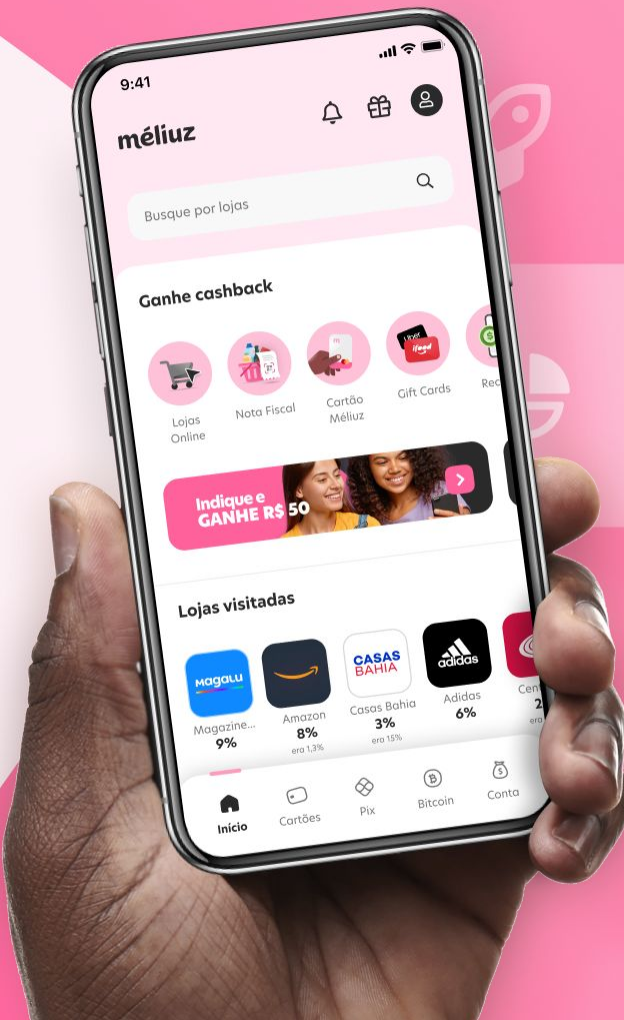


méliuz

2Q23 Earnings Presentation

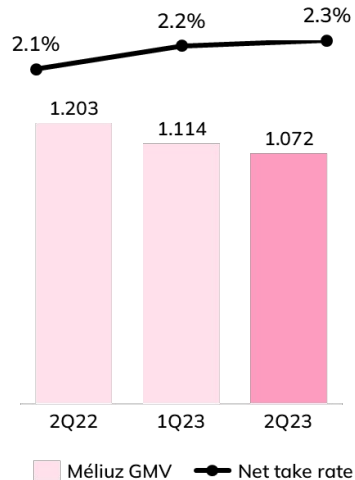
August 9, 2023



The efficiency effort enabled Shopping Brasil's margin to grow by 53% year-on-year, despite a 5% drop in revenue.

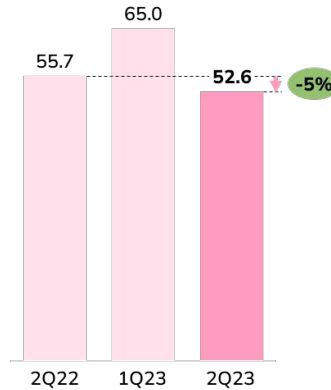
Méliuz GMV and net take rate

(R\$ billion | %)



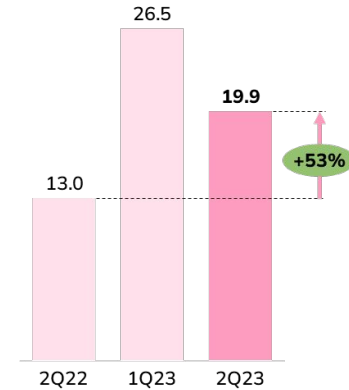
Net revenue Brasil Shopping

(R\$ million)



