

Sustainability
Report
GRI

2024



Sustainability
Report GRI

2024



Data Sheet

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Gráfica e Editora Kayganguê LTDA.

Printing

200 copies.

ISBN and CIP (International Cataloguing-in-Publication Data)

(Câmara Brasileira do Livro, SP, Brasil)

Sustainability report 2024 / organization
Cresol Instituto. -- 1. ed. -- Francisco
Beltrão, PR : Cresol Instituto, 2025.

ISBN 978-65-89283-75-1

1. Sustainable development - Environmental aspects
2. Social investment
3. Corporate reports
4. Corporate social responsibility
5. Environmental sustainability.

25-263165

CDD-658.408

Indexes for systematic catalog:

1. Sustainability: Companies: Social responsibility:
Administration 658.408
Aline Grazielle Benitez - Librarian - CRB-1/3129



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Message from Leadership

We are pleased to present another Cresol System Sustainability Report, a document that reflects our trajectory, challenges and achievements in a cooperative model committed to sustainability.

Since its inception, Cresol was created to strengthen small farmers, valuing the local community and promoting joint growth. Our differential lies in our close relationship with our members, understanding their realities and needs, and offering credit in a dispersed manner, democratizing access to opportunities.

Broad sustainability is at the core of our strategy, including the economic, social, environmental, cultural, organizational and educational pillars. We value an economic model that respects productive diversity, encourages the reuse of resources and incentivizes innovative practices.

In 2024, one of our main advances was the expansion of the use of renewable energy, with more than 200 branches of the System consuming electricity generated by the members themselves, adding value to rural properties and promoting energy efficiency. In addition, we reinforced our social impact by offering hundreds of social programs aimed at children, adolescents, young people, women and the elderly. In addition, each agency allocated resources to meet the needs prioritized by local communities, strengthening ties with society. This year also marked significant economic growth: more than 30%, reaching the mark of R\$42 billion and positioning Cresol as the third largest force in financial cooperatives in Brazil,

all without giving up the principles that make us unique. We also celebrated 25 years of partnership with BNDES, surpassing 1 million contracts and reaffirming our relevance in the sector. Another highlight was the structural and technological evolution of the Cresol System, with improvements in self-service, expansion to new regions and continuous investments in employee training and in the social base, in addition to modernizing our platforms to offer an even more efficient experience to members. Thus, we look to the future with determination and commitment. In 2025, our focus will continue to be sustainable expansion, expanding rural and corporate credit for small and medium-sized farmers and entrepreneurs, and intensifying initiatives in the green portfolio. We will continue to strengthen our relationship with our members, investing in the training of our employees, and fostering the development of the communities where we operate.

Cresol's essence has always been and will continue to be the closeness to people. Our roots are in the community, and it is for this community that we work every day. Therefore, we thank everyone who is part of this journey, including our members, employees, and partners. Together, we will build an even more inclusive and sustainable future.

We remain firm in our commitment to grow with purpose, maintaining transparent governance and sustainability as the central axis of our operations. May the coming years bring even more achievements, always placing our members at the center of our decisions. **GRI 2-22**



"It is a moment to celebrate everything we have built over these 30 years of history and we will continue tirelessly to ensure that Cresol remains present and involved in the lives of its members and the municipalities where it operates. We reaffirm our commitment that, in all our actions, starting with governance, we will have transversality with the social and environmental aspects, naturally supported by the economic aspect, which is fundamental and vital."

Cledir Assisio Magri

President of Cresol Confederação



"We intend to continue to be a reference, generate development, involve the community in our projects and, for sure, to serve all our members with excellence."

Alzimiro Thomé

Advisor to the Cresol Confederação and President of the Cresol Instituto

A close-up photograph of a pair of hands, one from an adult and one from a child, gently holding a small green plant with red-edged leaves. The plant is rooted in a mound of dark, rich soil. The background is a soft-focus outdoor setting with more greenery. The entire image is framed by a solid orange border.

Our Sustainability Report

This Annual Report complies with GRI and IFRS Standards and covers the period from January 1, 2024 to December 31, 2024.

It is with great joy that we share the continuity of Cresol's GRI Sustainability Reports.

This document reflects our commitment to the Global Reporting Initiative (GRI) standards and summarizes the progress made in environmental, social and governance (ESG) practices. The report also reflects the guidance of the Sustainability Accounting Standards Board (SASB), which guides the disclosure of sustainability actions.

As a new feature in this edition, we would like to inform you that we have voluntarily adopted the International Financial Reporting Standards (IFRS). In addition to following the GRI standards, we will also communicate some of our actions in accordance with IFRS, positioning ourselves at the forefront of institutions in the sector. This is because sustainability is one of our values and is part of Cresol's culture.

This report represents another step towards recognizing and consolidating corporate responsibility in the socio-environmental spheres. The actions listed here highlight, above all, the pillars of financial inclusion, community development, innovation, eco-efficiency and cooperativism. In doing so, we reinforce our leading role in building an increasingly prosperous and sustainable future.

In addition, we have maintained the recognition of listening to and dialoguing with business stakeholders for the analysis of materiality. This report includes information from the National Confederation of Central Credit and Family and Solidarity Economy Cooperatives

(Cresol Confederation), Credit Centers, second-tier Cooperatives and first-tier Individual Cooperatives. **GRI 2-2**

The information contained in the document coincides with Cresol's financial and accounting period, therefore, reinforcing our commitment to transparency and communication of our results. Cresol's target audience and that of this report include: members (individuals and legal entities), employees, local communities, institutional partners, regulatory bodies and society in general.

The 2024 Report includes a total of 15 United Nations (UN) Sustainable Development Goals (SDGs) that are included and integrated into the ESG strategy. As signatories to the UN Global Compact since 2022, in this edition we also include the commitments that are being considered in our actions.

As in previous reports, we continue to include links throughout the text to facilitate access to additional information (such as websites, documents and financial statements). We also use icons to identify material themes, SDGs, GRI and IFRS codes and Global Compact commitments related to each practice. **GRI 2-4**

Any questions and clarifications regarding the report can be forwarded to the Cresol Institute represented by contato@cresolinstituto.org.br **GRI 2-3**



Global Reporting Initiative (GRI)

The Global Reporting Initiative (GRI) guidelines guide the production of this report and standardize information for all organizations worldwide. This is the third year that we have reported our actions in favor of sustainability, in accordance with international standards. This demonstrates and highlights the continuity of the transformation and maturity of the Cresol System in producing with excellence and being accountable to society.



International Financial Reporting Standards (IFRS)

IFRS Standards are high-quality, understandable, applicable and globally accepted standards for financial reporting. It is comprised of the International Accounting Standards Board (IASB) and the International Sustainability Standards Board (ISSB). The IASB is responsible for developing a set of accounting standards, while the ISSB is responsible for developing a set of sustainability disclosure standards.



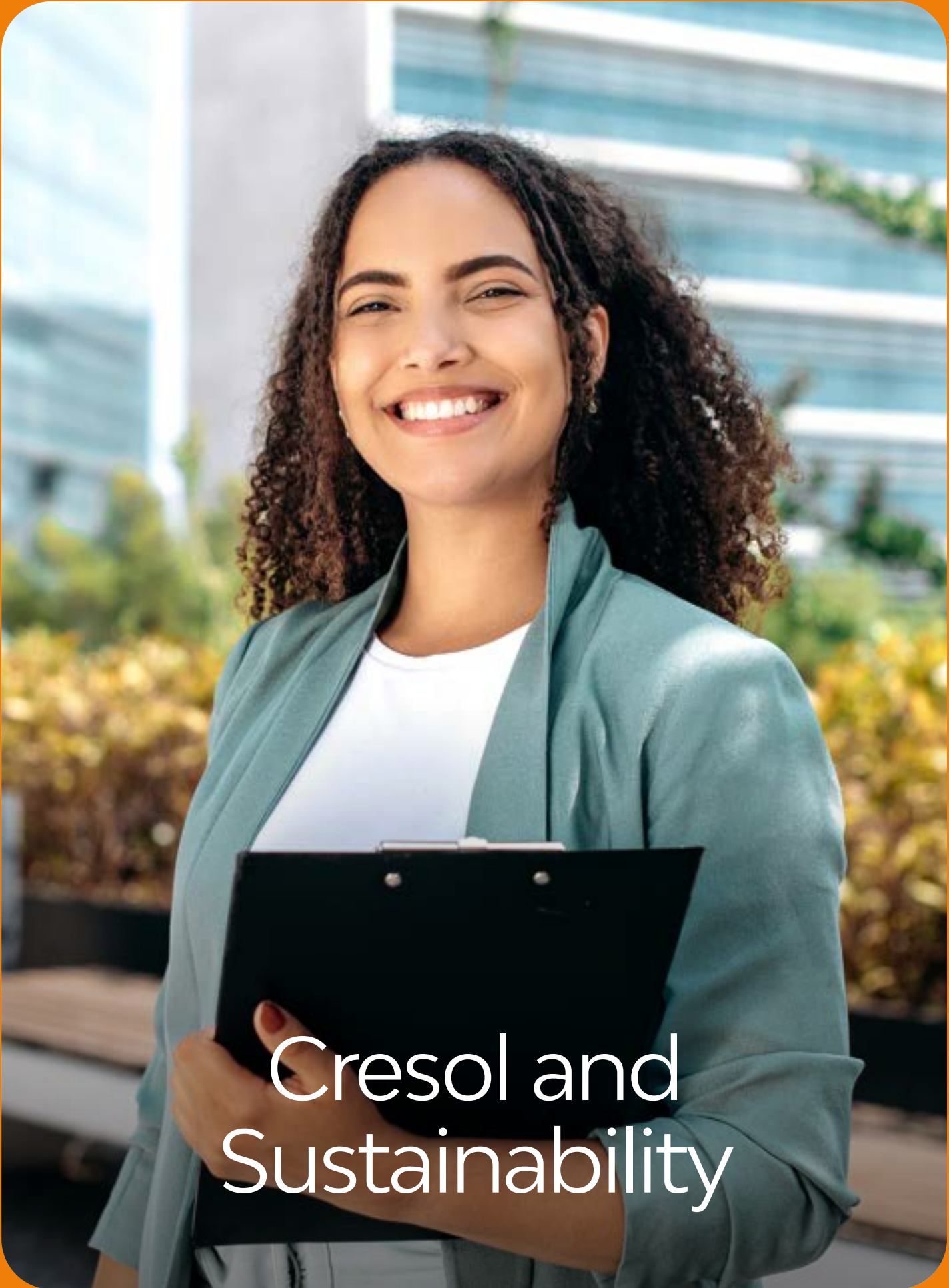
Learn more about
International Financial
Reporting Standards



Sustainability Accounting Standards Board (SASB)

The SASB Standards identify key sustainability issues relevant to investor decision-making. Since August 2022, they have been maintained by the International Sustainability Standards Board (ISSB) of the IFRS Foundation, which integrates them into the IFRS Sustainability Disclosure Standards.



A smiling woman with curly hair, wearing a teal blazer over a white top, holds a black clipboard. She is standing outdoors in front of a modern building with large windows and greenery. The image is framed by a thick orange border.

Cresol and Sustainability



GRI Materiality

Materiality Analysis

The process of identifying material issues was carried out by mapping the main stakeholders to define their main concerns and interests. The approach adopted included analyzing the influence, expectations, relationships and strategic potential of these groups in relation to Cresol.

The stakeholder survey was conducted using an online form, which resulted in 2,568 responses and 25,680 contributions. This methodology considered several variables in the analysis and allowed for a robust and lasting materiality matrix. **GRI 3-1**

However, the process of consultation and dialogue with stakeholders is ongoing. We maintain contact through formal channels, reports, social media and communications, always with clarity, transparency and engagement. This communication aims to address the most relevant topics and take into account the opinions of stakeholders and their relationship with Cresol. **GRI 3-1 GRI 2-29**

The consistency of the material topics in this report is in line with previous reports, ensuring

the solidity of the results and the continuity of our strategic actions. To review the materiality process in full, see the 2022 Sustainability Report.

Check out the full materiality process in the 2022 Sustainability Report



The most relevant topics for Cresol and its stakeholders were identified based on its mission, vision, values, strategy and benchmarking on environmental, social and corporate governance issues. After analyzing the sector's challenges and opportunities in relation to sustainability, 20 topics were identified, validated and prioritized through stakeholder consultation, resulting in 10 topics in Cresol's materiality matrix (divided into social, economic and environmental dimensions), which are monitored and reported regularly.

GRI 3-1 GRI 2-29

Material Themes GRI 3-2

Entrepreneurship

Executive Board, Board of Directors, Member, Collaborator, Partner, Supplier, Regulatory/Supervisory Body, Sectoral Body, CSO, Community, Press.

Inclusive Growth

Council of Administration, Cooperated, Partner, Supplier, Regulatory/Supervisory Body, OSC, Government Body.

Social Investment

Board of Directors, Supplier, Regulatory/Supervisory Body, Sectoral Body, OSC, Government Body.

Cooperative Culture

Executive Board, Board of Directors, Employee, Partner, Sectoral Body, OSC, Body of the Government, Community.

Sustainable Finance

Executive Board, Board of Directors, Member, Collaborator, Partner, Supplier, Sectoral Body, OSC, Government Body, Community, Press.

Financial Education

Executive Board, Board of Directors, Member, Collaborator, Partner, Supplier, Regulatory/Supervisory Body, Sectoral Body, OSC, Government Body, Community, Press.

Community Development

Executive Board, Board of Directors, Member, Collaborator, Partner, Supplier, Regulatory/Supervisory Body, Sectoral Body, OSC, Government Body, Community, Press.

Human Capital Development

Executive Board, Cooperative Member, Collaborator, Partner, Supplier, Regulatory/Supervisory Body, Sectoral Body, OSC, Press.

Economic-financial prosperity

Executive Board, Cooperative, Collaborator, Partner, Supplier, Regulatory / Supervisory Body, Sectoral Body, Community.

Innovation and Technology

Executive Board, Board of Directors, Cooperated Members, Collaborator, Partner, Regulatory / Supervisory Body, Government Body, Press.

- Social
- Economic
- Environmental

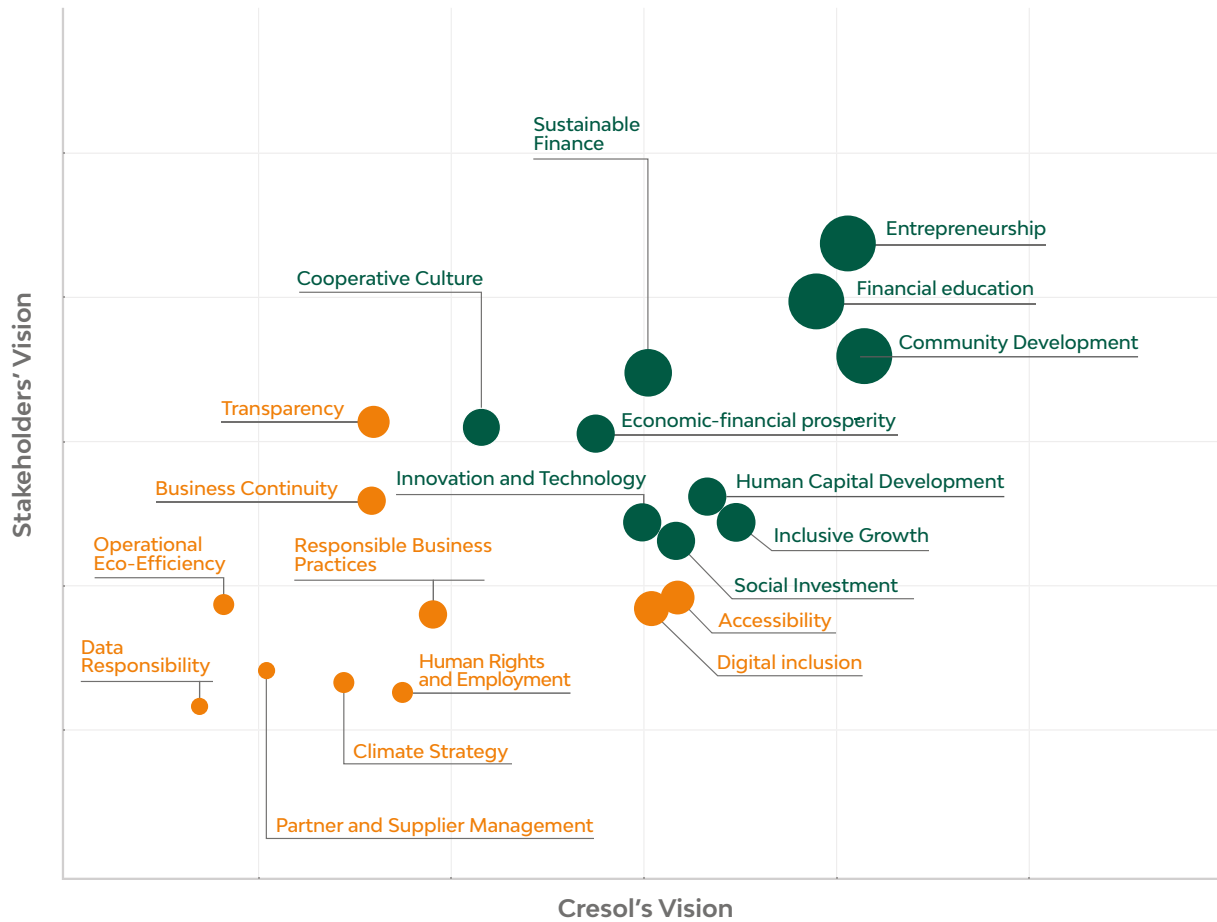
Materiality Matrix



Priority Themes



Relevant Topics



Scope of material themes GRI 3-2

Our practices are guided by the United Nations (UN) Sustainable Development Goals (SDGs), a joint effort by countries, institutions, companies and non-governmental organizations to promote human rights, equity and address climate change. In total, our material themes cover 15 SDGs.



Learn more about the SDGs and their respective targets



Material Theme	Scope	Impact on Human Rights	Related Goals and SDGs	
Entrepreneurship	Support cooperative members, especially those in family farming and agribusiness, micro and small entrepreneurs, women and young people with the allocation of financial resources and training tools that enable business training and the development of potential.	The right to work and protection against unemployment. The right to education, including technical and vocational education. The right to participate in the benefits of economic and social development.	4.4	5.a
			8.3	8.10
			10.2	
Financial Education	Provide financial education to cooperatives and non-cooperatives with the aim of strengthening conscious inclusion, developing healthy habits in the individual's relationship with money, in order to improve the financial resilience of people and their businesses, as a basis for a solid financial future.	The right to social security, including financial security in the event of unemployment, illness, disability or other circumstances. The right to education, including technical and professional education. The right to participate in the benefits of economic and social development.	4.4	8.3
Community Development	To ensure that the credit granted is directed towards activities that generate a positive social, environmental and economic impact through the development of cooperative members and their businesses and to promote prosperous and supportive communities.	Right to social security, including the right to share in the benefits of economic and social development. Promotion of the right to work and sustainable development.	1.1	3.c
			8.10	13.1
Sustainable Finance	Offer appropriate financial solutions and mobilize capital to drive sustainable and low-carbon economic development, especially in rural areas, with social protection and environmental preservation, in addition to considering social and environmental criteria in the development and supply of products and services (credit, financing, consortia, insurance, investments, among others).	The right to an adequate standard of living, to social security and the right to participate in the benefits of economic and social development.	2.3	6.b
			7.2	8.4
			12.6	15.5
Inclusive Growth	Reduce social and economic inequality through guidelines and actions that provide universal access to basic and necessary financial products and services to ensure people's social well-being and the success of their businesses, particularly for the most vulnerable and least assisted groups, whether due to technological, economic or geographic limitations.	The right to social security, to work and to an adequate standard of living. The right to share in the benefits of economic and social development.	8.10	9.3
			10.2	

Material Theme	Scope	Impact on Human Rights	Related Goals and SDGs
Human Capital Development	Create training and education opportunities for the development of employees, improve their knowledge, skills and abilities, and encourage belonging, cooperation and the achievement of mutual goals.	The right to education, including technical and professional education, and the right to work, social security and an adequate standard of living.	4.3 4.4
Economic and financial prosperity	Act to continue being an economically prosperous financial institution, capable of generating a positive impact for all stakeholders, especially for members, employees and the communities in which we operate.	Right to social security, including the right to participate in the benefits of economic and social development.	16.6 16.7
Cooperative Culture	Reinforce the culture of cooperation, the principles and values of Cooperativism and the guidelines for acting as a financial institution to strengthen our bond with members, employees and society as a whole.	The right to social security, to work and to an adequate standard of living. The right to share in the benefits of economic and social development.	12.6 16.6 16.7
Social Investment	Invest in the development and strengthening of our own initiatives or those resulting from partnerships with other actors to support the causes of the communities in which we operate and to fulfill our commitment to the 7th Principle of Cooperativism, Interest in the Community.	The right to social security and an adequate standard of living. The right to share in the benefits of economic and social development.	17.6
Innovation and Technology	Invest in innovation and the adoption of new technologies in order to keep up with the digital transformation in the financial sector and provide members with the best experience in their relationship with Cresol.	The right to an adequate standard of living and social security. The right to share in the benefits of economic and social development.	8.2





Business

Business

A collective construction

Cresol is a cooperative credit system that offers financial solutions for the development of its members, their businesses and the entire community in which it operates.

Our journey began on June 24, 1995, in the interior of Paraná. Cresol emerged from a bold idea: to unite the forces of farmers and rural producers to overcome financial challenges and offer mutual support, with the goal of building a more promising future.

Our initial goal was to provide accessible financial services and, since then, Cresol has positioned itself as a leader in rural financial cooperativism, promoting social inclusion and sustainable development.

We challenge ourselves to be and make a difference



We are one of the leading financial cooperatives in Brazil. The Cresol System has over 972,000 members and is institutionally represented by the National Confederation of Central Credit and Family and Solidarity Economy Cooperatives, headquartered in Florianópolis, Santa Catarina.

Recognized as a third-tier cooperative, Cresol stands out for its comprehensive operations nationwide. Classified as a simple entity and part

of the cooperative segment, it operates under limited liability. Governance and operations are guided by the Brazilian Civil Code, the Bylaws and the Internal Regulations. **GRI-2-1**

Additionally, we are part of the National Financial System, subject mainly to Law No. 5,764/1971, which defines the National Cooperativism Policy, and to Resolution No. 3,859/2009 of the Central Bank of Brazil. The latter consolidates the regulatory provisions pertinent to credit cooperativism in force. **GRI-2-1**



Law No. 5,764/1971 defines the National Cooperative Policy



Resolution No. 3,859/2009 amends and consolidates the rules for credit unions



Organization Details **GRI 2-1**

Company name: Confederação Nacional das Cooperativas Centrais de Crédito e Economia Familiar e Solidária – Cresol Confederação

Address: Rodovia José Carlos Daux, 500, Torre I, Bloco A, Edifício A – Edifício Techno Towers. Bairro João Paulo – CEP 88030-000 – Florianópolis – SC.

Website: www.cresol.com.br/institucional



Our Purpose

A credit union where the member is the center

Our uniqueness lies in our strong adherence to cooperative principles. With democratic management at the heart of decisions and operations, each member has a voice and vote that collectively shapes Cresol's path, plays an essential role in this journey and contributes to joint growth and the construction of a stronger society.

We value a model that prioritizes financial inclusion for the entire community, which generates social and environmental impact.

This commitment to participation and transparency consolidates the unique relationship between us and our members.

Understand the principles of cooperativism in practice



It is based on the purpose of cooperativism that we have a strong presence in local communities and combine tradition with innovation. We offer customized and accessible solutions, which are

Cresol's Differentiators



Relationship with the member



Community involvement



Customized processes

specially designed to strengthen small farmers and entrepreneurs, who drive the local economy. In this way, it is possible to promote the development of cooperative members and communities.

Mission

Provide excellent financial solutions through relationships to generate development for members, their businesses and the community.

Vision

To be a leading cooperative financial institution that develops its members.

Values

- » **Ethics:** Act honestly, professionally and transparently in internal and external relationships, to ensure the confidentiality of information and maintain the individuality of those with whom we interact.
- » **Credibility:** Deliver on what was promised, being the guardian of the system's credibility, which generates trust in internal and external relationships.
- » **Excellence:** Act with a focus on quality of service, excellence in deliveries and putting the needs of our members first, to become a benchmark in financial institutions. Relate to other employees with professionalism and humanity so that the institution becomes a benchmark to work for.
- » **Simplicity:** Know and understand the needs of the cooperative member, in order to offer them the best financial solution in a simple and agile way, without bureaucracy in the relationship, and act creatively with the available resources to guarantee the sustainability of the system.
- » **Sustainability:** Act with a focus on results based on structured goals and on generating value for the cooperative members, their businesses and the community where the cooperative is located, which guarantees financial, social, environmental and institutional sustainability.

We seek to be catalysts for economic and social development, promoting financial inclusion and sustainable practices. Therefore, the actions that best reflect our purpose include:

- » Financing community and rural projects;
- » Implementing sustainable practices and reducing carbon emissions;
- » Promoting financial education and developing human capital;
- » Supporting small business entrepreneurship.

The Cresol System

In 2024, we will continue our expansion path, aiming to maintain operational efficiency as a priority and consolidate our operations in the regions. In a structured manner, we expanded our presence in the Southeast, Central-West, North and Northeast regions, which reinforces our commitment to sustainable growth and the provision of accessible financial solutions throughout the country. [GRI 2-6](#)

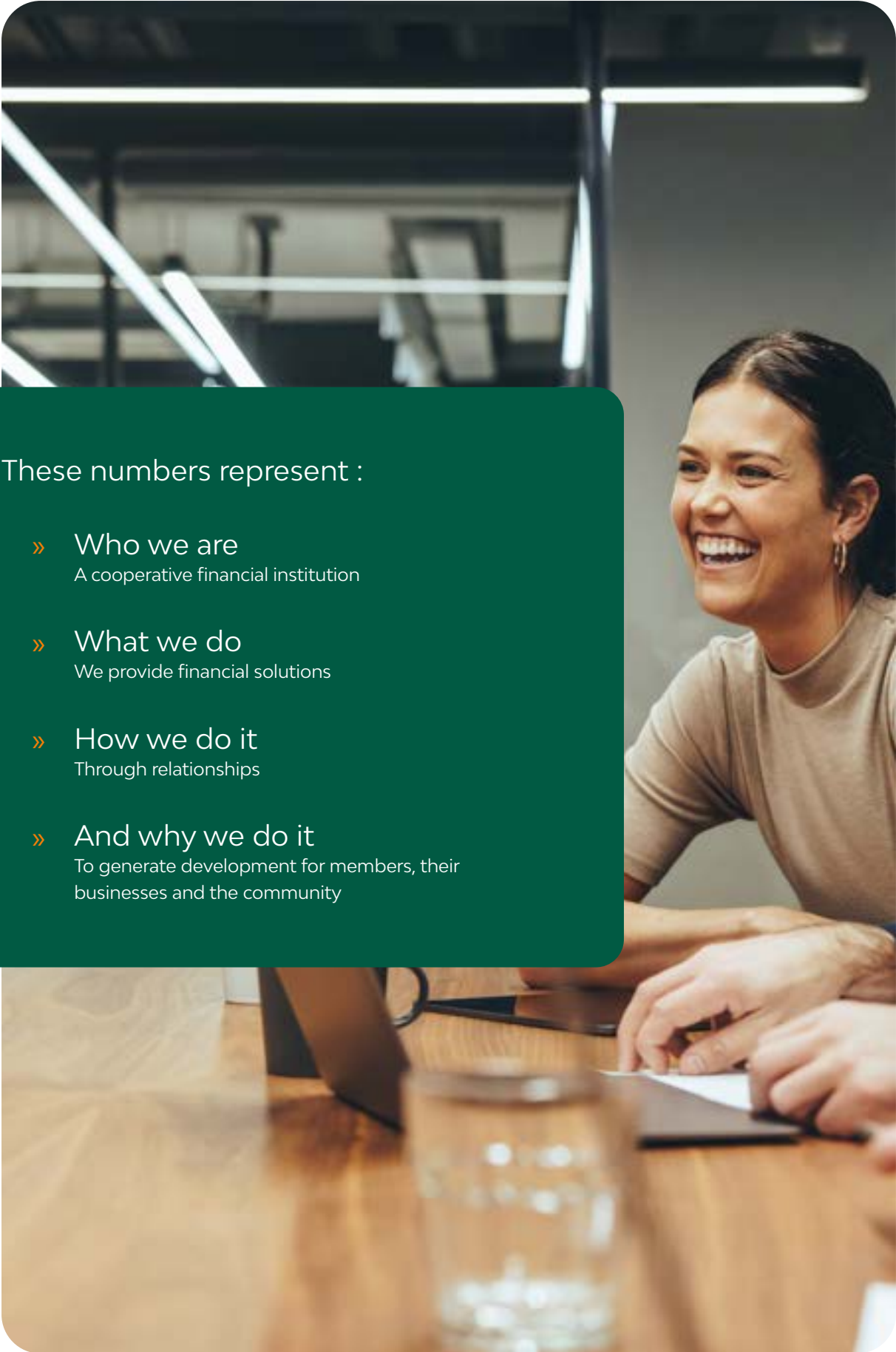
+972K
members

3,502
municipalities with
members

59
cooperatives

10,269
employees

939
relationship
agencies



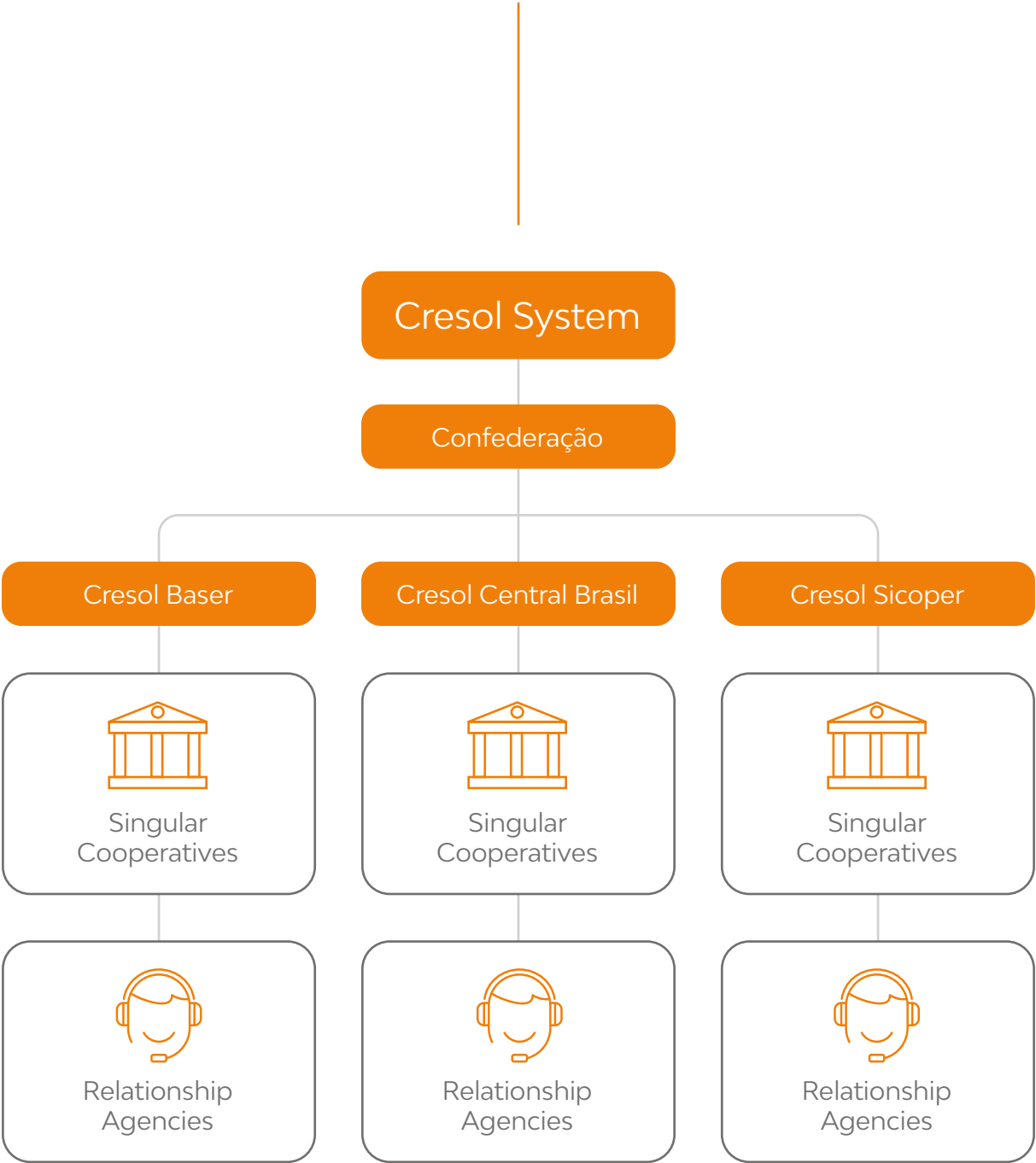
These numbers represent :

- » **Who we are**
A cooperative financial institution
- » **What we do**
We provide financial solutions
- » **How we do it**
Through relationships
- » **And why we do it**
To generate development for members, their businesses and the community

We are a financial cooperative system made up of three levels: Cresol Confederação (third-level cooperative), Credit Centers (second-level cooperatives) and Individual Cooperatives (first-level cooperatives). **GRI 2-6**

The Cresol System includes 59 individual cooperatives affiliated with the three Credit Centers (Central Cresol Baser, Cresol Central Brasil and Central Cresol Sicoper). **GRI 2-6**

The Credit Centers, Individual Cooperatives and Relationship Agencies guarantee a complete and integrated experience for members. **GRI 2-6**



Cresol Confederação: is the highest representative body of cooperatives, composed of the three Credit Centers: Cresol Baser, Cresol Brasil and Cresol Sicoper. Its activities focus on market strategies, technology, planning, communication, product development and financial solutions, which generate economies of scale for Credit Centers and Individual Cooperatives. In addition, it contributes to the expansion, strengthening, management of the System, institutional representation and negotiation with governments, partners and regulatory bodies. **GRI 2-2** **GRI 2-6**

Credit Centers: They are second-tier cooperatives that provide direct service to their affiliated Individual Cooperatives. They coordinate and direct common services in their regions, and monitor market strategies, brand positioning, professional development, and growth opportunities based on systemic guidelines. They are also responsible for institutional representation and negotiations with governments, partners, and regulatory bodies. **GRI 2-2** **GRI 2-6**

Cooperativas Singulares: They are first-level cooperatives and maintain direct relationships with their members. Like the others, they are organizations that have their own governance structure, consisting of Boards and executive bodies compatible with their size. **GRI 2-2** **GRI 2-6**

Relationship Agencies: These are agencies that provide services to cooperative members and offer everything from financial solutions to business implementation and relationship strengthening. The agencies are municipal and linked to a Single Cooperative. **GRI 2-2** **GRI 2-6**

Our performance

We are currently present in **19 states in Brazil** and, through Cresol Agri-Agência, we operate in 4 countries in Latin America (Brazil, Peru, Ecuador and Uruguay).

Cresol Baser operates in **16 Brazilian states** (Paraná, Santa Catarina, Rio Grande do Sul, Minas Gerais, Espírito Santo, Goiás, Mato Grosso, Mato Grosso do Sul, Rondônia, São Paulo, Rio de Janeiro, Pará, Amazonas, Bahia, Alagoas and

Sergipe) and has 464 relationship agencies and more than 450 thousand members.

Cresol Sicoper is one of the centers that make up the Cresol Confederation and serves 1,313 municipalities in the states of Santa Catarina, Rio Grande do Sul, Mato Grosso do Sul, Minas Gerais, Pernambuco and Maranhão. Currently, there are 257 relationship agencies and more than 255 thousand members.

With headquarters in Chapecó (SC), **Cresol Central Brasil** operates in 6 states: Santa Catarina, Rio Grande do Sul, Bahia, Ceará, Pernambuco and São Paulo. Currently, the system has 21 individual cooperatives, 218 physical branches, 3 digital branches, 4 regional service bases and more than 265 thousand members.



2024 Results

Results of collective actions

» **Total Assets:** R\$ 41.3 billion

» **Remaining assets for the year:** R\$ 756 million

» **Interest on Share Capital:** R\$ 193.3 million

(Data according to the Confederation's financial statements and Central Bank legislation)



We ended 2024 with a significant growth of 33% in managed assets, consolidating our strength in financial cooperativism. **We keep the cooperative member at the center of decisions!**

Learn more



Cresol returns more than R\$193 million reais in interest payments on share capital for the 2024 fiscal year

More than R\$193 million was returned to the members in their capital shares. This amount represents a 23.7% increase over the previous year, demonstrating the financial strengthening of the cooperative and the consolidation of its business model. The interest is a remuneration to the member for their participation in capital shares, which strengthens their own assets and the cooperative.

“Receiving interest is only part of the return for participating in a cooperative. The strength of cooperativism lies in the positive impact we are

able to generate in the communities where we operate. Every Real invested in social capital has an impact on local development, the growth of small businesses and the quality of life of our members”, highlights **Cledir Magri**, president of Cresol.

Learn more



What is Capital Share?

The capital share represents the member's contribution to the cooperative society. By contributing a specific amount — without a predetermined limit — the member acquires the status of a partner, becoming a co-owner of the enterprise. The amounts invested by members play an essential role in ensuring the financial stability of cooperatives.

Solutions offered GRI 2-6

Cresol provides a range of financial solutions for individuals, companies and rural enterprises. The markets served include small and medium-sized rural and urban areas. GRI 2-6

The solutions are tailored to the needs of members, and range from applications, credit lines, insurance, savings, loans and financing to financial consultancy. GRI 2-6

» Current account

With our current account you can take out loans, insurance and apply for a credit card, as well as make any type of payment electronically.

» Credit

Cresol credit is an alternative to cover expenses and make dreams come true. Our lines include: Procapcred, Personal Credit, Cresol Vehicles, Payroll Credit and Real Estate Credit.

› **Procapcred (Credit Cooperative Capitalization Program)**

This is a line of credit that allows you to finance the acquisition of capital shares, strengthen your cooperative and grow with it;

› **Personal Credit**

Ideal line of credit for those who need money quickly and without the need to prove its purpose;

› **Cresol Vehicles**

Credit intended for the purchase and exchange of cars, motorcycles and utility vehicles;

› **Consigned Credit**

Line intended for public employees or employees of private sector companies;

› **Real estate credit**

Modality intended for the purchase of a home, construction, renovation and expansion of rural or urban properties.

» **Cards**

Cresol cards offer practicality and benefits for payments, with options for different profiles: Classic, Gold, Platinum, Business, Black and Debit.

» **Investments**

Include savings, Cooperative Deposit Receipts, Private Pensions and Capital Shares. We also have the Credit Cooperative Guarantee Fund (FGCoop), which covers up to R\$250,000 per CPF or CNPJ for some investments.

› **Savings**

Safe and traditional investment, with no maintenance fees, monthly income and exemption from Income Tax (IR) and Tax on Financial Transactions (IOF) for individuals;

› **RDC (Cooperative Deposit Receipt)**

Fixed income investment with daily profitability, low risk and participation in the cooperative's results;

› **Private Pension**

Long-term accumulation of resources, with flexible contributions and different investment options;

› **Capital Share**

Participation in the cooperative's capital, which functions as a long-term financial reserve, with the possibility of annual remuneration.

» **Insurance**

Our insurance policies include life, home, travel, and auto and furniture insurance.

› **Life Insurance**

Protection for the member and his/her family, with compensation in case of death, permanent disability, serious illness or accidents;

› **Home Insurance**

Protection for houses or apartments against fire, theft, storms, electrical damage and other unforeseen events;

› **Travel Insurance**

National and international coverage for medical and dental expenses, lost luggage and emergencies;

› **Car and Motorcycle Insurance**

Protection against theft, robbery and material damage, in addition to coverage for third-party medical expenses.

» **Consortiums**

Purchasing and paying for cars and motorcycles, machinery, trucks and utility vehicles, as well as real estate, becomes easier with the Cresol consortium.

» **Pix**

(PIX is a fast, free, and easy way to transfer money instantly between people or businesses in Brazil, using just things like a phone number, email, or a special key. It works 24/7 even on weekends and holidays. But it's even more widely used - almost everyone in Brazil uses PIX now, for everything from splitting a bill to paying rent or buying something at a store)

Payments and transfers are facilitated through the Pix key (up to 5 keys for individuals and 20 keys for companies).

» **DDA**

Allows quick and easy access to scheduling and paying bills.



For legal entities

Payment methods; Credit; investments; Current counting; Corporate cards; Insurance; Pix; Authorized Direct Debit (DDA); and Share Capital.



For Natural Persons

Current counting; Credit; Cards; Investments; Insurance; Consortia; Pix; Tag Cresol; Authorized Direct Debit (DDA); and Share Capital.



For agribusiness entrepreneurship

Custody credit; Investment Credit; Agricultural Activity Guarantee Program (PROAGRO); Agricultural Insurance; and Consortia.

Financial services are offered to different audiences outside the agribusiness sector and combine face-to-face-virtual services to expand to small municipalities and less urbanized areas.

See more details about solutions in products and services



Credit cooperatives drive growth in cities in the interior of Brazil

A research by the Fundação Instituto de Pesquisas Econômicas (Fipe) revealed that every R\$1 invested in cooperative credit has an impact of R\$2.45 on the Brazilian Gross Domestic Product (GDP). Likewise, cooperativism stands out as a strategy for the development of less urbanized regions of the country.

With 80% of the agencies located in municipalities with 50 thousand inhabitants, Cresol seeks to reach 1 million members by 2025 and expand to 1.5 thousand agencies by 2030, which strengthens credit cooperatives as an agent of transformation and promotes a more inclusive and equitable future.



Partners in the organizational structure

Our commercial partners play an important role in facilitating credit from the lines of financing and contribute significantly to the offer of products and services such as payment methods, card bands, insurance and consortiums. **GRI 2-6**

Cresol has a wide network of partners that includes financial institutions, insurance companies and consortium companies. Starting in 2024, we will establish collaborations with two consortium companies, a card band and five payment companies. In the insurance sector, we have more than 20 partners, who offer residential, automobile, life and agribusiness insurance. Furthermore, we reinforce our financial ecosystem with partners in investments and credit repasses. **GRI 2-6**

The National Bank for Economic and Social Development (BNDES) is our main part of the credit transfer. Along with it, Cresol also has 15 strategic partnerships in the Bank modality, 03 as Credit Cooperatives, 05 in the international partnership modality, in addition to 01 Broker and 01 Securitizer, which allows safe and advantageous financial solutions for its members. **GRI 2-6**

25 years of partnership - BNDES and Cresoll

In 2024, Cresol and BNDES will celebrate 25 years of a partnership that transforms thousands of lives and promotes the development of communities throughout Brazil.

Watch the video that highlights this important achievement



See the highlights of the partnership:

- » **Number of contracts signed:**
1,126,017
- » **Released value:**
R\$ 33.5 billion
- » **Cooperated families served:**
255,321
- » **Medium ticket of operations:**
R\$ 29,769.00



In addition, we cultivate commercial links with national and international partners, which expand the service capacity and diversification of services. These strategic partnerships are not limited to the financial sphere, but rather extend to specific operations linked to technology and automation services that enable good service for cooperatives in the future. **GRI 2-6**

Global and Multilateral Participation



The integration of Cresol with other organizations is fundamental and strategic. For beyond the national level, we have partners and cooperation at the international level. We assume a commitment to intercooperation and strengthening of cooperativism. This type of collaboration is part of Cresol's Strategic Alliances, which aim to expand our institutional reach and strengthen specific sectors. [GRI 2-28](#)

At local and state levels, we have active and engaged participation in multilateral spaces, such as committees and councils, or that demonstrate commitment to the different interests of the cooperators. Our insertion occurs, even, in the economic and social development of the communities in which we are present. [GRI 2-28](#)

Groups and Networks that We Integrate

At the **national level**, we are part of two following collaborative organizations and networks: [GRI 2-28](#)

- » Organization of Brazilian Cooperatives (OCB);

- » National Credit Advisory Council (CECO);
- » Technical working group of the National ESG COOP Program (OCB);

- » Thematic Chamber on Educational Finance and Cooperation (OCB);
- » Thematic groups of the Brazilian Development Association (ABDE);
- » National Confederation of Credit Cooperatives (Confebras);
- » Fund Guarantee Council of Credit Cooperatives (FGCOOP).

Also, we have technical cooperation agreements with the National Service for Cooperative Learning (SESCOOP) for the promotion of cooperative development.

Through its partnerships and cooperation, Cresol contributes significantly to the promotion of financial services and strengthening of cooperatives.

In addition to national participation, Cresol has consolidated itself as a protagonist in the international arena. We actively participate in global groups such as:

- » World Council of Credit Cooperatives (WOCCU);
- » International Credit Cooperative Association (ICBA);
- » International Cooperative Alliance (ICA);
- » Inter-American Development Bank (IDB).

Our role is to contribute to the formulation of policies and good practices in the sector. We plan to advance a global agenda of sustainable development and strengthening of cooperatives around the world.

World Council of Credit Cooperatives (WOCCU)

GRI 2-28

In 2024, we were reconfirmed as a member of the World Council of Credit Cooperatives (WOCCU) during the World Conference of Credit Cooperatives (WCUC), which took place between July 21 and 24 in Boston, in the United States, and brought together a delegation of leaders of the Cresol System. To further participate in the conference, which was a strategic space for global cooperativism, our leaders will carry out technical visits to community cooperatives, agricultural credit cooperatives and cooperatives that work with immigrants.

International Credit Cooperative Association (ICBA) GRI 2-28

We are affiliated with ICBA International Cooperative Banking Association (ICBA), or Organização Internacional das Cooperativas Financeiras, as defined by the OCB System. We participate in a project managed by ICBA, in partnership with Tilburg University, whose purpose is to create a data bank for members and diagnose the social and economic impacts of financial cooperatives.

