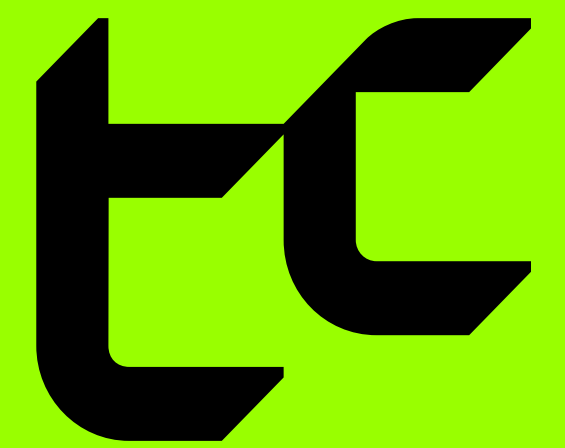
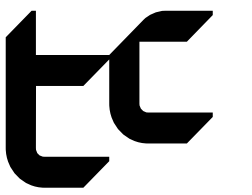


Earnings Presentation

2Q23



Transactional segment



Business units operating within estimates and performing well, demonstrating strong synergy with our community and customer base



TC INVESTIMENTOS

- Increased investments in transactional operation
- Investment application with partner **performing consistently and in line with estimates**

MULTI FAMILY OFFICE (MFO)

New contracts signed and business unit accelerating

GESTORA PANDHORA

New products and promising funding outlook

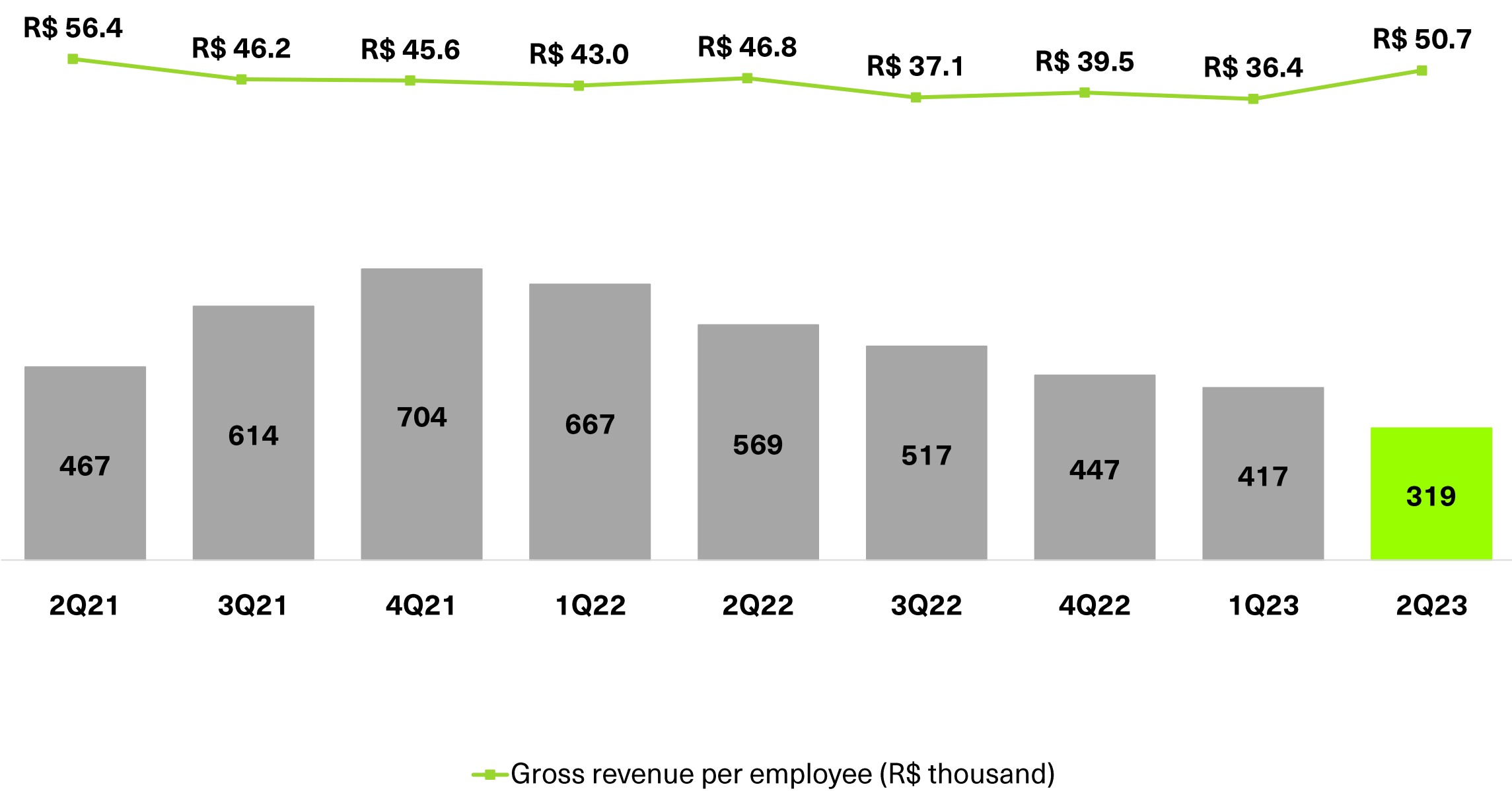


Strong culture of efficiency-seeking with a focus on cost reduction

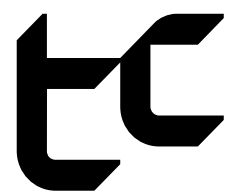
- In 2Q23, the Company achieved a **44% reduction** in its headcount compared to the same period in 2022
- Gross revenue per employee reached **R\$ 50.7 thousand**, its **highest level since 2Q21**



