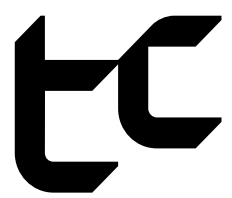
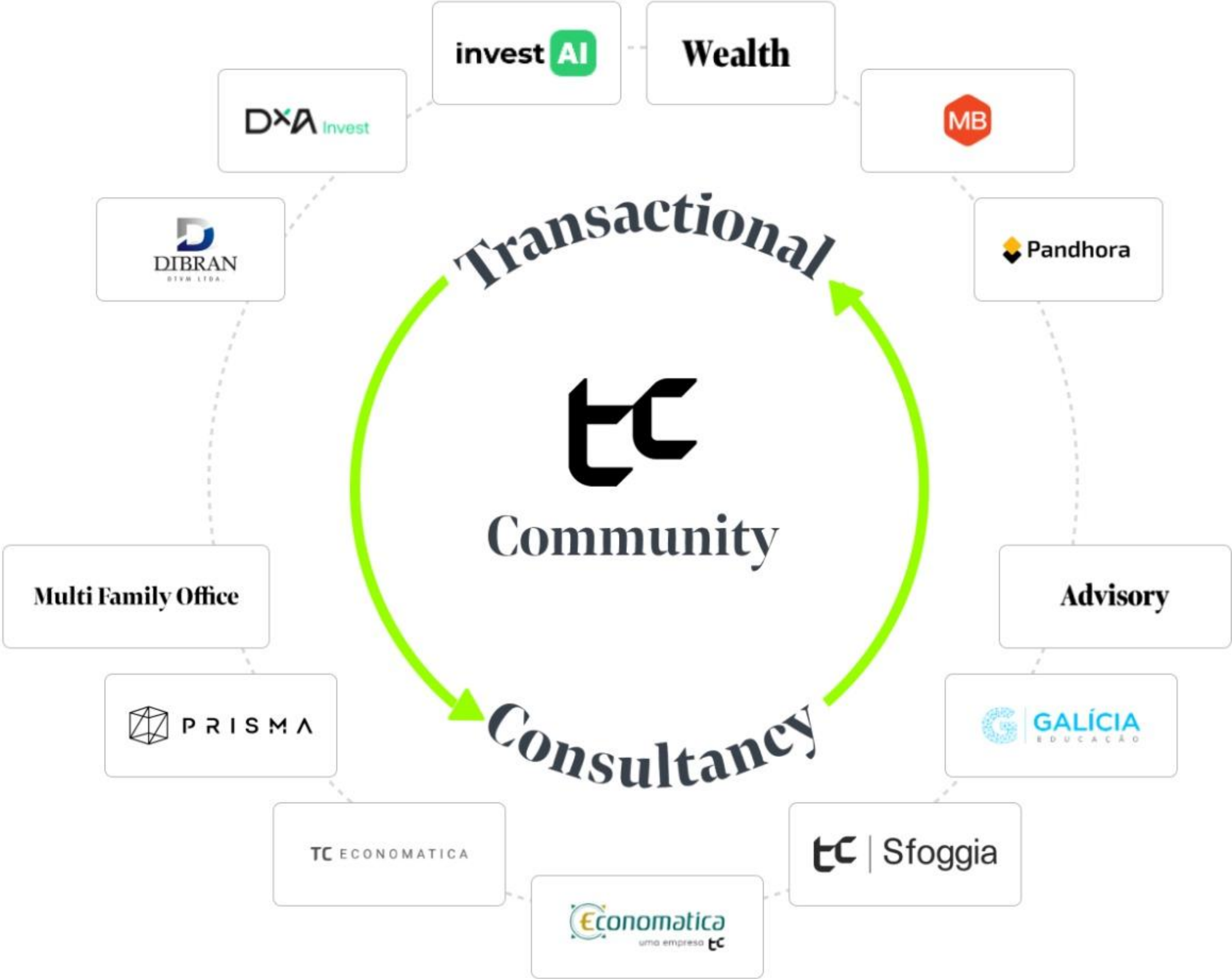


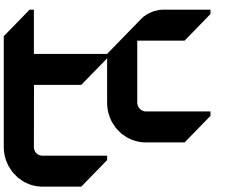
Earnings Presentation

3Q22⁷



Expansion and consolidation of the TC ecosystem





Brokerage and asset management

BROKERAGE

- Exchange transaction and insurance brokerage
- Integrated with the TC platform, allowing users to execute their orders in a single environment
- Copy trading
- RLP – Retail Liquidity Provider
- Service available for B2C and B2B (fund managers)
- Issuance and distribution of securities

