



EARNINGS VIDEO CONFERENCE 3Q25

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The thesis and pillars of Techfin's **ERP Banking** are now proven



3.3x increase in applied Limits.



~3x increase in the PIX¹ average ticket

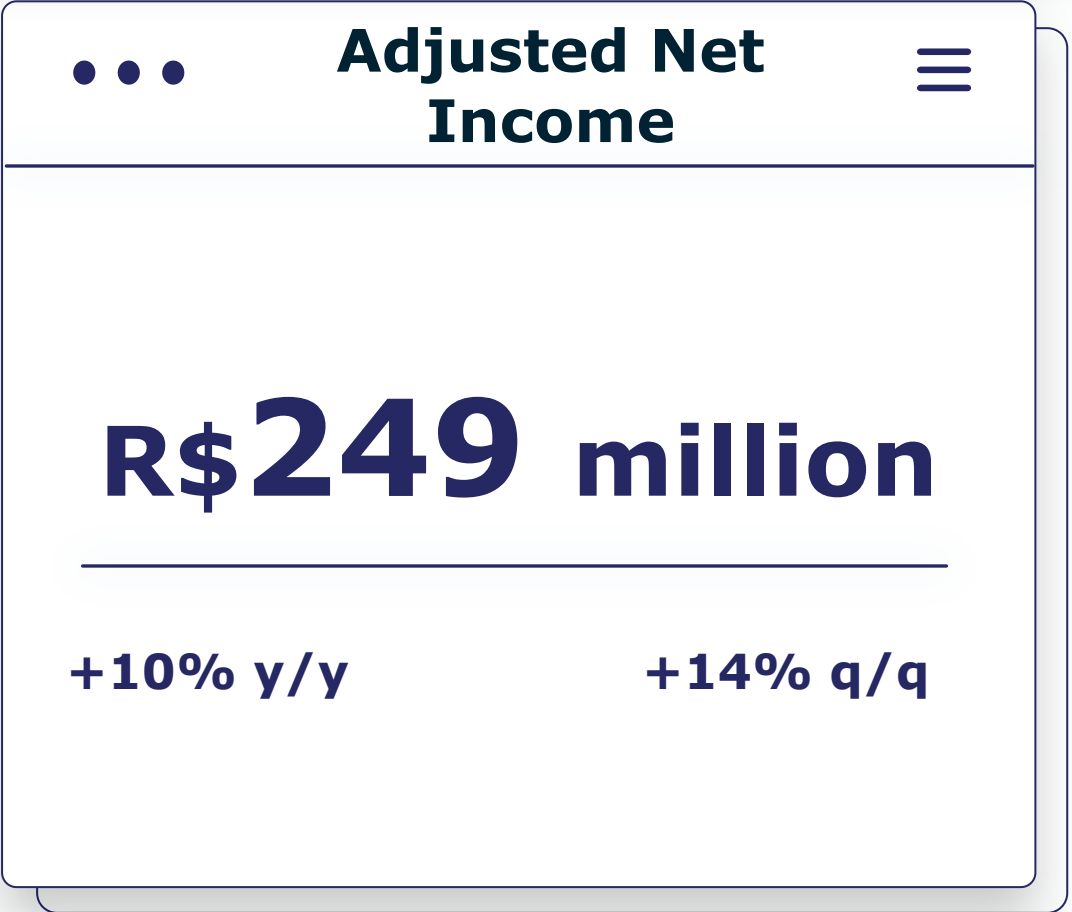
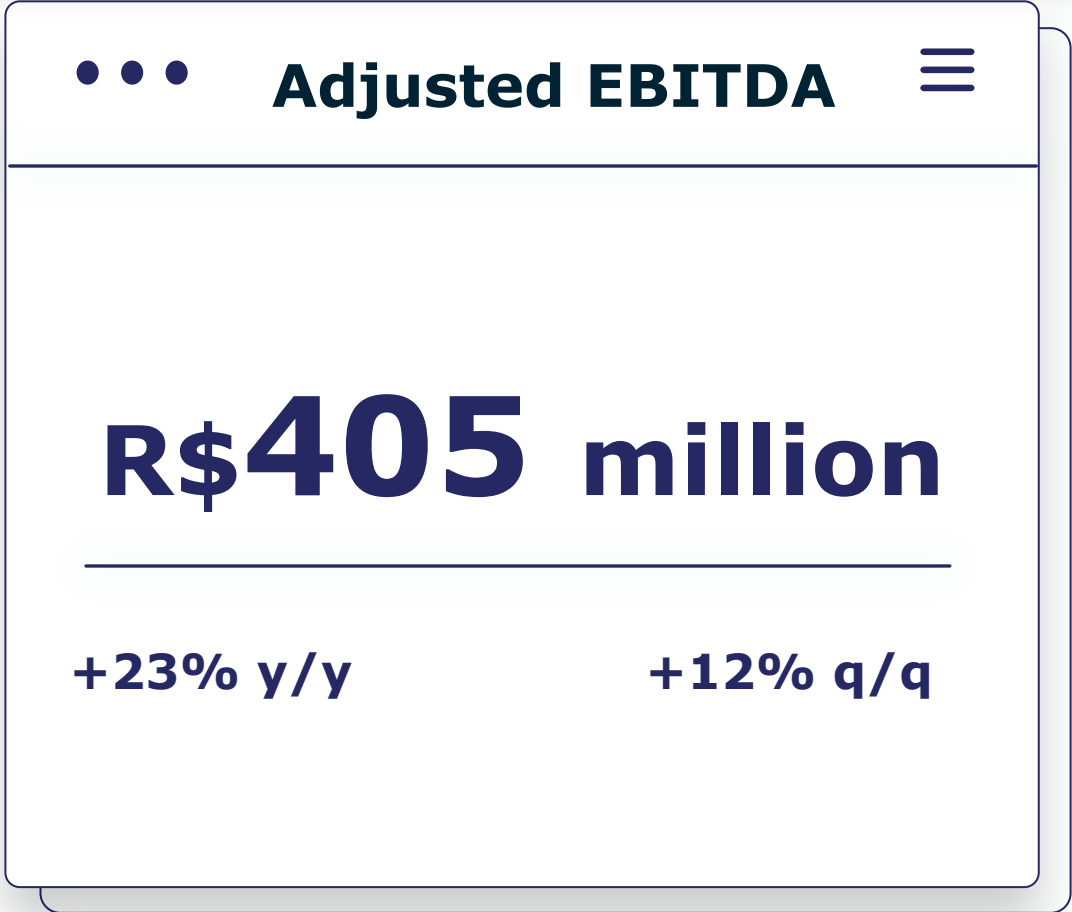
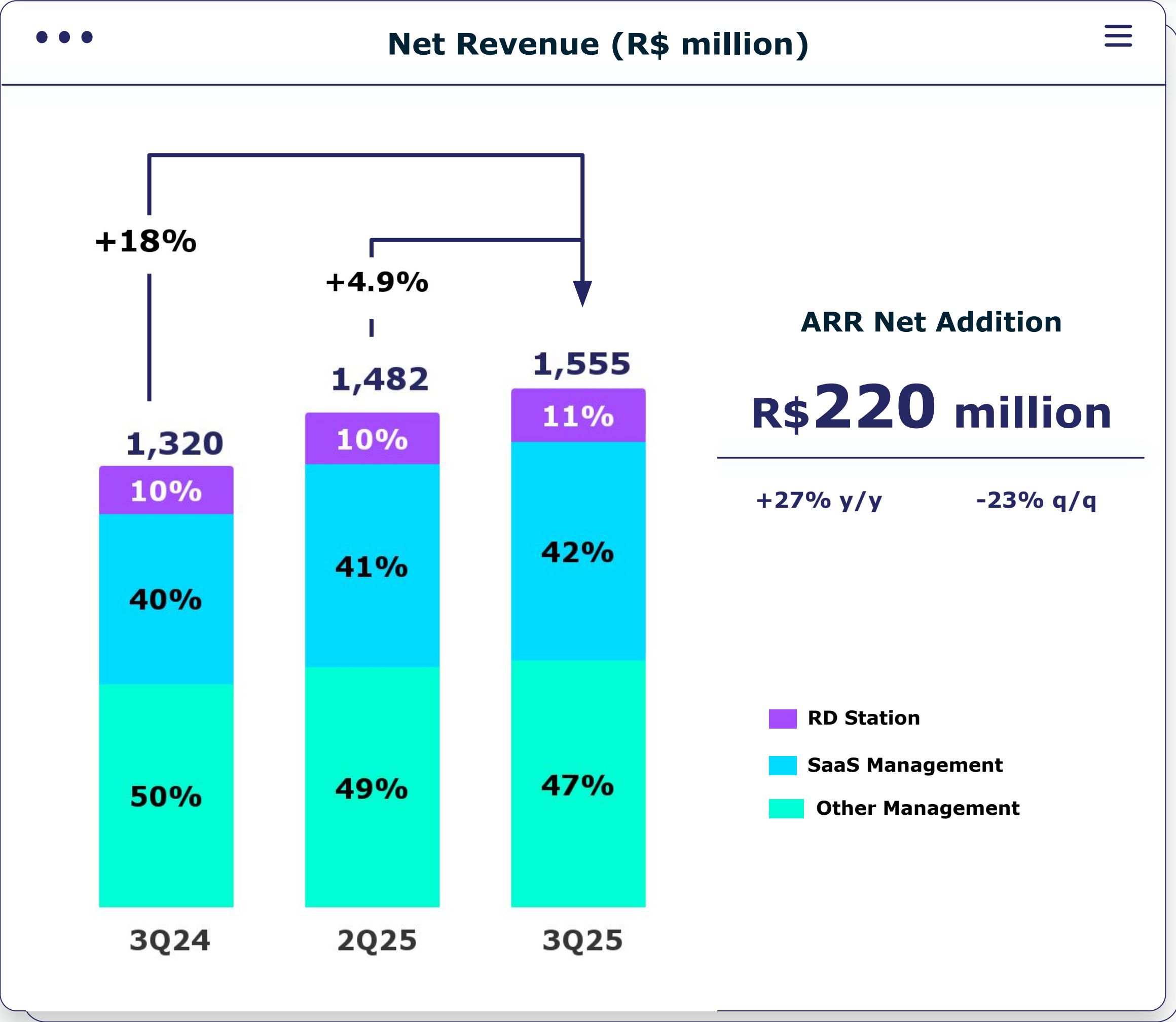


