nannying.

EBANX Health

Subsidy for the purchase of medicines (Vidalink)

Dr Alper

Telemedicine application with doctors from different specialties available via video call

Hello ebanker

ebankers and family members can count on Hello ebanker, an outsourced program that offers assistance and guidance from professionals in the Psychology, Finance, and Legal fields.

EBANX Play

Gympass; EBANX Running and an agreement with SESC that gives access to various services in the areas of Social Action, Education, Health, Tourism, Culture, Sports, and Leisure.

COMPENSATION POLICY

405-2, GRI 2-19

EBANX's Compensation Policy is, like all our guidelines, based on our values and culture, and supports our desire to lead an innovative, collaborative, equitable, and high-performing organization. Our compensation system was designed to retain and attract highly qualified professionals and to recognize individual performance, ensuring transparency, equality, and external and internal balance.

Our salary scale, based on market analysis and other companies that share EBANX's profile, allows us to keep our compensation competitive and aligned with the following objectives:

- Be externally competitive - annually we compare our practices with companies that are benchmarks in the market
- Be internally equitable - all ebankers must receive remuneration commensurate with the salary range of their peers or similar positions.

By establishing our Compensation Policy, we were also able to establish internal salary ranges that are competitive in the market, aligned with business strategies, and aligned with the initiatives of the HR department. Thus, we can offer competitive compensation packages, including short term incentives, equity-based long term incentives and benefits.

EBANX determines an employee's salary according to the level of contribution that each position represents to the company, aligned with function and responsibilities, in addition to individual performance, ensuring internal balance between positions, determining a calibrated hierarchy and in accordance with the legislation and market practices.

Wage difference considering fixed remuneration

GRI 2-21

Ratio of CEO salary to average ebankers' salary	14.18
Ratio of C-Level salary to average ebankers' salary	11.56

GRI 401-1 a & b

RATE OF EMPLOYMENT

EBANX faced a transformational challenge in 2022, compelling it to review its organizational structure to become more sustainable and agile to face post-pandemic global economic movements. Given this scenario, a meticulous review of expenses was essential, which consequently impacted the number of employees, generating a 20% reduction in the total staff. Below, we present employee turnover data during the year 2022, not considering the 340 ebankers dismissed during the reorganization period.

New employees

182 new ebankers throughout 2022, equivalent to 28% of staff***

Employee turnover*

Cumulative turnover for 2022: 33%

Exit of 310**

Turnover by gender

male	female
28,95%	37,42%

ebankers by country

Brazil	592	Uruguay	3	Turks and Caicos	1
China	18	Chile	3	Singapore	1
USA	12	Taiwan	2	Peru	1
Mexico	6	Canada	2	Spain	1
Colombia	6	Argentina	2		

*Turnover calculation: dismissed/average number of employees in the year
** Not considering the number of employees terminated during the reorganization.
***New ebankers were hired not only in Brazil, but also in Argentina, Chile, China, Colombia, Mexico, Peru, and in the USA.

GIVING BACK TO SOCIETY

GRI 413-1, CECP Valuation Guidance

During 2022, EBANX sought to be even closer to the community by supporting local initiatives, most of them in the city of Curitiba, since it is the headquarters and founding city of the company. With great care and transparency, projects were selected that were suitable for the business and closely aligned with EBANX's values.

Cultural Projects

EBANX supported 35 socio-cultural initiatives on different fronts using incentive funds (indirect investment)*. Through these initiatives, we supported culture and the local community, helping make the following attractions possible:

- II African Film Festival (Curitiba edition)
- International Meeting of Women of the Scene
- EBANX Regina Vogue Theater
- Olhar de Cinema - Curitiba International Film Festival
- Curitiba Festival

*Fundo da Infância e Adolescência, Lei Rouanet, Fundo do Idoso, Mecenato Subsidiado.

