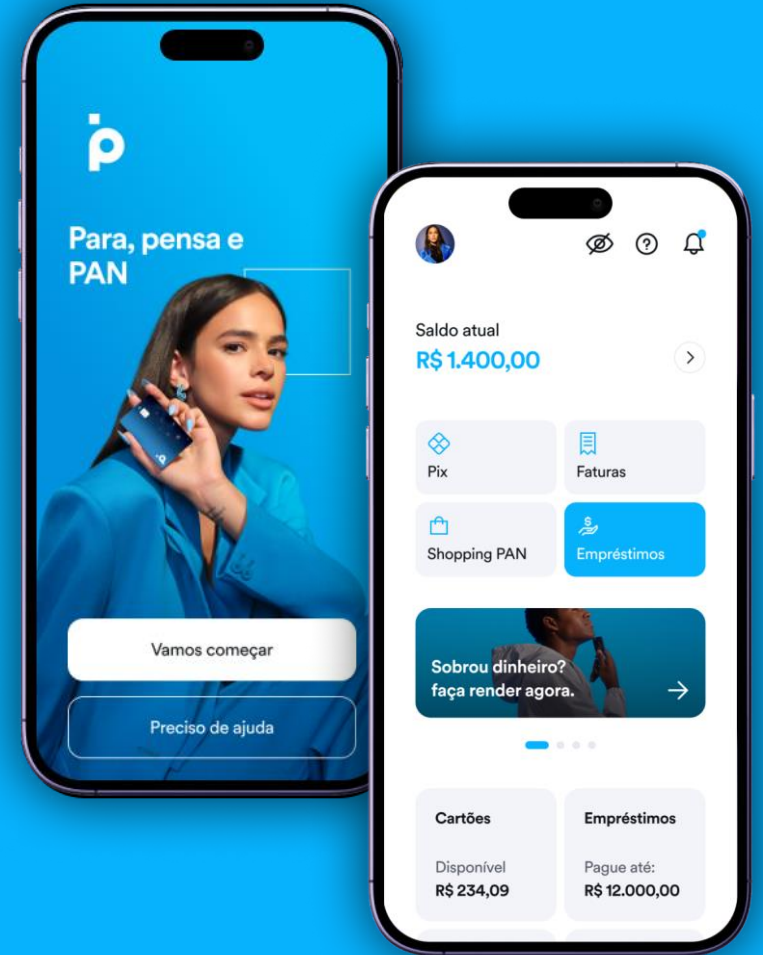




Earnings Release 3Q24



Highlights 3Q24

1 Portfolio growth, maintaining strong origination levels;

2 Better delinquency ratios, maintaining our conservative approach

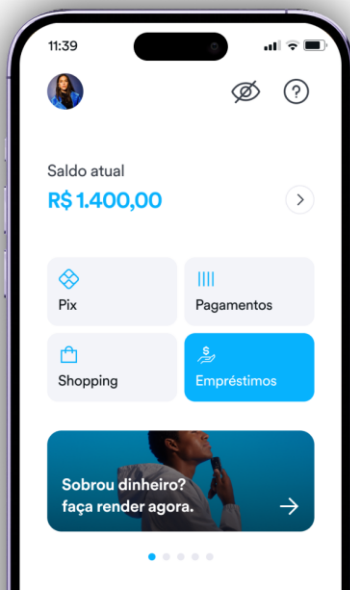
3 Robust margins, due to assertive pricing

Clients

30.9 MM

+15% vs 3Q23

+3% vs 2Q24

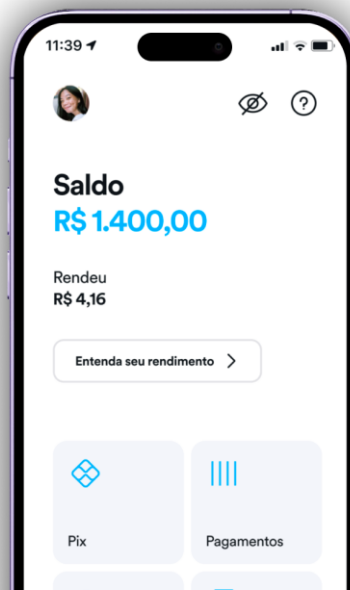


Credit Portfolio

R\$ 51.1 Bn

+30% vs 3Q23

+4% vs 2Q24



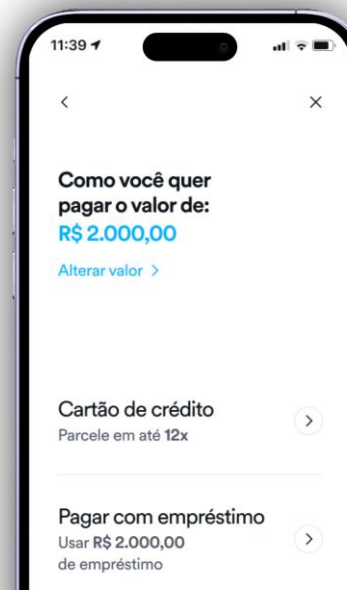
Net Income

(goodwill adjusted)

R\$ 216 MM

+9% vs 3Q23

+3% vs 2Q24



ROE

(goodwill adjusted)

