

2Q24 Earnings Presentation

Investor Relations

Forward Looking Statements

This presentation may contain certain statements that express the management's expectations, beliefs and assumptions about future events or results. Such statements are not historical fact, being based on currently available competitive, financial and economic data, and on current projections about the industries B3 works in.

The verbs "anticipate," "believe," "estimate," "expect," "forecast," "plan," "predict," "project," "target" and other similar verbs are intended to identify these forward-looking statements, which involve risks and uncertainties that could cause actual results to differ materially from those projected in this presentation and do not guarantee any future B3 performance. The factors that might affect performance include, but are not limited to: (i) market acceptance of B3 services; (ii) volatility related to (a) the Brazilian economy and securities markets and (b) the highly-competitive industries in which B3 operates; (iii) changes in (a) domestic and foreign legislation and taxation and (b) government policies related to the financial and securities markets; (iv) increasing competition from new entrants to the Brazilian markets; (v) ability to keep up with rapid changes in technological environment, including the implementation of enhanced functionality demanded by B3 customers; (vi) ability to maintain an ongoing process for introducing competitive new products and services, while maintaining the competitiveness of existing ones; (vii) ability to attract new customers in domestic and foreign jurisdictions; (viii) ability to expand the offer of B3 products in foreign jurisdictions.

All forward-looking statements in this presentation are based on information and data available as of the date they were made, and B3 undertakes no obligation to update them in light of new information or future development.

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[B]³

Highlights

Operational Performance

| | | 2Q24 | 2Q24/2Q23 | 2Q24/1Q24 |
|----------------------|------------------------------|--------|-----------|------------|
| Listed - Equities | | | | |
| Equities | ADTV (R\$ millions) | 23,869 | -11.2% | 1.2% |
| | Average Fee (bps) | 3.350 | 0.050 bps | -0.032 bps |
| Stock Indices | ADV (thousands of contracts) | 3,666 | 17.9% | 15.4% |
| | Average RPC (R\$) | 0.948 | -3.2% | -0.9% |
| Listed - Derivatives | ADV (thousands of contracts) | 8,198 | 27.4% | 22.3% |
| | Average RPC (R\$) | 1.251 | -15.7% | -1.8% |
| OTC | | | | |
| Fixed Income | New issues (R\$ bn) | 4,602 | 1.1% | 11.9% |
| | Outstanding volume (R\$ bn) | 6,891 | 22.6% | 10.5% |
| Derivatives | New transactions (R\$ bn) | 4,101 | 20.5% | 22.4% |
| | Outstanding volume (R\$ bn) | 6,509 | 14.5% | 6.3% |

[B]³ Highlights

Financial Performance

| (R\$ million) | 2Q24 | 2Q24/2Q23 | 2Q24/1Q24 |
|--|----------------|-----------------|---------------|
| Total Revenues | 2,727.2 | 10.1% | 10.6% |
| Listed | 1,575.6 | 3.4% | 12.6% |
| OTC | 425.7 | 16.5% | 7.6% |
| Infrastructure for financing | 151.0 | 33.9% | 2.0% |
| Technology, data and services | 527.5 | 11.5% | 3.5% |
| Reversal of provisions | 47.4 | 2,432.9% | 239.1% |
| Net Revenues | 2,457.0 | 10.2% | 10.6% |
| Expenses | (729.1) | -15.1% | -21.4% |
| Personnel and charges | (347.4) | 6.9% | -2.6% |
| Data processing | (146.2) | 18.2% | 0.3% |
| Depreciation and amortization | (88.8) | -67.0% | -68.3% |
| Other | (146.6) | 3.7% | 1.4% |
| Recurring EBITDA¹ | 1,769.1 | 8.4% | 12.4% |
| <i>Recurring EBITDA margin¹</i> | 73.3% | -26 bps | 201 bps |
| Financial result | (38.8) | - | - |
| Recurring net income¹ | 1,226.6 | 5.0% | 8.5% |

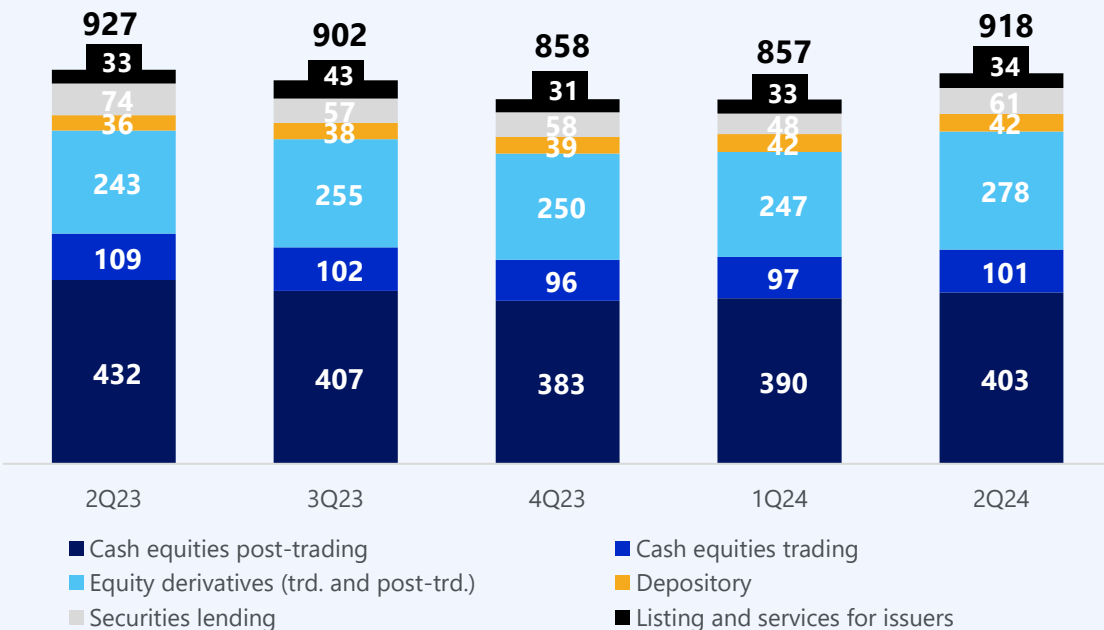
¹See reconciliations on slide 15/16 attached

