

WIZC
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1th Quarter 2026 Earnings Results

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WIZ^{co}

Disclaimer

- This presentation contains information about Wiz's business, its projects, its strategies, its associates and subsidiaries and its business partners.
- Statements mentioned on this presentation reflect the management's understanding of the Company, that are subject to market risks and uncertainties.
- The information herein presented follows 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



Dividend Distribution

The Annual General Meeting held on April 28, 2026 approved **the allocation of R\$100.5 million for the payment of dividends** related to fiscal year 2025, an amount **2.5x higher than that distributed based on the 2024 results.**

Governance Wiz Co

A **new composition of the Board of Directors** was elected, reducing its size from **six to five members**, while maintaining two independent directors. **Marcus Vinícius de Oliveira** was appointed as **Chairman of the Board.**

Inter Seguros: Historical Records

1Q26 underscores the **consistency of operations**, with the achievement of three simultaneous all-time records. **Gross Revenue totaled R\$86.3 million (+5.5% vs. 1Q25)**, EBITDA reached R\$47.6 million (+8.5%), and Net Income amounted to R\$31.7 million (+9.5%), **marking the best result in the Company's history.**

Omni1: Strong Start to the Year

Omni1 delivered Gross Revenue of R\$46.1 million (+44.6% vs. 1Q25) and a 56.8% increase in EBITDA, which reached R\$21.6 million. **Assistance sales totaled R\$29.9 million in the quarter, representing a 47.1% yoy increase**, supporting the operation's strong growth momentum.

1Q26 Financial Highlights

Net Revenue

R\$**237.3** million

-8.4% vs 1Q25

Current Net Revenue (ex Caixa)

