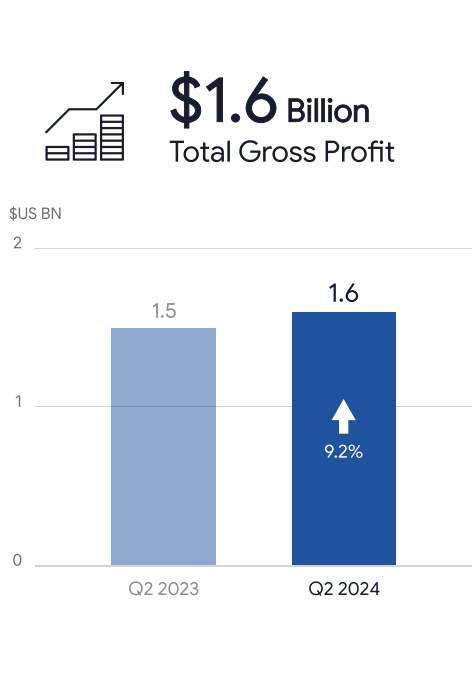


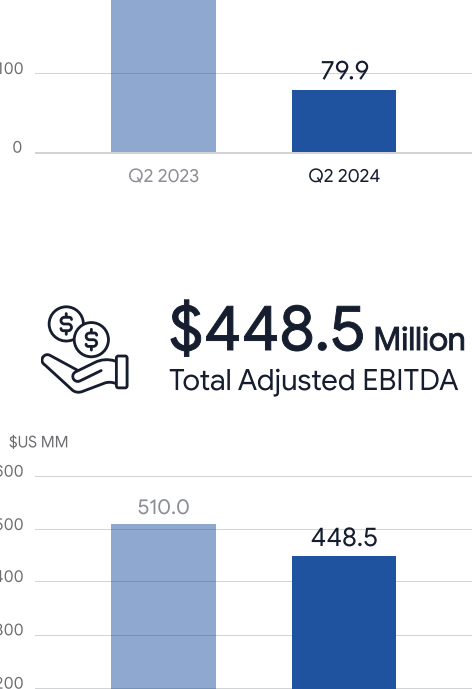


Q2 2024 Earnings Update

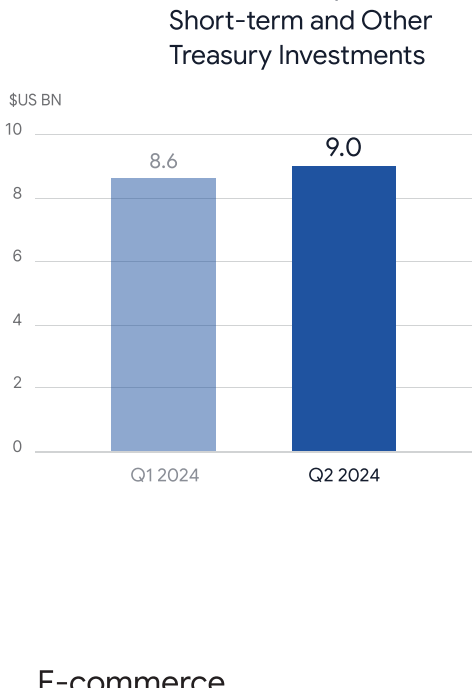
\$3.8 Billion
Total GAAP Revenue



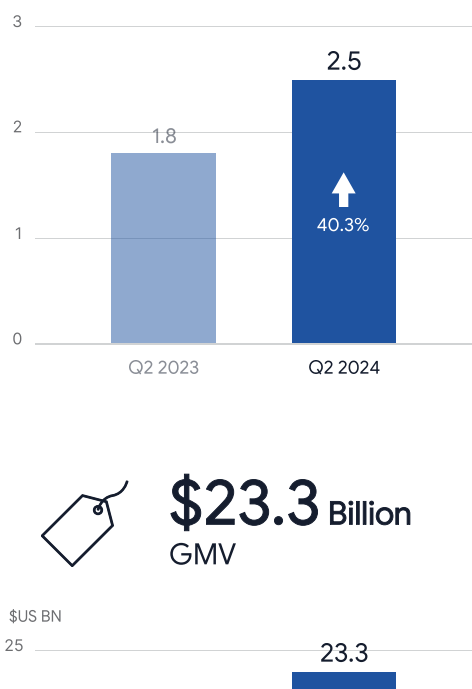
\$1.6 Billion
Total Gross Profit



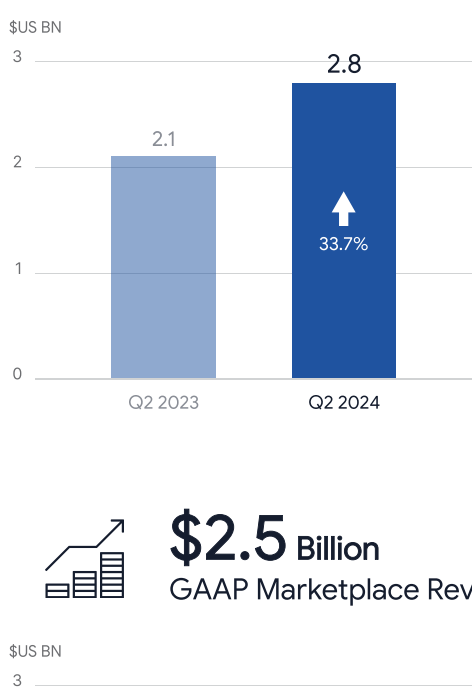
\$79.9 Million
Total Net Income



\$448.5 Million