Delinquency ~67% below the market average.

¹PIX: The Brazilian instant payment system

3Q25 - CONSOLIDATED

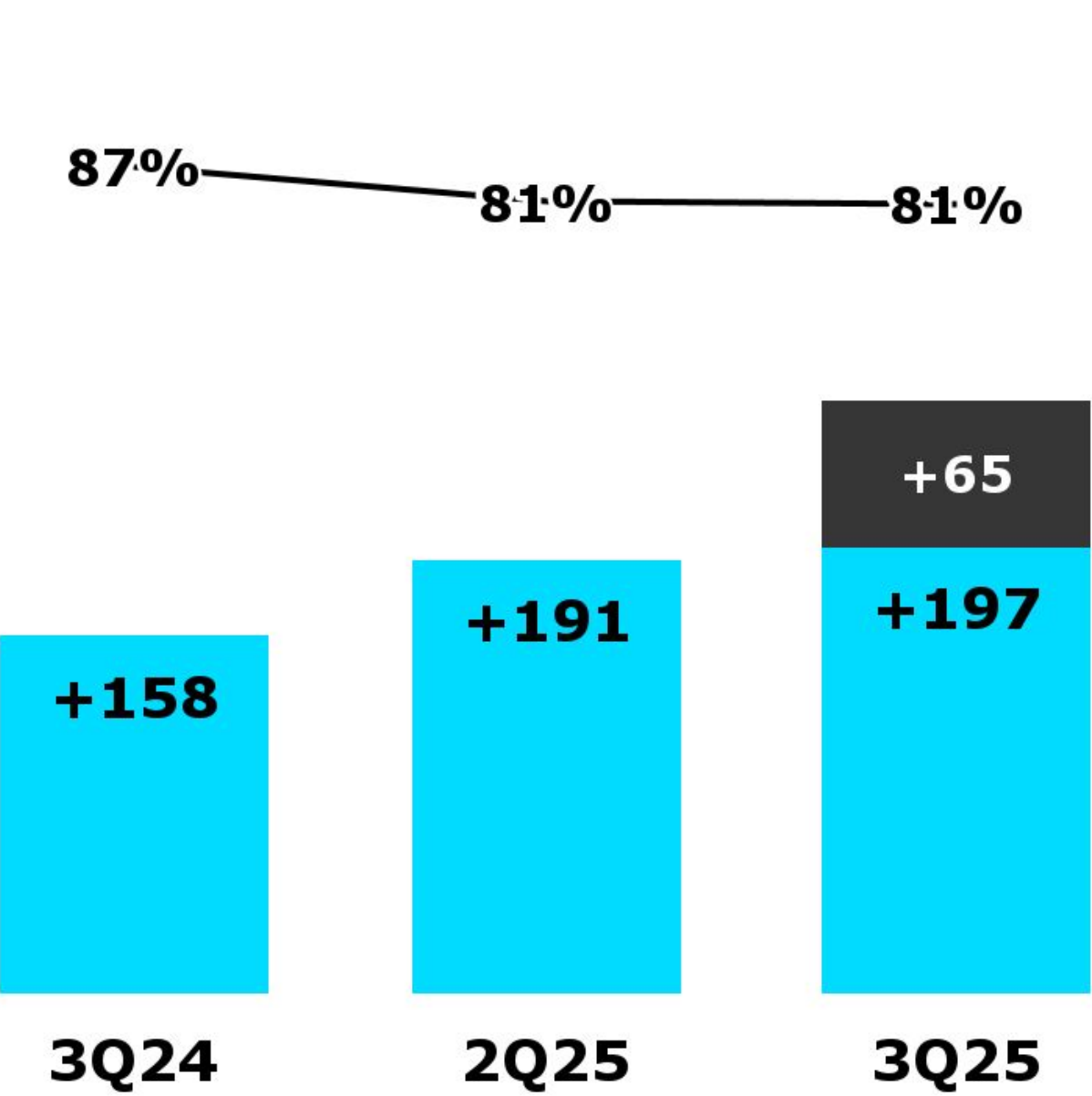
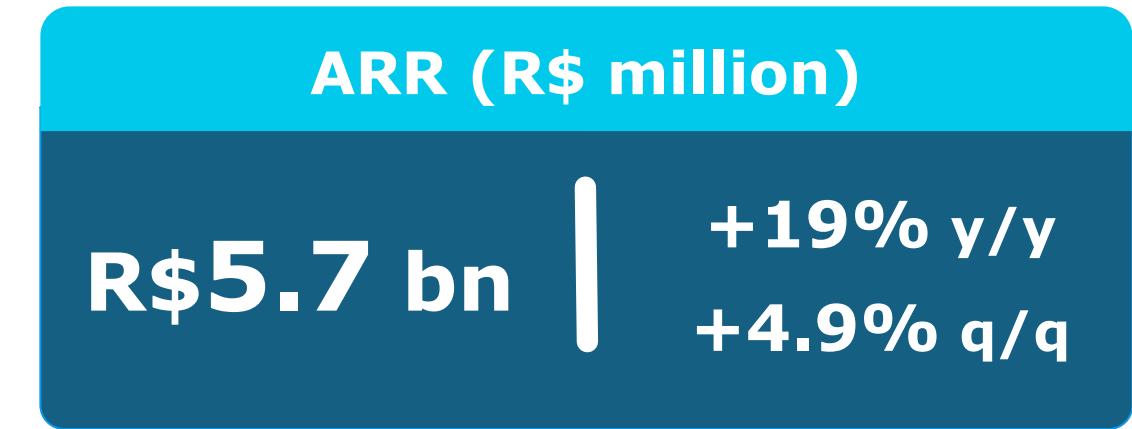
+23% *y/y* increase in **Adjusted EBITDA** with +20% *y/y* growth in **Recurring Revenue**