Number of employees



Financial discipline and improved SG&A

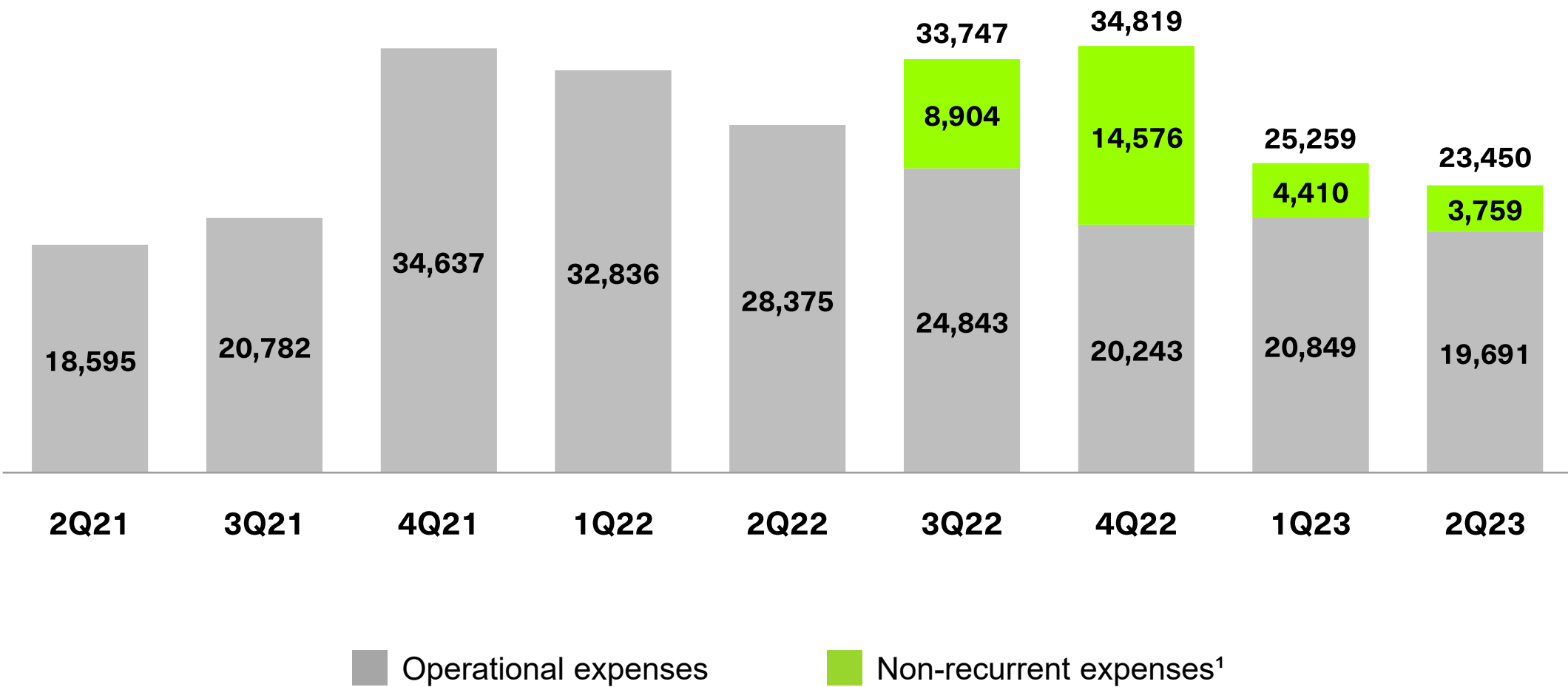


- The Company continues to **identify significant opportunities to improve its operating and administrative expenses (SG&A)** by implementing optimization and restructuring measures.
- At the end of 2Q23, a further relevant adjustment was made, the impact of which should be noticeable from the next quarter onwards.

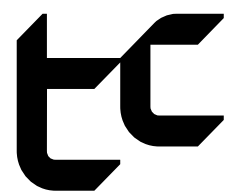


Operating expenses (R\$ thousand)

-17%
(2Q23/2Q22)



