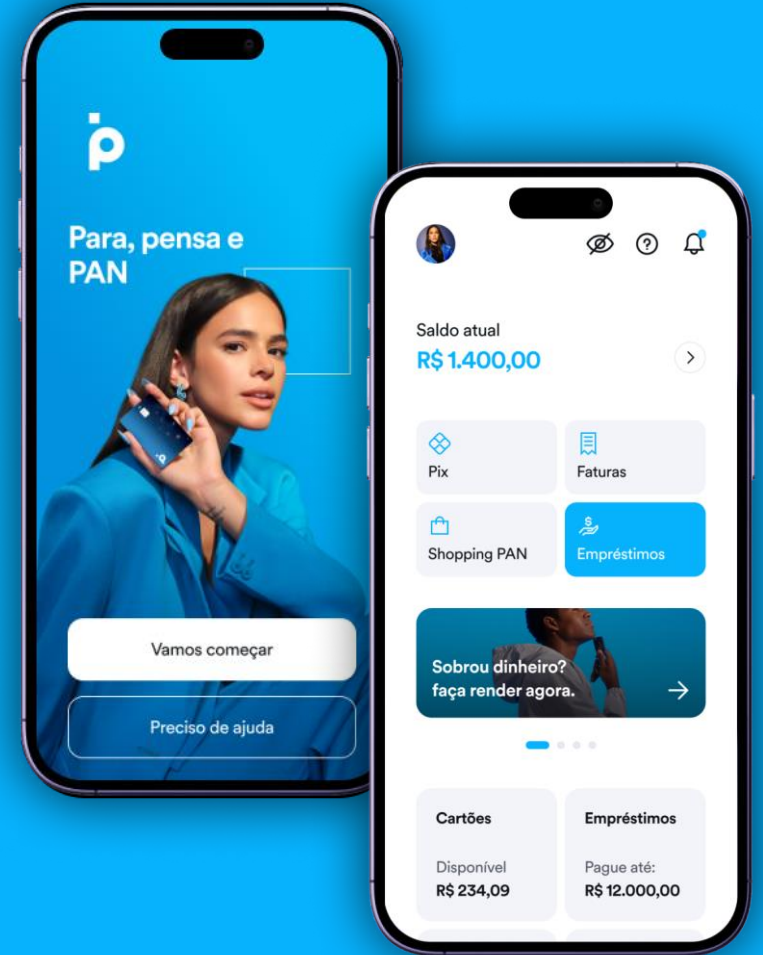




Earnings Release 2Q24



Highlights 2Q24

1

Strong origination, maintenance of lower volume of credit assignments, and significant growth of credit portfolio

2

Better delinquency ratios, maintaining our conservative approach

3

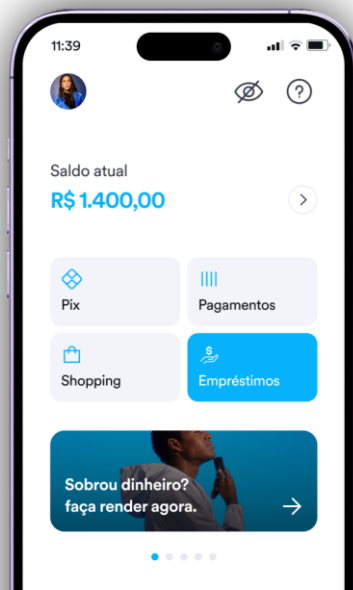
Robust margins, due to assertive pricing

Clients

30.1 MM

+16% vs 2Q23

+4% vs 1Q24

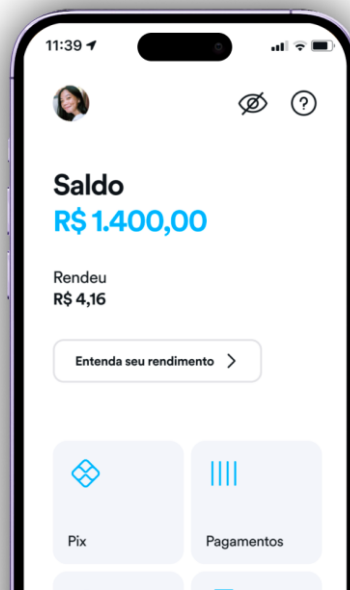


Credit Portfolio

R\$ 49.2 Bn

+29% vs 2Q23

+7% vs 1Q24



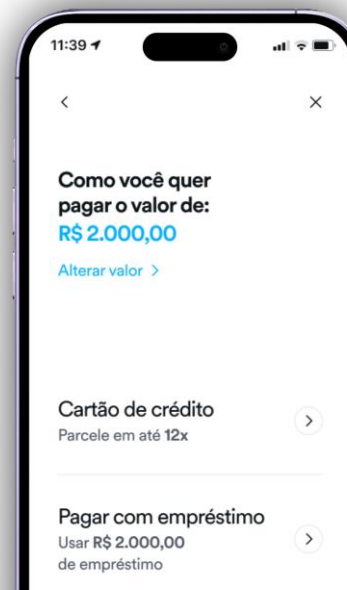
Net Income

(goodwill adjusted)

R\$ 211 MM

+11% vs 2Q23

-3% vs 1Q24



ROE

(goodwill adjusted)