11.8%

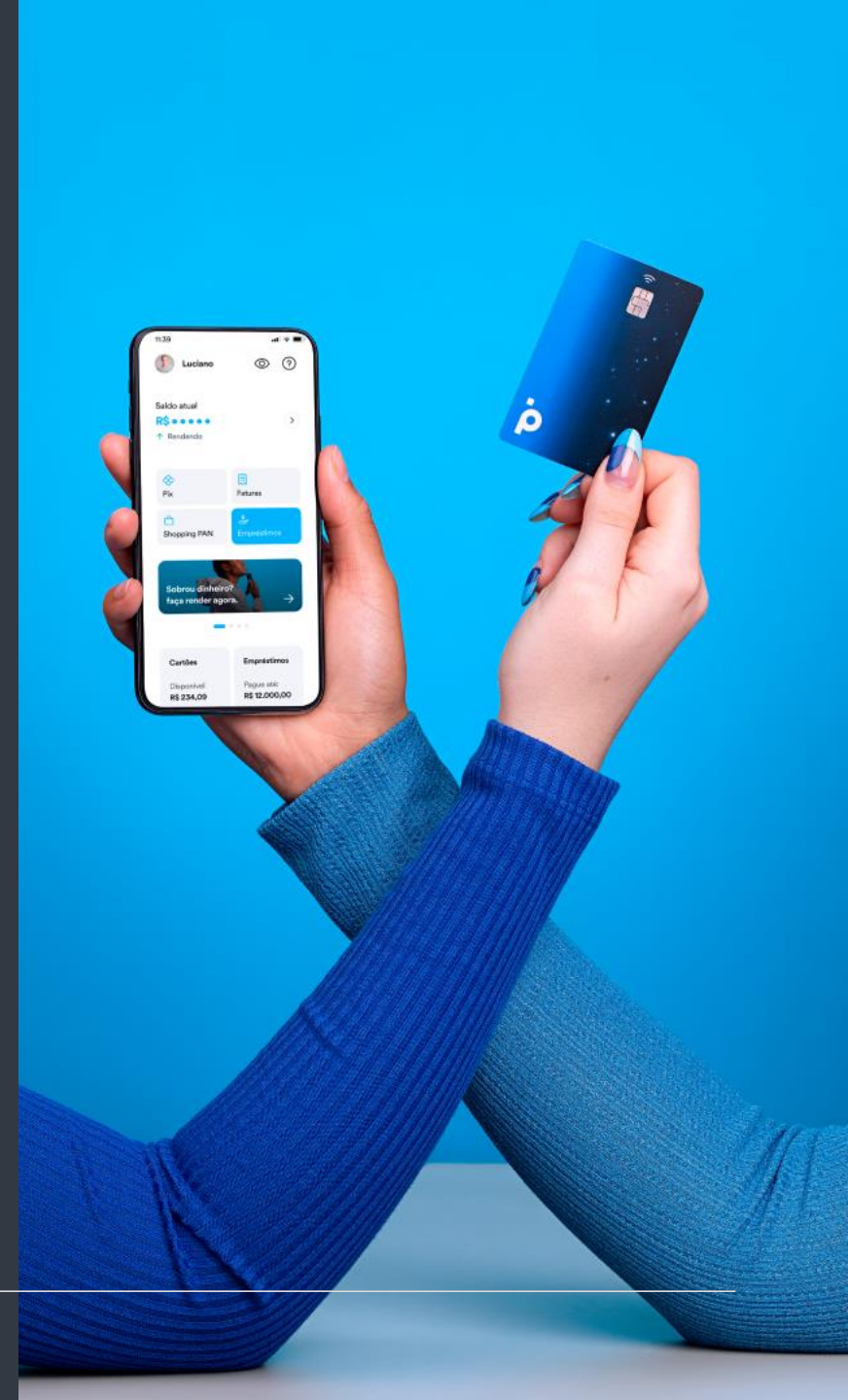
11.5% 3Q23

11.7% 2Q24





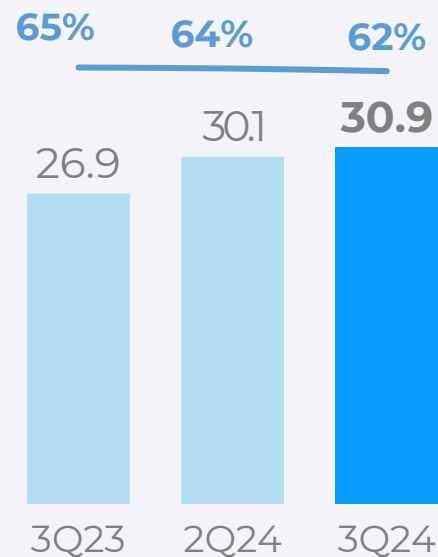
Business Update



Engagement

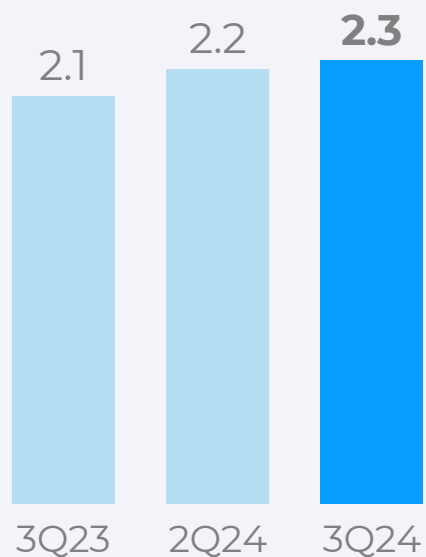
Total and Active Clients¹

MM & %



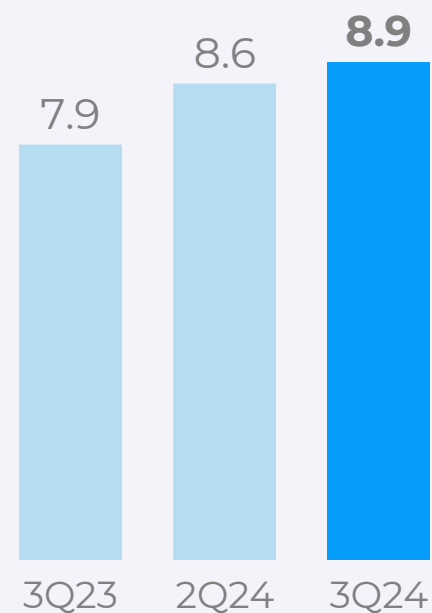
Cross-Sell Index²

Products / Active Clients



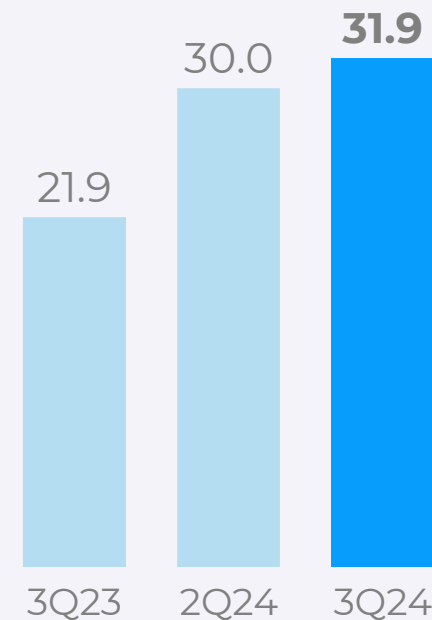
Clients with PIX keys

MM



Transaction Volume³

R\$ Bn



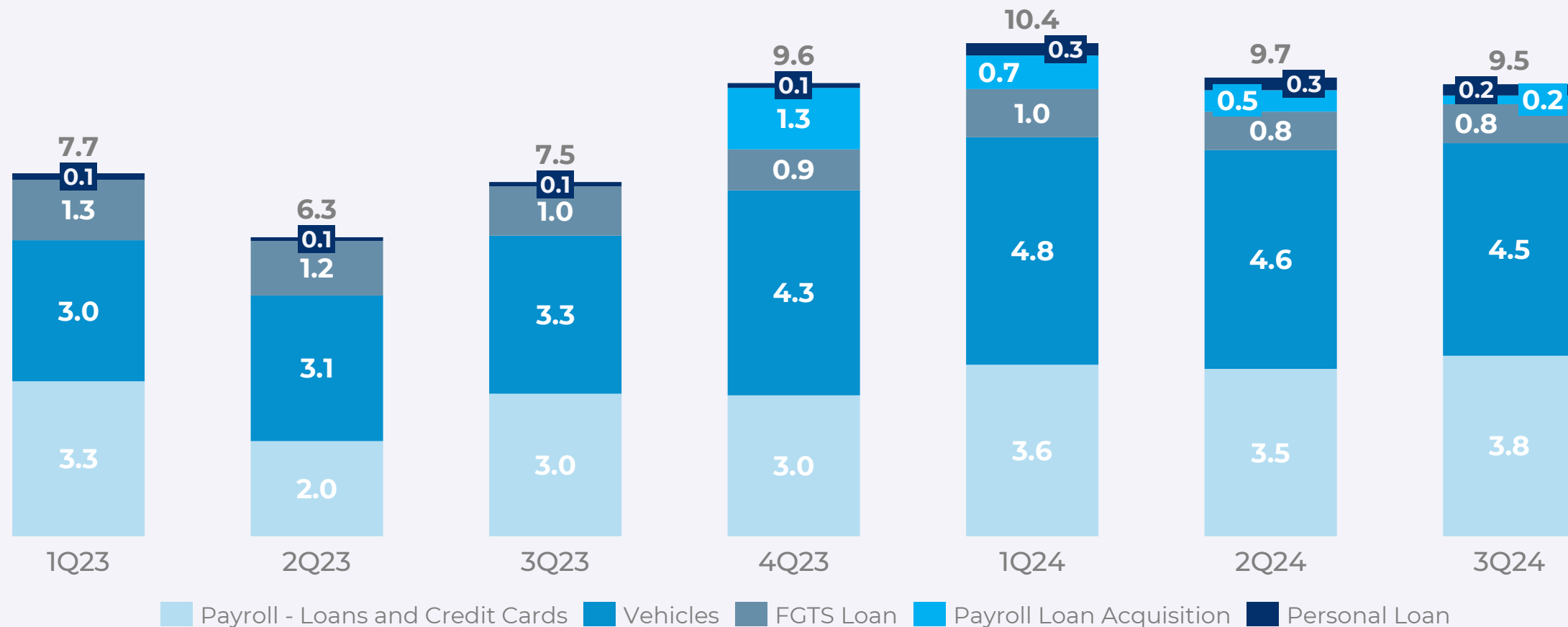
