



EARNINGS **PRESENTATION**

1Q22

ALL-IN-ONE PLATFORM

COMPLETE AND UNIQUE INVESTMENT EXPERIENCE

- **Educational**
 **School**
- **Data analysis**
 **Matrix**
- **Market intelligence**
 **Mover**
- **Asset management**
 **MFO**
- **Brokerage**
 **Investimentos**



With our Community at the core

TC Ecosystem boosted by invested companies

 **Sencon**

Abalustre

 **riweb**

Economática 

 **MERCADO
BITCOIN**

 **TC
CRIPTO**

 **DXA Invest**

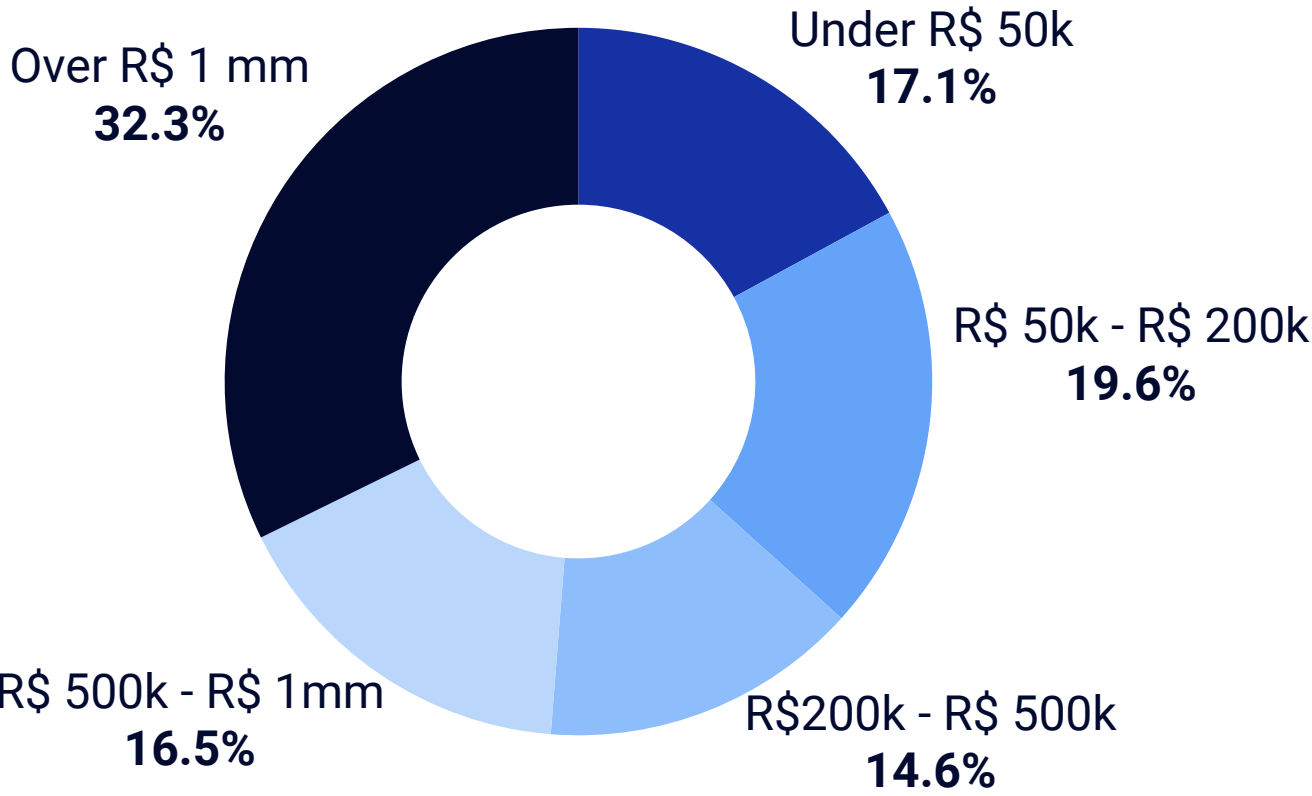
