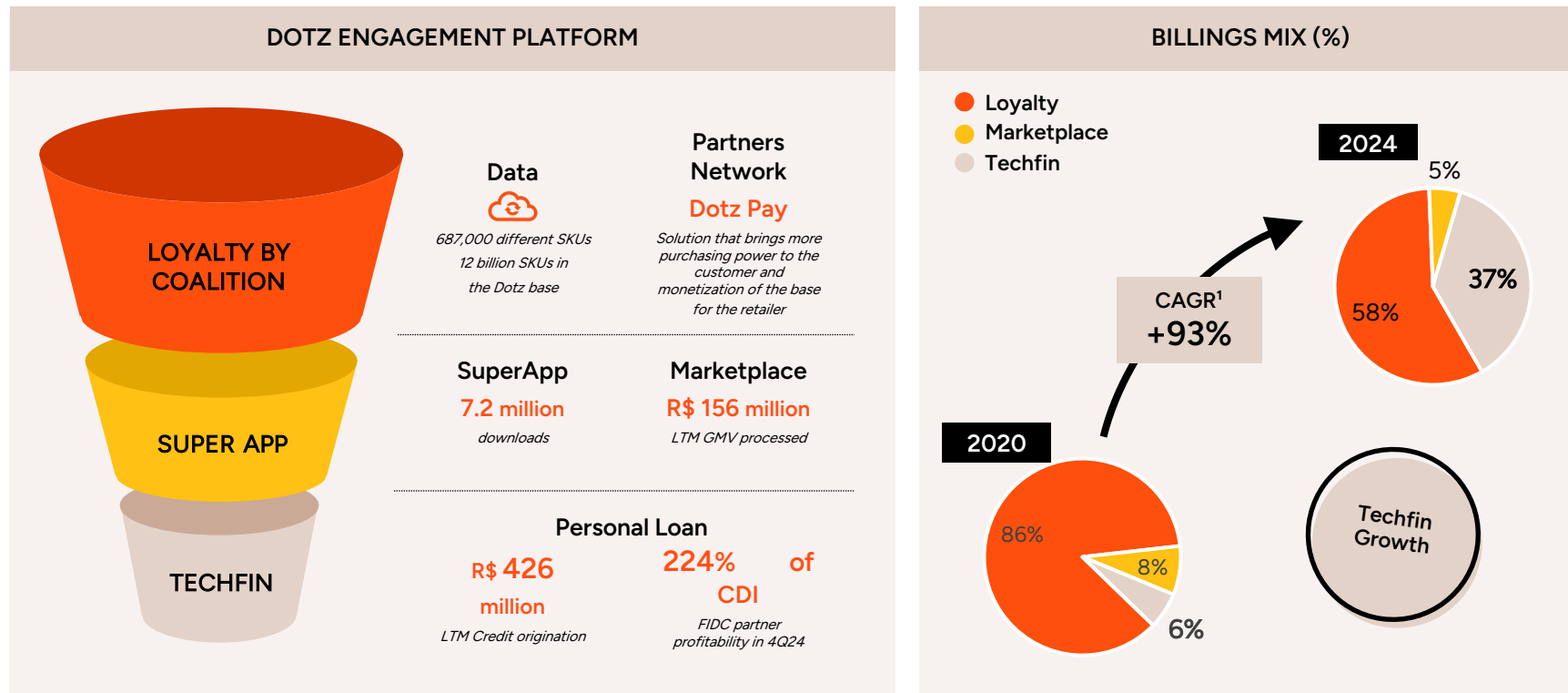


4Q24 and 2024 RESULTS

DOTZ INC.
MARCH 2025

From a Coalition Loyalty company to a Complete Platform

Since 2020, 93%¹ growth (CAGR) in Techfin, demonstrating the evolution of Dotz



¹Compound Annual Growth Rate, measures growth during a specific period.

Evolution with profitability: Net Profit breakeven and EBITDA of R\$ 52 mm

After delivering EBITDA breakeven in 4Q23, Dotz reached Net Profit breakeven in 2H24. EBITDA grew by R\$52 mm Y-o-Y

We continue to **evolve** our platform and deliver more **profitability**

+46% Techfin billings growth
2024 vs 2023



Dotz Pay
New solution for Retail

37% Techfin billings share,
+15 p.p.
2024 vs 2023



Dotz Parcela
BNLP Solution



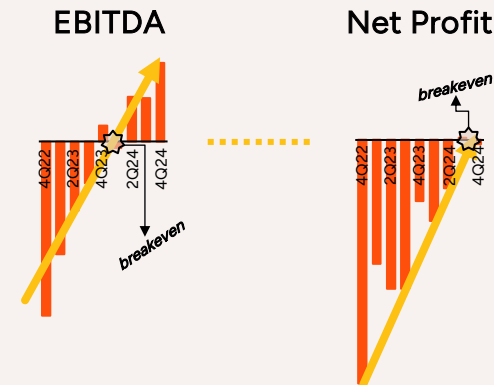
New Promotional Campaign
Additional Loyalty billings

