


Earnings Presentation 2Q21

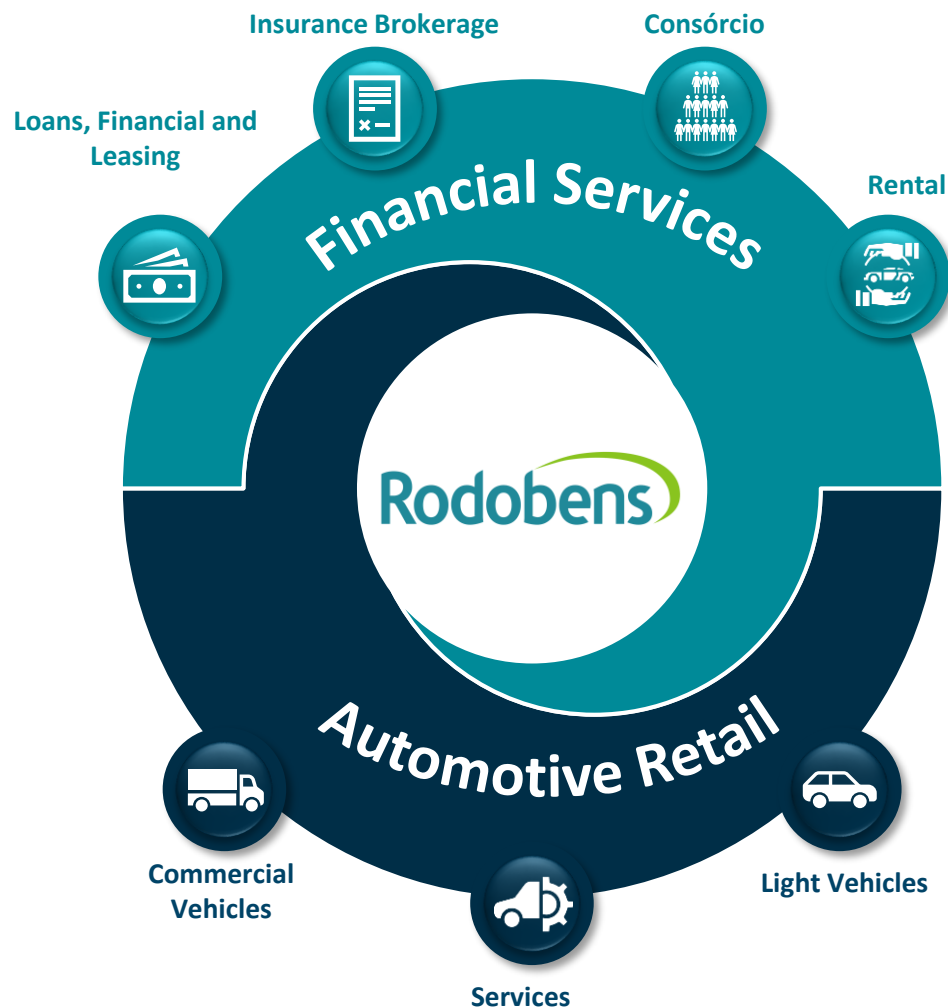
August 16, 2021

The Rodobens logo is positioned in the lower-left area of the slide. It features the word "Rodobens" in a bold, blue, sans-serif font. A yellow swoosh underline is positioned beneath the text, starting from the left and curving under the letters. The background of the slide is a photograph of a man with glasses and a beard, wearing a light blue shirt, smiling broadly as he shakes hands with another person whose arm is visible on the left. The image has a dark, semi-transparent overlay.

Rodobens

Ecosystem Platform Combining Origination and Profitability...

...With a Unique Positioning



Unique ecosystem of recurring and highly profitable financial services, within a broad and complementary **hub**, which allows for cross / up sell and is ready to scale-up via digital platforms



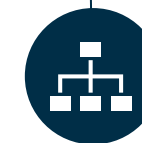
Super capillarity capability, through an omnichannel platform combining **+2,900** points of sale with **+3,500** commissioned sales agents and **+500** sales employees all over Brazil and **robust digital channels**



Automotive backbone with a large network of dealerships and long-standing relationships with **major brands and groups** that distribute Rodobens' financial services



A solid culture of partnerships and white-label agreements, with low capital employment and significant opportunity for expansion



