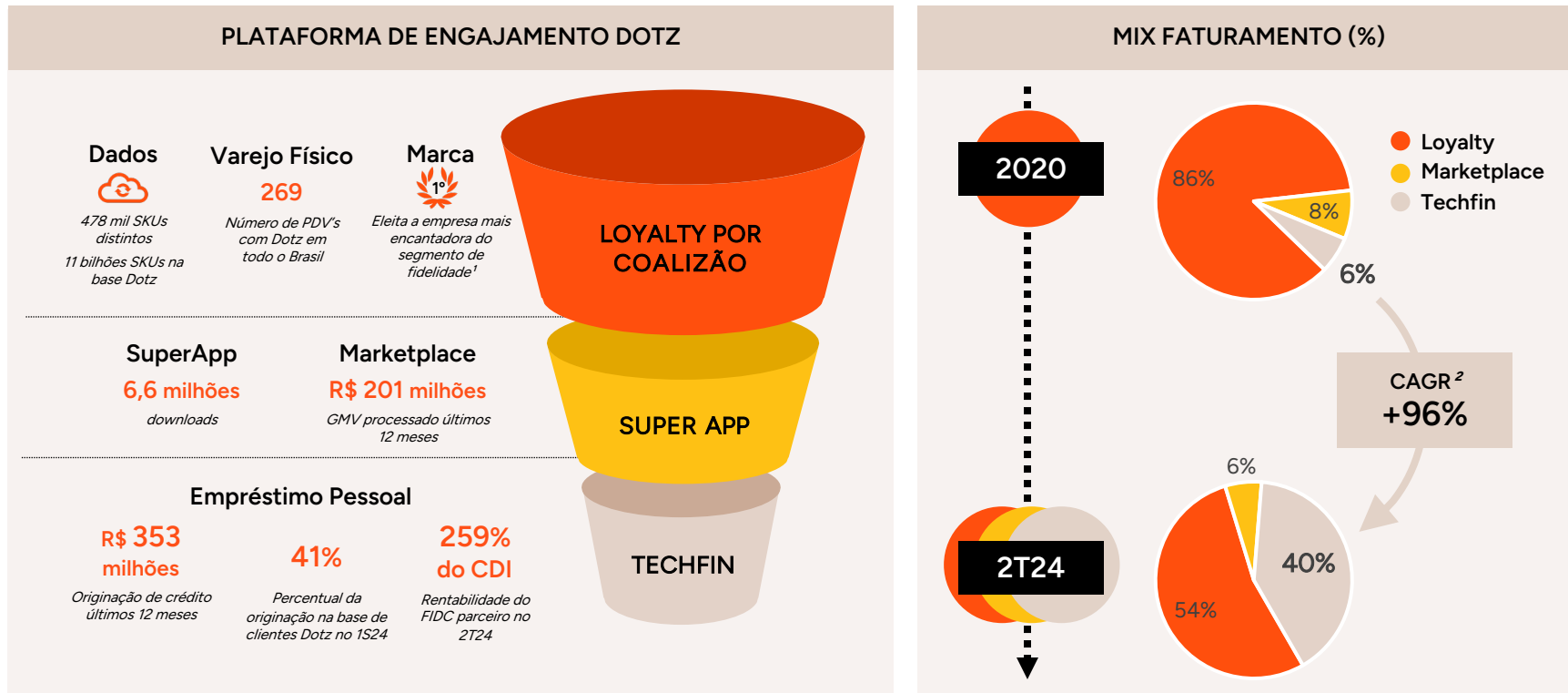


RESULTADO: 2T24

DOTZ INC.
AGOSTO 2024

De uma empresa de Loyalty por Coalizão para uma Plataforma Completa

Desde 2020, crescimento de 96%² (CAGR) em Techfin, demonstrando a evolução da Dotz



¹Fonte: Consumidor Moderno

²Compound Annual Growth Rate, ou Taxa de Crescimento Anual Composta, mede o crescimento durante um período específico. O 2T24 foi anualizado para fins de comparação histórica

DESEMPENHO OPERACIONAL



Destaques Operacionais 2T24 e 1S24

Continuamos evoluindo nossa plataforma e entregando mais rentabilidade: EBITDA de R\$ 5,5 mm no 2T24 vs R\$ (9,8) no 2T23

Melhoria geral nos indicadores financeiros, de faturamento a EBITDA

- + crescimento
- + margem
- + eficiência
- + EBITDA

Evolução da Plataforma aliada a Rentabilidade

2T24

vs 2T23

+57%

+6,7 p.p.

-33%

+R\$ 15,3 mm

1S24

vs 1S23

+67%

+5,0 p.p.

-31%

+R\$ 30,3 mm

Crescimento faturamento Techfin

Crescimento forte, previsível e constante

Aumento da Margem Bruta

Impactado pelo aumento da representatividade de Techfin no faturamento

Redução do SG&A

Resultado do foco em eficiência operacional

Variação do EBITDA*

De R\$ (9,8) no 2T23 para R\$ 5,5 mm no 2T24 e de R\$ (25,7) no 1S23 para R\$ 4,6 no 1S24

Continuamos focados no crescimento da plataforma de forma sustentável

Compromisso da Dotz: eficiência, crescimento e *cross-sell*



Crescimento de Techfin

forte, previsível e constante, com rentabilidade



Consolidação do Loyalty

crescendo a rede e fazendo cross-sell com serviços financeiros



Eficiência operacional

com foco contínuo na racionalização de despesas e margens operacionais

Evolução Crédito

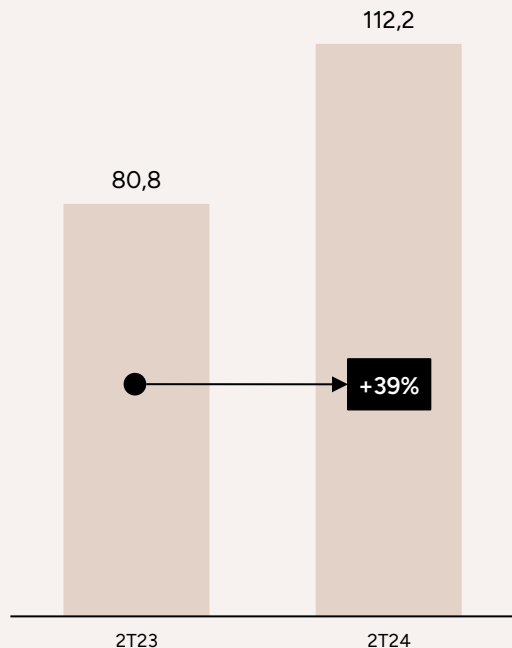
CRESCIMENTO TECHFIN

CONSOLIDAÇÃO LOYALTY

EFICIÊNCIA OPERACIONAL

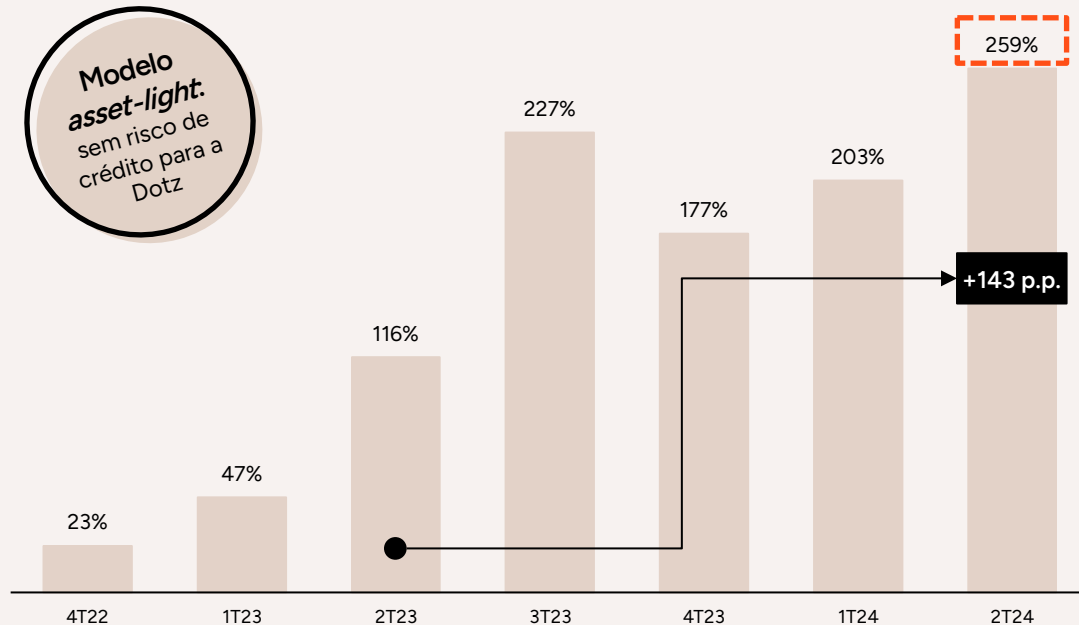
Crescimento constante da originação de crédito com manutenção de retornos substanciais para os cotistas do FIDC

ORIGINAÇÃO (R\$ mm)



RETORNO* QUOTAS FIDC (% CDI)

