

sinqia



We boost the financial
market by connecting
companies and people
with the future



September 2020

SINQIA S.A. (B3: SQIA3)

sinqia

is a leading provider of financial technology in Brazil!

#1 in Brazil
for financial software¹

15 years
of consecutive growth²

88%
of recurring revenues³

15
acquisitions made

230+
acquisitions mapped

R\$ 336 MN
cash to fund acquisitions



SMLL B3 IBRA B3 IGCT B3 IGC-NM B3 IGC B3 ITAG B3

We operate in a sophisticated and underserved financial sector...

500+¹
Tech companies



Application
software



3,000+²
Financial institutions and fintechs



Financial
products



150,000,000+
Individuals and enterprises



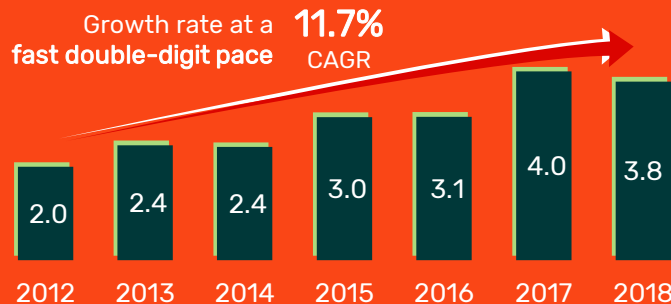
- Highly complex, regulated and concentrated
- 3,000+ financial institutions and fintech...
- ...served by 500+ small and medium local tech companies

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...which presents huge opportunities for organic and inorganic growth.

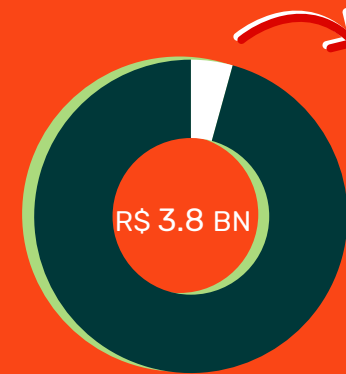
SINGIA

Organic Growth (R\$ BN)



- New players (fintech, retailers, industrials) investing in technology to become competitive
- Traditional players (banks) investing in technology to remain competitive

Inorganic Growth



market leader with only 4.3% share*

- Highly fragmented market with 500+ tech companies
- Clear consolidation wave ahead due to competition and succession issues

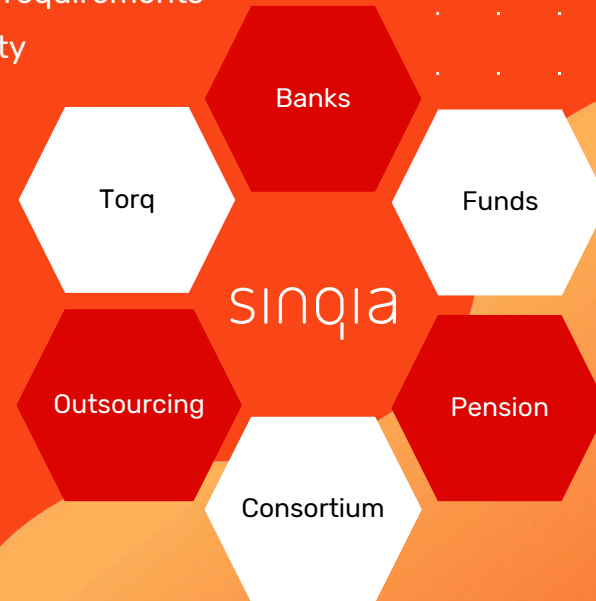


We have built a unique portfolio of software...

The most complete portfolio of end-to-end solutions for the financial market in Brazil

Differentials:

- Adaptability to business needs
- Responsiveness to regulatory requirements
- Availability (SaaS) and reliability



...provided to hundreds of financial institutions and fintech...