Experienced management team, coupled with sound corporate governance practices

WIDE VARIETY OF FINANCIAL AND AUTOMOTIVE PRODUCTS

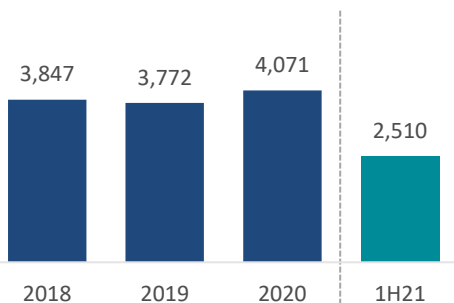


Consórcio

Main Products

- Real Estate
- Trucks
- Light Vehicles
- Motorcycles
- Services

Consórcio Credits Commercialized *R\$ mm*

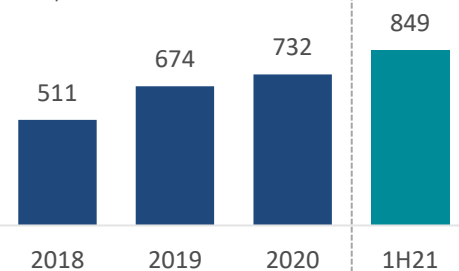


Loan, Financing, Lease and Rental

Main Products

- CDC / Finame
- Home Equity loan
- Floor Plan
- Payroll Loan
- Rental and Operational Lease

Loan and Financing Credit Commercialized *R\$ mm*

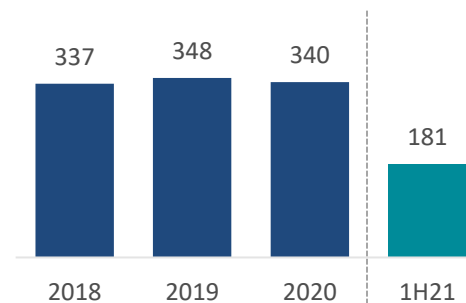


Insurance Brokerage

Main Products

- Automotive Insurance
- Cargo Insurance
- Real Estate Insurance
- Life Insurance
- Health Care Insurance