Modelo
asset-light.
sem risco de
crédito para a
Dotz



*Retorno FIDC no período / CDI acumulado no período

Evolução Faturamento Techfin

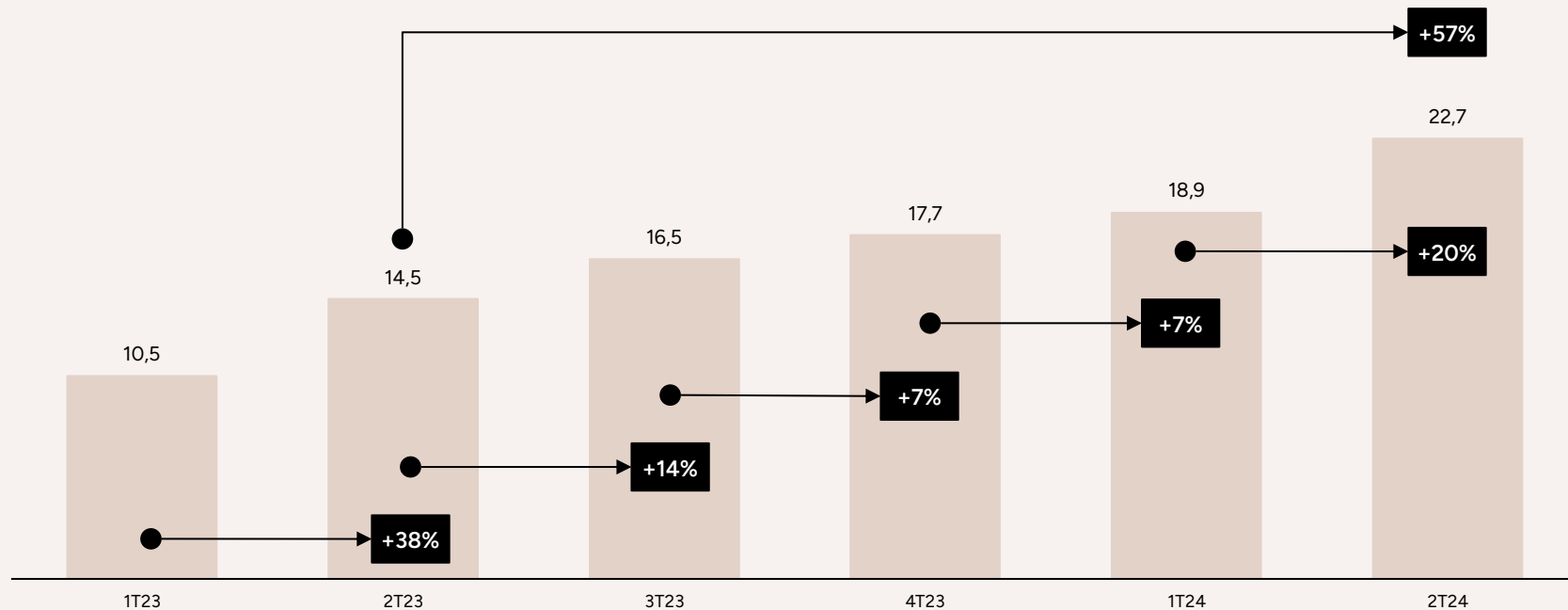
CRESCIMENTO TECHFIN

CONSOLIDAÇÃO LOYALTY

EFICIÊNCIA OPERACIONAL

Faturamento de Techfin com crescimento forte, previsível e constante

FATURAMENTO (R\$ mm)



Consolidação Loyalty

CRESCIMENTO TECHFIN

CONSOLIDAÇÃO LOYALTY

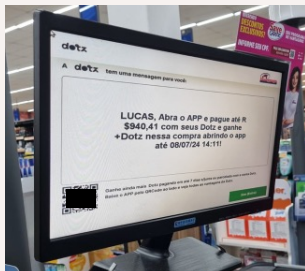
EFICIÊNCIA OPERACIONAL

Crescendo a rede e fazendo cross-sell com serviços financeiros



Nova jornada do cliente no PDV, com SuperApp

- Projeto piloto com 1ª loja (de 65) do parceiro de varejo físico.
- Clientes com App ganham mais Dotz.



+120%

Clientes ativos no mês com App Dotz (Jun vs Jul)

+452%

Clientes novos no App (Jun vs Jul)



Dotz Parcela (BNPL)

Benefícios para o Consumidor

- **Flexibilidade:** 7 dias s/juros ou até 6x
- **Conveniência:** pagamento simples
- **Aumento do poder de compra**

Benefícios para o Parceiro

- **Economia de MDR**
- **Zero risco de crédito**
- **+Vendas:** aumento de frequência e ticket
- **Pagamento parcelado no PDV**

Crescimento com eficiência

CRESCIMENTO TECHFIN

CONSOLIDAÇÃO LOYALTY

EFICIÊNCIA OPERACIONAL

Após três anos de investimentos na plataforma Dotz, retornamos a valores de SG&A inferiores ao período pré-IPO. Nesse mesmo período, criamos o negócio de Techfin que cresceu 67% ano contra ano (1S24 vs 1S23).

SG&A (R\$ mm)

Percentual de
Techfin no
Faturamento:

6%

9%

13%

22%

35%

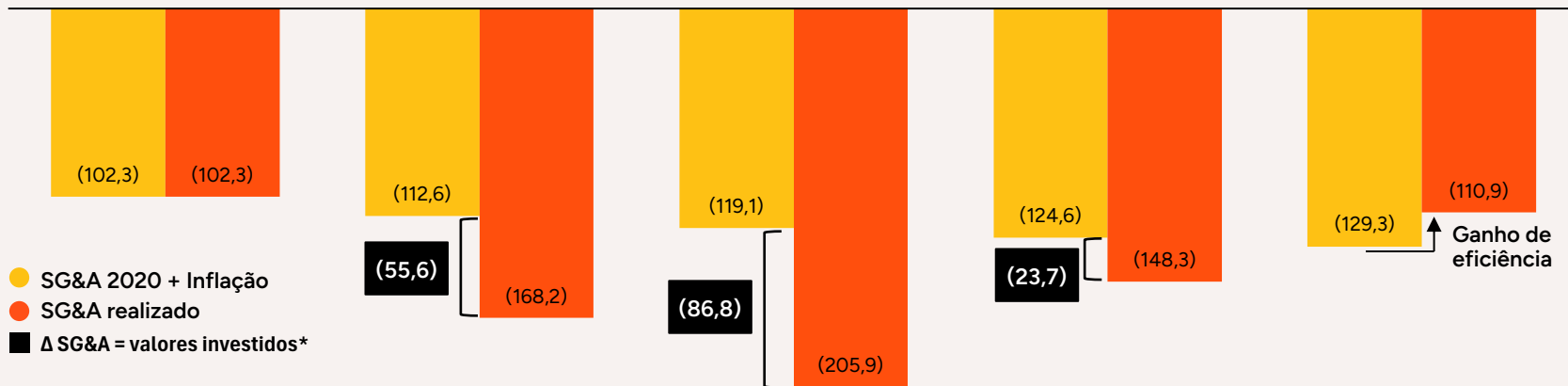
2020

2021

2022

2023

1S24 anualizado



- SG&A 2020 + Inflação
- SG&A realizado
- Δ SG&A = valores investidos*

Investimentos* de SG&A na **Plataforma Dotz** no período: R\$ 166,1 mm

- Novo produto B2B
- Aquisição NoVerde e aceleração de Techfin
- SuperApp
- Nova Marca
- Dotz Parcela

*Simulação considerando os valores de SG&A investidos acima do crescimento da inflação no período

Redução do CAPEX

CRESCIMENTO TECHFIN

CONSOLIDAÇÃO LOYALTY

EFICIÊNCIA OPERACIONAL

Além de investimentos em SG&A, também tivemos investimentos substanciais em CAPEX ao longo dos últimos três anos na Plataforma Dotz

CAPEX (R\$ mm)

Percentual de
Techfin no
Faturamento:

6%

9%

13%

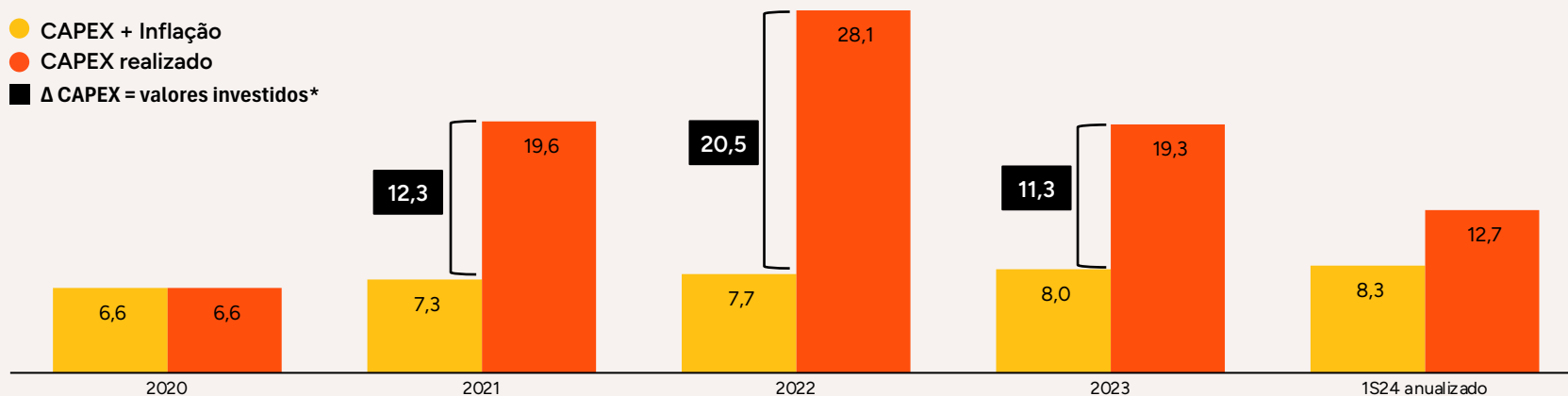
22%

35%

● CAPEX + Inflação

● CAPEX realizado

■ Δ CAPEX = valores investidos*



Investimentos* CAPEX na **Plataforma Dotz** no período: R\$ 44,1 mm

- Novo produto B2B
- Aquisição NoVerde e aceleração de Techfin
- SuperApp
- Nova Marca
- Dotz Parcela

