

WIZ

WIZS
B3 LISTED NM



Resultados do 2º trimestre de 2021

Teleconferência – 13/08/2021

Heverton Peixoto
CEO e DRI

Guilherme Aguiar
Diretor de Relações com o Mercado e M&A

- ▶ Esta apresentação contém informações sobre os negócios da Wiz, seus projetos, suas estratégias, suas coligadas e controladas e seus parceiros comerciais.
- ▶ As declarações citadas na apresentação refletem o entendimento dos administradores a respeito da Companhia, que podem envolver riscos e imprevisibilidades inerentes ao mercado
- ▶ As informações apresentadas seguem o padrão contábil IFRS, exceto quando mencionado durante a apresentação. A Wiz não se responsabiliza pela atualização de qualquer estimativa contida nesta apresentação.
- ▶ Nos gráficos e tabelas, as somatórias e percentuais de crescimento consideram todas as casas decimais dos valores que nesta apresentação se encontram com arredondamento.

Destques Operacionais



Primeira Emissão de Debêntures

O Conselho de Administração aprovou a 1ª Emissão de Debêntures da Wiz. As debêntures possuirão valor nominal de R\$1.000,00, totalizando o montante de R\$250,0 milhões na data de emissão e o processo contará com esforços restritos de distribuição, nos termos da Instrução da CVM nº 476.

Parceria Estratégica com BRB

Celebração de contrato com o Banco de Brasília – BRB, em que a Wiz se comprometeu a adquirir 50,1% das ações de uma nova corretora de seguros a ser constituída pelo BRB. A aquisição se dará pelo preço total estimado de R\$585,2 milhões.

Expansão Wiz Parceiros e Wiz Conseg

A Wiz Parceiros celebrou duas novas importantes parcerias: convênio comercial com BB Consórcios e expansão do escopo de atuação com o Itaú, passando a incorporar o produto de financiamento imobiliário. Já a Wiz Conseg celebrou parceria comercial com a Caoa Corretora para comercialização, distribuição e divulgação de produtos de seguridade em determinadas concessionárias do Grupo CAO A.

Premiação Great Place to Work (GPTW)

A Wiz foi premiada pela 6ª vez como uma das Melhores Empresas para se trabalhar no Centro-Oeste. Além disso, pelo segundo ano consecutivo, fomos premiados pelo GPTW como uma das Melhores Empresas para a Mulher Trabalhar no ranking nacional.

Destques Financeiros





Resultado Consolidado

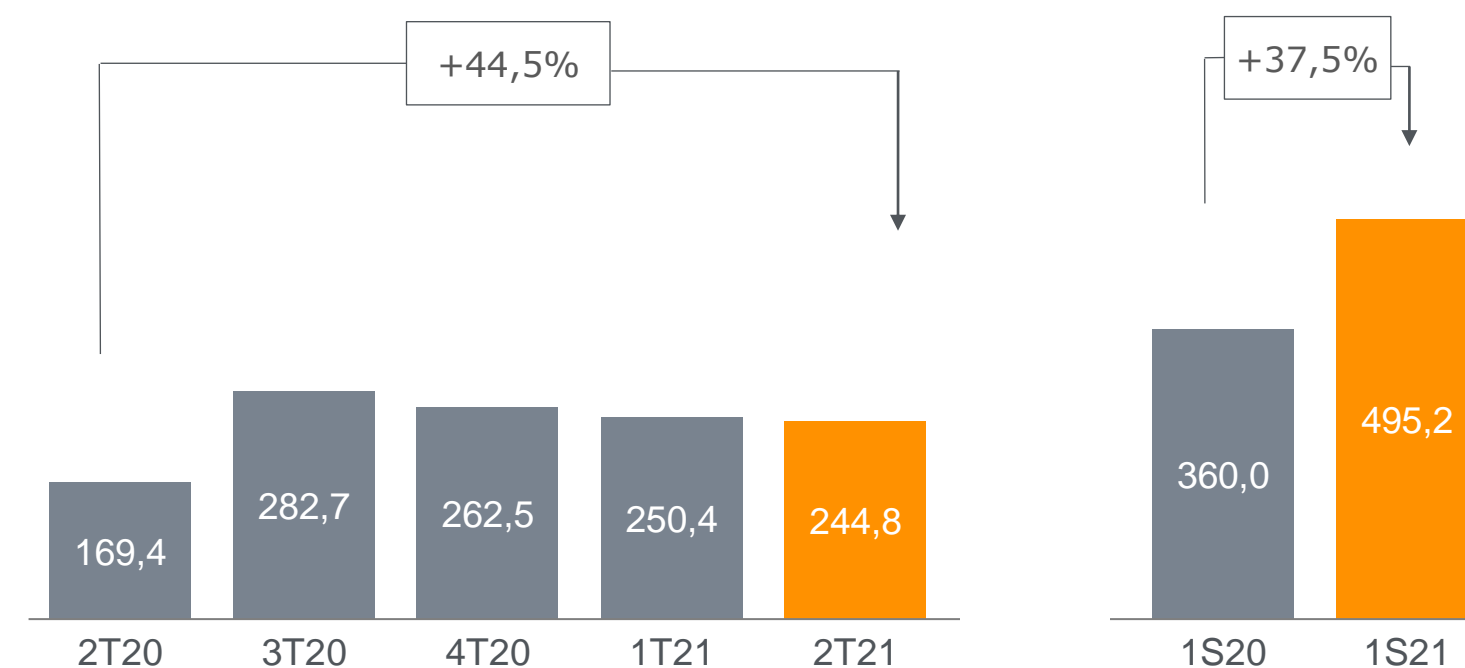
Resultado Consolidado



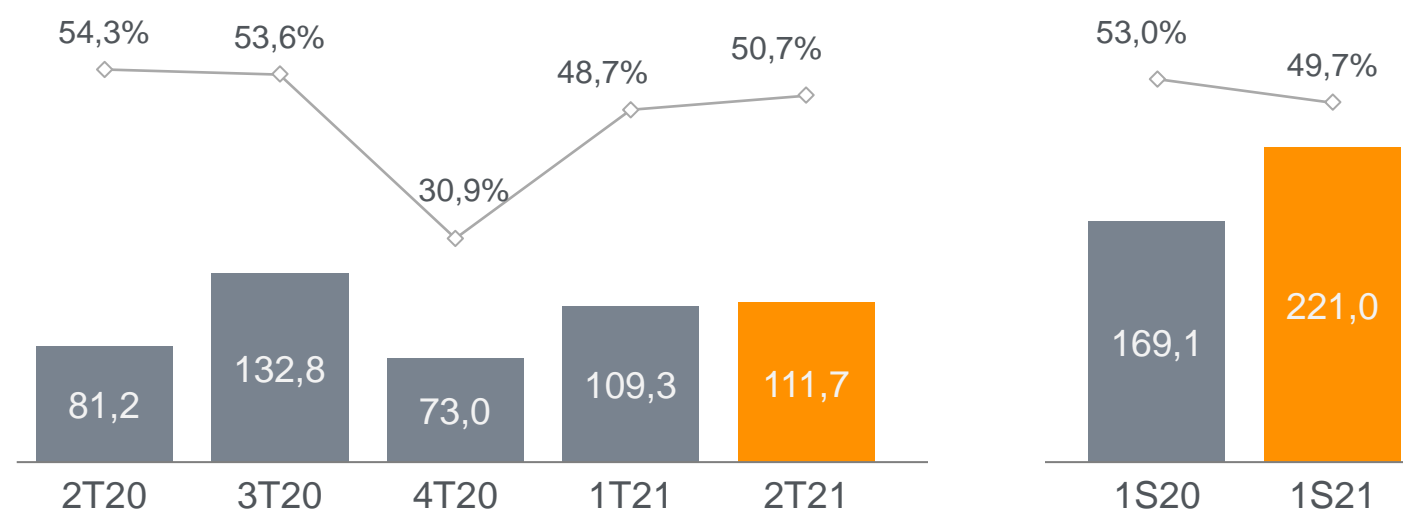
Principais indicadores financeiros, consolidado

Indicador (R\$ MM)	2T21	2T20	Δ%	1S21	1S20	Δ%
Receita Bruta	244,8	169,4	44,5%	495,2	360,0	37,5%
Receita Líquida	220,3	149,5	47,3%	444,6	319,2	39,3%
Custos e Despesas	(108,8)	(63,8)	70,6%	(223,2)	(142,3)	56,8%
Outras Rec/Desp	0,2	(4,5)	n.a.	(0,4)	(7,8)	-94,3%
EBITDA	111,7	81,2	37,3%	221,0	169,1	30,7%
Margem EBITDA	50,7%	54,3%	-3,7p.p	49,7%	53,0%	-3,3p.p
Lucro Líquido	75,0	34,0	120,6%	138,6	85,0	63,0%
Margem Líquida	34,1%	22,7%	11,3p.p	31,2%	26,6%	4,5p.p
Lucro Atribuível a Controladores	69,0	34,8	98,4%	130,8	84,4	55,0%

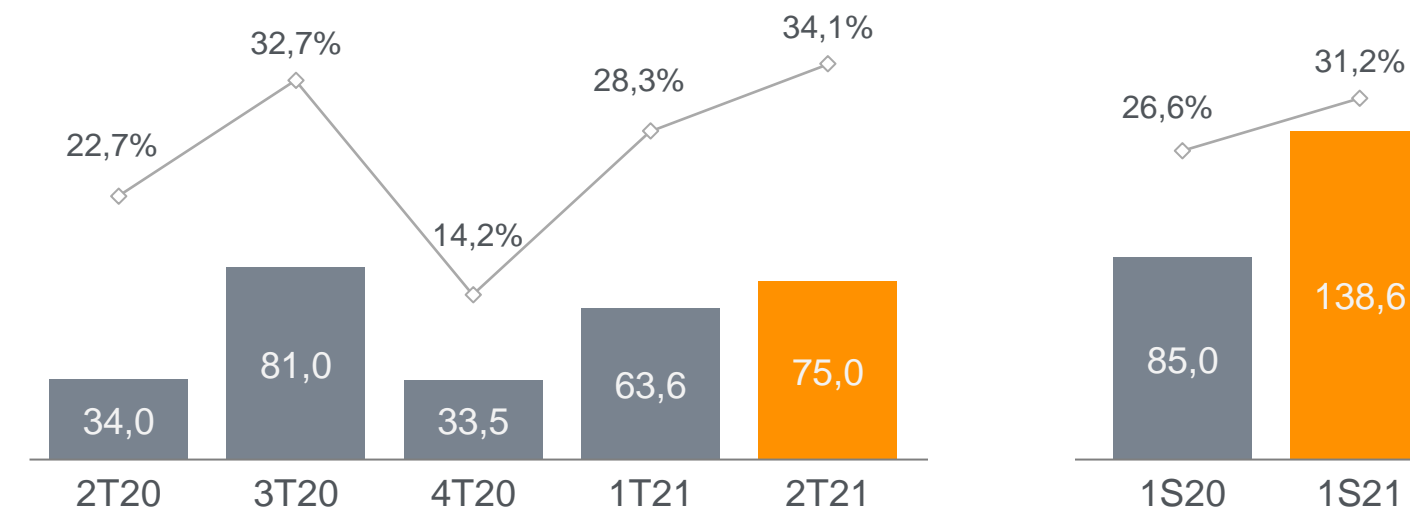
Receita Bruta, consolidado | R\$ milhões ; Δ YoY