Premiuns Commercialized *(R\$mm)*



Automotive Retail

Main Products

- Automóveis
- Veículos Comerciais
- Peças e Serviços

46 Light and Heavy Vehicles Dealerships across Brazil

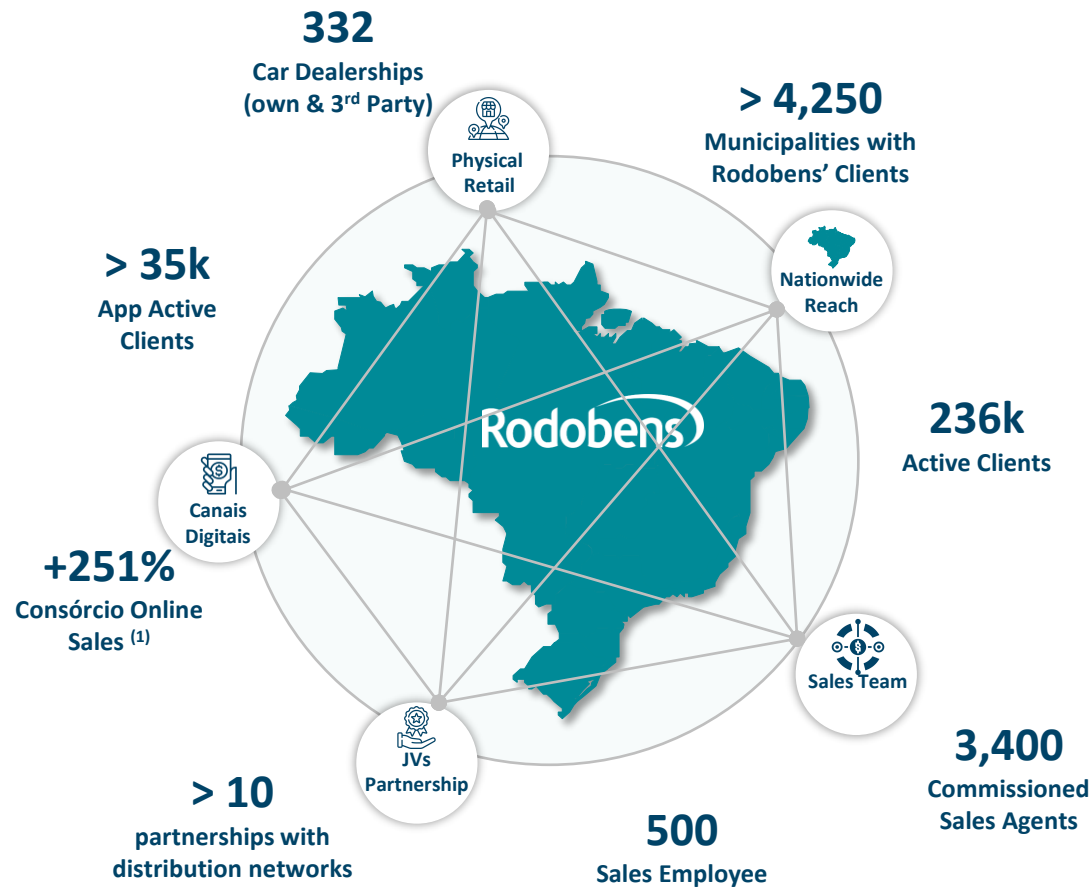
+23k total vehicles sold in 2020

Largest Mercedes-Benz Truck network in Brazil

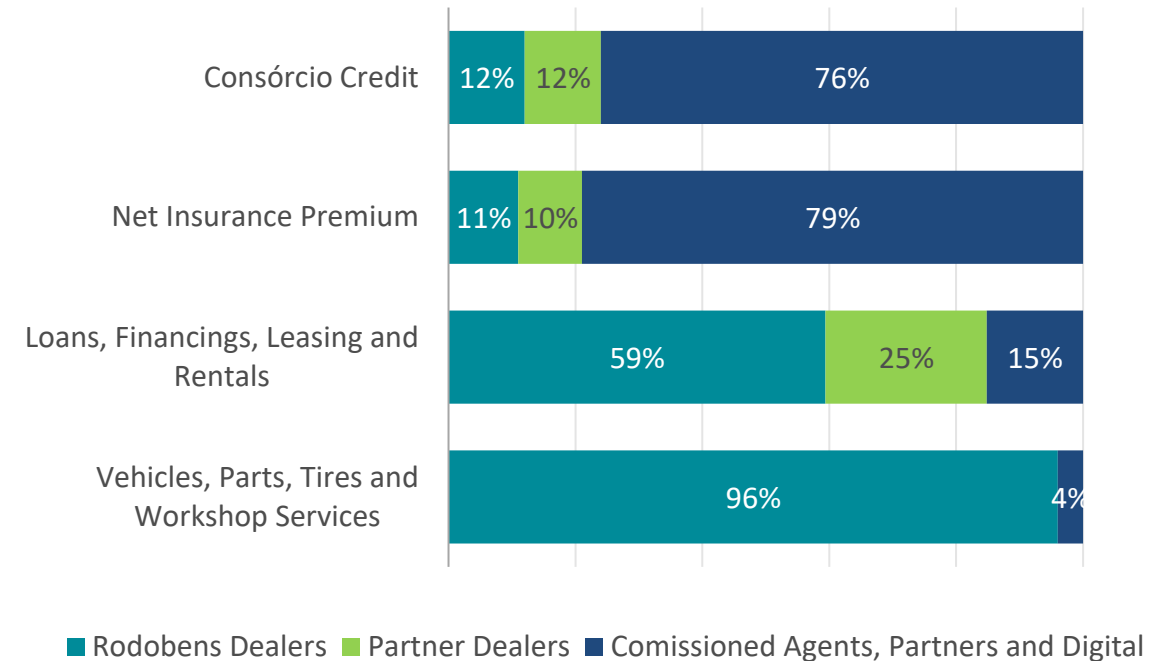
Wide Geographic Footprint with “Phygital” Strategy

Unique Omnichannel Platform

Wide National Reach



GBV Breakdown by Channel – 2Q21



30%

of GBV originated in the agriculture countryside of Brazil, a fast-growing region with +40% of Brazil's Agricultural lands and 9% of the country's GDP ⁽³⁾

Source: IBGE, Seplan-MT, Semagro-MS, SGG-GO

Notes: (1) Internet + telesales: 4Q20 (R\$ 57 MM) vs 4Q19 (R\$ 24 MM); (2) As of 2017; (3) States of PA, MT, GO, and MS

