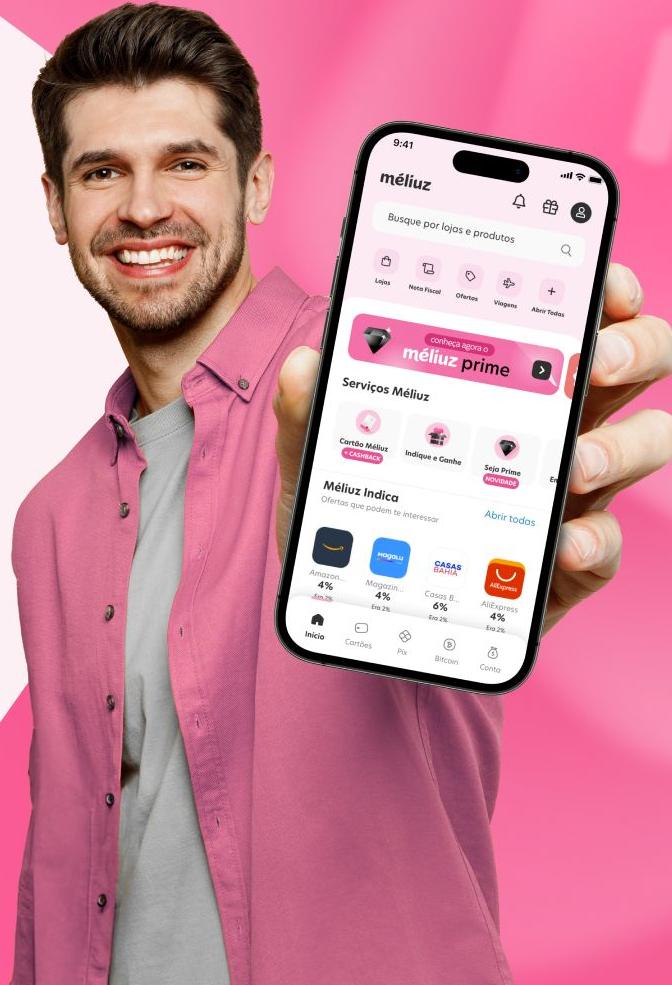


méliuz

Apresentação de Resultados

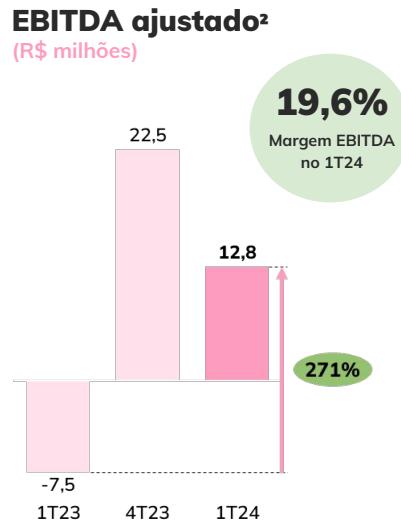
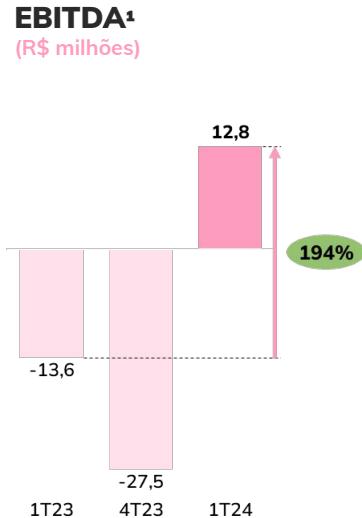
1T24