¹Clients who have credit, checking account deposits, or who have carried out any transaction in the last 90 days prior to the end of the quarter

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

³App, credit card and debit card

Retail Origination

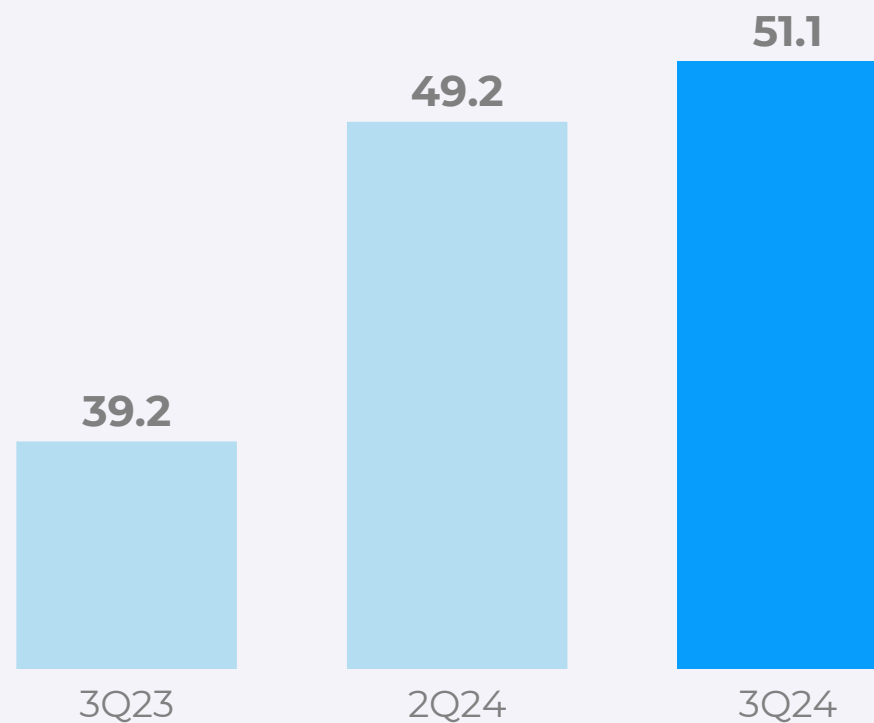
R\$ Bn per quarter



Credit Portfolio

R\$ MM	3Q24	Part. %	Δ 3Q24/ 2Q24	Δ 3Q24/ 3Q23
Vehicles	28,080	55%	6%	40%
Payroll + FGTS	19,975	39%	1%	23%
Credit Cards	2,198	4%	2%	-2%
Personal Loan	575	1%	13%	91%
Run Off	250	0.5%	-7%	-19%
Total	51,077	100%	4%	30%

