



LARGEST
MERCHANT ACQUIRER
IN BRAZIL
AND **LATIN**
AMERICA



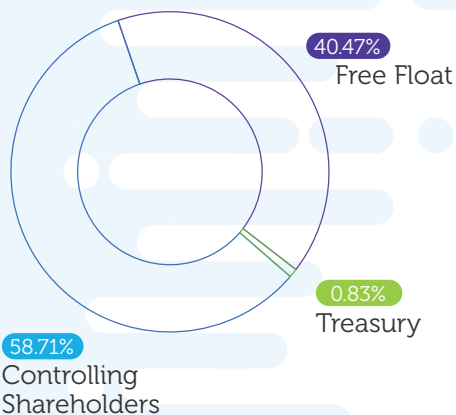
IR **8% GDP**

CAPTURED THROUGH CIELO'S NETWORK

HIGH RETURN
TO SHAREHOLDERS
WITH A **MINIMUM**
PAYOUT +30%

¹COSIF reported Net Income after the constitution of the legal reserve of 5%.

Ownership Breakdown



More than a merchant acquirer:



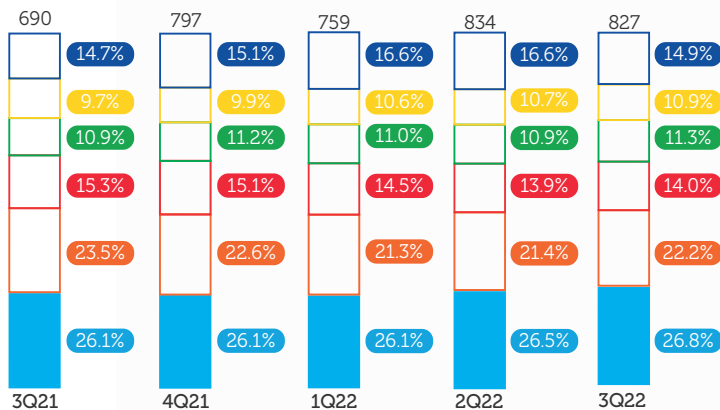
BB cards issuer



Solutions for micro entrepreneur

Market Share – Abecs

(in R\$ billion)



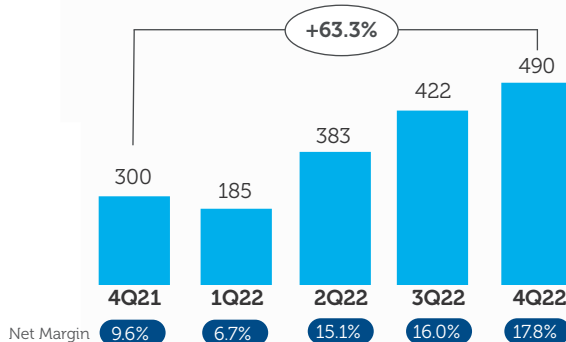
— Cielo — Rede — Getnet — Stone — Pageseguro — Others

Abecs total market view (issuer view); considers Brazilian card spending in general, not just payments captured in Brazil; numbers may be rounded off.

Source: Corporate IR and Abecs.

Recurring Net Income¹

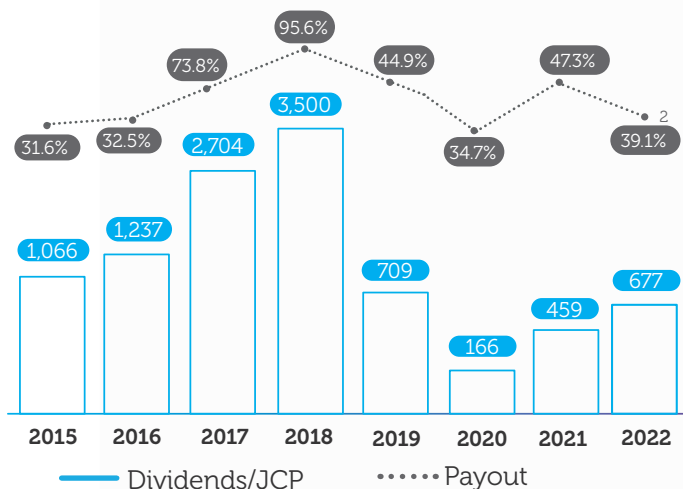
(in R\$ million)



¹ Attributable to Cielo's shareholders

Dividends Evolution

(in R\$ thousand)



² Based on the Net Income for the last 12 months ended December 2022.