-30% SG&A reduction
2024 vs 2023

✓ Net Profit higher by R\$ 44 mm, reaching *breakeven* in 2H24

Continuous focus on profitability

✓ EBITDA higher by R\$52 mm in 2024 vs 2023, reaching 22.5 mm in 2024



OPERATIONAL PERFORMANCE



We remain focused on growing the platform in a sustainable way

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



Techfin Growth

strong, predictable and constant, with profitability



Loyalty Consolidation

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



Operational Efficiency

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

Credit Evolution

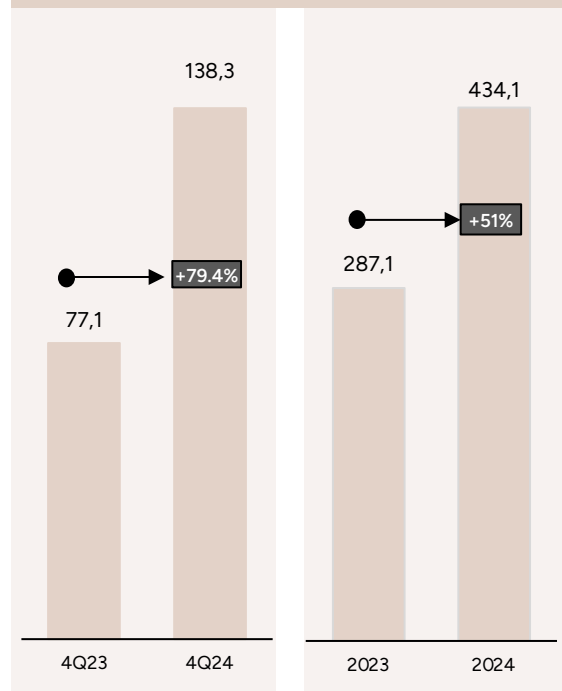
TECHFIN GROWTH

LOYALTY CONSOLIDATION

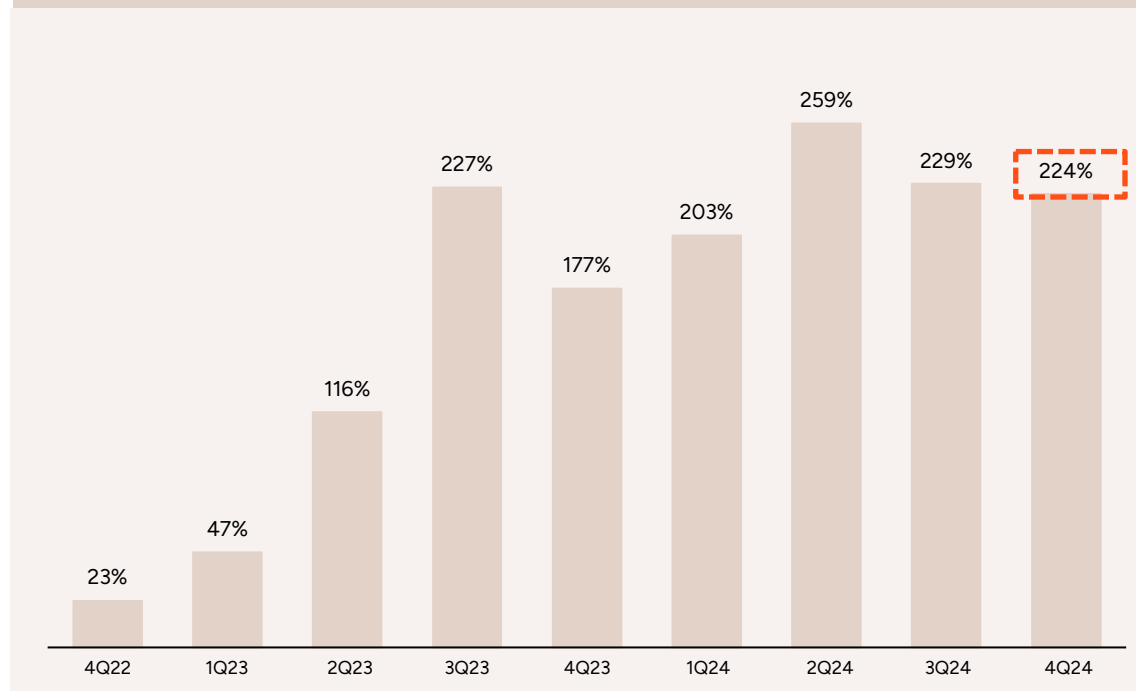
OPERATIONAL EFFICIENCY

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

ORIGINATION (R\$ mm)



FIDIC RETURN* (% CDI)