Brazil shopping margin

(R\$ million)

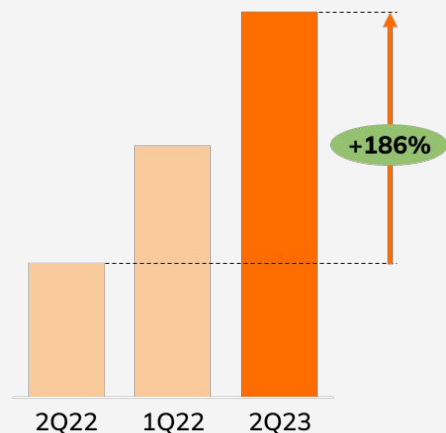


¹ Brazil Shopping net revenue minus parent company cashback expense.

In international shopping, we continue to have strong traction and growth potential in the cashback operation

Total buyers

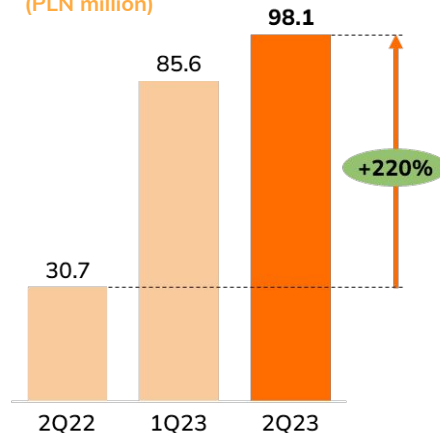
Cashback operation



+2.4MM
accumulated
accounts opened
in less than 2 years of
operation
(vs. 5.5 years at Méliuz)

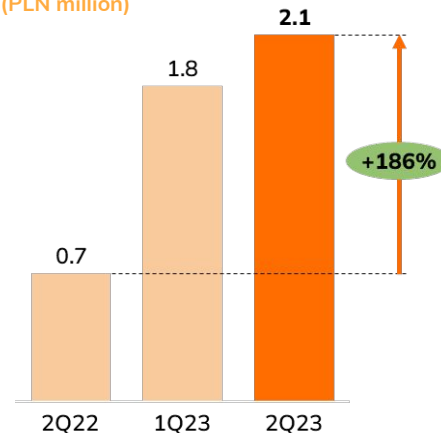
GMV

Cashback operation
(PLN million)



Net revenue

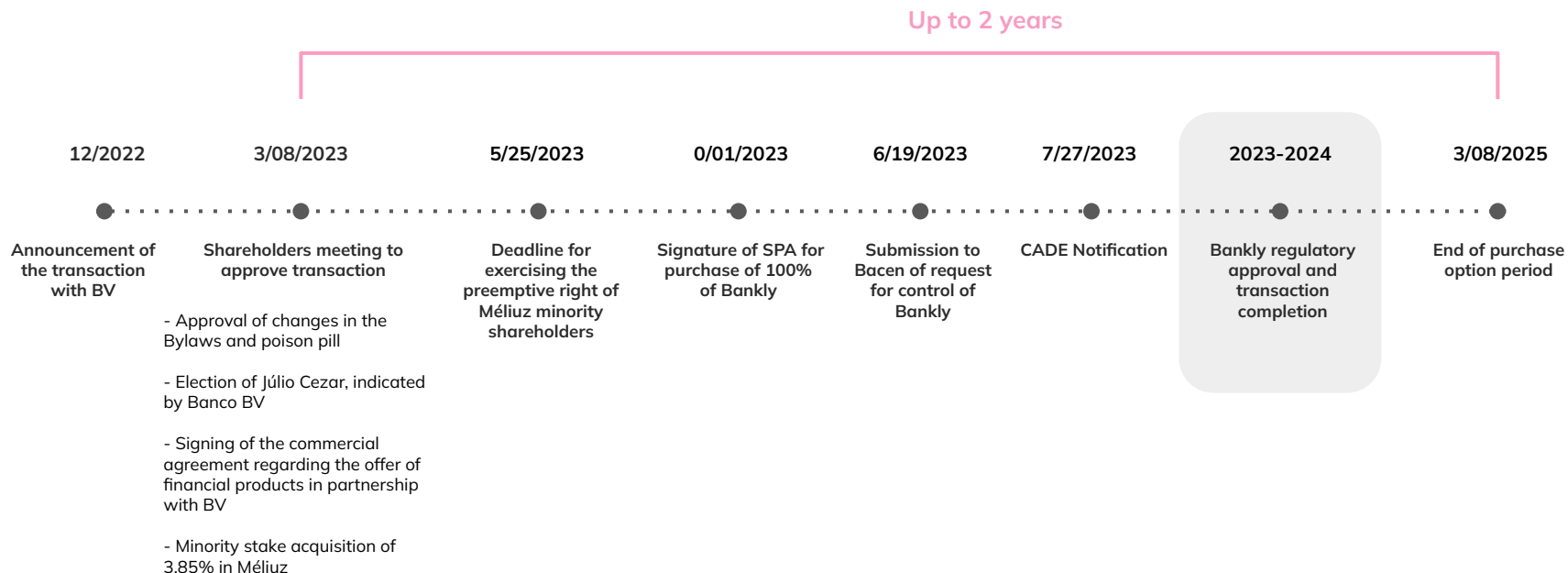
Cashback operation
(PLN million)