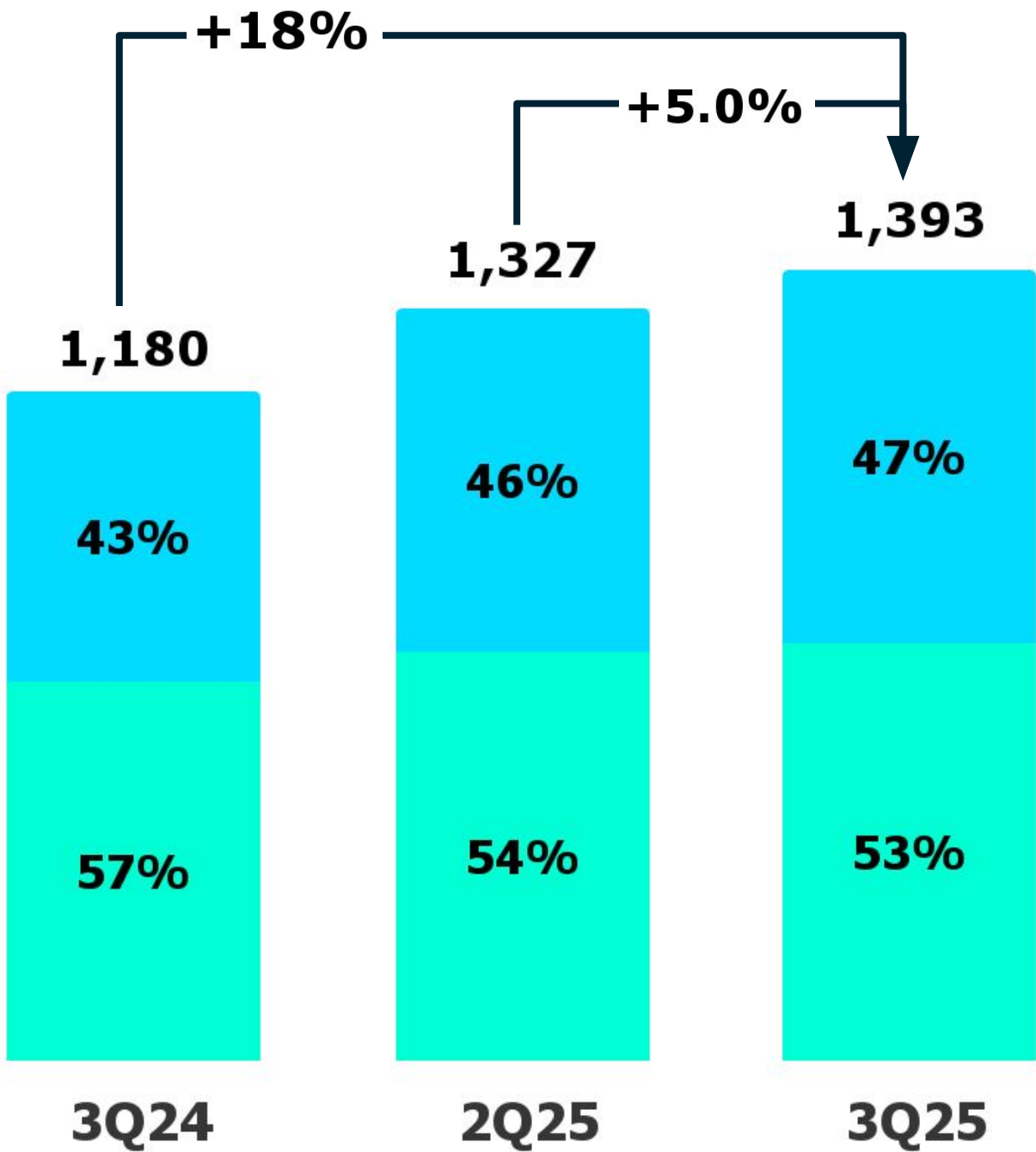
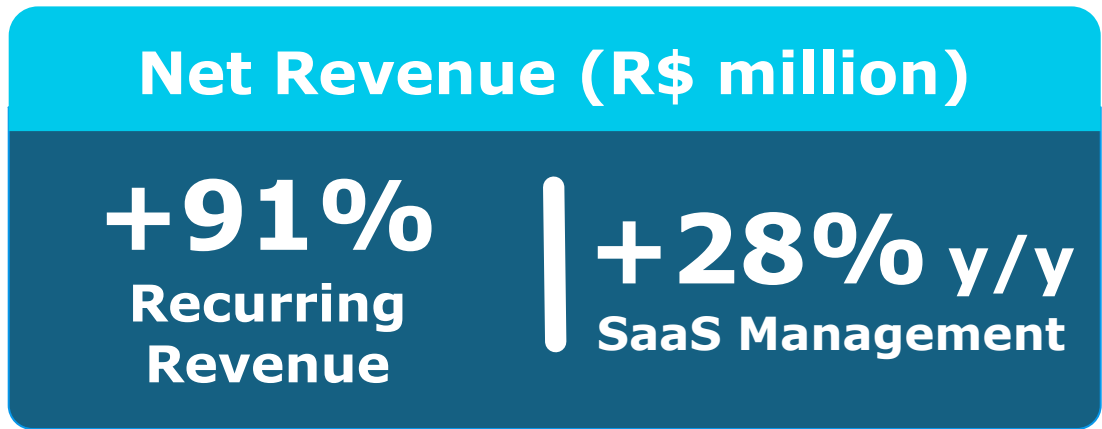
3Q25 - MANAGEMENT

