# 2025

# SUSTAINABILITY REPORT

SICOOB
Credicaf

*The GRI and Sustainable Development Goals (SDG) (SDG in its acronym in Portuguese) indicators are indicated on the pages and content to which they correspond.*

# SUMMARY

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# MESSAGE FROM THE PRESIDENT

**João Batista Bartoli de Noronha**
*Chairman of the Board of Directors*

**Dear Members, employees and partners of Sicoob Credicaf:**

We are concluding a four-year cycle that will certainly be marked in the history of our cooperative. An intense, challenging and, at the same time, profoundly transformative journey, lived in one of the most complex periods of recent human history. Amid wars, economic instability, inflation, and the growing spread of misinformation, we were challenged to deal with unprecedented and unpredictable scenarios. It was in this context that, at Sicoob Credicaf, we reaffirmed our values, strengthened our culture, and matured our way of deciding, always with responsibility, a long-term vision, and a focus on people.

Fortunately, cooperativism is, by its very nature, resilient, and it is precisely in times of crisis that it proves most relevant. While many business models shrink, cooperativism remains by people's side, listening, supporting, and offering responsible solutions. This was the case during the pandemic, when Sicoob Credicaf managed to grow even amidst adversity, and it remained so in the post-pandemic period as well, when we maintained and accelerated our pace of evolution, with balance, planning, and commitment to the future.

Today, the financial system is undergoing a new moment of transformation, marked by the constant emergence of new entrants and operating models, which put people's trust to the test. And in these scenarios, trust becomes even more valuable. Cooperativism stands out for offering solidity, transparency, and security, supported not only by structures such as the Credit Cooperative Guarantee Fund (FGCoop), but, above all, by relationships built over time. Here, we write our history together, and the member gets to know the people and participates in decisions, an essential element for preserving and valuing the assets built with so much effort.

The results we have achieved over these four years directly reflect this trust. Sicoob Credicaf has grown 148% in deposits plus savings, 138% in net worth, and 125% in the number of members, demonstrating that it is possible to grow consistently, responsibly, and sustainably. Each positive indicator reflects the credibility of the cooperative with its members and the community where we operate.

This growth directly benefits the region. Over the past four years, we have credited approximately BRL 54.7 million to our members through the net distribution of profits in the capital account and the payment of interest on equity, with BRL 14.4 million being a direct return of capital to the member's account, in accordance with the bylaws. In addition, we generated an estimated social gain of BRL 409 million, which represents how much members saved by choosing to participate in the cooperative system.

In total, these returned profits reach BRL 464 million in four years: a significant amount, which was certainly reinvested locally, strengthening the regional economy and making the wheel of prosperity spin even more strongly.

**GRI 2 – 22**

In a traditional model, these resources would tend to be concentrated in the hands of a few. In the cooperative system, they return as a reward for trust, benefiting all members and generating a positive impact for the entire community.

But the cooperative system goes beyond financial services. Throughout this cycle, thousands of people were impacted by financial literacy, cooperative education, social inclusion, and Environmental, Social, and Governance (ESG) practices across our entire area of operation. Thus, we concretely put into practice the 5th principle of cooperativism (Education, Training, and Information) and the 7th principle (Concern for Community), reaffirming our commitment to sustainable development.

This balance between evolution, performance, and purpose has also brought us unprecedented recognition. Sicoob Credicaf won the Gold Trophy in the Cooperative Management Development Program (PDGC), in the Towards Excellence category, at the Somos Coop Award – Excellence in Management, from the Organization of Brazilian Cooperatives (OCB), the largest award in national cooperativism. We also became the most awarded cooperative in Brazil in Service Points in the National Sales Campaign, competing with more than 300 cooperatives, in addition to several other awards that reinforce the solidity of our management and the strength of our operating model. Many of these advances, achievements, and results are detailed here in this Sustainability Report.

None of this would be possible without the people and institutions that walk with us. My sincere thanks to the Members, highlighting here Coocafé, the Board of Directors, Officers, Employees, Banco Sicoob, Sicoob Central Crediminas, the Ocemg System, and all the partners who participated in this journey. We move forward together, confident that the next cycles will continue to be built with cooperation, trust, and commitment to the development of the people and communities where we operate.

**Cooperative Greetings,**

**João Batista Bartoli de Noronha**
*Chairman of the Board of Directors*


# THE COOPERATIVE

# ORGANIZATIONAL GUIDELINES

## Sicoob

In 2025, Sicoob consolidated its position as the largest financial cooperative system in the country, bringing together more than 9 million members in an operation guided by cooperation, social responsibility, and the promotion of financial justice. Present in all Brazilian states and the Federal District, the System is composed of hundreds of cooperatives that operate in an integrated manner, respecting the principles of cooperativism and expanding access to financial services.

The Sicoob service network has more than 4,700 physical locations, in addition to thousands of ATMs and a comprehensive digital structure. This capillarity ensures that members have continuous access to a complete set of financial products and services, including checking accounts, credit, investments, cards, pension plans, consortiums, insurance, and collection solutions, with conditions compatible with the cooperative model.

In the Sicoob business model, the member acts as a cooperative member and actively participates in governance and financial results. The results obtained are distributed proportionally and reinvested in the cooperatives themselves and in local development initiatives, contributing to the strengthening of communities and the promotion of financial inclusion and sustainable socioeconomic development.

# UNDERSTANDING SICOOB

Sicoob is structured in an integrated organizational model, composed of three operational levels that ensure efficiency, standardization, and cooperativism on a national scale. This structure connects the individual cooperatives, the central cooperatives, and the Sicoob Cooperative Center (CCS), guaranteeing a solid, coordinated system capable of serving millions of members throughout the country.

**Individual Cooperatives**

Individual cooperatives are the entry point for members into the Sicoob System. They provide direct service, offer financial products and services, and promote daily relationships with members. They operate locally, are present in all states and the Federal District, and are responsible for translating the values and principles of cooperativism into practice.

**Central Cooperatives**

Central cooperatives play the role of integrating and supporting the individual cooperatives linked to them. They are responsible for coordinating regional actions, strengthening governance, and providing technical, operational, and institutional support to the individual cooperatives. Currently, Sicoob has 14 central cooperatives distributed across various regions of Brazil, contributing to the standardization of processes and systemic strengthening.

**Sicoob Cooperative Center (CCS)**

The CCS acts as the national body for institutional coordination and representation of the System. It is responsible for establishing standards, policies and guidelines, as well as developing technologies, products, services and brand strategies adopted by all Sicoob cooperatives. Its role is to ensure the unity, security, governance and competitiveness of the System, maintaining alignment between all operational levels.

### THE CCS COMPRISES:

A confederation;

A cooperative bank;

An institute focused on strategic social investment;

A securities and exchange distributor;

A card processing and branding company;

A consortium administrator;

A closed-end supplementary pension entity;

A life and pension insurance company.

## Purpose, Vision and Values

### Purpose

To connect people to promote financial justice and prosperity.

### Vision

To provide the best financial experience to our members.

### Values

Respect and appreciation of people;

Cooperativism and Sustainability;

Ethics and Integrity;

Excellence and Efficiency;

Inspiring Leadership;

Innovation and Simplicity.

# CREDIT COOPERATIVE GUARANTEE FUND

The resources deposited in financial cooperatives are protected by the Credit Cooperative Guarantee Fund (FGCoop). The fund aims to ensure deposits and credits held in individual credit cooperatives and cooperative banks, in cases of intervention or extrajudicial liquidation of these institutions.

The coverage offered by FGCoop follows the same limit applied to the traditional banking system, guaranteeing up to **BRL 250,000 per CPF or CNPJ,** considering the set of eligible deposits and credits per institution. This mechanism reinforces the security of the cooperative credit system and increases the confidence of members in the solidity of cooperatives.

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## Cooperative Principles

Sustainability in cooperativism is based on solid principles that guide governance, member participation, and commitment to the socioeconomic development of communities. These principles are the basis of our actions and guide our initiatives to strengthen the cooperative and generate value for our members and for society.

### Voluntary and Open Membership

The cooperative is an organization open to all people who wish to use its services and assume the responsibilities of membership, without discrimination based on gender, race, religion, or [sic].

### Democratic Management

The cooperative model ensures that members actively participate in decision-making, respecting the principle of equal voting, where each member has one vote, regardless of the capital invested. Thus, the cooperative's governance is exercised in a transparent and participatory manner.

## Member Economic Participation

Cooperative members contribute equitably to the cooperative's capital and participate in its financial results, in accordance with democratic decisions. This principle strengthens the institution's engagement and economic sustainability.

## Autonomy and Independence

Cooperatives are autonomous and managed by their members. When they enter into partnerships or contracts with other entities, they ensure that these agreements respect their autonomy and the democratic control of the cooperative members.

## Education, Training, and Information

We continually invest in the training of our members, employees, and managers, promoting cooperative and financial education. We also seek to inform society about the benefits of cooperativism, strengthening its image and positive impact.

## Intercooperation

Intercooperation is essential for strengthening cooperativism. We work with other cooperatives to share experiences, develop joint projects, and expand the benefits offered to members. One example of this is our participation in Cooperate Day, promoting joint social impact initiatives.

## Interest in the Community

Our commitment goes beyond financial services. We work toward the sustainable development of the communities where we operate, promoting educational initiatives, social entrepreneurship, and environmental responsibility. Projects such as "+Futuro" and "Conexão" exemplify our dedication to generating value for society.

In this way, we reaffirm our commitment to cooperative principles, ensuring sustainable action aligned with the needs of members and the community.

# Sicoob Credicaf

is a credit cooperative that is part of the Sicoob System, one of the largest cooperative financial systems in Brazil, offering a wide range of products and services for individuals and legal entities. Founded in 1988 in the city of Lajinha, Minas Gerais, the cooperative was born from the initiative of 25 rural producers who were members of Coocafé – Cooperativa dos Cafeicultores da Região de Lajinha Ltda., with the aim of meeting the financial needs of the local community.

Throughout its history, Sicoob Credicaf has shown continuous and structured growth. It maintains its headquarters in Lajinha, the municipality where its history began, and operates through physical branches in several municipalities in Minas Gerais and the State of Rio de Janeiro, in addition to having a virtual branch and the Digital Relationship Unit (URD), which brings together the Digital Unit, the Virtual Branch and the Member Relationship Unit, strengthening multichannel and borderless service.

A significant milestone for credit cooperatives in Brazil was the creation of Banco Cooperativo do Brasil – BANCOOB, in 1997, which allowed credit cooperatives competitive access to the financial market, especially after the extinction of Banco Nacional das Cooperativas de Crédito – BNCC, in 1990. The current Banco Sicoob emerged from the need for cooperatives to achieve greater operational autonomy, expand their portfolio of products and services, and strengthen their financial solidity, boosting the development of the sector.

Committed to expansion and financial inclusion, Credicaf inaugurated its first Cooperative Service Point in 1998, in the municipality of Durandé, beginning its trajectory of regional growth. Over the years, it has expanded its operations to municipalities such as Martins Soares, Mutum, Conceição de Ipanema, Ipanema, Pocrane, Chalé, Taparuba, and Juiz de Fora, in addition to expanding its presence to the State of Rio de Janeiro, with units in Teresópolis, Niterói, Petrópolis, and Volta Redonda.

In 2005, Credicaf transitioned from a rural credit cooperative to an open-membership cooperative, allowing the entire community to join and enjoy its benefits, which represented a turning point in its history and accelerated its growth. In 2012, it inaugurated its own unit, where the headquarters and the Administrative Center (CAD) currently operate, consolidating its organizational structure.

With a focus on the evolution of relationship channels, Sicoob Credicaf inaugurated the Digital Relationship Unit (URD), a structure aimed at serving the Relationship Center, expanding and facilitating contact between members through chat, phone calls, and WhatsApp. In 2024, reinforcing its commitment to proximity and quality in service, Sicoob Credicaf took another important step by starting extended service, with extended hours from 7 am to 7 pm.

The year 2025 was marked by institutional advances, physical expansion, and strengthening of relationships with members and communities. During this period, Sicoob Credicaf inaugurated the Prata Branch, in the Lajinha district, becoming the cooperative's second branch located in a district, expanding its proximity to the local community. In the same year, the Santos Dumont Branch, in Minas Gerais, began operations, reinforcing the strategy of regional expansion and access to financial services. In parallel, the cooperative intensified investments in financial education, citizenship, and social development projects, with emphasis on the +Futuro Project and the Conexão Credicaf. In 2025, Sicoob Credicaf was also recognized nationally with the Gold Trophy in the SomosCoop Excellence in Management Award, in the "Towards Excellence" category, and was also recognized with the "Incredible Place to Work" certification, highlighting its commitment to good management practices and valuing people.

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# SICOOB NATIONAL SYSTEM

NATIONAL (Source: Sicoob Cooperative Center | Data-base: December/2025)

**14**
CENTRAL COOPERATIVES

**322**
INDIVIDUAL COOPERATIVES

**4.727**
UNITS IN THE SERVICE NETWORK (PAS AND HEADQUARTERS)

**9,5**
MILLION MEMBERS

**60,9**
DIRECT JOBS

**2.486**
44,6% OF BRAZILIAN MUNICIPALITIES WHERE WE ARE PHYSICALLY PRESENT

**423**
BRAZILIAN MUNICIPALITIES WHERE WE ARE THE ONLY ONES PHYSICALLY PRESENT

GRI 2 – 7

# COOPERATIVE PROFILE

**46.298**
MEMBERS

**291**
EMPLOYEES

**19**
PHYSICAL BRANCHES

**01**
VIRTUAL BRANCH

**65**
ATMS

**25**
PRODUCTS

**06**
CORRESPONDENTS

**01**
ADMINISTRATIVE CENTER

PRESENT IN
**15**
MUNICIPALITIES

ONLY FINANCIAL INSTITUTION PRESENT IN **3 MUNICIPALITIES WITHIN THE SICOOB CREDICAF AREA OF OPERATION**

# PRODUCTS AND SERVICES

### INDIVIDUAL

CHECKING ACCOUNT
SAVINGS ACCOUNT
CAPITAL ACCOUNT
PIX *(Brazilian instant payment system)*
CREDIT AND DEBIT CARDS
PERSONAL LOANS
AUTOMATIC PERSONAL LOANS
MORTGAGE LOANS
FINANCING
INVESTMENTS
SIPAG *(Brazilian digital banking system)*
SICOOB TAG *(Brazilian digital banking platform)*
INSURANCE
PENSION PLANS
CONSORTIUMS
PAYMENTS
SALARY PORTABILITY *(Brazilian salary transfer system)*
BANK COLLECTION

### LEGAL ENTITY

CHECKING ACCOUNT
SAVINGS ACCOUNT
CAPITAL ACCOUNT
PIX *(Brazilian instant payment system)*
COOPCERTO *(Brazilian credit bureau)*
CREDIT AND DEBIT CARDS
CONSORTIUMS
RECEIVABLES ANTICIPATION *(Brazilian financial transactions)*
AUTOMATIC PERSONAL LOANS
INVESTMENTS
FINANCING
PAYMENTS
BANK COLLECTION LEGAL ENTITY
INSURANCE
SIPAG *(Brazilian digital banking system)*
MORTGAGE LOANS
PROTEST OF NOTES
BNDES

### AGRIBUSINESS

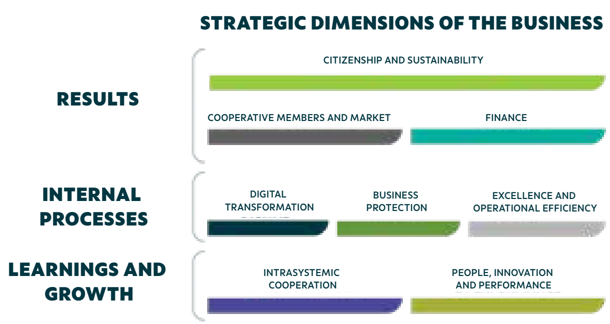
CHECKING ACCOUNT
SAVINGS ACCOUNT
CAPITAL ACCOUNT
PIX *(Brazilian instant payment system)*
CREDIT AND DEBIT CARDS
PERSONAL LOANS
APPROVED CREDIT
MORTGAGE LOANS
FINANCING
INVESTMENTS
AGRICULTURAL INSURANCE
PENSION PLANS
CONSORTIUMS
PAYMENTS
RURAL CREDIT
BNDES
CPR *(Rural Producer Certificate)*

# STRATEGIC MAP: DIRECTION TOWARDS A SUSTAINABLE FUTURE

Sicoob Credicaf structures its strategic operations in alignment with the Strategic Plan of Sicoob Nacional and Sicoob Central Crediminas. This alignment ensures systemic coherence and convergence of efforts around common objectives, strengthening competitiveness, sustainability, and cooperative identity throughout the Sicoob System.

For the 2024–2026 cycle, the cooperative adopted a Strategic Map that guides its priorities, directs decisions, and translates the mission, vision, and institutional purpose into clear goals and initiatives. This instrument acts as the backbone of planning, ensuring that each area, process, and project is connected to what the cooperative wants to build: a solid, sustainable, and member-centered business model.

The Strategic Map highlights the perspectives that guide organizational development — such as financial sustainability, operational efficiency, improvement of the member experience, innovation, governance, and socio-environmental responsibility. Thus, it functions as an integrated guide, ensuring that the cooperative's growth occurs in a planned, transparent, and results-oriented manner that benefits the entire cooperative community.



# MONITORING, EFFICIENCY AND CONTINUOUS EVOLUTION

Sicoob Credicaf's strategic management is conducted in a structured manner and oriented towards best governance practices, promoting structural and behavioral changes that strengthen the organizational culture and drive sustainable development.

With a focus on excellence, the cooperative continuously invests in team training, governance improvement, and the enhancement of internal processes. This preparation ensures that employees and leaders have technical expertise and clarity regarding strategic priorities, expanding execution capacity and guaranteeing greater operational efficiency.

The strategy is monitored monthly, when managers analyze results, monitor indicators, evaluate the performance of initiatives, and deliberate on necessary adjustments. This systematic process ensures consistency between planning and implemented actions, allowing for timely and well-founded decisions.

This continuous monitoring model reinforces the solidity of management, strengthens the commitment to transparency, and keeps the cooperative prepared to respond to the challenges of a constantly transforming market. By managing its strategy with rigor and a vision for the future, Sicoob Credicaf ensures that its growth path is always aligned with cooperative principles and sustainability in all dimensions.

GRI 3 – 3

# PERFORMANCE

In 2025, the cooperative achieved one of the best performances in its history, reflecting not only the evolution of its economic indicators, but also the maturity of its business model sustained by cooperation, responsible management, and the generation of value for the community.