invest 

 **ARKO ADVICE**

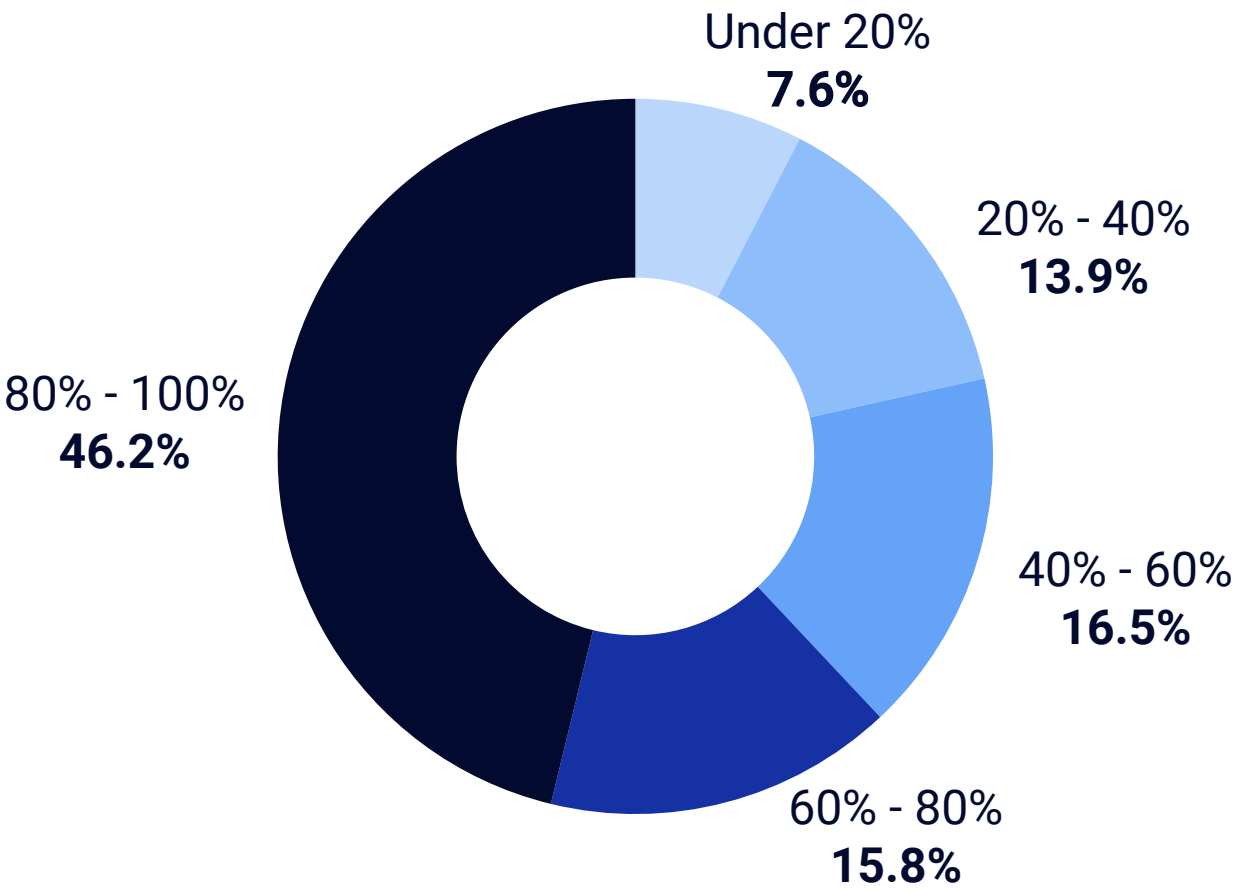
 **ARKO DIGITAL**

AuC POTENTIAL OF +R\$60BN
ONLY CONSIDERING VARIABLE INCOME

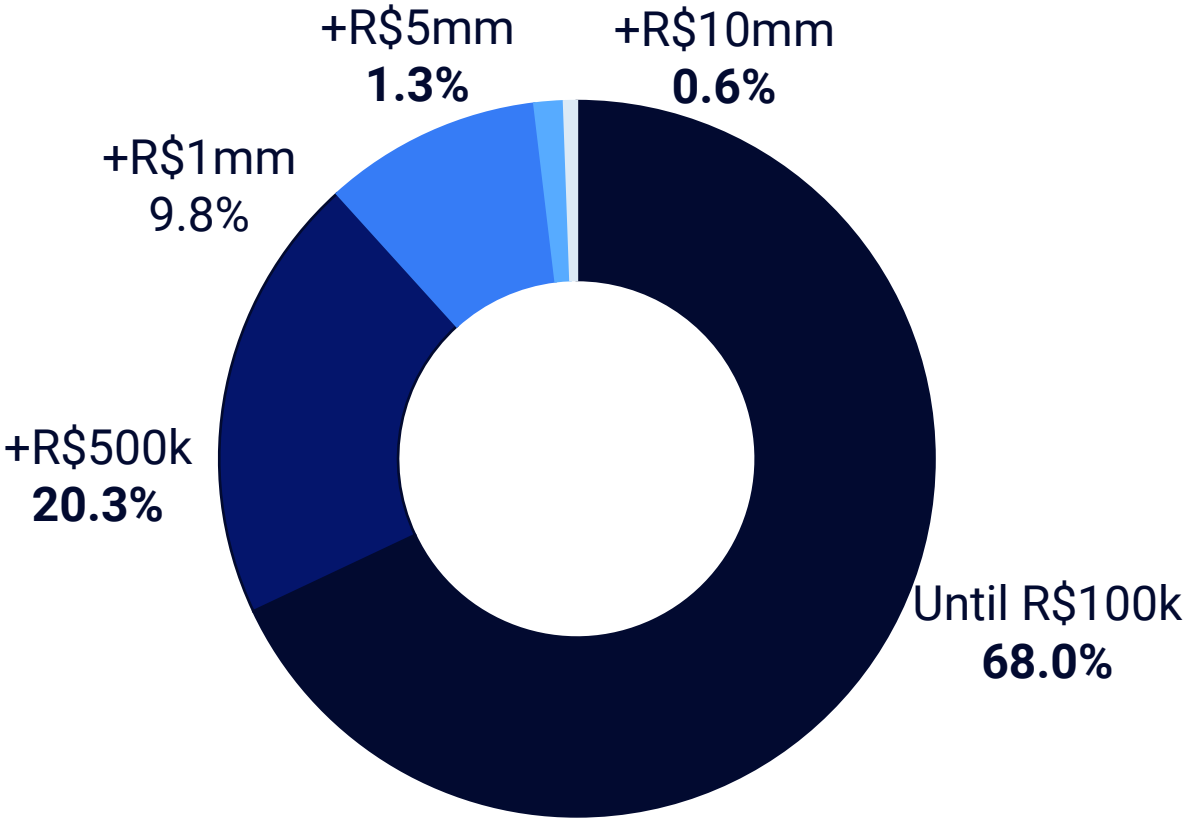
Net worth range⁽¹⁾



Share of net worth invested in the financial markets ⁽¹⁾



Sencon users breakdown by portfolio net worth
of subscribers



SUBSCRIBERS' INVESTED WEALTH



Source: Sencon database + quantitative research based on TC
Sencon includes only variable income, TC all invested assets.

