

sinqia

Investor Relations

Institutional Presentation



December 2022

SINQIA S.A. (B3: SQIA3)



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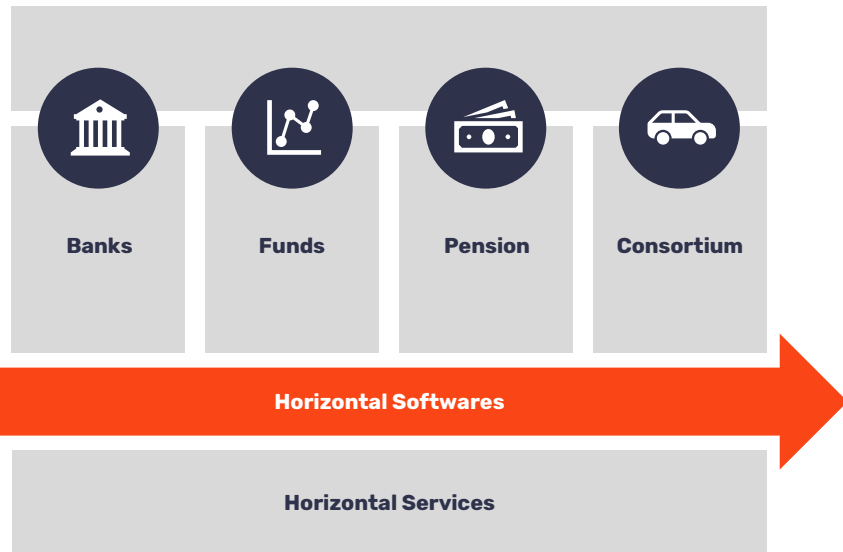
1

Singia at a Glance

Sinqia assembled a **complete ecosystem** and achieved **absolute leadership** in the industry

Sinqia Ecosystem

A complete ecosystem formed after 23 acquisitions over the last 17 years



Sinqia Highlights

#1 in Brazil
In Financial Software¹

23
Companies
Acquired

+700
Customers

+2,000
Employees

R\$ 638 Mn
Run Rate
Net Revenues
(3Q22)

R\$ 163 Mn
Run Rate
Adjusted EBITDA
(3Q22)

Sinqia **delivered on the promise** of the last shares offering

Successful execution of the consolidation plan...

We made 3 strategic acquisitions and deployed R\$ 540 Mn in ~4 months...



...while sustained **enough firepower** for new opportunities.

...has enabled relevant progress on the business...



We **expanded the portfolio of Sinqia Digital** with debt recovery



We became **the most comprehensive provider** of the funds vertical



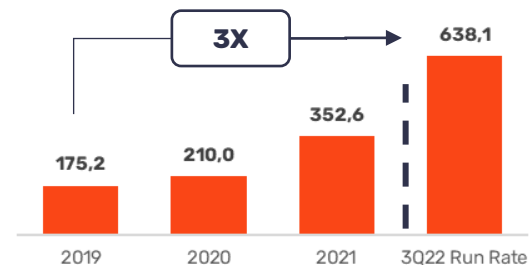
We became **the dominant provider** of the consortium vertical



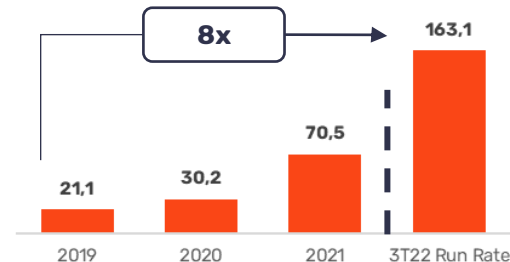
We reinforced our leadership, becoming **3x largest than the second player**

...and significant evolution on the numbers.

Net Revenues Growth



EBITDA Growth



2

Investment Highlights

Investment **highlights**



Sinqia leads a large, growing and fragmented market with huge consolidation opportunities

I

Relevant track-record of acquisitions and robust pipeline to complete the client journey

II

Consistent and improved operational and financial performance with maturing acquisitions

III

Increasing investments in R&D paving the way for revenues growth and margin expansion

IV

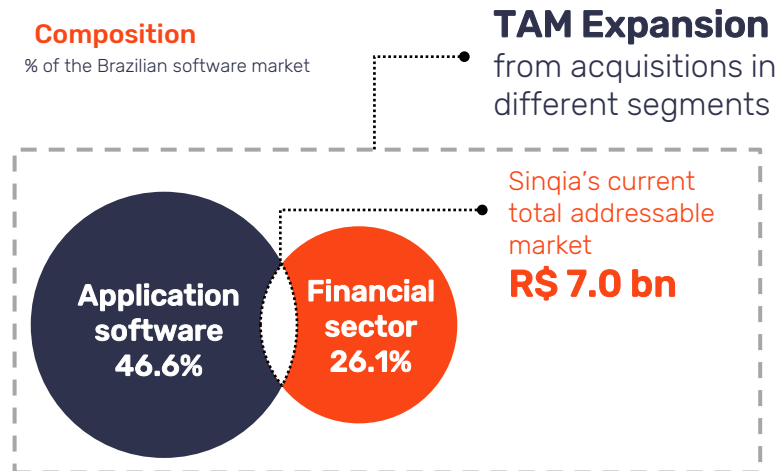
Solid corporate governance, skilled board of directors and seasoned management team

V

Singia leads a **large and growing addressable market**...

