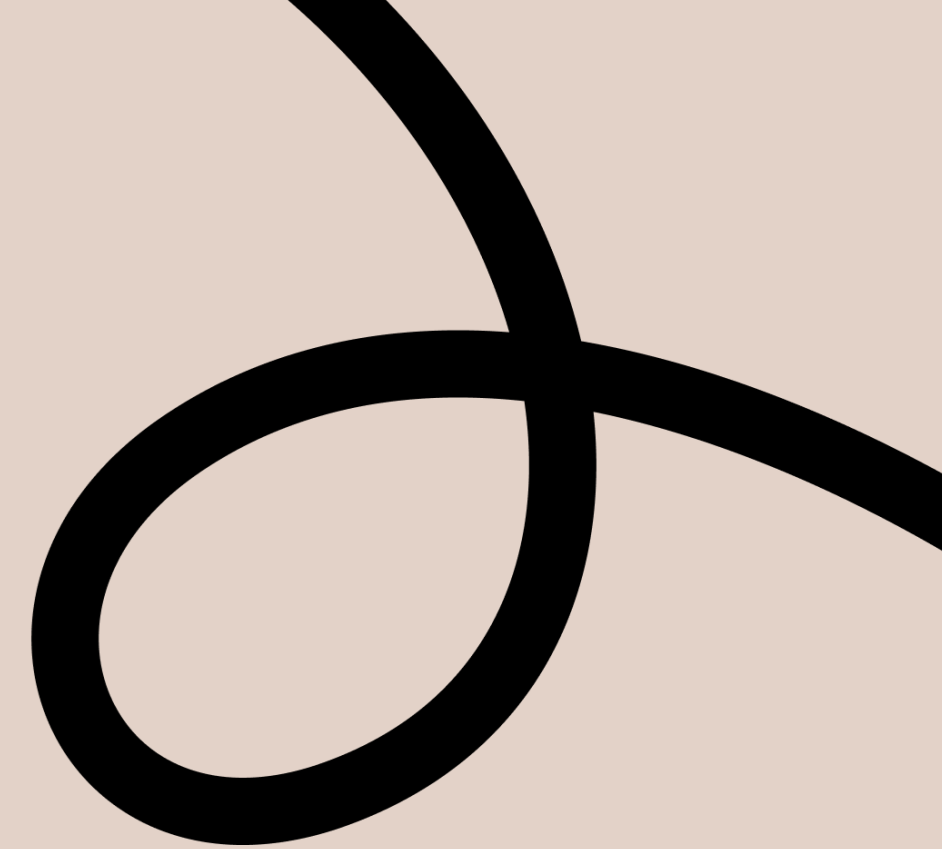


# Earnings Release 2Q25



AUGUST, 2025 – DOTZ IR

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# We remain focused on the platform expansion in a sustainable way

Dotz's commitment: efficiency, growth and cross-sell

## Our priorities:

## 2Q25:



### Techfin Growth

strong, predictable and constant, with profitability

**R\$ 134.2 million Credit Origination in 2Q25 (+20% vs. 2Q24)**

**R\$ 282.7 million in 1H25 (+43% vs. 1H24)**



### Loyalty Consolidation

growing the partner network with Dotz Pay, customer engagement on Digital (App) and cross-selling with financial services

**Dotz Pay with 18% increase in recurrence and 41% increase in the number of contracts (vs. 1Q25)**



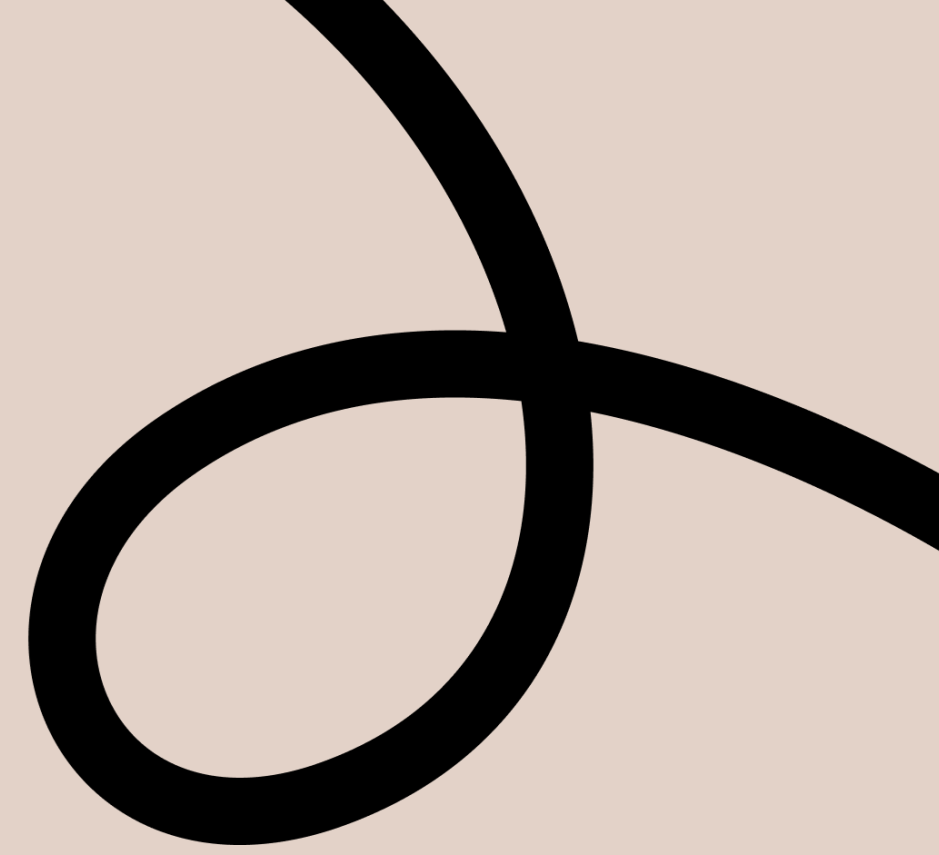
### Operational Efficiency

with continuous focus on rationalizing expenses, robust operating margins and generating results for shareholders

