EARNINGS VIDEO CONFERENCE 3Q26

Dennis Herszkowicz - CEO
Gilsomar Maia - CFO
Sergio Serio - IR Head

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3Q26 - INICIAL MESSAGE

TOTVS

AHEAD OF THE CURVE

ANTICIPATING TRENDS

Two years ago, we outlined an AI vision, defining our role and the execution steps to bring it to life

- ☑ Master the application environment
- ☑ Develop agent-building capabilities
- ☑ Expand Functional Expertise
- ☑ Create the TaaS Model
- ☑ Orchestrate applications

AI ADOPTION IN COMPANIES

The level of AI adoption in companies has grown at an accelerated pace, although it remains incipient

Corporate Consumption Profile:

- ~50% is to Coding
- ~20% is to customer support
- Remainder is split between research and chatbots

UPCOMING RELEASES IMPACTING RESULTS

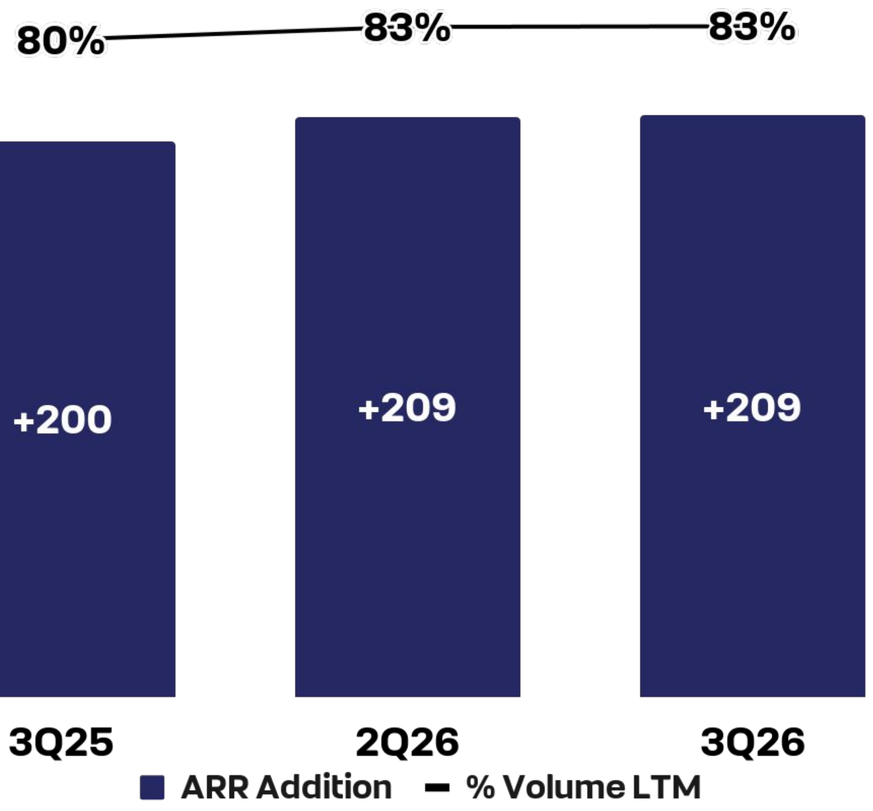
Universo TOTVS and Investor Day reinforced TOTVS' pioneering role in anticipating trends and structuring enterprise Artificial Intelligence.

- ✚ LYNN
- ✚ IaaS
- ✚ New Interas
- ✚ TaaS

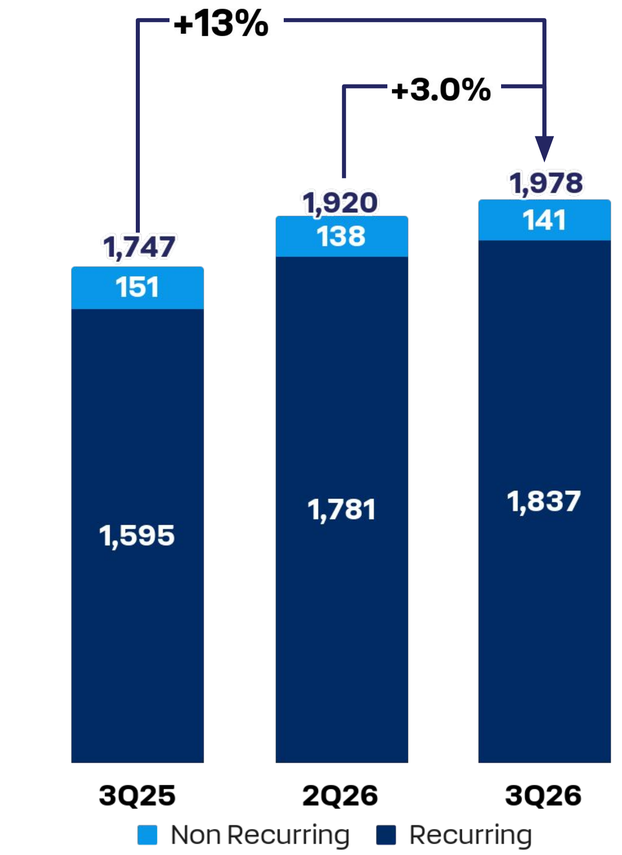
3Q26 - ANNUAL RECURRING REVENUE (ARR) AND NET