Total Adjusted EBITDA

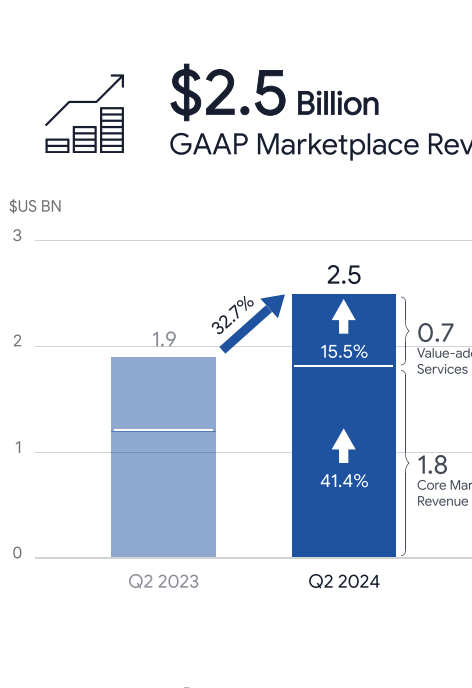


\$9.0 Billion
Cash, Cash Equivalents,
Short-term and Other
Treasury Investments

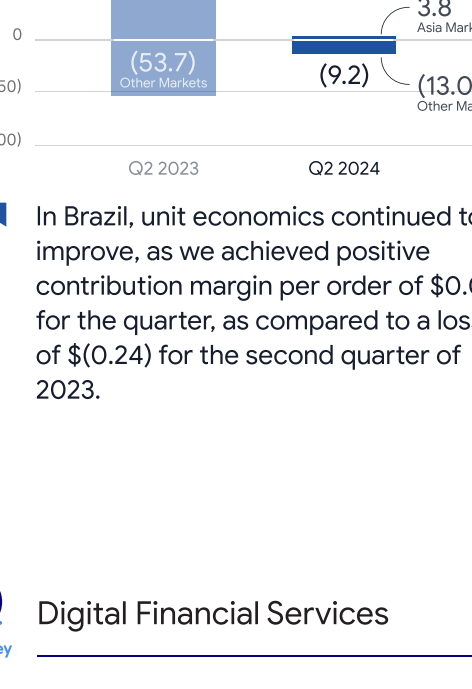


E-commerce

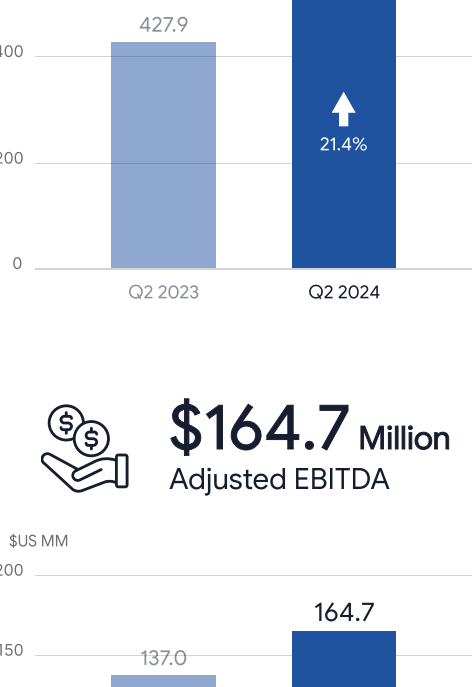
2.5 Billion
Gross Orders



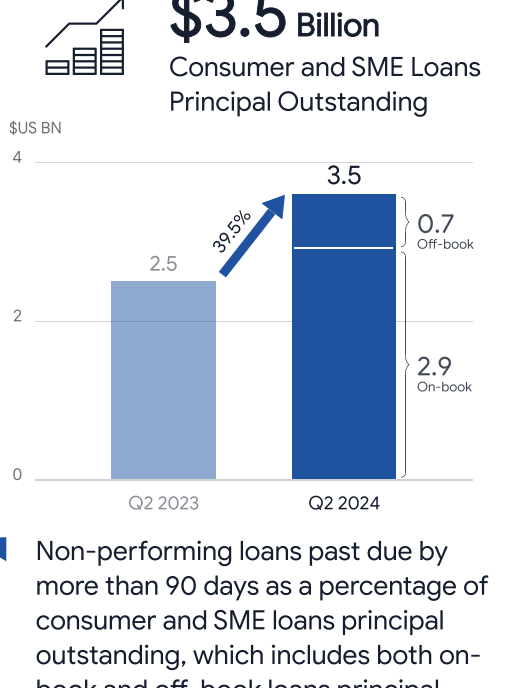
\$23.3 Billion
GMV



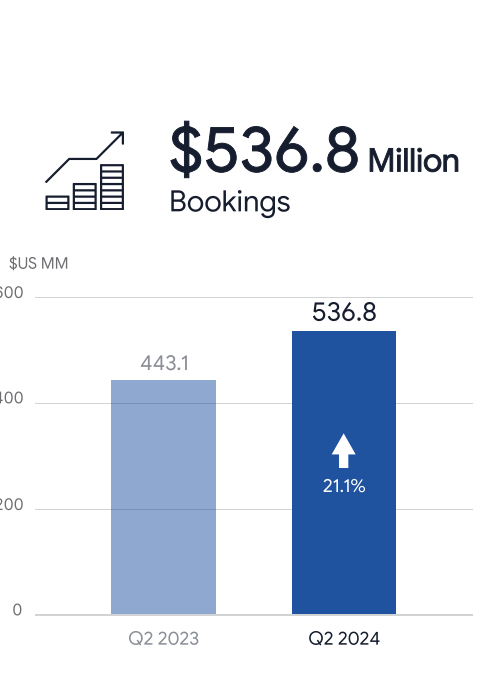