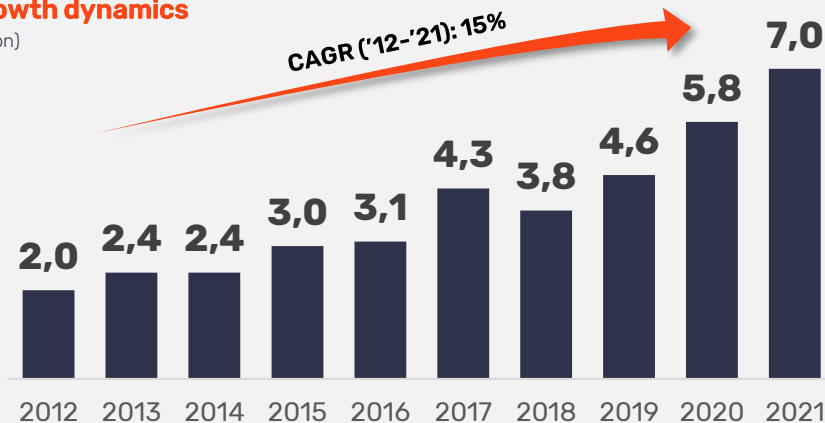
The Company's addressable market has been growing on average 15% yearly since 2012 and has a positive outlook for the following years

Total Addressable Market



Growth dynamics

(R\$ bn)



Incumbents

investing to remain competitive

More digital



Disruptors

investing to become competitive

More scale, more products



Industrials & retailers

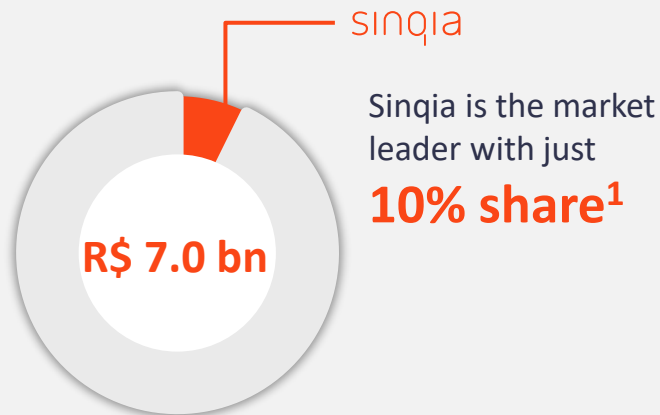
Launching financial ventures

New businesses

I ... and it is positioned to take advantage of **huge consolidation opportunities**

The leading position and proven track-record make Singia the natural consolidator in the market

