NOVEMBRO, 2026 – **RI DOTZ**

Divulgação **de Resultados**

3T26

dotz

VOCÊ PODE MAIS



Aviso Legal

VOCÊ PODE MAIS

Esta apresentação é válida exclusivamente para a presente data e seu conteúdo poderá ser alterado sem aviso prévio. A Companhia não se compromete a atualizar ou revisar as informações aqui contidas após esta data. As informações apresentadas, incluindo dados de mercado e de terceiros, foram obtidas de fontes que consideramos confiáveis. No entanto, não garantimos a precisão ou integridade desses dados e não nos responsabilizamos por erros ou omissões. Esta apresentação contém declarações que abrangem todas as afirmações que não são fatos históricos, e pode incluir estimativas e expectativas sobre eventos futuros, planos, objetivos e intenções da Companhia. Essas declarações envolvem riscos e incertezas, e os resultados reais poderão diferir significativamente das expectativas atuais. Fatores como riscos de mercado, condições econômicas, concorrência e mudanças regulatórias, entre outros, podem influenciar esses resultados. Consulte os detalhes sobre esses fatores de risco no Formulário de Referência da Companhia. Os dados financeiros apresentados podem incluir previsões e outras estimativas, que refletem nossas premissas e expectativas atuais e estão sujeitas a variações. Não há garantia de que essas projeções serão precisas. Esta apresentação também pode incluir medidas financeiras não-IFRS (ou medidas alternativas de desempenho), que são suplementares e não substituem as medidas financeiras preparadas de acordo com as normas IFRS (ou outras normas contábeis aplicáveis). A moeda utilizada nesta apresentação é “R$” nesta apresentação refere-se ao real, a moeda oficial do Brasil.

Desempenho **Operacional**



Continuamos focados no crescimento da plataforma de forma sustentável

Compromisso da Dotz: eficiência, crescimento e cross-sell

Crescimento de Techfin

Forte, previsível, constante e com rentabilidade

9M26:

- **Originação de R$ 450,1 mm nos 9M26 superando em 3% os 9M25**
- **339 mil contratos**

Consolidação do Loyalty

Escalar o negócio com rentabilidade, e consolidar os nossos diferenciais competitivos

9M26:

- **BNPL no Dotz Pay já representa 34% do TPV**
- **100 mil consumidores BNPL**

Eficiência operacional

Negócios lucrativos e otimização de investimentos e despesas

9M26:

- **EBITDA: R$ 92,7 mm vs R$ 40,7 mm nos 9M25**
- **Lucro Líquido: R$ 23,5 mm vs R$ (2,3) mm nos 9M25**

Continuamos focados no crescimento da plataforma de forma sustentável

Compromisso da Dotz: eficiência, crescimento e cross-sell

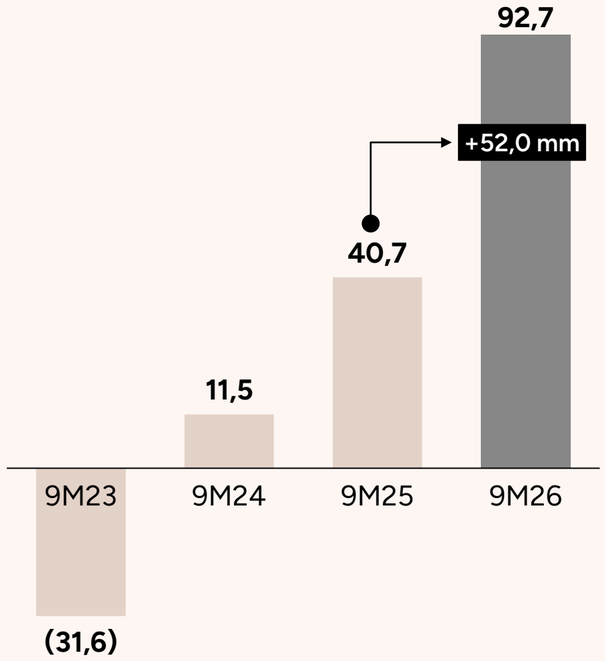
Eficiência operacional

Negócios lucrativos e otimização de investimentos e despesas

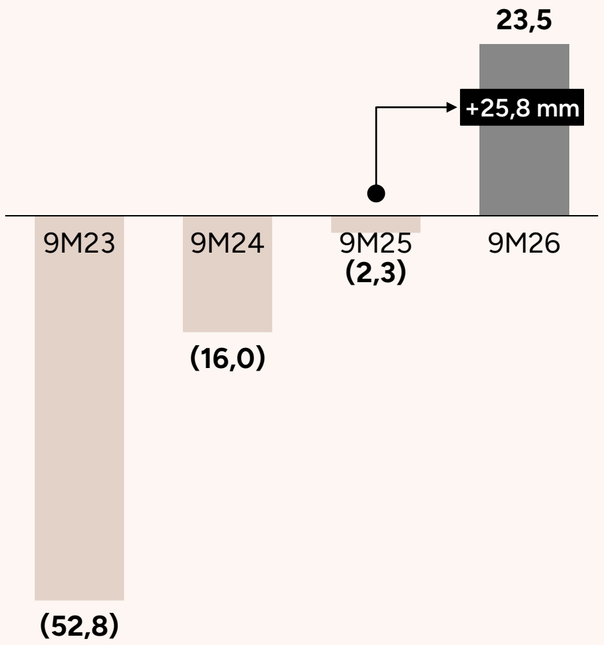
9M26:

- **EBITDA: R$ 92,7 mm vs R$ 40,7 mm nos 9M25**
- **Lucro Líquido: R$ 23,5 mm vs R$ (2,3) mm nos 9M25**

EBITDA (R$ mm)



LUCRO LÍQUIDO (R$ mm)



Continuamos focados no crescimento da plataforma de forma sustentável

Compromisso da Dotz: eficiência, crescimento e cross-sell

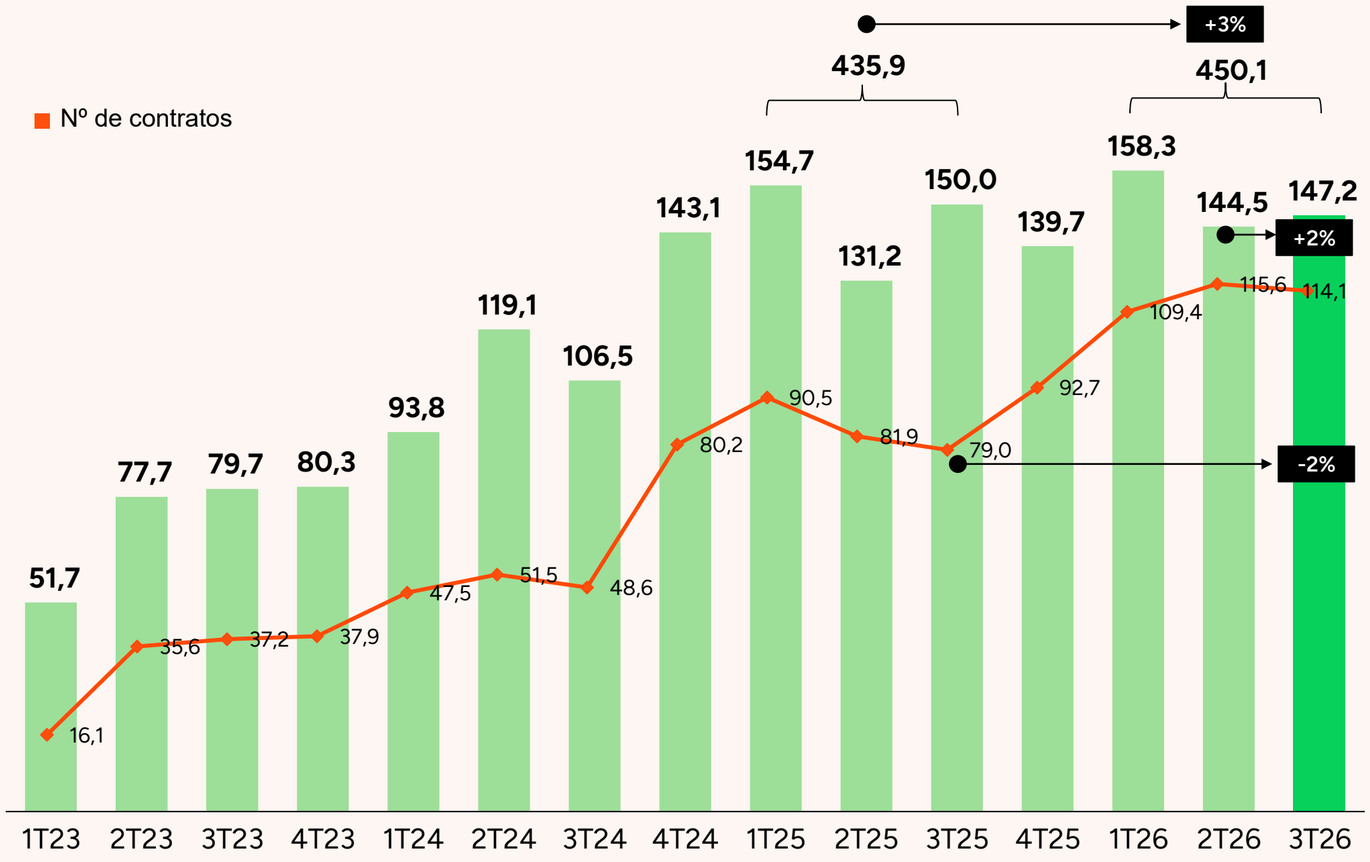
Crescimento de Techfin

Forte, previsível, constante e com rentabilidade

9M26:

- **Originação de R$ 450,1 mm nos 9M26 superando em 3% os 9M25**
- **339 mil contratos nos 9M26, um aumento de 34% contra 9M25**

ORIGINAÇÃO (R$ mm) e NÚMERO DE CONTRATOS (# mil)



[1] A partir do 2T26, divulgamos a originação de crédito como sendo igual à aquisição de CCBs pelos FIDCs. Estes números, portanto, não têm comparabilidade com os dados de originação publicados anteriormente.