1. Non-recurring expenses in the period related to terminations, optimization of operational systems and legal advice.



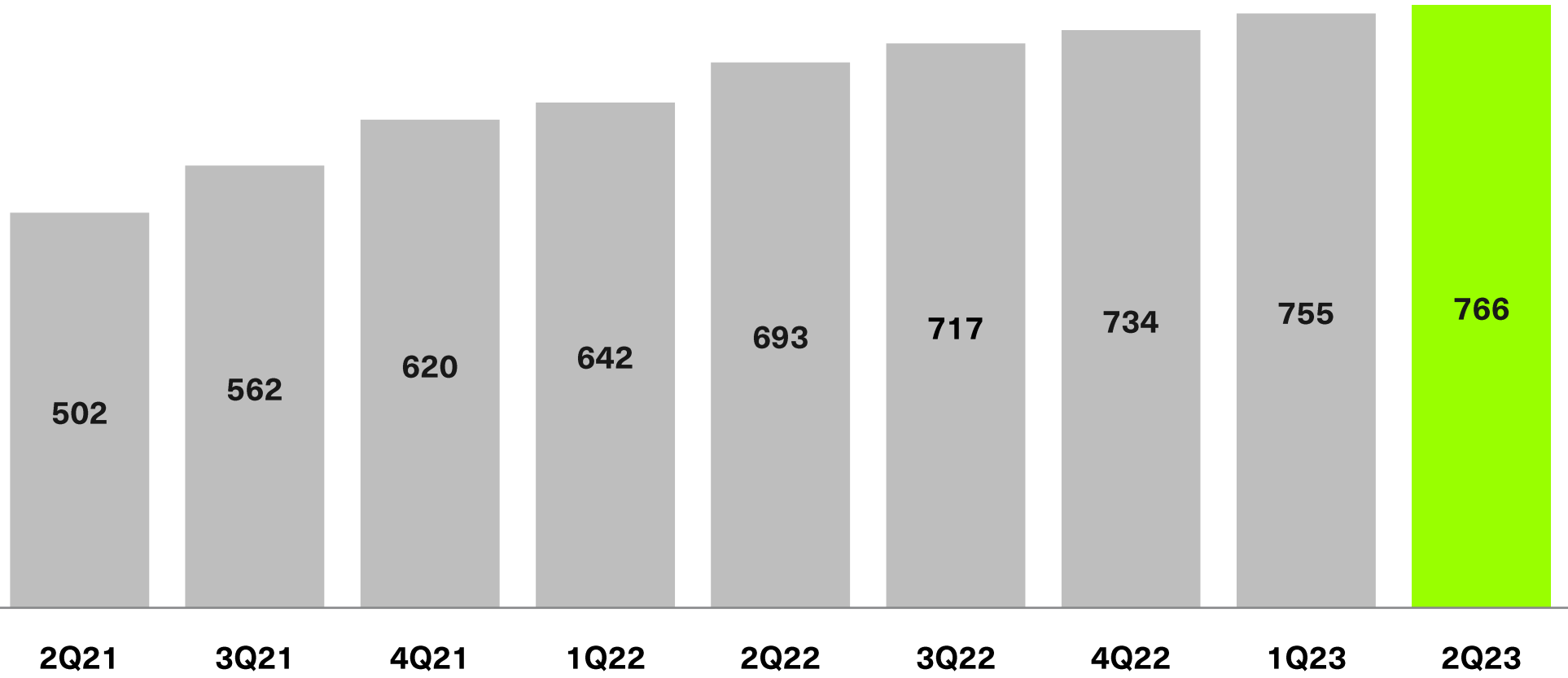
Number of users

The Company is focused **on retaining older customers and increasing the free user base** on the platform, aiming at **future conversion** of other services, especially in the transactional segment.

Number of registered users

(R\$ thousand)

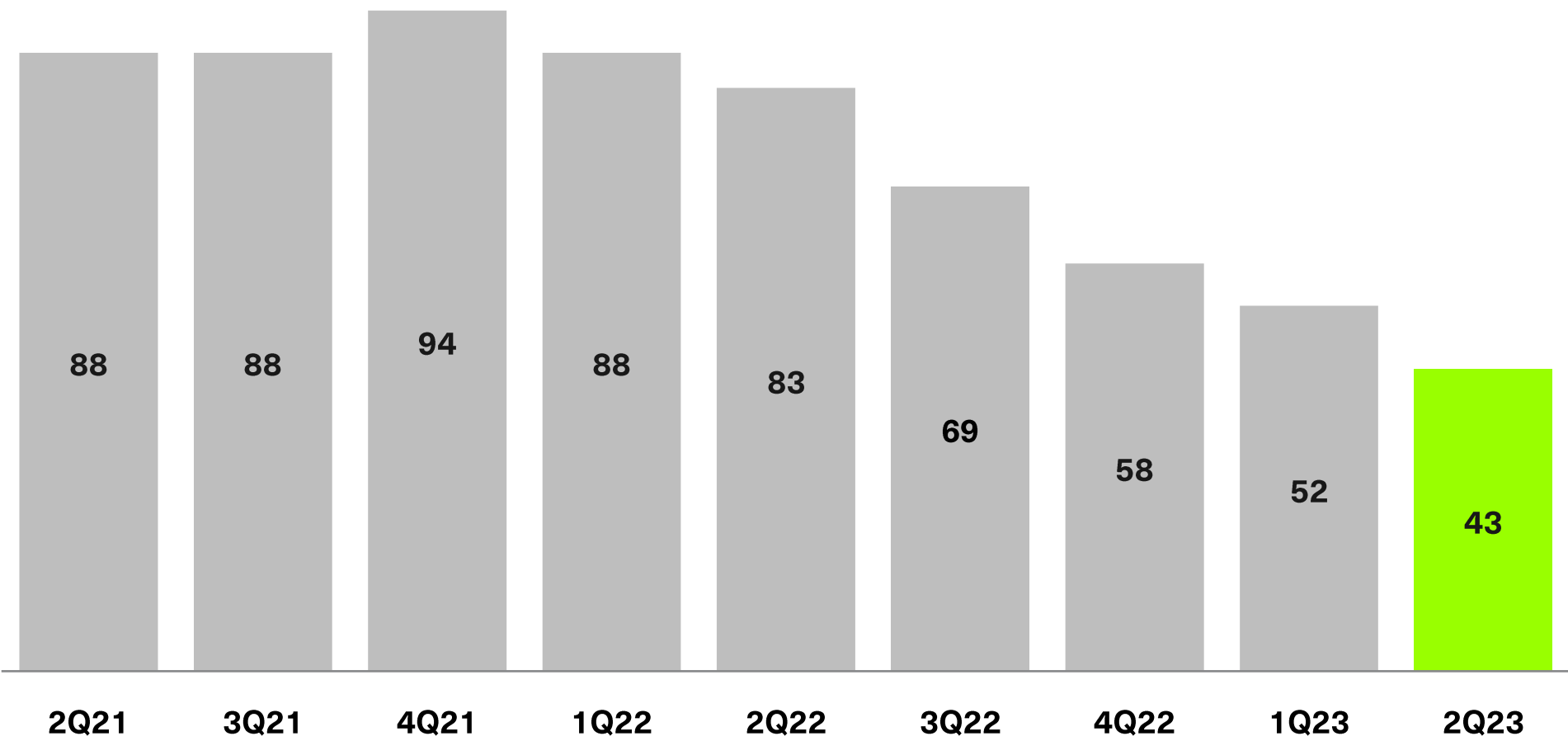
+11%
(2Q23/2Q22)



