

Earnings Release 3Q25



Financial Highlights.....	3
Message from the President.....	4
Highlights of the Period.....	6
1. Summary of Results.....	8
1.1 Consolidated Income.....	8
1.2 Adjusted Consolidated Income.....	9
1.3 Parent Company's Accounting Result.....	10
1.4 Headcount.....	12
Result per Segment	13
1.5 Insurance	15
1.6 Credit and Consortia.....	18
1.7 Services	19
1.8 Run-Off Caixa.....	19
1.9 Corporate and Below the EBITDA.....	20
2. Cash Flow and Payments	21
2.1 Cash Flow	21
2.2 Payments and Net Debt.....	22
3. Exhibits	23
3.1 Income per Interest.....	23
3.2 Income Statement	24
3.3 Balance Sheet.....	25
3.4 Cash Flow Statement	26
3.5 Subsequent Events.....	27

Financial Highlights

- ▶ **BRL 289.5 million in Revenue¹ in 3Q25**, out of which BRL 242.4 million from current transactions (e.g. Rede Caixa), a result 12.5% higher than in 3Q24;
- ▶ **Emphasis on the Insurance Segment**, which reached BRL 185.6 million in revenue¹, representing a growth of 22.7% vs. 3Q24. The main highlights are linked to the commercial performance of Bmg Corretora and BRB Seguros;
- ▶ **Consolidated EBITDA of BRL 194.3 million**, a 3.6% growth compared to 3Q24, and EBITDA margin of 67.1%;
- ▶ **Consolidated Net Income of BRL 101.7 million**, +14.9% compared to the same period of the previous year;
- ▶ **Net Profit of the Holding Company: BRL 55.4 million**, a 10.5% growth compared to 3Q24.

Net Revenue Ex Commissions¹

BRL 289.5MM +9.1%
3Q25 YoY

Revenue¹ of the Insurance

BRL 185.6MM +22.7%
3Q25 YoY

Consolidated EBITDA

BRL 194.3MM +3.6%
3Q25 YoY

Net Income - Parent Company

BRL 55.4MM +10.5%
3Q25 YoY

Main Financial Indicators (BRL MM)	3Q25	3Q24	Δ%	9M25	9M24	Δ%
Consolidated Gross Revenue	504.2	518.4	-2.7%	1.526.8	1.449.6	5.3%
Consolidated Net Revenue ¹	289.5	265.3	9.1%	835.5	743.7	12.3%
Adjusted Consolidated EBITDA	194.3	187.6	3.6%	562.9	511.4	10.1%
Adjusted Consolidated EBITDA Margin	67.1%	70.7%	-3.6p.p	67.4%	68.8%	-1.4p.p
Adjusted Consolidated Net Income	124.5	120.8	3.0%	349.5	323.3	8.1%
Consolidated Net Margin	43.0%	45.5%	-2.5p.p	41.8%	43.5%	-1.6p.p
Net Income - Parent Company	55.4	50.2	10.5%	151.5	121.5	24.6%

¹ Consolidated Net Revenue Ex Commissions.



Teleconference Results

Friday, November 7, 2025

11:00 AM (BR) | 09:00 AM (NY)

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

With simultaneous translation into English.

Message from the President

We delivered three-quarters of the year, and consistency remains the keyword that guides us quarter after quarter. Throughout this presentation, we will see results that make us proud, reinforce our sustainable growth, and strengthen our position in our market.

I would like to begin this message by reinforcing an important partnership we established in the 3Q25 with Banrisul. We will cooperate with them regarding the distribution of financial products through banking correspondents spread throughout the state of Rio Grande do Sul. Our contract is valid for 60 months and reinforces our commitment to strategic growth and is aligned with the Company's vision for the future. I am particularly excited about the possibilities that lie ahead.

I would also like to highlight the sale of Wiz Concept last month. This move aligns with our strategy to simplify and focus on core assets that will help us build a Wiz of the future.

As to our results, we also have good news. We broke our record in premium issuance both in the 3Q25 and year-to-date periods. Considering the quarter period, we closed with BRL 1.0 billion in issuances representing a 9.2% increase compared to 3Q24. As to our year accrual, we have reached almost BRL 3.0 billion, which puts us 12.0% above the 9M24 period.

We accomplished all of this while in a turbulent macroeconomic environment, which can be seen in daily news. And, in my opinion, our accomplishment reinforces Wiz's ability to operate in the most diverse contexts, whether or not they are favorable to our businesses best performance.

And all this consistency corroborated a significant Consolidated EBITDA result that reached BRL 194.3 million in 3Q25, which exceeds the strong 3Q24 by 3.6%. With regard to the Holding Company, we should highlight the significant result of BRL 55.4 million in Net Profit, a figure 10.5% higher than the one produced in same period last year.

In addition to the above and other considerable results that we will present in this release, I would like to make it essential to mention some other achievements: this quarter we received the news that we are, for the second consecutive time, among the thousand largest companies in the country according to the Valor 1000 ranking. We made significant progress on Wiz Pro, the Group's proprietary technology platform, and we also released our fourth Annual Sustainability Report.

Lastly, I would like to take this opportunity to remind you of the excellent discussions we had throughout October regarding corporate governance. At Wiz, we take this topic very seriously and we celebrated Wiz Co. Governance Month during that period. The program covered ESG themes as a competitive differentiator, in addition to various lectures and workshops on risk management and related topics. Our commitment is to transparency and credibility.

As usual, I would like to take the time to appreciate our wizzers for their excellent work and for getting throughout with another quarter of the year. Thank you also to the members of our Board of Directors, committees and shareholders. We are excited for the final stage of the year and confident that we are on the right track.

Marcus Vinícius de Oliveira
CEO

Highlights of the Period

Net Revenue Ex Commissions

BRL 289.5 million

9.1% YoY

Consolidated EBITDA

BRL 194.3 million

3.6% YoY

Consolidated Net Income

BRL 101.7 million

14.9% YoY

Net Income - Parent Company

BRL 55.4 million

10.5% YoY

Insurance

Premium Issued

BRL 1.0 billion

+9.2% YoY

BMG Corretora

Premium Issued

BRL 258.4 million

-2.9% vs 3Q24

Note on the Health products of BMG Corretora, which reached BRL 52.8 million in premiums in the quarter, 150.5% higher than the same period of the previous year.

BRB Seguros

Premium Issued

BRL 215.2 million

+2.9% vs 3Q24

Note on the growth in car insurance, with premiums issued in a total of BRL 18.0 million, a value 28.2% higher than in 3Q24.

Inter Seguros

Premium Issued

BRL 106.0 million

+24.4% vs 3Q24

In addition to continued growth in premium issuance, we reached 10.7 million of active contracts, a 214.1% increase compared to 3Q24.

Wiz Corporate

Premium Issued

BRL 223.2 million

+54.9% vs. 3Q24

Record-breaking premium issued, with the Warranty product standing out with BRL 117.1 million in issuance.

Omni1

Premium Issued

BRL 87.6 million

+37.1% vs 3Q24

Consistent sales resulted in a record-breaking premium, driven by the lender product, which accounted for 55.2% of all issuance.

Credit and Consortia

Adjusted Net Revenue

BRL 37.5 million

-11.4% YoY

Credit and Consortia

Distribution of Credit and Consortia

BRL 3.6 billions

-37.7% vs. 3Q24

EBITDA

BRL 22.5 million

-20.5% vs. 3Q24

The country's challenging macroeconomic scenario impacted the distribution of Credit and Consortia, in which segment our Units generated BRL 3.6 billion in 3Q25, a value -37.7% lower than in 3Q24.

Wiz Pro Advances in 3Q25

The 3Q25 results once again reinforce the consistent progress of our proprietary technology platform, Wiz Pro. We remain aligned with our vision that investing in technology means thinking about the business in the short, medium, and long term. Composed of four modules – sales, operations, management and engagement – the tool is already used by seven units of the group in their routines, namely: BRB Seguros, Paraná Seguros, Promotiva, Omni1, Wiz Concept, Wiz Conseg e Wiz Parceiros. With regard to the "sales" module, we have improved payment functionalities and data utilization to simplify processes and enhance the product purchasing experience. In the "management" area, we have made progress in updating targets in batches and delivered features that simplify commission tracking. In the "operations" area, we dedicate time and effort to progressing in areas such as accreditation, access management, and customer service. Finally, we have enhanced the missions in the "engagement" area, aiming for a greater impact on users.