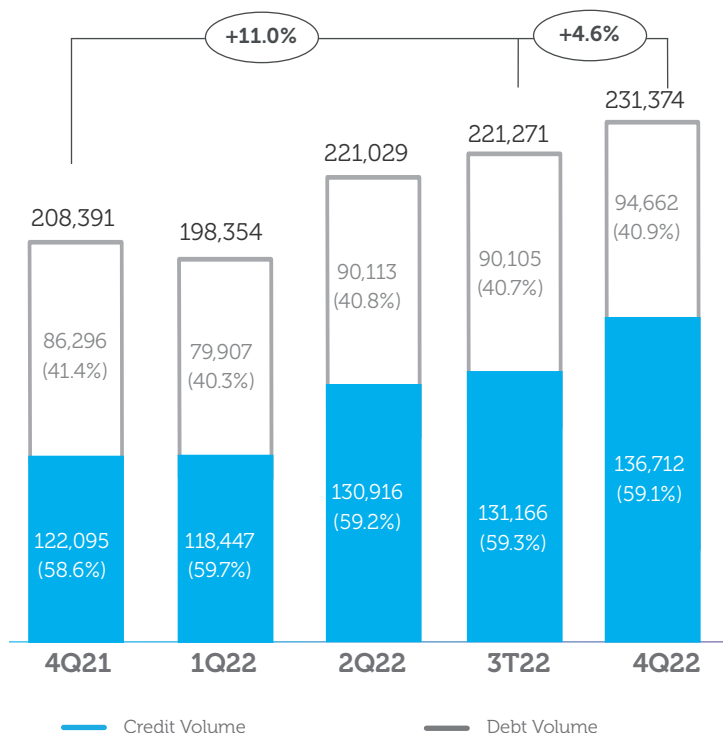
Main financial indicators (R\$ million)

	4Q22	4Q21	Var. %	3Q22	Var. %
Total Captured Volume - Acquiring	231,374.0	208,391.3	11.0%	221,271.4	4.6%
Net operating revenue	2,754.0	3,141.5	-12.3%	2,636.7	4.4%
Purchase of receivables result income, net	272.1	113.5	139.7%	277.6	-2.0%
% Pre-payment products over credit card volume	22.1%	19.7%	2.4 p.p.	22.6%	-0.5 p.p.
Total cost + expenses	(2,075.3)	(2,625.9)	-21.0%	(1,863.7)	11.4%
EBITDA	914.7	789.5	15.9%	1,006.1	-9.1%
% EBITDA Margin	33.2%	25.1%	8.1 p.p.	38.2%	-4.9 p.p.
Net Result	416.6	405.0	2.9%	499.6	-16.6%
% Net Margin	15.1%	12.9%	2.2 p.p.	18.9%	-3.8 p.p.
Attributed to Cielo	328.0	336.9	-2.6%	421.7	-22.2%
Attributed to non Cielo interest	88.6	68.1	30.1%	77.9	13.7%

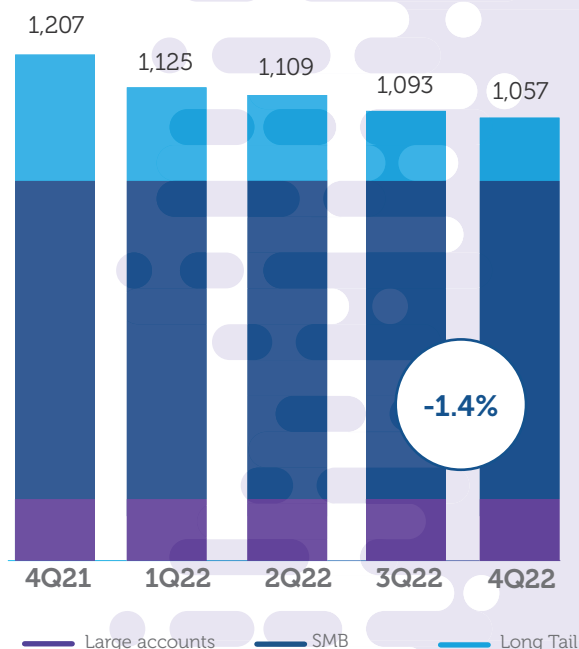
Operational Highlights

Total Payment Volume

(in R\$ billion)



Active Client Base³



³ One transaction on the last 90 days.