Number of paying users

(R\$ thousand)

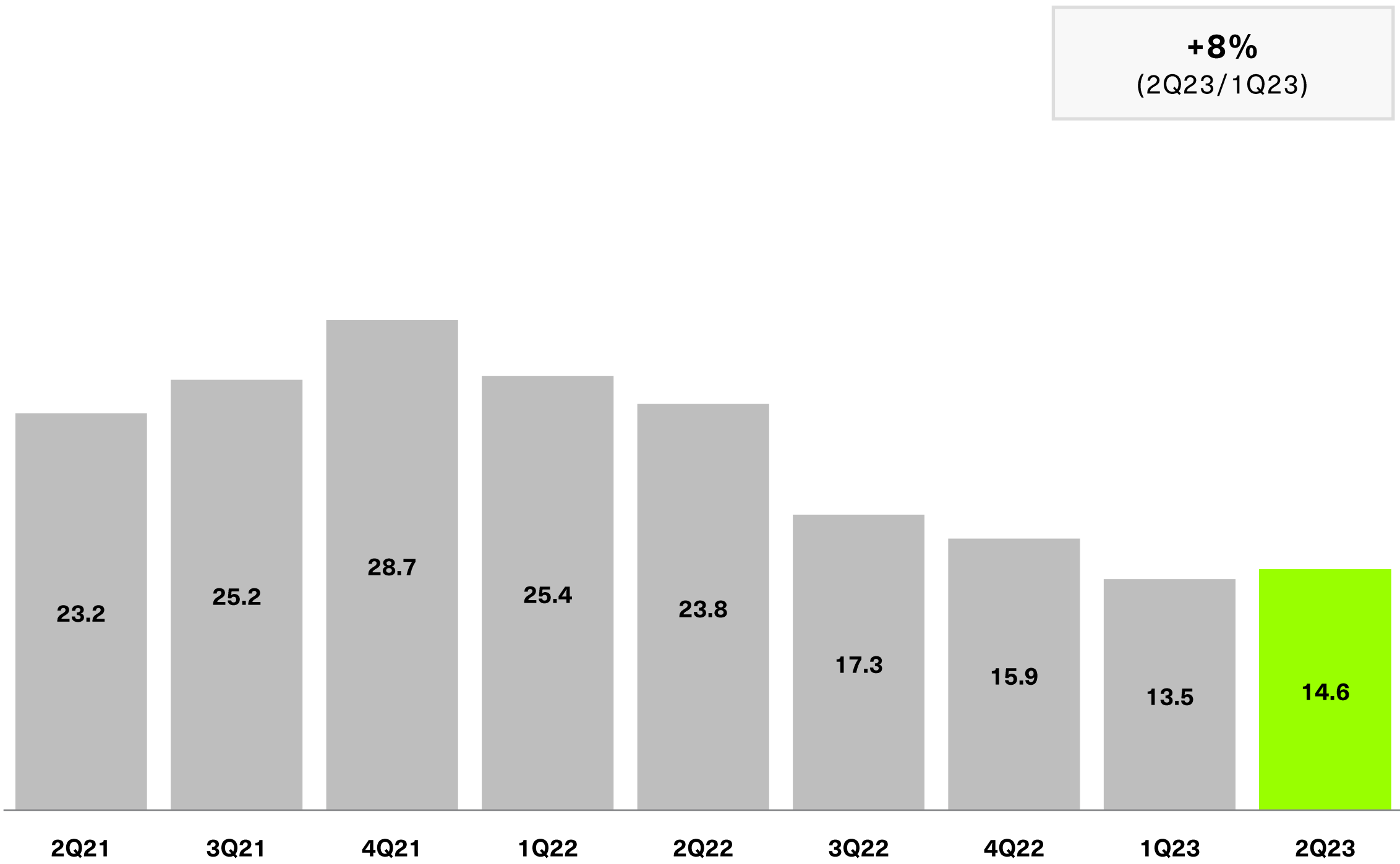
-17%
(2Q23/1Q23)



