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Brokers**

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4Q23 RESULTS PRESENTATION

APRIL 1, 2024

- Key 4Q23 results
- Financial Services
- Real Estate Brokerage

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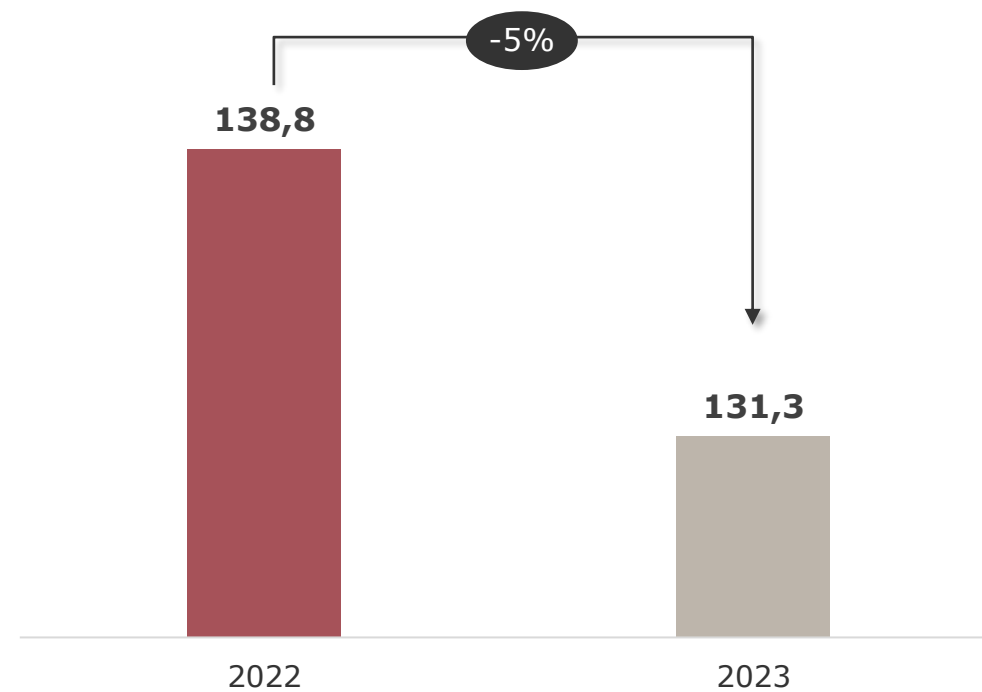
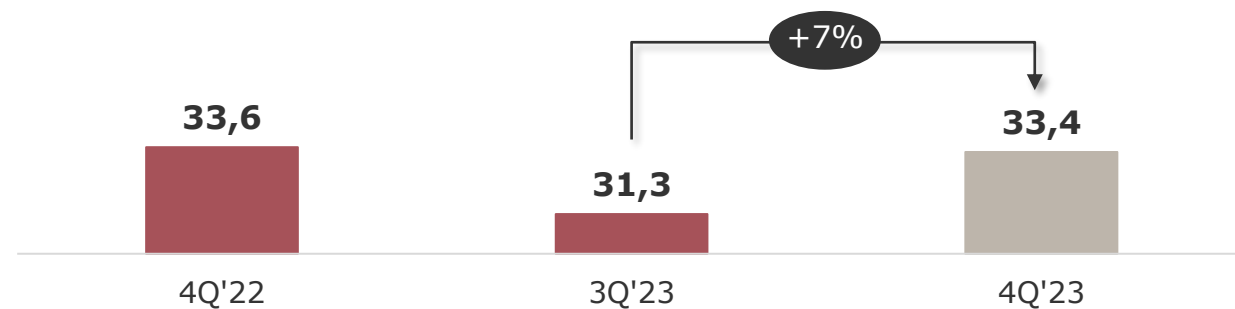
Message from **Management**

- **Gross Revenue maintained above R\$30M per quarter in 2023;**
- **Billed GFV consolidated above R\$4.4B in the Financial Services vertical for 2023FY, up by 15% YOY;**
- **Administrative Expenses down by R\$20M YOY.**

Gross Revenue up by 7%, or R\$2.1M, QOQ and down by 5% YOY.