Listed Equities (1/2)

Results 2Q24

Revenue distribution (R\$ million)

| 2Q24 (R\$ million) | Δ 2Q23 | Δ 1Q24 |
|--------------------|--------|--------|
| 918 | -1% | +7% |



*Not adjusted for negative R\$ 5.0m in 4Q23 for [educational incentives](#) and not adjusted for negative R\$ 1.7 m in 2Q24 for [educational incentives](#)



HIGHLIGHTS 2Q24 / 2Q23:

Reduction of trading and post-trading revenue reflecting lower traded volume in the period, offset by index derivatives revenue.

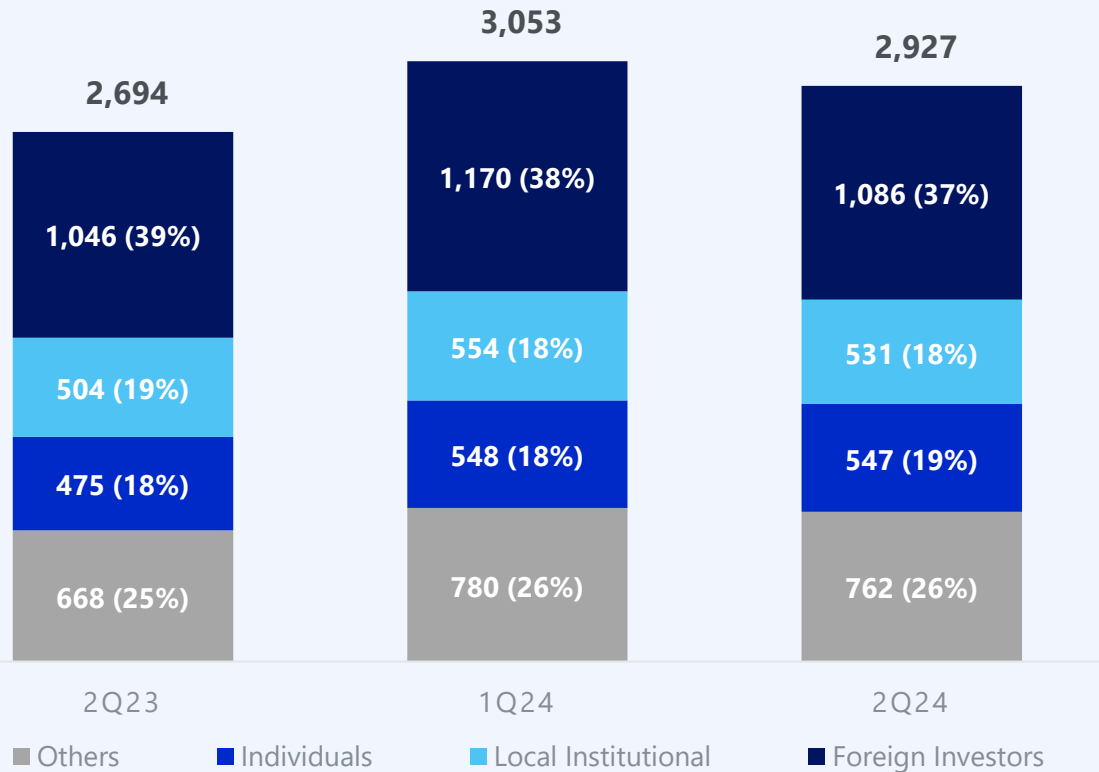
Higher margin due to the drop in the participation of market maker programs and liquidity providers, as well as the exercise of index options, and a decrease in the participation of day trades.

Turnover closed at 136%, higher than the 1Q24 (128%), and lower compared to 2Q23 (161%).

Listed Equities (2/2)

Results 2Q24

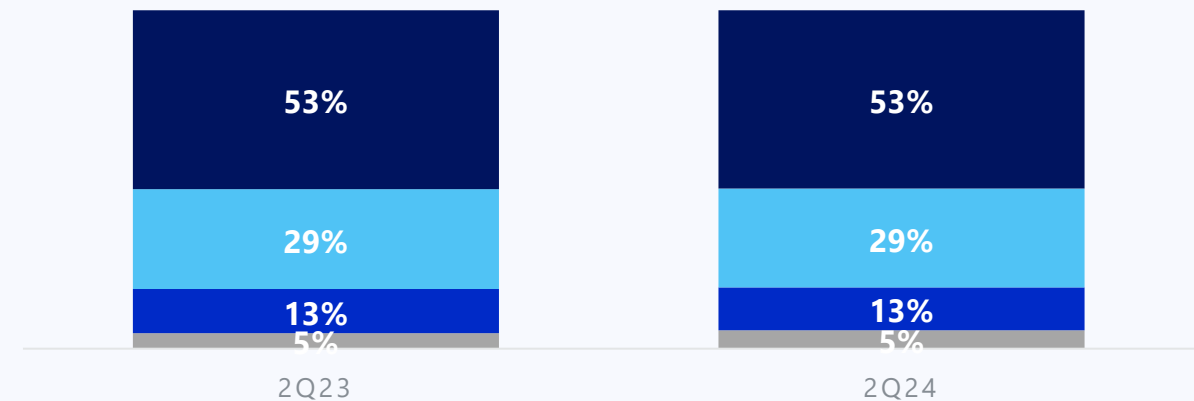
Average Outstanding Position in the Equities Depository
(R\$ billion)