11.7%

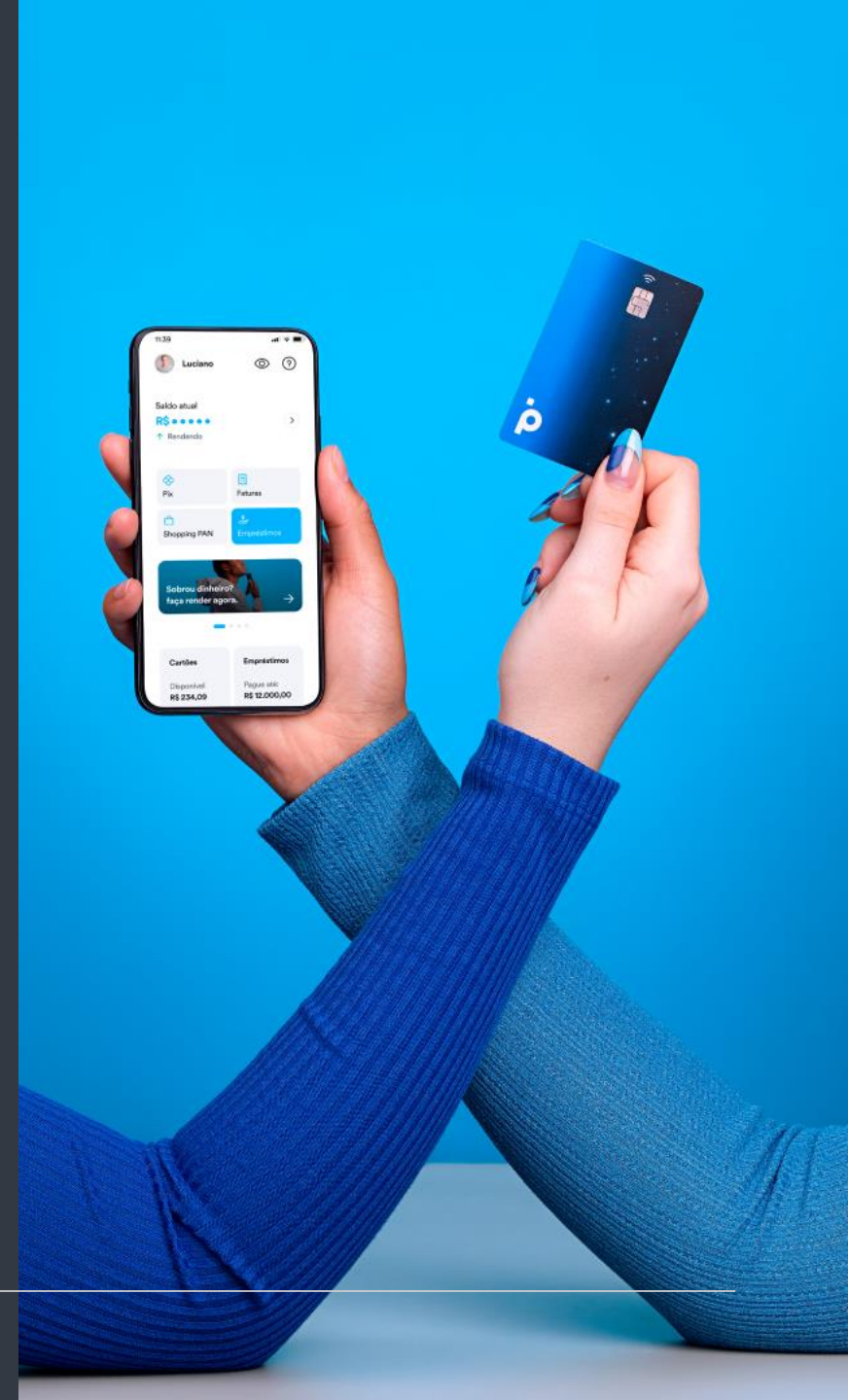
11.2% 2Q23

12.2% 1Q24



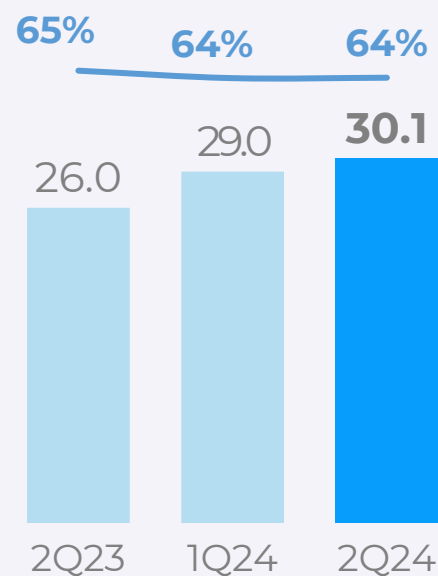


Business Update

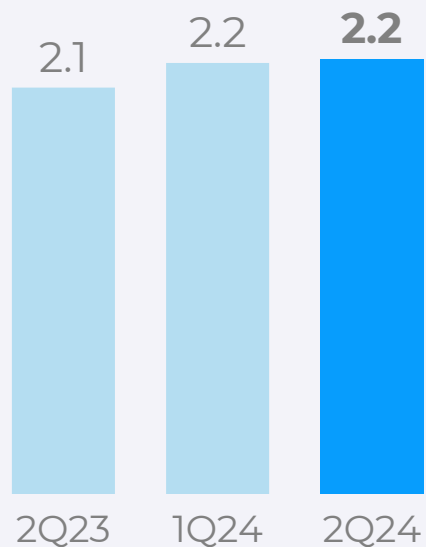


Engagement

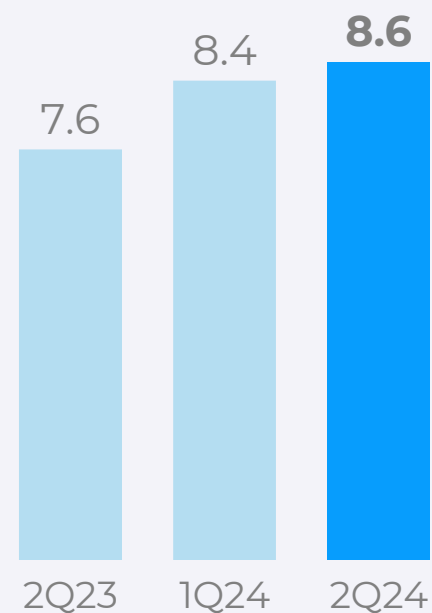
Total and Active Clients¹
MM & %



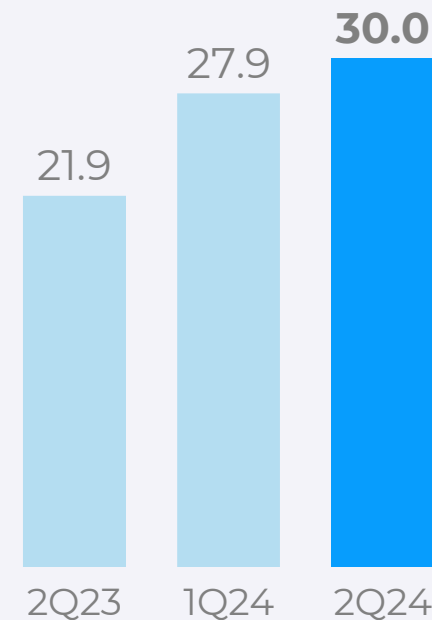
Cross-Sell Index²
Products / Active Clients