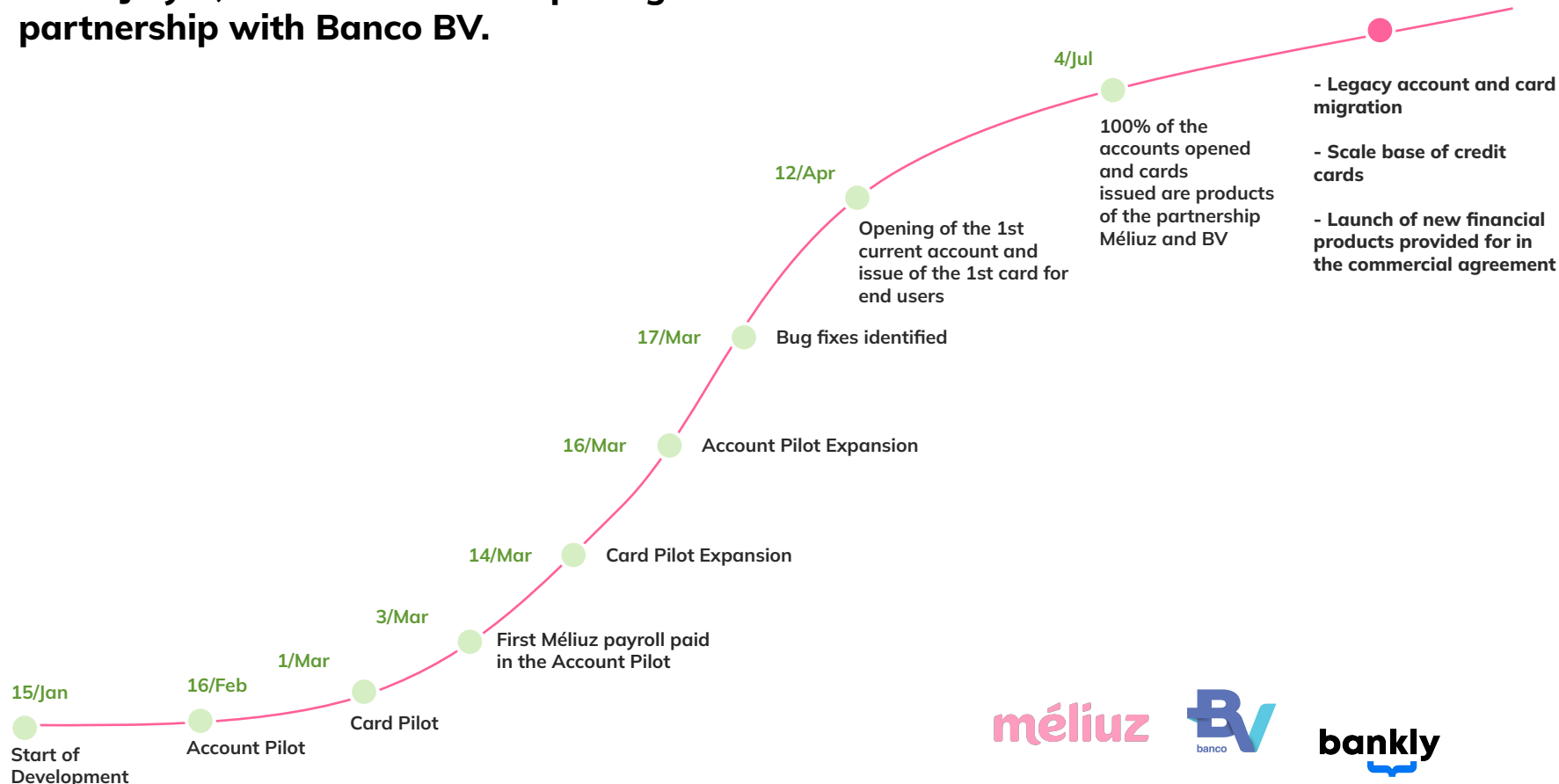
Represents 49% of Picodi's total
net revenue in 2Q23, against 38%
in 1Q23