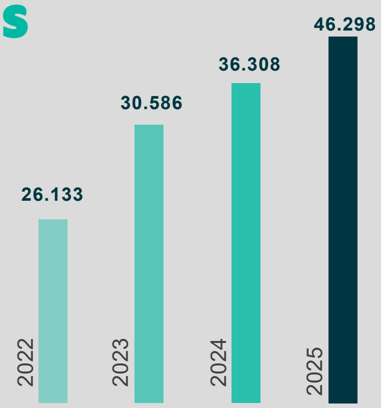
Committed to local development, the cooperative focuses on reinvesting its resources where it all begins: in the region itself. By conducting their transactions with the cooperative, members strengthen a virtuous cycle in which capital remains in the community, stimulates the local economy, expands opportunities, and fosters continuous sustainable growth.

This performance is supported by an efficient management model that seeks a balance between economic results, socio-environmental responsibility, and strengthening relationships with members, employees, and partners. Aligned with its business plan, the cooperative defines strategic goals that guide its actions and ensure that each decision is connected to the purpose of promoting shared prosperity. To ensure this alignment, managers and directors participate in monthly meetings, where they analyze data, review strategies, and adjust approaches, ensuring pace and consistency in planning.

Among the structuring goals for sustainable expansion, the following stand out: growth in the number of members, increased deposits, expansion of credit operations, and strengthening of revenues from services. The evolution of these indicators demonstrates not only financial solidity but also the community's confidence in the cooperative model—confidence reinforced by the important recognitions obtained throughout the year, which reaffirm the cooperative as a benchmark in management and positive impact.

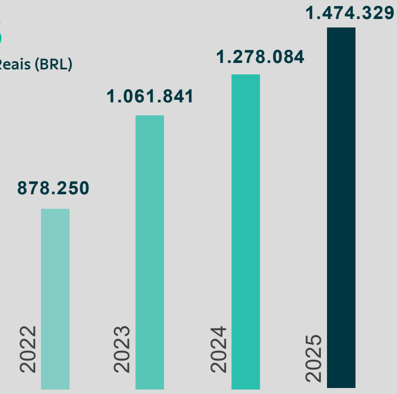
Below, we present the evolution of the main indicators and initiatives that marked the cooperative's performance in 2025.

## Members



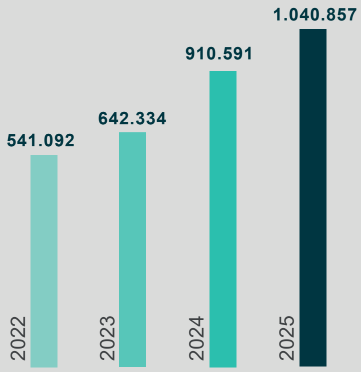

## Total Assets

Thousands of Reais (BRL)



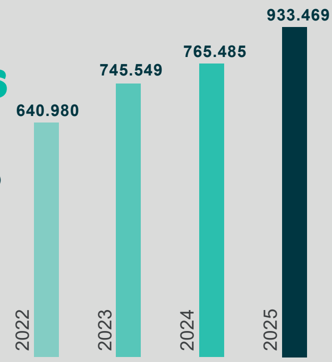

## Deposits + Savings

In Thousands of Reais (BRL)



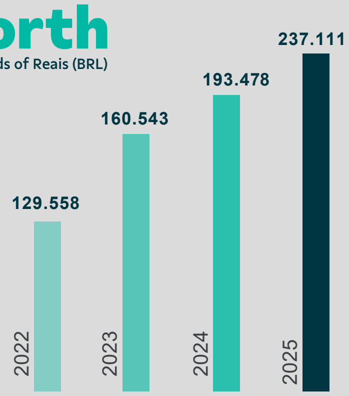

## Credit Operations + BNDES

In Thousands of Reais (BRL)



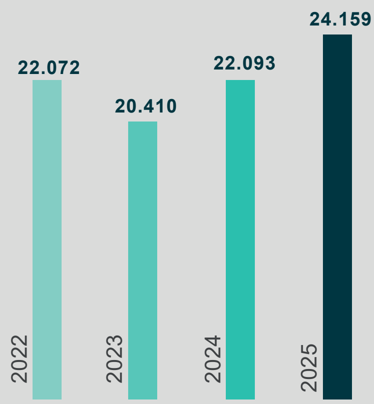

## Net Worth

In Thousands of Reais (BRL)

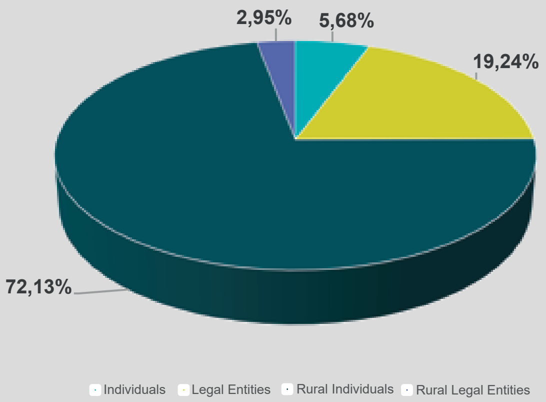



## Result

In Thousands of Reais (BRL)

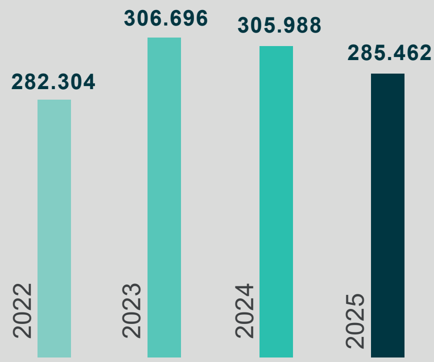


# Portfolio Composition



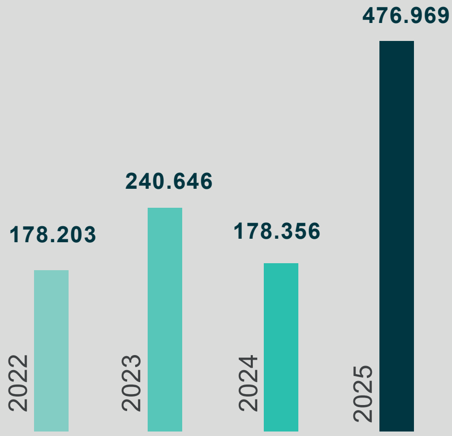

# Resources from Transfers Rural Credit Total Portfolio

In Thousands of Reais (BRL)



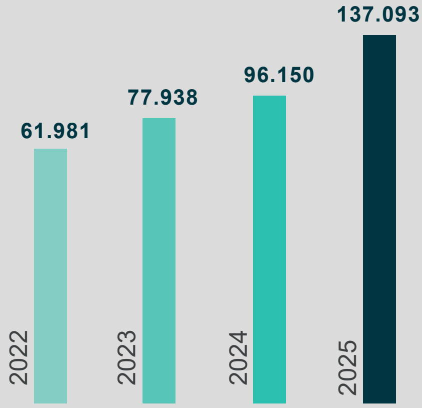

# Contracted Disbursements Rural Credit

In Thousands of Reais (BRL)




# Total BNDES Portfolio

In Thousands of Reais (BRL)



# BNDES Refunds Released in 2025 and Average Ticket Size

**BRL 55.887.126,77**

Released in 2025

**BRL 109.368,00**

Average Ticket Size

**511**

Contracts

# FAMPE and PRONAMPE

**FAMPE**
Amount released: **BRL 24.583.005,62**

**PRONAMPE**
Amount released: **BRL 2.005.245,00**

In addition to its traditional portfolio, the cooperative expands its socioeconomic impact by offering the FAMPE and PRONAMPE credit lines, instruments that support the continuity of local businesses, contribute to the maintenance of jobs, and strengthen the regional economic dynamics. These initiatives reaffirm Sicoob Credicaf's commitment to sustainable and responsible development, ensuring that access to credit occurs consciously and in line with best practices in governance and financial inclusion.

FAMPE, a guarantee fund created by Sebrae Nacional, aims to supplement guarantees required in credit operations, facilitating access to financing for small businesses that often encounter barriers to obtaining conventional credit. On the other hand, PRONAMPE, a government program aimed at strengthening micro and small businesses, directly contributes to the dynamism of the local economy and to the generation of employment and income.

In addition to these alternatives, members have access to a broad and diversified portfolio of products and services, structured to meet the demands of an increasingly sustainable economic landscape, focused on financial inclusion and responsible growth.

## CONSCIOUS CREDIT: A CHOICE THAT TRANSFORMS REALITIES

At Sicoob Credicaf, offering credit is not just about making resources available — it is about making a genuine commitment to the sustainable development of each member and the community in which we are located. In a challenging economic scenario, in which many entrepreneurs and families face cycles of instability, the cooperative positions itself as a strategic partner, walking alongside those in need and offering responsible solutions that promote balance and prosperity.

Granting credit consciously means looking beyond the financial transaction. It means understanding needs, guiding decisions, respecting limits and strengthening the financial health of each member. It means ensuring that credit is an instrument for advancement — not indebtedness — and that it generates a positive long-term impact. Therefore, our analyses and guidance consider the ability to pay, future planning, and financial education as essential pillars for safer and more sustainable choices.

Aligned with ESG guidelines, Sicoob Credicaf reinforces its social responsibility by promoting a credit model that preserves financial well-being, encourages responsible consumption practices, and fosters a culture of organization and preparedness. Each transaction is treated as part of a larger ecosystem, capable of boosting businesses, stimulating the local economy, and strengthening the social fabric of our region.

We believe that conscious credit is a powerful tool for transformation. When well applied, it generates inclusion, promotes autonomy, sustains small economies, and opens paths to opportunities that build a more prosperous and balanced future. This is the essence of our work: to cooperate responsibly so that each member can move forward with security, confidence, and sustainability.

# LEADERSHIP

GRI 2 – 9, 2 – 12, 3 – 3, 202 – 2

# COOPERATIVE GOVERNANCE: LEADERS WHO INSPIRE TRUST, TRANSPARENCY AND INNOVATION

In cooperativism, leading is more than occupying a strategic position — it is assuming the responsibility of representing the interests of the members and ensuring that each decision reflects the values that underpin the cooperative model. The leaders of Sicoob Credicaf act as guardians of these principles, guiding the cooperative with ethics, dialogue and commitment to truly sustainable development.

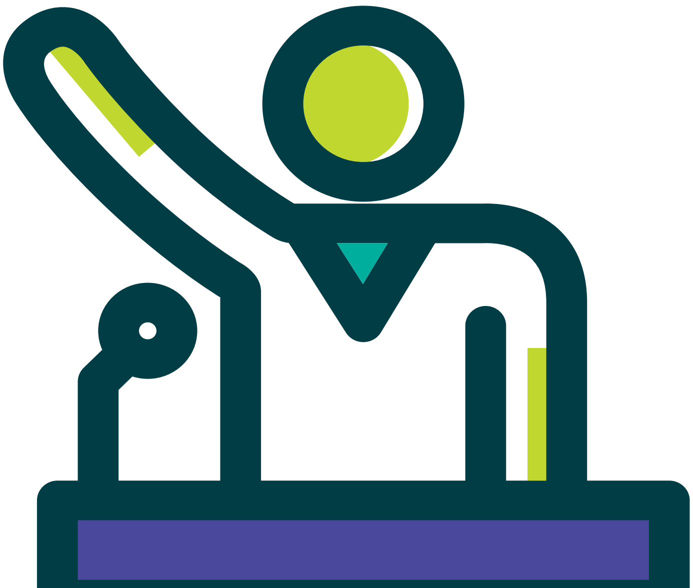
Based on cooperative values — such as democracy, transparency, solidarity, responsibility and concern for the community — our leaders ensure that the collective purpose is at the center of organizational choices. These principles strengthen the bond between the cooperative, its members and the community, consolidating a governance that inspires trust and promotes solid and lasting relationships.

Transparency, an essential element of the cooperative model, guides the actions of each leader. This means communicating clearly, providing continuous accountability, and ensuring that all members have access to the information necessary to actively participate in decisions. This stance strengthens mutual trust and reinforces the culture of cooperation, increasing engagement and creating a more open and participatory organizational environment.

In a scenario of rapid change, marked by economic, technological, and social transformations, cooperative governance needs to be dynamic. Our leaders take on the role of driving innovation, promoting the adoption of new technologies, modernizing processes, and seeking solutions that enhance the member experience. Adapting to the new, anticipating trends, and diversifying strategies becomes essential to ensure competitiveness, relevance, and longevity.

The governance structure of Sicoob Credicaf reflects a commitment to representativeness and proximity. The members of the elected bodies are democratically chosen at the General Meeting and reside in the cooperative's area of operation, ensuring in-depth knowledge of local realities and sensitivity to the needs of the community. This territorial connection strengthens the cooperative purpose and ensures more responsible, inclusive decisions aligned with regional development.

By combining traditional cooperative values with an innovative vision for the future, the leadership of Sicoob Credicaf consolidates a strong, responsible governance model in tune with best ESG practices. Thus, they reaffirm their commitment to leading the cooperative with integrity, transparency, and a focus on collective well-being — building, together with the members, a sustainable, resilient path prepared for the challenges of tomorrow.



GRI 2 – 11

# Board of Directors

The Board of Directors is the body responsible for defining the strategic direction of the cooperative, ensuring that its decisions are always aligned with cooperative principles, transparency, and sustainable development. Acting as direct representatives of the members, its members establish guidelines, validate policies, and guide institutional directions, ensuring that the cooperative's actions reflect the interests of the collective.

In addition to leading the strategy, the Board performs an essential supervisory and monitoring function. Continuously monitors the activities of the Executive Board, evaluating results, management practices, and the achievement of established goals. This role ensures compliance with best practices in Cooperative Governance, strengthens institutional integrity, and promotes responsible and well-founded decision-making.

The Board also actively participates in risk analysis, compliance, and corporate integrity. By evaluating recommendations from the Compliance, Internal Controls, and Risk Management areas, it ensures that the cooperative operates ethically, prudently, and with a long-term vision. In this way, it contributes to building a solid, reliable governance environment committed to the financial, social, and environmental sustainability of the institution.

**Chairman**
João Batista Bartoli de Noronha
**Vice-Chairman**
Fernando Romeiro de Cerqueira
**Board Members**
Antônio Luiz de Oliveira Júnior
Célio Vieira da Fonseca
Daniela Cristine Tavares Fialho
Jeffersom Salomão Fadlallah

# Executive Board

The Executive Board is the body responsible for the tactical and operational management of the cooperative, putting into practice the strategies and guidelines defined by the Board of Directors. Their central role is to ensure the efficient execution of work plans, promote innovation in processes, and ensure that each action contributes to the sustainable growth of the institution and the satisfaction of its members.

With an ethical stance and a focus on transparency, the members of the Executive Board act guided by best governance practices, managing resources responsibly and aligning operations with the needs of the members and the demands of a constantly transforming market. This performance ensures that the cooperative remains competitive, solid, and prepared for the challenges of the future.

In addition to daily management, the Executive Board is responsible for identifying and communicating potential risks, trends, and vulnerabilities to the Board of Directors, allowing for timely and preventive decisions. This integrated vision, which combines strategic management and operational execution, strengthens institutional resilience and ensures the business's longevity.

By balancing efficiency, social responsibility, and innovation, the Executive Board reaffirms the cooperative's commitment to a sustainable management model capable of generating value for its members and contributing to the socioeconomic development of the communities where it operates.

**Business Director**
Wilian Berbert Tomaz
**Risk Management Director**
Gleydson Antunes da Costa
**Administrative Director**
Élcio de Souza Rabelo Júnior



ODS – 4

# LEADERSHIP DEVELOPMENT: PREPARATION FOR A STRONG, INNOVATIVE AND SUSTAINABLE COOPERATIVISM

In an increasingly competitive and dynamic financial market, leading a credit cooperative requires much more than technical knowledge: it requires purpose, responsibility and continuous preparation. At Sicoob Credicaf, investing in leadership development is a strategic priority, as they are the ones who ensure that the cooperative model remains alive, relevant and aligned with the transformations of the modern world.

Well-prepared leaders know that the success of the cooperative is not measured only by financial indicators, but by the ability to generate real value for members and the community. This balance — between competitiveness and cooperation — is what differentiates cooperativism and strengthens its sustainable performance in the long term. To achieve this, it is essential that leaders incorporate cooperative principles into their decisions, promoting transparency, social responsibility, and democratic participation.

In an environment of rapid technological, regulatory, and social changes, continuous qualification becomes indispensable. Skilled leaders are able to innovate without losing the cooperative essence, adopting creative solutions, anticipating trends, and adapting the institution to market demands. They develop products and services aligned with the needs of members, always maintaining a commitment to ethics, inclusion, and sustainability.

More than guiding processes, strengthened leadership builds culture. Through clear communication, openness to dialogue, and encouragement of collaboration, an engaged and confident organizational environment is created—a fundamental premise for the longevity of the cooperative. This relationship of trust between leaders and members is what sustains a human, participatory, and collectively centered business model.

With this understanding, Sicoob Credicaf invests permanently in the training of its board members and executives. In 2025, through in-person and online training, particularly on the Sicoob University and Educacoop platforms, the administrative council participated in 199 courses, totaling 228 hours of training. Among the content, we highlight the completion of all tracks in the management training plan.

By preparing its leaders for current and future challenges, the cooperative ensures not only efficient management but also the continuity of the cooperative model. Skilled leaders guarantee a balance between competitiveness and purpose, keeping the cooperative true to its mission: to serve its members, strengthen the community, and build a sustainable future for all.

GRI 2 - 28

# EXTERNAL PARTICIPATIONS

The principle of community interest, one of the pillars of cooperativism, decisively guides the actions of Sicoob Credicaf. Our cooperative reaffirms its commitment to sustainability daily by actively participating in municipal, regional, and state councils. We believe that strengthening the communities where we are located is essential to building a more prosperous, inclusive, and balanced future.

We are present in strategic bodies, such as the Municipal Councils for Sustainable Rural Development, Health, Environment, Tourism and Leisure, as well as the Participatory Master Plan and sports boards. This participation expands our ability to collaborate on public policies, promote social initiatives, and contribute to the economic and environmental development of the localities in which we operate.

Our work also extends to Sicoob Central Crediminas, an entity that coordinates and integrates affiliated cooperatives in Minas Gerais. This participation strengthens the system's representativeness, promotes the standardization of processes, and fosters a more collaborative, solid, and efficient environment. Furthermore, we contribute to the Council of Coffee Entities of the Matas de Minas Region, reinforcing actions aimed at the sustainable development of coffee farming, the appreciation of high-quality production, and the strengthening of the sector in the regional and national market.