On September 29, 2025, Wiz Co informed the market that it had entered into a contractual agreement with the Banrisul (Banco do Estado do Rio Grande do Sul) bank. The operation, which will be valid for 60 months, aims to distribute financial products through a network of sub-delegated banking correspondents distributed throughout the State of Rio Grande do Sul. This deal aligns with the Company's growth vision in the context of expanding and diversifying its Business Units, especially in channels with high profitability potential. through the marketing of financial products.

New Partnership Banrisul

Sustainability Report 2024

We reaffirm our commitment to sustainable development and released our fourth Annual Sustainability Report in 3Q25. The document highlighted that the year's outstanding results were achieved in an environment that values diversity, generates social impact, and has recognized excellence, such as our certification – for the ninth consecutive time at that point – as one of the best companies to work for by Great Place to Work (GPTW). We remain committed to building a more sustainable future for all our stakeholders.

For the second consecutive year, we are among the thousand largest companies in the country according to the Valor1000 ranking. We are the only insurance brokerage to be featured in this year's ranking. This recognition reinforces the strength of our performance and the relevance of our business model in the insurance, credit, and consortium sectors.

Wiz Co: One of the thousand largest companies in Brazil

Record of Premium Issued

We reached the important milestone of almost BRL 3.0 billion in premiums issued in the first nine months of this year, a new Wiz Co. record. This result is 12.0% higher than that recorded in the same period of 2024. The 3Q25 contributed BRL 1.0 billion to this total and exceeded the 3Q24 by 9.2%. The constant evolution in this indicator brings robustness and scalability to our business and reinforces our relevance in the insurance market.

1

Summary of Results

1.1 Consolidated Income

Statement of Profit or Loss Consolidated (BRL million)	3Q25	3Q24	Δ%	9M25	9M24	Δ%
Gross Revenue	504.2	518.4	-2.7%	1.526.8	1.449.6	5.3%
Tax on Income	(49.7)	(50.6)	-1.8%	(148.4)	(143.8)	3.2%
Commission Transfers ¹	(165.0)	(202.5)	-18.5%	(542.8)	(562.1)	-3.4%
Net Revenue Ex Commissions	289.5	265.3	9.1%	835.5	743.7	12.3%
Costs	(69.9)	(52.7)	32.6%	(192.9)	(157.3)	22.7%
General and Administrative Expenses	(35.4)	(36.8)	-3.9%	(113.7)	(117.9)	-3.6%
Other Revenues/Expenses	0.3	1.5	-82.4%	(1.3)	16.0	-108.2%
Equity Method	9.8	10.3	-4.4%	35.2	26.9	30.9%
EBITDA	194.3	187.6	3.6%	562.9	511.4	10.1%
<i>EBITDA Margin</i>	<i>67.1%</i>	<i>70.7%</i>	<i>-3.6 p.p</i>	<i>67.4%</i>	<i>68.8%</i>	<i>-1.4 p.p</i>
Depreciation, Amortization and Impairment	(27.4)	(38.1)	-28.0%	(82.4)	(95.8)	-14.0%
Financial Result	(14.6)	(14.0)	4.1%	(55.3)	(60.3)	-8.3%
IRPJ and CSSL	(50.6)	(47.0)	7.8%	(146.3)	(130.1)	12.5%
Consolidated Net Income	101.7	88.5	14.9%	278.9	225.2	23.8%
<i>Net Margin</i>	<i>35.1%</i>	<i>33.3%</i>	<i>1.8 p.p</i>	<i>33.4%</i>	<i>30.3%</i>	<i>3.1 p.p</i>
Equity interest of non-controlling shareholders	(46.2)	(38.3)	20.7%	(127.4)	(103.7)	22.9%
Net Income - Parent Company	55.4	50.2	10.5%	151.5	121.5	24.6%

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

In 3Q25 we reached the level of BRL 289.5 million in **Net Revenue ex Commissions**, a result 9.1% higher compared to that achieved in 3Q24 (+BRL 24.2 million) driven by the results of the Insurance segment (+BRL 185.6 million), with particular emphasis on the Units BRB Seguros (+BRL 73.3 million), leveraged by the strong performance of Life and Home insurance products, and Bmg Corretora (+BRL 53.1 million).

In the third quarter of the year, our Business Units sold BRL 1.0 billion in insurance premiums, with a 9.2% growth against 3Q24. Even in a more challenging credit granting environment, the businesses maintained solid performance, supported by portfolio diversification and the offering of complete and customized solutions to clients, which contributed to the profitability of the operating channels. In credit and consortia, we closed the quarter with BRL 3.6 billion in sales volume (-37.7% vs 3Q24) impacted by the challenging macroeconomic scenario for the segment's Units.

Premium Issued

BRL 1.0 billion
+9.2% vs 3Q24

In **Consolidated EBITDA**, we closed 3Q25 with BRL 194.3 million, 3.6% above 3Q24, as a result of the good commercial performance of our units.

**Consolidated Net
Income**

BRL 101.7 MM
+14.9% vs 3Q24

Consolidated Net Income grew by 14.9% compared to the same period of the previous year, with a total of BRL 101.7 million, driven by operating results. The **Parent Company's Net Income (Attributable to Controlling Shareholders)** reached BRL 55.4 million in the period, 10.5% higher than in 3Q24 (+BRL 5.3 million) driven by EBITDA performance.

1.2 Adjusted Consolidated Income

Adjusted EBITDA (BRL MM)	3Q25	3Q24	Δ%	9M25	9M24	Δ%
EBITDA	194.3	187.6	3.6%	562.9	511.4	10.1%
Revenue Cancellation Provision	-	-	-	-	-	-
Termination Costs and Other Adjustments	-	-	-	-	-	-
Adjusted EBITDA	194.3	187.6	3.6%	562.9	511.4	10.1%
<i>Adjusted EBITDA Margin</i>	<i>67.1%</i>	<i>70.7%</i>	<i>-3.6 p.p</i>	<i>67.4%</i>	<i>68.8%</i>	<i>-1.4 p.p</i>

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

Adjusted Net Income (BRL MM)	3Q25	3Q24	Δ%	9M25	9M24	Δ%
Consolidated Net Income	101.7	88.5	14.9%	278.9	225.2	23.8%
EBITDA Adjustments	-	-	-	-	-	-
Adjustments in D&A and Impairment	21.7	36.6	-40.7%	65.1	95.9	-32.1%
Financial Result Adjustments	9.2	9.2	0.8%	28.7	44.3	-35.2%
IR/CSLL Adjustments	(8.1)	(13.3)	-39.1%	(23.1)	(42.0)	-45.0%
Adjusted Net Income	124.5	120.8	3.0%	349.5	323.3	8.1%
<i>Adjusted Net Margin</i>	<i>43.0%</i>	<i>45.5%</i>	<i>-2.5 p.p</i>	<i>41.8%</i>	<i>43.5%</i>	<i>-1.6 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 3Q25, 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 3Q25, 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 7.0 million), monetary adjustments of the accounts payable from acquisitions (BRL 2.3 million), being partially offset by the exchange variations of contracted financial instruments (-BRL 0.8 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 3Q25, the Parent Company recorded BRL 83.1 million in EBITDA, +10.3% when compared to 3Q24 (or +BRL 7.7 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 3Q25, Wiz Controladora recorded BRL 61.1 million in MEP, a result 28.1% (+BRL 13.4 million) higher than in 3Q24. Below, we present a table detailing the equity method.

In Net Income, the Parent Company reached BRL 55.4 million in 3Q25 representing an increase of BRL 5.3 million (+10.5%) compared to 3Q24. This result is driven, especially, by the good commercial performance of the Company's Business Units.