EBITDA e Margem EBITDA, consolidado | R\$ milhões; %



Lucro Líquido e Margem Líquida, consolidado | R\$ milhões; %



Resultado Ajustado



– EBITDA Ajustado

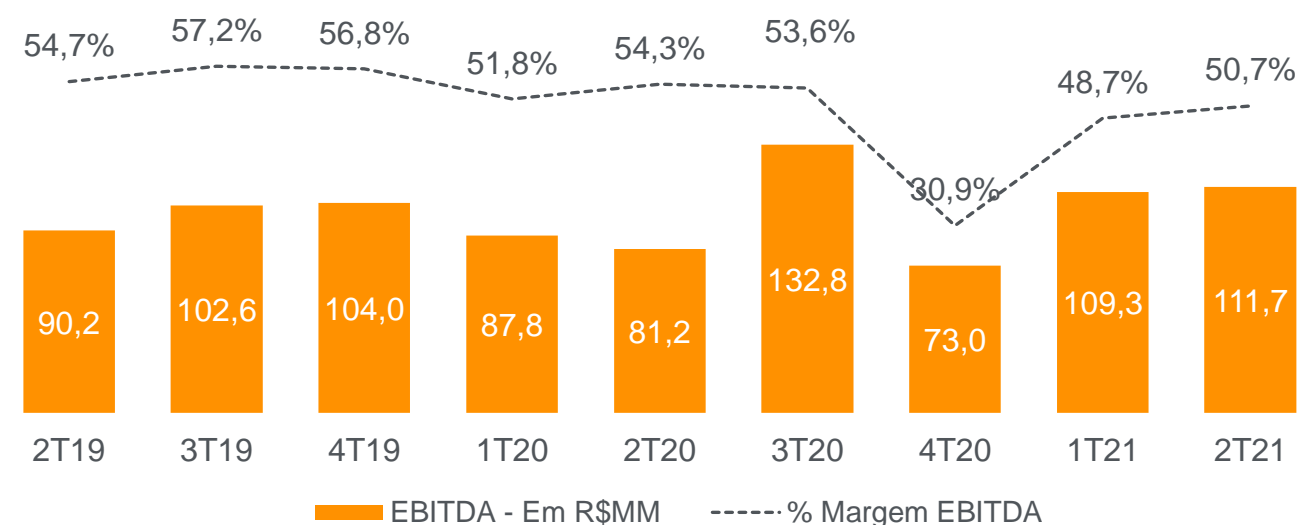
EBITDA ajustado (R\$ MM)	2T21	2T20	Δ%	1S21	1S20	Δ%
EBITDA	111,7	81,2	37,5%	221,0	169,1	30,7%
Recuperação Tributária	(2,3)	(5,1)	-55,9%	(3,0)	(10,0)	-69,8%
EBITDA ajustado	109,5	76,1	43,8%	218,0	159,1	37,0%
Margem EBITDA Ajustada	49,7%	50,9%	-1,2p.p	49,0%	49,8%	-0,8p.p

– Lucro Líquido Ajustado

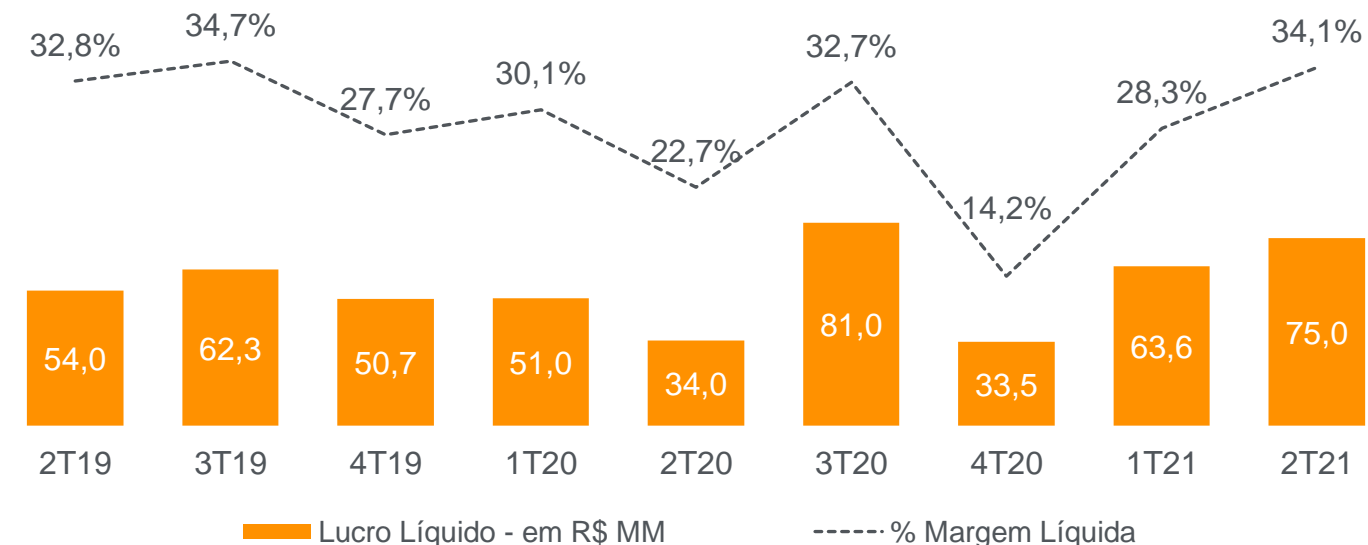
Lucro Líquido ajustado (R\$ MM)	2T21	2T20	Δ%	1S21	1S20	Δ%
Lucro Líquido	75,0	34,0	120,6%	138,6	85,0	63,0%
AVP Aquisições	6,1	2,7	122,4%	14,0	5,8	140,5%
Amortizações Intangíveis Aquisições	3,2	3,7	-13,8%	7,1	7,4	-4,6%
Atualização Monetária <i>Earn-out</i> Aquisições	1,7	1,1	54,7%	2,6	2,2	16,3%
<i>Impairment</i> ágio/ <i>Earn-Out</i> Aquisições	-	12,1	n.a.	1,8	12,7	-86,0%
Ganho/Perda de Capital Aquisições	0,1	0,4	-78,8%	0,3	0,4	-19,7%
Recuperação Tributária	(1,5)	(3,4)	-55,9%	(2,0)	(6,6)	-69,8%
Lucro Líquido ajustado	84,7	50,8	66,8%	162,4	107,0	51,8%
Margem Líquida ajustada	38,4%	33,9%	4,5p.p	36,5%	33,5%	3,0p.p

Fonte: Companhia

Evolução EBITDA



Evolução Lucro Líquido



Indicador (R\$ MM)	2T21	2T20	Δ%	1S21	1S20	Δ%
EBITDA	111,7	81,2	37,5%	221,0	169,1	30,7%
<i>Earn-out e Impairment</i>	(0,1)	(12,9)	-99,0%	(2,3)	(13,4)	-83,3%
Depreciação e Amortização	(7,3)	(9,2)	-21,0%	(15,8)	(18,6)	-14,9%
MEP	5,9	1,7	239,7%	11,5	3,3	245,3%
Resultado Financeiro	(6,7)	(4,1)	64,0%	(15,2)	(8,4)	81,6%
IR e CSLL	(28,5)	(22,7)	25,5%	(60,6)	(47,0)	29,0%
Lucro Líquido, contábil	75,0	34,0	120,6%	138,6	85,0	63,0%
Margem Líquida	34,1%	22,7%	11,3p.p	62,7%	50,3%	12,4p.p

Fluxo de Caixa Consolidado



– Bridge Fluxo de Caixa no 2T21



Indicador (R\$ milhões)	2T21	1T21	4T20	3T20	2T20
Lucro líquido contábil	75,0	63,6	33,5	81,0	34,0
Depreciação e amortização	7,3	8,5	9,3	9,2	9,2
Capital de giro	(20,0)	(37,2)	55,5	39,6	11,9
Capex	(1,6)	(1,8)	(3,3)	(2,0)	(1,2)
Geração de caixa operacional	60,7	33,1	95,1	127,8	53,9
Investimentos	(16,8)	(17,3)	(18,4)	(3,8)	(3,6)
Dividendos	(15,5)	(4,1)	(56,1)	(2,1)	(55,0)
Outros	(2,8)	(5,5)	(3,4)	(3,9)	21,0
Fluxo de Caixa	25,6	6,2	17,3	118,0	16,3
Saldo de Caixa Final Ajustado	285,9	254,9	243,2	222,5	100,6

Fonte: Companhia

Nota: (1) Lucro líquido contábil; (2) Considera depreciação, amortização e outros.



Resultado por
Unidades de Negócios

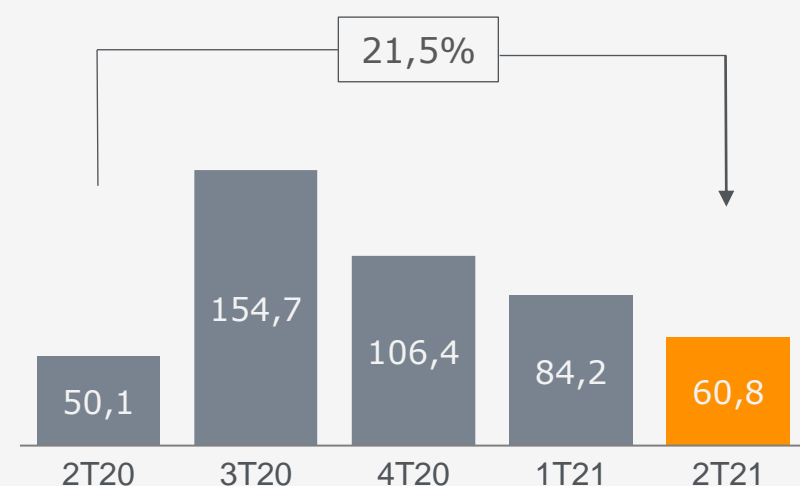
Resultado por Unidade de Negócio



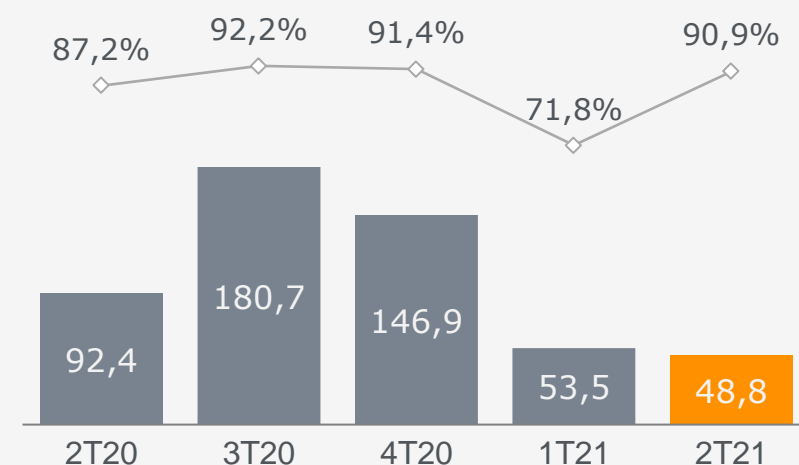
CORE BUSINESS

Rede Caixa Run-On

— Receita Bruta¹ | R\$ milhões; Δ YoY —



— EBITDA e margem² | R\$ milhões; % —

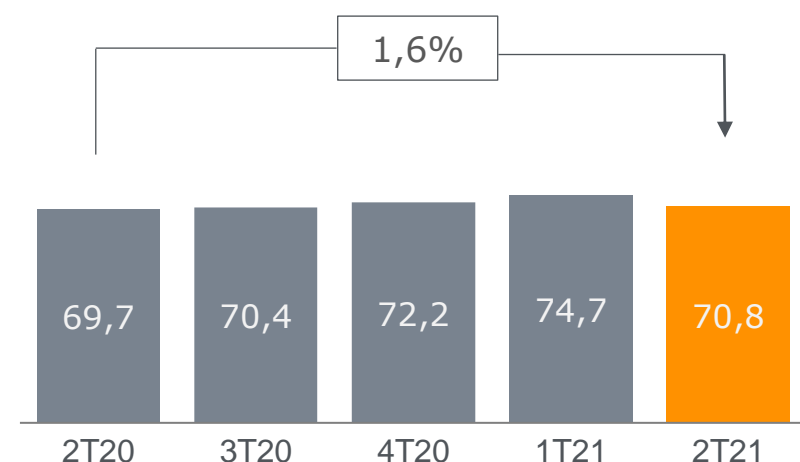


- **Receita Bruta**
Desempenho impulsionado pelos produtos Residencial e Vida, com crescimento de 80,6% e 54,7% vs. 2T20, respectivamente.
- **EBITDA**
Impactado por custos com força comercial retida para prestar serviços para demais unidades do grupo.