*Simulação considerando os valores de CAPEX investidos acima do crescimento da inflação no período

Comparativo: CAPEX e Amortização

CRESCIMENTO TECHFIN

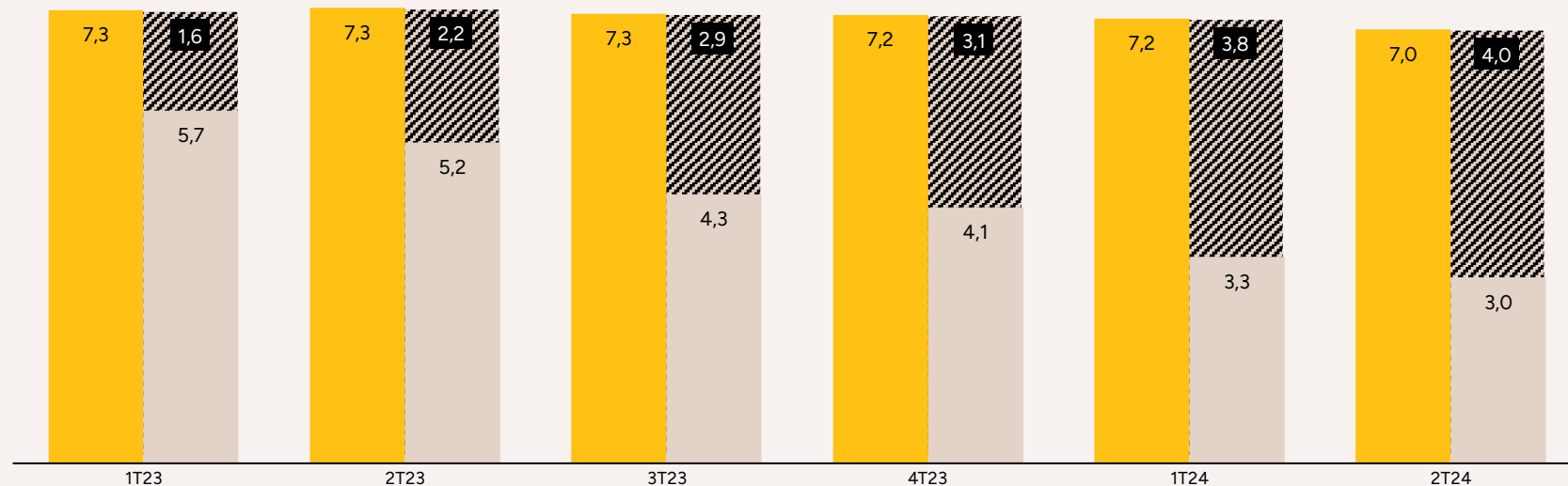
CONSOLIDAÇÃO LOYALTY

EFICIÊNCIA OPERACIONAL

Os investimentos pesados na Plataforma Dotz trazem impactos na Depreciação e Amortização, embora o nível de investimento atual seja muito menor

DEPRECIÇÃO E AMORTIZAÇÃO, CAPEX (R\$ mm)

- Depreciação e Amortização*
- CAPEX
- ▨ Diferença: Depr. e Amort. vs CAPEX



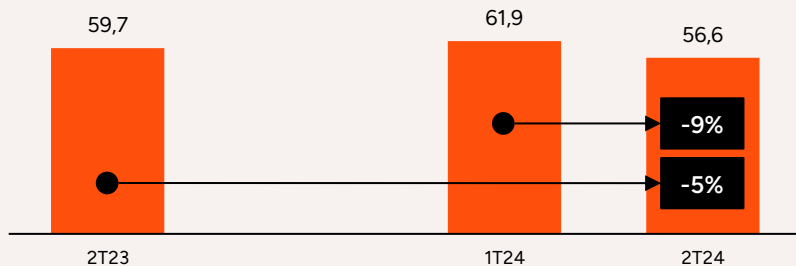
*Excluindo o efeito do IFRS-16 na Depreciação e Amortização no 2T24

DESEMPENHO FINANCEIRO: RESULTADO 2T24

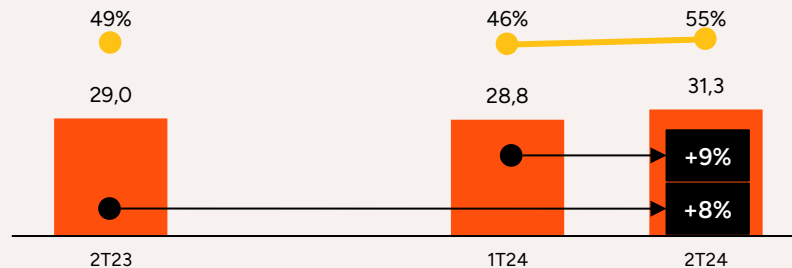
The slide features several decorative orange dots of varying sizes scattered across the background. There are two dots in the top right corner, one in the middle right, one in the bottom left, one in the bottom center, and one in the bottom right.

Atingimos o EBITDA de R\$ 5,5 mm no 2T24, fruto do novo patamar de rentabilidade alcançado pela Dotz

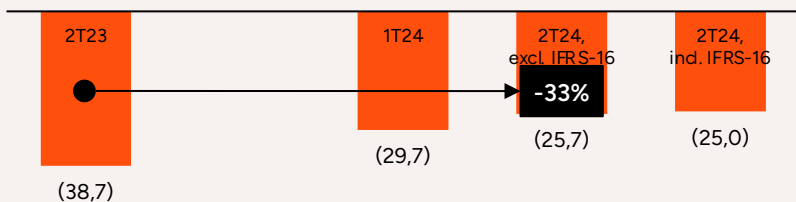
RECEITA LÍQUIDA ANTES DOS CUSTOS DE RESGATES (R\$ mm)



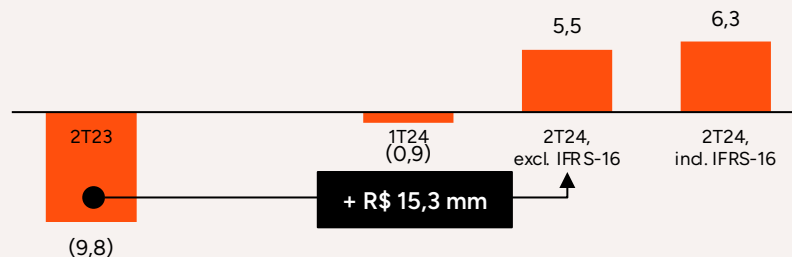
LUCRO BRUTO (R\$ mm) e MARGEM BRUTA (%)