Pedro H. Feres

CEO of TC Investimentos, Feres has extensive experience in the financial market and brokerage house. Previously, he worked in companies such as Santander, Link Investimentos (now UBS Bank), Itaú BBA and, from 2015 to 2022, he held the position of Managing Director at Terra Investimentos



PANDHORA

- Quantitative funds
- Launch of “Fundo Cosmos” (multi-strategy fund)
- Launch of other diversified funds, including crypto
- Distribution of funds through more than 20 platforms

Alexandre Bossi

With over 20 years of experience in the area, Bossi has worked at companies such as Cannel Capital, FVF Participações, Mauá Capital, Banco Pactual, FAMA Investimentos, Brasil Capital, Trilha Investimentos, and since 2019 he has served as an Executive Director at Pandhora Investimentos.



MFO

- Management of all client assets, including investments, fixed assets, corporate and family assets
- Risk analysis and equity consolidation
- Customized portfolio allocation according to the client's profile and demand

Luis F. Marcondes

Founder of Aproar (MFO) Wealth Planning, Marcondes has worked as a managing partner in companies such as Spinelli Wealth Management, Link W.M. and CM Capital Wealth Management. He has also worked as a fund manager at Bradesco Asset Management and BCN Alliance and as an executive at Banco BCN.



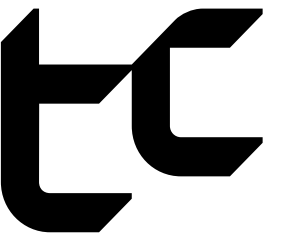


Consulting & Services

Complementary businesses and with great synergy, **potentializing cross-selling** between clients

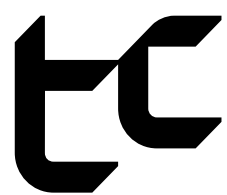
Community at the center bringing companies and shareholders closer together

POLITICAL AND MARKET INTELLIGENCE TERMINAL - Largest financial database in Latin America - News, Arko analysis, fundamentals, quotes and much more!	 
INVESTOR RELATIONS - Consulting for listed companies and investment funds - Technological solutions and consulting for IR areas - Holding customer events within the TC community	
CAPITAL MARKET OPERATIONS - Consulting on ECM, DCM and M&As operations for middle market companies - Consulting on corporate governance and societal aspects	Advisory
TAX CONSULTING - Tax optimization and credit recovery with immediate effect on the client's cash flow - Use of technology that optimizes the analysis time and process - Success fee business model	
DISTANCE EDUCATION SERVICE - Professional courses, certifications, degrees and MBAs - Opportunity to expand TC's educational segment by exploring new areas - New courses created jointly between TC and Galicia	