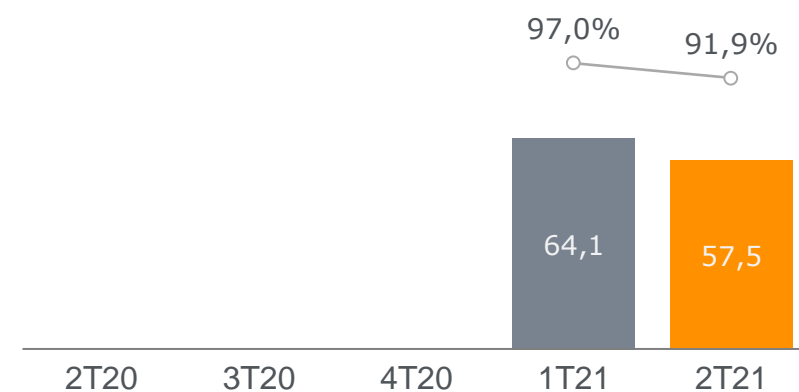
CORE BUSINESS

Rede Caixa Run-Off

— Receita Bruta³ | R\$ milhões; Δ YoY —



— EBITDA e margem | R\$ milhões; % —



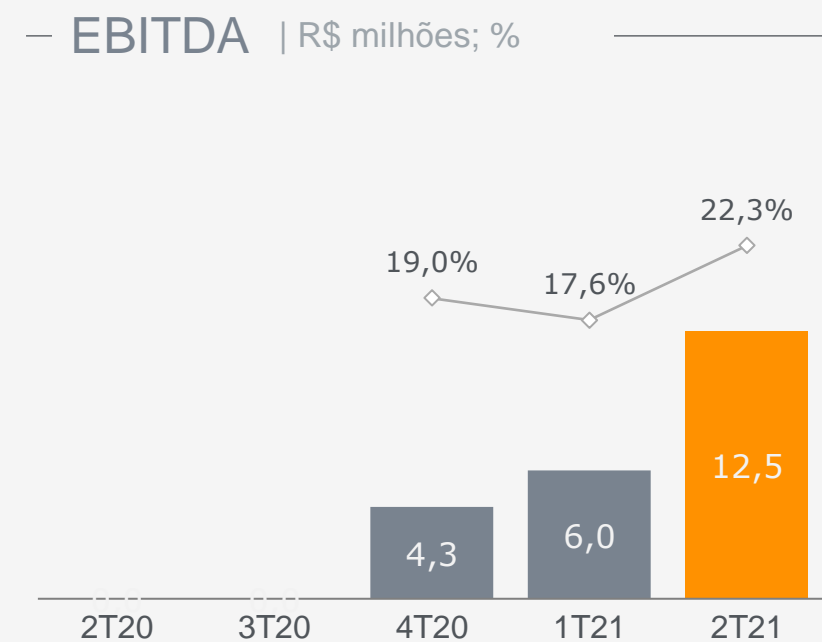
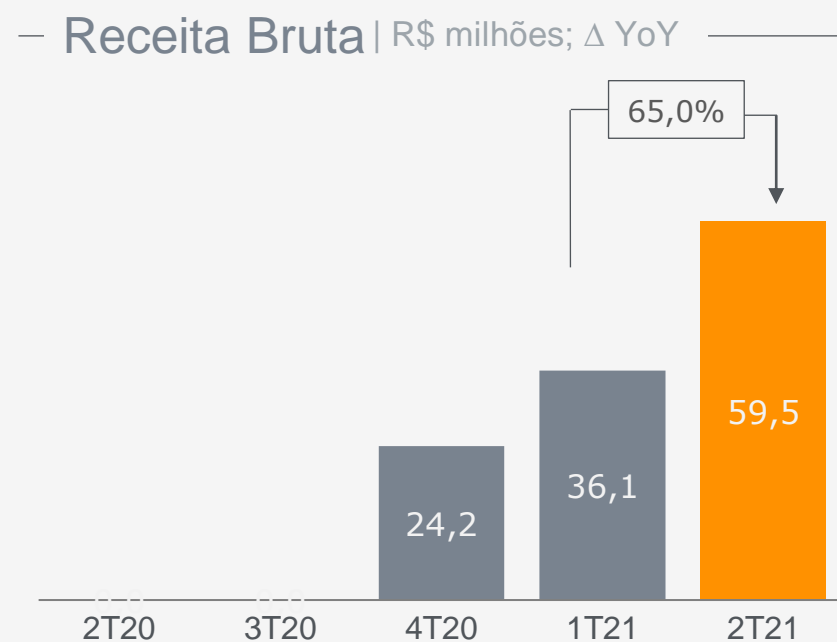
- **Receita Bruta**
Destaque para o Estoque de Receita do produto Habitacional (+7,3%).
- **EBITDA**
Custos associados à manutenção da carteira do run-off.

Fonte: Companhia
Nota: : (1) Composto pela receita de vendas novas e, a partir de 15 de fevereiro de 2021, pela receita proveniente do contrato de transição. (2) Do 1T20 ao 4T20, apresenta o EBITDA consolidado Run-On + Run-Off. (3) Composto pela receita de estoque e, a partir de 15 de fevereiro de 2021, pela receita da carteira em run-off.

Resultado por Unidade de Negócio



CORE BUSINESS



• **Receita Bruta**

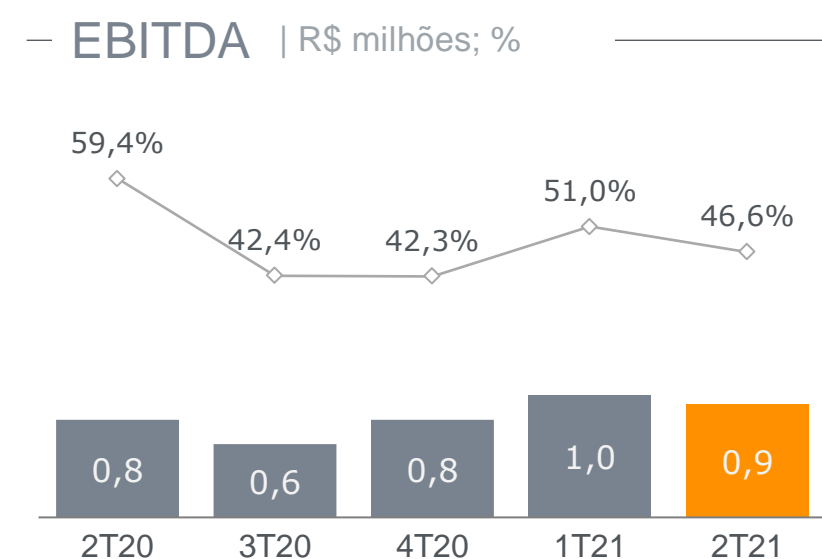
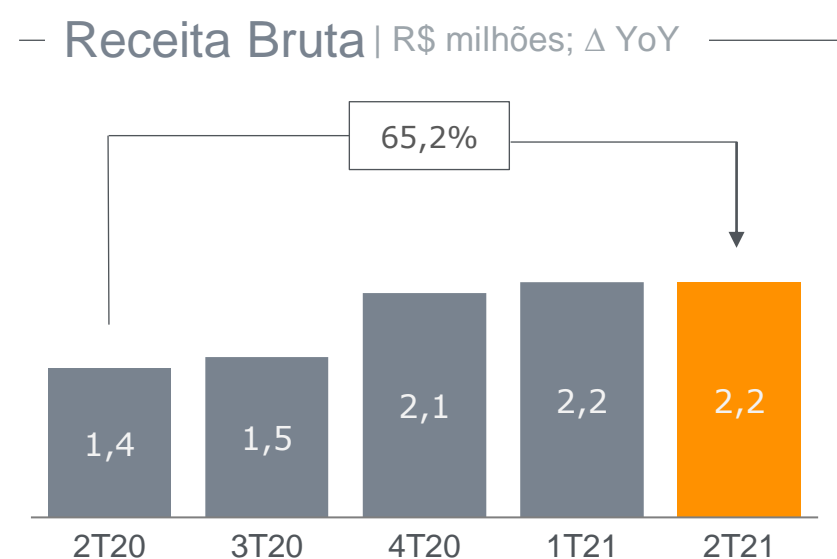
Desempenho impulsionado pelos produtos Prestamista Card e Vida, com crescimento de 19,3% e 399,0% vs 1T21, respectivamente.

R\$142 milhões em prêmio emitido no 2T21, +34,0% vs. 1T21.

• **EBITDA**

O EBITDA da Unidade é impactado pelos custos de repasse de comissão à rede de distribuição do Banco BMG.

CORE BUSINESS



• **Receita Bruta**

Destaque ao Produto Prestamista, que adicionou R\$1,3 milhões e representa 58,9% da Receita Bruta Total da UN no 2T21.

• **EBITDA**

EBITDA em 2T21 Impulsionado pela melhor performance em receita líquida.

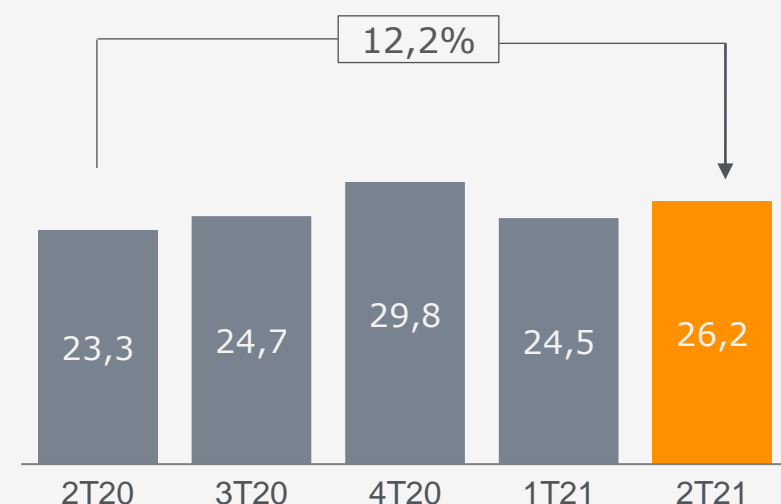
Resultado por Unidade de Negócio



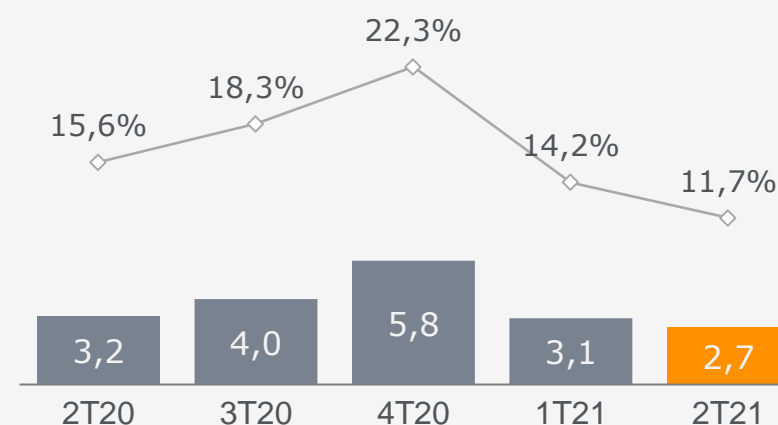
ENABLERS



— Receita Bruta | R\$ milhões; Δ YoY



— EBITDA | R\$ milhões; %



• **Receita Bruta**

Destaque aos produtos de “Soluções em Crédito” e “Soluções em Seguros Massificados”, com crescimento de 38,7% e 13,3% vs. 2T20, respectivamente.

