

We are Mercado Libre



Where we
started in
1999...

mercado
Libre.com



Where we are today: **The Leading Technology Company** in Latam

#2 LatAm Market Cap.

- ➔ **\$71bn market cap.**
2nd most valuable company overall in LatAm
The most valuable tech company in LatAm

Leaders

Time Magazine

- ➔ **World's most influential companies**
2023

Top 100

Kantar BrandZ

- ➔ **Most valuable brands in the world**
Only LatAm company
2023

#1 Fast Company

- ➔ **Most innovative company in LatAm**
2022





- ② Our purpose is to democratize commerce and financial services **to transform the lives of millions of people in Latin America.**



- Population of **660 million**
- GDP of **\$6 trillion**
- The world's **3rd largest** population and economy if it were a single country

Leadership in Commerce is a competitive advantage as we disrupt Financial Services

Online penetration of Commerce and adoption of Banking solutions in LatAm significantly lag developed markets



Market leader in Commerce



93% of GMV in Q2'23



Challenger & Disruptor in Fintech



94% of TPV & 99% of Credit Book in Q2'23

"Market leader in Commerce" based on: GMV in Brazil, Orders in Mexico, Chile and Colombia and Brand Interest Index in Uruguay

Our Ecosystem



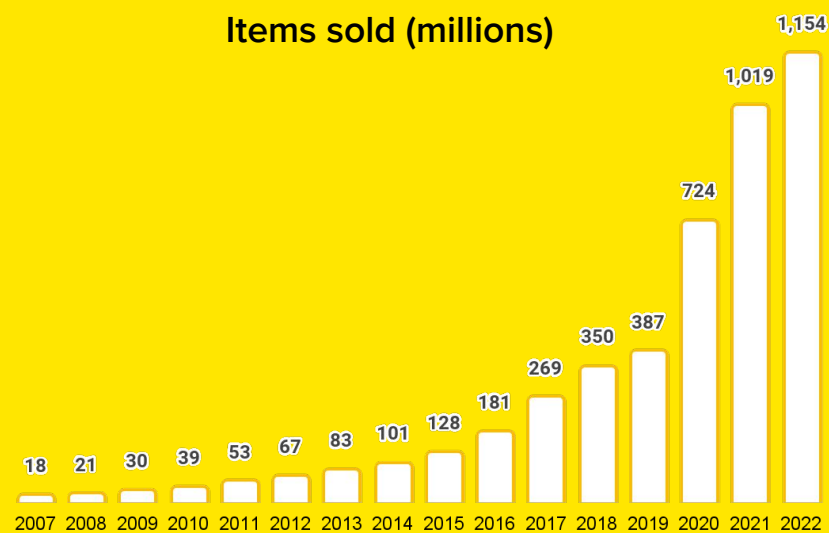
e-Commerce

The widest assortment with the fastest shipping accessible to millions of consumers and sellers.



\$38bn GMV (LTM)

#1 player in all main geographies



e-Commerce



Marketplace

Opportunity to drive Offline to Online

Multi-category marketplace with millions of sellers that offer competitive prices

Proprietary logistics network, delivering 80% of items within 48 hours

Frictionless buyer and seller experience



Retail

Market share opportunity

Complementary assortment in specific categories that require scale for competitiveness

Cross-sell into the existing user base



Ads

Penetration opportunity

8 out of 10 searches done inside ecommerce in the region

Full funnel solutions for sellers and brands:

- Display Ads: awareness
- Brand Ads: consideration
- Product Ads: conversion

1.2bn shipped items (LTM)



Speed

World class delivery capabilities

More than **56%** of packages delivered on **the same or next day** (that's 400mn packages LTM)

Almost **80%** of packages delivered **within 48 hours**



Tailor-made

A network tailored to the needs of sellers in LatAm

Fulfilment

Flex

Cross-docking

Drop Shipping



MELI Air



MELI Extra



Technology

Proprietary technology to drive speed & efficiency

Thousands of engineers dedicated to MercadoLibre's logistics organisation

Opportunities to improve productivity and efficiency through technology

MELI Delivery Day for MELI+ members - offering free shipping for items as low as R\$29 - was enabled by technology