Social Projects

Startups Christmas: a joint initiative, coordinated by the Non-Governmental Organization GoodTruck, involving a group of startups from Curitiba and the surrounding region to offer a dignified Christmas to vulnerable families in our community. On the occasion, EBANX, as well as the other participating companies, encouraged the action by mobilizing its employees to contribute to the initiative. The campaign served more than 300 families, distributed gifts to 126 children and collected the equivalent of 300 non-perishable food baskets and 3,600 kg of food.

Jogo por um TETO [Game for a ROOF]: In partnership with the Non-Governmental Organization Teto – an organization present in Latin America and the Caribbean that seeks to overcome the situation of poverty in which millions of people live in precarious communities, through the joint action of its residents and young volunteers –, EBANX participated in the NGO's largest event in Brazil, in November 2022, on the eve of the World Cup, engaging ebankers to participate in the action.

The Couto Pereira stadium in Curitiba hosted the Brazilian Masters Team and the Paranaense Team, with 100% of sales, totaling R$210,000.00, reverted to TETO Brasil and contributed to decent housing for people and communities in Curitiba and the metropolitan region.

LEVE Bazaar: In 2021, EBANX ended the activities of its logistics company, LEVE. With the items and materials that were decommissioned from the company, EBANX organized the LEVE Bazaar, which raised more than R$23,000.00 in donations for the NGO GoodTruck, equivalent to 1,700 kg of food in food baskets and 200 blankets.

Other campaigns: Throughout 2022, EBANX promoted book donation campaigns in partnership with the volunteer group Elos Invisíveis and food collection initiatives with the NGO GoodTruck.

GLOBAL EXPANSION

The EBANX Sustainability Report is an opportunity and part of our commitment to share the company's efforts in several areas that prioritize not only the development and sustainability of the business, but, in particular, drive the development of ebankers, the growth of our clients and partners, promote access and evolution in communities within the countries where we operate.

In this space, I highlight some reflections on an important milestone for EBANX in 2022: our expansion into Africa, starting with South Africa, Nigeria, and Kenya, following our mission to create access in growing economies, just as we have been doing in Latin America for more than 10 years.

Our main goal is to connect people and businesses around the world, democratizing access to payment solutions and driving digital and financial inclusion. We believe that everyone should have the opportunity to participate in the global digital economy. And, for us, recognizing our successful past allows us to design our future of achievements. We offer access to most countries in Latin America; our latest challenge is to use EBANX's driving energy to connect African countries with the world's biggest businesses, strengthening the unique potential of each market.

We recognize the impressive digital growth taking place in the region and the significant opportunities that lie ahead. As Latin American and African populations become increasingly connected and digitally engaged, there is a growing appetite for efficient, affordable financial services and digital products that meet their needs. Our mission is to meet this demand by providing innovative payment solutions tailored to the particularities of each country.

Our focus on Africans and Latin Americans contributes to digital transformation on these continents. We develop strategic partnerships with local partners and learn from each ecosystem and each consumer.

Our customer-centric, localized approach is essential for continued innovation, and it is also one of the pillars on which we support EBANX's global growth. We have high expectations for growth in rising markets and, in the coming years, we expect to achieve our ambitious targets. We are committed to increasing our customer base in Africa as well as expanding our reach on the continent and our network of local partners, developing payment solutions that meet, with excellence, the demands of each market. We are aware of the challenges, but also confident in our ability to overcome them, based on our proven expertise in digital markets and payments in emerging Latin American economies and our nuanced understanding of local dynamics.

Our main goal is to connect people and businesses around the world, democratizing access to payment solutions and driving digital and financial inclusion.

We will continue to work hand-in-hand with our local partners, regulators, and communities to build a vibrant and thriving digital ecosystem in emerging markets. We look forward to following this exciting journey in Africa, Latin America, and new markets to follow as we break new ground and create a more inclusive and connected future for all.

By Paula Bellizia
President of Global Payments at EBANX

EMPOWERING SOCIETY → FUTURE OUTLOOK

EBANX will continue dialoguing with the community and giving back to society through cultural, social, diversity, and innovation initiatives, highlighting technology as a way to build better futures.