Broad Growth Avenues

Strengthening Sales Agents' Origination

- Turn associated agents into **multiproduct sales force**
- **Increase** network size and reach, supported by **Rodobens' digital offices** (new management and relationship tool)

Strategic Partnerships

- **Accelerate** establishment of new partnerships with **other Automotive Groups and Consórcio/ Financial Services companies (including white-label operations and JVs)**

New Financial Products

- **Launch or expand credit products:** Floor Plan / Payroll Loans / Home Equity / Credit Card / Digital Bank Accounts
- **Continue to innovate in Consórcio** with new and unique products
- **Launch new insurance categories** (usage-based/ telemedicine/ others)

M&A and New Business Models

- **Opportunistic M&A** transactions
- **Adoption of new business models**

Digital



Scalability



Efficiency



Flexibility

CRM



Data Analytics



Cross-sell

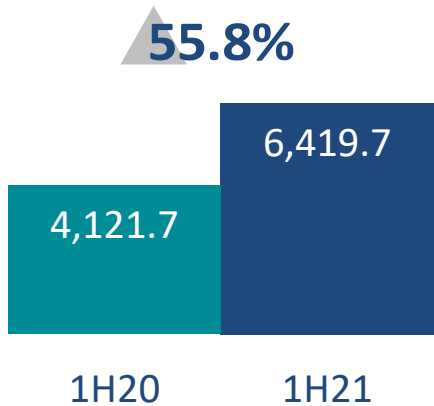


Up-sell

Highlights of The Period | 1S21

Rodobens recorded the best half-year in history in terms of GBV, with a 55.8% growth in the period YoY.

GBV
R\$ million



We keep delivering solid results in 1H21...

- The GBV increased **55.8%** YoY
- On the 1H21 We reached **R\$ 2.5 billion in consórcio credit sold**
- We also had a **historical record** for our origination of loans, financing, and leasing in **1Q21**, reaching **R\$ 849.5 million in 1H21 (+207,6% vs 1S20)**

...increasing our new products generation

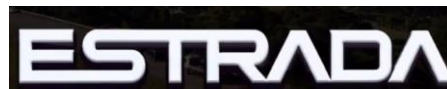


+R\$ 1,3 bi

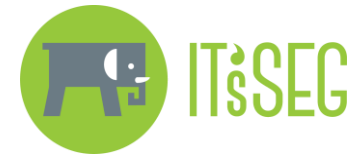
Consórcio Pontual GBV since creation

- ❖ Home Equity
- ❖ Payroll Credit
- ❖ Floorplan

... establishing new partnerships and strengthening current ones



Distribution of financial products at the partners dealerships channel



Strategic Partnership to leverage sales of our Benefits products



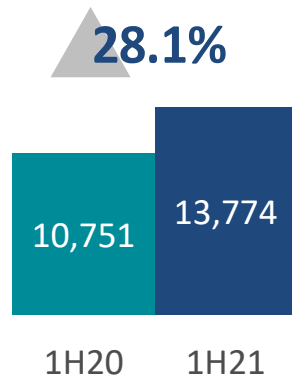
White-label Partnerships to manage Consórcio

Highlights of The Period | 1S21

Our business model allows a Strong Business Generation with profitability, with a Portfolio growth and at the same time achieving exceptional results

Portfolio

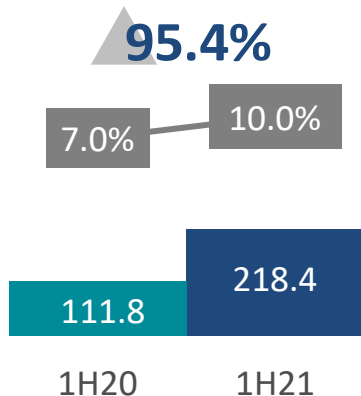
R\$ million



- We reached **R\$ 13.8 billion in total portfolio**
- **Increasing Contracted Revenue Backlog**, reaching **R\$ 2.0 billion**
- We reach the mark of **242 thousand active customers** ⁽¹⁾
- We also **surpassed 1.3 million customers** in our base, we continue to look for ways to make their next steps feasible

Net Income

R\$ million, net margin (%)



- **95.4% growth in net income** in **1H21** vs. 1H20, totaling **R\$218.4 million** in the period
- **Net Margin of 10.0%** (+3.0 p.p. vs 1H20)