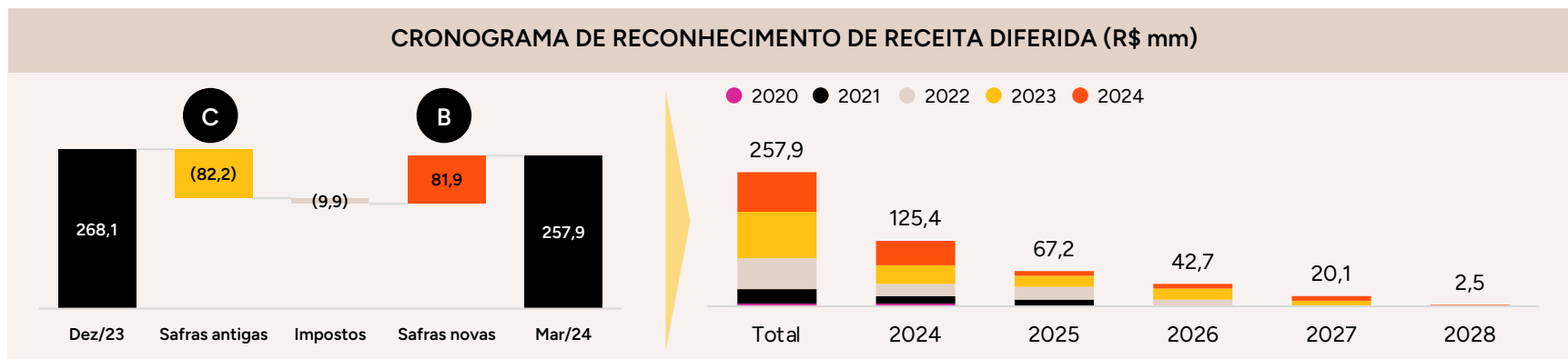
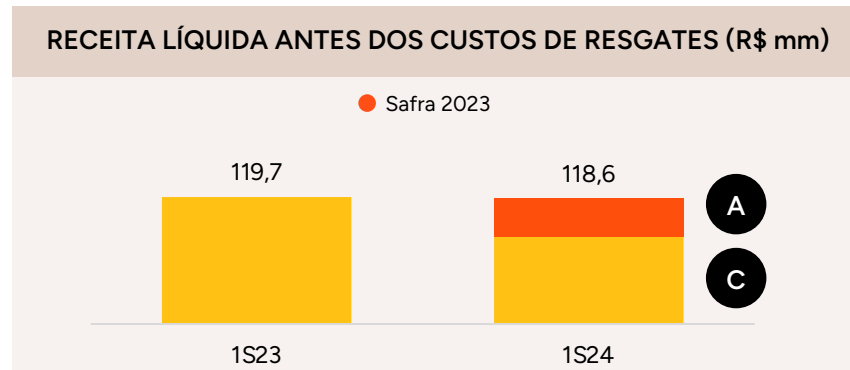
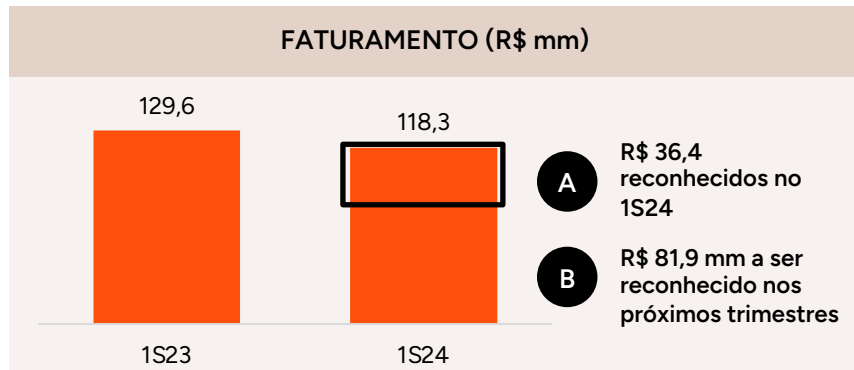
SG&A (R\$ mm)



EBITDA (R\$ mm)



Receita Líquida antes de Custos de Resgates de R\$ 118,6 mm no 1S24



Evolução do Lucro Bruto

Margens também refletem o novo patamar de rentabilidade da Dotz, com aumento do mix de Techfin

LUCRO BRUTO e MARGEM BRUTA (R\$ mm e %)

Percentual de Techfin no Faturamento:

16%

23%

25%

24%

31%

40%

43%

49%

50%

46%

46%

55%

25,7

29,0

31,6

32,6

28,8

31,3

+9%

+8%

1T23

2T23

3T23

4T23

1T24

2T24

LUCRO BRUTO e MARGEM BRUTA (R\$ mm e %)

19%

35%

46%

51%

54,7

60,1

+10%

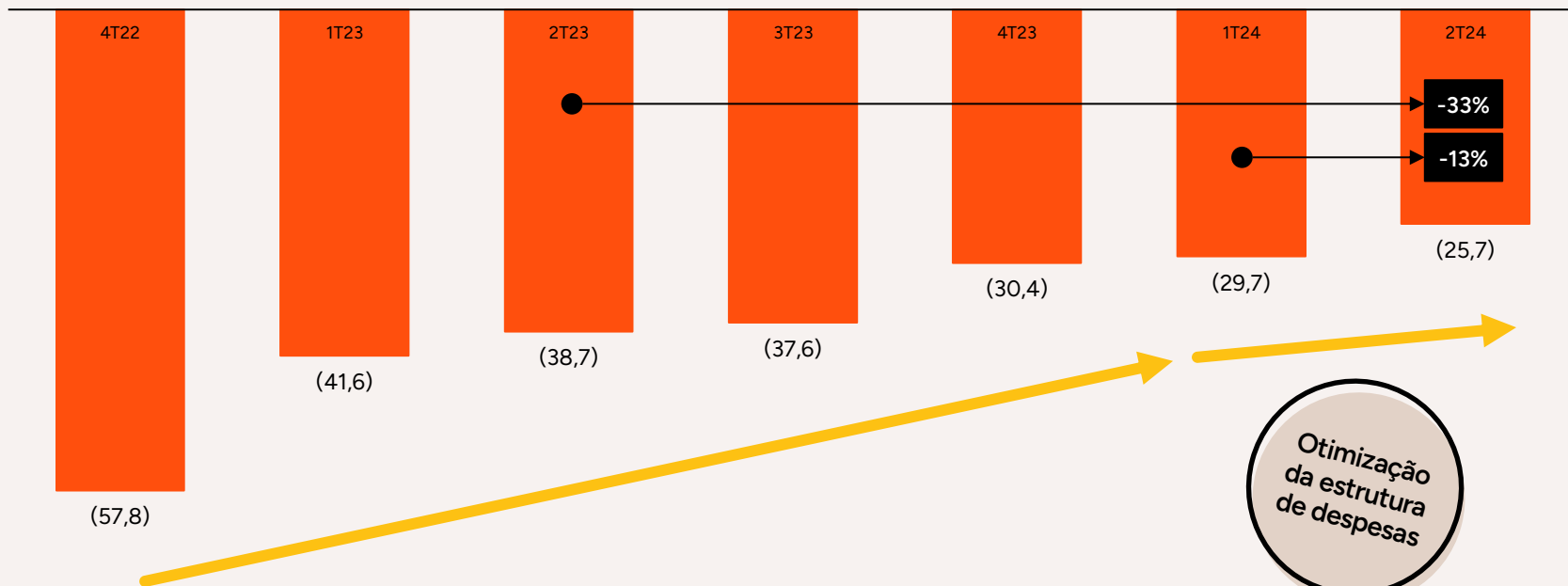
1S213

1S24

Evolução do SG&A e readequação de estrutura

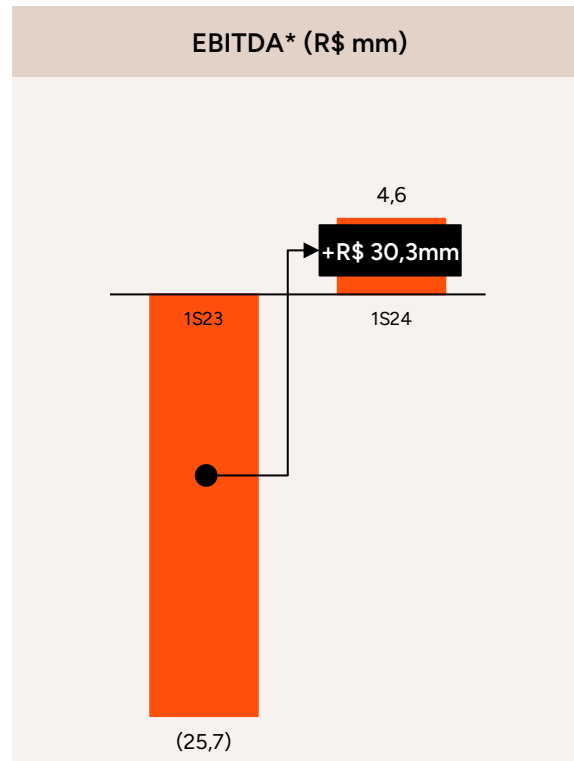
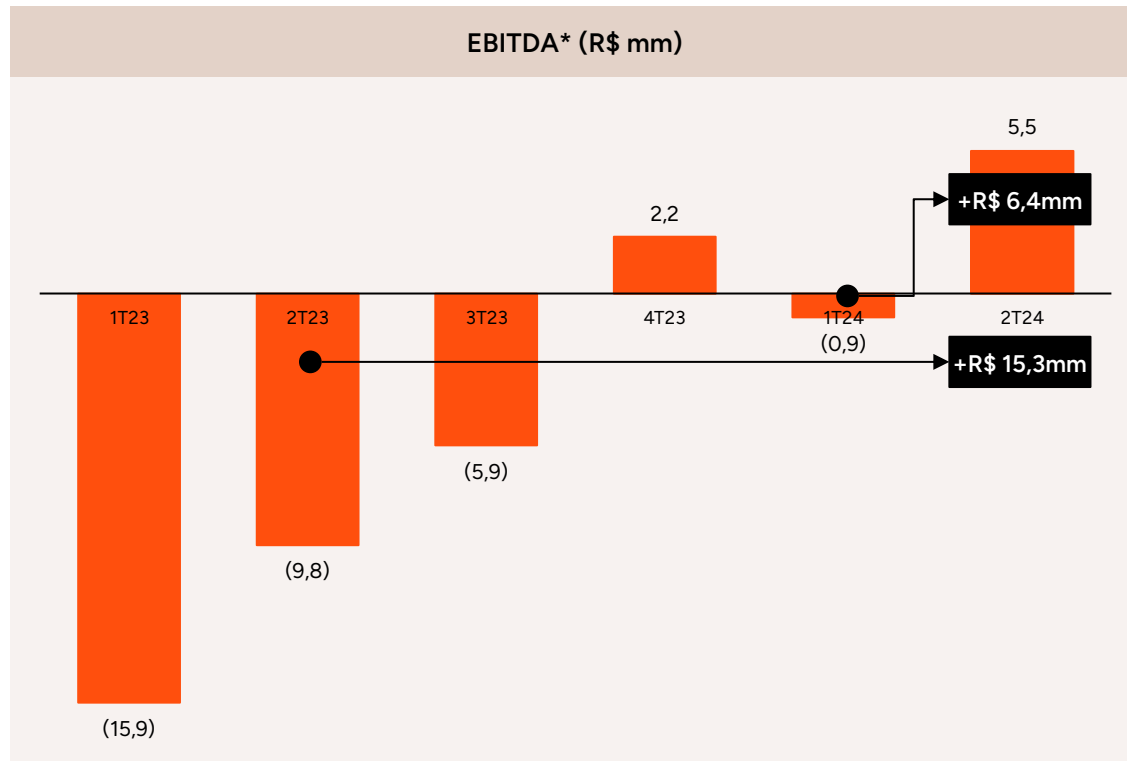
Evolução constante e otimização da estrutura de despesas

SG&A (excluindo efeito do IFRS-16; em R\$ mm)



Evolução do EBITDA

Evolução relevante tanto no comparativo trimestral quanto semestral



*EBITDA excluindo o efeito do IFRS-16. EBITDA incluindo esse efeito: R\$ 6,3 mm no 2T24 e R\$ 5,3mm no 1S24.