CONSOLIDATED GROSS REVENUE

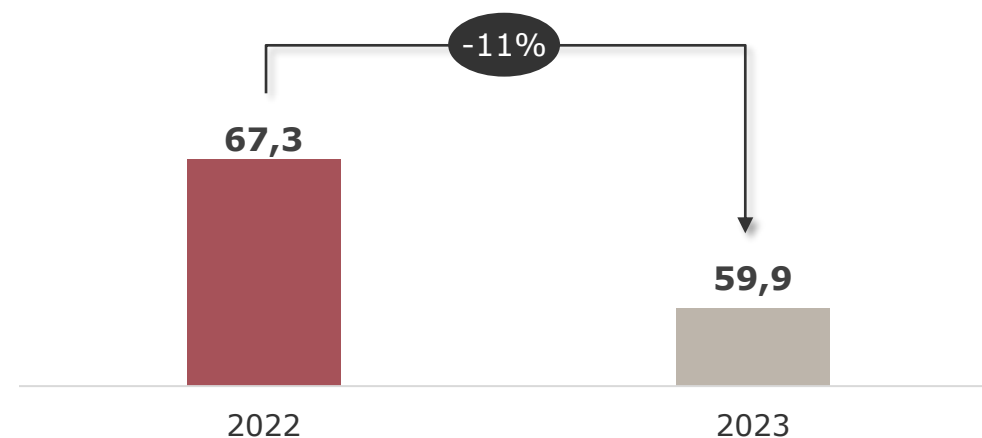
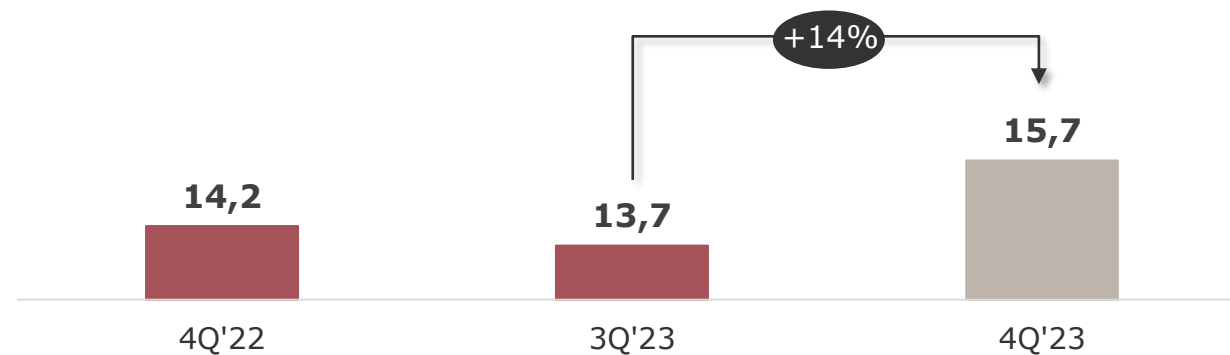
[R\$ million]



Gross Profit rose by 14% (or R\$1.9M) QOQ. Year on year, there was a reduction of 11%, or R\$7.4 million.

CONSOLIDATED OPERATING GROSS PROFIT

[R\$ million]



Performance of Administrative Expenses

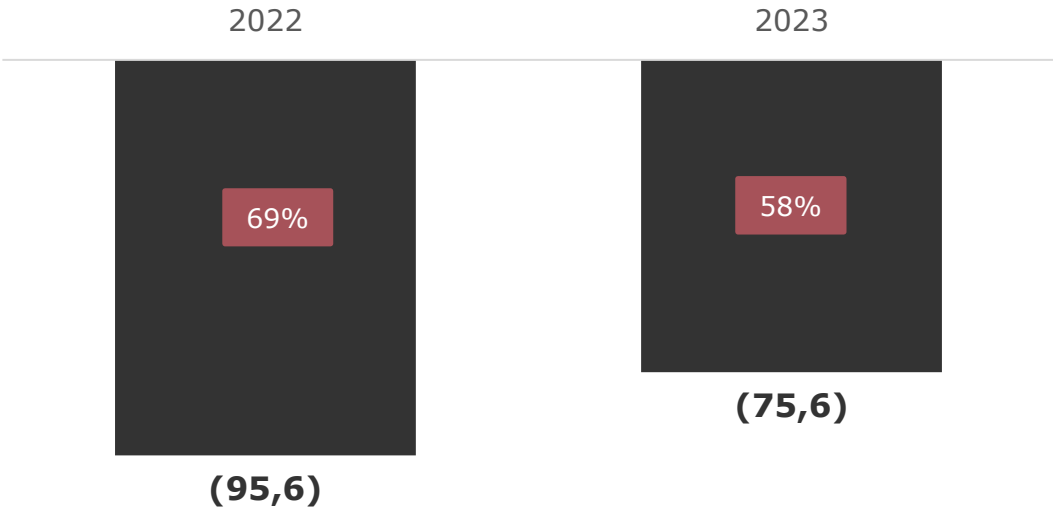
Administrative Expenses ended the quarter at R\$17M, and **Administrative Expenses / Gross Revenue** declined by 26 p.p., from 77% in 4Q22 to 51% in 4Q23.