R\$**190.9** million

-9.6% vs 1Q25

Insurance Revenue

R\$**157.6** million

+4.5% vs 1Q25

EBITDA

Adjusted Parent Company

R\$**73.3** million

-11.1% vs 1Q25

Net Income

Adjusted Parent Company

R\$**59.3** million

+0.5% vs 1Q25

ISSUED PREMIUM

R\$**0.9** million

-8.3% vs 1Q25

Consolidated Result



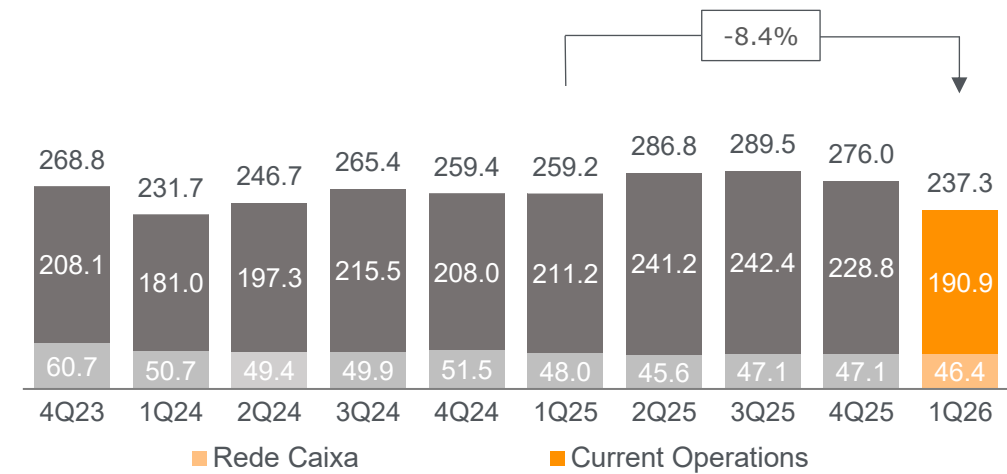
Consolidated Result



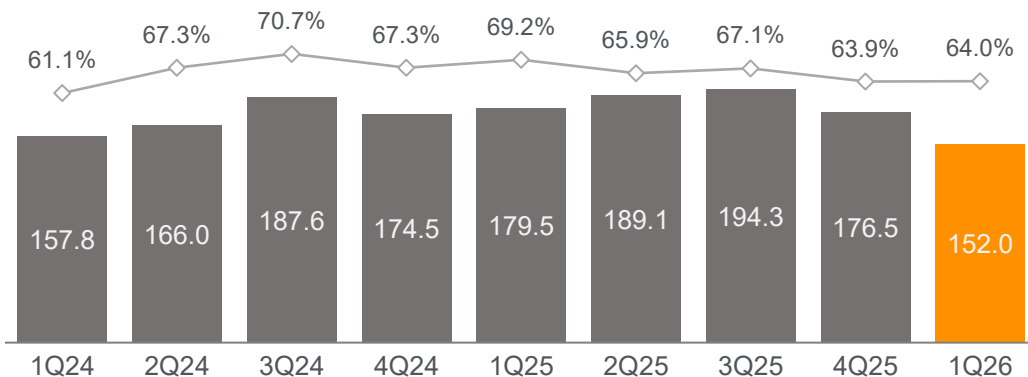
– Main Financial Indicators, consolidated

Indicator (R\$ MM)	1Q26	1Q25	Δ%	1Q26	4Q25	Δ%
Gross Revenue	432.5	511.5	-15.4%	432.5	472.5	-8.5%
Taxes	(44.1)	(49.6)	-11.1%	(44.1)	(46.4)	-5.1%
Commissions ¹	(151.1)	(202.7)	-25.4%	(151.1)	(150.1)	0.7%
Net Revenue	237.3	259.2	-8.4%	237.3	276.0	-14.0%
Costs & Expenses	(101.4)	(100.3)	1.2%	(101.4)	(108.5)	-6.5%
Other Rev./Exp.	4.9	6.7	-27.4%	4.9	(2.6)	-288.6%
Equity Method ¹	11.2	13.8	-18.7%	11.2	11.6	-3.3%
EBITDA	152.0	179.5	-15.3%	152.0	176.5	-13.9%
<i>EBITDA Margin</i>	<i>64.0%</i>	<i>69.2%</i>	<i>-5.2 p.p</i>	<i>64.0%</i>	<i>63.9%</i>	<i>0.1 p.p</i>
Consolidated Net Inc.	72.7	84.1	-13.6%	72.7	88.8	-18.2%
<i>Net Margin</i>	<i>30.6%</i>	<i>32.4%</i>	<i>-1.8 p.p</i>	<i>30.6%</i>	<i>32.2%</i>	<i>-1.6 p.p</i>
Control. Stake Net Inc.	39.8	46.7	-14.6%	39.8	49.6	-19.7%

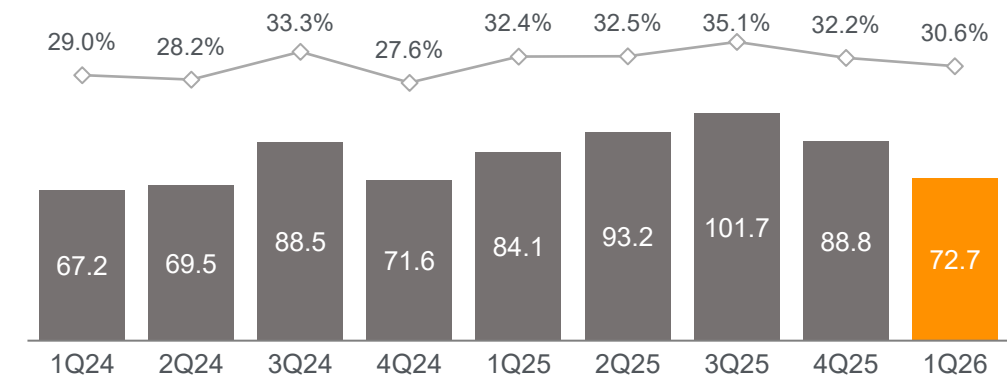
– Net Revenue, consolidated R\$ millions ; Δ YoY



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



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



Source: Wiz Co
Note: ¹ Considers the sum of the Commissions costs of all the Group's Units.