The results of the data collection indicate that cooperatives associated with ICBA present solid and resilient growth in important financial indicators, and even surpass other banks in their respective countries.

Global Conference of the International Cooperative Alliance (ICA) GRI 2-28

Between November 25 and 30, 2024, Cresol participated in the ICA Global Conference, in Nova Déli, India.

The event, organized by the Indian Farmers Fertilizer Cooperative (IFFCO) together with other 18 ICA member organizations in India, represented nearly 800,000 cooperatives and 290 thousand cooperators.

“Cooperatives build prosperity for all” was the theme of the event, which aims to create an Action Agenda for Cooperatives to accelerate the achievement of the SDGs.

Furthermore, four key pillars were discussed, as listed: Reaffirm the cooperative identity; Enable support policies; Develop strong leadership and build a sustainable future.

The Conference included the participation of the President of Central Cresol Baser, Alzimiro Thomé; Vice-President of Cresol Confederação and Director Superintendent of Central Cresol Baser, Adriano Michelin, and Executive Manager of Cresol International Relations, Jan Jaap van Waalwijk van Doorn.

Inter-American Development Bank (IDB)

In 2024, Cresol will join the Amazon Finance Network, an initiative led by IDB Invest and the World Bank's IFC. The network brings together financial institutions committed to the sustainable development of the Amazon region, promoting access to credit, including finance and support for projects that reconcile environmental conservation and income management. Cresol's participation strengthens the network's reach with rural and traditional communities, expanding the positive impact through responsive financial solutions adapted to local realities in the Amazon.

International Partnerships GRI 2-28

In 2024, Centrais Cresol Baser and Sicoper will sign financing contracts with the Inter-American Development Bank (IDB) and Deutsche Investitions- und Entwicklungsgesellschaft (DEG, German development finance institution).

The contracts are signed to promote credit for climate resilience and sustainable development in Brazil. With a focus on sustainable agriculture in the Amazon region, the beneficiaries will be low-income people and Micro, Small and Medium Enterprises (MPMEs).

As investments, Cresol will increase its low-carbon agriculture portfolio, encourage the dissemination of climate risks and support MSMEs led by women.

International Highlights

In 2024, Cresol will significantly expand its impact and international presence. We expand the International Partnership Network, with strategic alliances with cooperatives and agricultural agencies around the world.

Rural communities in Latin America are especially reached by educational projects, training and initiatives promoted by Cresol Institute and Agri-Agência.

Global Cooperation Networks: Cresol Agri-agência GRI 2-28

Agri-Agência is an international development agency run by Cresol. The Agency is affiliated with the Global Alliance of Agricultural Agencies (AgriCord) and seeks to promote cooperativism not only in Latin America, but also in countries where Cresol maintains strategic connections.

The central objective of the Agri-Agência is to make cooperativism an essential tool for overcoming poverty in the countryside, with a focus on microfinance processes and the strengthening of farmers' organizations through training in financial management and direct technical assistance.

AgriCord is an international network composed of agricultural agencies, which aims to combat poverty through partnerships with farmers' organizations, rural women, young farmers, cooperatives and agricultural companies.

Cresol Agri-agency establishes strategic relationships with important global cooperation organizations, such as the Belgian NGO TRIAS, the Belgian Raiffeisen Foundation (BRS), the German Confederation of Cooperatives (DGRV), the German Academy of Cooperatives (ADG), the Aliança Cooperativa Internacional (ACI), the Brazilian Agência de Cooperation (ABC) and the Alliance of Agri-Agências AGRICORD.

Learn more at
www.agricord.org



Cooperation with collective farmers' organizations, such as COPROFAM, Financoop and Ciderural, is essential for the strengthening and continuous development of Cresol. These partnerships expand their capacity to meet the needs of cooperators and promote the sustainable progress of communities, both locally and internationally.

To follow, some highlights of Agri-Agência in 2024: GRI 2-28

The Cresol Instituto, through the subsidiary Cresol Agri-Agência, is the only agricultural agency based in Latin America to integrate AgriCord, and plays an important role in promoting cooperatives in this region.

The SEPOP AgriCord Project, financed by the French Development Agency (AFD) and coordinated by the AgriCord Network, was originally planned for the period from 2020 to 2023, but has implementation extended to 2025. Executed by the Cresol Agri-Agência in Ecuador,

this initiative has objectives that include enhancing the quality, implementation and sustainability of services, in addition to strengthening the legitimacy of organizations through sustainable and collaborative practices. Through Integrative Learning, methodologies are provided for the development of essential skills for members, leaders and administrators of cooperatives.

In the scope of the project, **Caixa Central FINANCOOP and Cooperativa de Desenvolvimento e Crédito Mulheres Unidas (CACMU)** play fundamental roles in the implementation of the project, which financially supports young people and women in the cooperative system. The collaboration of Cresol Agri-Agência with AgriCord, AFD and the Ecuadorian credit cooperatives reflects our commitment to inclusive and sustainable development, which contributes to the SDGs of eradicating poverty and promoting gender equality.

We also have the **FO-RI AgriCord Project**, financed by the European Union (EU), started in 2022 with an expected completion date of 2026. The project aims to promote innovation and sustainability of farmers in the horticultural chains of Brazil and Uruguay. The project encourages the implementation of agroecological practices

that aim at sustainable production, environmental conservation and the development of more inclusive and resilient production chains.

The main beneficiaries of the project are the Rede Ecovida de Agroecologia in Brazil, represented by the Centro de Suporte e Promoção da Agricultura (CAPA), the Fundação Luterana de Diaconia (FLD) and the Comissão Nacional de Fomento Rural do Uruguai (CNFR).

The **GAWA (ES) Technical Assistance Project for Funding Operations**, valid from 2023 to 2025, stands out for promoting sustainable rural entrepreneurship, especially among young adults and women. The project also aims to provide specialized consultancy in climate change adaptation and greenhouse gas emissions mitigation, with the objective of obtaining carbon credits. The collaboration of the Cresol Instituto is essential for the implementation and expansion of the project, as it facilitates the access of beneficiaries to financial services and training programs.

These actions and projects highlight Cresol's commitment to expanding the positive impacts in communities and collaborating collectively in promoting sustainable development.

Cresol organizes International Seminar on finance and sustainable agriculture in partnership with AgriCord

Cresol, in partnership with AgriCord, organized the International Seminar "Building together innovation in agriculture and finance for sustainable agriculture", from June 5 to 7. The event brought together 150 leaders from 25 countries to debate topics such as climate financing, transforming food systems and strengthening producer organizations. International speakers and leaders of the Cresol System will highlight cooperation as essential for sustainable initiatives and highlight the

commitment of cooperatives, in reference to the International Year of Credit Cooperatives in 2025.

Learn
more



In this way, Cresol has demonstrated strong participation in international cooperative organizations and promotion of practices that strengthen and respect the rights of the communities in which it is inserted.

Through partnership with organizations such as WOCCU, AgriCord and ICBA, and to maintain active participation in global discussions on sustainability and cooperativism, Cresol is a catalyst in the construction of a more inclusive and sustainable economy.

This initiative demonstrates a continued commitment to policies that encourage or respect human rights, innovation and climate resilience, or that generate positive impacts both locally and globally.

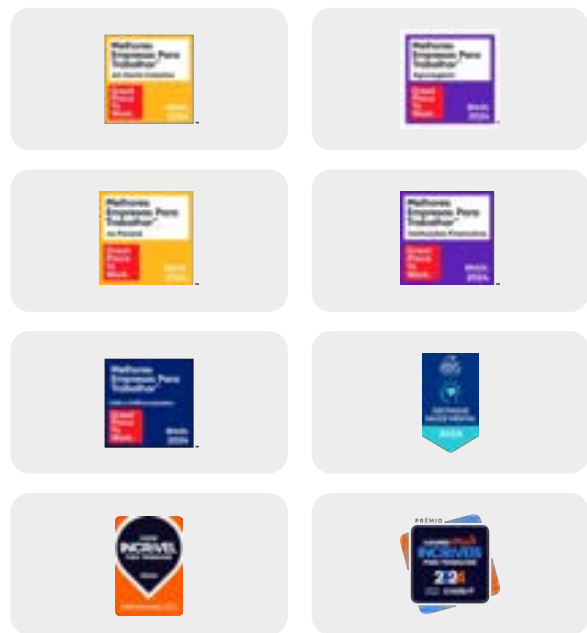


Awards and Recognitions

For the third year in a row we are recognized as one of the two most important places to work in Brazil, and in 2024 we are recognized as two most important places to work in. The award was carried out by an initiative resulting from partnership between the State and the Fundação Instituto de Administração (FIA) Business School.

Additionally, we have been recognized in different categories of the **Great Place to Work (GPTW)** awards, which certify and reward companies that pride themselves on excellence in their cultures and work environments:

- » 1st place in the **Best Company Ranking for Agribusiness Work**;
- » 2nd place in the **Best Companies Ranking for Working Financial Institutions**;
- » 2nd place in **Best Companies Ranking for Working in Santa Catarina**;
- » 4th place in **Best Companies Ranking for Working in Paraná**;
- » 9th place in the **Best Companies Ranking for Working in Brazil Top 10** among the best companies: we reached **9th position in the Large Companies category**;
- » **Most Amazing Places to Work 2024**.



We have also received the **2024 Mental Health Highlight Trophy**, an achievement that demonstrates the care of Cresol as well as the well-being and health of two collaborators.



Learn more





A man with a beard and glasses, wearing a light-colored blazer, is smiling and giving a high-five to a woman in a grey blazer. They are in an office environment with a desk, papers, and a coffee cup visible. The background is slightly blurred, showing office shelves and equipment.

Corporate Governance

Our Governance Structure

Cooperative societies are classified as established by the Brazilian Civil Code and the Federal Law of Cooperatives (nº 5,764/71). In the Cresol System, the **High Administration** is formed by the **Administrative Council and Executive Directorate** of each instance.

For more information, refer to the website L5764 (planalto.gov.br)



Given the **autonomy of cooperative entities**, the Confederation, Credit Centers and Singular Cooperatives have **their own governance structures**. Each of them maintains its own Administrative Council that carries out Pré-Assembleias e Assembleias Gerais in the respective localities. **GRI 2-9** **GRI 2-18**

The composition of the executive positions is adapted in accordance with the size and the legal and regulatory requirements applied to each unit. Thus, the governance structure of the Cresol System is based on consolidated principles to ensure the representativeness of its partners and the effectiveness in the conduct of its businesses. This management model reinforces the commitment to transparency, protagonism of cooperators and compliance with current regulations. **GRI 2-9**



Assemblies and Pre-Assemblies



The **Pre-Assemblies** represents a preparatory moment that precedes the General Assembly and provides cooperative years with the opportunity to discuss certain issues and present proposals related to the topics that will be debated.

The **Ordinary General Meeting (AGO)** represents the **sovereign body of cooperatives**. In this meeting, we cooperators exercise the principles of democratic management and actively participate in the schools for the future of the cooperative to which we belong.

AGO is held annually and deliberates on the election of the Administrative Council and the making of fundamental decisions, such as the approval of accounts and the allocation of leftovers. In addition, statutory changes and approval of internal directors can also be voted on.

The participation of cooperative members allows them to play an active role in decision-making, as well as greater transparency in the moments of providing contracts and promoting a collective construction.

As the growth of Cresol is the number of members, many singularities are part of a governance structure that contemplates the **General Assembly of the Nucleus (AGN)**. These assemblies are only carried out in cooperatives that have a broad organizational structure, with a significant number of cooperative members, making the direct participation of all in a single General Assembly impossible. For this reason, cooperative members are grouped in regional, sectoral or thematic, as defined in the statute of the Cooperative.

In the core assemblies, the Members discuss and deliberate on strategic issues, such as the provision of management accounts, approval of budgets, action plans and other matters relevant to the future of the Cooperative. The decisions taken and those found are subsequently sent to the General Assembly, and can be represented by elected delegates or by means of a system defined by the cooperative.

In this way, core assemblies do not just decentralize decision-making power, but also strengthen cooperative culture, guaranteeing that each member has an active voice in the conduct of their cooperative.



Data at the Confederation level (Baser, Sicoper and Brazil Centers)

Assemblies	2023	2024
Number of events	727	836
Participating cooperatives	122.3 thousand	128.6 thousand
Number of delegates	986	1,713
Number of members represented by delegates	292.6 thousand	361.6 thousand
Average number of members per delegate	297	265

Cresol Delegates are cooperative members elected to represent the other members in strategic decisions of the cooperative, ensuring more participatory and democratic management in the Assemblies. They play an essential role in connecting cooperative members and management, contributing to the sustainability, representation and continuity of cooperative governance.



Cresol Horizonte Delegates and Alternates

In 2024, Cresol Horizonte, which operates in Paraná and has 20 branches, elected the cooperative's first delegates and alternates. The election was held at General Assemblies of the branches and, later, at an Ordinary General Assembly.

The elected group is made up of 80 people from the sectors of agriculture, commerce,

education, organized community associations, among others, who meet periodically to discuss issues such as Cresol products and services, in addition to the impact of the cooperative on the communities. The actions are monitored by the Administrative Council, Executive Board and branch managers.

Core Meetings promote transparency and engagement



Committed to strengthening transparency, democratic governance and relationships with members, Cresol Ativa, linked to Central Sicoper, held its Center Meetings in 2024 at all branches in the states of Santa Catarina, Mato Grosso do Sul and Maranhão.

In order to present the year's results and report to its member base, the cooperative organized in-person meetings, with the direct involvement of local leaders and management. The events had the active participation of members, who

were formally invited and welcomed with an integration dinner.

During the meetings, the cooperative's directors presented the main indicators, advances and challenges of the period, in addition to promoting reflections on the role of cooperatives in the economic and social development of the regions where they operate.

Board of Directors

The Board of Directors is responsible for strategic guidance, approval of policies and regulations, and high-level decision-making. Its responsibilities include: complying with all legal and internal regulatory obligations; approving internal rules and, in cases where there are no rules, submitting them to the General Assembly for deliberation; and ensuring compliance with the cooperative's objectives. **GRI 2-9** **GRI 2-12**

The Board of Directors represents the main governance body of cooperatives.

The Board of Directors has the important role of encouraging the development of new leadership, approving the creation and extinction of administrative units, as well as approving the regulations for the use and application of the Cresol brand. **GRI 2-9** **GRI 2-10**

The body is also responsible for approving the Cresol System Code of Ethical Conduct, which sets out the institution's mission, vision and values. The manuals and policies are formulated and forwarded to the Board of Directors, which meets monthly to approve the documents created or updated. Once approved, the documents are published systematically so that all employees have access to the information. **GRI 2-12** **GRI 2-14**

The members of the Board are elected by the members during the AGM, with a four-year term and mandatory renewal of 1/3 of the members at each election. **GRI 2-9**

Cresol Confederation

At **Cresol Confederação**, the governance structure comprises two collegiate administrative bodies: **Board of Directors and Executive Board**. **GRI 2-9**

The Board of Directors at Cresol Confederação is responsible for supervising the results of the Executive Board and monthly verification of the economic and financial status of Cresol Confederação and associated Central Cooperatives. **GRI 2-9**

The Board is composed of **10 members: a President, a Vice-President and eight Councilors**.

The current Board was elected at the 2022 Assembly and will have a term of office until the AGM to be held in 2026. **GRI 2-9**

Among the main duties, **the Chairman of the Board of Directors** is responsible for convening and presiding over meetings of the Board of Directors; carrying out the political and institutional representation of Cresol Confederation; supervising and monitoring the work of the Executive Board and articulating alliances and partnerships. **GRI 2-11**

Cresol Confederation Board
of Directors 2022-2025

Cledir Assisio Magri
President

Adriano Michelin
Vice-President

Alzimiro Thomé
Advisor

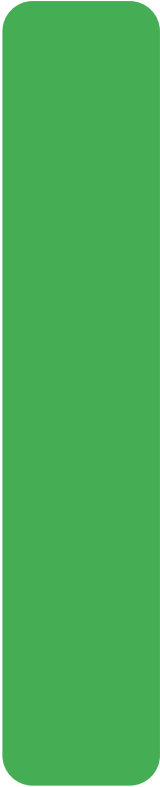
Jonas Alberto Klein
Advisor

Luiz Levi Tomacheski
Advisor

Renivaldo Ramos de Souza
Advisor

Tamires da Silva Ferreira
Advisor

* Data up to December 2024



Appointment and selection GRI 2-10



Recruitment for the highest governance body begins with planning the vacancy framework and identifying those interested in the election process. To this end, the definitions established in the Bylaws are followed, which may occur according to the established period or the institution's needs. GRI 2-10

The General Assembly elects the Board of Directors, which is responsible for electing the Executive Board. The election for senior management positions follows legal provisions, set forth in documents such as the Bylaws, Internal Regulations and the Policy on Succession of Directors and/or Electoral Policy. GRI 2-10

As long as they meet the requirements set forth in the documents and are not prevented by law, all members have the right to run for the Board of Directors of the cooperative. The active participation of members is essential in this process, as it ensures that those elected have technical capacity, managerial skills, legal knowledge and experience in financial institutions and credit unions. GRI 2-10

Both the Board of Directors and the Executive Board must meet the following criteria:

- » Meet the conditions required by current legislation and regulations for the exercise of their positions;
- » Possess technical and managerial skills appropriate for the responsibilities assigned;
- » Demonstrate interpersonal skills for effective communication and collaboration within the organization;
- » Have solid knowledge of the legislation and regulations related to the responsibility of their actions;
- » Preferably, have previous experience in financial institutions, especially in credit unions, which is considered a differential.



Voting criteria



All members have the right to vote for candidates to the Board of Directors. In cases where more than one candidate is running for election, the result is decided by the candidate with the most votes. If there is only one candidate, the vote is decided by approval or rejection. **GRI 2-10**

Another criteria is **diversity**. We have reinforced our commitment to diversity and gender equity and have set goals for elections.

Some cooperatives have initiated a new process for electing/sitting for the Board of Directors, which must meet minimum quotas for female representation. Starting in 2023, Central Baser must ensure that at least 20% of the members of the Board of Directors and 25% of the Fiscal Council are female. Central Brasil expects to reach 50% of women in elected positions. **GRI 2-9**

We would like to emphasize that there is **impartiality** in our actions, based on the adoption of what is provided for in the Bylaws of each Cooperative. Decisions are agreed upon during regular and extraordinary meetings.

Conflicts of interest

The members of the governance bodies are subject to our Code of Ethical Conduct, which aims to mitigate conflicts of interest and is applied to the Confederation, Credit Centers and Individual Cooperatives. There is a list of the advisors of each of the Centers and their respective positions in the individual cooperatives. **GRI 2-15**

Any incidents of conflict are received through the Ombudsman Channel and the Illegality Channel. Monitoring is carried out by the areas of compliance, internal audit, internal controls, and when necessary, involves the People & Management or People Development areas.

There were no recorded cases of conflicts of interest in 2024, but procedures are in place to deal with any incidents.

Performance evaluation

Cresol defined a **Performance Assessment Cycle**, based on a pilot project that began in 2023, with the aim of making it available to all instances in the coming years. **GRI 2-18**

The Assessment Cycle aims to promote the personal and professional development of Cresol's governance members. It is important to note that this process is carried out independently to ensure objectivity and impartiality. **GRI 2-18**

To this end, the process is structured as follows:

- » **Self-assessment:** all vice presidents and presidents carry out a self-assessment, in which they reflect on their performance and consider their strengths and opportunities for development;
- » **Evaluation by the Superior:** in this approach, the president is evaluated by subordinates. The objective is to continually strengthen the Cresol System;
- » **Evaluation by subordinates:** refers to the evaluation made by the leader in relation to the subordinate;
- » **Consensus and Feedback:** moment in which the leader and subordinate discuss together the evaluations carried out, align expectations and prepare a development plan for the following year.

The President and Vice-President of the Central, and the Presidents of the Cooperatives participate. The evaluation is annual and focuses on the values of: **GRI 2-18**

- » **Credibility, Excellence and Ethics:** impact the economy, service, deliveries and development of the cooperative member and the community;
- » **Leadership:** directly impacts people, both in people management and in managing deliveries to cooperative members;
- » **Simplicity and Sustainability:** impact the environment as a whole, encompassing the natural and social environment.

Finally, an **Individual Development Plan (IDP)** is developed for senior management, which establishes the objectives and goals for the next cycle. Each IDP developed is reviewed quarterly, which allows adjustments to be made and ensures the continuous improvement of Cresol's strategic objectives. **GRI 2-18**

Performance Assessment Cycle Metrics: Pilot Project



The percentage (6%) reflects a period of consolidation of this process within the Cresol System. Considering the pilot nature of the initiative, we believe that the results are satisfactory. Our goal is to increase the numbers and expand the initiative to all levels.

Furthermore, Cresol is also in the process of developing a tool to foster a high-performance team. This tool is being evaluated for implementation both at the Central and at affiliated Cooperatives. **GRI 2-18**

Executive Board

The Executive Board is responsible for implementing the guidelines and strategies defined by the Board of Directors to ensure efficient management. Its responsibilities include: administration of services and operations, monitoring the implementation of strategic planning, financial and asset supervision, and ensuring compliance with standards and regulations. **GRI 2-9**

Each Credit Center and Individual Cooperative must organize the executive bodies in accordance with the articles of association, internal regulations and legal and regulatory obligations.

Cresol Confederação

At Cresol Confederação, the Executive Board is elected by the Board of Directors. The executive positions are composed of four members: **Chief Executive Officer, Administrative Director, Technology Director and Market, Products and Solutions Director**. These positions are filled through a selection process that follows profile criteria previously established by Cresol Confederação. **GRI 2-9**

Responsibilities of the Executive Board - Cresol Confederação: **GRI 2-9**

- » **Chief Executive Officer:** coordinates and monitors strategic activities of Cresol Confederação and represents the Executive Board in relations with affiliated Credit Centers and the Board of Directors;
- » **Chief Technology Officer:** oversees the development of systems, information security and technological infrastructure, to promote continuous improvements to optimize Cresol's services;
- » **Chief Administrative Officer:** manages institutional risks and internal control and compliance, to ensure compliance with standards and regulations. Performs administrative, financial and asset management, as well as prepares and complies with budget planning, which ensures Cresol's stability and transparency;
- » **Chief Market, Products and Solutions Officer:** manages the development and management of products and services offered by Cresol Confederação, in addition to monitoring their application and performance. He is also responsible for guiding affiliated Centers and individual Cooperatives on the appropriate use of products and services.

Executive Board of
Cresol Confederação

Márcio André Falcão
Superintendent Director

Maicon Alves Siqueira
Technology Director

Pablo José Guancino
Products And Solutions Market Director

*Note: Márcio and Pablo were elected in April 2024. Maicon was elected in October 2024, with a term until 2028. The three will have a term until August 2028.

The Board of Directors is also responsible for ensuring that Credit Centers and Individual Cooperatives are in line with official, regulatory and internal standards, as well as providing accounting, asset, economic, financial and non-financial information to regulatory and internal bodies.

After selection, the hiring is approved by the cooperative’s Board of Directors and the Central Bank of Brazil, which ensures compliance with regulatory and organizational requirements. **GRI 2-9**

It is worth noting that at Cresol Confederação, the Executive Board is separate from the Board of Directors. **GRI 2-11**



Impact and Risk Management

We understand that the Cresol System contributes directly and indirectly to the economic development of the places where it operates. Our actions are guided by economic viability, social inclusion and environmental preservation. **GRI 2-25**

As a financial institution, we generate impacts on the economy, environment and society. Therefore, our values are aimed at ensuring functional management for both employees and members. **GRI FS15**

Since one of the principles of cooperativism is "Interest in the Community", Cresol seeks to work daily for the sustainable development of the communities in which it operates, whether through direct action with members or through actions that involve the entire community. **GRI FS15**

Therefore, we are committed to responsible management, which reflects the constant investment in the training of leaders in essential areas such as sustainability, ESG practices and sustainable finance. The members of the Board of Directors and the Executive Board participate in initiatives aimed at sustainable development, which demonstrates the direct engagement of the highest governance body in overseeing socio-environmental impacts and conducting responsible practices. **GRI 3-3** **GRI 2-12**

We have policies that seek to mitigate the materialization of risks inherent to Cresol's activity, such as **the Continuous and Integrated Risk Management Policy**, which establishes principles and guidelines to maintain risk exposure at levels considered acceptable. **GRI FS15**

We also have the Cresol System Registration and Association Policy, which establishes the principles and guidelines to guide employees on the procedures to be adopted when registering members, customers and third parties. This way, it is possible to minimize risks and standardize good business practices. **GRI FS15**

The Business Continuity Management Policy, in turn, must be observed by all employees, suppliers and partners, as it establishes guidelines, procedures and responsibilities to ensure the continuity of activities in adverse scenarios. It acts as a normative instrument that guides the protection of the brand, reputation, information and compliance with legal and regulatory requirements. **GRI FS15** **GRI 205-1**

The **Risk area** is responsible for controlling the implementation, maintenance and updating of the Business Continuity Management Program, which follows the following plans: **GRI 205-1**

- » Business Continuity Plan;
- » IT Disaster Recovery Plan;
- » Crisis Management Plan;
- » Testing and Validation Plan.

Risk Management is considered throughout the entire organizational structure of the Cresol System: Confederation, Central and Individual Cooperatives. It involves joint and integrated action by **Risk Management** with other areas, which aims to reduce the probability of losses and failures through the assessment, control and monitoring of existing risks. **GRI FS15**

Cresol adopts three lines of defense that act in an integrated manner, which provides a structured and coordinated process, which generates greater security in achieving organizational objectives. **GRI FS15**

Risk management seeks to analyze any condition that may affect the system and warn of possible dangers that may affect the Cresol System. Should any of these occur, we have specialized areas to resolve the problems. **GRI FS15**

Employees undergo specific training in the area and general knowledge of the System and Cooperative, which allows them to anticipate possible risks that may occur. Thus, everyone works together to ensure that Cresol remains a trustworthy institution for its members, businesses and the entire community. **GRI FS15**

Credit risk

As a financial institution, one of our pillars is to ensure the sustainability and monetary longevity of the entire Cresol System and the cooperatives we serve.

Cresol's **credit risk management** is based on credit analyses and portfolio monitoring, focusing on default and payment indicators, as well as the credit risk table. Periodic monitoring is carried out to mitigate risks and provide values, in accordance with Resolution 2,682/99 of the National Monetary Council (CMN). **GRI FS6**

See more about Resolution 2,681 of 1999, which provides for criteria for classifying credit operations and rules for establishing provisions for doubtful debts



Monitoring of members and loans that may pose risks to the institution is carried out through reports, definition of operational limits and establishment of Risk Appetite margins*. These measures are in accordance with the rules of the Central Bank of Brazil (BACEN) and aim to ensure the financial solidity of the Cooperative. **GRI FS6**

Risk appetite: How much and what type of risk the organization is willing to seek, maintain or assume.

With the aim of minimizing negative impacts on both society and cooperatives, credit risk reports consolidate strategic data for linking with internal indicators, which includes the identification of the main debtors and other essential indicators to support decision-making. **GRI FS6**

These reports gather all relevant information about the types of members and the segments of the portfolio (agribusiness, urban, among others). In addition, they present general data on the granting of credit, such as portfolio values, provisions and other financial indicators. Although we do not perform a specific analysis by economic sector, we provide other segmentations, such as by region, age group, member profile and control of arrears. We also classify by company size, which includes micro, small, medium and large companies. **SASB FN-CB-410*.1**

Risks are communicated to senior management through stress testing and sensitivity analysis of operations, in order to project whether the cooperative would be able to withstand the impact if the member delays payment. We also calculate potential losses related to risks and have a Risk Appetite Statement (RAS) that establishes how much we may be exposed to risks. **GRI 203-2**



Stress tests are used to improve governance, decision-making and risk management processes. They are integrated into the Capital Plan, which is valid for three years, and ensure an integrated approach to assessing financial resilience. The test results are used to estimate potential impacts on regulatory and economic capital. Incorporating these tests into strategic planning allows for the identification of vulnerabilities and opportunities for risk mitigation. This allows Cresol to anticipate challenges and strengthen itself in the face of market adversities. **SASB FN-CB-550*.2**

Additionally, we maintain an active presence in the community, participating in meetings of associations, unions and leadership groups, which allows us to always be up to date on local issues. We also have manuals and regulations at the Confederation level, which reinforces our commitments to reducing risks and negative financial impacts. **GRI FS6 GRI 201-1**

In this way, we seek not only to preserve the stability of the institution, but also to contribute positively to society, always aligned with cooperative principles.

Social, Environmental and Climate Responsibility Policy (PRSAC)

In addition to analyses related to credit risks, to consolidate risk management processes in accordance with Resolution 4,945/2021 of the Central Bank, Cresol has had a **Social, Environmental and Climate Responsibility Policy (PRSAC)** since 2018, which guides our entire System. Based on this, we manage social, environmental and climate risks, which is essential to reduce the impacts caused by inherent factors (such as credit portfolios of borrowers with greater exposure and possible legal expenses when financing practices that cause social, environmental or climate damage).

SASB FN-CB-410^a.2 FN-CF-230^a.3



See more about Resolution 4,945/2021, which provides for the Social, Environmental and Climate Responsibility Policy (PRSAC) and actions aimed at its effectiveness.



The definitions of each type of risk are set out in Resolution 4,945/2021 of the Central Bank:

Social risk: possibility of losses to the institution caused by events associated with the violation of fundamental rights and guarantees or acts that are harmful to the common interest;

Environmental risk: possibility of losses to the institution caused by events associated with environmental degradation, which includes the excessive use of natural resources;

Climate risk: climate risk is defined, in its transition risk and physical risk aspects, as:

I - transition climate risk: possibility of losses to the institution caused by events associated with the transition process to a low-carbon economy, in which greenhouse gas (GHG) emissions are reduced or offset and the natural mechanisms for capturing these gases are preserved;

II - physical climate risk: possibility of losses to the institution caused by events associated with frequent and severe weather events or long-term environmental changes, which may be related to changes in climate patterns.

Cresol has specific departments responsible for ensuring compliance with the PRSAC. We also have an exclusive department to prepare and propose any changes it deems necessary to the guidelines, in addition to assisting in the review, monitoring and compliance with internal regulatory acts, correcting nonconformities when necessary. [GRI 2-12](#)



Access our Social, Environmental and Climate Risk Policy (SECRP)



All employees have a duty to ensure and comply with the rules and conduct listed in the document, as well as to suggest improvements to existing processes. [GRI 2-13](#)

The PRSAC, as well as the standards and manuals related to the topic, must be updated at least every three years or when relevant events occur. Actions must be reviewed when there are events such as: offering new products and services, modifications in processes, changes in policies and regulations, as well as changes in consumer preferences that may impact the Institution's business. [GRI 2-12](#)

The update procedure is carried out by analyzing the policy and including new actions and processes. After the document is updated, approval is required by different competent bodies: the manual is approved by the **Risk and Capital Management**, the standard is approved by the Board of Directors and the policy is approved by the Board of Directors and the Executive Board. [GRI 2-13](#)

Communication and Ombudsman Mechanisms related to risks and impacts

In order to promote engagement and facilitate communication, we provide open channels, such as the Ombudsman, Customer Service and Reclame Aqui(It's a platform where you are able to share your experience as a customer), so that interested parties can express their recommendations and report irregularities. It is not necessary for the user to identify themselves. A service protocol is generated, which allows the occurrence to be monitored until the final response. On Reclame Aqui, it is possible to check the status of the request and even provide a rating for the service provided. All contributions received are forwarded to the responsible departments. [GRI 2-12](#) [GRI 2-13](#) [GRI 2-25](#)

Cases that reach the Ombudsman's Office are presented every six months to the Board of Directors of the Central Offices and Confederation, and are also published on our website. In 2024, we did not receive any complaints classified as crucial concerns. [GRI 2-16](#)

Responses from communication mechanisms and the Ombudsman are ways to monitor our actions and check how they are being perceived by our stakeholders. Feedback helps us to remodel, create and modify internal processes whenever necessary. [GRI 2-12](#) [GRI 2-16](#)

Ombudsman Number
0800 643 1981



Ombudsman Report



Furthermore, the demonstrations are evaluated and risk situations are communicated to the stakeholders of governance. [GRI 2-12](#) [GRI 2-13](#)

Social, Environmental and Climate Risk Reports

The Risk Reports contain the risk analysis of suppliers and cooperatives, as well as the quality of the portfolio exposed to risks. Based on the reports, the Board of Directors and the Executive Board identify the main opportunities for improvement in the processes, services and systems used by Cresol, which ensures constant improvement of our actions and solutions. **GRI 2-12**

These Reports are made available quarterly with the full assessment of our portfolio, based on the Green Taxonomy of the Brazilian Federation of Banks (Febraban).

The Board can also suggest or request improvements if it identifies anything that is not in line with Cresol's quality standards, as well as assist in achieving the proposed actions and procedures related to risks and impacts. **GRI 2-12**

Social, environmental and climate rating

As a way of managing risks, a methodology is adopted to identify and evaluate each of the members that must undergo the analysis.

To identify possible environmental, social or climate damage, there is a monthly analysis of the members that have the National Classification of Economic Activities (CNAE) exposed, that is, whose main economic activity is linked to some social, environmental or climate risk. **GRI 2-25**

At the end, a rating is calculated that classifies the risks as high, medium and low. During the identification process, criteria such as: a) Outstanding balance in the range of one million; b) CNAE exposed to environmental risk; c) Cooperative with a name on the list of the Chico Mendes Institute for Biodiversity Conservation (ICMBio) and the Brazilian Institute of the Environment and Renewable Natural Resources (IBAMA); d) Cooperative with a name on the list analogous to slavery.

For members exposed to environmental risk, a questionnaire is applied with questions about their history and productive activity. When a member is identified on a list of workers from the Ministry of Labor in conditions analogous to slavery, the process of terminating the relationship with Cresol is immediately initiated, via official letter. **GRI 2-25**

High-risk actions are forwarded to the respective governance bodies and instances. Under the responsibility of the Risk and Capital Management, risk reporting to the Board of Directors and the Executive Board occurs constantly and permanently. Reports containing all this information may be presented both at regular meetings of the statutory bodies and on an extraordinary basis, whenever necessary. **GRI 2-16**

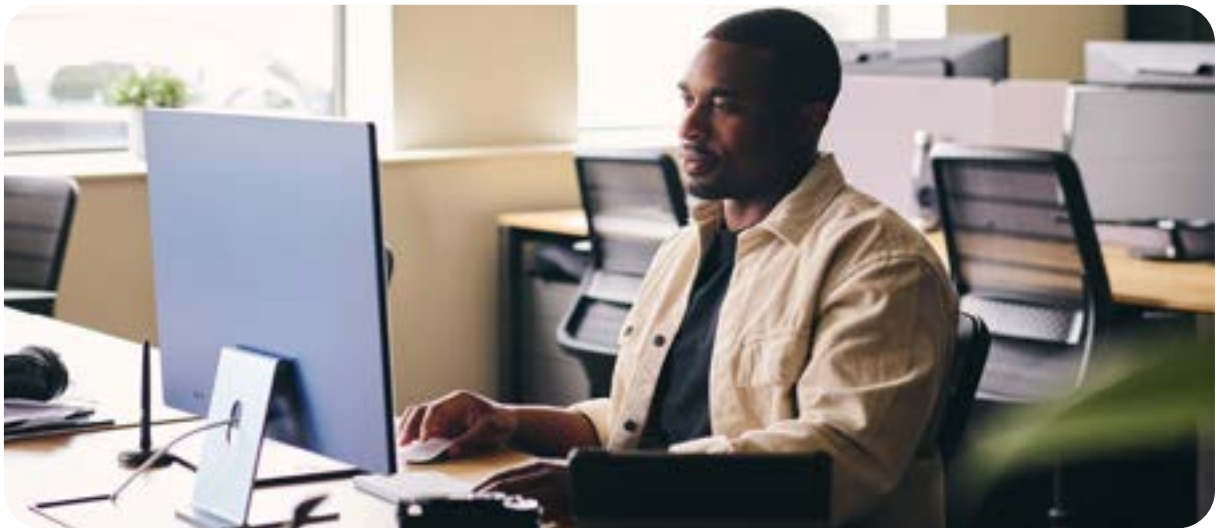
Such mechanisms demonstrate a commitment to responsible management and informed decision-making.

Processes to mitigate negative impacts and risks

In addition to the assessment and management of social, environmental and climate risks, we seek partnerships that aim to develop and adopt good practices in the most diverse segments of civil society. **GRI 2-25**

We also chose to use renewable resources and daily practices to meet the organization's ESG goals. These actions will be better described in the social and environmental pillar of this report.

Internally, we promote educational actions on socio-environmental and climate responsibility for all our employees, managers, cooperatives and partners. **GRI 2-25**



Senior management and sustainable development

To promote the improvement of knowledge, skills and governance practices related to sustainable development, Cresol provides training divided into tracks and training meetings for members of the Administrative Council, as well as encouraging members to participate in events with socio-environmental agendas. **GRI 2-17**

Among the actions carried out to build collective knowledge about sustainable development, we highlight:

- » **Cresol Manager Meeting (CMM):**
Strategic alignment meeting with all leaders of the Centers, twice a year;

- » **Board Exchanges:** Branch Managers and Executive Directors participate in exchange groups with the aim of getting to know the members and their needs better;
- » **Participation of Presidents in the World Council of Credit Unions (WOCCU):** involvement in global discussions on sustainability and cooperativism;
- » **Participation of Presidents in the Brazilian Congress of Cooperativism (CONCRED):** with discussion of agendas that aim at the positive social impact and development of the communities in which the cooperative is located;
- » **Distance Learning Track for Board Members:** content on governance, Cresol culture, cooperativism and security, Ethics and Conduct; Prevention of Money Laundering (PLD); Risk Management; Strategic Management of ESG in Credit Unions;
- » **Track for executive directors:** Risk Management; Strategic Management of ESG in Credit Unions;
- » **Governance 3.0:** action aimed at preparing and qualifying Board Members on the role and sustainability of the Cresol System;
- » **Dom Cabral Foundation Immersion:** Executives from the Confederation, Central Baser and Singulares participated, discussing topics such as: ESG, diversity, leadership, innovation, performance management and high performance;
- » **Elas Lideram Project:** training project for female leaders (professionals in Executive Board, supervision and institutional manager positions), with topics related to self-knowledge, team performance and female empowerment;
- » **Prolidera:** action aimed at the Executive and Administrative Board of the Sicoper Cooperative and its Singular Cooperatives, with training on strategic leadership, Accountability, assertive communication and mentoring leadership;
- » **Gercoop:** project aimed at Board Members and Future Leaders, with training in topics related to management, risk management, the National Financial System, governance, leadership and communication;
- » **Progcoop:** Extension Course in partnership with SESCOOP PE for the training of cooperative managers. The aim of ProGcoop is to provide participants with skills and abilities to improve their performance in the area in which they work, and to present models, tools and processes that strengthen and enrich the management model of cooperatives.

There was also training at the Brazilian Institute of Corporate Governance for the Board and Directors (Cresol Confederação) and strategic action of the board.



Training of Members of the Board of Directors of Cresol Transformação

With the commitment to continuously improve Cresol Transformação's governance and sustainability, in 2024, the members of the Board of Directors participated in a training process focused on ESG principles. The initiative aimed to qualify the board's performance, promoting a strategic vision aligned with the best practices of sustainability and socio-environmental responsibility.

During the training process, topics such as the incorporation of the Sustainable Development Goals into cooperative management, the importance of governance for the sustainability of organizations and the role of cooperatives in the sustainable development of the communities where they operate, linking cooperativism, sustainability and business, were addressed. The training also brought reflections on the challenges and opportunities that ESG presents to credit cooperatives, highlighting the need for an increasingly proactive position in the face of new market and society demands. For the Chairman of the Board, Cleiton Loch, the experience was enriching and reaffirmed Cresol Transformação's commitment to sustainability:

"Having a clearer understanding of ESG practices is undoubtedly very important for us who participate in a governance body, which has a great duty to ensure that the cooperative seeks to promote actions aligned with its principles in its daily practice. It became clear that our products and solutions need to be aligned with good practices, maintaining a balance between economic, social and environmental aspects. The cooperative needs to be aligned with the market and ESG, and certainly, the institutions that are aligned with this will be viewed differently by the market and the cooperative will benefit from it. The ESG training was essential for us, the board members."

With this initiative, Cresol Transformação reaffirms its dedication to qualifying its directors and consolidating a management model that balances operational efficiency and social commitment for the cooperative and its members.



GERCOOP Cresol Advisor Training

Central Sicoper held the GERCOOP course, a program aimed at training board members, with the aim of improving governance and strengthening cooperative management. The course covered key topics for the strategic performance of board members, including cooperativism and communication, the financial market and cooperativism, governance, risk management and compliance, commercial strategies and portfolio management, as well as leadership and emotional intelligence in relationships.

The initiative provided an environment for learning and exchanging knowledge, allowing participants to acquire a broader view of the challenges and

opportunities of the cooperative sector. The course brought together seven board members and members, who were able to deepen their knowledge and improve their leadership, decision-making and communication skills.

The training reinforces Cresol's commitment to transparency, efficiency and sustainable development within the cooperative. Given the positive results, Central Sicoper will continue to promote new editions of GERCOOP, ensuring a continuous process of qualification for board members and further strengthening cooperative governance.

ATIVA Summit: preparing leaders for the future of the cooperative

Cresol Ativa, a cooperative linked to Central Sicoper, held the ATIVA Summit, a strategic meeting for training, alignment and commercial planning for 2025, bringing together managers from all branches in the states of Santa Catarina, Mato Grosso do Sul and Maranhão.

With a focus on developing leadership skills and consolidating annual planning, the meeting featured a program that included group dynamics, moments of recognition, delivery of gifts and a tribute to employees' families — reinforcing the value of human capital as a strategic differentiator.

During the event, commercial and management strategies for 2025 were outlined, promoting alignment between the cooperative's objectives and the performance of local leaders. The Summit was marked by an atmosphere of motivation and commitment, with a focus on developing leaders prepared to inspire and lead their teams efficiently.

Leadership Development: Training and Qualification for the Future

Central Baser and Central Sicoper promoted actions aimed at developing and training leaders, impacting several regions of Paraná (PR) and Santa Catarina (SC).

Central Baser, in partnership with Sescop, provided training on cooperativism and the role of leaders in municipalities such as São José dos Pinhais, Rio Branco do Sul and Irati, strengthening the participation of leaders in the day-to-day activities of cooperatives. The training had a very positive impact, with feedback highlighting the knowledge acquired and the greater involvement of leaders in cooperative decisions.

At the same time, Central Sicoper, with the Ativa Líder program, promoted the training of new potential managers, training employees in topics such as leadership, management and service. The training, carried out in three modules, aimed to prepare participants to act more strategically in serving colleagues and cooperative members. These initiatives, which together reached more than 125 leaders, reinforce the cooperatives' commitment to SDG 8 - Decent Work and Economic Growth and other objectives aimed at sustainable development and the active participation of leaders in cooperatives.

Mentoring for Senior Management: Training and Development of Directors

Central Sicoper implemented a mentoring and training program for senior management, focusing on the development of the cooperative's directors, aiming to improve the quality of decisions and strategic management. Under the leadership of Édipo Vaccaro, monthly training sessions followed a pre-defined schedule, providing directors with the necessary tools for more effective management and greater engagement with employees. The initiative aims to strengthen leadership and coherence in decisions within the cooperative.



Institutional Responsibility

Cresol adopts several commitments and policies to guide strategies and practices in the sphere of institutional responsibility, in addition to channels for communicating suggestions.

In 2024, the Cresol System did not report any cases of non-compliance with laws and internal regulations, nor did it receive any fines or sanctions, which demonstrates our commitment to excellence and corporate responsibility. **GRI 2-27**

Commitments to responsible conduct



We value actions and projects that add value to the institution and generate well-being for our members and communities. For this reason, Cresol is a partner of the **Organization of Brazilian Cooperatives (OCB)**, which seeks to promote and develop Brazilian cooperativism.

GRI 2-23

We are also signatories to the **United Nations (UN) Global Compact**, which reinforces our commitment to corporate sustainability. **GRI 2-23**

We implement **projects, courses and training** for employees, in order to keep them updated and inform them about the Financial System and its social responsibilities. **GRI 2-23**

The Cresol System adopts the **Due Diligence** process, coordinated by the Supplier Approval department, under the responsibility of

Compliance and which covers areas such as Cybersecurity and Legal. This procedure aims to evaluate suppliers and partners and avoid partnerships with companies that do not comply with or are in disagreement with the standards and regulations that we have adopted. **GRI 2-23**

Regarding the application of the **Precautionary Principle**, Cresol has specific centers for managing the various risks incurred, such as the Internal Control and Liquidity Risk centers, and carries out communication actions focused on raising awareness, through training, newsletters and digital pamphlets. There is also the Central Intelligence Committee, which is a group formed to think about improvements, both in systems and processes, that aim to mitigate cases of fraud, conflicts of interest, among others. **GRI 2-23**

Regarding **Human Rights**, Cresol has practices and guidelines established by the Code of Ethical Conduct that proposes actions and commitments aimed primarily at our members, the reason and objective of the Cresol System's work. We reject any and all types of discrimination, whether ethical, religious, based on sexual orientation, gender identity, political or philosophical conviction. **GRI 2-23** **GRI FS15**

We also have internal bodies, such as the **Diversity Committee**, focused on our employees and the implementation of practices against prejudice and discrimination. **GRI 2-23**

Responsibility Policies

To guide responsible action strategies and practices, Cresol establishes essential systemic policies, guidelines and orientations applied to all instances for its operation. We have a **Document Management Policy**, which classifies "Policy" as the hierarchical-level document, which is the responsibility of the Board of Directors to approve. Furthermore, in addition to the Board, some of our policies must be approved by the General Assembly. **GRI 2-23**

We have a vast communications network. Some of our policies are widely available to the general public on our website. Other policies are published on internal systems that employees, directors and advisors have access to. **GRI 2-23**

Among the documents available on our website, in addition to the Social, Environmental and

Climate Responsibility Policy (PRSAC), we have the Cresol System Code of Ethical Conduct, the Privacy Policy, the Relationship Policy with Members and Users of Cresol Products and Services, the Money Laundering Prevention Policy, the Cyber Information Security Policy and the Supplier Approval Policy. These management documents aim to identify, prevent and mitigate risks, while ensuring compliance with current legislation. **GRI 3-3** **GRI 2-23** **GRI 2-24**

The **Code of Ethical Conduct** outlines the minimum ethical standards for employees, directors, advisors and other stakeholders and offers guidelines for the ethical and transparent conduct of activities. **GRI 2-23**

The **Privacy Policy** establishes guidelines for data processing and aims to inform how we collect, use, store and share personal data. It complies with applicable laws, especially the General Data Protection Law, the LGPD (Law No. 13,709/2018).