**69% Gross Margin (+14 p.p. vs. 2Q24)**  
**R\$ 43,5 mm EBITDA LTM**



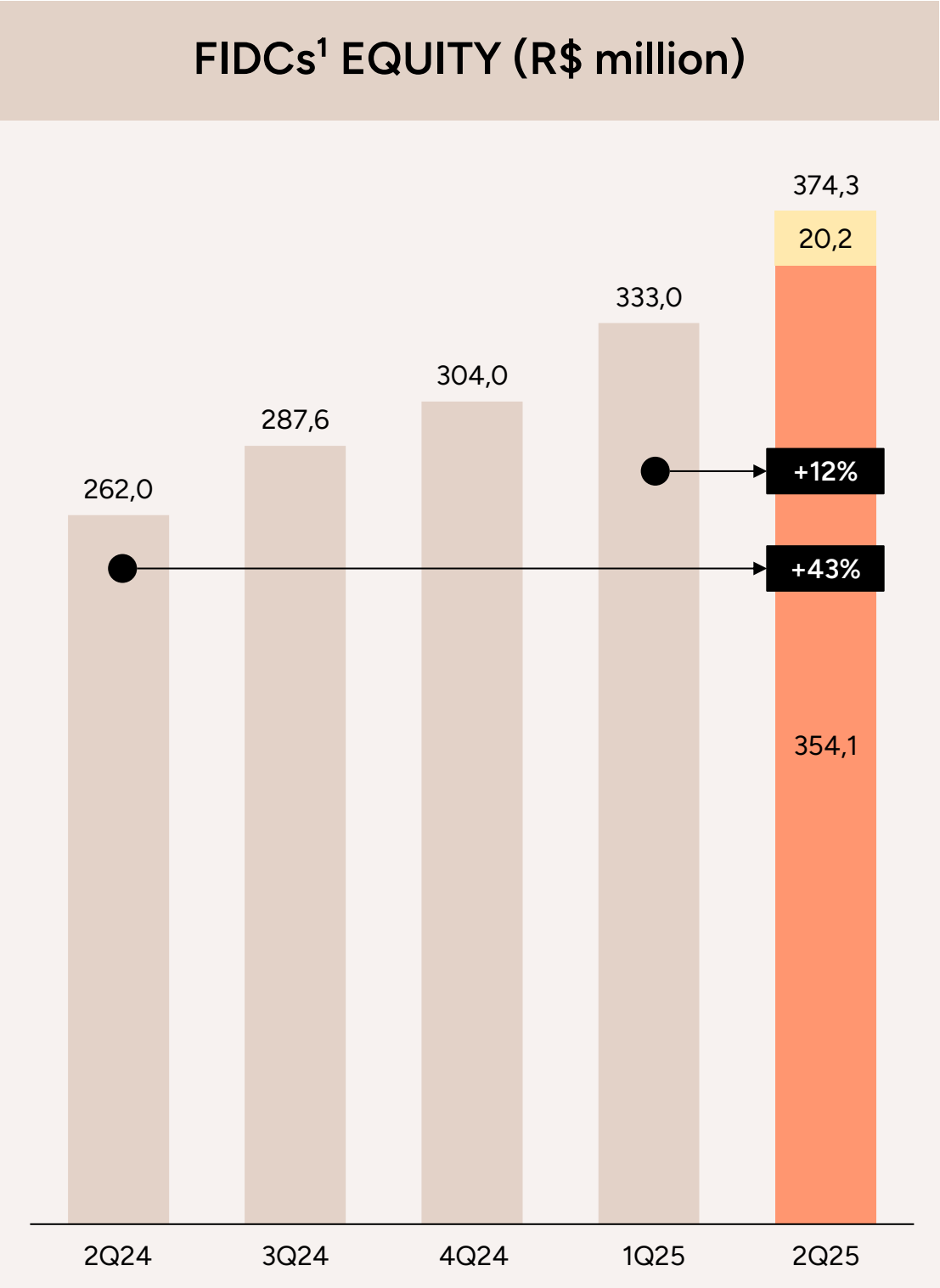
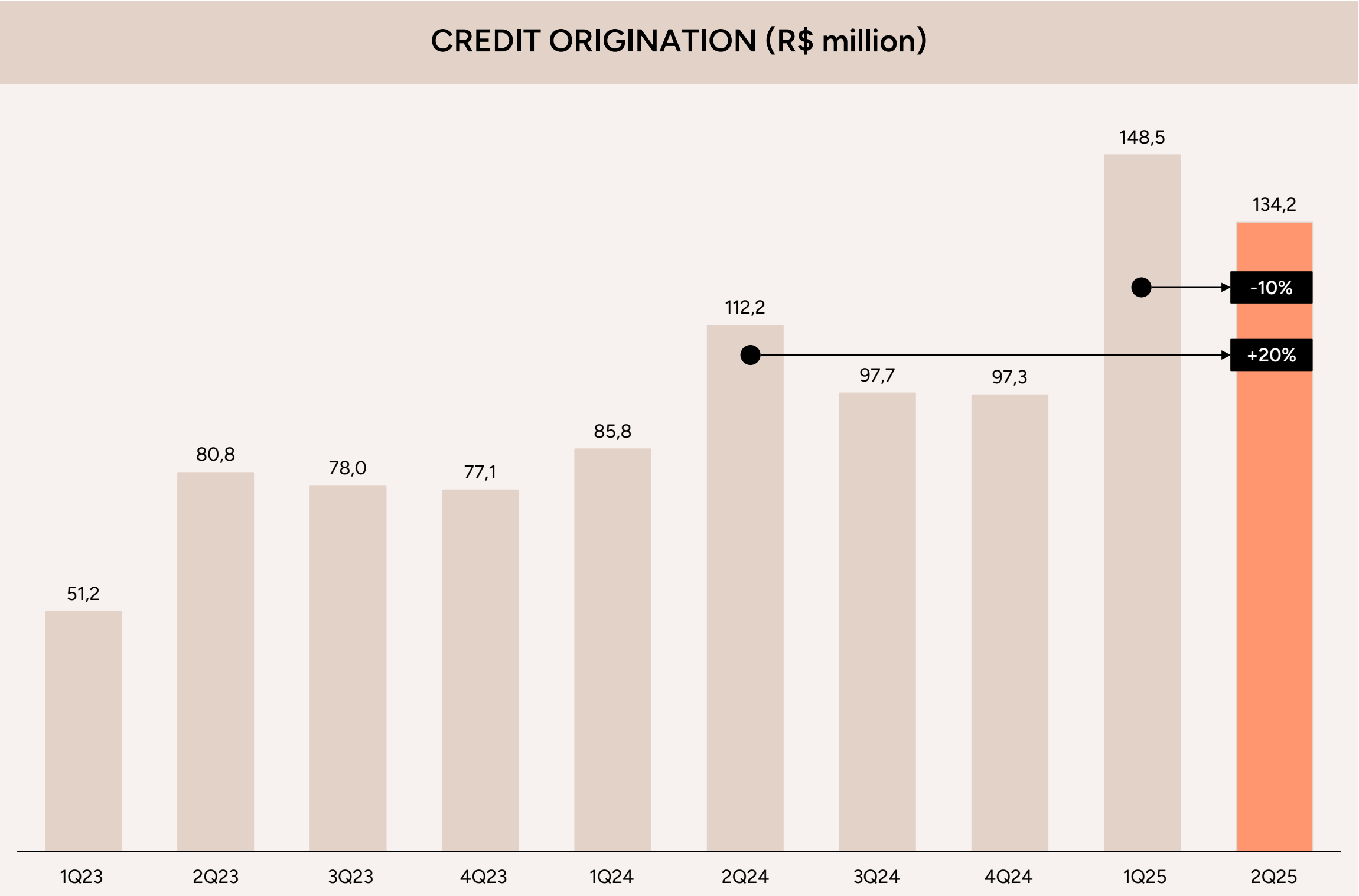
# Operational Performance



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# Credit Evolution

Constant growth in credit origination with maintenance of substantial returns for FIDC quotaholders