10 de maio de 2024

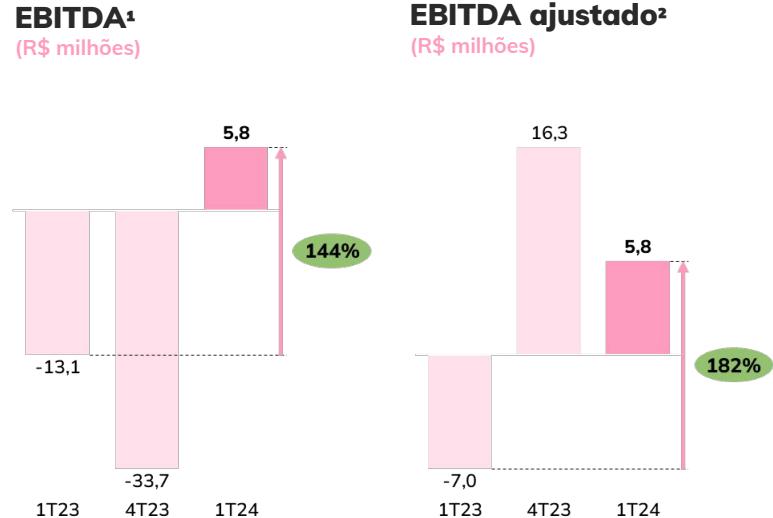


**Alcançamos um resultado operacional sólido,
mesmo em um trimestre sazonalmente mais fraco para o e-commerce**

Controladora



Consolidado



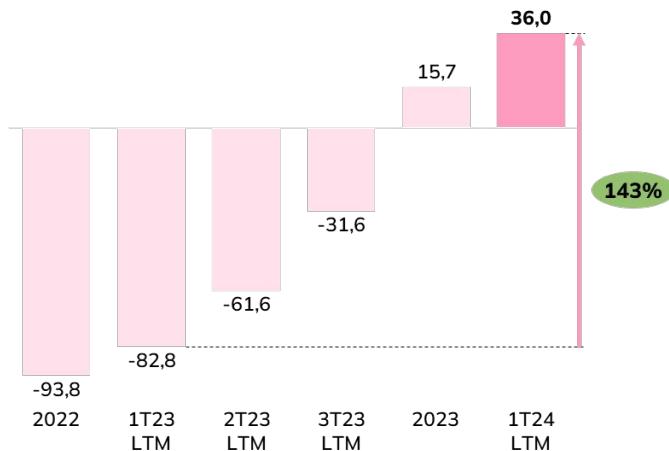
¹ A diferença entre o EBITDA da Controladora e o EBITDA Consolidado é principalmente a contabilização do FIDC. Enquanto que na Controladora o FIDC é contabilizado em Resultado Financeiro (não impactando EBITDA), no Consolidado a sua contabilização é dentro de Despesas Operacionais.

² Exclui itens extraordinários.

Excluindo os efeitos da sazonalidade, fica ainda mais evidente
nossa melhora operacional ao longo dos últimos trimestres

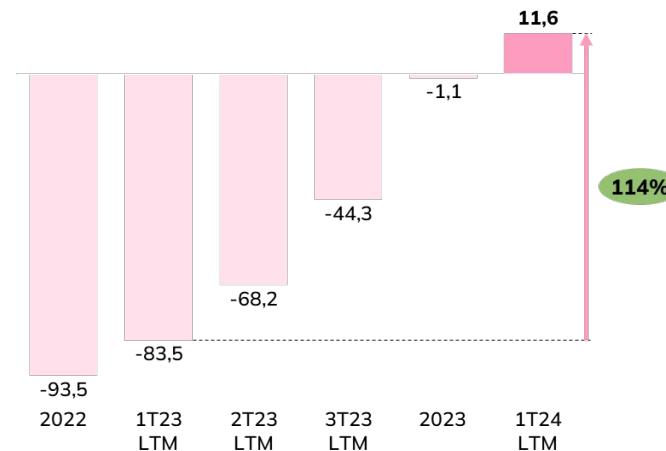
Controladora

EBITDA ajustado LTM¹ (R\$ milhões)



Consolidado

EBITDA ajustado LTM¹ (R\$ milhões)



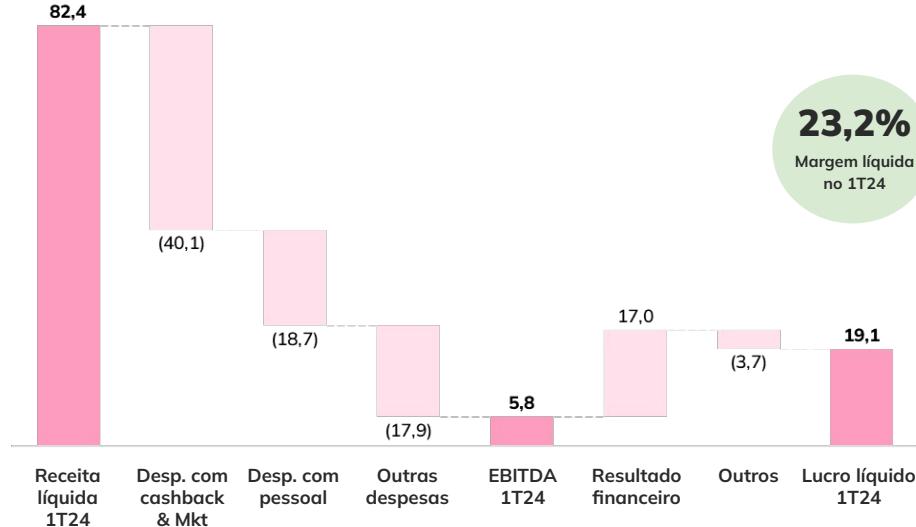
¹ LTM = Last Twelve Months (período que considera os últimos doze meses).