Looking inwards to take advantage of diversity among ebankers, valuing it by promoting cultural exchange, and looking outwards seeking to go beyond measuring available resources, examining the real social return of supported initiatives, and identifying ways to scale performance.

Responsabilities → 2023

1. Considering the ratio of the CEO's salary to the average ebanker's salary, EBANX commits to not allow fixed compensation to exceed 20x.

2. Seek to refine the methodology for calculating the Social Return on Investment (SROI) to better understand the outcomes of EBANX's social investments and, therefore, seek ways to scale impact. This helps bring visibility to the social value of EBANX and its initiatives.

dimension 4

CARBON CHALLENGE

Awareness of the carbon footprint to reduce EBANX's impact on the environment.

EX13 EX14 EX15 EX16 EX17 EX18 EX19 EX20 EX21 EX22 EX23 EX24 EX25 EX26 EX27 EX28 EX58

Our journey towards sustainability is continuous and dynamic

As a reflection of our ongoing commitment to business excellence and socio-environmental responsibility, in this edition, for the first time, we have included an assessment of our carbon footprint, an important milestone in our operations. By bringing this metric to EBANX's operations, we reinforce our positive impact on the environment and society.

At EBANX, we believe that sustainability should be approached from a comprehensive perspective that encompasses economic, social, and environmental pillars. It is at this juncture that we have built a company that stands out both internally, by offering a safe and inclusive work environment that promotes ebankers' individual development, and externally, contributing positively to the development of the communities and emerging markets where we operate.

In measuring our carbon footprint, we carefully analyzed the pandemic periods in 2020 and 2021, as well as 2022 and the period of gradual resumption of business operations following lockdown. This approach has allowed us to assess the impact of our activities and identify areas for improvement, as well as to highlight the effective actions EBANX has taken to reduce our GHG emissions.

The company has invested in energy efficiency, the conscious use of natural resources, and the promotion of sustainable practices. We are improving our internal processes, adopting more efficient technologies, and making our ebankers aware of the importance of their individual actions in reducing environmental impact.

Of course, we also face complex challenges and decisions along our business path. In 2022, we underwent an internal reorganization process in response to the global technology landscape at the time, which was rapidly impacted by the global macroeconomic situation. This restructuring was challenging and difficult but carried out with the utmost care and respect for people. It was a complex and necessary move to focus on the company's sustainable and lasting growth, with business continuity and development conditions for the teams that will continue to build the future of EBANX.

In this edition, for the first time, we have included an assesment of our carbon footprint, an important milestone in our operations and driving digital and financial inclusion.

Our journey towards sustainability is continuous and dynamic. We continue to improve our business practices with a focus on our ebankers, clients, partners, and the community around us. We set ambitious goals and take innovative approaches to reduce our environmental impact.

We are part of a larger ecosystem, and our commitment is to actively contribute to a more sustainable world for present and future generations.

We appreciate the trust and continued support of all our ebankers, clients, partners and investors who share this sustainability mission with us.

By Alexandre Dinkelmann
CFO of EBANX

CARBON FOOTPRINT

GRI 305:1-3, TCFD, GHG Protocol, CDSB R01, R02, R03, R04 e R06; SASB 110; Science Based Targets initiative.

As the concentration of greenhouse gases in the atmosphere increases, significant measures must be taken as soon as possible to prevent negative impacts. Climate change is an urgent issue that is gradually creating a market in which companies need to understand their responsibility for environmentally sustainable business models.

The activities of any organization have consequences for nature. The first step toward a practical awareness of this is to quantify these impacts by measuring carbon footprint - total greenhouse gas emissions that occur for running a company.

Measuring EBANX's carbon footprint is one of the steps in the Environmental Management dimension and is an ongoing effort carried out in collaboration with Watershed, a GHG and climate impact measurement platform.

For more details about Watershed and its work, **visit the company's website.**

This partnership continues the goal announced in the 2021 report and, below, we present the results of this measurement. This analysis allows EBANX to assess and reflect on its greenhouse gas (GHG) emission rates and establish plans to reduce its impact on the environment.

Scope 1

Fossil fuel emissions from owned or controlled assets.