Another relevant axis is our partnership with the Ocemg System, responsible for supporting, representing, and developing Minas Gerais' cooperative movement. Through this relationship, we participate in actions involving professional training, monitoring of best practices, and social promotion, decisively contributing to the advancement of a more prepared, innovative, and committed cooperative movement focused on sustainable development.

By joining forces with these entities and maintaining an active presence in community initiatives, Sicoob Credicaf reaffirms its cooperative purpose: to act as an agent of positive transformation, promoting inclusion, strengthening ties, and driving the sustainable development of the communities where we are present.

SICOOB Central Crediminas

**Sicoob Central Crediminas Council**
João Batista Bartoli de Noronha

REGIÃO DAS MATAS DE MINAS

**Council of Coffee Entities of the Region of the Matas de Minas**
João Batista Bartoli de Noronha

SistemaOcemg

**Ocemg System Council**
João Batista Bartoli de Noronha

# DEMOCRATIC MANAGEMENT

The Annual General Meeting is the main space for deliberation and participation of cooperative members and represents, in practice, the foundations of democratic management in cooperativism. On April 9, 2025, Sicoob Credicaf held its Annual General Meeting in a hybrid format, reaffirming its commitment to transparency, active participation, and the collective construction of institutional decisions. The meeting brought together 155 members in person at Espaço Credicaf, and 1,006 remotely via the Moob app, totaling 1,161 participants.

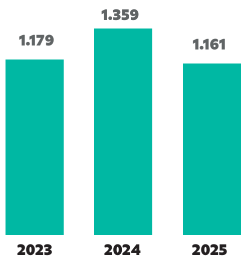
The hybrid format, consolidated in recent years, broadened the reach of the meeting and ensured equitable participation conditions for members from different locations, strengthening principles such as equal voice, inclusion, and accessibility. The proceedings were led by the Chairman of the Board of Directors, Mr. João Batista Bartoli de Noronha, who clearly presented the topics on the agenda. At the end, the members exercised their right to vote on all items, including the allocation of surplus, with the majority of proposals being approved, which reaffirms their confidence in the management model adopted by the cooperative.

As part of governance and compliance practices, the documents that make up the agenda and other materials of interest remain available at the cooperative's headquarters, in accordance with the legal regulations applicable to financial institutions and with respect for the confidentiality of information. The General Meeting is thus consolidated as the moment when the member assumes a central role in decisions and contributes directly to defining the direction of the cooperative.

The strengthening of democratic management is accompanied by a continuous policy of transparent communication. Throughout 2025, Sicoob Credicaf promoted events and actions aimed at presenting data, results and institutional decisions, creating spaces for dialogue with members and with society in the regions where it operates. Among the initiatives carried out were the Pre-Meeting, the Annual General Meeting, the Extraordinary General Meeting, the Conexão (Connection) and the results presentation campaign, developed through digital channels and offline media.

The Pre-Assembly was attended by 429 listeners and aimed to provide advance information, clarify agendas, and broaden understanding of the topics to be discussed. The Extraordinary General Meeting brought together 494 participants and was intended to address specific issues outside the ordinary calendar. In the recent history of participation in meetings, the cooperative recorded 1,179 attendances in 2023, 1,359 in 2024, and 1,161 in 2025, demonstrating the engagement of the membership and the continuous strengthening of cooperative governance, aligned with the principles of cooperativism and the sustainable development of the communities where Sicoob Credicaf is present.

### Member Attendance at Meetings




# ETHICS PACT

GRI 2 – 23

**Ethics Pact: Transparency, Respect, and Integrity as the Basis of Our Actions**

Ethics is one of the pillars that support cooperativism and guide the conduct of Sicoob Credicaf. Recognizing the importance of directing behaviors and decisions based on solid principles, Sicoob adopts the Ethics Pact — an institutional commitment that harmonizes personal, professional, and organizational values, strengthening coherence and integrity in all relationships.
Aligned with this national guideline, Sicoob Credicaf incorporates the Ethics Pact as an essential reference to ensure that moral, legal, and normative values are present in all its activities. This stance reinforces our responsibility for transparency, trust, and respect for members, employees, partners, and society.

**Principles that guide our conduct**

**Our ethical conduct is based on fundamental principles, such as:**

*Commitment to the cooperative mission;*

*Cooperation as a way to build collective solutions;*

*Respect in internal and external relations;*

*Responsibility for decisions and their impacts;*

*Solidarity, to strengthen communities;*

*Transparency, the basis of sound governance.*

**With this, all employees commit to:**

*Maintaining the confidentiality of sensitive and confidential information;*

*Avoiding conflicts of interest in their professional activities;*

*Acting impartially, rejecting gifts, advantages or undue favors;*

*Strictly complying with laws, regulations and strategic guidelines;*

*Observing rules that prevent money laundering and concealment of assets;*

*Using cooperative resources ethically and responsibly;*

*Adopting appropriate financial and administrative conduct, both inside and outside the institution;*

*Maintaining honest and respectful relationships with members, suppliers, competitors and public bodies.*

**Ethics Committee: Guardian of Integrity**

**To ensure that this ethical culture is continuously strengthened, Sicoob Credicaf maintains an Ethics Committee, responsible for:**

*Promoting the dissemination and understanding of the Ethics Pact;*

*Clarifying doubts and mediating possible conflicts;*

*Receiving, analyzing, and addressing complaints of non-compliance;*

*Monitoring improvements and suggestions related to the institution's ethical practices.*

**This structure ensures that ethics is not just a discourse, but an effective practice, incorporated into the routine and strategic decisions of the cooperative.**

GRI 2 – 23

**Transparency as a permanent commitment**

The Ethics Pact reaffirms Sicoob Credicaf's dedication to transparency, honesty, and respect — values that underpin our credibility and strengthen the trust of our members. It is a living commitment that guides behavior, protects relationships, and drives an organizational culture of integrity and sustainability.

To access the complete document and learn more about this commitment, access:

**www.sicoobcredicaf.com.br – Member Area – Institutional Documents**

Or access directly via the link: https://sicoob.online/q7WTD

GRI 2 – 16

# COMMUNICATION CHANNELS: TRANSPARENCY, ACTIVE LISTENING AND TRUST RELATIONSHIPS

Maintaining an open, accessible and transparent dialogue with members is fundamental to strengthening trust and continuously improving the quality of services provided. With this purpose, Sicoob Credicaf provides a structured network of communication and service channels, ensuring that each member has a voice and finds the appropriate support for their needs.

**Among these channels, the following stand out:**

Ombudsman
Reclame Aqui (Brazilian consumer complaint website)
RDR (Registration of Demands and Complaints)
Channel for Reporting Illegality

Each of them plays a strategic role in receiving complaints, mediating conflicts, and resolving quickly and fairly issues involving the cooperative. Furthermore, they guarantee an impartial, confidential, and independent service environment, promoting solutions that reinforce transparency and integrity in relations with cooperative members.

By encouraging active participation and providing effective means for suggestions, questions, compliments, and complaints to be recorded, these channels directly contribute to the continuous improvement of internal processes and the strengthening of the institutional reputation. This posture of active listening sustains an organizational culture based on respect, trust, and commitment to excellence.

In 2025, the service channels recorded 135 expressions of interest from a universe of 46,298 members, demonstrating Sicoob Credicaf's commitment to qualified service, transparency, and building an increasingly close and responsible relationship.

# PEOPLE

GRI 3 - 3

# PEOPLE MANAGEMENT

At CREDICAF, we believe that the sustainable success of an organization is born and renewed every day in the people who build it with purpose. Our commitment to People Management translates into consistent action to strengthen a work environment that values human development, diversity, and well-being, focusing on healthy relationships, continuous evolution, and pride of belonging.

More than a guideline, we assume the role of guardians of the Sicoob Credicaf culture, contributing to the consolidation of a high-quality, high-performance, and meaningful environment. Here, work relationships are stimulating and motivating and, above all, oriented towards real opportunities for each employee to grow, contribute, and leave their mark on the cooperative's future.

Our organizational climate is built on respect, transparency, and cooperation. We conduct satisfaction surveys and hold regular meetings to listen to our employees, ensuring that their perceptions and suggestions are considered in building and improving the work environment. In addition, we cultivate a culture of recognition that ranges from formal merit to everyday celebrations: internal awards, appreciation of achievements, and encouragement of individual and collective leadership.

As recognition for its people management actions, Sicoob Credicaf received the FEEx FIA – Fundação Instituto de Administração (Employee Experience) certificate, with an Organizational Climate seal. Since 2021, the cooperative has been recognized annually by the Incredible Places to Work Award, reinforcing the consistency of our care for people and the maturity of our culture.

Through surveys conducted with employees and audits by FEEx FIA, Sicoob Credicaf was highlighted for the performance of its leaders in promoting a healthy, welcoming, and respect-oriented work environment, valued by employees. In addition, Sicoob Credicaf also received the Great Place To Work (GPTW) certification, a global indicator of employee satisfaction with the work environment, which offers a comparative basis between organizations in the same sector and reinforces the presence of a positive, active, and engaged internal ecosystem.

In 2025, this commitment gained even more evidence: the Cooperative reached 12th position in the GPTW survey ranking, a result that reflects the consistency of our journey and the strength of what we have built together with listening, development, and trust as pillars. This recognition inspires us to continue raising standards, strengthening ties, and expanding opportunities, focusing on people and sustainable results.

Sicoob Credicaf has the Professional Performance Management Program, a platform focused on developing essential skills to strengthen Sicoob's systemic identity and boost high professional performance. All employees are monitored for skills such as Cooperative Attitude, Collaborative Posture, and Results Orientation; and, for Leaders, important developments in Organizational Sensitivity and Inspiration through Purpose are highlighted.

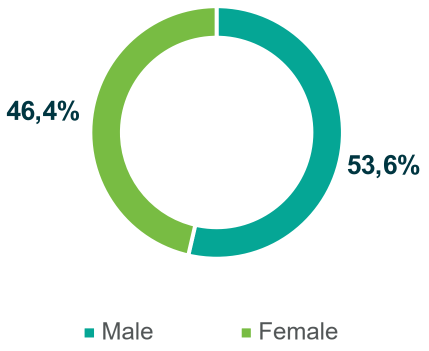
At Sicoob, high performance is a direct consequence of the combination of quality deliverables and continuous development: we believe that the ability to improve is a strategic differentiator and an engine of transformation to achieve and exceed goals, sustain excellence, and keep the cooperative prepared for the challenges of a constantly evolving market.

GRI 2 – 6, 2 – 7, 2 – 30, 405 – 1

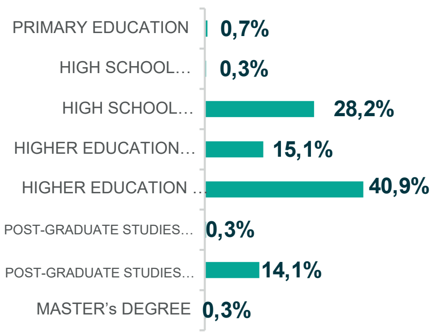
# EMPLOYEE PROFILE

Cooperativa de Crédito Credicaf Ltda – Sicoob Credicaf is composed of 291 employees and 3 contracted Executive Directors, of which 135 are women (46.4%) and 156 are men (53.6%).

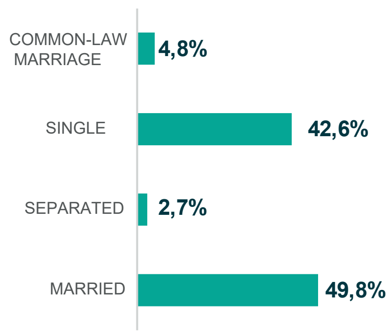
All employees are covered by the collective bargaining agreement and are governed by the Consolidation of Labor Laws (CLT).



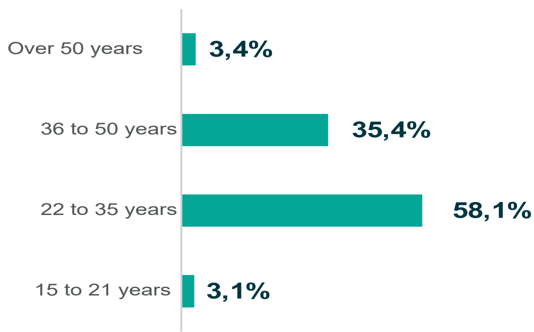

### Academic Background – 53,3 % People with Higher Education



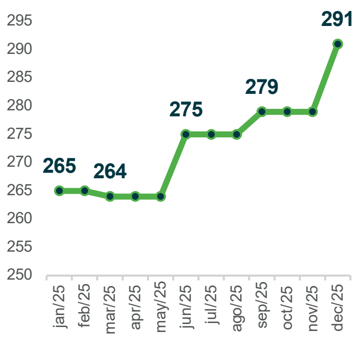

### Marital Status



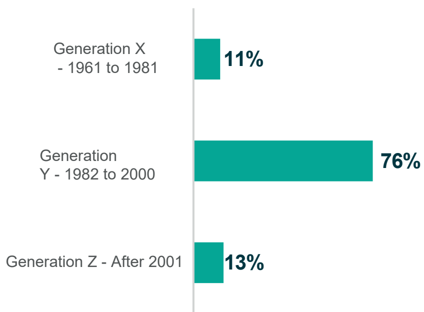

### Age Range



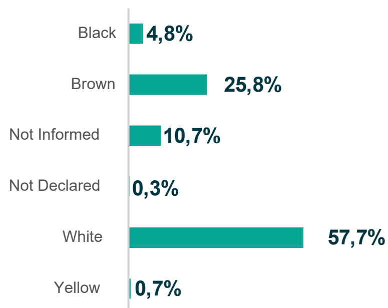

### Evolution of the Employee Number Variation of: 9.8%




### Generation




### Race/Color




# INTERNS

In partnership with CIEE-MG, we started the Internship Program for high school students, as an extension of the +Futuro Project. Through this initiative, we hired 21 teenagers, distributed across 9 branches and the Administrative Center.

This program aims to strengthen the training of young talents, offering practical experiences and opportunities in a cooperative environment. In addition to contributing to professional development, we seek to promote social inclusion, encourage civic responsibility, and prepare participants for the challenges of the job market.

With actions like this, Sicoob Credicaf reaffirms its commitment to valuing people, sustainable development, and the positive transformation of the community in which it operates.

GRI 3 - 3

# ORGANIZATIONAL CLIMATE

We believe that a positive work environment strengthens engagement and productivity and, above all, sustains relationships of trust that drive consistent results. Therefore, we continuously monitor the organizational climate, transforming perceptions into practical initiatives that encourage open dialogue, structured feedback, and genuine recognition of individual and collective achievements.

In this sense, throughout 2025, we strengthened our listening culture through recognized instruments for evaluating employee climate and experience, with emphasis on certifications and awards that confirm the maturity of our work environment.

GPTW (Great Place To Work): In 2025, we celebrated a milestone that reflects consistency and cultural evolution: for the 3rd time we won the GPTW Award, reinforcing the credibility of our internal environment. In addition, we reached 12th place in the GPTW ranking as Best Companies to Work for in Minas Gerais, demonstrating that the excellence perceived internally is also consolidated as a benchmark in the state. As an important advance in the human dimension of work, we also received the "Emotional Well-being" Award from the global consulting firm GPTW, a seal that recognizes and qualifies the emotional state of our team, reaffirming our commitment to a healthy, welcoming and emotionally safe environment.

Research on the Most Incredible Places to Work (FIA + Estadão): For the 5th consecutive year, we have earned recognition as one of the "Most Incredible Places to Work". This award is a direct result of employees' perceptions of our environment and management practices, based on an organizational climate survey. The methodology considers criteria such as leadership, communication, well-being, professional development, and organizational culture, reinforcing the robustness of the recognition and the consistency between discourse and practice.

These results reaffirm that investing in people is a strategic decision: the more we strengthen trust, belonging, and well-being, the more we expand our capacity to innovate, cooperate, and deliver value sustainably to the team, to the members, and to the community.

# FEEDBACK NETWORK

The Feedback Network is an initiative aimed at strengthening the culture of recognition within the organization. More than a campaign, it represents a movement to value people, encouraging the recording of compliments and the use of the Performance Management platform as a tool for connection and motivation.

**Main objectives:**

To encourage the habit of recognizing colleagues on a daily basis.

To promote the use of the platform as a space for appreciation.

To create a more positive, collaborative and inspiring environment.

The campaign ran for 30 days, and we rewarded the employees who "provided the most feedback" and "received the most feedback".

This format reinforces both the act of recognizing and the importance of being recognized, balancing both sides of the practice.

**Results achieved:**

70.57% of employees participated by providing feedback.

95.39% of employees received some recognition. Engagement was a success; a simple compliment can transform someone's day. By encouraging this practice, the Feedback Network contributes to: Strengthening bonds between teams.

Increasing motivation and a sense of belonging. Building a recognition network that values attitudes and results.

In short, the Feedback Network is more than a campaign: it's an invitation for each employee to be a protagonist in creating a more humane, collaborative, and inspiring work environment.

GRI 3 – 3

# PERFORMANCE MANAGEMENT PROGRAM

Our commitment to excellence translates into ongoing investment in training and professional development, as an essential part of our sustainability strategy. At CREDICAF, we promote structured learning experiences at different levels—basic, intermediate, and advanced—and strengthen development through mentoring programs and knowledge paths designed to enhance technical and behavioral skills. In this way, we consolidate a culture of continuous learning that inspires proactivity, expands repertoires, and drives individual and collective growth, continuously raising the quality of our deliverables.

The Sicoob Professional Performance Management Program (GPPS) is a structured system that supports our people management by monitoring, evaluating, and improving performance, connecting expectations, goals, and development with consistency and transparency. The process is organized into integrated stages—planning, monitoring, evaluation, and development—strengthening practices of goal setting, feedback, and continuous improvement, focusing on guiding trajectories and promoting high performance in a sustainable way.

In 2025, Sicoob promoted the Feedback Network Campaign, an initiative aimed at strengthening the culture of recognition and appreciation among employees. The action encouraged the recording of compliments and positive feedback through the Performance Management platform, stimulating a more collaborative, inspiring, and human work environment.

The campaign, which ran until October 31, 2025, rewarded employees in two categories: those who recorded the most feedback and those who received the most feedback in the month.

Engagement was significant: more than 70% of employees provided feedback and more than 95% received recognition, demonstrating broad adherence and the positive impact of the initiative. In total, there were hundreds of records that reinforced the importance of valuing attitudes and strengthening connections in the workplace.