Total Addressable Market



Highly fragmented market with **+1,000 tech companies**



The only consolidator with **relevant track-record**

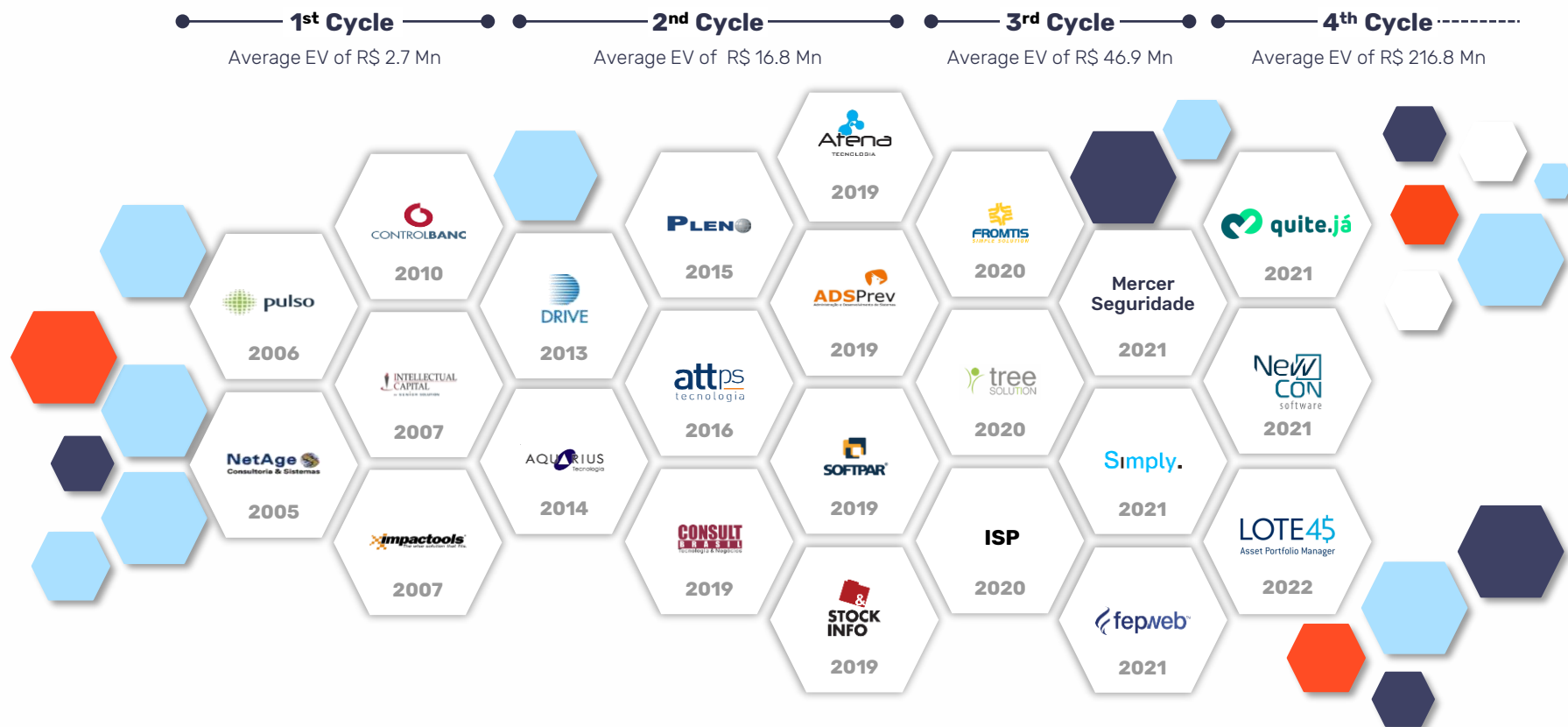


Strong barriers to entry due to **regulation, taxation and language**



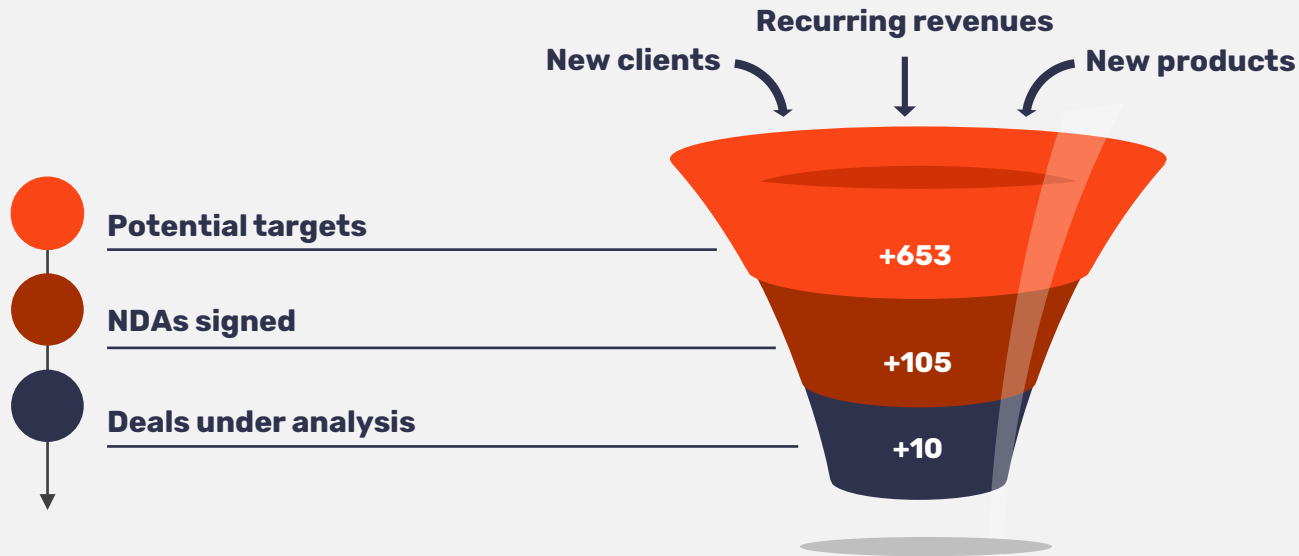
Clear consolidation wave due to **competition and succession**

II Singia proved a relevant acquisition ***track record***...