² Exclui itens extraordinários.

Atingimos um lucro líquido de R\$ 19,1 milhões com uma margem líquida de 23,2% no consolidado
e estamos confiantes para os resultados dos próximos trimestres

Resultado líquido consolidado

(R\$ milhões)



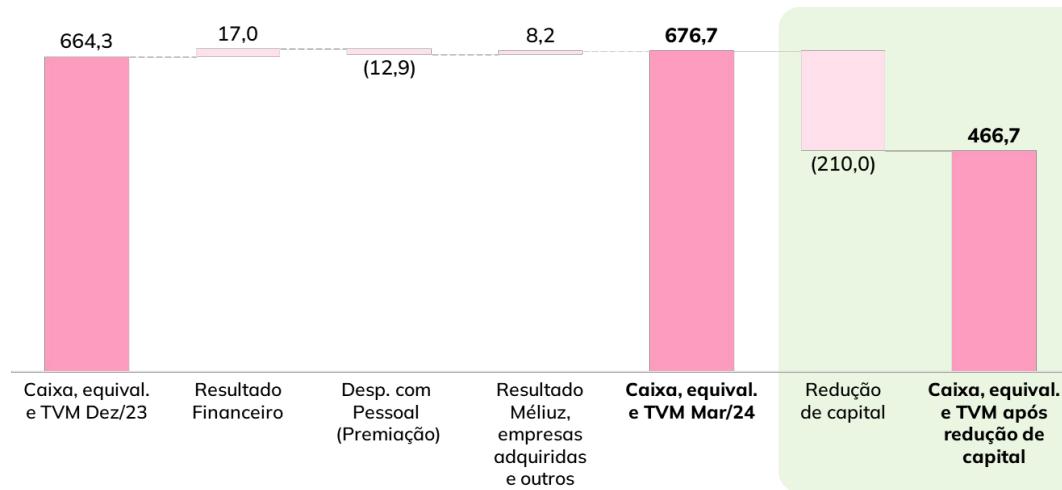
23,2%
Margem líquida no 1T24

Outros: Depreciação, amortização e impostos..

Com esses resultados, estamos gerando cada vez mais caixa nas operações
e permanecemos com uma posição final robusta mesmo após a redução de capital

Caixa, Equivalentes de Caixa e TVM consolidado

(R\$ milhões)



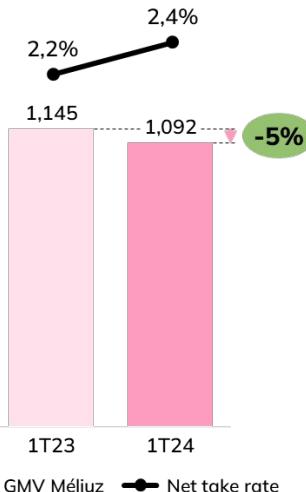
**Caixa após a
redução de capital¹**

¹ O pagamento referente a redução de capital foi realizada no dia 11 de abril de 2024.

A melhora da margem do Shopping Brasil foi um dos principais drivers para a melhora do resultado da Companhia nos últimos trimestres

GMV e net take rate

Shopping Brasil
(R\$ milhões | %)



Receita líquida trimestral

Shopping Brasil
(R\$ milhões)



Receita líquida L6M¹

Shopping Brasil
(R\$ milhões)



Margem L6M²

Shopping Brasil
(R\$ milhões)



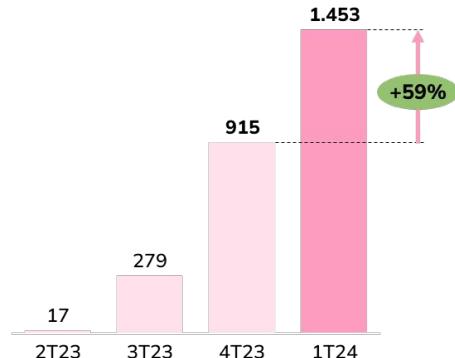
¹ L6M = Last Six Months (período que considera os últimos seis meses).

² Receita Shopping Brasil menos despesa com cashback da controladora dos últimos 6 meses.