HIGHLIGHTS 2Q24 / 2Q23:

Increase of 8.6% of the position outstanding in the equities depository, due to the higher companies' market cap

Investor's Share of Cash Equities ADTV

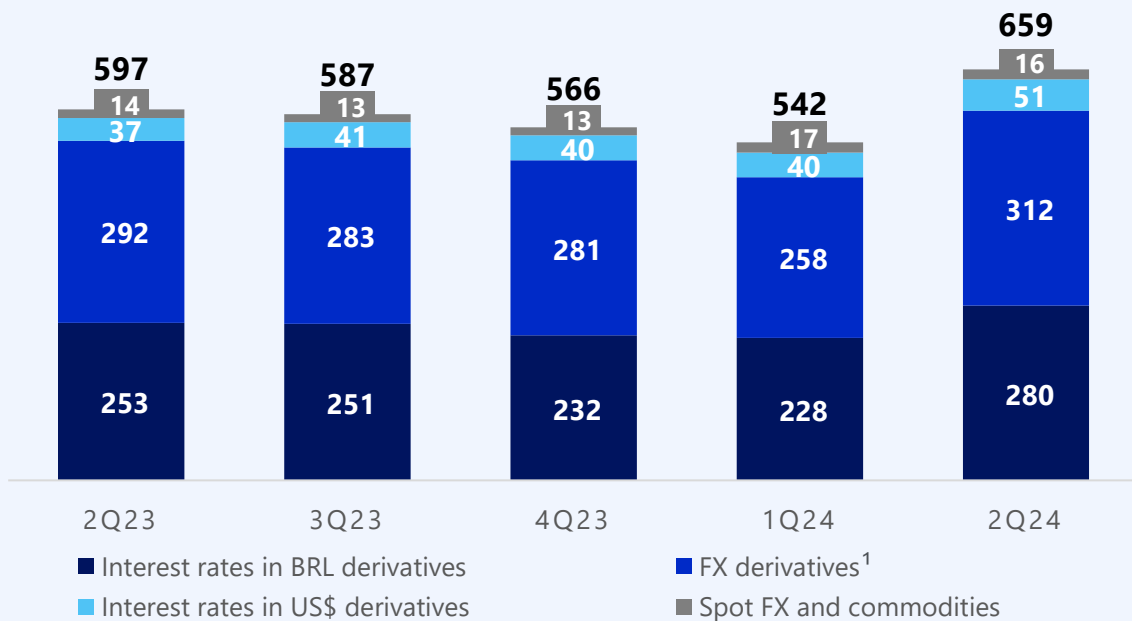


Interest Rates, FX and Commodities

Results 2Q24

Revenue distribution (R\$ million)

| 2Q24 (R\$ million) | Δ 2Q23 | Δ 1Q24 |
|--------------------|--------|--------|
| 659 | +10% | +22% |



Segment impacted from the 4Q21 by the cash flow hedge accounting constituted in the bond issuance. More information on our earnings release. ¹ Includes revenue from Bitcoin Futures



HIGHLIGHTS 2Q24 / 2Q23:

Increase of 10% in segment revenues, mainly reflecting:

- (i) Volume growth in all contracts, except Commodities;
- (ii) Launch of Bitcoin Futures in Apr/24 with revenues of BRL 3.1 million in the quarter.

ADV totaled 8.2 million contracts, 27% higher due to a 31% growth in the Interest Rate in BRL, highlighting Options on DI Rate.

Bitcoin Futures recorded an ADV of 67 thousand contracts in June/2024.

Reduction of 16% in the average RPC due to an 18% decrease in the RPC Interest Rate in BRL.