This practice directly contributes to Sicoob's sustainability pillars by promoting a healthy organizational climate, encouraging cooperation, and recognizing the role of each employee in building a more humane, engaged, and future-oriented institution.

# 5-STAR EMPLOYEE

Since 2020, the 5-star project has recognized employees for their length of service, a genuine way to express our gratitude and appreciation for their dedication and years of service. For each completed five-year cycle, the employee receives a star, a symbol of their commitment, their career path, and the trust built over time. A "5-Star" employee represents the achievement of twenty-five years of shared history with our cooperative – a legacy that inspires and strengthens CREDICAF.

In 2025, we had the honor of recognizing 22 employees, celebrating career paths that reflect belonging, consistency, and excellence in service. Among the recognitions, 2 employees received their 1st Star from the Project; 11 completed 10 years; 6 reached 15 years; 1 employee celebrated 20 years; and 1 employee reached the milestone of 25 years of dedication to the cooperative.

We proudly celebrate the honorable milestone of 30 years of professional career of our Business Director, Wilian Berbert. His history is intertwined with the very construction and strengthening of Credicaf, marked by inspiring leadership, institutional commitment, and strategic contribution over the decades.

In commemoration of this significant date, several people who were part of his professional journey contacted him through calls and messages, expressing recognition, congratulations, and recalling memorable moments from his career.

The celebration concluded with an emotional surprise at his home, together with his family, reinforcing the affection and admiration that surround his career.

This milestone not only celebrates Wilian Berbert's dedication, but also symbolizes the cooperative spirit that guides Credicaf: building solid stories, based on human values and a commitment to collective development.

Each star represents not only the length of service, but also the stories lived, the challenges overcome, and the individual and collective achievements that drive our growth. It is a moment of celebration and emotion, in which we reaffirm the invaluable worth of those who make CREDICAF happen every day, with commitment, cooperation, and pride in belonging.

GRI 3 – 3, 403 – 1

# DESIGNATED CIPA – ACCIDENT PREVENTION

Quality at work also translates into active prevention, constant care, and responsible attention in the execution of all activities. At Sicoob Credicaf, safety is a value that guides decisions and behaviors: we believe that a truly sustainable environment is one in which people feel protected, respected, and prepared to act with confidence.

With this commitment, we rely on the Internal Commission for Accident Prevention (CIPA), an essential initiative to strengthen the safety culture and promote health in the workplace, composed of properly trained employees. Their training is conducted with a comprehensive approach, combining theoretical foundations and practical activities, with the presentation and analysis of real situations, to broaden understanding and ensure the correct application of concepts and best practices in daily work.

**HIGHLIGHT:**

The CIPA (Internal Commission for Accident and Harassment Prevention) aims to promote health and preserve lives, acting in the prevention of workplace accidents and occupational diseases. By strengthening this space for awareness and co-responsibility, the cooperative reinforces that safety is not just a requirement, it is a daily choice, a collective care and a pillar of well-being for all.

# SHIELD

Safety is a decisive pillar for building trust, especially in a scenario of increasing digitalization, in which data and information circulate on a large scale and at high speed. At Sicoob Credicaf, we treat information protection as a strategic priority: we continuously invest in tools, procedures, and routines that reinforce the confidentiality, integrity, and availability of information, preserving data security and the peace of mind of our members.

Consolidation in the market involves treating the public with respect and ethics, delivering products and services with quality and security. It is in this context that SHIELD (Security, Skills, Integrity, Stability, Legality, and Availability) stands out as a network of employees dedicated to information security and preventive risk management, working continuously to strengthen our controls and raise the maturity of protection throughout the cooperative environment.

Implemented as a structured practice, the S.H.I.E.L.D. Project organizes and distributes responsibilities so that, in the units, there are trained people, committed with periodic checks that anticipate vulnerabilities and reduce exposures. These routines follow a defined checklist, with weekly checks recorded in a form (Forms), ensuring traceability, evidence, and operational discipline. The identified nonconformities are reported to the responsible departments for handling, through internal calls via Intranet, reinforcing agility, governance and integrated action.

With this work, SHIELD strengthens a culture in which security is not just a requirement, it is a daily value. The initiative also promotes the dissemination of security guidelines and tips, encourages continuous learning and broadens the perspective on risk at all levels, connecting people, processes and technology to protect information and institutional reputation.

Finally, as a governance measure, the measured and/or processed data classified as high risk or significant risk are reported to the Cooperative's Executive Board, ensuring visibility, timeliness and qualified decision-making.

# GENDER EQUALITY IN REMUNERATION

Equality is a fundamental value in cooperativism, reflecting the principles of justice and equity that guide our actions. At Sicoob Credicaf, we treat all people with respect and dignity, without distinction of any kind, and this commitment is rigorously observed in the daily routine of our management. It permeates all areas of the Cooperative, including, as a priority, compensation and professional recognition practices.

At the Cooperative, there is a clear conviction: differentiated values should not be practiced based on gender. Therefore, we ensure equal pay, offering the same base salary to women and men who perform the same job and share the same responsibilities, within a structured compensation policy, with reference tables and transparent positioning criteria. This practice strengthens an inclusive, respectful, and meritocratic work environment, in which everyone has the same opportunities for development and advancement.

As demonstrated in the Transparency and Equal Pay Report for Men and Women, the median contractual salary for women is equivalent to 100% of that received by men. And, according to the 2025 update provided for this Report, the average monthly remuneration for women is equivalent to 93.5% of that received by men, demonstrating positive progress and the continuous strengthening of our equity practices. In addition, Sicoob Credicaf maintains its commitment to promoting Cooperative. We recognize that gender equality is part of a broader agenda of valuing people, and we constantly seek to improve processes and strengthen a culture where all voices are heard and valued, regardless of gender, race, sexual orientation, gender identity, or any other personal characteristic.

By promoting equal pay and consolidating an inclusive environment, Sicoob Credicaf honors the principles of cooperativism and contributes concretely to building a fairer and more equitable community for employees, members, and the territory where we operate.

GRI 401 -2

# EMPLOYEE BENEFITS

The benefits offered by the cooperative are an essential part of our strategy for valuing people. They strengthen loyalty, boost productivity, reduce absenteeism, and sustain a positive organizational culture in which care is translated into concrete actions. This approach enhances the quality of life for employees and contributes to a healthier, more motivating, and engaged work environment, directly reflecting on the excellence of our service and the consistency of our results.

*At Sicoob Credicaf, employees have access to a full range of benefits, including:*
*Health Plan (with the possibility of including a spouse), Food/Meal Voucher, Transportation Voucher, Life Insurance, Seniority Bonus (annual bonus), Profit Sharing, Sick Pay Supplement, Wellhub, Uniform, Childcare/Babysitting Allowance, Funeral Assistance, Scholarship, and Care Management.*

GRI 3 - 3, 405 - 1

# DIVERSITY AND INCLUSION AT WORK

In today's society, diversity and inclusion in the workplace are essential for the success and sustainability of organizations. In cooperatives, where collaboration and team spirit are fundamental pillars, promoting diversity and building an inclusive culture plays a vital role. Sicoob Credicaf understands that different perspectives and experiences enrich decision-making and drive innovation, encompassing everything from gender and ethnic diversity to diversity of skills and socioeconomic backgrounds.

An inclusive culture is crucial to the success of any organization. This implies creating an environment in which all team members feel valued, respected, and empowered to contribute fully. Promoting diversity and inclusion in the workplace is not only a matter of fairness but also generates concrete benefits for the cooperative, as diverse teams tend to be more creative, productive, and adaptable to a constantly changing environment.

In addition, an inclusive culture can increase employee satisfaction, reduce turnover, and strengthen the cooperative's reputation with its members and communities. In an increasingly diverse world, cooperatives have the opportunity and responsibility to lead the promotion of diversity and inclusion in the workplace. By valuing and celebrating differences and creating a culture that welcomes everyone regardless of gender, age, ethnicity, sexual orientation, beliefs, and other aspects, Sicoob Credicaf strengthens its teams and communities and contributes to a fairer and more equitable future for all.

# TRAINING

Corporate Education at Sicoob Credicaf consists of a set of structured initiatives to meet the development and learning needs of employees, with the purpose of improving essential skills that support operational efficiency, reduce process failures, and continuously increase qualification, alignment, and commitment to organizational values. The Corporate Education Manual, developed by the Sicoob Cooperative Center (CCS) and adopted by Sicoob Credicaf, establishes guidelines and principles that guide training and development actions, supporting career progression and boosting results in credit cooperatives.

In 2025, we strengthened this learning ecosystem with 406 courses held at Educa Coop, 30,423 courses held at Sicoob University, and 34 Internal Courses, organized into 3,339 Tracks – a broad and strategic training journey that expands technical and behavioral repertoires, values employee protagonism, and consolidates a culture of excellence sustained by knowledge. Educational activities can take place in person or remotely, through Sicoob University for online training, in addition to participation in training sessions promoted by CCS, Central Crediminas, OCEMG and other partners, ensuring continuous updating and consistency with the System's best practices.

In addition, the training path includes critical content for the integrity and security of the business such as Business Continuity Management, Operational Risk, General Data Protection Law (LGPD) and compliance topics, and ensures that new employees undergo integration in pillars such as Cooperativism, Ethics and Prevention of Money Laundering and Terrorist Financing (PLD/FT); specific training for outsourced audiences is also included, focusing on Information Security, Risk Management and LGPD, reinforcing an institutional commitment that extends throughout the operational support chain.

# KNOWLEDGE DAY

Human Resources strategies aimed at the growth and learning of employees at Sicoob Credicaf aim to integrate knowledge across different areas and topics of interest to the teams, promoting a broader view of the business and strengthening organizational maturity. The human capacity to understand involves receiving information, innovating, and experiencing the new – a learning process that combines thought and practice. By fostering an environment where the exchange of information and experiences happens fluidly and accessibly, the cooperative enhances collective learning and, in the corporate context, enables the dissemination of practices and experiences that become consistent and valuable knowledge, both for employees and for the organization.

The "Dia do Saber" project at Sicoob Credicaf aims to foster learning, knowledge, and the continuous development of employees. To establish standards and guidelines for holding meetings in all branches and at the Sicoob Credicaf Administrative Center, the project covers a variety of topics and helps align the teams' repertoire, connecting routines, strategy, and culture in the same institutional language. Initially, relevant topics for employees are identified and, over time, these topics are drawn for presentation to others, ensuring uniformity in the sharing of information and expanding the reach of knowledge in a structured and democratic way.

In 2025, 43 presentations of Dia do Saber were held, reaffirming Sicoob Credicaf's commitment to continuous learning and to building an increasingly collaborative and integrated environment. Of this total, 22 presentations took place in the branches and 21 presentations at the CAD, throughout the year, strengthening the connection between the units and the Administrative Center, valuing the exchange of experiences and consolidating a culture of protagonism, cooperation and development. The "Dia do Saber" not only expands the circulation of knowledge, but also reinforces the organizational identity, stimulating collaboration and professional development of all those involved.

# LEADERSHIP DEVELOPMENT

Developing Leaders is a priority for the cooperative. We invest in management training programs aligned with the principles of ethics, transparency, and innovation because we believe that leadership is the main link between strategy and culture, and it is through leadership that the cooperative member's experience translates into excellence in daily work. Our leaders are encouraged to act in a humanized, strategic, and collaborative manner, promoting autonomy and team leadership.

## CERTIFICATIONS

With an unwavering commitment to excellence in service, professionalism, and personal development, Sicoob Credicaf proactively encourages its employees to pursue certifications and enhance their professional skills. Recognizing the importance of a highly qualified team, the cooperative values investment in training and promotes an environment that fosters continuous learning. To support this commitment to professional development, the Certification Program was established, offering financial incentives so that employees can obtain market-recognized certifications in their fields of expertise. This reinforces the technical development pillar foreseen in the Human Resources Management agenda, maintaining the reimbursement of certifications and directly connecting with structuring initiatives such as the Sicoob Credicaf Academy itself, which also incorporates the encouragement of increased certifications as one of its guiding principles. We would like to highlight that in 2025, more than 41 employees earned their first certification, including CPA-10 and CPA-20.

## SICOOB CREDICAF ACADEMY

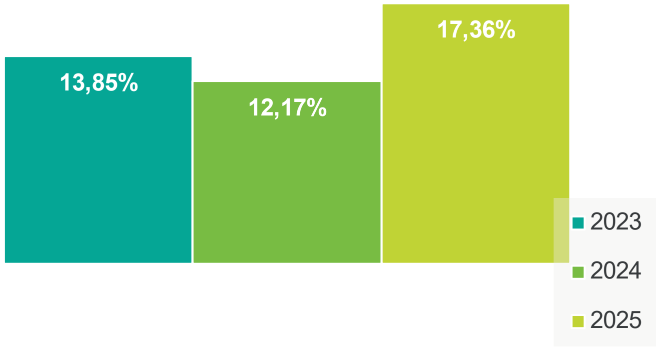
In 2025, we highlight the Sicoob Credicaf Academy project, created with the purpose of strengthening skills through specialized sales training modules. The initiative not only enhanced sales techniques but also essential strategic skills to boost performance and ensure excellence in customer service. Throughout the year, more than 89 hours of training were conducted, achieving an average evaluation of 9.55, demonstrating the high level of engagement and the relevance of the content offered. With the active participation of managers and trainees, the Academy consolidated a collaborative learning environment, based on the exchange of experiences and continuous development. The project contributed significantly to training professionals who are even better prepared to overcome challenges, achieve results, and directly contribute to the sustainable growth of the cooperative.

GRI 401 – 1

# TURNOVER RATE

In 2025, the annual turnover rate reached 17.36%, representing an increase compared to previous years (13.85% in 2023 and 12.17% in 2024). This growth reflects a period of workforce expansion, with 62 new hires compared to 38 terminations, demonstrating an active movement of renewal and strengthening of the workforce. The analysis of terminations shows that 60.5% were involuntary, while 39.5% occurred at the initiative of the employees. The months with the highest turnover rates were August, April, and November, while March had the lowest rate of the year. The goal for the next cycles is to reduce annual turnover and promote an increasingly stable, healthy, and sustainable work environment for everyone.

Turnover - Employee Turnover Rate




# PROFIT SHARING PROGRAM (PPR)

In 2025, the Profit Sharing Program (PPR) continued as one of the main initiatives for recognizing and stimulating performance at Sicoob Credicaf. Formalized as a work agreement registered with the Union of Workers in Cooperative Societies of the State of Minas Gerais (Sintracoop) and approved by the Ministry of Labor (MTE), the PPR reinforces our commitment to a high-performance culture, in which sustainable results are built with quality, productivity, and collective responsibility.

In the PPR, participation is directly proportional to the achievement of the cooperative's Business Project goals. The model does not establish a maximum payment ceiling, but it conditions eligibility on achieving a minimum percentage of surplus per branch, strengthening the cooperative logic that the better the performance of the cooperative and each unit, the greater the recognition shared with the team. Thus, the PPR (Profit Sharing Program) promotes teamwork, focus on common goals, and responsible meritocracy, aligning the interests of employees with the strategic objectives of the business and promoting a virtuous cycle of engagement and continuous improvement.

As a complement to this appreciation strategy, in 2025 we also advanced in the consolidation of Variable Income as an instrument for stimulating and aligning priorities, with periodic assessments based on goals and results. The governance of the process is supported by controls and consolidations that organize performance by different levels—portfolios, branches, and regions—including the cooperative's final result with a record of the target, achieved, and percentages (including treatment with a limitation to 100% for calculation purposes), in addition to simulation and consolidation resources for the amount to be paid for forwarding to HR and posting on the payslip.

In this way, PPR and Variable Income work in an integrated manner to recognize consistent deliveries, strengthen the transparency of criteria, and keep the team connected to what [sic].

# BELONGING

In 2025, the Belonging Program continued as an essential step in our onboarding, connecting each new employee to what sustains our identity: the cooperative essence. We believe that each person who arrives becomes a genuine part of our history, and therefore, we ensure that the beginning of this journey is welcoming, inspiring, and aligned with our purpose.


Aimed at professionals with up to six months of service, Belonging goes beyond an institutional presentation: it is an invitation to experience the culture, understand our trajectory, recognize our values, and perceive, in practice, how ethics, commitment, and cooperation guide decisions and relationships. Throughout the program, we reinforce that belonging is more than just being there: it is about taking on the role of protagonist in building an ever-better experience for members, communities, and the team itself.


In this cycle, we conducted the program with 27 employees, strengthening integration through the active presence of our managers and leaders, who shared experiences, perspectives, and directions, bringing participants closer to the cooperative way of working. In addition, we had the participation of instructor Marcelo Vieira, who broadened the group's perspective by working on the theme "Culture of Excellence – The Disney Way of Delighting Customers", connecting inspiration and practice to our daily lives, focusing on delighting in service and consolidating relationships of trust with the cooperative member.

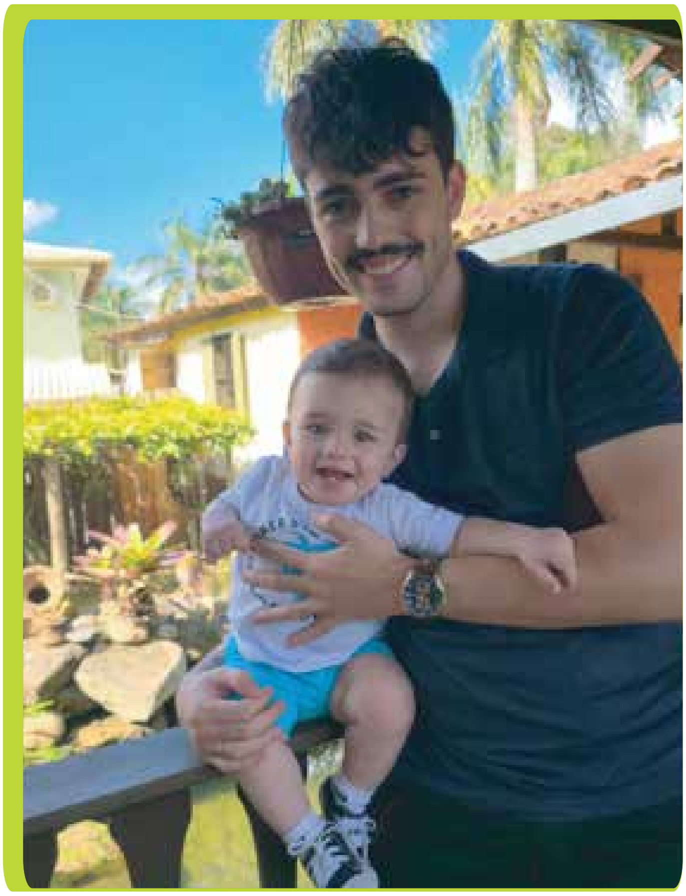
Belonging reaffirms our commitment to grow without losing what makes us unique. By incorporating cooperative principles into the experience of newcomers from the beginning, we build a more engaged, coherent, and sustainable work environment, where development and culture go hand in hand, keeping our essence alive.