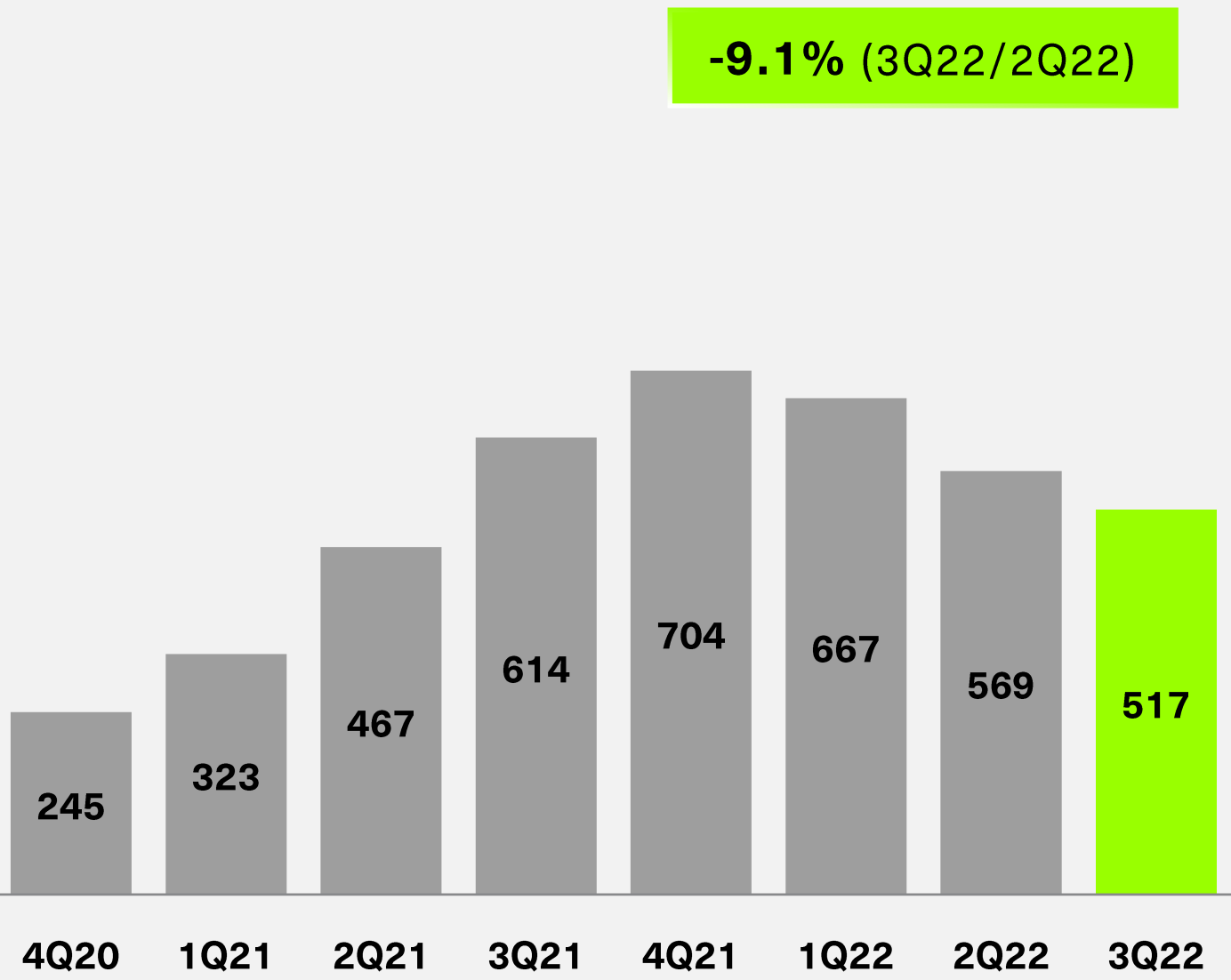
Financial and operational performance

3Q22⁷



Corporate and expense control

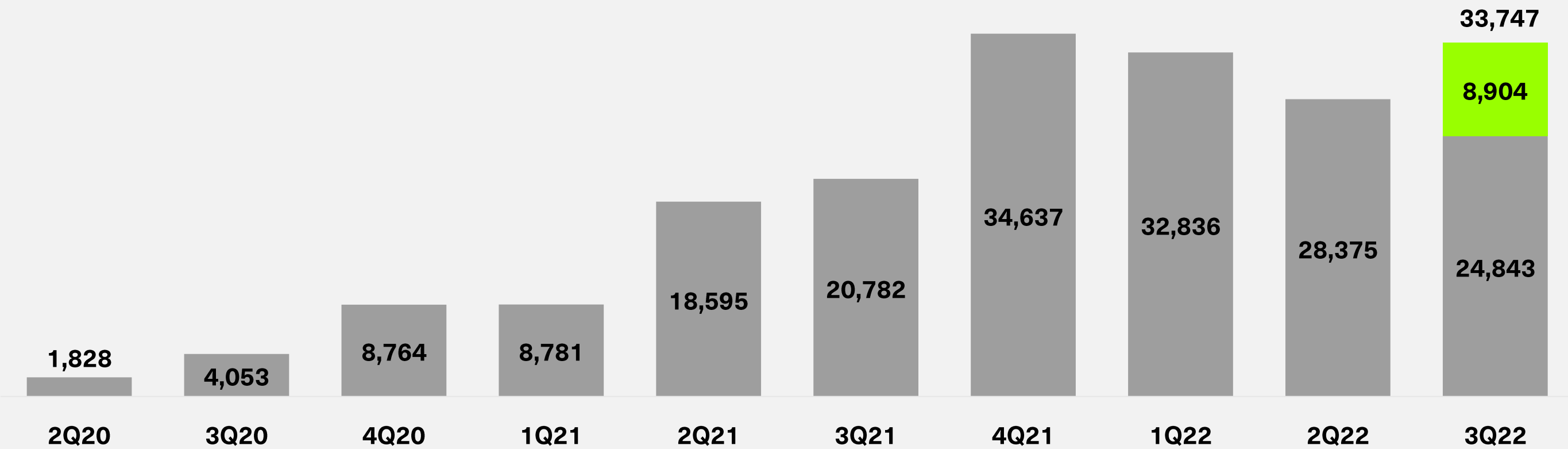
Number of employess



Operational expenses

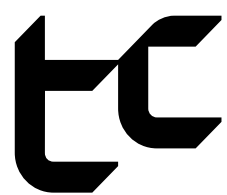
(R\$ thousand)

- Operating revenues (expenses)
- Non-recurring expenses



Financial discipline
in focus in 2023:

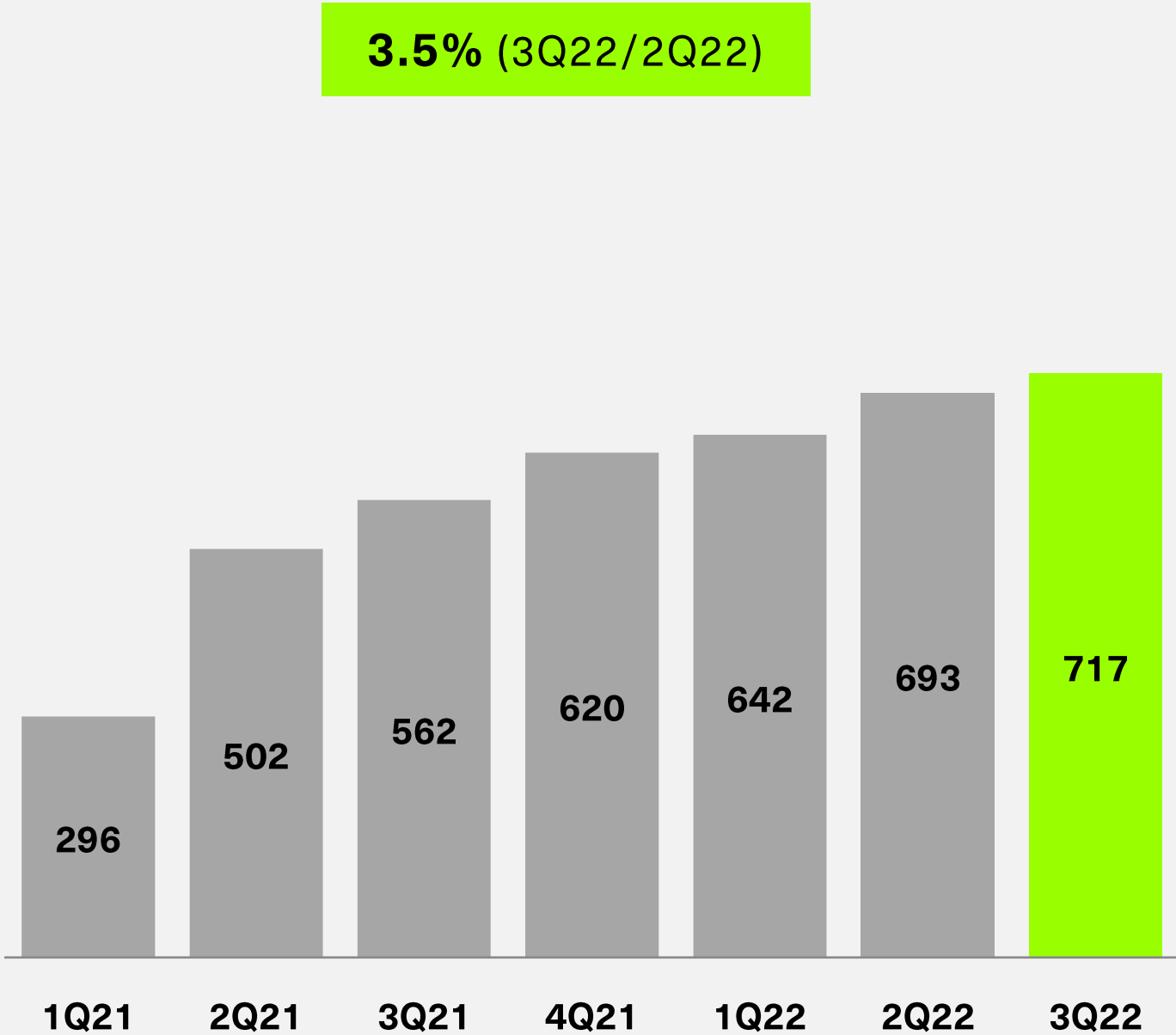
Strong reduction and
rationalization of costs