Ex.: buildings, vehicles, and equipment.

Scope 2

Emissions from purchasing electricity, heating, and cooling in buildings and production processes.

Ex.: Electricity

Scope 3

Includes all other indirect emissions associated with a company's operations.

Ex.: Air travel, employee transportation, waste generated in operations and waste disposal, goods and services purchased, transportation, and distribution linked to suppliers and customers, leased assets, and the end of life of a product (when it is no longer useful).

MEASUREMENT

US EPA fact sheet on the Social Cost of Carbon (2016), Natural Capital Protocol(2016), ISO 14008 (2019)

At EBANX, the carbon footprint mapping journey began in 2022, with the measurement of emissions for the years 2020 and 2021. In early 2023, the measurement for the year 2022 was performed.

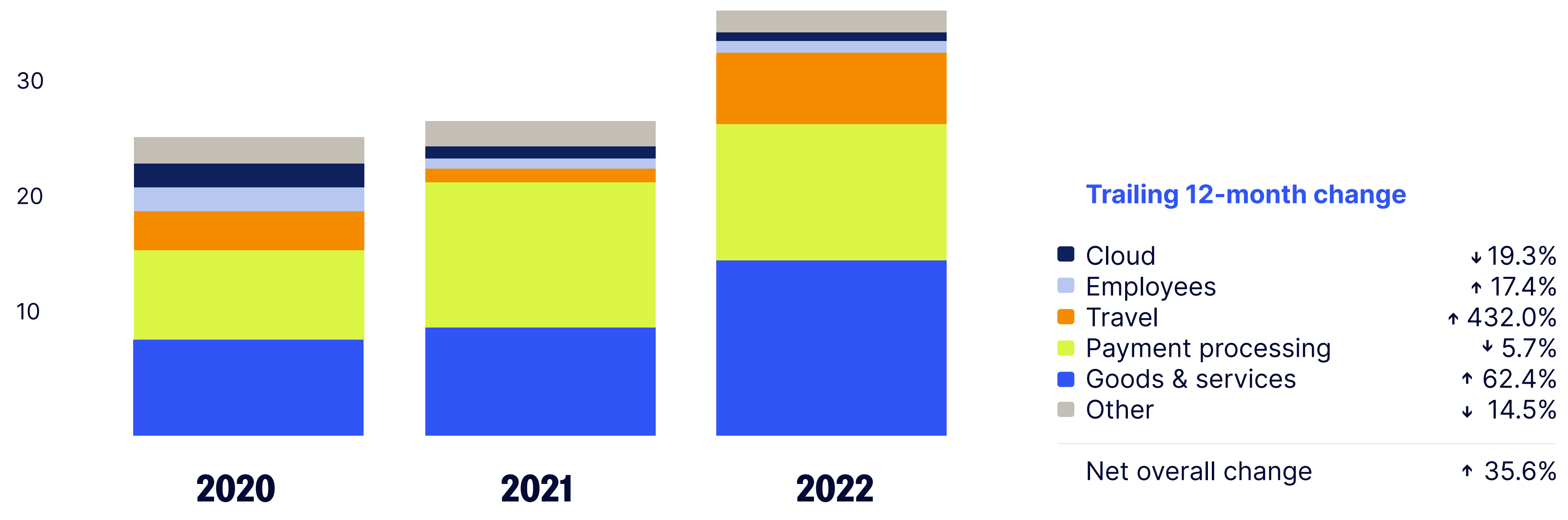
To analyze the data measured, emissions were considered in relation to revenue intensity, a way of distinguishing the increase in EBANX's operations from the growth in our emissions. **According to the data obtained, corporate emissions from January to December 2022 were 37 tCO_2e/$1M, an increase of 10 tCO_2e/$1M (equivalent to 37%) compared to the period January to December 2021**. This variation is mainly due to significant increases in emissions related to travel (432%) and purchases of goods and services (62.4%).