* FIDIC return in the period / CDI accumulated in the period

Techfin Billings Evolution

TECHFIN GROWTH

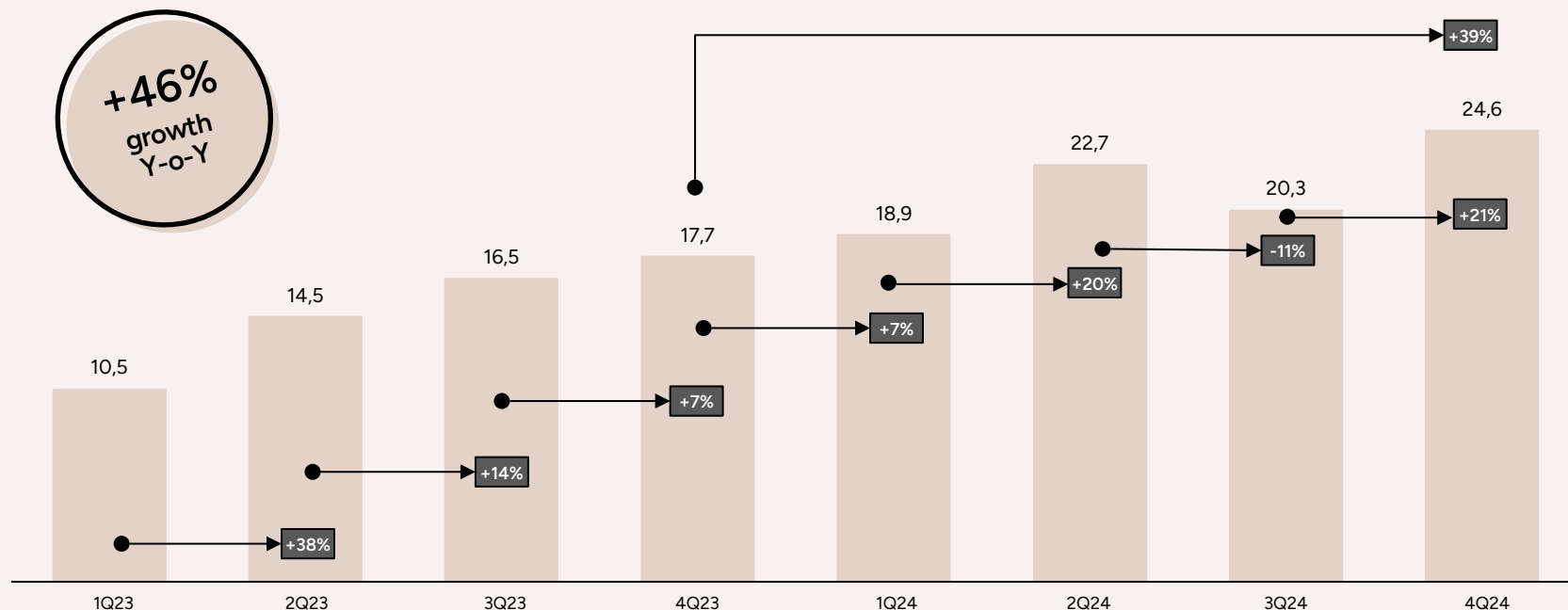
LOYALTY CONSOLIDATION

OPERATIONAL EFFICIENCY

Techfin billings with strong, predictable and constant growth

BILLINGS (R\$ mm)

+46%
growth
Y-o-Y



Loyalty consolidating partnerships

TECHFIN GROWTH

LOYALTY CONSOLIDATION

OPERATIONAL EFFICIENCY

We continue to consolidate our Loyalty business, strengthening existing partnerships and creating new partnerships with advantages for B2C customers.

PROMOTIONAL CAMPAIGN



Consolidation as the **official BB credit card lifecycle platform**, including incentives for the sales force (Universo Rede)

LAUNCHING NEW PARTNERSHIPS

Catalog partnership enabling to triple SKUs available for exchange with customers

CONTINUOUS GROWTH

+44% in billings (Y-O-Y) maintaining an average of more than **16 thousand "transferring customers"** per month



Dotz Marketplace with more than **30 new stores** in 4Q24

Implementing Dotz Pay

TECHFIN GROWTH

LOYALTY CONSOLIDATION

OPERATIONAL EFFICIENCY

New product for retail already demonstrates its efficiency in digitalizing and cross-selling the base, generating incremental value for the retailer

~30% Base Digitalization
in just 3 months of operation



BNPL Cross-sell directly at checkout
base growth with recurring usage



+30% LTV for Dotz Pay customers
more purchasing power and lower churn



-23% Default in BNPL
compared to personal loans



+17% GMV Dotz Coalition vs 4Q23
Loyalty growth and consolidation



WE KEEP UP SEARCHING

1. Dotz Pay Evolution

- New financial products On and Offline
- Partnerships with partner programs – wallet
- Growth of Dotz Pay TPV

2. Dotz Pay Expansion

- Rollout to Dotz Coalition Partners
- Bringing new partners into the coalition

Growth with Efficiency

TECHFIN GROWTH

LOYALTY CONSOLIDATION

OPERATIONAL EFFICIENCY

After three years of investments in the Dotz platform, we returned to SG&A amounts lower than pre-IPO period. In the same period, we created the Techfin business, which grew by 46% Y-o-Y.

SG&A (R\$ mm)

Techfin
percentage
in Billings:

6%

9%

13%

22%

37%

2020

2021

2022

2023

2024

(102,3)

(102,3)

(112,6)

(168,2)

(119,1)

(86,8)

(205,9)

(124,6)

(23,7)

(148,3)

(130,6)

(104,6)

26,0

- SG&A 2020 + Inflation
- SG&A actual
- Δ SG&A = invested amounts*

- New B2B product
- NoVerde acquisition and Techfin acceleration
- SuperApp
- New Brand
- Dotz Parcela

SG&A investments* on the **Dotz Platform** in the period: R\$ 166.1 mm

* Simulation considering SG&A values invested above inflation growth in the period.