Apesar de estar em estágio inicial, a parceria estratégica com o BV já vem impactando o resultado de forma positiva

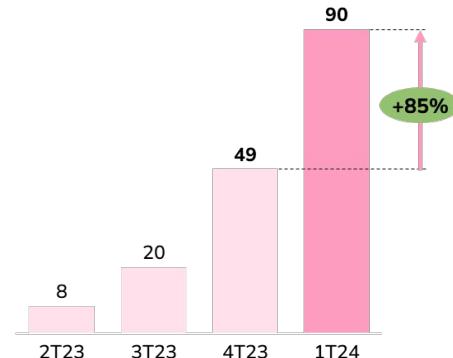
Contas digitais abertas¹

(Acumulado - # mil)



Cartões de créditos emitidos

(Acumulado - # mil)



Receita líquida de serv. financeiros

(R\$ milhões)



■ Contas digitais e cartões Méliz
migrados para a parceria com o BV
■ Parceria com o BV e cartão legado

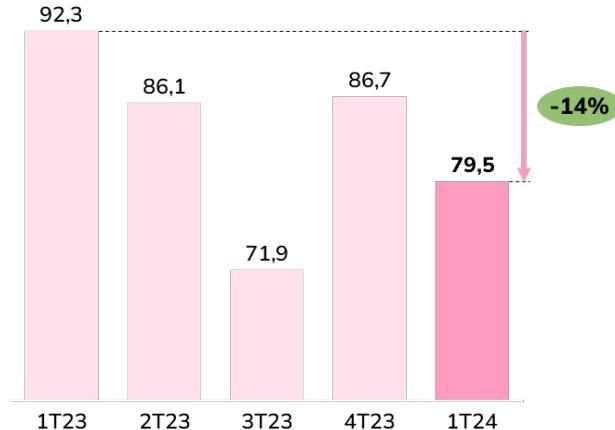
¹ Parte das contas digitais abertas/cartões emitidos do 4T23 e 1T24 são referentes a migração das contas/cartões Acesso para a parceria com o BV

Não menos importante, o foco em preservar uma estrutura de custos e despesas enxuta também foi um importante driver para o constante aumento de margem da Companhia

Despesas operacionais consolidado

(Excluindo itens extraordinários)

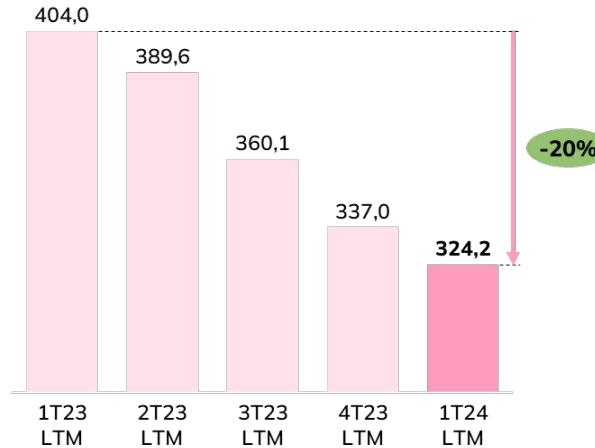
(R\$ milhões)



Despesas operacionais consolidado LTM

(Excluindo itens extraordinários)

(R\$ milhões)



Continuamos on track com os nossos objetivos para 2024

com a certeza que alcançaremos resultados ainda mais robustos e consistentes

Pilares para 2024



Crescimento do Shopping Brasil

Aumento da receita com aceleração de verticais mais rentáveis e manutenção dos patamares de net take rate.



Inovação no Core Business

Lançamento de novos produtos que geram recorrência e resultado incremental para usuários e parceiros.



Escalada de Serviços Financeiros

Aceleração da oferta de conta e cartão, aliado ao desenvolvimento de novos produtos.



Eficiência Operacional

Manutenção da disciplina no controle de custos e despesas da companhia.