Adjusted Result



Adjusted EBITDA

Adjusted EBITDA (R\$ MM)	1Q26	1Q25	Δ%	1Q26	4Q25	Δ%
EBITDA	152.0	179.5	-15.3%	152.0	176.5	-13.9%
Severance costs and other adjustments	6.1	-	-	6.1	-	-
Adjusted EBITDA	158.1	179.5	-11.9%	158.1	176.5	-10.4%
<i>Adjusted EBITDA Margin</i>	<i>66.6%</i>	<i>69.2%</i>	<i>-2.6 p.p</i>	<i>66.6%</i>	<i>63.9%</i>	<i>2.7 p.p</i>

Adjusted Net Income

Lucro Líquido Ajustado (R\$ MM)	1Q26	1Q25	Δ%	1Q26	4Q25	Δ%
Consolidated Net Income	72.7	84.1	-13.6%	72.7	88.8	-18.2%
EBITDA Adjustments	6.1	-	-	6.1	-	-
D&A Adjustments	21.6	21.7	-0.5%	21.6	32.0	-32.5%
Financial Result Adjustments	8.5	9.9	-14.2%	8.5	3.7	130.6%
IR/CSLL Adjustments	(6.0)	(7.4)	-18.1%	(6.0)	(8.9)	-32.7%
Adjusted Net Income	102.8	108.3	-5.1%	102.8	115.5	-11.0%
<i>Adjusted Net Margin</i>	<i>43.3%</i>	<i>41.8%</i>	<i>1.5 p.p</i>	<i>43.3%</i>	<i>41.9%</i>	<i>1.5 p.p</i>

Parent Company's Accounting Result



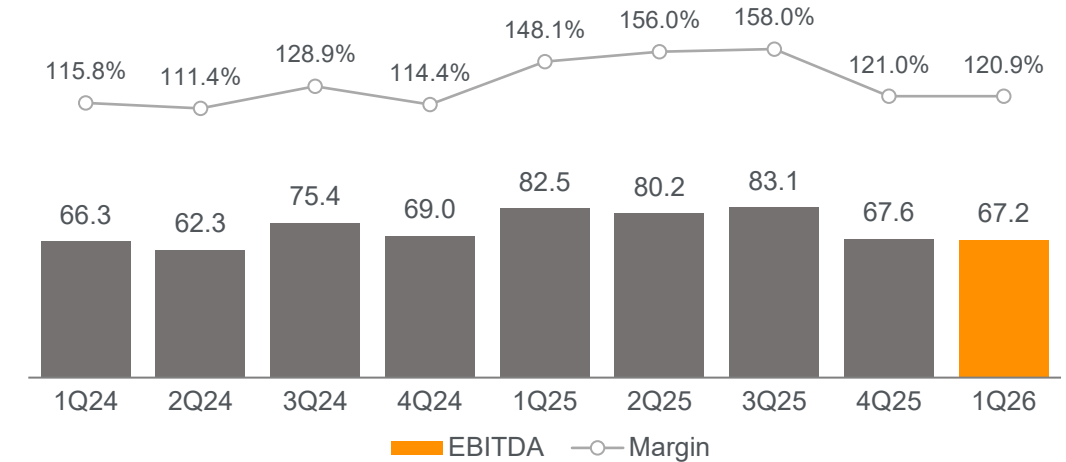
– Main Financial Indicators, parent company

Indicator (R\$ MM)	1Q26	1Q25	Δ%	1Q26	4Q25	Δ%
Net Revenue	55.6	55.7	-0.2%	55.6	55.9	-0.6%
Costs	(6.0)	(5.2)	15.9%	(6.0)	(7.0)	-14.7%
Administrative Expenses	(20.7)	(18.3)	13.3%	(20.7)	(18.1)	14.3%
Other Rev/Exp.	(6.2)	(4.1)	51.2%	(6.2)	(20.5)	-69.9%
Equity Method	44.5	54.3	-18.1%	44.5	57.4	-22.4%
EBITDA	67.2	82.5	-18.5%	67.2	67.6	-0.6%
<i>EBITDA Margin</i>	<i>120.9%</i>	<i>148.1%</i>	<i>-27.2 p.p</i>	<i>120.9%</i>	<i>121.0%</i>	<i>-0.1 p.p</i>
Net Income	39.8	46.7	-14.6%	39.8	49.6	-19.7%
<i>Net Margin</i>	<i>71.7%</i>	<i>83.8%</i>	<i>-12.1 p.p</i>	<i>71.7%</i>	<i>88.7%</i>	<i>-17.0 p.p</i>