■ Administrative expenses
■ Administrative Expenses / Gross Revenue

CONSOLIDATED OPERATING RESULTS

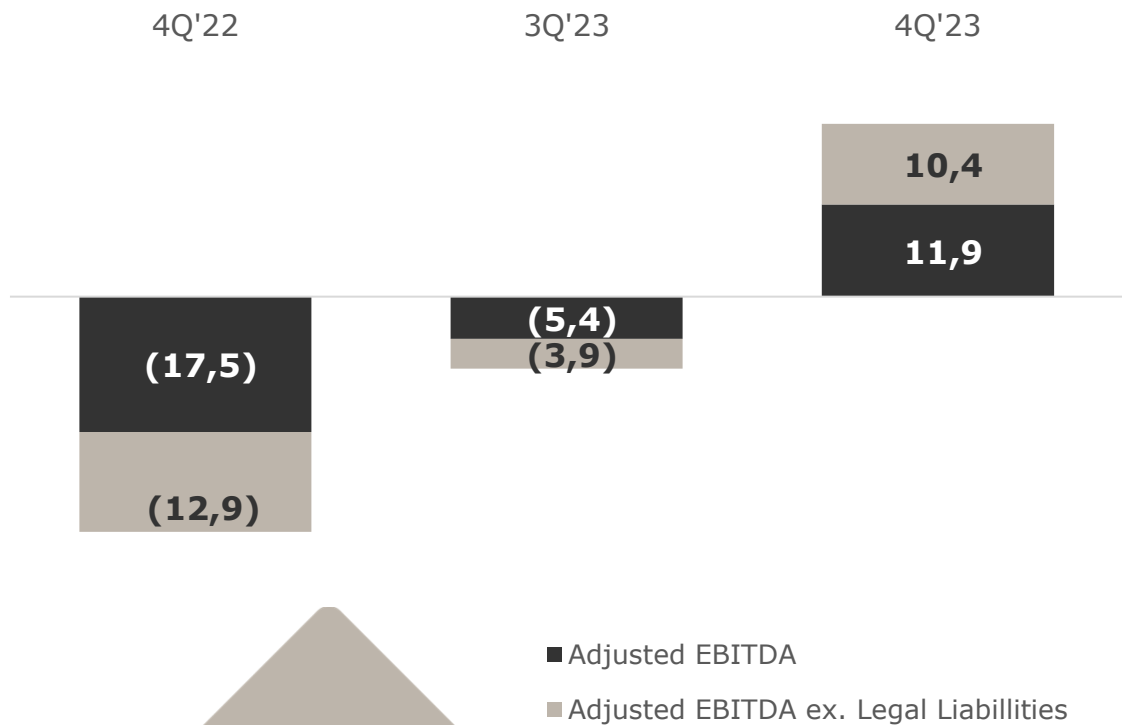
[R\$ million]



Administrative Expenses fell by R\$20M year on year in 2023, down by 11 p.p. as a percentage of **Gross Revenue**.

