



LARGEST
MERCHANT ACQUIRER
IN BRAZIL
AND LATIN
AMERICA



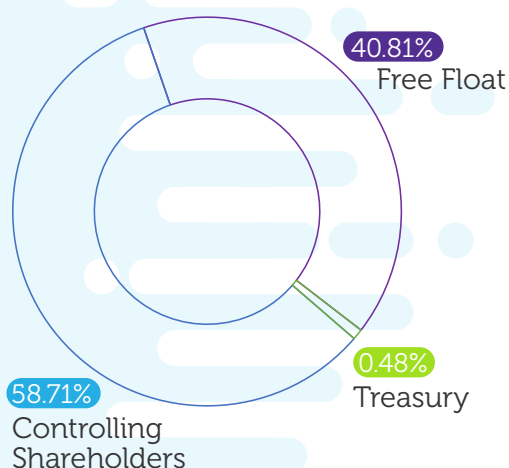
≈ **8% GDP**

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:



Solutions for e-commerce



BB cards issuer



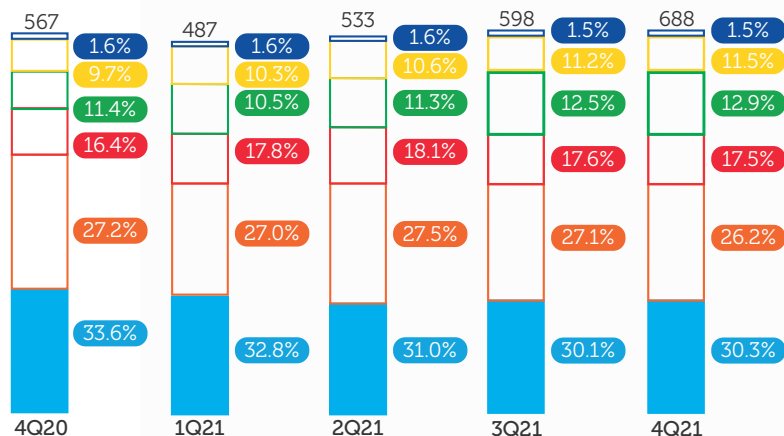
Merchant acquirer on the USA



Solutions for micro entrepreneur

Market Share - Top 6

(in R\$ billion)

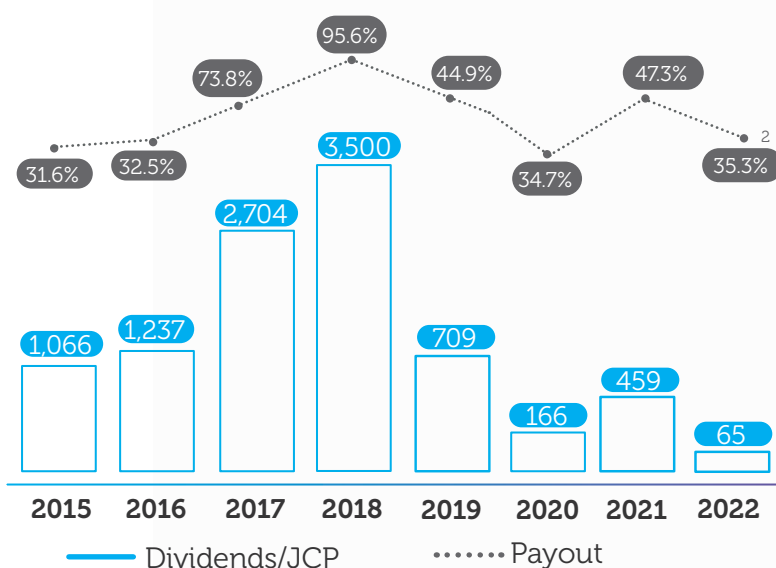


— Cielo — Rede — Getnet — Stone — Pagseguro — Vero

Source: Cielo and Earnings Release of the other Companies.

Dividends Evolution

(in R\$ thousand)



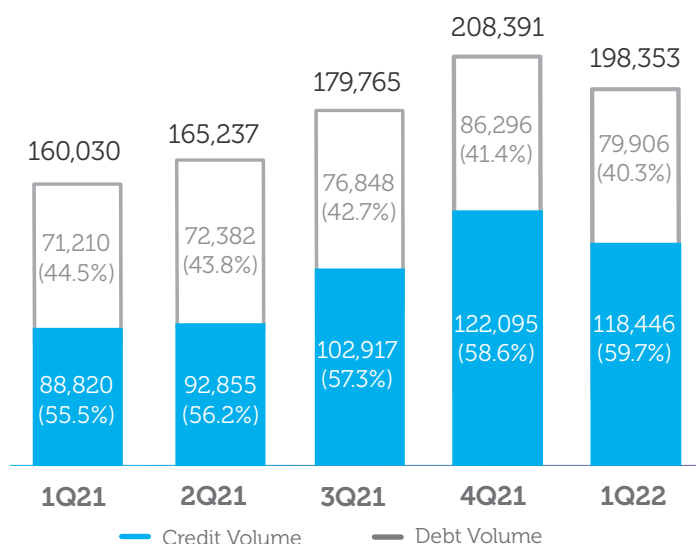
²Based on net income for the last 3 months ended on March 2022.

Main financial indicators (R\$ million)

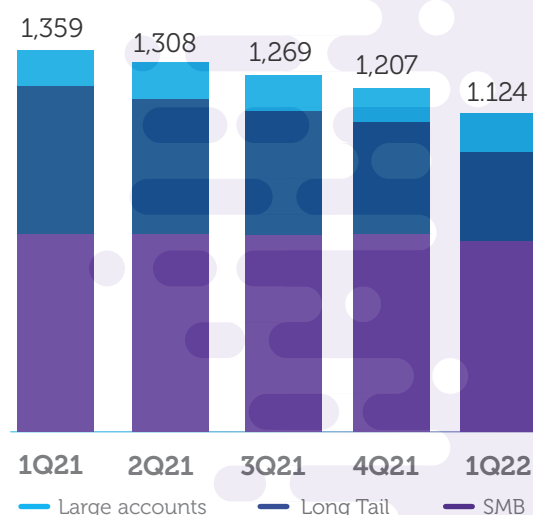
	1Q22	1Q21	Var. %	4Q21	Var. %
Total financial volume	198,353.8	160,030.1	23.9%	208,391.3	-4.8%
Net operating revenue	2,762.2	2,722.6	1.5%	3,141.5	-12.1%
Purchase of receivables result income, net	1578	95.8	64.7%	113.5	39.0%
% Purchased volume over total credit volume	9.3%	11.5%	-2.2pp	6.0%	3.2pp
Total cost + expenses	(2,315.9)	(2,397.3)	-3.4%	(2,625.9)	-11.8%
EBITDA	711.5	613.6	16.0%	789.5	-9.9%
% EBITDA Margin	25.8%	22.5%	3.2pp	25.1%	0.6pp
Net Result	2479	265.2	-6.5%	405.0	-38.8%
% Net Margin	9.0%	9.7%	-0.8pp	12.9%	-3.9pp
Attributed to Cielo	184.6	241.3	-23.5%	336.9	-45.2%
Attributed to non Cielo interest	63.3	23.9	164.9%	68.1	-7.0%

Operational Highlights

Total Payment Volume
(in R\$ billion)



Active Client Base³



³ One transaction on the last 90 days.



INVESTOR
RELATIONS

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ISEB3