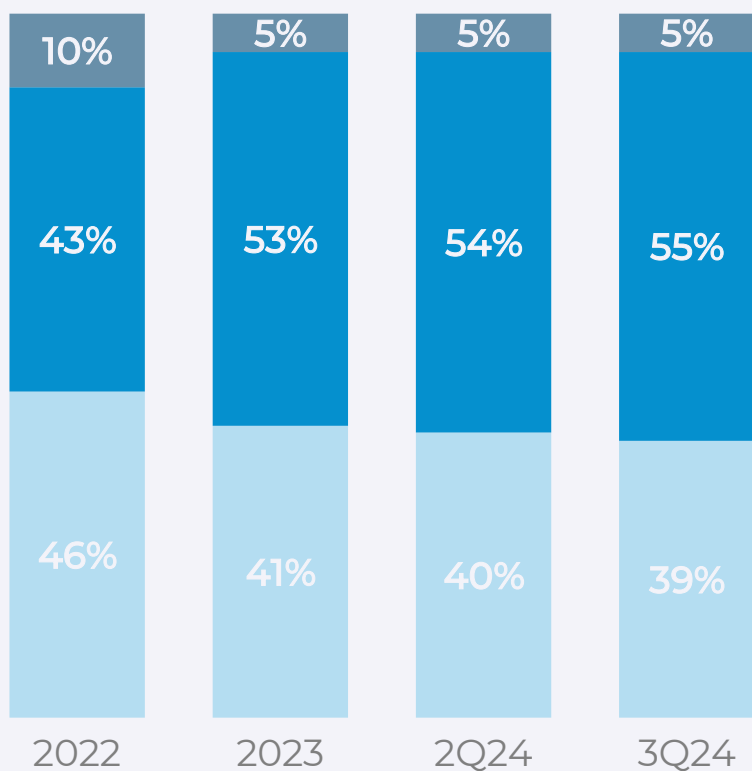
R\$ Bn



Retail Delinquency Rates

Portfolio Breakdown

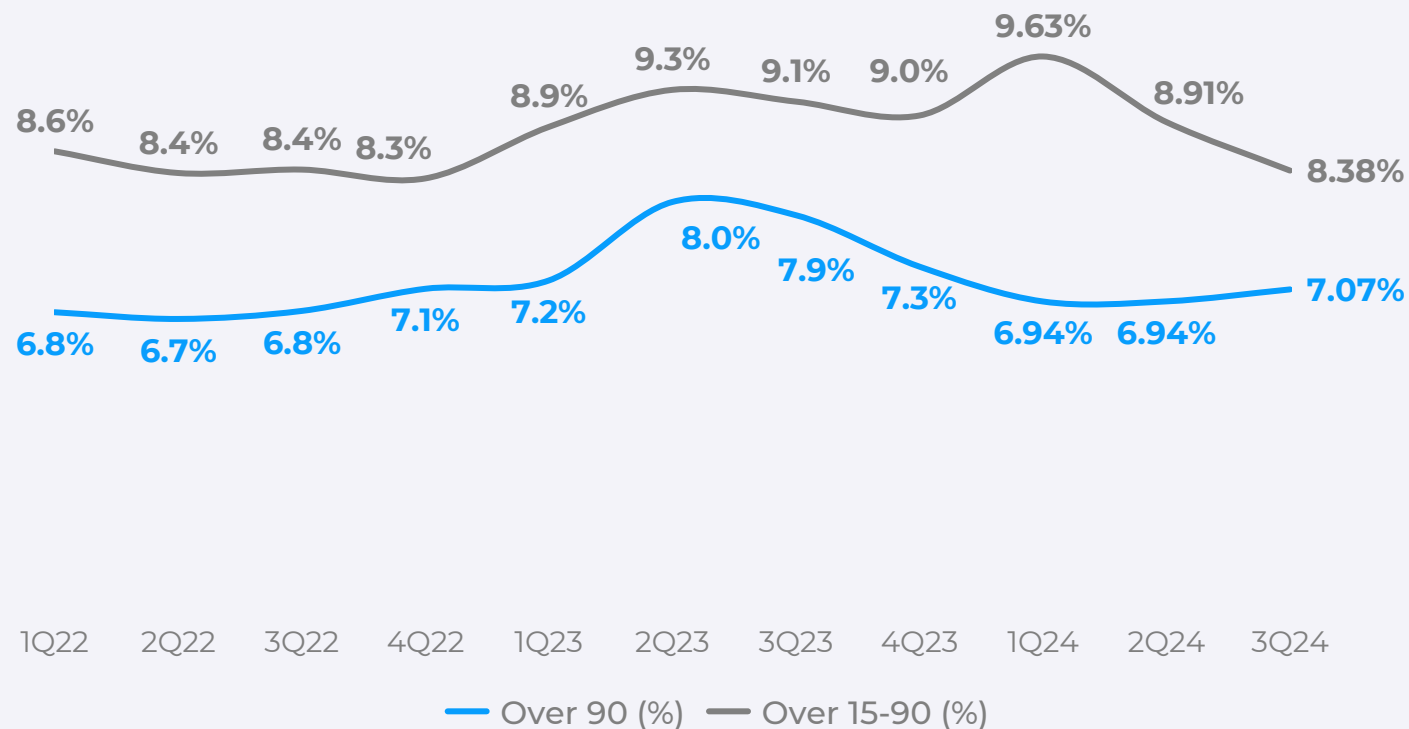
%