[B]³

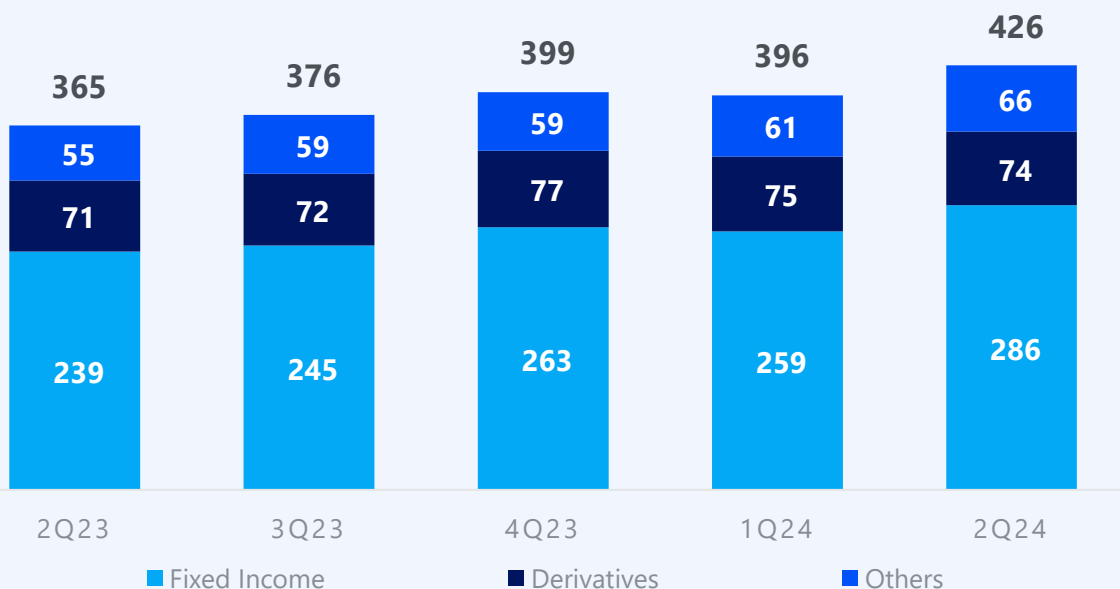
OTC | 16% of total revenues

OTC

Results 2Q24

Revenue distribution (R\$ million)

| 2Q24 (R\$ million) | Δ 2Q23 | Δ 1Q24 |
|--------------------|--------|--------|
| 426 | +17% | +8% |



HIGHLIGHTS 2Q24 / 2Q23:

Fixed income instruments

Increase of 17% in revenue:

- i) Growth of 26% in the issuances of bank funding instruments;
- ii) Growth in revenue from debenture distribution totaling BRL 25.7 million
- iii) Increase of 20% in revenues from Treasury Direct

Derivatives and structured transactions:

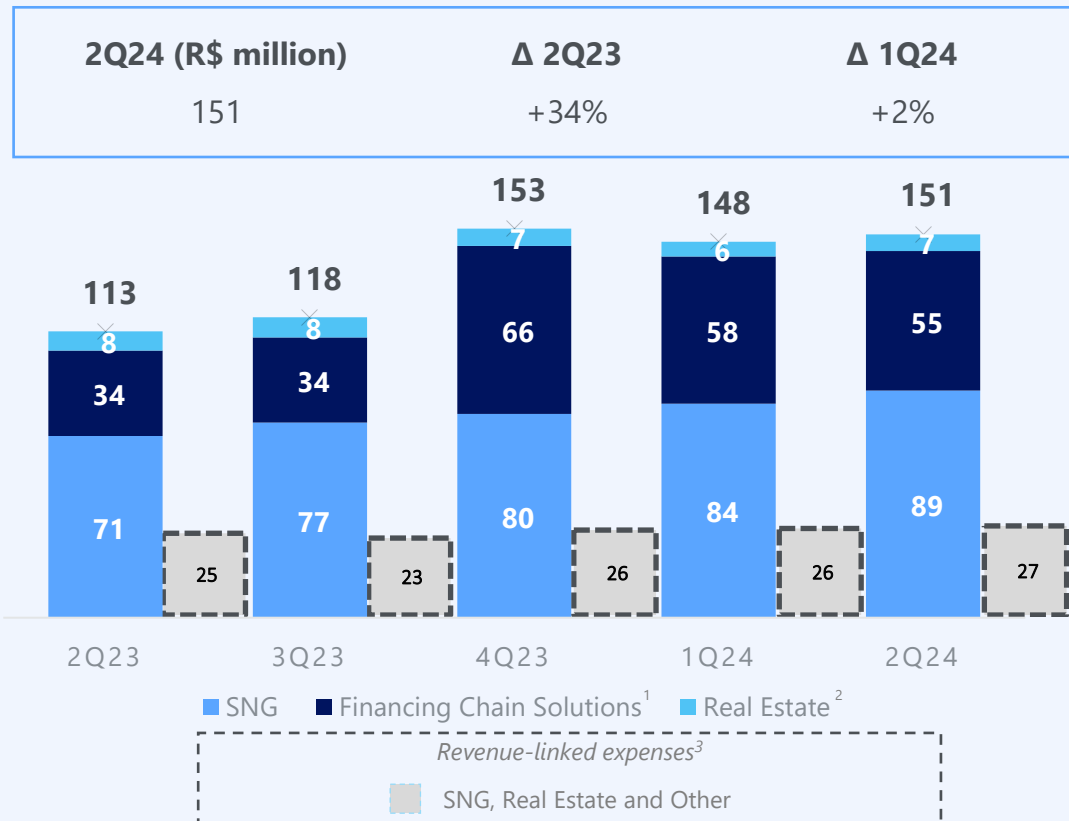
Increase of 4% in revenue:

- i) Growth of revenues from structured operations, options, and swap transactions

Infrastructure for Financing

Results 2Q24

Revenue distribution (R\$ million)



¹Includes: SEND and other services for the vehicle financing chain. ²Includes: collateral management, registration of real estate contracts and others. ³Considers only the revenue-linked expenses related to the Infrastructure for financing segment.



HIGHLIGHTS 2Q24 / 2Q23:

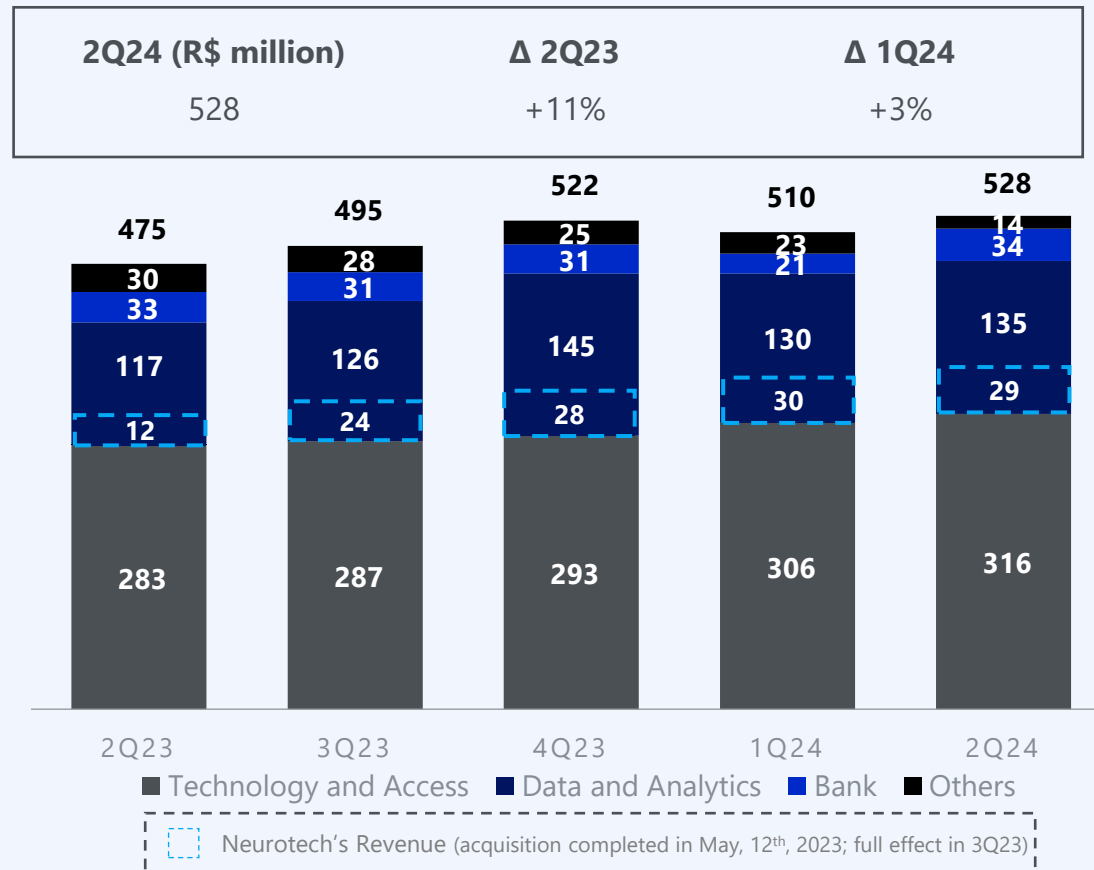
Increase of 34%, driven mainly by revenues from the Desenrola program platform

The number of vehicles sold increased by 11%, while the number of financed vehicles grew by 26%. The percentage of financed vehicles reached 35% of the vehicles sold, an increase of 4.1 p.p compared to 2Q23.

Technology, Data and Services

Results 2Q24

Revenue distribution (R\$ million)

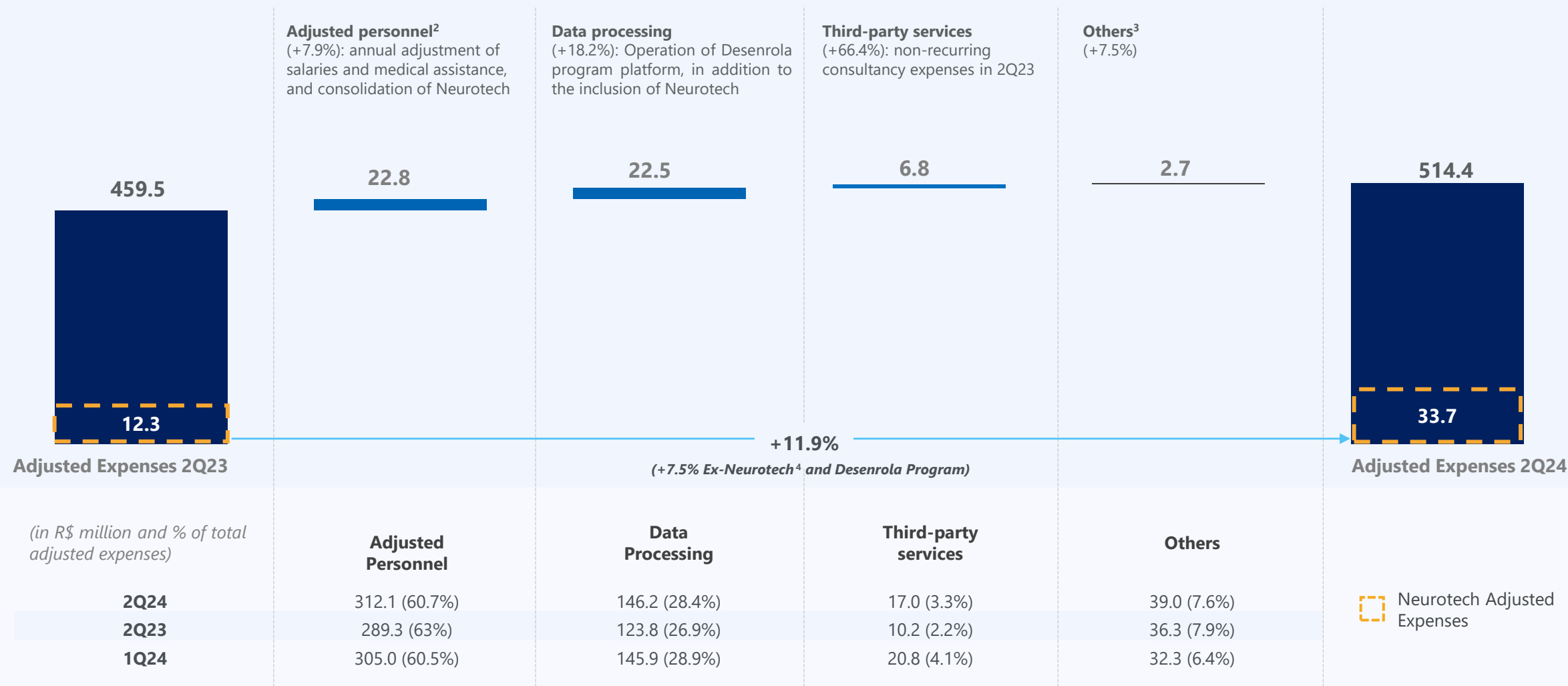


HIGHLIGHTS 2Q24 / 2Q23:

Increase of 11% in segment revenue, explained by:

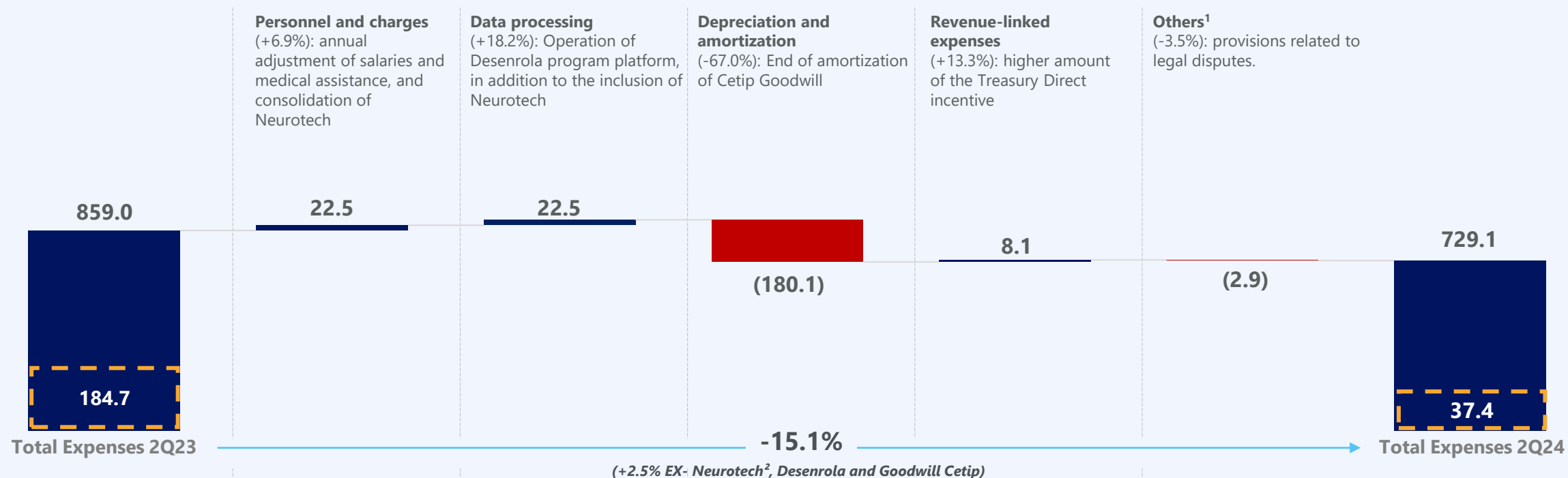
- i) Growth of 7% in the average number of customers in the OTC utilization, as well as the annual price adjustment for inflation
- ii) Neurotech consolidation, presenting revenues of R\$29 million in the period.

Adjusted Expenses¹ (R\$ million)



¹Adjusted to exclude (i) depreciation and amortization; (ii) long-term stock-based compensation (principal + payroll taxes); (iii) provisions; (iv) revenue-linked expenses; (v) M&A expenses. ² Excludes the long-term stock-based compensation (principal + payroll taxes). ³ Includes expenses with maintenance, taxes, board and committee members compensation and others; ⁴Neurotech (acquisition completed on May 12th, 2023; full effect in 3Q23)

Total Expenses (R\$ million)



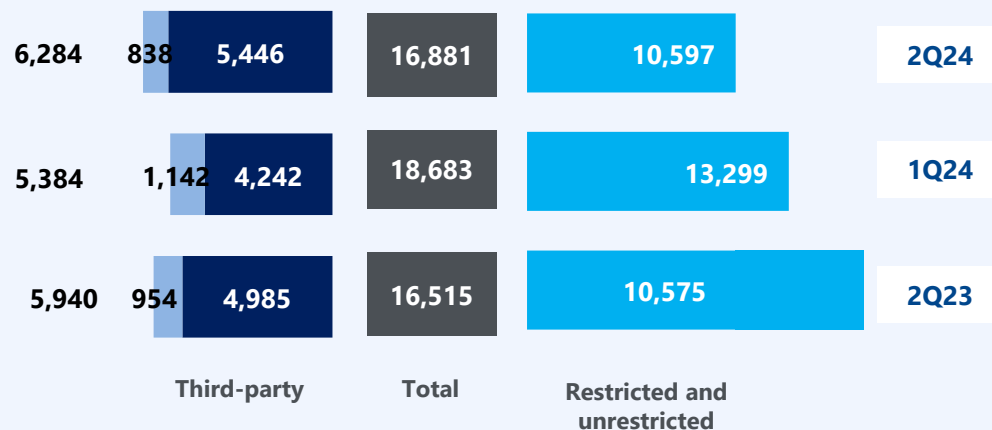
(in R\$ million and % of total expenses)

| | Personnel and charges | Data processing | Depreciation and amortization | Revenue-linked expenses | Others | |
|-------------|-----------------------|-----------------|-------------------------------|-------------------------|--------------|---|
| 2Q24 | 347.4 (47.7%) | 146.2 (20.1%) | 88.8 (12.2%) | 68.9 (9.4%) | 77.7 (10.7%) | <div></div> Neurotech, Desenrola and Goodwill CETIP Effects |
| 2Q23 | 324.9 (37.8%) | 123.8 (14.4%) | 268.9 (31.3%) | 60.8 (7.1%) | 80.6 (9.4%) | |
| 1Q24 | 356.8 (38.5%) | 145.9 (15.7%) | 279.9 (30.2%) | 68.6 (7.4%) | 75.9 (8.2%) | |