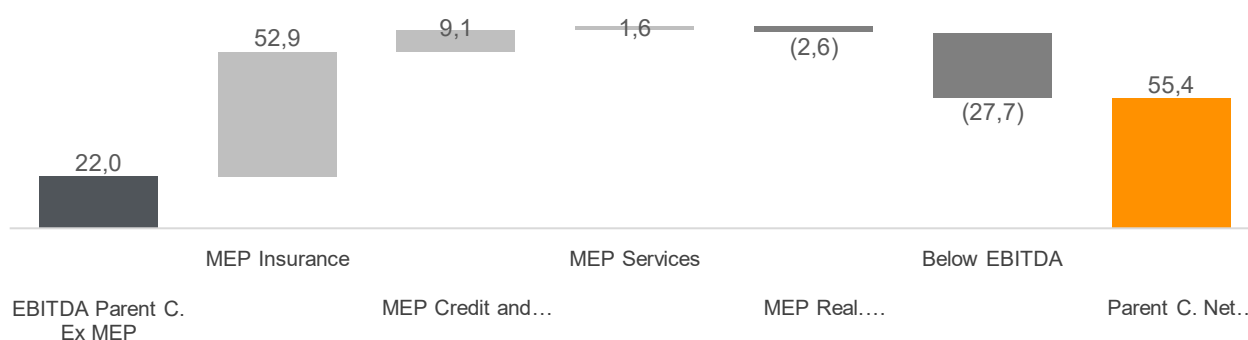
Parent Company
9M25 EBITDA
BRL 245.8 MM
+20.5% vs. 9M24

Parent Company
9M25 Net Profit
BRL 151.5 MM
+24.6% vs. 9M24

Statement of Profit or Loss Parent Company (BRL MM)	3Q25	3Q24	Δ%	9M25	9M24	Δ%
Net Revenue	52.6	58.5	-10.1%	159.7	171.6	-6.9%
Costs	(4.6)	(5.4)	-15.0%	(14.5)	(18.4)	-21.2%
General and Administrative Expenses	(14.6)	(18.1)	-19.1%	(49.6)	(54.1)	-8.3%
Other Revenues/Expenses	(11.3)	(7.3)	54.9%	(25.1)	(18.8)	33.8%
Equity Method (MEP)	61.1	47.7	28.1%	175.3	123.6	41.8%
EBITDA	83.1	75.4	10.3%	245.8	203.9	20.5%
<i>EBITDA Margin</i>	<i>158.0%</i>	<i>128.9%</i>	<i>29.1 p.p</i>	<i>153.9%</i>	<i>118.8%</i>	<i>35.1 p.p</i>
Depreciation, Amortization and Impairment	(3.0)	(2.5)	18.2%	(8.9)	(7.8)	13.8%
Financial Result	(22.0)	(19.4)	13.6%	(71.5)	(58.5)	22.2%
IRPJ and CSLL	(2.7)	(3.4)	-18.7%	(13.8)	(16.0)	-13.4%
Net Income - Parent Company	55.4	50.2	10.5%	151.5	121.5	24.6%
<i>Net Margin</i>	<i>105.4%</i>	<i>85.8%</i>	<i>19.6 p.p</i>	<i>94.9%</i>	<i>70.8%</i>	<i>24.0 p.p</i>

Net Income Breakdown - Parent Company

Below, we break down the Parent Company's Net Income in the 3Q25 based on the EBITDA, minus the Equity Method.



- ▶ **Equity Method - Insurance:** A 35.6% increase in the MEP of the Insurance Segment vs. 3Q24 (+BRL 13.9 million), mainly due to the performance of subsidiaries BRB Seguros (+BRL 19.4 million), Bmg Corretora (+BRL 12.7 million), Inter Seguros (+BRL 9.2 million) and Omni1 Corretora (+BRL 6.6 million).
- ▶ **Equity Method - Credit and Consortia:** In the quarter, the equity method of this segment is linked to the performance of Promotiva, adding BRL 6.3 million, and Wiz Parceiros, adding BRL 2.8 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)	3Q25			3Q24		
	Net Income	Interest Wiz	Equity Method	Net Income	Interest Wiz	Equity Method
BRB Seguros	38.7	50%	19.4	35.6	50%	17.8
BMG Corretora	26.0	49%	12.7	21.4	40%	8.5
Inter Seguros ²	27.6	40%	9.2	24.4	40%	9.7
Omni 1 Corretora	13.1	50%	6.6	7.2	50%	3.6
Polishop Seguros	(0.7)	50%	(0.4)	(10.1)	50%	(5.1)
Paraná Seguros	4.2	40%	1.7	4.3	40%	1.7
Wiz Conseg	1.3	100%	1.3	(0.4)	100%	(0.4)
Wiz Corporate ¹	5.9	40%	2.4	7.7	40%	3.1
Equity Method - Insurance	116.1	-	52.9	90.1	-	39.0
Promotiva ¹	10.3	61%	6.3	12.1	61%	7.4
Wiz Parceiros	2.8	100%	2.8	2.2	100%	2.2
Equity Method - Credit and Consortia	13.2	-	9.1	14.2	-	9.5
Wiz Concept ³	1.6	100%	1.6	1.8	100%	1.8
Equity Method Result - Services	1.6	-	1.6	1.8	-	1.8
Equity Method realization of identifiable assets	-	-	(2.6)	-	-	(2.6)
Total Equity Method	-	-	61.1	-	-	47.7

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

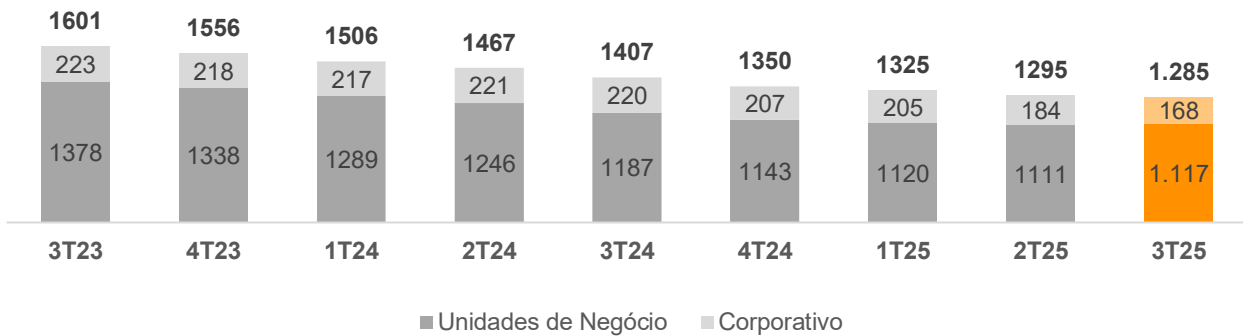
Personnel expenses are the main component of our Costs and Expenses reaching BRL 63.7 million in the 3Q25, which represents 60.5% of the total Consolidated Costs and Expenses. Compared to 3Q24, we recorded a reduction of 122 employees (-8.7%).

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

Headcount	3Q24	4Q24	1Q25	2Q25	3Q25	YoY Δ%
BMG Corretora	4	12	12	12	13	225.0%
BRB Seguros	232	238	228	228	220	-5.2%
Wiz Corporate	169	169	179	180	189	11.8%
Promotiva	64	67	65	65	62	-3.1%
Wiz Parceiros	62	54	55	52	53	-14.5%
Wiz Concept	576	524	505	498	506	-12.2%
Other Units	80	79	76	76	74	-7.5%
Business Units	1.187	1.143	1.120	1.111	1.117	-5.9%
Corporate	220	207	205	184	168	-23.6%
Total Headcount ¹	1.407	1.350	1.325	1.295	1.285	-8.7%

¹ Final position in the quarter.

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



2 Result per Segment

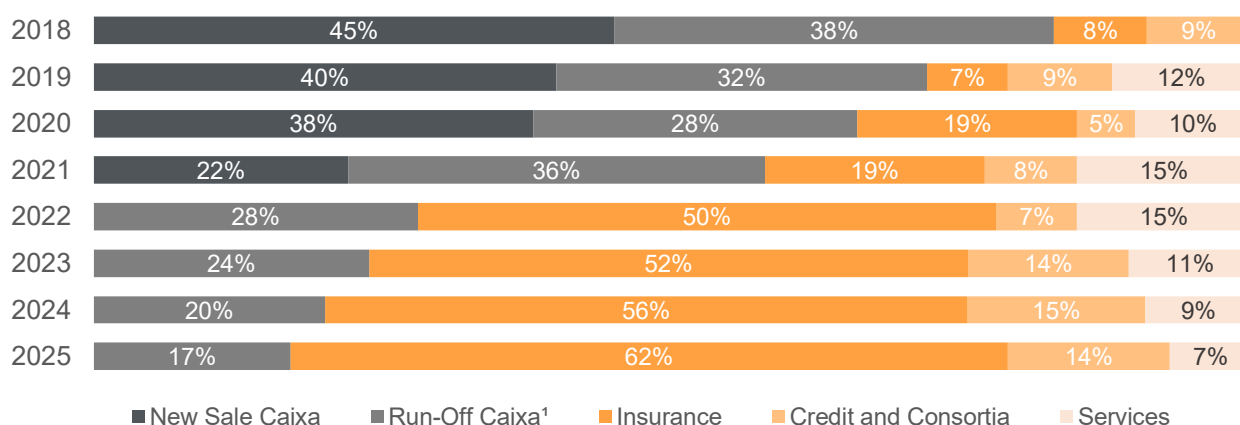
In this section, we present the management result detailed per segment of operation of Wiz Co: "Insurance", "Credit and Consortia", and "Services".