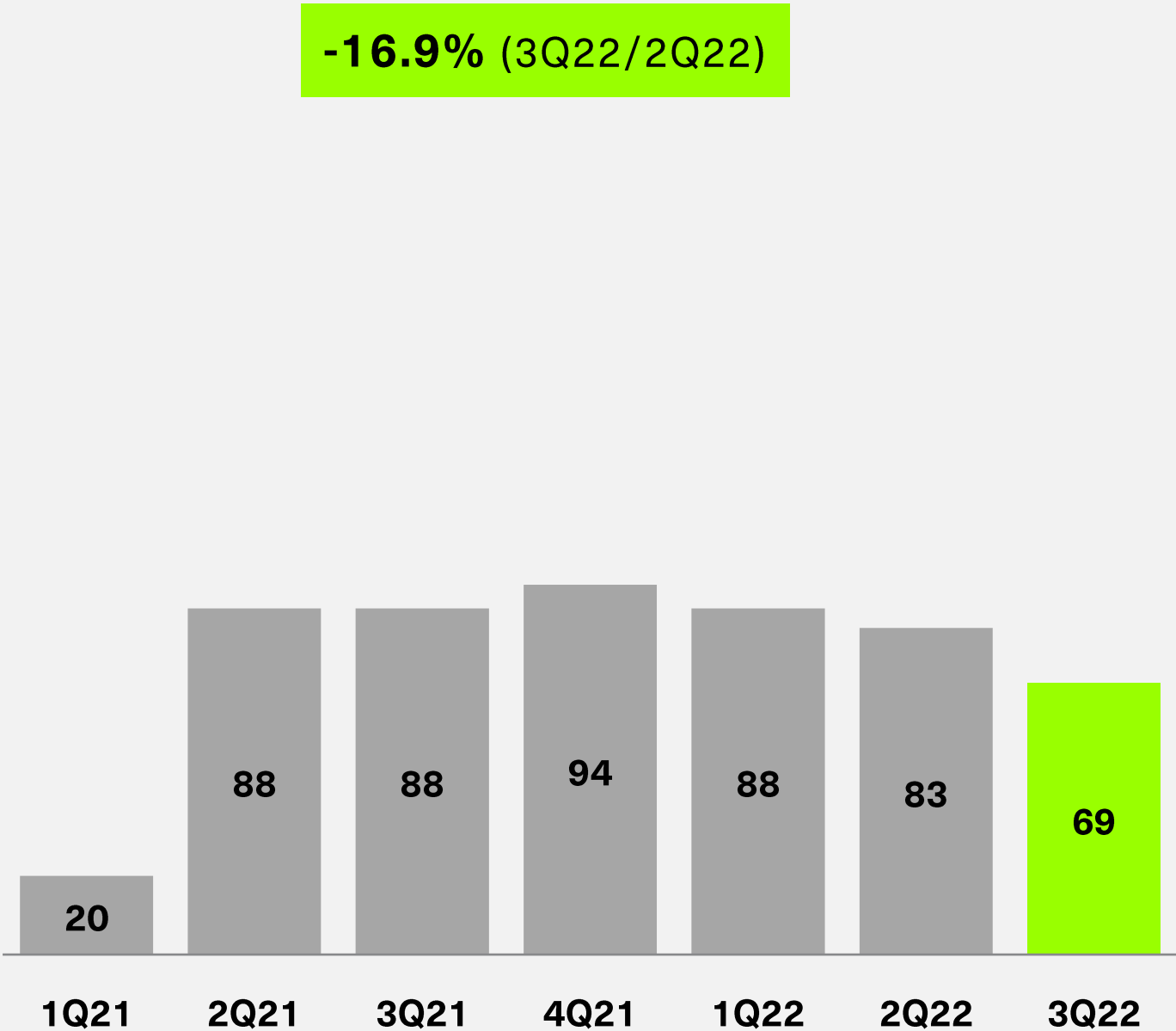
Number of users (B2C)

TC's strategy aims to monetize the freemium base with the integration of new products in the platform, generating cross-selling opportunities

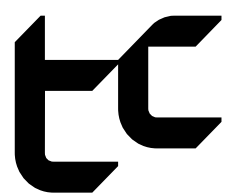
Number of registered users
(R\$ thousand)



Number of paying users
(R\$ thousand)