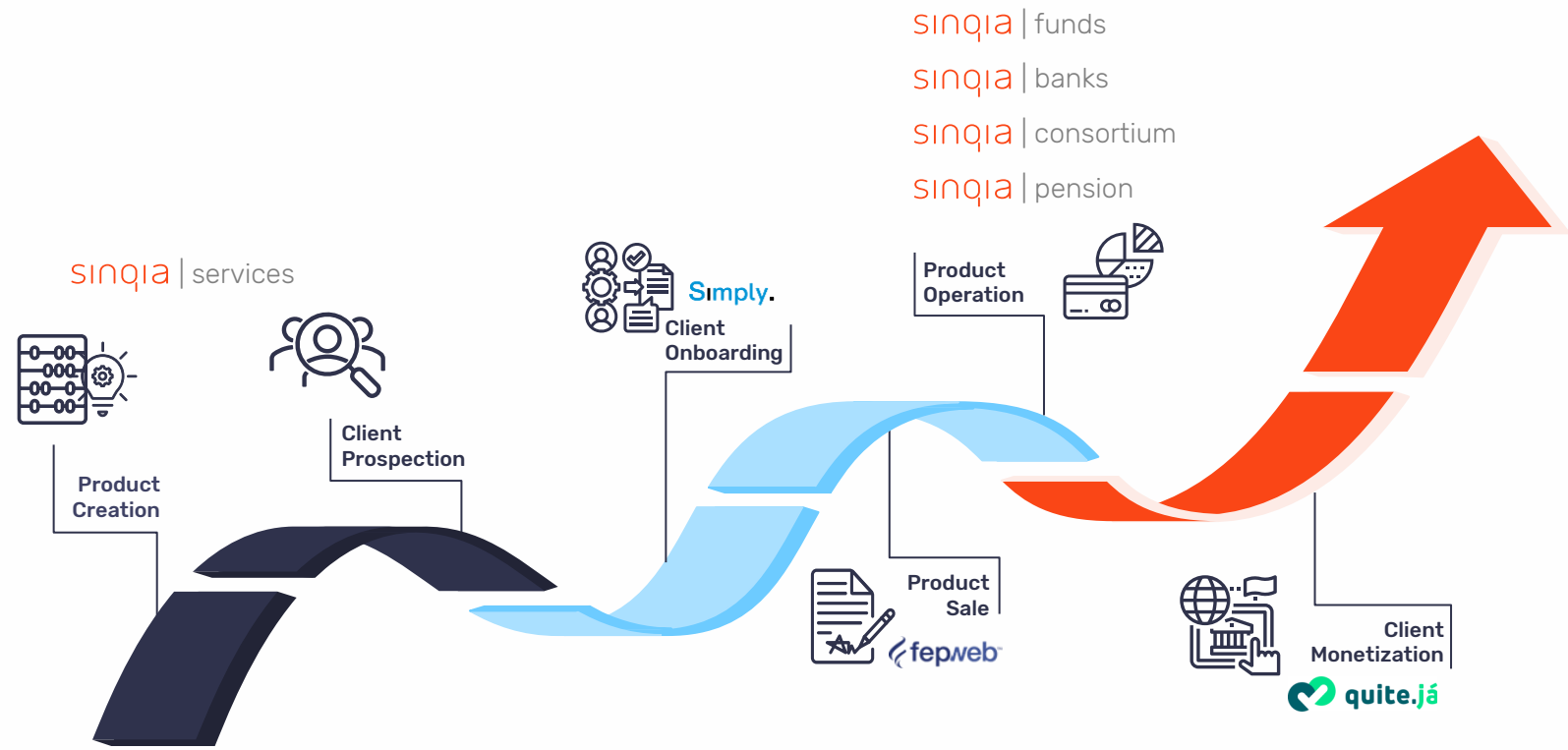


II ... while sustaining a **robust and balanced pipeline...**

Continuous search for opportunities



II ... and it has been completing the **client journey**...



II ... of our client base composed by several **premium names**

The company serves more than 700 financial institutions, including the top traditional banks and neobanks in Brazil