Consolidated Income YoY (BRL MM) ¹	Insurance			Credit and Consortia			Services			Run-Off Caixa			Corporate + Adjustments ²			Consolidated		
	3Q25	3Q24	Δ%	3Q25	3Q24	Δ%	3Q25	3Q24	Δ%	3Q25	3Q24	Δ%	3Q25	3Q24	Δ%	3Q25	3Q24	Δ%
Adjusted Net Revenue	185.6	151.2	22.7%	37.5	42.4	-11.4%	20.1	23.5	-14.3%	47.1	49.9	-5.5%	(0.9)	(1.6)	-45.7%	289.5	265.3	9.1%
Costs and Expenses	(61.8)	(42.3)	45.9%	(14.8)	(13.7)	8.0%	(16.1)	(19.1)	-16.0%	(2.8)	(3.5)	-20.5%	(9.8)	(10.8)	-9.1%	(105.3)	(89.5)	17.6%
Other Revenue/Expenses	11.8	9.5	24.7%	(0.2)	(0.4)	-37.3%	0.0	(0.3)	-100.1%	-	-	-	(11.3)	(7.3)	54.9%	0.3	1.5	-82.4%
Equity Method	10.9	11.4	-4.0%	-	-	-	-	-	-	-	-	-	(1.1)	(1.1)	0.0%	9.8	10.3	-4.4%
EBITDA	146.6	129.8	13.0%	22.5	28.3	-20.5%	4.1	4.0	0.4%	44.3	46.3	-4.3%	(23.1)	(20.9)	11.0%	194.3	187.6	3.6%
EBITDA Margin	79.0%	85.8%	-6.8p.p	60.0%	66.8%	-6.8p.p	20.2%	17.2%	2.9p.p	94.0%	92.9%	1.1p.p	-	-	-	67.1%	70.7%	-3.6p.p
D&A and Impairment	(15.5)	(25.7)	-39.7%	(3.4)	(3.4)	1.4%	(1.2)	(1.6)	-26.2%	-	-	-	(7.3)	(7.4)	-1.3%	(27.4)	(38.1)	-28.0%
Financial Result	8.4	7.2	16.3%	(0.9)	(1.8)	-51.1%	(0.1)	(0.1)	16.4%	-	-	-	(22.0)	(19.4)	13.6%	(14.6)	(14.0)	4.1%
IRPJ and CSLL	(43.0)	(37.1)	15.7%	(6.1)	(7.3)	-16.2%	(0.3)	(0.8)	-68.6%	-	-	-	(1.2)	(1.7)	-26.2%	(50.6)	(47.0)	7.8%
Net Income for the Period	96.5	74.2	30.1%	12.1	15.9	-23.7%	2.4	1.4	69.5%	44.3	46.3	-4.3%	(53.7)	(49.3)	8.9%	101.7	88.5	14.9%
Net Margin	52.0%	49.1%	3.0p.p	32.2%	37.4%	-5.2p.p	12.1%	6.1%	6.0p.p	94.0%	92.9%	1.1p.p	-	-	-	35.1%	33.3%	1.8p.p

Consolidated Income YTD (BRL MM) ¹	Insurance			Credit and Consortia			Services			Run-Off Caixa			Corporate + Adjustments ²			Consolidated		
	9M25	9M24	Δ%	9M25	9M24	Δ%	9M25	9M24	Δ%	9M25	9M24	Δ%	9M25	9M24	Δ%	9M25	9M24	Δ%
Adjusted Net Revenue	519.9	413.5	25.7%	116.4	114.1	2.0%	61.5	70.6	-12.9%	140.8	149.9	-6.0%	(3.1)	(4.4)	-29.2%	835.5	743.7	12.3%
Costs and Expenses	(167.2)	(125.8)	32.9%	(44.4)	(43.4)	2.2%	(51.6)	(62.4)	-17.3%	(7.9)	(8.9)	-11.3%	(35.4)	(34.6)	2.5%	(306.6)	(275.2)	11.4%
Other Revenue/Expenses	24.6	35.9	-31.3%	(0.8)	(0.6)	20.1%	(0.0)	(0.4)	-89.0%	-	-	-	(25.1)	(18.8)	33.8%	(1.3)	16.0	-108.2%
Equity Method	38.5	29.6	30.3%	-	-	-	-	(0.0)	-100.0%	-	-	-	(3.3)	(2.6)	25.5%	35.2	26.9	30.9%
EBITDA	415.9	353.1	17.8%	71.3	70.1	1.7%	9.9	7.8	27.0%	132.9	141.0	-5.7%	(67.0)	(60.4)	10.9%	562.9	511.4	10.1%
EBITDA Margin	80.0%	85.4%	-5.4 p.p	61.2%	61.4%	-0.2 p.p	16.0%	11.0%	5.0 p.p	94.4%	94.1%	0.3 p.p	-	-	-	67.4%	68.8%	-1.4 p.p
D&A and Impairment	(46.3)	(59.8)	-22.7%	(10.2)	(10.0)	2.0%	(3.9)	(3.5)	10.8%	-	-	-	(22.1)	(22.5)	-2.1%	(82.4)	(95.8)	-14.0%
Financial Result	18.9	5.3	254.0%	(2.4)	(5.8)	-58.3%	(0.2)	(1.4)	-81.9%	-	-	-	(71.5)	(58.5)	22.2%	(55.3)	(60.3)	-8.3%
IRPJ and CSLL	(117.0)	(98.3)	19.0%	(19.4)	(19.4)	0.0%	(0.5)	(1.3)	-62.0%	-	-	-	(9.4)	(11.0)	-14.8%	(146.3)	(130.1)	12.5%
Net Income for the Period	271.5	200.3	35.6%	39.3	34.9	12.5%	5.2	1.6	235.2%	132.9	141.0	-5.7%	(170.0)	(152.5)	11.5%	278.9	225.2	23.8%
Net Margin	52.2%	48.4%	3.8 p.p	33.7%	30.6%	3.2 p.p	8.5%	2.2%	6.3p.p	94.4%	94.1%	0.3 p.p	-	-	-	33.4%	30.3%	3.1 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



■ New Sale Caixa ■ Run-Off Caixa¹ ■ Insurance ■ Credit and Consortia ■ Services

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	Jun/27/2019	50 years	<u>40.00%</u>	Jun/26/2069
BMG Corretora	Nov/03/2020	20 years	<u>49.00%</u>	Nov/02/2040
BRB Seguros	Dec/31/2021	20 years	<u>50.10%</u>	Dec/30/2041
Polishop Seguros	Aug/16/2022	10 years	<u>50.00%</u>	Aug/15/2032
Paraná Seguros ¹	Nov/08/2022	10 years	<u>40.00%</u>	Nov/07/2032
Omni 1 Corretora	Dec/02/2022	10 years	<u>50.10%</u>	Dec/01/2032
Wiz Conseg	Jan/05/2023	~11 years	<u>50.10%</u>	-
Credit and Consortia				
Promotiva ²	Dec/22/2022	5 years	<u>35.00%</u>	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	
	3Q25	3Q24	3Q25	3Q24	3Q25	3Q24	3Q25	3Q24	3Q25	3Q24	3Q25	3Q24
Adjusted Net Revenue	53.1	35.5	73.3	67.8	28.8	29.1	30.4	18.8	185.6	151.2	52.2	44.8
Costs and Expenses	(15.6)	(4.6)	(17.1)	(14.5)	(19.7)	(15.9)	(9.4)	(7.3)	(61.8)	(42.3)	(10.6)	(8.3)
Other Revenue/Expenses	0.1	-	8.1	10.0	0.0	(3.1)	3.6	2.6	11.8	9.5	-	-
Equity Method	-	-	-	-	-	-	10.9	11.4	10.9	11.4	-	-
EBITDA	37.6	30.9	64.4	63.3	9.1	10.1	35.5	25.5	146.6	129.8	41.6	36.5
EBITDA Margin	70.8%	87.0%	87.8%	93.3%	31.6%	34.7%	116.8%	135.6%	79.0%	85.8%	79.6%	81.5%
D&A and Impairment	(0.3)	(0.2)	(12.6)	(13.4)	(0.6)	(0.6)	(2.0)	(11.5)	(15.5)	(25.7)	(0.6)	(0.4)
Financial Result	2.1	1.5	6.6	3.7	(0.0)	2.4	(0.2)	(0.4)	8.4	7.2	-	-
IRPJ/CSLL	(13.3)	(10.8)	(19.7)	(18.0)	(2.5)	(4.2)	(7.4)	(4.0)	(43.0)	(37.1)	(13.4)	(11.8)
Net Income¹	26.0	21.4	38.7	35.6	5.9	7.7	25.9	9.5	96.5	74.2	27.6	24.4
Net Margin	49.0%	60.2%	52.8%	52.5%	20.5%	26.6%	85.1%	50.3%	52.0%	49.1%	52.9%	54.3%

