

# C6 BANK

## Revolutionising Sustainable and Inclusive Banking

Strategy Playbook by

**WHITESIGHT**

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# W/S C6 BANK Contents

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1.	<b>Executive Summary</b>	07
2.	<b>Company Overview</b> Basics of Banco C6   Executive Team   Funding   Focus on ESG metrics	08
3.	<b>Data, Credit Underwriting, AI, and ESG</b> Leveraging proprietary technology   Building a treasure trove of data	15
4.	<b>Product and Partnerships</b> Positioning itself as the ultimate superapp   Catering to a wide range of customer segments   Product stack   C6 Auto and C6 Consig case studies   Strategy for upmarket customer segment   Partnerships   String of acquisitions	18
5.	<b>Business Growth</b> User base, product launch and business evolution   Deposits   Credit portfolio   Loan book composition   Loan-to-deposit ratio   Default rate   Efficiency ratio   Unit economics	26
6.	<b>Financial Performance</b> Revenue growth   Decreasing expenses   Profitability   Unit economics	35

# WS Executive Summary

## Pioneering superApp strategy

Banco C6 is positioning itself as a comprehensive superapp by integrating financial and non-financial services, including banking, investments, insurance, and lifestyle features like e-commerce and travel bookings. This diversified ecosystem drives user engagement and retention while offering cross-selling opportunities.

## Focus on secured lending for sustainable growth

Banco C6 emphasizes secured lending as a cornerstone of its growth strategy, offering lower-risk credit solutions such as home equity loans, vehicle financing, and payroll-backed credit to ensure portfolio stability and minimize default risks.

## Expanding SMB emphasis

Banco C6 is intensifying its focus on small and medium-sized businesses (SMBs) by offering tailored credit solutions, transactional tools, and POS systems to empower business customers and drive deeper engagement within this segment.

## Strong revenue growth and profitability improvements

Banco C6 has demonstrated a consistent upward trend in revenue, driven by growing customer engagement and increasing monetization of its services. Operational efficiencies and a focus on long-term customer profitability have led to significant improvements in financial performance, highlighting the scalability and resilience of its business model.

## Commitment to ESG as a business strategy

Banco C6 has embedded ESG principles into its operations, from net-zero emissions goals to inclusive product offerings like the Rainbow Card and financial education initiatives, positioning it as a socially and environmentally conscious digital bank.