# HUMANIZATION

In 2025, the Humanization initiatives led by HR reinforced an essential commitment of the cooperative: to recognize that, before any function, there are people with stories, affections, and needs who deserve care, listening, and respect. This humanized approach strengthens bonds, enhances well-being, and sustains an environment where each employee feels seen, valued, and part of the whole.

Among the actions that generated the greatest connection with this purpose, we maintained the special Day Off for Mother's Day and Father's Day, encouraging the experience of what matters most: quality time with family. In 2025, the proposal was to offer half a day off, allowing mothers and fathers to organize themselves to enjoy meaningful moments with their children – an intentional pause that translates, in practice, the culture of care that we seek to strengthen.

The initiative mobilized engagement and participation from the team, with guidance for employees to record this moment and share the record with HR, strengthening the collective celebration of care and the relationships that sustain us.

# SICOOB CREDICAF OSCAR

The Credicaf Oscar is a recognition initiative that celebrates results and attitudes that strengthen our culture of excellence, engagement, and appreciation of people. In 2025, the event was already held as part of the Sicoob Credicaf 2025 Convention program, integrating a day dedicated to the “Best of the Year 2024 – Credicaf Oscar” (included in the agenda from 02/14/2025), expanding the reach of the celebration and reinforcing the pride of belonging to a team that delivers, evolves, and cares for the cooperative member with consistency.

The award is structured in six categories, covering different dimensions of performance: Combos, Overall Performance, Loyalty, Miscellaneous, Employees, and CAD. Together, they recognize both the performance of the branches and the individual protagonism and work of the teams, with criteria defined in regulations and a focus on transparency and meritocracy. In total, the regulations provide for up to 50 awards (trophies): up to 25 in the Combos category; 1 in the Body of Work category; 1 in the Loyalty category; 10 in the Miscellaneous category; 8 in the Employee category; and 5 in the CAD category, reinforcing the scope of recognition and the appreciation of individual and collective achievements throughout the cooperative.

We are proud to highlight that the Human Resources area was awarded in the Best NPS Average category in the Customer Service category of the CAD, demonstrating recognition of excellence in relationships and reaffirming our commitment to placing people at the center of Credicaf’s strategy.


# SICOOB CREDICAF 2025 CONVENTION BRINGS EMPLOYEES TOGETHER TO WIN THE GAME

On February 15th and 16th, 2025, Sicoob Credicaf held its grand convention at the Trade Hotel in Juiz de Fora/MG. With a theme entirely inspired by football, the Convention's motto was "Purpose, Experience, Result: Let's Win the Game". During two intense days, the cooperative provided employees with a true championship of knowledge, immersion, learning and fun.

Upon entering the Trade Hotel's convention center, participants immediately felt the atmosphere of the event: a true football stadium. Interactive spaces like the Goal Show, grandstand, interview room, photo booth, and a screen to record what, besides the people, makes us incredible, set the tone for the experience. In the main hall, an immersive environment with crowd sounds created the perfect atmosphere for the cooperative stars to take the field.

The opening whistle was blown by João Batista Bartoli de Noronha, Chairman of the Board of Directors of Sicoob Credicaf and Central Crediminas. He gave a retrospective of the cooperative's trajectory, highlighting the challenges overcome and outlining the strategies for 2025, a true lesson on cooperativism.

Next, Marco Aurélio Almada, CEO of the Sicoob Cooperative Center (CCS), provided an overview of the national cooperative landscape, presented data from the Sicoob System, and reflected on how great football stars achieve their victories. "We are here, thinking about the future, dreaming of a cooperativism that is increasingly dynamic and present in people's lives", Almada emphasized.
Next, the event featured Marcelo Vieira, who shone on the field by inspiring participants to delight cooperative members. With the Disney case study, he demonstrated the importance of humanized service and emotional connection in everyday life. "Hire values to deliver purpose", Marcelo concluded, leaving an impactful message for the team.

The first day of the event also featured the presence of big names such as Renata Sachetto, National Quality Manager at Localiza; Brunno Giordano, Superintendent of Information Systems at CCS; Angelo Curbani, Superintendent of Market and Channel Development at CCS; Felipe Cassiano, Communication and Marketing Coordinator at Central Crediminas; and Luiz Gustavo Leite Souza, Communication and Marketing Manager at Sicoob Credicaf. They brought market data, information about the Sicoob System, and the results achieved in 2024 to the participants. Among the highlights was an NPS (Net Promoter Score) of 81, well above the market average, thus demonstrating the strength of the team.
On Saturday, the highlight was the lecture by sales specialist Willian Caldas, who took to the field with techniques and strategies to improve service to cooperative members. With enthusiasm and dynamism, he led the audience through the universe of sales and excellence in relationship building.

On Sunday, employees participated in a knowledge quiz, revisited the 2024 results, and were inspired by the story of overcoming challenges presented by speaker Renner Silva. With great emotion, he showed that everyone has the power to overcome their challenges and forge their own path. As he himself said: "Man is what he wants to be".

With the final whistle blown by the Business Superintendent, Ana Amélia, and the Organizational Development Superintendent, Regina Hubner, the Sicoob Credicaf 2025 Convention came to a close. A memorable weekend, where everyone left with the certainty that, together, we can win the game!

# COOPERATIVE MEMBER

# COOPERATIVE MEMBER

The cooperative member is the foundation that sustains the cooperative. It is through them that cooperativism fulfills its socioeconomic vocation of promoting development, inclusion, and well-being in the communities where it is located. Since the beginning of its activities, Sicoob Credicaf has been committed to maintaining a close relationship, built on dialogue, listening, and active presence with its membership.

Historically, this closeness has materialized through community actions and face-to-face meetings, in which information was shared and cooperative principles were reinforced. Understanding that strengthening this bond is essential for the cooperative's longevity, in 2015 a strategy was implemented aimed at intensifying the relationship with members, culminating in the creation of the Cooperative Education Department, which, from 2025 onwards, will be called the Citizenship and Sustainability Unit, further expanding its strategic role within the cooperative.

This unit's mission is to preserve and promote the essence of cooperativism, even in the face of social, technological, and behavioral transformations that impact how people relate to each other. In a context marked by digitalization and a scarcity of time, keeping members engaged requires innovation, creativity, and an increasingly close and meaningful approach. In this process, the Sicoob Institute plays a fundamental role, offering guidelines, methodologies, and areas of action that guide and qualify the initiatives developed by the unit.

Sicoob Credicaf takes on this challenge through actions and programs that keep the cooperative culture alive, encourage active participation, and strengthen the feeling of belonging. By investing in human development and community integration, the cooperative promotes not only the individual growth of its members, but also the construction of more collaborative, resilient, and sustainable communities.

# Qualifica+: training that generates value and strengthens communities

Qualifica+ is a structured program designed to offer members concrete opportunities for growth, professional development, and strengthening of their businesses. Through training, courses, workshops, field days, and other formative actions, the initiative disseminates technical and practical knowledge, contributing to the improvement of daily activities and to more efficient and sustainable management.

Aimed at a diverse audience — which includes rural producers, self-employed individuals, legal entities, and other agents linked to the cooperative — the program is executed both by Credicaf itself and in partnership with strategic institutions. Among the partners are Sebrae, Senar, Emater, Sicoob University, unions, and Coocafé – the Coffee Growers Cooperative of the Lajinha Region. These partnerships broaden the reach and ensure the constant updating of content, addressing topics such as financial management, entrepreneurship, innovation, customer service, digital presence, and sustainability.

In 2025, Qualifica+ promoted 90 actions, totaling 308 hours of training, reaching 1,521 participants, with an investment of BRL 109,699.99. Since its creation, the program has already accounted for 225 activities, totaling 2,684 hours of training, 6,105 participants, and an accumulated investment of BRL 446,148.09.

More than a training program, Qualifica+ represents Sicoob Credicaf's commitment to the development of its members and to generating value in the communities where it operates. By investing in knowledge, the cooperative strengthens the autonomy, competitiveness, and sustainability of its businesses, contributing to consistent collective growth aligned with cooperative principles.

Qualifica+

# Cooperative Education: knowledge that strengthens the member and the system

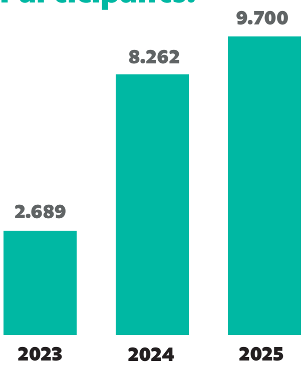
Cooperative education is a central element in the formation of conscious, participatory members committed to the perpetuity of the cooperative. With this understanding, Sicoob Credicaf develops educational actions aimed at disseminating the values, principles, and history of cooperativism, expanding knowledge about the cooperative model and its differences from traditional financial institutions.

These initiatives strengthen the bond between the cooperative and the community, encourage active participation, and promote a greater understanding of the member's role within the system. Because it operates in the credit sector, Sicoob Credicaf also incorporates financial and entrepreneurial education content into its strategy, empowering members for more responsible management of their resources and for more conscious decision-making.

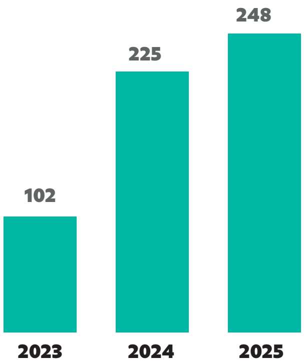
Additionally, themes related to the environment, sustainability, and socio-environmental responsibility are integrated into the cycle of educational activities, broadening the impact of actions and reinforcing the institutional commitment to sustainable development. In this way, the cooperative positions itself as an extension of the individual activities of its members, supporting, guiding, and strengthening their initiatives.

In 2025, 9,700 people participated in 248 educational activities, a result that demonstrates the growing engagement of cooperative members. The continuous investment in education is thus consolidated as a strategic differentiator of Sicoob Credicaf, strengthening cooperativism, promoting inclusion, and contributing to the sustainability and expansion of the system.

**Participants:**




**Activities:**



ODS – 3, ODS – 10, ODS – 11

# +Valor Project: recognition that strengthens bonds

The +Valor Project was created to recognize and celebrate the trajectory, history, and commitment of the cooperative members who help build Sicoob Credicaf every day. Each milestone in a cooperative member's life represents a story of partnership and trust, and therefore deserves to be valued in a special way.

In the project, cooperative members who reach 80, 90, or 100 years of age are honored with a commemorative plaque presented during a special visit, marked by closeness, affection, and recognition. Similarly, cooperative companies also receive tributes for each decade of existence, starting from their 30th year of incorporation, highlighting the longevity and relevance of these partnerships for strengthening the cooperative.

These moments go beyond a symbolic gesture. They are opportunities to share stories, recognize inspiring journeys, and strengthen the human bonds that sustain cooperativism. In 2025, the +Valor Project held 235 tributes, totaling more than 850 recognitions since its creation in 2017.

Valuing people and stories is a genuine expression of the cooperative essence. Through the +Valor Project, Sicoob Credicaf reaffirms its commitment to respect, gratitude, and recognition of those who contribute, over time, to the growth and sustainability of the cooperative.

+Valor

## Cooperative Nuclei: dialogue, representation, and collective construction

Understanding that active listening and participation are fundamental to solid cooperative management, Sicoob Credicaf implemented the Cooperative Nuclei in 2019. The initiative aims to strengthen the relationship with members, understand their expectations, and promote a permanent channel for dialogue, bringing the cooperative even closer to its social base.

The Nuclei are formed by representatives of different profiles, such as young people, women, legal entities, rural producers, and self-employed professionals, ensuring diversity, inclusion, and broad representation. This composition allows different visions and realities to be considered in the construction of the cooperative's strategies.

The meetings, held semi-annually, create a structured space for sharing relevant information about the cooperative, in addition to promoting the training of participants as multipliers of cooperativism in their communities. In this way, the Nuclei contribute to disseminating cooperative values, strengthening the bond with members, and expanding the positive impact of the cooperative in the regions where it operates.


ODS – 4, ODS – 10, ODS – 11, ODS – 16, ODS – 17

## Credicaf Connection: proximity, transparency, and collective construction

The Credicaf Connection is an initiative that translates, in practice, the essence of cooperativism: proximity, dialogue, and joint construction. Created to strengthen the relationship between the cooperative, its members, and the communities where it operates, the program expands communication channels and consolidates itself as an important space for transparency, accountability, and social engagement.

**ODS – 4, ODS – 10, ODS – 11, ODS – 16, ODS – 17**

Through in-person and online meetings, Credicaf Connection 2.0 brings the cooperative closer to society, promoting understanding of cooperativism, the institutional performance of Sicoob Credicaf, and the results achieved. In in-person events, the active participation of the Chairman of the Board, Board Members, Directors, and employees reinforces the accessibility of leadership and the commitment to open and participatory governance.

More than just informative meetings, Credicaf Connection is a space for active listening, exchange of experiences, and collective construction. Members have the opportunity to learn, in a clear and accessible way, about relevant topics of the cooperative — such as institutional performance, social projects, environmental initiatives, educational actions, and sustainable development strategies. This direct contact strengthens the feeling of belonging, which is the basis of our cooperative way of being.

The initiative also allows members to be involved in the cooperative's projects, hear perceptions, welcome suggestions, and jointly build solutions that generate value for everyone. This continued proximity contributes to more transparent relationships, strengthens trust, and broadens understanding of Sicoob Credicaf's role as an agent of regional development.

In 2025, Credicaf Connection held 11 meetings, bringing together 5,886 participants, highlighting the reach and relevance of the initiative. Each event is also marked by integration activities, such as prize draws, which make the meetings even more welcoming and strengthen the bond with the community.

By promoting information, dialogue and democratic participation, Credicaf Connection 2.0 reaffirms Sicoob Credicaf's commitment to transparency, good governance and sustainable development, ensuring that members and the community have access to the information necessary to monitor, understand and actively participate in the management of the cooperative.




# Cooperative Market Project

The Sicoob Credicaf's Cooperative Market Project aims to value the businesses of its members, promoting visibility, strengthening the local economy and sustainable development. In 2025, the project included the participation of the companies Coocafé, Elite and Frozen Spa, through integrated actions of dissemination and product exhibition.


The initiatives included institutional outreach by cooperative members on Sicoob Credicaf's social media networks and in digital newspapers, as well as the physical display of products on exclusive gondolas installed in the branches in Lajinha/MG, Juiz de Fora/MG (District of Manoel Honório), and Niterói/RJ.

In the digital environment, the project's content reached 61,092 views, reached 34,034 accounts, and generated more than 1,358 interactions, demonstrating public engagement and the effectiveness of the initiative.

The Cooperative Market Project highlights Sicoob Credicaf's commitment to economic and social sustainability, in addition to contributing to the strengthening of cooperative members and the development of the communities where the cooperative operates.

# My Story with Sicoob Credicaf Project

The My Story with Sicoob Credicaf Project is an institutional initiative aimed at valuing cooperativism through the sharing of real stories that highlight the cooperative's positive impact on the economic and social development of the communities where it operates. The project uses audiovisual and digital content to reinforce cooperative principles, closeness to members, and the transformative role of cooperation.

In 2025, the project honored Carolina Fagundes, Otávio Felizardo, and Gilberto Vieira, with the dissemination of content in different formats and digital platforms. The actions achieved significant results in visibility and engagement, totaling 546,626 views, 223,221 accounts reached, and 1,704 interactions.

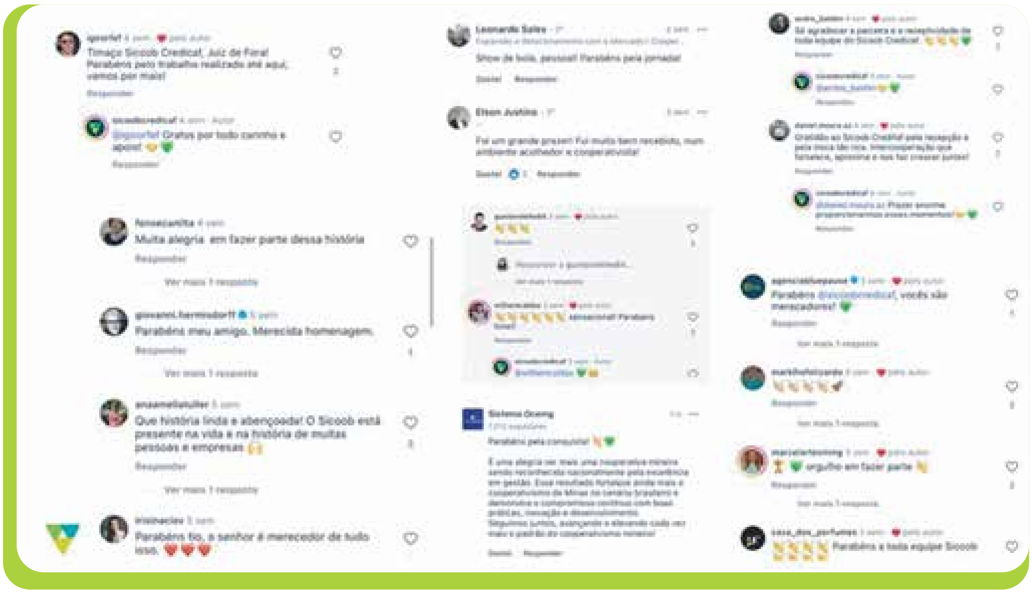
Throughout the year, the project consolidated itself as an important institutional communication tool, strengthening the cooperative identity of Sicoob Credicaf and contributing to the promotion of values such as cooperation, closeness, and sustainable development, aligned with the social guidelines of the sustainability report.


# Feedback/Voice of the Member

The Voice of the Member project, launched in November 2025, marked an important step forward in how Sicoob Credicaf monitors and interprets feedback received through its digital channels. The initiative began to systematically organize and analyze user feedback—comments, messages, and other interactions—allowing for an understanding of perceptions, expectations, and opportunities for improvement through direct dialogue with the community.