Insurance Segment Result - YTD Year (BRL MM)	BMG Corretora		BRB Seguros		Wiz Corporate		Other Units		Insurance		Inter Seguros	
	9M25	9M24	9M25	9M24	9M25	9M24	9M25	9M24	9M25	9M24	9M25	9M24
Adjusted Net Revenue	139.8	102.4	207.5	180.6	98.0	86.7	74.7	43.7	519.9	413.5	158.4	119.2
Costs and Expenses	(37.4)	(16.6)	(48.4)	(42.7)	(56.3)	(46.9)	(25.0)	(19.6)	(167.2)	(125.8)	(30.8)	(23.5)
Other Revenue/Expenses	(0.2)	(0.3)	17.9	31.4	(3.7)	(3.2)	10.7	7.8	24.6	35.9	-	-
Equity Method	-	-	-	-	-	-	38.5	29.6	38.5	29.6	-	-
EBITDA	102.1	85.6	176.9	169.3	37.9	36.7	98.9	61.5	415.9	353.1	127.6	95.7
EBITDA Margin	73.1%	83.5%	85.3%	93.8%	38.7%	42.3%	132.4%	140.7%	80.0%	85.4%	80.5%	80.3%
D&A and Impairment	(0.7)	(0.5)	(37.8)	(40.4)	(1.9)	(1.5)	(5.9)	(17.4)	(46.3)	(59.8)	(1.9)	(1.2)
Financial Result	6.7	4.3	13.5	9.9	(0.0)	(0.1)	(1.3)	(8.7)	18.9	5.3	-	-
IRPJ/CSLL	(36.1)	(29.0)	(51.7)	(47.0)	(11.5)	(11.6)	(17.7)	(10.7)	(117.0)	(98.3)	(41.4)	(29.8)
Net Income¹	72.0	60.3	101.0	91.8	24.5	23.5	74.0	24.8	271.5	200.3	84.3	64.7
Net Margin	51.5%	58.9%	48.7%	50.8%	25.0%	27.1%	99.1%	56.7%	52.2%	48.4%	53.2%	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 3Q25, we recorded BRL 185.6 million in Net Revenue from Commissions in the Insurance segment, 22.7% above the same period of the previous year, 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 (+49.4% vs. 3Q24), and (ii) BRB Seguros (+8.0% vs. 3Q24).

Also noteworthy is the performance of the investee Inter Seguros, which reached BRL 52.2 million in Net Revenue (+16.4% vs. 3Q24), thus recording BRL 9.2 million in Equity Method for Wiz in the period.

In EBITDA, the segment recorded BRL 146.6 million in the quarter, 13.0% higher than in the 3Q24.

Together, Wiz's units reached BRL 1.0 billion in premiums issued during the period, 9.2% higher than the same period of the previous year.

Insurance Premium Issued (BRL MM)	3Q25	3Q24	Δ%	9M25	9M24	Δ%
BMG Corretora	258.4	266.1	-2.9%	820.4	720.5	13.9%
BRB Seguros	215.2	209.2	2.9%	603.1	580.1	4.0%
Inter Seguros	106.0	85.2	24.4%	320.9	219.0	46.5%
Wiz Corporate	223.2	144.1	54.9%	585.3	504.5	16.0%
Other Insurance Segment Units	126.4	98.3	28.6%	355.7	267.5	33.0%
Premium Issued Insurance Segment	929.2	802.9	15.7%	2,685.4	2,291.6	17.2%
Premium Issued Other Segments	105.1	143.9	-27.0%	304.9	377.7	-19.3%
Total Insurance Premium Issued	1,034.3	946.8	9.2%	2,990.3	2,669.3	12.0%

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



BRL 258.4
million in
Premium Issued
in 3Q25
-2.9% vs 3Q24

- ▶ In the quarter, Bmg Corretora recorded **Gross Revenue of BRL 102.8 million representing an increase of 4.9% compared to 3Q24 (+BRL 4.8 million)**. Of particular note are the Health products, which reached BRL 52.8 million in premium issuance in the quarter, 150.5% higher than in 3Q24. **The total premium** of the Unit's revenue for the quarter was BRL 258.4 million, -2.9% vs. 3Q24., **and BRL 820.4 million year-to-date, 13.9% higher** to the same period last year.
- ▶ The Unit ended the quarter with an **EBITDA of BRL 37.6 million (+21.6% vs. 3Q24)**, and **Net Income of BRL 26.0 million (+21.7% vs. 3Q24)**, an effect of the Unit's best commercial performance.

- ▶ In 3Q25, the Unit achieved **Net revenue ex Commissions of BRL 73.3 million, an increase of 8.0% compared to 3Q24**. Regarding insurance premium issuance, the company reached BRL 215.2 million in issuances, an increase of 2.9% compared to 3Q24. The strong performance is linked to the bank's loan origination and also to the constant improvements in the products offered by the JV. During this period, for example, we saw the Senior Lender, a unique product in the national market, have its acceptance age raised to 82 years old. Furthermore, Life now has a wider acceptance range, an expansion from 65 to 70 years of age.
- ▶ Regarding the quarter's performance, the highlight was the production of consortia, which reached BRL 183.3 million in letters of credit, an increase of 62.6% compared to the same period last year. In Net Income, the Unit closed 3Q25 at R\$38.7 million, an increase of 8.6% vs. 3Q24, with a Net Margin of 52.8%, up 0.3 p.p. vs. 3Q24.

BRL 215.2
million in Premium
Issued in 3Q25
+2.9% vs 3Q24

- ▶ Our investee Inter Seguros started the 3Q25 surpassing once again its **highest historic level in Gross Revenue and recorded BRL 83.2 million, 26.7% above the 3Q24 (or +BRL 17.5 million)**. The portfolio of active contracts reached the 10.7 million mark, an increase of 214.1% when compared to the same period in 3Q24. Inter Seguros also recorded 2.3 million new sales contracts, 76.2% higher than in 3Q24. Inter Seguros 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 3Q25, **EBITDA of BRL 41.6 million, 13.8% above 3Q24 (or +BRL 5.0 million)**. Inter Seguros added BRL 9.2 million in Equity Method to Wiz Co's Consolidated Net Income in the second quarter of the year.

BRL 106.0 million
Premium Issued in 3Q25
+24.4% vs. 3Q24

- ▶ In 3Q25, the Wiz Corporate Unit presented a Gross Revenue of BRL 34.5 million (+0.8% vs. 3Q24). Revenue performance reflects the consistent progress of the sales team in marketing recurring and renewable products, with a focus on long-term sustainable growth. **Highlights include a record in corporate insurance premiums issuing BRL 223.2 million (+54.9% vs. 3Q24)**.
- ▶ In the first nine months of the year, Wiz Corporate achieved a **Net Revenue ex Commissions of BRL 98.0 million representing a growth of 13.0% compared to 9M24**, just like a **Net Profit of BRL 24.5 million (+4.6% vs. 9M24)**.

BRL 223.2
million in
Premium Issued
in 3Q25
+54.9% vs.
3Q24

Other Business Units

- ▶ In 3Q25, the Omni1 Unit reached BRL 87.6 million in premiums issued, a result 37.1% higher than in 3Q24. The quarter was marked by continued growth in results and success in commercial campaigns. The unit's Gross Revenue ended the period at BRL 45.8 million, 56.7% vs 3Q24. Highlight for the assistance products that closed the quarter with 59.2% of the total Gross Revenue generated.
- ▶ Paraná Seguros closed 3Q25 with Gross Revenue of BRL 11.8 million representing a 18.0% growth compared to 3Q24. The Unit issued BRL 21.5 million in premiums in the quarter, 15.7% above the same period of the previous year. In the period, Paraná Seguros added, via equity method, BRL 1.7 million to Wiz Co.'s Net Income.