(1) Transacionaram com a Rodobens nos últimos 12 meses

Highlights of The Period | 1S21



We continue to evolve in corporate governance with the strengthening of processes and recently one of our subsidiaries received a credit rating upgrade

RBNS
B3 LISTED

We completed the issuer registration at B3's basic governance segment, and with that, we took another important step towards our IPO



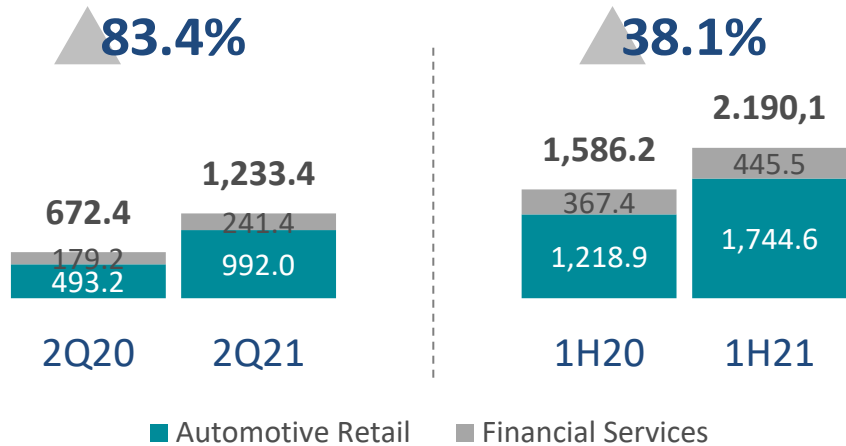
We were recognized with an upgrade in the risk rating of Banco Rodobens S.A., one of the Company's subsidiaries, by the agency Fitch Ratings. The Group's recent corporate reorganization, which resulted in the strategic union of the Automotive Retail and Financial Services activities under the umbrella of Rodobens S.A