EXPANDING FAST WITH SALES INCREASE IN ALL DIVISIONS

● TC ECONOMATICA

News, quotes, market intelligence and policy terminal

Providing key insights on a robust database

Powered by:

Abalustre

 **ARKO ADVICE**

Economica 

 **ARKO DIGITAL**

● riweb

Solutions and strategic consulting for investor relations

● TC Sfoggia

Tax optimization and tax recovery using proprietary technology

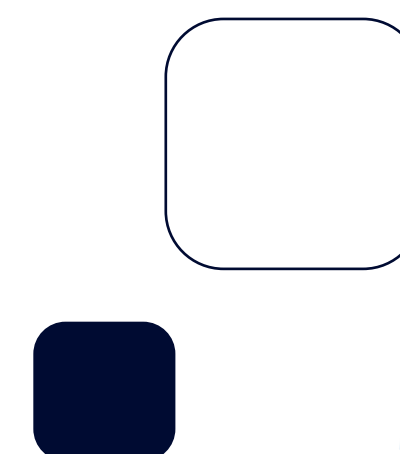


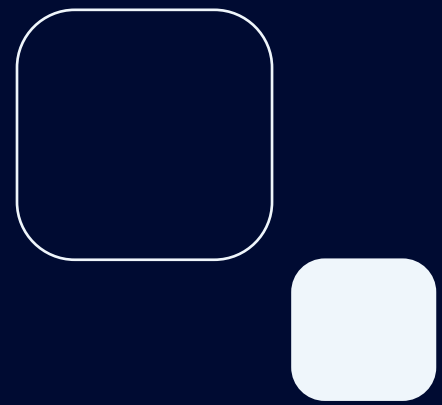
Strong synergy
between
B2B business
and the TC's
B2C Platform



FINANCIAL AND OPERATIONAL **PERFORMANCE**

1Q22





MAIN HIGHLIGHTS

1Q22

642k

REGISTERED USERS¹

△ **+117%** (1Q22/1Q21)

88k

PAYING USERS¹

△ **+340%** (1Q22/1Q21)

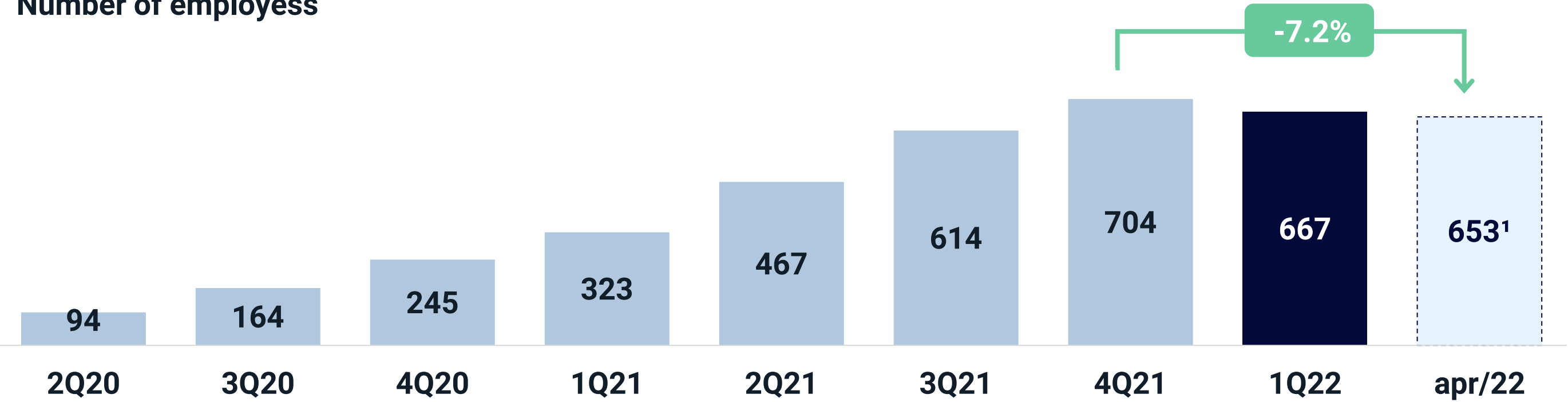
R\$ **25** million

NET REVENUE

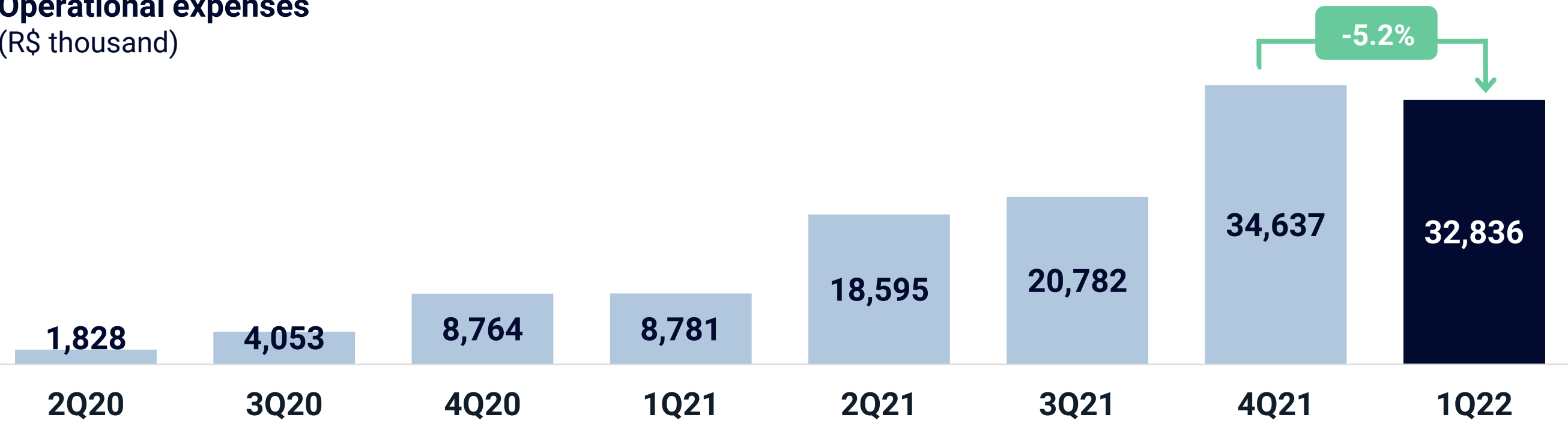
△ **+76%** (1Q22/1Q21)

FINANCIAL DISCIPLINE

Number of employess



Operational expenses
(R\$ thousand)



Focus on reducing costs

TC is totally disciplined in **managing costs and expenses** in order to quickly return to operational profitability.