BRL 21.5
million in Premium
Issued
+15.7% vs. 3Q24

1.6 Credit and Consortia

Result of the Credit and Consortia Segment (BRL MM)	3Q25	3Q24	Δ%	9M25	9M24	Δ%
Promotiva	29.5	32.0	-7.8%	87.5	91.6	-4.5%
Wiz Parceiros	8.1	10.4	-22.4%	28.9	22.5	28.4%
Adjusted Net Revenue	37.5	42.4	-11.4%	116.4	114.1	2.0%
Costs and Expenses	(14.8)	(13.7)	8.0%	(44.4)	(43.4)	2.2%
Other Revenues and Expenses	(0.2)	(0.4)	-37.3%	(0.8)	(0.6)	20.1%
Equity Adjustment ¹	-	-	-	-	-	-
EBITDA	22.5	28.3	-20.5%	71.3	70.1	1.7%
EBITDA Margin³	60.0%	66.8%	-6.8 p.p	61.2%	61.4%	-0.2 p.p

In 3Q25, we achieved BRL 37.5 million in Net Revenue ex Commissions in the Credit and Consortium segment, a result 11.4% lower compared to the same period of the previous year. In terms of EBITDA, we closed 3Q25 with BRL 22.5 million, a figure -20.5% lower than 3Q24. The result reflects the challenging macroeconomic scenario for the segment's units, which together distributed BRL 3.6 billion this quarter, a figure 37.7% lower than in 3Q24. On the other hand, positive highlights include BRB Seguros (+62.6% vs. 3Q24) and Inter Seguros (+23.9% vs. 3Q24), units linked to the insurance segment, in the distribution of consortia.

Commercialized Credit and Consortia (BRL MM)	3Q25	3Q24	Δ%	9M25	9M24	Δ%
Promotiva	1,958.8	2,516.2	-22.2%	5,944.0	7,167.8	-17.1%
Wiz Parceiros	987.5	2,802.0	-64.8%	2,984.7	4,398.5	-32.1%
Credit and Consortia Segment	2,946.2	5,318.2	-44.6%	8,928.7	11,566.3	-22.8%
Credit and Consortia Other Segments	697.7	527.7	32.2%	2,040.6	1,517.0	34.5%
Credit and Consortia Total	3,643.9	5,846.0	-37.7%	10,969.3	13,083.3	-16.2%

Promotiva

- ▶ In the 3Q25, Promotiva added **BRL 29.5 million in Net Revenue ex Commission** representing a 7.8% decrease compared to the same period of the previous year. The unit's performance in the quarter was tied to the challenging macroeconomic environment and the impacts this has on credit and consortium distribution.
- ▶ The operation ends the quarter with 692 cobans in production (-12.2% vs. 3Q24). Our focus remains on maintaining a solid base of correspondents, ensuring quality sales and the necessary conditions for the sustainable growth of the unit.

1.7 Services

Result of the Services Segment (in BRL MM)	3Q25	3Q24	Δ%	9M25	9M24	Δ%
Net Revenue Ex Commissions	20.1	23.5	-14.3%	61.5	70.6	-12.9%
Costs and Expenses	(16.1)	(19.1)	-16.0%	(51.6)	(62.4)	-17.3%
Other Revenues and Expenses	0.0	(0.3)	-100.1%	(0.0)	(0.4)	-89.0%
Equity Method	-	-	-	-	-	-
EBITDA	4.1	4.0	0.4%	9.9	7.8	26.7%
<i>EBITDA Margin</i>	20.2%	17.2%	2.9 p.p	16.0%	11.0%	5.0 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 20.1 million with a decrease of 14.3% vs 3Q24 (-BRL 3.4 million). The Unit ended the period with an EBITDA of BRL 4.1 million, a result 0.4% higher than the same period of the previous year, and an expansion of 2.9 p.p. in EBITDA Margin, maintaining its focus on the profitability of the business.

1.8 Run-Off Caixa

In the quarter, the Rede Caixa Unit added BRL 44.3 million in EBITDA to the Company, a result 4.3% lower than the 3Q24, due to the decrease of 5,5% in the operation revenue.

Run Off Cash Result (BRL MM)	3Q25	3Q24	Δ%	9M25	9M24	Δ%
Adjusted Net Revenue	47.1	49.9	-5.5%	140.8	149.9	-6.0%
Costs and Expenses	(2.8)	(3.5)	-20.5%	(7.9)	(8.9)	-11.3%
EBITDA	44.3	46.3	-4.3%	132.9	141.0	-5.7%
<i>EBITDA Margin</i>	94.0%	92.9%	1.1 p.p	94.4%	94.1%	0.3 p.p

1.9 Corporate and Below the EBITDA

Corporate Income and Adjustments (BRL MM) ²	3Q25	3Q24	Δ%	9M25	9M24	Δ%
Adjusted Net Revenue ¹	(0.9)	(1.6)	-45.7%	(3.1)	(4.4)	-29.2%
Expenses	(9.8)	(10.8)	-9.1%	(35.4)	(34.6)	2.5%
Other Revenues/Expenses	(11.3)	(7.3)	54.9%	(25.1)	(18.8)	33.8%
Equity Adjustment ¹	(1.1)	(1.1)	0.0%	(3.3)	(2.6)	25.5%
Corporate EBITDA + Adjustments	(23.1)	(20.9)	11.0%	(67.0)	(60.4)	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 3Q25, the Corporate General and Administrative Expenses item totaled BRL 9.8 million, BRL 1.0 million below 3Q24, due to the greater efficiency of corporate costs.
- ▶ **Other Revenues and Expenses:** the result of -BRL 11.3 million presented in "Other Revenues/Expenses" in 3Q25 was mainly due to the recognition of capital losses in investees.

Below Consolidated EBITDA (In BRL MM)	3Q25	3Q24	Δ%	9M25	9M24	Δ%
Depreciation, Amortization and Impairment	(27.4)	(38.1)	-28.0%	(82.4)	(95.8)	-14.0%
Financial Result	(14.6)	(14.0)	4.1%	(55.3)	(60.3)	-8.3%
IRPJ/CSLL	(50.6)	(47.0)	7.8%	(146.3)	(130.1)	12.5%

- ▶ **Depreciation, Amortization and Impairment:** The reduction of BRL 10.7 million (or -28.0%) presented in 3Q25, compared to the same period of the previous year, is mainly due to the decrease in impairment Intangible asset of the subsidiary Polishop Seguros (BRL 8.6 million), which occurred in 3Q24, is a non-recurring effect in the current quarter.
- ▶ **Corporate Income Tax (IRPJ) and Social Contribution on Net Income (CSLL):** in 3Q25 our expenses with IR [income tax]/CSLL were BRL 50.6 million recording an actual rate of 33.2% 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 294.3 million in Consolidated. The reduction of BRL 10.5 million compared to the previous quarter is mainly due to dividend payments, partially offset by operational cash flow generation.

Managerial Cash Flow (BRL MM)	3Q25	2Q25	1Q25	4Q24	3Q24
Consolidated Net Income	101.7	93.2	84.1	71.6	88.5
Depreciation, Amortization and Impairment	27.4	27.5	27.5	37.9	38.1
Working Capital	2.4	(14.9)	11.6	(12.6)	(24.4)
Capex	(5.1)	(5.3)	(3.9)	(5.8)	(6.9)
Operating Cash Generation	126.4	100.5	119.2	91.2	95.3
Investment	7.3	(155.3)	11.5	(14.7)	10.5
Dividends	(123.8)	(79.2)	(18.2)	(52.5)	(44.7)
Financing	(20.4)	0.2	55.9	(4.2)	(87.3)
Others	-	-	-	-	-
Initial Cash Balance	304.8	438.5	270.1	250.4	276.6
Cash Flow	(10.5)	(133.7)	168.4	19.7	(26.2)
Consolidated Final Cash Balance	294.3	304.8	438.5	270.1	250.4
Parent Company Final Cash Balance	94.1	53.6	144.0	18.7	39.0

¹Values adjusted to reconcile the annual cash flow closing. Change made between the Working Capital and Investment lines.