Continuamos focados no crescimento da plataforma de forma sustentável

Compromisso da Dotz: eficiência, crescimento e cross-sell

Consolidação do Loyalty

Escalar o negócio com rentabilidade, e consolidar os nossos diferenciais competitivos

9M26:

- **BNPL no Dotz Pay já representa 34% do TPV**
- **100 mil consumidores Dotz Pay**

Dotz Pay em números

[2]TPV: Pontos e Crédito
+20% vs 2T26
+226% vs 3T25

[2]BNPL
34% do TPV
60% recorrência

10 parceiros com BNPL ativo
+67% vs 2T26
+150% vs 3T25

[2]Consumidores Dotz Pay
100 mil
+70% vs 2T26
+200% vs 3T25

[2]Pontos Parceiros
+114% vs 2T26

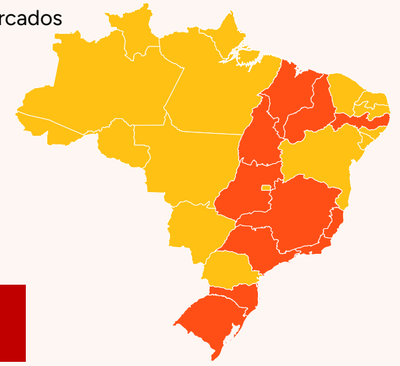
Foco em Cobertura e Penetração

- Dotz Pay + Americanas + Supermercados
- Dotz Pay + Americanas

Setor Supermercadista Brasil
R$ 1,14 Trilhões[1]

Top 100 Supermercados ABRAS
R$ 620 Bilhões[1]

Supermercados Plug&Play
R$ 400 Bilhões[1]



[1] *Fonte: ABRAS. Dados de 2025.*

[2] *Desconsidera número relativo a parcerias encerradas*

Resultados **Financeiros**



9M26: Crescimento da operação de Techfin e Lucro Líquido de R$ 23,5 mm

Operação de Techfin ascendente, Lucro Bruto e EBITDA com crescimento nos 9M26

3T26

LUCRO BRUTO

R$ 46,0 mm

+6% YoY

SG&A

R$ (33,8) mm

+17% YoY

EBITDA

R$ 12,1 mm

-2,3 mm YoY

LUCRO LÍQUIDO

R$ (6,7) mm

-3,4 mm YoY

9M26

LUCRO BRUTO

R$ 191,1 mm

+56% YoY

SG&A

R$ (98,5) mm

+20% YoY

EBITDA

R$ 92,7 mm

+52,0 mm YoY

LUCRO LÍQUIDO

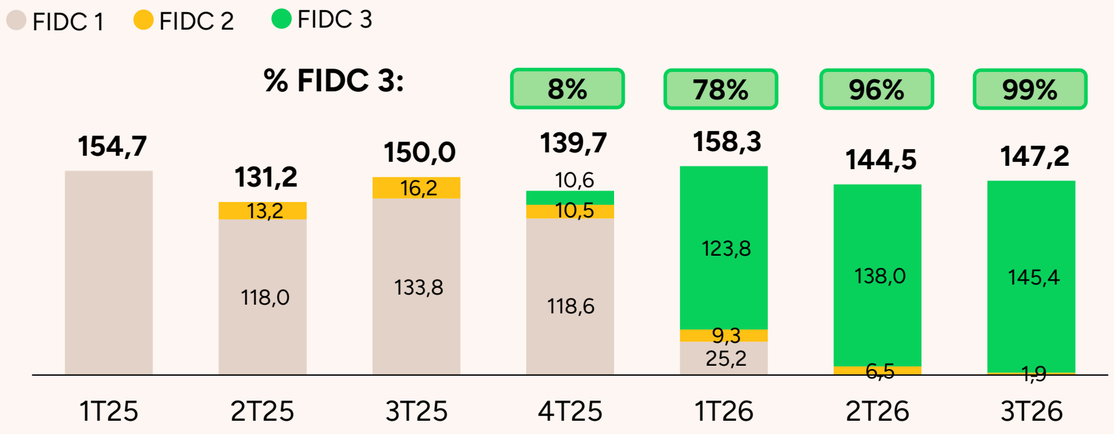
R$ 23,5 mm

+25,8 mm YoY

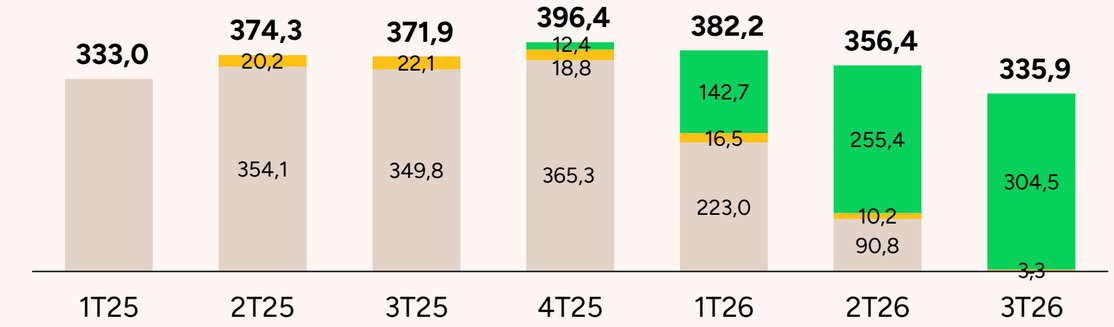
Estratégia de FIDCs

Os FIDCs são utilizados como fontes de financiamento e resultados para as operações de Crédito de Techfin

ORIGINAÇÃO POR FIDC (R$ mm)



PL FIDCs (R$ mm)



Com evolução da originação no FIDC 3, com 99% da originação concentrada nesse veículo, as receitas e PDD contabilizados passam a ser refletidas de forma menos descasada do que nos trimestres anteriores.

No 1S26, o crescimento expressivo da originação e carteira no FIDC 3 causou maior apuração de receitas nesse veículo, com respectivo impacto na PDD refletido posteriormente, em alguns meses.

Conforme carteira amadurece, o descasamento de receita e PDD se estabiliza.

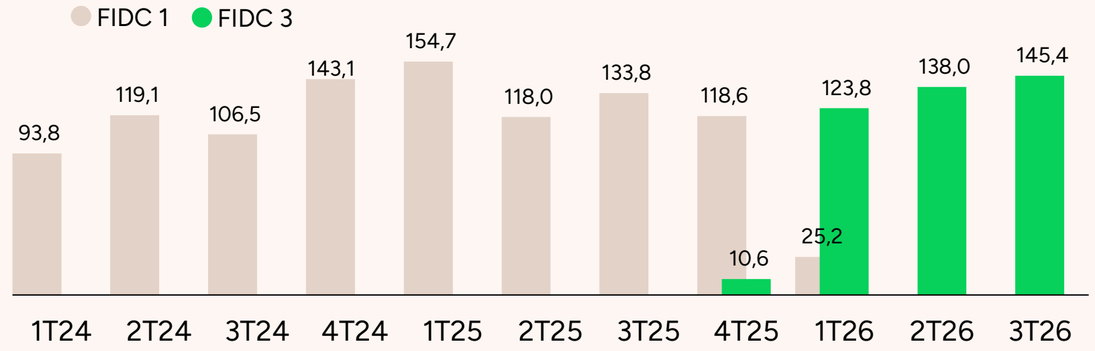
Em Jul/2026 a Companhia constituiu o "FIDC 4", cujas cotas subordinadas são 100% detidas pela Dotz e fez aquisição da carteira de recebíveis do "FIDC 1", pelo valor de R$ 62,3 mm. A carteira encontra-se em liquidação, sem nova originação, com os recebíveis mantidos até o vencimento ou oportuna venda a terceiros.

FIDC 1: "FIDC Empírica NoVerde Crédito Pessoal";
FIDC 2: "Dotzfin FIDC", constituído no 1S25;
FIDC 3: "FIDC Dotz NoVerde", constituído no 2S26, atualmente principal veículo.
FIDC 4: "Dotz NoVerde Crédito Pessoal II", constituído em Julho/26

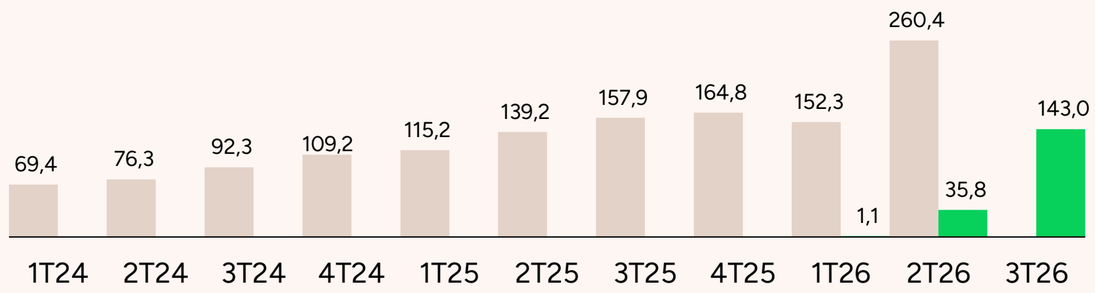
Evolução dos FIDCs 1 e 3

Comparativo entre FIDC 1 com originação decrescente e FIDC 3 com originação crescente e impactos na PDD

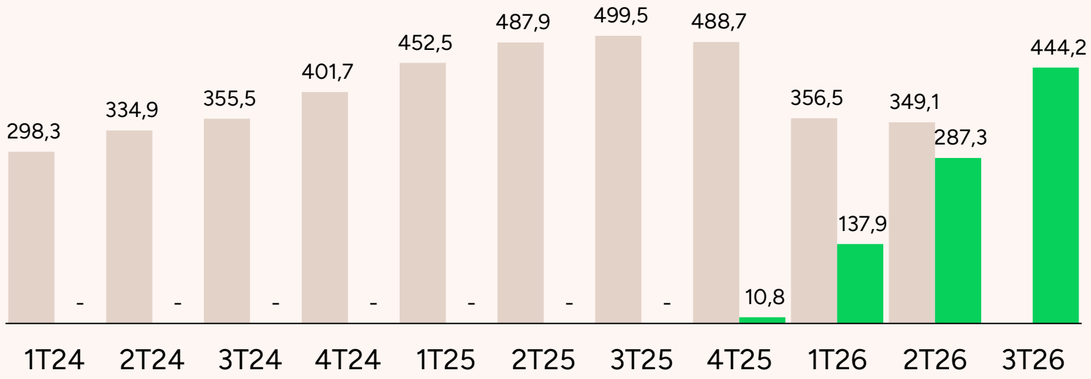
ORIGINAÇÃO[1] POR FIDC1 e 3 (R$ mm)