21% y/y growth in **Recurring Revenue** and 23% y/y in **Adjusted EBITDA**,
resulting in a **+110bp y/y Margin expansion**

REVENUE

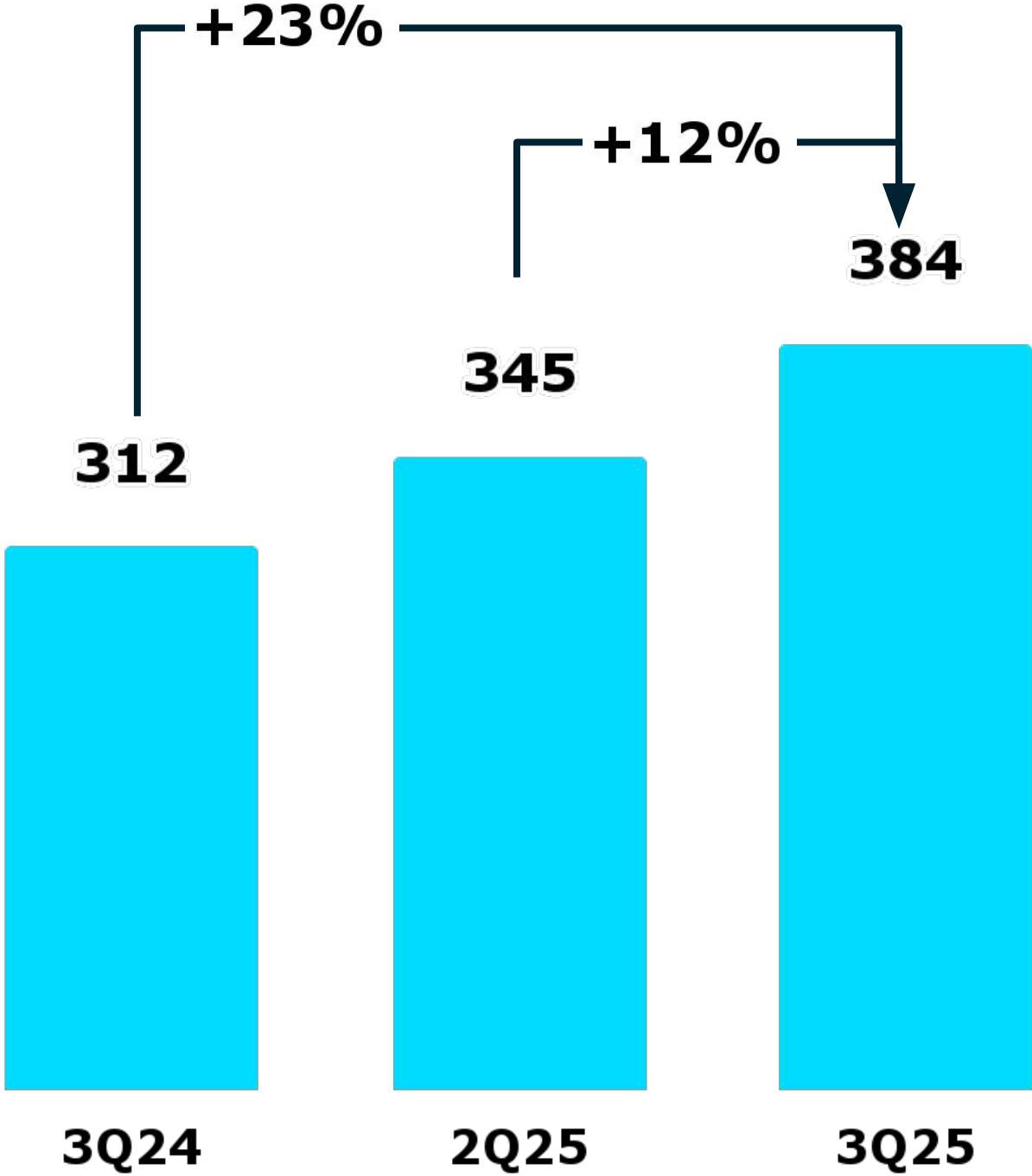


Net ARR Addition