The main variation that impacted the cash flow for the period was:

- ▶ **Dividends:** in the quarter, BRL 123.8 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 September 30, 2025.

Payment Schedule (BRL MM)	2025	2026	2027	2028	2029	2030
Loans and Debentures	10.9	90.4	168.1	114.7	101.5	46.0
Accounts Payable for Acquisitions (APV)	-	186.0	28.6	-	-	-
Total due	10.9	276.3	196.8	114.7	101.5	46.0

Below, we present the composition of the Company's Net Debt, considering the gross debt proportional to Wiz's ownership interest in its subsidiaries, as well as Cash by Ownership. In 3Q25, the Company reduced its Net Debt by 32.5% compared to the same period of the previous year, as a result of financial discipline and a focus on cash management.

Wiz Parent Company Net Debt (BRL MM)	3Q25	2Q25	1Q25	4Q24	3Q24
Parent Company Loans and Debentures ¹	339.3	352.7	344.5	278.4	274.0
Loan with Controlling Block	-	-	-	-	-
C.P. Parent Company Acquisitions ²	166.9	160.9	304.1	294.1	285.6
Subsidiary Loans - Int. Wiz ¹	24.7	27.6	32.7	37.7	36.4
C.P. Promotiva Acquisitions - Int. Wiz ²	16.8	16.0	23.3	22.4	21.5
Wiz Debt by Share	547.7	557.2	704.5	632.6	617.4
Parent Company Cash Balance ³	94.1	53.6	144.0	18.7	39.0
Subsidiaries Cash Balance ³	200.2	251.2	294.6	251.4	211.4
% Int. Wiz Caixa Subsidiaries	54.4%	47.0%	44.0%	54.5%	51.2%
Non-Controlled Subsidiaries Cash Balance	42.3	52.4	43.4	31.2	22.5
Wiz Cash by Interest	245.3	224.1	316.9	187.0	169.7
Wiz Net Debt	302.4	333.1	387.6	445.6	447.7

¹Position of 3Q25 according to Notes 15 and 20 of the Financial Statement as of September 30, 2025.

²Note 16

³Notes 5 and 6

4 Exhibits

3.1 Income per Interest

Income per Share 3Q25 (BRL MM)	Run-Off	Bmg Corretora	BRB Seguros	Inter Seguros	Wiz Corporate	Promotiva	Wiz Parceiros	Wiz Concept	Demais Uns	Corp. + Ajustes	3Q25
Gross Revenue	53.0	50.4	41.5	27.9	13.8	88.6	10.2	22.2	36.2	(0.9)	342.8
Tax on Income	(5.9)	(3.6)	(4.8)	(10.4)	(1.6)	(8.5)	(1.2)	(2.0)	(3.5)	-	(41.5)
Commissions	-	(20.7)	-	-	(0.7)	(62.1)	(0.9)	-	(10.8)	0.0	(95.3)
Net Revenue Ex Commissions	47.1	26.0	36.7	17.5	11.5	18.0	8.1	20.1	21.9	(0.9)	206.0
Costs and Expenses	(2.8)	(7.6)	(8.5)	(3.6)	(7.9)	(5.6)	(5.7)	(16.1)	(7.2)	(9.8)	(74.8)
Other Revenues and Expenses	-	0.1	4.1	-	0.0	(0.1)	-	0.0	1.5	(11.3)	(5.9)
Equity Method ¹	-	-	-	-	-	-	-	-	(1.3)	-	(1.3)
EBITDA	44.3	18.4	32.2	13.9	3.6	12.3	2.4	4.1	14.8	(22.0)	124.0
<i>EBITDA Margin</i>	<i>94.0%</i>	<i>70.8%</i>	<i>87.8%</i>	<i>79.6%</i>	<i>31.6%</i>	<i>68.2%</i>	<i>29.9%</i>	<i>20.2%</i>	<i>67.7%</i>	-	<i>60.2%</i>
D&A and Impairment	-	(0.2)	(6.3)	(0.2)	(0.3)	(2.1)	-	(1.2)	(1.1)	(6.9)	(18.2)
Financial Result	-	1.0	3.3	-	(0.0)	(0.5)	0.0	(0.1)	0.2	(22.0)	(18.2)
IR/CSLL	-	(6.5)	(9.9)	(4.5)	(1.0)	(3.3)	(0.7)	(0.3)	(4.7)	(1.4)	(32.2)
Net Income	44.3	12.7	19.4	9.2	2.4	6.3	1.8	2.4	9.2	(52.3)	55.4
<i>Net Margin</i>	<i>94.0%</i>	<i>49.0%</i>	<i>52.8%</i>	<i>52.9%</i>	<i>20.5%</i>	<i>35.0%</i>	<i>22.0%</i>	<i>12.1%</i>	<i>42.0%</i>	-	<i>26.9%</i>
% Wiz Interest	100.0%	49.0%	50.1%	33.5%	40.0%	61.0%	100.0%	100.0%	51.9%	100.0%	-

3.2 Income Statement

	Controlling Company		Consolidated	
	09/30/2025	09/30/2024	09/30/2025	09/30/2024
Continued Operations				
Net Revenue from services rendered	159,684	175,077	1,049,351	940,818
Cost of services rendered	(14,477)	(21,861)	(406,717)	(354,382)
Gross Profit	145,207	153,216	642,634	586,436
Administrative expenses	(49,629)	(54,148)	(113,656)	(117,911)
Depreciation and amortization	(8,914)	(7,835)	(82,405)	(87,246)
<i>Impairment</i>	-	-	-	(8,599)
Other income	456	1,309	30,956	45,101
Other expenses	(25,605)	(20,110)	(32,266)	(29,082)
Profit participation of subsidiaries	175,345	123,629	35,213	26,903
Operating profit before the financial result	236,860	196,061	480,476	415,602
Financial revenue	7,392	9,999	45,949	36,920
Financial Expenses	(78,925)	(68,529)	(101,281)	(97,248)
Financial income, net	(71,533)	(58,530)	(55,332)	(60,328)
Profits before income tax and social contribution	165,327	137,531	425,144	355,274
Current income tax and social contribution	-	1,485	(138,413)	(121,550)
Deferred income tax and social contribution	(13,849)	(17,484)	(7,847)	(8,509)
NET INCOME FOR THE PERIOD	151,478	121,532	278,884	225,215
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	0.94729	0.76002	n/a	n/a
Attributable to:				
Company Shareholders	n/a	n/a	151,478	121,532
Interest of non-controlling shareholders	n/a	n/a	127,406	103,684
NET INCOME FOR THE PERIOD	n/a	n/a	278,884	225,215

3.3 Balance Sheet

ASSETS	Controlling Company		Consolidated	
	09/30/2025	12/31/2024	09/30/2025	12/31/2024
Cash and cash equivalents	54,097	4,678	68,956	19,161
Financial investments	39,979	13,993	225,302	250,939
Accounts receivable	13,095	16,140	184,490	140,290
Taxes to offset	6,311	9,898	46,071	44,822
Dividends receivable	8,728	64,338	1,576	3,909
Derivative financial instruments	-	-	-	295
Other assets	6,207	6,630	34,928	17,375
Total Current Assets	128,417	115,677	561,323	476,791
Accounts Receivable	-	-	791	706
Derivative financial instruments	-	-	1,537	8,035
Taxes to offset	-	-	38,810	51,987
Deferred income tax and social contribution	6,055	19,904	27,800	29,556
Other assets	63,145	65,695	40,273	39,768
Investment	912,260	855,904	246,756	231,707
Fixed assets	3,197	3,905	9,890	10,497
Intangible assets	203,275	206,638	1,473,636	1,585,758
Right of Use	5,398	5,241	13,075	10,507
Total Non-Current Assets	1,193,330	1,157,287	1,852,568	1,968,521
TOTAL ASSETS	1,321,747	1,272,964	2,413,891	2,445,312