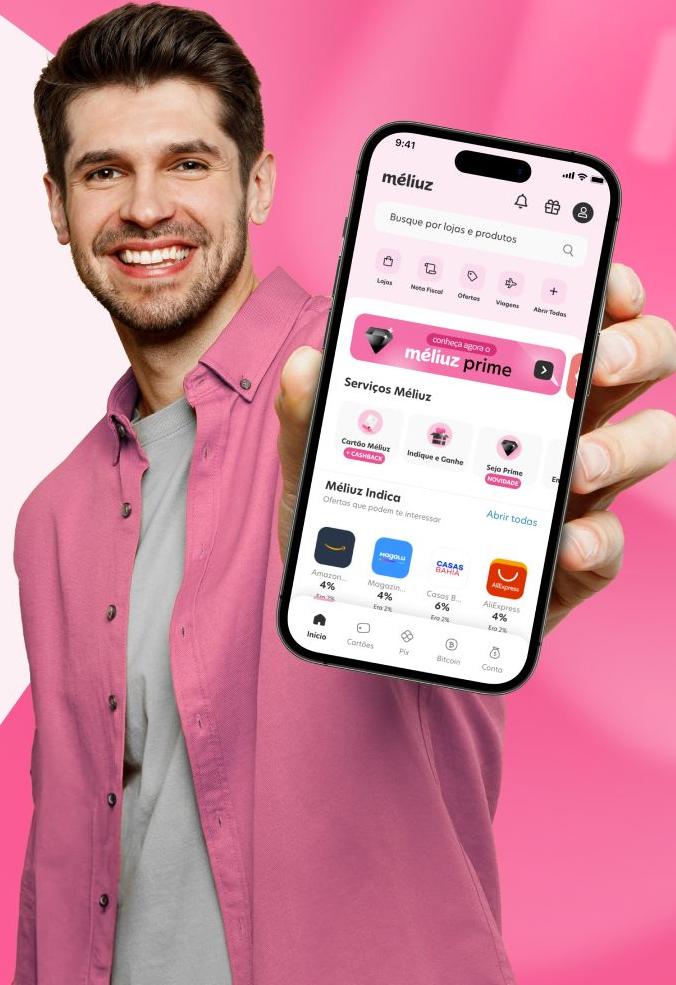
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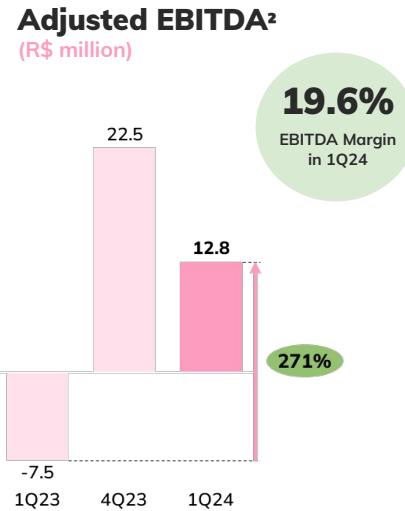
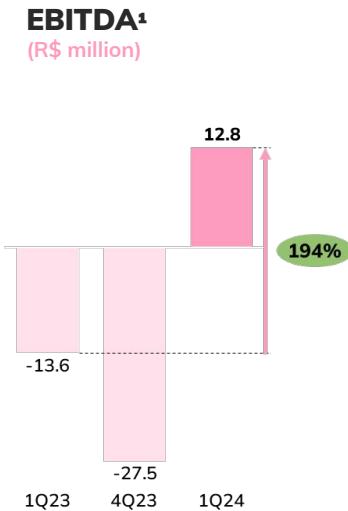
1Q24 Earnings Presentation

May 10, 2024

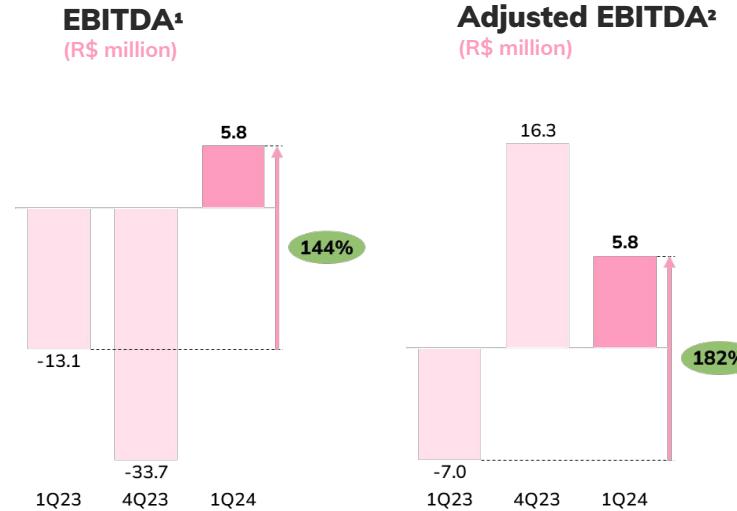


We achieved a solid operating result, even in a seasonally weaker quarter for e-commerce

Parent company



Consolidated



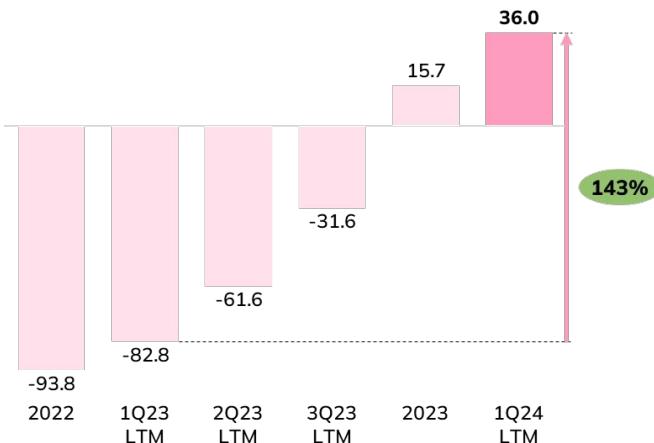
¹ The difference between the EBITDA of the Parent Company and the Consolidated EBITDA is mainly due to the accounting of FIDIC. While in the Parent Company FIDIC is accounted for in Financial Income (not impacting EBITDA), in Consolidated it is accounted for in Operating Expenses.

