

Release of Results 2Q25

WIZ^{co}

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Financial Highlights

- ▶ **BRL 286.8 million in Revenue¹ in 2Q25**, out of which BRL 241.2 million from current transactions (e.g. Rede Caixa), a result 22.2% higher than in 2Q24;
- ▶ **Highlight for the Insurance Segment**, which reached BRL 183.5 million of Revenue¹, which represents a growth of 31.9% versus 2Q24. The main highlights are linked to the commercial performance of Bmg Corretora and BRB Seguros;
- ▶ **Credit and Consortium Segment** reached BRL 38.3 million in Revenue¹, an increase of 5.8% vs. 2Q24 reflecting a growth in the Wiz Parceiros operation, which added BRL 8.5 million in Revenue¹ for the period;
- ▶ **Consolidated EBITDA of BRL 189.1 million**, an increase of 13.9% compared to 2Q24, and Adjusted EBITDA Margin of 65.9%, a retraction of -1.4 p.p. when compared to 2Q24;
- ▶ **Adjusted Net Income of BRL 116.8 million**, +17.0% compared to the same period of the previous year.

Net Revenue Ex Commissions¹

BRL 286.8 MM +16.3%
2Q25 YoY

Revenue¹ of the Insurance

BRL 183.5 MM +31.9%
2Q25 YoY

Revenue¹ of the Credit and Consortium Segment

BRL 38.3 MM +5.8%
2Q25 YoY

Adjusted Consolidated EBITDA

BRL 189.1 MM +13.9%
2Q25 YoY

Main Financial Indicators (BRL MM)	2Q25	2Q24	Δ%	1S25	1S24	Δ%
Consolidated Gross Revenue	511.1	473.2	8.0%	1,022.6	931.1	9.8%
Consolidated Net Revenue ¹	286.8	246.7	16.3%	546.0	478.4	14.1%
Adjusted Consolidated EBITDA	189.1	166.0	13.9%	368.6	323.9	13.8%
Adjusted Consolidated EBITDA Margin	65.9%	67.3%	-1.4p.p	67.5%	67.7%	-0.2p.p
Adjusted Consolidated Net Income	116.8	99.8	17.0%	225.1	202.5	11.2%
Consolidated Net Margin	40.7%	40.5%	0.3p.p	41.2%	42.3%	-1.1p.p
Net Income - Parent Company	49.4	33.9	45.8%	96.1	71.4	34.6%

¹ Consolidated Net Revenue Ex Commissions.



Teleconference Results

Friday, August 8, 2025

11:00 AM (BR) | 10:00 AM (NY)

Access the video conference using this [link](#).

With simultaneous translation into English.

Message from the President

This quarter we celebrated an important milestone for our Company: we completed ten years of listing on the Brazilian stock exchange. This is not just any milestone, it fills us with pride and needs to be celebrated. The road so far has been full of overcoming, commitment to transparency, governance and generation of value for the market.

With regard to the results of the second quarter of this year, even though we were in a tumultuous macroeconomic scenario due to instabilities in Brazil, we once again showed our resilience and ability to deliver results consistently. Throughout this presentation, we will see numbers that reinforce Wiz's ability to grow in a solid and sustainable way.

The first point I would like to highlight is the company's consistency in generating insurance premiums. We issued BRL 979.9 million in premiums this quarter, a number 11.4% higher than in the same period last year. If we look at the semester, we hit a record by reaching almost BRL 2.0 billion, an increase of 13.6% compared to the first half of 2024. This achievement brings robustness and scalability to the company and gives us more and more relevance in the market.

These advances contributed to a beautiful closing of the quarter. In Consolidated EBITDA, we reached the milestone of BRL 189.1 million, 13.9% above 2Q24. Consolidated Net Income was BRL 93.2 million, an increase of 34.0% compared to the second quarter of last year, while the Parent Company's Net Income closed at BRL 49.4 million, an increase of 45.8% compared to 2Q24.

In our "Insurance" vertical, this quarter we reached the milestone of BRL 93.0 million in Consolidated Net Income, an increase of 34.9% compared to the second quarter of last year. The main highlights are linked to the performances of Bmg Corretora, BRB Seguros and Inter Seguros, which once again overcame their own records and reached the milestone of 9.6 million active contracts.

In "Credit and Consortia", despite the country's macroeconomic instabilities, we were also able to move forward. Vertical Net Revenue closed the quarter at BRL 38.3 million, an increase of 5.8% compared to the same period last year. Net Income increased by 35.4% compared to 2Q24, reaching BRL 13.3 million.

In addition to celebrating ten years in the Brazilian open capital market, the first half also marked the celebration of Wiz Co. 's 52nd anniversary. It feels like we're on the right track and ready for so much more. We will continue to be based on strict cash management, thirst for innovation and focus on our strategic planning.

I take advantage of this space, as usual, to highlight the enormous importance of each wizzer in this consistent journey of advancement. Thank you also to the members of our Board of Directors, committees and shareholders. We are ready for the second semester and very proud of what we have delivered so far.

Marcus Vinícius de Oliveira
CEO

Highlights of the Period

Net Revenue Ex Commissions

BRL 286.8 million

16.3% YoY

Consolidated EBITDA

BRL 189.1 million

13.9% YoY

Adjusted Consolidated Net Income

BRL 116.8 million

17.0% YoY

Net Income - Parent Company

BRL 49.4 million

45.8% YoY

Insurance

Premium Issued

BRL 1.0 billion

+11.4% YoY

Bmg Corretora

Premium Issued

BRL 264.7 million

+8.5% vs 2Q24

Highlight for the Credit Life product that issued BRL 142.3 million in premium, 6.6% above 2Q24 and the BMG Med product that issued BRL 54.1 million in premium (+476.7% vs. 2Q24).

BRB Seguros

Premium Issued

BRL 220.6 million

+20.8% vs 2Q24

Higher production linked to the one-off increase in the premium of the credit life product and good performance of the other products of the Unit.

Inter Seguros

Gross Revenue

BRL 82.5 million

+48.3% vs 2Q24

Consistent advances in the unit. In addition to the continuous increase in premium issuance, we reached 9.6 million active contracts, an increase of 271.9% vs. 2Q24.

Wiz Corporate

Premium Issued

BRL 196.1 million

+7.8% vs. 2Q24

The consistent focus on the advancement of recurring and renewable products boosted the premium issued to BRL 196.1 million (+7.8% vs 2Q24), a record for the unit.

Omni1

Premium Issued

BRL 70.5 million

+38.5% vs 2Q24

Commercial consistency resulted in a record breaking premium issued, helped the unit propel itself and set another quarter of consistency.

Credit and Consortia

Adjusted Net Revenue

BRL 38.3 million

+5.8% YoY

Credit and Consortia

Credit and Consortia Distribution

BRL 3.7 billion

+1.4% vs.2Q24

Highlights to the distribution of Credit and Consortia of R\$3.7 billion (+1.4% vs. 2Q24) in the quarter and EBITDA of R\$23.6 million (+12.2% vs. 2Q24).

EBITDA

BRL 23.6 million

+12.2% vs. 2Q24

Wiz Pro Advances in 2Q25

The 2Q25 was marked by another series of advances in Wiz Pro, the technological platform owned by the Wiz Group. Certain that technology will be one of our main guiding threads with the Wiz of the future, we remain committed to our goals of collaborating with the innovations of our industry. Composed of four modules – sales, operations, management and engagement – the tool has already been used by seven units of the group in their routines, namely: BRB Seguros, Paraná Seguros, Promotiva, Omni1, Wiz Concept, Wiz Conseg e Wiz Parceiros. In the "sales" module, in 2Q25, we evolved in the mobile experience, ensuring greater accessibility and fluidity to the journeys. In "operations", we launched new operational features and progressed in registration features. On the "management" front, we provided new monitoring panels and improved the flow of commission management, increasing the flow efficiency. And finally, in "engagement", we launched new campaign features in order to strengthen customer engagement and loyalty.

On April 25, 2025, the new composition of the Company's Board of Directors was elected. Formerly comprised of nine sitting members, two of whom were independent, the Board now has six members, with two independent directors remaining. The restructuring is in line with the Company's commitment to agile decision-making.

Governance Wiz Co

Net Debt Reduction

We closed the second quarter of 2025 with net debt of R\$333.1 million, a decrease of R\$179.3 million compared to the same period last year (-35.0% YoY). This consistent reduction in this indicator is primarily due to the payment of installments of Accounts Payable from acquisitions, contributing to the company's deleveraging and reinforcing Wiz's commitment to efficiency and sound resource management.