LIABILITIES	Controlling Company		Consolidated	
	09/30/2025	12/31/2024	09/30/2025	12/31/2024
Accounts payable	3,819	3,075	166,641	152,538
Social obligations	13,180	12,173	46,195	43,737
Tax obligations	3,138	3,965	51,553	41,523
Payable Dividends and Interest on Net Equity	-	40,028	11,358	127,436
Accounts payable for purchase of companies	157,692	147,618	171,794	160,369
Leasing	1,651	1,462	4,401	4,399
Debentures	8,034	122,618	8,034	122,618
Loans	15,127	15,002	35,041	38,331
Other liabilities	1,709	3,041	12,066	13,397
Deferred revenue	-	-	13,860	13,860
Derivative financial instruments	-	-	2,476	56
Total current liabilities	204,350	348,982	523,419	718,264
Accounts payable	2,969	6,896	6,082	10,009
Debentures	298,126	112,008	298,126	112,008
Accounts payable for purchase of companies	9,187	146,465	22,571	170,432
Provision for contingencies	17,013	16,018	27,165	25,103
Loans	17,997	28,791	41,998	73,249
Deferred IR/CSLL	-	-	84,270	88,530
Other liabilities	40,548	34,852	80,829	56,495
Provisions for loss in controlled companies	29,696	28,629	-	-
Leasing	4,013	3,953	9,677	6,989
Deferred revenue	-	-	16,170	26,565
Tax Obligations	-	-	220	281
Total non-current liabilities	419,549	377,612	587,108	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	151,478	-	151,478	-
Capital transactions	(118,077)	(118,077)	(118,077)	(118,077)
Attributed to the controlling shareholders	697,848	546,370	697,848	546,370
Interest of non-controlling shareholders	-	-	605,516	611,017
Total net equity	697,848	546,370	1,303,364	1,157,387
TOTAL LIABILITIES AND NET EQUITY	1,321,747	1,272,964	2,413,891	2,445,312

3.4 Cash Flow Statement

	Controlling Company		Consolidated	
	09/30/2025	09/30/2024	09/30/2025	09/30/2024
Profits before income tax and social contribution	165,327	137,531	425,144	355,274
Adjustments to:				
Depreciation and Amortization	8,457	7,235	79,695	83,991
Loss of Capital in Investees	23,220	16,711	24,749	20,133
Net Financial Expenses — Adjustment to Present Value and Interest on Acquisitions	15,503	34,846	19,235	39,164
Amortization of right of use	458	865	2,711	3,715
Interest and Lease Remeasurement	275	291	1,054	1,128
Write-off of PP&E and Intangible Assets	13	796	177	1,590
Equity method in investments	(175,345)	(123,629)	(35,213)	(26,903)
Unrealized monetary and exchange variations	4,514	8,535	9,653	14,538
Change in fair value of financial instruments	11,624	(2,863)	12,060	(2,863)
Monetary adjustment of debentures	37,661	22,671	37,661	22,671
Deferred revenue	-	-	(10,395)	(10,395)
Constitution / (Reversal) of Provision for Non-Competition Agreements	3,615	1,835	3,615	1,835
Provisions for Legal Proceedings	2,146	2,353	13,893	4,508
Constitution / (Reversal) of Provision for Restitution	(961)	(1,874)	(961)	(1,874)
Provisions for Labor, Tax and Civil Risks	(5,135)	(4,646)	(29,842)	(20,755)
Income from Financial Investments	-	-	-	8,599
Other provisions	455	-	(14,769)	-
Loss with Defaulters	-	-	257	-
Total adjustments	(73,500)	(36,874)	113,580	139,082
Variations in:				
Accounts Payable	349	1,817	20,067	64,829
Accounts Receivable	3,045	3,098	(44,542)	(38,778)
Social obligations	3,339	(3,092)	13,655	(3,315)
Tax Obligations	2,760	(1,860)	(15,338)	(36,870)
Other Assets	(2,427)	(752)	(23,512)	323
Other liabilities	1,710	(8,550)	20,349	2,004
Intermediation of payments	-	221	-	221
Provisions for labor, tax and civil risks	(1,151)	(1,288)	(11,831)	(1,437)
Sum of variations	7,625	(10,406)	(41,152)	(13,023)
Cash generated from operations	99,452	90,251	497,572	481,333
IRPJ and CSLL paid in the period	-	(141)	(101,189)	(89,034)
Net cash generated by operating activities	99,452	90,110	396,383	392,299
Cash flow from investment activities				
Financial investments contribution	(191,754)	(355,068)	(1,210,631)	(1,122,862)
Financial investments redemption	170,903	422,601	1,266,110	1,179,605
Dividends Received ¹	136,680	88,846	22,497	8,214
Purchase of fixed assets	(378)	(1,590)	(1,815)	(4,877)
Acquisition of intangible	(4,021)	(4,806)	(12,462)	(11,003)
Contributions to Investees	-	(950)	-	-
Capital Reduction	15,785	23,678	-	-
Net Cash generated/(used) in Investment Activities	127,215	172,711	63,699	49,077
Cash flow from financing activities				
Acquisition payment	(135,148)	(186,762)	(145,148)	(196,762)
Interest on payment of acquisitions ²	(19,182)	(33,610)	(22,583)	(35,467)
Debentures - Receipt of Principal	300,000	-	300,000	-
Debentures - Payment of Principal	(225,000)	-	(225,000)	-
Debentures – Interest Payment and Costs ²	(41,126)	(30,613)	(41,126)	(30,613)
Dividends and Interest on Equity Paid	(40,028)	-	(221,247)	(127,613)
Derivative financial instruments paid	-	-	(1,934)	(3,718)
Capital Reduction for Non-Controlling Shareholders	-	-	(15,722)	(23,583)
Loan Agreement - Receipt of Loan Principal	-	66,000	-	66,000
Loan Agreement - Repayment of Principal	-	(66,000)	-	(66,000)
Loan Agreement - Repayment of Interest	-	(3,738)	-	(3,738)
Loans – payment of principal	(10,906)	(3,635)	(24,795)	(17,524)
Loans – Interest Payment ²	(4,279)	(4,686)	(8,250)	(8,166)
Lease Payment	(1,579)	(1,520)	(4,482)	(4,453)
Net cash used in financing activities	(177,248)	(264,564)	(410,287)	(451,637)
Increase/(decrease) in cash and cash equivalents	49,419	(1,743)	49,795	(10,261)
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	54,097	4,093	68,956	25,305

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.

3.5 Subsequent Events

Related-Party Transaction – Wiz Concept

On October 31, 2025, Wiz Co entered into an agreement for the sale of all shares of Wiz Concept Soluções de Teletendimento Ltda. to Integra Participações S.A. The transaction amounted to an estimated R\$13.9 million, to be paid as follows: (i) one upfront payment of R\$3,490,500.00; and (ii) three annual installments of R\$3,490,500.00 each, adjusted by 100% of the CDI variation, maturing in 2026, 2027, and 2028.

The transaction was conducted independently and approved by the Company's Board of Directors, following a favorable opinion from the Audit Committee. The deal aligns with the Company's strategic focus on the insurance, credit, and consortium segments, contributing to the simplification of the corporate structure and greater operational efficiency in the medium term.

Related-Party Transaction – Promo Serviços de Intermediação

On October 31, 2025, Wiz Co, through its subsidiary Wiz OpenX S.A., entered into an agreement to acquire all shares of Promo Serviços de Intermediação e Agenciamento de Negócios S.A., previously held by Integra Participações S.A., for a total amount of up to R\$40 million. The price represents approximately 55% of Promo's booked assets that may be utilized within the operations of Promotiva.

The acquisition price will be paid by OpenX as follows: (i) a fixed amount of R\$3,000,000.00 to be paid upfront on the closing date; and (ii) a variable amount of up to R\$37,000,000.00 to be paid in five annual installments, the first due on August 31, 2031, and the remaining installments due on the same day and month of subsequent years. The entire variable portion will only be paid upon the effective use of the Assets, meaning that beyond the fixed amount, no disbursement will be made by the Company if the Assets are not effectively utilized.

The transaction was approved by the Company's Board of Directors, following a favorable opinion from its Audit Committee, as well as by the Board of Directors of Wiz Corporate Soluções e Corretagem de Seguros Ltda. ("Wiz Corporate"), which holds 65% of OpenX's shares, and by OpenX's General Meeting. Management believes that Promo's assets have the potential to contribute to Promotiva's operations.

BRASÍLIA
SCN, Qd. 02, Bloco D, Entrada B – Sala 1301
Edifício Liberty Mall – Brasília - DF
CEP: 70712-903

SÃO PAULO
Rua Olimpíadas, 66, 12º andar
Edifício Capital Center - São Paulo - SP
CEP: 04551-000

+55 11 3080-0100
ri.wiz.co
ri@wiz.co

WIZ^{CO}