Clients with PIX keys³
MM



Transaction Volume³
R\$ Bn



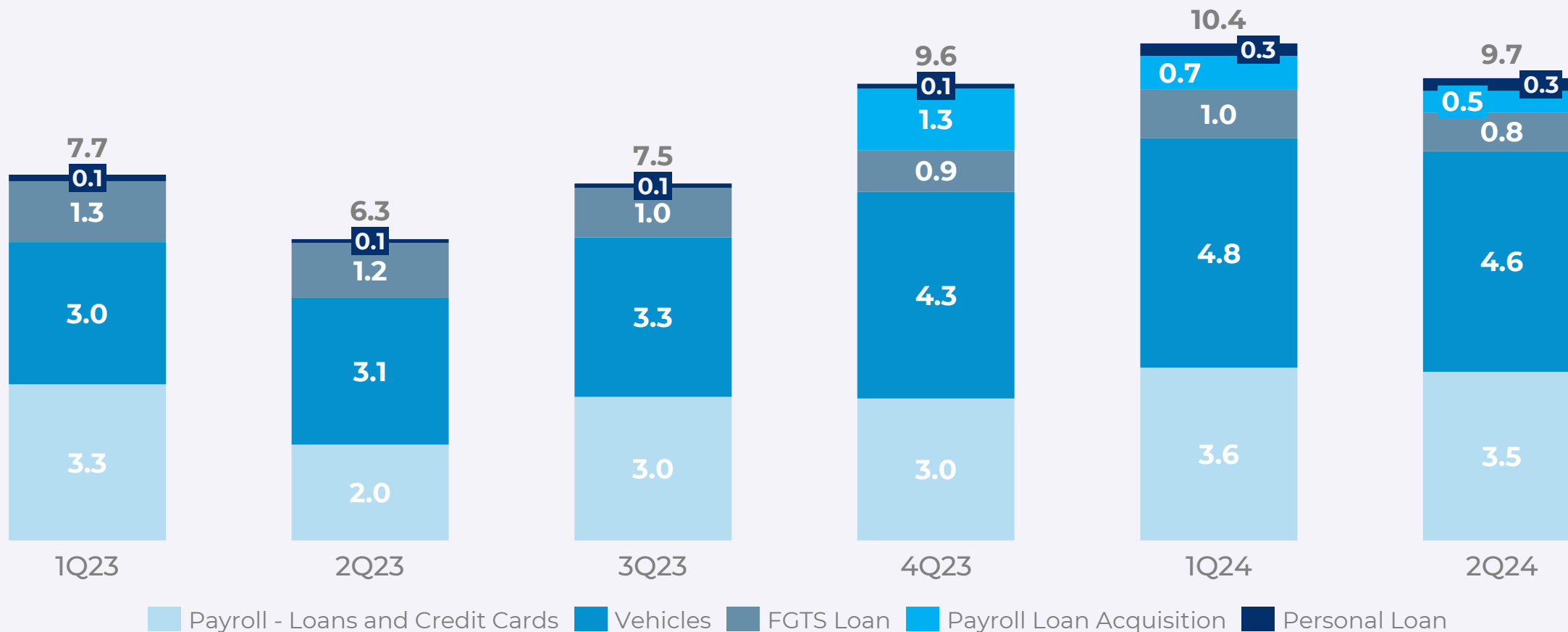
¹Clients who have credit, checking account deposits, or who have carried out any transaction in the last 90 days prior to the end of the quarter

²Considers the average number of products consumed per active client in the quarter

³App, credit card and debit card

Retail Origination

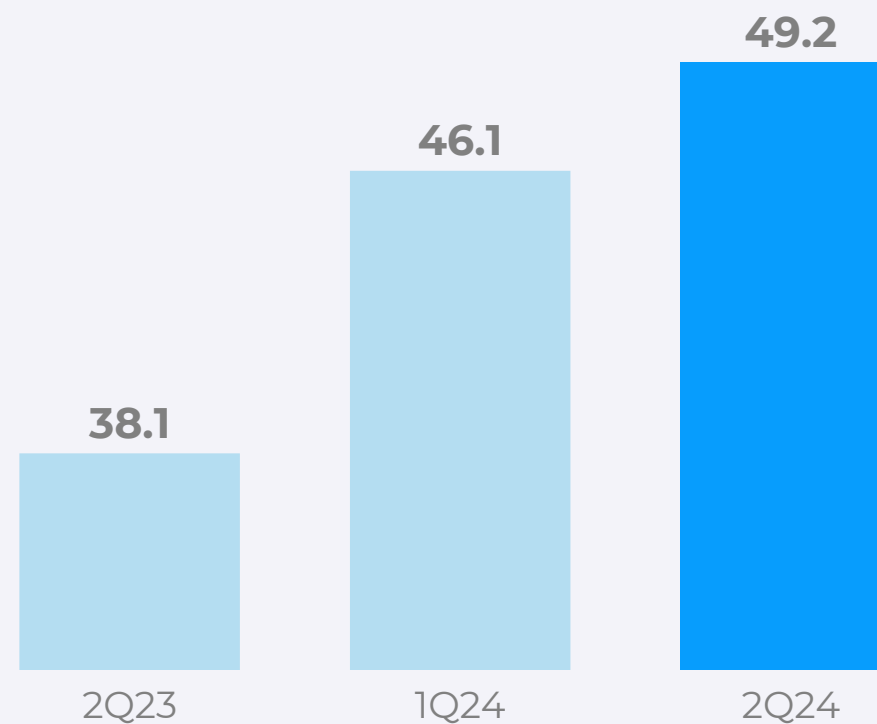
R\$ Bn per quarter



Credit Portfolio

R\$ MM	2Q24	Part. %	Δ 2Q24/ 1Q24	Δ 2Q24/ 2Q23
Vehicles	26,454	54%	8%	40%
Payroll + FGTS	19,806	40%	5%	25%
Credit Cards	2,152	4%	7%	-21%
Personal Loan	508	1%	38%	52%
Run Off	268	1%	-5%	-17%
Total	49,189	100%	7%	29%