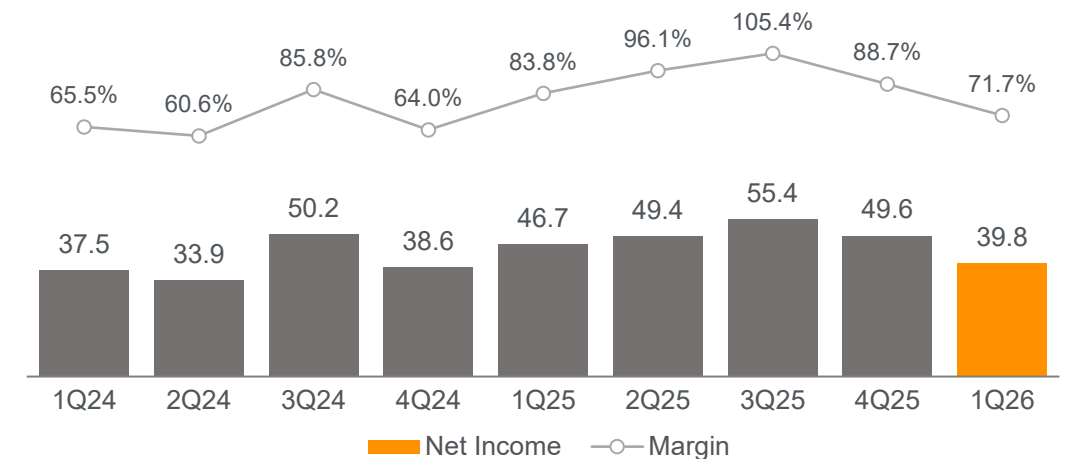
Highlights

- **Insurance EM:** R\$43.1 million, allocated among BRB Seguros (+R\$14.5 million), Inter Seguros (+R\$11.6 million), Bmg Corretora (+R\$7.0 million) and Omni1 Corretora (+R\$6.7 million).
- **Credit and Consortia EM:** results driven primarily by Promotiva (+R\$4.8 million).

– EBITDA Evolution, parent company | R\$ million



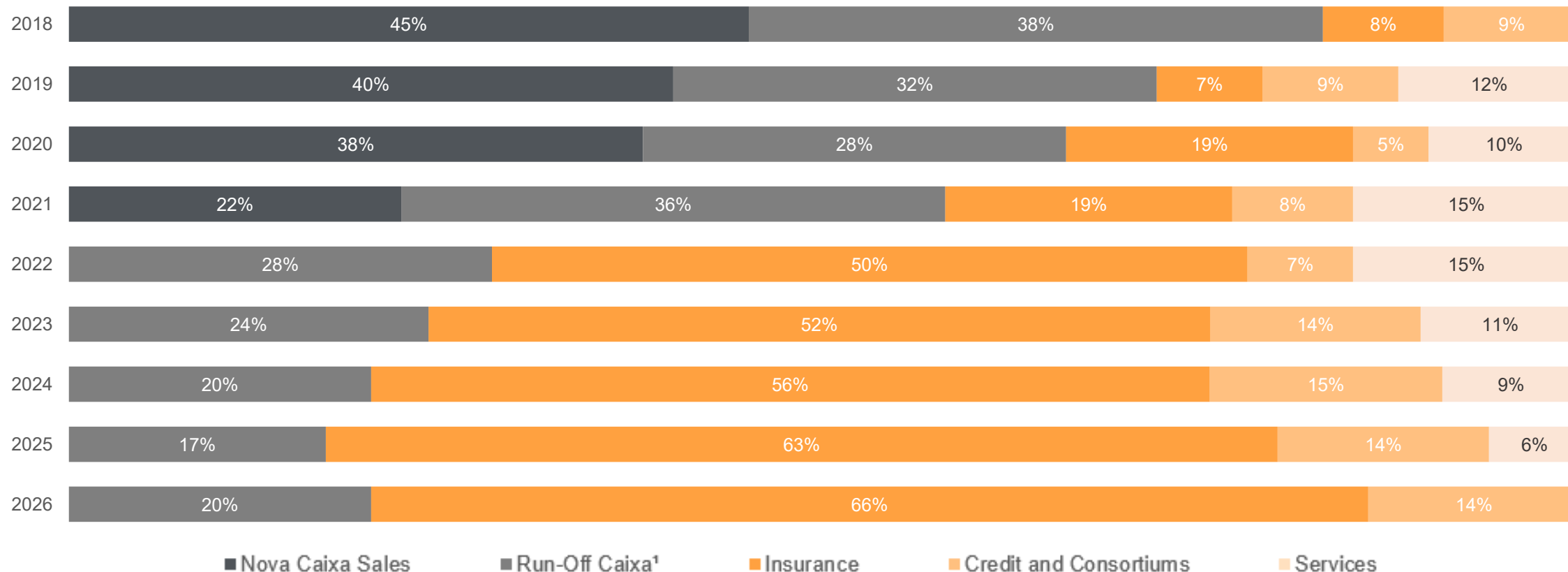
– Net Income Evolution, parent company | R\$ million