¹Includes other expenses of the Company described in the Income Statement: Third-party services, Maintenance in general, Promotion and publicity, Taxes and charges, Board and committee members and Sundry expenses. ²Neurotech (acquisition completed on May 12th, 2023; full effect in 3Q23)

Financial Highlights

Cash and Financial Investments (R\$ million)

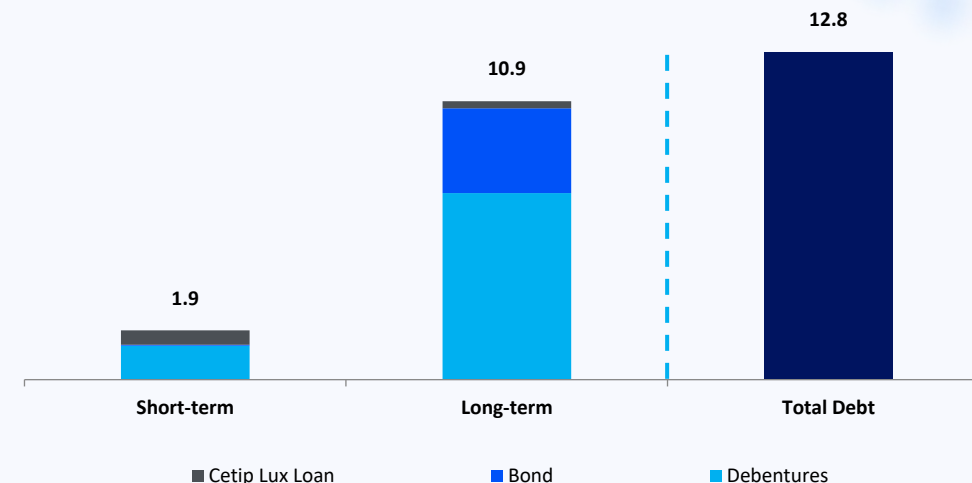


Market participants' cash collateral and others¹ B3 Bank² B3's cash position³

HIGHLIGHTS 2Q24 / 2Q23:

- Approval of the **8th debenture issuance**, as per the [Material Fact of 05/09/24](#), in the amount of BRL 4.5 billion, with a term of 5 years and a cost of CDI + 0.62%.
- Prepayment of BRL 4.5 billion related to the 2nd series of the 5th issuance and the 6th issuance of the Company's debentures.
- Payment of the 1st series of the 5th debenture issuance.
- Approval, in Aug/24, of the amendment to the buyback program, increasing the number of shares to be repurchased from 230 million to 340 million.

Financial Leverage and Debt Schedule Debt Amortization Schedule (R\$ billion)



| Debt Amount | Maturity |
|---|---------------------------|
| Cetip Lux US\$100 mi | Aug/24 |
| B3 Inova US\$ 50 mi | Sep/26 |
| Debenture 2 nd issue R\$1.20 bn | May/25 |
| Debenture/CRI 4 th issue R\$205 mi | Dec/28, Dec/29 and Dec/30 |
| Debenture 7 th issue R\$2.55 bi | Oct/27 e Oct/28 |
| Debenture 8 th issue R\$4.50 bi | May/27, May/28 and May/29 |
| Sustainability-linked bond US\$598.28 mi | Sep/31 ⁴ |

Gross indebtedness at the end of March was **2.0x recurring LTM EBITDA**

¹Includes earnings and rights on securities in custody and deposits in an escrow account. Third-party cash of R\$5.0 billion is not considered as B3's own cash, but the Company earns interest on most of this cash balance. ²Primarily composed of B3 Bank clients' deposits. ³Does not include investments in Bolsa de Comercio de Santiago, Bolsa de Valores de Colômbia, Bolsa de Valores de Lima, Pismo Holdings, Simsa and Fundo L4. ⁴Bond has hedge accounting – see note 9 of Financial Statement.