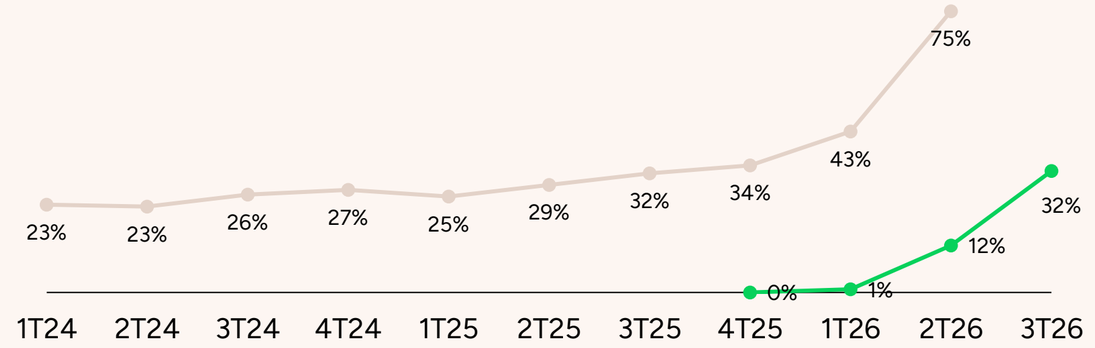
PDD[3] POR FIDC (R$ mm)



CARTEIRA[2] POR FIDC (R$ mm)



PDD/CARTEIRA (%)

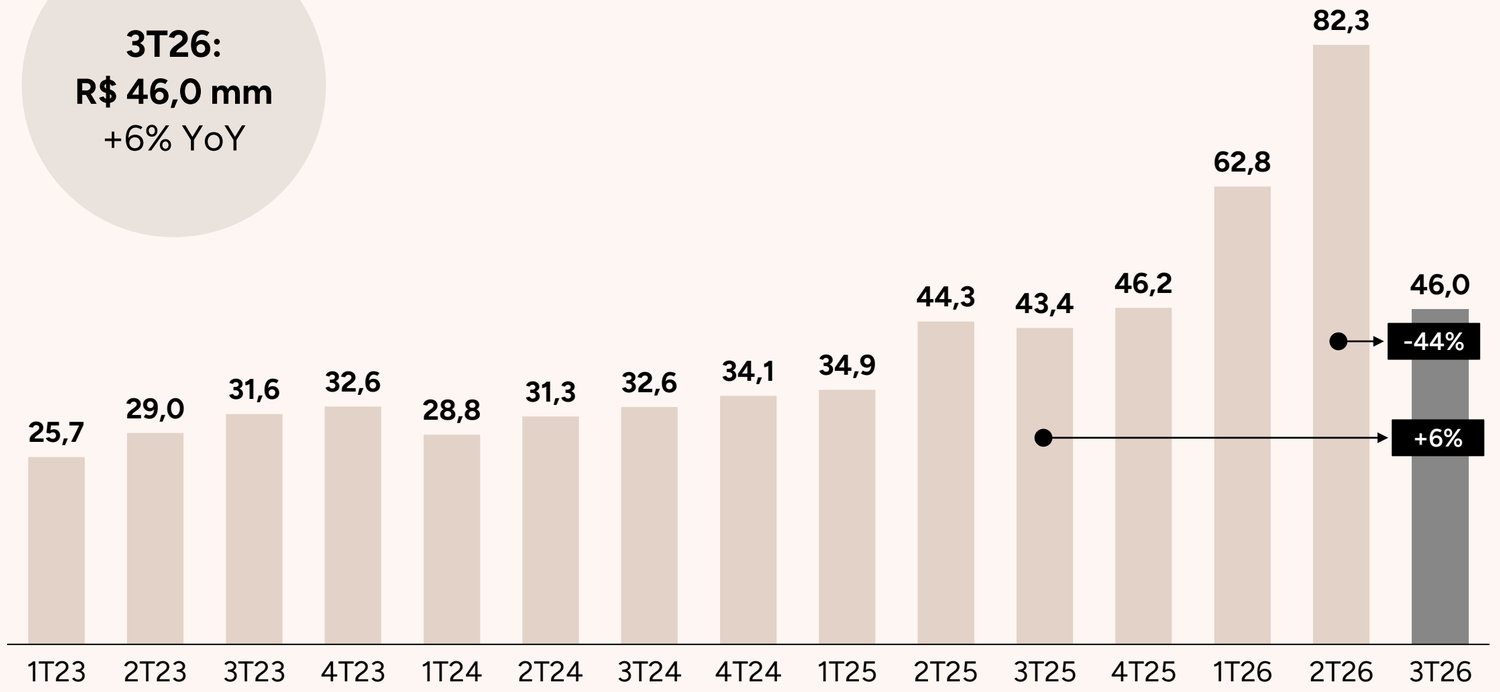


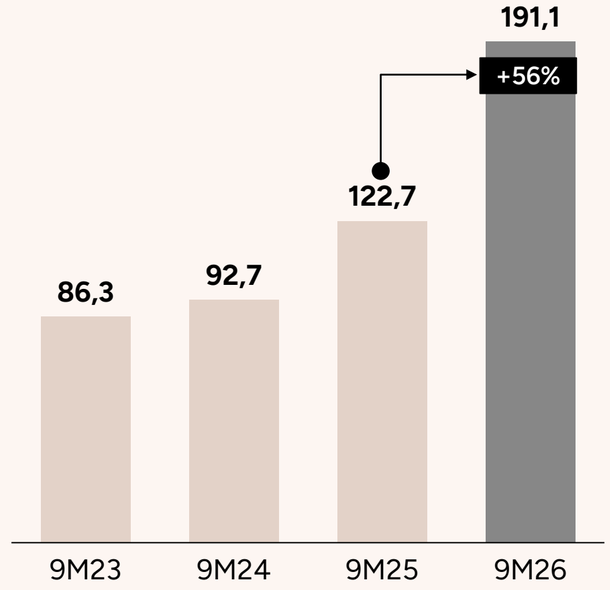
[1] Item VII-a "Aquisições" no Informe Mensal disponibilizado na plataforma Fundos.Net;
[2] Soma dos itens I-1-a.1, a.2 e a.3, respectivamente "Créditos Existentes a Vencer e Adimplentes", "Créditos Existentes a Vencer com Parcelas Inadimplentes", e "Créditos Existentes Inadimplentes" no Informe Mensal disponibilizado na plataforma Fundos.Net;
[3] Item I-a.10 "Provisão para Redução no Valor de Recuperação" no Informe Mensal disponibilizado na plataforma Fundos.Net.

LUCRO BRUTO (R$ mm)

Impacto do crescimento de originação no FIDC 3, com evolução gradual de receitas e PDD. Nos 1T26 e 2T26 impacto do descasamento de receita e PDD.

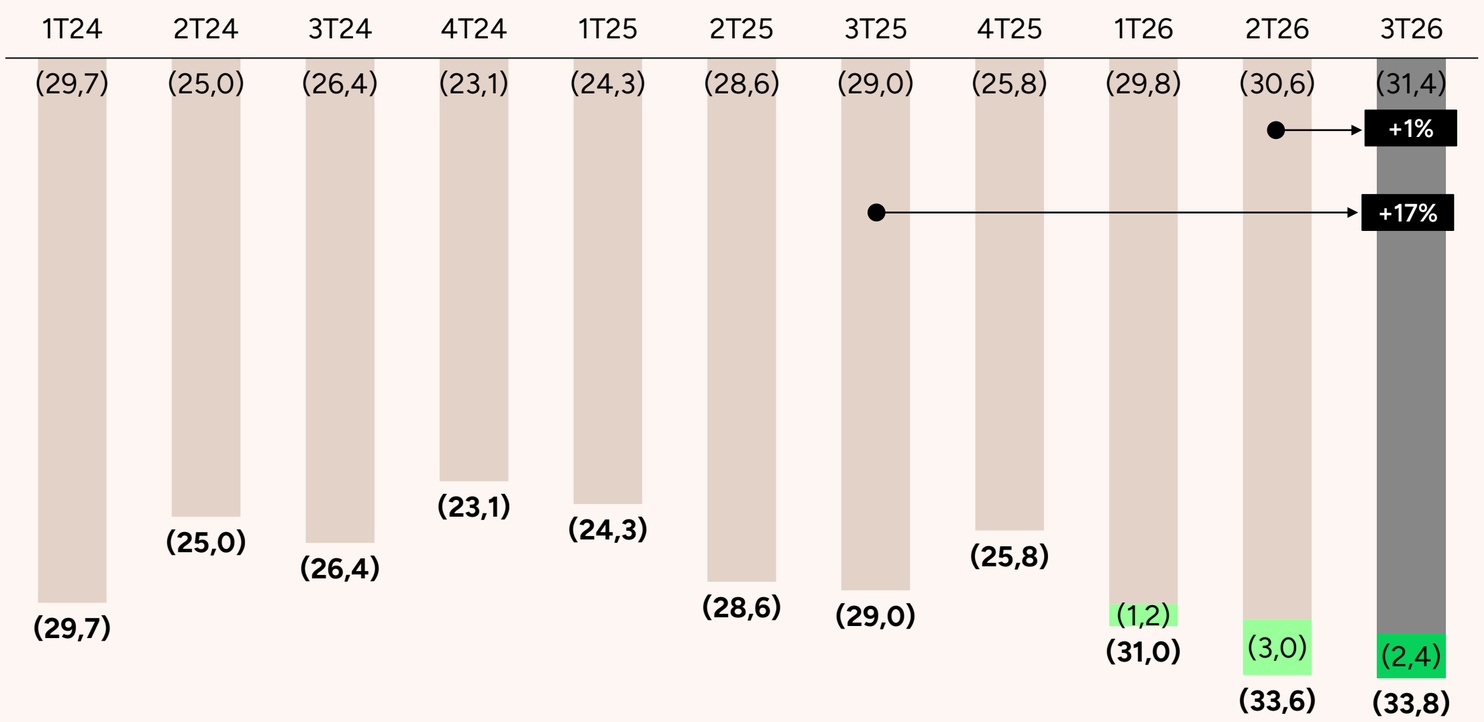
3T26:
R$ 46,0 mm
+6% YoY

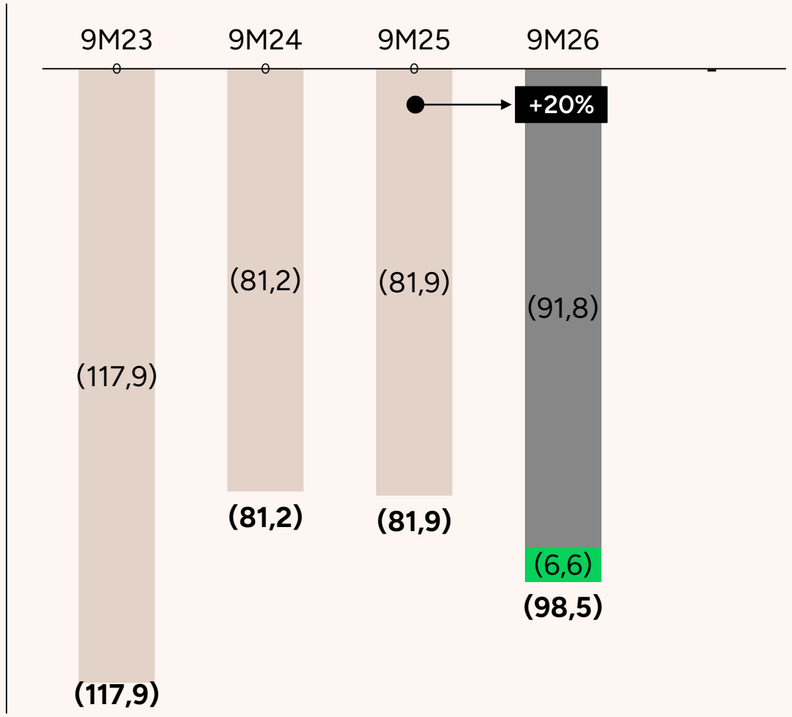




SG&A (R$ mm)