Result per Segment

Consolidated Net Revenue Ex Commission

— Share of Segments in Consolidated Net Revenue Ex Commission



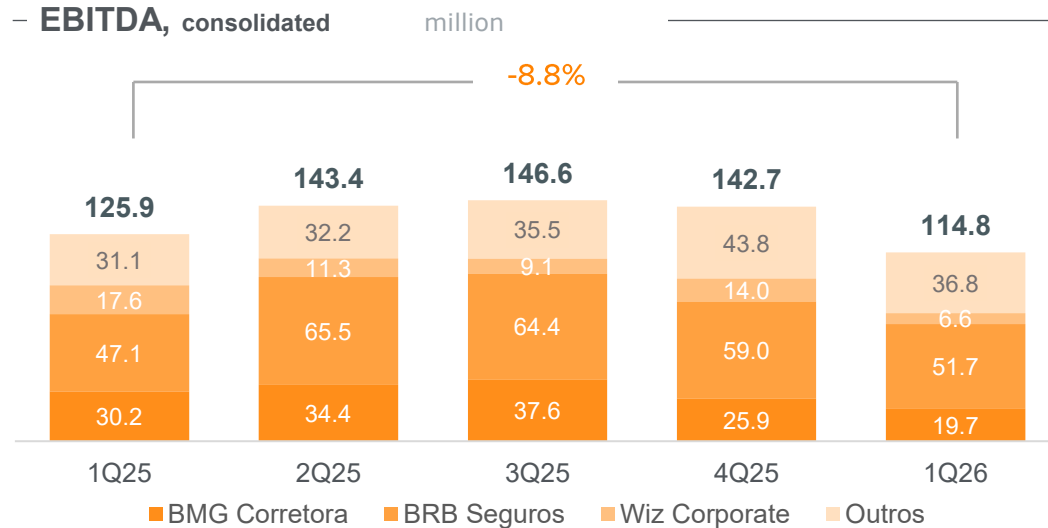
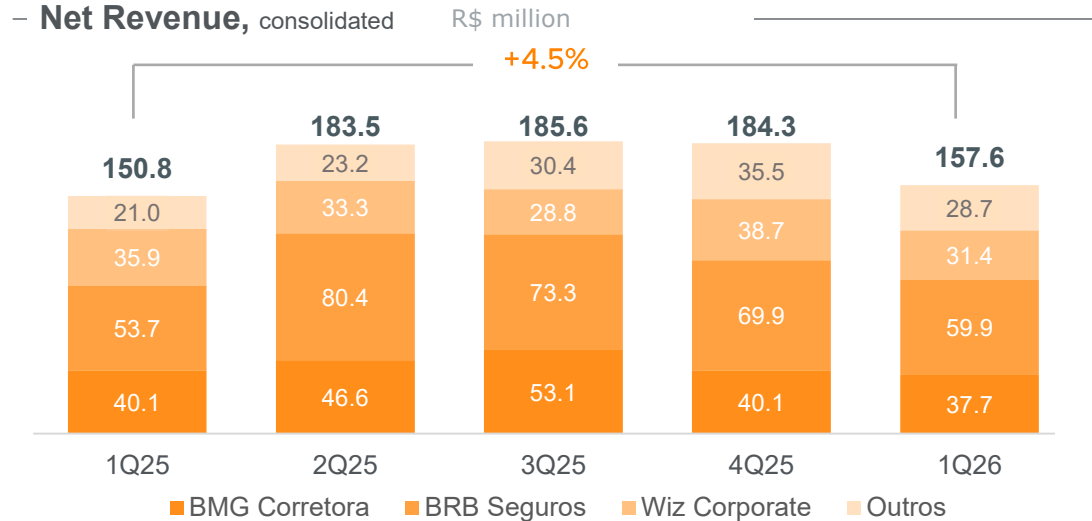
Source: Wiz Co