Continuamos focados no crescimento da plataforma de forma sustentável

Compromisso da Dotz: eficiência, crescimento e *cross-sell*



Crescimento de Techfin

forte, previsível e constante, com rentabilidade



Consolidação do Loyalty

crescendo a rede e fazendo cross-sell com serviços financeiros



Eficiência operacional

com foco contínuo na racionalização de despesas e margens operacionais

Obrigado!



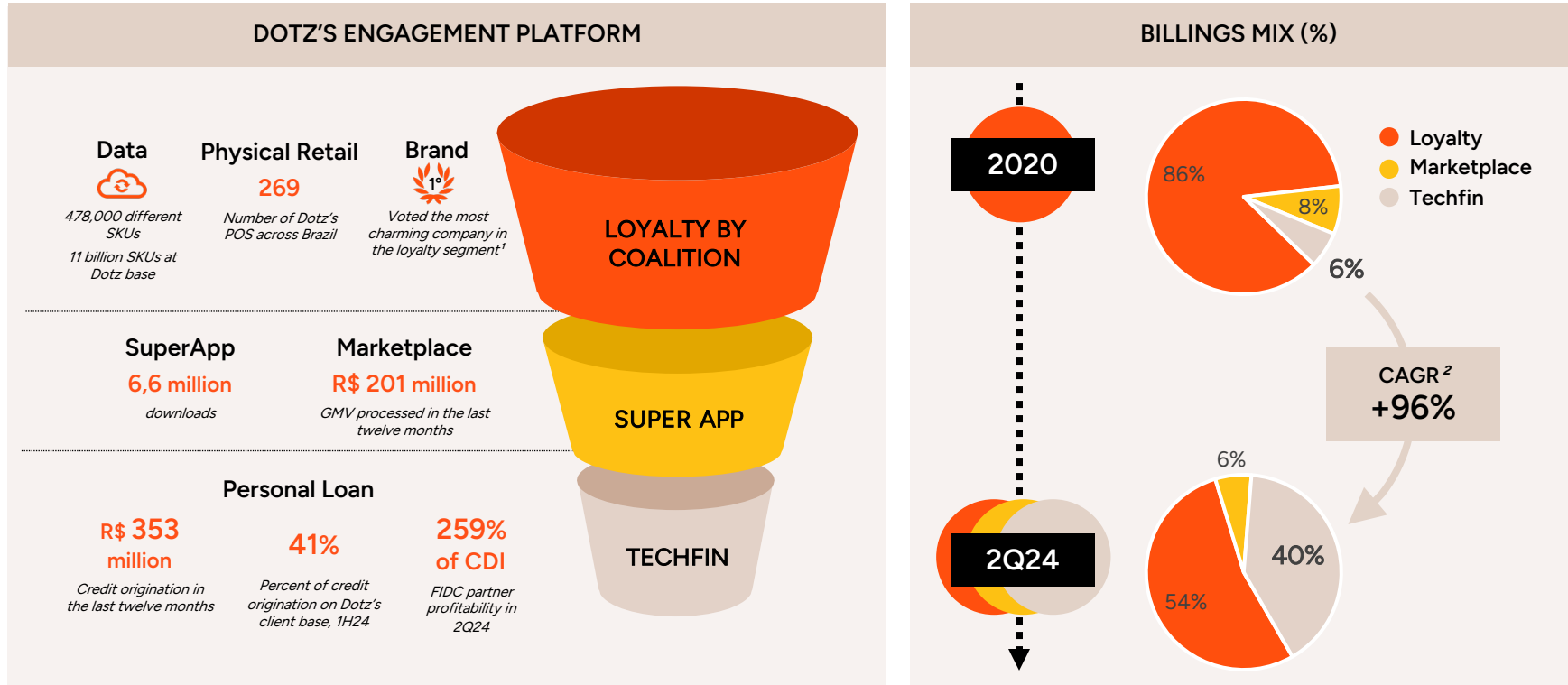
dotz

QUARTER REVIEW: 2Q24

DOTZ INC.
AUGUST 2024

From a Loyalty by Coalition company to a Complete Platform

Since 2020, a growth of 96%² (CAGR) in Techfin shows the evolution of Dotz



¹Source: Consumidor Moderno

²Compound Annual Growth Rate, measures the growth in a specific period. 2Q24 was annualized to be historically comparable.

OPERATIONAL PERFORMANCE



2Q24 and 1H24 Operational Highlights

We continue to evolve our platform and deliver more profitability: EBITDA of R\$ 5.5 million in 2Q24 vs R\$ (9.8) in 2Q23

Across the board improvements in financial indicators, from billings to EBITDA

- + growth
- + margin
- + efficiency
- + EBITDA

Platform Evolution
combined with
Profitability

2Q24

vs 2Q23

+57%

+6.7 p.p.

-33%

+R\$ 15.3 mm

1H24

vs 1H23

+67%

+5.0 p.p.

-31%

+R\$ 30.3 mm

Techfin Billings Growth

Strong, predictable and constant growth

Increase in Gross Margin

Impacted by the increase in Techfin's billings share

SG&A Reduction

Result of focusing on operational efficiency

Change in EBITDA*

From R\$ (9.8) in 2Q23 to R\$ 5.5 million in 2Q24 and from R\$ (25.7) in 1H23 to R\$ 4.6 in 1H24

We remain focused on growing the platform in a sustainable way

Dotz's commitment: efficiency, growth and cross-sell



Techfin Growth

strong, predictable and constant, with profitability



Loyalty Consolidation

growing the network and cross-selling with financial services



Operational Efficiency

with continuous focus on rationalizing expenses and operating margins

Credit Evolution

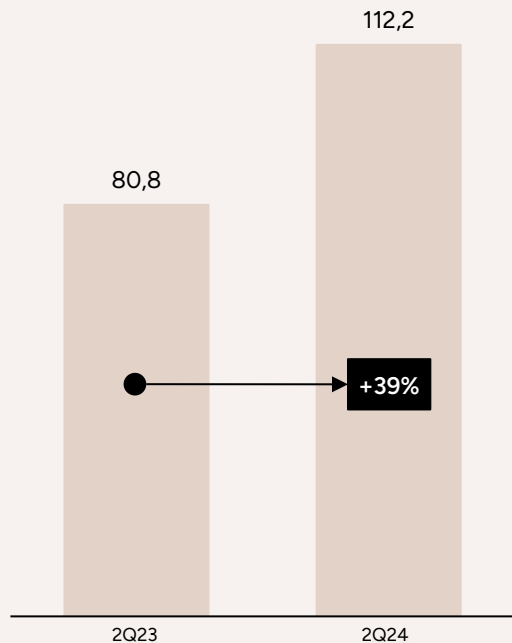
TECHFIN GROWTH

LOYALTY CONSOLIDATION

OPERATIONAL EFFICIENCY

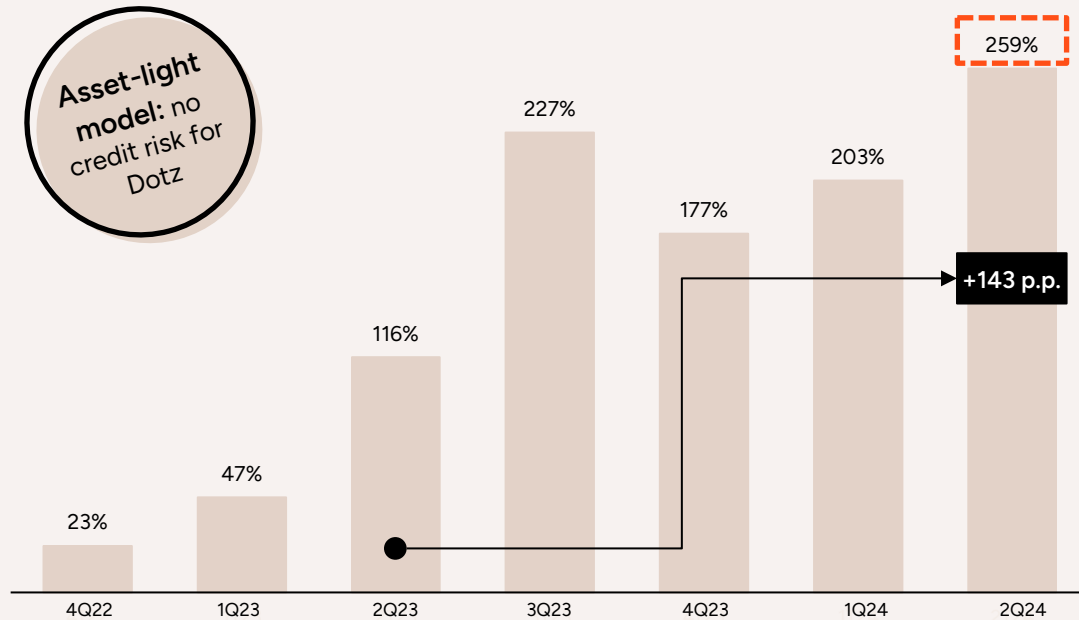
Constant growth in credit origination with maintenance of substantial returns for FIDC shareholders