Inorganic Addition
% Volume excl. Corporate Model LTM



SaaS Management
Other Management

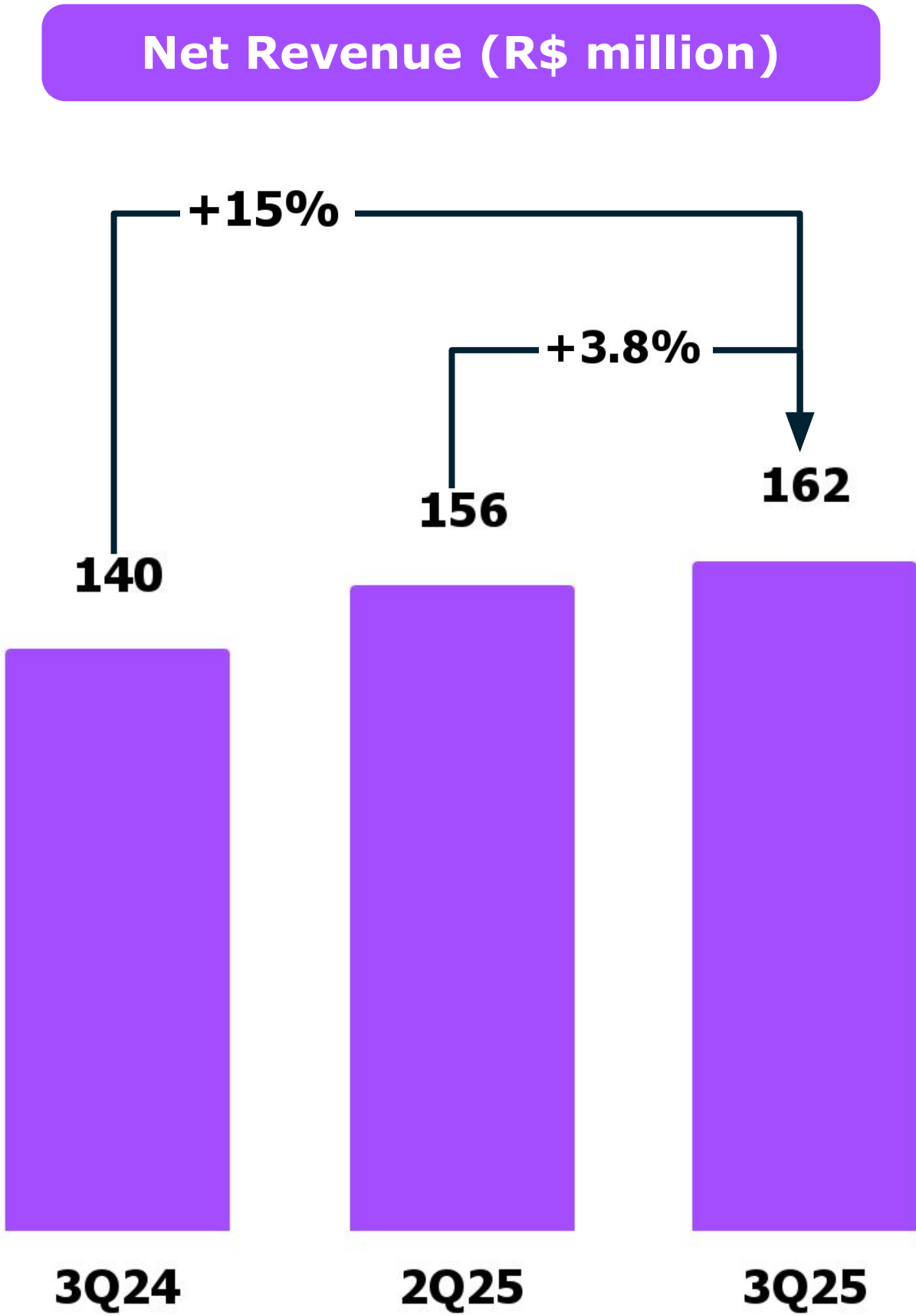
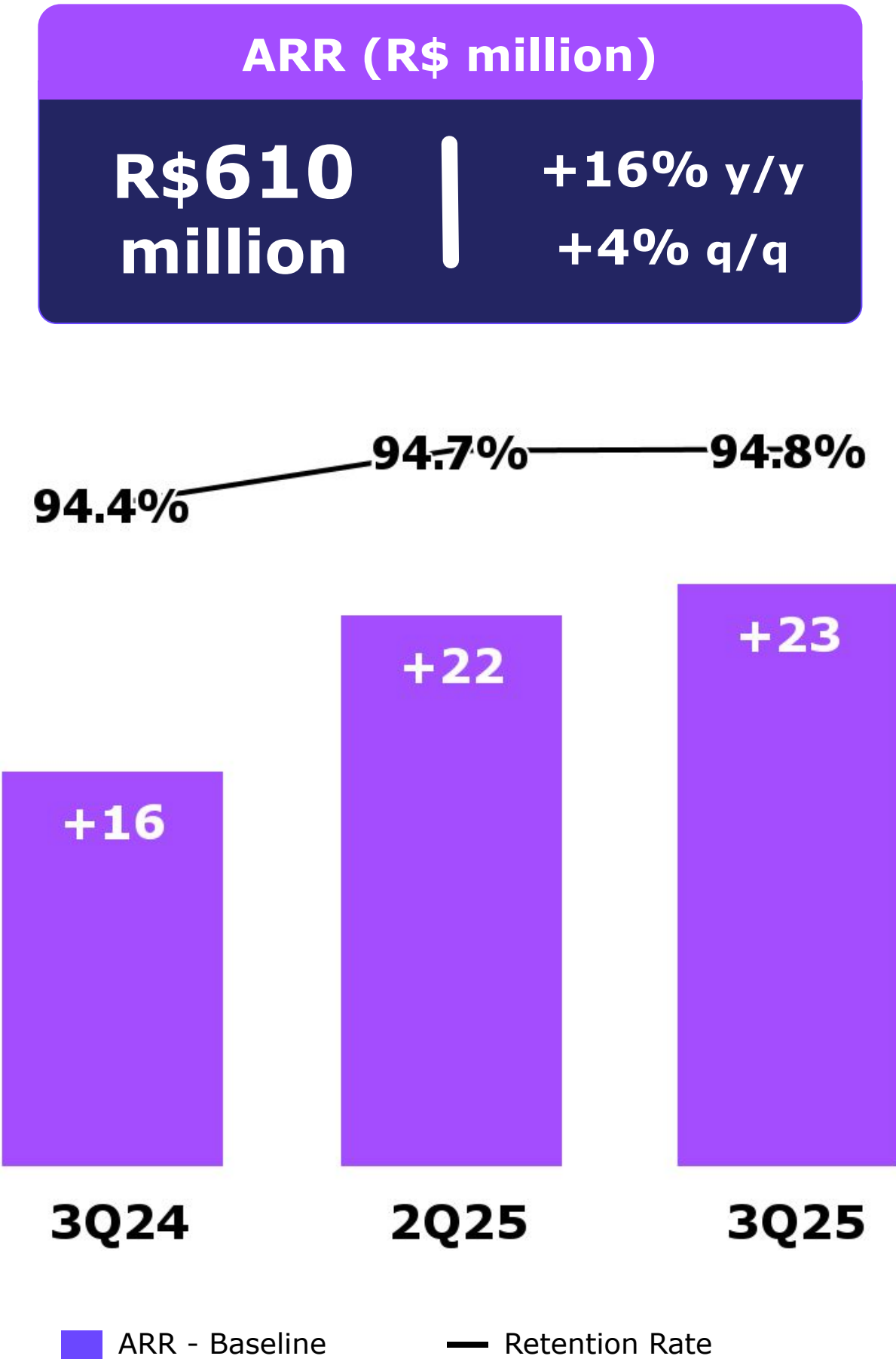
ADJUSTED EBITDA (R\$ million)