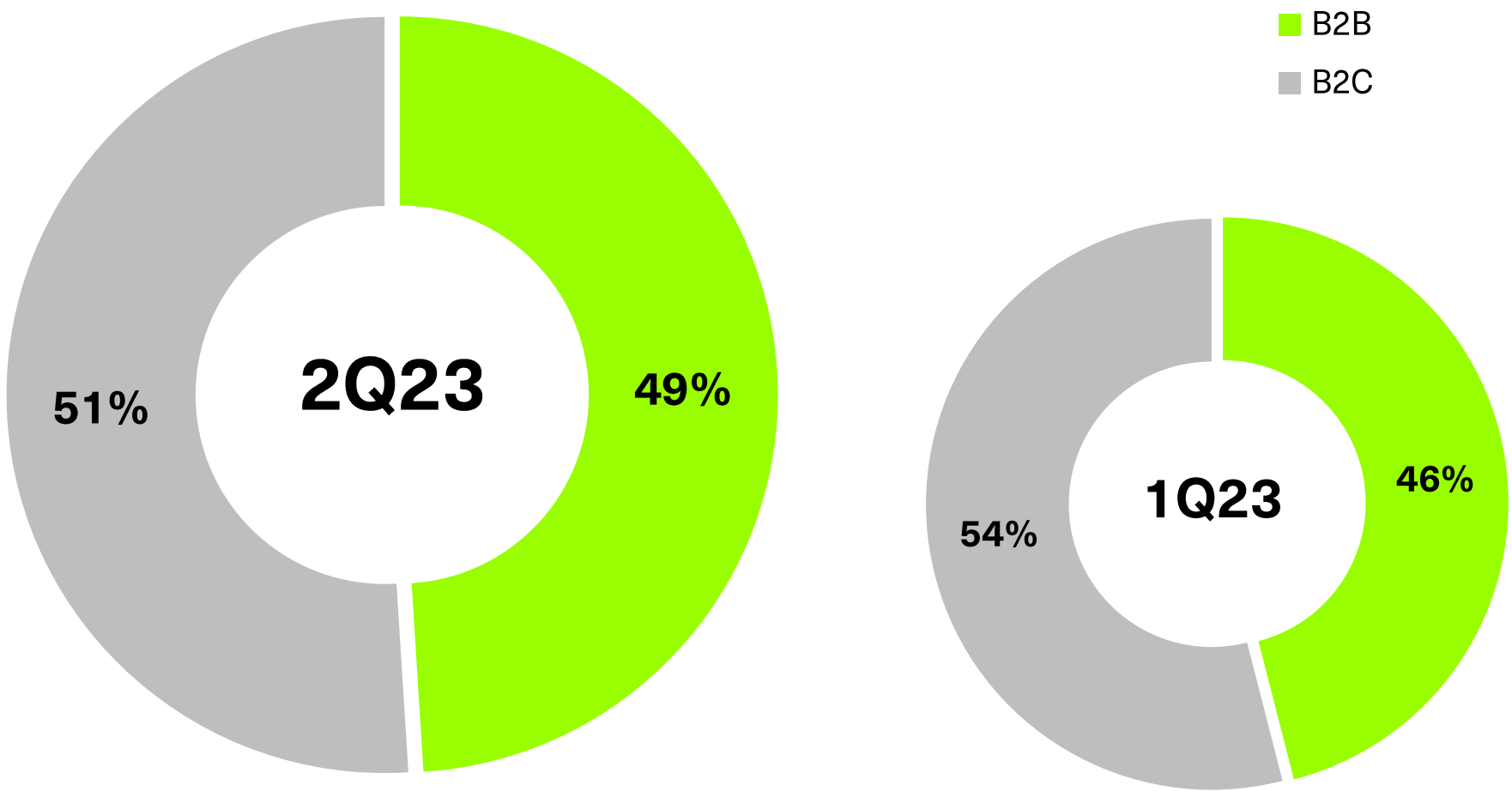


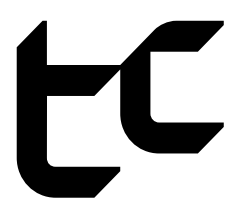
Operating revenue

Evolution of net revenue
(R\$ mm)



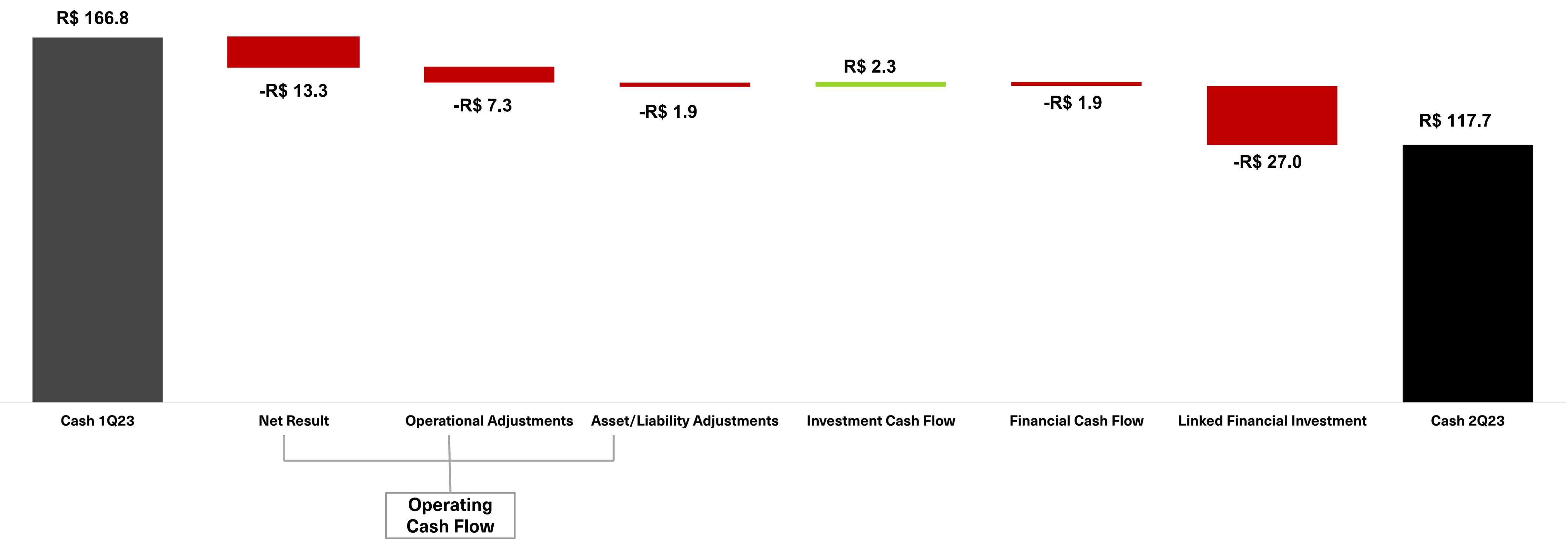
Gross revenue composition
(%)