 Access our Privacy Policy 

The **Supplier Approval Policy**, in turn, includes guidelines for carrying out due diligence and assesses possible risks such as corruption, reputation, integrity and socio-environmental responsibility in relationships with suppliers, partners and service providers. We value companies that have environmental certifications, quality and employee well-being. **GRI 2-23** **GRI 2-24** **GRI 203-1**

The **Policy for the Prevention of Money Laundering, Financing of Terrorism and the Proliferation of Weapons of Mass Destruction (PLD-FTP)** establishes guidelines for preventing the practice of these crimes, in compliance with current regulations, especially Circular No. 3,978/20 of the Central Bank. **GRI 2-23**

 See our AML-FTP Policy 

 Learn more about Circular No. 3,978/20, which aims to prevent the use of the financial system to commit crimes of money laundering or concealment of assets, rights and values 

Cresol's **Relationship Policy with Members and Users of Products and Services** provides fair and equitable standards for interactions across multiple channels. To preserve its assets, Cresol adopts an Investment Policy that defines profitability targets, allocation objectives and limits per strategy, in addition to defining rules for asset selection and risk management. **GRI 2-23**

The **Investment Policy** incorporates the rules for the management of financial resources administered by the Cresol System. It establishes criteria that include profitability targets and rules for managing the risks of each type of investment, with a view to maintaining high standards of risk, liquidity and solvency in the management of resources over time. **GRI 2-24**

Finally, the **Cyber Information Security Policy** establishes responsibility for information security and data protection, in order to prevent, detect and reduce vulnerability to incidents related to the cyber environment. **GRI 2-23**

 Access our Cyber Information Security Policy 

Governance, implementation and training of guidelines at Cresol GRI 2-24

Cresol always seeks to provide employees with access to information that is reliable, up-to-date and easy to understand. GRI 2-24

The **Document Management Policy**, mentioned above, is responsible for standardizing documents prepared in any instance of the Cresol System. GRI 2-24

In order to ensure the quality and validity of information, all internal documents undergo approval. The policies, standards and manuals prepared by each area are approved by the Board of Directors and then implemented by the competent areas under the supervision of the Compliance Center. There are also documents that need to be approved by the General Assembly, Board of Directors, Executive Board, and so on. GRI 2-24

The **Compliance Center** is responsible for reviewing documents in order to ensure compliance with laws and rules, standardization and publication of documents for access by interested parties, especially employees. GRI 2-24

Through this Center, internal processes are formalized and aligned with the institution's values and principles. Frequent external audits complement the process and, in the event of identifying possible nonconformities, they are promptly addressed by the responsible areas. GRI 2-24

Regarding training on policies and commitments, Cresol adopts a comprehensive approach through its internal platform, called **Cresol Corporate University**. Courses are offered on various topics, such as PLD-FTP, General Data Protection Law (LGPD), Ethical Conduct and Risk Management. All System employees have access to the courses, and most courses related to Policies are mandatory for all positions. In this way, we promote the consistent dissemination of institutional commitments and the maintenance of a high standard of compliance. GRI 2-24



Interactivity and Responsibility Channels and Committees

GRI 2-26

To ensure an environment of responsible institutional conduct, we provide a variety of means by which individuals can seek advice, report irregularities, and suggest improvements.



Open Communication Channels: Through the ombudsman, customer service or online service channel, any citizen can report problems, make suggestions or point out improvements and enhancements to services. These communications are received and handled by those responsible, according to the nature of the matter and within the established deadlines.



Specialized Committees: The Ethics and Diversity Committees, the Systemic ESG Committee and the ECO (Sustainability) Committee play specific roles in analyzing and understanding situations that arise, especially in matters related to institutional conduct and sustainability.



Code of Ethical Conduct: The Code of Ethical Conduct guides actions and promotes internal values and principles. This document reinforces the importance of an aligned stance among the members of the organization, which ensures a healthy work environment, the sustainability of assets and environmentally responsible practices. The Code also explains Cresol's foundations, mission and values, highlighting the commitment to providing excellent financial solutions, promoting the development of cooperative members and contributing to the progress of the community.

Cresol Confederation ESG Committee

Cresol Confederação's ESG Committee is dedicated to integrating sustainable and responsible practices into the cooperative's day-to-day operations. The role of this Committee is to provide advice and reporting to the Executive Board and the Board of Directors on the adoption and oversight of policies and practices that promote sustainability and social responsibility.

The ESG Confederation Committee operates at a systemic level and encompasses the three Centrals, the Confederação and the Cresol Instituto.

Among its functions, the ESG Committee continually assesses sustainability practices, suggests updates and coordinates the development of strategies. This includes proposing solutions to specific challenges, identifying opportunities for innovation and ensuring that the sustainability strategy is organically integrated into all levels of the organization.

The Committee also promotes awareness of environmental, social and governance issues among employees and managers, in addition to coordinating the preparation and dissemination of the **Sustainability Report** and ensuring transparency and accountability.

Formed by members from various departments, Cresol's ESG Committee meets monthly, which ensures an integrated perspective on sustainability issues. This diversity of experiences and knowledge makes the composition of the committee flexible and effective in addressing the challenges that need to be overcome.

In addition, it acts as a catalyst for change, driving the organization towards more responsible practices. Its foundation is based on Resolution No. 4,945 of 2021 of the National Monetary Council, which provides for the creation of a Social, Environmental and Climate Responsibility Committee to comply with the PRSAC mentioned above.

To establish the ESG Committee, we considered the recommendations of the Global Reporting Initiative (GRI) and the Brazilian Institute of Corporate Governance (IBGC), which indicate such Committees as facilitators in the integration of ESG aspects with the institution.

In 2024, 49,349 people were impacted by sustainability actions in more than 80 municipalities.



Main highlights and advances in Cresol's ESG Strategy in 2024:

- » **Evolution of the Sustainable Classification:** Cresol has advanced in the classification of the sustainable portfolio, in accordance with Febraban's references and guidelines.
- » **1st Sustainability Forum:** Cresol held the 1st Sustainability Forum with the participation of OCB, members of the ESG Committee and Cresol's Leadership, where ESG strategies and practices linked to our business model were discussed.
- » **Participation in Notable Events:** We attended events with OCB, the Central Bank, among other partners, to present the Sustainability Policy and actions.
- » **Creation of ESG Committees in Individual Cooperatives:** We provided consultancy and provided an action plan for the pilot ESG Committees in Individual Cooperatives.

- » **Web Page:** Now we have a dedicated page (<https://cresol.com.br/sustentabilidade>) for content in the Sustainability area, such as: Sustainability Reports and Policy and our materiality matrix.
- » **Sustainability Policy:** Cresol now has a Policy to promote sustainable and responsible practices in all activities of its System.
- » **Adherence to the UN Global Movement:** Adherence to the UN "Mind in Focus" movement, to strengthen actions for direct impact on SDG 3 "Health and Well-Being".

- » **Participation in COP 29:** Cresol participated in the Panel on Sustainable Finance at the United Nations Conference on Climate Change. We presented practices that contribute to environmental preservation and community development.

Cresol was also responsible for aligning the Materiality Matrix; publishing the 2nd GRI Report; and promoting and monitoring sustainability actions for direct impact on the SDGs.

OCB System highlights the impact of the ESG agenda during the Cresol Forum

The Cresol Forum brought together experts to discuss the cooperative's Sustainability Strategy, highlighting the importance of integrating the ESG agenda into the cooperative's business model. Fabíola Nader Motta, general manager of OCB, highlighted that adopting these practices is essential to ensure the sustainability and growth of the sector.

During a talk show, the theme The Impact of the ESG Agenda on Business brought reflections on the role of credit union leaders in implementing ESG and how these initiatives can drive sustainable development. Issues such as the proactive role of cooperatives and the connection between ESG and business strategies were also addressed.

Cresol structured its ESG strategy into ten priority themes, including entrepreneurship, financial education and innovation, directly impacting 14 Sustainable Development Goals. In addition, we highlighted the benefits of incorporating ESG into credit unions, such as improving risk management, strengthening institutional reputation and attracting investors and members.

"The integration of the ESG agenda into credit unions offers countless opportunities to promote sustainability and ensure efficiency in the market," concluded the general manager of OCB.



Access the article





Cresol participates in a panel on sustainable finance at COP 29

Cresol was present at the 29th United Nations (UN) Conference of the Parties (COP) on Climate Change, held from November 11 to 22 in Baku, Azerbaijan. The cooperative participated in the panel on Cooperativism and Sustainable Finance on the 19th. The objective of the participation was to demonstrate, through the cooperative's experiences, how access to credit, combined with sustainable practices and based on the bioeconomy, can transform communities, boost family farming and preserve the environment.

See more
about our
participation



Cresol reaffirms ESG Commitment in Communication to the UM

In December 2024, Cresol published its second Communication on Progress in the UN Global Compact, presenting the institution's indicators, actions and results in sustainability, including the publication of the Cresol System's Sustainability Policy.

The communication reinforces the cooperative's commitment to a sustainable future, aligned with its Systemic ESG Strategy. According to Cleir Assisio Magri, president of Cresol Confederação,

2024 was a year of significant progress, with the expansion of activities and the strengthening of projects focused on sustainable development.

As an active member of the Global Compact, Cresol reaffirms its dedication to the Sustainable Development Goals (SDGs), integrating its Sustainability Policy with systemic strategies and expanding its positive impact on cooperative members and communities.



Cresol attends the Latin American Cooperative Energy Forum

On September 4 and 5, Cresol participated in the Latin American Cooperative Energy Forum, held at the Itamaraty Palace in Brasília. The event brought together representatives from several countries and promoted the exchange of best practices and collaborative strategies for the sector.

The cooperative participated in panels on financing for decarbonization and the role of credit unions in sustainable finance, alongside

institutions such as IDB and BNDES. At the event, Cresol's ESG Strategy was presented, highlighting its sustainable credit initiatives and support for the Green Economy.

Cresol's participation in the event reaffirms its commitment to innovation and sustainable development in Latin America.

Cresol presents Bioeconomy Cases at G20 Social

Cresol participated in the G20 Social (an event that preceded the G20 Summit, a meeting of the world's 19 largest economies, plus the European Union and the African Union), held from November 14 to 16 in Rio de Janeiro, discussing sustainable development and financial inclusion. In partnership with BNDES, the

cooperative contributed to debates on microfinance and bioeconomy, with a focus on the conservation of the Amazon.

During the event, president Alzimiro Thomé highlighted the cooperative's activities in the North and Northeast of Brazil, highlighting the challenges and

opportunities for small rural producers. He emphasized the bioeconomy as a viable path for generating income and protecting the environment.

Participation in the event reinforced Cresol's role as a facilitator of access to credit and sustainable development in rural communities.



Cresol joins the UN Mind in Focus Movement

Cresol Confederação, represented by its president Cledir Magri, joined the UN Global Compact's Mind in Focus Movement in Brazil, which aims to combat stigma and social prejudice regarding mental health. The initiative seeks to create healthier work environments, promote discussion about mental health, and strengthen Cresol's ESG strategy, aligned with SDG 3 (health and well-being).

The movement aims to reach 1,000 companies with structured mental health programs by 2030, impacting 10 million workers. As a signatory, Cresol is committed to implementing preventive and humanized actions, with periodic assessment of compliance with commitments, including professional support and programs to encourage mental health and well-being.

"Cresol is an institution that is attentive to the challenges faced by society and knows that the issue of mental health is one of these challenges. Our goal is to work on this topic in a preventive and humanized way, and the Global Compact movement will support us in improving our internal actions," stated Cresol's president, **Cledir Magri**.



Learn
more



In 2024, the single Cooperatives that piloted ESG Committees were:

- » Cresol Tradição;
- » Cresol Rio Grande do Sul;
- » Cresol Minas Gerais;
- » Cresol Horizonte.

In total, the Cresol Tradição, Cresol Rio Grande do Sul, Cresol Minas Gerais and Cresol Horizonte Cooperatives moved more than **R\$11.7 million released for sustainable credit** (own resources for the individual, agricultural and legal entity segments) as well as with the National Program for Strengthening Family Farming (Pronaf) Investments; Pronaf Bioeconomy/Photovoltaic; Urban Climate Fund and Investment in Renewable Energy.



Below are the main actions carried out by the Cooperatives that worked with the ESG Committee:

Cresol Tradição

The first meeting of the Cooperative's ESG Committee was held in February 2024. In the first year of implementation of the Committee, Cresol Tradição developed actions in the different spheres that make up sustainability.

From an environmental perspective, the main actions included the promotion of Environmental Education Projects. In 12 schools in Francisco Beltrão (PR), more than 2,000 students received lectures on environmental issues, such as the carbon neutral seal and certification. The action was carried out in March 2024, under the responsibility of the Cango and Centro agencies. A lecture on SDGs and ESG was also held at Colégio Mário de Andrade, with the participation of 60 students.

There was also progress in the implementation of a cistern to collect rainwater in the new Renascença branch and contracts were signed with hydroelectric plants to compose the renewable energy base that will serve part of the branches. The use of paper was reduced through tablets that are now used to sign contracts and terms in digital media.

Furthermore, recycling campaigns were initiated, including encouraging and promoting recycling among community members. The project is on-going and focuses on collecting oil and transforming it into soap.

Sustainable Credit: Cresol Tradição released more than R\$ 6 million directed to sustainable lines, such as: sustainable credit aimed at individuals, agriculture and legal entities and Pronaf Bioeconomia.

From a social perspective, actions were carried out involving **food donations** (Solidarity Easter and Cooperation Day actions), **donations of clothes, toys and blankets and support for health campaigns**, with donations of items such as toothbrushes. The donations benefited more than 2,600 children, young people and adults.

Financial education lectures and workshops were held for members and the community, including workshops, lectures and participation in academic weeks and conferences (such as Senef and Investor Week). There was also encouragement and support for the construction of resumes.

In addition, the **Urban and Rural Entrepreneurship Project** was implemented, which aimed to support local entrepreneurs. In 2024, more than 90 women participated in the personal and professional development project for women, Potencializa Elas.

Community relationship projects were also implemented, including Juventude Cooperativista, Turma do Futuro, Poupe Poupe and Mesadinha, with a focus on promoting financial education and cooperative principles for children and young people.

The educational projects had a positive impact on more than 1,380 students in 25 schools and



66 classes. More than 50 Cresol multipliers were involved in the implementation and execution of the workshops and lectures.

Finally, in the area of governance, the Cooperative made progress in promoting diversity and inclusion seminars for more than 240 employees and creating the Diversity and Inclusion Committee, in addition to mental health training for the entire team of employees.

Finally, the Cooperative increased female participation on the Board of Directors, ensuring that at least 20% of its members are women.



Cresol Rio Grande do Sul

To promote the use of renewable energy and a less carbon-intensive matrix, Cresol Rio Grande do Sul invested almost R\$57,000 in solar panels at the Ibiraiaras Agency and around R\$61,000 at the Tapejara Agency, reflecting the Cooperative's commitment to the energy transition and reduction of greenhouse gas emissions into the atmosphere.

Ibiraiaras Branch: :

- » Investment of: R\$ 56,900
- » Previous average consumption: 1,353.1 kW
- » Current average consumption: 145.3 kW

Tapejara Branch:

- » Investment of: R\$ 61,300
- » Previous average consumption: 1,763.47 kW
- » Current average consumption: 163.31 kW

Cresol Rio Grande do Sul also reduced approximately **2,400 meters of cables** with Wi-Fi and cloud telephony, with savings of R\$11,000,

thus reducing the need for raw materials and waste generation for the operation of activities.

In the environmental axis of the ESG Strategy, strategies were launched to reduce administrative waste. With the implementation of a legal platform for online signatures, more than 30,000 paper printouts were avoided, which generated savings of approximately R\$8,000 for the cooperatives.



Sustainable Credit: Cresol Rio Grande do Sul released more than R\$750 thousand for sustainable credit aimed at the individual, agricultural and legal segments.

In the social area, the Cooperative implemented systemic projects, such as **educational and relationship projects and solidarity actions.**

In 2024, Cresol Rio Grande do Sul brought topics related to financial education and cooperativism to more than 370 elementary and high school students, distributed across 12 schools in the municipalities served by the Cooperative.

To foster the development of communities and cooperative members, the Cooperative also implemented the Sucessão Familiar and Rural and Urban Entrepreneurship Projects, serving 28 families and 12 companies.

The Potencializa Elas Project was also adopted. The 2024 edition benefited 54 women from the municipalities of Garibaldi and Piratini, both in Rio Grande do Sul.

For the 60+ audience, the Ativa Idade Project was applied, which promotes topics on fraud and scam prevention, financial education and cooperativism. In total, there were 57 participants, from the municipalities of Pinheiro Machado and Veranópolis. The Ambassadors Project was also implemented and trained around 80 members in a 10-hour preparatory course to become spokespersons for their communities in decision-making places, such as assemblies.

Other social impact actions involved Cooperate Day, activities during National Financial Education Week and donation actions, including: Solidarity Easter (with the collection of 830 chocolates); donations of food supporting animal care organizations after heavy rains in the state; donations of clothing and food (more than 4,200 items); and donations of toys to local institutions and entities, contributing to Solidarity Christmas.



Cresol Minas Gerais

In the sphere of **Governance**, Cresol Minas Gerais chose to ensure **greater participation of members in the Cooperative**. To this end, it maintained groups of ambassadors in all municipalities with branches and encouraged greater participation in meetings (participation in meetings exceeded the minimum target of 13%, reaching 16.24% of the membership).

The cooperative sought to improve management by **training board members in ESG and sustainability**. To this end, it promoted an internal course on the subject and encouraged participation in training offered by OCEMG (Organization of Cooperatives of the State of Minas Gerais).

The cooperative also sought to **strengthen female representation in management and decision-making**. To this end, it promoted the adaptation of the bylaws aiming at the inclusion of women on the Board of Directors, with the goal of ensuring at least 20% female participation in this space.

Internally, **goals** were established for **greater diversity and inclusion**. The goal was to reach 50% female employees, and 54% was achieved, totaling 139 women out of a workforce of 257 employees. The goal was to reach 40% of women in leadership positions, and the Cooperative reached 43%, with 13 women among the 30 leaders. In addition, the Cooperative set a goal of 30% of the team being made up of people from underrepresented groups, and exceeded this goal, reaching 33%, with 8 people with disabilities, 6 of different orientations, 65 racialized people and 7 of diverse ages.

From a social perspective, the actions focused on fostering entrepreneurship and financial education, expanding access to rural credit and developing responsible social initiatives.



Thus, through a partnership with the GAWA project, 63 families received **technical and financial assistance**. The **Project for Women Entrepreneurs** was also developed, in which 28 women participated in the training.

To strengthen **conscious inclusion through financial education**, 40 workshops and seminars were held in local communities and there were 40 radio appearances in cities where Cresol MG agencies are present. In addition to the workshops and radio, good practices were also shared on social media, with about one post per week, totaling more than 50 posts.

More than 800 students participated in the **Um Olhar para o Futuro Project**, which aims to address topics such as cooperation, sustainability and financial education with children from schools in the region.

Among other projects, 17 young people participated in Juventude Conectada, 88 people from Rural and Urban Entrepreneurship, and 208 people are part of the Ambassadors group.



To increase knowledge and access to Rural Credit, Cresol promoted launch events for the Plan in all cities where it has agencies. In addition, it held eight seminars aimed at training young university students for the job market, surpassing the initial goal of five.

Regarding community strengthening, more than **R\$90,000 was allocated to the Social Investment Fund** and two strategic partnerships were established with non-profit organizations. Partnership agreements were also made with health departments in 20 municipalities for the Pink October Campaign and in 3 municipalities for Blue November.

Finally, the cooperative held clothing, food and blanket **donation campaigns** between June 24 and July 5, 2024, with the participation of eight agencies: Alto Jequitibá, Alto Caparaó, Carangola, Caratinga, Eugenópolis, Manhuaçu, Santa Clara and Tombos. In addition, we promoted the Easter Solidarity campaign, which mobilized 12 agencies and the administrative center, resulting in the collection of approximately 688 chocolates.

Sustainable Credit: Regarding the Environmental pillar, within the scope of sustainable finance, approximately R\$1.76 million was allocated to credit for solar energy, contributing to the potentialization of sustainable projects and the reduction of greenhouse gas emissions. In addition, R\$23.8 thousand was allocated to projects to improve water quality.

Regarding **environmental awareness**, awareness materials were made available to 100% of agencies about the health impacts caused by the use of pesticides. Furthermore, 70 5th grade students from the Amélio José da Silva School, Maria Auxiliadora Municipal School and Pedro Vicente de Freitas State School received seedlings to plant trees, strengthening the children's relationship with nature and establishing the basis for future awareness-raising activities.

Internally, **practices were adopted to make better use of resources**, such as the reduction of paper and disposable items, which was reduced by more than 10% through the use of digital signatures. As for the cups, they are no longer used on a daily basis, except for small events/projects at the headquarters.

As part of the strategies **to reduce energy and water consumption**, 27 training sessions were held for teams at each agency on best practices for connecting and using the equipment. This resulted in 100% of the facilities using LED lamps and an average reduction of 5.5% in the water bill, reflecting a decrease in consumption and more conscious use of the resource.

Finally, Cresol MG entered into a partnership with two recycling cooperatives (Aguapé and Coopet) to implement **selective collection** in at least 50% of the agencies and the administrative center.



Cresol Horizonte

In 2024, Cresol Horizonte began the activities planned by the ESG Committee. Among the actions adopted by the cooperative were: an 80% reduction in the use of paper in the Administrative Center and branch through the use of digital signatures; a reduction in the use of disposable cups by providing reusable cups to employees; and awareness raising for waste separation. In addition, vehicles are now fueled only with ethanol and an ESG action plan was drawn up for the next two years.

The cooperative also signed a contract with Gedisa Energia to bring clean energy to its branches and members. The **renewable energy provided already supplies 18 Cresol branches in the Paraná region** and is composed of a matrix of three sources: hydroelectric energy, biogas (from the recovery of organic waste) and photovoltaic energy.

This action encompasses 80 members and generates **savings of more than R\$ 20 thousand in energy bills**. The agency's objective is also to provide members with alternatives for reducing energy consumption, in addition to promoting the distribution of energy from renewable sources.



In the social sphere, 1,680 students, 86 teachers and 55 schools were involved in educational projects (such as Mesadinha e Sua Turma; Poupe Poupe; Um Olhar para o Futuro and Juventude Cooperativista). The students received guidance on sustainability, financial education and cooperativism.

In addition to Financial Education and Cooperativism, the students were also given guidance on sustainability, as provided in the materials provided by Cresol. In some classes, there was multidisciplinary work, which enriched their application and provided knowledge for their lives.

The Potencializa Elas Project was implemented. The project provided personal and professional development to more than 80 women in Antônio Olinto (PR) over a period of five months.

The Social Fund benefited 26 institutions that carry out social, environmental, educational, and well-being and health actions in 17 cities in Paraná. The Rural Entrepreneurship project provided technical assistance to 86 producers. Urban Entrepreneurship was also launched in União da Vitória (PR).

Financial education training impacted more than 1,900 people distributed throughout all the municipalities where the Cooperative operates. The Cooperative also participated in events promoted by the Paraná Consciente movement in Curitiba to communicate ESG issues and promote Cresol Horizonte.

Sustainable Credit: As part of the promotion of sustainable credit, Cresol Horizonte released more than R\$2 million, directed to sustainable lines aimed at individuals, agribusiness and legal entities, covering renewable energy, Pronaf Investimento, Fundo Clima Urbano and Pronaf Bioeconomia.

In the Governance pillar, in 2024, after carrying out extensive work with leaders, Cresol Horizonte elected the cooperative's first delegates and alternates. The group is made up of 80 people. During the year, training sessions were held at the branches and collectives with the aim of providing knowledge, keeping them informed and also listening to their contributions for improvements in the Cooperative.



Paraná + Consciente 2024: Lecture on ESG with Cresol Horizonte

Cresol Horizonte, in partnership with Paraná + Consciente, held a lecture on ESG (Environmental, Social, and Governance) in São José dos Pinhais, Curitiba-PR, with the aim of presenting the cooperative's actions as an example of conscious capitalism and encouraging other companies to adopt purposeful business practices. The lecture was aimed at adults, entrepreneurs, and the community in general.

The main goal of the event was to raise awareness about Cresol's ESG practices, providing positive visibility for the cooperative and showing the importance of a responsible and sustainable business model. The event also aimed to inspire other companies to implement purposeful actions and contribute to a more sustainable future.

Approximately 100 people participated, including businesspeople, entrepreneurs, and representatives of various communities and organizations. During the lecture, Cresol was highlighted as a successful case in ESG practices, which reinforced the importance of these initiatives for the sustainable development of companies and society.

The lecture achieved the objective of publicizing Cresol's ESG actions and inspiring other institutions to follow similar examples. The initiative also contributed to raising awareness and educating entrepreneurs and companies about the importance of integrating social, environmental and governance practices into their daily operations.

The Cresol System and Local Communities

Cresol, through its principles and values, works to contribute to the development of the communities in which it operates, especially in municipalities that still lack incentives for development. Thus, we act beyond a financial service provider, but also as an agent of social change that promotes the development of cooperative members, their businesses and the community that surrounds them. **GRI 3-3 FS13**

We create jobs and provide excellent financial products and services. To prevent negative impacts, we adopt solid relationships with local leaders and integration and respect for community values. **GRI 3-3 FS13**

That is why, before opening any branch, we first seek to strengthen relationships and ties with the local community, even before starting construction on physical structures. Each new unit involves all levels of the cooperative (board, management, supervision and employees), which is essential for the successful expansion of our network. **GRI FS13**

Territorial specificities and dynamics require specialized solutions and approaches. Each city has its own characteristics and the commercial dynamics of a large urban center are very different from those of a smaller or rural municipality. **GRI FS13**

With this in mind, a municipal segmentation was carried out into eight clusters, which reflect the country's distinct socioeconomic realities:

- » Metropolises;
- » Centers of Influence;
- » Prosperous Interior;

- » Interior on the Rise;
- » Industrial Hubs;
- » Quiet Inland City;
- » Rural Brazil;
- » Needy Brazil.

The Segmentation of Brazilian Municipalities is a division used and created by software used by Cresol, which was made based on the social, demographic and economic characteristics of each city. This classification allows for a more precise analysis of the needs of each location, which facilitates the development of strategies and economic inclusion.

Today, 69 of our service units (approximately 8%) are classified as needy in Brazil, which is characterized by few financial service options and places where most of the economy is driven by government programs. In addition, 344 of our units (approximately 40%) are distributed throughout rural Brazil.

In 2024, we had a 19.4% increase in service units, in the Rural Brazil and Needy Brazil segments.

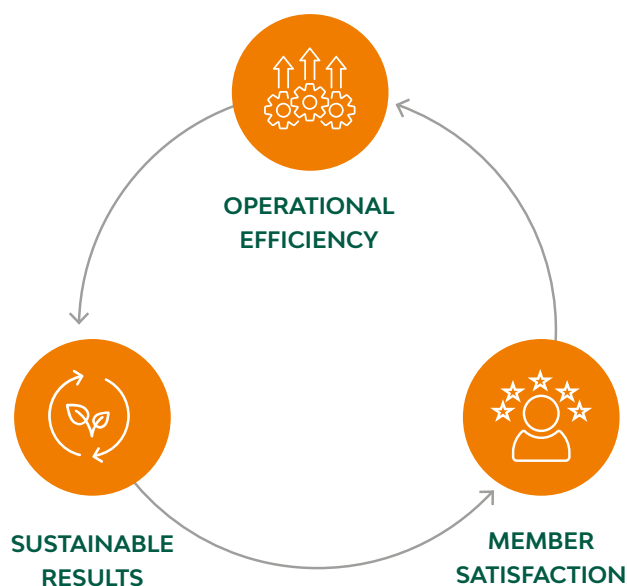
Commitment and Accessibility



At Cresol's System, our institutional premises are equal rights and access to opportunities and financial resources. Therefore, we take care of and monitor the application of resources in activities that aim to preserve human rights, social balance, environmental sustainability and economic viability in the ventures and financial support we offer.

GRI 3-3 GRI FS14

As a result, strategic planning is anchored on the tripod of operational efficiency, sustainable results and member satisfaction. Our focus is on development and innovation, and includes issues of social impact such as urban mobility, security and agile solutions.



We seek to promote opportunities for all segments and social inclusion without distinction. It is our historical and institutional commitment to strengthen communities and generate opportunities for all social classes. We solidify the cooperative spirit by combining tradition, innovation and simplicity for the benefit of our members. **GRI FS14**

To ensure excellent service, we ensure that our branches have a unique physical structure and visual identity, so that they are easily recognizable. This approach not only highlights

the brand, but also strengthens the bond with the community and ensures uniformity in the service we provide. **GRI FS14**

Attention and availability are Cresol's trademarks, ranging from a smile on our faces and a traditional coffee to innovation and immediate response to demands through digital channels. For people with disabilities, the elderly or those with limited mobility, we constantly manage the quality of service and the physical and technological conditions for full and inclusive accessibility, which includes immediate

adjustment measures in the event of unexpected situations. **GRI 3-3** **GRI FS14**

For people with hearing impairments, we offer the possibility of making registrations and requests directly on our website. The forms for registering demands from the SAC, Ombudsman and Reporting Channel are available on the website. **GRI FS14**

Self-service terminals are available in almost all branches, to provide convenience and security for members and users. Built according to the dimensions and ranges that fully comply with standard NBR 15.250 (which provides for accessibility in bank self-service terminals), they ensure ease and speed of use for any member. We maintain guidance in the self-service rooms to preserve security and efficiency in service during external opening hours. **GRI FS14**



Learn more about
Standard NBR 12.250



We also provide several ways to contact us. The Centrals and Cooperatives provide information and effective communication channels through their websites, which are strengthened by the Ombudsman Channel available by telephone and also through the institutional website. **GRI FS14**



Central Baser





Central Sicoper





Central Brasil



Products and services via Pix and digital transfers are carried out immediately and services can be contracted through self-service or in-person service. The services offered are supported by direct service channels on digital service platforms such as Pix's Me Ajuda. **GRI FS14**

Thus, we seek to serve all members through technology and innovation, which ensures that Cresol is within everyone's reach, literally in the palm of their hand. To this end, we have digital agencies (Cresol Conecta) that allow everyone to be connected, especially some productive sectors such as Urban Transportation and Logistics that have difficulties with conventional banking services. **GRI FS14**



Accessibility in focus: Libras service expands the inclusion of cooperative members



Committed to valuing diversity and promoting inclusive service, Central Cresol Brasil, headquartered in Chapecó (SC), developed an accessibility project in Libras, with the aim of making service to hearing-impaired members more humane and efficient.

The initiative sought to fill a gap in the relationship with deaf members, promoting equal access to the cooperative's financial services.

The action was implemented in partnership with the Chapecó Association for the Deaf and structured in two phases. Initially, in 2023, selected employees participated in basic training in Libras, enabling them to understand and

welcome deaf members from the first contact. Subsequently, a remote service model with mediation via interpreter was implemented, using the Google Meet platform to connect the member, the attendant and the simultaneous translation professional.

Despite the potential of the proposal, the number of registered services was below expectations. Still, the initiative represents an important step in building an organizational culture that is more accessible, inclusive and attentive to the diversity of the communities served by Cresol.



Ethics and Integrity

At Cresol, ethics and integrity are fundamental pillars in our daily lives. Our commitment is present in our business relationships, internal and external regulatory acts, good tax and accountability practices, and the essential fight against corruption.

Commitments and transparency



At Cresol, ethics and responsibility guide all activities. To ensure the application of these principles, we have implemented **the Cresol System Code of Ethical Conduct**, which connects all cooperatives to the moral guidelines and behaviors expected at all levels of the Cresol System. [GRI 2-23](#) [GRI FS15](#)

This systemic approach reflects Cresol's commitment to combating and avoiding negative impacts related to business ethics. To monitor occurrences, we maintain a Reporting Channel that aims to identify and resolve any issues related to non-compliance with explicit guidelines in the Code of Ethical Conduct. [GRI FS15](#)

Furthermore, all members and employees who join the cooperative are given guidance on good practices and the way in which Cresol is governed. In addition to reading the Code of Ethical Conduct, mandatory courses are provided to employees to promote Cresol's ethical and moral precepts. [GRI FS15](#)

Highlight of Internal Policies and Documents

Ethics and integrity guide our internal regulatory acts. We are committed to being an agent that promotes good market practices, which promotes a sustainable economy and mitigates potential negative impacts. The main documents related to this topic are easily available to all employees in Cresol's internal system and to the external public on the institutional website. **GRI FS15** **GRI 205-1**

Code of Ethical Conduct

The Code of Ethical Conduct is a formal and institutional guide that guides the personal and professional conduct of all Cresol employees and partners. The Code lists the precepts for the work environment and what is not permitted under any circumstances. **GRI FS15**

It establishes a standard for internal and external relationships, with guidelines for relations between members and the community, and between third parties and partners, to disseminate guidelines aligned with corporate governance. The objective is to prevent misconduct and conflicts of interest.

The **Compliance area**, with the support of Senior Management, is responsible for applying the Code of Conduct and complying with regulations regarding corporate integrity. **GRI FS15**



Check out the Cresol System Code of Conduct



In turn, the **Ethics Committee** is responsible for analyzing cases of infractions and violations of the code. If there is any suspicion or ethical misconduct, it is possible to report it through the **Reporting Channel**, with or without identification.



Access the Reporting Channel



Compliance Policy

The Cresol System Compliance Policy, in accordance with the provisions of Resolution No. 4,595 of the Central Bank, which governs compliance policy, establishes principles and guidelines for corporate conduct. **GRI FS15**

This Policy aims to ensure that all managers, employees and outsourced service providers act in compliance with laws, regulations, standards and procedures, both external and internal, and that they disseminate the culture and practice of compliance.

In addition to these aspects, the Compliance Policy reflects the commitment to integrity standards and ethical values and ensures compliance with the mission and vision of the Cresol System. **GRI FS15**

Illegality policy

Its objective is to define principles and guidelines to guide the actions and decisions to be taken in cases of violation or non-compliance with the Cresol System Code of Ethical Conduct and other applicable standards. **GRI 205-1**

Relationship Policy with Members and Users of Financial Products and Services

The Institutional Policy for Relations with Members and Users of Products and Services complies with the principle of Social Responsibility of the Cooperatives of the Cresol System. Through it, we aim to conduct business ethically for members, users and employees.

GRI FS15

Guided by transparency, integrity and diligence in meeting all demands presented by those involved, the Policy describes how the relationship is conducted in a fair and equitable manner. The Relationship Policy is unified and valid for the entire Cresol System, and is subject to periodic evaluation and revalidation. GRI FS15

Supplier Approval Policy

Establishes the principles and guidelines for relationships with suppliers and partners to mitigate possible weaknesses arising from risk analysis related to corruption, integrity and responsibility of possible contracts to be signed.

GRI FS15

Business Continuity Management Policy

As a means of reinforcing the commitment to operational excellence and risk management, it establishes guidelines, rules, measures and procedures to ensure business continuity in critical moments. GRI 205-1 GRI 205-3

We have a Risk Appetite Statement (RAS), which defines the levels of risk that the Institution is willing to accept in pursuit of its strategic objectives. RAS indicators allow for continuous and proactive monitoring of risk exposure.

GRI 205-3

Auxiliary Supervision prepares and monitors action plans to ensure the correction and prevention of recurrence of nonconformities identified in audits. Corrective and/or preventive measures are adopted whenever nonconformities or opportunities for improvement are identified.

GRI 205-3



Internal reporting channels SASB FN-CB-510²

Reports of possible irregularities committed by employees are investigated by the Inspectorate. Suspicions of internal fraud should be sent to the email address recrutamento@cresol.com.br, with as much information as possible and, if possible, attaching evidence. Investigation procedures follow the guidelines established in the Investigation Procedures Manual.

At Cresol Central Brasil, there is a notice on the internal portal instructing the Internal Control and Risk Coordination to be contacted. This team contacts the Confederation and the Inspectorate through a systemic link, presenting the

information and evidence available. The process also follows the Investigation Procedures Manual.

At Central Cresol Sicoper, there is a systemic Reporting Channel, part of the Compliance Program, which allows for the secure and confidential recording of irregularities. Reports are analyzed by the Ethics Committee of Central Sicoper, in accordance with its own regulations. The Whistleblower Channel is publicized on the Cresol website, on the notice boards at service stations and in training sessions conducted by the Compliance area.



External manifestations received SASB FN-CF-270⁴

The Complaints Channels Center received a total of 625 complaints, including records in the Ombudsman's Office, the Central Bank and Consumidor.gov.

The Ombudsman's Office acts as a communication channel between the institution and members or users of products and services, mediating conflicts and ensuring that unresolved demands in the primary channels (SAC) are properly handled.

When receiving a complaint, the Ombudsman's Office forwards it to the responsible internal areas, requesting clarification and seeking a quick

and efficient solution. In addition to recording, analyzing and properly handling complaints, the Ombudsman's Office keeps the Board of Directors informed about problems detected and the results of the measures adopted. It also prepares half-yearly reports with quantitative and qualitative data, as required by CMN Resolution No. 4,860/2020, which provides for the establishment and operation of an organizational ombudsman's office component by institutions authorized to operate by the Central Bank.

Regarding the percentage of complaints made by consumers, 35 demands were registered with the Ombudsman.

Fight Against Corruption

Cresol is recognized for its commitment to ethical and responsible management, guided by awareness of the impact of its operations on the economy, the environment and society. The solidity of its purpose, based on ethical values, is reflected in the implementation of practices and policies that aim to prevent corruption risks and ensure diligent business relationships. **GRI 3-3** **GRI 205-1** **GRI 205-3**

In 2024, the Cresol System Anti-Corruption Policy was approved

The **Cresol System's Anti-Corruption Policy** establishes general guidelines for preventing and combating corruption, which contributes to meeting the requirements of existing legislation, especially the Anti-Corruption Law (Law No. 12,846/13), in order to ensure that the highest standards of integrity, equity, legality, transparency and corporate responsibility are adopted. **GRI 205-3**

In this way, prevention, detection and remediation mechanisms are developed daily for possible actions or attitudes that are not in accordance with the legal and infra-legal framework to which the institution is subject. **GRI 205-1**

We have a specific Fraud Prevention area, which is in addition to the Compliance Center. In addition, we have the Illegality Policy that complements the Code of Conduct and provides for conduct that is subject to punishment, which includes corrupt practices. **GRI 205-1**

Cresol demonstrates its commitment to preventing corruption through practices and policies such as its Code of Ethical Conduct and

Supplier Approval Policy. Cresol's alignment with ethical and responsible practices in its operations contributes to a history of no incidents or negative impacts related to corruption. **GRI 205-1**

The Policy for the Prevention of Money Laundering and Financing of Terrorism and the Proliferation of Weapons of Mass Destruction (PLD-FTP) establishes the principles and general guidelines that aim to prevent the practice of crimes such as money laundering, financing of terrorism and proliferation of weapons of mass destruction, in compliance with regulations and observing best market practices. **GRI FS15**

In addition, the Supplier Approval Policy has a procedure specifically designed to carry out due diligence in order to assess risks of corruption, reputation and integrity, operational risks, socio-environmental responsibility, among others, in the relationships between Cresol and its suppliers, partners and service providers. **GRI 205-1**

We have several departments responsible for monitoring and mitigating fraud and money laundering risks in a timely manner. Auxiliary Supervision, through audits, provides support to correct any errors. **GRI 205-1**

All employees must be aware of acting within Cresol's values, in order to avoid illicit practices of any nature, especially in cases of money laundering, financing of terrorism, proliferation of weapons of mass destruction, internal fraud, corruption, bribery, embezzlement, among others. **GRI 205-1**



Active and transparent management in the fight against corruption

We reinforce our commitment to training and ethical compliance of our employees and board members through mandatory annual courses on Risk Management and Money Laundering Prevention. These courses are an integral part of the development path and must be completed within the first 90 days after hiring, to ensure preventive practices from the beginning of the journey at Cresol. **GRI 3-3**

Every two years, mandatory courses are required and the risk area continually issues communications on the subject, which ensures constant updating of knowledge and alignment with the best market practices. **GRI 205-2**

As part of our preventive measures, we have adopted the Money Laundering, Terrorism Financing and Proliferation of Weapons of Mass Destruction (MLD-FTP) Prevention process, which consists of analyzing the occurrences generated in the eGuardian monitoring system to verify whether they are justified or suspicious.

Among the analyses carried out, no involvement of Cresol's suppliers, service providers or partners was identified, so there were no breaches of

contracts or non-renewals for reasons related to corruption. **GRI 205-3**

In 2024, 11,174 Communications of Cash Transactions (COE) were also carried out, which consists of the obligation to report transactions carried out in cash with a value equal to or greater than R\$50,000.00. **GRI 205-1**

The measures taken reinforce the commitment to risk management and, above all, to the ethical integrity of the System.

It is important to emphasize that Cresol is not involved in any legal proceedings related to corruption. **GRI 205-3**

Furthermore, during the period in question, no legal actions related to unfair competition, trust practices or monopoly were registered. **GRI 206-1**

Total number and percentage of governance body members who received anti-corruption training (by region) **GRI 205-2**

2024			
	Number of total governance members	Received training	Percentage
AL	-	-	-
AM	-	-	-
BA	-	-	-
CE	-	-	-
DF	-	-	-
ES	-	-	-
GO	8	-	-
MA	-	-	-
MG	15	5	33.33%
MS	-	-	-
MT	12	1	8.33%
PA	-	-	-
PB	-	-	-
PE	-	-	-
PR	183	106	57.92%
RJ	-	-	-
RO	7	5	71.43%
RS	183	45	24.59%
SC	288	46	15.97%
SE	-	-	-
SP	-	-	-
TO	-	-	-
Total	696	208	29.89%

Ethics in tax practices

The Cresol System's ethical commitment and integrity also permeate the tax practices adopted in Brazil. Although we do not have a formalized policy internally, we strictly comply with all our tax obligations, following the tax calendars and current legislation at the Municipal, State and Federal levels. **GRI 3-3** **GRI 207-1**

Cresol's tax strategy involves tax planning that considers appropriate tax and accounting classifications, prepared in partnership with specialized consulting and accounting/tax management, with a focus on financial sustainability. Our commitment is to ensure tax compliance and governance, guaranteeing transparency and minimizing risks before regulatory and inspection agencies. **GRI 207-1**

Thus, the organization's tax approach is based on values such as correctness in the calculation and collection of taxes in accordance with legislation, compliance with deadlines, cordiality, ethics and transparency in the relationship with tax authorities and other parties involved. **GRI 207-1**

Cresol recognizes the importance of taxes for sustainable development, as a significant contribution to society and a source of revenue for federative entities. The tax approach is aligned with business strategies, considering the socioeconomic impacts and commitments to sustainable development in the regions where it operates. **GRI 207-1**



Digital transformation

In order to provide the best experience and continuously improve service, Cresol invests in innovation and new technologies to keep up with the digital transformation of the sector. Digital channels such as mobile applications, online platforms and automated customer service allow us to efficiently and conveniently meet the demands and expectations of our members.

GRI 3-3

Through data analysis and the application of technologies such as artificial intelligence, we are able to understand the needs of our members and offer personalized financial solutions. This approach extends the Cresol way to digital channels and strengthens the bond between the cooperative and the member, which results in greater loyalty and satisfaction.

GRI 3-3

Innovation management is essential to improve operational efficiency and results in increased productivity, reduced costs and improved quality of digital service. The adoption of new technologies and innovation management drive the continuous development of the business, as it ensures that it remains aligned with the expectations of its members.

GRI 3-3

The dynamism of the financial environment, driven by digital transformation, makes it imperative that financial institutions keep up with these changes. Failure to adapt to this scenario can result in the loss of competitive advantage in the market. Therefore, this approach must be a priority for institutions seeking to stand out and thrive in an increasingly digitalized financial environment.

GRI 3-3

Information Security

As the use of technologies and innovations advances in the financial sector, information security, which involves cybersecurity controls and protection of personal data privacy, becomes essential.

To guide conduct at Cresol, we have adopted internal regulations that establish and guide systemic strategies for mitigating security risks and that ensure that its employees, at all levels,

adopt appropriate procedures for the treatment and confidentiality of information. In addition to employees, these issues extend to cooperative members, as established by CMN Resolution No. 4,893, of February 25, 2021, on cybersecurity.

GRI 3-3 GRI 418-1

The work is also carried out based on the ABNT NBR ISO/IEC 27005:2023 standard, internal and external regulations, in addition to the main market frameworks, such as NIST (National Institute of Standards and Technology), ensuring alignment with the best risk management practices. SASB FN-CB-230^a.2

ABNT NBR ISO/IEC 27005:2023 is the Brazilian standard on information security, cybersecurity and privacy protection with guidelines for information security risk management. The NIST Cybersecurity Framework offers a set of good practices and guidance policies on cybersecurity.