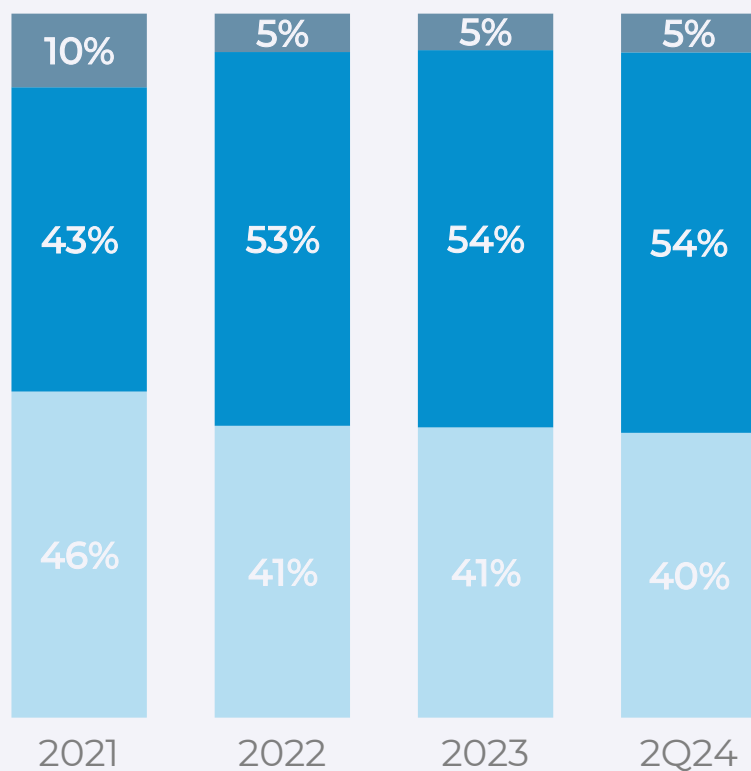
R\$ Bn



Retail Delinquency Rates

Portfolio Breakdown

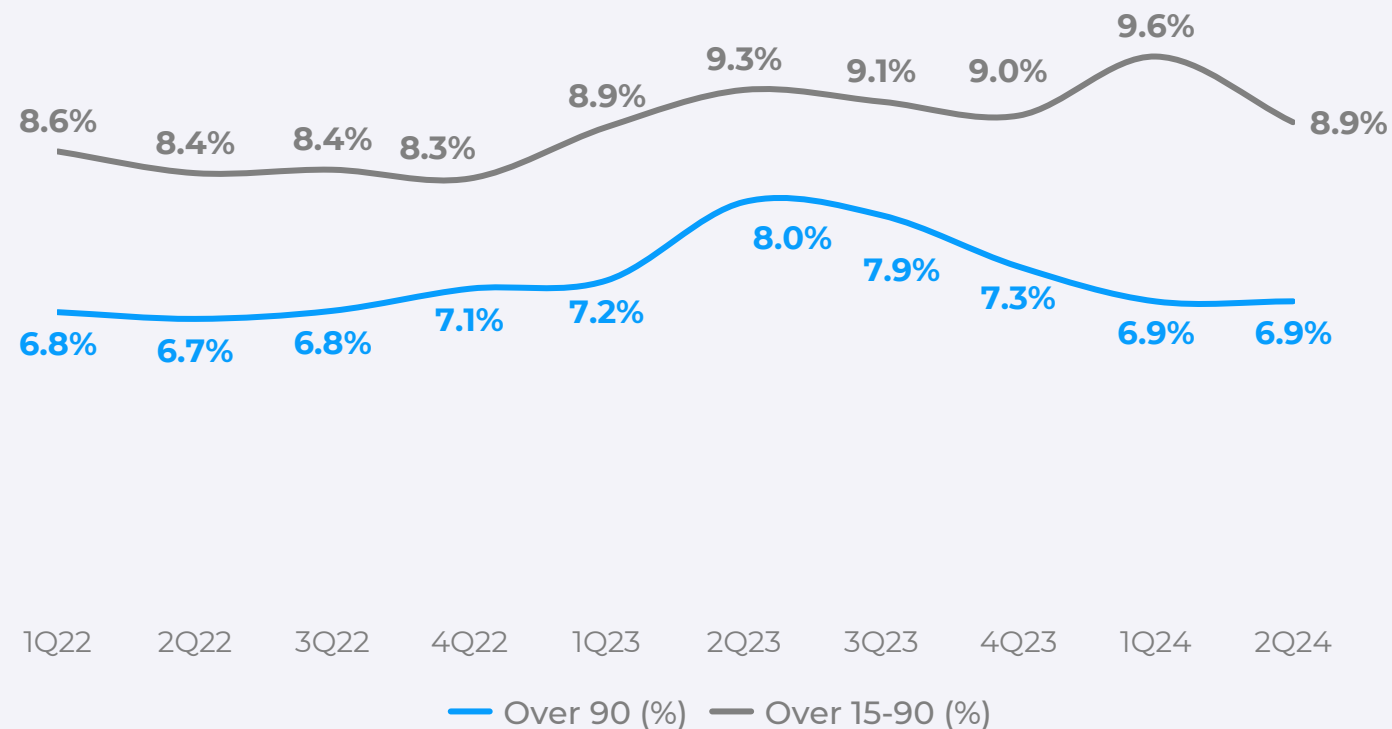
%