CAPEX reduction

TECHFIN GROWTH

LOYALTY CONSOLIDATION

OPERATIONAL EFFICIENCY

In addition to investments in SG&A, we have also had substantial investments in CAPEX over the last three years on the Dotz Platform

CAPEX (R\$ mm)

Techfin
percentage
in Billings:

6%

9%

13%

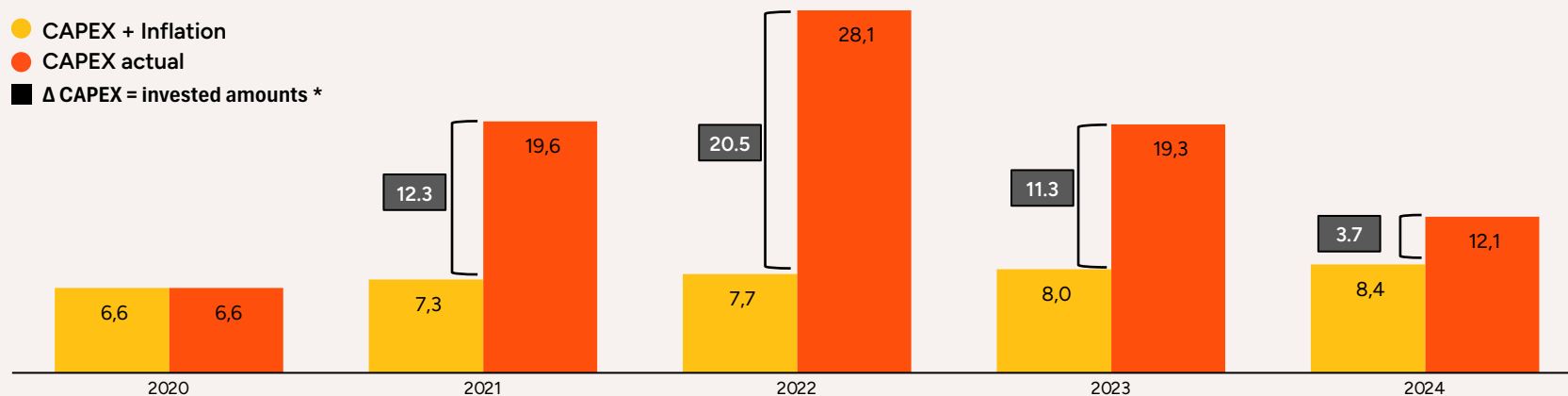
22%

37%

● CAPEX + Inflation

● CAPEX actual

■ Δ CAPEX = invested amounts *



CAPEX investments* on the Dotz Platform in '21-'23: R\$ 44.1mm

- New B2B product
- NoVerde acquisition and Techfin acceleration
- SuperApp
- New Brand
- Dotz Parcela

* Simulation considering CAPEX values invested above inflation growth in the period.

Comparison: CAPEX and Amortization

TECHFIN GROWTH

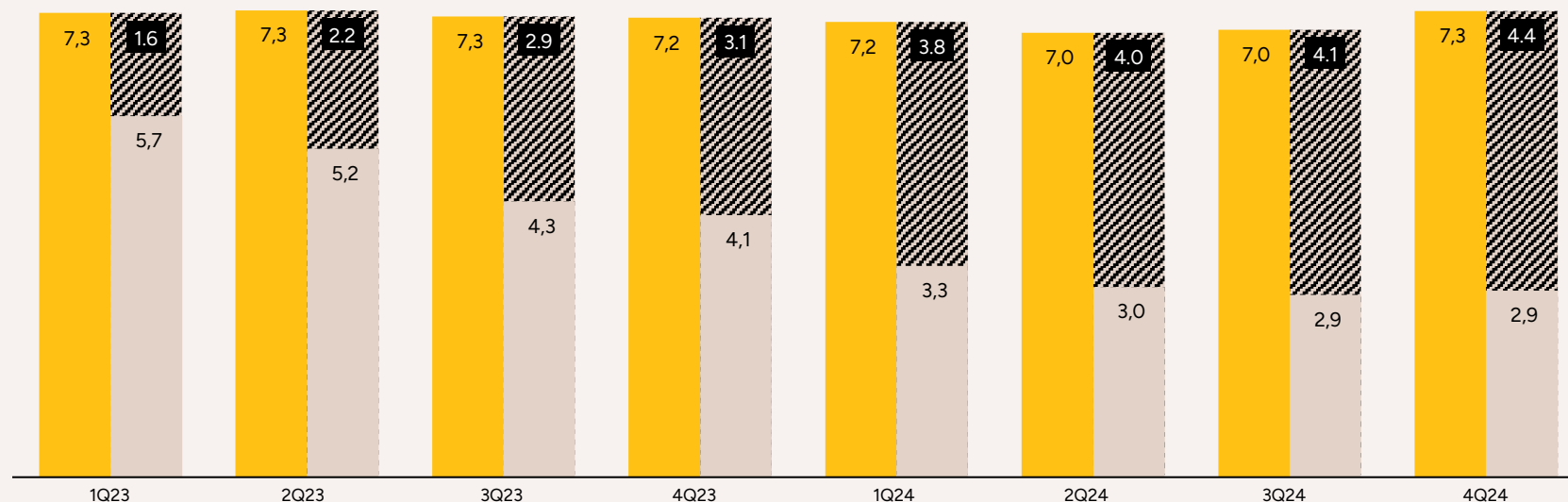
LOYALTY CONSOLIDATION

OPERATIONAL EFFICIENCY

Heavy investments in the Dotz Platform impacts Depreciation and Amortization, although the current level of investment is much lower

DEPRECIATION AND AMORTIZATION, CAPEX (R\$ mm)

- Depreciation and Amortization (D&A)*
- CAPEX
- ▨ Gap: D&A vs CAPEX



* Excluding the effect of IFRS-16 on Depreciation and Amortization in 2Q24, 3Q24 and 4Q24.