In the first months of operation, monitoring showed a high level of approval. In November, all analyzed interactions showed 100% positive feedback, while December recorded 96% positive evaluations. These results demonstrate the public's confidence in the cooperative's communication and the relationship built over time.

By structuring this active listening process, the cooperative strengthens transparency practices, improves the experience of its audiences, and expands its capacity to respond to social demands, contributing to a more welcoming, participatory digital environment guided by continuous dialogue.



# Remuneration of Members' Capital

In 2025, the Cooperative reaffirmed its commitment to valuing its members by voluntarily opting for remuneration of share capital at 100% of the Selic rate, even though there is no legal obligation for such a practice. This decision reflects responsible management, guided by cooperative principles and the understanding that the capital contributed by members is a fundamental pillar for the sustainable development of the institution.

As a result of this policy, members received BRL 12,627,416.30, recognizing their active participation in building results and reinforcing confidence in the Cooperative as a solid, ethical institution committed to generating shared value.

By remunerating capital fairly and transparently, the Cooperative promotes financial inclusion, encourages long-term relationships with its members, and consolidates its role as an agent of economic and social development.

# Digital Accounts

In 2025, the cooperative consolidated significant progress in its digital transformation journey, strengthening the virtual channel as one of the main gateways for new members. During this period, 9,128 current accounts were opened, of which **14.08% were for legal entities and 85.92% for individuals and micro-entrepreneurs**, reinforcing the scope and reach of digital solutions.

The recent evolution demonstrates a consistent trajectory of improvement. In 2023, only 37.62% of the 4,125 accounts were opened digitally, a scenario that evolved significantly in 2024, when 66.8% of the 7,626 openings were already occurring in this format. Between 2023 and 2025, the total volume of accounts opened grew by more than 140%, while the share of the digital channel advanced by 37.76 percentage points. This movement represents a structural transformation in the relationship with members, marked by greater convenience, agility, and accessibility.

In addition to expanding access to financial services, the expansion of the digital channel contributed to reducing environmental impacts by decreasing the use of paper, physical supplies, and travel to branches. Digitization also broadened the cooperative's reach, allowing products and services to reach more distant locations efficiently. These advances reinforce the institutional commitment to Sustainable Development Goals 9, 10, and 12, by promoting innovation, financial inclusion, and responsible consumption of resources, aligning technology and sustainability in building a more balanced and socially responsible growth model.

# Automatic Credit contracted through the Sicoob App

Contracting credit through the app continued to gain relevance and substantially expanded the autonomy of members. The automatic credit option, which eliminates the need for in-person service and manual signatures, has become one of the most widely used digital solutions throughout the year.

Among individuals, 3,730 contracts were made, totaling BRL 28,423,556.81, demonstrating strong adherence to the facilities offered by the digital environment. In the corporate segment, the option also showed significant performance, with 1,021 completed transactions and BRL 4,213,021.70 contracted, demonstrating that companies and entrepreneurs have incorporated the application as a tool for convenience and agility.

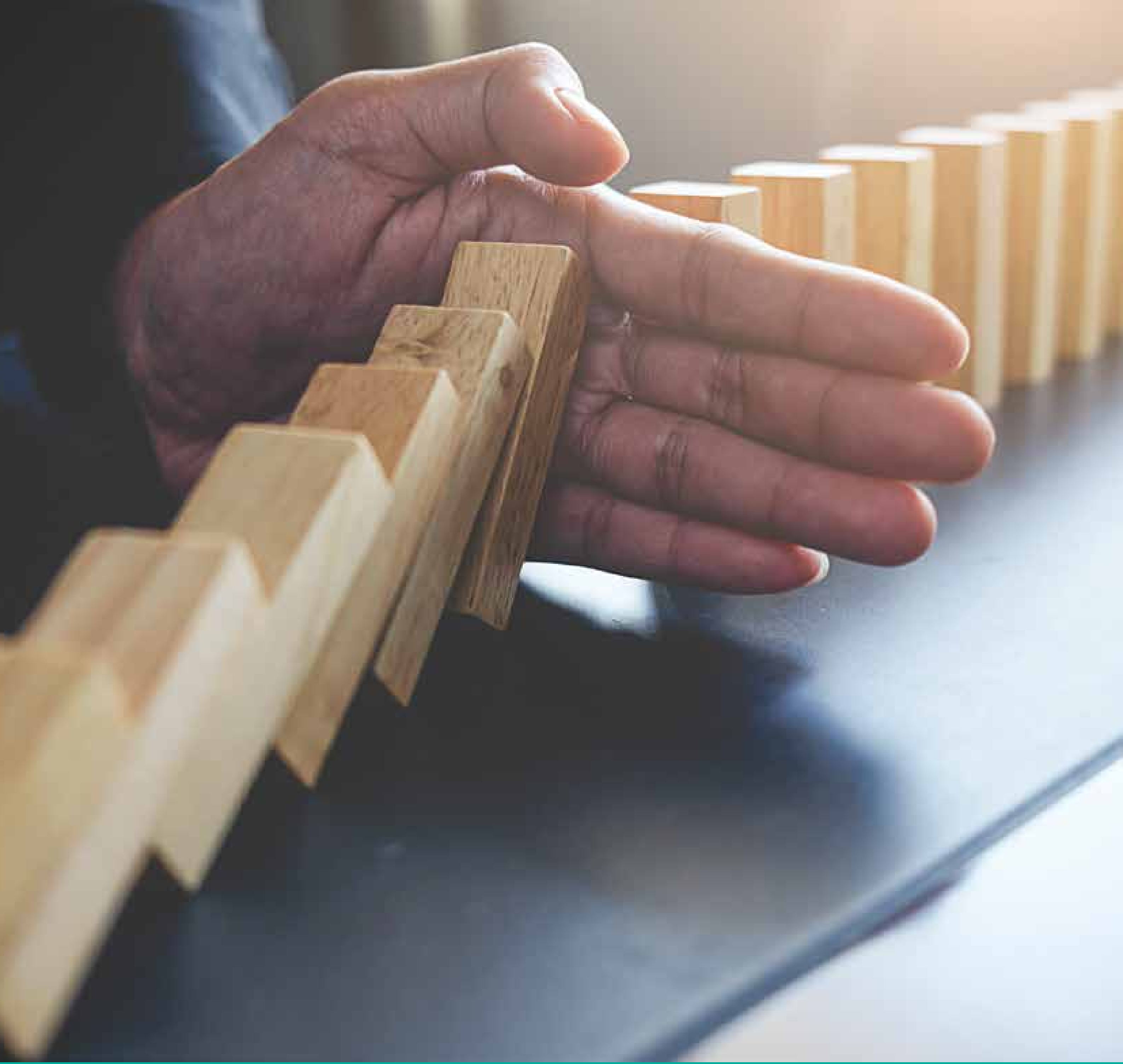
The digitalization of credit simplifies steps, reduces bureaucracy, eliminates the need for physical documents, and reduces travel, strengthening operational efficiency and contributing to the cooperative's socio-environmental commitments. This evolution also supports SDG 9 by promoting modernization and innovation in access to credit.

# Registration Update

The qualification of the registration database was intensified thanks to the integration with the automatic income update initiative. In total, 6,583 registrations of individuals were reviewed, which increased the accuracy of the information and strengthened the responsible management of credit risk.

With more up-to-date data, registration governance gained robustness and began to reflect the reality of cooperative members even more faithfully. As a direct result of this improvement, 34% of the cooperative members covered by the update now meet the eligibility criteria for automatic credit, expanding access to financial solutions in a safe and prudent manner.

This initiative reinforces the commitment to sustainable financial inclusion and is strongly related to SDGs 8, 10 and 16, by promoting local economic development, reducing inequalities in access to credit and improving the integrity of internal processes.



# RISKS AND CONTROLS

# RISK MANAGEMENT

The Risk and Controls Unit of Sicoob Credicaf plays a strategic role in protecting the business, preserving financial soundness and promoting the Cooperative's longevity. Aligned with best practices in governance, sustainability, and prudential management, risk management is conducted in an integrated and structured manner, adhering to the guidelines established by the Board of Directors, as defined in the Risk Appetite Statement (RAS).

Sicoob Credicaf's Risk Appetite Statement (RAS) clearly and transparently establishes the levels of risk exposure considered acceptable for the Cooperative, serving as a guide for decision-making, strategic planning, and strengthening internal controls. This instrument ensures that business growth occurs sustainably, balancing opportunities and risks, focusing on operational continuity, protecting members' assets, and generating long-term value.

Following Sicoob's risk management guidelines, Credicaf's operations consider financial and non-financial risks in an integrated manner, including social, environmental, climate, and governance (ESG) aspects, reinforcing the institutional commitment to corporate responsibility, integrity, and the sustainable development of the communities where it operates.

# RISK MANAGEMENT AND CONTROL STRUCTURE

Sicoob Credicaf's risk management is aligned with the Integrated Risk Management System (IRM) and is based on policies, processes, limits, and indicators that allow for the identification, measurement, evaluation, monitoring, reporting, control, and mitigation of risks inherent to its activities. The definition of risk appetite guides the continuous monitoring of indicators, with periodic reporting to governance bodies and the timely adoption of action plans whenever necessary, for the risk exposures monitored in the Risk Appetite Statement (RAS).

**Capital Shortfall Risk**

The management of capital shortfall risk aims to ensure that the Cooperative maintains capital compatible with the risks assumed, guaranteeing financial sustainability and the capacity to absorb losses in adverse scenarios. Continuous monitoring of prudential indicators and the performance of stress simulations reinforce Credicaf's resilience and the protection of its business.

**Credit Risk**

Credit risk is managed with a focus on responsible lending, financial inclusion, and preserving portfolio quality. Credicaf adopts standardized processes, integrated systems, and limits defined in the RAS to ensure decisions aligned with its risk appetite, promoting sustainable growth and protecting the capital of its members.

### Liquidity Risk

Liquidity risk management aims to ensure the Cooperative's ability to honor its financial commitments, even in adverse situations. Daily monitoring of indicators and the use of cash flow projections contribute to financial stability, business continuity, and member confidence.

### Operational Risk

Operational risk is managed through the monitoring of events, losses, and critical indicators, supported by integrated systems and institutional policies. This action strengthens internal controls, prevents failures and fraud, and contributes to the efficiency and innovation of processes.

### Business Continuity Risk

Business continuity management seeks to ensure Credicaf's operational resilience in the face of critical events. Business Continuity Plans (BCPs) are periodically tested and monitored, ensuring the maintenance of essential services and the ability to respond to adverse scenarios.

### Compliance Risk

Compliance risk management ensures adherence to applicable legal, regulatory, and ethical standards, strengthening institutional integrity. Through self-assessments, compliance testing, and continuous monitoring, Credicaf promotes transparency, accountability, and trust with stakeholders.

### Reputational Risk

Reputational risk is addressed preventively, with continuous monitoring of public information and analysis of evidence that may impact the institutional image. This approach contributes to preserving credibility, the trust of members, and the sustainability of the business.

### Strategic Risk

Strategic risk management seeks to ensure alignment between strategic objectives and operational execution, according to the Systemic Strategy Pact. Monitoring strategic indicators allows Credicaf to anticipate risks, correct deviations, and strengthen governance.

### Cyber Risk

Cyber risk is managed with a focus on protecting information assets, system security, and the continuity of digital services. The adoption of technological solutions, security testing, and incident response plans reinforces operational resilience and the trust of members.

### Social, Environmental, and Climate Risk

The management of social, environmental, and climate risks (SECR) reinforces Credicaf's commitment to sustainable practices, especially in credit operations. The Cooperative monitors indicators related to social, environmental, and climate impacts, preventing damage, promoting regulatory compliance, and encouraging responsible action with members and society.

### Sensitive Sectors and Exclusion from Social, Environmental, and Climate Risks

The sensitive sectors and exclusion sectors adopted by Sicoob Credicaf remain aligned with Sicoob's systemic guidelines, being fully applicable to the Cooperative. These guidelines reinforce the commitment to responsible credit management, mitigation of socio-environmental risks, and ethical business practices, contributing to sustainability and institutional longevity.

# SENSITIVE SECTORS

Sensitive sectors are more prone to generating significant impacts in the social, environmental, and climate spheres, due to the nature of their activities. Sicoob Credicaf carefully considers these risks in its business dealings and relationships with stakeholders, while also seeking to identify opportunities for the development of more sustainable businesses.

In pursuit of continuous improvement of internal processes, Sicoob has established specific concentration limits, which allow for an integrated assessment of credit risk and the management of social, environmental, and climate risks in the portfolio of sensitive sectors.

**Sensitive sectors are considered to be:**

- Extraction of radioactive minerals;
- Extraction of precious metal ores;
- Manufacture of heavy military equipment, firearms, and ammunition;
- Political parties or associations;
- Religious entities;
- Professional or amateur football clubs.

# EXCLUSION SECTORS

Sicoob Credicaf does not conduct credit operations with counterparties that:

**a.** Present an absolute restriction, as defined in the Registration Manual;

**b.** Have been convicted in a final and unappealable court judgment, unless full compliance with the reparation or imposed penalty is proven, in the following situations:

*b. 1) environmental crime;*
*b. 2) slave or child labor;*
*b. 3) sexual exploitation;*
*b. 4) administrative misconduct;*
*b. 5) corruption;*
*b. 6) money laundering or illicit activity;*

**c.** Are listed in the Registry of Employers published by a competent body of the Federal Government that have subjected workers to conditions analogous to slavery;

**d.** Have failed to comply with a Conduct Adjustment Agreement (TAC) signed with competent body(ies) in any of the situations provided for in subparagraph **b.**

Through this integrated risk and control structure, Sicoob Credicaf reaffirms its commitment to protecting businesses, ensuring the security of its members, and guaranteeing the Cooperative's longevity, consolidating risk management as an essential pillar of its sustainability strategy.

# RISK CULTURE – GAMIFIED EDUCATIONAL PROJECT IN CYBERSECURITY, RISKS AND CONTROLS

### Credicaf Knowledge Trail – Business Protection and Risk Culture

Aligned with Sicoob Credicaf's Strategic Planning and the Strategic Dimension of Business Protection, the Risk and Controls Unit, together with IT and HR, implemented, in 2025, an innovative and gamified educational program aimed at strengthening the organizational culture in cybersecurity, integrated risk management, internal controls, ethics, compliance and information protection.

The Credicaf Knowledge Trail Educational Project, structured based on the Hacker Rangers gamified platform, aimed to promote the continuous acculturation of employees on topics critical to business sustainability, using active learning, engagement and recognition methodologies.

### Scale, Reach, and Engagement

Throughout the 2025 cycle, the project reached 240 employees, encompassing virtually the entire workforce of the Cooperative, which highlights its institutional, cross-cutting, and strategic nature.

**The program included:**

- **146 rounds of structured content,** distributed throughout the year, with technical and behavioral themes related to business protection and cybersecurity;

- **60 evaluative quizzes,** used as tools to reinforce learning, measure content assimilation, and gamified ranking of participants.

### Strategic Themes Covered

The content covered throughout the rounds and quizzes comprehensively addressed the main financial and non-financial risks of the Cooperative, with emphasis on:

Cybersecurity and Information Security (phishing, social engineering, data protection, ransomware, deepfake, digital fraud, secure use of systems, PIX (Brazilian instant payment system), LGPD, and security in physical and digital environments);
Integrated Risk Management and Internal Controls, including regulatory concepts, operational risks, business continuity, and mitigation of human risk;

Ethics, Integrity, and Compliance, with topics such as conflict of interest, anti-corruption, money laundering, know your employee (KYE), and corporate responsibility;

Personal Data Protection (LGPD), addressing principles, legal bases, rights of data subjects, security, sanctions, and privacy by design (privacy as a priority).

### Gamification and Recognition

As a central element of engagement, the project adopted gamification mechanics, with scoring based on participation, performance in quizzes, positive attitudes (cyber-attitudes), and practical challenges, promoting healthy and continuous competition among participants.

At the end of the cycle, the three employees with the best overall performance were recognized with awards and participation in the Sicoob Credicaf Oscar.

### Results and Contribution to Sustainability

With employee engagement throughout the cycle, we observed:

Increased employee awareness of risks and security;

Greater organizational maturity in information security and cybersecurity issues;

Strengthening of the first line of defense, with employees who are more attentive, critical, and prepared to prevent incidents.

The use of an educational game as an instrument for acculturation in risks and controls has proven effective in transforming technical content into practical and memorable experiences, directly contributing to business protection and the continuity of the [sic].


# SHIELD AGENTS – SUSTAINABILITY, BUSINESS PROTECTION AND SECURITY CULTURE

The Shield Agents Program integrates the sustainability strategy of Sicoob Credicaf, promoting the continuous protection of the business, operational resilience and the prevention of risks that may compromise people, assets, information and the continuity of the Cooperative's financial services.

The initiative acts preventively through employees designated as Shield Agents, responsible for executing periodic verification routines (daily, weekly, monthly and semi-annually), identifying weaknesses, recording evidence and supporting the timely treatment of operational, physical, asset and information security risks, integrated with the Agency Managements and the Risk and Controls Unit.

By strengthening the first line of defense, the program directly contributes to the reduction of incidents, the preservation of assets, the protection of sensitive data and information, and the security of the work environment, essential elements for the Cooperative's longevity and for the generation of sustainable value in the long term.

# ETHICS, INTEGRITY AND COMBATING CORRUPTION

Sicoob Credicaf maintains a solid commitment to ethics, integrity and combating corruption, recognizing that the responsible conduct of business is essential for institutional protection, the trust of members and the longevity of the Cooperative. This commitment is structured through the effective application of the Sicoob Integrity Program, in accordance with the Ethics Pact, institutional policies and current legislation.

Credicaf adopts a preventive and systemic approach, integrated with Risk Management and Compliance, including actions for the prevention, detection and treatment of illicit acts, fraud, ethical deviations and irregular conduct. Senior Management demonstrates ongoing support for the program, ensuring governance, adequate resources, and continuous monitoring.

As a fundamental pillar, 100% of employees, managers, and board members undergo mandatory Integrity Program training, in addition to formally committing to ethics by signing the Ethics Pact and the Integrity Agreement. The program also extends to relationships with third parties, with contractual requirements for integrity and anti-corruption, and has formal reporting channels that ensure confidentiality, protection for whistleblowers acting in good faith, and proper investigation.

# CAMPAIGN TO COMBAT SCAMS AND FRAUD

In 2025, Sicoob Credicaf conducted a continuous and weekly campaign to combat scams and fraud, focusing on guiding members and the community on financial risks, fraudulent practices, and the safe use of digital channels.