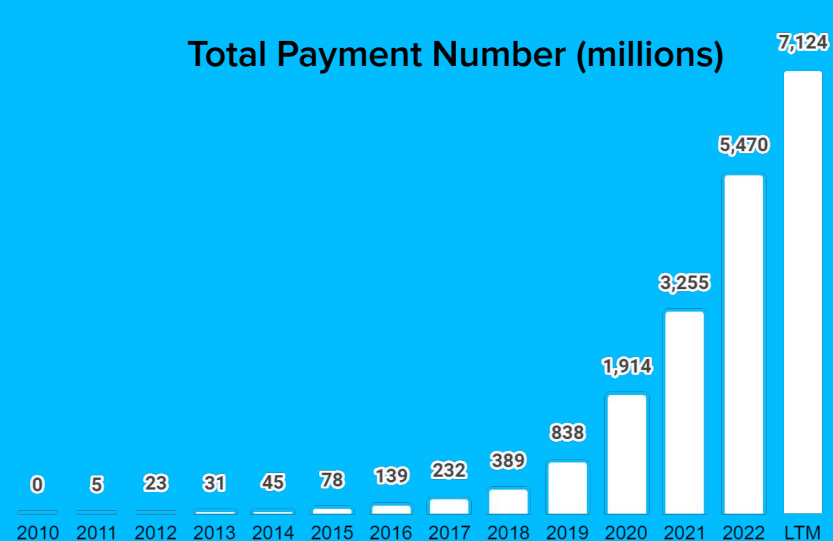
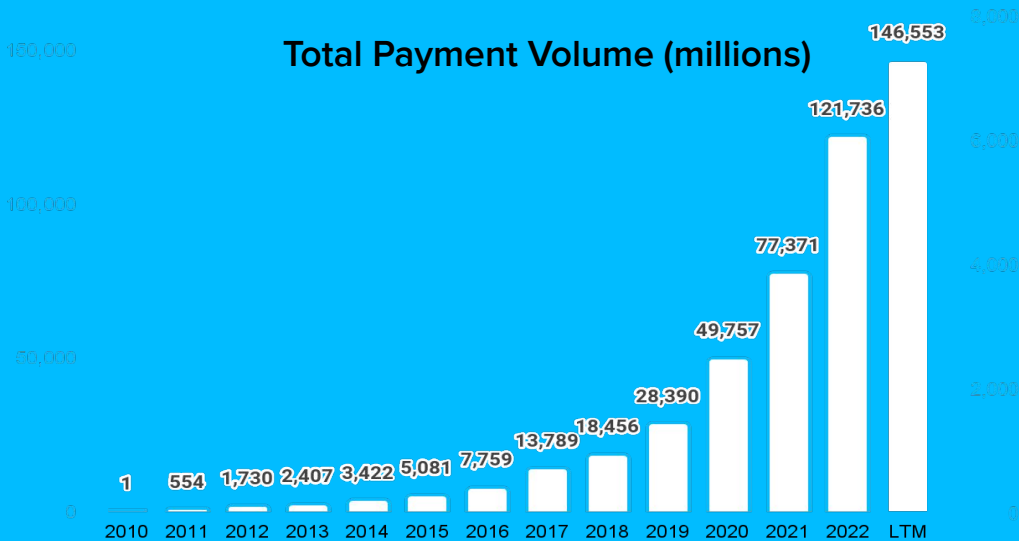
Fintech

Leading innovations
for the future of
financial services.