2Q25 was historic for Inter Seguros and reinforced the unit's consistency in delivering good results. Gross Revenue reached, for the first time, the level of BRL 82.5 million, 42.1% above the same period last year. Net Income was BRL 27.7 million, an increase of 39.0% compared to 2Q24. The active contracts base totaled 9.6 million, an increase of 272% compared to 2Q24. The company's commitment to innovation remains at the heart of the decision-making process. Aligning scale, complete portfolio and growing profitability, Inter Seguros assumes a solid position in the market leadership.

Inter Seguros: Record Gross Revenue

WIZC3: 10 years of listing on B3

On June 4 of this year, Wiz Co celebrated 10 years as a listed company in the Brazilian capital market. The date, full of symbolism, marks the company's commitment to transparency, governance and generation of value for the market. The trajectory so far is one of resilience, overcoming and consistency in the delivery of results. We are ready to generate even more value and make a difference for our shareholders, market and society for more decades to come.

1

Summary of Results

1.1 Consolidated Income

Statement of Profit or Loss Consolidated (BRL million)	2Q25	2Q24	Δ%	1S25	1S24	Δ%
Gross Revenue	511.1	473.2	8.0%	1,022.6	931.1	9.8%
Tax on Income	(49.1)	(46.6)	5.4%	(98.7)	(93.1)	6.0%
Commission Transfers ¹	(175.2)	(179.9)	-2.6%	(377.9)	(359.6)	5.1%
Net Revenue Ex Commissions	286.8	246.7	16.3%	546.0	478.4	14.1%
Costs	(63.7)	(48.8)	30.4%	(123.0)	(104.5)	17.7%
General and Administrative Expenses	(37.3)	(44.2)	-15.5%	(78.3)	(81.1)	-3.5%
Other Revenues/Expenses	(8.3)	4.5	-286.1%	(1.6)	14.5	-110.8%
Equity Method	11.6	7.9	46.4%	25.4	16.6	52.7%
EBITDA	189.1	166.0	13.9%	368.6	323.9	13.8%
<i>EBITDA Margin</i>	<i>65.9%</i>	<i>67.3%</i>	<i>-1.4 p.p</i>	<i>67.5%</i>	<i>67.7%</i>	<i>-0.2 p.p</i>
Depreciation, Amortization and Impairment	(27.5)	(28.0)	-1.7%	(55.0)	(57.7)	-4.8%
Financial Result	(19.6)	(24.8)	-21.1%	(40.7)	(46.3)	-12.0%
IRPJ and CSSL	(48.8)	(43.8)	11.6%	(95.7)	(83.1)	15.1%
Consolidated Net Income	93.2	69.5	34.0%	177.2	136.8	29.6%
<i>Net Margin</i>	<i>32.5%</i>	<i>28.2%</i>	<i>4.3 p.p</i>	<i>32.5%</i>	<i>28.6%</i>	<i>3.9 p.p</i>
Equity interest of non-controlling shareholders	(43.8)	(35.6)	22.9%	(81.2)	(65.4)	24.2%
Net Income - Parent Company	49.4	33.9	45.8%	96.1	71.4	34.6%

¹ Considers the sum of costs of all Commissions of all Units of the Group.

In 2Q25 we reached the level of BRL 286.8 million in **Net Revenue ex Commissions**, a result 16.3% higher than in 2Q24 (+BRL 40.1 million), driven by the result of the Insurance segment (+BRL 44.3 million), with emphasis on the Bmg Corretora Units (+BRL 9.2 million), leveraged by the Credit Life product, and BRB Seguros (+BRL 24.9 million). Also noteworthy in the quarter was the Wiz Parceiros Unit, in the Credit and Consortium segment, which grew 52.6% in Net Revenue ex Commissions compared to 2Q24 (+BRL 2.9 million), and reached BRL 1.1 billion in consortium letters distributed in the quarter.

In the second quarter of the year, our Business Units sold BRL 979.9 million in insurance premiums, with a 11.4% growth against 2Q24. Our businesses have expanded and renewed their product portfolios, with a focus on strengthening the value proposition offered to customers, providing more complete and personalized solutions, in addition to boosting the profitability of the operating channels. In credit and consortia, we closed the quarter with BRL 3.7 billion in volume sold (+1.4% vs 2Q24), even with the challenging scenario of the sector.

Premium Issued

BRL 979.9
mm
+11.4% vs 2Q24

In **Consolidated EBITDA**, we closed 2Q25 with BRL 189.1 million, 13.9% above 2Q24, as a result of the good commercial performance of our units.

Consolidated Net Income

BRL 93.2 MM
+34.0% vs 2Q24

Consolidated Net Income grew by 34.0% compared to the same period of the previous year, with a total of BRL 93.2 million, driven by operating results. The **Parent Company's Net Income (Attributable to Controlling Shareholders)** reached BRL 49.4 million in the period, 45.8% higher than in 2Q24 (+BRL 15.5 million), driven by EBITDA performance.

1.2 Adjusted Consolidated Income

Adjusted EBITDA (BRL MM)	2Q25	2Q24	Δ%	1S25	1S24	Δ%
EBITDA	189.1	166.0	13.9%	368.6	323.9	13.8%
Revenue Cancellation Provision	-	-	-	-	-	-
Termination Costs and Other Adjustments	-	-	-	-	-	-
Adjusted EBITDA	189.1	166.0	13.9%	368.6	323.9	13.8%
<i>Adjusted EBITDA Margin</i>	<i>65.9%</i>	<i>67.3%</i>	<i>-1.4 p.p</i>	<i>67.5%</i>	<i>67.7%</i>	<i>-0.2 p.p</i>

- ▶ No adjustments to the EBITDA were made in the quarter.

Adjusted Net Income (BRL MM)	2Q25	2Q24	Δ%	1S25	1S24	Δ%
Consolidated Net Income	93.2	69.5	34.0%	177.2	136.8	29.6%
EBITDA Adjustments	-	-	-	-	-	-
Adjustments in D&A and Impairment	21.7	23.4	-7.4%	43.4	59.3	-26.9%
Financial Result Adjustments	9.6	19.2	-50.3%	19.5	35.1	-44.6%
IR/CSLL Adjustments	(7.6)	(12.4)	-38.3%	(15.0)	(28.7)	-47.8%
Adjusted Net Income	116.8	99.8	17.0%	225.1	202.5	11.2%
<i>Adjusted Net Margin</i>	<i>40.7%</i>	<i>40.5%</i>	<i>0.3 p.p</i>	<i>41.2%</i>	<i>42.3%</i>	<i>-1.1 p.p</i>

In Net Income, the following adjustments for non-recurring effects and/or without cash impact are highlighted:

- ▶ **Adjustments in Depreciation, Amortization and Impairment:** In the 2Q25, BRL 21.7 million were adjusted in expenses with amortization of intangible assets recognized with the acquisitions of BRB Seguros, Promotiva, and other Business Units.
- ▶ **Financial Result Adjustments:** In the 2Q25, the adjustments mainly refer to the effect of the Adjusted Present Value (APV) of the future installments of the acquisition costs of the Company's investees (BRL 8.8 million), monetary adjustments of the accounts payable from acquisitions (BRL 2.4 million), being partially offset by the exchange variations of contracted financial instruments (-BRL 1.9 million).
- ▶ **IR/CSLL Adjustments:** The amounts presented refer to the tax effects of the adjustments made in the "D&A and Impairment" and "Financial Result" lines.

1.3 Parent Company's Accounting Result

We present Wiz Co's Statement of Profit or Loss from the Parent Company's perspective, in order to form the Net Income attributable to the controlling shareholders. The operating results of the Parent Company originate from the Run-off of the Rede Caixa Operation and the Wiz Parceiros Business Unit, merged in the 4Q23. The corporate expenses and the equity method of the result assessed by Wiz' investees are also added.

In the 2Q25, the Parent Company recorded BRL 80.2 million in EBITDA, +28.8% when compared to 2Q24 (or +BRL 17.9 million). The result was mainly driven by the good commercial performance for the quarter in several business units of the Company reflecting the line of "Equity Method (MEP)".

In 2Q25, Wiz Controladora recorded BRL 59.9 million in Equity Method, a result 43.3% (+BRL 18.1 million) higher than in 2Q24. Below, we present a table detailing the equity method.

In Net Income, the Parent Company reached BRL 49.4 million in 2Q25, representing an increase of BRL 15.5 million (+45.8%) compared to 2Q24. This result is driven, especially, by the good commercial performance of the Company's Business Units.