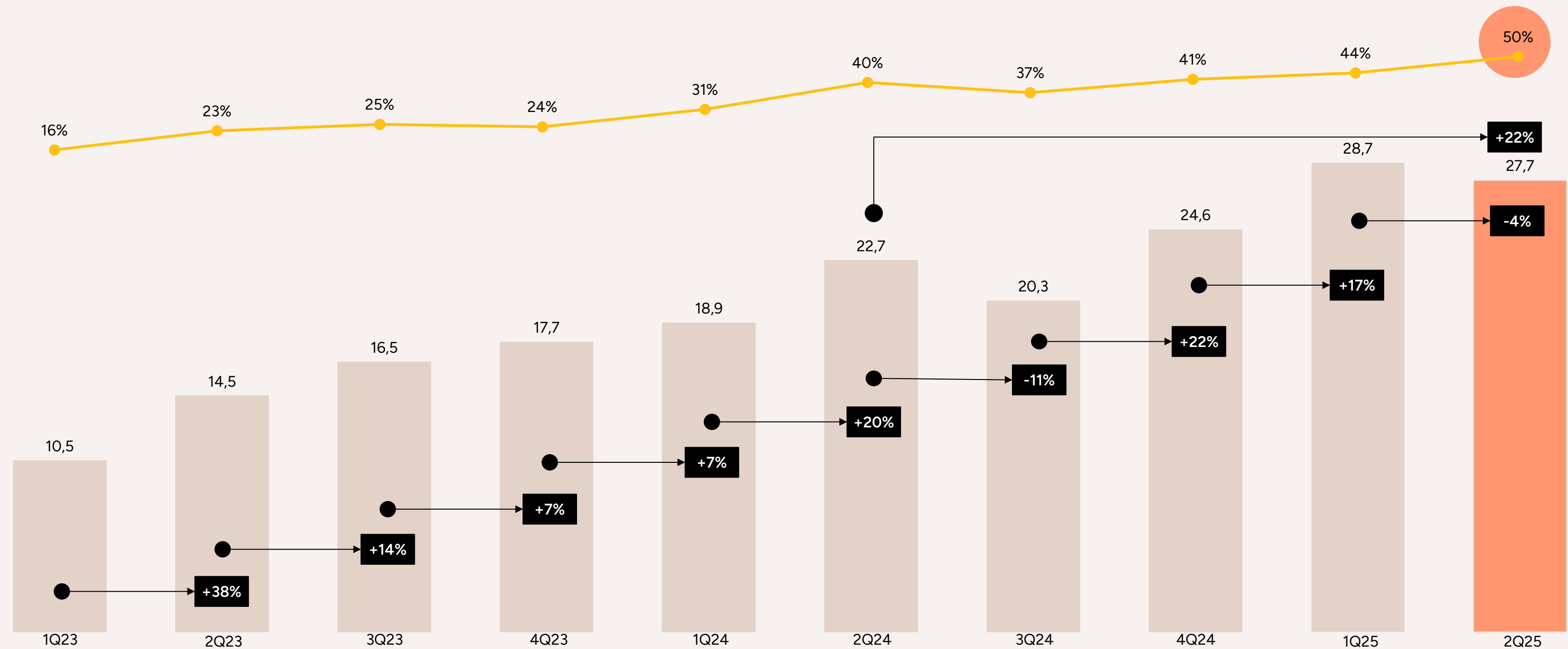


<sup>1</sup>Net Equity of the funds CREDIT RIGHTS INVESTMENT FUND EMPÍRICA NOVERDE CREDIT PERSONAL and DOTZFIN CREDIT RIGHTS INVESTMENT FUND

# Techfin Billings Evolution

Techfin billings with strong, predictable and constant growth; In the 2Q25, Techfin was responsible for 50% of billings

BILLINGS (R\$ million) and TECHFIN REPRESENTATION (%)

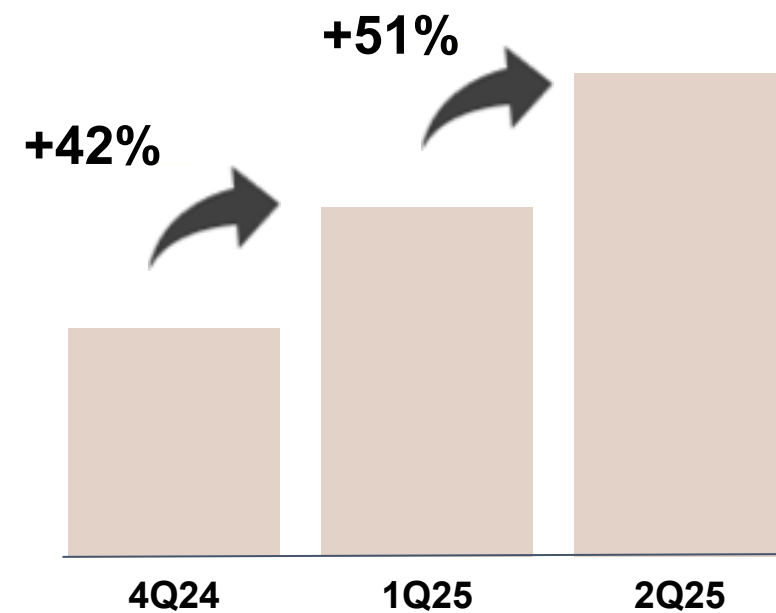


# Loyalty and Dotz Pay Performance

Increasingly consolidated credit offering strategy at the POS

## BNPL Origination

Same Stores Sales



**+7% Average Ticket vs. 1Q25**

+11.5% vs. Q4-24

**+18% Recurrence vs. 1Q25**

+3.8% vs. Q4-24, with 2.14 transactions per month

**+41% Number of Contracts vs. 1Q25**

+93.3% vs. Q4-24

## WE KEEP UP SEARCHING

### 1. Dotz Pay Evolution

- Dotz Partner Rollout
- New Retail Partners R\$1.1 Billion
- Credit Evolution - 30 Days Interest-Free

### 2. Earn Dotz Online Expansion

- Launch of 50 new partnerships, increasing the total to 250

### 3. Renewal of Promotional Campaigns







- Renewal of *the Universo Ourocard* and *Universo Rede* projects








# Loyalty –Dotz Campaigns

Partnership and Customer Results at the Heart of Our Strategy

## RCARVALHO ANNIVERSARY - 42 YEARS

-  **49** Activated Stores
-  **+70** Sponsoring Industries
-  **+300** Products with Extra Dz
-  **360 Activation:** App | CRM | Social | POS
-  Exclusive Dotz insert
-  Dotz Giveaways