Despesas impactadas pela consolidação dos FIDCs, com R$ (6,6)* mm nos 9M26

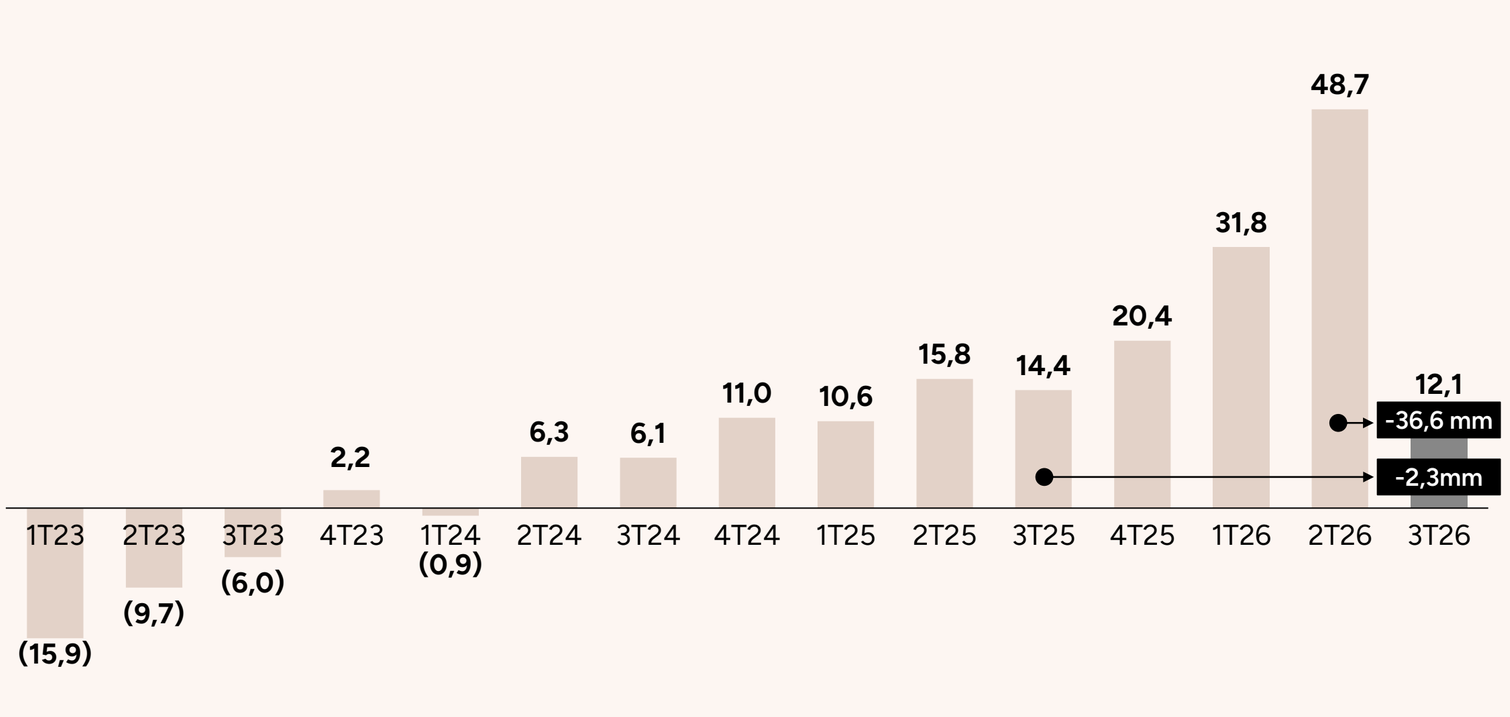


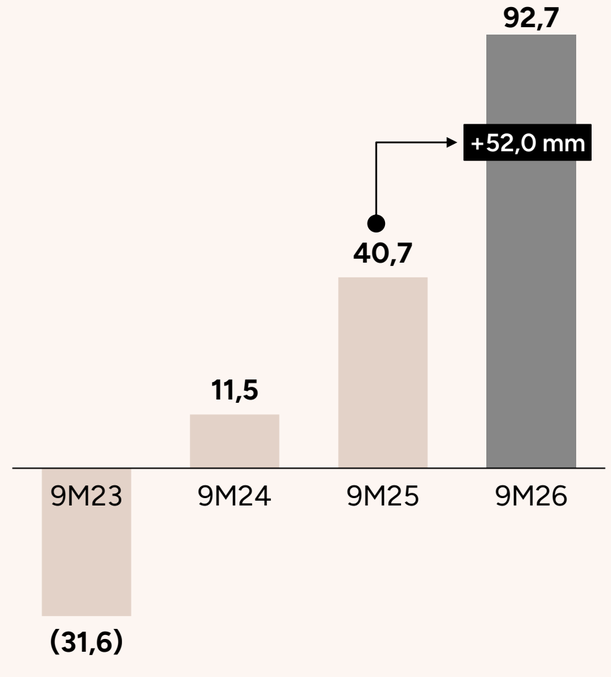


* Abertura das linhas de resultado de FIDC na Nota Explicativa 11 das Demonstrações Financeiras.

EBITDA (R$ mm)

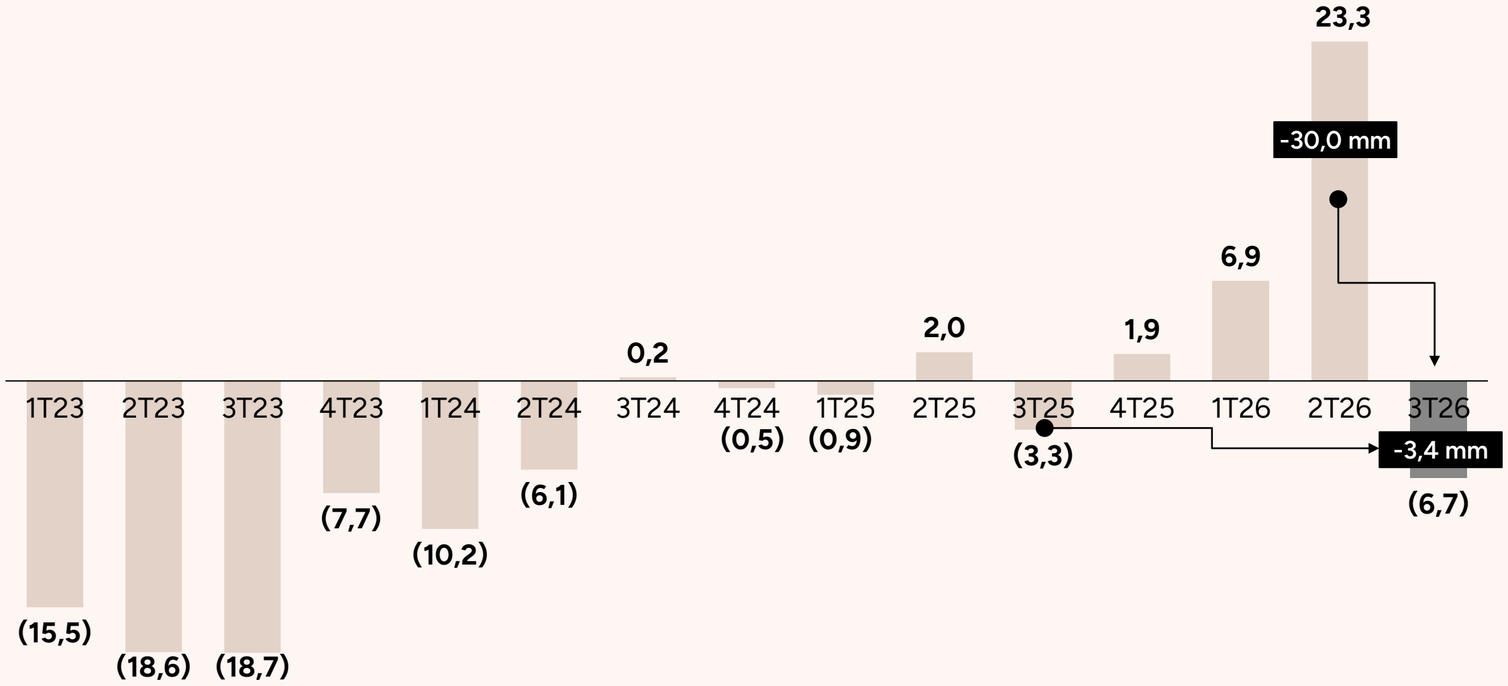
Crescimento ao longo dos trimestres, com contribuição do FIDC 3 no 2S26 e reconhecimento de receita e PDD em evolução gradual. Nos 1T26 e 2T26 impacto do descasamento de receita e PDD.

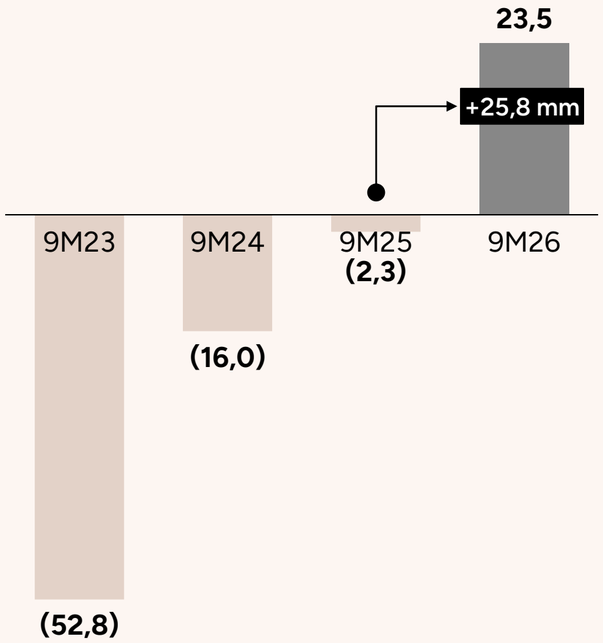




LUCRO LÍQUIDO (PREJUÍZ0) - (R$ mm)

Lucro Líquido de R$ 23,5 mm nos 9M26, com volatilidade trimestral associada ao ritmo de originação e ao ciclo de constituição de PDD





Continuamos focados no crescimento da plataforma de forma sustentável

Compromisso da Dotz: eficiência, crescimento e cross-sell



Crescimento de Techfin

Forte, previsível, constante e com rentabilidade.



