



Investors

Earnings Presentation

4Q21/2021

TRAD
B3 LISTED NM



2021 Highlights

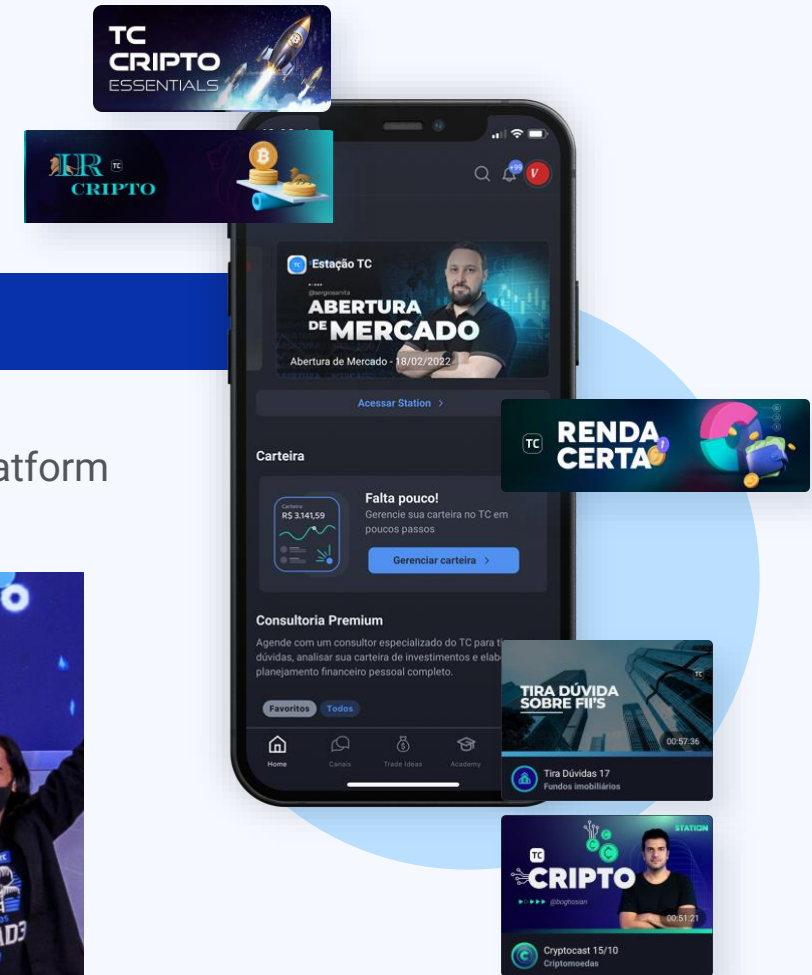
Conclusion of IPO

One of the youngest companies to go public at B3



New products and assets

Launch of new products and diversification of assets on the platform



2021 Highlights



Best companies to work for

Certified by Great Place to Work (GPTW)

M&As

Conclusion of 12 acquisitions and strategic investments until feb/22



Sencon

Abalustre

riweb

Economática



DxA Invest

TC
CRIPTO

invest AI

TC SFOGGIA TAX TECH



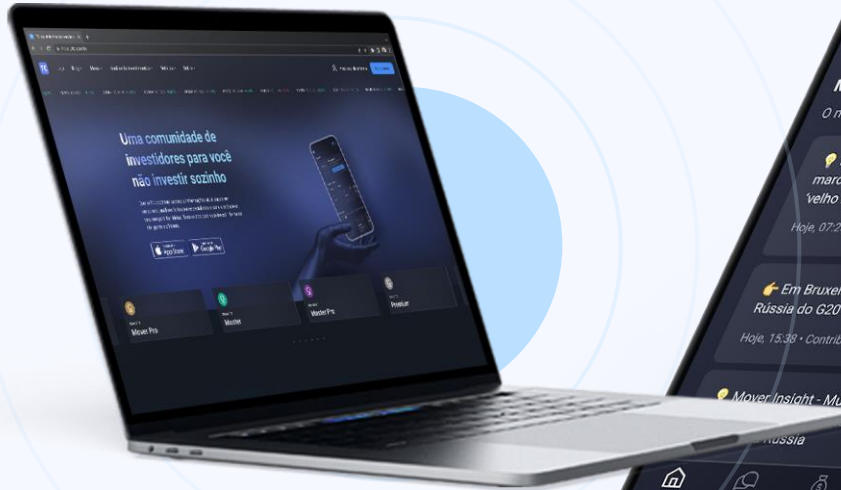
ARKO ADVICE



ARKO DIGITAL

New version of TC platform

with a lot of improvements
focused on UX and UI



Accelerated growth (2020/2021)

704 (187%)
Employees

620k (+142%)
Registered users*

94k (+395%)
Paying users*

R\$ 92 million (+128%)
Net revenue

* Including Sencon users.