Payroll + FGTS Vehicles Credit Card + Personal Loan

Delinquency Rates

%

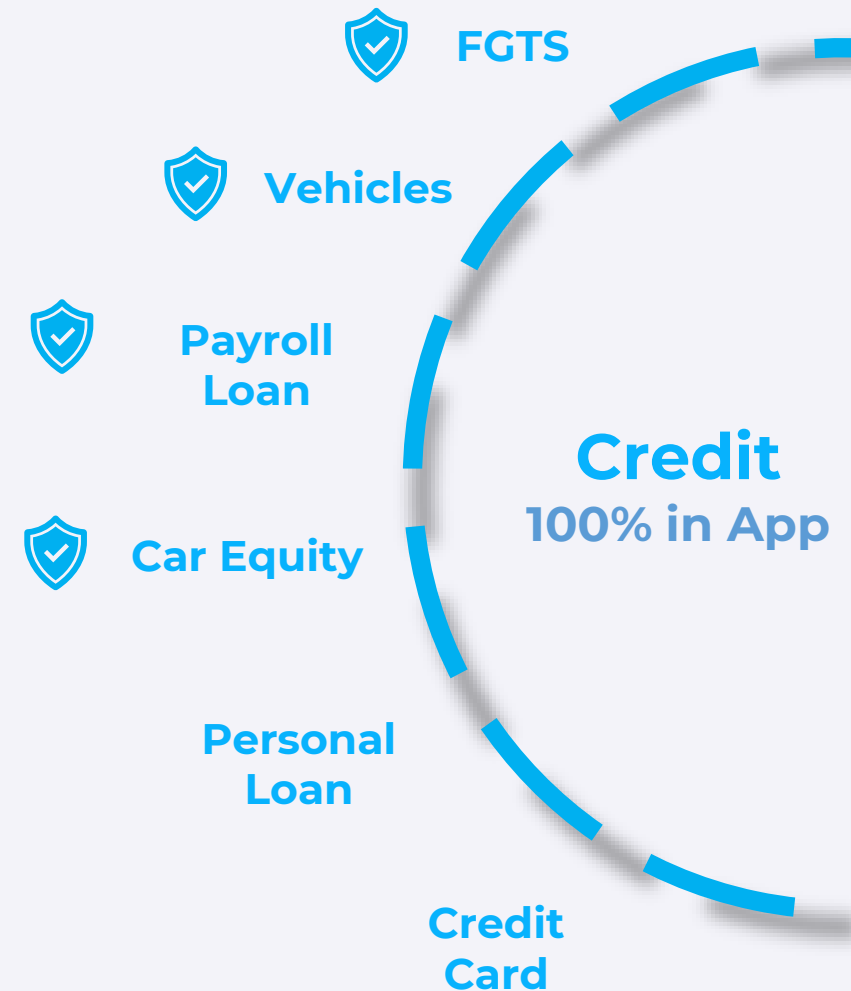
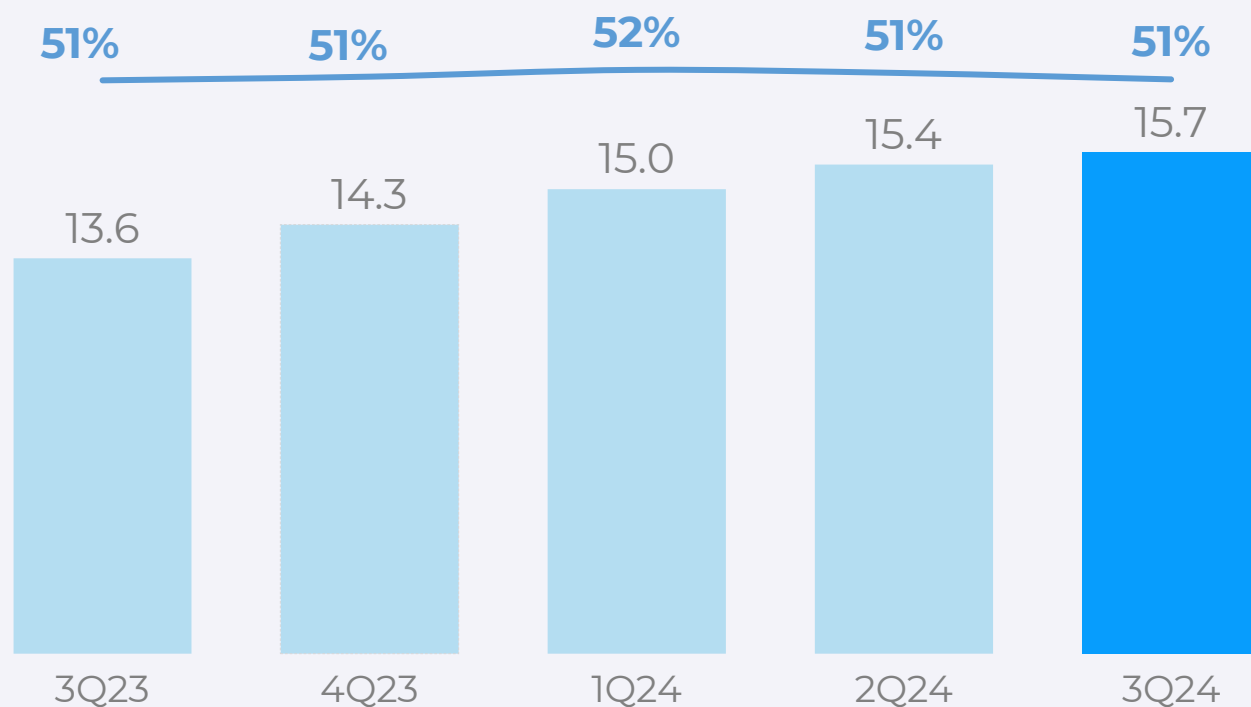


Over 90 (%) Over 15-90 (%)