Consolidação do Loyalty

Escalar o negócio com rentabilidade, e consolidar os nossos diferenciais competitivos



Eficiência operacional

Negócios lucrativos e otimização de investimentos e despesas

dotz

VOCÊ PODE MAIS

ri.dotz.com.br | ri@dotz.com

NOVEMBER 2026 – **DOTZ IR**

Earnings Release

3Q26

dotz

VOCÊ PODE MAIS



Legal Disclaimer

VOCÊ PODE MAIS

This presentation is valid exclusively as of the date indicated and its content may be amended without prior notice. The Company undertakes no obligation to update or revise the information contained herein after this date. The information presented, including market data and third-party information, has been obtained from sources we consider reliable; however, we do not guarantee the accuracy or completeness of such data and assume no responsibility for errors or omissions. This presentation contains statements other than historical facts, including estimates and expectations regarding future events, as well as the Company's plans, objectives, and intentions. Such statements involve risks and uncertainties, and actual results may differ materially from current expectations. Factors such as market risks, economic conditions, competitive dynamics, and regulatory changes, among others, may affect these outcomes. Please refer to the Company's Reference Form for further details on these risk factors. The financial information presented may include forecasts and other estimates, which reflect our current assumptions and expectations and are subject to change. There is no assurance that such projections will materialize. This presentation may also include non-IFRS financial measures (or alternative performance measures), which are supplemental and not a substitute for financial measures prepared in accordance with IFRS (or other applicable accounting standards). All references to "R$" in this presentation refer to the Brazilian real, the official currency of Brazil.

Operational Performance

dotz



We remain focused on the platform expansion in a sustainable way

Dotz's commitment: efficiency, growth and cross-sell

Techfin Growth

Strong, predictable and constant, with profitability

9M26:

- **Origination of R$ 450.1 million in 9M26, exceeding 9M25 by 3%**

Loyalty Consolidation

Scale the business with profitability and strengthen our competitive advantages

9M26:

- **BNPL now accounts for 34% of Dotz Pay TPV**
- **100 thousand BNPL consumers**

Operational Efficiency

Profitable businesses and optimization of investments and expenses

9M26:

- **EBITDA: R$ 92.7 million vs. R$ 40.7 million in 9M25**
- **Net Profit: R$ 23.5 million vs. R$(2.3) million in 9M25**

We remain focused on the platform expansion in a sustainable way

Dotz's commitment: efficiency, growth and cross-sell

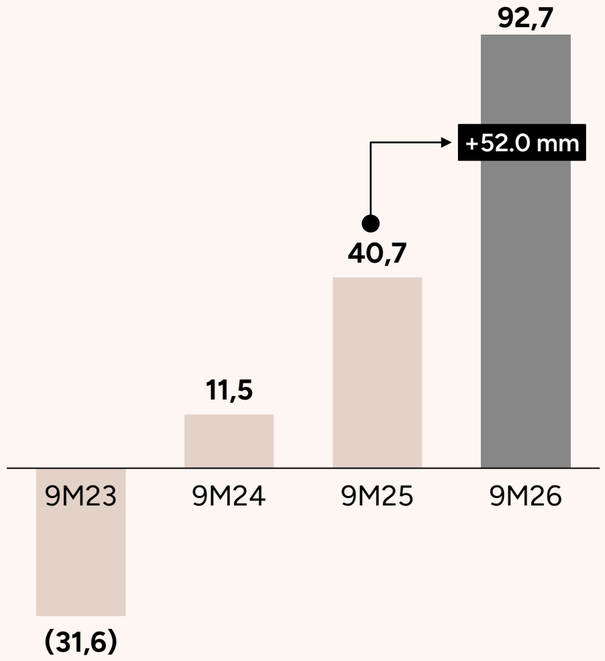
Operational Efficiency

Profitable businesses and optimization of investments and expenses

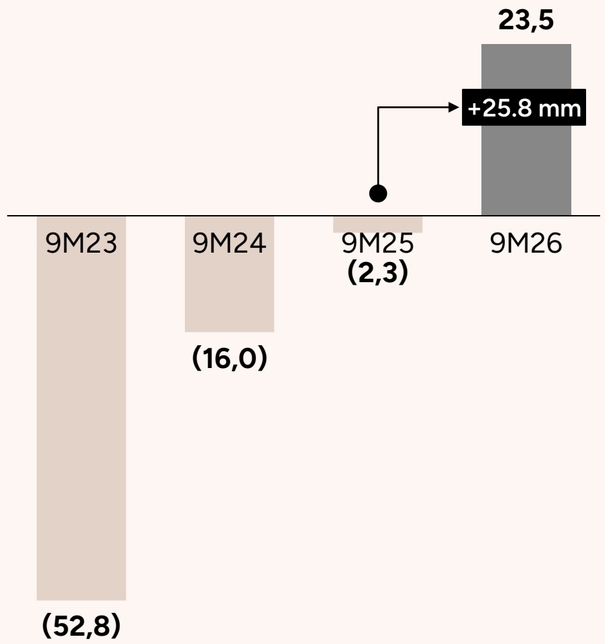
9M26:

- **EBITDA: R$ 92.7 million vs R$40.7 million in 9M25**
- **Net Profit: R$ 23.5 million vs. R$(2.3) million in 9M25**

EBITDA (R$ million)



NET PROFIT (R$ million)



We remain focused on the platform expansion in a sustainable way

Dotz's commitment: efficiency, growth and cross-sell

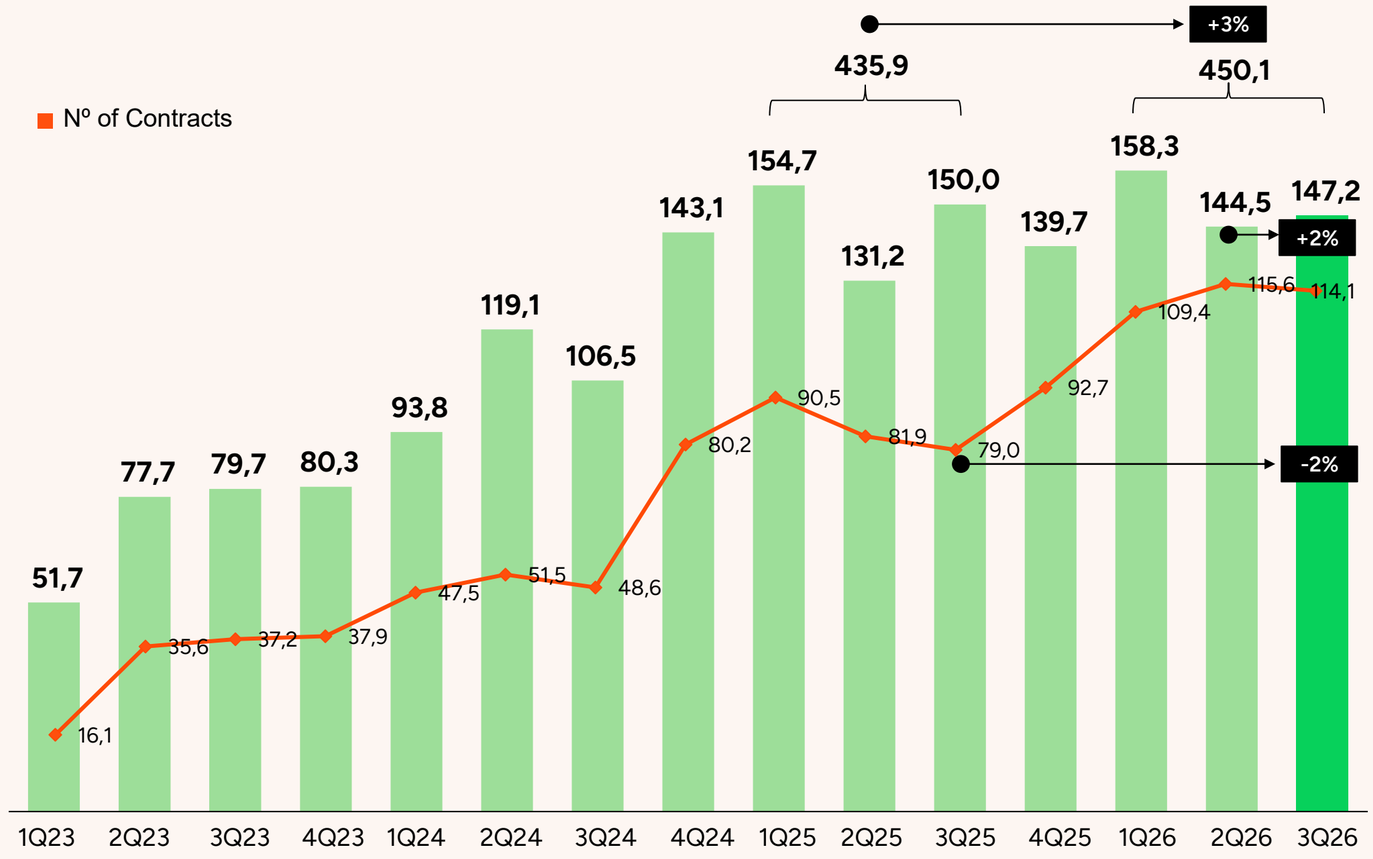
Techfin Growth

Strong, predictable and constant, with profitability

9M26:

- **Origination of R$ 450.1 million in 9M26, exceeding 9M25 by 3%**
- **339 thousand contracts in the 9M26, a 34% growth vs 9M25**

ORIGINATION (R$ million) and NUMBER OF CONTRACTS (# thousand)



[1] *A Starting in the second quarter of 2026, we report credit origination as equivalent to the acquisition of CCBs by FIDCs. Therefore, these figures are not comparable to previously published origination data.*

We remain focused on the platform expansion in a sustainable way

Dotz's commitment: efficiency, growth and cross-sell

Loyalty Consolidation

Scale the business with profitability and strengthen our competitive advantages

9M26:

- **BNPL now accounts for 34% of Dotz Pay TPV**
- **100 thousand BNPL consumers**