Top traditional banks

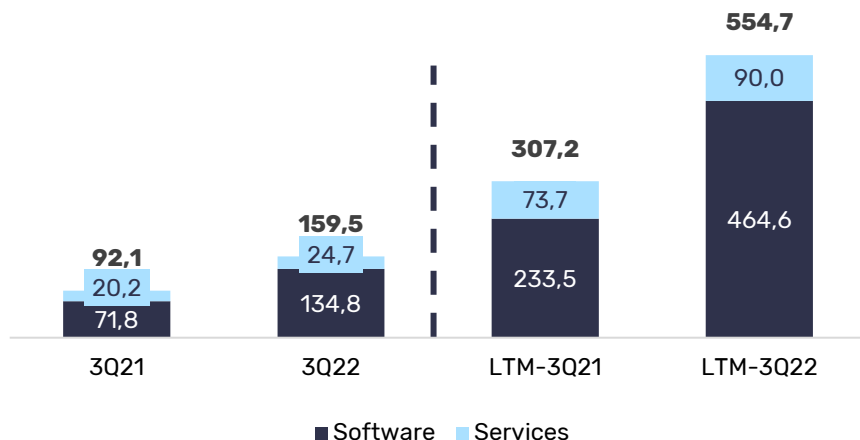


Top neobanks

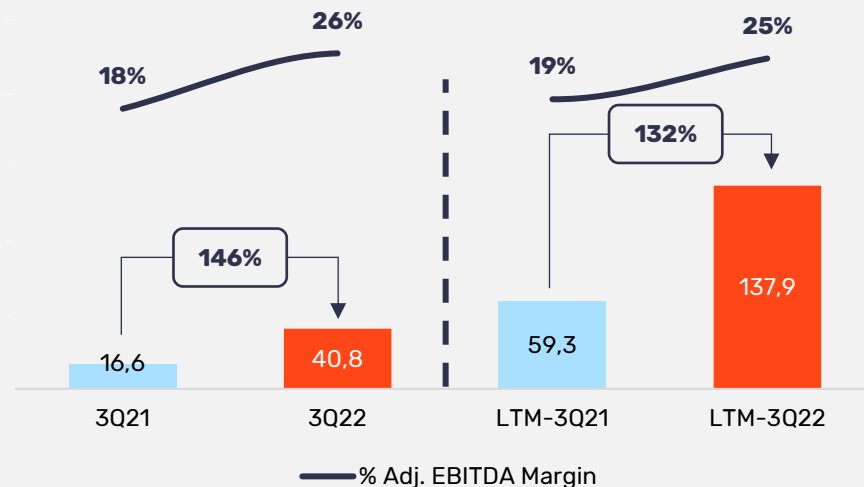


Maturing acquisitions are driving **net revenues growth and margin expansion...**

Net Revenue (R\$ Mn)



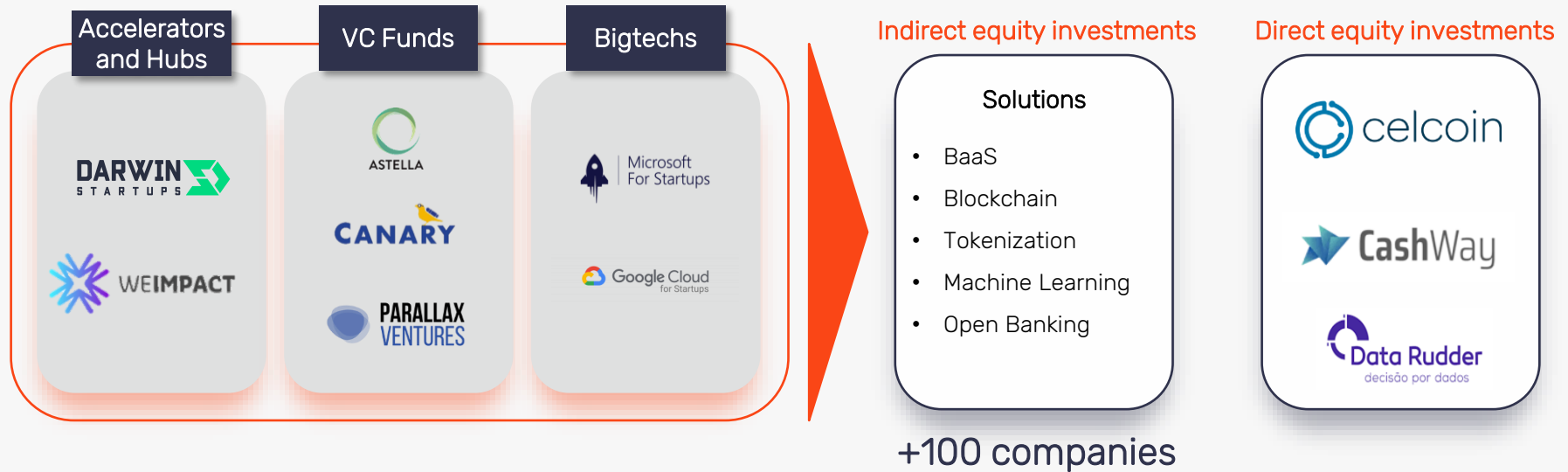
Adjusted EBITDA (R\$ Mn)



IV ... investments in R&D are paving the way for further revenues growth and margin expansion...

		● — R&D as a growth leverage — ●				● — R&D as a profitability leverage — ●		
		3Q22 Gross margin	Launch new products	Reduce deployment cycles	Integrate with verticals	Update technology	Unify different products	Migrate to cloud
singia	Banks	45%		✓	✓	✓		✓
singia	Funds	58%	✓		✓	✓		✓
singia	Pension	42%			✓		✓	
singia	Consortium	65%		✓	✓	✓	✓	
singia	Digital	44%	✓		✓			