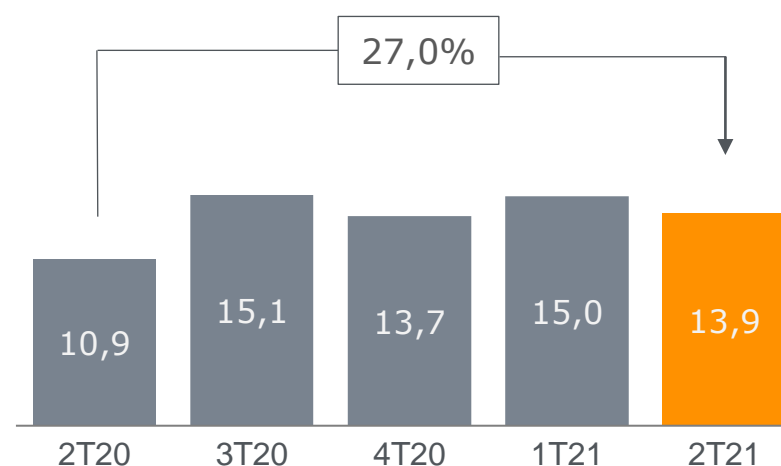
• **EBITDA**

O EBITDA da U.N. é inferior às demais operações do conglomerado dada a característica do seu modelo de atuação.

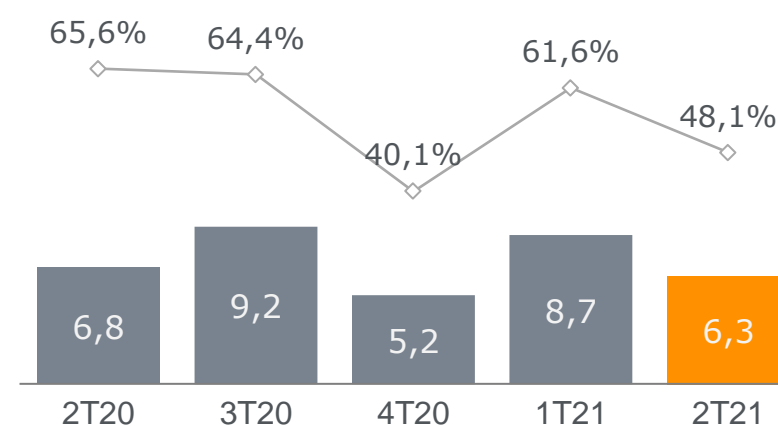
ACCELERADORES



— Receita Bruta | R\$ milhões; Δ YoY



— EBITDA | R\$ milhões; %



• **Receita Bruta**

Desempenho impulsionado pelo produto Consórcio, com crescimento de 25,3% vs 2T20.

Crescimento de 11,3% no volume de cartas vendidas vs. 2T20.

• **EBITDA**

Impactado por maiores custos e despesas para fazer frente às novas operações.

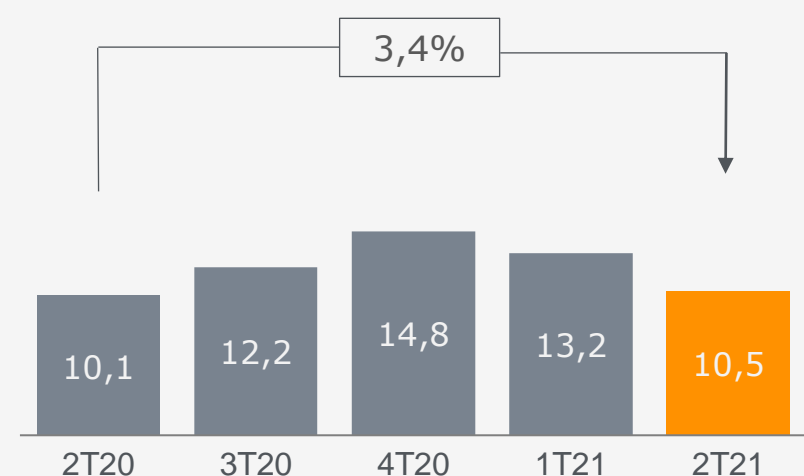
Resultado por Unidade de Negócio



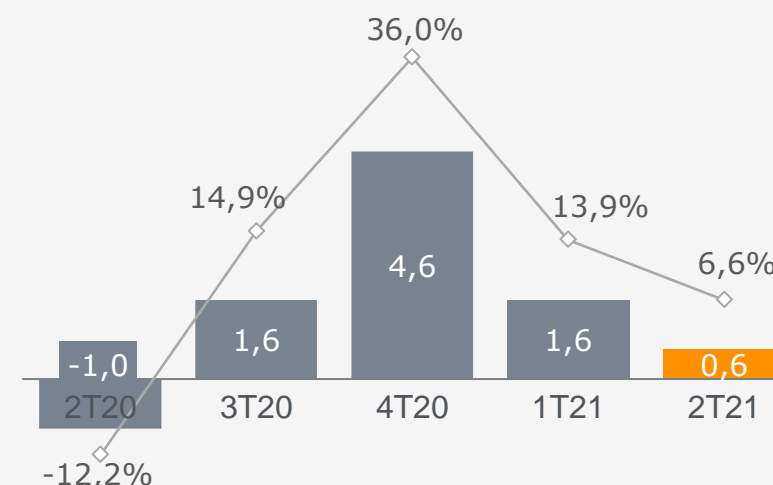
POTENCIALIZADORES



— Receita Bruta | R\$ milhões; Δ YoY



— EBITDA | R\$ milhões; %

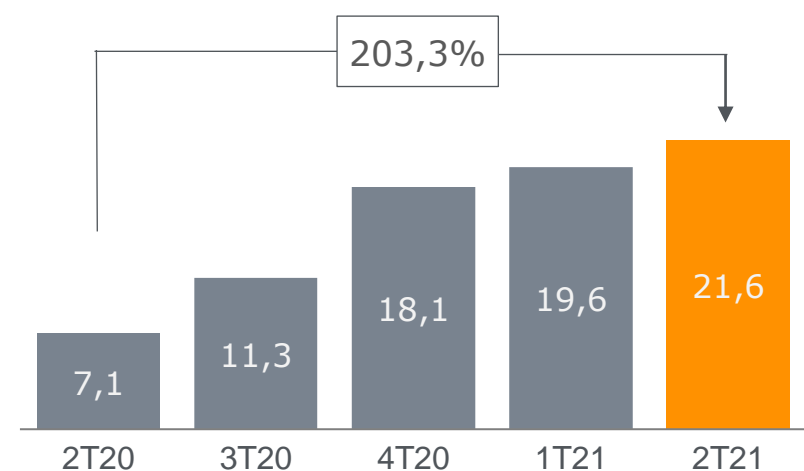


- **Receita Bruta**
Impulsionada pela vertical Wiz Corporate Partners (Large), que adicionou R\$1,8 milhões em Receita Bruta no 2T21 vs. 2T20.
- **EBITDA**
EBITDA em 2T21 impulsionado pela melhor performance em receita líquida.

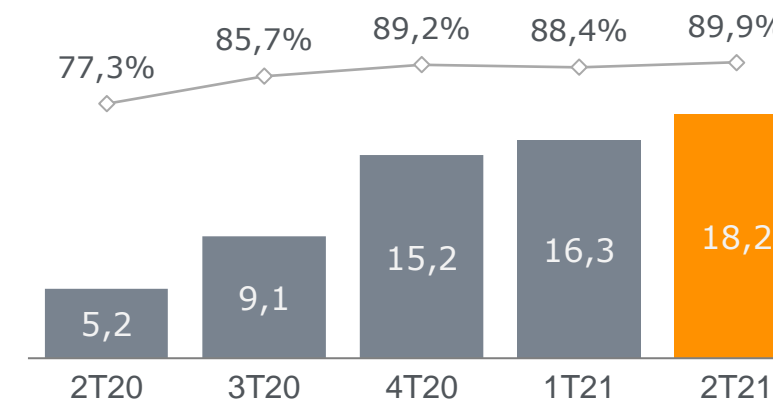
INVESTIDAS



— Receita Bruta | R\$ milhões; Δ YoY



— EBITDA | R\$ milhões; %



- **Receita Bruta**
Carteira com mais de 530 mil clientes no 2T21, crescimento de 342,5% vs 2T20
Aumento de 323,1% nas vendas dos produtos de Seguridade, chegando em 223,0 mil vendas no 2T21.
- Em maio de 2021 foi celebrado 2 anos da nova parceria entre Wiz e Inter.



Obrigado!

Relações com Investidores:

Heverton Peixoto – CEO/Diretor de RI

Guilherme Aguiar – Diretor de Relações com o Mercado e M&A

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Conciliação do Resultado Gerencial por U.N. e o Resultado Contábil Consolidado¹

Resultado 2T21 (em R\$ MM)	Rede Caixa Run-on	Rede Caixa Run-off	BMG Corretora	Wiz Conseg	Wiz BPO	Wiz Parceiros	Wiz Corporate	Outras Unidades	Corporativo	Ajustes	Consolidado	Inter Seguros
Receita Bruta	60,8	70,8	59,5	2,2	26,2	13,9	10,5	5,4	–	(4,4)	244,8	21,6
Receita Líquida	53,7	62,6	56,0	2,0	23,4	13,1	9,3	4,8	–	(4,4)	220,3	20,3
Custos	(3,1)	(2,9)	(41,8)	(1,0)	(16,5)	(5,7)	(5,7)	(3,2)	–	4,3	(75,8)	(2,1)
Lucro Bruto	50,6	59,6	14,1	1,0	6,8	7,3	3,6	1,6	–	(0,2)	144,5	18,2
Despesas	(1,8)	(2,1)	(1,7)	(0,1)	(4,1)	(1,1)	(3,0)	(1,6)	(17,8)	0,2	(33,0)	–
Outras Receitas e Despesas	–	–	–	–	–	–	–	–	0,2	–	0,2	–
EBITDA	48,8	57,5	12,5	0,9	2,7	6,3	0,6	0,0	(17,6)	–	111,7	18,2
Impairment/Earn-Out	–	–	–	–	–	–	–	–	–	–	(0,1)	–
Depreciação e Amortização	–	–	–	–	–	–	–	–	–	–	(7,3)	(0,1)
Equivalência Patrimonial ²	–	–	–	–	–	–	–	–	–	–	5,9	–
Resultado Financeiro	–	–	–	–	–	–	–	–	–	–	(6,7)	–
EBT	–	–	–	–	–	–	–	–	–	–	103,6	18,2
IRPJ/CSLL	–	–	–	–	–	–	–	–	–	–	(28,5)	(2,6)
Lucro Líquido	–	–	–	–	–	–	–	–	–	–	75,0	15,6
Margem Bruta	94,3%	95,3%	25,3%	49,3%	29,3%	56,2%	38,6%	32,7%	–	–	65,6%	89,9%
Margem EBITDA	90,9%	91,9%	22,3%	46,6%	11,7%	48,1%	6,6%	0,1%	–	–	50,7%	89,9%
Margem Líquida	–	–	–	–	–	–	–	–	–	–	34,1%	76,7%

¹Em relação ao resultado contábil consolidado, os critérios gerenciais utilizados para demonstração da tabela acima afetam a abertura dos dados entre as U.N.s do grupo, mas não alteram o EBITDA ou o lucro líquido. Essa abertura permite fazer análises a partir da visão da administração sobre os negócios. ²Equivalência patrimonial referente à participação na investida Inter Seguros, contabilizada com defasagem de um mês em relação à competência do resultado auferido na Unidade.



WIZ
B3 LISTED NM



2nd Quarter 2021 Earnings Results

Conference Call – 08/13/2021

Heverton Peixoto
CEO and IRO

Guilherme Aguiar
Market Relations and M&A Officer

- ▶ This presentation contains references and statements about outlooks, planned synergies, estimates, projections and future strategies about Wiz, its colligates and controlled entities and its commercial partners.
- ▶ The statements mentioned on this presentation reflect the management's understanding regarding the company, that are subject to market risks and uncertainties.
- ▶ The information herein presented, follow the IFRS accounting principles, except when mentioned during the presentation. Wiz is not accountable for updating estimates in this presentation.
- ▶ In the charts and tables the sums and growth rates reflect the decimal numbers of the values that are displayed as rounded in this presentation.