Among the main initiatives adopted are:

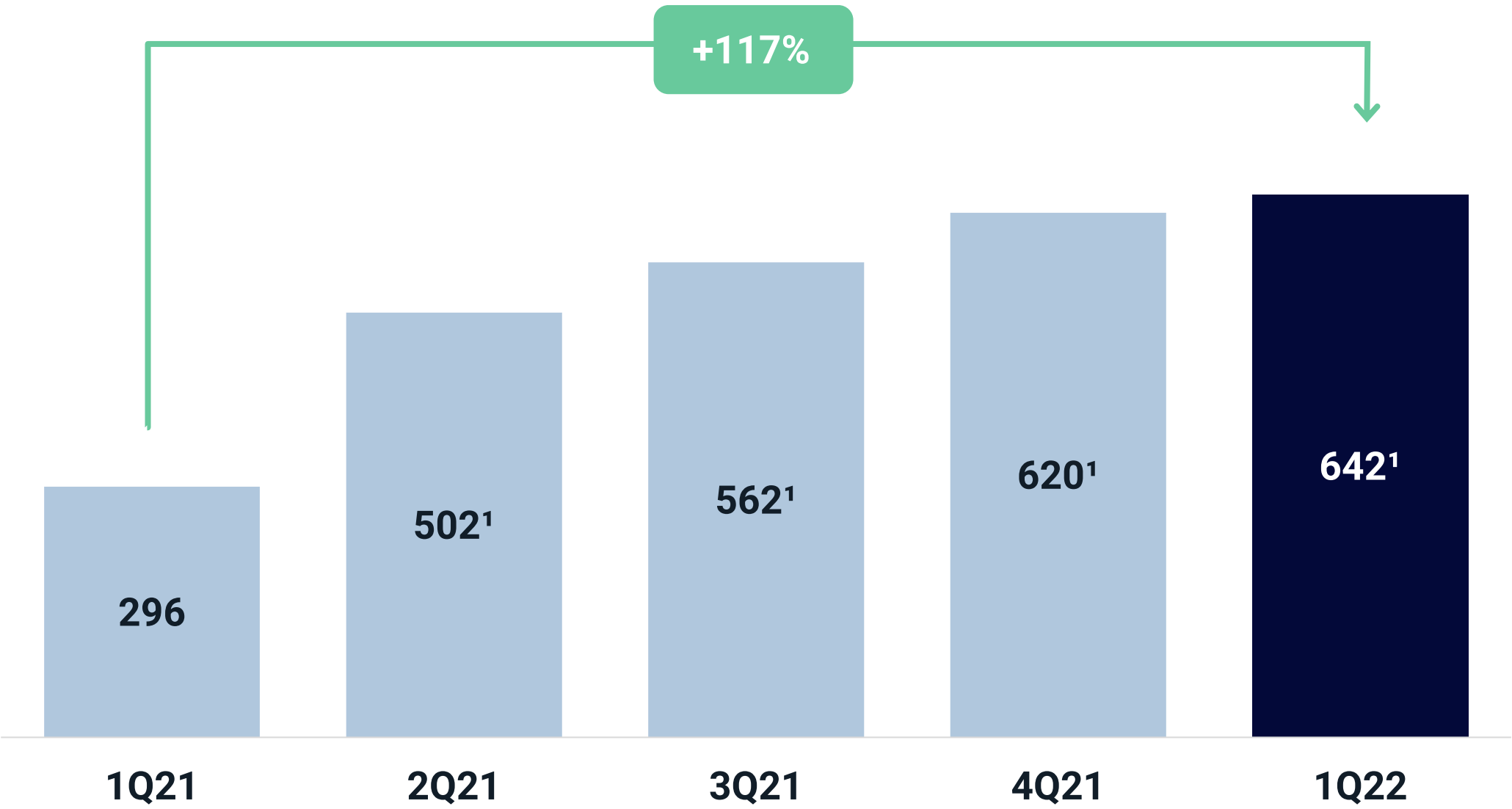
- Headcount reduction;
- Review of all the expenses related to tools and infrastructure;
- Renegotiation with suppliers.

The company expects that these measures will already improve substantially its profitability in the next quarter.

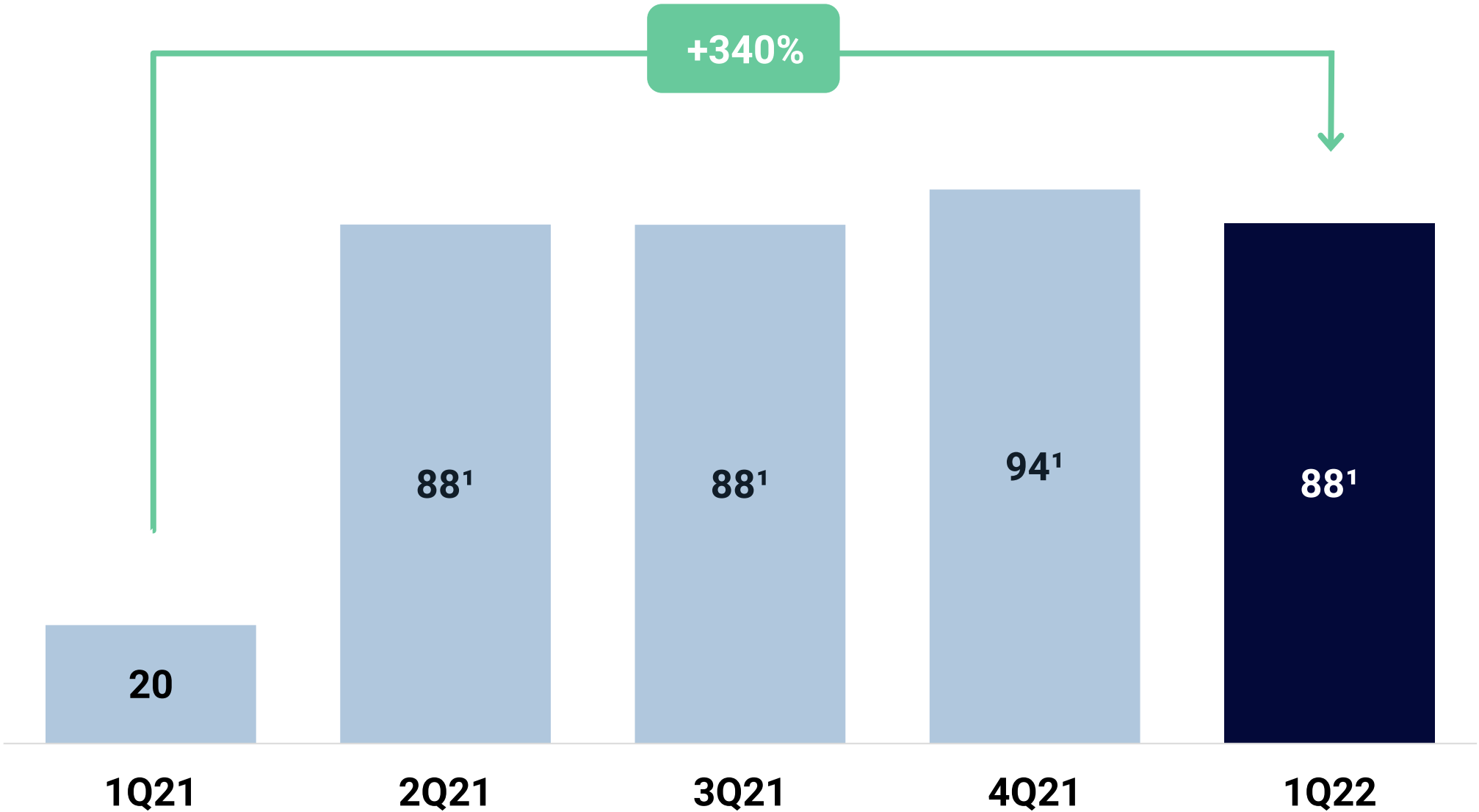
1. Number of employees as of April 30, 2022.