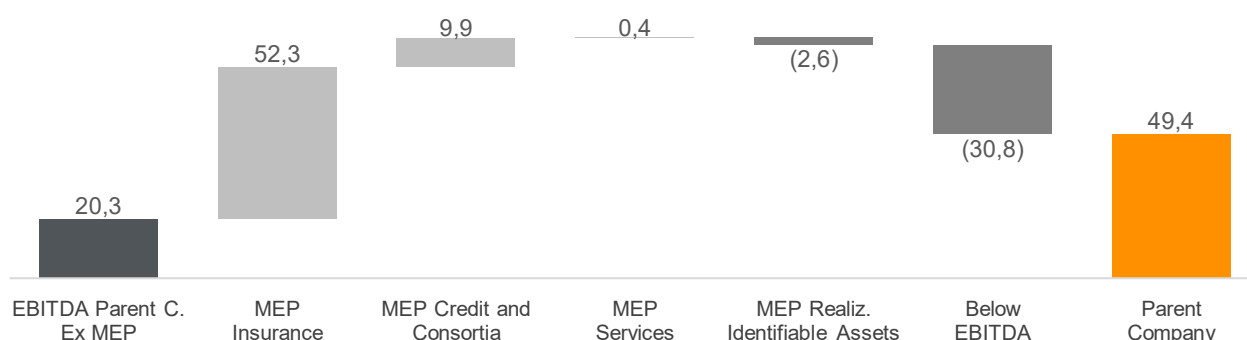
EBITDA
BRL 80.2 MM
+28.8% vs. 2Q24

Adjusted Net Income
BRL 62.9 MM
+36.1% vs. 2Q24

Statement of Profit or Loss Parent Company (BRL MM)	2Q25	2Q24	Δ%	1S25	1S24	Δ%
Net Revenue	51.4	55.9	-8.0%	107.1	113.1	-5.3%
Costs	(4.7)	(6.3)	-25.9%	(9.9)	(12.9)	-23.7%
General and Administrative Expenses	(16.7)	(20.9)	-20.0%	(35.0)	(36.1)	-3.0%
Other Revenues/Expenses	(9.7)	(8.2)	18.9%	(13.8)	(11.5)	20.3%
Equity Method (MEP)	59.9	41.8	43.3%	114.3	75.9	50.5%
EBITDA	80.2	62.3	28.8%	162.7	128.5	26.6%
<i>EBITDA Margin</i>	<i>156.0%</i>	<i>111.4%</i>	<i>44.5 p.p</i>	<i>151.9%</i>	<i>113.6%</i>	<i>38.3 p.p</i>
Depreciation, Amortization and Impairment	(3.0)	(2.1)	40.0%	(6.0)	(5.3)	11.7%
Financial Result	(23.9)	(20.1)	19.0%	(49.5)	(39.2)	26.5%
IRPJ and CSLL	(3.9)	(6.2)	-36.2%	(11.1)	(12.6)	-12.0%
Net Income - Parent Company	49.4	33.9	45.8%	96.1	71.4	34.6%
<i>Net Margin</i>	<i>96.1%</i>	<i>60.6%</i>	<i>35.4 p.p</i>	<i>89.7%</i>	<i>63.1%</i>	<i>26.6 p.p</i>

Net Income Breakdown - Parent Company

Below, we break down the Parent Company's Net Income in the 2Q25 based on the EBITDA, minus the Equity Method (MEP).



- ▶ **Equity Method - Insurance:** An increase of 46.3% in the Equity Method of the Insurance Segment compared to 2Q24 (+BRL 16.5 million), mainly due to the performance of the subsidiaries BRB Seguros (+BRL 18.7 million), Bmg Corretora (+BRL 12.0 million), Inter Seguros (+BRL 12.0 million) and Omni1 Corretora (+BRL 4.9 million).
- ▶ **Equity Method - Credit and Consortia:** In the quarter, the equity method of this segment was driven by the Promotiva subsidiary, thus adding BRL 6.9 million, and by Wiz Parceiros that added BRL 3.0 million.
- ▶ **Equity Method of the realization of identifiable assets:** refers to the effects of the realization of the amortization of portfolios and contracts identified in the acquisitions of subsidiaries.

Equity Method (In BRL MM)	2Q25			2Q24		
	Net Income	Interest Wiz	Equity Method	Net Income	Interest Wiz	Equity Method
BRB Seguros	37.3	50%	18.7	27.4	50%	13.7
BMG Corretora	24.4	49%	12.0	21.7	40%	8.7
Inter Seguros ²	27.7	40%	12.0	20.0	40%	7.9
Omni 1 Corretora	9.7	50%	4.9	5.8	50%	2.9
Polishop Seguros	(0.7)	50%	(0.3)	(6.2)	50%	(3.1)
Paraná Seguros	1.8	40%	0.7	2.9	40%	1.1
Wiz Conseg	1.5	100%	1.5	0.6	100%	0.6
Wiz Corporate ¹	7.2	40%	2.9	9.9	40%	3.9
Other Operations	-	-	-	-	-	-
Equity Method - Insurance	109.1	-	52.3	82.0	-	35.8
Promotiva ¹	11.3	61%	6.9	10.5	61%	6.4
Wiz Parceiros	3.0	100%	3.0	0.4	100%	0.4
ben.up	-	-	-	-	50%	-
Equity Method - Credit and Consortia	14.3	-	9.9	10.9	-	6.8
Wiz Concept ³	0.4	100%	0.4	1.9	100%	1.9
Equity Method Result - Services	0.4	-	0.4	1.9	-	1.9
Equity Method realization of identifiable assets	-	-	(2.6)	-	-	(2.6)
Total Equity Method	-	-	59.9	-	-	41.8

¹Considers a proforma equity method of Promotiva, a sum of the direct and indirect equity interest held through the subsidiary Wiz Corporate. In Wiz Corporate, a proforma equity method is considered, excluding the interest in Promotiva. ²Equity Method of the subsidiary Inter Seguros is carried out based on a monthly performance provision, generating a mismatch between what was realized in the period. ³Equity Method registration considers net income for the period, adjusted for unrealized profit.

1.4 Headcount

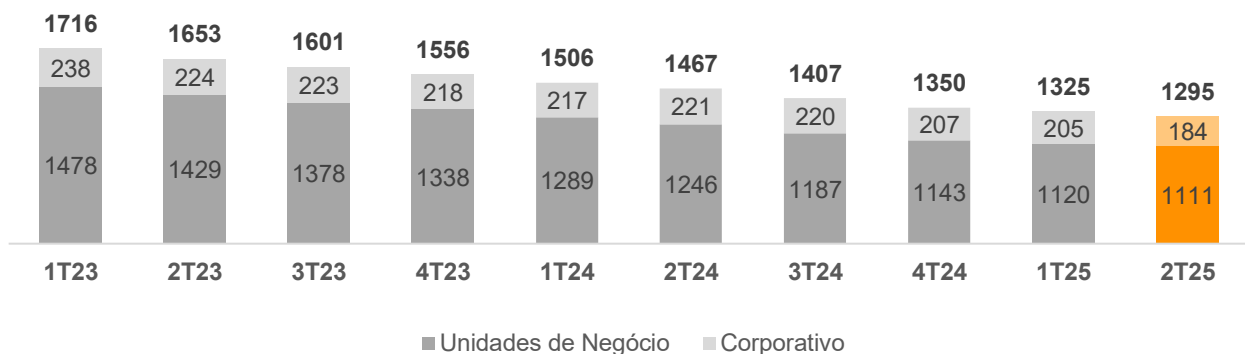
Personnel expenses are the main component of our Costs and Expenses, totaling BRL 58.8 million in the 2Q25, which represents 58.2% of the total Consolidated Costs and Expenses. Compared to 2Q24, we recorded a reduction of 172 employees (-11.7%).

We present below a table with the headcount variation in the period:

Headcount	2Q24	3Q24	4Q24	1Q25	2Q25	YoY Δ%
BMG Corretora	4	4	12	12	12	200.0%
BRB Seguros	228	232	238	228	228	0.0%
Wiz Corporate	165	169	169	179	180	9.1%
Promotiva	67	64	67	65	65	-3.0%
Wiz Parceiros	68	62	54	55	52	-23.5%
Wiz Concept	632	576	524	505	498	-21.2%
Other Units	82	80	79	76	76	-7.3%
Business Units	1,246	1,187	1,143	1,120	1,111	-10.8%
Corporate	221	220	207	205	184	-16.7%
Total Headcount ¹	1,467	1,407	1,350	1,325	1,295	-11.7%

¹ Final position in the quarter

The following is the **evolution of headcount** in recent periods:



2 Result per Segment

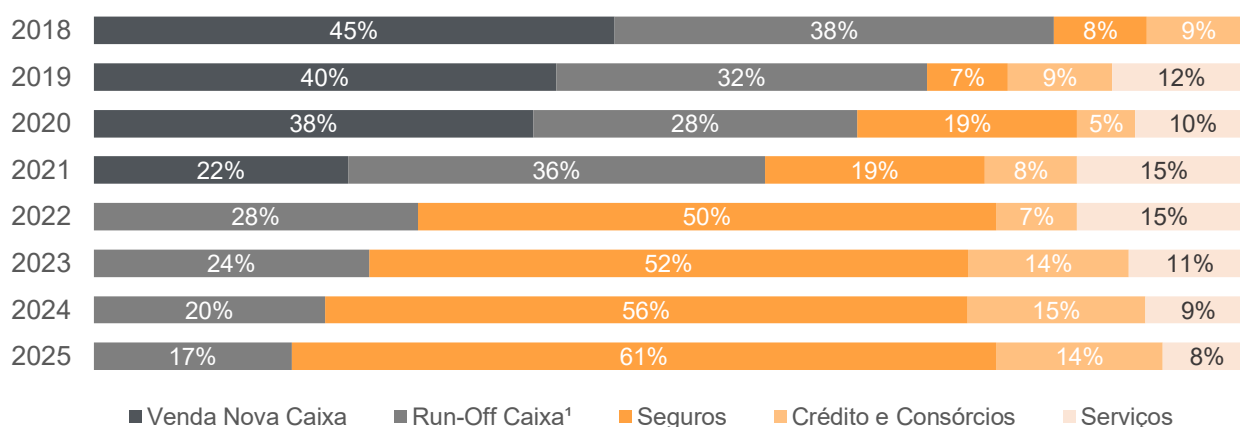
In this section, we present the management result detailed per segment of operation of Wiz Co: "Insurance", "Credit and Consortia", and "Services".

Consolidated Income YoY (BRL MM) ¹	Insurance			Credit and Consortia			Services			Run-Off Caixa			Corporate + Adjustments ²			Consolidated		
	2Q25	2Q24	Δ%	2Q25	2Q24	Δ%	2Q25	2Q24	Δ%	2Q25	2Q24	Δ%	2Q25	2Q24	Δ%	2Q25	2Q24	Δ%
Adjusted Net Revenue	183.5	139.2	31.9%	38.3	36.2	5.8%	20.6	23.3	-11.5%	45.6	49.4	-7.5%	(1.2)	(1.3)	-6.6%	286.8	246.7	16.3%
Costs and Expenses	(54.4)	(39.9)	36.3%	(14.4)	(14.9)	-3.0%	(17.7)	(20.7)	-14.6%	(2.5)	(2.7)	-4.6%	(11.9)	(14.8)	-19.7%	(101.0)	(93.0)	8.6%
Other Revenue/Expenses	1.6	13.0	-87.8%	(0.2)	(0.3)	-11.9%	0.1	(0.1)	-248.5%	-	-	-	(9.7)	(8.2)	18.9%	(8.3)	4.5	-286.1%
Equity Method	12.7	9.0	40.7%	-	-	-	-	-	-	-	-	-	(1.1)	(1.1)	0.0%	11.6	7.9	46.4%
EBITDA	143.4	121.2	18.3%	23.6	21.0	12.2%	3.0	2.5	19.0%	43.1	46.7	-7.7%	(24.0)	(25.4)	-5.8%	189.1	166.0	13.9%
EBITDA Margin	78.1%	87.1%	-9.0p.p	61.6%	58.1%	3.5p.p	14.6%	10.9%	3.8p.p	94.4%	94.6%	-0.2p.p	-	-	-	65.9%	67.3%	-1.4p.p
D&A and Impairment	(15.4)	(17.1)	-10.3%	(3.4)	(3.3)	2.2%	(1.3)	(0.4)	203.1%	-	-	-	(7.4)	(7.0)	4.5%	(27.5)	(28.0)	-1.7%
Financial Result	5.0	(2.1)	-332.9%	(0.4)	(1.8)	-75.3%	(0.3)	(0.8)	-69.5%	-	-	-	(23.9)	(20.1)	19.0%	(19.6)	(24.8)	-21.1%
IRPJ and CSLL	(39.9)	(33.0)	21.1%	(6.4)	(6.1)	5.8%	(0.0)	(0.2)	-94.8%	-	-	-	(2.5)	(4.5)	-45.6%	(48.8)	(43.8)	11.6%
Net Income for the Period	93.0	69.0	34.9%	13.3	9.8	35.4%	1.4	1.1	29.4%	43.1	46.7	-7.7%	(57.7)	(57.1)	1.1%	93.2	69.5	34.0%
Net Margin	50.7%	49.6%	1.1p.p	34.7%	27.1%	7.6p.p	6.9%	4.7%	2.2p.p	94.4%	94.6%	-0.2p.p	-	-	-	32.5%	28.2%	4.3p.p

Consolidated Income YTD (BRL MM) ¹	Insurance			Credit and Consortia			Services			Run-Off Caixa			Corporate + Adjustments ²			Consolidated		
	1S25	1S24	Δ%	1S25	1S24	Δ%	1S25	1S24	Δ%	1S25	1S24	Δ%	1S25	1S24	Δ%	1S25	1S24	Δ%
Adjusted Net Revenue	334.3	262.2	27.5%	78.9	71.8	9.9%	41.4	47.1	-12.2%	93.7	100.0	-6.3%	(2.2)	(2.8)	-19.7%	546.0	478.4	14.1%
Costs and Expenses	(105.4)	(83.5)	26.3%	(29.6)	(29.7)	-0.5%	(35.6)	(43.3)	-17.9%	(5.1)	(5.4)	-5.2%	(25.6)	(23.8)	7.8%	(201.3)	(185.6)	8.4%
Other Revenue/Expenses	12.8	26.4	-51.4%	(0.5)	(0.3)	97.0%	(0.0)	(0.1)	-58.7%	-	-	-	(13.8)	(11.5)	20.3%	(1.6)	14.5	-110.8%
Equity Method	27.6	18.2	51.8%	-	-	-	-	-	-	-	-	-	(2.2)	(1.6)	41.9%	25.4	16.6	52.7%
EBITDA	269.3	223.3	20.6%	48.8	41.8	16.8%	5.8	3.7	56.0%	88.6	94.6	-6.4%	(43.9)	(39.6)	10.9%	368.6	323.9	13.8%
EBITDA Margin	80.6%	85.2%	-4.6 p.p	61.8%	58.2%	3.6 p.p	14.0%	7.9%	6.1 p.p	94.6%	94.6%	-0.1 p.p	-	-	-	67.5%	67.7%	-0.2 p.p
D&A and Impairment	(30.8)	(34.1)	-9.8%	(6.8)	(6.6)	2.3%	(2.7)	(1.9)	43.2%	-	-	-	(14.7)	(15.1)	-2.5%	(55.0)	(57.7)	-4.8%
Financial Result	10.5	(1.9)	-652.5%	(1.5)	(4.0)	-61.4%	(0.1)	(1.2)	-92.3%	-	-	-	(49.5)	(39.2)	26.5%	(40.7)	(46.3)	-12.0%
IRPJ and CSLL	(74.0)	(61.2)	20.9%	(13.2)	(12.1)	9.8%	(0.2)	(0.5)	-51.0%	-	-	-	(8.1)	(9.3)	-12.7%	(95.7)	(83.1)	15.1%
Net Income for the Period	175.0	126.1	38.8%	27.2	19.1	42.6%	2.8	0.1	2287.5%	88.6	94.6	-6.4%	(116.3)	(103.2)	12.7%	177.2	136.8	29.6%
Net Margin	52.3%	48.1%	4.2 p.p	34.5%	26.6%	7.9 p.p	6.7%	0.2%	6.5p.p	94.6%	94.6%	-0.1 p.p	-	-	-	32.5%	28.6%	3.9 p.p

¹ As of 1Q24, the Company starts to present the result of the segments with opening to net income, presenting the historical data again for better comparison. ² As of 1Q24, the Company started to consolidate the "Corporate" data with the "Consolidation Adjustments", presenting the historical data again.

Share of Segments in the Consolidated Net Revenue Ex Commissions



■ Venda Nova Caixa ■ Run-Off Caixa¹ ■ Seguros ■ Crédito e Consórcios ■ Serviços

¹ For the years 2018 to 2020, "Run-Off Caixa" is considered as the stock of revenues of the Wiz Rede Unit calculated in the period. As of 2021, the "Run-Off Caixa" is formed only by the revenue earned from contracts sold by February 14, 2021.² From 2018 to 2025, it considers the accrued results of the year.

Company's Exclusivity Agreements In Force

Below we list the main exclusivity agreements for the marketing of products held by the subsidiaries of Wiz Co.