The initiative reinforces Sicoob's purpose of connecting people to promote financial justice and prosperity, acting preventively in protecting the assets of cooperative members and strengthening trust in financial cooperativism. By disseminating clear and accessible information, the campaign contributes to people's financial autonomy and to safer and more transparent relationships in the financial system.
Throughout the year, 49 educational publications were produced, addressing topics such as digital fraud, social engineering, and care in financial relationships.

In 2025, the campaign reached:

**49** posts published
**24.964** accounts reached
**395** interactions

Integrated into the risk management and business protection strategy, the campaign consistently contributes to mitigating operational and reputational risks, while expanding the positive social impact of cooperativism, in line with the principle of education, training, and information as fundamentals for strengthening people, protecting assets, and sustaining financial relationships.

# SOCIETY

## GRI 3 – 3

# SOCIETY

The cooperative continuously reaffirms its commitment to the development of the communities where it operates, through social, environmental and cultural initiatives aligned with the principles of cooperativism. Its actions are guided by a structured Sustainability Policy, which establishes clear guidelines for promoting economic viability, social justice, environmental responsibility and respect for cultural diversity.

The governance of this policy is carried out systematically by the management team, ensuring its effectiveness, adherence to best practices and alignment with the contemporary challenges of sustainable development.

## GRI 2 – 6, 2 – 29, 3 – 1

# STAKEHOLDERS

The cooperative adopts a structured approach to identifying and managing its stakeholders, considering the level of influence and impact of each audience on its decisions and results.

Priority audiences are considered to be: members, customers, employees, suppliers, institutional partners, public and private bodies, as well as local communities.

The relationship with these audiences is supported by permanent and transparent communication channels, including digital platforms, newsletters, face-to-face meetings, and institutional moments of active listening.

This continuous dialogue strengthens trust, increases engagement, and contributes to more participatory management oriented towards the real needs of society.

## GRI 3 – 1

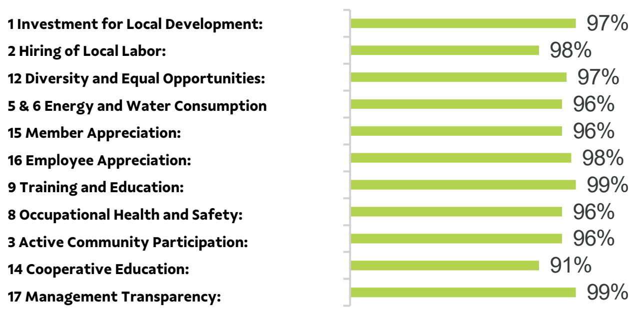
# MATERIALITY SURVEY

As part of its transparency and sustainable management strategy, the cooperative conducts an annual Materiality Survey to identify and prioritize the most relevant topics for its stakeholders.

The survey was conducted between March 25 and April 10, with the participation of stakeholders, totaling 134 respondents. The results obtained were consolidated and analyzed in conjunction with the Executive Board, which also contributed by including topics considered strategic for the business.

The identified material themes guide the preparation of this Sustainability Report, ensuring greater adherence to GRI guidelines and reinforcing the cooperative's commitment to transparency, accountability, and the generation of sustainable value.

### Materiality Matrix



GRI 3 – 2

# RELEVANT THEMES

**Local Development**
Promotion of sustainable development and well-being in the communities where it operates.

**Local Workforce**
Prioritizes local hiring, strengthening social ties and regional development.

**Diversity and Equity**
Encourages an inclusive, fair work environment with equal opportunities.

**Energy and Water Management**
Adopts responsible practices in the use of natural resources, focusing on sustainability.

**Employee Appreciation**
Continuous investment in professional and human development.

**Health and Safety**
Ensures safe and healthy work environments.

**Community Engagement**
Active participation in dialogue and strengthening of the community.

**Transparency**
Ethical and transparent management, strengthening trust and engagement.

# CONCERN FOR THE COMMUNITY

Inspired by the 7th principle of cooperativism — Concern for the Community —, the cooperative maintains a close, proactive and structured relationship with the communities where it is located.

Through programs and projects in the educational, social and environmental areas, it promotes local development, encourages volunteering and strengthens the culture of cooperation. Initiatives such as +Futuro, Dia de Cooperar, programs of the Sicoob Institute, ENEF Week, Ecoáguas, +Valor, Qualifica+, inter-cooperation actions and Field Days demonstrate this commitment.

In addition, holding lectures and educational activities on financial education, sustainability and cooperativism expands the reach of social impact, contributing to the formation of more conscious and prepared citizens.

All initiatives are planned, executed, and monitored by the Citizenship and Sustainability Unit, in coordination with the executive board, internal areas, and the community itself, ensuring strategic alignment, effectiveness, and transparency in the communication of results.

GRI 2 – 6, 3 – 3, 204 – 1

# IMPACT ON THE LOCAL ECONOMY

The cooperative plays a relevant role in strengthening the local economy through a structured policy of supplier relations, guided by criteria of competitiveness, ethics, and socio-environmental responsibility.

Prioritizing local suppliers and cooperatives contributes to job and income generation, strengthening regional commerce, and stimulating agricultural production. This impact is amplified by the release of BNDES funds, operating loans, corporate credit with FAMPE guarantees, and PRONAMP lines, facilitating access to credit and business development in the region.

In addition to this activity, the cooperative contracts essential services such as security, information technology, health plans and insurance, as well as collecting taxes at the federal, state and municipal levels, reinforcing the cooperative's role as an agent for regional development.

GRI 403 – 1, 3 – 3

# PARTNERSHIP WITH THE COMMUNITY

The cooperative maintains a solid and strategic relationship with the communities where it operates, positioning itself as a partner in sustainable development and the promotion of social well-being.

Its operating model goes beyond the economic dimension, incorporating ESG principles and prioritizing initiatives that promote social inclusion, education, citizenship and the strengthening of community ties.

The actions are developed in all units, respecting local specificities and maximizing the positive impact on communities. Through educational, social, environmental and cultural projects, the cooperative contributes to the integral development of individuals and to the strengthening of social protagonism.

This action reaffirms the cooperative's role as an agent of transformation, committed to building a more just, participatory, and sustainable society.

# TRANSPARENCY AND RESPONSIBILITY

Aligned with good cooperative governance practices, Sicoob Credicaf adopts mechanisms for monitoring and evaluating its initiatives and partnerships, ensuring the efficient, ethical, and transparent application of resources.

The continuous relationship with associations and communities allows for the adaptation of actions to real demands, promoting more assertive, collaborative solutions with measurable impact.

This commitment strengthens the cooperative's role as an agent of sustainable development, guided by the generation of shared value and positive long-term impact.

# INVESTMENT IN SPORTS, CULTURE, AND CITIZENSHIP EDUCATION

Sicoob Credicaf recognizes sports and culture as fundamental instruments of social transformation, capable of promoting health, inclusion, citizenship, and human development. Therefore, it continuously invests in initiatives that positively impact children, young people, and communities, expanding opportunities and strengthening social bonds.

The cooperative supports sports programs encompassing various disciplines, such as jiu-jitsu, judo, futsal, basketball, volleyball, tennis, and handball. These activities contribute not only to physical well-being but also to the development of essential values such as discipline, respect, teamwork, resilience, and cooperation – principles that directly align with the essence of cooperativism.

Promoting culture also occupies a significant place in this work. Supporting instrumental music and singing lessons promotes access to artistic expression, stimulates cognitive, emotional, and social skills, and broadens cultural horizons, preparing children and young people to face challenges creatively and confidently. In an integrated manner, the cooperative supports projects focused on financial education, reinforcing values such as responsibility, planning, and citizenship, contributing to the formation of more conscious individuals prepared for balanced decisions throughout life.

These actions are developed in partnership with schools, associations, and philanthropic entities, reaffirming Sicoob Credicaf's commitment to promoting citizenship, social inclusion, and the integral development of the communities where it operates.

ODS – 3, ODS – 4, ODS – 10, ODS – 11, ODS – 17

# PARTNERSHIP WITH PROBEM: SPORT AND EDUCATION TRANSFORMING REALITIES

Sicoob Credicaf maintains a solid partnership with PROBEM – Associação Promotora do Bem (Association Promoting Good), joining efforts for social development through sport, education, and culture. With continuous financial support, the cooperative contributes directly to the maintenance and expansion of the projects developed by the association.

Founded in 2017 in the municipality of Lajinha (MG), PROBEM was born out of concern for the idleness of children and young people and, over the years, has significantly expanded its service capacity, going from 1,000 to more than 3,000 monthly beneficiaries. This growth was driven by strategic partnerships, such as the one established with Sicoob Credicaf.

Currently, the association operates in three centers: at its headquarters in Lajinha, in the Prata District (MG), and in Laranja da Terra, a rural area of the municipality of Iúna (ES). At the centers, various sports are offered, such as jiu-jitsu, futsal, volleyball, basketball, tennis, and handball, in addition to instrumental music and choral classes.

This partnership reflects Sicoob Credicaf's commitment to building a more just, healthy, and inclusive society, strengthening opportunities and promoting a sustainable positive impact in the communities where it is present.



ODS – 3, ODS – 4, ODS – 10, ODS – 16, ODS – 17

# FANFARE PROJECT: CULTURE, INCLUSION AND BELONGING

The Fanfare Project is an initiative developed by the Hermínia Ribeiro de Souza School, in the Prata District, in Lajinha (MG), and supported by the cooperative, with the objective of introducing children and adolescents to the world of music and cultural expression.

Through learning musical instruments and participating in public performances, students develop skills such as concentration, discipline, creativity, teamwork, respect and self-esteem. The performances take place on commemorative dates, civic events and institutional actions, promoting social integration, cultural appreciation and strengthening community ties.

The project is the result of inter-cooperation between Sicoob Credicaf and Coocafé – the Coffee Growers Cooperative of the Lajinha Region, demonstrating how the union between cooperatives enhances results and expands the social impact of actions, bringing culture, education, and opportunities beyond the school walls.

# AGREEMENT WITH THE MILITARY ENVIRONMENTAL POLICE

Focusing on environmental awareness and the responsible use of natural resources, Sicoob Credicaf maintains an agreement with the Military Environmental Police. The partnership aims to increase the population's knowledge, especially that of rural producers and communities, about appropriate environmental practices and compliance with current legislation.

Through educational and guidance actions, the agreement contributes to the adoption of sustainable agricultural practices, the conservation of natural resources, and the prevention of environmental infractions. In this way, a balance between economic development and environmental preservation is promoted.

This initiative reinforces Sicoob Credicaf's commitment to sustainability, environmental education, and building a more conscious future, preserving the environment for future generations.

ODS – 17

# INTERCOOPERATION: STRENGTHENING COMMUNITIES AND EXPANDING IMPACTS

Intercooperation is one of the central principles of cooperativism and translates into the union of efforts between cooperatives to achieve common goals, expand positive impacts, and promote regional development in a collaborative way.

Integrating with the Sicoob System allows Sicoob Credicaf to experience this principle effectively, working in a network with other cooperatives and expanding its capacity to serve its members. This integrated approach enables access to a shared infrastructure on a national scale, such as the extensive network of ATMs, integrated digital channels, and standardized financial solutions, offering greater convenience, efficiency, and reach.

At the regional level, partnerships with cooperatives such as Coocafé and Coopcel stand out, in addition to participation in the Council of Coffee Entities of the Matas de Minas Region, strengthening actions aimed at the development of coffee growers and the appreciation of local production. These partnerships enable initiatives such as the Dia de Cooperar (Day C), business fairs, field days, training, and community events.

Sicoob Credicaf also participates in the "Intercooperation in Practice" program, promoted by the Ocemg System, promoting the exchange of experiences between cooperatives. In 2025, it received 44 in-person and online visits from cooperatives interested in learning about its practices. As part of this movement to strengthen inter-cooperation, Sicoob Credicaf received a delegation from Sicoob Bahia to share best practices in management, governance, member relations, and socio-environmental initiatives.

The meeting promoted the exchange of experiences and mutual learning, reinforcing the importance of networking for the continuous improvement of cooperatives. These actions reaffirm Sicoob Credicaf's commitment to strengthening cooperativism, efficiency in the use of resources, and the construction of a sustainable model, based on collaboration and the well-being of members and communities.

ODS – 17

# DIA DE COOPERAR (DAY C): SOLIDARITY THAT GENERATES TRANSFORMATION

The Dia de Cooperar (Day C) represents the practical expression of the commitment of Brazilian cooperativism to social responsibility and human development. Created in 2009 in Minas Gerais, the program mobilizes cooperatives, employees, and communities in voluntary actions that strengthen bonds, promote inclusion, and generate lasting positive impacts.

Since the first edition, Sicoob Credicaf has actively participated in Day C, developing initiatives aimed at improving the quality of life in the regions where it operates. In 2025, the cooperative joined forces with Coocafé, Coopcel, and other Sicoobs in the region, highlighting the power of inter-cooperation in favor of the common good.

The actions included collections of clothes, toys, and school supplies carried out in the branches, in addition to regional mobilizations. A highlight was the race held in Juiz de Fora, with the participation of 10 Sicoob cooperatives, aimed at collecting food for philanthropic entities. In Lajinha and the surrounding region, the highlight was the traditional festival in the town square, featuring an exhibition of supported social projects, cultural performances, and a charity raffle that raised over BRL 107,000, benefiting 20 non-profit organizations.

These initiatives reinforce the cooperative spirit, strengthen bonds of solidarity, and reaffirm Sicoob Credicaf's commitment to social and regional development.

ODS – 4, ODS – 8, ODS – 10

# +FUTURO PROJECT: INVESTING IN YOUTH, BUILDING TOMORROW

Created in 2018, the +Futuro Project aims to encourage high school seniors to pursue educational, professional, and civic excellence. The initiative prepares participants for the challenges of the job market, promoting personal development, youth leadership, and more conscious choices.

Since its inception, the project has served 22 schools and more than 4,600 students through lectures and activities on topics such as the future of work, ethics, cooperativism, personal finance, environmental education, resume building, selection processes, and career fairs. The project's impact is also reflected internally: 21 former students have become employees of the cooperative.

In 2025, the project had a remarkable in-person closing event, with a full day of activities designed for young people, including dynamics, cultural attractions, and a motivational lecture by Renner Silva, who connected dreams, purpose, and the future in an inspiring language.

The big news of the year was the creation of an internship opportunity at the cooperative, enabling +Futuro students, after a selection process, to enter the job market. This initiative reaffirms, in a concrete way, Sicoob Credicaf's commitment to youth and to building a more inclusive and sustainable future.

projeto futuro

ODS – 4, ODS – 6, ODS – 12, ODS – 13, ODS – 15

# ECOÁGUAS: SUSTAINABILITY THAT GENERATES DIGNITY AND HEALTH

The Águas das Matas de Minas Environmental Protection Association – Ecoáguas is an example of collective action oriented towards environmental education and improving the quality of life in communities. Among its main actions are the construction of septic tanks, recovery and fencing of springs, implementation of containment boxes and distribution of native seedlings.

Sicoob Credicaf is the association's main financial partner, supporting its initiatives and reaffirming its commitment to sustainable development. In 2025, actions will again focus on the treatment of domestic sewage in rural areas, promoting health, dignity and environmental preservation.

Septic tank kits were installed in 20 homes through a partnership between Ecoáguas, Sicoob Credicaf, local communities, and the Court of Justice of Minas Gerais – Lajinha Forum, generating social and environmental benefits and consolidating Ecoáguas as a regional benchmark in practical sustainability.

# VOLUNTEERING: ENGAGEMENT THAT STRENGTHENS RELATIONSHIPS

The social impact of Sicoob Credicaf goes beyond financial investment. The cooperative encourages its employees to participate in volunteer actions with the communities, allowing them to share knowledge, experiences, and skills.

This direct involvement strengthens community ties, promotes belonging, and reinforces values such as solidarity, cooperation, and social responsibility. Volunteering contributes to a more humane and integrated approach, strengthening the cooperative's role as an agent of social transformation.

ODS – 15

# ELECTRONIC SIGNATURE: EFFICIENCY, GOVERNANCE AND SUSTAINABILITY

The adoption of electronic signatures has consolidated itself as a relevant advance in the cooperative's document management. In 2025, of the 7,279 credit operations carried out, 84.8% were formalized digitally, reducing the use of paper, increasing security and ensuring greater traceability of documents.

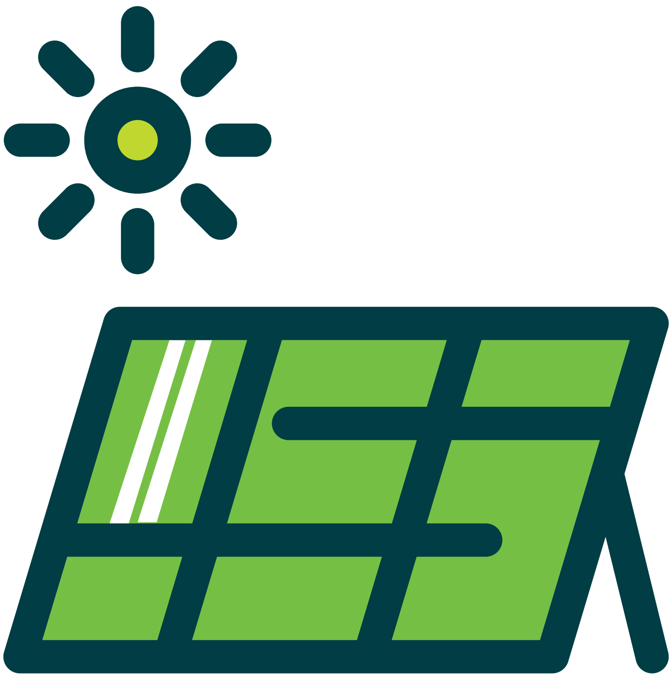
The growth is consistent: 62% in 2023, 78.3% in 2024 and 84.8% in 2025, demonstrating the maturation of digital solutions and the trust of the members. The initiative contributes directly to more sustainable practices and is aligned with SDG 12 – Responsible Consumption and Production.

ODS – 7

# SUSTAINABLE CREDIT FOR ENVIRONMENTAL AND ENERGY SOLUTIONS

In 2025, the cooperative expanded its operations in sustainable credit through the Sicoobcred Sustainability line, which recorded 121 transactions, totaling BRL 4,162,539.42. The resources were directed to initiatives focused on environmental conservation, sanitation, and water infrastructure.

The strong demand for photovoltaic solar energy stands out, highlighting the environmental maturity of the members and the cooperative's role in the energy transition. This action directly contributes to SDG 7 (Clean and Affordable Energy) and SDG 13 (Action Against Global Climate Change).