TC Multi Family Office

UNIQUE AND SOPHISTICATED SERVICE

+ Integrated to the TC Platform

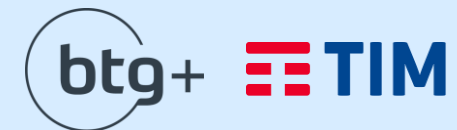
+ Expert management associated with technology

+ Corporate access

BEST AVAILABLE PRODUCTS

- + Fixed income
- + Private Equity
- + Real estate, equity and multimarket funds
- + Active management of equity portfolios in exclusive funds
- + Access to local and international investments

Fabio Levy



TC Sfoggia Tax Tech Consultoria

Tax consulting focused on
tax optimization and **tax recovery**



Disruptive and innovative tool



Technology as the main **competitive differential**



Tax recovery through offsetting



Success fee business model



New service offered for **B2B** customers



Another **source of revenue** for the TC



High average ticket



Strong **synergy** with current base of +100 B2B customers



Alternative for expanding the customer base

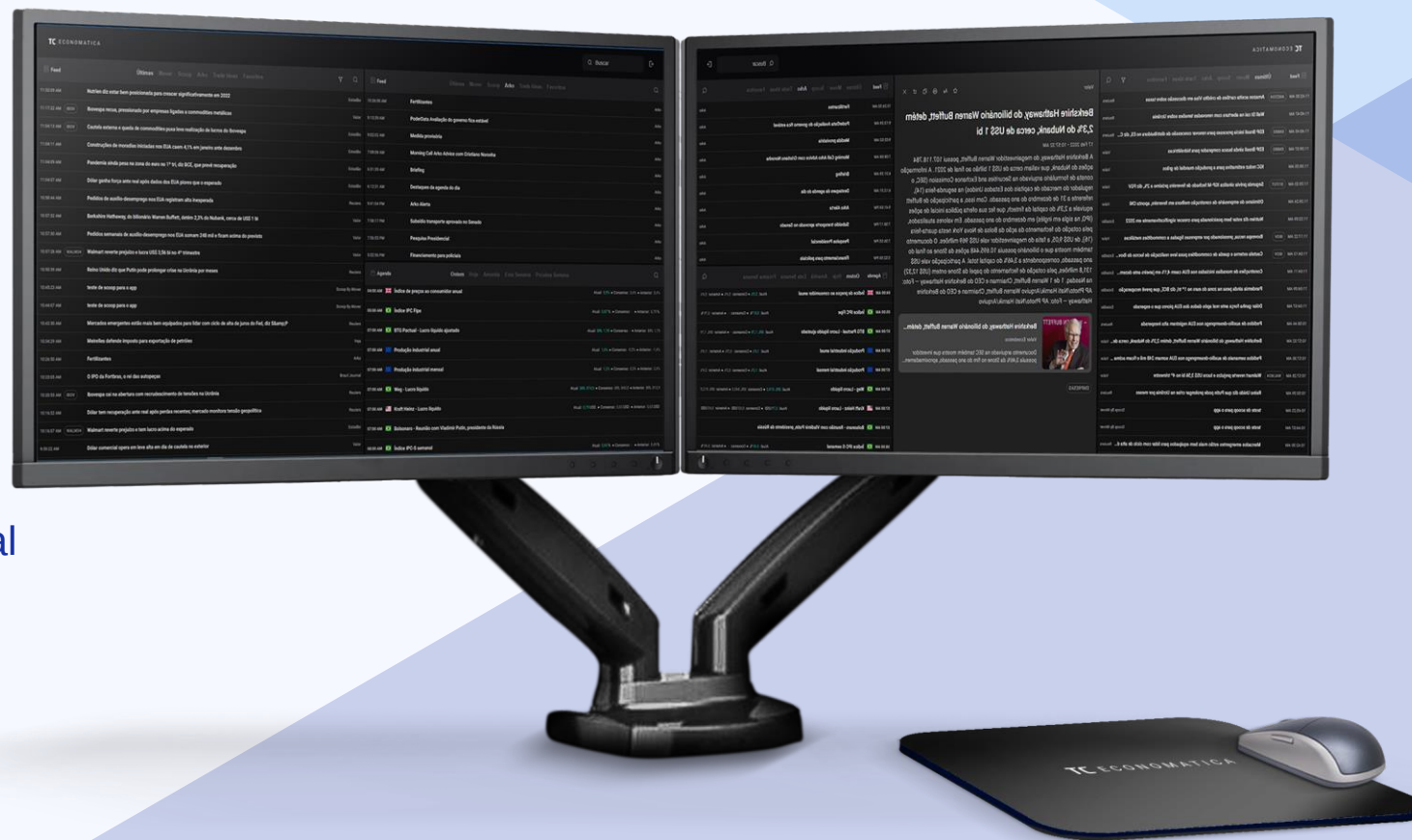
Arko Advice and Arko Digital



consulting and political intelligence



Arko Advice's digital products



TC clients will have the fullest **market and political intelligence service**

Revenue sharing with Arko's products offered on the TC platform

Acquisitions

B2C



Income tax for individuals

- Automating income tax on the platform

B2B

Abalustre

Machine Learning

- Talents
- Creation of models to improve investment strategies

B2B



Data

- Database for B2B Terminal and TC platform

B2B



Investor Relations

- Simplify communication between companies and their investors

B2C



Cryptos

- Product on the TC Platform with +2,000 customers

Investments and new business

B2C



Crypto brokerage

- Crypto trading on the platform

B2C



Venture Capital & Private Equity

- Access to private investments
- Accessible ticket and aligned incentives
- Management company with +30% IRR

B2C



Fixed income

- Technology to acquire the best securities in the secondary market

B2C



Qooore Invest

Social Invest Generation Z – USA

- Add knowledge about younger investors and innovative approach to social investing

B2C

MFO TC

Private Banking

- Expansion of the service offer for private clients

B2B

SFOGGIA TAX TECH

Tax optimization

- More effective companies through credit recovery

B2B



Political Intelligence

B2C

- Intelligence and context of Brazilian and foreign political scenarios, for better decision making

Business scalability

B2C:

All-in-one platform



B2B:

Product diversification and access to the TC Community



Financial and operational performance

4Q21/2021



2021

Main highlights

TC | 4Q21/2021



REGISTERED USERS*

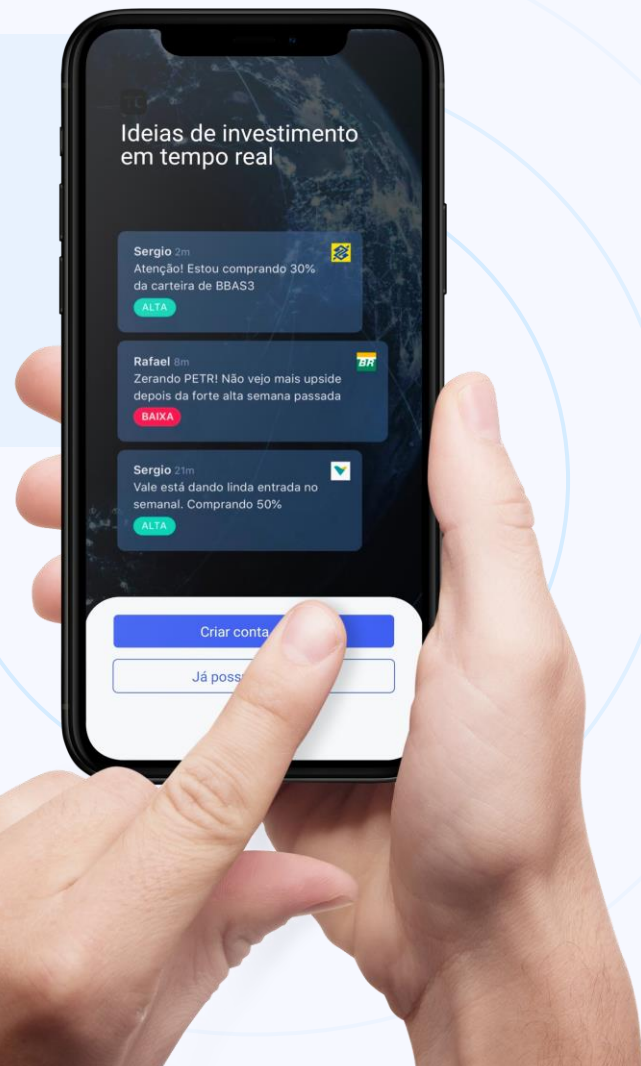
620k

△ +142% (2021/2020)

PAYING USERS*

94k

△ +395% (2021/2020)



NET REVENUE

R\$ 91.6 million

△ +128% (2021/2020)

NET PROFIT

ex. non-recurring items and growth**

R\$ 17.8 million

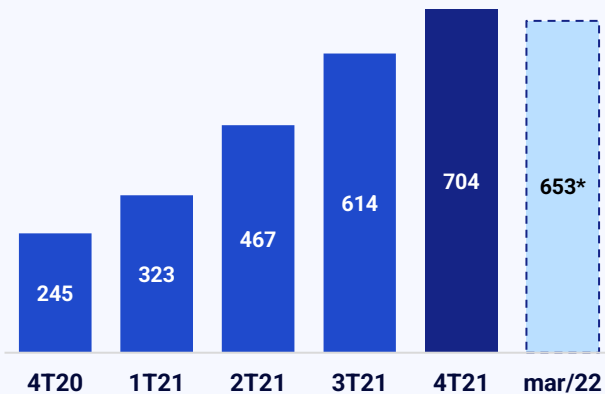
△ +35% (2021/2020)

*Including Sencon users.

** Includes adjustments of non-recurring items and ex-growth.

Number of employees

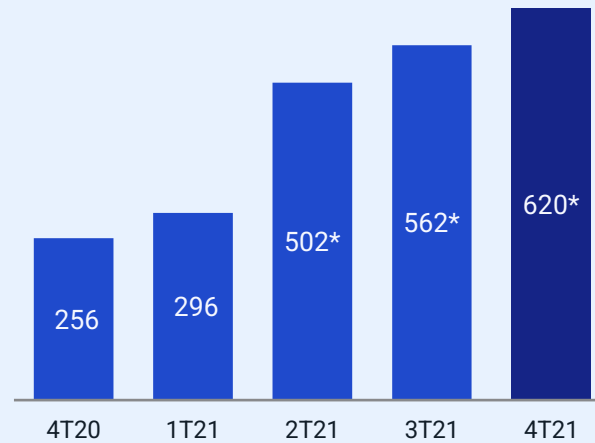
+187% (2021/2020)
-7.2% (dec-21/mar-22)



*Number of employees on March 27, 2022

Registered users (thousand)

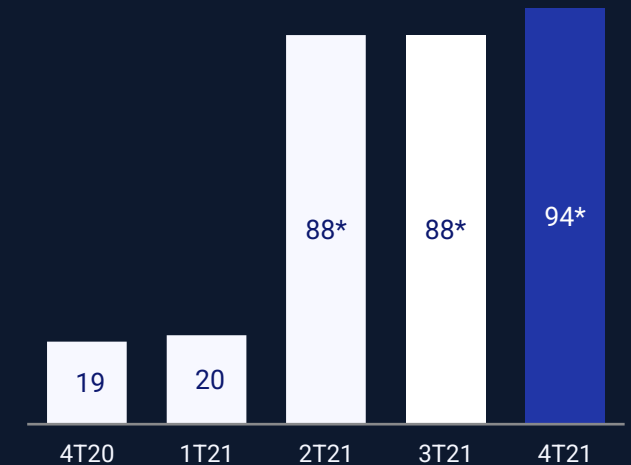
+142% (2021/2020)



* Including Sencon users.