Business Unit	Execution Date	Effectiveness	% share Wiz	Agreement End Date
Insurance				
Inter Seguros	06/27/2019	50 years	40.00%	06/26/2069
BMG Corretora	11/03/2020	20 years	49.00%	11/02/2040
BRB Seguros	12/31/2021	20 years	50.10%	12/30/2041
Polishop Seguros	08/16/2022	10 years	50.00%	08/15/2032
Paraná Seguros ¹	11/08/2022	10 years	40.00%	11/07/2032
Omni 1 Corretora	12/02/2022	10 years	50.10%	12/01/2032
Wiz Conseg	01/05/2023	~11 years	50.10%	-
Credit and Consortia				
Promotiva ²	12/22/2022	5 years	35.00%	12/21/2027

¹ If Paraná Banco exercises the put option of 9% of the equity in Paraná Holding in 2025, the exclusive right to trade in the over-the-counter market will be renewed for another 10 years as of the deadline of the initial agreement.

² Wiz directly holds 100% of the capital stock of Open X, a subsidiary that holds 35% of the capital stock of Promotiva S.A. Additionally, Wiz holds 40% of the capital stock of Wiz Corporate, which holds 65% of Promotiva's capital stock. Thus, Wiz holds a total of 61% in equity in Promotiva.

1.5 Insurance

Insurance Segment Result - YoY Quarter (BRL MM)	BMG Corretora		BRB Seguros		Wiz Corporate		Other Units		Insurance		Inter Seguros	
	2Q25	2Q24	2Q25	2Q24	2Q25	2Q24	2Q25	2Q24	2Q25	2Q24	2Q25	2Q24
Adjusted Net Revenue	46.6	37.4	80.4	55.5	33.3	30.5	23.2	15.7	183.5	139.2	51.9	38.0
Costs and Expenses	(12.0)	(5.6)	(16.1)	(14.0)	(18.3)	(15.4)	(8.0)	(4.9)	(54.4)	(39.9)	(9.8)	(7.5)
Other Revenue/Expenses	(0.2)	(0.1)	1.2	10.2	(3.7)	(0.0)	4.3	2.9	1.6	13.0	-	-
Equity Method	-	-	-	-	-	-	12.7	9.0	12.7	9.0	-	-
EBITDA	34.4	31.6	65.5	51.8	11.3	15.1	32.2	22.7	143.4	121.2	42.1	30.6
EBITDA Margin	73.9%	84.6%	81.4%	93.2%	33.8%	49.4%	138.8%	144.7%	78.1%	87.1%	81.0%	80.4%
D&A and Impairment	(0.2)	(0.2)	(12.6)	(13.5)	(0.6)	(0.5)	(2.0)	(2.9)	(15.4)	(17.1)	(0.6)	(0.4)
Financial Result	2.0	1.5	3.5	2.9	(0.0)	(0.0)	(0.5)	(6.5)	5.0	(2.1)	-	-
IRPJ/CSLL	(11.8)	(11.2)	(19.0)	(13.8)	(3.4)	(4.7)	(5.7)	(3.3)	(39.9)	(33.0)	(13.7)	(10.2)
Net Income¹	24.4	21.7	37.3	27.4	7.2	9.9	24.1	10.0	93.0	69.0	27.7	20.0
Net Margin	52.4%	58.1%	46.4%	49.3%	21.6%	32.3%	103.7%	63.6%	50.7%	49.6%	53.4%	52.5%

Insurance Segment Result - YTD Year (BRL MM)	BMG Corretora		BRB Seguros		Wiz Corporate		Other Units		Insurance		Inter Seguros	
	1S25	1S24	1S25	1S24	1S25	1S24	1S25	1S24	1S25	1S24	1S25	1S24
Adjusted Net Revenue	86.7	66.9	134.2	112.8	69.2	57.6	44.2	25.0	334.3	262.2	106.2	74.3
Costs and Expenses	(21.8)	(11.9)	(31.3)	(28.2)	(36.7)	(31.0)	(15.6)	(12.3)	(105.4)	(83.5)	(20.2)	(15.2)
Other Revenue/Expenses	(0.3)	(0.3)	9.8	21.4	(3.7)	(0.1)	7.1	5.3	12.8	26.4	-	-
Equity Method	-	-	-	-	-	-	27.6	18.2	27.6	18.2	-	-
EBITDA	64.5	54.7	112.6	106.0	28.8	26.6	63.4	36.1	269.3	223.3	86.0	59.2
EBITDA Margin	74.4%	81.7%	83.9%	94.0%	41.7%	46.1%	143.2%	144.5%	80.6%	85.2%	81.0%	79.6%
D&A and Impairment	(0.4)	(0.4)	(25.2)	(27.1)	(1.2)	(0.9)	(3.9)	(5.8)	(30.8)	(34.1)	(1.3)	(0.8)
Financial Result	4.6	2.8	6.9	6.1	0.0	(2.6)	(1.1)	(8.2)	10.5	(1.9)	-	-
IRPJ/CSLL	(22.8)	(18.2)	(32.0)	(29.0)	(9.0)	(7.4)	(10.2)	(6.7)	(74.0)	(61.2)	(28.0)	(18.0)
Net Income¹	46.0	38.9	62.3	56.1	18.6	15.7	48.1	15.3	175.0	126.1	56.7	40.4
Net Margin	53.0%	58.2%	46.4%	49.8%	26.9%	27.3%	108.8%	61.4%	52.3%	48.1%	53.4%	54.3%

¹ As of 1Q24, the Company starts to present the result of the segments with opening to net income, presenting the historical data again for better comparison.

In 2Q25, we recorded BRL 183.5 million in Net Revenue from Commissions in the Insurance segment, 31.9% above the previous period, an effect of another quarter of good performance in several units of the segment, even in a challenging scenario. Highlight the performance of: (i) BMG Corretora (+24.6% vs. 2Q24), and (ii) BRB Seguros (+44.8% vs. 2Q24).

Also noteworthy is the performance of the investee Inter Seguros, which reached BRL 51.9 million in Net Revenue (+36.5% vs. 2Q24), thus recording BRL 12.0 million in Equity Method for Wiz in the period.

In EBITDA, the segment recorded BRL 143.4 million in the quarter, 18.3% higher than in the 2Q24.

Together, the Wiz Units totaled BRL 979.9 million in premium issued in the period, 11.4% above the same period of the previous year.

Insurance Premium Issued (BRL MM)	2Q25	2Q24	Δ%	1S25	1S24	Δ%
BMG Corretora	264.7	243.8	8.5%	562.0	454.4	23.7%
BRB Seguros	220.6	182.6	20.8%	387.9	370.9	4.6%
Inter Seguros	103.8	70.9	46.5%	214.9	133.8	60.6%
Wiz Corporate	196.1	182.0	7.8%	362.2	360.4	0.5%
Other Insurance Segment Units	101.6	79.3	28.2%	229.3	169.2	35.5%
Premium Issued Insurance Segment	886.8	758.6	16.9%	1,756.2	1,488.7	18.0%
Premium Issued Other Segments	93.1	121.4	-23.4%	199.8	233.8	-14.5%
Total Insurance Premium Issued	979.9	880.0	11.4%	1,956.0	1,722.5	13.6%

Below we provide details on the main highlights of the Insurance Segment Units in the period:



BRL 264.7
million in
Premium Issued
in 2Q25
+8.5% vs. 2Q24

- ▶ In the quarter, Bmg Corretora recorded **Net Revenue Ex Commissions of BRL 46.6 million representing an increase of 24.6% compared to 2Q24 (+BRL 9.2 million)**. Highlight for the credit life product, which reached in the quarter the issuance of BRL 142.3 million in premium, 6.6% higher than in 2Q24. The Unit's total premium in the quarter was BRL 264.7 million, 8.5% vs 2Q24. Another highlight is the continuous growth of the BMG Med product that reached BRL 54.0 million in premium in the quarter, 476.6% above 2Q24.
- ▶ The Unit ended the quarter with an **EBITDA of BRL 34.4 million (+8.7% vs. 2Q24)**, and **Net Income of BRL 24.4 million (+12.3% vs. 2Q24)**, an effect of the Unit's best commercial performance.

- ▶ In 2Q25, the Unit reached **Net Revenue Ex Commissions of BRL 80.4 million, with a 44.8% increase vs. 2Q24**. BRB Seguros issued BRL 220.6 million in insurance premium in the second quarter of the year, a 20.8% increase compared to 2Q24. The result reflects a one-off increase of the Credit Life product in the quarter, as well as good performance of the Residential and Life products. Also in the quarter, the Unit launched a new Credit Life product, developed in partnership with BRB Financeira and Banking Correspondents, aimed at public payroll-deductible loan operations. The initiative, implemented at the end of the quarter, reinforces the Unit's diversification strategy, by exploring a new product, in a new channel and aimed at a new audience, contributing to the generation of new revenues at BRB Seguros.
- ▶ BRB Seguros reached a **Net Income of BRL 37.3 million in the quarter (+36.4% vs. 2Q24)**, with a Net Margin of 46.4%, -2.9 p.p. vs. 2Q24.