Our reference document is Cresol's **Cybersecurity Policy**, intended for managers, employees of the Confederation, Credit Centers and affiliated Individual Cooperatives, as well as institutions affiliated with the Centers and their system users. GRI 418-1

Risk analysis demands are received by the Information Security area through internal requests, supplier assessment, new

implementations, incidents and process reviews. The scope and assets involved are identified in interviews with requesters and stakeholders, considering risks, threats, vulnerabilities and existing controls. The vulnerabilities identified are treated together with the responsible areas and recorded in action plans, monitored by the information security team. SASB FN-CB-230^a.2

Information Awareness and Security

In order to ensure that employees are vigilant in identifying information security risks, Cresol implements training with theoretical and practical approaches based on real cases. GRI 418-1

Essential training and development courses related to information security include:

- » Distance Learning Courses (EAD) offered to all Cresol employees and directors (updated annually);
- » Course on the General Data Protection Law (LGPD);
- » Course on Risk Management;

- » Course on Ethics and Conduct;
- » Prevention of Money Laundering (PLD);
- » Personal and asset security;
- » Information security.

As a result of the measures adopted, no cases of privacy violations or loss of data of members were recorded during the period covered by this report.

General Data Protection Law and Cresol Matrix

In compliance with the General Personal Data Protection Law, L.13709/2018, Cresol has a matrix that defines and guides practical data protection measures.





A photograph of a diverse group of young people, including a woman with long brown hair in a red shirt and a Black woman with short hair in a brown jacket, smiling and laughing together outdoors. The image is set against a bright, slightly cloudy sky. The text 'Community Impact' is overlaid in white on the lower right portion of the image.

Community Impact

Our members



“The Member at the Center” and “It all starts with you” are the guidelines for our actions.

We believe that by placing those who trust in the solutions we offer at the center of our decisions, we build not only a solid financial institution, but also a united and prosperous community. We consider our members to be agents of transformation, through sustainable practices and a positive local impact on the communities in which they are located.

For this reason, we promote attentive and respectful listening to their needs, expectations and suggestions. The relationship with our members is directly reflected in our identity and in each action we develop.

We always seek to strengthen and improve the active participation of our members in the decision-making processes, in order to reaffirm our commitment to the 7 principles of cooperativism.

The 7 principles of cooperativism



- » Voluntary and free membership;
- » Democratic management;
- » Economic participation of members;
- » Autonomy and independence;
- » Education, training and information;
- » Intercooperation;
- » Interest in the community.

The more than 972 thousand members distributed among individuals, legal entities, rural and business enterprises reflect the commitment to inclusion and development in all regions of the country. GRI 2-6

List of cooperative members' classification

Classification of cooperative members	Total value	Relative value (%)
Legal Entity	153 thousand	15.74%
Urban Natural Person	587 thousand	60.39%
Agro Natural Person	232 thousand	23.87%
Total	972 thousand	100%

When analyzing the profile of cooperative members in the individual segment, we observed that 60.6% are male, while 39.4% are female. Regarding age range, 20% are between 35 and 44 years old, while 19% are young people between

25 and 34 years old. The average age of Cresol cooperative members is 44 years old, which reinforces the presence of different generations in the cooperative.

Age Range by Gender Female and Male

2023				2024		
Age range	Female (%)	Male (%)	Total (%)	Female(%)	Male (%)	Total (%)
16 years or younger	2.03	2.27	4.30	2.44	2.74	5.18
17 years	0.22	0.26	0.48	0.23	0.27	0.5
18 to 24 years	3.31	4.91	8.22	3.32	4.80	8.12
25 to 34 years	7.69	11.79	19.47	7.65	11.54	19.19
35 to 44 years	7.74	12.49	20.24	7.78	12.37	20.15
45 to 54 years	6.35	10.78	17.13	6.40	10.55	16.95
55 to 64 years	6.07	10.03	16.09	6.13	9.78	15.91
65 years or older	5.46	8.65	14.11	5.54	8.46	14
Total	38.80	61.20	100	39.49	60.51	100

The average time of membership in the Cresol System is 5.8 years and the South region is the one with the largest number of members, with approximately 80%.

Distribution of cooperative members according to regions

	2023	2024
Region of the country	Percentage of cooperatives	Percentage of cooperatives
South	78.59%	79.65%
Northeast	10.73%	9.10%
Southeast	5.20%	5.98%
North	3.73%	3.04%
Central-West	1.75%	2.23%

The profile of the Cresol Cooperative is farmers, followed by pensioners, temporary workers in the agricultural sector and students. Compared to 2023, there was a slight reduction in the participation of farmers, from 26.99% to 20.85% and an increase in the other categories, with the exception of "Homemakers" which remained approximately the same as the previous year.

List of main occupations of Natural persons cooperative members

	2023	2024
Occupation	Percentage of cooperative members	Percentage of cooperative members
Farmer	26.99%	20.85%
Pensioner	7.69%	8.77%
Agricultural Worker	4.12%	5.29%
Student	3.26%	3.63%
Administrator	3.05%	3.84%
Minor Without Activity	2.97%	3.56%
Agricultural Producer, in General	2.80%	3.85%
Housewife	2.10%	2.03%
Other occupations	47.00%	48.18%

In turn, the legal entity portfolio includes individual entrepreneurs, limited companies, non-profit entities and private associations. From 2023 to 2024,

the participation of limited company cooperatives surpassed individual entrepreneurs and reached the mark of 42.93%.

List of main occupations of cooperative members in legal entities

	2023	2024
Occupation	Percentage of cooperative members	Percentage of cooperative members
Individual Entrepreneur	44.73%	41.72%
Limited Liability Company	38.92%	42.93%
Private Association	4.30%	4.92%
Other occupations	12.35%	10.43%



Growth of Credit Unions boosts the economy and strengthens Cresol

On International Credit Union Day, celebrated on October 17, the sector celebrates significant growth, with a 17% increase in operations in the last 12 months, according to the Central Bank.

Cresol's assets boost small and medium-sized entrepreneurs and family farming. President Cledir Magri emphasizes that the cooperative is a tool for social transformation, as it promotes financial inclusion and local development.



Learn more



Cresol supports Agricultural Diversification and boosts Cooperative Members' income

With resources from the Safra Plan, family farmers in Nova Aurora (PR) have increased their income and strengthened the local economy through crop diversification. The couple Luiz Padilha and Rhayla Devigli have been investing in strawberry production since 2018 and plan to expand their crop to 150 kg per week, using Chilean seedlings to ensure larger and sweeter fruit.

Another example is Augustinho de Luca, who invested in orange production, a crop that was previously uncommon in the region. With support from Cresol, he invested in equipment and infrastructure and achieved a monthly production of 10 tons.

The manager of Cresol in Nova Aurora, Solange Roecker, highlights the importance of the cooperative's proactive role in the Safra Plan, which guarantees fast, bureaucracy-free credit. Crop diversification in the region strengthens the local economy and reinforces Cresol's commitment to the development of its members.



See more information



Credit unions drive growth in Brazil's inland cities

Credit unions play an essential role in the economic growth of cities in the interior of Brazil, by promoting financial inclusion and stimulating local entrepreneurship. According to the Economic Research Institute Foundation (Fipe), municipalities with cooperatives have generated 278,000 jobs and 79,000 new companies, resulting in an economic impact of R\$48 billion per year.

Cresol, one of the largest forces in financial cooperatives in the country, has expanded its operations in municipalities with up to 50,000 inhabitants. The impact of cooperative credit

on Brazil's GDP is significant: every R\$1 invested generates R\$2.45 in return. Cresol strengthens regional development and consolidates itself as an agent of transformation in the economy.



Access the article



Presentation of the Safra Plan strengthens local development



In 2024, Cresol Ativa, a cooperative linked to Central Sicoper, promoted the Presentation of the Harvest Plan in all of its branches in the states of Santa Catarina, Mato Grosso do Sul, and Maranhão, with the aim of publicizing new lines of credit and transfers, in addition to bringing the community closer to the economic opportunities available through cooperative activities. The initiative was attended by members, community leaders, partner entities such as EPAGRI and SEBRAE, in addition to the presence of the

cooperative's board of directors. The meetings were organized by community, with formal invitations sent and direct coordination with local representatives. During the meetings, the new conditions of the Harvest Plan, technical guidelines, and strategies for strengthening family farming and local economies were presented. The action contributed to the financial empowerment of cooperative members and the strengthening of food and production security in the region.

Events strengthen relationships with businesspeople and boost regional development



In 2024, Cresol Ativa, a cooperative linked to Central Sicoper, held two strategic events aimed at strengthening relationships with entrepreneurs, stimulating corporate education and encouraging the orderly growth of businesses in the communities in its area of operation.

With a focus on generating knowledge, networking and access to financial solutions, the meetings contributed to the economic and institutional development of the regions involved.

Industry Seminar – Arroio Trinta (SC)

In Arroio Trinta (SC), the Industry Seminar was held, a meeting with local businesspeople, authorities and representatives of entities such as SEBRAE and the Treze Tílias Industry and Commerce Union. The event aimed to promote community development through the exchange of experiences, networking and building partnerships.

The program included lectures by local businesspeople, who shared their career paths and successful strategies. The initiative also enabled institutional ties with SEBRAE and the strengthening of the support network for the local industrial sector.

D-Day Camp boosts local commerce and strategic partnerships



Cresol Ativa, a cooperative linked to Central Sicooper, held the D-Day in the city of Joaçaba (SC) in 2024. The event aimed to mobilize the community, strengthen local commerce and promote engagement among entrepreneurs, cooperatives and partners in the region.

The initiative resulted in new business connections and the creation of concrete deals, with the sale of agricultural implements during the event. D-Day in the Field provided networking, information exchange, interaction between different audiences and stimulation of the local economy, demonstrating Cresol's role as an agent of development in the communities where it operates.



Development and Financial Inclusion



We are not just a cooperative financial institution, but rather catalysts for change and social promotion. Through our innovative products and solutions, we work daily to be leaders in financial inclusion and sustainability. **GRI 3-3**

The relationships we build demonstrate not only operational efficiency, but also the positive impact generated in communities. By combining tradition, simplicity and innovation, Cresol consolidates its cooperative role, based on ethical values, excellence, sustainability and credibility. **GRI 3-3**

Cooperativism is what guides the actions we carry out and transforms us into an institution that dedicates itself every day to the social and economic advancement of all the places and regions in which we operate. **GRI 3-3**

With the aim of bringing financial inclusion and cooperativism, in our analyses we prioritize regions where access to financial products and services is low and niches and segments are underserved, which reveals the need to increase local development. **GRI FS6**

The definition of the size of the Cresol System agencies is determined by the assets and fundraising of each one of them, evaluated at the end of cycles that occur every 18 months. These agencies are divided into sectors such as **GRI FS6**

- » Agro Profile;
- » Family Farming;
- » Retail Companies;
- » Micro, Small and Medium-sized Companies.

Considering the amounts coming from **own and earmarked resources**, for individuals in the agricultural and urban sectors, more than R\$6.0 billion were released, which benefited farmers and urban entrepreneurs. For legal entities (MEI, micro and small companies), the total amount of resources released reached more than R\$2.6 billion, which boosted the growth of businesses of different sizes. **SASB FN-CB-000.B**

Cresol does not directly map unbanked or underbanked accounts, but analyzes lower-income segments to understand the status of their service packages. **SASB FN-CB-240³.3**

In 2024, the Cresol system continued to expand to more municipalities and regions. Infrastructure investments totaled

R\$ 103 million

in the creation and structuring of new agencies **(an increase of R\$27 million compared to 2023)** **GRI 203-1**

This expansion allows not only the provision of quality services in previously unserved regions, but also the generation of jobs and movement of the local economy, which strengthens the Social Impact Matrix in the axes of Inclusive Finance, Participation and Cooperation. **GRI 203-1**

Top Financial Solutions with Social Impact



Among the main solutions offered that are directly related to social impacts are: microcredit, microinsurance, remittance services, securitized credit cards, popular financing, products for students and preferential support for institutions and community groups. **GRI FS7**

- » **Microcredit:** Small-scale loans for microentrepreneurs and businesses that drive local growth and income generation;
- » **Microinsurance:** Small-scale loans for microentrepreneurs and businesses that drive local growth and income generation;
- » **Remittance Services:** Facilitate the sending and receiving of money quickly, safely and economically and connect families and communities;
- » **Securitized Credit Cards:** Allow access to credit with lower interest rates, especially for public servants;
- » **Student Products:** Financial solutions for students, such as lines of credit and scholarships;
- » **Preferred Products for Institutions/Community Groups:** Support the development of social projects and initiatives that benefit the community.

Cresol maintains a solid base of members, with significant numbers in different financial products. In current accounts, the cooperative has: **SASB FN-CB-000.A**

- » **Natural Persons** (Agricultural and Urban): 819,570 accounts;
- » **Legal Entities** (MEI, Micro PJ, Small PJ): 145,400 accounts.

In the savings segment, the numbers are as follows: **SASB FN-CB-000.A**

- » **Natural Persons** (Agricultural and Urban): 194,820 accounts;
- » **Legal Entity** (MEI, Micro PJ, Small PJ): 14,658 accounts



Credit expansion for low-income people and MSMEs

IDB Invest has signed two loans with Cresol to expand credit to low-income individuals and Micro, Small and Medium-sized Enterprises (MSMEs). These funds will help expand Cresol's credit portfolios, promoting inclusive economic growth in Brazil.

The loan to Central Baser aims to stimulate economic growth in the Amazon region. Through these investments, Cresol will increase access to credit while promoting green finance and sustainability. The blended financing structure includes performance-based incentives to help Cresol grow its low-carbon agriculture portfolio,

support women-led MSMEs, and adopt leading climate risk disclosure practices.

Learn
more



Action with the Cresol Raiz Mobile Unit

Cresol Raiz, through its Mobile Unit, is promoting financial inclusion and facilitating access to credit in communities with less availability of banking services. The initiative covers all cities served by the cooperative, providing itinerant service and financial education for members and the local population.

The Mobile Unit's main goal is to expand access to financial services, ensuring that communities with less banking infrastructure can obtain credit and financial assistance. In addition, it seeks to strengthen Cresol's relationship with its members, encouraging planning practices and financial sustainability.

The initiative has already served approximately 1,000 people, including members and community members. The activities were carried out in partnership with city governments, rural unions, community associations and companies, ensuring greater reach and positive impact.

Cresol Ativa promotes financial inclusion through investments

With the aim of expanding knowledge about the financial market and encouraging the conscious application of resources, Cresol Ativa, a cooperative linked to Central Sicoper, held a meeting with investors in the city of Videira (SC).

The event brought together members and non-members in a learning and prospecting environment, promoting financial inclusion and strengthening ties with the cooperative.

Led by an investment advisor, the meeting focused on presenting investment models, highlighting the importance of forming a reserve fund, analyzing the profitability of financial

products and providing guidance on good asset management practices.

The event resulted in several investments made on the day of the event, in addition to generating promising prospects for future memberships. The initiative reinforces Cresol's commitment to offering solutions that contribute to sustainable economic growth and reducing inequalities in access to financial opportunities.



Differentiated service as a sales and inclusion strategy

With the aim of qualifying local businesses and promoting the value of customer relationships, Cresol Ativa, a cooperative linked to Central Sicoper, held a training session in Treze Tílias (SC) entitled "How to boost your sales through differentiated service".

The initiative promoted the improvement of practical customer service and sales skills, reinforcing the importance of good customer relationships as a competitive advantage. The

meeting was open to the community in general and addressed customer service techniques, professional attitude and loyalty strategies, with a focus on accessible practices that can be adapted to the local reality of entrepreneurs and traders.

In addition to strengthening the culture of good service, the activity contributed to reducing inequalities in access to knowledge and to the sustainable development of small local businesses.



Businesses served by Cresol



Regarding business lines, the segments are divided into micro, small, medium and large. In accordance with the initial objective of our foundation, we remain firm in our commitment to operating with micro, small and medium-sized companies (average ticket price of R\$ 40,652.68 per operation). GRI FS6 GRI FS7

Business size	% by Segment 2023	% by Segment 2024
Micro	16.99%	20.81%
Small	43.09%	44.38%
Medium	29.34%	26.85%
Large	10.58%	7.96%

The source of resources allocated to businesses comes from the National Bank for Economic and Social Development (BNDES), Directed Rural Credit and Own Resources.

We are recognized as the institution with the largest number of operations via BNDES. GRI FS7



Cresol leads BNDES operations in 2024 and celebrates 25 years of partnership

Cresol closed 2024 as the financial agent with the largest number of operations at BNDES, totaling 117,715 contracts and R\$7.6 billion in transfers. The partnership between Cresol and BNDES completes 25 years, with more than 1 million contracts and R\$33.5 billion in resources released since 1999. The cooperative stands out in Pronaf Custeio and in financing micro, small and medium-sized companies, promoting the sustainable growth of communities.

For many cooperative members, such as Idione Nilo Jordão, from Manhumirim (MG), accessible credit is essential to innovate and expand their

businesses. "Without this resource, there is no way to work. BNDES and Cresol are the push we need to grow", she says.

Learn more



Cresol and BNDES assess the impact of Rural Credit in visits to Cooperatives

On September 3 and 4, 2024, teams from Cresol and BNDES visited rural properties in Paraná to monitor the results of access to rural credit. The initiative reinforces the 25-year partnership between the institutions, which has transformed the reality of countless families through responsible financing.

The visit included meetings at the headquarters of Central Cresol Baser, at Cresol Tradição, and at cooperative member properties in Salgado Filho. During the meetings, the renewal of Cresol's risk classification and the positive impacts of the resources transferred by BNDES were discussed.

The president of Cresol Baser, Alzimiro Thomé, highlighted the seriousness of credit management and the importance of expanding access to more producers. Luiz Carlos Colombo, from Cresol Tradição, reinforced the governance's

commitment to working closely with cooperative members to ensure quality operations.

For Diogo Veras, representative of BNDES, the focus is to ensure that credit is applied responsibly, benefiting both large projects and small producers and strengthening the financial sustainability of cooperatives.

Access the article



Credit lines for small and medium-sized companies

All of our credit lines are aimed primarily at small and medium-sized companies, so the main objective of this initiative is to promote the maintenance and creation of jobs.

Within this context, a limit of up to **R\$20 million** per final member was established in the 12-month period and, throughout 2024, a total of **1,506 operations** were carried out, totaling a value of **R\$178,157,174.80** and an average ticket of approximately **R\$118,298.00 per operation**. **GRI FS7**

In 2024, **111,047 loans** were released for individual microentrepreneurs (MEI), micro and small businesses, which resulted in a value of **R\$4.85 billion**. This investment contributes to the growth and strengthening of these businesses, boosts the local economy and promotes the sustainable development of the regions served.

SASB FN-CB-240^a.1

When considering the legal entity segments (micro, MEI and small companies), our **total active portfolio** amounts to approximately **R\$ 4.13 billion**. **SASB FN-CB-240^a.2**

The default rate is low, which reflects the commitment of the cooperative members and Cresol's strong relationship with the community. Those in arrears for more than 90 days account for only 2.28% of the total portfolio, and those in arrears for more than 15 days account for 7.39%.

SASB FN-CB-240^a.2

National Program for Strengthening Family Farming (PRONAF)

PRONAF is a program aimed at farmers with an annual gross income of up to **R\$500,000** and focuses on promoting family farming and sustainable rural development. In 2024, **R\$5,547,240,023.80** was allocated to a set of **79,499 operations**, with an average value of **R\$68,880.23 per operation**. **GRI FS7**



Development Projects and Listening to the Local Community



Motivated, above all, by the cooperative principle of Community Interest, in 2024, we continued to expand our practices and projects, with the aim of spreading cooperativism and including all audiences, without discrimination. Cresol's mission transcends financial boundaries and focuses on human and community development by aligning itself with the principles of **cooperativism and sustainability.** [GRI 413-1](#)

We reinforce our commitments to our members and the community, especially based on Principles 5 and 7 of Cooperativism, which are: "Education, Training and Information" and "Concern for the Community". In addition, the Sustainable Development Goals are sources of inspiration for projects and actions. [GRI 413-1](#)

Credit is used as an instrument of inclusion that promotes not only immediate economic benefits, but also preparation for the job market, income generation through enterprises and the strengthening of cooperative governance. [GRI 413-1](#)

Since the returns on our actions are diverse, we recognize the importance of improving the measurement of environmental and social impacts. Financial and social data and indicators, which include the number of actions and participants, as well as the analysis of satisfaction surveys, are information that we consider to manage and measure the impacts we generate. [GRI 413-1](#) [GRI 203-1](#)

In addition to the actions mentioned, we continue with the process of studying and implementing a tool to measure in more depth the impacts associated with projects and relationship and sustainability actions. [GRI 413-1](#)

Currently, through the ombudsman channel, we receive opinions and observations from the community that are used to improve internal practices. However, we recognize the importance of going further and strengthening the relationship with the community to make activities more effective and maximize results. The more we listen to our members, the better the services and products we deliver will be. Therefore, we are in the process of structuring and implementing committees for consultation and contact with the external public, for day-to-day operations. [GRI 413-1](#) [GRI 203-1](#)



Strengthening communities: the role of Cresol's Social Fund in promoting local development

The Social Fund plays an essential role in the development of communities under the influence of the Cresol System. In 2024, Cresol made approximately

R\$ 8.3 million

in resources available for projects linked to the Social Fund, which benefited approximately **806,000 people**.

Social Fund: The Social Fund of a credit union is a financial instrument designed to support projects of collective interest, aligned with cooperative principles and the sustainable development of the communities where the union operates. Its regulation is provided for in cooperative legislation and in specific regulations of the Central Bank of Brazil.

Legal Basis:

- » **Law No. 5,764/1971** – Defines the National Cooperative Policy and regulates the operation of cooperative societies. Article 28, section VI, provides for the possibility of allocating surplus funds to create funds, including those of social interest.
- » **CMN Resolution No. 4,434/2015** – Provides for the governance rules of credit cooperatives, emphasizing the importance of statutory funds and transparency in the allocation of resources.
- » **Cooperative Bylaws** – Defines the allocation and specific rules for the

Social Fund, including the percentage of allocation of net surplus funds, forms of application and criteria for selecting benefited projects..

This amount was allocated to projects with audiences of the most diverse age groups, especially children, adolescents, young people and women. **GRI 413-1** **GRI 203-1**

By strengthening actions led by entities associated with cooperatives, the Social Fund is divided into fundamental areas such as: educational projects; cultural projects; health projects; environmental projects; social inclusion projects; financial inclusion projects and sports projects.

Educational Projects: aimed at improving collective educational training at different levels and environments, without being restricted to schools, universities or formal educational systems. Actions include: expanding library collections, training professionals, hiring workshop facilitators, developing inclusive activities, environmental preservation initiatives, improving the infrastructure of educational institutions, among others.

Cultural Projects: Actions aimed at ensuring broad access to expanded cultural practices for the population and encouraging cultural and artistic production and dissemination. Examples include the acquisition of costumes and equipment, hiring of instructors and collective activities that include theater, music, dance, singing, choir, cultural research and their respective materials.

Health Projects: Initiatives that seek to promote the health and well-being of the population and involve the acquisition of materials, equipment,

hiring of instructors and collective activities to raise awareness.

Environmental Projects: Actions focused on ensuring the enjoyment of the environment, fauna and flora for future generations. Examples include the acquisition of materials, tree seedlings, equipment, reforestation, environmental awareness, research and their respective materials.

Social Inclusion Projects: Includes initiatives to promote the inclusion of homeless people, drug addicts, abandoned children and the elderly, through activities and projects that contribute positively to these groups. Examples include the acquisition of materials, hiring of instructors and improvements in the infrastructure of shelters.

Financial Inclusion Projects: Support for actions that promote the generation of work, employment, income and entrepreneurship in social impact businesses, such as recycling cooperatives and other segments with social or environmental impact.

Sports-related projects: It encompasses initiatives that seek to promote social inclusion through sports activities, with a focus on the comprehensive development of children, teenagers and young adults. Examples include scholarships for schools, the purchase of uniforms or materials and the hiring of instructors.

Cresol Pioneira impacts 94 thousand people with Social Fund

Since 2024, Cresol Pioneira has implemented the Social Fund and invested more than R\$1.1 million in 90 projects in the educational, cultural, environmental, inclusive, social and sports areas. As a result, more than 94 thousand people have been impacted, which reinforces the cooperative's commitment to sustainable development and community well-being.

One of the projects supported was the APAE de Lobato, in Paraná, which received resources to improve its infrastructure and benefited children, teenagers and adults. According to the president of the institution, Daniel Gomes da Rocha, the investments provided workshops and structural improvements, which ensured greater comfort and

quality of service.

For the president of the board of Cresol Pioneira, Geraldo Maziero, this initiative strengthens social actions and positively impacts the community. The cooperative's commitment remains firm, investing in inclusion, diversity and social transformation.





Cresol Transformação 2024: Social Impact and the Social Fund

In 2024, Cresol Transformação reinforced its commitment to community development by launching a call for proposals for the Social Fund, which allocated R\$120,000 to support projects by non-profit organizations. With 77 proposals submitted, 40 were selected and implemented in 10 cities in Santa Catarina and Minas Gerais, directly benefiting 16,000 people.

The initiatives included are education, culture, sports and social inclusion, and strengthen the quality of life in communities. Among the projects supported, the following stand out: the construction of a leisure space for children

in Dona Emma (SC), the creation of a library in Presidente Getúlio (SC), the promotion of sports in Ibirama (SC), the acquisition of equipment for a charity thrift store in Gaspar (SC), and improvements in APAE assistance in Morada Nova de Minas (MG) and Martinho Campos (MG). Cresol Transformação's social fund exemplifies the positive impact of cooperativism, promotes sustainable changes and strengthens social development in the regions where we operate.





Cresol Amazônia Social Fund and the Empreendedoras da Beleza Project

Another example of a project belonging to the Social Fund is “Empreendedoras da Beleza”, which trains women in vulnerable situations. The initiative received R\$37,000 from the Cresol Amazônia Social Fund, which made it possible to have a positive impact on the women served by the project and their communities.

The project trained 50 women to work independently in the beauty sector, thus promoting social and economic inclusion. Divided into five modules, the course totaled 30 hours for five groups of 10 participants. The content covers entrepreneurship, financial education, marketing, and lash and eyebrow design techniques.

Of the 50 participants, 48 completed the training with 100% approval and received certification. The social impact was significant, as it increased women’s self-esteem and empowerment, in addition to forming support networks, with some students joining forces to start their own businesses.

In addition to technical training, the course encouraged the sustainability of learning, with participants organizing regular meetings to exchange experiences. The success of the project highlights the need for its continuity and expansion to more women, to reinforce social inclusion and gender equality.

Cresol Interação and education through sport

In 2024, Cresol Interação allocated more than R\$70,000, through the Social Fund, to support educational and sports projects, such as the Ceará Taekwondo Association. With the project "Taekwondo: Educating Through Sports", the entity received resources to purchase materials and register for competitions, in addition to a financial education activity for around 50 young athletes.

Master Rodrigo highlighted the impact of Cresol's support, which allowed for better

conditions for the athletes, resulting in significant achievements, such as national titles and the presence of an athlete in the Brazilian Youth Team.

"Our work is not only to form champions, but also confident citizens, with the certainty that they can achieve their goals in life, whether in sports or in other areas. The athletes know that everything has its cost, whether it is materials or registrations to participate in championships. The direct

explanation of how they can take better care of what they receive and think about the future was extremely important", says the master.

According to him, this knowledge helps to develop a planning and organizational mindset, which positively impacts the lives of athletes, both on and off the court, and gives them autonomy to make more assertive and safe financial decisions.



Cresol Ambassadors: strengthening the connection between members and the cooperative

The main objective of the **Cresol Ambassadors Project** is to bring the cooperative even closer to its members and to strengthen the processes of representation, communication and participation in decision-making. Through the Ambassadors,

we seek to increase the engagement of cooperative members, consolidate our image and encourage the development of a more participatory and transparent cooperative governance. **GRI FS16**

Ambassadors play a fundamental role in the relationship between the cooperative and the community and assume the following responsibilities:

- » To be the link between the community and Cresol, to strengthen the relationship and promote cooperativism;
- » To disseminate Cresol's image and guide people to seek information directly from the cooperative;
- » To actively interact with Cresol's leadership, which includes the President, Board Members and Employees, to share opinions, suggestions and relevant information about the cooperative members and the community;
- » To participate and encourage the participation of cooperative members in Relationship/Core Assemblies;
- » To propose and suggest activities that contribute to the construction of knowledge and the development of the group;
- » To be present at meetings and gatherings organized by the local agency;
- » To invite cooperative members and community members to events promoted or supported by Cresol;
- » Recommend new members and potential businesses and contribute to the growth of the cooperative.

Thus, the Cresol Ambassadors project is a strategic initiative to strengthen ties with the community, promote cooperativism and ensure a cooperative that is increasingly participatory and connected to its members. **GRI FS16**



In 2024, we will have **1,200 Ambassadors** from 12 Individual Cooperatives, distributed across **150 municipalities**, who received training and actively participated in the activities of their cooperatives.

Cresol Minas Gerais Ambassadors Project

The Cresol Minas Gerais Ambassadors Project, launched in 2022, was developed to strengthen the bond between the cooperative, its members and local communities and promote greater transparency and participation in governance.

The project structures a rigorous process of selecting, training and monitoring ambassadors. The chosen members, recognized for their community leadership and involvement with the cooperative, received ongoing training on cooperativism, Cresol products and services, as well as communication and leadership techniques. As a result, strategic groups of ambassadors were formed in different locations, which allows the actions to be adapted to regional realities.

In the end, there were 227 ambassadors who worked in 20 municipalities, which provided a significant increase in the satisfaction and engagement of members, strengthening participatory governance and expanding Cresol's presence in the communities.

In addition to the economic impact, the project brought sociocultural and environmental benefits. The actions helped to raise awareness about sustainable practices, strengthen community ties and promote social inclusion and financial education. With this initiative, Cresol Minas Gerais demonstrated that valuing cooperative members and getting closer to communities are fundamental strategies for sustainable growth and innovation within the cooperative sector.





Cresol Union Ambassador Leaders: A Year of Transformation, Knowledge and Cooperative Connection

In 2024, the Cresol União Ambassador Leaders movement strengthened the cooperative culture and the engagement of cooperative members through regional meetings and a large Annual Leaders Meeting. Created to support the cooperative's governance and community outreach, the movement included the active participation of ambassadors in supporting branch managers,

assembly processes, and the development of educational and social projects.

The schedule included strategic meetings throughout the year, such as Coffee with the President, which covered everything from preparing for assemblies to evaluating Social Fund projects. With interactive workshops and debates on the future of cooperativism, the movement reinforced

the importance of active participation by leaders.

In addition to strengthening Cresol União, the initiative prepared cooperative members for the challenges of 2025, while consolidating a network of qualified leaders committed to the development of the cooperative and the communities in which they operate.



Entrepreneurship



We are actively present in communities, not only by offering credit, but also by strengthening local entrepreneurship. Our work is essentially based on dialogue and relationships with cooperative members, so that we embrace a variety of entrepreneurial profiles and sectors. **GRI 3-3**

Although entrepreneurship is a catalyst for positive impacts, there are challenges related to business consolidation and opportunities that are not always equitable. Therefore, we recognize that not all businesses achieve lasting success and the closure of businesses can reverberate in communities, which affects the local economy. **GRI 3-3**

Aware of these challenges, Cresol promotes **sustainable entrepreneurship**, which, in addition to offering credit, also promotes financial, entrepreneurial and cooperative education. In this way, we seek to nurture businesses in a sustainable way by strengthening production chains, fostering local production and contributing to the development of communities. **GRI FS8**





The Transformation of Agropet Franz with the Cresol Rota da Gestão

Jony Franz, owner of the revamped Agropet Franz, highlights the positive impact of **Cresol's Rota da Gestão Project** on his business.

During the process, the company underwent a rebranding and name change to strengthen its identity and positioning in the market. This transformation opened up new opportunities and strengthened relationships with customers, in addition to boosting the company's growth.

"Participating in Cresol's Rota da Gestão was a great experience. I learned a lot, especially about the financial and commercial aspects, and I was able to apply a lot of it to the company's day-to-day operations. With the support of BG and Cresol, who closely monitored everything, I have already seen many improvements happen. Everyone was very attentive throughout the entire process. I definitely recommend this consultancy to other cooperative members who want to grow and improve their businesses!" said Jony Franz.



Entrepreneurship Program

Cresol's **Entrepreneurship Program** promotes the economic and social development of its members through specialized advisory services and consultancy services, paid for by the cooperative. The initiative supports **rural and urban enterprises** and offers technical support to improve management, productivity and income generation. Focused on sustainable development, the project supports small and medium-sized

businesses, encourages professionalization and the search for better economic and organizational results, including the promotion of SDG 17.

In 2024, **2,497** members distributed across more than 180 cities were served by the Entrepreneurship project. Where, **2,149** (86%) were served by **Rural Entrepreneurship** and **348** by **Urban Entrepreneurship**.

Discover one of our examples of the Urban Entrepreneurship Project

Anderson Benevides had a dream: to have his own business. He was an entrepreneur with a lot of technical knowledge, but he still needed financial support and management training. When he found out about Cresol, through the manager of Cresol in Loanda (PR), he participated in the Consultoria de Empresas Project, which was a turning point and boosted his business, becoming the main partner for the success of his organization.

"Cresol was the one that pushed me and helped me get the space I have today. I was small, today I have stock, I can work much more, thanks to the Urban Entrepreneurship project. Cresol is my

financial institution, the one that helped me when I needed it most, saw potential and believed in me and I'm with them. I feel very welcomed, at home, I'm a friend, I have a lot of affection for everyone," said Anderson.

Watch
Anderson's
testimony



Discover one of our examples of the Empreendedorismo Rural Project

Robinson Miniuk, who used to work in the city, always dreamed of supporting himself and living off his property in the countryside. With a father who has been a Cresol member for over 20 years, and who has also been a member for over 13 years, he started out with dairy farming, followed by sheep farming, always using benefits granted by Cresol.

Cresol provided credit lines and technical assistance to start the ventures, so that Robinson could replace his job in the city with the life he dreamed of in the countryside. The technical assistance helped with everything from adjusting the animals’ diet to specific management at the

different stages of development of his herd.

“Today, thanks to Cresol, I have been able to fulfill my dream of coming to live in the countryside, taking over the property and making a living from it, from something I enjoy. Without Cresol, it wouldn’t have been possible”

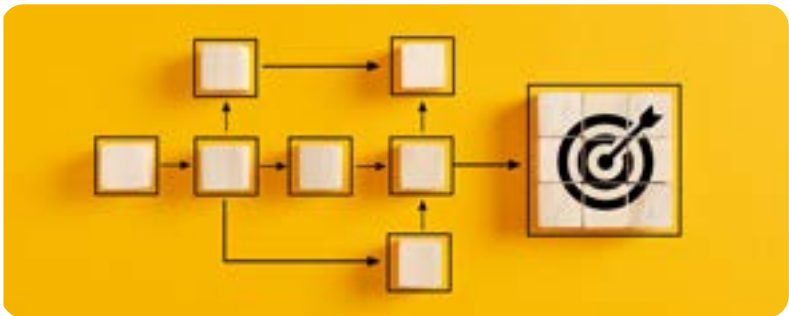
Watch
Robison’s
testimony



Regarding the resources released according to the groups, compared to 2023, we had an increase of R\$3.9 billion released for the women’s segment; R\$14.5 billion more released for men and women up to 29 years old; and R\$1.8 billion more for people over 60 years old.

Main highlights in promoting entrepreneurship in 2024

	2022		2023		2024	
	Resources Released	Number of operations	Resources Released	Number of operations	Resources Released	Number of operations
Women	R\$ 2.1 billion	98 thousand	R\$ 2.8 billion	226.8 thousand	R\$ 6.7 billion	527 thousand
Men and Women up to 29 years old	R\$ 6.4 billion	174.1 thousand	R\$ 8 billion	356.5 thousand	R\$ 22.5 billion	770 thousand
Men and Women over 60 years old	R\$ 1.3 billion	46.4 thousand	R\$ 2 billion	87.5 thousand	R\$ 3.8 billion	238 thousand



Cresol and Gawa open Call for Entrepreneurship Consulting

Cresol Agri-Agência and Gawa Capital, which work together to promote cooperatives and sustainable entrepreneurship, have launched a call for tenders to hire a technical consulting firm that will work on implementing the Urban Business Entrepreneurship project.

The goal is to strengthen micro and small businesses (MSEs), especially those linked to the agricultural chain, in order to promote planning, efficient management and appropriate use of Cresol's financial solutions.

The consultancy began in August 2024 and will last six months.

Learn more



Social Wallet

Cresol's Social Portfolio classifies the credit released by age group. The distribution of its own resources and those directed to specific audiences within the cooperative reflects our commitment to inclusion and development.

In 2024, it was observed that 45.83% of the resources were released to young members (up to 29 years old): **FS8**

- » **Women:** 13.64%
- » **Young adults (up to 29 years old):** 45.64%
- » **People aged 60 or over:** 7.76%

Furthermore, the indicators also reflect the

age diversity in the composition of individual cooperative members: **FS8**

- » **Young adults (up to 29 years old):**
186,922 members (22.80%)
- » **Women:** 323,710 members (39.49%)
- » **People aged 60 or over:**
177,487 members (21.65%)

Thus, in general, in 2024, **R\$49 billion in financing** was released, considering both own resources and amounts transferred by different areas. Of which, **R\$12.2 billion** were allocated to the transfer portfolio, distributed in 134.3 thousand operations. **FS8**

Women Cooperatives

Projects for women aim to contribute to the personal and professional development and strengthening of women. Through participatory experiences, the projects aim to create spaces for awareness and promote more just, egalitarian and equitable cooperatives and societies. **GRI FS16**

These initiatives are carried out in person and remotely, with a regionalized focus according to the cooperatives' activities, to better meet the specific needs of each community. The target audience is women over 18 years of age and includes: Cresol cooperative members, those who already participate in other women's groups, entrepreneurs from various segments and cooperative members involved in other Cresol projects. **GRI FS16**

This is a systemic initiative, implemented in the Central and Singular Cooperatives that operate at the Confederation level. The focus of these projects is to stimulate personal and professional development, develop leadership and promote female protagonism and empowerment. **GRI FS16**

By bringing together women members in initiatives that go beyond the financial context, Cresol reinforces its commitment to promoting equal opportunities and empowerment. By 2024, more than 11,700 women had been served.

In 2024, Projects aimed at women reached **2,158 women.**





Cresol Boosts Female Entrepreneurship with Credit and Training

Cresol has been expanding access to credit for women entrepreneurs in Brazil, to foster urban and rural businesses. With projects such as "Potencializa Elas" and "Parceiras Cresol", the cooperative supports women's financial empowerment and autonomy in more than 100 municipalities.

These resources have been essential for farmers and entrepreneurs, such as Franciele Aparecida Wolf Calgarotto, a physical educator and owner of Fran Wolf Studio Personalizado, in the municipality of Verê (PR).

"Five years after graduating, I had the need and the idea of having my own space. I sought out Cresol as a partner in this dream and it was fundamental and very important for making it a reality. Today, I promote well-being, health and quality of life through physical exercise", says Franciele.



Learn
more





Women Cooperatives visit Expo Rural at Fenasoja 2024



As part of the Women Cooperatives 2024 group program, Cresol Essência, a cooperative linked to Central Sicoper, promoted a technical visit to Fenasoja's Rural Expo 2024, in Santa Rosa (RS). The event focused on valuing family farming and presenting alternative and sustainable rural production practices.

The visit contributed to the exchange of experiences, encouraging innovation and strengthening the loyalty of women cooperative members with Cresol.

During the event, participants had the opportunity to visit different areas of the Rural Expo, including the Soybean Kitchen and Cresol's institutional stand, in addition to interacting

with representatives from Emater and the Rural Workers Union (STR). The activity encouraged knowledge about new technologies, good agricultural practices, health in the field and sustainable alternatives for family properties.

The event provided cooperative members with a space for learning, inspiration and connection with other cooperative and entrepreneurial initiatives. The visit is expected to generate new business with Cresol, in addition to boosting the autonomy of participants and strengthening the properties served.

Potencializa Elas and Cresol Rio Grande do Sul

The project was developed at Cresol Rio Grande do Sul, held in Garibaldi and Piratini, with the aim of strengthening female protagonism and improving the personal and professional skills of female entrepreneurs. In total, 54 participants were divided into two groups and participated in five meetings each, where topics such as leadership, self-esteem, management, finances and fraud prevention were discussed.

The project ended in December 2024 with moments of integration and exchange of experiences at local agencies. The initiative was very well received, with emphasis on the learning acquired, the encouragement of female entrepreneurship and the expansion of networking.

Claudia Marisa dos Santos, a businesswoman from Piratini (RS) and one of the participants in the Project stated: "We have dreams and sometimes we cannot achieve them due to a lack

of support, and having help from the Cooperative and the women's group is very good. For me and for my daughters who also participated, it was wonderful. Knowing that in addition to us, there is also a support group was an opportunity to get to know each other. It opened new horizons for us women!".

Marta Weege, also from Piratini (RS), stated that "the meetings were one more inspiring than the other, with guests who brought testimonies on how to overcome challenges and achieve success, both in personal and professional life. [...] With this project I understood the strength that a woman has when she is supported by other women and the importance of these positive impacts."

Given the success, the participants expressed their desire to continue in 2025, which reinforces Cresol's commitment to community development and the appreciation of women.



Claudia Marisa dos Santos



Marta Weege



Cresol Aratiba and the Potencializa Elas Project

The project at Cresol Aratiba served 50 women from the municipalities of Aratiba, Mariano Moro, Severiano de Almeida and Barra do Rio Azul. Held between June and October 2024, it included five monthly meetings that addressed self-knowledge, women's work, self-care, overcoming obstacles and cooperation.

The participants highlighted the positive impact of the project, emphasizing the learning acquired,

the strengthening of self-esteem and the creation of new connections. The methodology included dynamics, delivery of materials, celebrations and certification at the end of the project, in addition to a symbolic gift.

The results demonstrated greater closeness between Cresol Aratiba and the community, in addition to serving as a reference for other cooperatives in the Cresol system.



Cresol Mais and Potencializa Elas

The project carried out by Cresol Mais involved around 40 women from municipalities in Santa Catarina, such as Águas Frias, Nova Erechim, Quilombo and Coronel Freitas, with 5 meetings held between June and July 2024. The main objective was to strengthen the relationship between Cresol, cooperatives and non-cooperatives, to promote the personal and professional development of the participants. The meetings addressed leadership, female empowerment, financial education, management, self-knowledge and spirituality, with lectures and dialogues with local female entrepreneurs.

The methodology included formal invitations and the creation of a WhatsApp group, where participants shared memorable phrases from their lives, which were used to create the "memory tree", for emotional strengthening. Each meeting lasted 3 hours, followed by social gatherings to integrate among the participants.

The results were positive and included an increase in demand for the project and favorable feedback from the community. This initiative contributed to female empowerment and strengthened Cresol's image in the region.

Parceiras Project and Cresol Origins

The Parceiras Project, developed by the Cresol Origins Cooperative at the Condor branch (RS), focused on supporting a group of local women entrepreneurs. One of the participants, Karine Martins de Quadros, owner of Laboratório Biomed Análises Clínicas Ltda, shared her positive experience and highlighted the impact of the group dynamics, the conversations about sales strategies and the competitions.

"I really enjoyed participating in the Partners project. They were wonderful meetings in which we left one and already thought about what the next would be like. The group dynamics, the conversations about sales strategies, the competitions, everything was very valuable for us to awaken the capacity of each one and, with that, bring new ideas and strategies to our company. I can only thank the Cresol agency of Condor", said Karine.



Cresol Conexão strengthens local female protagonism



In partnership with ACISMI – Associação Comercial de São Miguel do Iguaçu, Cresol Conexão, a cooperative linked to Central Cresol Baser, carried out an action aimed at developing female leadership in the city of São Miguel do Iguaçu (PR).

The initiative directly impacted 70 women and fostered female leadership in local cooperatives and entrepreneurship.

The event was aimed at a group of female entrepreneurs in the region, with the aim of encouraging female engagement in leadership positions and strengthening the associative movement. In addition to fostering the personal and professional development of the participants, the initiative generated positive impacts within ACISMI and Cresol itself, by encouraging female presence in decision-making and influential spaces in the local community.

Cresol Nascente promotes development and connection between female entrepreneurs



Cresol Nascente, a cooperative linked to Central Sicoper, actively participated in the “Women from Singular to Plural” Workshop, held in the city of Guaxupé (MG), focusing on the personal and professional development of female entrepreneurs and influencers in the region.

The initiative impacted 65 women, promoting empowerment, a support network and strengthening of local businesses led by women.

The event aimed to create a space for learning, connection and visibility for women working in entrepreneurship. The program included lectures, dynamics, networking activities and moments to promote brands, promoting the strengthening of entrepreneurial skills, expanding contact networks and encouraging the generation of new businesses.

Financial education and female empowerment in focus



In 2024, Cresol Ativa, a cooperative linked to Central Sicoper, promoted two strategic initiatives aimed at inclusion, empowerment and strengthening financial education in the communities in its area of operation. Both actions had a direct impact on the local population and reinforced the cooperative's commitment to sustainable development and equity.

The actions resulted in new institutional ties, partnerships with schools and local associations and strengthening the cooperative's presence as an educational agent and community coordinator.

Mulheres do Agro and Empresárias Workshop – Salto Veloso (SC)

In Salto Veloso (SC), Cresol organized a workshop aimed at women entrepreneurs and women in agriculture, with the aim of presenting lines of transfer, financial products and services, in addition to promoting female empowerment through the exchange of experiences and professional connections.

The event was held in partnership with the president of the cooperative and the director of the association of women entrepreneurs,

bringing together businesswomen from the region for lectures, networking opportunities and product exhibitions. The initiative generated partnerships between local establishments and contributed to the strengthening of businesses led by women.