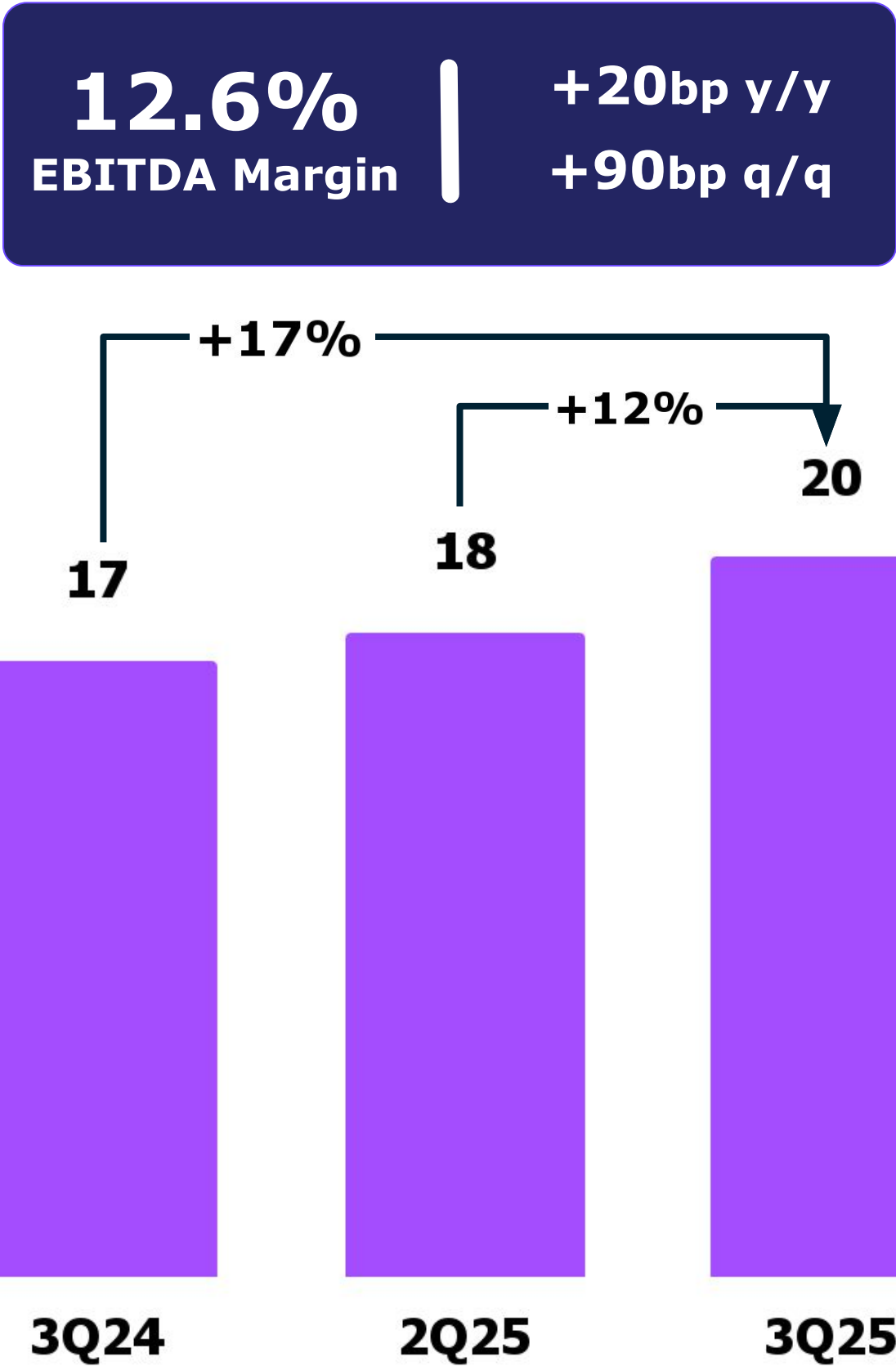
3Q25 - RD STATION

15% y/y growth in **Recurring Revenue**,
with a strong recovery in **Net ARR Addition**, up 47% y/y.

