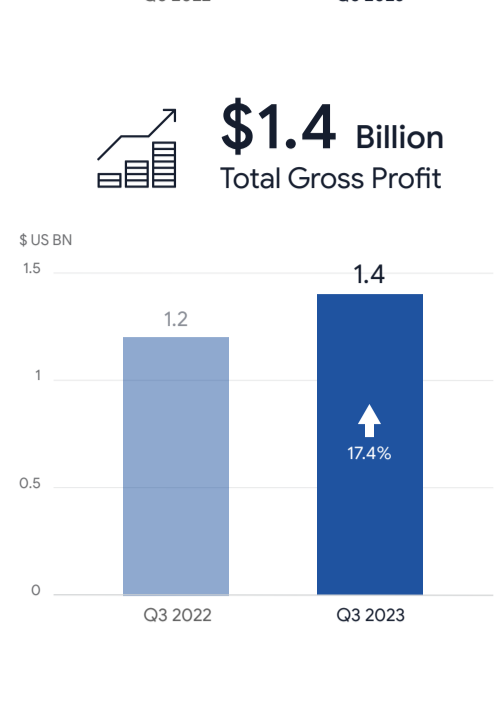




Q3 2023 Earnings Update

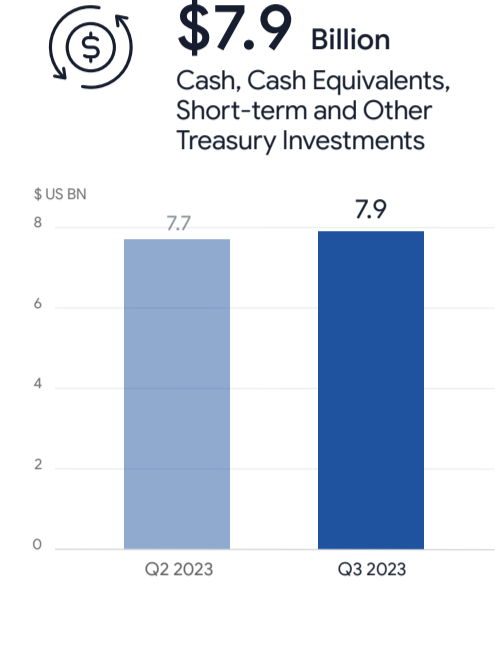
\$3.3 Billion Total GAAP Revenue



\$1.4 Billion Total Gross Profit



\$(144.0) Million Total Net Loss



\$35.3 Million Total Adjusted EBITDA



\$7.9 Billion Cash, Cash Equivalents, Short-term and Other Treasury Investments

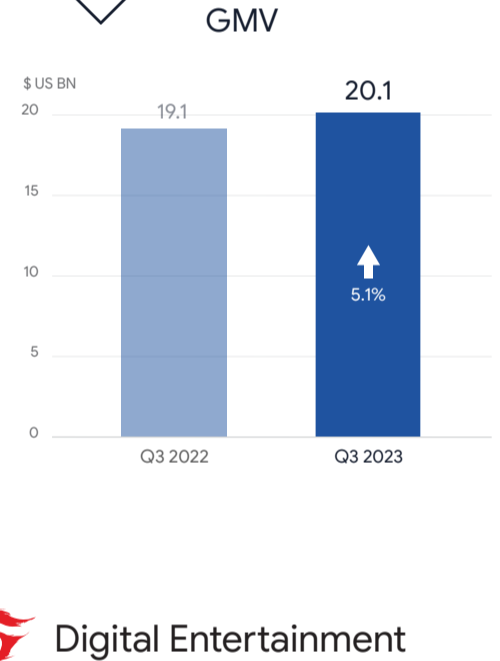


E-commerce

\$2.2 Billion GAAP Revenue



\$1.9 Billion GAAP Marketplace Revenue

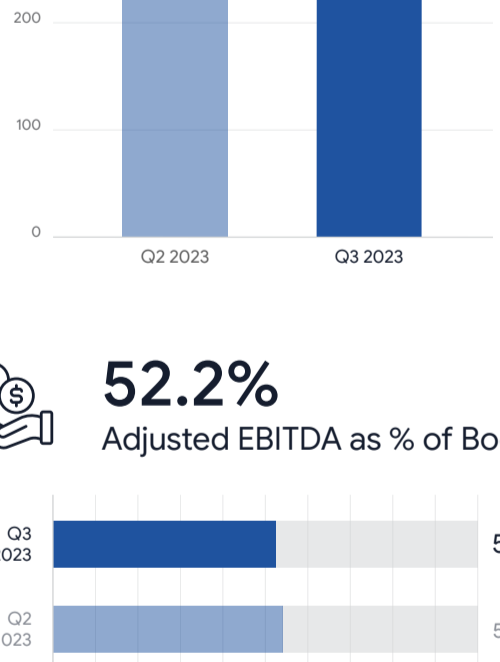


\$(346.5) Million Adjusted EBITDA

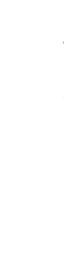
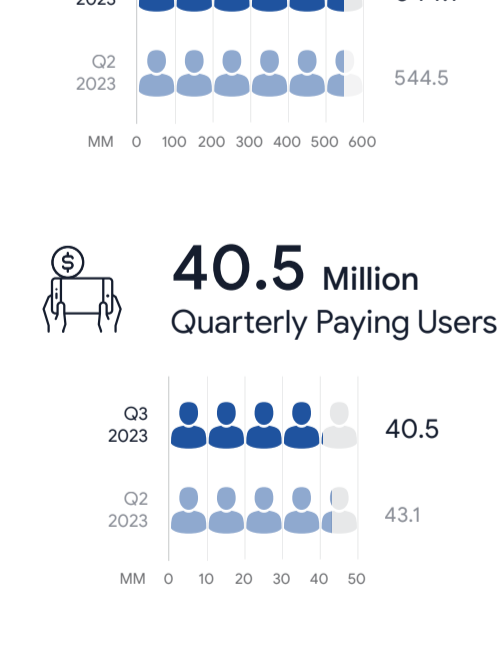


In Brazil, unit economics continued to improve, with contribution margin loss per order improving 90.7% year-on-year to reach \$0.10 for the quarter.