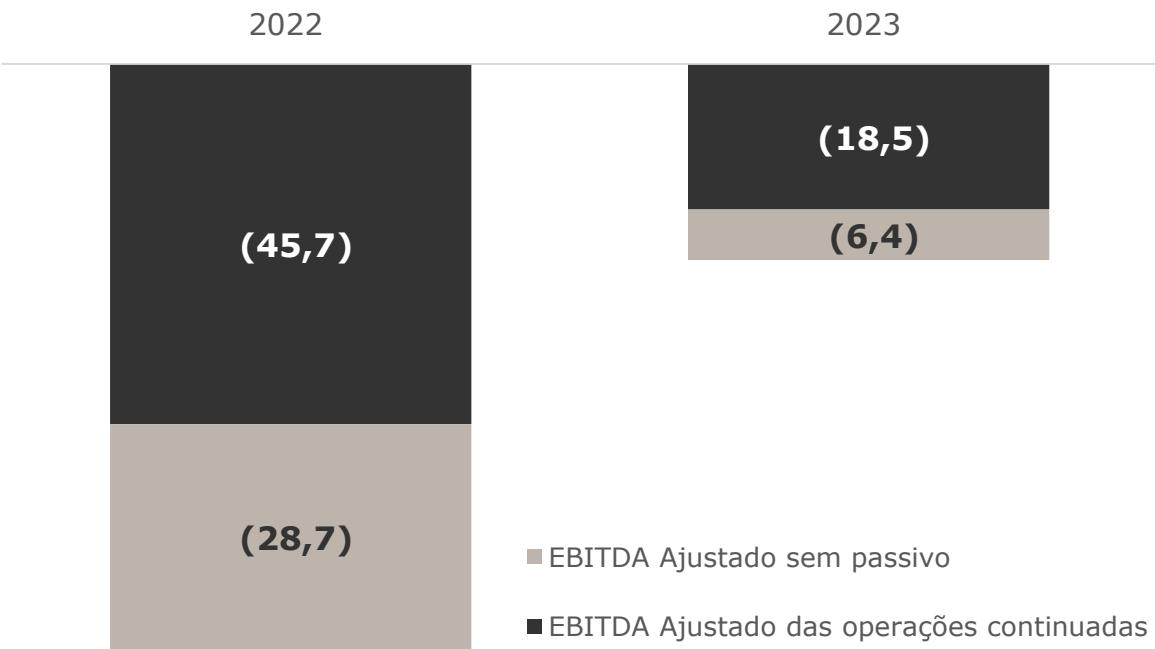
Performance of Adjusted EBITDA excluding Legal Liabilities

Adjusted EBITDA without Legal Liabilities was positive by R\$10.4M in 4Q23 versus a negative R\$3.9M in 3Q23, an improvement of R\$14.3M. Compared to negative R\$12.9M in 4Q22, it improved by R\$23.4M.



CONSOLIDATED OPERATING RESULTS

[R\$ million]



Year on year, **Adjusted EBITDA without Legal Liabilities** improved by R\$22.3M and closed 2023FY negative by R\$6.4M.