Delivering R$2 billion in 3Q26 and 31 consecutive quarters of Net Revenue double-digit expansion,
TOTVS demonstrates the strength of its predictable and steadily advancing revenue engine

ARR NET ADDITION (R$ million)



NET REVENUE (R$ million)



Cloud

Sequential acceleration

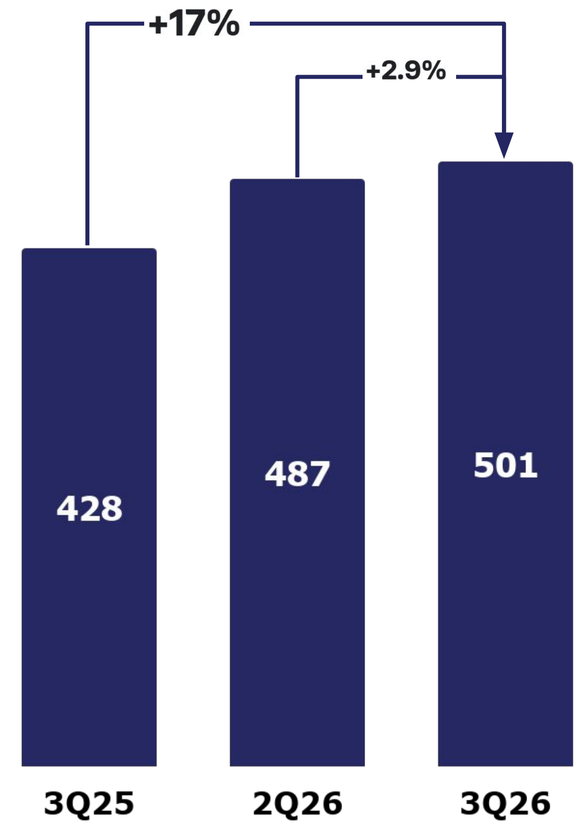
+5 p.p y/y

Of Cloud Revenue
(3Q26 vs 2Q26)

3Q26 - EBITDA AND NET INCOME

Surpassing half a billion Reais in EBITDA with 17% growth, *TOTVS reaches a historic profitability milestone*

ADJUSTED EBITDA (R$ million)



EBITDA Margin

25.3%

+80bps y/y -10bps q/q

ADJUSTED NET INCOME

R$237 million

-8.8% y/y -1.4% q/q

EPS (LTM)

Growth of
11% y/y

NOPLAT

R$305 million

+16% y/y -3.5% q/q

Net Debt/EBITDA (LTM)

1.6x

vs 1.5x in 2Q26 (+7.1% q/q)

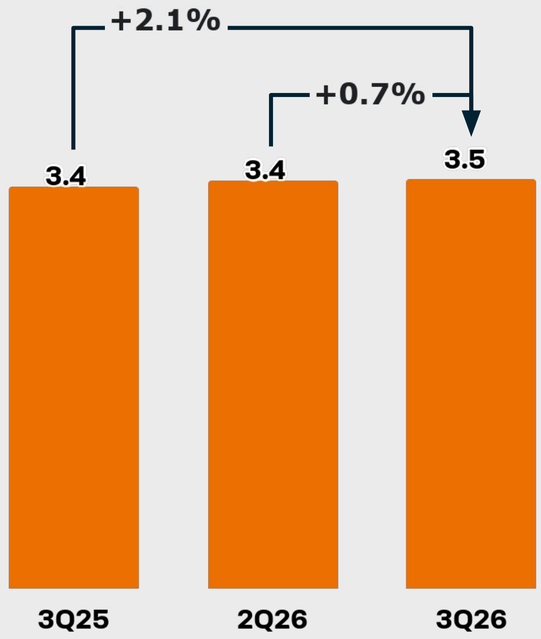
3Q26 - TECHFIN

Techfin Pix TPV reaching R$ 3 billion (+28% y/y)
driven throughout the entire ecosystem built by Techfin

REVENUE

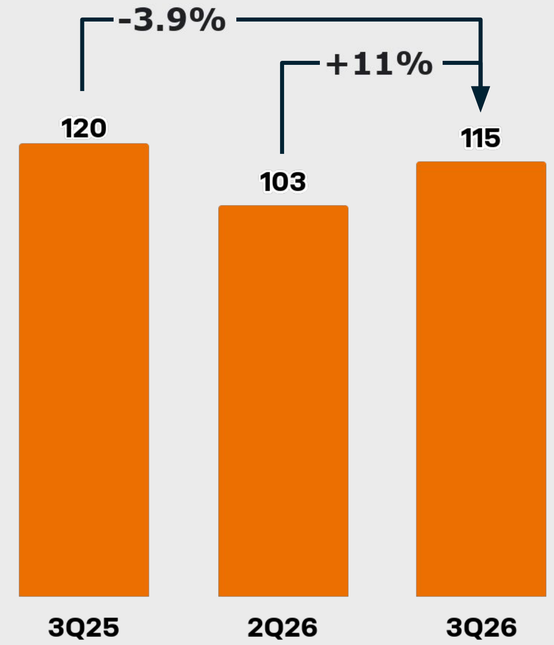
Credit Production (R$ bn)