#Customers base

sinqia | banks

80+



J.P.Morgan
Since 2001

BANK OF AMERICA
Since 2003

Santander
Since 2006

BTGPactual
Since 2007

sinqia | funds

45+



citi
Since 1998

Banco Daycoval
Since 2006

MODAL
Since 2007

MetLife
Since 2007

sinqia | pension

80+



REAL GRANDEZA
Fundação de Previdência e Assistência Social
Since 2001

Sistel
Since 2006

PETROS
Since 2008

FUNCEF
Since 2011

Funpresp
Since 2016

sinqia | consortium

60+



Primo Rossi ABC
consórcio nacional
Since 2015

GAPLAN
consórcio nacional
Since 2001

zema
CONSÓRCIO
Since 2003

BSB
DISBRABE
consórcio nacional
Since 2020

Largest client base
in the market
(350+)*

Top tier local and
international clients

Diversified
revenues, with top
five clients share of
less than 25%

Highly loyal clients
(some with 30+
years relationship)

30+
disruptives

bs2
Since 2005

inter
Since 2011

Banco
PAN
Since 2012

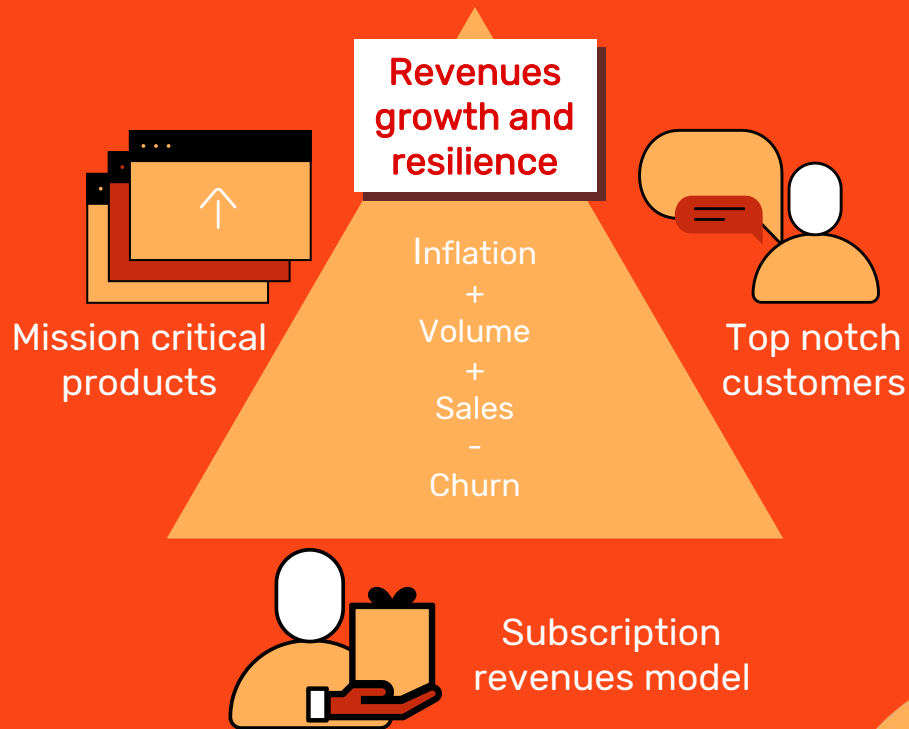
BTGPactual
digital
Since 2017

XP inc.
Since 2018

Since 2018

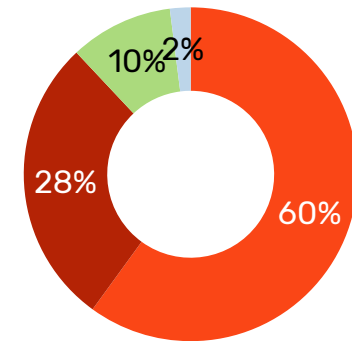
v'treo
Since 2018

...through a **solid business model**,
combining **growth and resilience**.



Net revenues 2Q20

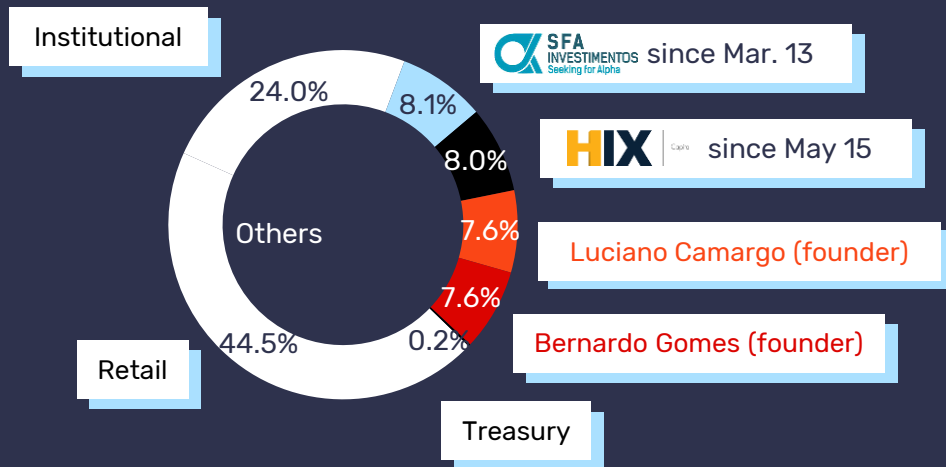
88%
recurring



- Subscription (Software)
- Outsourcing (Services)
- Implementation & Customization (Software)
- Projects (Services)

Our company is backed by several long-term investors...