Strategic alliance:

this quarter we completed important milestones on the regulatory agenda with BV



Since July 4, 100% of account openings and card issuances are the result of the partnership with Banco BV.



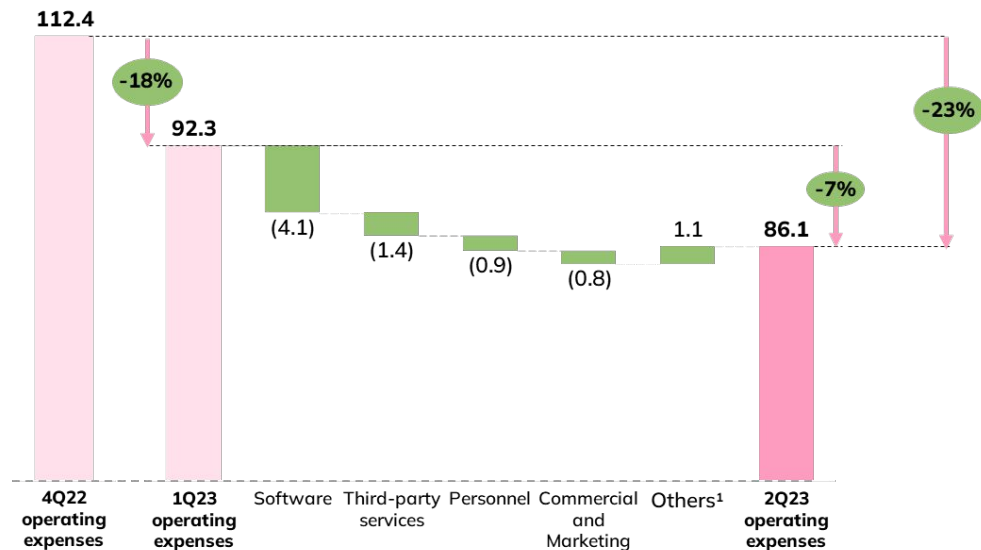
¹ Base date: June 30, 2023

We have reduced Company's cost and expense across the board,
delivering results that will be sustainable in the coming quarters.