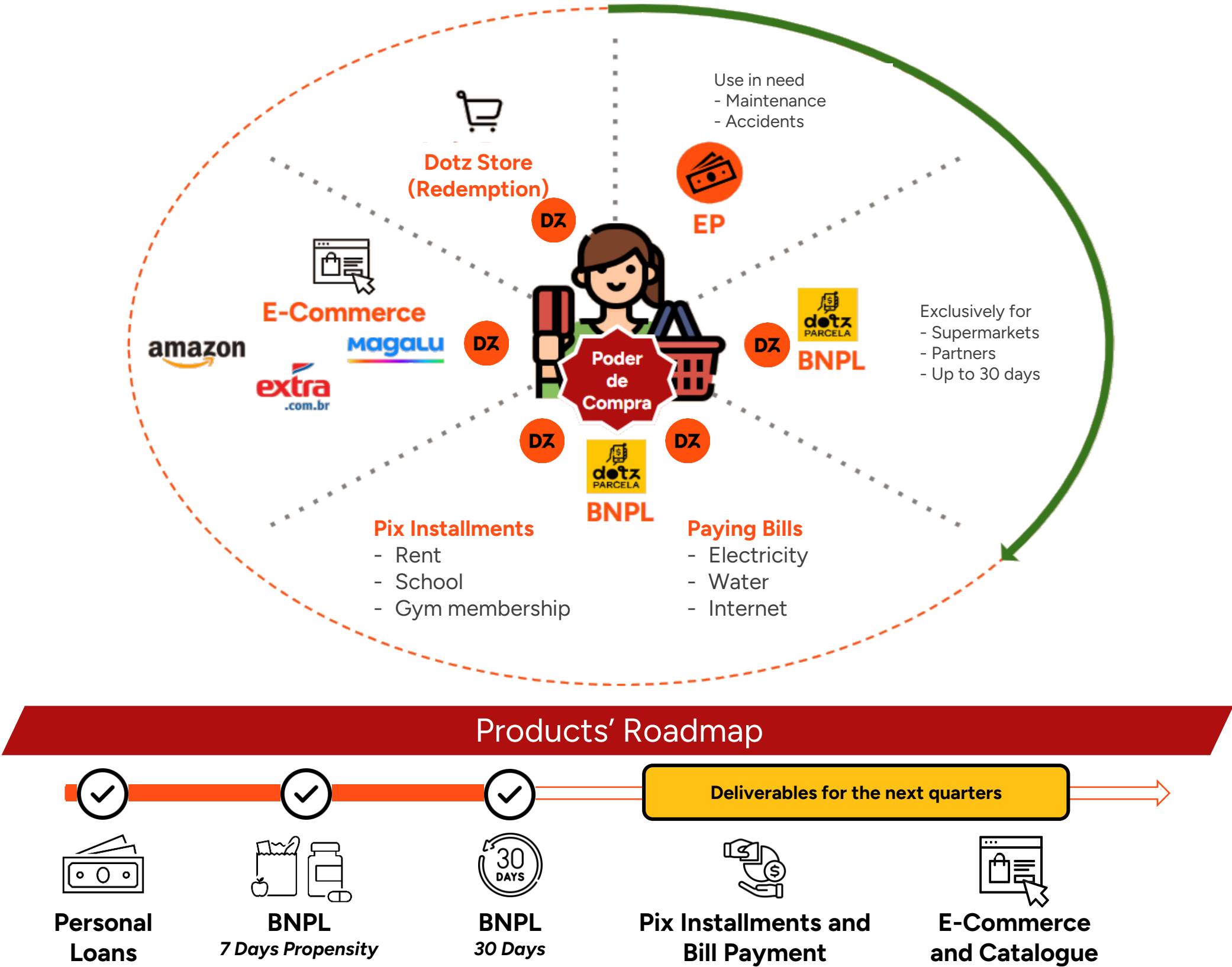


- Main results:**
-  **+50%** Identified Customers
  -  **+71%** Best Customers
  -  **+48%** Digitized Customers
  -  **+20%** Dotz Reward/Exchange
  -  **+30%** Average Ticket



# Products' Roadmap

By capturing the customer at the POS and considering their daily needs, there is a significant opportunity for other products considering the customer's journey.



# Financial Results

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# Techfin operation growth and increased profitability

Upward Techfin operation (+Profit and +Margins), stability in Loyalty and discipline in SG&A bringing growth in Net Profit

## CREDIT ORIGINATION

**R\$ 134.2 million**

+20% YoY

## TECHFIN BILLINGS

**R\$ 27.7 million**

+22% YoY

## DEBENTURE ISSUANCE and NEW FIDC

- Debenture issuance with partial funding of R\$60.2 million by 2Q25
- Creation of a new FIDC for credit origination, with a Dotz contribution of R\$12.5 million

## GROSS PROFIT

**R\$ 44.3 million**

+42% YoY

## SG&A

**R\$ (28.6) million**

+14% YoY

## EBITDA

**R\$ 15.8 million**

+151% YoY

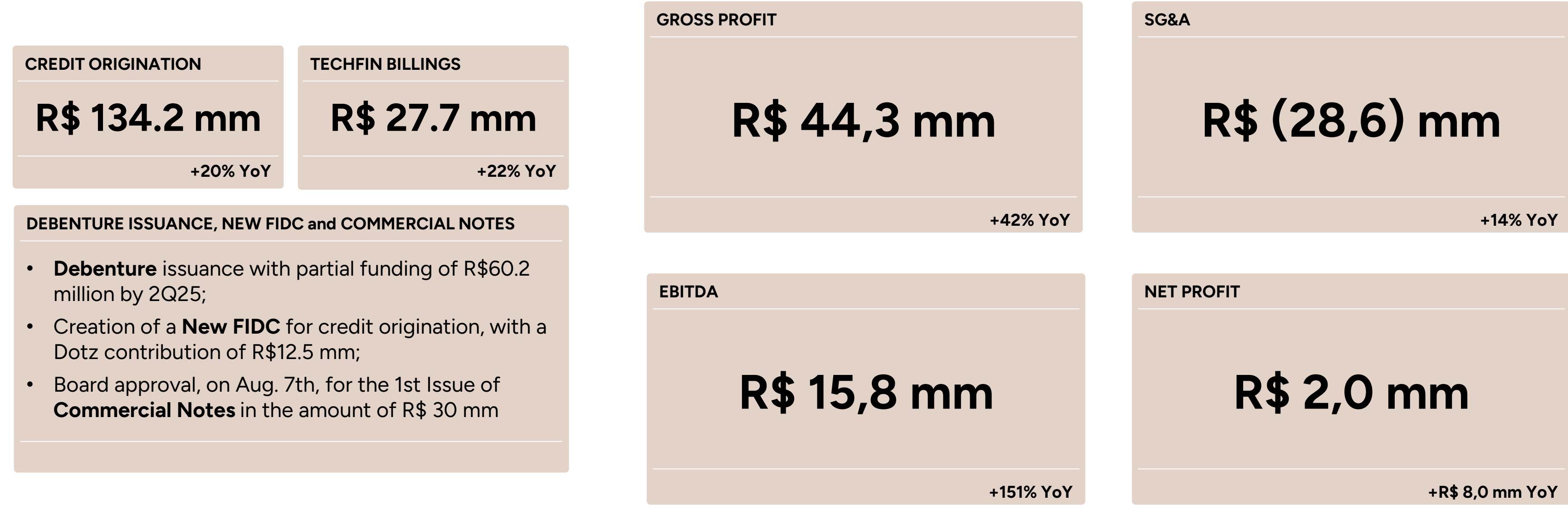
## NET PROFIT

**R\$ 2.0 million**

+R\$ 8.0 mm YoY

# Techfin operation growth and increased profitability

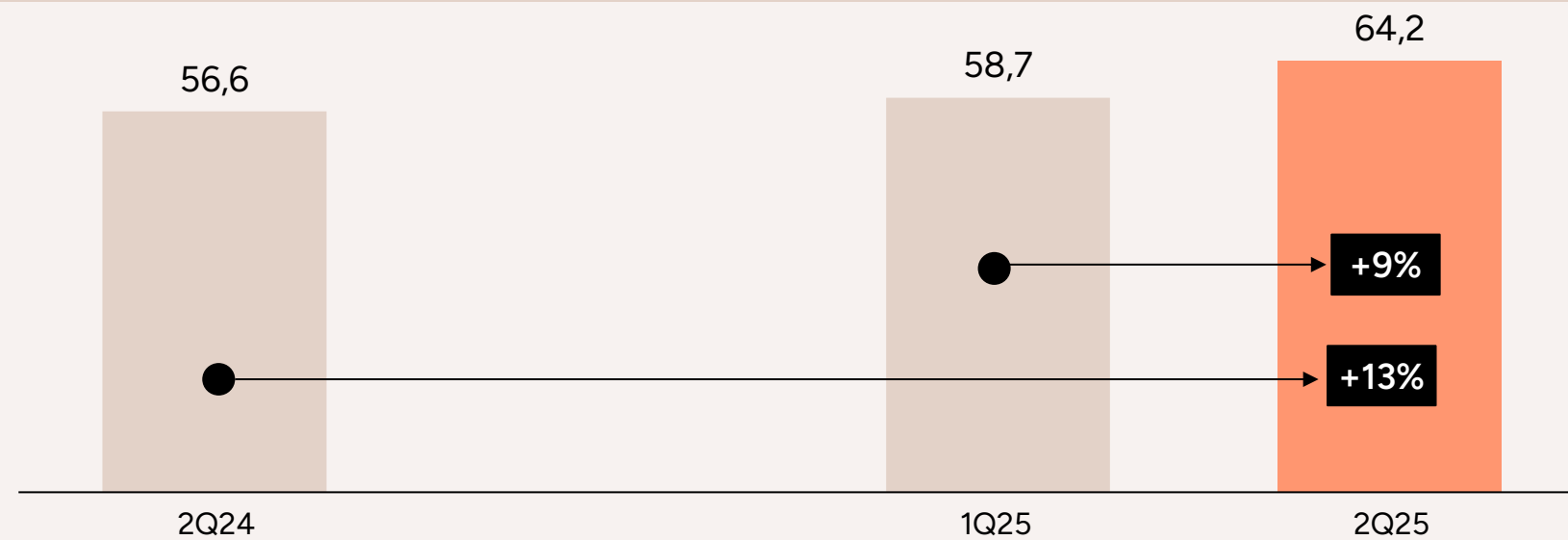
Upward Techfin operation (+Profit and +Margins), stability in Loyalty and discipline in SG&A bringing growth in Net Profit