Clients with Credit

Clients with Credit

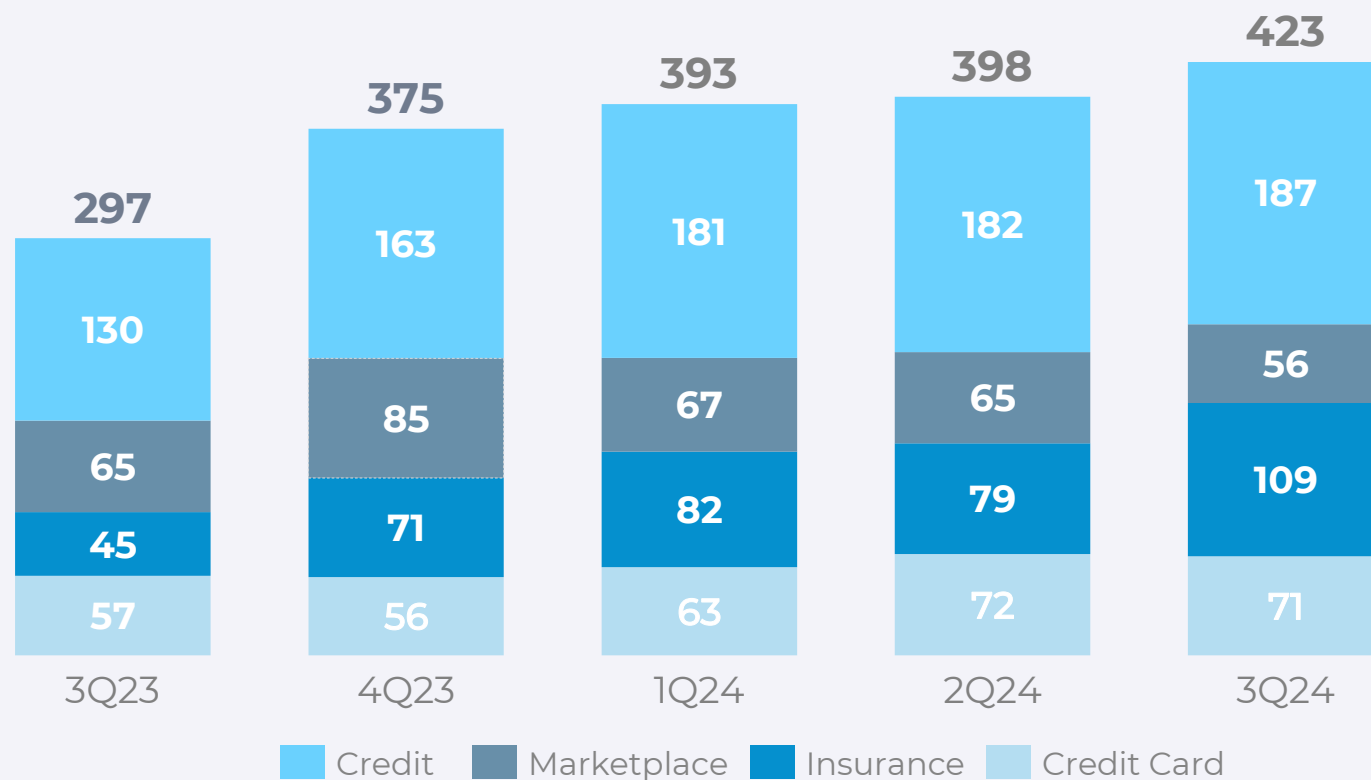
MM & % of Total Clients



 Collateralized Products

Fee Revenue

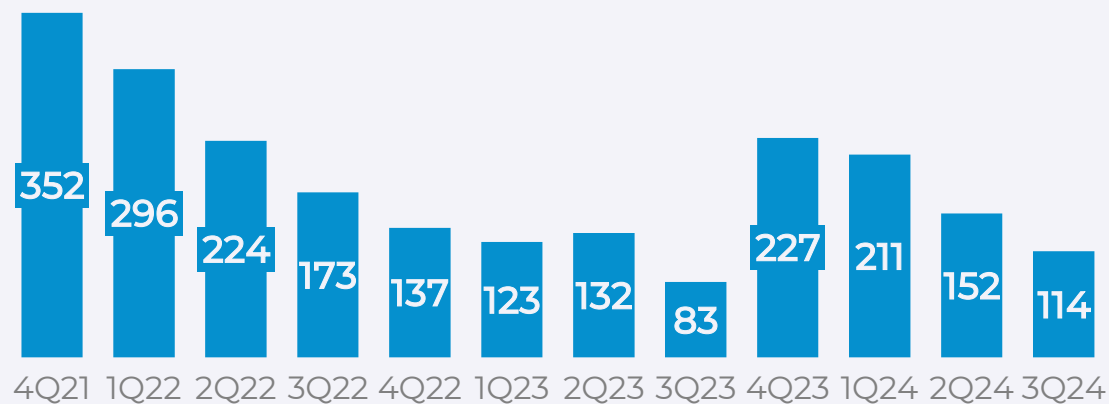
R\$ MM



Cards

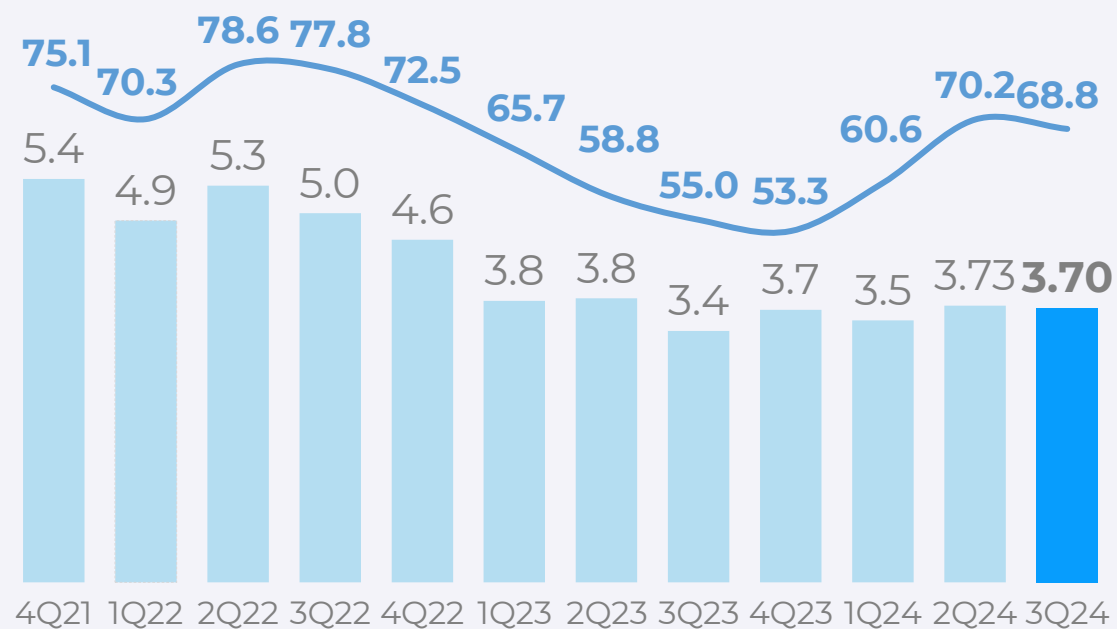
Credit Cards Issued

Thousands



TPV and cards revenue