BRL 220.6
million in Premium
Issued in 2Q25
+20.8% vs. 2Q24

- ▶ Our investee Inter Seguros ended the 2Q25 surpassing once again its **highest historic level in Gross Revenue, recording BRL 82.5 million, 42.1% above the 2Q24 (or +BRL 24.5 million)**. The active contract portfolio reached 9.6 million, a 271.9% increase compared to 2Q24. Inter Seguros also recorded 2.6 million new sales contracts, almost 3x higher than a year ago. The Unit has a business model that strengthens its leadership position in the segment by combining a diversified portfolio, integrated experiences, scale and profitability.
- ▶ Inter Seguros presented, in 2Q25, **EBITDA of BRL 42.1 million, 37.6% above 2Q24 (or +BRL 11.5 million)**. The EBITDA Margin was 81.0%, with an expansion of 0.6 p.p. compared to the same period of the previous year. Inter Seguros added BRL 12.0 million in Equity Method to Wiz Co's Consolidated Net Income in the second quarter of the year.

BRL 82.5
million in Gross
Revenue in 2Q25
+42.1% vs. 2Q24

- ▶ In 2Q25, the Wiz Corporate Unit presented a Gross Revenue of BRL 38.4 million (+9.4% vs. 2Q24). The revenue performance reflects the consistent advance of the commercial team in the commercialization of recurring and renewable products, **reaching a record quarter, issuing BRL 196.1 million (+7.8% vs. 2Q24) in corporate insurance premiums**.
- ▶ In the semester, Wiz Corporate reached a **Net Revenue Ex Commissions of BRL 69.2 million, with growth of 20.1% vs. 1S24**, as well as a **Net Income of BRL 18.6 million (+18.5% vs. 1S24)**.

BRL 196.1
million in
Premium Issued
in 2Q25
+7.8% vs. 2Q24

Other Business Units

- ▶ In 2Q25, the Omni1 Unit reached BRL 70.5 million in premiums issued, a result 38.5% higher than in 2Q24. The unit's Gross Revenue ended the period with BRL 34.4, 48.0% higher than in 2Q24. The year was marked by consistency in results and success in the commercial campaigns implemented. Highlight for the assistance products that closed the quarter with 66.0% of the total Gross Revenue generated.
- ▶ Paraná Seguros closed 2Q25 with Gross Revenue of BRL 8.1 million, 1.9% lower than 2Q24. The Unit issued BRL 15.5 million in premiums in the quarter, 6.4% above the same period of the previous year. In the period, Paraná Seguros added, via equity method, BRL 0.7 million to Wiz Co.'s Net Income.

BRL 15.5
million in
Premium Issued
+6.4% vs. 2Q24

1.6 Credit and Consortia

Result of the Credit and Consortia Segment (BRL MM)	2Q25	2Q24	Δ%	1S25	1S24	Δ%
Promotiva	29.8	30.6	-2.7%	58.1	59.7	-2.7%
Wiz Parceiros	8.5	5.5	52.6%	20.8	12.1	72.1%
Adjusted Net Revenue	38.3	36.2	5.8%	78.9	71.8	9.9%
Costs and Expenses	(14.4)	(14.9)	-3.0%	(29.6)	(29.7)	-0.5%
Other Revenues and Expenses	(0.2)	(0.3)	-11.9%	(0.5)	(0.3)	97.0%
Equity Adjustment ¹	-	-	-	-	-	-
EBITDA	23.6	21.0	12.2%	48.8	41.8	16.8%
EBITDA Margin³	61.6%	58.1%	3.5 p.p	61.8%	58.2%	3.6 p.p

In the 2Q25, we reached BRL 38.3 million in Net Revenue ex Commissions in the Credit and Consortium Segment, a 5.8% growth (+ BRL 2.1 million) against the same period last year, and EBITDA of BRL 23.6 million, 12.2% above 2Q24. This result reflects the good result of the Wiz Parceiros operation, with growth of 52.6% when compared to 2Q24, thus presenting BRL 8.5 million in Net Revenue ex Commissions in the period, and issuance of BRL 1.1 billion in credit and consortium letters (+21.0% vs. 2Q24). Also relevant in this result, the Promotiva Unit ended the period with BRL 29.8 million in Net Revenue from Commission (-2.7% vs. 2Q24) representing 77.9% of the segment's consolidated revenue in 2Q25.

Commercialized Credit and Consortia (BRL MM)	2Q25	2Q24	Δ%	1S25	1S24	Δ%
Promotiva	1,958.6	2,349.9	-16.7%	3,985.2	4,651.6	-14.3%
Wiz Parceiros	1,051.9	869.2	21.0%	1,997.2	1,596.5	25.1%
Credit and Consortia Segment	3,010.4	3,219.2	-6.5%	5,982.5	6,248.0	-4.3%
Credit and Consortia Other Segments	696.6	435.7	59.9%	1,343.0	989.2	35.8%
Credit and Consortia Total	3,707.0	3,654.9	1.4%	7,325.5	7,237.3	1.2%

Promotiva

- ▶ In 2Q25, Promotiva added **BRL 29.8 million in Net Commission Revenue**, a decrease of 2.7% when compared to the same period of the previous year and an increase of 5.4% when compared to the result recorded in 1Q25. The quarter's production was impacted by the macroeconomic scenario; however, we evolved in the Consortium product and reached a volume of R\$0.6 billion in 2Q25 (+2.5% vs. 2Q24) and R\$1.5 billion in 1H25 (+13.1% vs. 1H24) in consortium letters of credit sold.
- ▶ The operation ends the quarter with more than 755 COBANS in production (+1.2% vs. 2Q24). This effort establishes the basis for expanding the Promotiva's production capacity, thus creating the necessary conditions for the sustainable growth of the Unit.

1.7 Services

Result of the Services Segment (in BRL MM)	2Q25	2Q24	Δ%	1S25	1S24	Δ%
Net Revenue Ex Commissions	20.6	23.3	-11.5%	41.4	47.1	-12.2%
Costs and Expenses	(17.7)	(20.7)	-14.6%	(35.6)	(43.3)	-17.9%
Other Revenues and Expenses	0.1	(0.1)	-248.5%	(0.0)	(0.1)	-58.7%
Equity Method	-	-	-	-	-	-
EBITDA	3.0	2.5	21.8%	5.8	3.7	58.4%
<i>EBITDA Margin</i>	14.6%	10.9%	3.8 p.p	14.0%	7.9%	6.1 p.p

WIZ Concept

In the Services segment, we present the results of the Wiz Concept Unit, which in the period presented Net Revenue ex Commissions of BRL 20.6 million with a decrease of 11.5% vs 2Q24 (-BRL 2.7 million). The Unit closes the period with an EBITDA of BRL 3.0 million, a result BRL 0.5 million higher than the same period of the previous year, and an expansion of 3.8 p.p. of EBITDA Margin, thus reaching 14.6% in 2Q25 and maintaining the focus on the profitability of the business.

1.8 Run-Off Caixa

In the quarter, the Rede Caixa Unit added BRL 43.1 million in EBITDA to the Company, a result 7.7% lower than the 2Q24, due to the decrease of 7,5% in the operation revenue.

Run Off Cash Result (BRL MM)	2Q25	2Q24	Δ%	1S25	1S24	Δ%
Adjusted Net Revenue	45.6	49.4	-7.5%	93.7	100.0	-6.3%
Costs and Expenses	(2.5)	(2.7)	-4.6%	(5.1)	(5.4)	-5.2%
EBITDA	43.1	46.7	-7.7%	88.6	94.6	-6.4%
<i>EBITDA Margin</i>	94.4%	94.6%	-0.2 p.p	94.6%	94.6%	-0.1 p.p

1.9 Corporate and Below the EBITDA

Corporate Income and Adjustments (BRL MM) ²	2Q25	2Q24	Δ%	1S25	1S24	Δ%
Adjusted Net Revenue ¹	(1.2)	(1.3)	-6.6%	(2.2)	(2.8)	-19.7%
Expenses	(11.9)	(14.8)	-19.7%	(25.6)	(23.8)	7.8%
Other Revenues/Expenses	(9.7)	(8.2)	18.9%	(13.8)	(11.5)	20.3%
Equity Adjustment ¹	(1.1)	(1.1)	0.0%	(2.2)	(1.6)	41.9%
Corporate EBITDA + Adjustments	(24.0)	(25.4)	-5.8%	(43.9)	(39.6)	10.9%

¹ Amounts reported under "Net Revenue" and "Equity Method" refer to consolidation adjustments. ² As of 1Q24, the Company started to consolidate the "Corporate" information into the "Consolidation Adjustments", restating the historical data for better comparison.

- ▶ **Expenses:** in 2Q25, the Corporate General and Administrative Expenses line totaled BRL 11.9 million, BRL 2.9 million below 2Q24, due to the greater efficiency of corporate costs.
- ▶ **Other Revenues and Expenses:** the result of -BRL 9.7 million presented in "Other Revenues/Expenses" in 2Q25 was mainly due to the recognition of capital losses in investees.