## ESG metrics

**2.2M**

Users accessed the carbon statement

**115K**

Users offset their carbon footprint

**R\$128K**

Donations made by the app

**37%**

Women in management positions

## Unit economics

**R\$136.7**

Revenue per customer

**R\$0.9M**

Revenue per employee

**R\$32.3**

Profit per customer

**R\$0.3M**

Profit per employee

## Loans and deposits

**R\$48B**

Size of loan book

**R\$57.1B**

Size of deposit base

**77%**

Of loan book consists of secured loans

**86%**

Of deposit base consists of term deposits

## Revenue and profitability

**R\$4.1B**

Revenue

**R\$3.2B**

Expenses

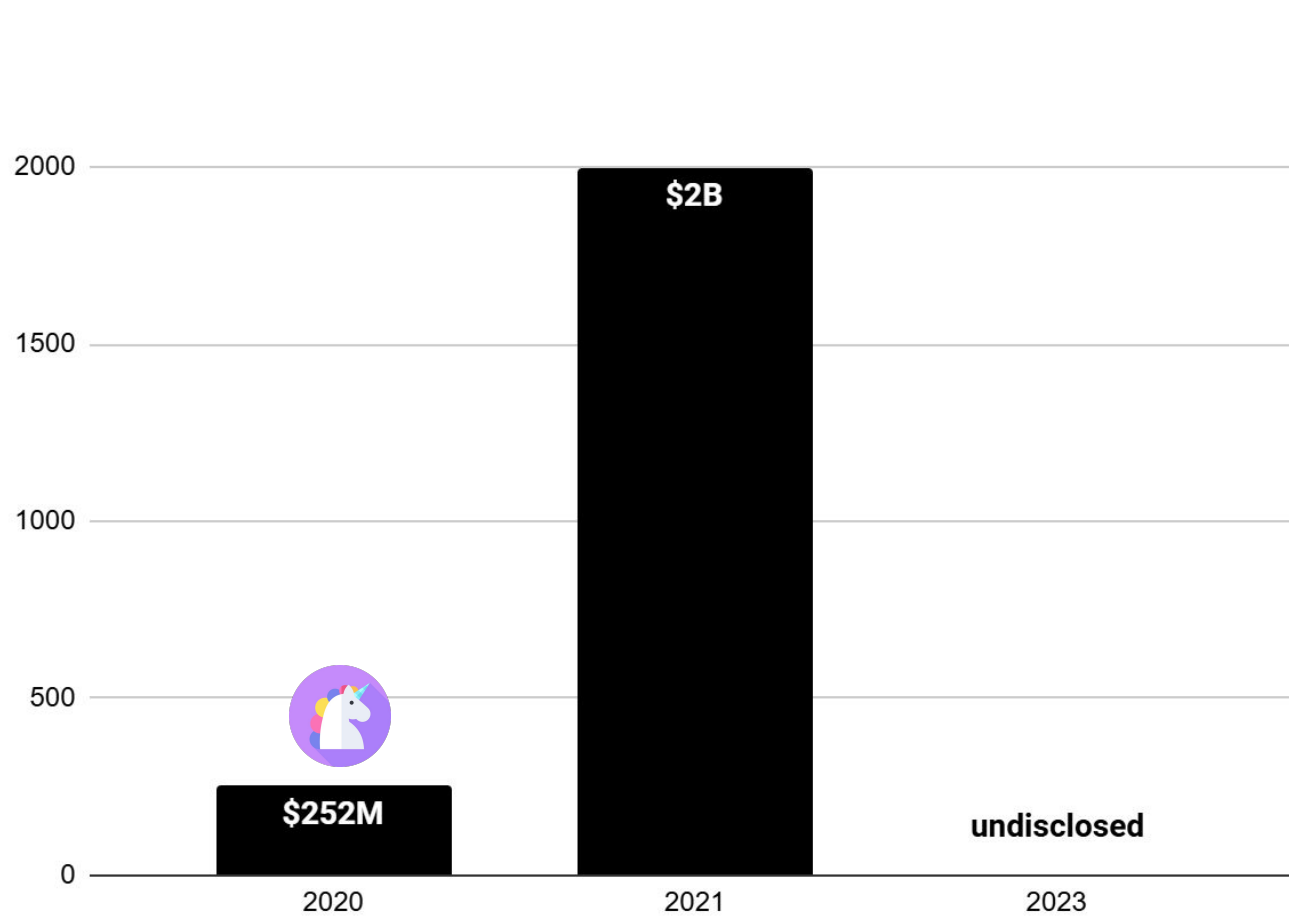
**R\$969M**

Net income

**56%**

Return on equity

## Banco C6's equity funding overview



## Strong backing from JP Morgan Chase:

2020

- In December 2020, Banco C6 announced a new funding round with participation from more than 40 private investors.
- C6 was valued at R\$11.3B in December 2020, equivalent to \$2.28B at the time, when it raised capital from private investors.

2021

- In June 2021, **J.P.Morgan** acquired 40% ownership stake in Banco C6 in a funding round worth \$2B.