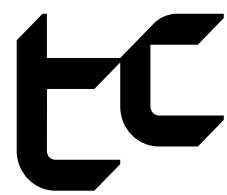
Cash availability in the period

Cash and cash equivalent's structure (R\$ million)

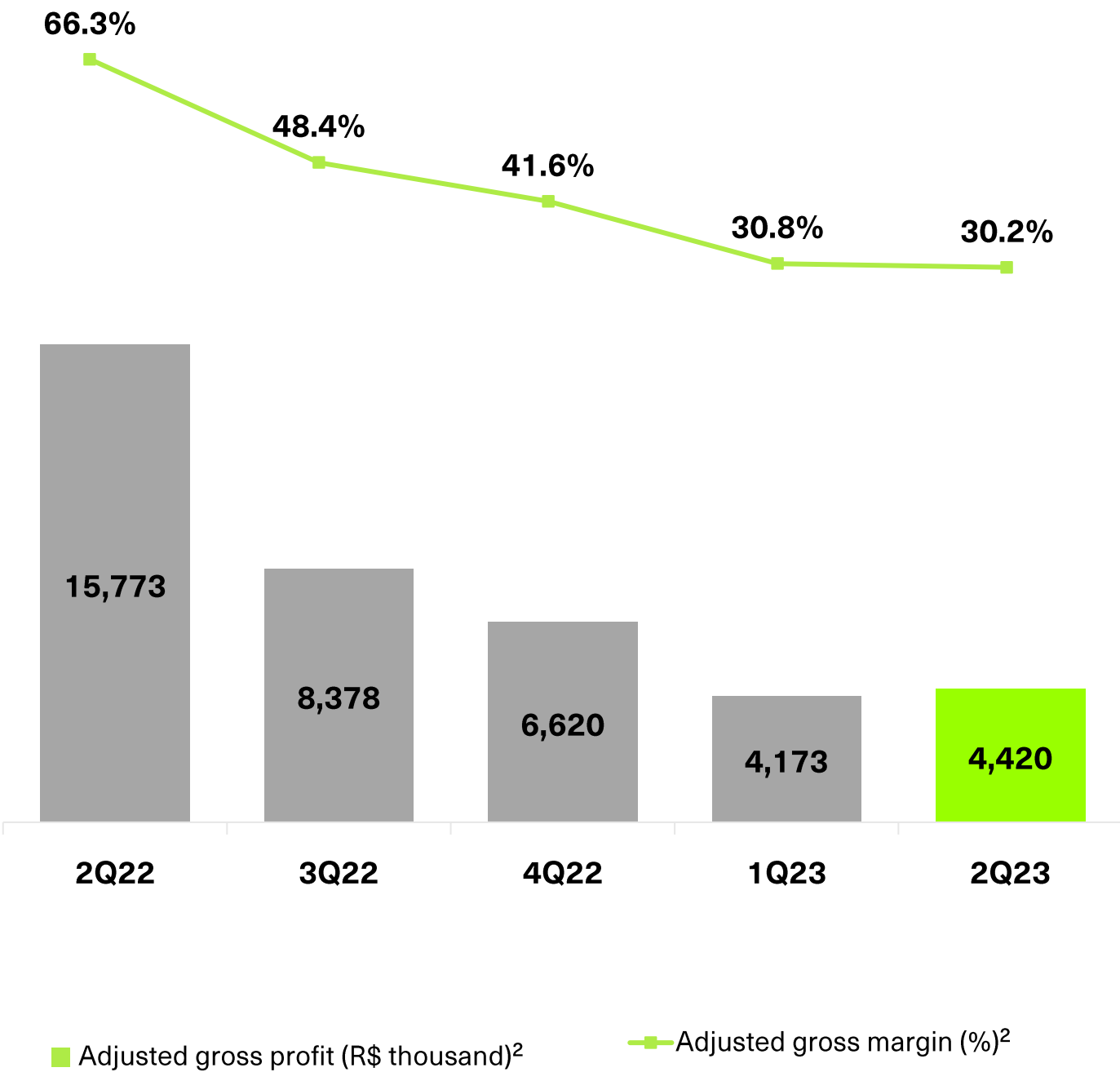


**The reduction in the linked investment was made this quarter, against the Financial Derivatives account that was in current liabilities at the end of the last quarter. When renewing the TRS, the balances that were in this account reduce the financial investment, if there are accumulated losses. Noting that in the 2nd quarter of 2023 there was a gain in the TRS position, and that this reduction comes from the accumulated losses of previous periods.*