Below Consolidated EBITDA (In BRL MM)	2Q25	2Q24	Δ%	1S25	1S24	Δ%
Depreciation, Amortization and Impairment	(27.5)	(28.0)	-1.7%	(55.0)	(57.7)	-4.8%
Financial Result	(19.6)	(24.8)	-21.1%	(40.7)	(46.3)	-12.0%
IRPJ/CSLL	(48.8)	(43.8)	11.6%	(95.7)	(83.1)	15.1%

- ▶ **Financial Result:** in 2Q25, we presented a financial result of -BRL 19.6 million, BRL 5.2 million lower than in the same period of the previous year, mainly due to lower APV (Adjusted Present Value) and due to the effect of exchange variation (BRL 2.9 million) of contracted derivative financial instruments.
- ▶ **Corporate Income Tax (IRPJ) and Social Contribution on Net Income (CSLL):** in 2Q25 our expenses with IR/CSLL were BRL 48.8 million, recording an actual rate of 34.4% mainly due to non-deductible expenses for purposes of calculating IRPJ/CSLL, such as Adjusted Present Value (APV) and capital losses.

3

Cash Flow and Payments

2.1 Cash Flow

We ended the quarter with a cash balance of BRL 304.8 million in Consolidated. The Cash Flow of -BRL 133.7 million in the period is mainly due to the payment of the acquisition installments.

Managerial Cash Flow (BRL MM)	2Q25	1Q25	4Q24	3Q24	2Q24
Consolidated Net Income	93.2	84.1	71.6	88.5	69.5
Depreciation, Amortization and Impairment	27.5	27.5	37.9	38.1	28.0
Working Capital	(14.9)	11.6	(12.6)	(24.4)	24.1
Capex	(5.3)	(3.9)	(5.8)	(6.9)	(5.2)
Operating Cash Generation	100.5	119.2	91.2	95.3	116.4
Investment	(155.3)	11.5	(14.7)	10.5	(212.2)
Dividends	(79.2)	(18.2)	(52.5)	(44.7)	(59.6)
Financing	0.2	55.9	(4.2)	(87.3)	65.5
Others	-	-	-	-	-
Initial Cash Balance	438.5	270.1	250.4	276.6	366.6
Cash Flow	(133.7)	168.4	19.7	(26.2)	(90.0)
Consolidated Final Cash Balance	304.8	438.5	270.1	250.4	276.6
Parent Company Final Cash Balance	53.6	144.0	18.7	39.0	37.5

*Values adjusted to reconcile the annual cash flow closing. Change made between the Working Capital and Investment lines.

The main variations that affected the cash flow of the period were:

- ▶ **Investments:** the investment flow for the period comes mainly from the disbursement of accounts payable from the Company's acquisitions.
- ▶ **Dividends:** in the quarter, BRL 79.2 million were paid as dividends to non-controlling shareholders of our controlled companies.

2.2 Payments and Net Debt

We present below a payment schedule of the main Liabilities' lines from the Consolidated perspective. We unified the accounts "Loans" and "Debentures" and, below, we present the balance of Accounts Payable for Acquisitions, as recorded in the Balance Sheet dated March 31, 2025.

Payment Schedule (BRL MM)	2025	2026	2027	2028	2029	2030
Loans and Debentures	50.2	91.6	163.4	114.6	101.3	46.0
Accounts Payable for Acquisitions (APV)	-	186.7	28.9	-	-	-
Total due	50.2	278.3	192.3	114.6	101.3	46.0

Below, we present the composition of the Company's Net Debt, considering the gross debt proportional to Wiz's participation in its subsidiaries, as well as Cash per Share.

Wiz Parent Company Net Debt (BRL MM)	2Q25	1Q25	4Q24	3Q24	2Q24
Parent Company Loans and Debentures ¹	352.7	344.5	278.4	274.0	284.7
Loan with Controlling Block	-	-	-	-	67.7
C.P. Parent Company Acquisitions ²	160.9	304.1	294.1	285.6	278.5
Subsidiary Loans - Int. Wiz ¹	27.6	32.7	37.7	36.4	39.4
C.P. Promotiva Acquisitions - Int. Wiz ²	16.0	23.3	22.4	21.5	20.7
Wiz Debt by Share	557.2	704.5	632.6	617.4	690.9
Parent Company Cash Balance ³	53.6	144.0	18.7	39.0	37.5
Subsidiaries Cash Balance ³	251.2	294.6	251.4	211.4	239.1
% Int. Wiz Subsidiaries Cash ⁴	47.0%	44.0%	54.5%	51.2%	51.1%
Non-Controlled Subsidiaries Cash Balance	52.4	43.4	31.2	22.5	18.8
Wiz Cash by Interest	224.1	316.9	187.0	169.7	178.6
Wiz Net Debt	333.1	387.6	445.6	447.7	512.3

¹Position of 2Q25 according to Notes 15 and 20 of the Financial Statement as of June 30, 2025.

²Note 16

³Notes 5 and 6

⁴Exceptionally in this quarter we disregarded an amount related to the dividend payable by the non-controlling shareholder of one of the subsidiaries in order not to bias the cash per Wiz interest in the subsidiaries

4 Exhibits

3.1 Income per Interest

Income per Share 2Q25 (BRL MM)	Run-Off	Bmg Corretora	BRB Seguros	Inter Seguros	Wiz Corporate	Promotiva	Wiz Parceiros	Wiz Concept	Demais Uns	Corp. + Ajustes	2Q25
Gross Revenue	51.5	54.0	45.6	35.7	15.4	89.4	10.8	22.7	27.4	(1.2)	351.0
Tax on Income	(5.8)	(3.4)	(5.3)	(13.2)	(1.7)	(8.6)	(1.1)	(2.0)	(2.7)	-	(43.8)
Commissions	-	(27.8)	-	-	(0.3)	(62.7)	(1.2)	(0.0)	(7.9)	0.0	(99.9)
Net Revenue Ex Commissions	45.6	22.8	40.3	22.4	13.3	18.2	8.5	20.6	16.8	(1.2)	207.3
Costs and Expenses	(2.5)	(5.9)	(8.1)	(4.3)	(7.3)	(5.1)	(6.2)	(17.7)	(6.6)	(11.9)	(75.5)
Other Revenues and Expenses	-	(0.1)	0.6	-	(1.5)	(0.1)	-	0.1	2.2	(9.7)	(8.6)
Equity Method ¹	-	-	-	-	-	-	-	-	(0.8)	-	(0.8)
EBITDA	43.1	16.8	32.8	18.2	4.5	13.0	2.3	3.0	11.5	(22.9)	122.4
<i>EBITDA Margin</i>	<i>94.4%</i>	<i>73.9%</i>	<i>81.4%</i>	<i>81.0%</i>	<i>33.8%</i>	<i>71.4%</i>	<i>27.3%</i>	<i>14.6%</i>	<i>68.3%</i>	-	<i>59.0%</i>
D&A and Impairment	-	(0.1)	(6.3)	(0.3)	(0.3)	(2.1)	-	(1.3)	(1.1)	(6.9)	(18.4)
Financial Result	-	1.0	1.8	-	(0.0)	(0.3)	0.0	(0.3)	(0.0)	(23.9)	(21.7)
IR/CSLL	-	(5.8)	(9.5)	(5.9)	(1.4)	(3.7)	(0.4)	(0.0)	(3.6)	(2.6)	(32.9)
Net Income	43.1	12.0	18.7	12.0	2.9	6.9	1.9	1.4	6.8	(56.3)	49.4
<i>Net Margin</i>	<i>94.4%</i>	<i>52.4%</i>	<i>46.4%</i>	<i>53.4%</i>	<i>21.6%</i>	<i>38.1%</i>	<i>22.9%</i>	<i>6.9%</i>	<i>40.4%</i>	-	<i>23.8%</i>
% Wiz Interest	100.0%	49.0%	50.1%	43.2%	40.0%	61.0%	100.0%	100.0%	54.2%	100.0%	-