Consolidated operating expenses variation

(Excluding Bankly and extraordinary items)

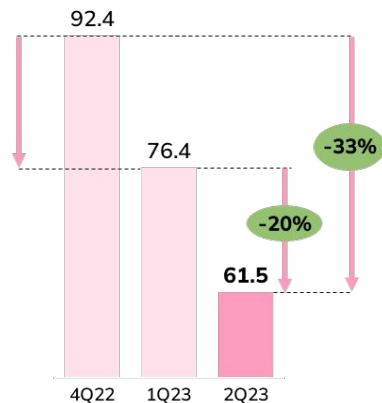
(R\$ million)



Parent company operating expenses

(Excluding Bankly and extraordinary items)

(R\$ million)



¹ Considers Cashback Expenses and the line "Other" of the Income Statement.



**Our results
have reflected
our focus on
efficiency,
making
break-even a
near reality**



¹ For comparative purposes, excludes Bankly's results from periods prior to 2Q23;

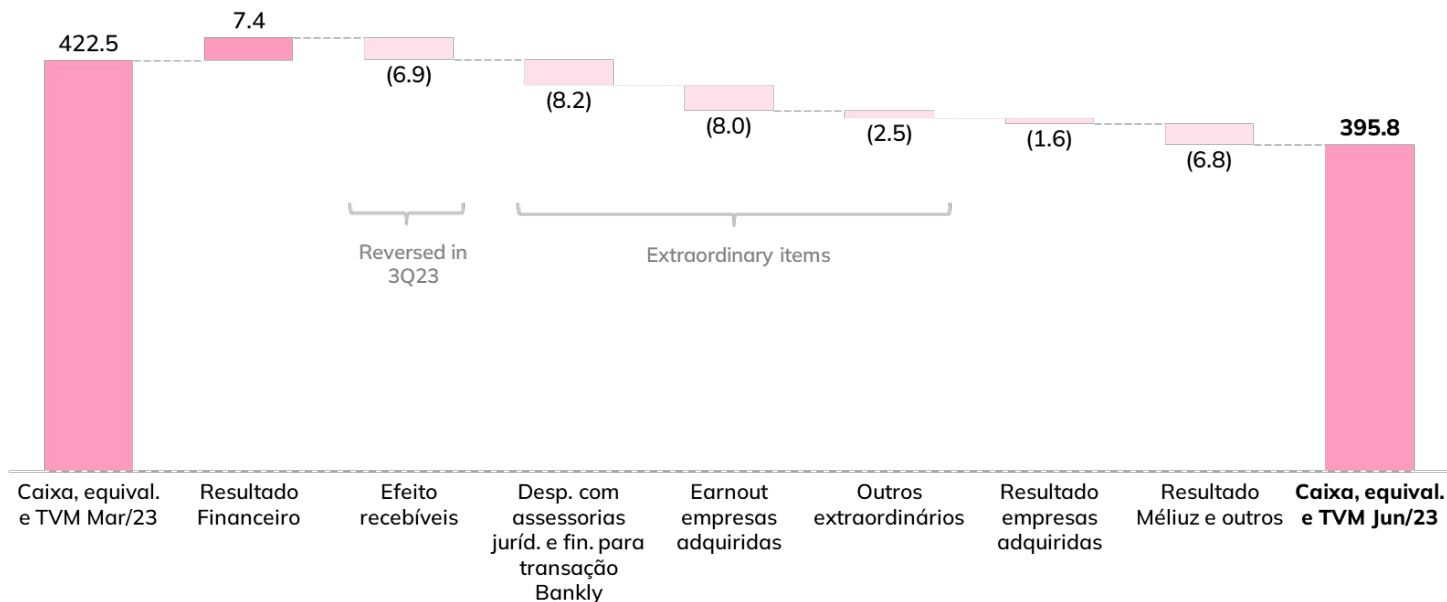
² Excluding Bankly and extraordinary items.

The impact of operations on cash reduction is decreasing and will become positive in the second semester of 2023

Consolidated cash, cash equivalents and Securities

(Excluding Bankly)

(R\$ million)



**Coming
Soon**
September

Méliuz
Day²³

Discover,
decide,
buy,
save,
invest,
pay
and earn.

All
with
Méliuz

?!

ri.meliuz.com.br
ri@meliuz.com.br