Operational Highlights



First Debenture Issuance

The Company's Board of Directors approved the 1st Debenture Issuance of the Company. The Debentures are going to have unitary value of R\$1,000.00, amounting to a total of R\$250.0 MM on the issuance date, the process is going to have restricted distribution efforts, pursuant to CMV Instruction No. 476.

Strategic Partnership with BRB

Celebration of contract with Banco de Brasília – BRB, whereby WIZ has committed to acquire 50.1% emission shares from a new insurance company that will be constituted by BRB. The Acquisition is estimated at the total price of R\$585.2 MM.

Expansion of Wiz Parceiros and Wiz Conseg

Wiz Parceiros celebrated two important partnerships: commercial agreement with BB Consórcios and expansion of the scope of operations with Itaú, incorporating the real estate financing product. Wiz Conseg formalized a partnership with Caoa Corretora, for commercialization, distribution and dissemination of insurance products in the auto dealership network of the CAO Group.

Great Place to Work Award (GPTW)

Wiz was awarded for the 6th time as one of the Best Companies to work for in the Midwest. In addition, for the second consecutive year, we were awarded by the GPTW as one of the Best Companies for Women to Work in the national ranking.

Financial Highlights



R\$244.8 MM

GROSS REVENUE

+44.5% vs. 2Q20

R\$109.5 MM

ADJUSTED EBITDA

+43.8% vs. 2Q20

R\$84.7 MM

ADJUSTED NET INCOME

+66.8% vs. 2Q20

R\$285.9 MM

CASH BALANCE

Adjusted Final Cash Balance

532 k clients

INTER SEGUROS

+342.5% vs. 2Q20
R\$5.9 MM in Net Income added to Wiz

R\$59.5 MM

BMG CORRETORA

in consolidated gross revenue in 2Q21
24.3% total Wiz revenue

R\$1.6 bi

WIZ PARCEIROS

Volume of consortium letters sold
+11.3% vs. 2Q20



Consolidated Results

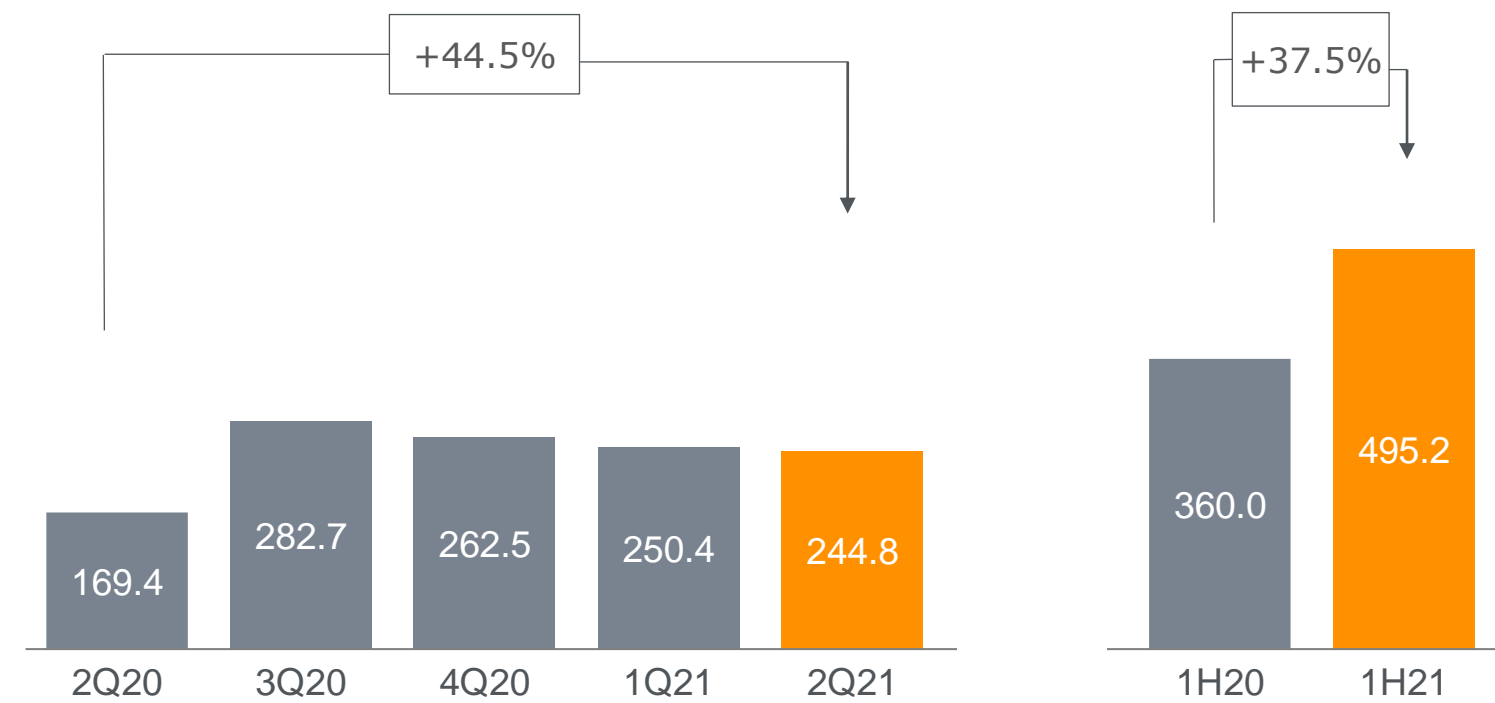
Consolidated Results



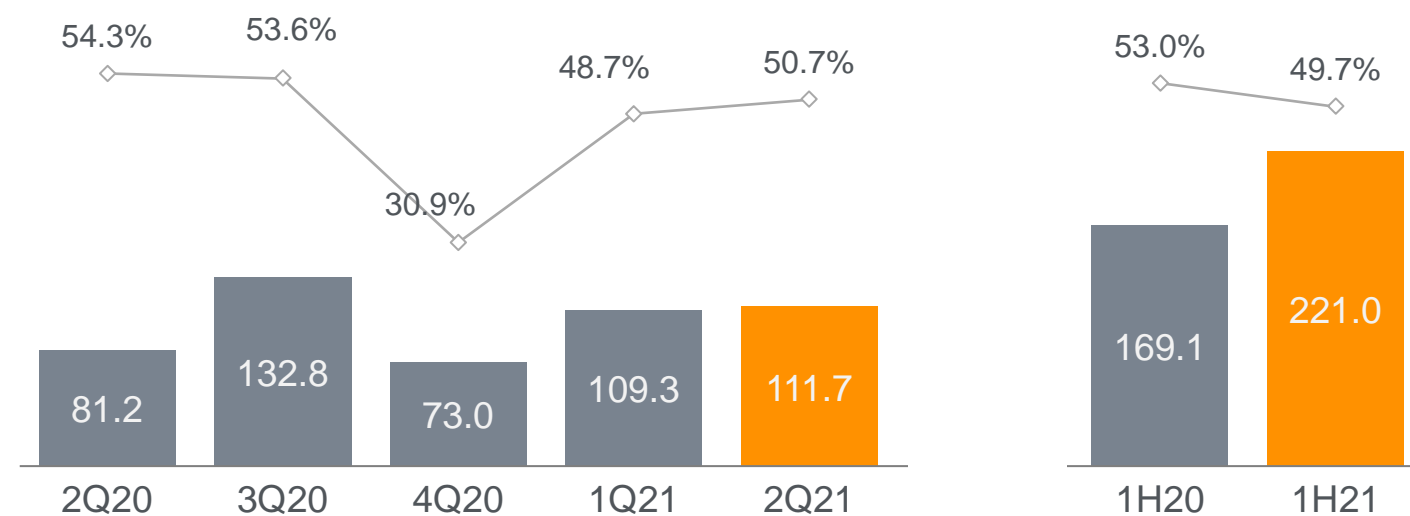
Key Financial Indicators, consolidated

Indicator (R\$ MM)	2Q21	2Q20	Δ%	1H21	2H20	Δ%
Gross Revenue	244.8	169.4	44.5%	495.2	360.0	37.5%
Net Revenue	220.3	149.5	47.3%	444.6	319.2	39.3%
Costs and Expenses	(108.8)	(63.8)	70.6%	(223.2)	(142.3)	56.8%
Other Rev./Exp.	0.2	(4.5)	n.a.	(0.4)	(7.8)	-94.3%
EBITDA	111.7	81.2	37.3%	221.0	169.1	30.7%
EBITDA Margin	50.7%	54.3%	-3.7p.p	49.7%	53.0%	-3.3p.p
Net Income	75.0	34.0	120.6%	138.6	85.0	63.0%
Net Margin	34.1%	22.7%	11.3p.p	31.2%	26.6%	4.5p.p
Control. Stake Net Income	69.0	34.8	98.4%	130.8	84.4	55.0%

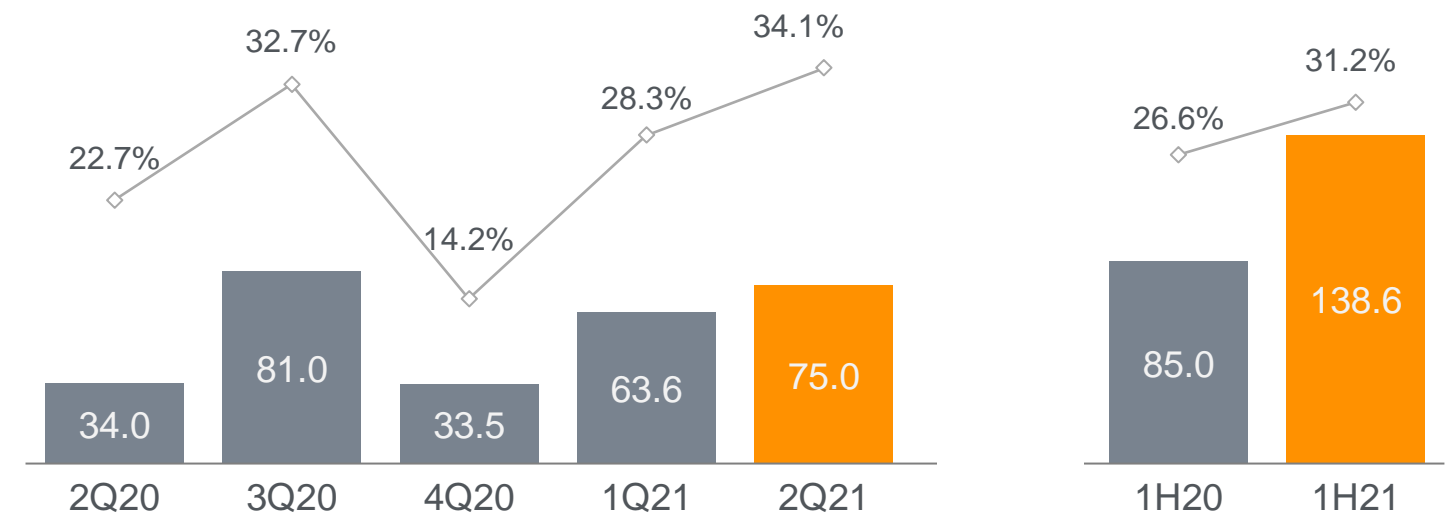
Gross Revenue, consolidated | R\$ million ; Δ YoY



EBITDA and EBITDA Margin, consolidated | R\$ million; %



Net Income and Net Margin, consolidated | R\$ million; %



Adjusted Results



Adjusted EBITDA

Adjusted EBITDA (R\$ MM)	2Q21	2Q20	Δ%	1H21	1H20	Δ%
EBITDA	111.7	81.2	37.5%	221.0	169.1	30.7%
Tax Recovery	(2.3)	(5.1)	-55.9%	(3.0)	(10.0)	-69.8%
Adjusted EBITDA	109.5	76.1	43.8%	218.0	159.1	37.0%
Adjusted EBITDA Margin	49.7%	50.9%	-1.2p.p	49.0%	49.8%	-0.8p.p