Note: ¹ For the years 2018 to 2020, the "Run-Off Caixa" is considered to be the Wiz Rede Unit's revenue stock determined in the period. As of 2021, the "Run-Off Cash" is composed only of the revenue earned from contracts sold up to February 14, 2021. ² From 2018 to 2025, the accumulated result of the year is considered

Insurance Segment



Performance Evolution



Highlights of the Period

BRB SEGUROS

R\$59.9 MM

Net Revenue ex Comissions, +11.4% vs. 1Q25

- Gross Written Premium of R\$179.2 million, up 7.1% vs. 1Q25;
- Net Income of R\$28.9 million, 16.0% higher vs. 1Q25.

inter seguros

R\$86.3 MM

Gross Revenue, +5.5% vs. 1Q25

- EBITDA margin of 84.2%, a record level for the business unit;
- Contract portfolio of 9.0 million units and 2.3 million new sales during the quarter.

omni1

R\$23.3 MM

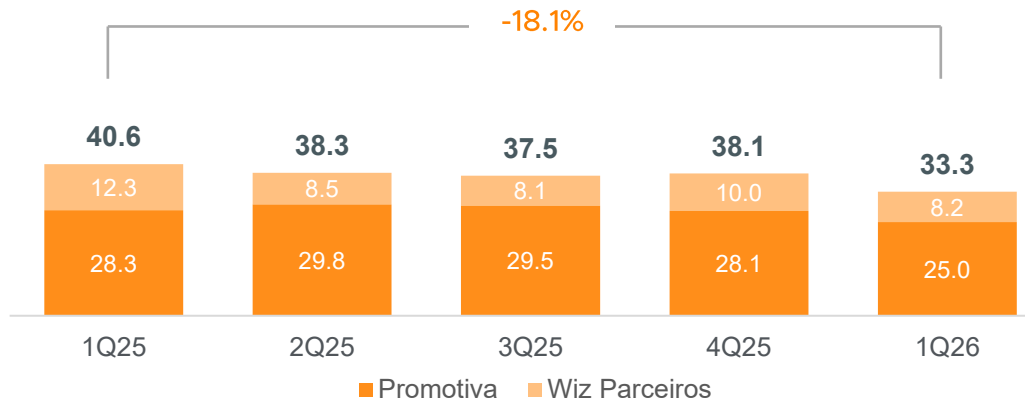
Net Revenue, 51.5% above 1Q25

- Gross Written Premium of R\$93.7 million, 42.9% higher vs. 1Q25;
- Net Income of R\$13.4 million, 67.6% higher vs. 1Q25.