\$147bn TPV (LTM)

One of the region's leading Fintechs



Fintech



Online and Offline Payments processing

Market share opportunity

Technology developed for Commerce is being leveraged to serve off-platform merchants

Strong mPOS presence among micro merchants, with a growing presence among SMBs

Online Payments for desktop, mobile and social checkouts

QR codes for in-store purchases



Digital Account

Relationship opportunity

Enabling day-to-day financial services, aiming for principality among users where we have a “right to win”

Debit and credit cards
Payments and transfers
Savings tech
Insuretech
Crypto



Credit

Leveraging competitive advantages of the ecosystem

Unique first-party data provides deep insights that drive our underwriting models

Huge and zero cost distribution given >100mn users of the ecosystem

Complementary business for the ecosystem with risk management as the no.1 priority

Consumer (BNPL & Personal Loans)
Merchant (Online & Instore)
Credit Cards

The MercadoPago Account

Credit card



Debit card



Money income



Online payments



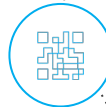
Money flow



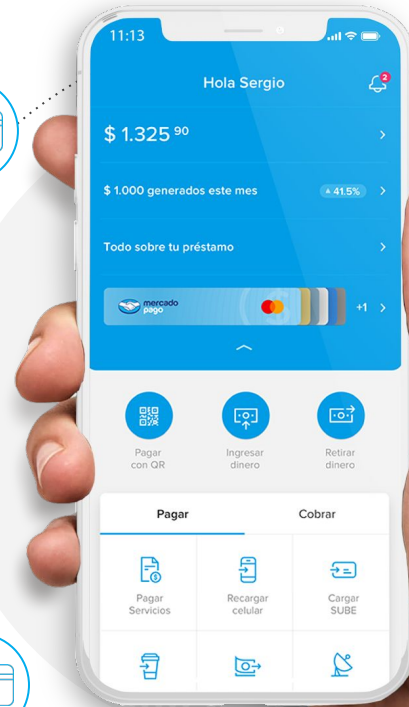
Asset Management



Offline payments



Credits



Available in:



Loyalty

Becoming the most valued
loyalty scheme in the region.



meli+

Consigue envíos gratis,
películas, series y música



ENVÍOS GRATIS
EN MILLONES DE PRODUCTOS



SIN CARGO

STAR+

SIN CARGO

deezer

12 MESES GRATIS
DE MÚSICA

Suscríbete por

R\$ 17⁹⁹/mes

También puedes llegar sumando puntos



Loyalty

Content

High-value benefits via 3rd party partners

Free subscriptions to
Disney+, Star+ and Deezer

30% off
HBO Max and Paramount Plus



Shipping benefits

Exclusive ecosystem benefits

Introduction of MELI Delivery Day
opens up free shipping on items
from R\$29 (vs. the wider free
shipping threshold of R\$79)