² Excludes extraordinary items.

Excluding the effects of seasonality, it is even more evident
our operational improvement over the last few quarters

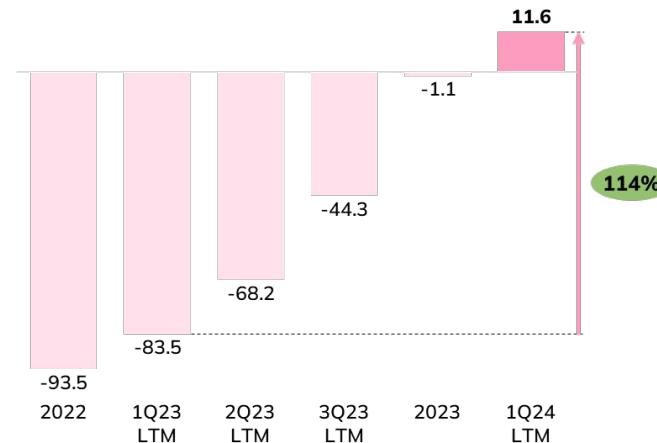
Parent company

LTM adjusted EBITDA¹
(R\$ million)



Consolidated

LTM adjusted EBITDA¹
(R\$ million)



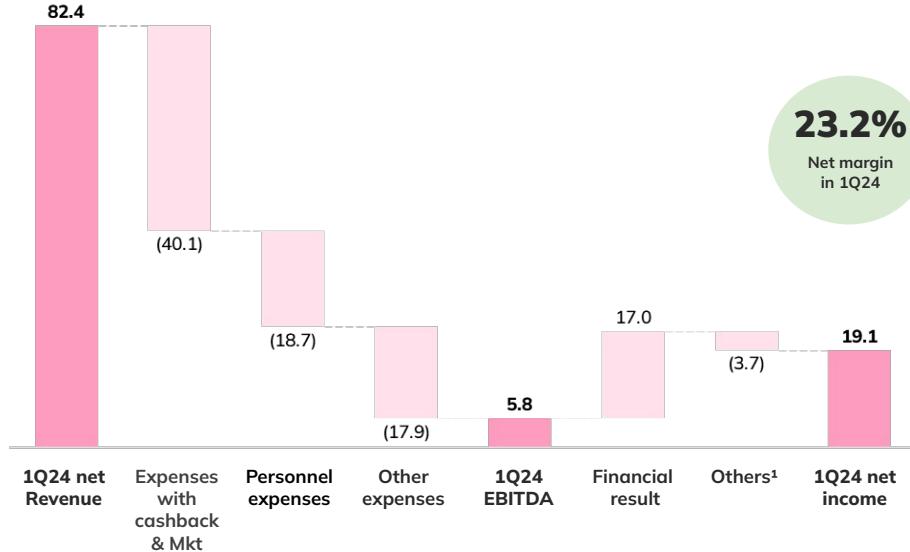
¹ LTM = Last Twelve Months.

² Excludes extraordinary items.

We achieved a net income of R\$ 19.1 million with a net margin of 23.2% in the consolidated and we are confident about the results for the coming quarters

Consolidated net income

(R\$ million)