FINANCIAL PERFORMANCE



EBITDA and Net Profit Growth in 2024

Upward Techfin operation (+Profit and +Margins) and discipline in SG&A contributing to growth in Net Profit: +R\$ 44 mm in the annual comparison

4Q24 vs 4Q23

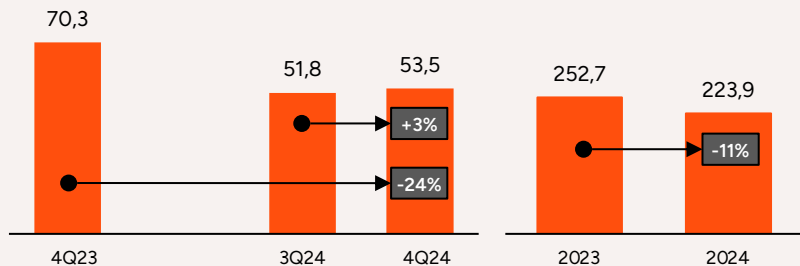
- ✓ Gross Profit: R\$ 34.1 mm (+5%)
- ✓ Gross Margin: 64% (+17 p.p.)
- ✓ SG&A: R\$ 23.1 mm (-24%)
- ✓ EBITDA: R\$ 11 mm (+R\$ 8.8 mm)
- ✓ Net Profit: R\$ (0.5) mm (+R\$ 7.2 mm)

2024 vs 2023

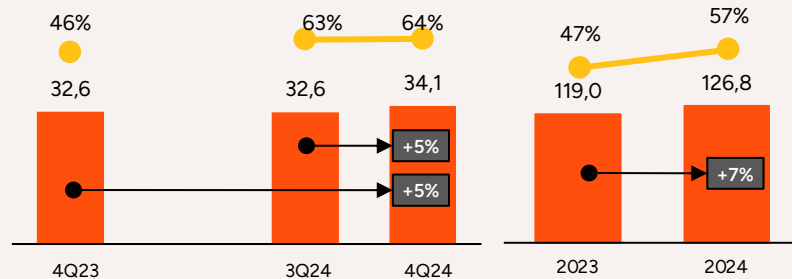
- ✓ Gross Profit: R\$ 126.8 mm (+7%)
- ✓ Gross Margin: 57% (+10 p.p.)
- ✓ SG&A: R\$ 104.3 mm (-30%)
- ✓ EBITDA: R\$ 22.5 mm (+R\$ 52 mm)
- ✓ Net Profit: R\$ (16.5) mm (+R\$ 44 mm)

EBITDA of R\$11.0 mm in 4Q24 and R\$22.5 mm in 2024; Increase in margin and reduction in expenses boosted EBITDA by R\$52 mm

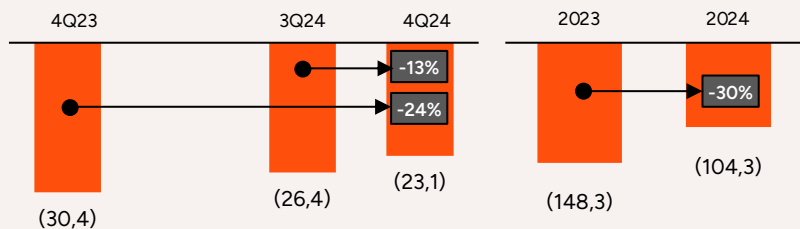
NET REVENUE BEFORE REDEMPTION COSTS (R\$ mm)



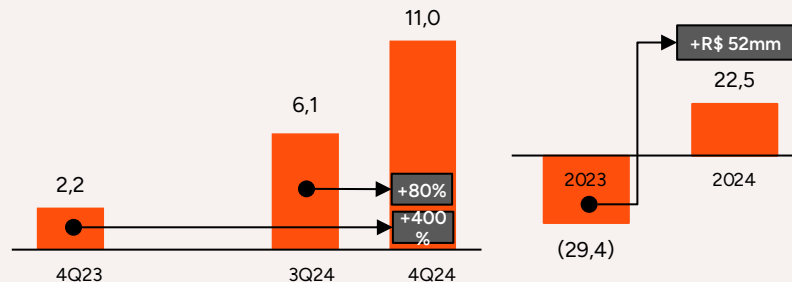
GROSS PROFIT (R\$ mm) and GROSS MARGIN (%)



SG&A (R\$ mm)



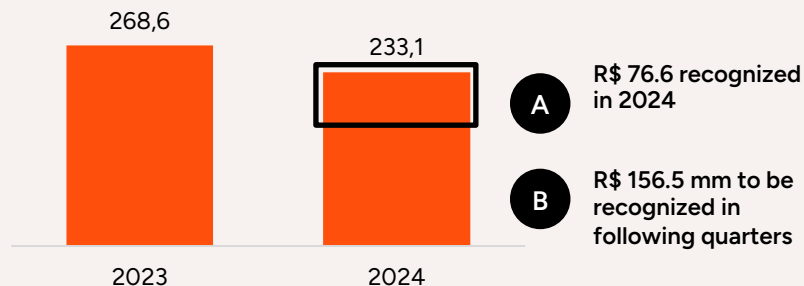
EBITDA (R\$ mm)