Payroll + FGTS Vehicles Credit Card + Personal Loan

Delinquency Rates

%

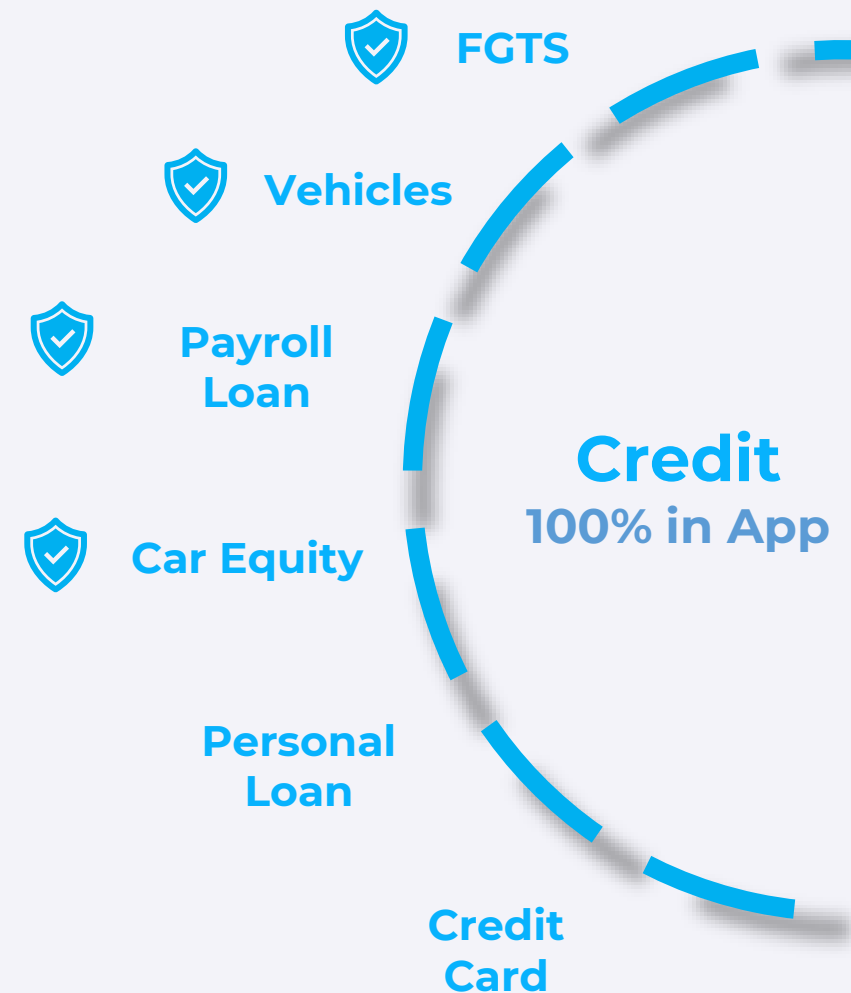
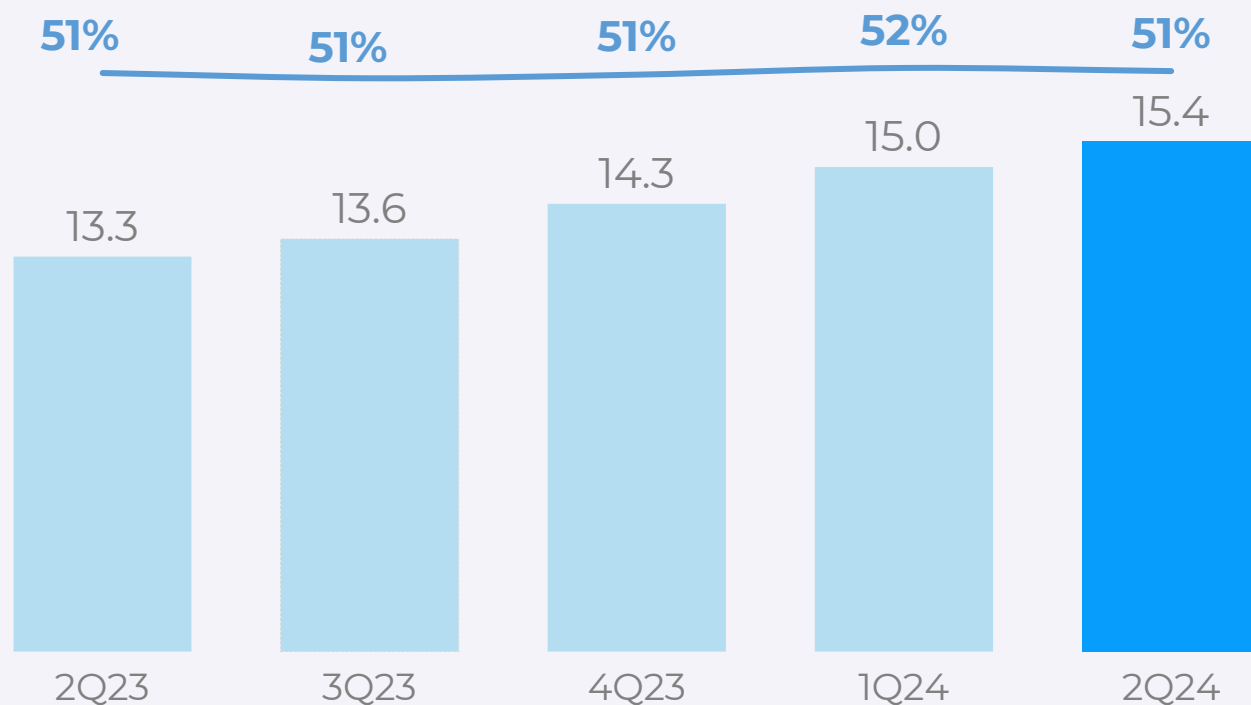


Over 90 (%) Over 15-90 (%)