Dotz Pay in numbers

[2]TPV: Points and Credit
+20% vs 2Q26
+226% vs 3Q25

[2]BNPL
34% of TPV
60% recuring usage

10 active BNPL merchant partners
+67% vs 2Q26
+150% vs 3Q25

[2]100 thousand Dotz Pay users
+70% vs 2Q26
+200% vs 3Q25

[2]Partners points
+114% vs 2Q26

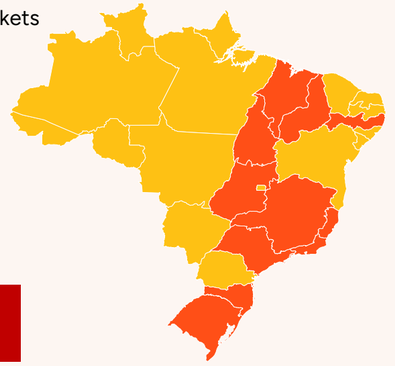
Focus on Coverage and Penetration

- Dotz Pay + Americanas + Supermarkets
- Dotz Pay + Americanas

Brazil's Supermarket Industry
R$ 1.14 trillion[1]

ABRAS Top 100 Supermarkets
R$ 620 billion[1]

Plug&Play Supermarkets
R$ 400 billion[1]



[1] *Source: ABRAS. 2025 figures.*
[2] *Excludes metrics related to discontinued partnerships.*

Financial Results



9M26: Growth of the Techfin vertical and Net Profit of R$ 23.5 million

Growing Techfin operation, with Gross Profit and EBITDA increasing in 9M26

3Q26

GROSS PROFIT

R$ 46.0 million

+6% YoY

SG&A

R$ (33.8) million

+17% YoY

EBITDA

R$ 12.1 million

-2.3 million YoY

NET PROFIT

R$ (6.7) million

-3.4 million YoY

9M26

GROSS PROFIT

R$ 191.1 million

+56% YoY

SG&A

R$ (98.5) million

+20% YoY

EBITDA

R$ 92.7 million

+52.0 million YoY

NET PROFIT

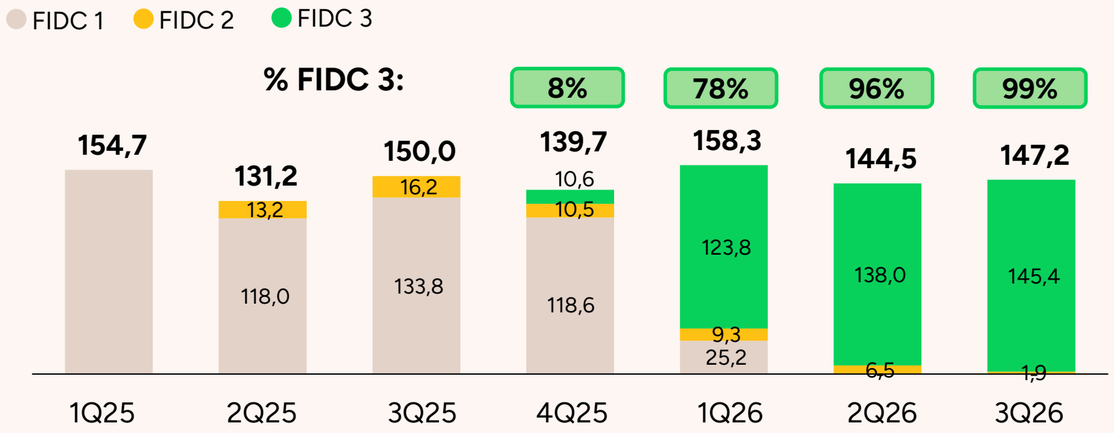
R$ 23.5 million

+25.8 million YoY

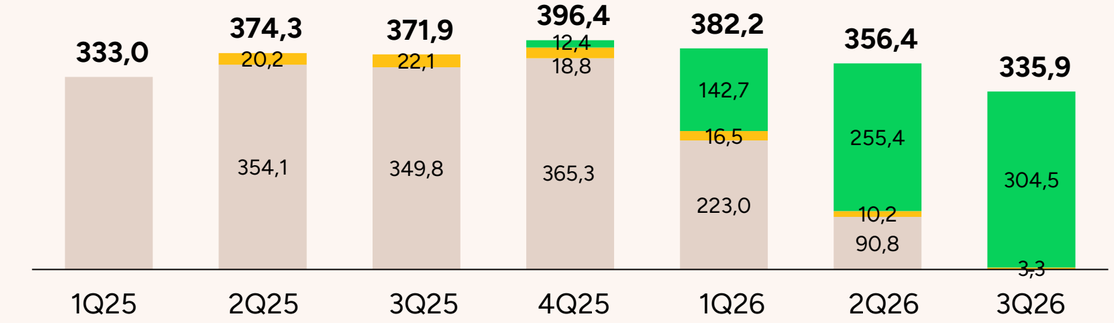
FIDCs Strategy

The FIDCs are used as funding sources and as vehicles for generating returns for Techfin's Credit operations

FIDC ORIGINATION（R$ million)



FIDCs EQUITY（R$ million)



As origination activity continued to migrate toward FIDC 3, with 99% of total originations concentrated in the vehicle, the timing gap between revenue recognition and credit loss provisioning became more closely aligned than in previous quarters.

During 1H26, the rapid expansion of both origination volumes and portfolio balances within FIDC 3 accelerated revenue recognition, while the related credit loss provisions were recognized over subsequent months.

As the portfolio matures, the timing mismatch between revenue recognition and credit loss provisioning gradually normalizes, contributing to more stable profitability levels over time.

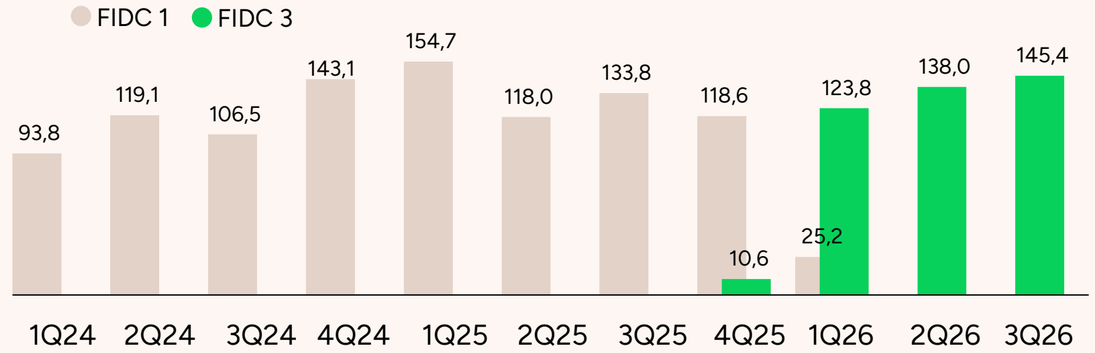
Em In July 2026, the Company established FIDC 4, whose subordinated quotas are 100% owned by Dotz, and acquired the receivables portfolio of FIDC 1, totaling R$62.3 million. The portfolio is currently in run-off mode, with no new originations, and receivables are being managed through collection until maturity or, where appropriate, sale to third parties.

FIDC 1: "FIDC Empírica NoVerde Crédito Pessoal";
FIDC 2: "Dotzfin FIDC", established in 1H25;
FIDC 3: "FIDC Dotz NoVerde", established in 2H26, currently the primary vehicle;
FIDC 4: "Dotz NoVerde Crédito Pessoal II", established in July 2026.

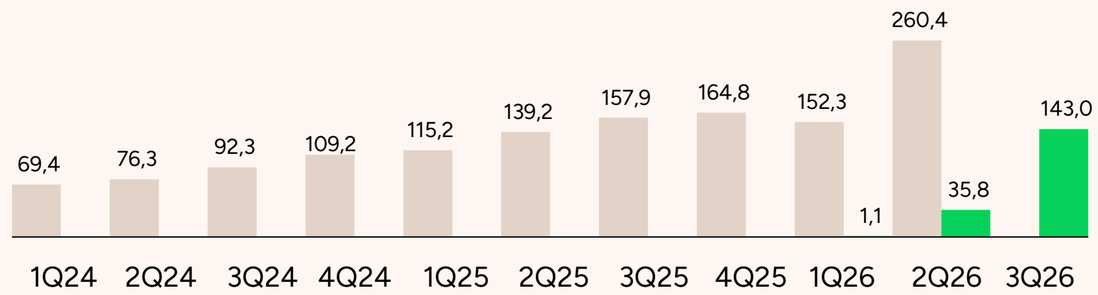
Evolution of FIDCs 1 and 3

Comparison between FIDC 1 with declining origination and FIDC 3 with increasing origination, and impacts on the allowance for doubtful accounts (PDD)

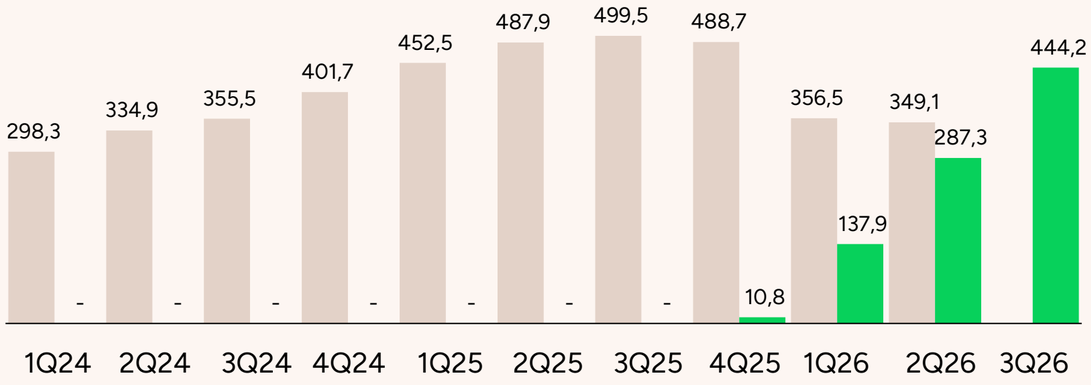
ORIGINATION[1] BY FIDC1 and 3 (R$ million)



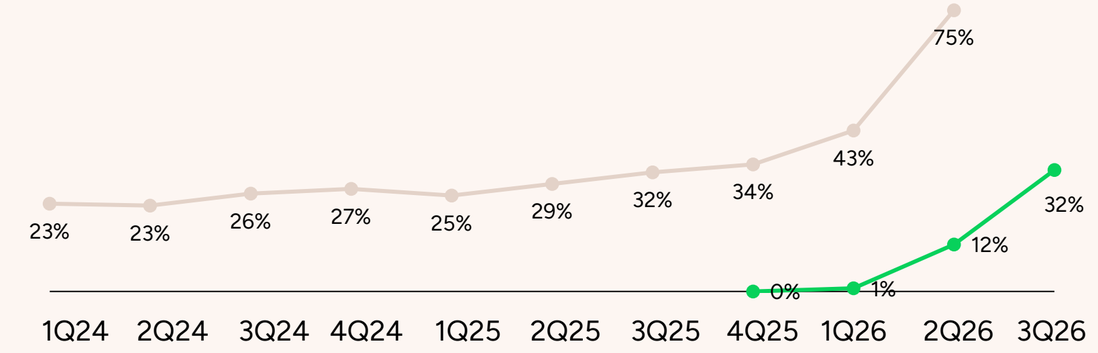
PDD[3] BY FIDC (R$ million)