Adjusted Net Income

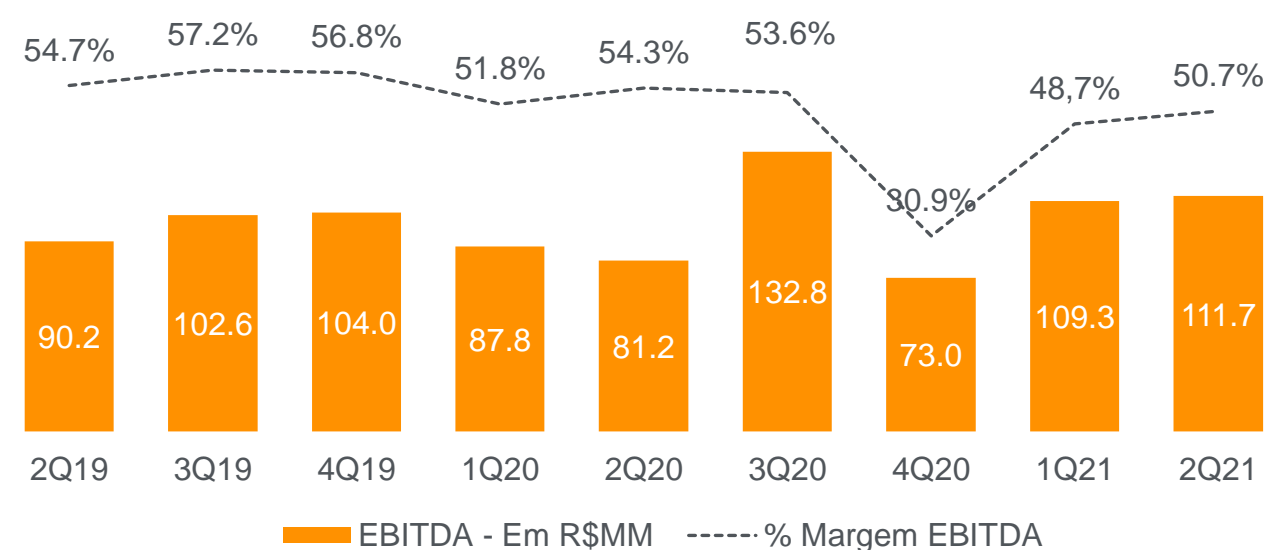
Adjusted Net Income (R\$ MM)	2Q21	2Q20	Δ%	1H21	1H20	Δ%
Net Income	75.0	34.0	120.6%	138.6	85.0	63.0%
Present Value Adjustments - Acquisitions	6.1	2.7	122.4%	14.0	5.8	140.5%
Amortization of Intangible Assets	3.2	3.7	-13.8%	7.1	7.4	-4.6%
Monetary Update on our Acquisitions' Earn-out	1.7	1.1	54.7%	2.6	2.2	16.3%
Goodwill <i>Impairment / Earn-Out</i> Acquisitions	-	12.1	n.a.	1.8	12.7	-86.0%
Capital Loss / Gain in Acquisitions	0.1	0.4	-78.8%	0.3	0.4	-19.7%
Tax Recovery	(1.5)	(3.4)	-55.9%	(2.0)	(6.6)	-69.8%
Adjusted Net Income	84.7	50.8	66.8%	162.4	107.0	51.8%
Adjusted Net Margin	38.4%	33.9%	4.5p.p	36.5%	33.5%	3.0p.p

Source: Company

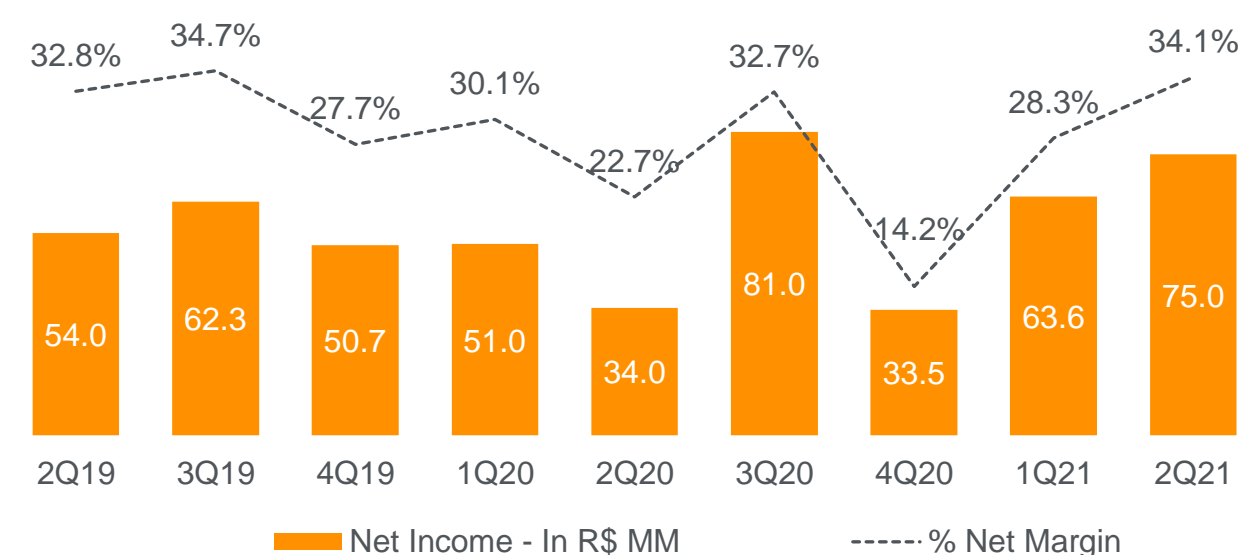
Net Income



EBITDA Evolution



Net Income Evolution

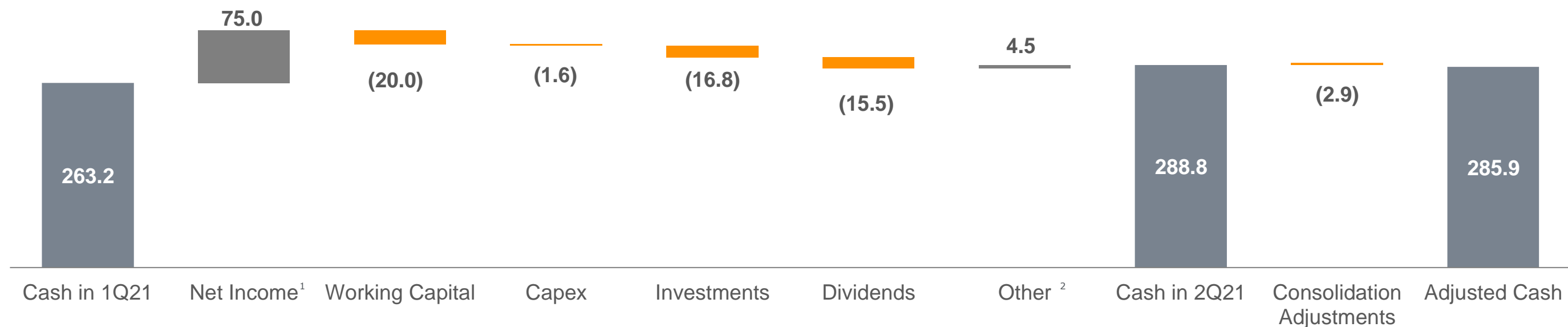


Indicator (R\$ MM)	2Q21	2Q20	Δ%	1H21	1H20	Δ%
EBITDA	111.7	81.2	37.5%	221.0	169.1	30.7%
<i>Earn-out and Impairment</i>	(0.1)	(12.9)	-99.0%	(2.3)	(13.4)	-83.3%
Depreciation and Amortization	(7.3)	(9.2)	-21.0%	(15.8)	(18.6)	-14.9%
Equity	5.9	1.7	239.7%	11.5	3.3	245.3%
Financial	(6.7)	(4.1)	64.0%	(15.2)	(8.4)	81.6%
Income Taxes	(28.5)	(22.7)	25.5%	(60.6)	(47.0)	29.0%
Net Income, Consolidated	75.0	34.0	120.6%	138.6	85.0	63.0%
Net Margin	34.1%	22.7%	11.3p.p	62.7%	50.3%	12.4p.p

Consolidated Cash Flow



- Cash Flow Bridge in 2Q21



Indicator (BRL million)	2Q21	1Q21	4Q20	3Q20	2Q20
Net Income (Accounted)	75.0	63.6	33.5	81.0	34.0
Depreciation and amortization	7.3	8.5	9.3	9.2	9.2
Working Capital	(20.0)	(37.2)	55.5	39.6	11.9
Capital Expenditure (CAPEX)	(1.6)	(1.8)	(3.3)	(2.0)	(1.2)
Cash provided by operations	60.7	33.1	95.1	127.8	53.9
Investments	(16.8)	(17.3)	(18.4)	(3.8)	(3.6)
Dividends	(15.5)	(4.1)	(56.1)	(2.1)	(55.0)
Other	(2.8)	(5.5)	(3.4)	(3.9)	21.0
Cash Flow	25.6	6.2	17.3	118.0	16.3
Adjusted Final Cash Balance	285.9	254.9	243.2	222.5	100.6

Source: Company

Note: (1) Net Income; (2) Depreciation, Amortization and Other.



Results per Business Units

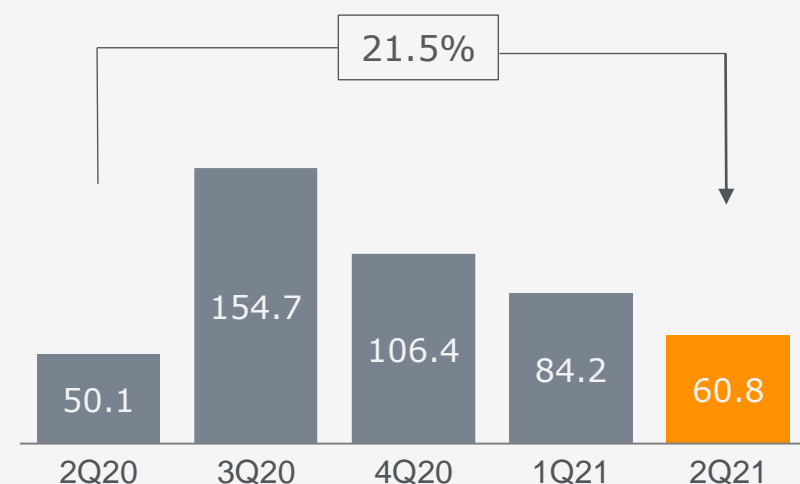
Results per Business Unit



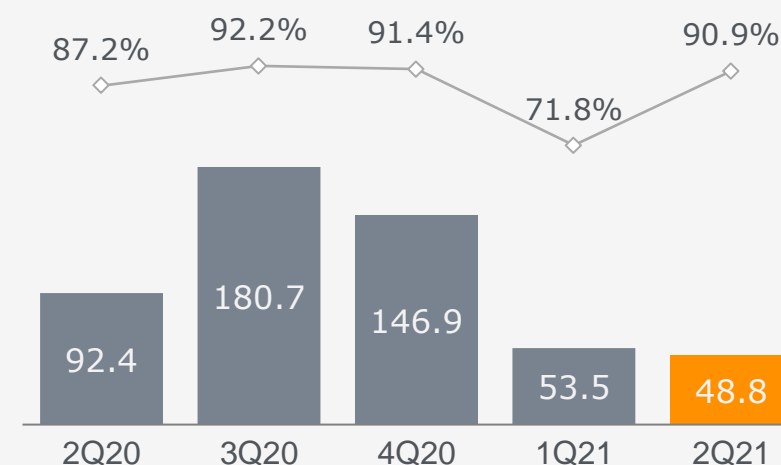
CORE BUSINESS

Rede Caixa Run-On

– Gross Revenue¹ | R\$ million; Δ YoY —



– EBITDA and margin² | R\$ million; % —

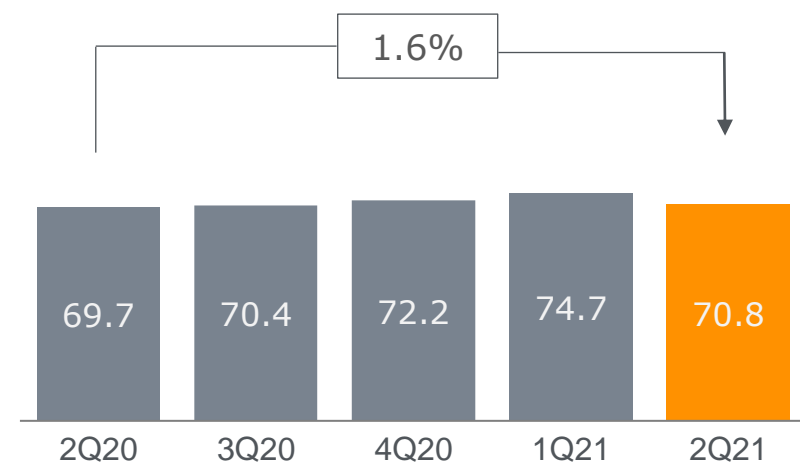


- **Gross Revenue**
Performance driven by Residential and Life products, with growth of 80.6% and 54.7% vs. 2Q20, respectively.
- **EBITDA**
Impacted by the costs with a commercial staff retained to provide services to the other units of the group.