Clients with Credit

Clients with Credit

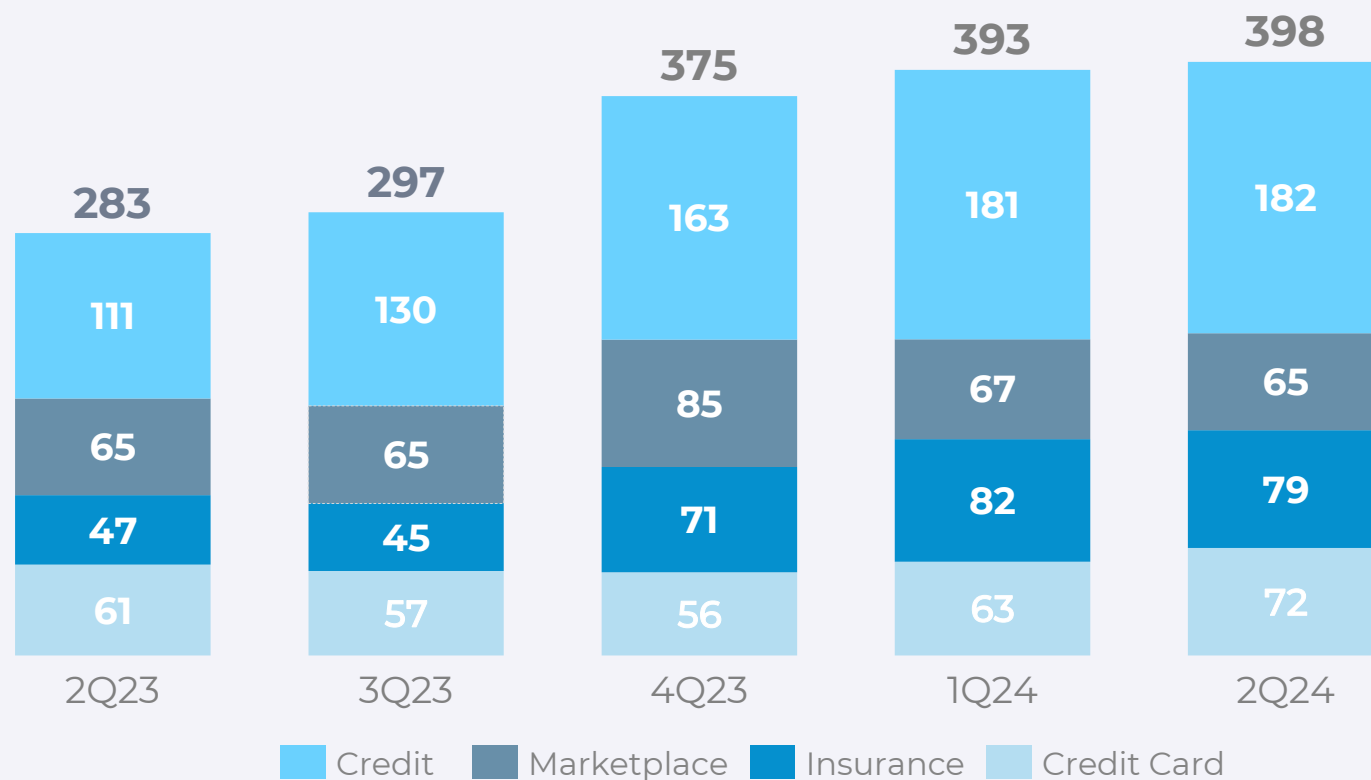
MM & % of Total Clients



Collateralized Products

Fee Revenue

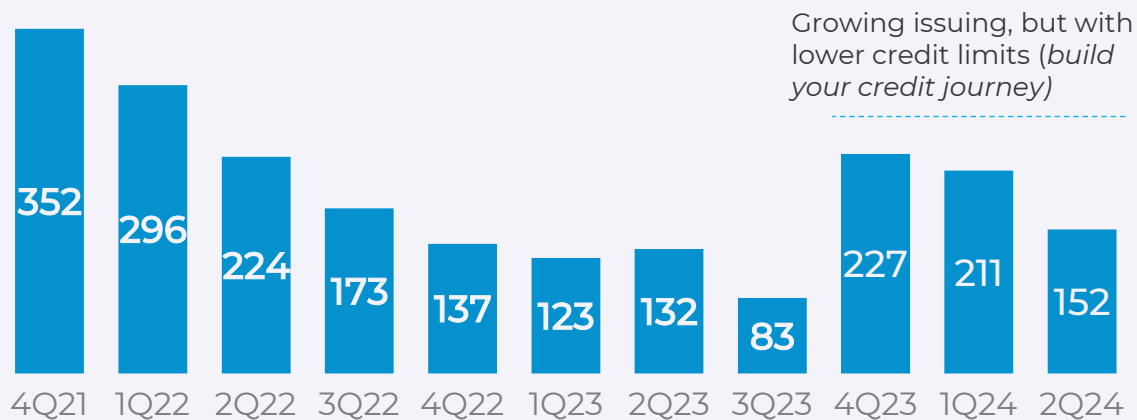
R\$ MM



Cards

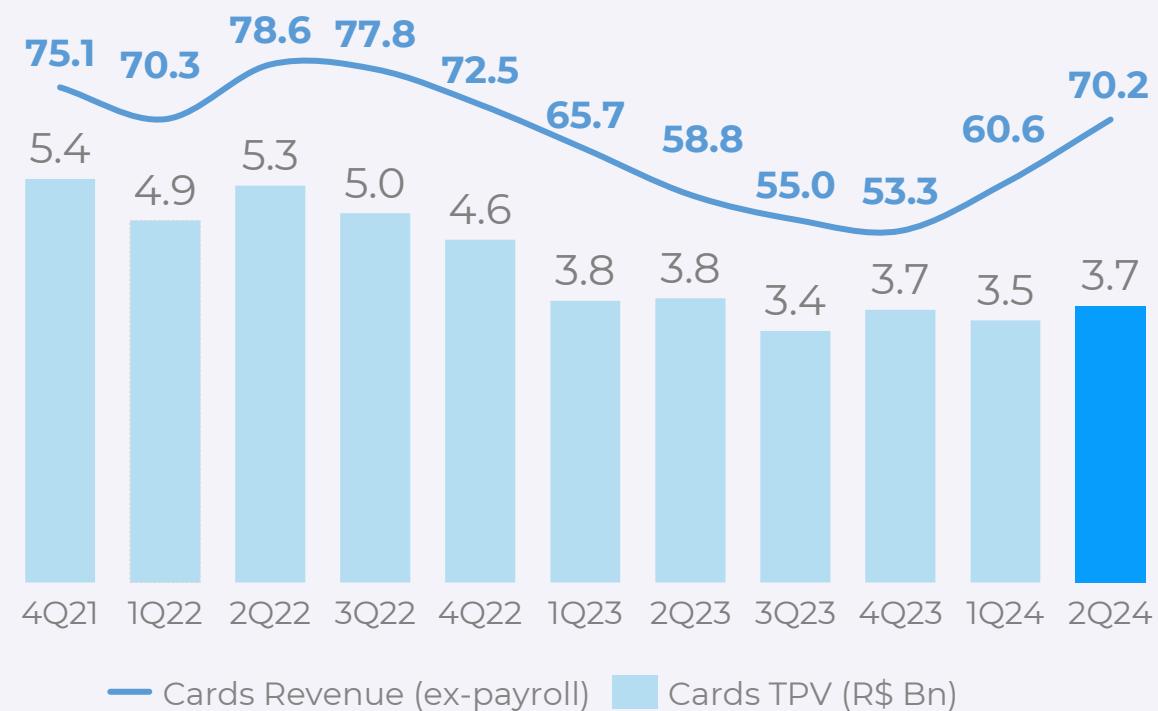
Credit Cards Issued