Cooperative Resilience and Economic-Financial Advances



Cresol, as a cooperative financial institution, boosts the economy of the municipalities where it operates by generating jobs and remunerating its employees. The institution contributes to local development by investing in the community, prioritizing regional commerce and suppliers, and distributing surpluses among its members. With this commitment, we strengthen the local economy and promote a sustainable cycle of growth and prosperity. [GRI 201-1](#)

The adhesion of more than 91 thousand new cooperative members in 2024 in the urban public strengthened and contributed to the improvement of the quality of life of these people and their communities. [GRI 203-2](#)

More than 29 thousand companies have been incorporated into the social framework of our cooperatives, which translates into results that drive local economic development and encourage active participation of cooperative members in decision-making during general meetings. [GRI 203-2](#)

By taking a cooperative approach, we not only move financial resources, but also act as agents of change that drive sustainable growth and collective prosperity. [GRI 203-2](#)

Due to our business model and the diversity of members we serve, we are exposed to some challenges, especially given the complexities of the global macroeconomic scenario. In 2024, for example, there was an increase in the economy's basic interest rate (SELIC), which had an impact on operations and flattened margins. A large

part of our members are part of the agribusiness sector, which is likely to suffer crop failures and climate variations resulting from global changes, which can directly affect loan repayments.

[GRI 203-2](#)

However, no matter how many challenges these may arise along the way, we reinforce our commitment to the communities we serve through the solutions we offer, operational efficiency and diligent management of impacts and risks. [GRI 203-2](#)

We have a four-year Strategic Plan approved at the meetings that sets out commercial strategies, specific objectives and well-defined goals. The Plan also provides for the expected return on assets and reference equity. This plan serves as a basis for actions and decisions, which allows us to direct efforts effectively. [GRI 201-1](#)

To monitor the effectiveness of the measures, management figures and information are monitored, and on-site visits are made to validate the impacts and strengthen the relationship with the cooperative members. The indicator system monitors the development of the cooperatives and informs the executive board and administrative council for better decision-making. This allows us to achieve the desired results and respond appropriately to the needs of the cooperative members and the community in general. [GRI 201-1](#)

Financial Education and Social Impact Projects

We believe that our responsibility extends beyond the financial solutions offered as a cooperative. Therefore, we promote the development and well-being of the local community through direct actions, such as employee volunteering, intercooperation with local residents and financial education projects.



Financial Education: commitment and social responsibility



Financial Education is an ongoing process to improve people's knowledge of economic concepts, develop skills and encourage conscious choices to build a more prosperous and balanced life. This concept is aligned with the Financial Citizenship guideline, which involves the exercise of rights and duties to enable citizens to efficiently manage resources, which includes planning expenses, managing credit and actively practicing savings and investments.

GRI 3-3 GRI FS16

Promoting financial education initiatives, both for society in general and for cooperative members, contributes to a more conscious and efficient management of resources. Thus, we encourage the organization and planning of personal and family budgets, the habit of saving and investing, in addition to the responsible use of financial products and services, including credit. GRI 3-3

Cresol promotes, encourages and carries out financial education initiatives based on the principles of value for members and the community, with broad reach, suitability and personalization, in addition to evaluation and improvement, as indicated by the Central Bank.

GRI FS16

Communique No. 34,201 of 12/09/2019 from the Central Bank discloses principles for the promotion of Financial Education.



We follow the guidelines of Resolution No. 8 of December 21, 2023 of the Central Bank of Brazil, which provides for the financial education measures to be adopted by financial institutions, payment institutions and other authorized institutions.

Joint Resolution No. 8 of December 21, 2023 came into force on July 1, 2024.

See more about it



In order to institutionalize our commitment, and in line with the Central Bank's Financial Citizenship concept, we have the Cresol System Financial Education Policy internally, which establishes the principles and guidelines for developing and promoting effective actions and content on financial education. **GRI FS16**

So, we implemented at Cresol: **GRI FS16**

- » **Financial Education Policy with systemic scope**, which includes principles and mechanisms for monitoring and control for greater effectiveness of metrics and indicators;
- » **Directorates responsible for fulfilling the obligations set forth in the Resolution** at each level of Cresol (Individual Cooperatives, Central Cooperatives and Confederation);
- » **Financial education measures aimed at the various audiences served by the Cresol System.** The measures include content and tools that allow members to

develop the capacity and self-confidence to effectively manage their financial resources:

- › **Informational Measures:** Printed materials, publications in digital media and occasional lectures;
- › **Instructional Measures:** Courses, educational resources and lectures developed through projects;
- › **Personalized Measures:**
The Cresol app received new features and personalized messages throughout the negotiation journey, which provides a more targeted and efficient experience for members.





We also have a **Financial Education Action Plan signed with the Central Bank**, which establishes four goals for employees, managers, cooperatives and the communities in which Cresol operates. **GRI FS16**

The practical results of the guidelines set out in our Policy and the established goals are reflected in the projects developed, which are carefully designed to consider the target audience and objectives of each action, in order to provide benefits in the short, medium and long term. We constantly promote and encourage financial education and planning initiatives to train both internal employees and managers, as well as members and external communities. **GRI FS16**

These initiatives are coordinated together with the different instances of the Cresol System. The Cresol Instituto, at the Confederation level, coordinates the Financial Education strategy and the creation of strategies and materials. In turn, the implementation of the actions is conducted

by the Individual Cooperatives and the periodic monitoring, as well as the indicators of the actions, are conducted by the Credit Centers and the Cresol Instituto. **GRI FS16**

In addition, the monitoring of financial education initiatives is expected to be improved by standardizing the data collection format for actions and initiatives carried out by Individual Cooperatives. These actions aim to ensure engagement in promoting financial education among cooperative members and communities in general, as well as ensuring the quality and excellence of the projects developed by Cresol. **GRI FS16**

Financial Education Events and Initiatives **GRI FS16**

National Financial Education Week (SENEF)

Held from May 13 to 19, 2024, the National Financial Education Week (SENEF) took place remotely, online and in person at locations where Cresol has branches. This project covers the entire Cresol System and has a wide range of target audiences, including children, young people, adults, seniors and entrepreneurs.

The central theme at SENEF was “Financial Protection”, focusing on different ways to prevent scams and financial fraud.





The Cresol Caseiros agency (RS) held a presentation on Financial Education at a school in the municipality.



The Marau (RS) agency held a chat with SENAI students.



The Cresol agency Santana do Livramento (RS), promoted a chat with Senac students.



The Cresol Pioneira agency (PR) carried out a financial education action for employees at the Santa Casa de Paranavaí Hospital.



Tijucas Agency (SC) and High School students from Colégio Premium, with topics on finance, entrepreneurship and the cooperative's financial system.

Global Money Week (GMW)

From March 18 to 24, 2024, Cresol participated in Global Money Week, a global financial education campaign aimed for children, young adults, adults, college students, and educators. Coordinated by the International Financial Education Network of the Organization for Economic Cooperation and Development (OECD), the Global Week was conducted in Brazil by the Brazilian Securities and Exchange Commission (CVM).

This year's theme was "Protect your money, secure your future" and highlighted the importance of financial life planning, especially for young adults. Cresol acted as a partner in the campaign, with content and materials for children, young adults, adults, and teachers, expanding the reach of these topics to countries in Latin America.

World Investor Week

Internationally recognized as World Investor Week (WIW), the initiative is a global campaign that involves more than 100 countries. Organized by the International Organization of Securities Commissions (IOSCO) and coordinated in Brazil by the Securities and Exchange Commission (CVM), the Week aims to raise awareness among the population about the importance of financial education and investments.

The week took place in person and online between October 7 and 13, 2024 and covered

topics such as sustainable finance, financial planning, prevention against scams and financial fraud, and basic notions of investment.

Cresol actively participated in WIW by promoting actions such as events, lectures, workshops, discussion groups, visits, participation in radio/podcast projects, as well as publications on social media.

During World Investor Week (October 7-13), Cresol carried out several in-person and remote actions focused on financial education and investments, benefiting members and communities. The initiative, promoted globally by IOSCO and coordinated in Brazil by CVM, focused on disseminating knowledge about financial planning, financial reserves, investments and fraud prevention.

The program included lectures, discussion groups, financial guidance, as well as participation in radio, TV, podcasts and digital content. **We impacted 5,060 people directly and more than 2.2 million indirectly.**

These actions reinforce Cresol's commitment to the financial empowerment of communities, promoting not only economic inclusion, but also a more stable and secure future for its members.



Cresol carries out actions during World Investor Week



Lectures and Workshops on Financial Education held throughout 2024

Throughout 2024, Cresol promoted several financial education initiatives that impacted members and the community in general. The goal of the initiative was to provide knowledge and tools that help in making more conscious and strategic financial decisions.

The activities took place in person and remotely, as they covered all locations where Cresol is present. With a diverse target audience (which included children, teenagers, young adults, adults, seniors and entrepreneurs), the initiatives ran from March to December, with monthly content that strengthened the culture of financial education.

The topics covered included financial planning, credit, financial profile, emergency reserves, reserves for projects and retirement, insurance, personal and family budgets, and entrepreneurship. In this way, Cresol reaffirms its commitment to the sustainable development and financial prosperity of its members and society.

50,908
people (directly) impacted
by financial education
actions

7 million
people
(indirectly)
impacted.



Cresol Mais Garanhuns (PE) and the Ariano Vilar Suassuna State Technical School

Between August 7 and 8, 2024, Cresol Mais Garanhuns held lectures on financial education for teenagers in freshman year in the Systems Development class. Topics such as economics, budgeting, investments and conscious consumption were addressed. By bringing these topics to schools, the initiative prepares students to manage their finances, avoid debt and understand the importance of cooperation and sustainable development.

Speaker Manoela Araujo Pinto stated that: "With more information and guidance, young people become protagonists of their financial lives and can build a safer and more promising future. This initiative by Cresol Mais deserves recognition and encouragement, as it demonstrates a real commitment to civic education and the sustainable economic development of the community".



Cresol Interação promotes learning of Financial Education for teenagers from Senai, in Seara (SC)

In December 2024, Cresol Interação promoted a practical financial education experience for teenagers from Senai, in Seara (SC). The activity involved students aged 15 to 17 in the process of entering the job market and provided an immersion in the functioning of credit unions.

During the visit to the Cresol branch, the students deepened their knowledge about interest rates, financial management, participation in cooperatives and the difference between credit unions and traditional banks. They also learned about sectors such as Individuals, Legal Entities and Agribusiness, in addition to exploring tools such as the money counting machine, which sparked great interest.

Professor Luan Sgarbossa highlighted the positive impact of the experience and emphasized the importance of member participation in decision-making and the benefits of distributing results. "The experience provided by the visit to Cresol was extremely enriching. The students were able to explore the institution's entire infrastructure, such as service areas, counters, ATMs and archives. During this immersion, they had the opportunity to understand, in a practical way, how a cooperative financial system works", he stated.

With this initiative, Cresol Interação reaffirms its commitment to financial education and community development.

Financial education for mothers promotes autonomy and family well-being



Cresol Nascente, a cooperative linked to Central Sicoper, promoted an initiative aimed at financial education for women members of the Mothers' Club in the municipality of Alfredo Wagner (SC). The initiative focused on strengthening the participants' autonomy through access to knowledge about financial organization, conscious consumption and household planning.

The initiative involved 25 mothers from the community and contributed directly to increasing awareness about personal finances and economic decisions in the family environment.

Held as a one-afternoon meeting, the event was structured with a practical approach and accessible language. At the end, the participants reported a greater understanding of the topics covered and expressed their intention to apply the knowledge acquired in their daily lives, such as preparing budgets and reviewing consumption habits.

Although it was a one-off action, the engagement and feedback from the participants indicate the transformative potential of the initiative, especially for women responsible for managing the household's finances.

Lectures on Financial Education and Sustainability - Cresol Centro Serra

Cresol Centro Serra held a series of educational lectures in several municipalities, including Anita Garibaldi, Abdon Batista, Brunópolis, Campo Belo do Sul, Campos Novos, Curitibanos, Celso Ramos, Erval Velho, Frei Rogério, Lebon Regis, Santa Cecília and São José do Cerrito, with the aim of promoting financial education, sustainability and awareness about environmental responsibility.

The project aims to train children, teenagers, young adults, adults, seniors, entrepreneurs, cooperative members and communities in general, so that they can make more responsible and sustainable financial decisions. Cresol Centro Serra encouraged

participants to spend efficiently, avoid unnecessary expenses and adopt habits that favor the environment, such as the rational use of water and knowledge about renewable energy.

More than a thousand people attended the lectures, held in schools, companies and community events. The project generated deep reflections on the conscious use of money and the environment, with interactive dynamics and practical teaching, helping participants understand the importance of responsible financial management and sustainable practices.

Financial Education - Cine Cresol: Encouraging Planning from Childhood

Cresol Raiz reaffirms its commitment to the community and culture through the Cine Cresol initiative, which has delighted audiences of all ages in several cities in the cooperative's area of operation. In addition to addressing the topic of financial education in the projects Mesadinha e Sua Turma, Um Olhar para o Futuro and Juventude Cooperativista, it has developed this action that offers free and itinerant movie sessions, which has already reached thousands of people, providing moments of fun and togetherness for everyone. In addition to the movies, some sessions included the distribution of popcorn and cotton candy, making the experience even more special.

In total, more than 1,500 people attended the Cine Cresol sessions, held in cities such as Alpestre (RS), Planalto (RS), Ametista do Sul (RS), Ivoti (RS), Picada Café (RS) and Estância Velha (RS). The event has been consolidating itself as a cultural landmark, promoting inclusion and strengthening community ties in each region.

The project's itinerancy ensures that more communities have access to culture and entertainment, providing transformative experiences for all participants.



Learn
more



Financial education and inclusion of youth in the cooperative system

With a focus on financial inclusion and strengthening knowledge about cooperative products and services, Cresol Ativa, a cooperative linked to Central Sicoper, held a lecture on investments in the city of Videira (SC), in partnership with the Instituto Federal Catarinense (IFC).

The activity was led by an investment advisor from the cooperative, with the support of the management, and brought together students from different classes in the institution's

auditorium. During the meeting, Cresol's main financial products and services were presented, with an open space for clarifying doubts and exchanging experiences.

The initiative was well received by the students and resulted in new accounts being opened, highlighting the interest of young people in learning more about the world of finance and approaching the cooperative model as a viable and reliable alternative for their financial life.

Distance learning courses on Financial Education (free environment)

Cresol provides a free distance learning platform environment with over 120 hours of courses available to the general public. The purpose of the initiative is to offer courses on personal and family finances, entrepreneurship and business management. To access the course, simply create an account and choose the topic of interest.

List of financial education courses and workload

Course	Workload
Personal finance management	20
Personal and family financial planning	12
Controlling my money - for entrepreneurs	4
Financial Educator Training I	24
Financial Educator Training II	16
Planning my Business - for entrepreneurs	4
Developing the business plan	12
Setting the sales price	12
Managing my business	16
Financial Education	4
Total hours	124 hours





Other courses are available on Cresol's free teaching platform



Video series on Financial Education and Investments

Cresol has a series of seven videos available on its YouTube channel that aim to promote Financial Education and Investments among its members and the community in general. The videos are aimed at teenagers, adults, entrepreneurs and seniors. This initiative encompasses the entire Cresol System and has already been viewed more than 2 thousand times.

Episode	Theme
Episode 1 - Financial Awareness	Introduction; Conscious consumption
Episode 2 - Interest	What is interest; Importance of using interest to your advantage
Episode 3 - Inflation	Concept of inflation; How to protect yourself from some effects of inflation
Episode 4 - Financial Planning and Reserves	Financial planning and importance of financial reserves
Episode 5 - Emergency Fund	How to organize an emergency reserve and options in the financial market
Episode 6 - Saving for Dreams	Defining goals and reserves for dreams; Options in the financial market according to goals; Financial profile
Episode 7 - Retirement Savings	Reflection on the importance of retirement planning and options

Ativa Idade Project

With the strength of cooperation and the involvement of many hands, Cresol built its history based on trust and a collaborative spirit involving several members who followed and believed in our essence. Thus, we propose the project that aims to promote the inclusion, recognition and integration of the 60+ public in the cooperative, encouraging the appreciation of participants, their permanence and their contribution to the future of the cooperative and their families. In 2024, the initiative benefited more than **926 people**.

Below we present a case study of Cresol Rio Grande do Sul, carried out in Veranópolis and Pinheiro Machado, in Rio Grande do Sul, in partnership with local community centers. The main objective was to integrate and recognize the 60+ public in the cooperative by addressing topics such as technology, health, scam prevention, cooperativism and financial

education. During the activities, participants visited the branch and spoke with the board of directors and the president of the cooperative.

The meetings promoted integration and strengthening of cooperative principles. The participants, like Ivete Pocai, were grateful for the topics covered.

“We enjoyed all the meetings, but some subjects stood out more than others. I thought the talk about computers was very important and the guy explained it very well. It was wonderful for me. We are old and don’t know how to use cell phones very well. Modernity means that things change every day. What they explained about finances was very important to us. Clóvis, my husband, also thought the information about how to manage money and how the application works was very important. All the subjects were very important to us”.



Educational Projects with Schools GRI FS16

The projects are carried out in partnership with Education Departments, public and private schools, teachers, multipliers and family members, which ensures the sharing of concepts of cooperation, conscious consumption and financial planning from an early age. Thus, the projects not only form more conscious future citizens, but also involve families, who are encouraged to worry about financial planning.

Throughout Cresol's trajectory, we reached an important milestone in 2024: the institution's accumulated impact has surpassed **126 thousand**

children and teenagers through relationship projects with public and private schools throughout Brazil.

The number of participants increased from 23,000 in 2023 to more than 32,000 in 2024, which represents an **increase of approximately 40% of children and teenagers served.**

Furthermore, when compared to the previous year, there was an increase of 200 municipalities reached by the projects.

More than 32,000 children and teenagers between the ages of 8 and 17 participated in educational initiative projects, which addressed topics such as cooperativism, financial education, sustainability, entrepreneurship and leadership.

These projects were implemented in **700 schools** located in more than **300 municipalities** in the states of PR, RS, BA, SC, MS, MA, MG, RO, AM, GO, RJ, SP, and MT.

We contribute to the construction of a current and future society that understands the role of cooperation, the appropriate use of money, conscious consumption, the importance of saving and the relevance of financial planning. Therefore, our projects are divided into:

- » Mesadinha e Sua Turma;
- » Um Olhar para o Futuro;
- » Poupe Poupe;
- » Juventude Cooperativista.

Mesadinha e Sua Turma

The project is aimed at children in the 3rd year of elementary school and features a group of four animals that have human behaviors. The “animals” are responsible for transmitting teachings in a playful and meaningful way about Cooperation, Sustainability, Production and Consumption, and Financial Education.



Cresol Pioneira and schools in the municipal network of Luanda (PR)

Five schools in the municipal network of Luanda (PR) received the projects “Mesadinha e Sua Turma” and “Um olhar para o Futuro”.

Gislaine da Silva, who is a Literacy Pedagogical Advisor, highlighted that the projects “added value to the education of this municipality due to the objective, integral and practical structure,

quality of the material worked on, excellent performance of the multiplier in developing the classes. Our municipality views projects like these very favorably, because, in addition to the qualities already mentioned, they also promote new learning for students and allow them to experience experiences that contribute to their social and personal development.”

Um Olhar Para o Futuro

With over 13 years of history, the project is dedicated to children in the 4th and 5th grades. It has a group of four children who share experiences about Cooperation, Sustainability

and Financial Education, which creates a connection with the students through playful dialogues and knowledge exchange.



Cresol Conexão and the children participating in the Project Um Olhar para o Futuro.

Revitalization and transformation through the Um Olhar para o Futuro Project

For the report on the Um Olhar Para o Futuro Project, we had the support of teacher Anita de Castro, director of the Zumira School, located in Orizona (GO) and the Superintendent of Cresol Goiás.

Through the project, children were encouraged to observe a degraded place in the municipality and propose actions for change. What used to be a garbage dump now has a tree that serves as a shelter for birds and shade for people who pass by the place.



To learn more,
watch the video
with the report



Cresol Vale das Águas (MG) and implementation of the Project at Alpha COC School

The project “Um Olhar Para o Futuro” was implemented by teacher Viviane Gomes de Freitas with the 5th grade of Colégio Alpha COC, in Monte Carmelo, in 2024. The Cresol cooperative invited the school to participate and provide a kit of materials with books and stories relevant to the students’ daily lives. The project addressed topics such as sustainability and finance and complements the educational projects already carried out by the school. During the project,

the students visited Cresol, learned about financial planning from childhood and the importance of a healthy planet. The initiative ended with a graduation ceremony for the participants and their families. According to the teacher: “It was with great pleasure that we received the invitation from the CRESOL cooperative to participate and implement the Project Um Olhar Para O Futuro”.



Financial Education from Childhood: regional projects promote inclusion and awareness

Committed to contributing to the development of more conscious citizens, cooperatives developed educational projects throughout 2024 aimed at financial education for school-age children. The actions were carried out by different cooperatives, with playful methodologies and a focus on encouraging the habit of saving from an early age.

» **“Mesadinha e sua Turma” Project – Cresol Centro Norte:** Cresol Centro Norte developed the project “Mesadinha e Sua Turma” in the municipalities of Marcelino Ramos, Viadutos and Alto Bela Vista, in partnership with the Municipal Departments of Education. The initiative aimed to teach children basic concepts of financial education in a fun way, encouraging awareness about the use of money. The activities took place directly in schools, promoting student inclusion and strengthening the cooperative’s relationship with educational institutions.

» **Projeto Mesadinha and Cresol Ativa:** The project was developed in partnership with multipliers in the area and was implemented in several regions, including Santa Catarina, Mato Grosso do Sul and Maranhão. The project is structured in four modules, in which children learn about financial education, planning, economy and are also encouraged to create their own vegetable gardens, promoting financial education in an integrated way with sustainable practices. The action

aims not only to teach finances, but also to encourage responsibility and entrepreneurship from childhood. With access to more than 1,000 children, the project has contributed to the formation of young people who are more aware of the value of money and the importance of financial planning from an early age.

» **Educação Financeira para o Futuro – Cresol Nascente:** In Bom Retiro (SC), Cresol Nascente carried out the project “Financial Education for the Future”, aimed at 2nd grade elementary school students from public and private schools. The goal was to spark children’s interest in the habit of saving, using storytelling, art workshops and recreational activities. The initiative was attended by 200 students, who, at the end, demonstrated an understanding of the concepts covered and began to set savings goals. The project also sought to generate an indirect impact on families, since the children shared their learning with their guardians.

These initiatives reinforce Cresol’s role in promoting transformative education and in forming sustainable habits from childhood, in line with the cooperative’s purpose of generating a positive social impact in the communities in which it operates.

Poupe Poupe

The project aims to address topics such as money, family budgets and conscious consumption. The group, made up of extraterrestrials from the Planet of Cooperativism, has the mission of teaching children on Earth about Financial Education, cooperativism and sustainability. Through this project, children learn to manage money in an ethical, conscious and responsible way, and also cultivate the habit of saving.

Poupe Poupe and the Arnaldo Michels Municipal School

Rodrigo Luiz da Rosa, principal of the Arnaldo Michels Municipal School in the municipality of Armazém (SC), when asked about the development of the Project at his school, stated that “as a manager, I approve and recommend this type of initiative by the cooperative because it arouses interest and curiosity, clears up doubts and clarifies

several points for children who are entering preadolescence and are beginning to deal with “finances”. Our school is open to the continuation and promotion of new projects with Cresol”. This highlights the importance of the project and the willingness of schools to receive the financial education actions promoted by Cresol.



Rodrigo Luiz da Rosa, director of the School, accompanied by teachers Márcia Galdino Wensing (on the left) and Marceli Débora Dero (on the right), Cresol collaborators and students at the beginning of the project.



Poupe Poupe Project and Cresol Horizonte

The Poupe Poupe project, carried out by Cresol Horizonte, in partnership with Colégio Estadual Trajano Grácia, in Irati (PR), served two 6th grade classes. This was the first time that the cooperative worked with the state network. The project involved around 60 students and was highly positive, with interactive activities such as games and exhibitions of old coins.

The approach was interdisciplinary and combined Mathematics and Sciences, with a focus on financial education and sustainability. The practical activities, such as creating safes from PET bottles,

encouraged recycling and conscious consumption, to prepare students to better manage financial and natural resources.

"Working with the project was very productive. We were able to include financial education in a different way, with very good, attractive material and through games, which brought interaction between students during classes. We did several different activities, even an exhibition of old coins", says Mathematics teacher Patrícia de Oliveira de Ramos.



Juventude Cooperativista

The project is a systemic initiative aimed at high school students, which aims to promote themes such as protagonism, leadership, entrepreneurship, conscious choices, financial education and cooperation. The project is aligned

with current education guidelines, such as the new high school model, and collaborates with schools by providing moments of interaction with students.



Financial Education and Rural Entrepreneurship

Gislaine Aparecida Saldanha, 18, lives in the rural area of União da Vitória (PR) and participated in the Juventude Cooperativista project in 2024, at Casa Familiar Rural. Before learning about Cresol, she had no knowledge about financial education or how a financial institution could help her. With the initiative, Gislaine realized the potential for growth through financial planning.

Always interested in the countryside, she dedicated herself to beekeeping and fruit growing, in addition to having graduated as an agricultural technician. In 2025, she will start growing blackberries on her property and will continue her journey with Cresol, becoming a cooperative member and participating in the Rural Entrepreneurship project, with the Bem Cultivar project, in partnership with Ceades/Sebrae.

"Cresol was a turning point, because it encouraged me to think about and take care of my future. Before, I had a mindset that was more withdrawn, but then I was able to see the importance of communicating, dialoguing, as the phrase that was in all the books of the Juventude Cooperativista says, 'believing that transformation begins with education,'" said Gislaine.

Cresol Vanguarda and the Juventude Cooperativista

In Itapiranga (SC), the Santo Antônio Elementary School has been reaping the benefits of the Juventude Cooperativista project, which has promoted the leadership of young people through financial education and encouraging entrepreneurship. The initiative has contributed to the development of more aware students, both in the school and family environment.

"During 2024, the Juventude Cooperativista Project has greatly contributed to our school. [...] Cooperativism, with financial education, makes our young people the protagonists of their own story and obtain help from their families," says Carlete Maria Thomé.

Student Daniel Welter from the Juventude Cooperativista stated that "The Juventude Cooperativista Project contributed to my

knowledge in several ways. We learned about: Desire and Need, because sometimes we have that desire but the need is not there. And for me, as an entrepreneur, financial education was very important. Cresol in all subjects was fundamental to my trajectory, in this one year that I had this opportunity." In addition, projects such as Um Olhar Para o Futuro are also being developed in schools, expanding the reach of cooperativism and strengthening the relationship with the community from an early age.

Watch the video about the Juventude Cooperativista and testimonials from Um Olhar Para o Futuro



Juventude Conectada



Juventude Conectada is a Cresol relationship project with young adults that inspires new horizons and a greater perspective on their professional and personal future. The project's objective is to create connections and provide opportunities for knowledge through interaction and exchange of experiences, to make young adults protagonists of their life projects. [GRI FS16](#)

The project's results range from organizing the cooperative's membership to the succession of family governance. With the engagement and commitment of participants, new business opportunities are fostered, as well as an increase in the number of cooperative members and their children who will be able to take on the relationship with the cooperative. [GRI FS16](#)

These people can also participate in administrative bodies and actively contribute to strengthening ties between Cresol and the community in which they are located. As part of the results already obtained, there are young adults who participated in the Connected Youth and currently occupy seats on the Board of Directors, Fiscal Council and in the Ambassadors project. [GRI FS16](#)

With a duration of 14 weeks and a total workload of 110 hours, the project is implemented in a systemic manner throughout Cresol, with virtual meetings (with synchronous and asynchronous activities) and includes young cooperative members, children of cooperative members or young adults with a close relationship with Cresol, aged between 18 and 25 years old.

In 2024, the project involved **380 young adults** from different Brazilian states. In five editions, the project had the participation of 1,664 young adults from 55 cooperatives and 18 Brazilian states.

When asked about their experiences with Juventude Conecta, the young adults highlighted aspects such as acquiring broad knowledge on topics such as finance, cooperatives and personal development, which promoted self-knowledge and greater prospects for the future. In addition, they highlighted the importance of practical classes on financial planning, personal finance control and investments, which can be applied to routines, such as financial decisions and even in their businesses, in addition to encouraging entrepreneurship.

The virtual meetings provided opportunities for interaction with people from different regions and Brazilian realities, which enriches learning through the exchange of experiences. Among the **testimonies received**, stories about financial independence and planning, overcoming limits, courage for change and valuing cooperation and cooperatives stand out.

"The call for cooperation and leadership, present in classes on self-knowledge and protagonism, encouraged me to adopt a more collaborative stance in life."

"I joined Juventude Conectada at a difficult time in my life, when I saw no way out. You came and transformed my life, showing me new perspectives."

"It was my first contact with financial education, protagonism and cooperativism, I acquired knowledge that are true pillars for my trajectory."

Felipe dos Passos Araújo, 21 years old, ambassador at Cresol on the slopes of Serra Geral

Felipe dos Passos is 21 years old and lives in the city of Brotas de Macaúbas (BA). The former participant of Juventude Conectada is currently part of the Ambassadors project and reported the importance of the Project in his career.

Through his experiences, he understood the role he plays, increased his voice and capacity for active participation in society. The project showed that young adults need opportunities, as they have the potential to take advantage of them, strengthen their personal empowerment and commitment to a cause.

The knowledge acquired in the Juventude Conectada project was essential to improve the classes taught at the Escola Família Agrícola (EFA), where the young man teaches fruit growing, regional cultures and rural economic management. Felipe used the learning from the project, especially about associations and cooperatives, to enrich the content of his classes and provide students with a visit to the Cresol agency.

He highlights that: "Juventude Conectada [...] was a key piece for my professional development today. My performance as a young person took a huge leap because of the project. Through the experiences we had there, it was possible to understand our place of speech, to understand that we have a say, that we have a voice and that is something that is very important".



Carolina Meinerz Finger, 25 years old, agriculture and tax advisor at Cresol Essência (RS)

From an early age, agricultural technician Carolina has always been involved in the activities of the property and the community, to earn a place both in the Sucessão Familiar and on the cooperative's board. Her work and dedication have yielded good results, which has earned her the trust of her family and leaders.

"I am very proud of the journey I have taken so far. Today I am the successor of a century-old property and a young woman who is a fiscal advisor! The Juventude Conectada project has marked my personal and professional trajectory, further strengthening my knowledge in the financial area, management and self-knowledge. Now a member of the board, I was able to pass on the content to the other members and young adults!"



In the image, the moment of certificate delivery by the Vice President of Cresol Essência, Celso Loff.

Larissa Zambiasi, Coqueiros do Sul (RS), delegate at Cresol Origens

Since childhood, Larissa Zambiasi has been involved in the activities of her family's rural property in Coqueiros do Sul, Rio Grande do Sul. She has always accompanied her parents and her connection with the rural environment has strengthened over the years. As a teenager, she took on more responsibilities in milk production, along with her sisters, and in 2017, her family began the process of Sucessão Familiar.

Despite the financial challenges and the instability in the price of milk, over time, they were able to overcome the difficulties and invest in the property. The partnership with Cresol became essential to make these investments possible, as it enabled new constructions, the purchase of equipment and the acquisition of a new tractor.

As the cooperative grew closer, Larissa was invited to be a delegate for her community. She currently actively participates in Cresol

initiatives, including the Connected Youth and various learning trails, in addition to attending all delegate meetings. As a cooperative member, she believes that her role goes beyond the growth of her own business, as she helps build a strong community, aligned with collective development and the strengthening of Cresol.

"We became very close to the cooperative and it didn't take long for me to receive an invitation to be a delegate for my community. For me, the invitation was a great honor. I wanted to give back all the help the cooperative gave us during difficult times. Furthermore, I felt that I could be a spokesperson for the community, a link between the management of the cooperative and the desires of rural producers, as in my case." "A strong community, a strong business, is built in partnership with a strong cooperative, and that is our Cresol."



Giane de Oliveira Costa, ambassador at Cresol Minas Gerais

Giane de Oliveira Costa, originally from Caratinga (MG), had the opportunity to participate in the Juventude Conectada project in 2024. The project not only broadened her understanding of cooperativism, but also made her reflect on her own aspirations and encouraged her to pursue goals with determination and the right tools. Through the activities, she realized the importance of changing habits and behaviors to achieve goals.

As a result of this experience, Giane was invited to join the Cresol ambassador group, an opportunity that allowed her to expand her knowledge about cooperativism and experience new things within the institution. Today, she feels more prepared to face challenges, explore new possibilities and actively contribute in this space, making the most of the opportunities that the project provided.

"Today, I have a new outlook and a new vision about cooperativism, my financial life and my possibilities. I have developed new ideas together with the agency in this ambassadorship space, an extremely rich and different experience. Really, really cool. The project is excellent and provides an overview of everything, opening doors to new opportunities and perspectives."



Eduardo Silva Lima, 20 years old, Ambassador at Cresol União dos Vales (PR)

Eduardo Silva Lima has a degree in Business Management and currently divides his time between an internship in the morning and work as a social media designer in the afternoon. His involvement with cooperatives began through a teacher, Layla Thamires, who introduced him to Cresol and highlighted its importance to the community.

Motivated by cooperative principles and the positive impact

they generate, Eduardo joined the “Juventude Conectada” project in 2023. Since then, he has been bringing the cooperative’s values to his personal and professional life.

Currently, Eduardo participates in the projects “Embaixadores/ Líderes Cresol” and “Gercoop – Futuras Lideranças”. For him, initiatives such as Juventude Conectada and Projeto Líderes are complementary, as they address essential topics for

personal and professional development, in addition to reinforcing the transformative role of cooperatives.

“I already recommend Cresol to everyone around me. I believe that participating in cooperatives is a way of indirectly contributing to the development of the local community. In addition to learning important values about cooperation, the cooperative movement is growing all over the world and promoting a new culture of positive impact.”



Sucessão Familiar: the path to the future in the countryside GRI FS16

Another project that targets young people is Sucessão Familiar. Implemented in 2023, this is the result of intercooperation between the Central and Individual Cooperatives of the Cresol System.

The project’s objective is to contribute to the Sucessão Familiar process of the cooperative members’ rural enterprises, through a path of development of personal and management skills aimed at parents and/or guardians and children, who are added to the investment opportunities with support from Cresol.

The project has a total of 40 hours and combines family meetings and moments aimed at young adults. The topics covered included: Family Relationships, Intergenerationality, Leadership, Self-Knowledge, Continuity, Financial Education, Cooperativism and Property Management.

In 2024, 61 families participated in the Sucessão Familiar project.

Initiatives like this reaffirm Cresol's role not only as a credit union, but as an essential partner for the development of rural families and the continuity of the countryside.

Sucessão familiar and Cresol Raiz

Cresol Raiz (RS), in its commitment to fostering youth leadership and strengthening family farming, joined the Sucessão Familiar project, which brought together 20 young adults and their families in transformative meetings.

The project began with a special opening that involved parents to strengthen the connection between generations. Focused on youth, the workshops encourage young people to take a leading role in family farming and help them transform dreams into concrete plans. They also visited the Cresol Raiz agency and learned about financial solutions to make projects viable.

The closing ceremony was attended by municipal authorities who highlighted the role of these

young adults in the community in which they live. Débora Sarmiento de Frederico, who works with dairy cattle and grain farming with her family, highlighted the importance of the project: "The Cresol Sucessão Familiar Project came to add to our trajectory. [...]. It was a unique and enriching experience for the whole family. Not only did it bring technical knowledge, but it also promoted an intense exchange of experiences with other young adults who live in similar realities. Each meeting was an opportunity to learn from the speakers and from colleagues. Participating in the Cresol Sucessão Familiar Project was transformative".



Cresol Origins and the Sucessão Familiar Project

Cresol Origins (RS) has become a center of inspiration and learning with the launch of the Sucessão Familiar Project, which brought together milk-producing families.

The project aimed to support succession in cooperative members' rural enterprises by offering a six-month journey focused on developing personal and technical skills and property management. Cresol Origins also provided opportunities for investments to strengthen family farming, highlighting its commitment to sustainable development.



Learn
more



Cresol Rio Grande do Sul

The Sucessão Familiar Project, by Cresol Rio Grande do Sul, was created to address the challenge of continuing rural businesses, in a context where many young people leave the countryside to live in the city. The goal is to strengthen ties with cooperative members, promote new businesses and qualify families for rural succession, based on the promotion of personal, technical and management skills.

Carried out as a pilot, it involved 12 families from four cities in Rio Grande do Sul, where agriculture and livestock are central activities, which boosted the relationship between the agencies and the families. The main results included the exchange of experiences, accessible explanations for young adults about property organization and the importance of family alignment before

strategic decisions are made. The project was widely accepted and had a positive impact on training families to ensure the continuity of rural businesses.

Young Jailson da Silva Tamagno comments: "We thank the Cresol cooperative for giving us this opportunity to participate in the project. We are very happy to receive this knowledge, which has provided even greater growth for the property. We are also grateful for the availability of the speakers and the technician, who have always been very helpful, attentive and share fantastic ideas. If the cooperative can continue with this project to encourage young people to stay in agriculture and show how important this sector is, it would be great."



Cresol Vale das Águas (PR/MG)

In response to the challenge of Sucessão Familiar in rural areas, Cresol Vale das Águas implemented the “Sucessão Familiar” pilot project, starting in November 2023 and ending in May 2024. The initiative aimed to prepare families for the transition in property management by promoting knowledge, developing skills, and strengthening family ties. The first edition was attended by 15 families from Candói (PR).

President Sérgio Bukovski emphasized that the goal is to make the succession process easier and safer, with the support of the cooperative. Instructor Eliseu Hoffmann highlighted the innovation of the project, which involves both parents and children and promotes joint learning. The main focus is to transform heirs into successors and integrate new generations into the management of family properties.

Some project participants share their experiences and challenges, such as the couple

Kauane Smolak Missel and João Paulo, who decided to stay in the countryside and continue the work of their family members. “My in-laws are elderly and can no longer carry out some activities on the property. That’s when they gave us the opportunity to take care of a piece of land, do it our way, and my husband was able to apply the techniques he learned in college for Agricultural Engineering. Over time, my father-in-law realized that our techniques and desire to make things happen were working very well, and today we also take care of his part of the property.”

President Sérgio Bukovski concluded with a feeling of gratitude. “This is a pioneering project that will certainly expand to other regions, to inspire more people to prepare for Sucessão Familiar. The 15 participating families have already become a reference for others, and this is just the beginning of a great transformation in the countryside.”



Projeto Reconhecer: cooperative member appreciation

In 2024, Cresol Tradição held the first edition of the Reconhecer Project, which honored more than 300 cooperative members from the southwest who had completed between 25 and 28 years of cooperation by December 31, 2024. The awards were presented during the pre-assemblies in each city, and the prize was a personalized knife with the commemorative logo.

Starting in 2025, the award will be exclusively for cooperative members who completed 25 years of cooperation in the current year. In 2026, the recognition will be expanded to also include cooperative members with 30 years of partnership.



Intercooperation and Volunteering Projects

Dia de Cooperar (Dia C)

Dia de Cooperar (Dia C) is an action by the Cresol System that goes beyond a one-off event, as it promotes a culture of cooperation and constant social impact throughout the year.

In 2024, Cresol's actions mobilized thousands of volunteers and benefited more than **30 thousand people** throughout Brazil.

Among the initiatives, the fundraising campaign for victims of the floods in Rio Grande do Sul, after heavy rains at the end of the year, stood out. With the roads blocked, Cresol organized the PIX Action and raised R\$239 thousand to purchase essential items within the state itself.

Other actions were also carried out, such as:

- » Charity Feijoada that raised more than R\$12 thousand;
- » Solidarity Easter, with the donation of 20 thousand chocolates for needy children;
- » 500 school kits distributed;
- » Donation of 32 tons of washing powder and 77 packs of geriatric diapers;
- » Care for the elderly, with blood pressure measurement, blood sugar tests and recreational activities;
- » Blood donation. Through campaigns by the Banco de Leite, Famílias Restauradas and Pastoral da Criança, 10 thousand liters of milk and 600 hygiene kits were also collected.



For children, specific actions were carried out, such as: recreational activities with inflatable toys, face painting and workshops. For teenagers, initiatives were promoted such as the creation of a

CV database, nutrition and health tips, workplace gymnastics and dental guidance. Animals were also included in a spaying campaign for dogs and cats and the collection of food.



Cresol Conexão: Intercooperation and voluntary work action

In 2024, Cresol Conexão celebrated Dia C with the educational projects “Um Olhar para o Futuro” and “Mesadinha e Sua Turma”, which benefited more than 600 children in 11 schools in Paraná, in the cities of São Miguel do Iguaçu, Foz do Iguaçu, Medianeira, Serranópolis do Iguaçu, Missal and Matelândia. During the activities, the children learned about financial education, cooperativism and sustainability, in addition to practicing cooperation. As part of CooperAção, more than 250 toys were donated to needy children in Rio Grande do Sul, which shows how small gestures can generate great transformations. The action

reflects the spirit of cooperativism, as it unites efforts to change realities and bring hope to those who need it most.

Learn
more



To end the year, Christmas Solidarity brought joy to more than **3,000 children and teenagers**, with the delivery of gifts, as well as games and special moments.

Thus, Dia C reinforces that cooperating is transforming lives, in which small gestures generate great changes and strengthen the commitment to a more supportive world.



Cresol Celebrates Cooperative Day with Social and Sustainable Impact Actions

In celebration of International Cooperative Day, Cresol highlighted its sustainability and social responsibility initiatives that have generated significant impacts on communities and promoted economic inclusion. This year, the cooperative focused on supporting the reconstruction of Rio Grande do Sul after the floods that affected the state. Cresol offers solutions for its members and is running a donation campaign via Pix to help with the recovery process.

In addition, the cooperative joined the ESGCoop project, which promotes training and impact analyses in the areas of governance, social and environmental issues. ESG committees were also formed to integrate sustainable practices into its daily operations by 2024.

In 2023, Cresol allocated R\$5.6 million to community projects, which included initiatives in the areas of education, culture, infrastructure and local development. These actions reinforce the role of cooperativism in social and economic development, with a focus on a more just and equitable Brazil.

Learn
more



Solidarity in Action: Food Delivery by Central Sicoper

Central Sicoper carried out a campaign to collect and deliver food to institutions in SC, promoting social awareness among employees. The action involved a solidarity competition, mobilizing the teams and exceeding expectations, with the collection of more than 90 basic food baskets.



Cresol Tradição participates in the Citizenship Circuit



In partnership with the Rotary Club of Francisco Beltrão Park – District 4640, Cresol Tradição, a cooperative linked to Central Cresol Baser, participated in the Citizenship Circuit – Rotary Day, held in the Lago das Torres do Padre Ulrico neighborhood, in Francisco Beltrão/PR.

The event promoted the well-being of approximately 1,500 people with free services in the areas of health, citizenship, culture and social assistance.

Cresol contributed with the donation of 300 toothbrushes and 50 units of children's toothpaste,

used at the Health HQ, especially in the "Escovódromo" space, where practical brushing instructions were given to children. The activity's main focus was the promotion of oral health and preventive education in a fun and accessible way.

The Citizenship Circuit was a multidisciplinary event, offering services in the areas of health, justice, aesthetics, culture, the environment and sports. The initiative stood out as an example of community mobilization, aligned with the principles of cooperativism and the commitment to reducing social inequalities.

Cine Cresol: culture and leisure to strengthen ties with the community

With the aim of promoting access to culture, leisure and social inclusion, Cresol Raiz, a cooperative linked to Central Sicoper, launched Cine Cresol – a traveling initiative that brings free movie sessions to different municipalities where the cooperative is present.

Cine Cresol provides cultural inclusion, strengthening cooperatives through entertainment and community outreach.

The first screening was held in the municipality of Rodeio Bonito/RS, marking the beginning of

a series of sessions aimed at diverse audiences, such as children, teenagers, young adults and their families. The initiative has the support of city halls, schools and cultural spaces, promoting moments of leisure in regions that often have limited access to cultural activities.

In addition to fostering culture, the project strengthens the bond between the cooperative and local communities, contributing to the appreciation of cooperatives as an agent of social transformation.

Solidarity campaigns save lives and fight hunger



Reinforcing its commitment to collective well-being, Cresol Raiz, a cooperative linked to Central Sicoper, promoted several blood donation campaigns and distribution of basic food baskets in cities in its area of operation throughout 2024.

The campaigns helped save lives and ensure food security for families in vulnerable situations.

The initiative involved the mobilization of volunteers, cooperative members and employees, in partnership with blood banks and charitable

organizations, expanding the reach of solidarity actions. By collecting food and encouraging voluntary blood donations, the cooperative reinforced its social and community role.

The growing engagement in the campaigns resulted in a significant increase in donations, directly benefiting communities at risk and strengthening the culture of cooperation and empathy, core values of cooperativism.

Economic-Financial Performance

Savings provided to members in operations GRI 201-1

In 2024, the savings provided to members through our operations totaled: R\$ 1,336,498,303.69 compared to R\$ 1,082,642,087.32 in 2023, which represents a growth of R\$ 253,856,216.37. This represents an increase of approximately 23.45%.

Savings provided to members in operations: **R\$ 1.33 billion**

Note: Savings related to the average interest rate charged by Cresol versus the average interest rate charged by the market in credit from own resources.