NUMBER OF USERS

Number of registered users (thousand)



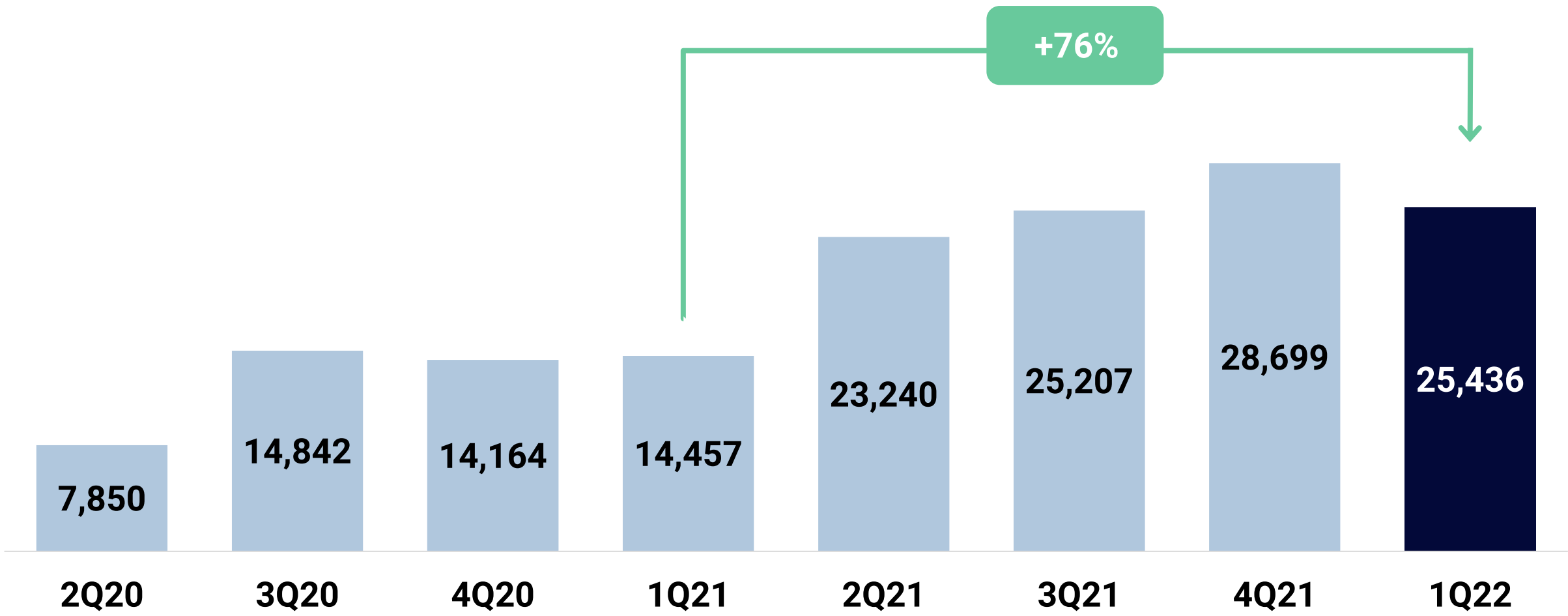
Number of paying users (thousand)