2.2 Billion Gross Orders

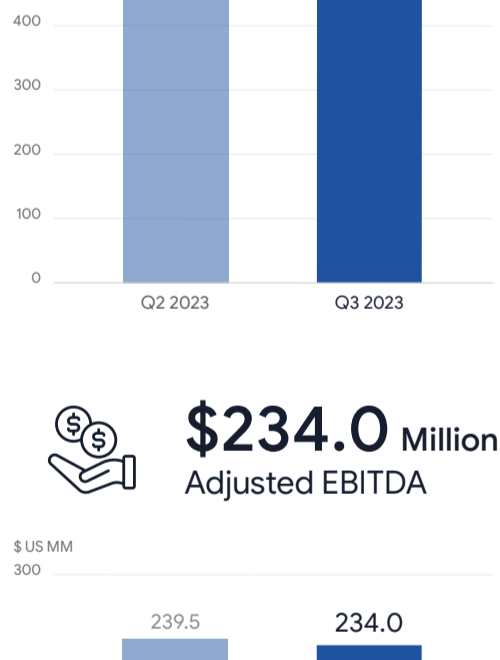


\$20.1 Billion GMV

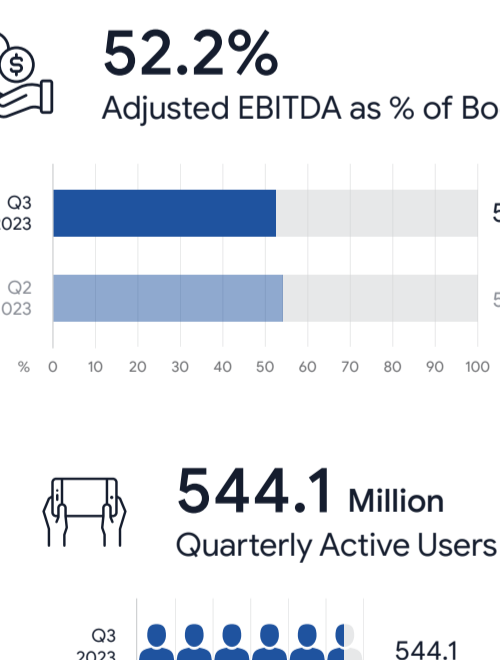


Digital Entertainment

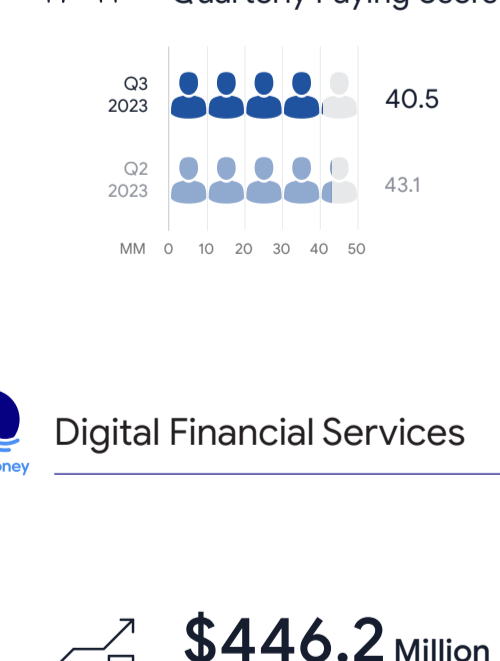
\$592.2 Million GAAP Revenue



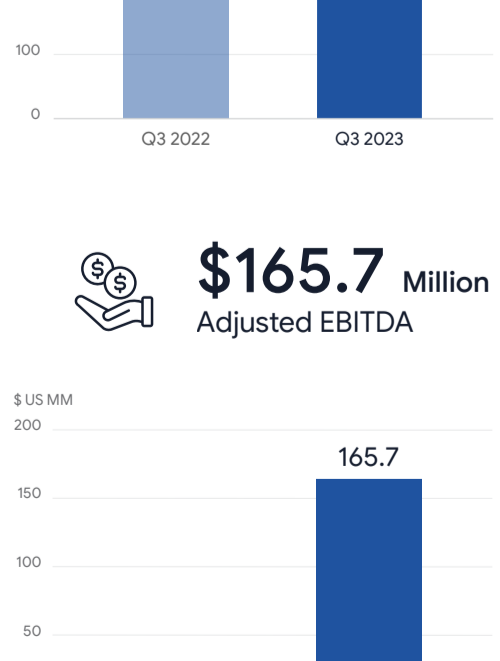
\$447.9 Million Bookings



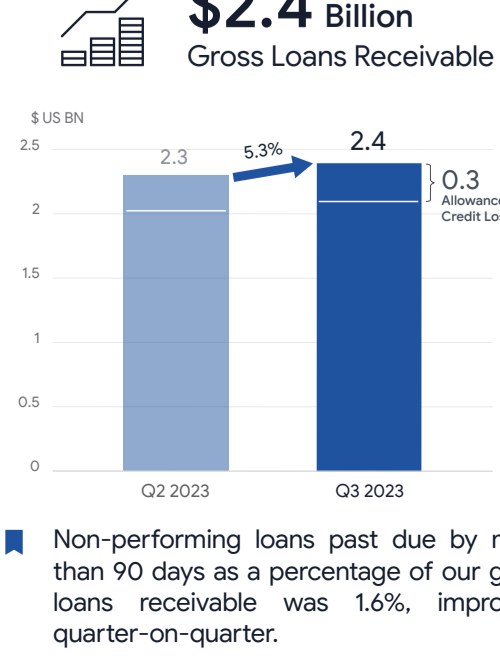
\$234.0 Million Adjusted EBITDA



52.2% Adjusted EBITDA as % of Bookings