Thousands



TPV and cards revenue

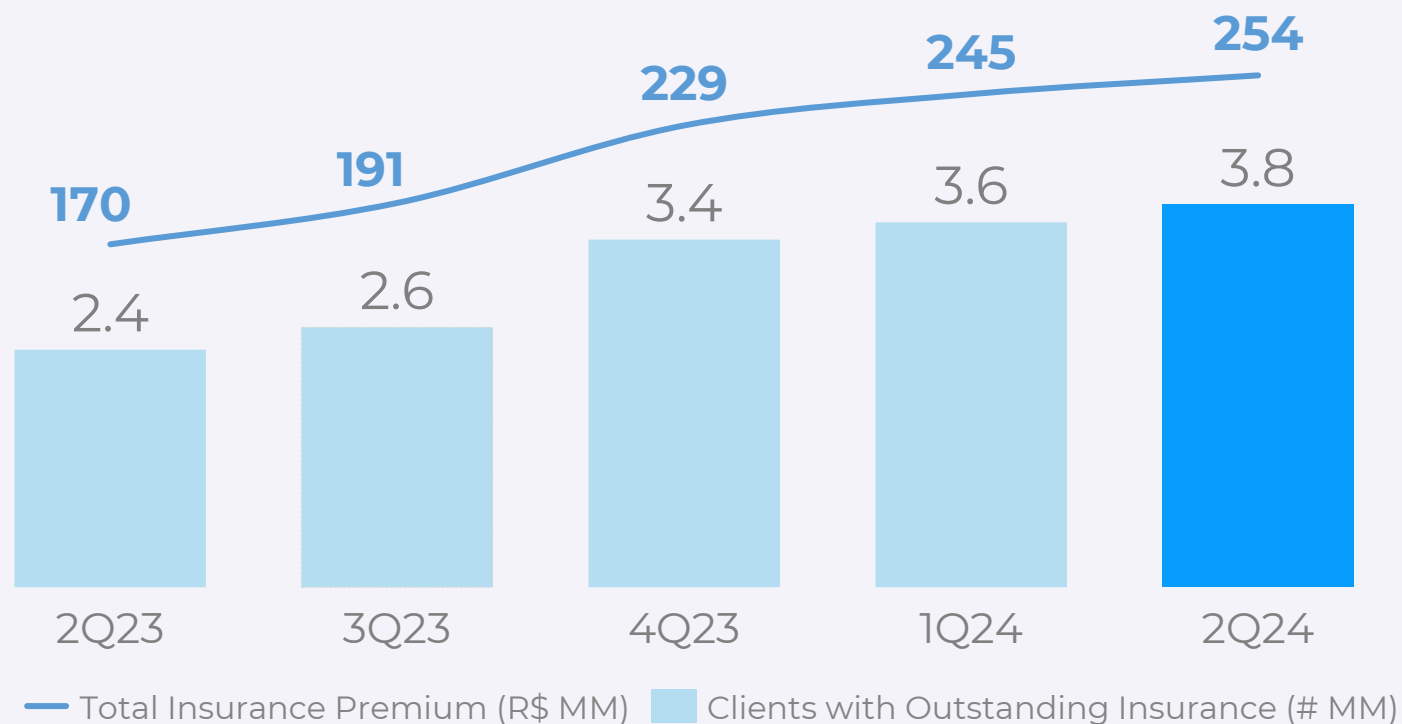
R\$ Bn & R\$ MM



Insurance

Clients and Premium

#MM & R\$ MM





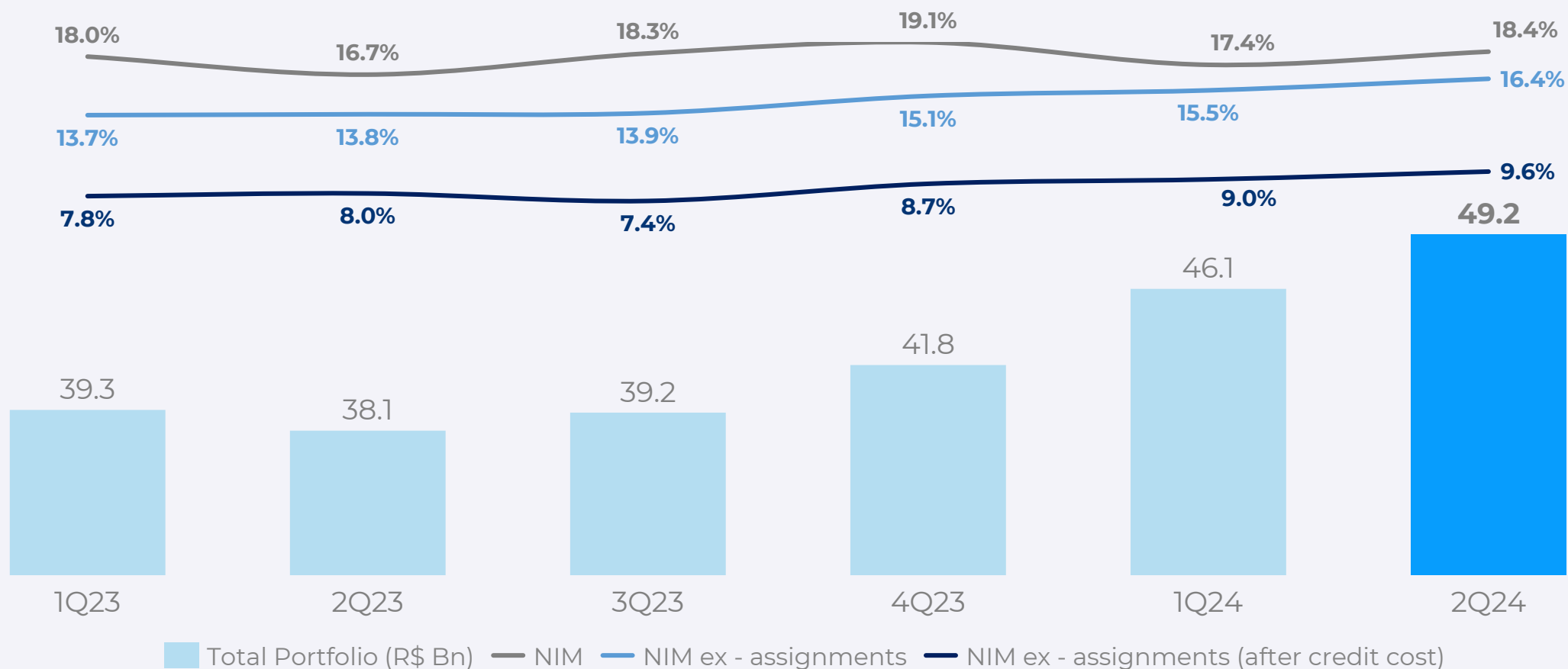
Financial Highlights



Net Interest Margin

NIM after credit cost¹

% p.y.