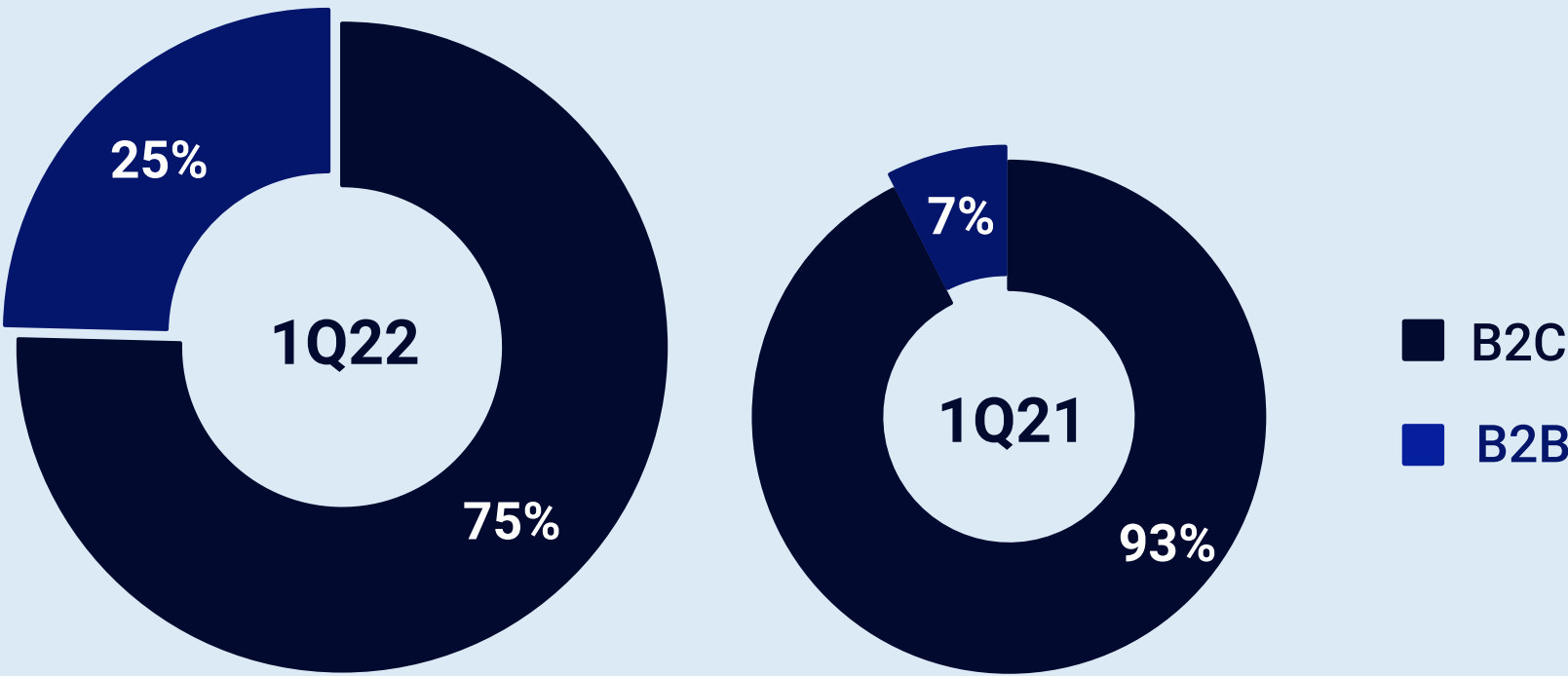
1. Including Sencon users.

OPERATIONAL REVENUE

Net revenue evolution (R\$ thousand)



Gross revenue breakdown (%)



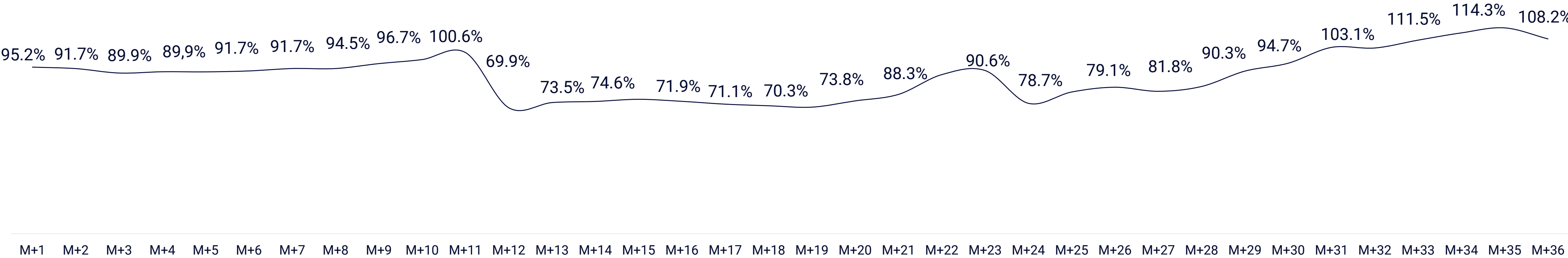
NET REVENUE RETENTION

A rarity in the B2C world, TC displays expansionary revenue over longer timeframes

Seasonality of annual plan renewal in the periods M+12 and M+24

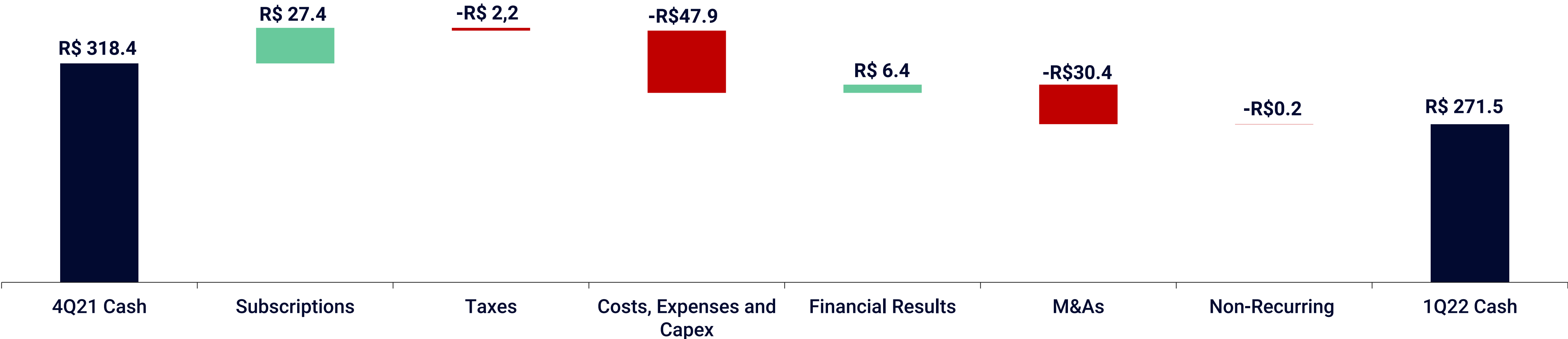
Revenue recovery with users who remained in the cohort after that period and upsell trend