PORTFOLIO[2] BY FIDC (R$ million)



PDD/PORTFOLIO (%)

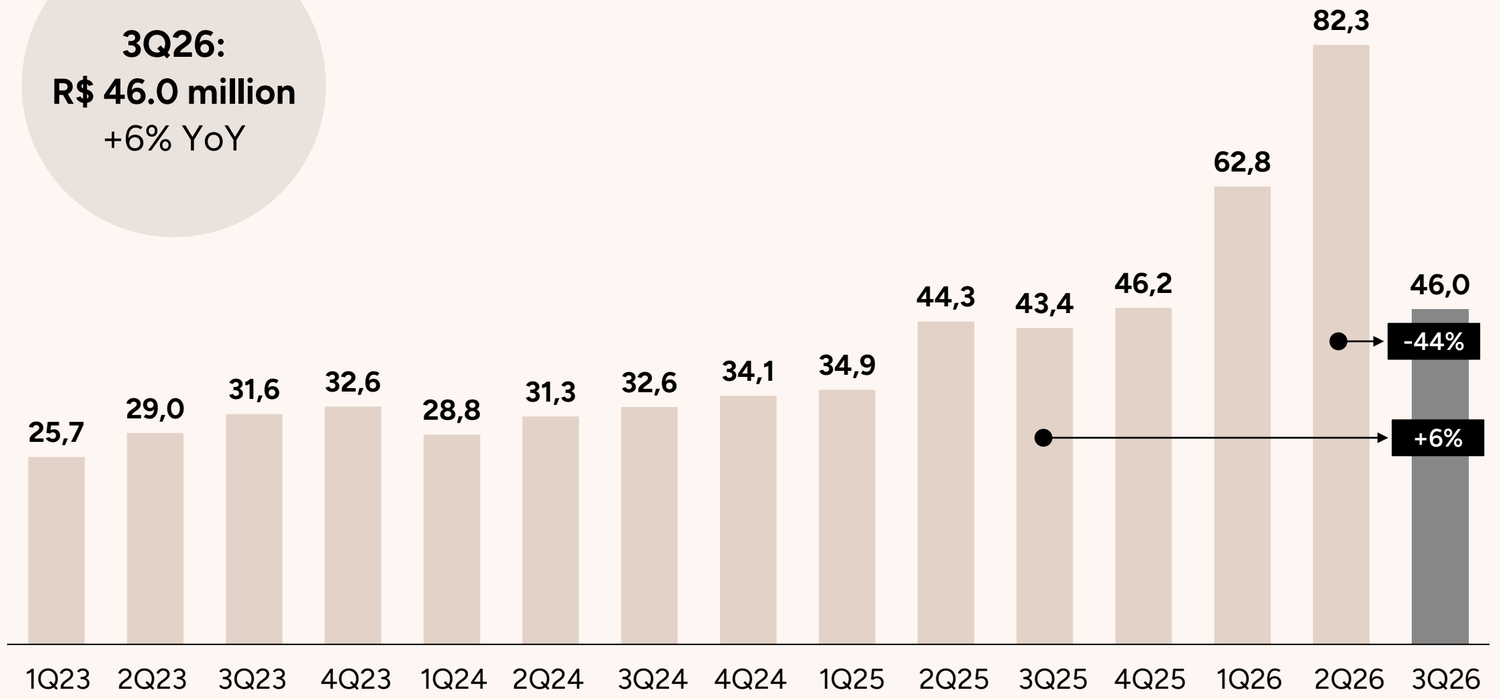


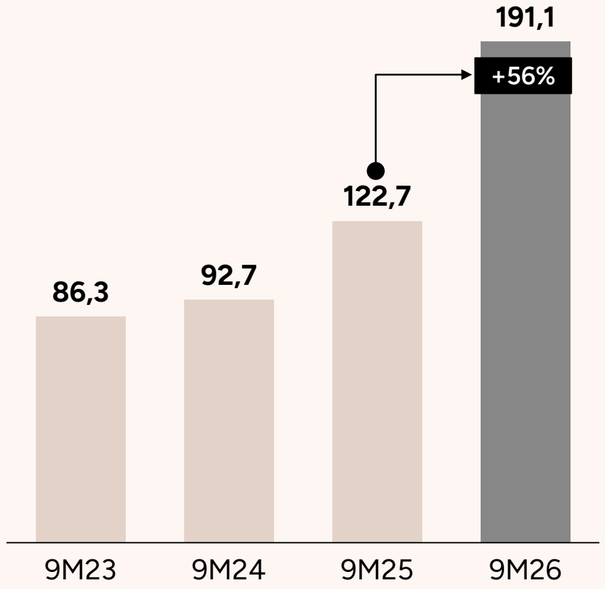
[1] Item VII-a "Acquisitions" in the Monthly Report available on the Fundos.Net platform;
[2] Sum of items I-1-a.1, a.2, and a.3—respectively "Existing Performing Receivables Not Yet Due," "Existing Receivables Not Yet Due with Overdue Installments," and "Existing Overdue Receivables"—in the Monthly Report available on the Fundos.Net platform;
[3] Item I-a.10 "Provision for Reduction in Recoverable Value" in the Monthly Report available on the Fundos.Net platform.

GROSS PROFIT (R$ million)

Impact of origination growth in FIDC 3, with a temporary mismatch between revenue recognition and loan-loss provisions

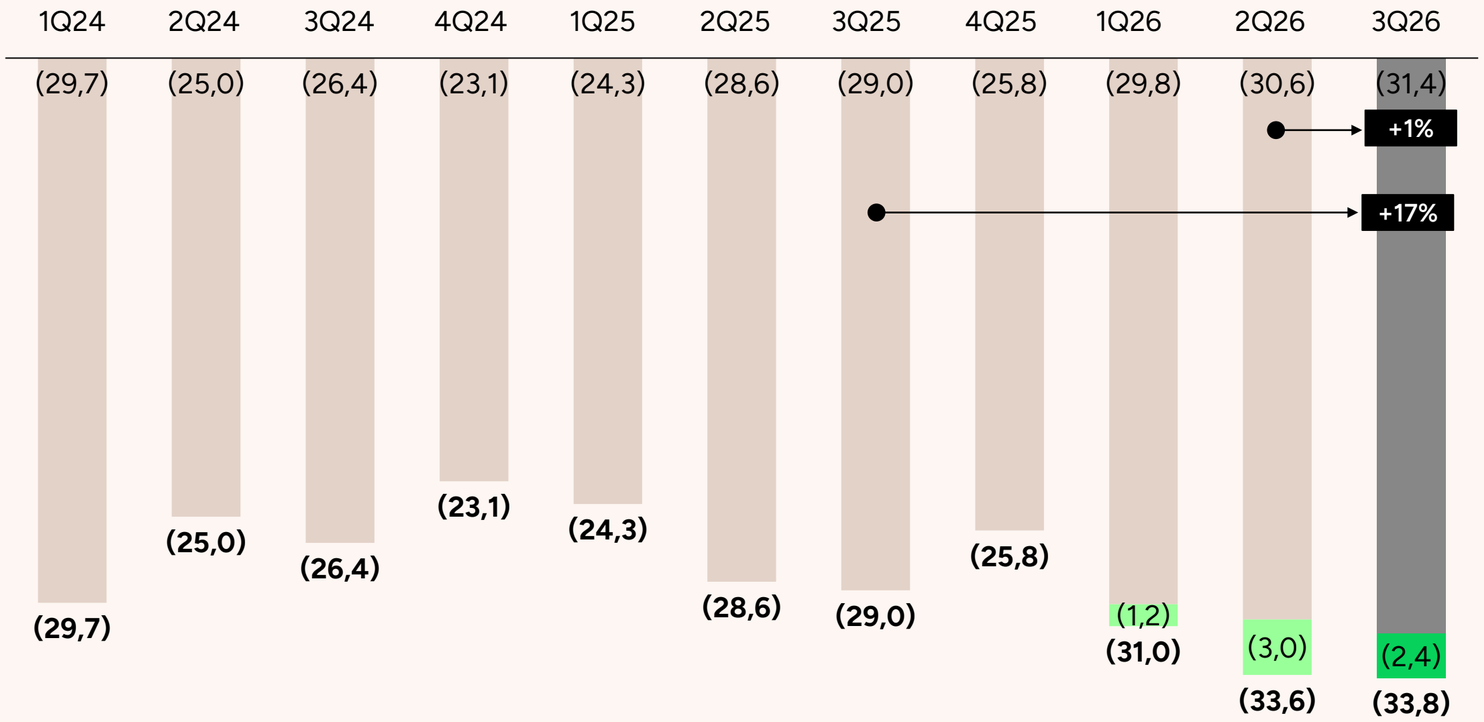
3Q26:
R$ 46.0 million
+6% YoY

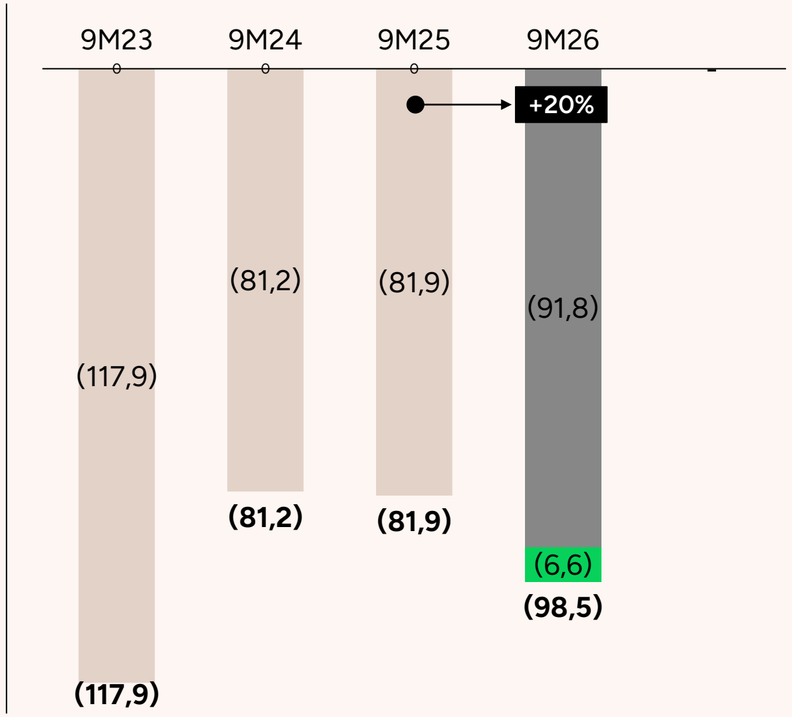




SG&A (R$ million)