IV ... while investments in Innovation are extending our **reach far beyond**





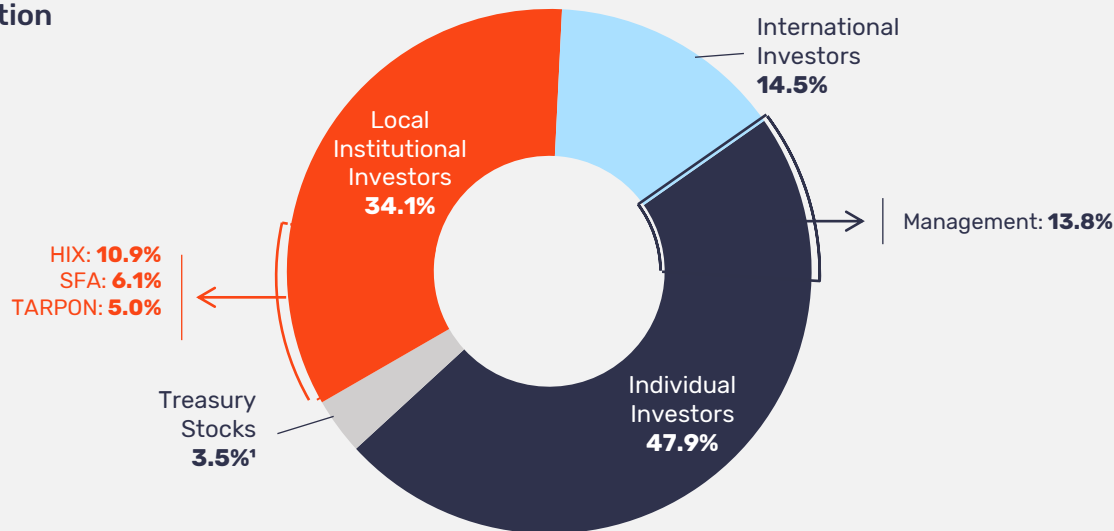
Governance



Sinqia has a solid **Corporate Governance**...

As a Full Corporation, it is committed to deliver value to more than 80,000 shareholders

Shareholding composition



SQIA
B3 LISTED NM

SMLL B3

IBRA B3

IGCT B3

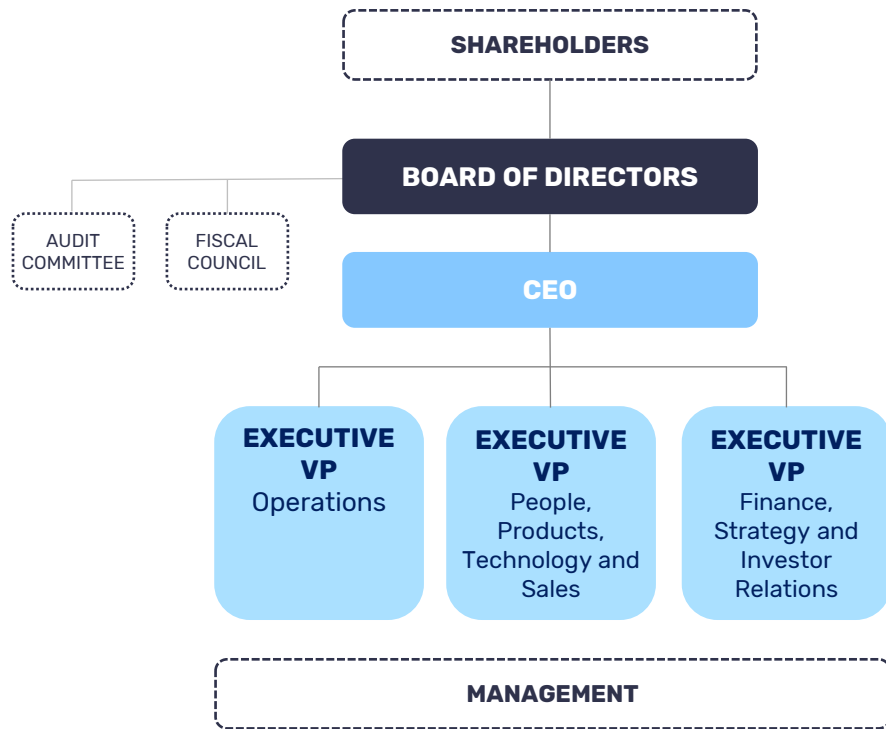
IGC-NM B3

IGC B3

ITAG B3

IGPTWB3

V... qualified Board and seasoned management team



Board of Directors

Luciano Camargo – Chairman (founder)
Bernardo Gomes – Member (founder)
Carlos Furlan – Independent Member
Carolina Strobel – Independent Member
Gustavo Roxo – Independent Member
Roberto Dagnoni – Independent Member
Rodrigo Heilberg – Independent Member

Officers

Bernardo Gomes – Chief Executive Officer (CEO)
Claudio Prado – Executive VP of Operations
João Bolonha – Executive VP of People, Products, Technology and Sales
Thiago Rocha – Executive VP of Finance, Strategy and Investor Relations

v People as a growth driver for Singia

SINQIA'S PEOPLE

Singia Live

Biweekly strategy **live** with top management

Improvement and standardization of **benefits**



Protagonism and knowledge **Singia Up**

Advancement in **e-NPS** (Employee Net Promoter Score)



Part of the best companies to work for **GPTW**

Culture

Attitude

Engagement

← Exponentiating our opportunities →

4

Appendix

Robust, consistent and sustainable growth



Another delivery of solid results confirms the consistency of the strategy and the ability to execute.