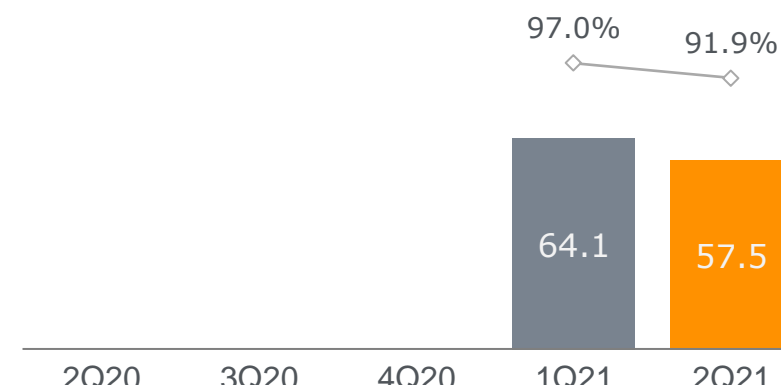
CORE BUSINESS

Rede Caixa Run-Off

– Gross Revenue³ | R\$ million; Δ YoY —



– EBITDA and margin | R\$ million; % —



- **Gross Revenue**
Highlight to Stock of Revenue from the Mortgage product (+7.3%).
- **EBITDA**
Costs associated with maintaining the run-off portfolio.

Source: Company
Note: : (1) Composed of revenue from new sales and, as of February 15, 2021, revenue from the transition contract. (2) From 1Q20 to 4Q20, presents consolidated EBITDA Run-On + Run-Off. (3) Composed of inventory revenue and, as of February 15, 2021, revenue from the run-off portfolio.

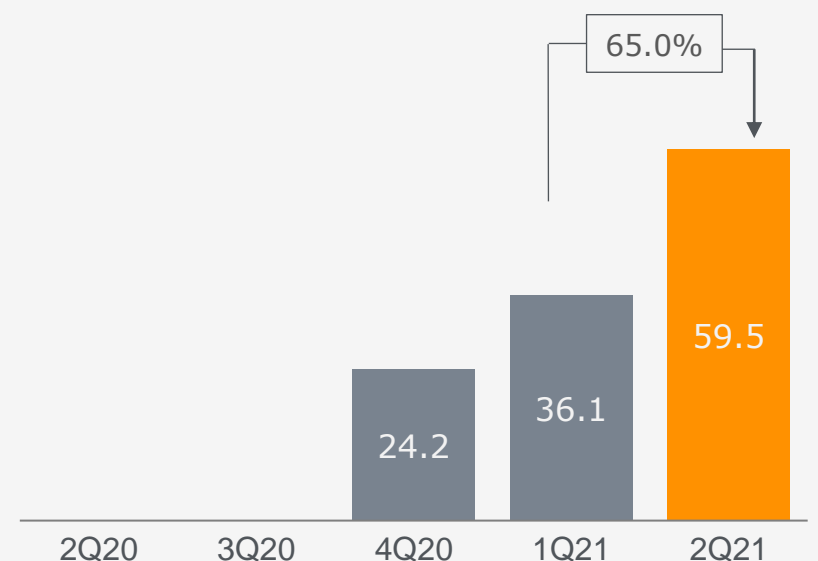
Results per Business Unit



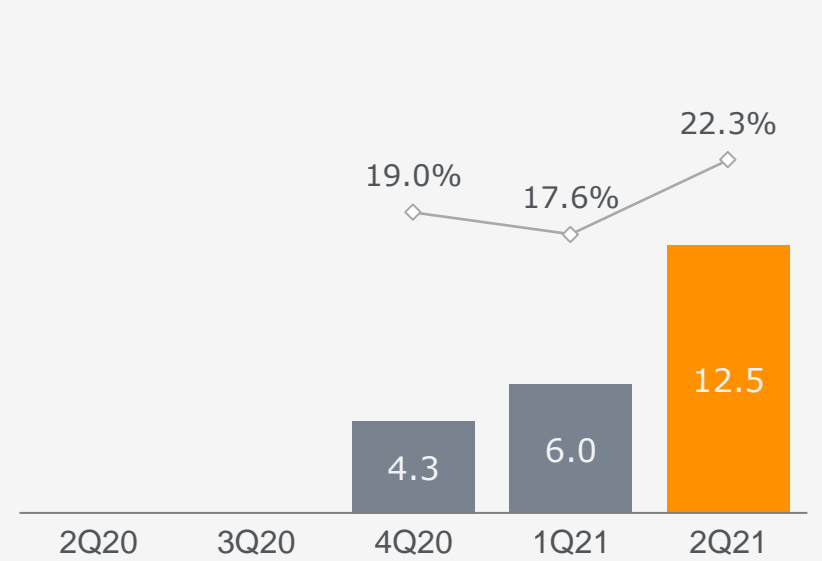
CORE BUSINESS



– Gross Revenue¹ | R\$ million; Δ YoY



– EBITDA and margin² | R\$ million; %



• **Gross Revenue**

Performance driven by Credit Card Insurance and Life Products, with growth of 19.3% and 399.0% vs 1Q21, respectively. R\$142 million in premium issued in 2Q21, + 34.0% vs. 1Q21.

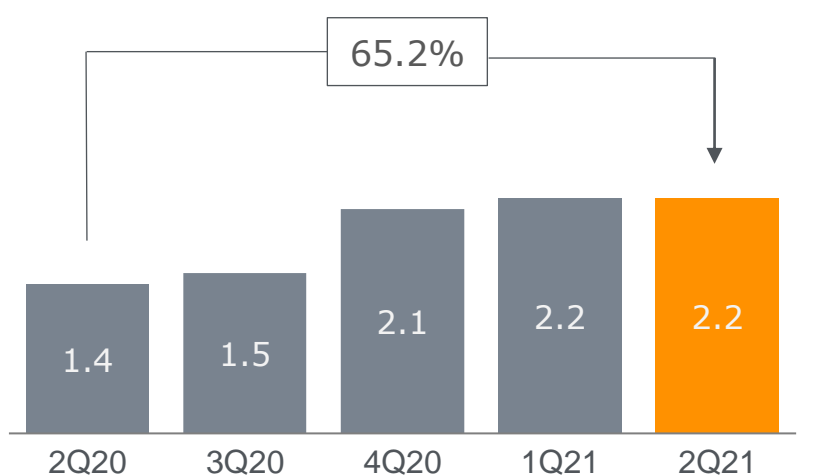
• **EBITDA**

The Unit's EBITDA is impacted by the costs of transferring commission to Banco BMG's distribution network.

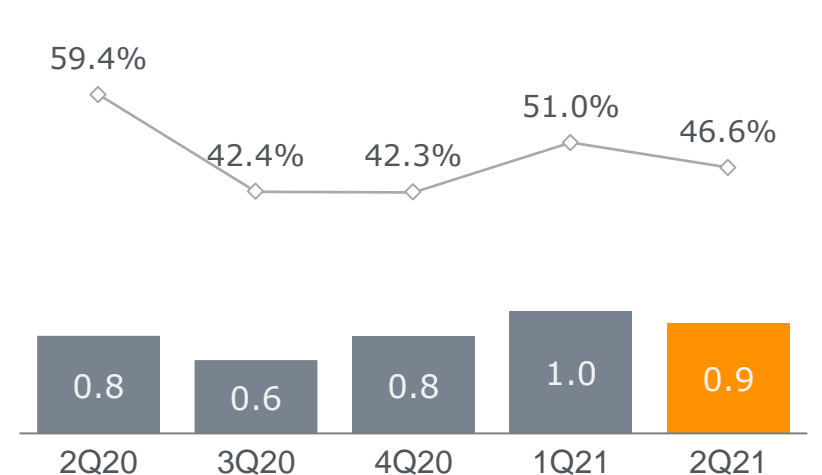
CORE BUSINESS



– Gross Revenue³ | R\$ million; Δ YoY



– EBITDA and margin | R\$ million; %



• **Gross Revenue**

Highlight to Credit Life Insurance, which added R\$1.3 million and represents 58.9% of the BU's Total Gross Revenue in 2Q21.

• **EBITDA**

EBITDA in 2Q21 driven by better performance in Net Revenue.

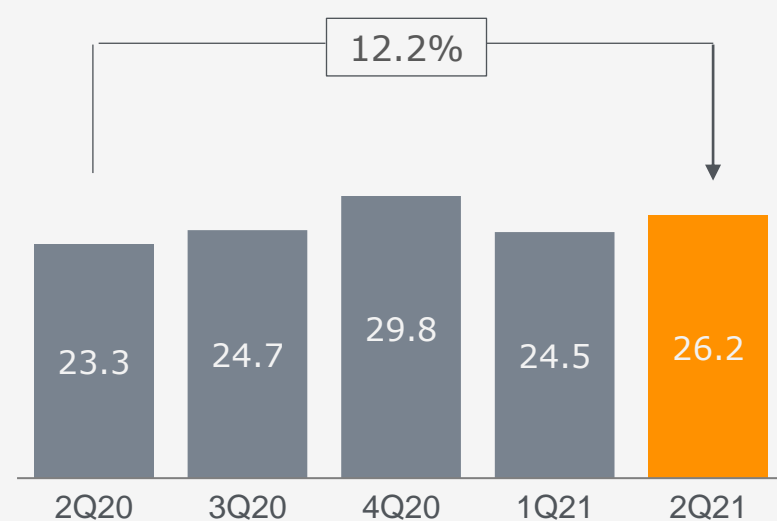
Results per Business Unit



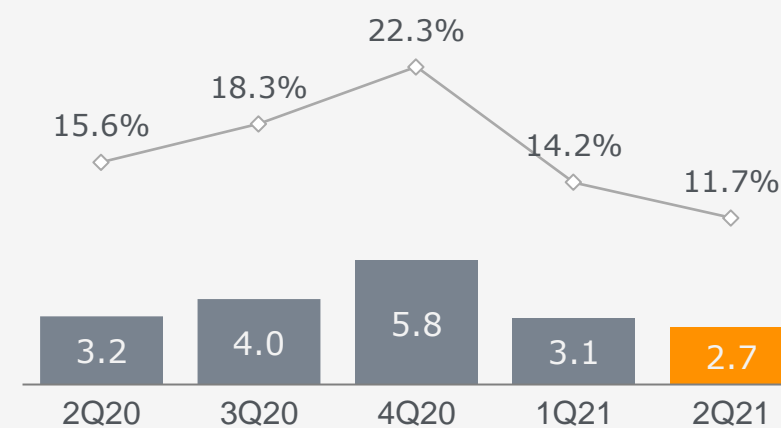
ENABLERS



– Gross Revenue¹ | R\$ million; Δ YoY —



– EBITDA and margin² | R\$ million; % —



- **Gross Revenue**

Highlight to “Solutions in Credit” and “Solutions in Mass Insurances”, with growth of 38.7% vs. 2Q20 and 13.3% vs. 2Q20, respectively.