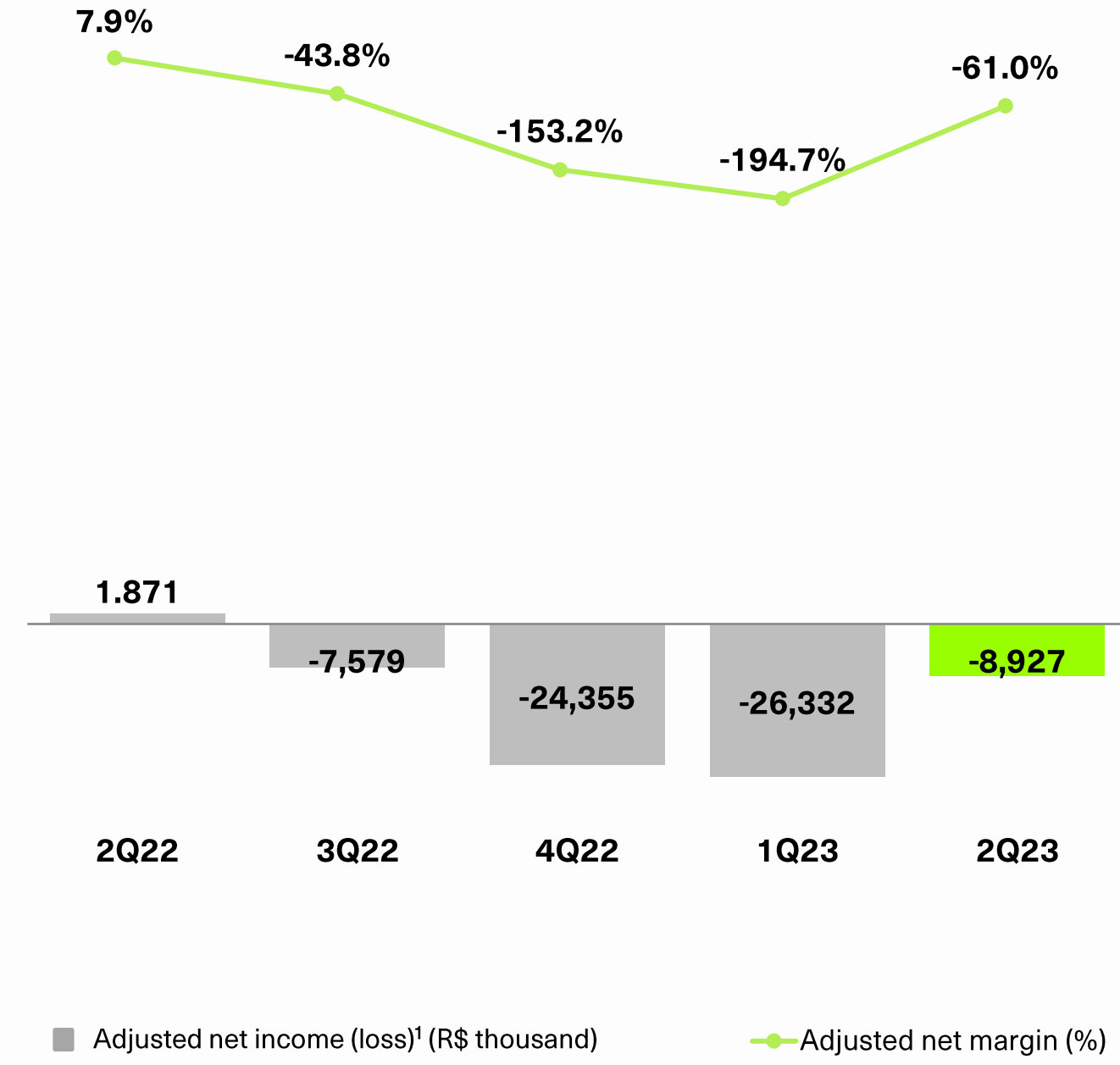
Profit and EBITDA



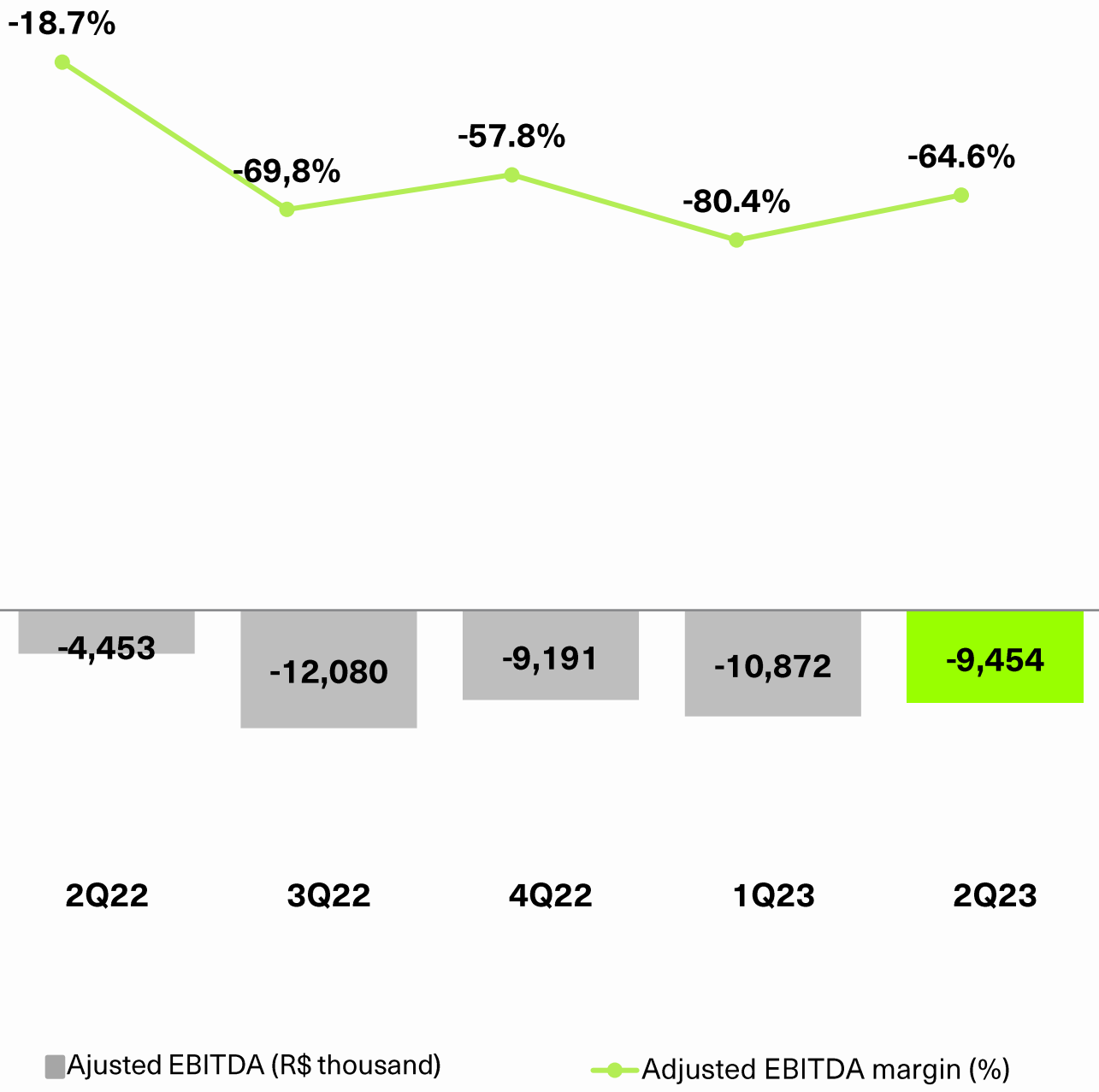
Gross profit (loss) and gross margin



Net profit (loss) and net margin



EBITDA and EBITDA margin