Opportunities for cross-selling and product unification have great potential for growth and profitability



Experience, successful track record, financial capacity and robust pipeline keep M&A as a great growth accelerator



Maturity, a promising market and a reinforced team ensure continuity in a balanced and sustainable way.

Providing a **unique portfolio of products**

Overview

Main modules

sinqia | banks

The first full banking software in Brazil

- Core banking
- Investments
- Credit
- Payments
- Foreign exchange
- Service channels
- Regulatory modules

sinqia | funds

A reliable software for fund administration

- Administration
- Controllershship
- Custody
- Distribution
- Risk
- Regulatory modules

sinqia | pension

An end-to-end software for pension funds

- Asset mgmt.
- Liabilities mgmt.
- Service channels
- ERP modules
- Regulatory modules

sinqia | consortium

An end-to-end software for cons. administrators

- Group mgmt.
- Service channels
- ERP modules
- Regulatory modules

sinqia | digital

sinqia | outsourcing



**The most complete
in Brazil**



**Highly adaptable to
business needs**



**Highly responsive to
regulatory changes**

M&A steps at Singia

Products and Services

Which products and services are offered by target and alignment with the Company's objectives

Financial Analysis and Valuation

Based on the previous steps, the possible future performance of the target is forecasted, and a financial analysis is structured for the operation

Pricing

Based on the financial analysis of the transaction, the pricing and fair incentives for the acquisition are defined

Market Analysis

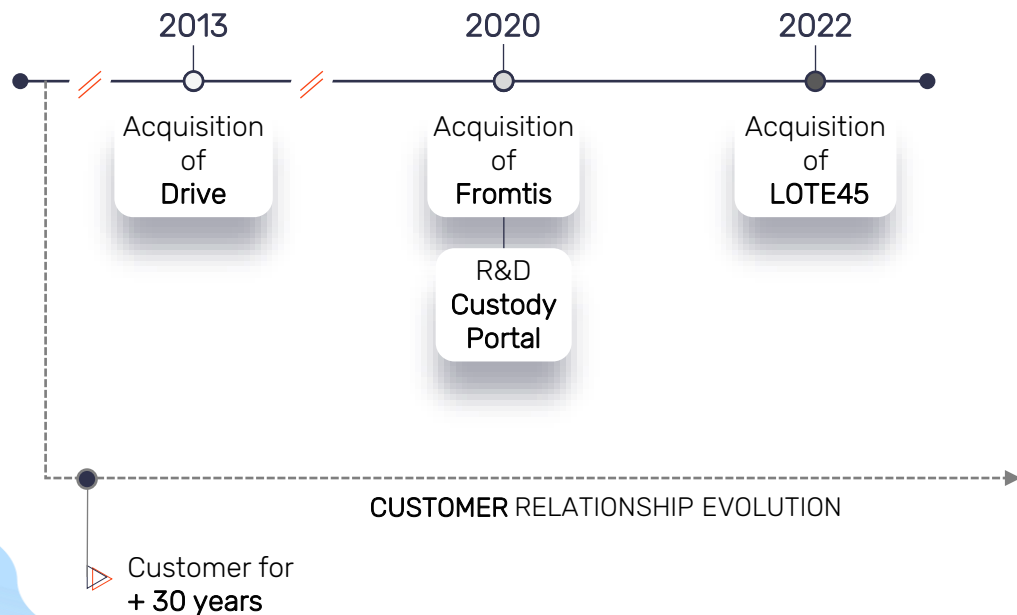
What is the growth potential of the market in which the target operates

Synergies and Strategy

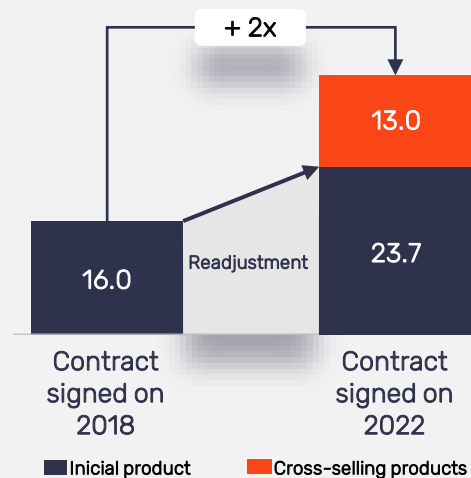
How does the business connect with Singia, and what would its future be within the Company, once acquired

Integration driving growth through cross-selling execution – **Sinqia Funds Case**