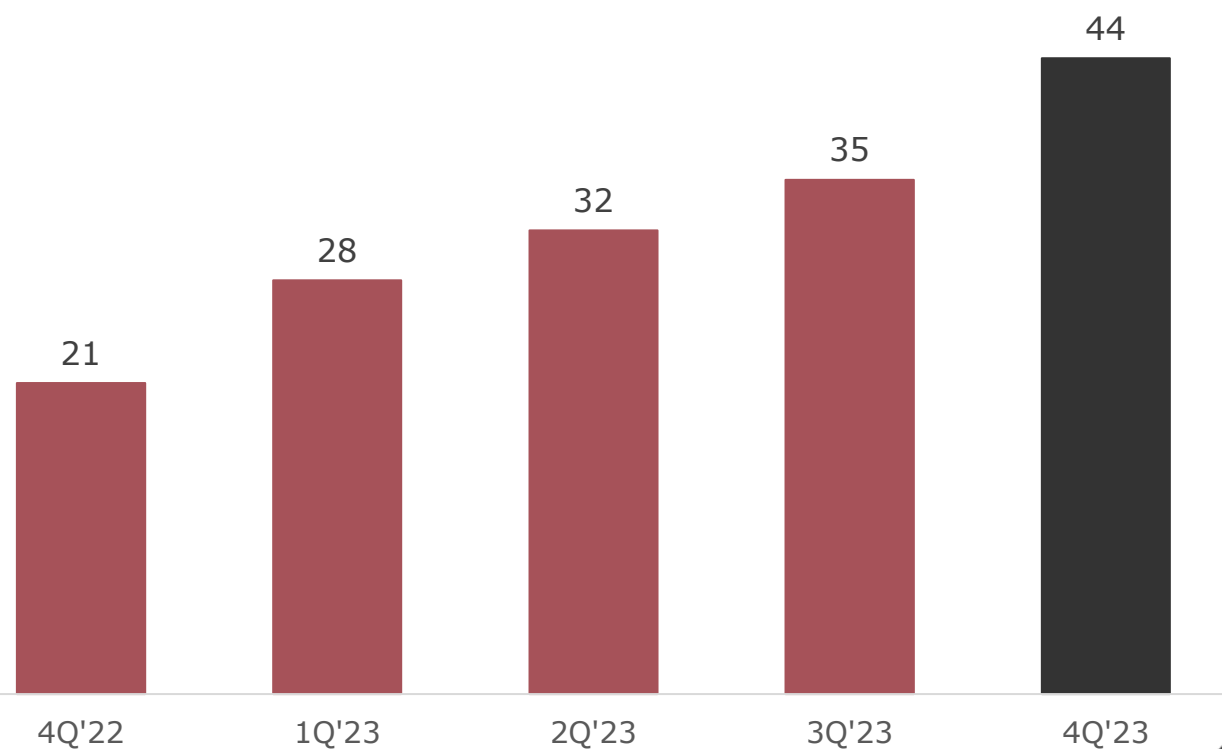


GENERAL ACCUMULATED PERFORMANCE

[R\$ thousand]

Net Revenue/Headcount

Net Revenue by Headcount ended 4Q23 with rises of R\$9 thousand over 3Q23 and R\$23 thousand over 4Q22.



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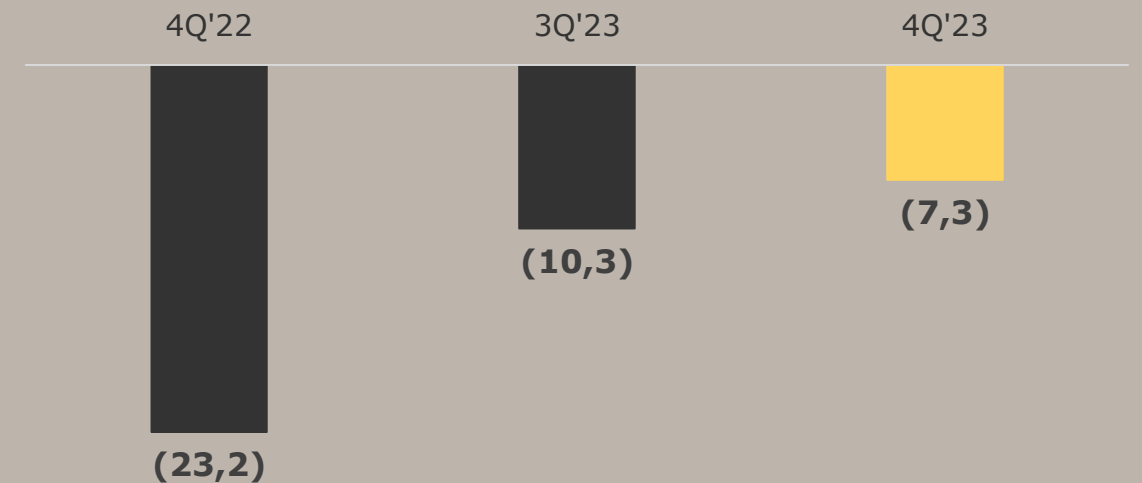
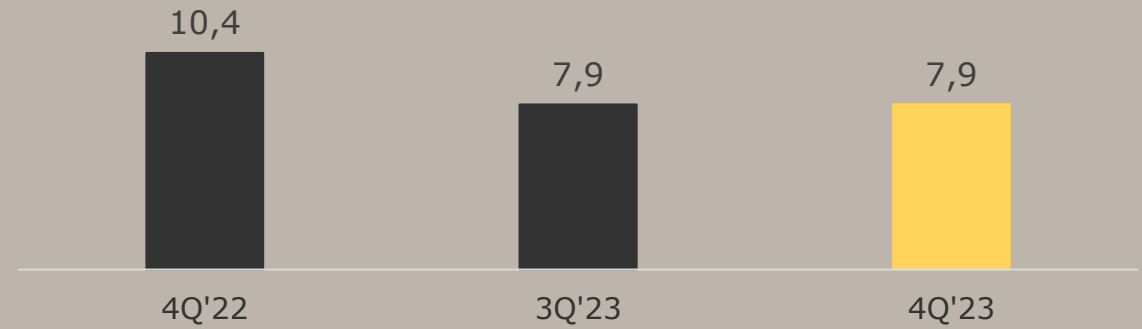
CASH FLOW MANAGEMENT

- **Final Cash Balance** 24% lower compared to 4Q22.
- **Operating Generation** improved by 69% compared to 4Q22.