544.1 Million Quarterly Active Users

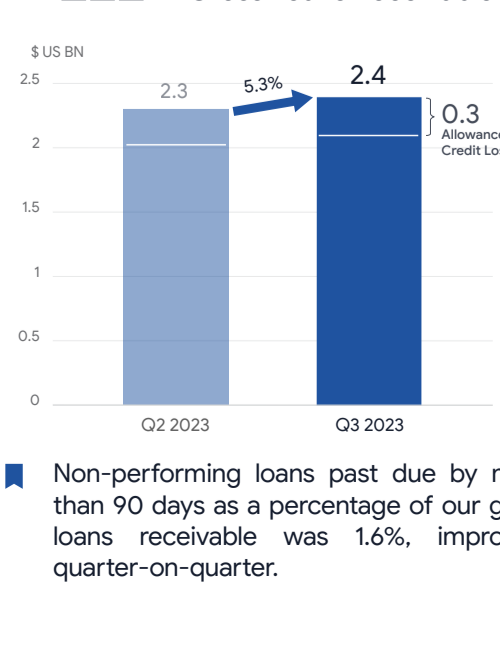


40.5 Million Quarterly Paying Users



Digital Financial Services

\$446.2 Million GAAP Revenue



\$165.7 Million Adjusted EBITDA

\$2.4 Billion Gross Loans Receivable

Non-performing loans past due by more than 90 days as a percentage of our gross loans receivable was 1.6%, improving quarter-on-quarter.