Fintech benefits

Engagement with Fintech

Exclusive investment
opportunities

Discounts on insurance products

Cashback on financial products
like Crypto

Special discounts on financial
services

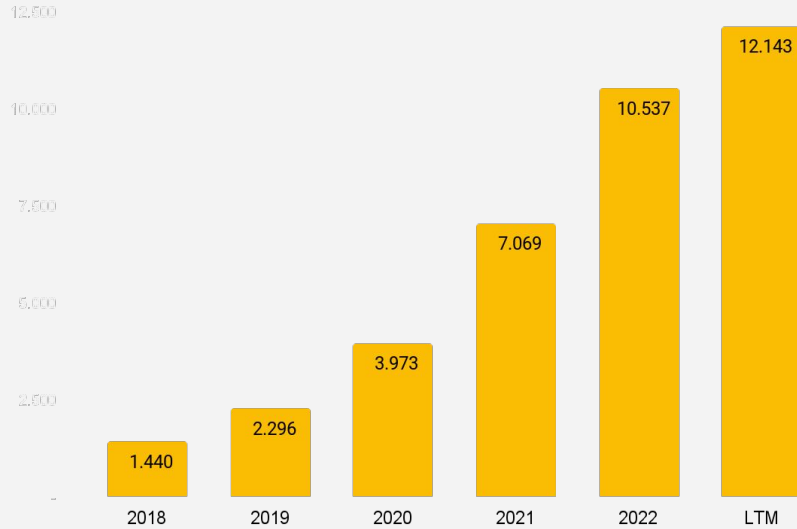
Financials

Focusing on sustainable and profitable growth

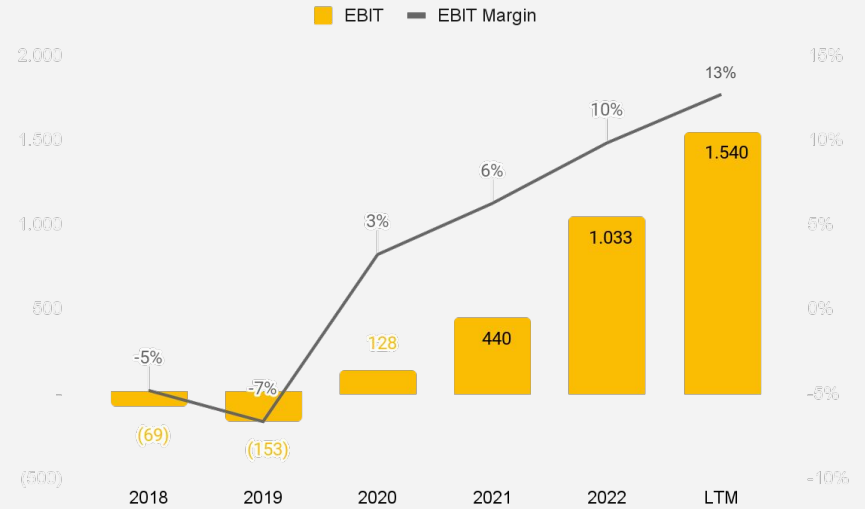


Growth & Profitability

Revenues (USD millions)

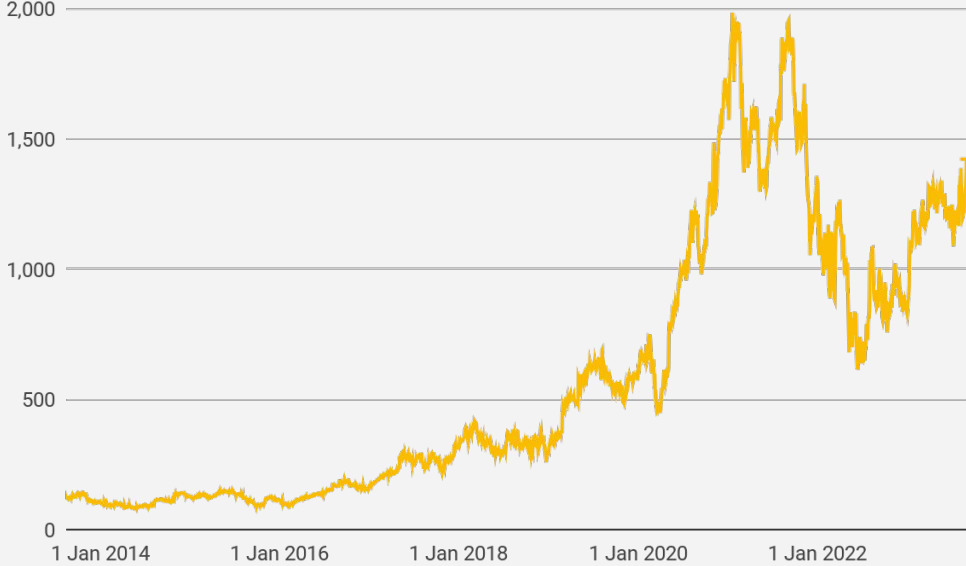


EBIT (USD millions)



Shareholder Returns

MELI US share price



32% 5-year CAGR

27% 10-year CAGR

CAGR calculations based on market caps on market close on Friday September 1, 2023.

#The best is yet to come