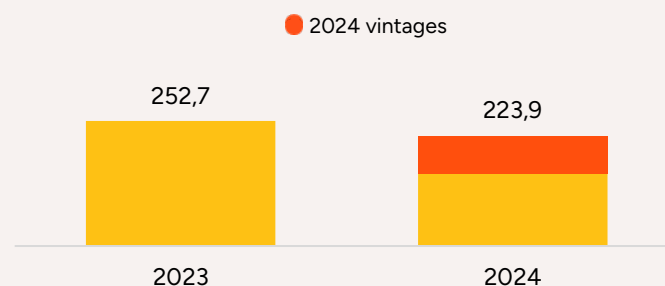
Net Revenue before Redemption Costs of R\$ 223.9 mm in 2024

Deferred revenue of R\$251.3 million to be recognized in the following fiscal years

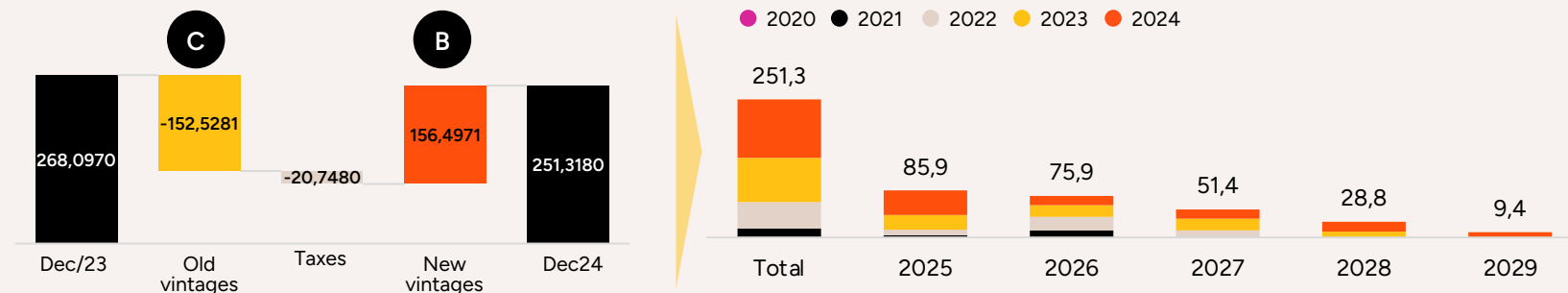
BILLINGS (R\$ mm)



NET REVENUE BEFORE REDEMPTION COSTS (R\$ mm)



DEFERRED REVENUE RECOGNITION SCHEDULE (R\$ mm)



Gross Profit Evolution

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

GROSS PROFIT and GROSS MARGIN (R\$ mm and %)

Techfin percentage in Billings:

16%

16%

23%

25%

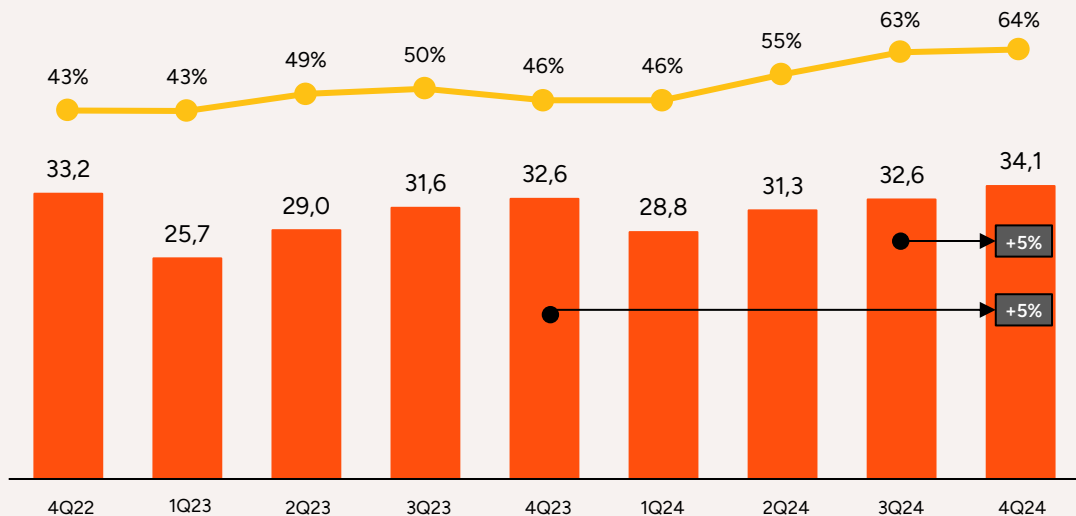
24%

31%

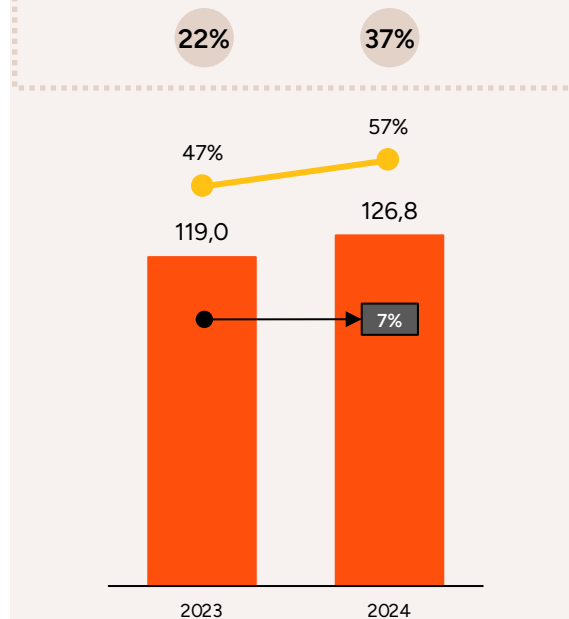
40%

37%

41%



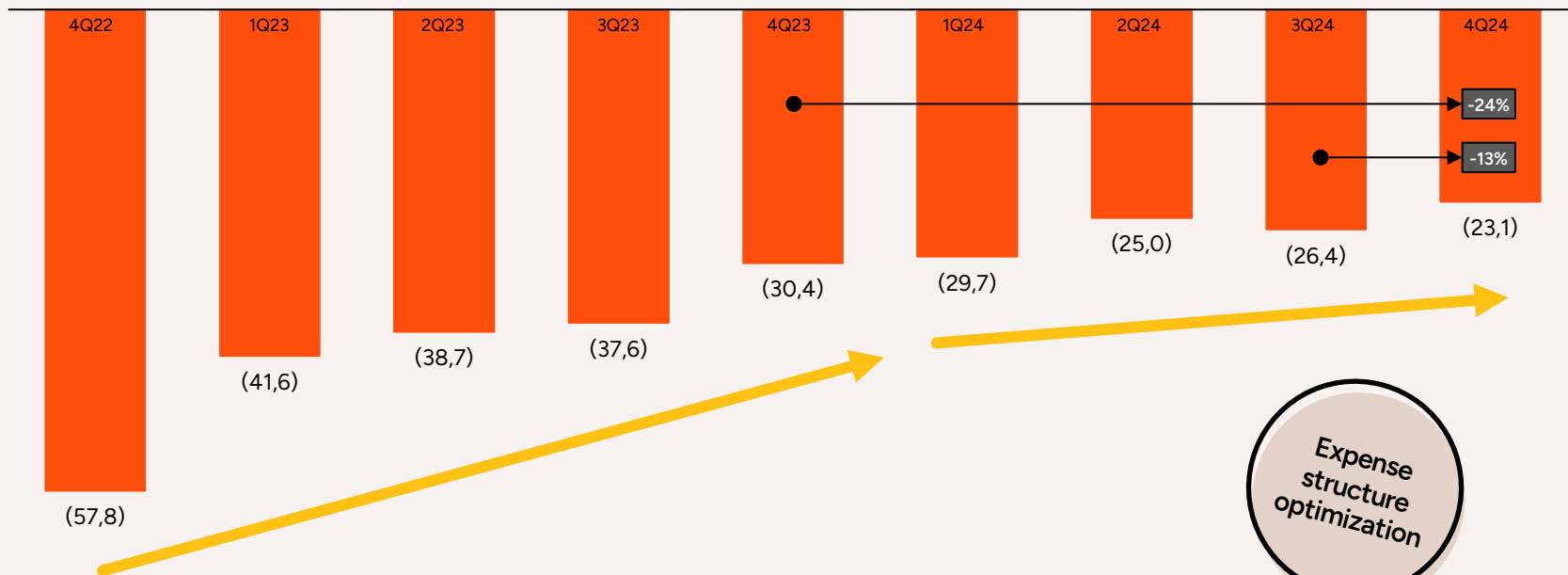
GROSS PROFIT and GROSS MARGIN (R\$ mm and %)



SG&A evolution and structure adjustment

Constant evolution and optimization of the expense structure

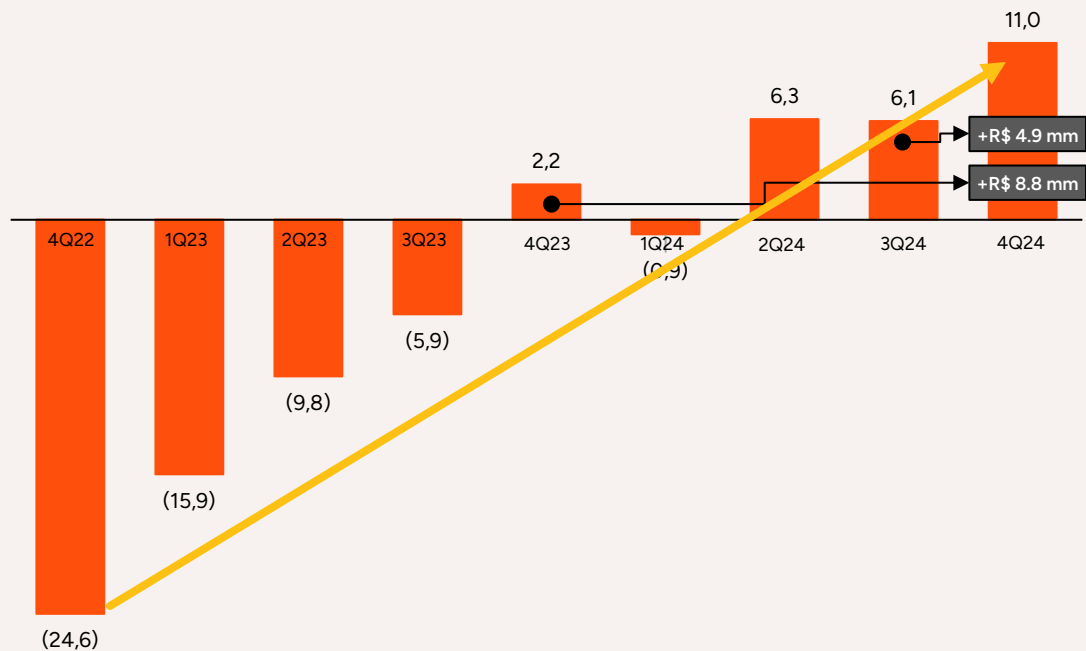
SG&A (R\$ mm)