This growth in emissions was expected, given the increase in EBANX's operations in the periods analyzed, including in relation to the first year of measurement (2020), and is also in line with common trends as companies gradually resumed operations after the reduction of the effects of the COVID-19 pandemic.

Other factors that should also be considered are methodology updates between measurements, that make the data more accurate. This may include advances in climate science, changes in the world (use of more efficient technologies, for example) and improvements in the carbon methodologies of the climate software used in this measurement.

Revenue intensity by year

tCO_2e per $1M of revenue



Net corporate emissions from January to December 2022 were 11,747 tons of CO2E, 65.3% more than in the previous twelve months.

Here, it is important to note that:

1

Purchases of goods and services are included in Scope 3 (indirect emissions), which usually represents more than 80% of most organizations' emissions, according to information from the external consultancy Watershed.

At EBANX, from January to December 2022, around 98% of the footprint (11,615 tCO_2e) originates from Scope 3 emissions, while scopes 1 and 2 accounted for 0.4% (43 tCO_2e) and 0.8% (89 tCO_2e), respectively. 94% of Scope 3 emissions (10,918 tCO_2e) came from suppliers with unknown or non-existent climate programs;

2

From January to December 2022, 5.5% of Scope 3 emissions came from suppliers committed to Science-Based Targets (SBTi), an initiative adopted by companies to reduce their Greenhouse Gas (GHG) emissions.

3

From January to December 2022, 4.6% of Scope 3 emissions came from suppliers with a Net Zero commitment, which is the maximum reduction in Greenhouse Gas (GHG) emissions, combined with offsetting what cannot be reduced;

4

The growth in payment processing operations, in general, increases Cloud-related emissions, as there is growth in data stored and processed. However, between 2021 and 2022, there was a drop equivalent to 19.3% in this indicator, since EBANX's main partner is AWS, a platform that has an established climate program, with SBTi and Net Zero commitments, bringing a positive impact to our footprint.

EBANX understands that, after this first step of understanding the numbers and disclosing results, it is necessary to brainstorm ways to reduce emissions in scopes 1 and 2. Therefore, during the year 2023, it will devote itself to designing action plans for this front, thinking about how to achieve, together with areas of interest, a considerable reduction in direct impact, including monitoring of indicators and schedule of specific goals.

EBANX is aware of its co-responsibility in relation to third-party emissions and seeks increasingly sustainable management of partnerships, positioning itself as a positive influence on third parties in this matter, boosting businesses that care about the context of the planet through the partnerships it establishes is one of its goals.

As EBANX knows that there is a challenge related to Scope 3. As a next step, it will map how suppliers position themselves regarding environmental issues and to foster relationships with environmentally responsible third parties. Thus, EBANX will seek to develop strategies for cultivating a supply chain that will bring the company a cleaner carbon footprint.

CIRCULARITY OF ELECTRONIC EQUIPMENT

EBANX is a technology company committed to minimizing its impact on the environment, which includes taking responsibility for the destination of the equipment used. When computers no longer meet the company's technical needs, the Corporate IT team stops using them, first ceasing use (retiring) and then disposing of this electronic waste.

In 2022, even though EBANX acquired 142 new computers, there was an effort to reuse equipments, contributing to a significant reduction in the energy that would otherwise be directed to the production and consumption of new computers, circumventing the obsolescence that shortens the equipment's life cycle and damages the environment. By the end of the year, 544 computers and 159 monitors were reused by several ebankers.

142 PURCHASED COMPUTERS

544 REUSED COMPUTERS (equipment used by more than one ebanker)

EBANX has retired 195 pieces of equipment throughout the year (341 Kg), with an average use of 56 months. Considering disposals in general, we discarded a total of 788 pieces of equipment (1379 Kg), with an average use time of 36 months. This is all equipment that ceased to be owned by EBANX last year, including donations to people impacted by the layoff, bazaars, donations to apprentices and to participants in the Códigos do Amanhã project.

Following the proposal already mentioned in the previous report to encourage circularity, EBANX combined this need with the Códigos do Amanhã, socio-educational project to provide free technology education. An internal bazaar was held for the sale of retired equipment in 2022, with the aim of making a new edition of the project feasible in 2023.