Direct economic value generated

	In thousands of reais		
DEMONSTRATION OF ADDED VALUE (DVA) GRI 201-1	2022	2023	2024
Revenues	2.9 M	4.1 M	5.1 M
Expenses from financial intermediation	1.3 M	1.9 M	3.2 M
Inputs acquired from third parties	429 K	598 K	679 K
Gross Added Value	1.2 M	1.6 K	7.7 M
Depreciation and amortization	56 K	72.1 K	94.4 K
Net Added Value Produced by the Entity	1.2 M	1.5 M	8.4 M
Added value received in transfer	0	0	0
Added Value to be Distributed	1.2 M	1.5 M	7.7 M

Direct economic value distributed

In thousands of reais			
Distributed Added Value	2022	2023	2024
Personnel	705.7 K	856.2 K	1.15 K
Taxes, Fees and Contributions	7.5 K	7 K	10.6 K
Remuneration of Third-Party Capital	53.3 K	71.1 K	93.2 K
Remuneration of Own Capital	423.1 K	423.1 K	756 K
Interest on Capital/Own Capital	112.9 K	155 K	193.4 K
FATES - Technical, Educational and Social Assistance Fund	21.5 K	25.3 K	38.5 K
Retained Economic Value	288,8 K	242 K	524,1 K
Total	1,2 M	1,4 M	2 M

Social Fund strengthens collective impact



With the purpose of increasing the positive social impact and ensuring greater transparency in the distribution of resources aimed at the common good, Cresol Transformação, a cooperative linked to Central Sicoper, launched the Social Fund 001/2024 Call for Proposals in 2024. The initiative establishes clear criteria for the registration, evaluation and operationalization of projects of collective interest.

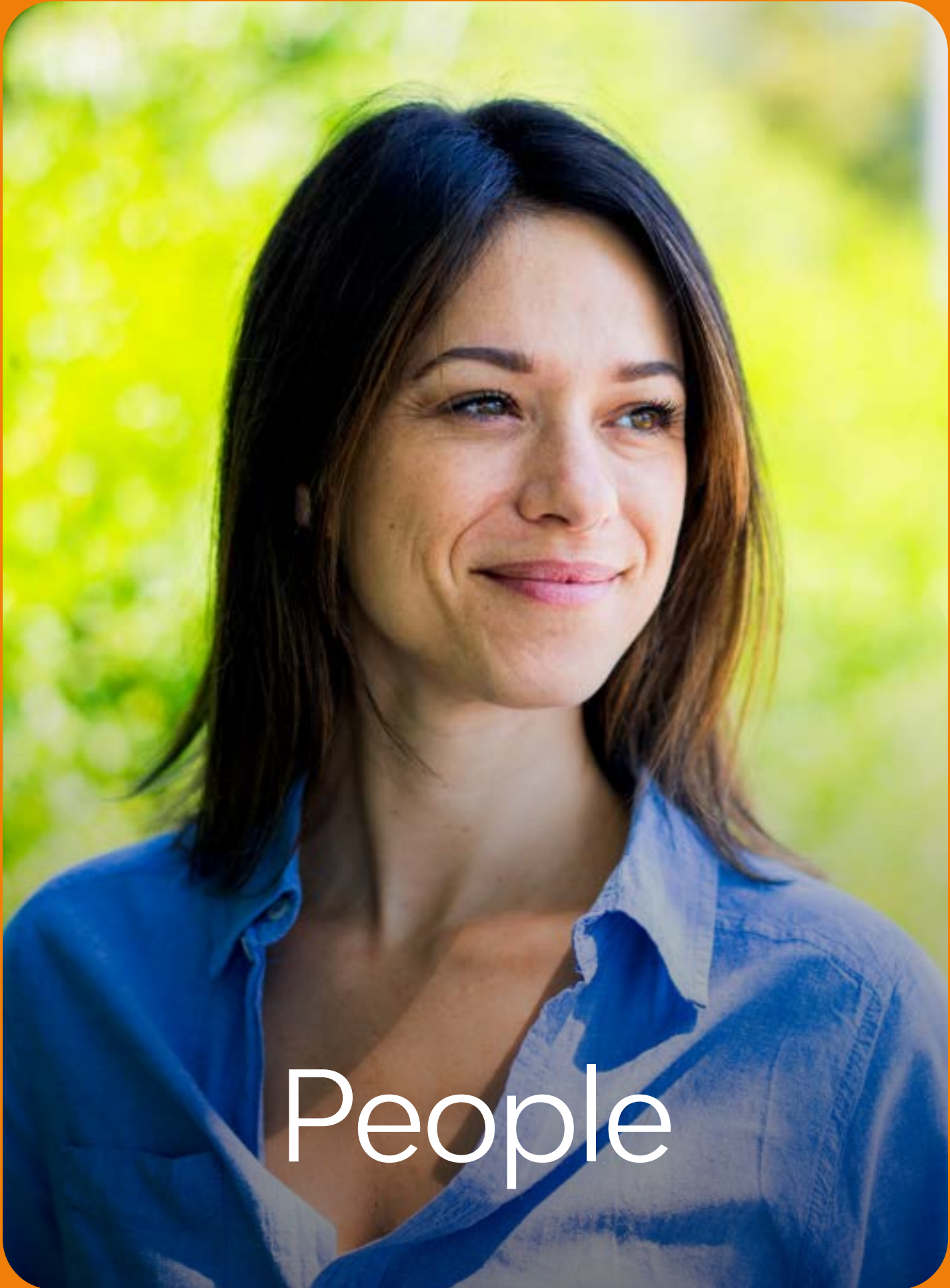
The notice strengthens the cooperative's role in social development, making access to resources more transparent, democratic and results-oriented.

The cooperative's Social Fund focuses on

supporting initiatives in the areas of health, education, culture, environment and social inclusion, contributing directly to the sustainable development of communities. The experience began in Dona Emma/SC, but covers all areas of the cooperative's activity.

Before the creation of the public notice, there were no formal rules for the distribution of funds. With the new methodology, it was possible to democratize access to resources and measure impacts through structured reports, which are presented at assemblies, promoting even more trust and engagement between cooperative members and the community.





Employees



At Cresol, employees play a fundamental role in conducting activities that add value to the services offered and, especially, in relationships with members. This engagement is essential to drive the continuous improvement of products, services and relationships, in addition to fostering innovation in business, which ensures the success of the Cresol System in the short, medium and long term. **GRI 3-3**

Our work plays an important role in generating employment and income, in addition to contributing to the socioeconomic development of the communities where we operate. With the jobs we generate, we contribute to better living conditions, stimulate financial growth and reduce social inequalities. **GRI 2-7**

Although there are branches in 19 Brazilian states, team members are from 22 states due to remote work. Paraná, Rio Grande do Sul and Santa Catarina have the largest number of employees, representing 32.36%, 28.53% and 16.23% of the total, respectively.

By the end of 2024, we will have **10,269 employees**, representing an increase of 15.29% compared to the total of 8,907 employees in 2023. This increase is due to investments made in

the creation and structure of + 80 new branches opened throughout the year. **GRI 2-7**



List of number of employees by state GRI 2-7

2024			
State	Full-Time Employees	Part-Time Employees	Total Employees
AM	12	0	12
AL	15	0	15
BA	180	4	184
CE	23	5	28
DF	7	0	7
ES	94	0	94
GO	101	1	102
MA	24	0	24
MG	396	7	403
MS	93	0	93
MT	110	0	110
PB	2	0	2
PA	1	0	1
PE	36	7	43
PI	2	0	2
PR	3,245	87	3,332
RJ	42	0	42
RN	0	0	0
RO	207	4	211
RR	1	0	1
RS	2,416	166	2,582
SC	2,648	124	2,272
SE	8	0	8
SP	201	0	201
TO	0	0	0
Total	9,864	405	10,269

Local Hiring Scenario



The increase in the number of employees is not only an indicator of institutional improvement, but also reflects the ongoing commitment to the development of the communities in which we operate. We believe that Cresol's success is intrinsically linked to local well-being and our growth should be a catalyst for sustainable progress throughout the region. **GR 3-3**

In 2024, we will end the year with an average of **82.64%** of the members of the Board of Directors* of the operational units (Confederation, Central and Singular) coming from the local community, that is, the state of operation of the instance.

GRI 202-2

* Executive Director, Superintendent, Commercial Director, Business Director and Administrative Director



Percentage of board members of operating units hired from the local community

Confederação + Baser

87.50%

Sicoper

66.66%

Central Brasil

93.75%

In our selection processes, we reaffirm our commitment to relationships, one of our core values. Therefore, we always seek to identify professionals who not only have the technical skills, but who also actively work to build and strengthen close relationships with our members.

GRI 202-2

Furthermore, faithful to our history of operations, we have a tradition of promoting the development of those who are seeking future senior management positions and ensuring both personal and professional growth. **GRI 202-2**

Compensation and Benefits



Compensation Policies

Positions and Salaries

To ensure diligent management of employee salaries and benefits, we have the Cresol System's Position and Salary Policy. This aims to provide criteria and ensure transparency in the Position and Salary Plan, as well as to make cooperatives more competitive in attracting talent. It provides specifications for each position after observing the needs, motivation of professionals and administrative transparency. [GRI 3-3](#) [GRI 2-19](#)

Responsibility for reviewing and proposing updates to the policy is assigned to the Human Resources, People & Management or related area, which presents suggestions to the Executive Board and Board of Directors. It is then up to the Board of Directors to evaluate and approve the changes suggested by consensus. These areas are competent to evaluate and approve the Position and Salary Policy, as well as any proposed updates or modifications. All records are documented in minutes to ensure transparency

and traceability of decisions. [GRI 2-20](#)

The remuneration of Cresol System employees is defined through parameters set out in internal policies and standards, considering the size of each instance, job structure and region of operation. [GRI 2-20](#)

To define the remuneration values, a market survey is conducted using data from a consulting firm specializing in financial institution remuneration, which compares the Cresol System's positioning with related sectors in the job market. This survey is conducted whenever necessary, to ensure that the values are not out of date with market practice. Parameters such as the size and location of the different Cresol units are also considered, since there are different characteristics and costs of living in each territory where the agencies are located. [GRI 2-20](#)

Cresol employees' annual remuneration includes the 13th salary, vacations, profit sharing and bonuses. Salary adjustments occur annually and are determined by two factors: union negotiations, which in 2024 followed the basis of each state, and adjustments based on merit or promotions, which vary from 8% to 20% depending on individual performance, deliveries or vacancies available in cooperatives. **GRI 2-21**

The remuneration policies of the highest governance body vary according to each Central and Individual Cooperative. However, in general, the members of the Executive Board receive a fixed remuneration, in accordance with market standards, the job structure provided for in internal policy, career plan and individual analysis of each individual cooperative (size and performance, such as the Assets of the previous year). In some instances, the members of the board may also be hired under the CLT regime, based on the current labor standards. **GRI 2-19**

The evaluation parameters must be in accordance with the Position and Salary Policy. This document provides for the evaluation of directors by a committee and considers the history of the individual cooperative, possible mergers, administrative performance, behavior and alignment with the organization's values. The maximum salary ceiling is approved during the Assemblies. **GRI 2-19**

The fees and amounts paid to the members of the Board of Directors are defined and agreed upon at the General Meeting and follow the parameters of the reference value table, which vary according to the resources managed and the assessment of results, in accordance with the previously approved policy. The president and vice-president may receive amounts in accordance with the fee table and limits on the maximum amount defined by position. In addition, the remuneration of the vice-presidents is calculated in proportion to the days of representation authorized by the board. **GRI 2-19**

Through recognition and reward for performance, Cresol reinforces its commitment to the professional development of team members, provides opportunities for growth and values technical knowledge to meet the specific demands of each area. **GRI 2-19** **GRI 2-21**



Retrospective and Recognition: A Day of Immersion with the Best of the Year

Central Sicoper held a special event to celebrate the year's achievements, recognize the best professionals and thank the back office teams for their dedication. With the participation of more than 170 employees, the event provided a day of immersion, full of learning, dynamics and lectures by

Ademir Bacim and Dado Schneider. The initiative reinforces the institution's commitment to well-being (SDG 3) by strengthening the team for future challenges.

Confraternização Ativa: Celebrating Achievements and Engagement

Central Sicoper held the Active Fraternization, a special event to celebrate the results and engagement of its employees. Bringing together professionals from MS, MA and SC, the celebration provided a moment of

integration and joy in a restaurant. The initiative reinforces the commitment to the well-being of employees and recognizes everyone's efforts throughout the year.



Collective Commitment



At Cresol, 99% of our employees are covered by collective bargaining agreements. For those who are not formally included in the collective bargaining agreement, we ensure minimum wage and benefits above the legal requirements. This approach reflects our commitment to employee satisfaction and well-being. **GRI 2-30**

Benefits granted to Employees

Cresol has a Benefits Policy structured by the Confederation, with the objective of offering internal incentives aligned with the personal needs of employees. This policy was developed in a flexible manner, allowing each center to evaluate and adopt the benefits that best suit its reality.

The initiative seeks to promote motivation, improve quality of life, strengthen the organizational climate, reduce turnover and support the attraction and retention of talent. The benefits include everything from financial incentives and specific assistance to programs aimed at employee well-being, education and recognition.

The policy includes a wide range of benefits, including:

- » **Additional Time of Service (ATS):** granted progressively according to the length of time spent at Cresol;
- » **Marriage Assistance:** offered to employees who formalize their civil union;
- » **Daycare Assistance:** for children up to 7 years old or children with disabilities, for life;



- » **Education Assistance:** for postgraduate and MBA courses related to Cresol activities;
- » **Dad and Mom Bonus:** bonus granted upon the birth of a child, to celebrate the birth;
- » **Consigned Credit:** bonus granted upon the birth of a child, to celebrate the birth;
- » **Christmas Card:** annual benefit for purchasing Christmas items;
- » **Consigned Credit:** available after three months of contract;
- » **Cresol Acolhe:** free online therapy sessions for employees;
- » **Cresol Well-Being:** actions aimed at the quality of life and well-being of employees, including access to telecare, Wellhub, workplace gymnastics, crisis management program and encouragement of sports (such as soccer, volleyball and running groups) and leisure (agreement with amusement park);
- » **Cresol Longevity:** encouragement to build up a financial reserve for the future;

- » **Birthday Day Off:** day off in the month of the employee's birthday;
- » **Paternity Stability:** guaranteed stability for 30 days after the birth of the child;
- » **Baby Kit:** gift for employees when their children are born.
- » **Pet License:** time off for adopted pets to adapt;
- » **Extended Leave:** can be maternity, paternity and extended mourning;
- » **Health and Dental Plans:** coverage for employees with the possibility of including dependents;
- » **Telephone Plan:** Cresol employees receive discounts on telephone plans from certain operators.
- » **Recognition Award:** bonuses and awards for employees with long periods of service;
- » **Private Pension:** with a company match to encourage retirement;
- » **Life Insurance:** coverage for death and disability;
- » **Food and Meal Vouchers:** with flexible distribution of amounts;
- » **Transportation Voucher:** benefit in accordance with current legislation;
- » **Blood Donation Assistance:** incentive for frequent donors;
- » **Wellhub:** access to gyms and well-being programs.





Cresol is elected the Best Company to Work for in Agribusiness by GPTW

Cresol was recognized as the Best Company to Work for in Agribusiness in the large companies' category by Great Place to Work (GPTW). The award recognizes organizations that provide a positive environment for their employees, demonstrating good people management practices in the sector.

The cooperative stood out for benefits such as scholarships, inclusion of professionals from minority groups and a corporate university. In addition, it has invested in gender equality, with a training project to increase female participation in leadership positions from 33% to 50%.

Present in the GPTW rankings for six years, Cresol has been recognized both in the agricultural sector and in the cooperative financial system. According to president Cledir Magri, the award reflects the institution's commitment to investing in the well-being and development of its employees, essential factors for the sustainable growth of the cooperative.

Learn more



Worker's Day: Recognition and Belonging

Central Sicoper celebrated Workers' Day with a special event to value its more than 150 employees. An initiative, organized by HR and People Management, included the sending of a

pampering for each collaborator and a LIVE with direction, reinforcing gratitude and recognition for everyone's work.

National Recognition as one of the Best Companies to Work

Cresol will achieve, in 2024, an important framework in the valorization of its internal environment to achieve 9th position in the national ranking of the Best Companies for Work in Brazil, second validation of the Great Place to Work Institute (GPTW), published in October by G1.

"In 2024, Cresol will be recognized among the 10 best companies to work in Brazil, reflecting our commitment to a healthy, inclusive and cooperative environment."

The award was the result of a consistent set of actions aimed at the well-being of two collaborators, to promote the cooperative culture and to strengthen the organizational climate. The reconfirmation reinforces the credibility of Cresol

as an organization that values people and acts in an ethical, transparent and responsible manner, not only with its collaborators, but in the entire value chain.

Learn
more at



Management of Outsourced Collaborators

Cresol, at the Confederation level, has outsourced collaborators who work in Technology, Gerais Services and Patrimonial Security. Each instance has autonomy to hire and manage third parties linked to its CNPJ, and must follow the established internal criteria and guarantee the quality and integrity of the services offered. [GRI 2-8](#)

In the management of information two thirds is the responsibility of the contracted company, which must ensure compliance with the standards and regulations applied, in addition to guaranteeing the conformity and quality of the services provided. [GRI 2-8](#)



Respect for Human Rights



In accordance with the Universal Declaration of Human Rights, all human beings are born free and equal in dignity and rights, without distinction as to race, color, sex, language, religion, political or foreign opinion, national or social origin, birth or any other situation. The rights include life, liberty, security, equality, justice, privacy, property, expression, association, political participation, social security, work, health, education and culture.

Access to the Universal Declaration of Human Rights



Since November 2022, Cresol has been a signatory of the Global Compact, the largest corporate sustainability initiative in the world, which includes anti-corruption, human rights, environment and work principles. This step reinforces our commitment to ensure the rights of all collaborators, partners, collaborators and interested parties, without any form of discrimination, or that may be seen in internal policies and culture. **GRI 3-3**

Access the Global Compact platform and see information regarding Cresol



Throughout the year 2024 we identified only a single case of discrimination in operations. Despite the singularity of the incident, it is important to highlight that it was not necessary to implement repair actions or that it indicates that the situation was promptly treated in an appropriate manner at the time of the incident.

GRI 406-1

This prompt resolution reflects our diligence in dealing immediately with any adverse situations, guaranteeing a safe working environment and interactions that promote diversity, equity and inclusion. Let us maintain a continuous commitment to monitor and improve processes, learning with each experience to further strengthen our culture of respect and integrity.

GRI 406-1

Diversity, Equity and Inclusion



The promotion of a diverse and inclusive work environment, aligned with commitment to equity and representation, is a pillar for us. We understand that integrating diversity in our different governance bodies provides greater sustainability and robustness in our actions. **GRI 3-3**

We are fully committed to diversity, once we understand that it is a basis to strengthen decision-making, promote sustainable growth and advance the success of Cresol. **GRI 3-3**

We have a **Diversity and Inclusion Committee (D&I)** that is responsible for promoting initiatives and representing the various groups present in the organization, as well as how to define directions and goals for results, as well as not establishing rules and conduct, in line with the

principles of the UN Global Compact and the Code of Ethical Conduct **GRI 406-1**

As the D&I Committee, we promote a more diverse and inclusive environment, and we guarantee gender balance in all areas of the organization, from leadership to other collaborators. We also value generational diversity among our employees and combat any form of age discrimination.

Additionally, we encourage initiatives that expand to include different aspects, such as ethnicity, sexual orientation, spirituality, skills, cognitive thinking, culture, social class and individual perspectives. We work to include people with disabilities, including the required levels, and we seek to integrate professionals from different categories, such as young trainees, interns, on-site and remote collaborators.

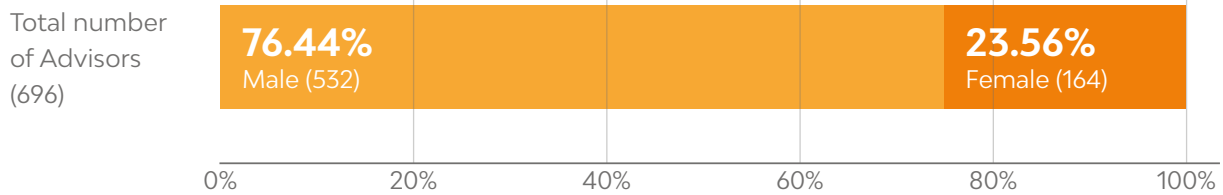
Approximately 60% of the Cresol System employees are women, while 40% are men. **GRI 2-7**

Relationship of Men and Women in the Cresol System **GRI 405-1 GRI 405-2 GRI 2-7**

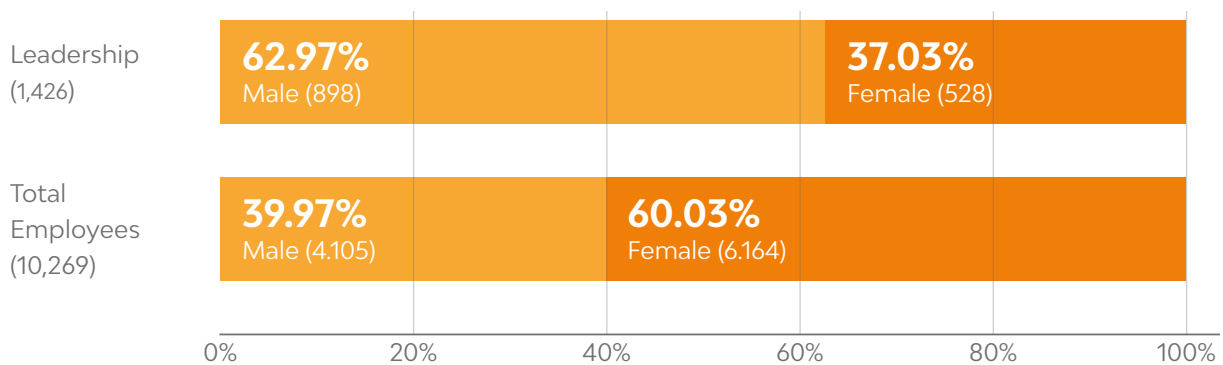
Category	Female	Male	Total
Number of full-time employees	5,831	4,033	9,864
Number of part-term employees	333	72	405
Total	6,164	4,105	10,269

When considering distribution at the highest governing body, women represent 23.56%. In turn, when leadership positions are considered, women's work occupies almost 40%.

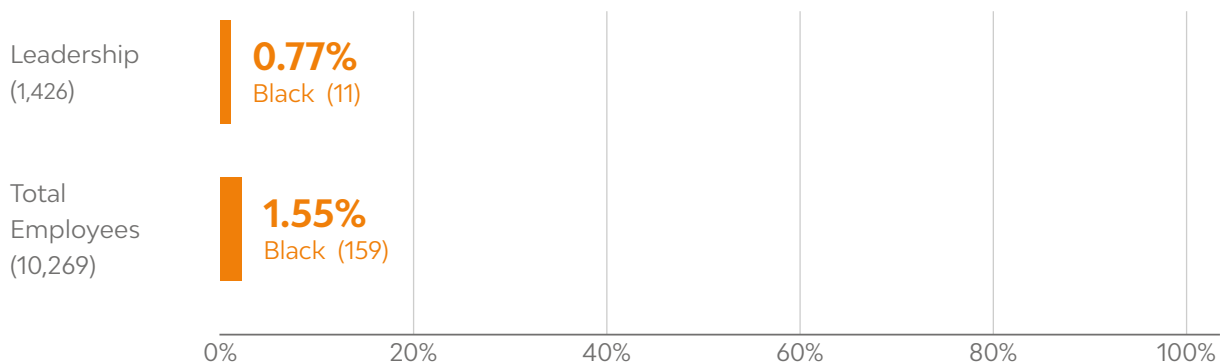
Distribution by sex of the Administrative Council GRI 405-1 GRI 405-2



Distribution by Gender of Leadership and Total Employees GRI 405-1 GRI 405-2

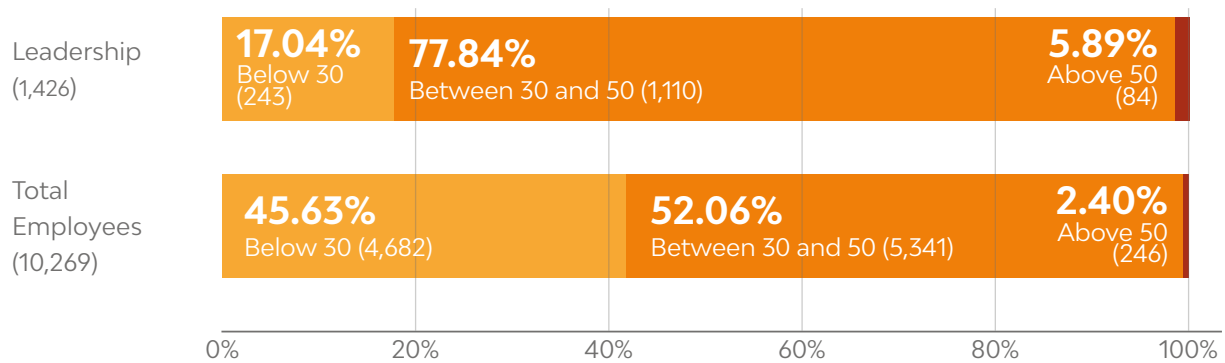


Ethnic distribution of leaders and Total Employees GRI 405-1 GRI 405-2



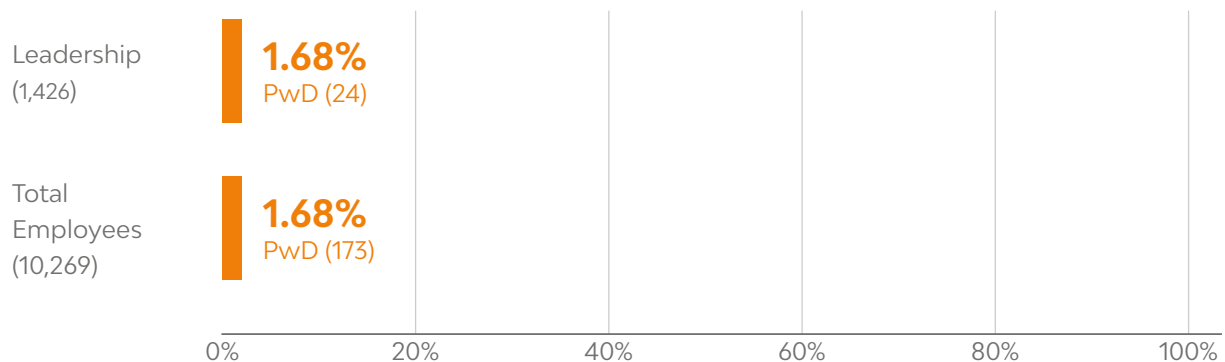
Age Distribution of Leadership and Total Employees

GRI 405-1 GRI 405-2



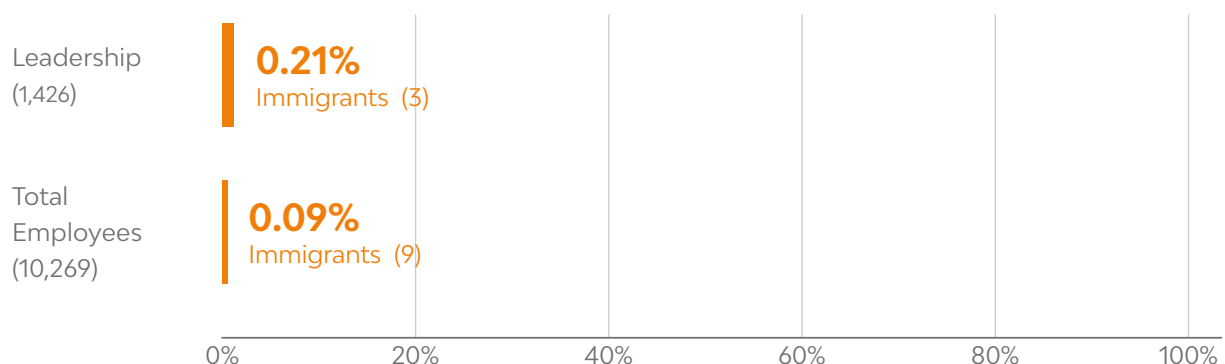
Distribution of PwD to Leadership and Total employees

GRI 405-1 GRI 405-2



Distribution of Immigrants in Leadership and Total Number of Employees

GRI 405-1 GRI 405-2



Employee Development



Training and Qualifications

Cresol invests strategically in the ongoing development of its employees and offers a wide variety of courses and training programs that aim to develop technical skills and specialized knowledge that support Cresol's results. These training programs are structured using schedules and a specific platform, and cover all hierarchical levels and are aligned with the needs and responsibilities of each position. Thus, they reflect the company's commitment to excellence in the services offered and in professional development.

GRI 3-3

The purpose of having **"the cooperative at the center of our strategies"** has intensified the need and importance of continuous improvement of employees and advisors. To disseminate the organizational culture effectively and in line with cooperative values, actions were adopted such

as: the implementation of a Corporate University platform, the adoption of Trainee and Internship Programs, the application of continuous paths, development training and training specific to the needs of the. **GRI 404-1 404-2**

Added to the purpose are the cooperative principles. The Cresol System bases its actions on the seven principles of cooperativism, with emphasis on the principle of "Education, Training and Information". In this way, we seek to adopt practices and promote actions that strengthen intercooperation and promote the cooperative movement as a whole. **GRI 404-2**

We provide training at all levels through annual and monthly schedules, built according to business needs. The annual schedule focuses on tracks, programs, projects and training, with actions both locally and across the entire Cresol System. The monthly schedules are adjusted according to the specific demands of each period. To this end, we use the Training Needs Assessment (TNA) methodology, carried out in conjunction with leaders and multidisciplinary teams, which allows all areas to have access to growth opportunities. **GRI 404-1**

Development projects, training paths and content are available to all instances and are the strategy and responsibility of each cooperative to adhere to or apply, according to their needs. **GRI 404-2**

To strengthen access to learning processes, foster Cresol culture and expand personal and professional development, Cresol has the Corporate University, which offers a wide variety of educational resources. The platform brings together 218 courses with active methodology, 113 development paths by position and 19 materials available in the virtual library, contributing to strengthening employees' careers and promoting the standardization of processes and service to members. **GRI 404-1**

The following course catalog, available in the Distance Learning (EAD) modality, includes content that can be accessed according to the specific needs of each instance:

2nd Wave of Microfinance Generation	Operational Cash Register
The Art of Stress Management	Cresol Cards - Relationship Agency
Changing Passwords for Individuals (PF)	Cresol Cards - Administrative Center
Credit Analysis	Cresol Cards: Cooperated with the Center and Strategic Results
Application of the PDCA Cycle at Cresol	Internal Commission for the Prevention of Accidents and Harassment (CIPA)
Collection of Agreements	How to Have Inclusive Conversations
Microfinance Applied to Micro and Small Enterprises	Brazilian Compensation and Payment System
Cresol Business Advisor	Compliance
Electronic Signatures	Communicate with Impact
Welcome to Cresol	Communication at Cresol
Business Partner	Ethical Conduct
Password Registration	Trust and Protection at Cresol
Cresol Member Admission Registration	Confluence
Cresol Credit Registration	Cooperation at the Center Generates Results

Cooperativism and Cooperative Governance	Event and Creation
Cooperativism: Weaving a Collective Dream	Intermediate Excel
Cresol Renova	Feedback, a caring action
Credit & Risk	Jira Tool and Workflow
Commercial Credit from Own Resources	Fundamentals of Social Capital
Rural Credit for Transfer: Contracting Tools	Gercoop 2023
Culture of Goals	Integrated Risk Management
Culture of Respect	Strategic Management in Microfinance: Human Resources as the Key to a New Culture
Course on Consortiums	Modern Conflict Management
Decide Intelligently	Management Working Capital
Discover your Potential (Coming soon)	Portfolio Management - Branch Manager
Developing a Growth Mindset	Portfolio Management - Business Manager
Unraveling Complex Problems	Process Management
From Thought to Action: Developing a Proactive Mindset	Risk Management
Mastering Time Management	Management and use of Cresol Self-Service Channels
Dynatrace	Ethical and Effective Credit Management: Analysis and Approval Decisions for Microfinance
Agricultural Business Education 2023	Graphics and Documentscopy
Agricultural Business Education 2024	Access Guide Developers
Individual Business Education	Access Guide Web Designer
PJ Business Education	User Story
Cresol Boarding	Financial Instruments and Cooperative Products
Cresol Boarding: Leader's Route	Emotional Intelligence
Estimates and Metrics	Introduction to Management Accounting in Cooperative Practice
Strategy for Growth and Financial Innovation for Cooperatives	Introduction to Leadership at Cresol
Safe Credit Granting Strategies: Processes and Execution Control for Microfinance	Introduction to Kanban

Introduction to Social, Environmental and Climate Responsibility in the Financial System	Powers of Attorney in Practice
Jira	Cresol Educational Projects
Journey of Discovery	Protheus: Purchases & Contracts
Financial Planning Journey	Pill: Analytical User
Remote Leadership in Cresol Culture	Qlik Sense
Transformational Leadership at Cresol	Qlik Sense - Business User II
Manifesta+	Operational HR
Agile Manifesto and Lean Principles	I received feedback, what now?
Rural Credit Manual - MCR 2023/2024	Revenue and Expenses X Assets and Liabilities
Mentoring	Credit Recovery
Practical Microfinance: Methodologies and Credit Assessment for Informal Income	Regulation and Compliance in the Cooperative Market
70:20:10 Learning Model	Relaciona
Operations Monitoring	Relationship with the Cooperative
Business Budget	Breathe & Don't Freak Out!
Query Optimization	Productive Meetings
PLD-FTP	Relationship Ruler
Card Management Panel	Mental Health of Millions
Persuasion: How to enhance results	Secretariat and Reception
Personal and Family Financial Planning	Personal and Asset Security
Can I Help?	Information Security and Privacy
CPA-10 Certification Preparation	Insurance
CPA-20 Certification Preparation	National Financial System
Proagro 2023	Cresol Toll Tag
Cresol Internal Investigation Procedure	Total Cash: Total Target Remuneration
Microfinance Execution Processes and Controls	Total Cash: Total Target Remuneration (G&G)
Share Capital Processes and Tools	4966 Training

Agile Training	Humanize Workshop
Developer's Path	Workspace
It all starts with you	

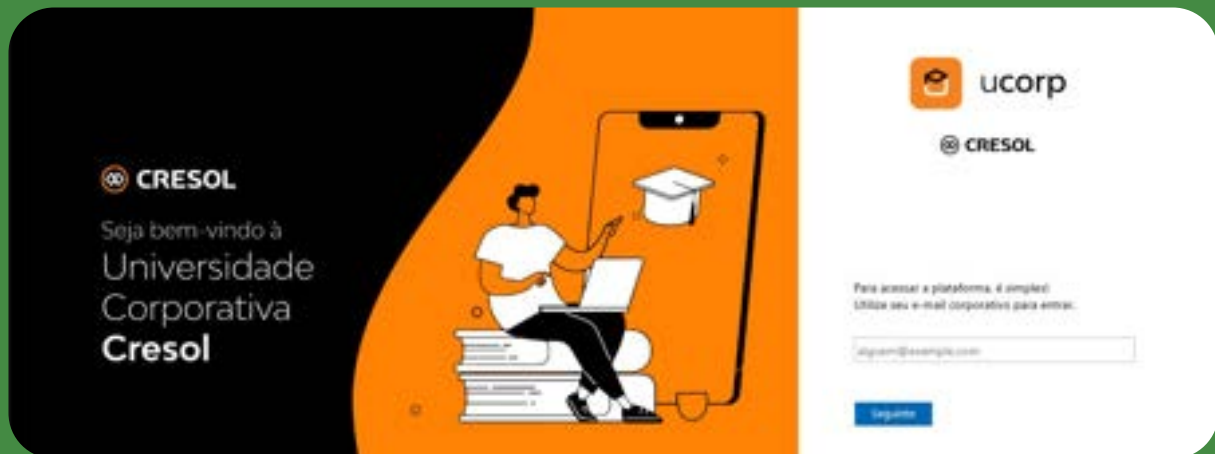
In addition to the courses mentioned, Cresol University also offers a set of training courses aimed at promoting equity and inclusion, as well as courses with an ethical and strategic focus, covering topics such as:

- » People with Disabilities (PWDs);
- » Black Consciousness;
- » LGBTI+;
- » Indigenous Peoples;
- » Sexual and Gender Diversity.
- » Technical and Strategic Topics – Track with content focused on:
 - » Commercial Credit, Cards, Insurance, Negotiation and Sales;
 - » People Management and Development;
 - » General Data Protection Law (LGPD) and Information Security.

Currently, Cresol University has **9,230 active users and more than 20,000 registered accesses**. The most sought-after content includes **Resolution No. 4,966/2011** of the Central Bank, which establishes the accounting concepts and criteria applicable to financial instruments; Information Security and Privacy courses; in addition to the regulatory training essential for the exercise of the activities developed by Cresol. **GRI 404-1**

In 2024, the Cresol System reached a significant milestone in training: more than **800 thousand hours dedicated to employee development.**





Of this total, 596 thousand hours were completed through Cresol University access and courses, while 204 thousand hours corresponded to in-person and synchronous training, which reinforces our commitment to the training and continuous growth of all those involved, as well as the best solution for the cooperative and sustainable results.

Compared to 2023, the average number of hours that each employee received training increased by approximately 55%, from 97 hours to 150 hours.

GRI 404-1

On average, each employee underwent **186 hours of training and qualifications.**

Number of training hours per employee

Central	Total	Female	Male
Confederação e Baser	802,356	443,701	358,654
Sicoper	289,810	189,764	100,046
Brazil	820,919	532,424	288,495
Total number of employees	10,269	6,166	4,103
Average	186	189	182

Total number of hours by functional category

Functional Category	Directors	Managers	Coordinators, Supervisors	Business Managers/ Analysts	Assistants/ clerks and cashiers	Trainees/ Interns
Average	42	108	97	128	91	137

To ensure the effectiveness of initiatives and measure their impact, we continuously monitor development projects. To monitor and track results, we adopt the following indicators:

GRI 404-1 404-2

- » **Active Users:** monitoring the growth in the number of active users over time;
- » **Completion Rate:** percentage of courses and trails actually completed by employees;
- » **Accesses:** number of accesses compared to the previous period to identify an increase or decrease in the use of the platform;
- » **Training Hours per Employee:** measuring the impact of the average training time on improving team performance;
- » **Practical Application:** collecting data on how training contributed to specific improvements in processes and service;
- » **Feedback from Members:** analyzing indicators of member satisfaction regarding the quality of service after training;
- » **Employee Retention:** assessing whether training programs contributed to talent retention;
- » **Reduction of Errors and Risks:** measuring the reduction in incidents related to lack of knowledge (e.g., information security);

- » **Cost per Hour of Training:** compare the cost per hour of in-person and online training, assessing the cost-benefit ratio;
- » **Return on Investment (ROI):** relate training costs to the gains obtained, such as increased productivity or improvements in employee satisfaction indicators;
- » **Satisfaction Assessment:** conduct regular surveys with employees on the relevance and effectiveness of courses and trails;
- » **Analysis of Most Searched Topics:** verify how the popularity of topics (such as Resolution 4,966 and Information Security) translates into Cresol's results and needs.

In addition to these, we include other indicators: promotions, reaction evaluations, effectiveness evaluations, impact on results and portfolio management and Net Promoter Score (NPS).

GRI 404-2

In addition to the courses offered internally, Cresol offers scholarships for postgraduate studies, which cover up to 50% of the investment, as well as financial support for obtaining certifications from the Brazilian Association of Financial and Capital Market Entities (Anbima). We also encourage attendance at events related to the areas and themes of activity, which includes participation in reference conferences in the financial and cooperative areas. These opportunities provide personal and professional growth. GRI 404-1

Sales Training: Excellence in Service to Cooperative Members

Central Ativa held a Sales Training course aimed at qualifying employees in SC, MG and MT, aiming to improve their skills and ensure excellent service to members. With the participation of a guest speaker and management, the meetings addressed specific methodologies for the AGRO, PJ and PF audiences. The initiative directly impacted more than 90 employees and, indirectly, the entire member base.



Insurance Training: Improvement for Better Service

Central Sicoper held a training course on financial products to improve employees' knowledge and confidence in the provision of insurance. The training brought together portfolio managers at the headquarters, with guidance from a product

advisor, strengthening the team's skills. As a result, there was a significant improvement in sales and service to cooperative members.

Agro Workshop: Improvement for the Harvest Plan

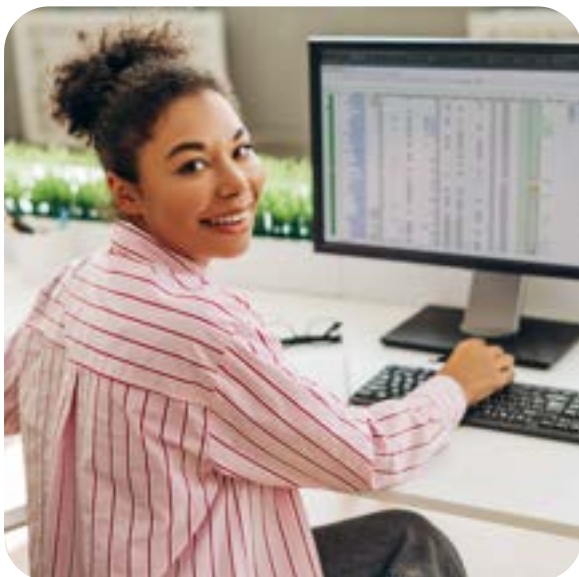
Central Sicoper held an immersion event with agricultural managers to deepen their knowledge about credit lines and new rules of the Safra Plan. The event was attended by management and agents from the central agricultural department, providing a more detailed view of

the opportunities in the sector. With the presence of more than 30 employees and back-office staff, the training strengthened the team's expertise, ensuring more qualified service to cooperative members.

Main training programs

Throughout 2024, Cresol developed training, paths and systemic programs focused on the professional growth of its employees. The main programs include: **GRI 404-2**

- » **Cultivating Talents:** training for future branch managers, with a standardized scope for all cooperatives;
- » **Integration:** program that promotes organizational culture for new employees;
- » **CMM (Cresol Manager Meeting):** strategic meeting with leaders from the Central;
- » **Exchanges:** experiences for managers, directors and presidents to learn about cooperative models, including participation in WOCCU;
- » **Humanizing:** strategic alignment between commercial indicators and people management;
- » **Commercial Education:** immersive week for PJ and Agro managers, covering business models, sales techniques and Cresol products;
- » **Area Meeting:** strategic meetings to align and train employees from the areas of Management, Accounting, Legal, Communication, Commercial, among others;
- » **External Congresses:** participation in events such as Conarh, CBTD, HSM, Summit for communication, FebrabanTech, TDC (IT) and Cooptech Crédito;
- » **Governance 3.0:** training for advisors, which prepares them for the sustainability of the system;
- » **Gercoop:** project for new advisors that aims to prepare new cooperative leaders;
- » **Trilha Conecta:** training for business managers and the Conecta agency to improve digital advisory services;
- » **Financial Educators:** training for multipliers in financial education that helps employees manage finances and guide cooperative members in the conscious use of financial products. .



In addition, in-person and online training courses were held, focused on developing leadership, strategy, innovation and high performance. The main programs include: **GRI 404-2**

- » **Empower yourself:** for coordinators of the Baser Center and Confederation, covering leadership, Cresol culture, strategic planning, project management, people management, conflicts and communication;
- » **Connect yourself:** for managers of the Baser Center and Confederation, focusing on cooperativism, diversity and high performance, in partnership with Fundação Dom Cabral;
- » **Move yourself:** for managers of developing agencies to deepen their knowledge of Cresol culture, people management, leadership, strategy and results;
- » **Maximize yourself:** for supervisors of Singulars to develop leadership, strategic performance, people management, communication, conflict management and Cresol culture;
- » **School of Managers:** a one-week immersive track for new agency managers, focusing on Cresol culture, operational management, strategy, leadership and business;
- » **Impulsione:** live online track for agency managers that addresses high performance, ESG, market trends, innovation, communication and people management;
- » **Dom Cabral Foundation Immersion:** for executives from the Confederation, Central Baser and Singulares, it explores ESG, diversity, leadership, innovation and high performance;
- » **Trainee 50+:** program to develop business managers with a theoretical and

practical track, focused on professionals over 50 years old;

- » **Agency Manager Trainee:** training for business managers to take on management positions, with a theoretical, practical track and mentoring;
- » **Empodere-se:** program for women in intermediate leadership positions, who seek to assume executive positions, with a knowledge track, coaching and mentoring.
- » **Come Together, We Are Cresol –** Mandatory courses that address fundamental topics such as ethics, compliance, risk management and information security, reinforcing our commitment to integrity and responsibility in cooperativism.
- » **Ser Cresol Immersion –** Integration program aimed at new employees, with online meetings that present the history, values, structure and performance of the Cresol System, promoting acceptance and belonging from the beginning of the journey.

In addition, in 2024 the following were held:

- » 17 online webinars on topics such as influence and persuasion, economic scenarios and neuroscience applied to results;
- » 3 in-person executive speaking classes;
- » 5 Excel classes to improve employees' analytical skills.