Shareholders¹



Full Corporation since the IPO (Mar. 13)
Over 80% free float
#SQIA3 #NovoMercado #SmallCap

+110,000 shareholders²

...and leaded by an aligned seasoned management team.

Board of Directors 15.1%*



Rodrigo Heilberg
Chairman, indep.

7.6%*



Bernardo Gomes
Co-founder

7.6%*



Luciano Camargo
Co-founder



Claudio Prado
Independent



Edson Rigonatti
Independent



João Bolonha
Independent



Roberto Dagnoni
Independent



Capital



8.0%*

Officers 16.5%*



Bernardo Gomes
Co-founder & CEO
24 years at Sinqia



Luciano Camargo
Co-founder & COO
24 years at Sinqia



Paulo Dutra
Officer
15 years at Sinqia



Thiago Rocha
CFO & IRO
8 years at Sinqia

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*Ref 28 Apr. 2020

We have built a strong track record of M&A...

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1st CYCLE: PRIVATE EQUITY
Capital increase of **R\$ 7 MN** by
Stratus PE and BNDESPAR (Sep-05)

2nd CYCLE: IPO
R\$ 40 MN IPO (Mar-13) +
R\$ 50 MN debenture issuance (Feb-19)

3rd CYCLE: FOLLOW-ON
R\$ 362 MN follow-on (Sep-19)
Note: bars used for illustrative purposes only

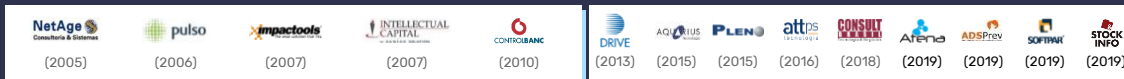
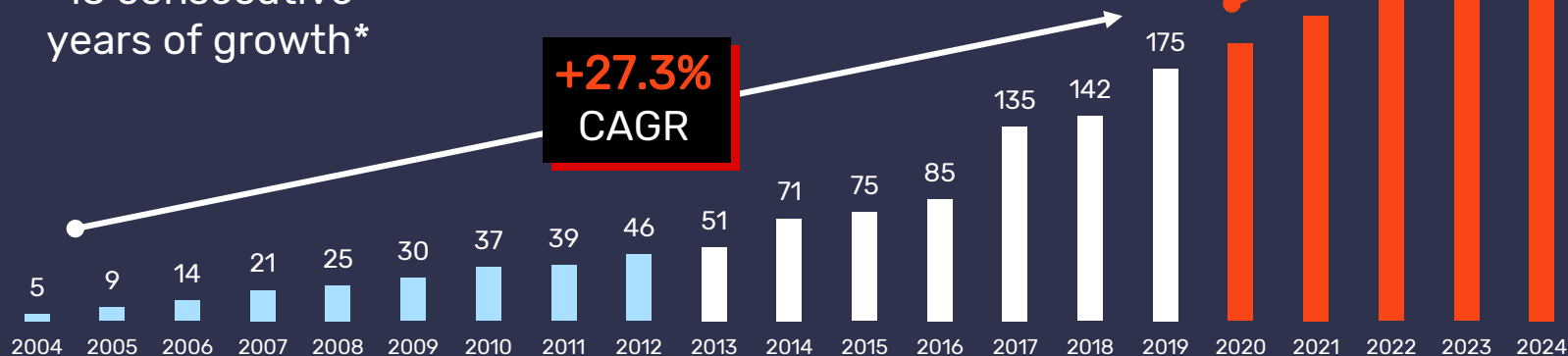
10x GROWTH
(5 ACQUISITIONS)

3x GROWTH
(9 ACQUISITIONS)

(1 ACQUISITION)