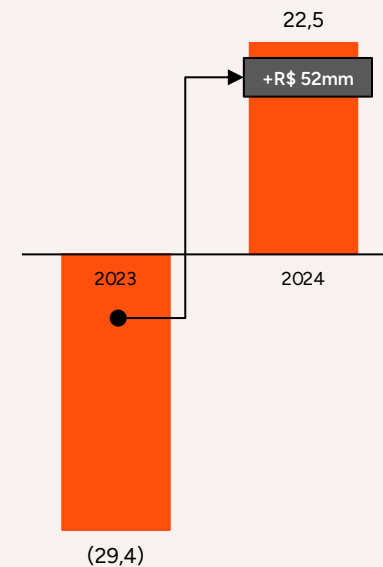
EBITDA Evolution

Evolution in 4Q24 compared to 3Q24 of R\$ 4.9 mm. In 2024, evolution of R\$ 8.8 mm compared to 2023

EBITDA (R\$ mm)



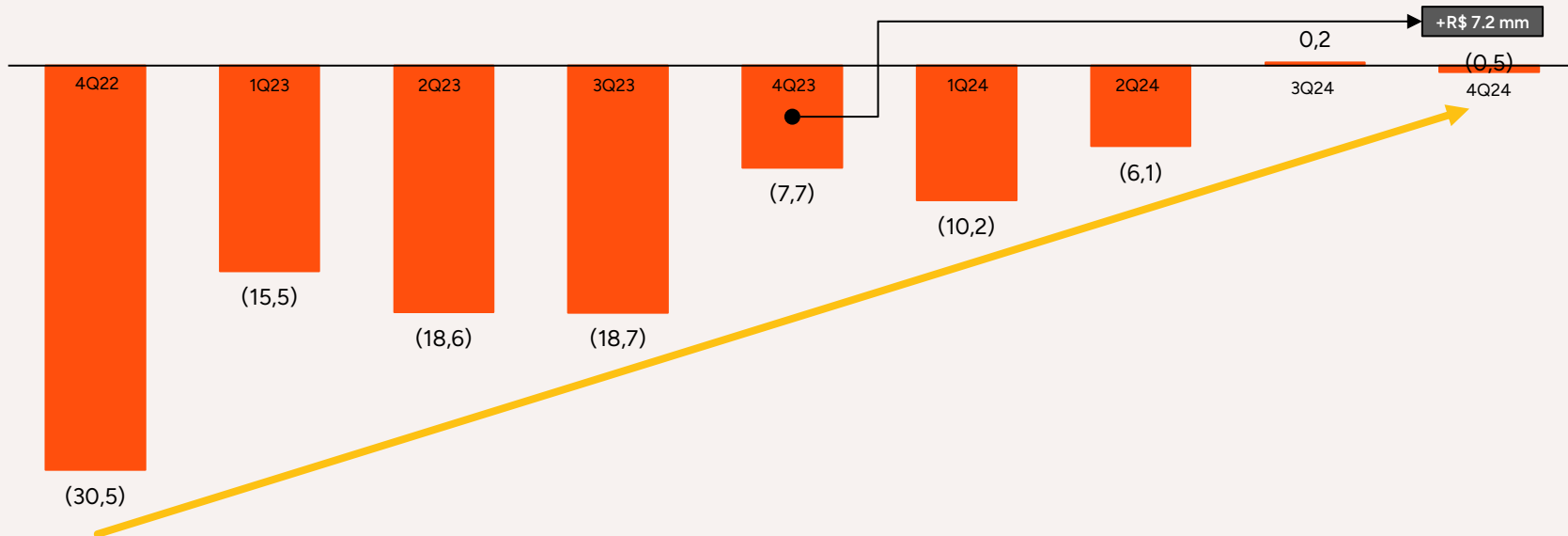
EBITDA (R\$ mm)



Net Profit Evolution

In the quarterly comparison of Net Profit, it is shown that in 2H24 we improved over 1H24 by R\$ 16 mm.
While comparing 2023 over 2024, the increase was R\$ 44 mm.

NET PROFIT (R\$ mm)



We remain focused on growing the platform in a sustainable way

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



Techfin Growth

strong, predictable and constant, with profitability



Loyalty Consolidation

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



Operational Efficiency

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

Thank You!



dotz