2023

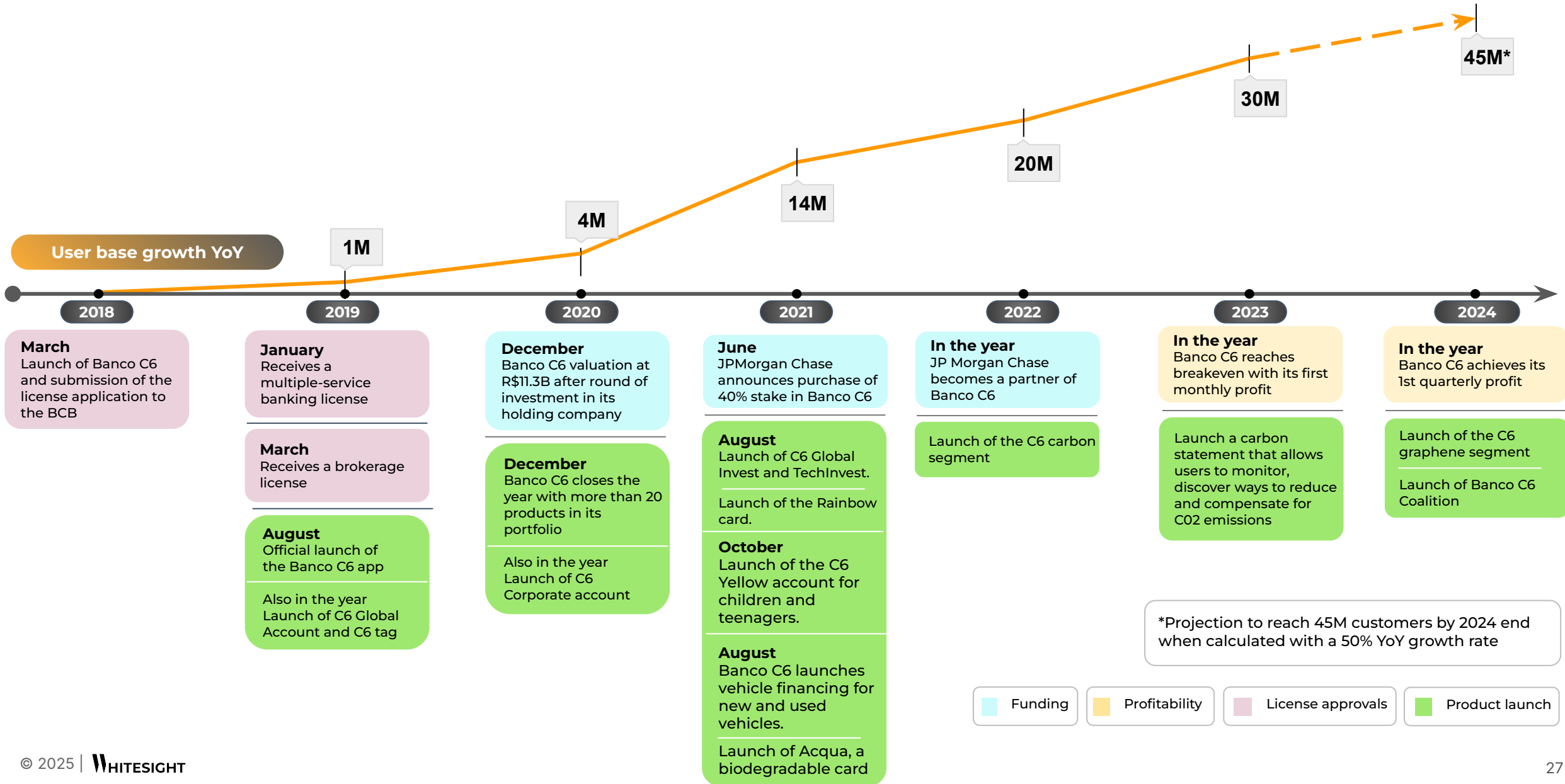
- In August 2023 **J.P.Morgan** increased its stake in Banco C6 to 46% from 40%.

*"There's no plan to become public. We are increasingly convinced of our choice of capital structure."*

- **Marcelo Kalim**, CEO of Banco C6

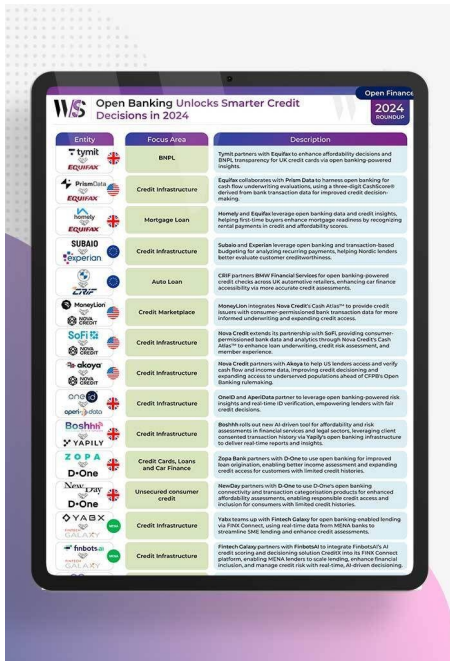
# C6 BANK | The journey to becoming a sustainable digital bank

Business growth



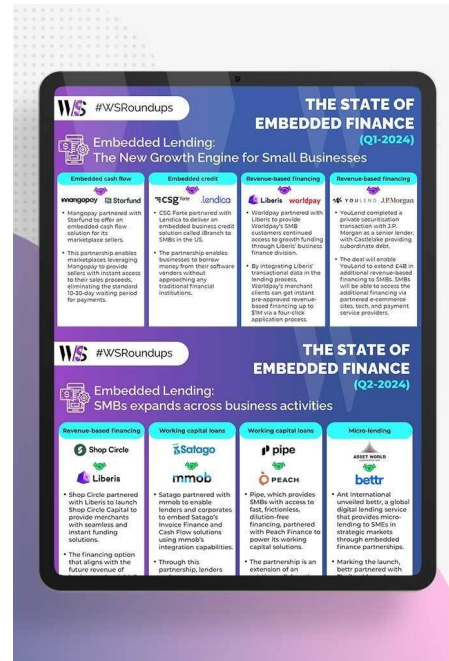


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## Beyond Barriers: Embedded Lending Helps SMEs Thrive

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