44 Computers donated to participants of Códigos do Amanhã Project in 2022

322 Computers sold at bazaar to make the class of 2023 viable

Códigos do Amanhã

In addition to donating equipment to project participants, EBANX also donated equipment to apprentices and, in certain cases of terminating an employment contract, EBANX offered computers and accessories as part of the severance package.

322 COMPUTERS SOLD

466 Computers Donated Overall
+196 Monitors
(includes equipment given to apprentices, dismissed employees and participants in the Codigos do Amanhã Project)

RESOURCE CONSUMPTION

ASB CG-HP140a.1, WRI Aqueduct water risk atlas tool

EBANX keeps track of water and electricity consumption, in order to monitor the impact of its operation on natural resources. **In 2022, energy consumption in the main offices (Curitiba and São Paulo, both in Brazil) was 241,991.40 kWh, with a monthly average of 1,061.37 KWh per unit.** Besides that, EBANX registered the consumption of 154m³ of water in the São Paulo office*.

Currently, the consumer units in each of these locations rely on a series of factors that contribute to the conscious use of resources, with the objective of improving consumption indicators more and more.

EBANX has also become even more aware of the use of paper. **In 2022, 9,070 pages were printed in EBANX HQ, in Curitiba, Brazil, our main office, representing a decrease of approximately 43% compared to the number of pages printed in the previous year (more than 16,000 units).**

*It is not possible to disclose data for the Curitiba office, since its water consumption is included in the expenses of the building in which it is allocated together with other companies.

EBANX'S facilities are equipped with energy-saving devices, such as dual flush valves, automatic pressure taps, LED light bulbs, and automatic light switches.

In addition to having selective collection garbage bins, the condominiums in which EBANX offices are located guarantee the collection of waste by certified transportation companies that ensure the proper disposal of waste.

And, finally, to support what is already being done, EBANX seeks to raise ebankers 'awareness about the correct use and disposal of waste via internal communication channels.

CARBON CHALLENGE FUTURE OUTLOOK

EBANX will continue dialoguing with the community and giving back to society through cultural, social, diversity, and innovation initiatives, highlighting technology as a way to build better futures.

Looking inwards to take advantage of diversity among ebankers, valuing it by promoting cultural exchange, and looking outwards seeking to go beyond measuring available resources, examining the real social return of supported initiatives, and identifying ways to scale performance.

Responsabilities → 2023

1. Have a water consumption reduction plan
2. Have a plan to reduce electricity consumption
3. Have a waste disposal and treatment plan
4. Have a plastic consumption reduction plan

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EX21	Impact of freshwater consumption and withdrawal	Natural Capital Protocol (2016), ISO 14008 (2019), Value Balancing Alliance	EBANX does not have industrial activities or extractivists, so the impacts on this topic are not relevant	Carbon Challenge	N/A
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EX47	Total R&D expenses ($)	US GAAP ASC 730	The financial data were not indicated as a material topic, so this information is disclosed only to investors, partners and in internal forums	Empowering Society	N/A

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EX56	Correction of previously reported information	GRI 2-4	Changes were not made	Profile	N/A
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GRI 2-14

EBANX SUSTAINABILITY REPORT YEARBASE 2022

EBANX is committed to ensuring that all ESG requirements are systematically observed in its processes and to sparing no effort to influence every stakeholder to adopt more sustainable practices.

The initiative to join the UN Global Compact demonstrates the interest in aligning the business strategy with a much greater objective and with a positive impact on society, from a global perspective.

Considering this positioning and commitment, it is expected that future report will reveal even greater engagement with sustainability issues, in addition to effective dialogue with the community (inside and outside EBANX) on initiatives that will impact the greatest number of people possible. We continue to make progress on matters of unquestionable importance, such as the reduction of greenhouse gas emissions, the inclusion of minority groups, a disciplined governance that enables the continuity of our businesses and, finally, the improvement of the reporting methodologies that demonstrate operational transparency.

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THANKS.

EBANX