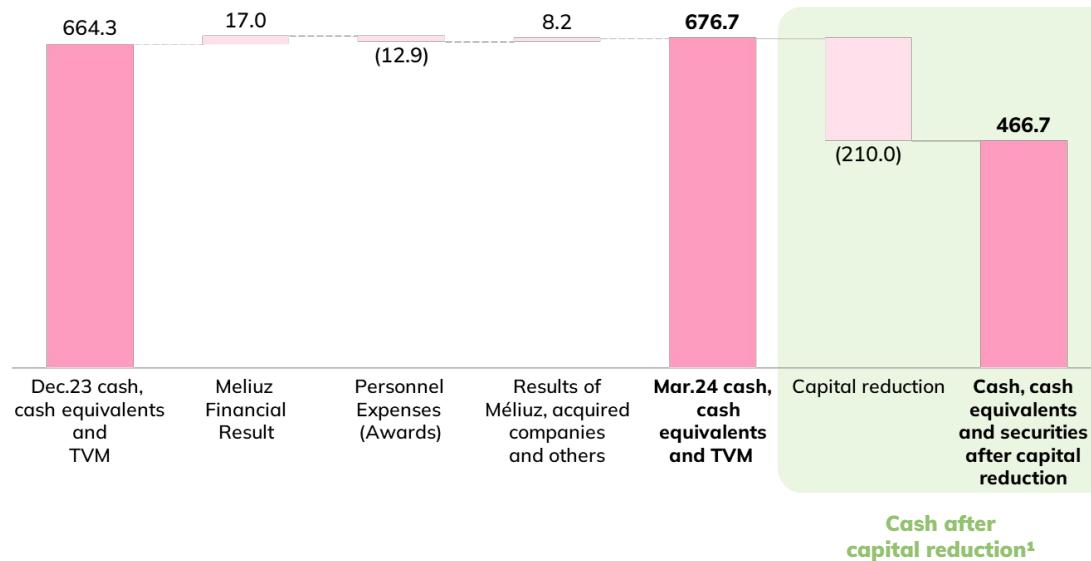


¹ Others: Depreciation, amortization and taxes.

With these results, we are generating more and more cash from operations
and we remain with a robust final position even after the capital reduction

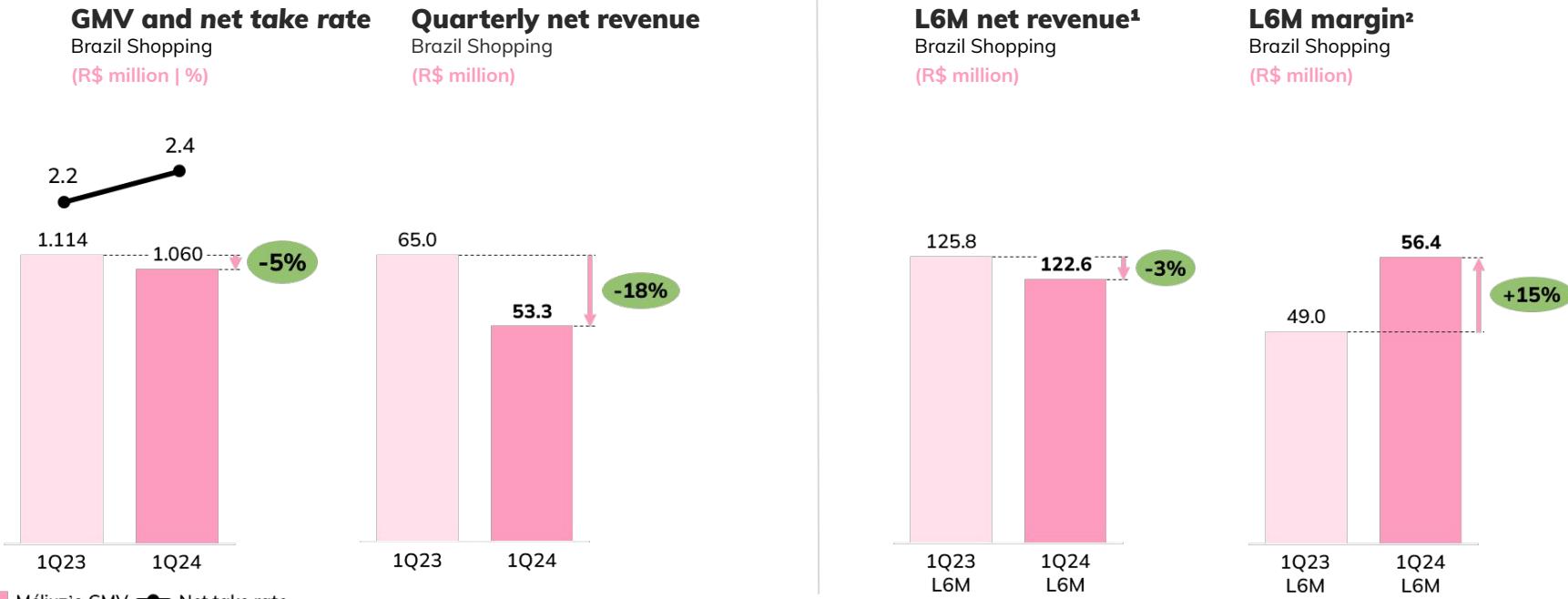
Consolidated cash, cash equivalents and securities

(R\$ million)



¹ The payment for the capital reduction was made on April 11, 2024.

The improvement in the Brazil Shopping margin was one of the main drivers for the improvement in the Company's results in recent quarters



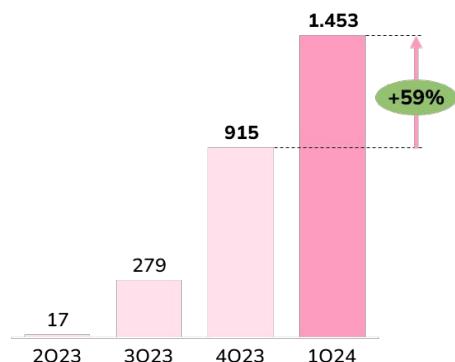
¹ L6M = Last Six Months.