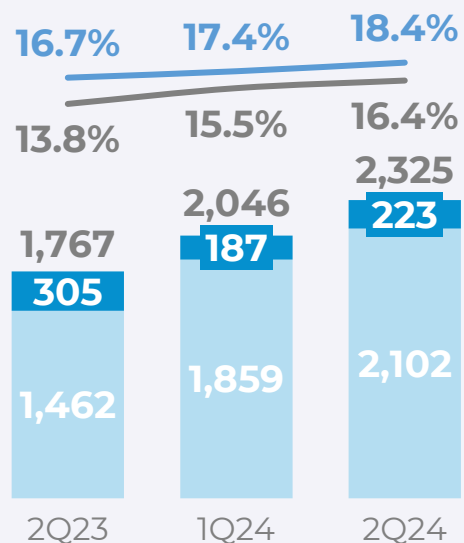


¹Average Interest earning asset excluding excess cash

Quarterly Results

Net Interest Margin¹

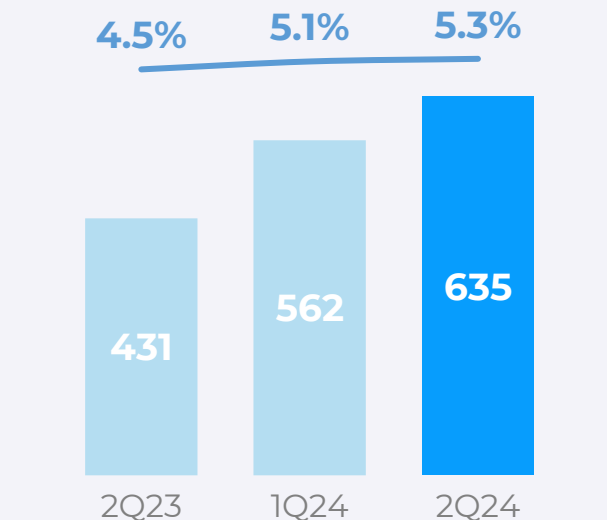
R\$ MM & % p.y.



- NIM² ex assignments
- NIM²
- NIM²- Credit Assignment
- NIM²- Carry

Net Provision Expenses

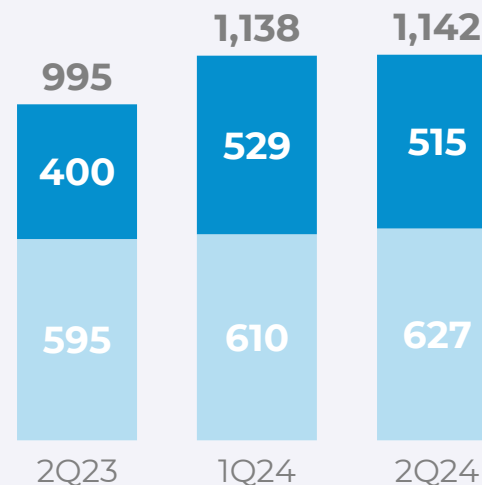
R\$ MM & % p.y.



- Net Provision expenses
- Net Provision expenses / Average Portfolio (%)

Expenses

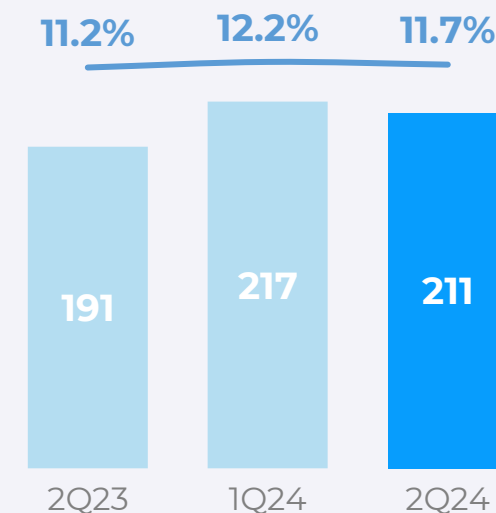
R\$ MM



- Origination expenses
- G&A expenses

Profitability

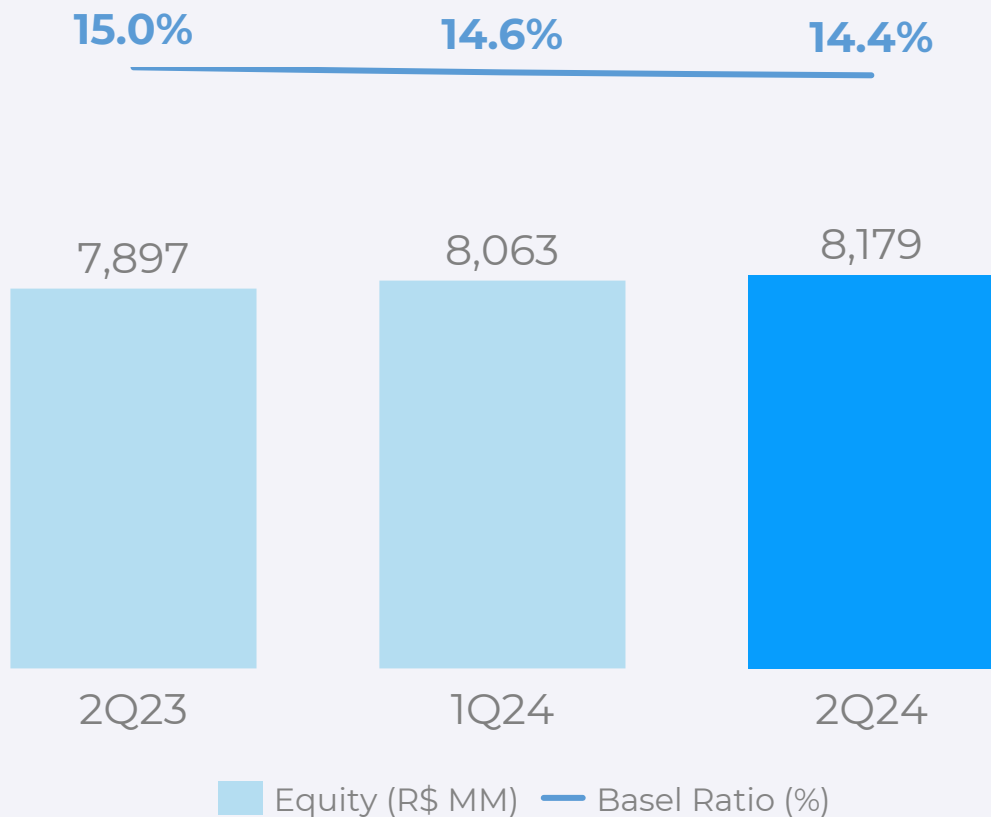
R\$ MM & % p.y.



- ROE (Ex-Goodwill)
- Net Income (Ex-Goodwill)

¹ Average Interest earning asset excluding excess cash; ² Managerial Net Interest Margin

Equity and Capital¹



R\$ MM	2Q23	1Q24	2Q24
Ref. Shareholders' s Equity	6,463	5,792	6,031
Required Shareholders' s Equity	3,827	4,160	4,397
RWA	36,447	39,621	41,879

¹Due to the consolidation of Banco PAN in the prudential conglomerate of BTG Pactual the individual Basel ratio is no longer formally disclosed. However, we continue to release a managerial ratio to demonstrate our capitalization



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