GRI 3 – 3, 303 – 1, 303 – 5, ODS – 6

# WATER: SUSTAINABILITY AND CONSCIOUS CONSUMPTION

Water is an essential resource, and Sicoob Credicaf acts responsibly to promote its conscious use. In 2025, total consumption was 1,478 m³, influenced by the expansion of operations.

GRI 3 – 3, 302 – 1, ODS – 7

# ENERGY: ADVANCING TOWARDS SUSTAINABLE TRANSITION

In 2025, the cooperative's energy consumption was 741,683 kWh, reflecting the expansion of the service network. Sicoob Credicaf maintains a partnership with Sou Vagalume, a photovoltaic energy cooperative, enabling savings of up to 15% on energy bills for members and employees, in addition to reducing $CO_2$ emissions.

In addition to the Sustainability credit line, the initiative reinforces the commitment to renewable sources, savings, and environmental awareness.

# PROGRAMS OF THE SICOOB INSTITUTE

The Sicoob Institute, founded in 2004, acts as the social arm of the Sicoob System, promoting local development and cooperative culture. Sicoob Credicaf, through Central Crediminas, carries out actions aligned with its programs.

# FINANCINHAS PROGRAM

With a playful methodology, it promotes financial education for children in accordance with the BNCC, through storytelling and educational activities. The storytelling sessions, using books like "Caio found a coin", "Miguel, Aninha, and Dedé earned some money", "Margô and Davi went to the market", and "Marina forgot to turn off the television" have enchanted and engaged the children.

# KNOWLEDGE IN FOCUS

Offers in-person and online lectures on financial, cooperative, entrepreneurial, and environmental education. Participants are inspired to make conscious choices, promoting a positive impact on their lives and the community around them.

In 2025, 248 activities were carried out, reaching 9,700 people.


# INFORMATION AND KNOWLEDGE

GRI 2 - 6

# EXPANSION JOURNEY: GROWTH WITH PURPOSE AND PROXIMITY

Founded on May 9, 1988, with activities beginning on October 11 of the same year, the cooperative was born with a focus on serving rural producers, reaffirming from its origin its commitment to the development of the countryside and the communities where it operates. Attentive to market transformations and new societal demands, the cooperative began, in 1998, an important expansion cycle with the inauguration of the first Cooperative Service Post (PA) in the municipality of Durandé (MG).

From this milestone, the territorial growth movement was expanded in a planned and sustainable way, reaching other cities in Minas Gerais, such as Martins Soares, Mutum, Conceição de Ipanema, Ipanema, Pocrane, Chalé, and Taparuba. In 2005, the flexibility of the membership admission process made it possible to include new profiles of members, significantly expanding the social base and its operation, becoming a cooperative with open membership.
A new strategic cycle began in 2019 when, with the support of the Sicoob System and the authorization of the Central Bank of Brazil, the General Meeting approved another phase of expansion. In this context, the first physical branch was opened in Juiz de Fora (MG), expanding access to financial services in an important urban center.


The expansion strategy also incorporated innovation and digitalization. In July 2020, the digital branch was launched, allowing service to members in all Brazilian states and exceeding the mark of 8,000 members served in this modality. In 2022, the cooperative expanded its operations to the state of Rio de Janeiro, with the opening of branches in Petrópolis and Niterói. In the same year, two new physical units were opened in Juiz de Fora in the districts of São Pedro and Santa Luzia, in addition to the 15th Sicoob Credicaf branch, located in the district of Imbiruçu, in Mutum, strengthening financial inclusion in regions with less presence of institutions from the National Financial System.

The growth process continued in 2023 with the opening of new branches in the state of Rio de Janeiro, in the municipalities of Teresópolis and Volta Redonda, consolidating interstate expansion. In 2025, responding to a community demand and with authorization from the Board of Directors, a Business Service Point was opened in the Prata District, municipality of Lajinha, in June. Also in that same year, the cooperative expanded its presence with the opening of a new branch in Santos Dumont (MG).

This trajectory demonstrates a planned expansion, based on responsible management, innovation, and a commitment to sustainable development. Sicoob Credicaf remains firm in its purpose of growing with proximity, offering cooperative financial solutions and being increasingly closer to its members.

# BRANCH REVITALIZATION: A WELCOMING AND MEMBER-CENTERED EXPERIENCE

With the goal of making the Taparuba/MG branch more competitive, efficient, and member-oriented, Sicoob Credicaf completed the adjustments to the local branch, transforming it into a Business Branch. The initiative was aimed at updating the physical and functional structure, preserving the proximity and welcoming atmosphere characteristic of cooperativism.

Even considering the particularities of the municipality, such as its small size and a market with more limited expansion potential, the cooperative reinforces its commitment to maintaining quality service to the community, overcoming adversities and ensuring an active presence in supporting local development.

# VALUE GENERATED AND DISTRIBUTED: ECONOMIC IMPACT FOR COOPERATIVE MEMBERS

By integrating into a cooperative financial system, Sicoob Credicaf members access products and services at fair prices, resulting in concrete economic benefits. This difference translates into the concept of Social Gain, which represents the value saved by members in fees, charges, and more advantageous financial conditions when compared to those practiced by traditional banking institutions.

In 2025, the Sicoob System generated an estimated Social Gain of BRL 30 billion throughout Brazil, demonstrating the strength of the cooperative model on a national scale. During the same period, Sicoob Credicaf members registered a Social Gain exceeding BRL 145 million, which corresponds to an average of BRL 3,940.00 per member.

**Economic Benefit of the Exercise**

| | | |
|---|---|---|
| BEE (Result) | RETURN OF SURPLUS INDIVIDUALS & LEGAL ENTITIES (Before JCP) (i) | 36.787.310 |
| | INTEREST EXPENSES ON EQUITY (JCP) (ii) | -12.627.416 |
| | RESULT (after JCP) (i – ii) | 24.159.894 |
| | PROFIT RESERVES (DOC 4016 – DOC 4010) (iii) | 23.126.715 |
| | FATES (DOC 4016 – DOC 4010) (iv) | -1.816.492 |
| | SURPLUS AVAILABLE TO THE MEETING (v = i – ii – iii – iv) | 2.849.671 |
| | Total Gain or Loss (BRL) (ii + iv + v) | 13.660.595 |
| | Economic Benefit of the Exercise (EB) per Average Active Member | 381 |

**Total Economic Benefit**

| | | |
|---|---|---|
| BET SICOOB | BET SICOOB – Total Gain or Loss (BRL) | 118.039.600 |
| | Total Economic Benefit (BET) per Average Active Member | 3.295 |
| BET SICOOB (+ PROFIT RESERVES) | BET SICOOB (+ PROFIT RESERVES) – Total Gain or Loss (BRL) | 141.166.315 |
| | Total Economic Benefit (+ Profit Reserves) per Average Active Member | 3.940 |
| ACTIVE MEMBERS | Active Members Legal Entities (PJ) | 6.035 |

# CUSTOMER RELATIONS CENTER

We believe that sustainability is also built through relationships. Therefore, we have structured a service model that puts people at the center of decisions, combining proximity, empathy, and efficiency. With the 18-hour humanized service campaign, we guarantee support for members throughout the day, with 12 hours through the Digital Relationship Platform (from 7 am to 7 pm) and 6 hours through physical branches, strengthening the human connection across all channels.

Currently, about 30% of members are already served by the Digital Relationship Platform, an indicator that grows consistently year after year, reflecting confidence in this model. In total, there are approximately 70,000 annual services provided via WhatsApp, chat, and telephone, expanding access, reducing travel, and promoting financial inclusion.

This format contributes to a more sustainable operation, while preserving individual care, reinforcing our commitment to the well-being of members, operational efficiency, and the building of lasting relationships.

# CLOCKS IN PUBLIC SQUARES: INFORMATION, URBAN CARE AND PROXIMITY TO THE COMMUNITY

With the purpose of contributing to more welcoming, informed and well-cared-for cities, Sicoob Credicaf has installed modern digital clocks in public squares in several municipalities within its area of operation. The initiative combines public utility, enhancement of urban spaces and transparent institutional communication, reinforcing the cooperative's commitment to the development of the communities where it is present.

Installed in the central squares and high-traffic areas of the municipalities of Lajinha, Durandé, Martins Soares, Mutum, Conceição de Ipanema, Ipanema, Pocrane, Chalé and Taparuba, the clocks offer useful information to the population, such as time and temperature, in addition to displaying institutional messages and content of collective interest. In this way, they become an accessible channel of information, present in people's daily lives.

Beyond functionality, the clocks contribute to the aesthetic enhancement of public spaces, complementing the landscaping of squares and strengthening the feeling of care, belonging, and community pride. By supporting initiatives that beautify and improve urban environments, Sicoob Credicaf reinforces its role as a partner of the public authorities and society in building more pleasant and humane cities.

The presence of these devices also reflects the cooperative's close relationship with the community. By providing clear, useful, and easily accessible information, Sicoob Credicaf expands dialogue with members and citizens, promoting transparency and strengthening its cooperative identity.

This action is part of the cooperative's socio-environmental responsibility strategy, demonstrating that sustainable development also involves simple yet significant initiatives that positively impact people's daily lives and contribute to the quality of life in the municipalities where Sicoob Credicaf operates.



# SICOOB CREDICAF WINS GOLD TROPHY IN PDGC AND CONSOLIDATES EXCELLENCE IN COOPERATIVE MANAGEMENT

Sicoob Credicaf has achieved one of the most important recognitions in Brazilian cooperativism by winning the Gold Trophy in the "Towards Excellence" Category of the Cooperative Management Development Program (PDGC), promoted by the OCB System. The award positions the cooperative among the national benchmarks in management, highlighting the solidity of its processes, organizational maturity, and alignment with the best practices in the country.

The PDGC is recognized as the largest and most comprehensive national program aimed at improving cooperative management. Its evaluation model is broad and rigorous, analyzing all aspects of the organization in an integrated way, such as strategy, governance, leadership, process management, financial performance, stakeholder relations, people, innovation, and business sustainability. It is a methodology that reflects the real functioning of the cooperative, going far beyond specific results.

Winning the Gold Trophy in the "Towards Excellence" category symbolizes a high level of managerial maturity and demonstrates that Sicoob Credicaf has consolidated, consistent practices oriented towards continuous improvement. This recognition is the result of collective work, built over time by directors, officers, employees, and members, who share the same purpose and an organizational culture based on ethics, transparency, and responsibility.

More than an award, the result in the PDGC reinforces Sicoob Credicaf's commitment to excellence in management, good governance, and institutional sustainability. By adopting a structured model aligned with the guidelines of modern cooperativism, the cooperative ensures not only operational efficiency, but also the generation of shared value, the strengthening of members' trust, and the longevity of the business.

Nationally, the recognition by the PDGC demonstrates that Sicoob Credicaf is prepared for the challenges of an increasingly demanding, competitive, and regulated market, without abandoning its cooperative essence. The award reaffirms that it is possible to grow, innovate, and stand out, maintaining a focus on people, regional development, and the well-being of communities.

The Gold Trophy therefore represents the materialization of a solid, responsible management model aligned with ESG principles, consolidating Sicoob Credicaf as a benchmark credit cooperative in Brazil and reinforcing its ongoing commitment to excellence, sustainability, and results-oriented cooperativism.

# CONSOLIDATED BALANCE SHEET

COOPERATIVA DE CREDITO CREDICAF LTDA
SICOOB CREDICAF
CNPJ: 25.395.435/0001-03
BALANCE SHEET
In Reais

| | Notes | 12/31/2025 |
|---|---|---|
| ASSETS | | 1,474,329,380.96 |
| CASH AND CASH EQUIVALENTS | 5 | 6,085,679.54 |
| FINANCIAL ASSETS AT AMORTIZED COST | | 1,386,168,504.92 |
| Securities and Negotiable Instruments | 6.1 | 10,089,060.00 |
| Interfinancial Relations | 6.5 | 638,388,008.90 |
| Credit Operations | 7 | 647,927,977.93 |
| Other Credits | 7 | 148,447,563.79 |
| Other Financial Assets | 9 | 12,296,337.72 |
| (-) PROVISIONS FOR EXPECTED LOSSES ASSOC. WITH CREDIT RISK | 8 | (70,980,443.42) |
| FINANCIAL ASSETS AT FAIR VALUE THROUGH PROFIT AND LOSS | | 54,887,554.17 |
| Securities and Negotiable Instruments | 6.2 | 54,887,554.17 |
| TAX, CURRENT and DEFERRED ASSETS | 10 | 2,457,299.04 |
| OTHER ASSETS | 11 | 4,759,431.02 |
| FIXED ASSETS FOR USE | 12 | 36,616,251.01 |
| INTANGIBLE ASSETS AND GOODWILL | 13 | 216,295.16 |
| (-) DEPRECIATION AND AMORTIZATION | | (16,861,633.90) |
| (-) Accumulated Depreciation of Fixed Assets | 12 | (16,769,012.78) |
| (-) Accumulated Amortization of Intangible Assets | 13 | (92,621.12) |
| TOTAL ASSETS | | 1,474,329,380.96 |
| LIABILITIES AND EQUITY | | 1,474,329,380.96 |
| FINANCIAL LIABILITIES AT AMORTIZED COST | | 1,237,217,988.68 |
| DEPOSITS | 14 | 758,033,726.60 |
| Demand Deposits | | 234,385,469.03 |
| Savings Deposits | | 19,297,046.68 |
| Term Deposits | | 504,351,210.89 |
| OTHER DEBT INSTRUMENTS | | 168,412,223.65 |
| Resources from Issuance of Bills | 15.1 | 168,412,223.65 |
| INTERFINANCIAL RELATIONS | | 279,012,196.33 |
| Other Interfinancial Relations | 16.1 | 469.58 |
| Interfinancial Transfers | 16.2 | 279,011,726.75 |
| OTHER LIABILITIES | | 18,076,898.62 |
| Collection and Payment of Taxes and Similar Fees | 17.1 | 153,412.51 |
| Current and Deferred Tax Obligations | 17.2 | 1,753,547.04 |
| Other Obligations | 17.4 | 16,169,939.07 |
| PROVISIONS | | 13,682,943.48 |
| Provisions and Other Liabilities with Financial Instruments | 18.1 | 3,288,669.42 |
| Provision for Payments to be Made | 18.2 | 6,319,830.51 |
| Provision for Contingencies | 18.4 | 4,074,443.55 |
| EQUITY | 19 | 237,111,392.28 |
| Share Capital | | 102,723,700.89 |
| Surplus Reserves | | 127,421,405.82 |
| Accumulated Surplus or Losses | | 6,966,285.57 |
| TOTAL LIABILITIES AND EQUITY | | 1,474,329,380.96 |

GRI 2 – 5

# STATEMENT ON USE OF GRI STANDARDS

Sicoob Credicaf reported the information cited in the GRI content summary for the period January 1, 2025 to December 31, 2025 based on the GRI Standards. These standards are established by the Global Reporting Initiative (GRI), an international non-governmental organization that defines guidelines and content for sustainability reports. The preparation of this report adheres to the quality and content principles established by the GRI Standards. Although there is no specific policy for submitting the report to external verification for GRI reports, other external audits are conducted by independent companies in the accounting and financial areas to ensure the quality and integrity of the information provided.

# GRI SUMMARY

| GRI CONTENT SUMMARY | |
|---|---|
| **Usage Statement** | **Sicoob Credicaf reported the information cited in this GRI content summary for the period January 1, 2025 to December 31, 2025 based on GRI Standards.** |
| **GRI 101 used** | **GRI 1: Fundamentals 2021** |
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| GRI 2-3 Reporting period, frequency, and point of contact | 80 |
| GRI 2-4 Restatements of information | No restatements of information |
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| 04: Purchasing Practices 2016 | GRI 204-1 Proportion of spending with local suppliers | 62 |
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| 03: Water and Wastewater 2018 | 303-1 Interactions with water as a shared resource | 69 |
| 03: Water and Wastewater 2018 | 303-5 Water Consumption | 69 |
| Material Issue: Employee Appreciation | | |
| : Material Issues 2021 | 3-3 Management of Material Issues | 27, 29 and 30 |
| 01: Employment 2016 | 401-1 New Hires and Employee Turnover | 37 |
| 01: Employment 2016 | 401-2 Benefits offered to full-time employees that are not offered to temporary or part-time employees | 34 |
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| 03: Occupational Health and Safety 2018 | 403-1 Occupational Health and Safety Management System | 32 |
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| 05: Diversity and Equality of Opportunities 2016 | 405-1 Diversity in Governance Bodies and Employees | 28 and 34 |
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| 13: Local Communities 2016 | 413-1 Operations with engagement, impact assessments, and development programs focused on the local community | 63 |

# GLOSSARY

## SDGs – SUSTAINABLE DEVELOPMENT GOALS

The Sustainable Development Goals (SDGs) are a global agenda adopted during the United Nations (UN) Summit on Sustainable Development in September 2015, comprising 17 goals and 169 targets to be achieved by 2030.

**SDG 1 –** End poverty in all its forms everywhere.

**SDG 2 –** End hunger, achieve food security and improved nutrition, and promote sustainable agriculture.

**SDG 3 –** Ensure healthy lives and promote well-being for all at all ages.

**SDG 4 –** Ensure inclusive and equitable quality education and promote lifelong learning opportunities for all.

**SDG 5 –** Achieve gender equality and empower all women and girls.

**SDG 6 –** Ensure availability and sustainable management of water and sanitation for all.

**SDG 7 –** Ensure access to affordable, reliable, sustainable and modern energy for all.

**SDG 8 –** Promote sustained, inclusive and sustainable economic growth, full and productive employment, and decent work for all.

**SDG 9 –** Build robust infrastructure, promote inclusive and sustainable industrialization, and foster innovation.

**SDG 10 –** Reduce inequality within and among countries.

**SDG 11 –** Make cities and human settlements inclusive, safe, resilient, and sustainable.

**SDG 12 –** Ensure sustainable consumption and production patterns.

**SDG 13 –** Take urgent action to combat climate change and its impacts.

**SDG 14 –** Conserve and sustainably use the oceans, seas, and marine resources for sustainable development.

**SDG 15 –** Protect, restore and promote sustainable use of terrestrial ecosystems, sustainably manage forests, combat desertification, stop and reverse land degradation, and stop biodiversity loss.

**SDG 16 –** Promote peaceful and inclusive societies for sustainable development, provide access to justice for all, and build effective, accountable, and inclusive institutions at all levels.

**SDG 17 –** Strengthen the means of implementation and revitalize the global partnership for sustainable development.

GRI 2 - 1, 2 - 3

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January to December 2025

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