ORIGINATION (R\$ mm)



FIDIC RETURN* (% CDI)

Asset-light
model: no
credit risk for
Dotz



* FIDIC return in the period / CDI accumulated in the period

Techfin Billing Evolution

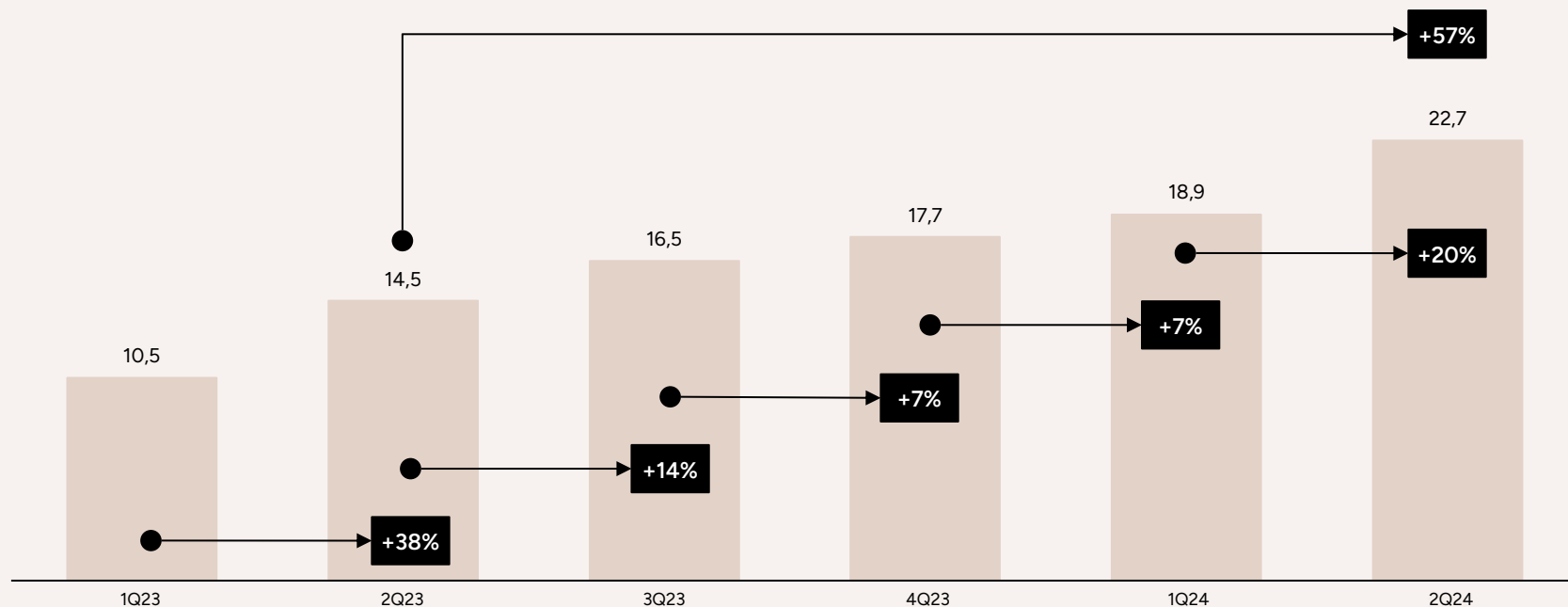
TECHFIN GROWTH

LOYALTY CONSOLIDATION

OPERATIONAL EFFICIENCY

Techfin billings with strong, predictable and constant growth

BILLINGS (R\$ mm)



Loyalty Consolidation

TECHFIN GROWTH

LOYALTY CONSOLIDATION

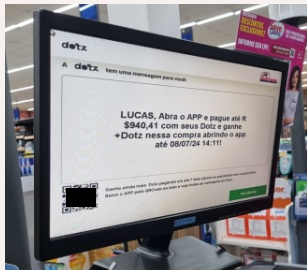
OPERATIONAL EFFICIENCY

Growing the network and cross-selling with financial services



New customer journey at POS, with SuperApp

- **Pilot project** with 1st store (out of 65) of the physical retail partner.
- **Customers with an App** earn more Dotz.



+120%

Active customers in the month with App Dotz (Jun vs Jul)

+452%

New customers on the App (Jun vs Jul)



Dotz Parcela (BNPL)

Benefits for the Consumer

- **Flexibility:** 7 days interest-free or up to 6 installments
- **Convenience:** simple payment
- **Increased purchasing power**

Benefits for the Partner

- **MDR Economics**
- **Zero credit risk**
- **+Sales:** increase in frequency and ticket
- **Payment in installments** at POS

Growth with Efficiency

TECHFIN GROWTH

LOYALTY CONSOLIDATION

OPERATIONAL EFFICIENCY

After three years of investments in Dotz platform, we returned to SG&A values lower than the pre-IPO period. In the same period, we created the Techfin business, which grew 67% Y-o-Y (1H24 vs 1H23).

SG&A (R\$ mm)

Techfin
percentage in
Billings:

6%

9%

13%

22%

35%

2020

2021

2022

2023

1H24
Annualized

(102,3)

(102,3)

(112,6)

(55,6)

(168,2)

(119,1)

(86,8)

(205,9)

(124,6)

(23,7)

(148,3)

(129,3)

Efficiency
gain

(110,9)

- SG&A 2020 + Inflation
- SG&A actual
- Δ SG&A = invested amounts*

SG&A investments* on the **Dotz Platform** in the period : R\$ 166.1 mm

- New B2B product
- NoVerde acquisition and Techfin acceleration
- SuperApp
- New Brand
- Dotz Parcela

* Simulation considering SG&A values invested above inflation growth in the period.

CAPEX reduction

TECHFIN GROWTH

LOYALTY CONSOLIDATION

OPERATIONAL EFFICIENCY

In addition to investments in SG&A, we also had substantial investments in CAPEX over the last three years on the Dotz Platform

CAPEX (R\$ mm)

Techfin as
a % of
Billings:

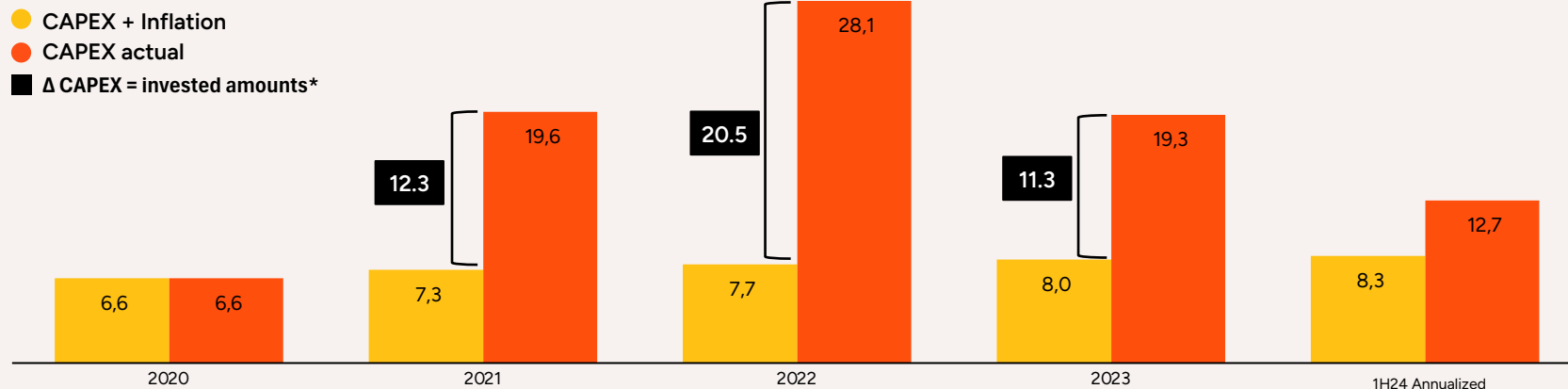
6%

9%

13%

22%

35%



CAPEX investments* on the **Dotz Platform** in the period: R\$ 44.1 mm

- New B2B product
- NoVerde acquisition and Techfin acceleration
- SuperApp
- New Brand Dotz Parcela

*Simulation considering CAPEX values invested above inflation growth in the period.