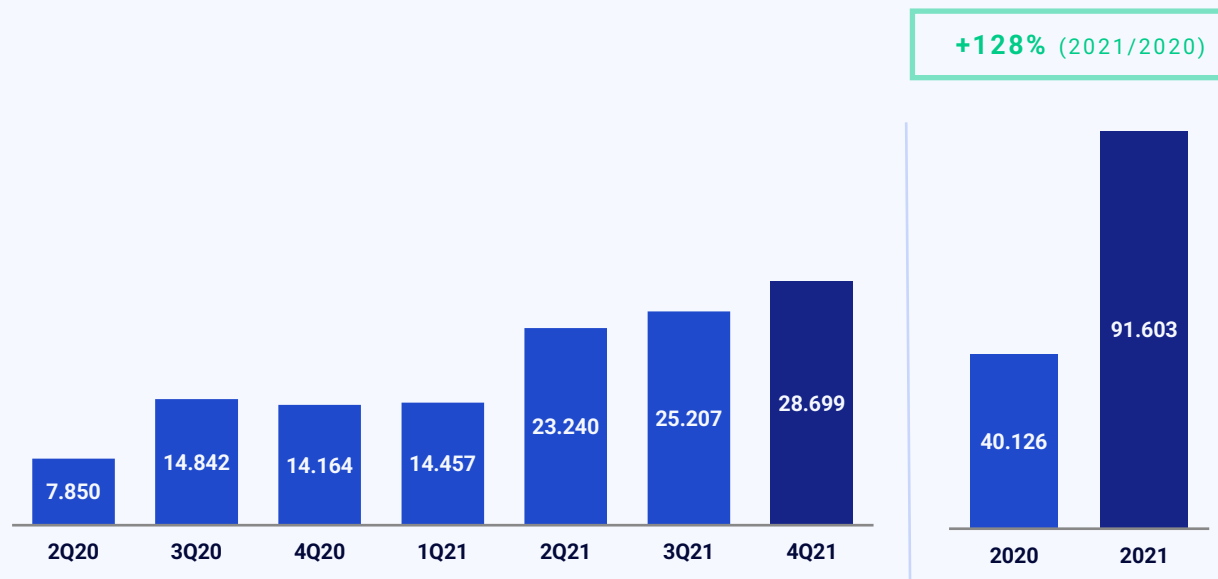
Paying users (thousand)

+395% (2021/2020)

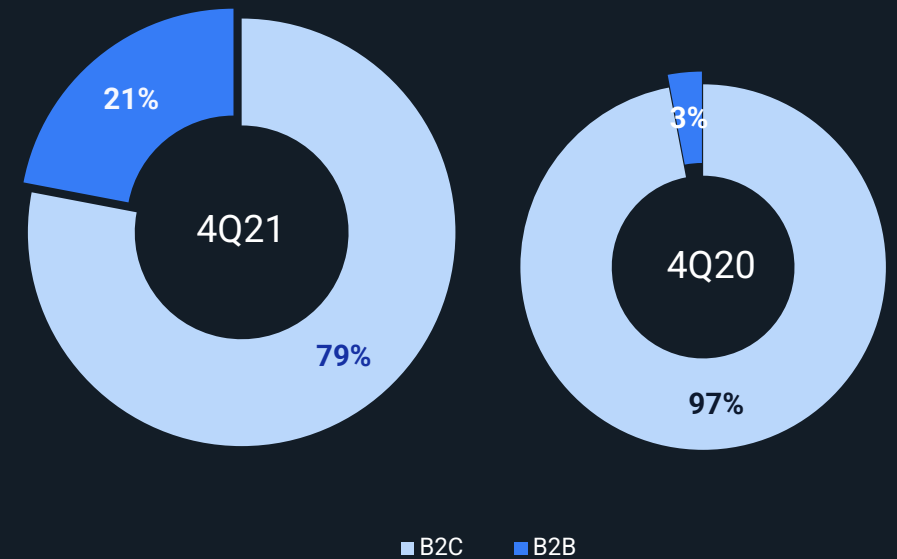


* Including Sencon users.

