



Operational & Financial Factsheet

First Quarter 2024

Volumes (US\$ M, %)

GMV (FX-Neutral growth)	11,365	71.0%
Items Sold (units)	385	24.6%
Live Listings (units)	472	2.6%
Managed Network Penetration (%)	94.2%	83 bps
TPV (FX-Neutral growth)	40,727	86.0%
TPV Acquiring (FX-Neutral growth)	30,579	79.8%
TPN (units, MM)	2,418	55.5%
Assets Under Management ² (US\$ growth)	5,533	89.5%
Credit Portfolio (US\$ growth)	4,448	45.9%
Merchant (US\$ growth)	895	33.0%
Consumer (US\$ growth)	2,014	17.6%
Credit Card (US\$ growth)	1,539	132.1%

Users (MM)

Unique Active Buyers (units)	53.5	16.0%
Fintech Monthly Active Users (units)	49.0	37.6%

P&L (US\$ M, %)

Net Revenues (FX-Neutral growth)	4,333	94.2%
Commerce Revenues (FX-Neutral growth)	2,496	112.6%
Fintech Revenues (FX-Neutral growth)	1,837	73.7%
Gross Profit (FX-Neutral growth)	2,024	79.1%
Gross Profit Margin (%)	46.7%	-396bps
Income from Operations (FX-Neutral growth)	528	50.7%
Operating Margin (%)	12.2%	-90bps
Net Income (Net Income Margin %)	344	7.9%

Net Revs. per Country¹ (US\$ M, %)

Brazil	2,571	56.9%
Commerce	1,563	72.3%
Fintech	1,008	37.7%
Argentina	615	(21.9)%
Commerce	200	(26.7)%
Fintech	415	(19.3)%
Mexico	971	59.2%
Commerce	613	54.0%
Fintech	358	68.9%
Other Countries	176	17.3%
Commerce	120	22.4%
Fintech	56	7.7%
Consolidated	4,333	36.0%
Commerce	2,496	48.9%
Fintech	1,837	21.7%

Figures presented based on the recasted condensed statement of income for fiscal year 2023. See the appendix to this presentation and our upcoming quarterly report on Form 10-Q for the period ended March 31st, 2024, for more information

Note: Growth rates presented on a yearly basis, except otherwise stated;

¹ Consolidated Net Revenues for the quarter ended March 31st, 2024.

² Includes asset under management related to remunerated accounts, savings and investments, and non-invested balances.