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Final Cash Balance

[R\$ million]



Operating Generation with Legal Liabilities

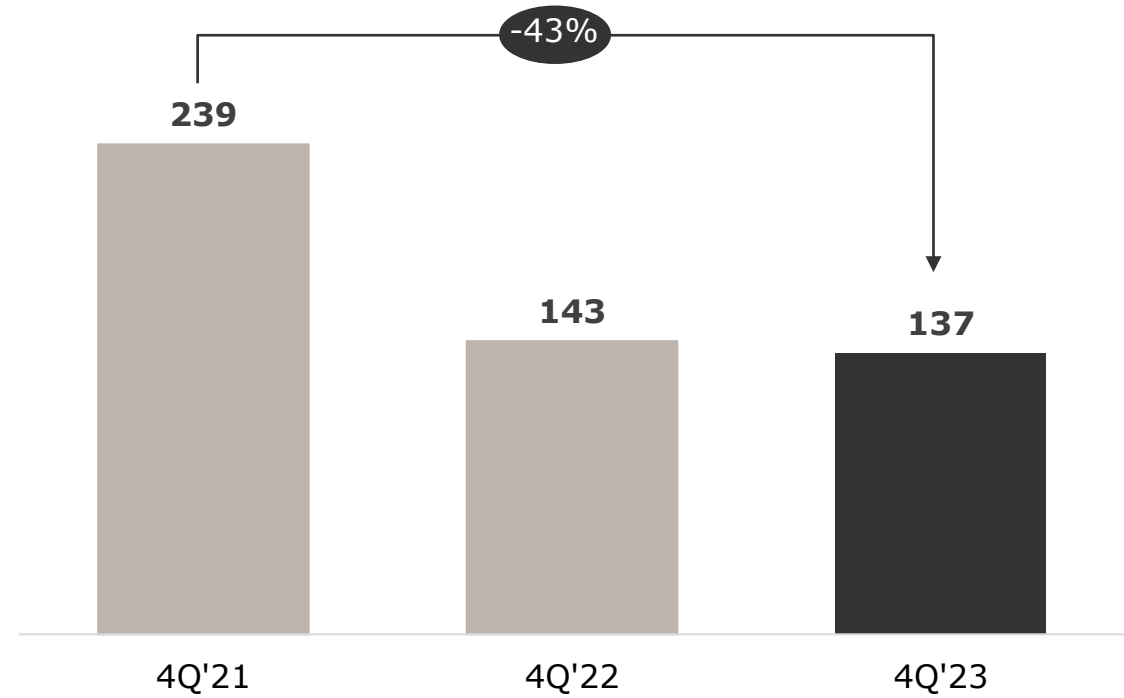
[R\$ million]

- Labor lawsuits went down by 43%, or 102 lawsuits from 239 in 4Q21 and by 4%, or 6 lawsuits from 4Q22.



INVENTORY OF LABOR LAWSUITS

[units]