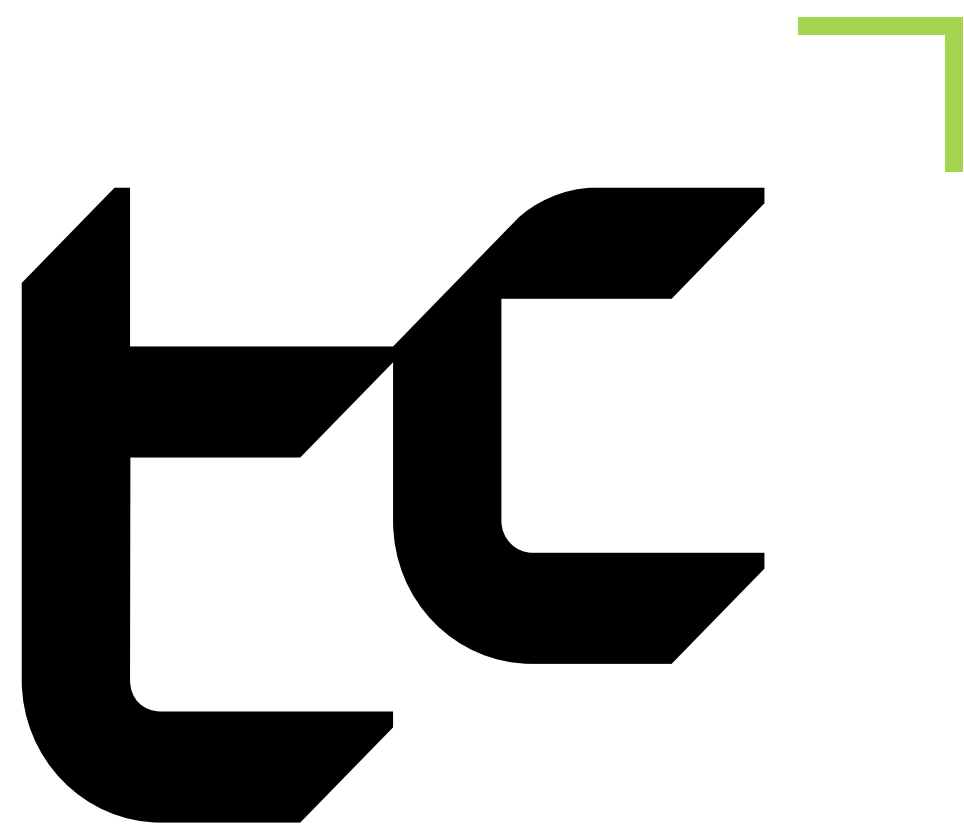


1. Inclui ajustes de itens não recorrentes. Lucro bruto inclui apenas ajustes que incidem sobre o custo.

Disclaimer

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