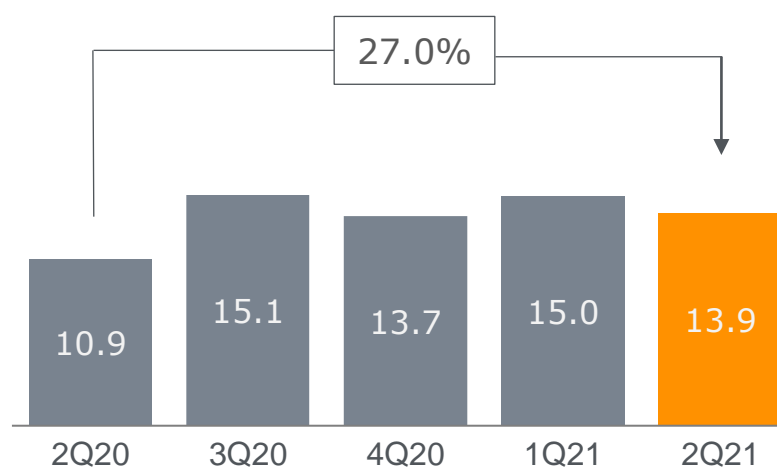
- **EBITDA**

The EBITDA of the U.N. is lower than the other operations of the conglomerate given the characteristic of its operating model.

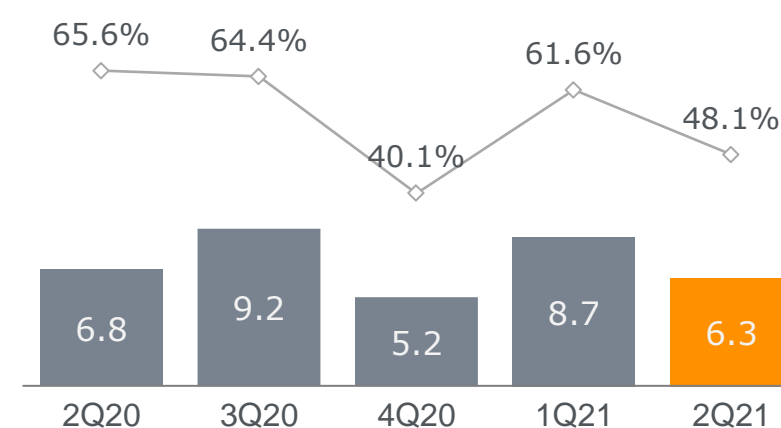
ACCELERATORS



– Gross Revenue³ | R\$ million; Δ YoY —



– EBITDA and margin | R\$ million; % —



- **Gross Revenue**

Performance driven by Consortium product, with growth of 25,3% vs 2Q20.

Growth of 11.3% in the volume of letters sold vs. 2Q20.

- **EBITDA**

Impacted by increased costs and expenses to face new operations.

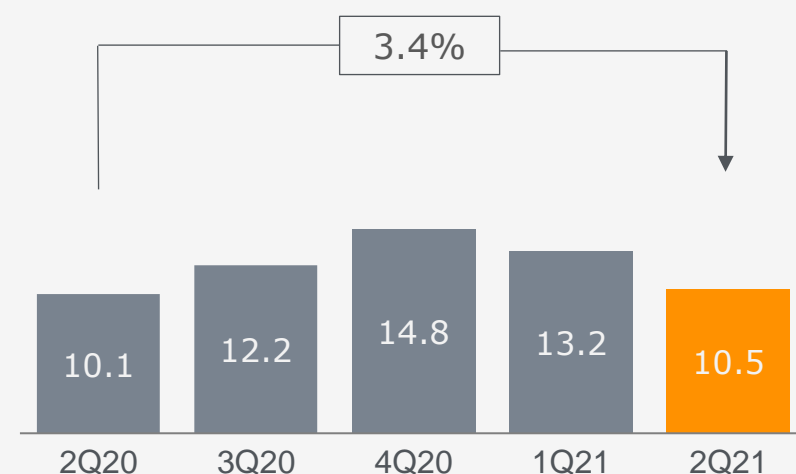
Results per Business Unit



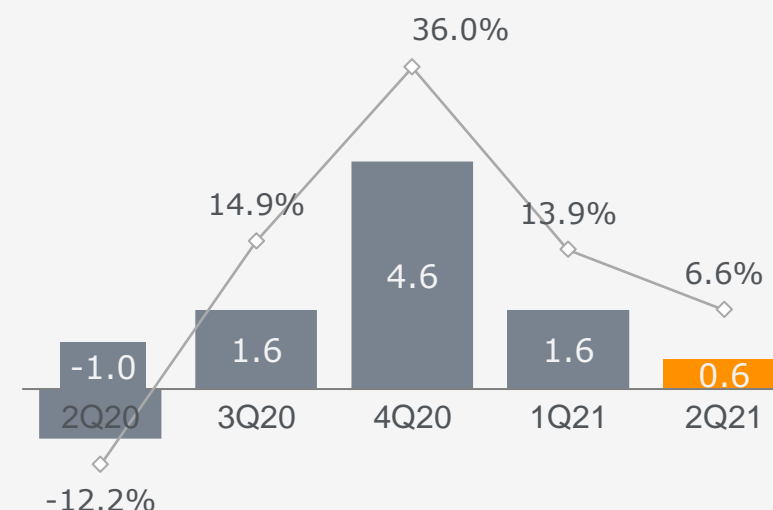
ENHANCERS



– Gross Revenue¹ | R\$ million; Δ YoY —



– EBITDA and margin² | R\$ million; % —



- **Gross Revenue**

Driven by Wiz Corporate Partners (Large), which added R\$1.8 million in Gross Revenue in 2Q21 vs. 2Q20.

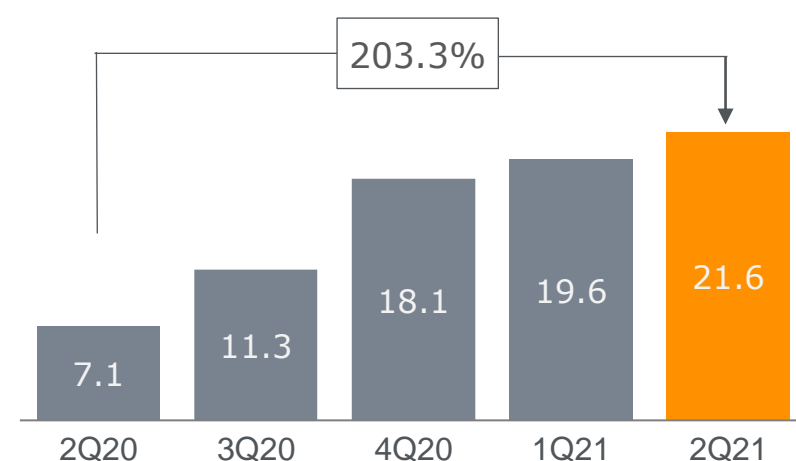
- **EBITDA**

EBITDA in 2Q21 driven by better performance in Net Revenue.

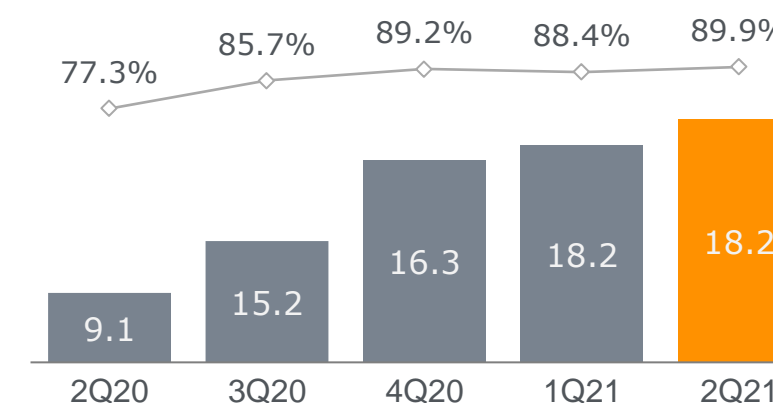
INVESTEES



– Gross Revenue³ | R\$ million; Δ YoY —



– EBITDA and margin | R\$ million; % —



- **Gross Revenue**

Portfolio of more than 530 thousand customers in the quarter, growth of 342,5% vs 2Q20.

Increase of 323.1% in sales of insurance products, reaching 223.0 thousand sales in 2Q21.

On May of 2021 was celebrated 2 years of the new partnership between Wiz and Inter.



Thank You!

Investor Relations:

Heverton Peixoto – CEO/IRO

Guilherme Aguiar – Market Relations and M&A Officer

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Reconciliation of Managerial Income by B.U. and Consolidated Accounting Income

2Q21 Results (in R\$ MM)	Rede Caixa Run-on	Rede Caixa Run-off	BMG Corretora	Wiz Conseg	Wiz BPO	Wiz Parceiros	Wiz Corporate	Other Units	Corporate	Adjust.	Consolidated	Inter Seguros
Gross Revenue	60.8	70.8	59.5	2.2	26.2	13.9	10.5	5.4	–	(4.4)	244.8	21.6
Net Revenue	53.7	62.6	56.0	2.0	23.4	13.1	9.3	4.8	–	(4.4)	220.3	20.3
Costs	(3.1)	(2.9)	(41.8)	(1.0)	(16.5)	(5.7)	(5.7)	(3.2)	–	4.3	(75.8)	(2.1)
Gross Profit	50.6	59.6	14.1	1.0	6.8	7.3	3.6	1.6	–	(0.2)	144.5	18.2
Expenses	(1.8)	(2.1)	(1.7)	(0.1)	(4.1)	(1.1)	(3.0)	(1.6)	(17.8)	0.2	(33.0)	–
Other Revenue and Expenses	–	–	–	–	–	–	–	–	0.2	–	0.2	–
EBITDA	48.8	57.5	12.5	0.9	2.7	6.3	0.6	0.0	(17.6)	(0.0)	111.7	18.2
Earn-Out and Impairment	–	–	–	–	–	–	–	–	–	–	(0.1)	–
Depreciation and Amortization	–	–	–	–	–	–	–	–	–	–	(7.3)	(0.1)
Equity	–	–	–	–	–	–	–	–	–	–	5.9	–
Financial	–	–	–	–	–	–	–	–	–	–	(6.7)	–
EBT	–	–	–	–	–	–	–	–	–	–	103.6	18.2
Income Taxes	–	–	–	–	–	–	–	–	–	–	(28.5)	(2.6)
Net Income	–	–	–	–	–	–	–	–	–	–	75.0	15.6
Gross Margin	94.3%	95.3%	25.3%	49.3%	29.3%	56.2%	38.6%	32.7%	–	–	65.6%	89.9%
EBITDA Margin	90.9%	91.9%	22.3%	46.6%	11.7%	48.1%	6.6%	0.1%	–	–	50.7%	89.9%
Net Margin	–	–	–	–	–	–	–	–	–	–	34.1%	76.7%

¹In relation to the consolidated accounting result, the management criteria used to demonstrate the table above affect the opening of data between the group's B.U.s, but do not change EBITDA or net income. This opening allows for analysis based on management's view of the business. ² Equity related to the interest in the investee Inter Seguros, accounted for a one-month delay in relation to the competence of the result earned in the Unit.