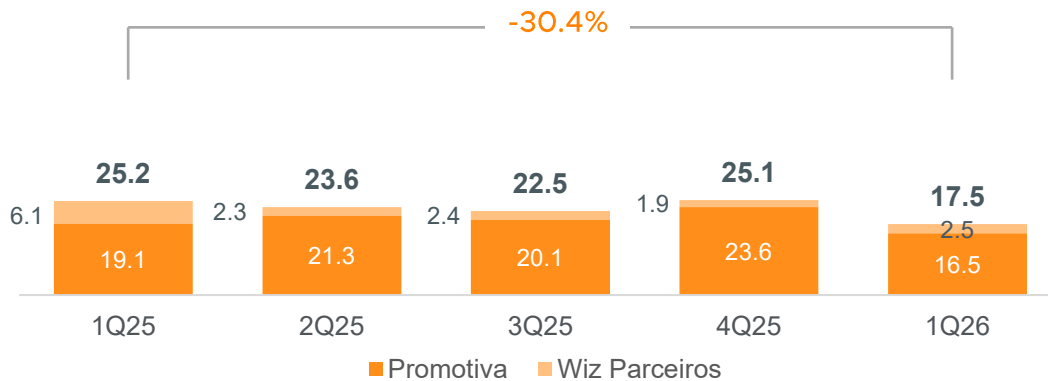
Credit and Consortiums Segment

Performance Evolution

– Net Revenue, consolidated | R\$ million ; Δ YoY



– EBITDA, consolidated | R\$ million ; Δ YoY



Highlights of the Period

Promotiva

R\$25.0 milhões

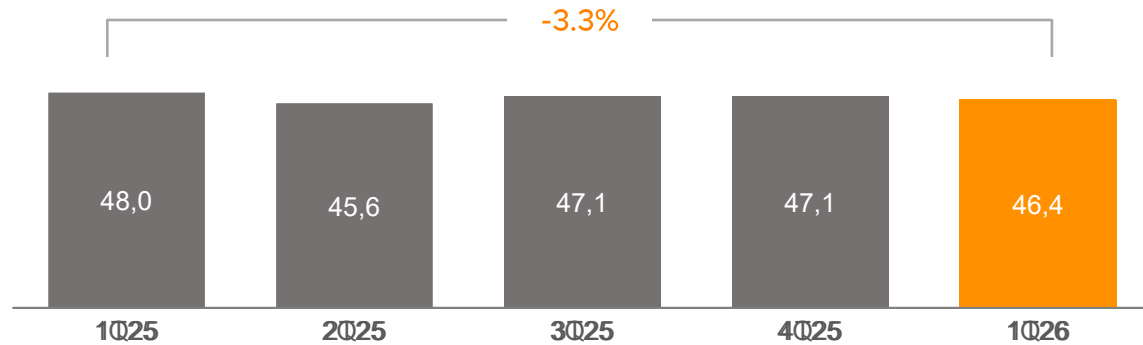
Net Revenue Ex Comissions,
-11.4% vs. 1Q25

- R\$1.8 billion in credit and consortia products in 1Q26, representing a 9.7% decline vs. 1Q25 and a 13.1% increase compared to 4Q25;
- Contribution of R\$4.8 million to Wiz Co's equity method results in the period, down 15.5% compared to 1Q25.

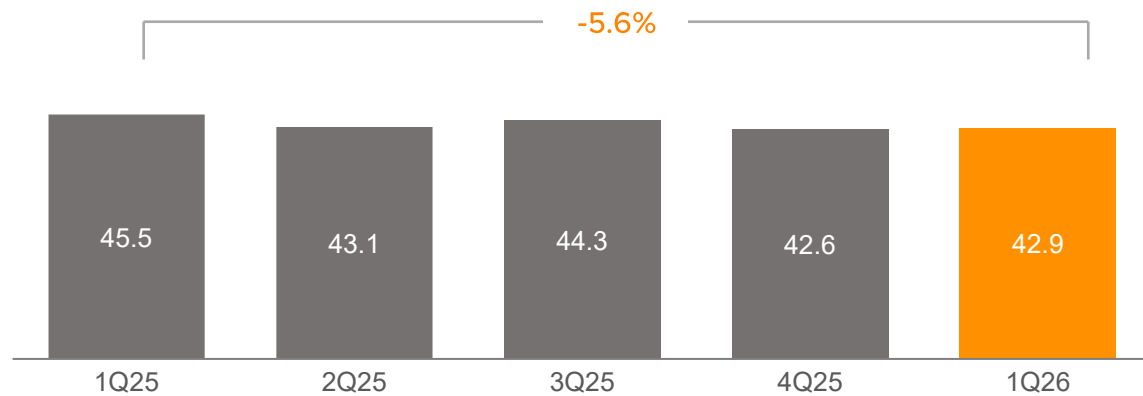
Run-Off Caixa

Run-Off Caixa

— Net Revenue, consolidated | R\$ million; Δ YoY



— EBITDA, consolidated | R\$ million; Δ YoY



Rede Caixa

R\$46.4 MM

Net Revenue
-3.3% vs. 1Q25

- The Run-Off Caixa unit generated EBITDA of R\$42.9 million, down 5.6% compared to 1Q25.