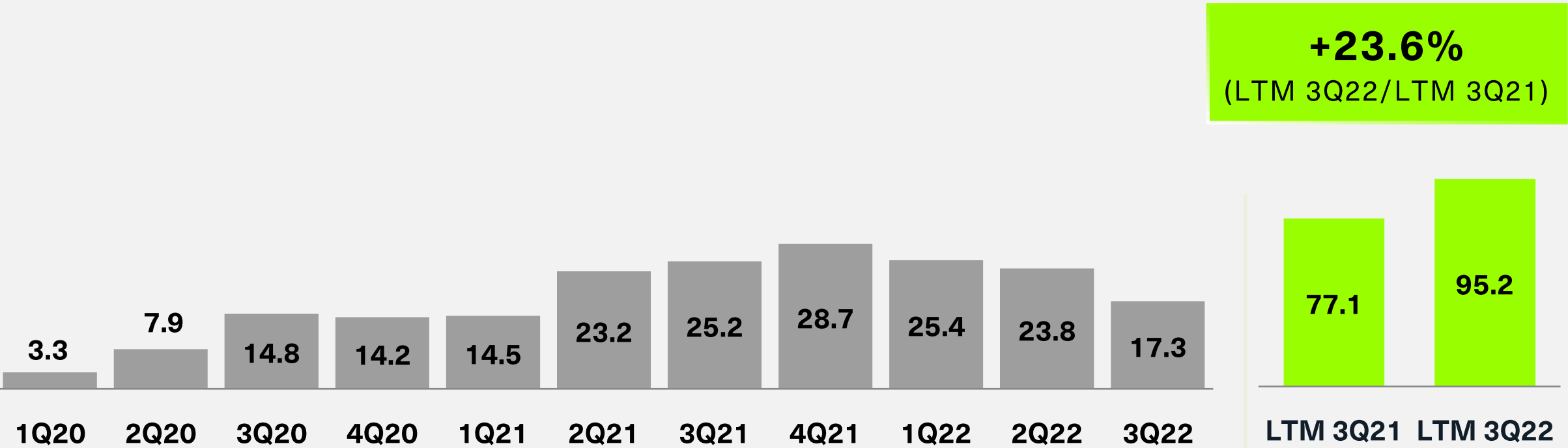
* Figures as of 2Q21 include Sencon users..



Operational revenue

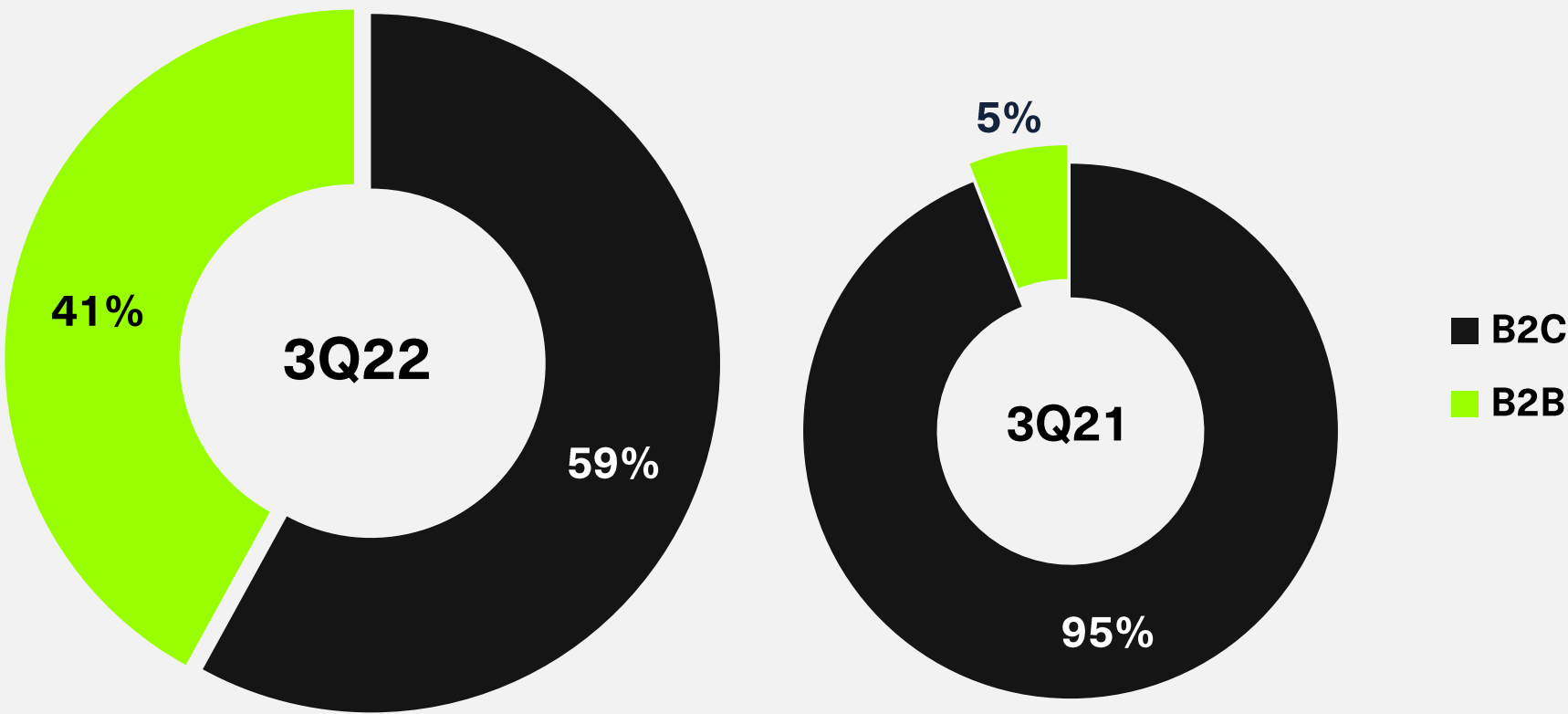
Evolution of net revenue

(R\$ mm)