Expenses impacted by FIDC consolidation, totaling R$6.6 million in 9M26

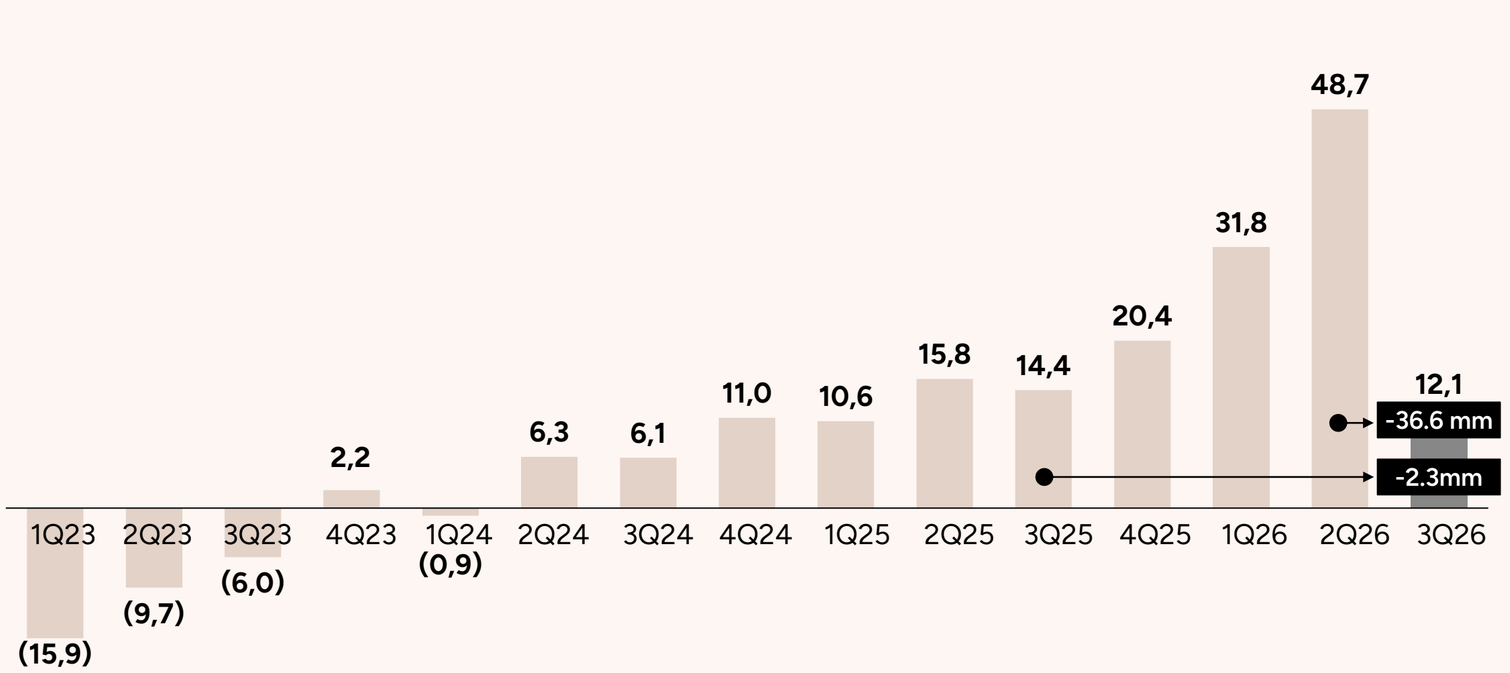


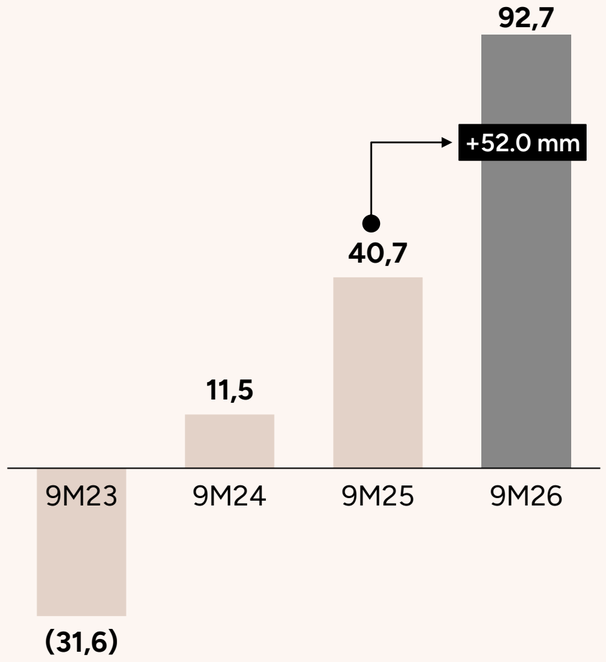


* A detailed breakdown of FIDC earnings line items is provided in Note 11 to the Financial Statements.

EBITDA (R$ mm)

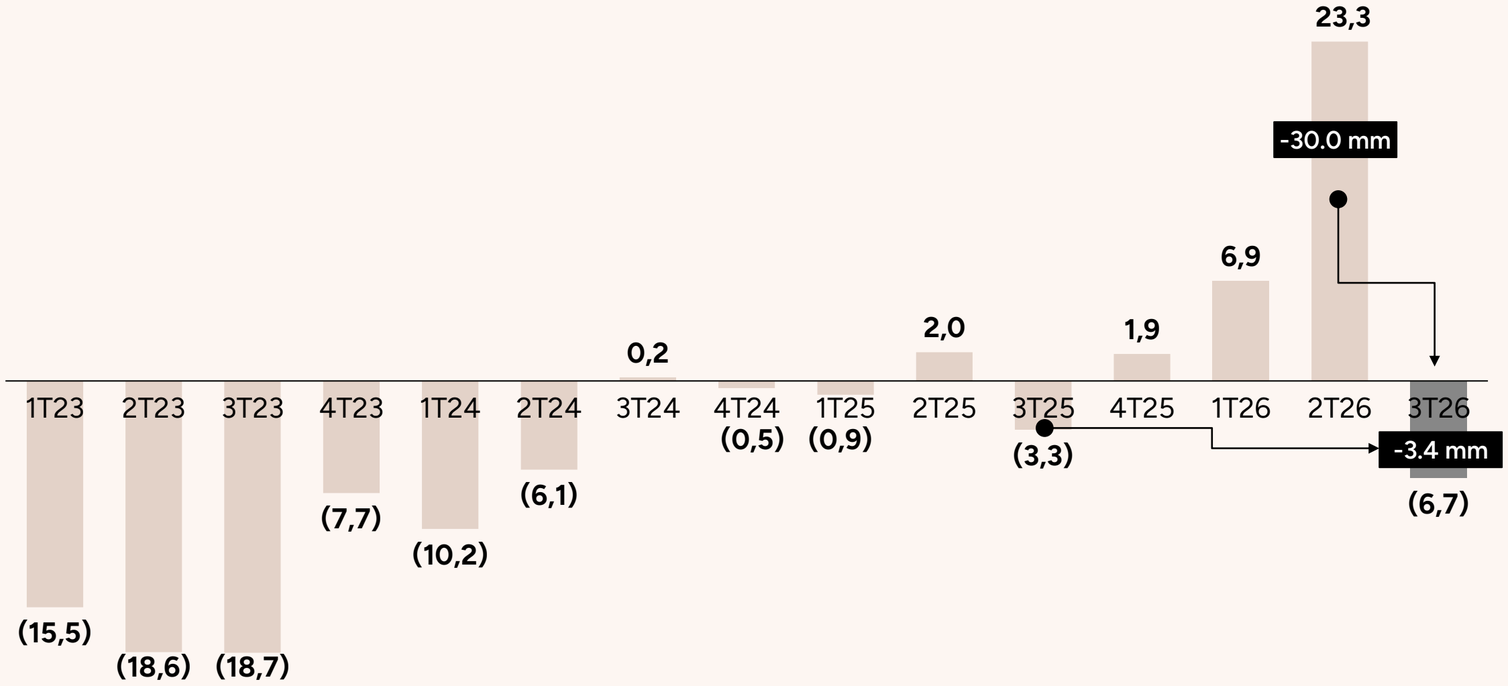
Quarter-over-quarter growth, with a contribution from FIDC 3 in 2H26 and the recognition of revenue and provision for loan losses (PDD) continue to gradually converge. 1Q26 and 2Q26 results impacted by timing mismatches between revenue recognition and credit loss provisions

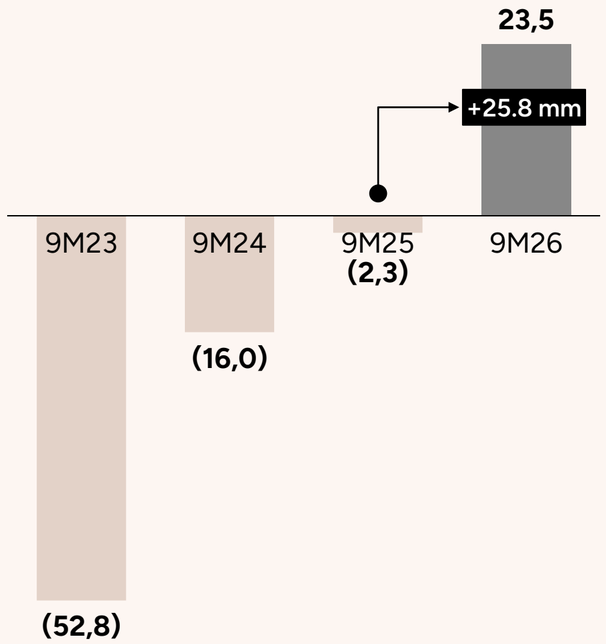




NET PROFIT (R$ million)

Net Profit of R$ 23.5 million in 9M26, with quarterly volatility linked to the origination pace and the cycle of provisioning for loan losses (PDD)





We remain focused on the platform expansion in a sustainable way

Dotz's commitment: efficiency, growth and cross-sell



Techfin Growth

Strong, predictable and constant, with profitability



Loyalty Consolidation

Scale the business with profitability and strengthen our competitive advantages



Operational Efficiency

Profitable businesses and optimization of investments and expenses

dotz

VOCÊ PODE MAIS

ri.dotz.com.br | ri@dotz.com