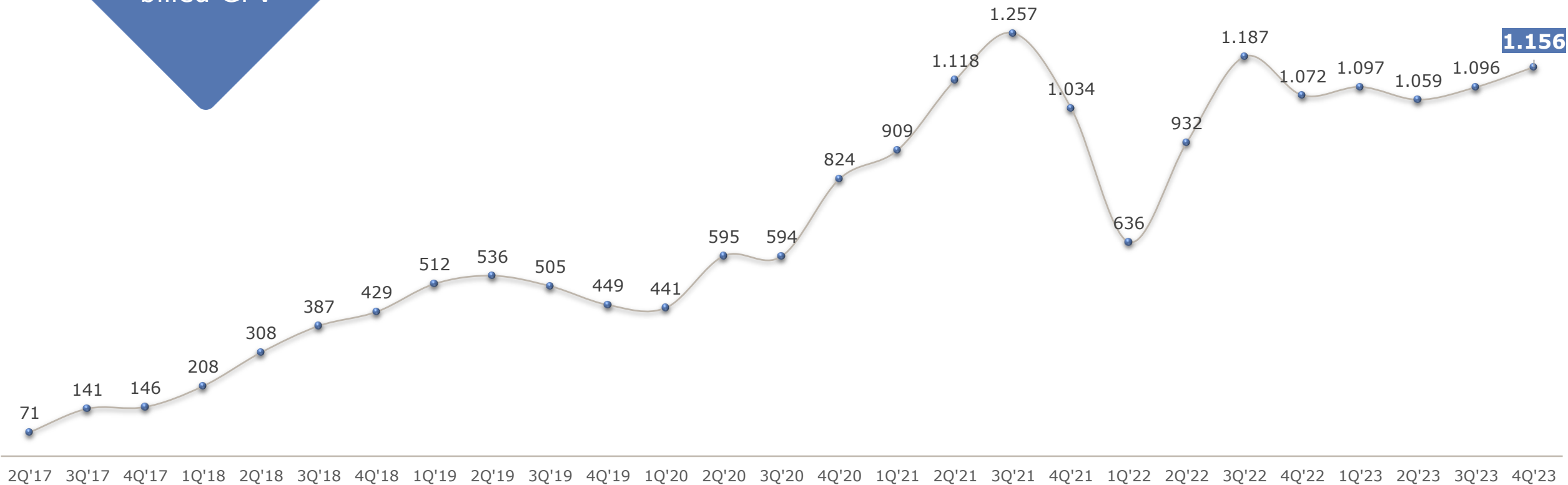


PERFORMANCE OF REAL ESTATE CREDIT ORIGINATION

[R\$ million]

R\$18.7B

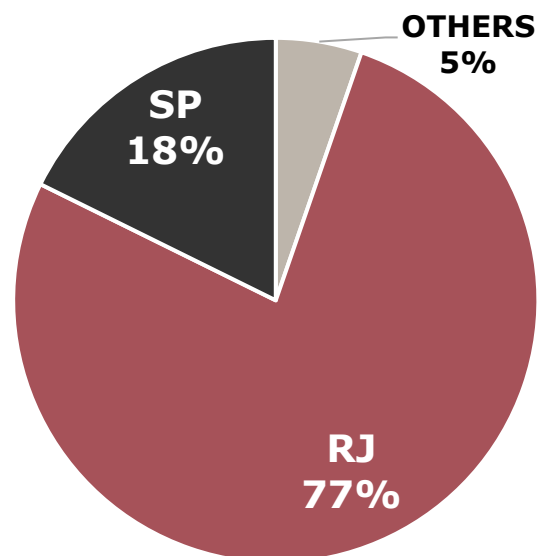
in
accumulated
billed GFV



REAL ESTATE BROKERAGE

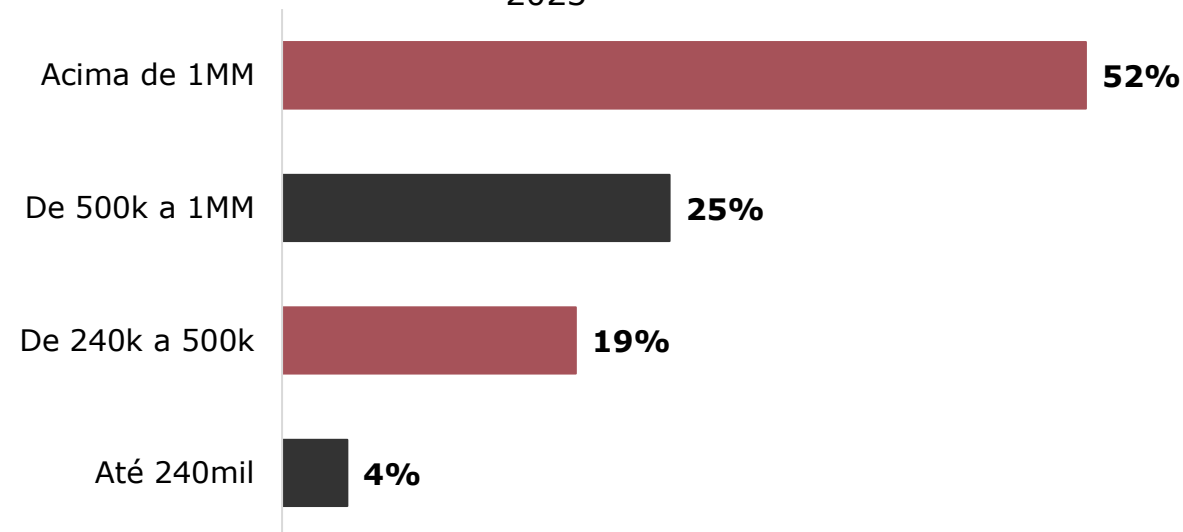
1,322
Intermediated
Units
in 2023

Geographical Breakdown
Units Sold - 2023



PSV - Real Estate Brokerage

2023



Contracted PSV
[R\$ million]

1.908

974

2022

2023



Investor Relations

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