15 consecutive
years of growth*

+27.3%
CAGR

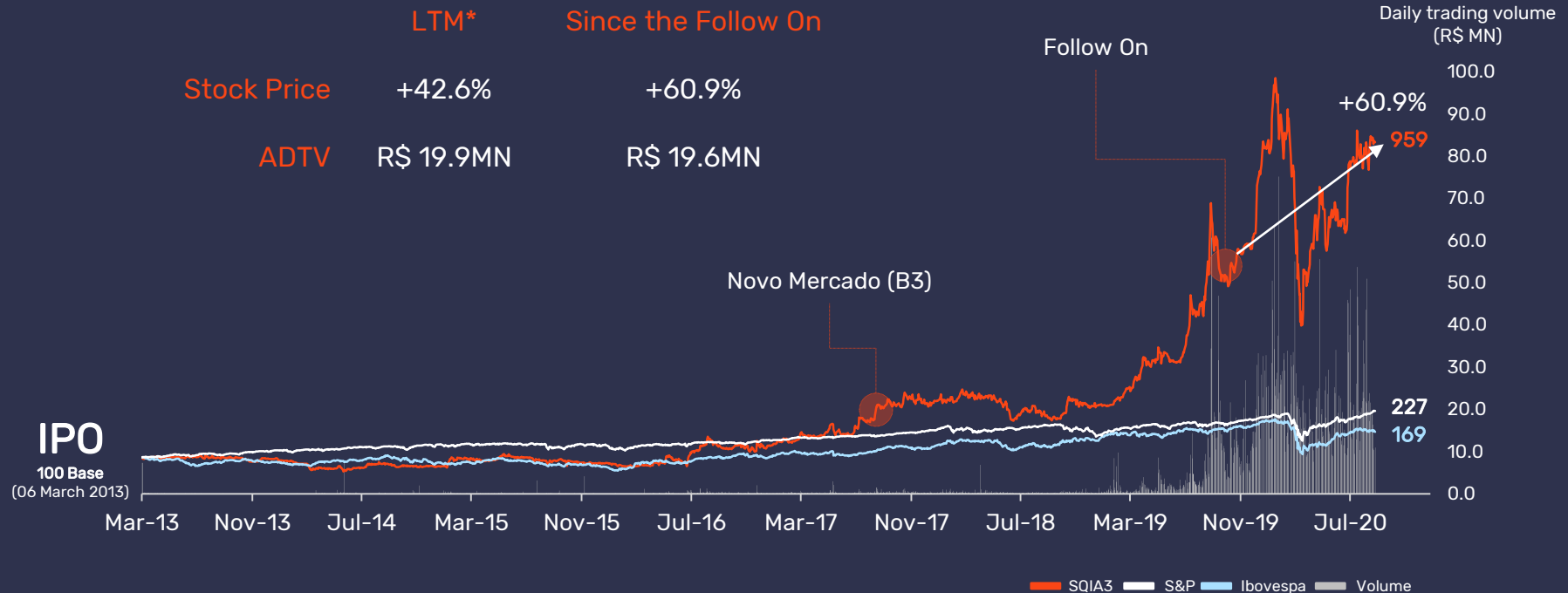


ISP
(2020)

**Several targets
under negotiation**

...we have delivered **strong value**
and liquidity to our shareholders...