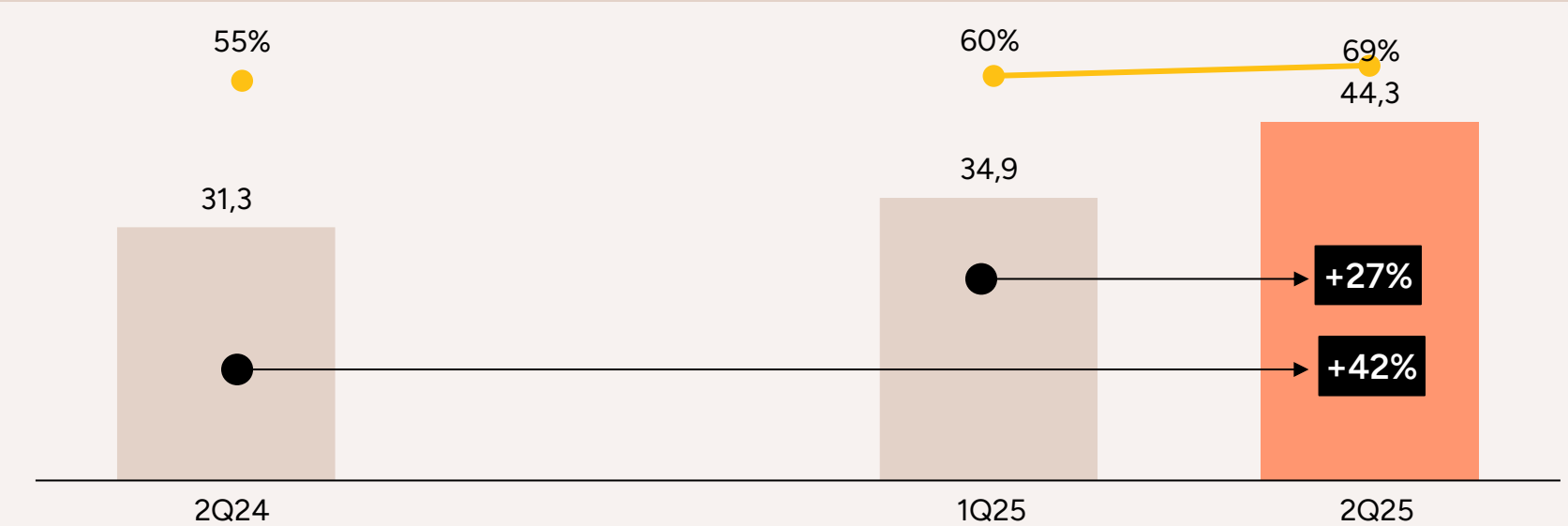
## 2Q25 EBITDA of R\$ 15.8 million

### Gross Profit up 42% Y-o-Y with Gross Margin +14 p.p. higher

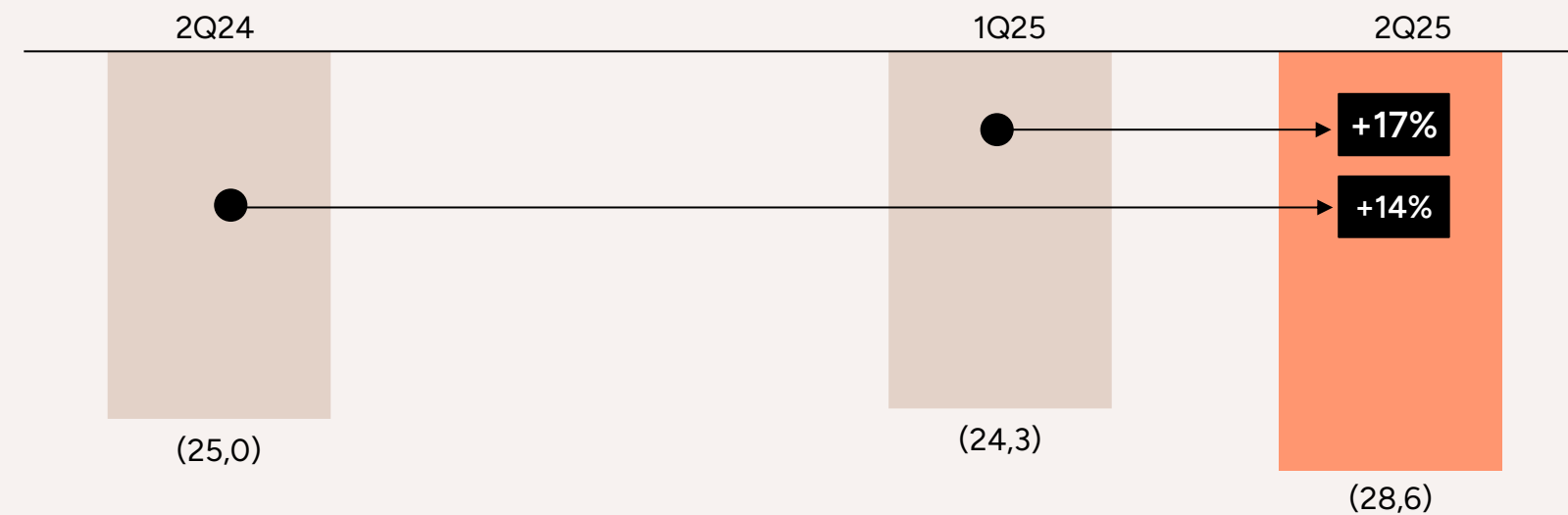
#### NET REVENUE BEFORE REDEMPTION COSTS (R\$ million)