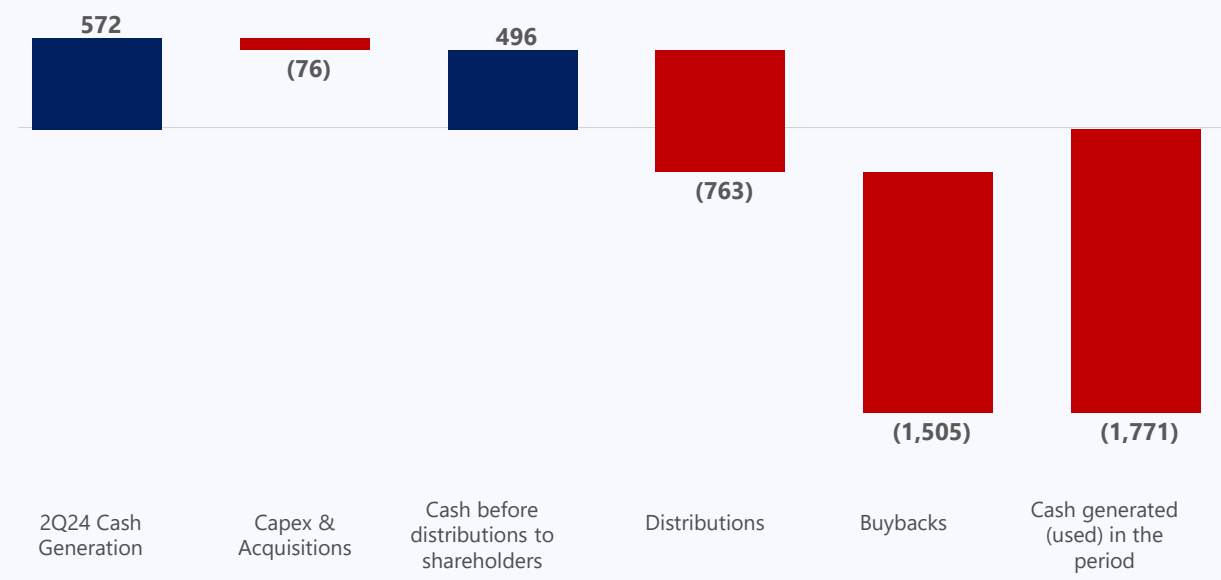
Financial Highlights

Cash Generation (R\$ million)

| R\$ million | 6M24 | 6M23 |
|---|----------------|--------------|
| Adj. net cash from operating activities ¹ | 3,063 | 3,102 |
| Net cash from investment activities ² | 8 | 2 |
| Net cash from financing activities before distributions ³ | (2,499) | (984) |
| Cash generation (before distributions, CAPEX and acquisitions) | 572 | 2,031 |
| CAPEX & Acquisitions | (76) | (713) |
| Distributions | (763) | (1,005) |
| Buyback | (1,505) | (949) |
| Cash generated (used) in the period | (1,771) | (636) |

¹Cash flow from operating activities, adjusted by the variation of financial investments and third-parties collateral. ² Cash flow from investment activities other than capex and acquisitions. ³ Cash flow from interest and amortization paid and debt issued in the period.

Cash Destination – 6M24 (R\$ million)



[B]³

Appendix

[B]³ Financial Statements

Adjusted Expenses

| (In R\$ millions) | 2Q24 | 2Q23 | 2Q24/2Q23 | 1Q24 | 2Q24/1Q24 |
|--|----------------|----------------|---------------|----------------|---------------|
| Expenses | (729.1) | (859.0) | -15.1% | (927.1) | -21.4% |
| (+) Depreciation and amortization | 88.8 | 268.9 | -67.0% | 279.9 | -68.3% |
| (+) Long-term stock-based compensation | 35.3 | 35.6 | -0.9% | 51.8 | -31.8% |
| (+) Provisions (recurring and non-recurring) | 26.1 | 30.9 | -15.5% | 9.6 | 170.7% |
| (+) Revenue-linked expenses | 68.9 | 60.8 | 13.3% | 68.6 | 0.4% |
| (+) M&A expenses | - | 3.2 | - | - | - |
| (+) Other extraordinary expenses | (4.4) | - | - | 13.2 | - |
| Adjusted expenses | (514.4) | (459.5) | 11.9% | (503.9) | 2.1% |

[B]³ Financial Statements

Recurring EBITDA

| (In R\$ millions) | 2Q24 | 2Q23 | 2Q24/2Q23 | 1Q24 | 2Q24/1Q24 |
|---|----------------|----------------|----------------|----------------|----------------|
| EBITDA | 1,816.8 | 1,640.2 | 10.8% | 1,574.2 | 15.4% |
| (+) Other non-recurring revenues | - | (11.4) | - | - | - |
| (+) Other non-recurring expenses (income) | (4.4) | - | - | 13.2 | - |
| (+) M&A expenses | - | 3.2 | - | - | - |
| (-) Reversal of provisions | (43.2) | - | - | (13.9) | 211.3% |
| Recurring EBITDA | 1,769.1 | 1,632.0 | 8.4% | 1,573.5 | 12.4% |
| <i>Recurring EBITDA margin</i> | <i>73.3%</i> | <i>73.6%</i> | <i>-26 bps</i> | <i>71.3%</i> | <i>201 bps</i> |

Net Income Reconciliation

| (In R\$ millions) | 2Q24 | 2Q23 | 2Q24/2Q23 (%) | 1Q24 | 2Q24/1Q24 (%) |
|--|----------------|----------------|---------------|----------------|---------------|
| Net income (attributable to shareholders) | 1,244.1 | 1,052.8 | 18.2% | 949.6 | 31.0% |
| (+) Other non-recurring revenues | (43.2) | (14.1) | 205.7% | (13.9) | 211.3% |
| (+) Other non-recurring expenses | (4.4) | - | - | 13.2 | - |
| (+) Impairment of assets | - | - | - | 67.6 | - |
| (+) M&A expenses | - | 3.2 | - | - | - |
| (+) Tax impacts from non-recurring items | 16.2 | (1.1) | - | (22.8) | - |
| (+) Amortization of intangible assets | 14.0 | 127.6 | -89.0% | 136.5 | -89.7% |
| Recurring net income | 1,226.6 | 1,168.3 | 5.0% | 1,130.2 | 8.5% |

Note: amortization of intangible amount net of taxes, calculated at a rate of 34% applied to the deductible portion

[B]³

TKS!