Recurring monthly net revenue retention
B2C segment (%)



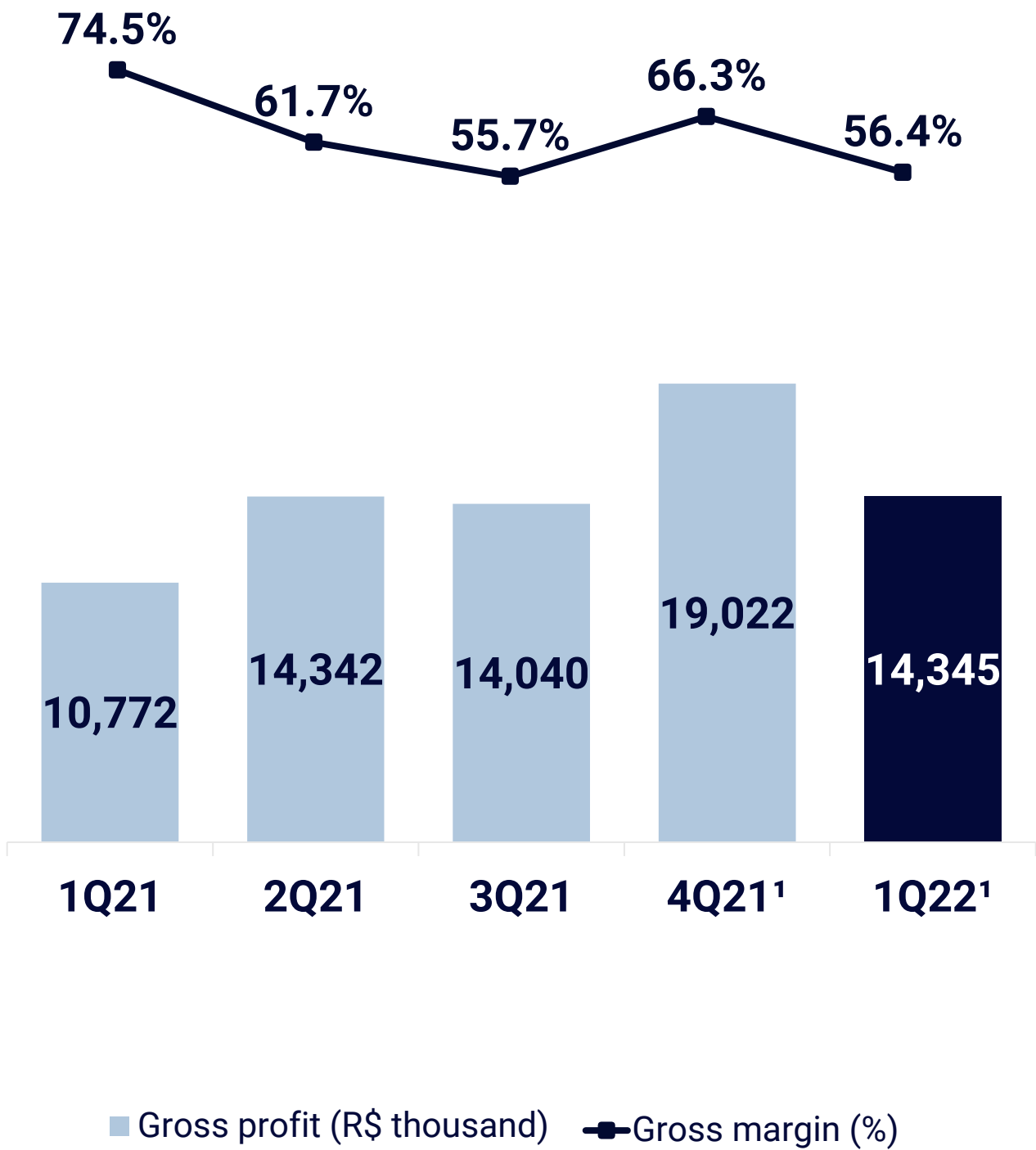
CASH STRUCTURE

Cash and cash equivalents
(R\$ million)