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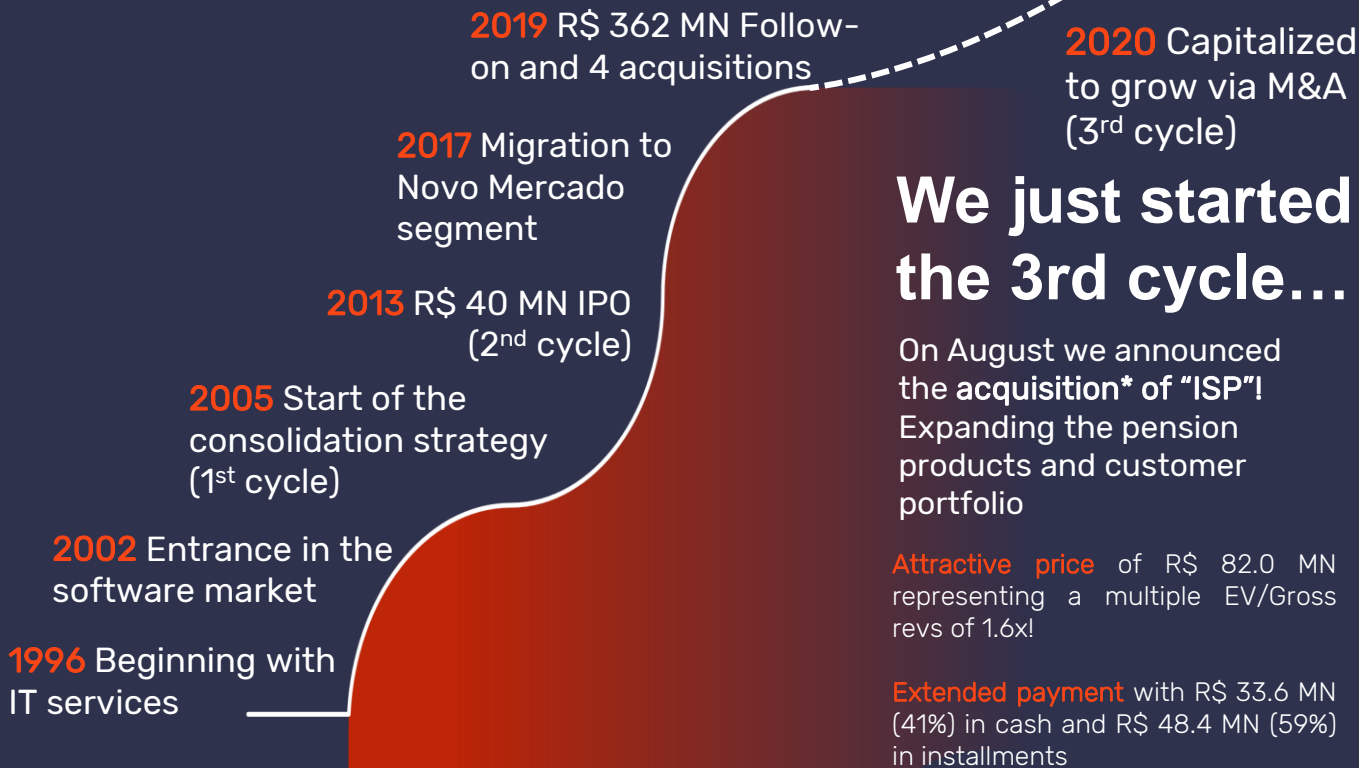


*LTM ended on 31 August 2020

...but there is much more to come!



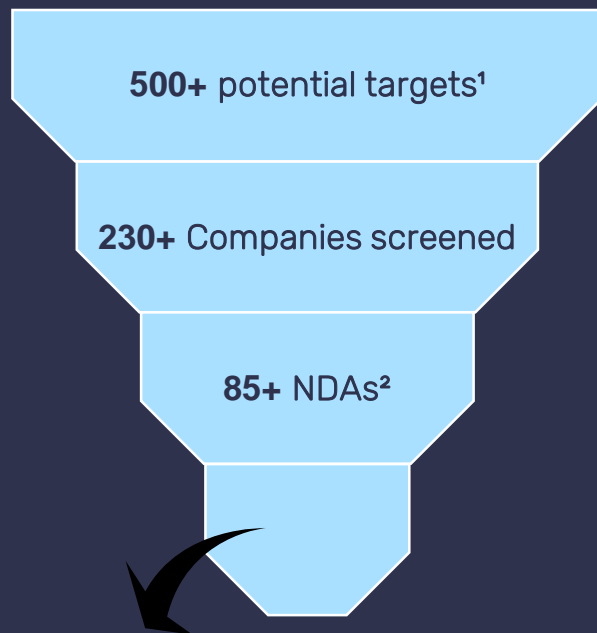
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Post IPO
EV/Sales
multiples

1.9
0.9 | ISP: 1.6

... to accelerate the market consolidation...



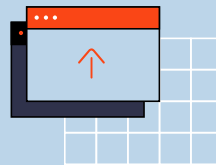
New M&A trails				
	1. Mature companies	2. Emerging companies	3. Corporate Venture Capital (CVC)	4. Acceleration
Goals	Increase: <ul style="list-style-type: none"> • Product portfolio • Customer portfolio • Segments served 	Access: <ul style="list-style-type: none"> • Innovative technologies • Disruptive models 		Open innovation movement through investments in startups
Thesis	Software for: <ul style="list-style-type: none"> • Banks • Funds • Pension • Consortium • Non-banks FI • Insurance 	Software for: <ul style="list-style-type: none"> • White label banking • BaaS • Open banking • API Integration • Artificial intelligence • Digital transformation 		 6 invested in Batch #8



Powered by
SINQIA

...and transform the Brazilian financial sector through **innovation.**

Research, Development and Innovation (RD&I)
for the future of the financial market.



New
Products



Instant payments



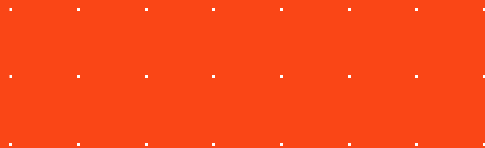
Open
Banking



We boost the
financial market
by connecting
companies and people
with the future.

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