REVENUE



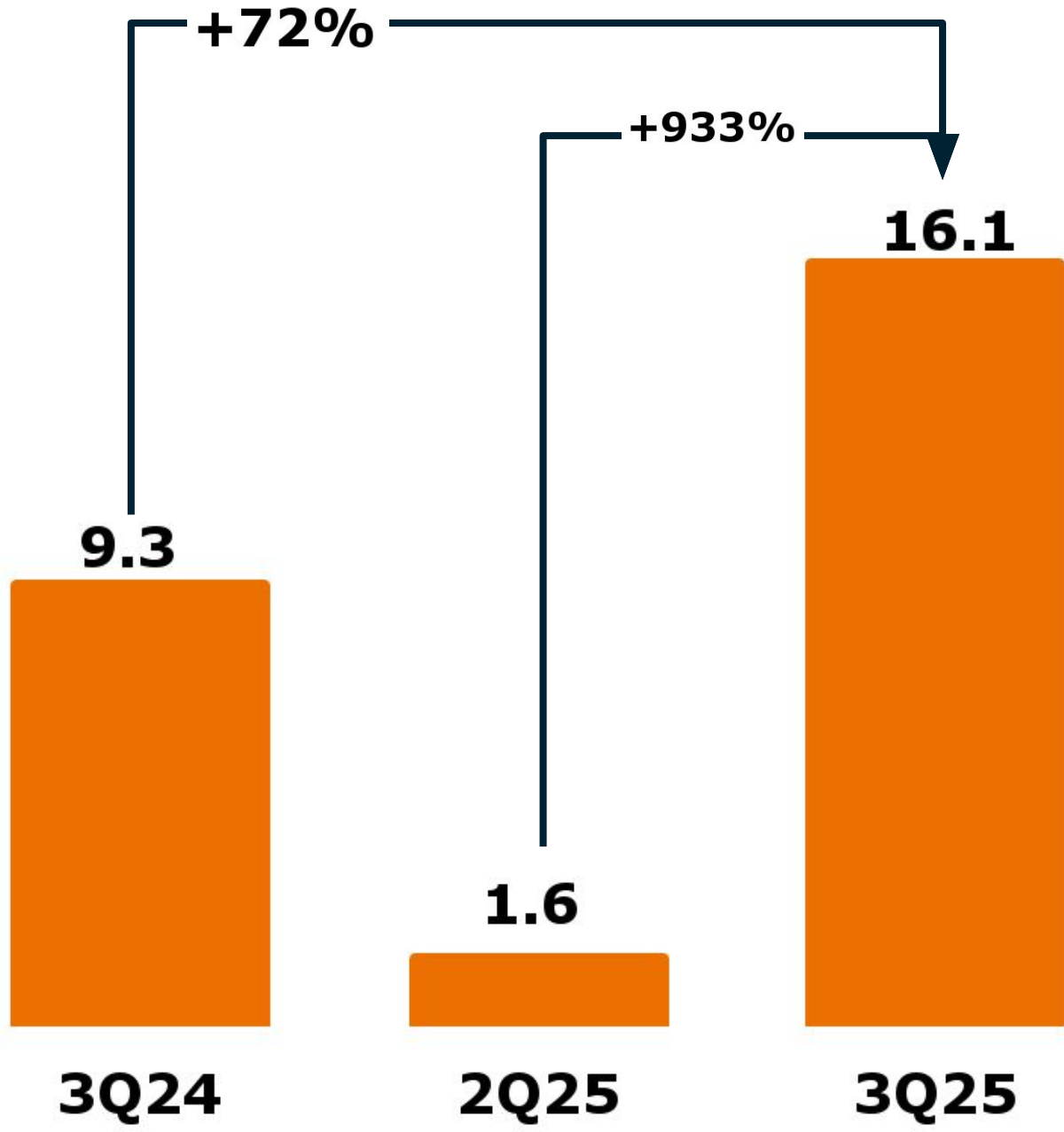
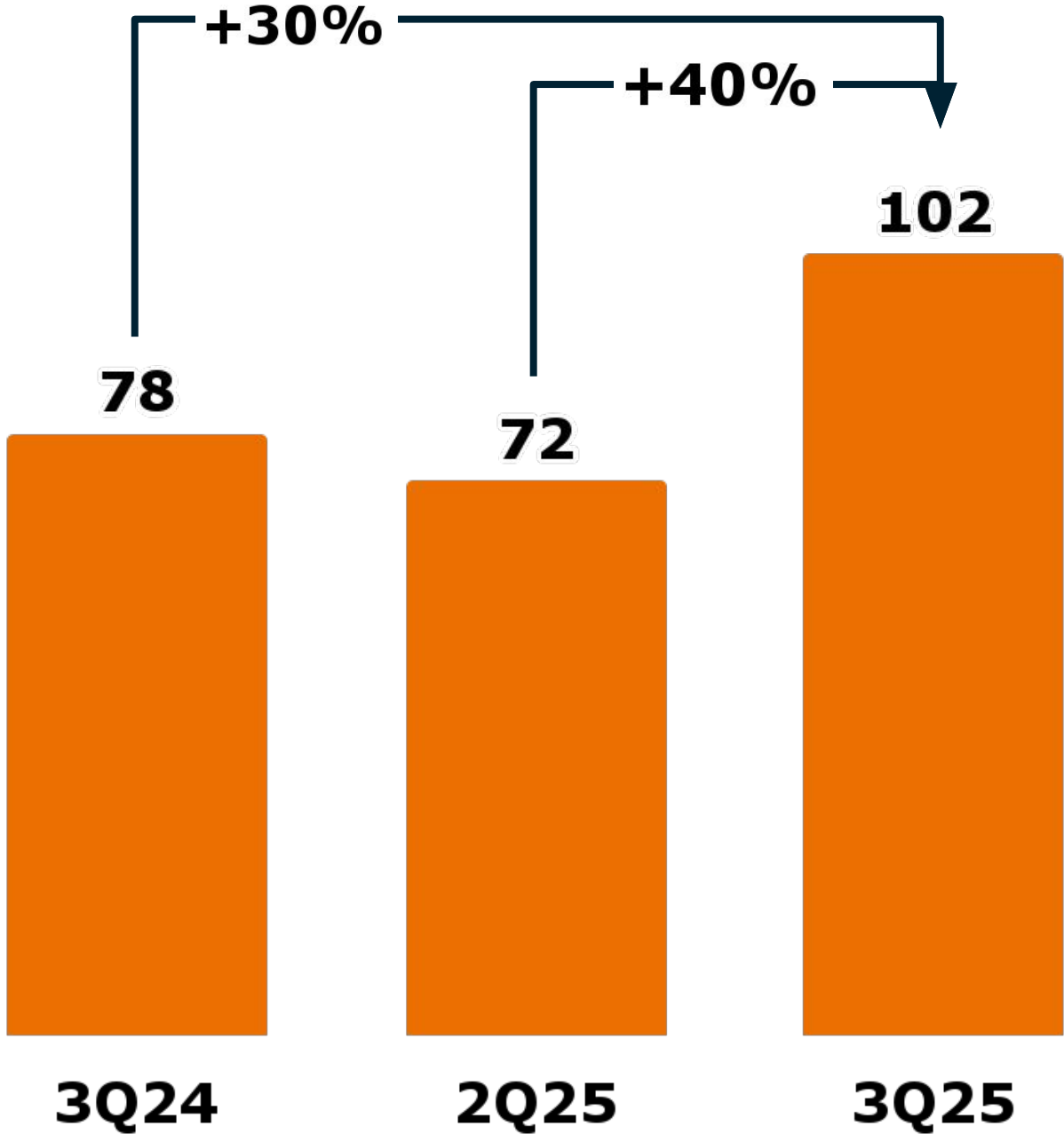
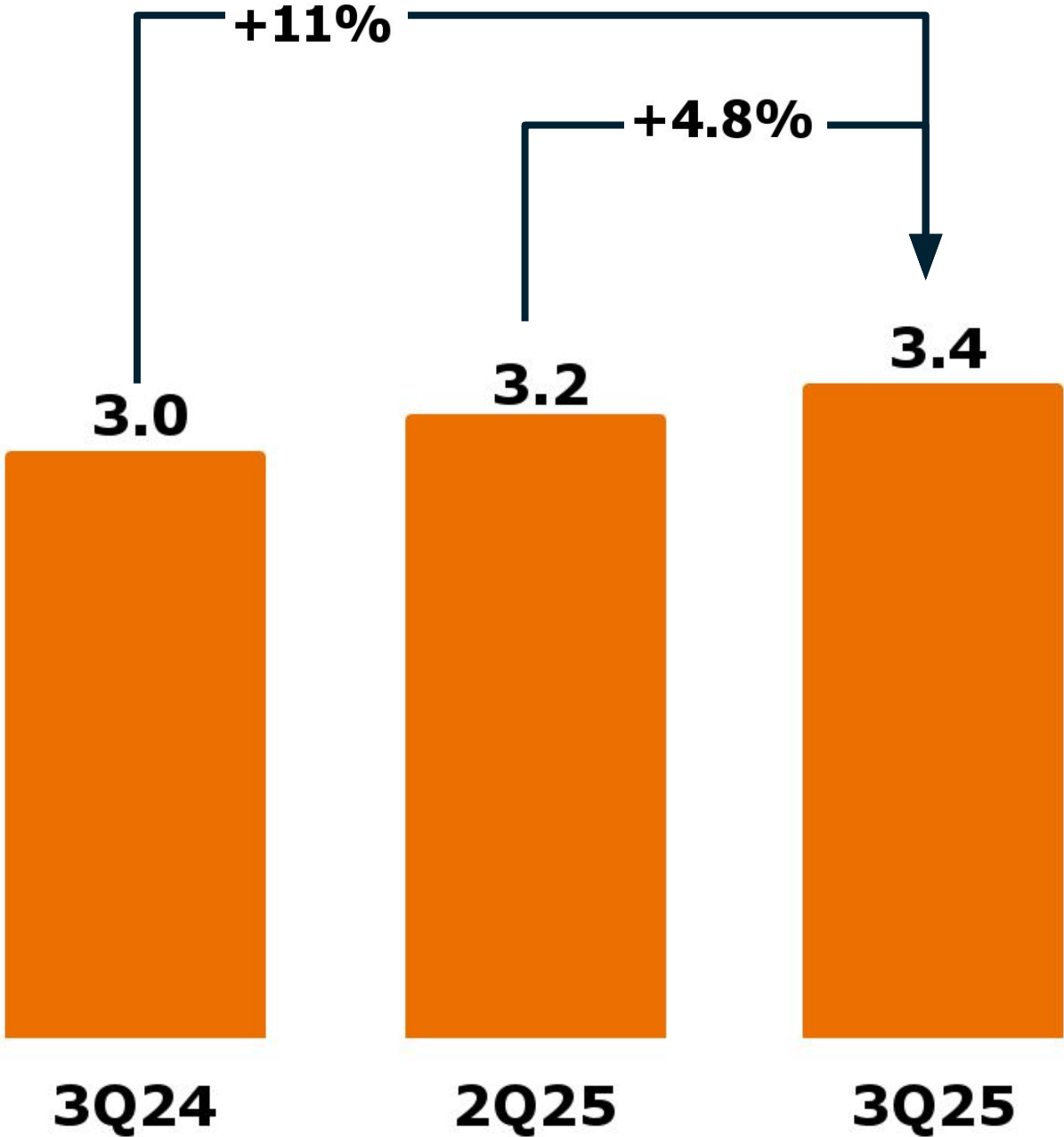
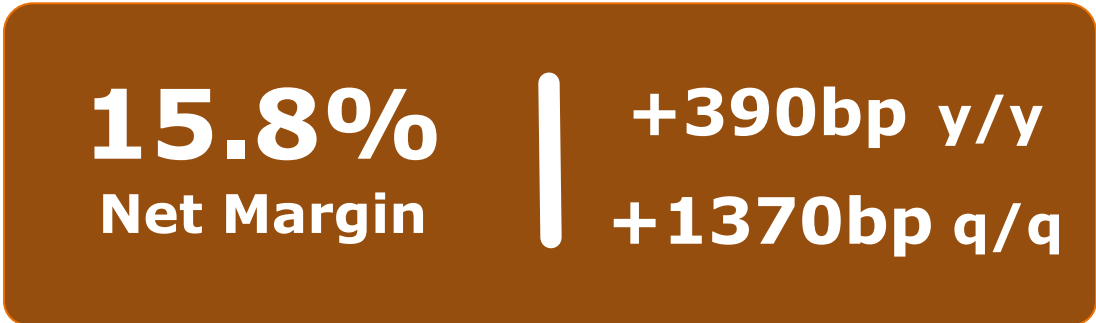
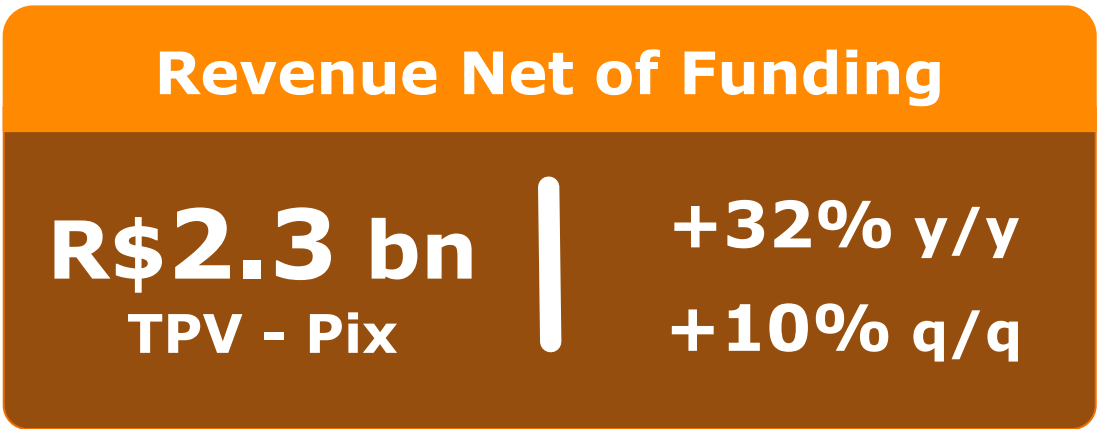