Portfolio evolution

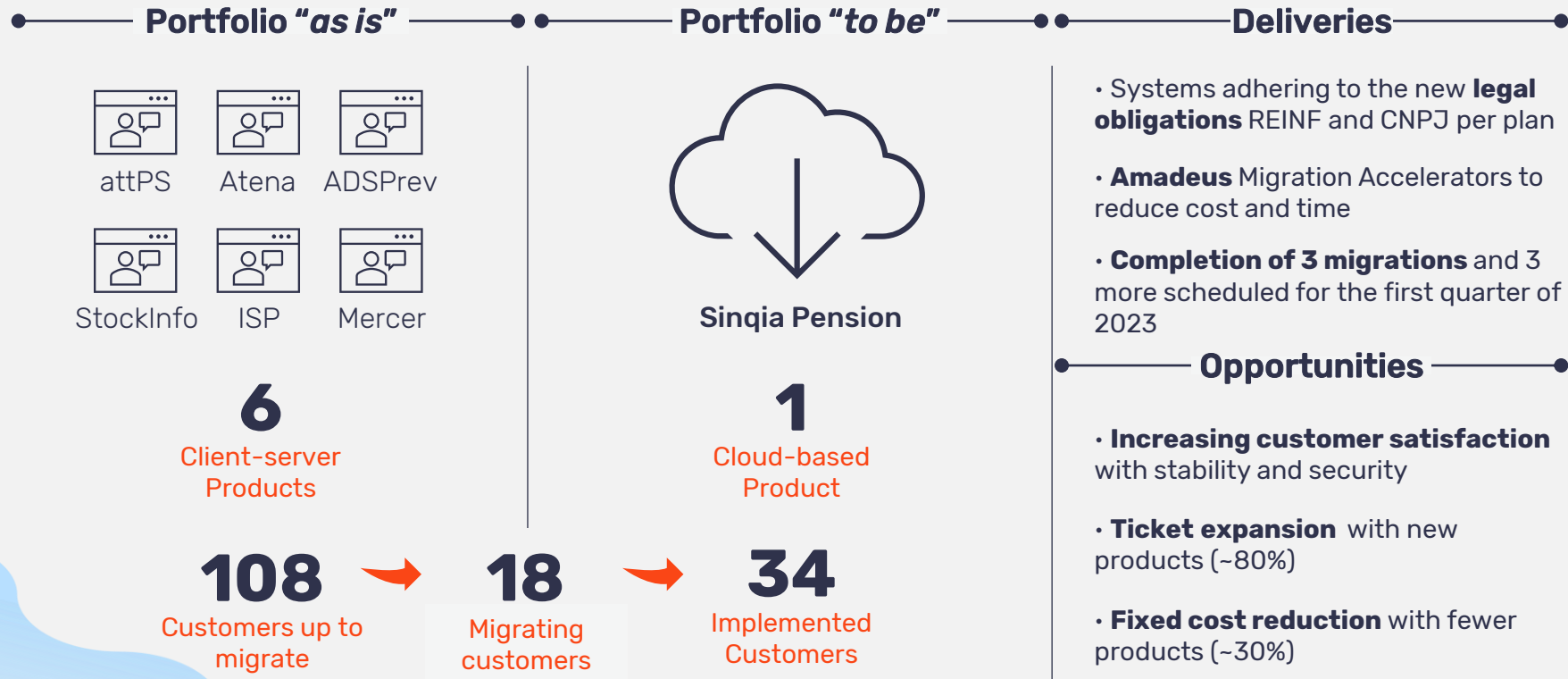


Cross-selling Case



Values in BRL Mn | Note: maximum contract value in 4 years.

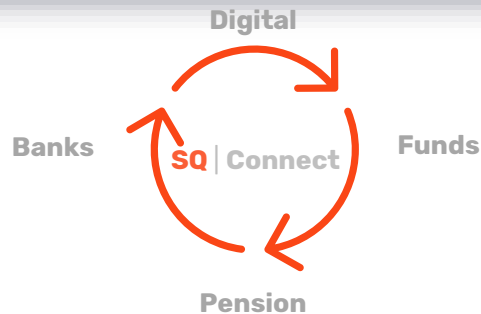
Integration **leveraging profitability** through product unification – **Sinqia Pension Case**



Products and technology as tools for capturing efficiency and new sales

Innovation

Focus on Sinqia's **ecosystem integration**



Growth of **Digital products** Portfolio



Me Lembre

Simply.



S-View

Cross Sell



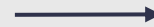
+



Among **related areas**



+



Exchange of solutions from the **same unit**



+



From **Digital** to all verticals



Activation of the **Key Account** model

+ 300%

vs 3Q21

Comfortable cash level to support our **inorganic growth strategy**

Adjusted Gross Cash Composition¹



- Totaled **R\$ 220.3 Mn (+ R\$ 101.1 MM vs. 2022)** and includes: (i) R\$ 35.9 million pledged in guarantee of debts.

Adjusted Net Debt²



- It totaled **R\$ 212.8 Mn (-R\$ 15.8 Mn vs. 2022)** and does not consider treasury shares, representing 1.3x the annualized adjusted EBITDA of 3Q22.



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