Evolution of net revenue (R\$ thousand)

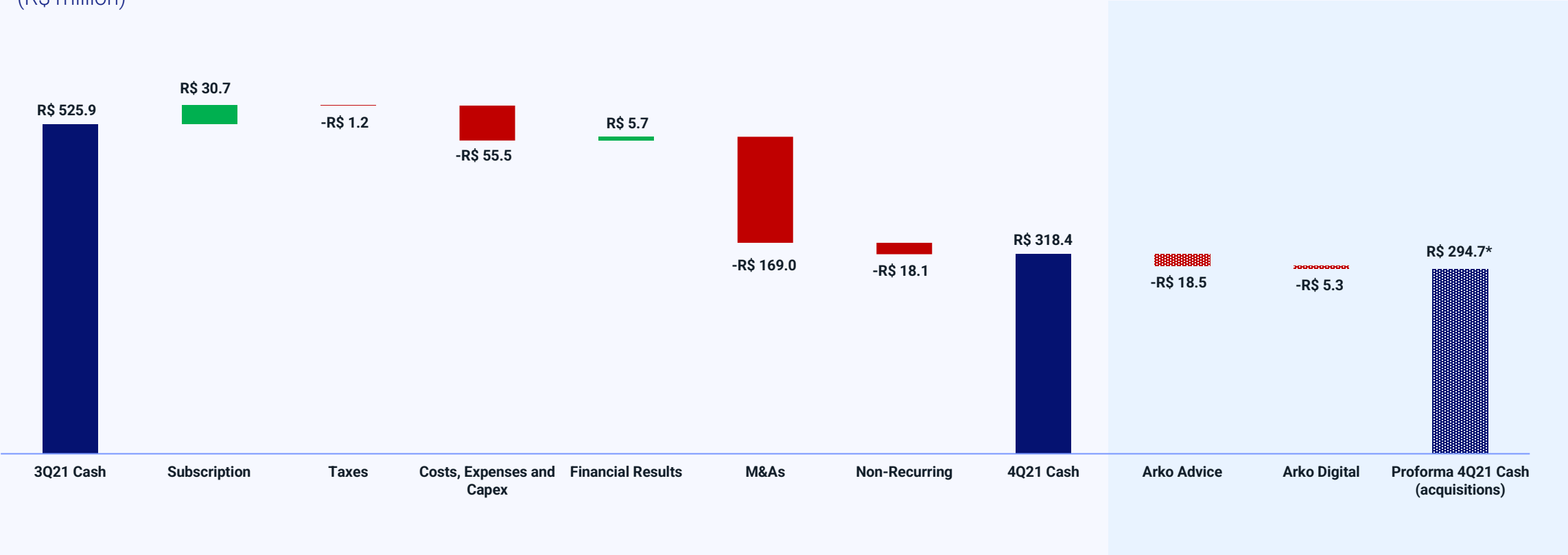


Breakdown of gross revenue (%)



Cash availability in the period

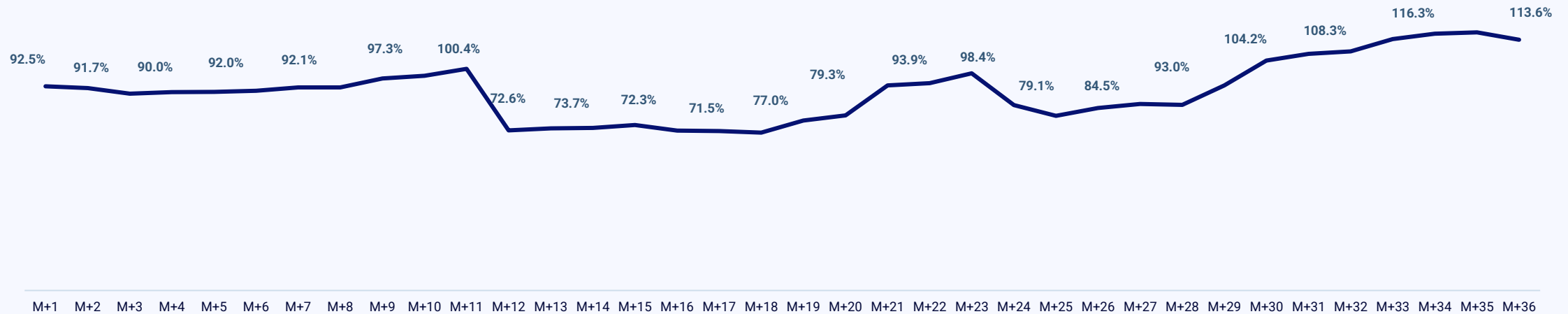
Cash structure and cash equivalents (R\$ million)