\$2.8 Billion
GAAP Revenue



\$2.5 Billion
GAAP Marketplace Revenue



\$(9.2) Million
Adjusted EBITDA

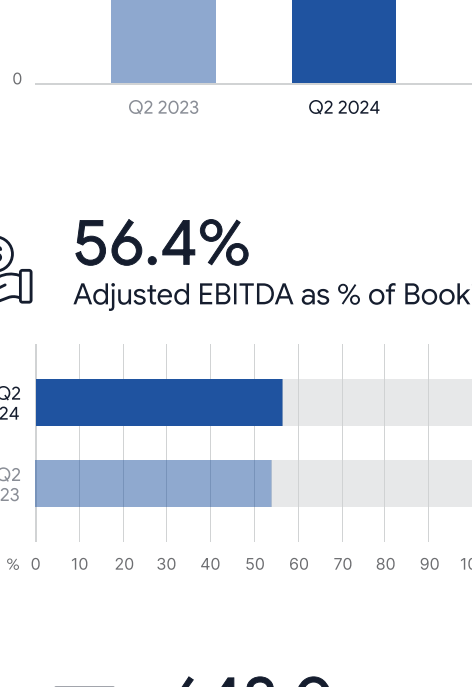


In Brazil, unit economics continued to improve, as we achieved positive contribution margin per order of \$0.09 for the quarter, as compared to a loss of \$(0.24) for the second quarter of 2023.