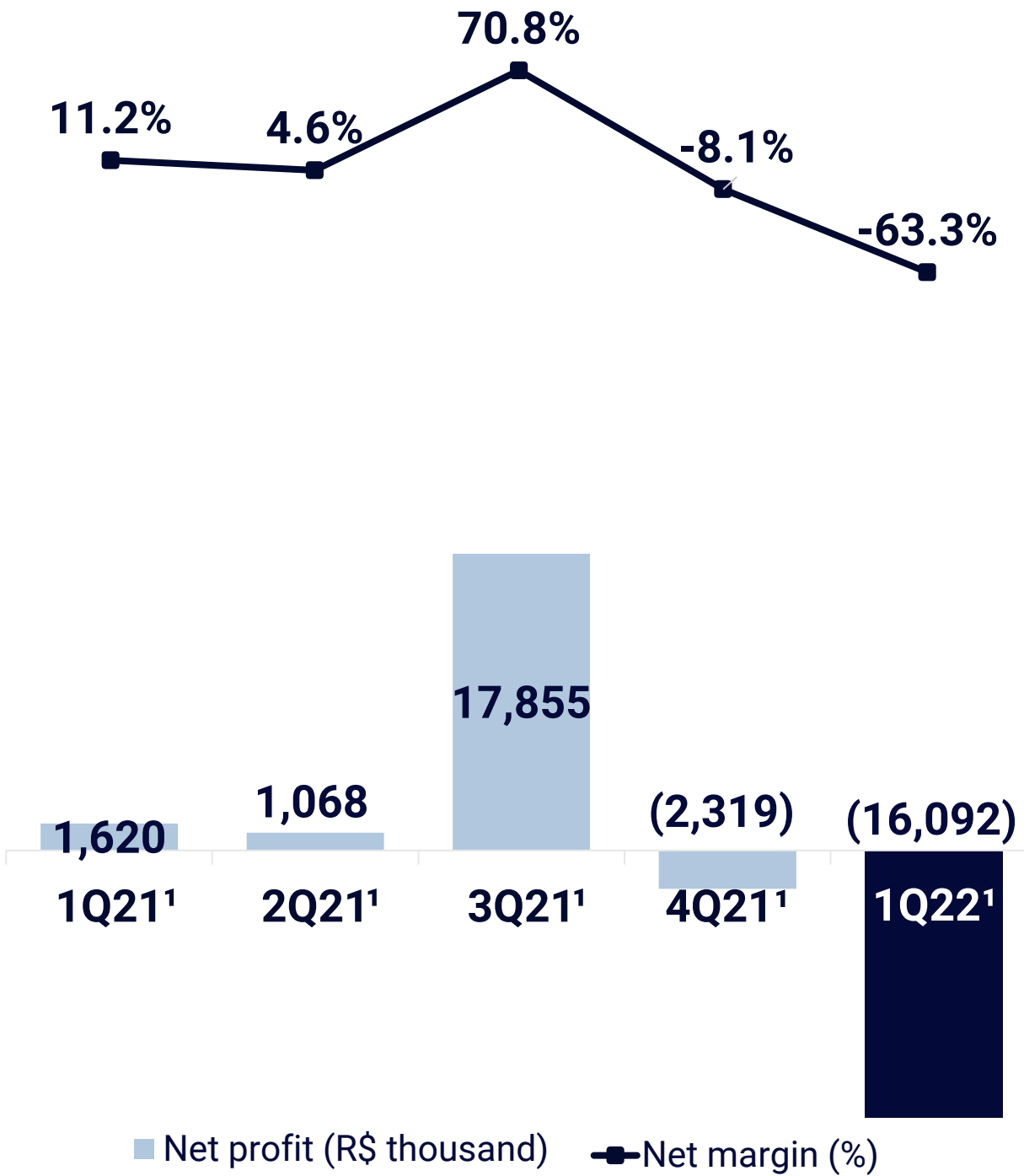


PROFIT & EBITDA

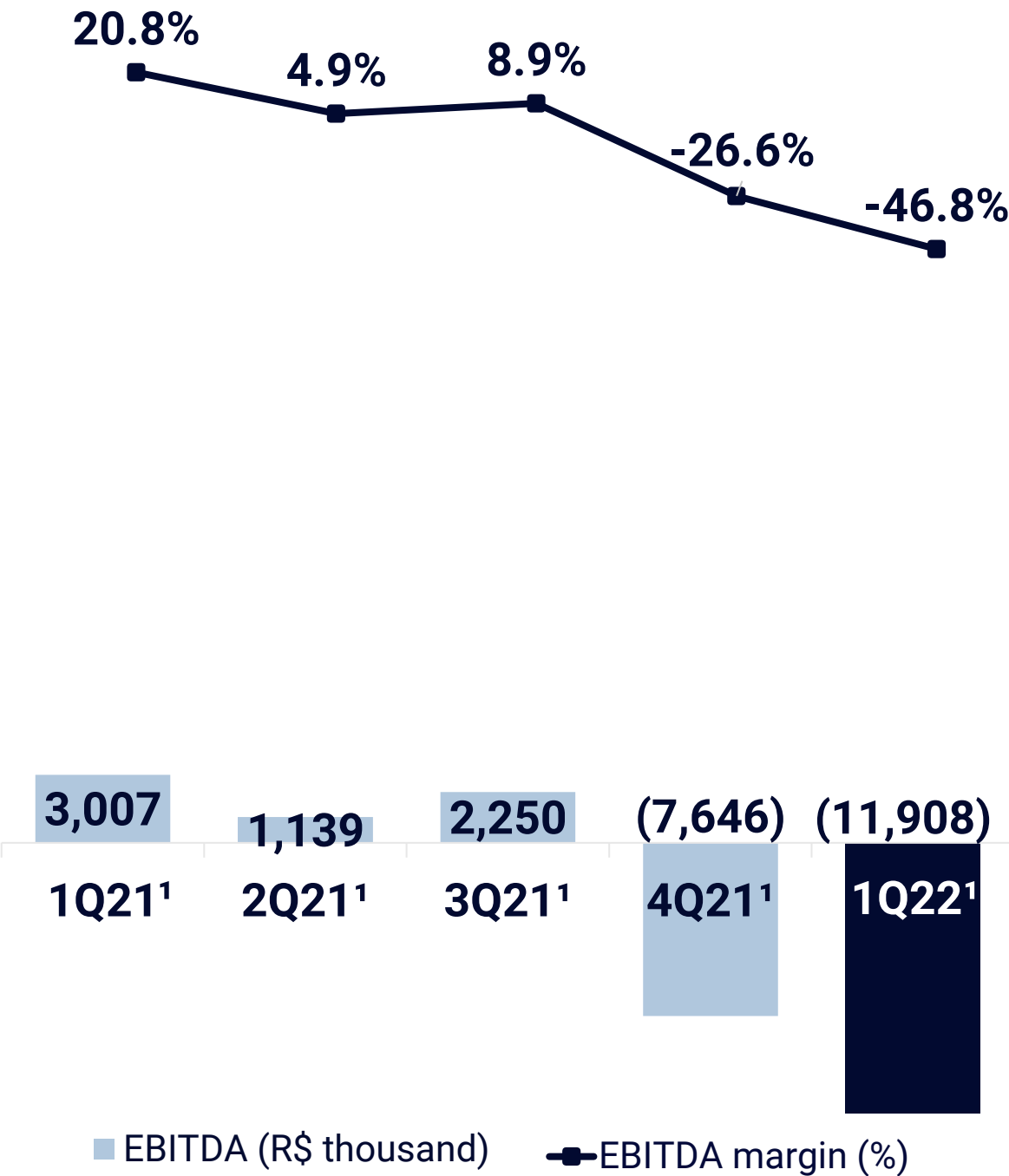
Gross profit and gross margin



Net profit and net margin



EBITDA and EBITDA margin



1. Includes ex-growth (except 1Q22) and non-recurring adjustments. Gross profit includes only cost adjustments.



DISCLAIMER

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