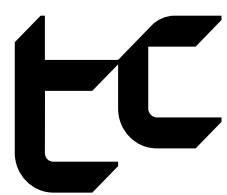


Gross revenue composition

(%)

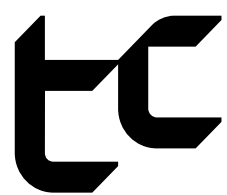


Cash structure



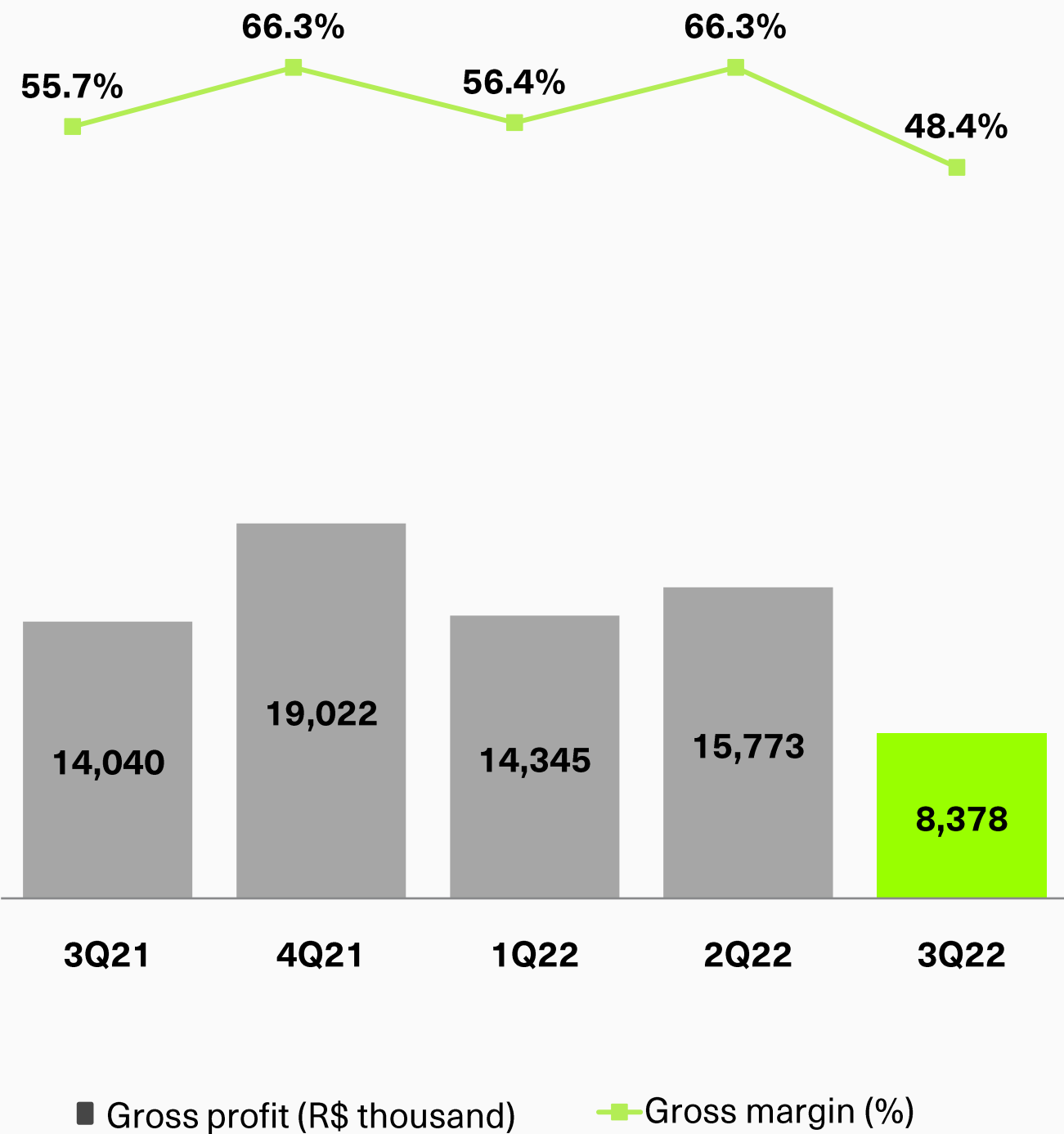
¹ Derivative transactions are not accounted for.