R\$ Bn & R\$ MM

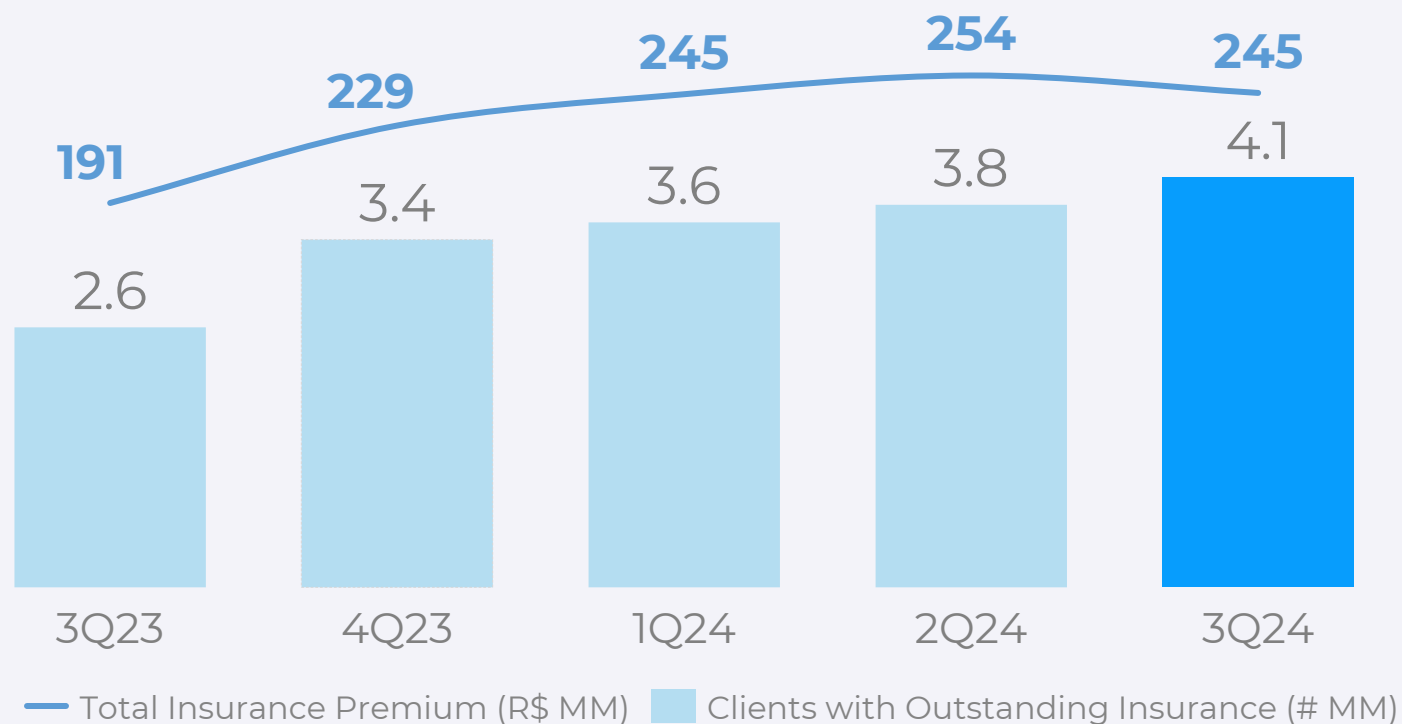


— Cards Revenue (ex-payroll) ■ Cards TPV (R\$ Bn)

Insurance

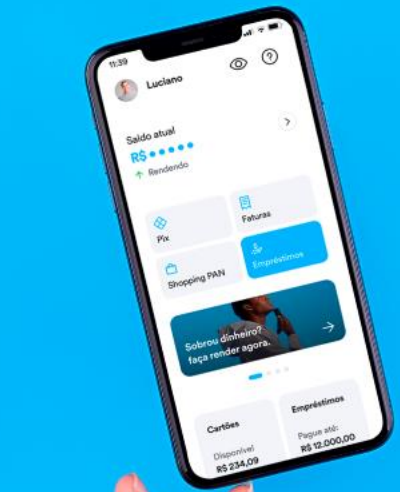
Clients and Premium

#MM & R\$ MM





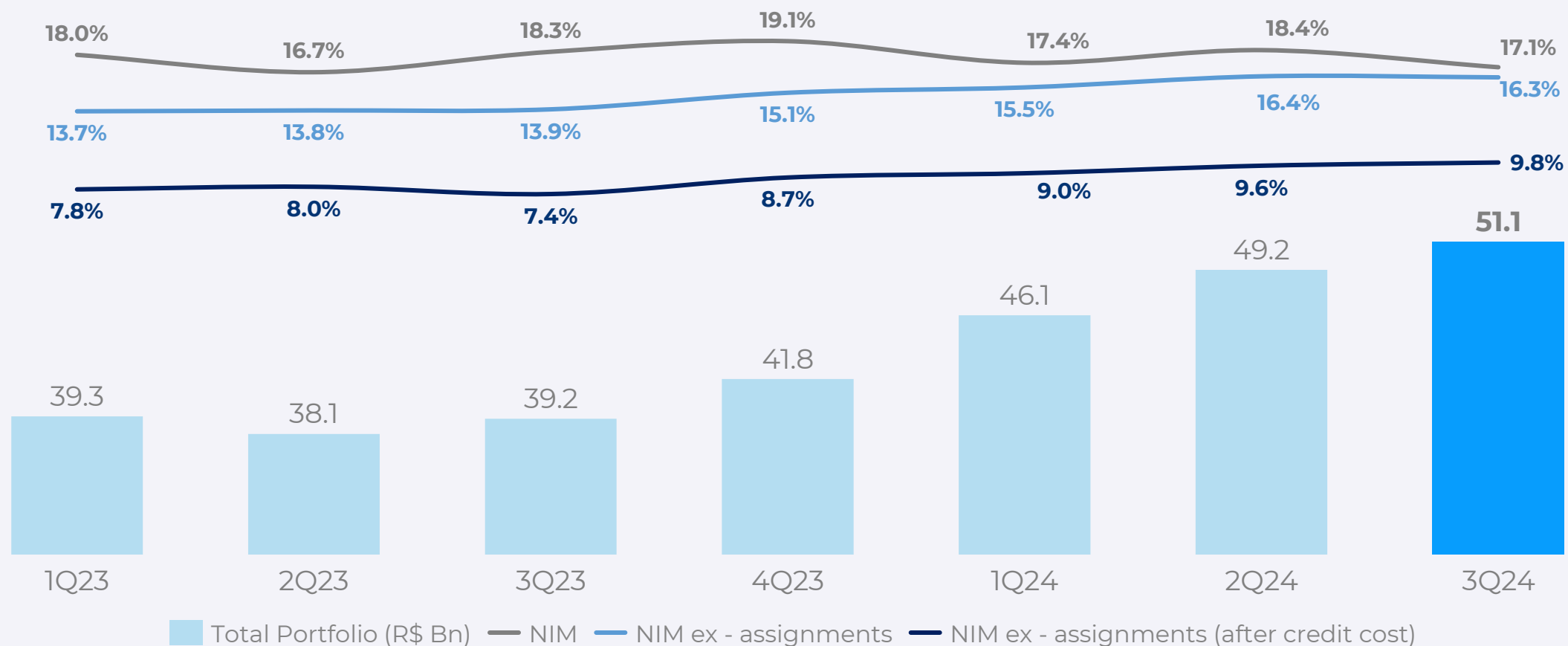
Financial Highlights



Net Interest Margin

NIM after credit cost¹

% p.y.