Outplacement Methodology and the relocation of former employees in the job Market

Cresol is concerned not only with current employees, but also with employees who have had to leave their positions at the institution. To this end, it adopts the Outplacement methodology, which supports professionals with more than ten years at Cresol in finding new jobs. The program

offers career mentoring to help former employees seek new challenges, promote self-knowledge and project their professional future, and align experiences, goals and personal interests. The process is completely free for former employees and is paid for by the institution. **GRI 404-2**

Performance Assessment and Management

For us, employee development goes beyond the application and implementation of training and qualification programs. Therefore, we have systematically established performance evaluations with the aim of promoting continuous improvement and aligning employee expectations with the Institution's strategic objectives. **GRI 404-3**

Performance evaluation is a fundamental tool for employee development and Cresol's success. It occurs annually and promotes a structured dialogue between leader and subordinate. In general, evaluation at Cresol is divided into: evaluation period; development dialogue (feedback) with the employee; and creation of the Individual Development Plan (IDP). **GRI 404-3**

To ensure that the assessment is carried out correctly, training sessions are held with leaders before each feedback cycle begins, and they then implement the actions with their teams. Leaders are responsible for promoting team development based on an IDP, and take on guidance and direction roles. It is then up to employees to be protagonists in the development and career process, reflect on their past at the institution and project expectations for the future. **GRI 404-3**

At Cresol Confederação and Central Baser, the assessment is divided into an Assessment Cycle and a Consensus Cycle. The first stage, the Assessment Cycle, lasts 45 days and involves all employees who have been with the company for 6 months or more on the start date of the assessment. **GRI 404-3**

The performance evaluation cycle involves 360° feedback: i) self-evaluation; ii) leader's evaluation of employees; iii) employees' evaluation of their leaders; iv) random peer evaluation (6 colleagues each). **GRI 404-3**

Once this cycle is complete, the Consensus Cycle begins, which is the moment when the leader and the employee align the self-assessment and the assessment carried out by the leader. This assessment supports the application of feedback and the construction of the employee's PDI. The actions defined in the PDI are monitored by the leader on a specific platform for this purpose (Employee Portal). The manager carries out quarterly monitoring, uses formal feedback and records the progress of the plans. **GRI 404-3**

At Cresol Sicoper, the assessment is based on competencies and uses the DISC methodology (which identifies dominance, influence, stability

and compliance profiles), in which each employee is assessed based on the competencies necessary to perform their role and aligns with the principles related to the institution's culture and values. This process allows for the targeting, engagement and identification of talents to meet current and future needs. [GRI 404-3](#)

established goals, ensuring the employee's progress and development. These evaluation processes are also seen at Central Brasil, where Performance Management is considered one of the pillars for employee development, and guides them to be a high-performance team that best serves the cooperative. [GRI 404-3](#)

Just like at Cresol Confederação and Baser, after the feedback, the PDI is created, which aligns individual objectives with Cresol's strategy. The manager monitors the execution of the

Percentage of employees who received an evaluation

	Men	Woman	Total
Employees who received evaluation	3,351	2,019	5,370
Number of total employees	6,166	4,103	10,269
Percentage	54%	49%	52%

Percentage of employees who received evaluation by job role

Cargos	Board of Directors	Managers	Coord/ Super	Business Managers/ Analysts	Assistants/ Clerks/ Cashiers	Apprentices/	Total
Employees who received evaluation	82	545	153	2,123	2,379	87	5,370
Total number of employees	208	961	289	3,747	4,901	163	10,269
Percentage	39%	57%	53%	57%	49%	53%	52%

At the Sicoper and Baser Confederation and Centrals, performance evaluations are carried out annually, which may not cover 100% of employees due to the dates they are carried out. However, those who are not included in the cycle receive follow-up through feedback, which ensures that

each employee receives at least four responses throughout the year. At Central Brasil, there is still no quantification of the evaluations carried out, but the implementation of a formal evaluation process is planned as one of the initiatives for 2025.

Safety, Health and Wellbeing



Training and Qualifications

Just as we care about the personal and professional development of our employees, promoting health, safety and well-being are fundamental pillars in our work environment. Investing in the well-being of our employees brings benefits not only to them, but also to Cresol, as the work environment becomes more productive and attractive. Among these actions is the Internal Accident and Harassment Prevention Committee (CIPA).

The CIPA develops activities to prevent accidents and illnesses at work and promote the quality of life of workers, together with the identification of operational risks, based on the inspection and evaluation of workplaces.

In addition, there are initiatives applied in a systemic and preventive manner in each of our cooperatives. Cresol Central Baser, for example, develops a

program aimed at promoting the health and well-being of its employees, with the objective of minimizing health risks and encouraging healthy habits, such as physical exercise, a balanced diet and health monitoring.

During this program, several actions are carried out, such as:

- » **Influenza Vaccination:** prevention of influenza in the corporate environment, reinforcing the care for the health of employees;
- » **Workplace Gymnastics:** regular workplace gymnastics sessions, held twice a week in all Cresol System branches. These activities aim to prevent repetitive strain injuries, warm up the

muscles needed for daily activities and promote disposition during work;

- » **Encouragement of Quality of Life:** offering tools with content on healthy eating, well-being and quality of life, as a way to encourage employees to take care of their health in a comprehensive way;
- » **Cresol Race:** encouraging the regular practice of physical activity, which adapts to the individual goals of each employee, whether to improve physical fitness, reduce weight/fat or endurance for running or walking. In addition, it promotes integration among employees;
- » **Health Awareness Actions:** raising awareness among employees about relevant health topics, such as breast cancer, men's health, sexually transmitted diseases and mental health. This is done through live broadcasts, videos, informative news and discussions with professionals in the field;

- » **Guide-se + (Healthy Eating):** monthly individual nutritional monitoring for employees, with the aim of helping them achieve goals related to nutrition and health;
- » **Executive Check-up:** carrying out individualized laboratory tests focused on disease prevention, especially aimed at executives, which contributes to better health management and the adoption of healthy lifestyle habits.
- » **Cresol Partnerships:** companies that offer exclusive discounts to employees for practicing physical activities.

These actions are examples of the commitment to the well-being and quality of life of employees, and we are increasingly concerned with ensuring a healthy and welcoming work environment for everyone.



“All Lives Matter” campaign reinforces the culture of care at Cresol Desenvolvimento

Cresol Desenvolvimento, committed to the well-being and health of its employees, launched the “All Lives Matter” campaign, encompassing actions related to Yellow September, Pink October and Blue November.

In 2024, Cresol Desenvolvimento promoted a series of awareness-raising lectures, benefiting its employees and reinforcing the importance of self-care and prevention.

Among the initiatives, the lectures on mental health, breast cancer awareness and men’s health in focus: in November stand out.

These actions reflect Cresol Desenvolvimento’s commitment to promoting a healthy work environment, valuing the comprehensive health of its employees and reinforcing the culture of cooperation and mutual care.



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More



Prevention Week reinforces the safety culture at Cresol

Cresol, reaffirming its commitment to the safety and well-being of its employees, promoted the Workplace Accident Prevention Week, an initiative dedicated to reinforcing the safety culture in the workplace.

The main activities developed during the week included:

- » **Educational lectures:** covering topics such as safe practices in the workplace, accident prevention and ergonomics, aiming to raise awareness among employees about the importance of adopting preventive measures in their daily lives.
- » **Practical workshops:** focusing on first aid techniques and the correct use of personal protective equipment (PPE), providing participants with essential skills to deal with emergency situations.

- » **Interactive activities:** such as group dynamics and evacuation simulations, to reinforce employee engagement and the practical application of acquired knowledge.

It is through these and other actions that we promote a safe and healthy work environment, valuing the physical and mental integrity of its employees and strengthening the culture of prevention within the organization.



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More



Ativa Bem-Estar

The Ativa Bem-Estar Project aims to promote mental health and awareness of conscious consumption among Cresol employees in the regions of SC, MS and MA. The initiative seeks to provide employees with a good quality of life, encouraging them to practice sports, use reusable bottles to reduce plastic consumption, and offering free psychological and legal support services.

The impact of the project is visible in the improvements in employee disposition, healthier diet and greater well-being. This, in turn, reflects better quality service to the public, in addition to promoting a more balanced family life and access to medical and psychological care, when necessary.

Cresol promotes female empowerment action in Pink October



With the aim of strengthening self-care and female empowerment, Cresol Ativa, a cooperative linked to Central Sicoper, promoted a special action in 2024 in the context of Pink October, a global movement to raise awareness about the prevention and early diagnosis of breast cancer.

More than 100 women were honored in a special live broadcast on self-care and well-being.

The initiative featured speakers Damyane Rinaldi and Dayane Valério, who led a live broadcast with content focused on health care, self-esteem, and

the appreciation of women. The action was aimed at the cooperative's members and employees and was widely attended, with more than 103 participants watching the live event.

In addition to the informative and inspiring content, the women were given a special gift, symbolizing recognition and care. The action reinforces Cresol's role as a promoter of inclusion, well-being, and gender equality in its communities of operation.





Meeting with Women celebrates health, safety and female protagonism



In 2024, Cresol Vale das Águas PR/MG, a cooperative linked to Central Cresol Baser, held the Women's Meeting in the city of Porto Barreiro (PR), bringing together more than 150 participants in a special program focused on well-being, health and strengthening women's leadership in rural areas.

The event marked the end of the Mothers' Clubs' activities and was part of the Pink October campaign, which focused on prevention and the appreciation of women. The themes reinforced the importance of self-care, prevention and the active participation of women in their communities. Throughout the year, agency

employees participated in the monthly meetings held by the Mothers' Clubs, discussing various topics with the participants. The final event was a moment of celebration, integration and collective learning.

The action resulted in high engagement and satisfaction among the participants, evidenced by positive feedback and the continuity of the bond between the cooperative and the community. For the coming years, the expectation is to expand the topics covered, introducing new content related to health and citizenship.

Women's Day: Appreciation and Female Empowerment

Central Sicoper celebrated International Women's Day with a special program focused on female empowerment and the well-being of more than 100 employees. The event featured an inspiring live broadcast as well as massage sessions to provide a moment of relaxation. The initiative reinforces the cooperative's commitment to gender equality (SDG 5) and women's well-being (SDG 3), promoting a more welcoming and productive environment for all.

White January: Raising Awareness about Mental Health in the Workplace

During White January, Central Sicoper focused on the mental health of its employees, promoting a healthier and more empathetic work environment. The initiative included showing films and videos, as well as giving out gifts to raise awareness among around 24 employees about the importance of mental well-being. The action, organized by the HR Department, resulted in a more empathetic and collaborative environment, with an increase in the compliments received by the back office sectors. This is an ongoing action project on the cooperative's annual agenda.



Internal Happiness Program in Cooperativism

The Internal Happiness in Cooperativism Program (FIC) was created by the National Service for Learning in Cooperativism (Sescoop) in 2023 and initially implemented at Cresol Baser and Cresol Confederação. It is based on the concept of Gross Internal Happiness (GNH). Through a questionnaire focused on the context of cooperativism, it is possible to obtain each individual's Happiness Index and, from this survey, develop a sense of self-responsibility.

The survey is based on a questionnaire with almost 100 questions covering the nine dimensions covered by the GNH, such as well-being, culture, education, time use, governance, environment, health, standard of living and community vitality. Within this process, it is possible to have three perspectives:

- » Self-diagnosis, in which each employee receives a report to learn about their overall GNH index and by dimension;
- » Collective Diagnosis, in which the cooperative receives reports with the results in general;

- » Diagnosis by area/agency, in which the cooperative receives reports stratified by area or agency.

Based on the results, actions are planned and implemented to improve or maintain the happiness index. To this end, workshops are held to analyze and develop action plans, ensuring that the initiatives most voted for by employees are prioritized and put into practice.

Since happiness is directly linked to well-being, Cresol has a FIB Committee, made up of employees and leaders responsible for defining and driving strategic actions to promote happiness in the workplace. In addition, we have "Congratulators", employees trained to offer support, engagement and monitoring of the program, which ensures that the initiatives are effective and aligned with the team's needs.





Environmental

Cresol and Sustainability

We believe that finance plays an important role in promoting the sustainable development of the communities in which it is inserted and applied. We understand that the solutions offered by the Cresol System need to drive local growth in a balanced and responsible manner. **GRI 3-3**

Therefore, Cresol is proactive in promoting sustainable finance. We invest in projects and initiatives that are beneficial to the development of cooperatives and communities, as well as protecting and reducing negative environmental impacts. **GRI 3-3**

Among the principles of cooperativism are economic participation, intercooperation and interest in the community. By adopting these principles, the cooperatives of the Cresol System implement several mechanisms to ensure that operations, products and solutions are aligned with monetary performance, economic development, environmental protection, social inclusion and responsible governance. **GRI 3-3**

We are aware of the importance of properly managing our socio-environmental impacts. In view of this, we have adopted policies that aim to measure and monitor possible risks related to operations, as well as include parameters for better management and management of activities. **GRI 201** **GRI FS1**

We are committed to preserving the environment and we value the provision of credit in a socially and environmentally responsible and conscious manner. All operations aim to generate the minimum environmental impact and enhance the social impact in the communities in which we operate. **GRI FS3**

In order to mitigate potential negative impacts, we have adopted resolution no. 4,945 of the Central Bank of Brazil, which provides for the establishment of a set of principles and guidelines of a social, environmental and climate nature. Therefore, **we have a Social, Environmental and Climate Responsibility Policy (PRSAC)**, which establishes criteria to signal and mitigate risk exposure, under the supervision of the Credit Risk area. **GRI 201-2** **GRI FS1**

During the credit contracting process, we adopt mechanisms to identify and classify the member's risks and level of exposure. This process is especially important for the agribusiness sector, our main target audience, given its susceptibility to climate change and possible negative environmental impacts generated throughout the production chains. **GRI 201-2** **GRI FS1**

In addition to the PRSAC, Cresol has a **Sustainability Policy**. The aim of this policy is to guide and establish socio-environmental guidelines to promote sustainable practices and responsibility in the environmental, social and economic spheres. **GRI FS1**

The Sustainability Policy is based on multilateral documents and agreements, such as: UN Global Compact, 2030 Agenda, alignment with the SDGs, Cresol Code of Conduct, PRSAC and GRI guidelines.

The Sustainability Policy includes objectives such as:

- » Developing investment strategies that promote sustainable economic growth in the regions served by Cresol;
- » Identifying and implementing initiatives that benefit socioeconomic development;
- » Collaborating on social projects with local organizations aiming at sustainable development;
- » Evaluating socio-environmental criteria, promoting sustainable projects/practices, investing in/promoting renewable energy and reducing the carbon footprint.

In addition to these policies, there are Committees, which are specifically dedicated to planning, setting goals, and implementing and monitoring socio-environmental actions, such as the ESG Committee and the Eco Committee.

GRI 201-2 FS1

The Sustainability Policy and the Social, Environmental and Climate Responsibility Policy, together with the ESG and Eco Committees, underpin the company's actions in environmental protection and conservation.

As of December 31, 2024, there have been no negative financial impacts, as in previous years. This is the result of the analyses, procedures and management mechanisms used. This process aims to prevent negative impacts and ensure the preservation of the brand's reputation.

GRI-201-2 FS1

Implementation and compliance with socio-environmental requirements

Among the monitoring processes, we consider the listings of IBAMA and the Ministry of Labor and Social Security (MTP). Both cooperative members and suppliers are evaluated. In cases of links to criminal practices or criminal offenses, sexual exploitation, use of slave labor or child labor, the cooperative member is immediately dismissed or the supplier is approved. **GRI FS1**

Monitoring suppliers, service providers and partners is based on mitigating the risks and weaknesses of contracts to be signed. Environmental aspects and those that have the potential to affect Cresol's reputation are assessed. The analysis is periodic and ensures that the brand is not linked to any activity that is in disagreement with our values, Code of Ethics and Conduct, as well as current legislation. **GRI FS2**

The analysis process also considers Accounting issues; Compliance (integrity); Information and Cyber Security; General Data Protection Law (LGPD); Asset Security; Social, Environmental and Climate Risk; Operational Risk; Legal Analysis and Technical Analysis, when necessary. **GRI FS2**

In all Cooperatives and Centrals, approval is carried out through due diligence, analysis, approval and monitoring, which ensures prevention and mitigation of risks that may interfere with the integrity of the Cresol System. There is a team responsible for assessing the risks and impacts of service providers and partners, and consulting the lists of restrictions that prevent the right to approval. **GRI FS2**

As for the Cooperative Members, we have a specific clause for regularity and environmental responsibility. Among the items established, this clause obliges the members to comply with all legal, tax, social security, labor and environmental protection requirements. In the event of any non-compliance, Cresol has the right to declare early maturity of the debt and terminate the ties. **GRI FS3**

Such assessments are optimized through the **CresolCredi System**, which automatically consults the data and information to be assessed by Cresol's Risk department. **GRI FS3**

The Transfer area is responsible for setting up credit lines and complying with regulations related to socio-environmental legislation. Simplifying processes and automating contracting are part of our daily routine, so that we actively listen to all stakeholders: from members and employees to the central cooperative.

The System evaluates the following criteria before granting credit: **GRI FS3**

I) If the recipient is not listed in the Registry of Employers fined for keeping workers in conditions analogous to slavery;

II) If, in the case of rural properties, there is an active registration in the Rural Environmental Registry (CAR);

III) If there are environmental embargoes registered on the IBAMA website;

IV) If the financed area is not located within indigenous territory, except in cases where the concession is intended for indigenous people, upon certification by the National Foundation for Indigenous Peoples (FUNAI), as determined by Resolution of the National Monetary Council (CMN) No. 5,081/2023.

CMN Resolution No.
5,081 of 6/29/2023



We also observe whether the cooperative members' businesses are required to have an environmental license for installation and operation or whether licensing is waived. All of these assessments are carried out at the time of contracting.

If the actions are not complied with, there is the possibility of fines being applied and future impediments to obtaining credit.



Assessment and Audits

In addition to internal standards and processes, Cresol undergoes two types of audits: internal (linear) and external (conducted by PricewaterhouseCoopers (PWC)). These audits aim to identify and measure possible non-conformities with the regulations that guide the organization's operations and parameters, which ensures compliance with standards and mitigates risks. **GRI FS9**

The audit center monitors operations and implements measures to ensure compliance with standards. In situations where irregularities or non-compliance with regulations are identified, the System is subject to penalties and proposals are formulated to return to normality. **GRI FS9**

Audits follow current resolutions regarding the risk management framework, capital management framework and disclosure of information policies, such as CMN No. 4,557/2017.

In 2022, 2023 and 2024, no findings related to social, environmental and climate risks were identified. However, if there is any non-compliance, action plans will be produced and implemented according to each risk. **GRI FS9**



CMN Resolution No.
4,557 of 23/2/2017



Audits include:

- » Establishing internal controls to ensure risk mitigation and the consequent achievement of objectives;
- » Performing periodic reviews, updates or corrections of internal controls;
- » Issuing an internal controls report in accordance with current legislation to be approved and assessed by the Board of Directors, the Executive Board, committees and other interested parties. **GRI FS9**

Both internal and external audits are based on the findings of Materially Relevant Facts (MRF), in addition to the inspection of plans and documents when requested. It is important to note that there is no active participation by interested parties, as validation only occurs after the formalization of procedures and documentation. **GRI FS9**

Employee training in socio-environmental issues

To ensure that the team manages socio-environmental risks and opportunities efficiently, Cresol offers specific and mandatory courses during the employee development path, such as: **GRI FS4**

- » Course on Introduction to Social and Environmental Responsibility in the Financial System;
- » General approach to risk and management;
- » Sustainability in cooperatives: making more sustainable decisions;
- » Prevention of money laundering and financing of terrorism;
- » The General Law on the Protection of Personal Data, Legal Bases and its agents;
- » Social and Environmental Responsibility.

Development and training paths are also offered that address socio-environmental policies and procedures, which include: **GRI FS4**

- » IBGC Training for Presidents and Executives of the Confederation;
- » ESG Committee;
- » Advisors Track;
- » Potencialize Track;
- » AGRO Certification;
- » PJ Certification;
- » PF Certification;
- » ESG in leadership courses;
- » Tracks for Business Managers (PJ, Agro, PF);
- » Social and Environmental Responsibility Track.



Sustainable Portfolio

One way to enhance positive socio-environmental impacts is to release credit to businesses and enterprises that focus on implementing and executing actions related to sustainable lines, investment in renewable energy and the water and sanitation sector.

Aware of the relevance of operations for the economy, the environment and society, Cresol adopts a proactive approach to mitigate impacts and drive positive changes. In addition, we recognize the influence of climate change on the supply of products and services, especially in the fulfillment of operations contracted by our members.

For operations, Cresol uses the National Classification of Economic Activities (CNAE), in addition to the analysis of the financial impacts and the levels of environmental, social and climate risks of each member and future member. With the analysis of the CNAEs, the potential risks of exposure of members in relation to the cooperative are identified. This process aims to prevent negative impacts and ensure the preservation of the brand's reputation. **GRI-201-2**

FS1 FS2

To classify the Sustainable Portfolio, we adopted the Green Taxonomy of the Brazilian Federation of Banks (Febraban). The main objective of this Taxonomy is to characterize credit under the socio-environmental and climate pillars in three modalities: 1) Green Economy; 2) Exposure to Environmental Risk; 3) Sectors with High and Moderate Exposure to Climate Risk. The **Green Economy** estimates the potential positive impacts for society and the environment, such as sustainable credit lines and products.

In 2024, more than **R\$13.9 billion reais** were released as a contribution to the Green Economy.

The Active Portfolio (balance of December/2024) has more than **R\$11.9 billion reais directed towards contributing to the Green Economy***, which are categorized according to the National Classification of Economic Activities (CNAE).

The green economy is a category that encompasses financial products and services that promote human well-being and social equality, while mitigating environmental risks. The main pillars include reducing carbon emissions, using resources efficiently and promoting social inclusion.

Note: *Values include earmarked credit and own resources.

Regarding the Sustainable Credit of Cresol Confederação's Own Resources Portfolio, it represented more than **R\$ 151 million**, distributed in **6,859 contracts**.



Types of releases intended for Sustainable Lines

Category	Released Amount (in R\$)	Number of contracts
17045-Sustainability - Price	R\$ 7,712,609.27	588
7046-Sustainability - Sacd	R\$ 1,181,073.24	23
17047-Sustainability - Price Pós	R\$ 1,761,481.43	24
17092-Sustainability - Price	R\$ 5,876,216.92	159
17093-Sustainability - Sacd	R\$ 2,936,201.94	14
17094-Sustainability - Price Pós	R\$ 4,396,144.61	13
2924-Ccb - Fixed Sustainable Credit Rp Pf	R\$ 36,332,433.74	2,020
2925-Ccb - Indexed Sustainable Credit Rp Pf	R\$ 7,051,785.00	156
2926-Ccb - Indexed Sustainable Credit Rp Pf	R\$ 1,715,247.48	53
3927-Ccb - Fixed Sustainable Credit Rp Pj	R\$ 30,638,802.79	990
3928-Ccb - Indexed Sustainable Credit Rp Pj	R\$ 5,583,491.43	74
3929-Ccb - Indexed Sustainable Credit Rp Pj	R\$ 4,793,335.06	28
56001-Ccb - Cdc Cresol - Sustainable - Price Pj	R\$ 413,263.99	9
56002-Ccb - Cdc Cresol - Sustainable - Price Pf	R\$ 1,707,394.00	84
7531-Renewable Energy Credit - Pre-Fixed 60	R\$ 14,480,049.19	1,218
7532-Renewable Energy Credit - Post-Fixed 120	R\$ 2,293,925.25	176
7537-Renewable Energy Credit - Mixed	R\$ 2,829,300.99	260
7644-Siga Water - Water Spc Post-Fixed	R\$ 611,200.00	29
7645-Siga Water - Water - Spc Pre-Fixed Pf	R\$ 30,500.00	1
7645-Siga Water - Water - Spc Pre-Fixed	R\$ 9,258,975.39	624
7646-Siga Sanitation - Water - Spc Post-Fixed	R\$ 2,149,010.00	17
7647-Siga Sanitation - Water Spc Pre-Fixed	R\$ 7,262,458.30	299
Total	R\$ 151,014,900.02	6,859

Cresol Credit Follow: Financing the Sustainable Future



Cresol Siga Credit is an innovative line of credit offered by Cresol Sicoper at its branches, designed to finance sustainable initiatives that leverage the well-being of the community and members, aligned with ESG practices and the UN Sustainable Development Goals (SDGs).

Developed in collaboration with Water.org, a renowned North American NGO, the project aims to support communities through financing for sanitation, infrastructure and water management. The goal is to progressively increase the number of contracts for these essential investments, and understand that the more contracts are signed, the greater the positive impact generated in the community, which results in more resources for new projects.

In addition to providing financial resources, Cresol Sicoper organizes awareness-raising events for employees, members and the community and highlights the importance of access to drinking water and sanitation services. With ambitious

targets for contracts and financed amounts, Cresol Siga exceeded expectations, as it achieved a volume of contracts and financed amounts that reflects the success and need of the initiative.

This partnership underscores Cresol Sicoper's ongoing efforts to provide access to affordable credit, encourage projects that contribute to health and well-being, and promote the sustainable management of water resources. With this initiative, Cresol Sicoper reaffirms its commitment to improving the quality of life of its members and the community in general and fostering a more sustainable future.

Cresol Siga: By the end of 2024, we had impacted more than 3,000 people, released more than 1,600 loans and invested more than 92 million reais in improvements to water and sanitation.



Cresol strengthens its Sustainable Portfolio with the Cresol Credit Line Siga

The Cresol Siga credit line, launched in 2022, seeks to finance sustainable projects aligned with ESG practices and the UN Sustainable Development Goals (SDGs). More credit was released throughout the year, as in the case of Erica Machado Lopes, from Vista Alegre/RS, who built a cistern that holds 1.5 million liters of water, which is reused on the property to manage 172

dairy cattle. This way, they have a reserve for at least three months in times of drought.

This initiative not only minimizes the impacts of the lack of rain, but also optimizes production, generates more income for her family and benefits the local community.



Among the financial solutions offered with a socio-environmental purpose, we highlight those aimed at water collection, soil conservation, implementation of renewable energy sources, reuse of animal waste, sustainable extraction and perennial crops. Perennial crops help to fix greenhouse gases in the soil, since they require less soil disturbance, which contributes to the mitigation of climate change.

Compared to 2023, we had **1,414 new operations** (which represents around a 39% increase) and **R\$32.24 million** (6.26% increase).



Some financial solutions focused on socio-environmental sustainability **GRI FS8**

2022			2023		2024	
Purpose	No. of operations	Amount financed (R\$) in 2022	No. of operations	Amount financed (R\$) in 2023	No. of operations	Amount financed (R\$) in 2024
Water collection	40	2.8 M	103	10.6 M	60	4.53 M
Soil correction	276	21.4 M	641	86 M	641	85.93 M
Renewable (clean) energy	450	57 M	745	66.7 M	745	66.72 M
Waste reuse	11	3 M	27	5 M	27	4.91 M
Extractivism (açai, yerba mate and fishing)	79	4 M	202	24.2 M	289	32.92 M
Perennial crops (coffee, avocado, pine, tangerine, banana, apple, grape and others)	1,810	140.2 M	1,954	323 M	3,367	352.53 M
Grand Total	2,666	228.5 M	3,672	515.3 M	5,086	547.54 M

Financing for services with environmental purposes

2024		
Category Enterprise	No. of operations	Financed amount
Water collection ¹	60	10.6 M
Soil correction ²	641	86 M
Clean energy ³	745	66.7 M
Waste reuse	27	4.9 M
Grand total	1,473	168.2 M

1. consists of storing water for use in times of scarcity;

2. improves soil conditions, which reduces leaching (the natural process of extracting nutrients from the soil) and increases fertility;

3. implement photovoltaic systems to reduce dependence on conventional energy;

4. reuse of desires for the use of sustainable energy sources.

Financing in Perennial Crops

Category Enterprise	No. of Operations	Contracted Value	Area (ha)	Type
Avocado	6	592 thousand	36.4	Costing and Investment
Banana	86	6.22 million	425	Costing and Investment
Coffee	2,966	317.81 million	10,296.8	Costing and Investment
Sugarcane	10	2.36 million	367.2	Costing and Investment
Persimmon	13	983.36 thousand	38.1	Costing and Investment
Guava	20	1.4 million	43	Costing and Investment
Orange	14	1.46 million	78.5	Costing and Investment
Apple	10	2.85 million	79	Costing and Investment
Peach	21	2.1 million	58.6	Costing and Investment
Pine/eucalyptus	16	5.97 million	782.8	Costing and Investment
Tangerine	137	7.8 million	414.7	Costing and Investment
Achiote	2	164.64 thousand	22.6	Costing and Investment
Grape	66	2.82 million	120.5	Costing and Investment
Grand total	3,867	358.83 million	13,766.2	

Extractive enterprises

2024				
Category Enterprise	No. of operations	Financed amount (R\$)	Area (ha)	Type
Acai	14	1.26 M	75.42	Investment
Yerba Mate	246	30.44 M	1,704.7	Investment and costing
Fishing	29	1.22 M	NA	Costing
Grand total	289	32.92 M	1,780.12	

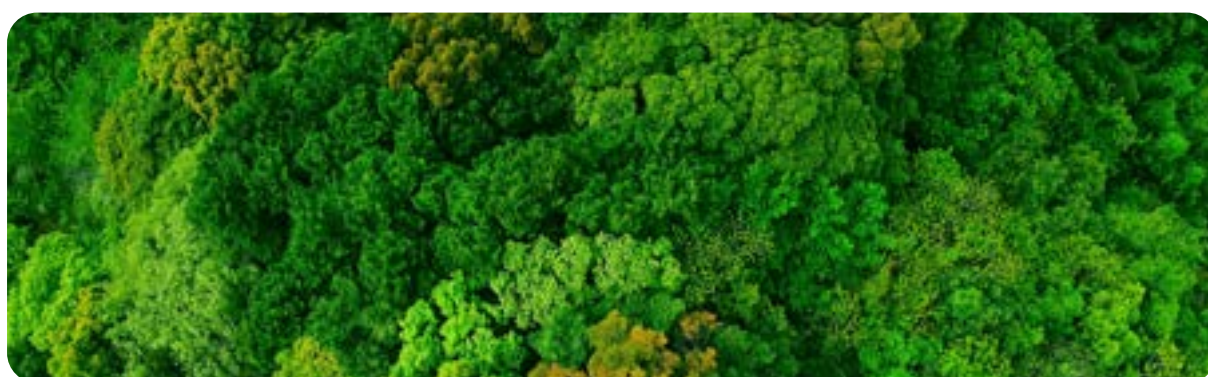
We also have lines of credit exclusively for organic and/or agroecological activities that consist of not applying chemical fertilizers to the soil, as is the case with organic products, and adopting cultivation techniques that preserve and conserve

environmental quality and biodiversity. The direct planting system consists of planting without soil disturbance, crop rotation and other soil-plant system management techniques.

Financing for agroecology, organic farming and direct planting

Agricultural Type	No. of Operations	Financed amount	Area (ha)
Agroecological	65	5.71 M	576.27
Organic	159	16.08 M	699.54
Direct Planting	15,835	1.34 B	272,997.51
Grand total	16,059	1.361 B	274,273.32

In addition to projects with a socio-environmental focus, we provide financing for rural housing with the public from the Family Farming Strengthening Program (PRONAF). **560** rural housing operations were financed (including the construction and renovation of public housing), with a value of R\$ 39,976,184.40.



Cresol Horizonte strengthens rural entrepreneurship and organic production



Through the Rural Entrepreneurship project, Cresol Horizonte, a cooperative linked to Central Cresol Baser, contributes to the sustainable development of family farming and organic production in the Metropolitan Region of Curitiba. The initiative, carried out with the support of GAWA Capital, aims to expand the positive impact of agroecology and strengthen the autonomy of small producers.

The action directly benefits 13 organic farmers from Tijucas do Sul (PR), promotes productive inclusion, healthy eating and sustainable agricultural practices.

In partnership with the Association for the Development of Agroecology, the São José dos Pinhais agency accompanies producers with monthly technical visits and financial and operational guidance, supports property management, access to credit and production improvement.

The project is ongoing and has already shown promising results in strengthening local chains of healthy food, encouraging conscious consumption and promoting production practices aligned with environmental conservation.



Street Fair - Cresol Centro Serra



The Street Fair is a project by Cresol Centro Serra, created to promote social integration and the appreciation of women. With a focus on cooperatives and the regional economy, the event is open to both cooperative members and non-cooperative members, encourages participation and strengthens local development. The fair highlights women's work, values organic production and has established itself as a space for business, as it brings producers and consumers together in a sustainable trade environment.

The main objective is to strengthen the local economy, encourage sustainable production and promote the exchange of experiences. The project

has been expanding, with an expected increase in the participation of producers and product diversification, in addition to raising awareness about the importance of local consumption.

The first edition was held in March, the month dedicated to women, and brought visibility, appreciation and income generation to the more than 1,000 participants. The event generated positive feedback, both in terms of the search for new members and the number of new businesses. The project will be continued and has dates scheduled for 2025, with the aim of consolidating itself as a fixed action of Cresol Centro Serra, positively impacting the lives of women and their families.

Field Day on Food Production and Sustainability - Cresol Essência

The Field Day, promoted by Cresol Essência in Campina das Missões (RS), had as its main objective to awaken and encourage the production of healthy, pesticide-free food, in addition to promoting biodiversity, health, well-being, and economic and environmental viability. The event took place on September 18 and 19, 2024 and involved teenagers, young adults, adults, cooperative members, and the community in general.

The event's program was organized by Casa Familiar Rural (CFR) and Emater Regional, in partnership with Cresol Essência and other cooperatives in

the region. During the Field Day, participants were encouraged to adopt sustainable agricultural production practices, with a focus on family succession and the permanence of young families in rural areas, in addition to being encouraged to promote environmental responsibility and care for the production of quality food.

Approximately 250 people participated and the event resulted in a strengthening of awareness about the importance of sustainable production and care for the environment. The action also contributed to strengthening local entities and increasing family loyalty to Cresol.

Climate Change and Cresol

Challenges and paths in relation to Climate Change

Climate change implies different risks that already affect our society, including variations in rainfall patterns and average local temperatures. Such changes directly influence enterprises and cooperatives that have businesses related to the agribusiness sector and can also encourage the emergence of new proposals aimed at reducing the carbon footprint. **GRI-201-2**

Thus, the climate change scenario implies risks that include non-compliance with planned operations due to changes in the climate or defaults resulting from businesses negatively affected by the climate, as well as opportunities that relate to future businesses with positive impacts on society and the environment. **GRI-201-2**

In the Cresol System we classify risks as physical and regulatory, as well as resulting from climate change or human interventions. **GRI-201-2**

To this end, we adopted the PRSAC, which has systemic scope and is not limited to credit lines, but to all conglomerates, including Individual Cooperatives and Credit Centers. However, we do not detail the risks at the product or service level. **GRI FS1 FS2**

Febraban's Taxonomy also helps us identify CNAEs belonging to sectors with High and Moderate Exposure to Climate Risk.





Emissions Inventories at Cresol Baser

In 2025, Cresol will begin the Greenhouse Gas Emissions Inventory of the Cresol Central Baser building. This project is part of our Sustainability Strategy and is aligned with the UN Sustainable Development Goals (SDGs) and the ESGCoop project, coordinated by the Organization of Brazilian Cooperatives.

The goal is to map, analyze and reduce carbon dioxide (CO₂) emissions, contribute to the mitigation of environmental impacts and reinforce Cresol's commitment to sustainability and responsible development.

Eco-efficiency at Cresol



In addition to risk analysis and closing contracts with interested parties that are truly concerned about the socio-environmental sphere, Cresol also adopts eco-efficiency practices in the System's facilities. **GRI 201-2**

Among the actions, we highlight the rational use of resources, promotion of recycled materials, conscious use of water and energy and adequate treatment of waste, which includes avoiding waste and using biodegradable materials.

GRI 201-2

Cresol has the Cresol Eco project, at the Cresol Confederation level. The Eco Committee is responsible for planning the actions implemented to encourage employees to adopt sustainable practices in their daily lives, which includes eliminating plastic cups in the kitchens, encouraging the use of mugs and installing bins for the proper disposal of electronic waste, such as batteries and other non-recyclable materials. These actions contribute to the eco-efficiency of the Cresol System facilities and reinforce the commitment to a more sustainable future.

GRI-201-2



Cresol wins 1st and 2nd places in the ProsperaCoop Awards

Cresol won one 1st place and two 2nd places in the ProsperaCoop Award, which recognizes the best sustainability practices promoted by credit unions in Brazil.

The ProsperaCoop Award is an initiative of the Brazilian Confederation of Credit Unions (Confedbras) and aims to recognize projects with a socio-environmental impact that contributes to the transformation of society and the development of credit unions.

Cresol's projects were awarded in the following categories:

- » **Sustainable Finance:** 2nd place for the project "Intensive Fish Farming in Water Tanks", developed by Cresol Minas Gerais;
- » **Governance:** 2nd place for the Cresol Ambassadors Project;
- » **Environment:** 1st place for the Cresol Siga Project, from Central Cresol Sicoper, focused on water quality.

Learn
more





Sustainable Agencies



Cresol continues to move towards a model of more sustainable financial agencies focused on well-being. As part of this commitment, we have two branches in Francisco Beltrão (PR) and Maringá (PR), designed to meet sustainability and health standards. These branches, well-structured, adopt green architecture principles and are the first in Brazil to receive the Healthy Building Certificate (HBC).

Each detail of the projects has been planned to ensure healthy environments, considering everything from architectural design to indoor air quality and the sustainability of materials. The branches offer a welcoming and innovative experience to members, with collaborative spaces that encourage interactivity and connection.

Employees and visitors are welcomed in environments with central lobbies that include cafeterias and scenic lighting. Additionally, the appreciation of natural resources and solar orientation reinforces Cresol's long-term commitment to sustainability, reflecting the mission to build a more sustainable future.



Renewable Energy Initiatives

Cresol Transformation - Solar Power Plant Case



Cresol Transformação reaffirms its commitment to sustainability through its solar power plant, an investment that combines innovation, environmental responsibility, and operational efficiency. There are 248 panels installed that will generate **120,977 kWh** throughout 2024, significantly reducing the need for electricity consumption from non-renewable sources and generating savings of R\$61,580.00.

In addition to the financial benefits, this initiative has a positive environmental impact, contributes to reducing carbon dioxide emissions, and strengthens Cresol's commitment to sustainable practices aligned with the principles of cooperativism.

Generating solar energy not only preserves natural resources, but also reinforces Cresol's role as an agent of transformation in building a more sustainable future, as it aligns us with the SDG goals. With this initiative, we promote economic development in a responsible manner and encourage practices that benefit cooperative members, the community, and the environment. After all, cooperating also means taking care of the planet.



Environmental Protection Initiatives



Electronic Signatures Project

In 2024, we implemented electronic signatures for contracts and documents to replace paper signatures at Cresol Confederação and Central Baser, Brasil and Sicooper, which impacted more than 21 thousand people.

Cresol surpassed 550 thousand electronic signatures in 2024, a growth of 226% compared to 2023.

Electronic signatures are a practical and secure solution that streamlines processes, reduces costs and eliminates the need for paper. In addition to optimizing time, this technology contributes to preserving the environment, avoids wasting natural resources and promotes sustainability.

At Cresol, this tool has been used since 2021. However, in 2024, there were significant advances, which provided several benefits to the institution, both in terms of process agility and in contributing to environmental preservation.

The average time to complete a signature process fell from 24h to just 1h.

With this action, we obtained significant results in reducing carbon emissions, the amount of water and wood preserved and the generation of waste.

Sustainable initiatives resulted **in a total reduction of 354,487 kg of carbon emissions, 3,710,065 liters of water conserved, 24,540 kg of waste eliminated and 161,023 kg of wood preserved.**

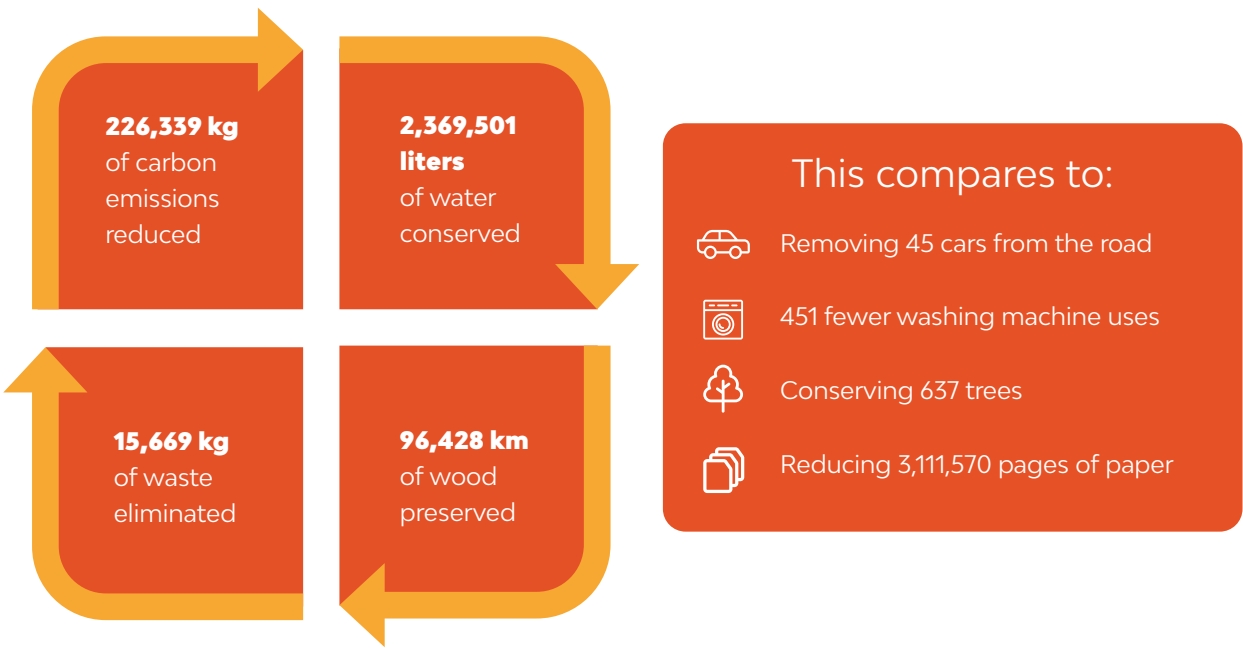
This is equivalent to:

- » Removing 70 cars from the roads;
- » Saving 706 washing machine cycles;
- » Preserving 997 trees;
- » Reducing the use of 4,893,608 pages of paper.

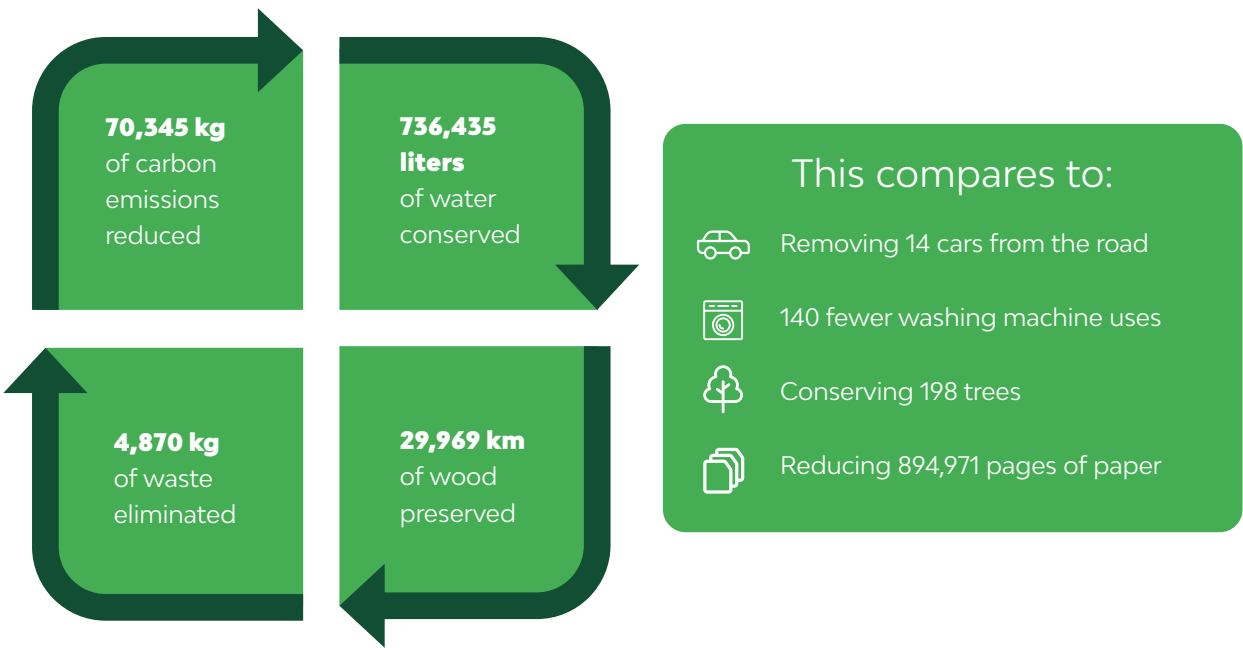
This shows that we are moving towards preserving natural resources and reducing our carbon footprint.