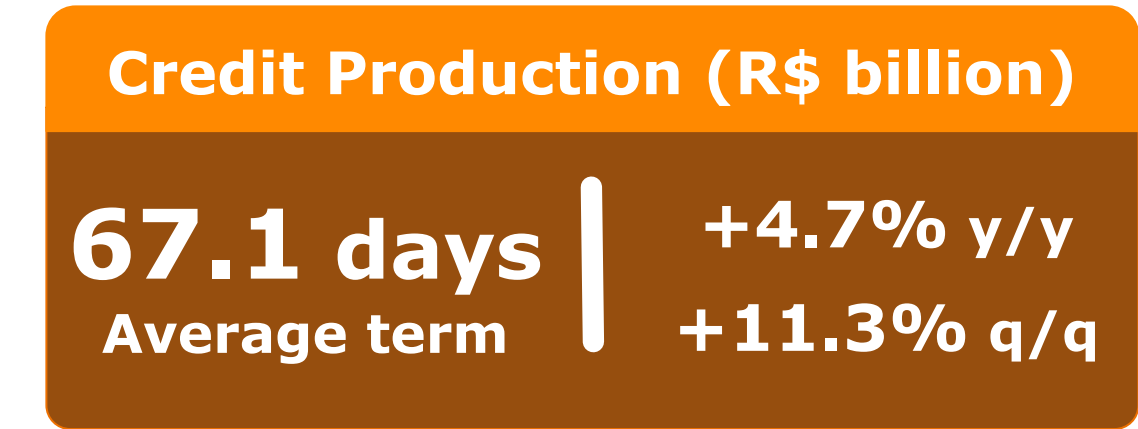
ADJUSTED EBITDA (R\$ million)



30% y/y growth in Revenue Net of Funding and 72% y/y in Adjusted Net Income

REVENUE

NET INCOME (R\$ million)



Thanks



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