Corporate Results and below the EBITDA



Corporate Results and Adjusts ¹ (R\$ MM)	1T26	1T25	Δ%	1T26	4T25	Δ%
Adjusted Net Revenue ¹	-	(1.0)	-100.0%	-	(0.4)	-100.0%
Expenses	(16.0)	(13.7)	17.0%	(16.0)	(14.1)	13.7%
Other Rev/Expenses	(6.2)	(4.1)	51.2%	(6.2)	(20.5)	-69.9%
Equity Method ¹	(1.1)	(1.1)	0.0%	(1.1)	(1.1)	0.0%
Corporate EBITDA¹ + Adjusts	(23.3)	(19.9)	17.1%	(23.3)	(36.1)	-35.4%

Below the EBITDA ¹ . Consolidated (R\$ MM)	4Q25	4Q24	Δ%	FY25	FY24	Δ%
Depreciation, Amortization and Impairment	(26.1)	(27.5)	-4.9%	(26.1)	(36.7)	-28.8%
Financial Result	(11.1)	(21.1)	-47.4%	(11.1)	(7.1)	57.4%
Taxes	(42.1)	(46.8)	-10.1%	(42.1)	(43.9)	-4.1%

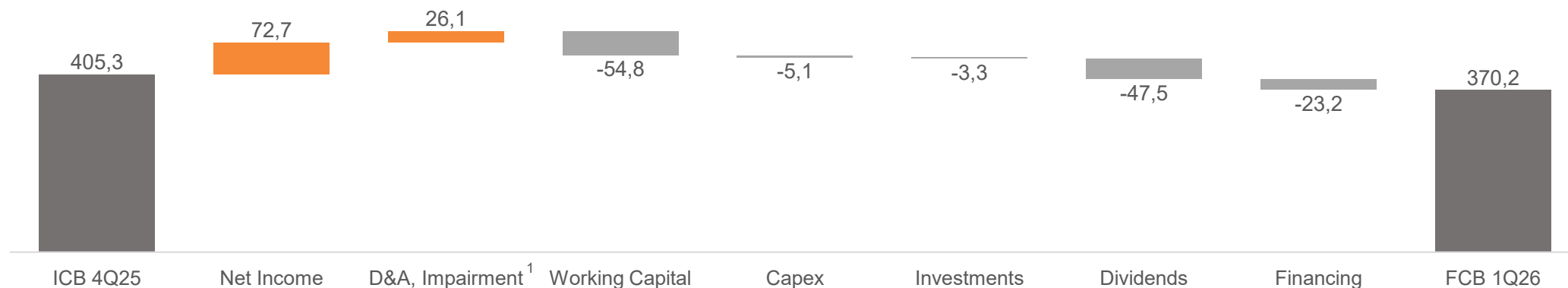
Highlights

- **Costs and Expenses:** the line totaled R\$16.0 million, R\$2.3 million higher than in 1Q25, mainly due to expense seasonality in the quarter compared to the corresponding period.
- **Financial Result:** amounted to –R\$11.1 million, representing an improvement of R\$10.0 million compared to 1Q25 (–R\$21.1 million), driven by a reduction in present value adjustment (PVA) expenses and a positive foreign exchange variation of R\$2.9 million on contracted derivative financial instruments.
- **IRPJ and CSLL:** an effective tax rate of 36.7%, mainly reflecting the impact of non-deductible expenses for IRPJ/CSLL purposes, such as present value adjustments (PVA) and capital losses.

Consolidated Cash Flow



Consolidated Cash Flow in 1Q26



Cash Flow (R\$ MM)	1Q26	4Q25	3Q25	2Q25	1Q25
Consolidated Net Income	72,7	88,8	101,7	93,2	84,1
D&A and Impairment ¹	26,1	36,7	27,4	27,5	27,5
Working Capital	(54,8)	(0,1)	2,4	(14,9)	11,6
Capex	(5,1)	(5,0)	(5,1)	(5,3)	(3,9)
Cash Provided by Operations	38,9	120,4	126,4	100,5	119,2
Investments	(3,3)	3,0	7,3	(155,3)	11,5
Dividends	(47,5)	(14,4)	(123,8)	(79,2)	(18,2)
Financing	(23,2)	2,0	(20,4)	0,2	55,9
Other	-	-	-	-	-
Initial Cash Balance (ICB)	405,3	294,3	304,8	438,5	270,1
Cash Flow	(35,1)	111,1	(10,5)	(133,7)	168,4
Consolidated Final Cash Balance (FCB)	370,2	405,3	294,3	304,8	438,5

Thank you!

Investor Relations

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