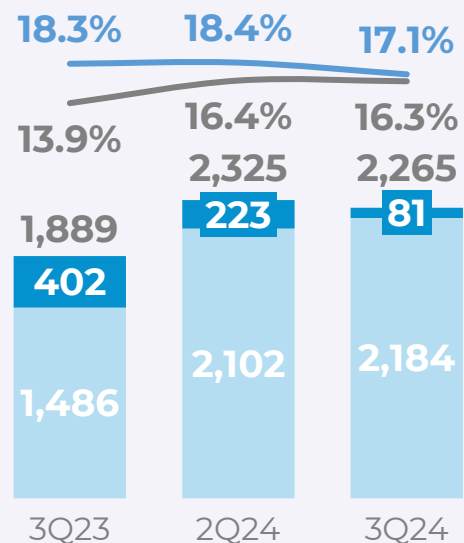


¹Average Interest earning asset excluding excess cash

Quarterly Results

Net Interest Margin¹

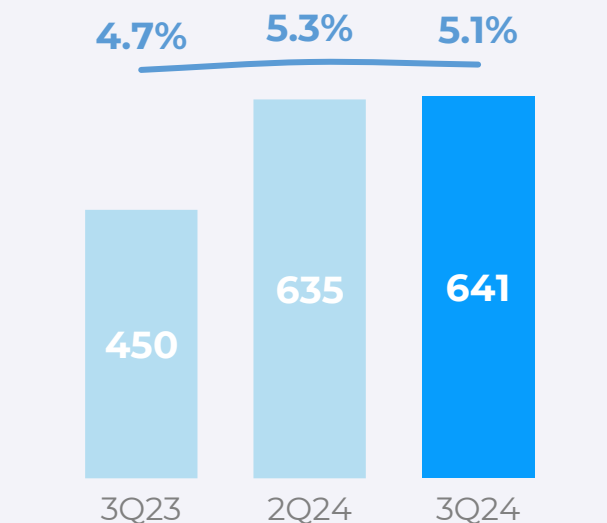
R\$ MM & % p.y.



- NIM² ex assignments
- NIM²
- Credit Assignments Results³
- NIM²- Carry

Net Provision Expenses

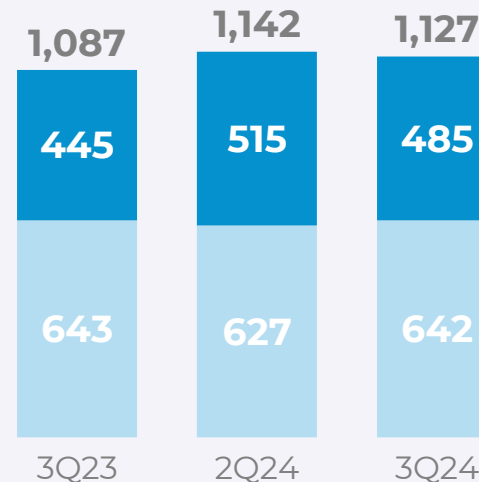
R\$ MM & % p.y.



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

Expenses

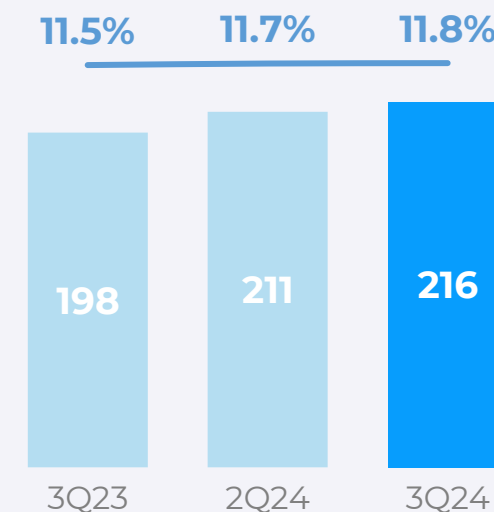
R\$ MM



- Origination expenses
- G&A expenses

Profitability

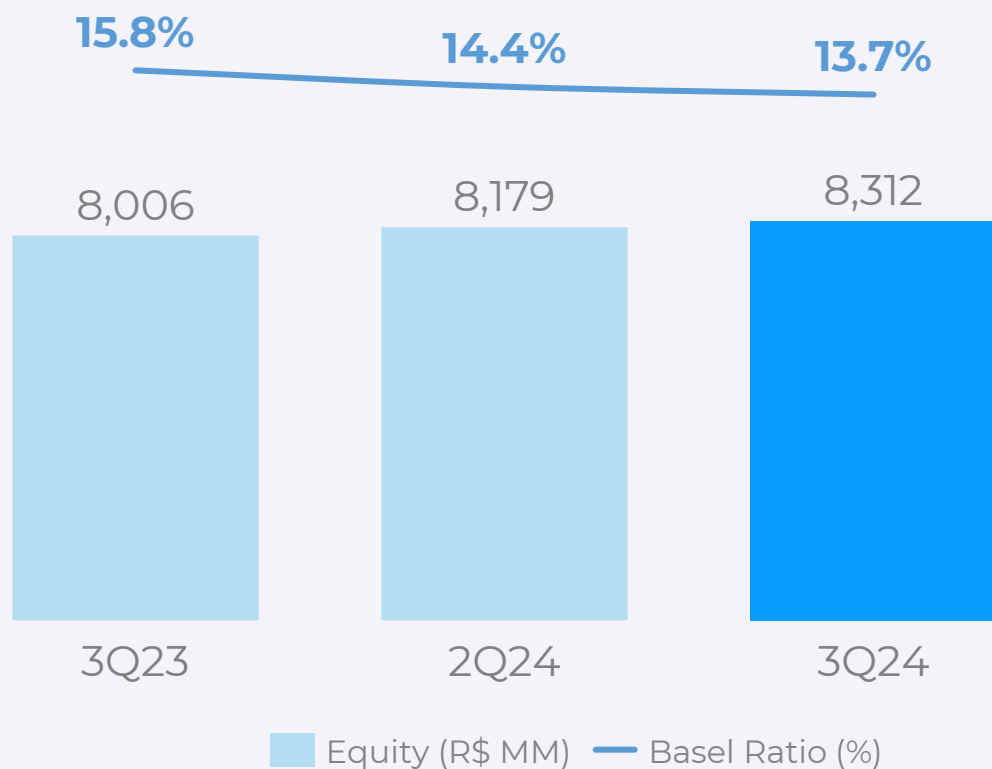
R\$ MM & % p.y.



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

¹ Average Interest earning asset excluding excess cash; ² Managerial Net Interest Margin; ³ Considers credit assignments of Performance Loans and Non-Performing Loans in the period

Equity and Capital¹



R\$ MM	3Q23	2Q24	3Q24
Ref. Shareholders' s Equity	5,544	6,031	6,165
Required Shareholders' s Equity	3,694	4,397	4,711
RWA	35,184	41,879	44,867

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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