² Shopping Brazil revenue minus cashback expense of the parent company for the last 6 months.

Despite being at an early stage, the strategic partnership with BV
has already had a positive impact on results

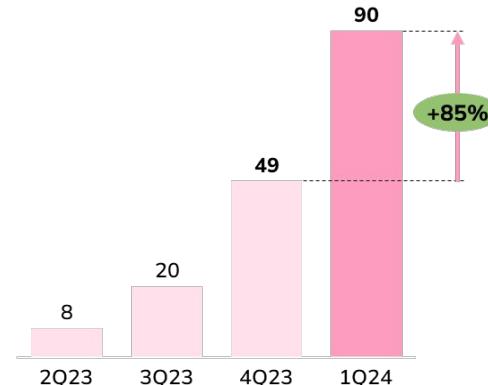
Opened digital accounts¹

(Accumulated - # thousand)



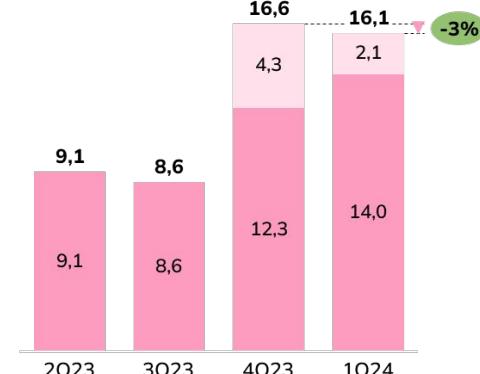
Credit cards issued

(Accumulated - # thousand)



Net revenue from financial services

(R\$ million)



Méliuz's digital accounts and cards migrated to the partnership with BV

Partnership with BV and legacy card

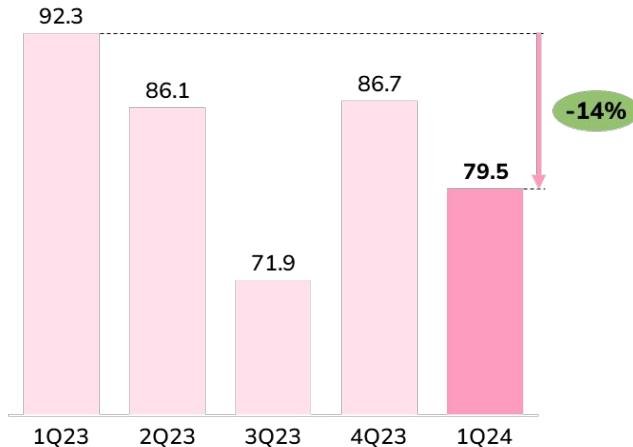
¹ Part of the open digital accounts/cards issued in 4Q23 and 1Q24 refer to the migration of Acesso accounts/cards to the partnership with BV

Not least, the focus on preserving a lean cost and expense structure
was also an important driver of the company's constant margin increase

Consolidated operating expenses

(Excluding extraordinary items)

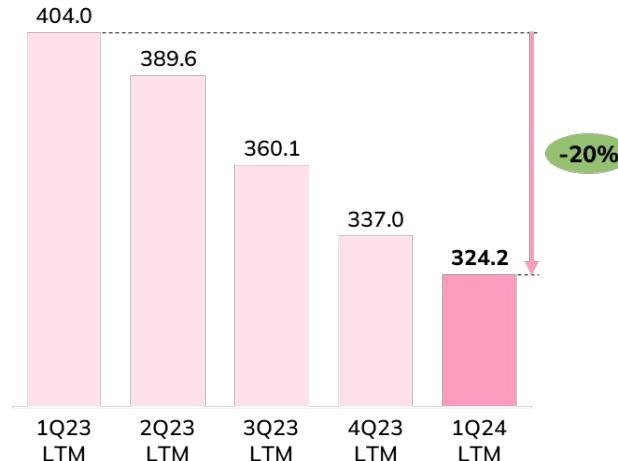
(R\$ million)



LTM consolidated operating expenses

(Excluding extraordinary items)

(R\$ million)



We remain on track with our objectives for 2024

with the certainty that we will achieve even more robust and consistent results

Pillars for 2024



Growth of Shopping Brasil

Increase in revenue with acceleration in more profitable verticals and maintenance of net take rate.



Innovation in Core Business

Launch of new products that generate recurring revenue and incremental results for users and partners.



Ramp-up of Financial Services

Acceleration of account and card offering, coupled with the development of new products.



Operational Efficiency

Maintenance of discipline in controlling the company's costs and expenses.

méliuz

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