Comparison: CAPEX & Amortization

TECHFIN GROWTH

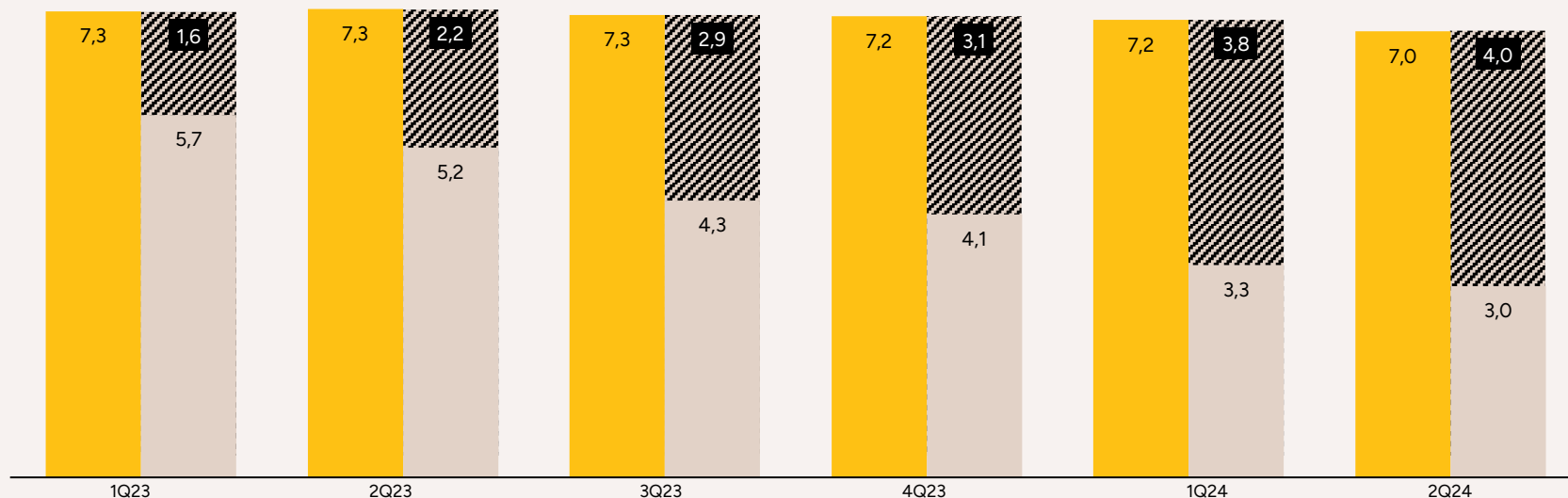
LOYALTY CONSOLIDATION

OPERATIONAL EFFICIENCY

Heavy investments in the Dotz Platform have impacts on Depreciation and Amortization, although the current level of investment is much lower

DEPRECIATION & AMORTIZATION, CAPEX (R\$ mm)

- Depreciation & Amortization (D&A)*
- CAPEX
- ▨ Delta: D&A vs CAPEX

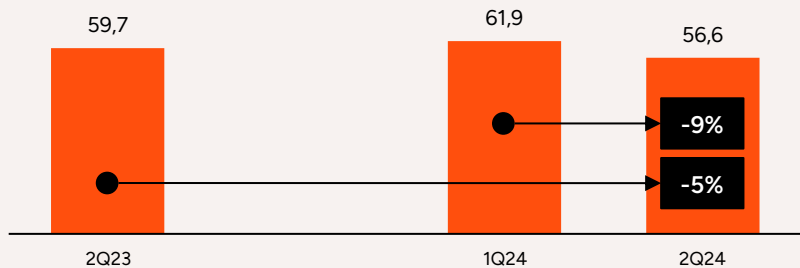


*Excluding the effect of IFRS-16 on Depreciation & Amortization in 2Q24.

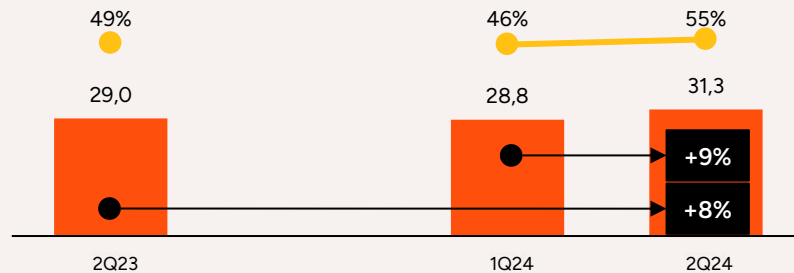
FINANCIAL PERFORMANCE: 2Q24 RESULTS

We reached an EBITDA of R\$5.5 million in 2Q24, as a result of the new level of profitability achieved by Dotz

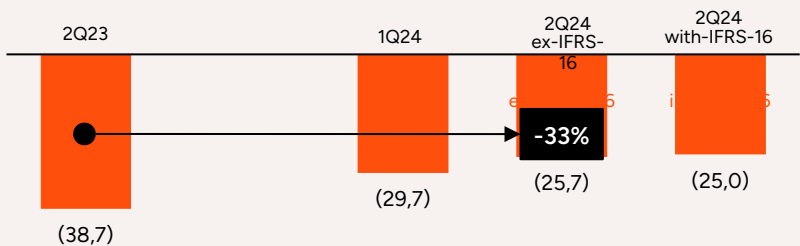
Net Revenue before Redemption Costs (R\$ mm)



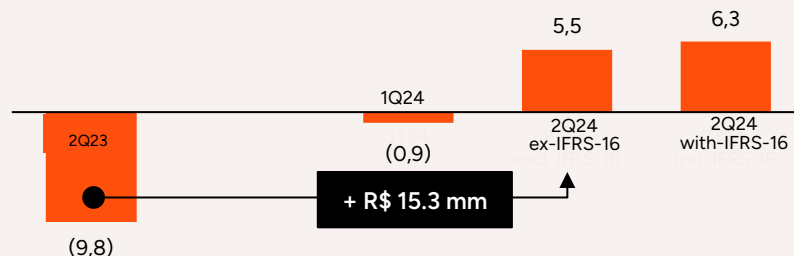
Gross Profit (R\$ mm) and Gross Margin (%)



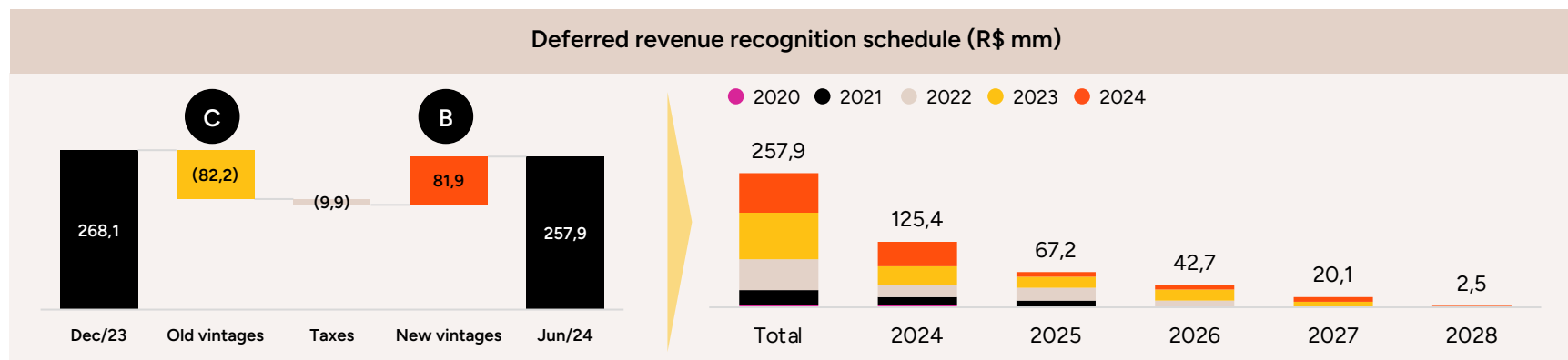
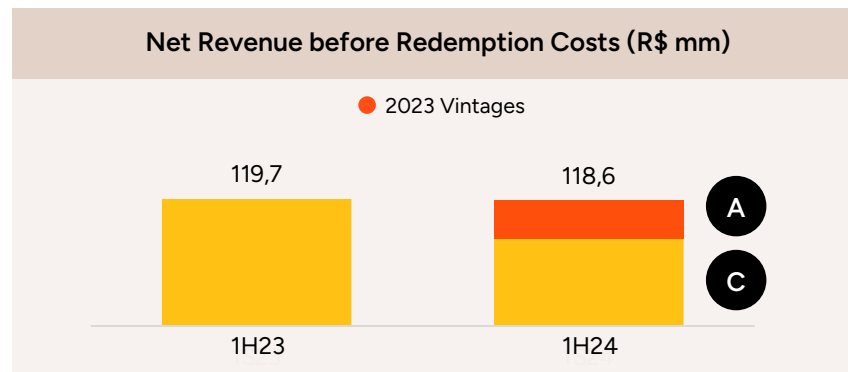
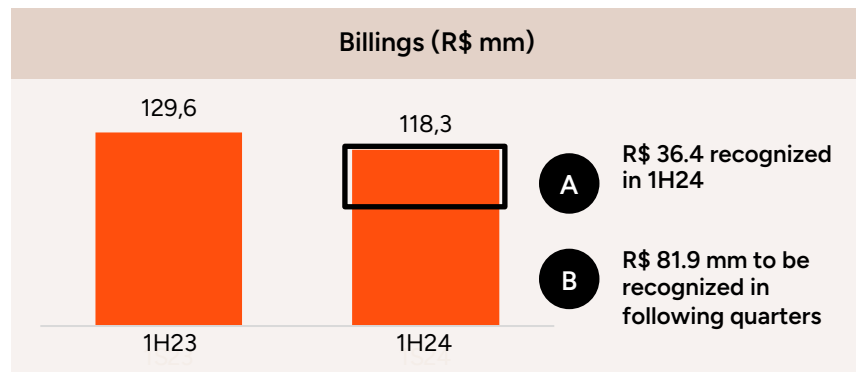
SG&A (R\$ mm)