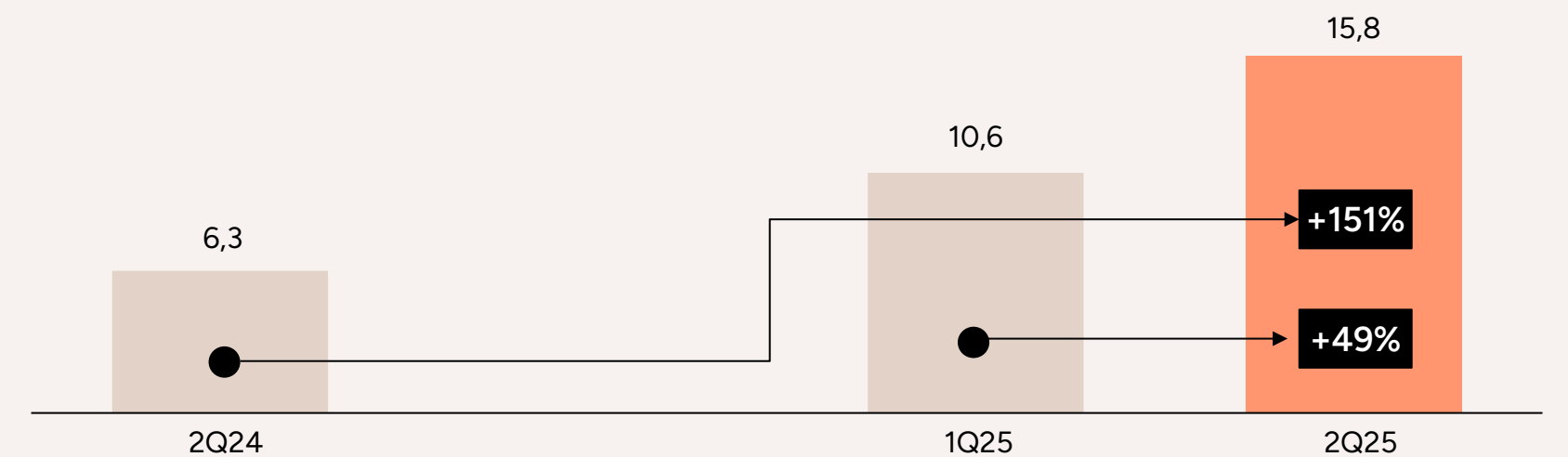
#### GROSS PROFIT (R\$ million) and GROSS MARGIN (%)



#### SG&A (R\$ million)



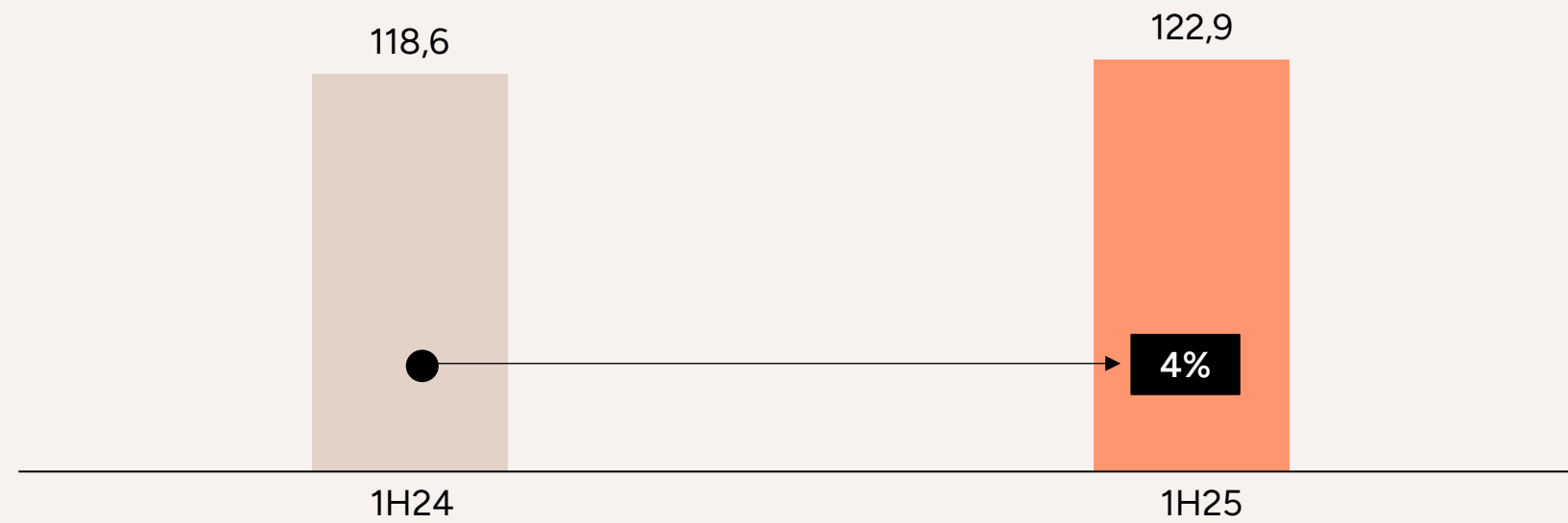
#### EBITDA (R\$ million)