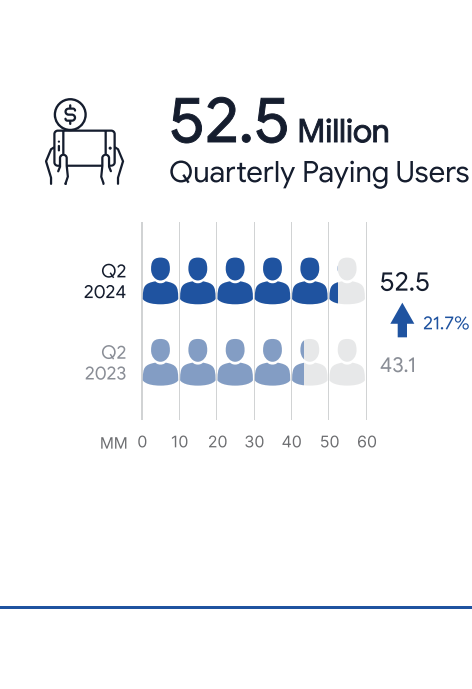


Digital Financial Services

\$519.3 Million
GAAP Revenue



\$164.7 Million
Adjusted EBITDA



\$3.5 Billion
Consumer and SME Loans
Principal Outstanding

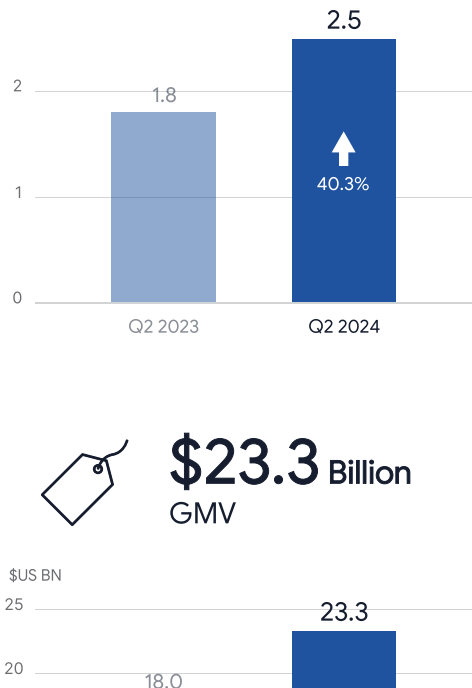


Non-performing loans past due by more than 90 days as a percentage of consumer and SME loans principal outstanding, which includes both on-book and off-book loans principal outstanding, was 1.3%, a slight improvement quarter-on-quarter.

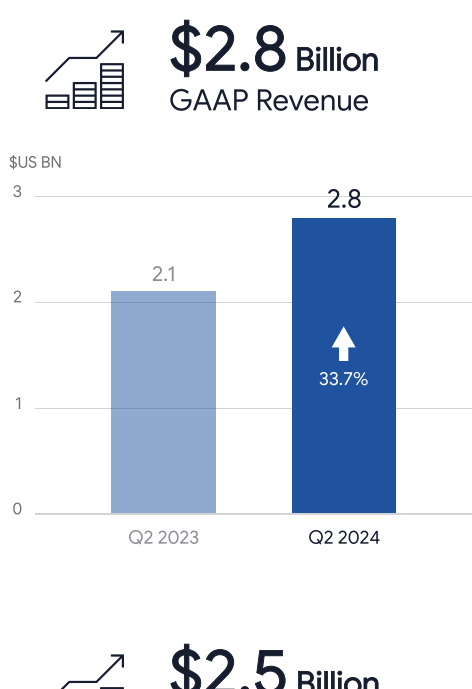


Digital Entertainment

\$536.8 Million
Bookings



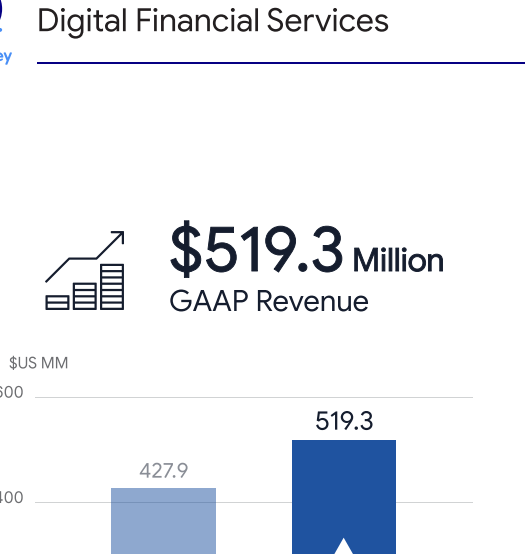
\$435.6 Million
GAAP Revenue



\$302.8 Million
Adjusted EBITDA



56.4%
Adjusted EBITDA as % of Bookings



648.0 Million
Quarterly Active Users



52.5 Million
Quarterly Paying Users