3.2 Income Statement

Continued Operations	Controlling Company		Consolidated	
	06/30/2025	06/30/2024	06/30/2025	06/30/2024
Net Revenue from services rendered	107,104	115,407	697,649	599,130
Cost of services rendered	-9,872	-15,242	-274,611	-225,296
Gross Profit	97,232	100,165	423,038	373,834
Administrative expenses	-35,014	-36,095	-78,288	-81,104
Depreciation and amortization	-5,962	-5,338	-54,961	-57,728
<i>Impairment</i>	-	-	-	-
Other income	316	1,120	23,789	30,778
Other expenses	-14,125	-12,598	-25,363	-16,261
Profit participation of subsidiaries	114,267	75,932	25,388	16,623
Operating profit before the financial result	156,714	123,187	313,603	266,142
Financial revenue	4,926	8,439	30,629	26,969
Financial Expenses	-54,461	-47,605	-71,345	-73,250
Financial income, net	-49,535	-39,166	-40,716	-46,281
Profits before income tax and social contribution	107,179	84,021	272,887	219,861
Current income tax and social contribution	-	884	-86,314	-74,450
Deferred income tax and social contribution	-11,118	-13,524	-9,348	-8,659
NET INCOME FOR THE PERIOD	96,061	71,381	177,225	136,753
Number of shares at the end of the year – in units	159,907,282	159,907,282	n/a	n/a
NET INCOME PER SHARE - IN REAIS	0.60073	0.44639	n/a	n/a
Attributable to:				
Company Shareholders	n/a	n/a	96,061	71,381
Interest of non-controlling shareholders	n/a	n/a	81,164	65,372
NET INCOME FOR THE PERIOD	n/a	n/a	177,225	136,753

3.3 Balance Sheet

ASSETS	Controlling Company		Consolidated		Controlling Company		Consolidated	
	06/30/2025	12/31/2024	06/30/2025	12/31/2024	06/30/2025	12/31/2024	06/30/2025	12/31/2024
Cash and cash equivalents	3,595	4,678	13,919	19,161				
Financial investments	49,967	13,993	290,849	250,939				
Accounts receivable	12,546	16,140	185,347	140,290				
Taxes to offset	8,588	9,898	43,317	44,822				
Dividends receivable	11,577	64,338	1,576	3,909				
Derivative financial instruments	-	-	-	295				
Other assets	7,182	6,630	21,273	17,375				
Total Current Assets	93,455	115,677	556,281	476,791				
Accounts Receivable	-	-	767	706				
Derivative financial instruments	-	-	2,688	8,035				
Taxes to offset	-	-	44,237	51,987				
Deferred income tax and social contribution	8,787	19,904	26,171	29,556				
Other assets	59,465	65,695	40,119	39,768				
Investment	931,360	855,904	257,027	231,707				
Fixed assets	3,493	3,905	10,399	10,497				
Intangible assets	204,395	206,638	1,494,640	1,585,758				
Right of Use	4,409	5,241	12,774	10,507				
Total Non-Current Assets	1,211,909	1,157,287	1,888,822	1,968,521				
TOTAL ASSETS	1,305,364	1,272,964	2,445,103	2,445,312				
LIABILITIES								
Accounts payable	3,119	3,075	178,623	152,538				
Social obligations	8,753	12,173	38,193	43,737				
Tax obligations	3,583	3,965	51,866	41,523				
Payable Dividends and Interest on Net Equity	40,028	40,028	75,693	127,436				
Accounts payable for purchase of companies	152,067	147,618	165,552	160,369				
Leasing	1,457	1,462	4,178	4,399				
Debentures	18,087	122,618	18,087	122,618				
Loans	15,027	15,002	35,353	38,331				
Other liabilities	2,207	3,041	12,563	13,397				
Deferred revenue	-	-	13,860	13,860				
Derivative financial instruments	-	-	2,333	56				
Total current liabilities	244,328	348,982	596,301	718,264				
Accounts payable	1,723	6,896	4,836	10,009				
Debentures	297,985	112,008	297,985	112,008				
Accounts payable for purchase of companies	8,803	146,465	21,492	170,432				
Provision for contingencies	16,738	16,018	27,594	25,103				
Loans	21,594	28,791	50,965	73,249				
Deferred IR/CSLL	-	-	84,143	88,530				
Other liabilities	39,249	34,852	66,354	56,495				
Provisions for loss in controlled companies	29,340	28,629	-	-				
Leasing	3,173	3,953	9,476	6,989				
Deferred revenue	-	-	19,635	26,565				
Tax Obligations	-	-	241	281				
Total non-current liabilities	418,605	377,612	582,721	569,661				
Capital stock	40,000	40,000	40,000	40,000				
Capital reserves	33,454	33,454	33,454	33,454				
Legal reserve	6,658	6,658	6,658	6,658				
Profit reserves	583,727	583,727	583,727	583,727				
Equity appraisal adjustment	608	608	608	608				
Retained earnings	96,061	-	96,061	-				
Capital transactions	-118,077	-118,077	-118,077	-118,077				
Attributed to the controlling shareholders	642,431	546,370	642,431	546,370				
Interest of non-controlling shareholders	-	-	623,650	611,017				
Total net equity	642,431	546,370	1,266,081	1,157,387				
TOTAL LIABILITIES AND NET EQUITY	1,305,364	1,272,964	2,445,103	2,445,312				

3.4 Cash Flow Statement

	Controlling Company		Consolidated	
	06/30/2025	06/30/2024	06/30/2025	06/30/2024
Profits before income tax and social contribution	107,179	84,021	272,887	219,861
Adjustments to:				
Depreciation and Amortization	5,643	4,763	53,107	55,360
Loss of Capital in Investees	12,988	10,259	13,834	12,108
Net Financial Expenses — Adjustment to Present Value and Interest on Acquisitions	11,506	25,767	14,074	28,765
Amortization of right of use	318	575	1,854	2,367
Interest and Lease Remeasurement	155	225	589	833
Write-off of PP&E and Intangible Assets	13	536	171	716
Equity method in investments	-114,267	-75,932	-25,388	-16,623
Unrealized monetary and exchange variations	2,948	3,291	-2,714	8,080
Change in fair value of financial instruments	9,612	-2,898	18,949	-2,898
Monetary adjustment of debentures	24,696	15,043	24,696	15,043
Deferred revenue	-	-	-6,930	-6,930
Constitution / (Reversal) of Provision for Non-Competition Agreements	3,091	1,317	3,090	1,317
Constitution / (Reversal) of Provision for Restitution	-463	-1,507	-463	-1,507
Provisions for Labor, Tax and Civil Risks	1,472	1,497	10,432	2,760
Income from Financial Investments	-3,426	-3,802	-18,226	-14,092
Other provisions	-3,077	-	-18,908	-
Loss with Defaulters	-	-	247	-
Total adjustments	-48,791	-20,863	68,414	85,299
Variations in:				
Accounts Payable	346	69,598	37,147	123,481
Accounts Receivable	3,594	2,112	-45,365	-20,937
Social obligations	-2,618	-5,007	329	-9,128
Tax Obligations	927	-4,172	-5,026	-28,627
Other Assets	3,102	7,282	-6,754	991
Other liabilities	935	-10,173	6,398	3,175
Intermediation of payments	-	221	-	221
Provisions for labor, tax and civil risks	-752	-861	-7,941	-989
Sum of variations	5,534	59,000	-21,212	68,188
Cash generated from operations	63,922	122,157	320,089	373,347
IRPJ and CSLL paid in the period	-	-141	-61,740	-58,732
Net cash generated by operating activities	63,922	122,016	258,349	314,615
Cash flow from investment activities				
Financial investments contribution	-151,354	-211,365	-826,908	-667,850
Financial investments redemption	118,806	283,970	805,224	693,115
Dividends Received ¹	79,295	51,636	2,400	8,214
Purchase of fixed assets	-322	-431	-1,336	-3,181
Acquisition of intangible	-2,679	-3,661	-7,863	-7,968
Contributions to Investees	-	-950	-	-
Net Cash generated/(used) in Investment Activities	43,746	119,199	-28,483	22,330
Cash flow from financing activities				
Acquisition payment	-135,148	-185,064	-145,148	-195,064
Interest on payment of acquisitions ²	-19,182	-33,281	-22,583	-35,138
Debentures - Receipt of Principal	300,000	-	300,000	-
Debentures - Payment of Principal	-225,000	-	-225,000	-
Debentures – Interest Payment and Costs ²	-18,250	-15,929	-18,250	-15,929
Dividends and Interest on Equity Paid	-	-	-97,401	-78,918
Derivative financial instruments paid	-	-	-1,131	-3,043
Loans – payment of principal	-7,271	-	-16,715	-9,444
Loans – Interest Payment ²	-2,849	-3,216	-5,833	-5,327
Lease Payment	-1,051	-1,009	-3,047	-2,925
Net cash used in financing activities	-108,751	-238,499	-235,108	-345,788
Increase/(decrease) in cash and cash equivalents	-1,083	2,714	-5,242	-8,843
Cash and cash equivalents in the beginning of the period	4,678	5,836	19,161	35,566
Cash and cash equivalents at the end of the period	3,595	8,552	13,919	26,724

¹ The Company's accounting policy defines dividends received as investment activities because they are returns arising from its investments in the operations of its subsidiaries.

² The Company's accounting policy defines financial interest paid, arising from its financial liabilities as financing activities.

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