EBITDA (R\$ mm)



Net Revenue before Redemption Costs of R\$118.6 million in 1H24



Gross Profit Evolution

Margins also reflect Dotz's new level of profitability, with an increase in the Techfin mix

GROSS PROFIT (R\$ mm) and MARGIN (%)

Techfin as a % of Billings:

16%

23%

25%

24%

31%

40%

43%

49%

50%

46%

46%

55%

25,7

29,0

31,6

32,6

28,8

31,3

+9%

+8%

1Q23

2Q23

3Q23

4Q23

1Q24

2Q24

GROSS PROFIT (R\$ mm) and MARGIN (%)

19%

35%

46%

51%

54,7

60,1

+10%

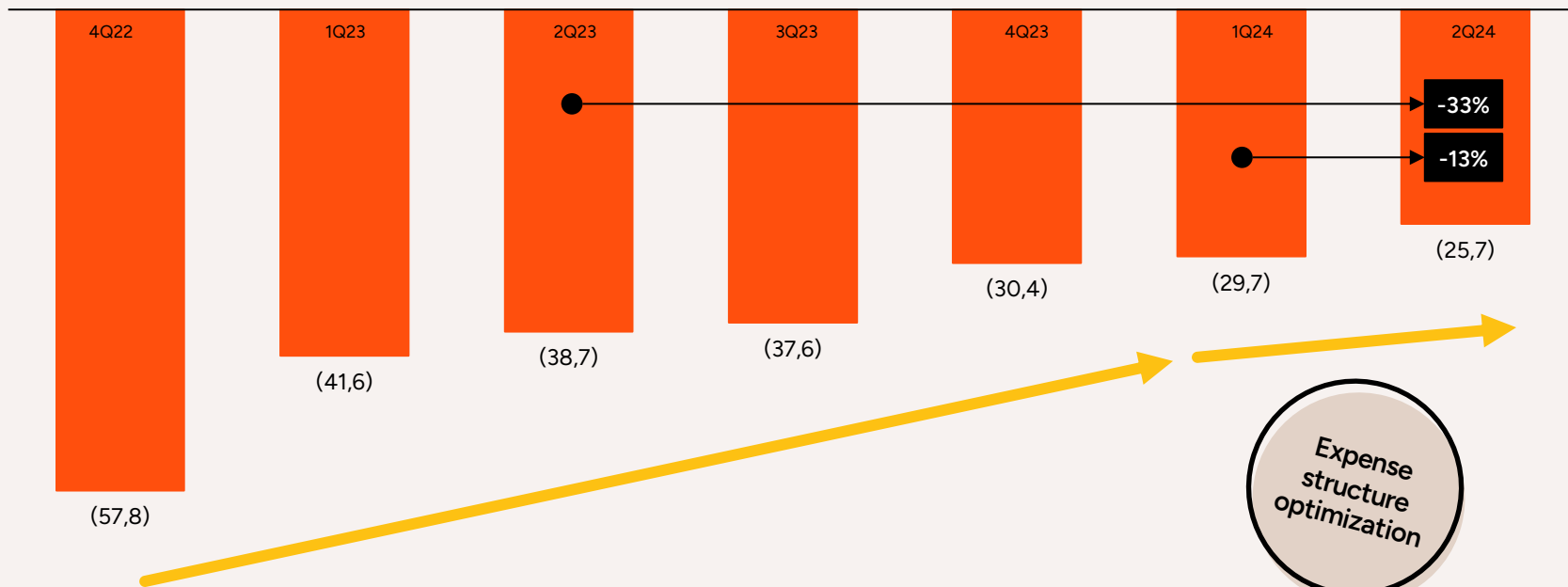
1H23

1H23

SG&A Evolution and structure adjustment

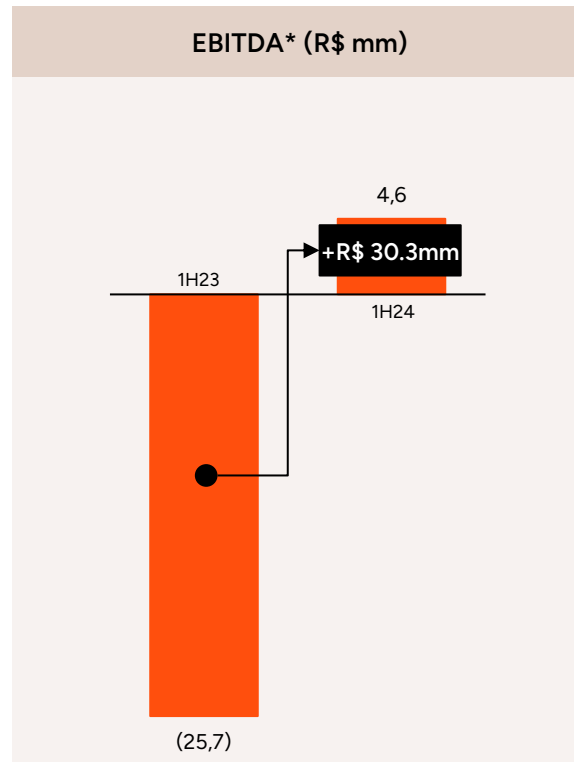
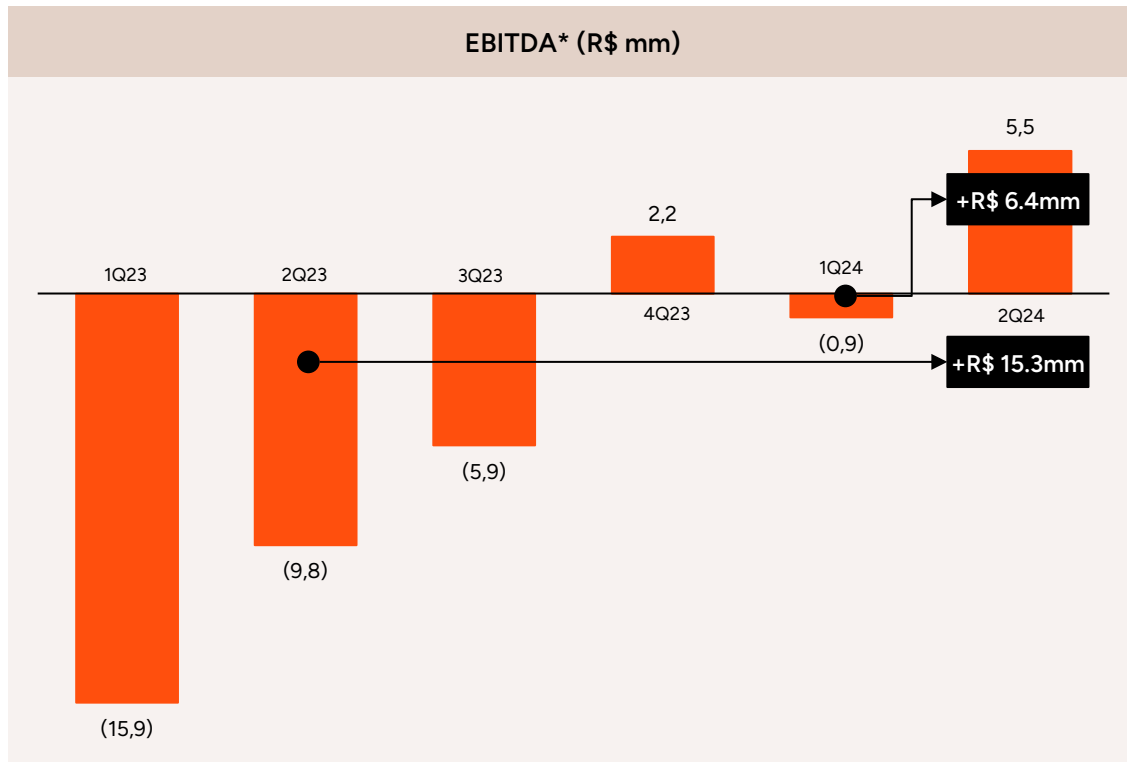
Constant evolution and optimization of the expense structure

SG&A (excluding IFRS-16 effect; in R\$ mm)



EBITDA Evolution

Relevant evolution in both quarterly and half-yearly comparisons



*EBITDA excluding the effect of IFRS-16. EBITDA including this effect: R\$6.3mm in 2Q24 and R\$5.3mm in 1H24.

We remain focused on growing the platform in a sustainable way

Dotz's commitment: efficiency, growth and cross-sell



Techfin Growth

strong, predictable and constant, with profitability



Loyalty Consolidation

growing the network and cross-selling with financial services



Operational Efficiency

with continuous focus on rationalizing expenses and operating margins

Thank You!



dotz