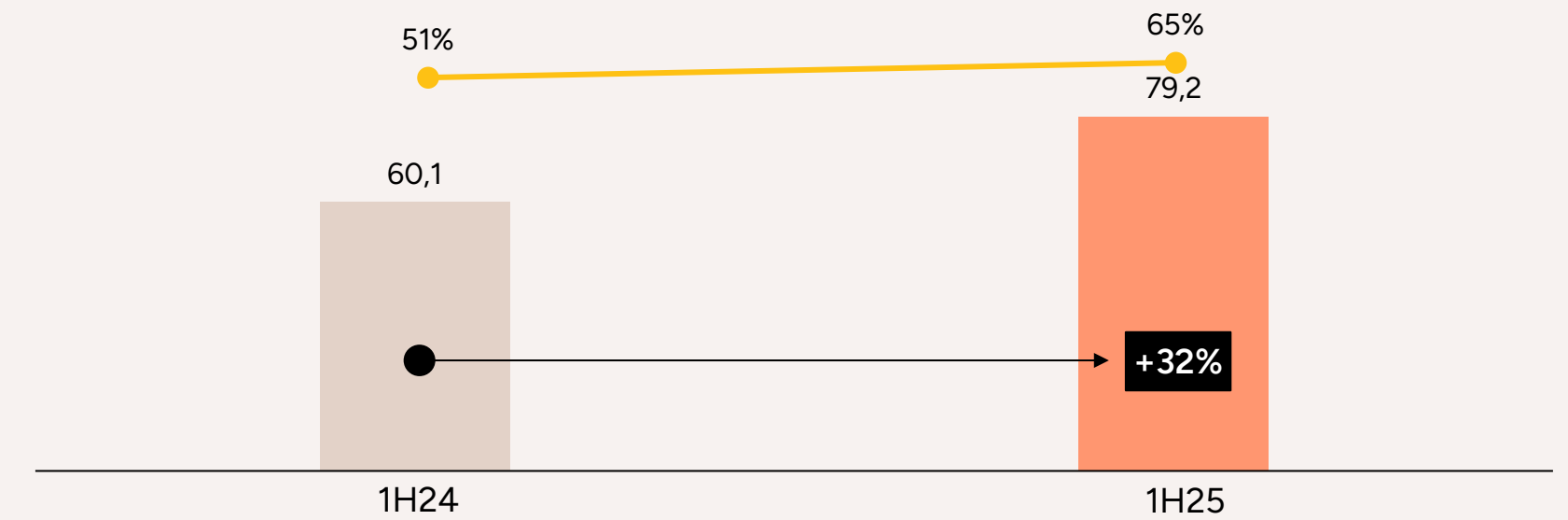
# 1H25 EBITDA of R\$ 26.4 million

## SG&A under control and robust margins

### NET REVENUE BEFORE REDEMPTION COSTS (R\$ million)



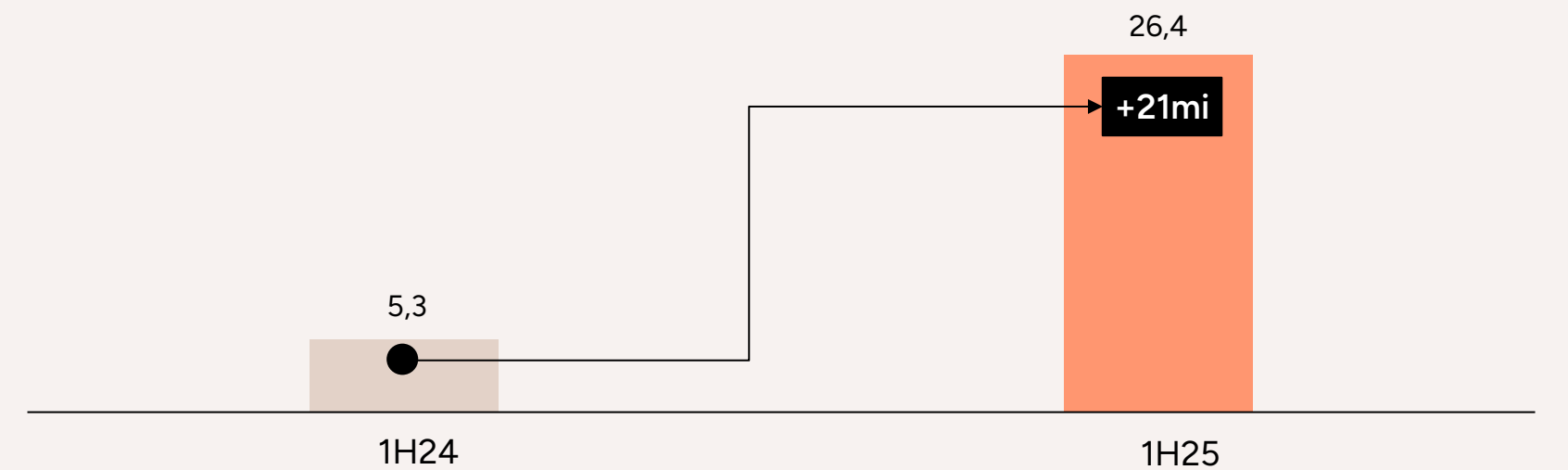
### GROSS PROFIT (R\$ million) and GROSS MARGIN (%)



### SG&A (R\$ million)



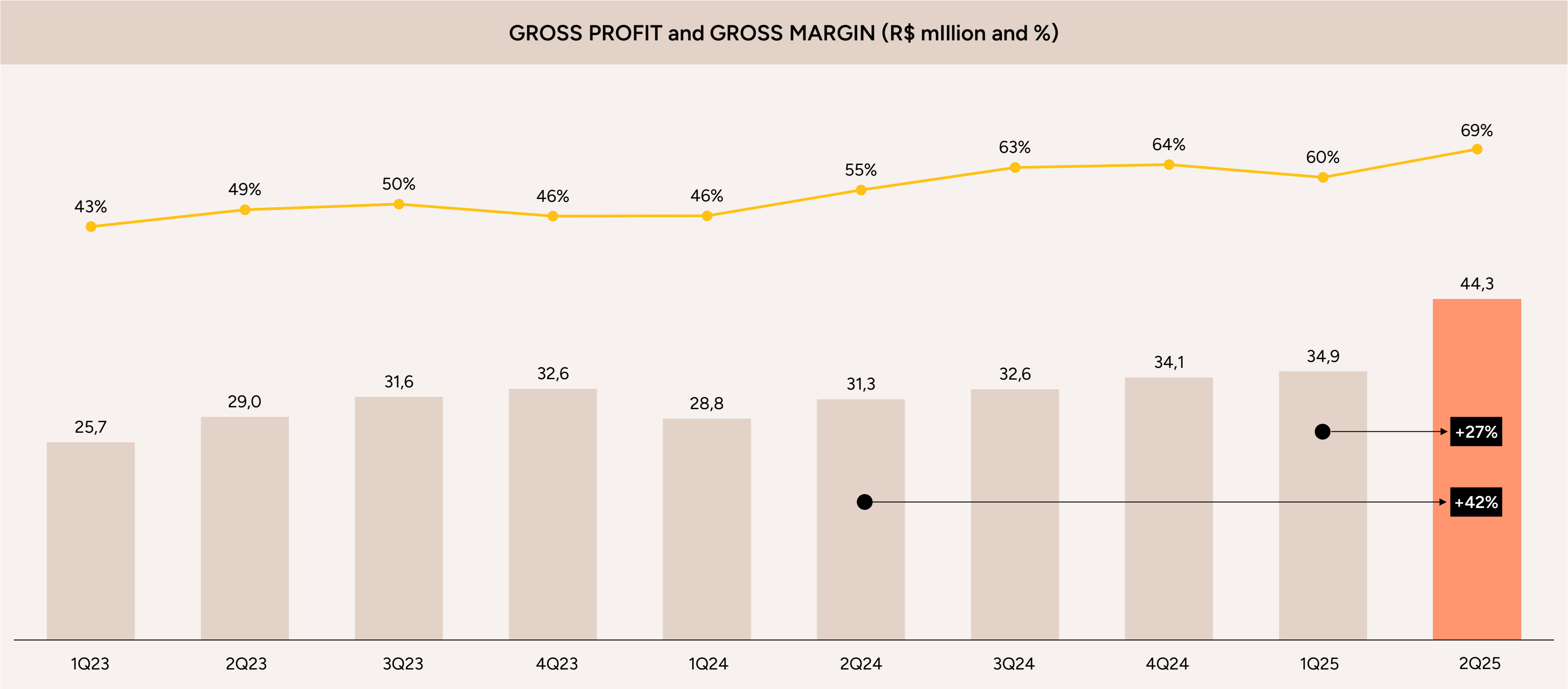
### EBITDA (R\$ million)





# Gross Profit Evolution

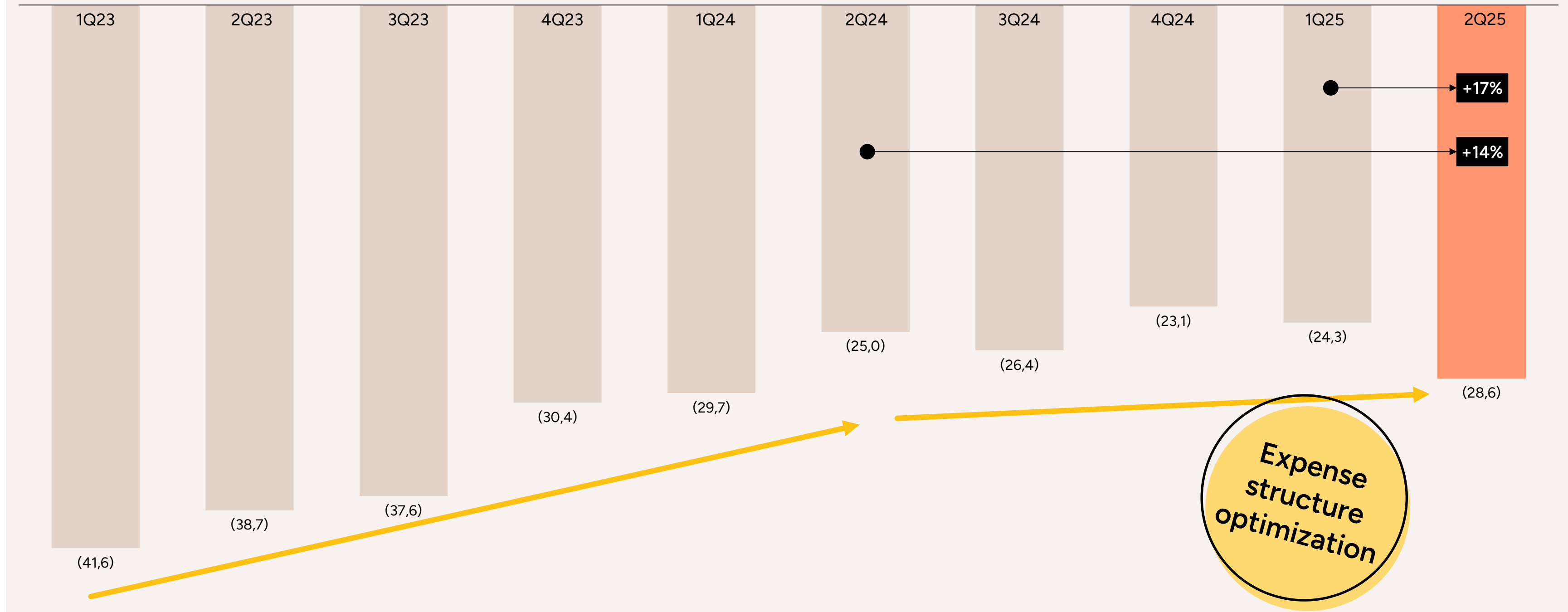
Margins also reflect Dotz's new level of profitability, with an increase in the Techfin mix