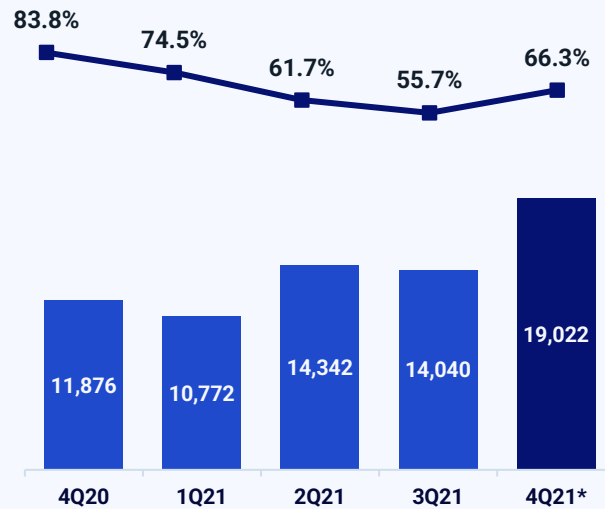
* Proforma 4Q21 cash includes the acquisitions of Arko Advice and Arko Digital concluded in February 2022.

Net revenue retention potential over time...

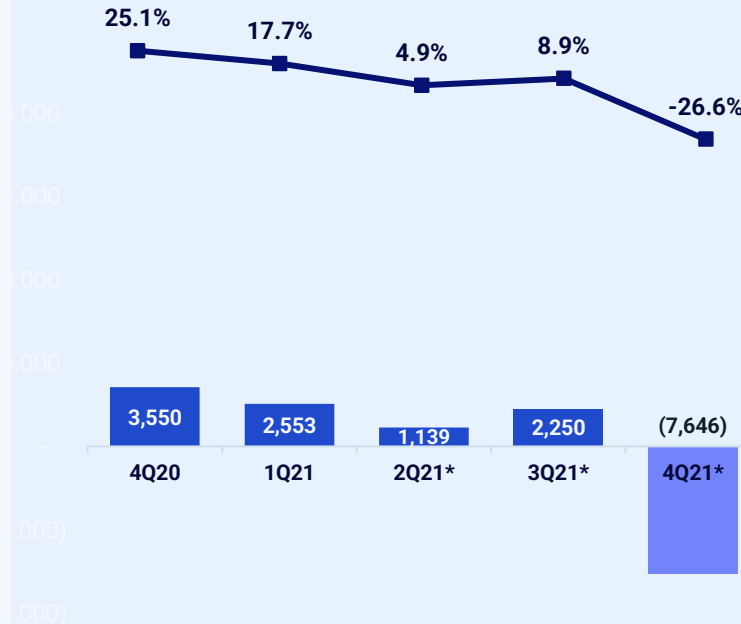
Recurring monthly net revenue retention



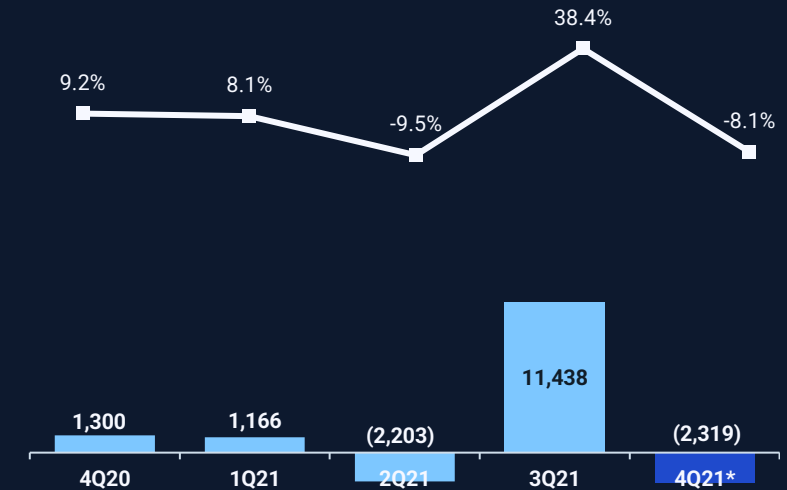
Gross profit (R\$ thousand) and gross margin (%)



EBITDA (R\$ thousand) and EBITDA margin (%)



Net profit (R\$ thousand) and net margin (%)



*Includes non-recurring and ex-growth adjustments. Gross profit includes only adjustments that are in cost.

Disclaimer

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