² For further details on the total amount to be paid and the payment method for the acquisition of all shares in Pandhora, please access the Notice to the Market published on October 19, 2022, available on the Company's IR website (<http://tc.com.br/ri>) and on the Brazilian Securities and Exchange Commission (CVM) website (<https://sistemas.cvm.gov.br/>).



Profit and EBITDA

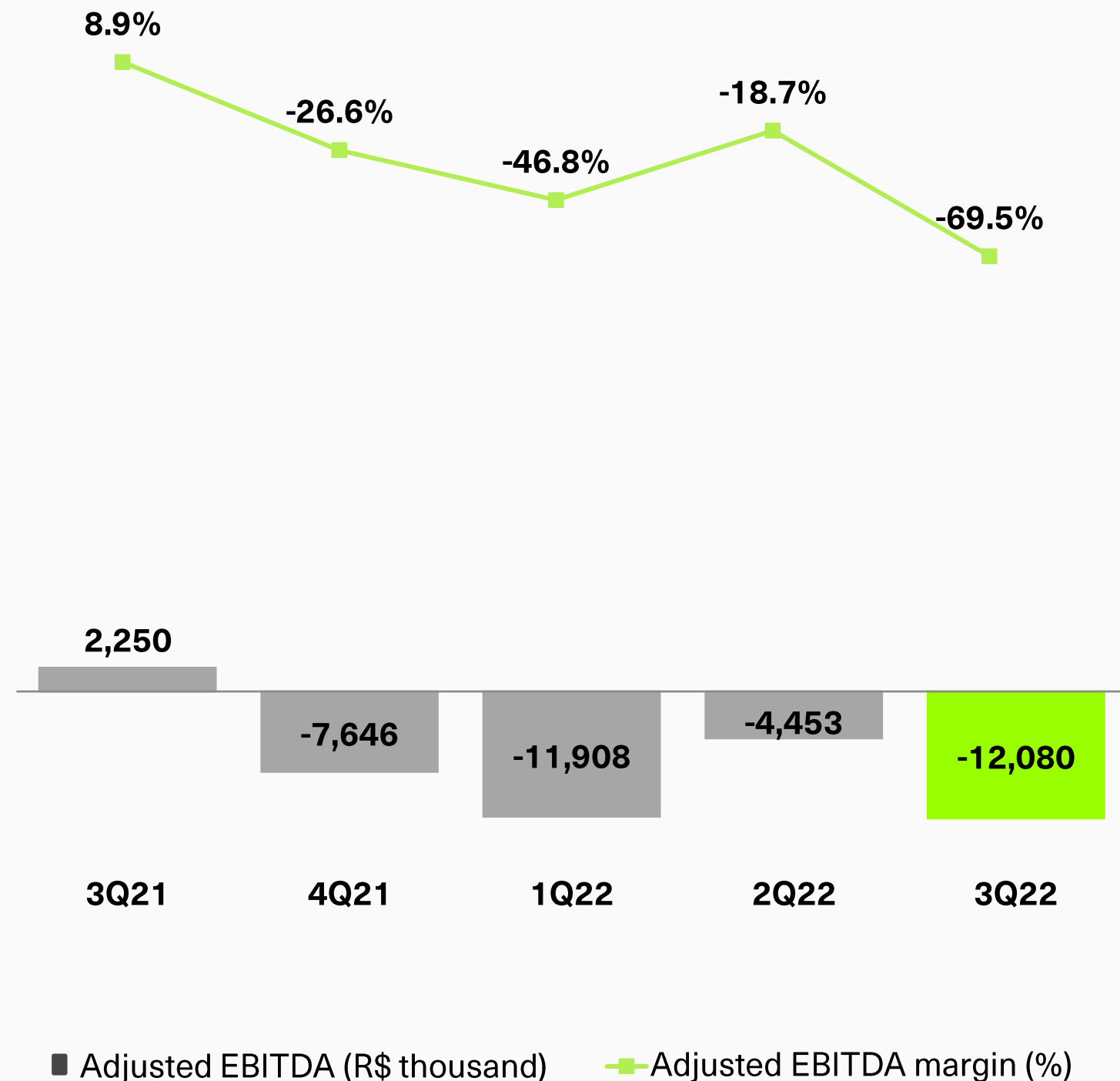
Gross profit and gross margin



Net profit and net margin



EBITDA and EBITDA margin



* Includes non-recurring item adjustments. Gross profit includes only cost adjustments.

Disclaimer

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Investor Relations

ri@tc.com.br

ir.tc.com.br