65.1 days Average term | -3.0% y/y, +5.2% q/q



Revenue Net of Funding

R$3.0 bn TPV – Pix | +28% y/y, +7.4% q/q



Delinquency>90 dias

2.9%

3.2p.p. Below the Brazilian average[1]. With a **35% q/q decline in receivables overdue up to 30 days,** even amidst tighter credit conditions

EBITDA

R$1.4 million

vs. -R$5.0 million 2Q26

Net Result

-R$0.1 million

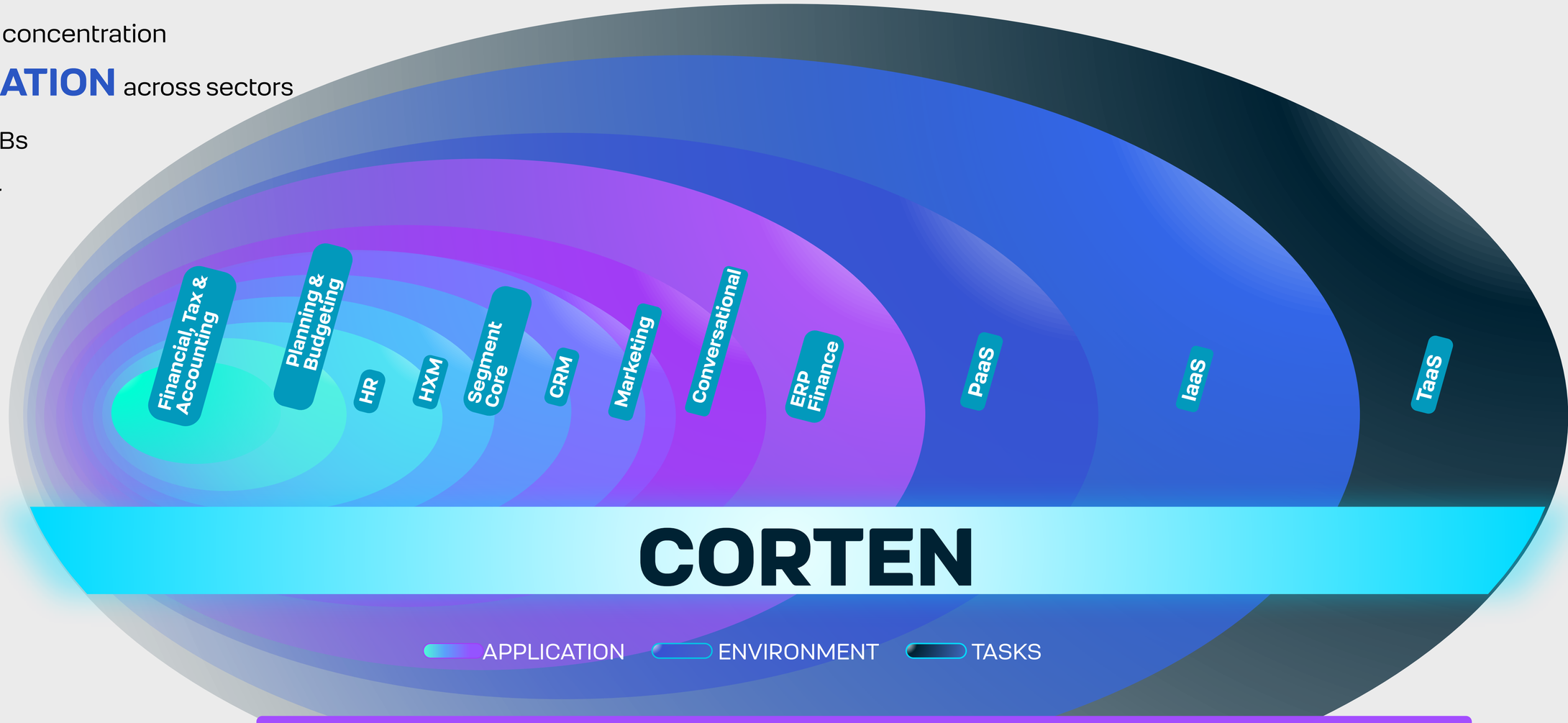
vs. -R$3.3 million 2Q26

[1]Source: Brazilian Central Bank (www.bcb.gov.br/estatisticas/estatisticasmonetariascredito) > tabelas.xls > Tabela 23 > MPMe

3Q26 - FINAL MESSAGE

TOTVS is an all-weather company or should that be stock?

- **LOW** customer concentration
- **DIVERSIFICATION** across sectors
- **FOCUS** on SMBs
- **Pricing** power



Corten is a steel three times more resistant to corrosion than ordinary steel
It represents precisely what TOTVS is made of

Thanks



Investor Relations

+55 (11) 99585-7887
ir@totvs.com.br

totvs.com
@totvs
@totvs
/totvs
/totvs
company/totvs

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