# SG&A Evolution

Expense optimization, with variations between quarters. Year-to-date, 1H25 is 3% lower than 1H24 (R\$52.9 million vs. R\$54.7 million)

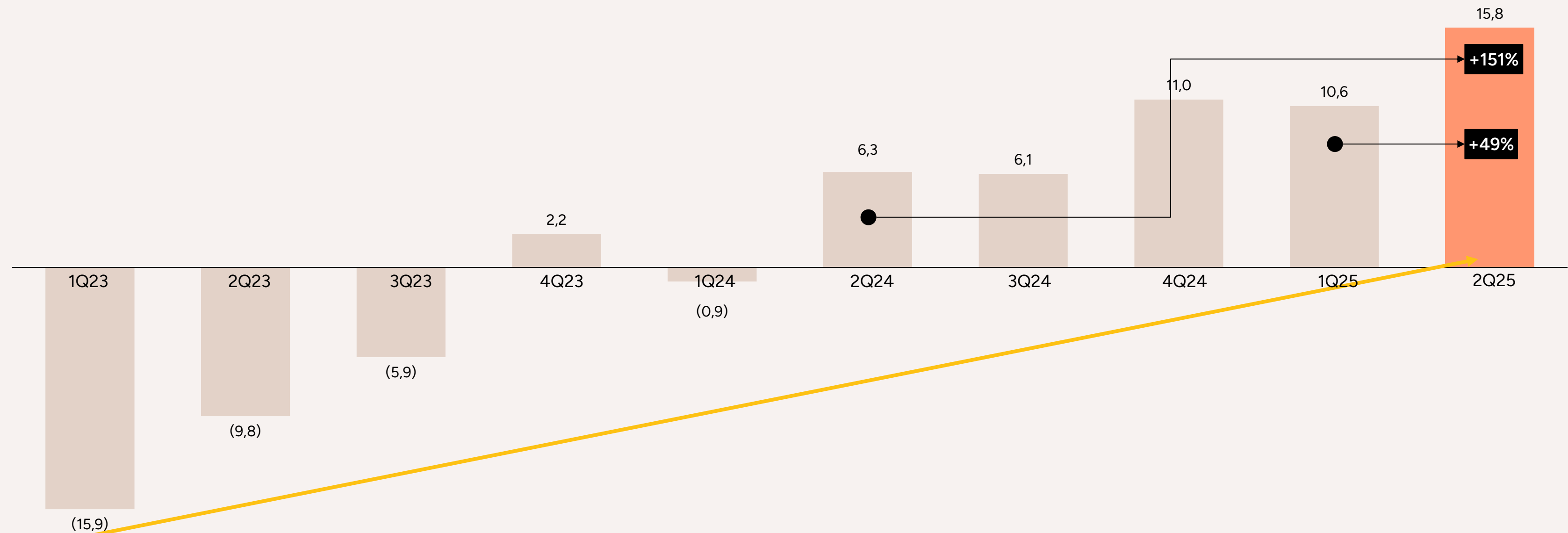
## SG&A (in R\$ million)



# EBITDA Evolution

Increased profitability and expense control, resulting in significant growth in EBITDA

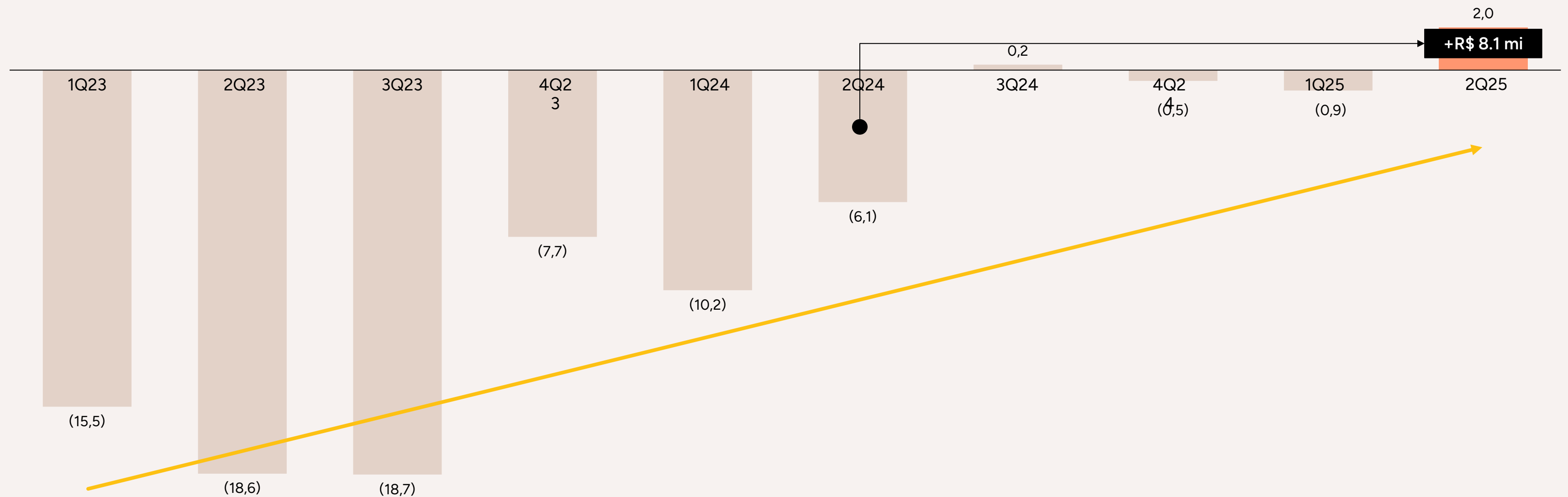
EBITDA (R\$ million)



# Net Profit Evolution

The evolution of EBTDA also reflects a Net Profit of R\$ 2 million in 2Q25 (R\$ 1.0 million in 1H25).

## NET PROFIT (R\$ million)



# We remain focused on the platform expansion in a sustainable way

Dotz's commitment: efficiency, growth and cross-sell

## Our priorities:



### Techfin Growth

Strong, predictable and constant, with profitability



### Loyalty Consolidation

Growing the partner network with Dotz Pay, customer engagement in Digital (App) and cross-selling with financial services, increasing the share of wallet for customers' everyday needs



### Operational Efficiency

With continuous focus on rationalizing expenses, robust operating margins and generating results for shareholders

# dotz

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