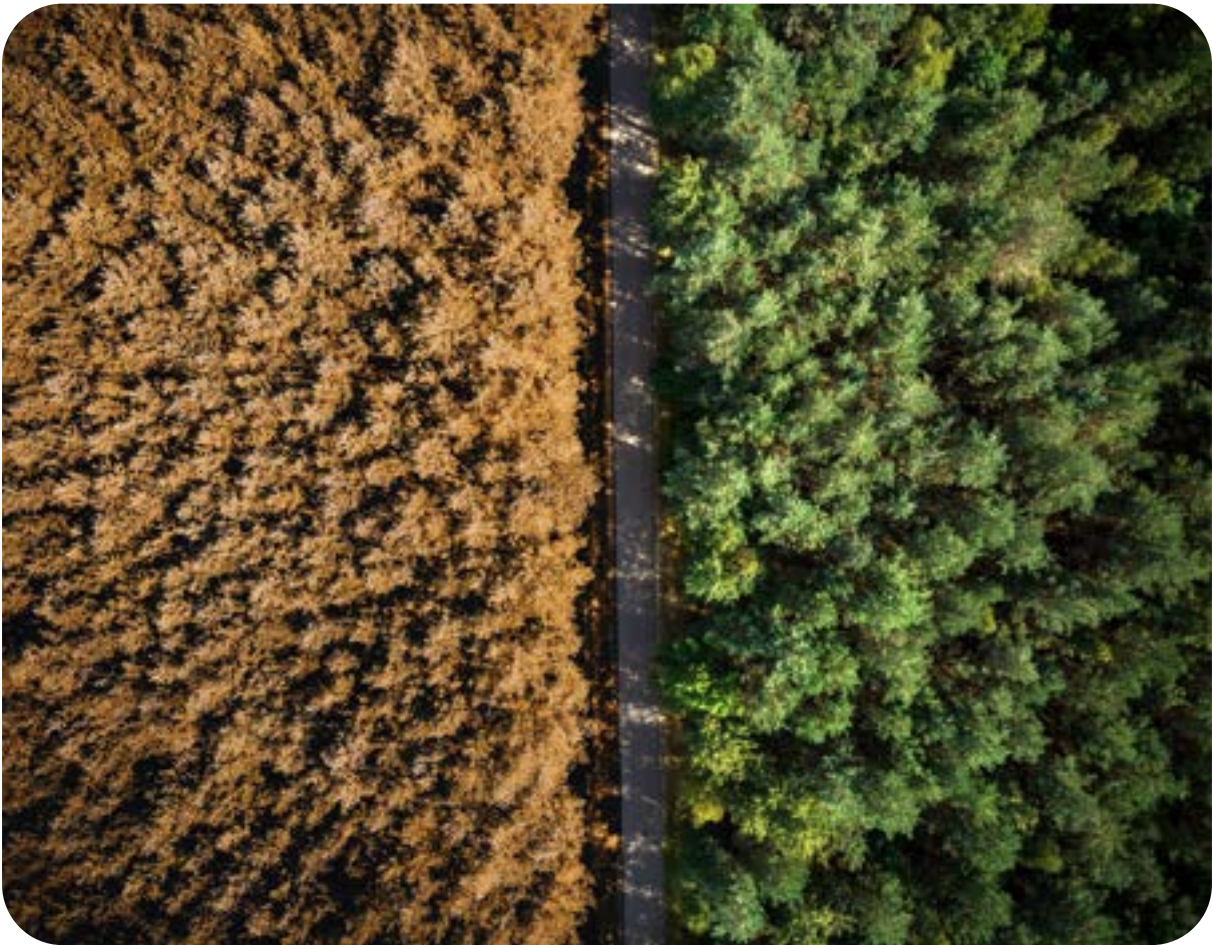
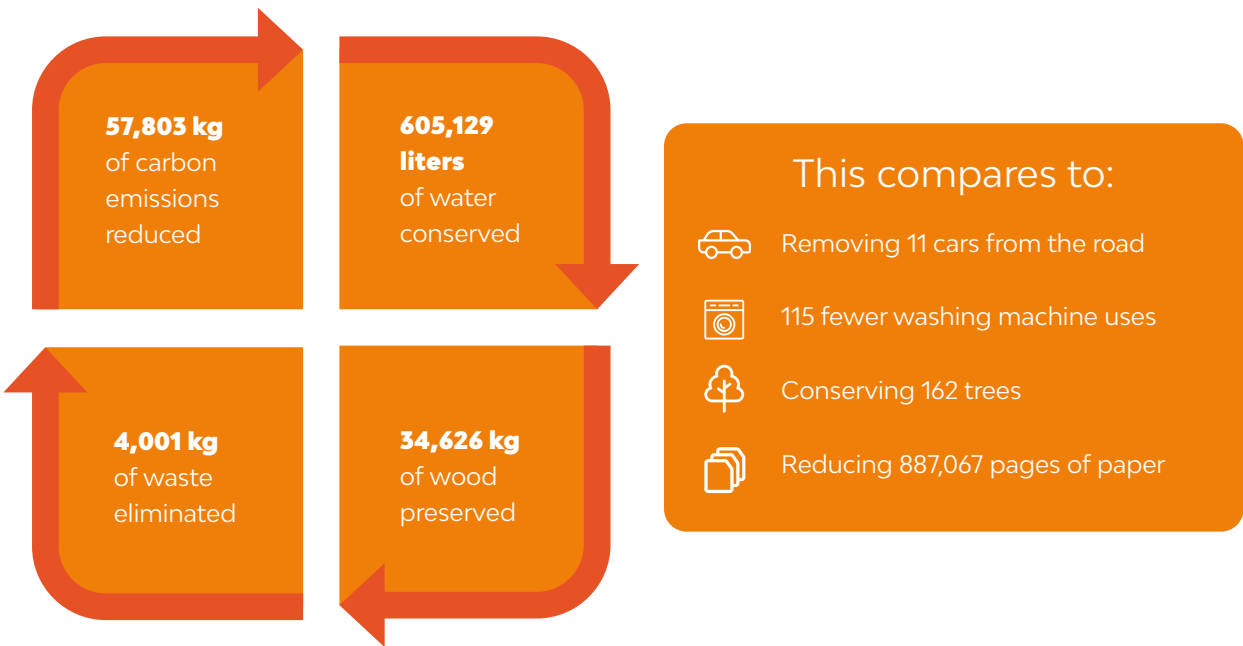
Environmental Savings Central Baser and Confederação:



Central Brasil



Central Sicoper



Young Climate Leaders Project



In partnership with the Belgian NGO TRIAS and 11.11.11, the Young Climate Leaders project has the general objective of developing entrepreneurial climate resilience practices in the northeast, with a racial and gender perspective, through financial inclusion and youth leadership. The project began in 2023 and ended in 2024, and more than **R\$152 thousand** in actions were financed.

The specific objectives of the project aim to promote structured actions around environmental issues and the empowerment of rural youth, namely:

- » **Objective 1:** to encourage leadership in the fight against climate change through environmental awareness and education, and to stimulate local protagonism. To this end, workshops with classes, guests and educational materials are held, in addition to pedagogical support, which uses the expertise and knowledge of partners such as the Youth Climate Leaders (YCL) network and in-person meetings to exchange experiences;
- » **Objective 2:** to focus on promoting sustainable businesses, with the support of young rural entrepreneurs. Through training, mentoring and financial support, the project seeks to empower these young adults to develop initiatives that promote sustainability in the countryside;
- » **Objective 3:** to ensure the active participation of rural youth in political spaces focused on discussions about climate change, increasing engagement and representation of this population in decisions that impact the environment and rural communities.

In its second year, the project involved the participation of rural youth from other states in Brazil, mainly members of the partners CRESOL and the National Union of Family Farming and Solidarity Economy Cooperatives (UNICAFES). The group included 75 young people from several Brazilian states, such as Alagoas, Bahia, Sergipe, Ceará, Paraíba, Pernambuco, Maranhão, Rondônia, Piauí and Rio Grande do Norte.

Nine virtual workshops and 21 complementary activities were held, in addition to the participation of four young people in the Y20 Dialogues event in Recife, where they discussed climate issues and solutions for youth, which promotes a collaborative network.

The course continued with synergy between rural and urban youth, with the preparation of a manifesto on food security, education and solid waste management, supported by several entities, such as the Belgian Embassy and UNESCO. Mentoring sessions were also held in sustainable businesses, with the three best proposals being highlighted, which were presented at a “Shark Tank”-style event at the Bahian Family Farming and Solidarity Economy Fair (FEBAFES) in Salvador, and covered topics such as agroforestry mushroom production, digital transcription of field records, and production of phytotherapeutic herbs.

As final products of the course, two e-books were created that addressed topics such as climate justice, agroecology, climate mitigation and adaptation strategies, and cooperativism, in addition to a video on the connections between rural and urban youth.



Other actions and projects developed

Bioconstruction

Cresol Evolution encourages Bioconstruction

"A house that embraces those who come here" is how cooperative member Ricardo Scalco defines his bioconstruction, located in the countryside of Guaraciaba (SC), on a property where environmental sustainability is at the center of all actions.

Inspired by his childhood on the property, Ricardo decided to build the house using ecological techniques, such as the COB method, which involves earth and reused materials, such as bricks, wood and glass bottles. The construction was carried out by him and his partner, and resulted in a sustainable home full of memories.

Over time, the house aroused curiosity in the community, becoming a point of visitation. In 2017, Ricardo began organizing guided tours, and in 2021 he transformed the space into a sustainable accommodation. The place offers visitors a complete ecological experience, which includes agroforestry, a green roof, a dry toilet and water heated by the sun, in addition to contact with nature and recycling practices. Cresol played a fundamental role in the development of the project, as it provided courses and sustainable technologies, such as the implementation of a solar boiler.

"Thanks to the partnership with Cresol, we were able to bring a renowned agroforestry specialist to the region and we held a course on agroforestry implementation that brought together 58 people. The implementation of the boiler also came about through people from Cresol who brought this technology to us in 2019 and it is still in operation today".

The member also adds that: *"We know that Cresol is always open to exchanges, conversations and the possibility of partnerships, which for us is very important and makes a difference. It is a cooperative that stands out because it opens the doors to dialogue. This is the great differential of the cooperative and I believe that we will evolve a lot in this regard and build new possibilities together".*

For the future, Ricardo plans to expand bioconstructions and strengthen sustainable tourism on the property. His work gives new meaning to discarded materials, transforms old objects into new uses, and reinforces the message that it is possible to live in a more conscious and harmonious way with the environment.



Spring Recovery: Environmental Preservation and Awareness

Central Baser, through the Progresso Cooperative, promoted the Spring Recovery project, focusing on environmental preservation, awareness and support for cooperative members. The actions took place in several locations, including Nova Aurora, Braganey, Lindoeste, Cascavel, Assis, Palotina, covering an audience of cooperative members and communities in general.

The project involved financial and labor resources for the recovery of springs, with the aim of preserving water resources and promoting awareness of the importance of water. With

the successful execution of the projects, the relationship with cooperative members was strengthened, contributing to the sustainable development of the region.

11 people were directly involved in the execution and monitoring of the actions. The project achieved the goal of preserving springs, positively impacting the environment and communities, in addition to raising awareness of the importance of water and sustainability.



Cresol Jacinto Machado boosts the recycling of 70 tons of plastic by promoting Ecopellets

Robinson de Mello has always had a connection with recycling, an interest that began in childhood and turned into a sustainable business. In 2016, he founded Ecopellets, initially in Novo Hamburgo (RS) and later in Meleiro (SC). The company recycles discarded big bags from agriculture and industry, converting them into plastic raw material. The process involves grinding, sanitizing, agglutinating and extruding, resulting in recyclable granules that meet different market needs.

With a production of around 70 tons of recycled plastic per month, Ecopellets supplies sustainable material for the manufacture of toys, furniture, hangers, electrical materials and gardening items. Robinson highlights that plans for the future include the acquisition of injection machines, allowing the company to produce not only raw material, but also final products.

In this context, Cresol played a fundamental role in the growth of Ecopellets, especially during the pandemic, when it facilitated access to Pronampe. The financing made it possible to purchase machinery and ensured the continuity of operations. Robinson values the partnership and sees the cooperative as essential support for further expanding his business and strengthening its positive environmental impact.

"A friend recommended Cresol as a good partner institution to work with, so we tried to open an account and it was a great partnership. It is working 100%," says the entrepreneur.



Cresol Getúlio Vargas encourages composting and sustainable management of solid waste

"Re-feeding the Earth" is the slogan promoted by Guaráipu, a company that works with subscription-based composting, waste management consulting and environmental education, headquartered in the Barão Geraldo district of Campinas, in the interior of São Paulo.

Founded by Luiza Corradini in 2019, the initiative emerged as a sustainable alternative to the accumulation of waste in landfills. The company collects organic waste from homes and small businesses on a weekly basis and transforms it into quality fertilizer. Customers receive a monthly report detailing the positive environmental impact of their contributions.

The composting process takes place in Guaráipu's yard, where the waste undergoes controlled decomposition and reaches temperatures between 55°C and 70°C. After approximately 120 days, the material is transformed into an organic compost rich in nutrients, used in vegetable gardens and agroecological plantations. In addition to reducing greenhouse gas emissions, this compost helps retain carbon dioxide in the soil, which reduces emissions.

Environmental education is also an essential pillar of the company. Guaráipu holds lectures, consultancies and digital actions to raise awareness about the importance of separating waste correctly. With expansion plans, Luiza intends to set up a composting plant and an environmental education center to expand its operations and sustainable impact.

The partnership with Cresol has been essential for the growth of the business, as we offer access to credit lines with special conditions. The cooperative highlights the cooperative model as a fairer form of economy, which strengthens support networks and drives sustainable initiatives like Guaráipu.

"When we work with agroecology, with environmental education, in search of healthier food production, we end up connecting with people. We end up creating our support network. And within this network I found out about Cresol", says Luiza.



3R's - Reduce, Reuse and Recycle at Cresol União

The 3R's project - Reduce, Reuse and Recycle, carried out by Cresol União in Coronel Vivida (PR) and Palmas (PR), aims to correctly dispose of the cooperative's waste in an environmentally correct and socially fair manner. The focus is on separating and organizing the cooperative's archival papers, which are later delivered to a social entity to be recycled, thus exchanging them for consumable supplies for the organization itself, such as toilet paper and paper towels.

The action was organized by a joint effort with the cooperative's teams, and the entities of the Diocesan Mitra of Palmas and Francisco Beltrão were responsible for removing and transporting the material to Indústria Estrela in Palmas. In total, 4.5 tons of recycled paper benefited approximately 350 people and contributed to the saving of 200 trees.

The project aims not only to reuse materials, but also to raise awareness about the importance of recycling and the positive environmental impact that this action generates.



Waste Separation at Cresol Horizonte headquarters

The waste separation campaign aimed to promote the correct disposal of waste and raise awareness among employees about the importance of this practice for the environment. In total, 65 people were positively impacted.

The change was made when Cresol Horizonte moved to the new center, and the campaign has already been successfully implemented, achieving the goal of improving awareness and waste separation, which previously still had flaws. Our commitment to the campaign is to expand it to all branches and continue to provide guidance to employees.



Adoption of biodegradable cups reduces the use of plastic in Rio Grande do Sul agencies

Cresol has adopted sustainable (biodegradable) cups in its 22 branches in Rio Grande do Sul to reduce the environmental impact of the high volume of plastic cups used by cooperative members and at events. The initiative promoted environmental awareness and sustainable development. As a result, more than 13,000 people were reached and plastic cups were no longer used, aligning with different Sustainable Development Goals (SDGs). The next step is to raise awareness about the impacts of plastic use on nature.



Tree planting

Dia C de Cooperar and delivery of tree seedlings at Cresol Ativa - Tangará (SC)

The Dia C de Cooperar, held in Tangará (SC), is an event that promotes the integration and involvement of the population with cooperatives and local leaders. The action was carried out in partnership with several companies and entities, such as the City Hall, Farmers' Market, Health Department, among others, with the objective of offering free services to the community.

During the event, tree seedlings were distributed, services such as blood pressure checks, haircuts, children's recreation with toys and painting,

cultural presentations and distribution of food, such as popcorn, juices, mate tea and snacks. In addition, 200 gifts were handed out, which provided a day of leisure, care and awareness for more than 1,000 people. The action had a great positive impact, with the delivery of more than 500 tree seedlings and the strengthening of community integration, in addition to promoting the appreciation of cooperatives in local development.

15th anniversary and planting of 49 seedlings by Cresol Raiz

Cresol Raiz celebrated its **15th anniversary** with a special program during the month of September, which included several moments dedicated to members, employees and the community of Frederico Westphalen (RS). The activities included networking meetings, business days, actions with the local press and educational initiatives, culminating in the planting of **49 tree seedlings**, which symbolize the municipalities served by the cooperative.

The goal of the celebration was to reinforce Cresol Raiz's commitment to its members and the community, in addition to strengthening the cooperative identity and the relationship with strategic partners. The action also sought to promote the strengthening of the Cresol

Raiz brand in the region, increase community engagement in the activities promoted and generate environmental awareness through the planting of trees.



Tree Planting in Agencies - Pinheirinho do Vale (RS)

In celebration of the anniversary of the Cresol agency in Pinheirinho do Vale (RS), tree seedlings were planted in the city's central square. The main objective of the action was to contribute to environmental preservation and symbolize Cresol's commitment to the local community. The project aims to expand the planting to all agencies, to increase the positive impact on sustainability and community engagement.

The planting action focused on promoting urban tree planting, improving air quality and involving the local community in caring for the environment, which strengthened the partnership between Cresol and citizens.

A total of 50 people participated, including the local community, Cresol employees, and representatives of schools and environmental organizations. The action generated a significant increase in the population's environmental awareness, improved tree planting and, consequently, air quality in the cities. In addition, it strengthened the bond between Cresol and the community, which consolidated the commitment to sustainability.

Cresol Siga: sustainable financing for water and sanitation impacts more than 3,000 people

Cresol Siga is a financing program focused on sanitation, infrastructure and water management, which promotes sustainable development and raises awareness about the importance of access to water. Awarded at the 15th Concred as the best project in the environmental category, the initiative has already released more than 1,600 loans and invested more than R\$23 million in projects related to water and sanitation, which have impacted more than 3,000 people, according to water.org metrics.

This action carried out at Cresol Sicoper reinforces Cresol's commitment to environmental and social sustainability, strengthens strategic partnerships and contributes to improving the well-being of communities.

Learn
more



Field Day: Promoting sustainable agriculture and women's empowerment

The "Field Day with Women Members" was an important action in the training process for women involved with the Cresol and Sicoper cooperatives. The event focused on highlighting the importance of organizing rural properties, with an emphasis on producing food free of pesticides, to promote healthier and more sustainable practices.

During the event, 50 women were made aware of the positive impact of adopting agricultural practices that respect the environment and the health of plants, animals and people. The approach was both theoretical and practical, with the aim of showing how organizing production

on properties can result in greater health, quality of life and economic viability for families.

In addition, the Field Day was attended by several partners, such as Emater, the Rural Workers Union and the Regional Association for Education, Development and Research (Arede), who contributed their experiences and knowledge. This event not only sought to improve the agricultural production of the participants, but also to reinforce the importance of sustainable practices, for the well-being of all and the preservation of the environment.





Female Empowerment and Integral Health: Using Medicinal Herbs for Women's Well-Being

The Women's Empowerment and Comprehensive Health Project, held in Santo Cristo (RS), consisted of a Discussion Group on Women's Health and Well-being. The event was part of the schedule of activities of the Cresol Women Cooperatives - Cresol Partners project, with the aim of highlighting the importance of caring for women's physical, mental and spiritual health.

During the discussion group, participants discussed topics related to health and quality of life, with an emphasis on the use of medicinal herbs to improve well-being. The cooperative members and their families were encouraged

to invest in their properties and businesses with Cresol, based on improving their health and active participation in the communities.

In total, 50 people, including cooperative members and their families, were reached. The event had a significant impact, promoting loyalty among women and their families to Cresol, in addition to strengthening women's health, well-being and empowerment. The active participation of women has generated a positive impact on the development of properties and business with the cooperative.

Use of Medicinal Herbs and Healthy Alternatives for Health Care: Well-Being and Sustainability

As part of the schedule of actions of the Cresol Cooperative Women Project - Cresol Partners, the action "Use of Medicinal Herbs and Healthy Alternatives for Health Care" was held at the Administrative Headquarters of Cresol Essência, in Santo Cristo (RS). The event aimed to raise awareness of healthy and sustainable alternatives for health care and well-being.

During the meeting, cooperative members and the community were able to participate in the exchange of seeds and seedlings of medicinal herbs, aromatic plants, fruit trees and flowers. In addition, practical activities were carried out, such as the production of seasoned salt and therapeutic pillows with medicinal herbs. The action promoted

commitment to health and the environment, in addition to strengthening the bond between the associated families and Cresol.

In total, 40 people, including cooperative members and their families, benefited. The action generated loyalty among the associated families, promoted care for environmental and human health, and encouraged sustainability in both personal care and sustainable agriculture of families. Furthermore, it contributed to strengthening the connection with Cresol and expanding knowledge about natural and economical alternatives.



Environmental Education

Environmental Education in Action: children promote conscious consumption on Environment Day

The Environment Day event was held with the classes participating in the Mesadinha e sua Turma project, to raise awareness about responsible consumption and sustainability. Teachers from the school located in Humaitá (RS) guided more than 90 children in creating posters on environmental issues, which were later displayed at the agency.

This initiative allowed members to learn about the work carried out with children in schools, which increased the visibility of the project and reinforced the cooperative's commitment to

environmental education. The event encouraged students to reflect on environmental preservation and the importance of conscious consumption. In addition to producing the posters, the initiative generated practical developments, such as cleaning campaigns at schools, separating and recycling waste, and planting trees. Displaying the work at the agency also strengthened community engagement, by showing that small actions can contribute to building a more sustainable future.



Share Project - Encouraging the Production of Healthy Food

The Share Project was developed at the Rio Branco School in Santo Cristo (RS) with the aim of encouraging the production of healthy food among more than 150 children. The project began with a theoretical study on the importance of jataí bees and evolved into practical activities, such as the construction of beehives and the collection of medicinal honey, used by the school community itself.

The project had a significant impact, as it reduced the use of chemical medications at the school, which promotes the health and well-being of students and staff. By learning about the production of healthy and natural food, the children also developed greater environmental awareness and began to apply their knowledge in their daily school life.

Fouet Project: Education and Sustainability for Children and Teenagers

The Fouet Project, developed by Central Sicoper, aims to provide 7th grade students at a public school in Ibiam (SC) with practical experience in planting and cooking, with a focus on sustainability, family succession and professional training. Over the course of 10 meetings, students learn to grow their own food with simple ingredients, while developing practical skills in financial management, as they need to create spreadsheets and manage their budget to buy the ingredients needed for their recipes.

Eight students actively participated, and many of them, after the project, opened bank accounts and continued to help their parents with gardening, money management and cooking. The project encourages financial autonomy and entrepreneurship among young people, while also teaching them about sustainability in food cultivation and the importance of health through healthy eating. In addition, it contributes to the development of practical skills and the strengthening of family relationships, as students can collaborate with their parents in activities related to planting and feeding.





Plans for the Future

Cresol is moving towards a future guided by sustainability every day.

"Sustainability is the basis on which we structure our strategy and operations in search of a balance between economic growth, social well-being and environmental protection. The year of 2024 was marked by significant progress in this direction, with the expansion of activities to new areas and the reinforcement of projects focused on sustainable development. We are convinced that success is not measured only in financial terms, but also by the positive impact we have on our members and communities", stated **Cledir Assisio Magri**, President of Cresol Confederação.

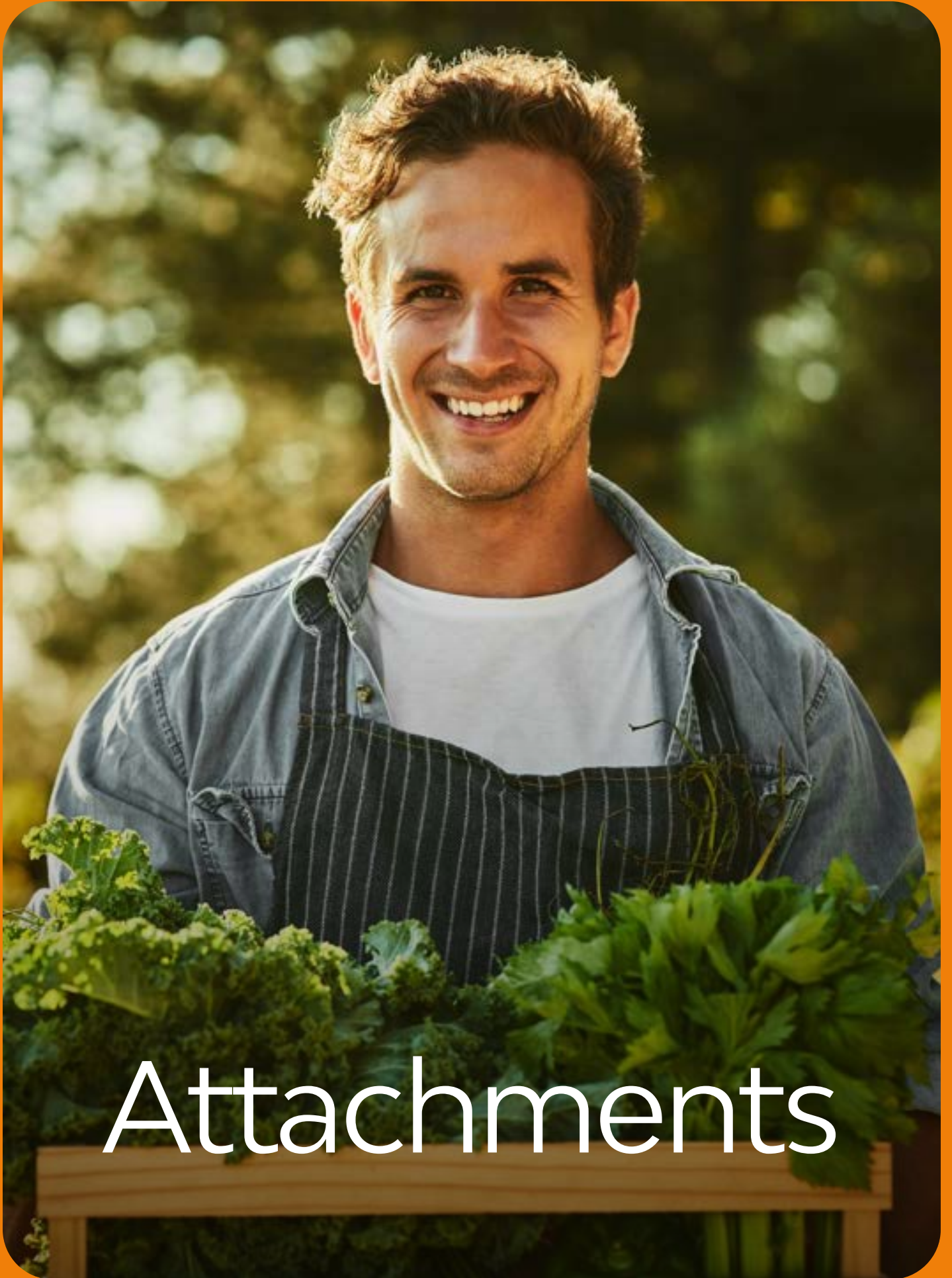
We are committed to systematizing and disclosing our actions through sustainability reports, but we know that given the size of our network and Cooperatives, we can go further!



We intend to expand and strengthen our initiatives in the ESG pillars, promoting more sustainable, inclusive and innovative practices in our operations.

For example, our goals are to expand the scope of the portfolio allocated to contribute to the green economy; expand the social portfolio; promote greater digitalization of our processes and documents; increase diversity in our work environments; and strengthen the culture of sustainability among employees. We seek to further enhance our results so that there is greater economic development in smaller communities and municipalities, as well as enabling the growth of our members.

Finally, as signatories of the Global Compact, we reaffirm our commitment to continuously advance in the implementation of ESG practices. **We will continue to promote initiatives that generate a positive impact and actively contribute to the achievement of the Sustainable Development Goals, strengthening our role as agents of transformation for a more sustainable and inclusive future.**



Attachments

Sustainable Development Goals Index

Learn more about the SDGs



Goals in Brasil



ODS 1

Eradication of Poverty

p. 105

p. 120

p. 143

p. 191



ODS 2

Zero Hunger

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ODS 3

Good Health and Well-being

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ODS 4

Quality Education

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ODS 5

Gender Equality

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ODS 6

Clean Water and Sanitation

- p. 232



ODS 7

Affordable and Clean Energy

- p. 129
- p. 241



ODS 8

Decent Work and Economic Growth

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- p. 50
- p. 89
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ODS 9

Industry, Innovation and Infrastructure

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ODS 10

Reduced inequalities

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- p. 91
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Sustainable Cities and Communities

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- p. 110
- p. 186
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- p. 238
- p. 241
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ODS 12

Responsible Consumption and Production

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- p. 110
- p. 129
- p. 136
- p. 237
- p. 238



ODS 13

Climate Action

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ODS 14

Life Below
Water

p. 232



ODS 15

Life on Land

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ODS 16

Peace, Justice and
Strong Institutions

p. 48

p. 50

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p. 189



ODS 17

Partnerships for
the Goals

p. 111

p. 120

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p. 140

p. 186



GRI and SASB Standard Content Summary

GRI and SASB Standards	IFRS Standard	GRI/SASB Content	Summary Information
GENERAL CONTENTS			
GRI 2: General Contents		2-1 Organization details	National Confederation of CooperativesCredit Centers and Family and Solidarity Economy – Cresol Confederation; Referred to as a third-degree cooperative, the Confederation is a simple society, of a cooperative nature andlimited liability; Headquartered in Florianópolis, Santa Catarina; Cresol Confederation operates nationwide.

Content Summary of the GRI Standard

Statement of Use

National Confederation of Central Credit Cooperatives and Family and Solidarity Economy – Cresol Confederação reported in accordance with GRI Standards for the period January 1, 2024 to December 31, 2024.

GRI 1 used

GRI 1: Fundamentals 2021

Location (Page in pdf)	Omissions		
	Omitted requirements	Reason	Explanation

GRI and SASB Standards	IFRS Standard	GRI/SASB Content	Summary Information
GRI 2: General Contents		2-2 Entities included in the organization's sustainability report	The scope of the report includes information from the National Confederation of Central Credit and Family and Solidarity Economy Cooperatives (Cresol Confederation) — a third-level cooperative — and first- and second-level cooperative organizations, respectively the Individual and Central Cooperatives, which make up the Cresol System.
GRI 2: General Contents		2-3 Reporting period, frequency and point of contact	January to December 2024, annual report and contact via contato@cresolinstituto.org.br
GRI 2: General Contents		2-4 Restatements of information	There are no reformulations
GRI 2: General Contents		2-5 External verification	This sustainability report has not undergone third-party assurance or external verification.
GRI 2: General Contents		2-6 Activities, value chain and other business relationships	
GRI 2: General Contents		2-7 Employees	
GRI 2: General Contents		2-8 Workers who are not employees	
GRI 2: General Contents	S1.27 a; S1.27 b (i)	2-9 Governance structure and its composition	Given the autonomy of cooperative entities, the Confederation, Credit Centers and Individual Cooperatives have their own governance structures.
GRI 2: General Contents		2-10 Nomination and selection to the highest governance body	
GRI 2: General Contents		2-11 Chairman of the highest governance body	

Location (Page in pdf)	Omissions		
	Omitted requirements	Reason	Explanation
11; 30			
11			
11			
-			
27; 29; 30; 33; 36; 37; 106			
189; 190; 201			
199	2-8-a, b, c	Information unavailable	Systematic data collection for the Cresol Confederation has not yet been implemented.
47; 51; 54; 56; 57			
51; 53; 54			
51; 57			

GRI and SASB Standards	IFRS Standard	GRI/SASB Content	Summary Information
GRI 2: General Contents	S1.27 a (iii); S1.27 a (iv); S1.27 b (i); S1.29 a; S1.29 b; S1.30 a; S1.32 a; S1.32 b	2-12 Role of the highest governance body in overseeing the management of impacts	
GRI 2: General Contents	S1.27 a (i); S1.27 a (iii); S1.27 b; S1.27 b (i); S1.27 b (ii)	2-13 Delegation of responsibility for impact management	
GRI 2: General Contents	S1.27 a (i); S1.27 b; S1.27 b (ii)	2-14 Role played by the highest governance body in sustainability reporting	The presidency of the National Confederation of Central Credit and Family and Solidarity Economy Cooperatives – Cresol Confederation and the ESG Committee are responsible for monitoring the process of preparing the GRI Sustainability Report
GRI 2: General Contents		2-15 Conflicts of interest	
GRI 2: General Contents		2-16 Communication of critical concerns	
GRI 2: General Contents	S1.27 a (ii)	2-17 Collective knowledge of the highest governance body	
GRI 2: General Contents		2-18 Evaluation of the performance of the highest governance body	

Location (Page in pdf)	Omissions		
	Omitted requirements	Reason	Explanation
51; 58; 62; 63			
62			
51			
54			
62; 63			
64			
47; 54; 55			

GRI and SASB Standards	IFRS Standard	GRI/SASB Content	Summary Information
GRI 2: General Contents		2-19 Remuneration policies	
GRI 2: General Contents	S1.27 a (v)	2-20 Process for determining remuneration	
GRI 2: General Contents		2-21 Proportion of total annual remuneration	
GRI 2: General Contents	S1.27 a (iv); S1.29 a; S1.29 bS1.29 c; S1.29 d; S1.29 e; S1.30 a; S1.41 (i); S1.32 a; S1.32 b;S1.34 a; S1.34 b	2-22 Sustainable development strategy statement	

Location (Page in pdf)	Omissions		
	Omitted requirements	Reason	Explanation
192; 193	I, II, III, IV e V	Partial information	In this reporting cycle, data on the ratio between the highest and median remuneration of employees were not reported. The decision was motivated by methodological changes and the need to improve the database to ensure the consistency of the indicators disclosed. The institution is in the process of reviewing its remuneration policy and plans to resume disclosing this indicator in future reports.
192; 193			
193	a, b e c	Partial information	In this reporting cycle, data on the ratio between the highest and median remuneration of employees were not reported. The decision was motivated by methodological changes and the need to improve the database to ensure the consistency of the indicators disclosed. The institution is in the process of reviewing its remuneration policy and plans to resume disclosing this indicator in future reports.

GRI and SASB Standards	IFRS Standard	GRI/SASB Content	Summary Information
GRI 2: General Contents	S1.27 a (iv); S1.29 a; S1.29 b; S1.29 c; S1.41 (i); S1.32 a	2-23 Policy commitments	
GRI 2: General Contents	S1.27 b (ii); S1.29 d; S1.29 e; S1.41 (i); S1.34 a; S1.34 b	2-24 Incorporation of policy commitments	
GRI 2: General Contents		2-25 Processes for redressing negative impacts	
GRI 2: General Contents		2-26 Mechanisms for advice and raising concerns	
GRI 2: General Contents		2-27 Compliance with laws and regulations	Cresol Conferederação did not record any non-compliance with laws and regulations during the reporting period, January 1, 2024 to December 21, 2024.
GRI 2: General Contents		2-28 Membership of associations	
GRI 2: General Contents		2-29 Approach to stakeholder engagement	
GRI 2: General Contents		2-30 Collective bargaining agreements	We have 99% of our employees covered by the collective bargaining agreement. For the remainder, we set our own standards in terms of working and employment conditions, including minimum wage and benefits that exceed legal requirements.
GRI 3: Material Themes 2021		3-1 Process of defining material themes	
GRI 3: Material Themes 2021		3-2 List of material themes	
MATERIAL THEME: HUMAN CAPITAL DEVELOPMENT			
GRI 3: Material Themes 2021		3-3 Management of material issues	

Location (Page in pdf)	Omissions		
	Omitted requirements	Reason	Explanation
70; 71; 72; 92			
71; 72; 73			
58; 62; 63; 64			
74			
70			
38; 39; 40; 41			
16			
195			
16			
17; 18			
204			

GRI and SASB Standards	IFRS Standard	GRI/SASB Content	Summary Information
GRI 404: Training and Education 2016		404-1 Average hours of training per year, per employee	
GRI 404: Training and Education 2016		404-2 Employee skills development and career transition assistance programs	
GRI 404: Training and Education 2016		404-3 Percentage of employees receiving regular performance and career development reviews	
GRI 202: Market Presence 2016		202-2 Proportion of board members hired from the local community	In 2024, we will end our year with an average of 82.64% of the members of the Board of Directors of the operational units (Confederation, Central and Singular) coming from the local community, that is, the state in which the entity operates.

MATERIAL THEME: COMMUNITY DEVELOPMENT

GRI 3: Material Issues 2021		3-3 Management of material issues	
GRI 201: Economic Performance 2016		201-1 Direct economic value generated and distributed	
GRI 203: Indirect Economic Impacts 2016		203-2 Significant indirect economic impacts	

MATERIAL THEME: SUSTAINABLE FINANCE

GRI 3: Material Themes 2021		3-3 Management of material issues	
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Location (Page in pdf)	Omissions		
	Omitted requirements	Reason	Explanation
204; 205; 208; 209; 210			
204; 205; 210; 212; 213; 214			
214; 215			
191			
204			
60; 143; 185			
60; 143			
225			

GRI and SASB Standards	IFRS Standard	GRI/SASB Content	Summary Information
GRI 201: Economic Performance 2016		201-2 Financial implications and other risks and opportunities arising from climate change	
Financial Services Sector Supplement 2000-2011 GRI		FS1 Policies with specific social and environmental components applied to business lines	
Financial Services Sector Supplement 2000-2011 GRI		FS2 Procedures for assessing and screening social and environmental risks in business lines	
Financial Services Sector Supplement 2000-2011 GRI		FS3 Processes for monitoring customers in the implementation and compliance with social and environmental requirements included in contracts	
Financial Services Sector Supplement 2000-2011 GRI		FS4 Process(es) to improve the competence of employees to implement social and environmental policies and procedures applied to business lines	
Financial Services Sector Supplement 2000-2011 GRI		FS8 Monetary value of products and services with environmental benefits separated by business line and broken down by purpose	
Financial Services Sector Supplement 2000-2011 GRI		FS9 Coverage and frequency of audits to assess the implementation of social and environmental policies and risk assessment procedures	
SASB Commercial Banks / SASB Consumer Finance		FN-CB-410 ^{a,2} & FN-CF-230 ^{a,3} - What is the description of the approach to incorporating environmental, social and governance (ESG) factors into (1) the credit analysis process and (2) the investment strategy?	

Location (Page in pdf)	Omissions		
	Omitted requirements	Reason	Explanation
225; 226; 230; 239; 241			
225; 226; 230; 239			
226; 227; 230; 239			
225; 227			
229			
129; 133; 234			
228			
61			

GRI and SASB Standards	IFRS Standard	GRI/SASB Content	Summary Information
MATERIAL THEME: COOPERATIVE CULTURE			
GRI 3: Material Themes 2021		3-3 Management of material themes	
MATERIAL THEME: INCLUSIVE GROWTH			
GRI 3: Material Themes 2021		3-3 Management of material themes	
Financial Services Sector Supplement 2000-2011 GRI		FS7 Monetary value of products and services with social benefits, separated by business line and broken down by purpose.	
Financial Services Sector Supplement 2000-2011 GRI		FS13 Access points in low-population or economically disadvantaged areas, broken down by type. (Physical Service Network)	
Financial Services Sector Supplement 2000-2011 GRI		FS14 Initiatives to improve access to financial services for disadvantaged people.	
SASB Commercial Banks		FN-CB-000.A - What is the total (1) number and (2) value of checking and savings accounts by segment: (a) personal and (b) small business?	
SASB Commercial Banks		FN-CB-000.B - What is the total (1) number and (2) value of loans by segment: (a) personal, (b) small business, and (c) corporate?	
SASB Commercial Banks		FN-CB-240 ^a .1 - What is the (1) number and (2) amount of outstanding loans that qualify for programs designed to promote small business and community development?	

Location (Page in pdf)	Omissions		
	Omitted requirements	Reason	Explanation
88; 89; 204			
88; 89; 90			
113; 117; 119			
88			
89; 90			
113			
112			
119			

GRI and SASB Standards	IFRS Standard	GRI/SASB Content	Summary Information
SASB Commercial Banks		FN-CB-240 ^a .2 - What is the (1) number and (2) amount of non-performing and non-performing loans that qualify for programs designed to promote small business and community development?	
SASB Commercial Banks		FN-CB-240 ^a .3 - What is the number of no-cost checking accounts provided to previously unbanked or underbanked customers?	
SASB Commercial Banks		FN-CB-240 ^a .4 - What is the number of participants in community development initiatives? financial education for unbanked, underbanked, or underserved customers?	
SASB Commercial Banks		FN-CB-410 ^a .1 - What is the commercial and industrial credit exposure by sector?	
SASB Financiamento ao Consumidor		FN-CF-270 ^a .2 - What is the approval rate for (1) credit and (2) prepaid products for applicants with FICO scores above and below 660	

Location (Page in pdf)	Omissions		
	Omitted requirements	Reason	Explanation
119			
112			
-	FN-CB-240 ^a .4	Information unavailable	Systematic data collection for the Cresol Confederation has not yet been implemented.
60; 61			
-	FN-CF-270 ^a .2	Information unavailable	Systematic data collection for the Cresol Confederation has not yet been implemented. From 2025 onwards, a control for monitoring and internal control will be implemented.

GRI and SASB Standards	IFRS Standard	GRI/SASB Content	Summary Information
SASB Consumer Financer		FN-CF-270 ^a .4 - What is the (1) number of complaints filed with the Consumer Financial Protection Bureau (CFPB), (2) percentage of complaints with monetary or non-monetary compensation, (3) percentage of complaints disputed by the consumer, and (4) percentage of complaints that resulted in an investigation by the CFPB	
MATERIAL TOPIC: FINANCIAL EDUCATION			
GRI 3: Material Themes 2021		3-3 Management of material issues	
GRI 404: Training and Education 2016		404-1 Average hours of training per year, per employee	
GRI 404: Training and Education 2016		404-2 Employee skills development and career transition assistance programs	
GRI 404: Training and Education 2016		404-3 Percentage of employees receiving regular performance and career development reviews	

Location (Page in pdf)	Omissions		
	Omitted requirements	Reason	Explanation
95			
96; 200; 201; 204			
204; 205; 208; 209; 210			
204; 205; 210; 212; 213; 214			
214; 215			

GRI and SASB Standards	IFRS Standard	GRI/SASB Content	Summary Information
Financial Services Sector Supplement 2000-2011 GRI		FS15 Policies for fair development and sale of financial products and services	
Financial Services Sector Supplement 2000-2011 GRI		FS16 Initiatives to increase financial literacy by beneficiary type	
GRI 405: Diversity and Equal Opportunities 2016		405-1 Diversity in governance bodies and employees	
GRI 405: Diversity and Equal Opportunities 2016		405-2 Ratio of base salary and compensation received by women to that received by men	
GRI 406: Non-discrimination 2016		406-1 Incidents of discrimination and corrective actions taken	
MATERIAL THEME: ENTREPRENEURSHIP			
GRI 3: Material Themes 2021		3-3 Management of material issues	
Financial Services Sector Supplement 2000-2011 GRI		FS6 Percentage of the portfolio of each business line broken down by region, size (e.g.: micro, small, medium or large company) and sector of activity	
MATERIAL THEME: SOCIAL INVESTMENT			
GRI 3: Material Themes 2021		3-3 Management of material issues	

Location (Page in pdf)	Omissions		
	Omitted requirements	Reason	Explanation
58; 59; 71; 92; 93; 94; 96			
125; 126; 134; 145; 146; 147; 148; 159; 168; 173			
201; 202; 203			
201; 202; 203			
200; 201			
204			
59; 60; 112; 117			
204			

GRI and SASB Standards	IFRS Standard	GRI/SASB Content	Summary Information
GRI 413: Local Communities 2016		413-1 Operations with engagement, impact assessments and development programs aimed at the local community Cooperative/cooperative education for employees; length of stay in the job, career plan/PDI, turnover rate, etc.	
GRI 203: Indirect Economic Impacts 2016		203-1 Investments in infrastructure and support for services	
MATERIAL THEME: ECONOMIC-FINANCIAL PROSPERITY			
GRI 3: Material Themes 2021		3-3 Management of material themes	
GRI 205: Fight Against Corruption 2016		205-1 Transactions assessed for corruption-related risks	
GRI 205: Fight Against Corruption 2016		205-2 Communication and training on anti-corruption policies and procedures	
GRI 205: Fight Against Corruption 2016		205-3 Confirmed cases of corruption and measures taken	
GRI 206: Unfair Competition 2016		206-1 Lawsuits for unfair competition, antitrust and monopoly practices	During the period in question, no legal actions were filed relating to unfair competition, trust practices or monopoly.

Location (Page in pdf)	Omissions		
	Omitted requirements	Reason	Explanation
120; 121			
72; 112; 113; 120; 121			
58; 97			
58; 59; 93; 94; 96; 97	205-1-b	Confidentiality restriction	Sensitive data and identified risks
97; 98	205-2-c	Information unavailable	Regarding the total number of business partners trained in anti-corruption policies and procedures, we do not systematically monitor the data. The possibility of collecting and disclosing this information will be assessed in the next cycles.
94; 96; 97	205-3 -b	Confidentiality restriction	120 reports of Suspicious Operations were made to COAF, related to atypical movements, which were analyzed by the PLD/FTP team. According to the internal investigation manual, there is no category called corruption.
97			

GRI and SASB Standards	IFRS Standard	GRI/SASB Content	Summary Information
GRI 207: Taxes 2019		207-1 Tax approach	
GRI 207: Taxes 2019		207-2 Governance, control and management of tax risk	
GRI 207: Taxes 2019		207-3 Engaging stakeholders and managing their tax concerns	
GRI 207: Taxes 2019		207-4 Country-by-country reporting	Cresol Conferena only operates in Brazil.
SASB Commercial Banks		FN-CB-510 ^a .2 - What is the description of the whistleblowing policies and procedures?	
SASB Commercial Banks		FN-CB-550 ^a .2 - What is the description of the approach for incorporating the results of mandatory and voluntary stress tests into (1) capital adequacy planning, (2) long-term corporate strategy, and (3) other business activities?	

Location (Page in pdf)	Omissions		
	Omitted requirements	Reason	Explanation
99			
-	207-2		Cresol Conference does not have the residue, but it is among the development priorities for the next dissemination cycle
-	207-3	Information unavailable	Cresol Conference does not have the residue, but it is among the development priorities for the next dissemination cycle
-		Information unavailable	
95		Information unavailable	
60			

GRI and SASB Standards	IFRS Standard	GRI/SASB Content	Summary Information
MATERIAL THEME: INNOVATION AND TECHNOLOGY			
GRI 3: Material Themes 2021		3-3 Managing Material Issues	
GRI 418: Customer Privacy 2016		418-1 Security and Privacy	
SASB Commercial Banks		FN-CB-230 ^a .1 - What is the (1) number of data leaks, (2) percentage that implicate personally identifiable information (PII), (3) number of account holders affected?	"Not applicable, as there were no incidents involving data exfiltration.
SASB Commercial Banks		FN-CB-230 ^a .2 - What is the description of the approach to identifying and addressing data security risks?	"
SASB Consumer Finance		FN-CF-220 ^a .1 - What is the number of account holders whose information is used for secondary purposes?	Cresol does not necessarily use data in a secondary manner, however, for some purposes the appropriate consents are collected. All members have provided their consent.

Location (Page in pdf)	Omissions		
	Omitted requirements	Reason	Explanation
100; 101			
101	418-1-a, b, c	Confidentiality restriction	Sensitive data and identified risks
-			
101			
-		Information unavailable	



Our commitment is to generate value for our members and communities and contribute to sustainable development, strengthening environmental, social and governance issues!



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