Main Financial Highlights

Main Highlights

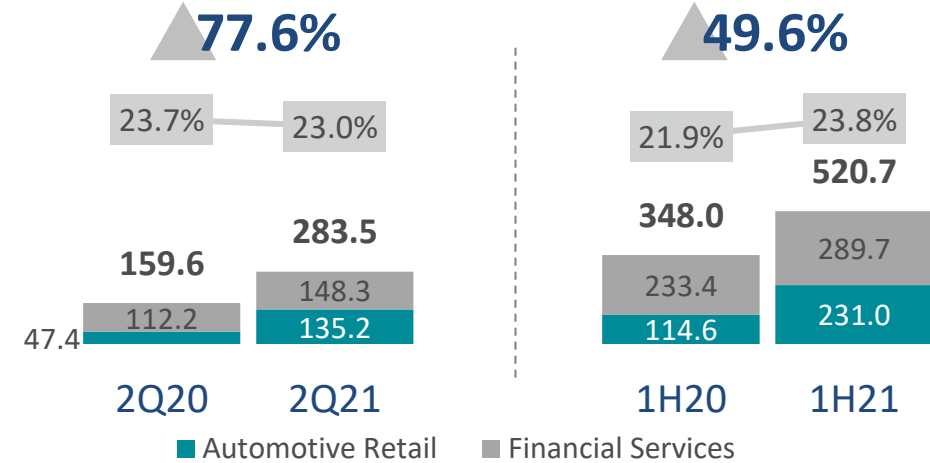
Net Revenue

R\$ million



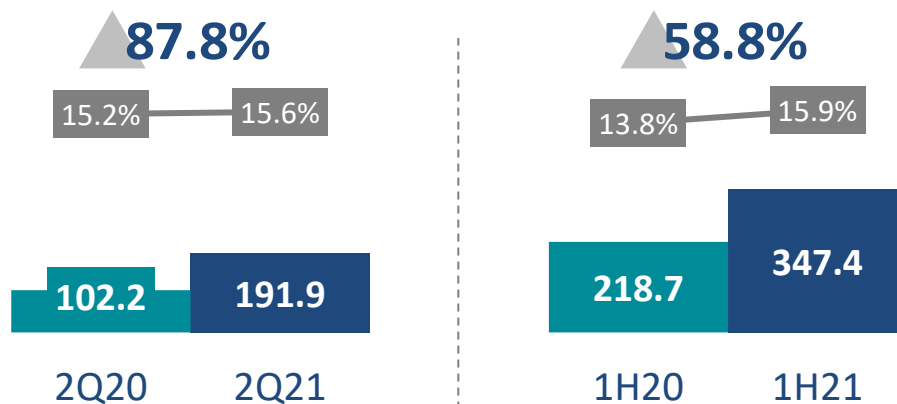
Contribution Margin

R\$ million; %



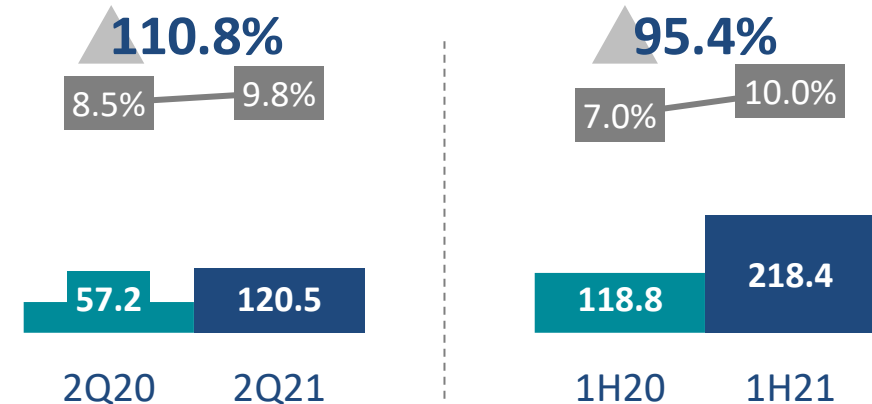
EBITDA and EBITDA Margin

R\$ million; %



Net Income and Net Margin

R\$ million; %

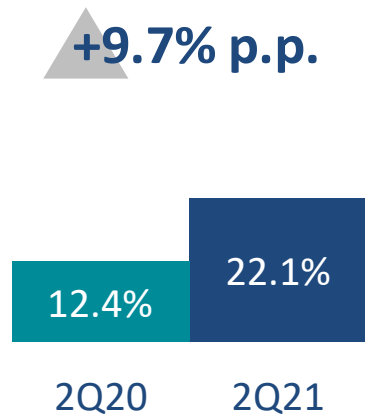


Financial and Operational Highlights

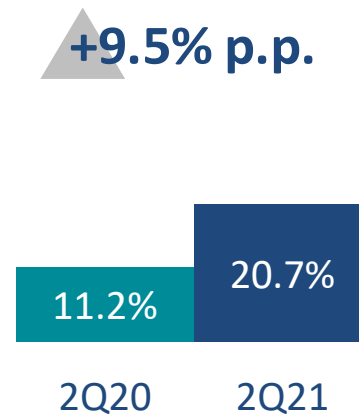


Main Highlights

ROE (ajusted)



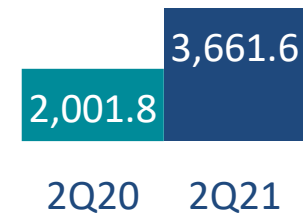
ROIC (ajusted)



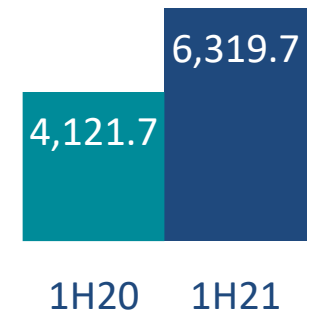
GBV

R\$ million

82.9%

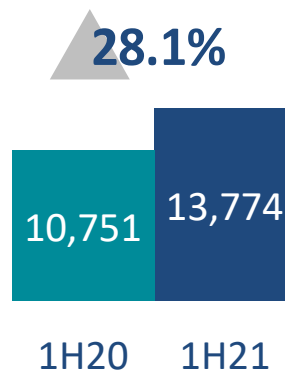


55.8%



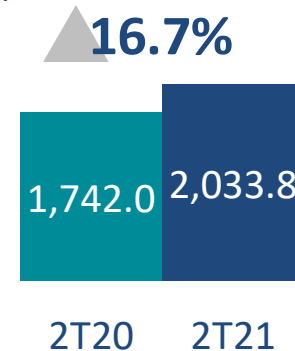
Total Portfolio

R\$ million



Contract Revenue Backlog – Consórcio and Lender Insurance

R\$ million

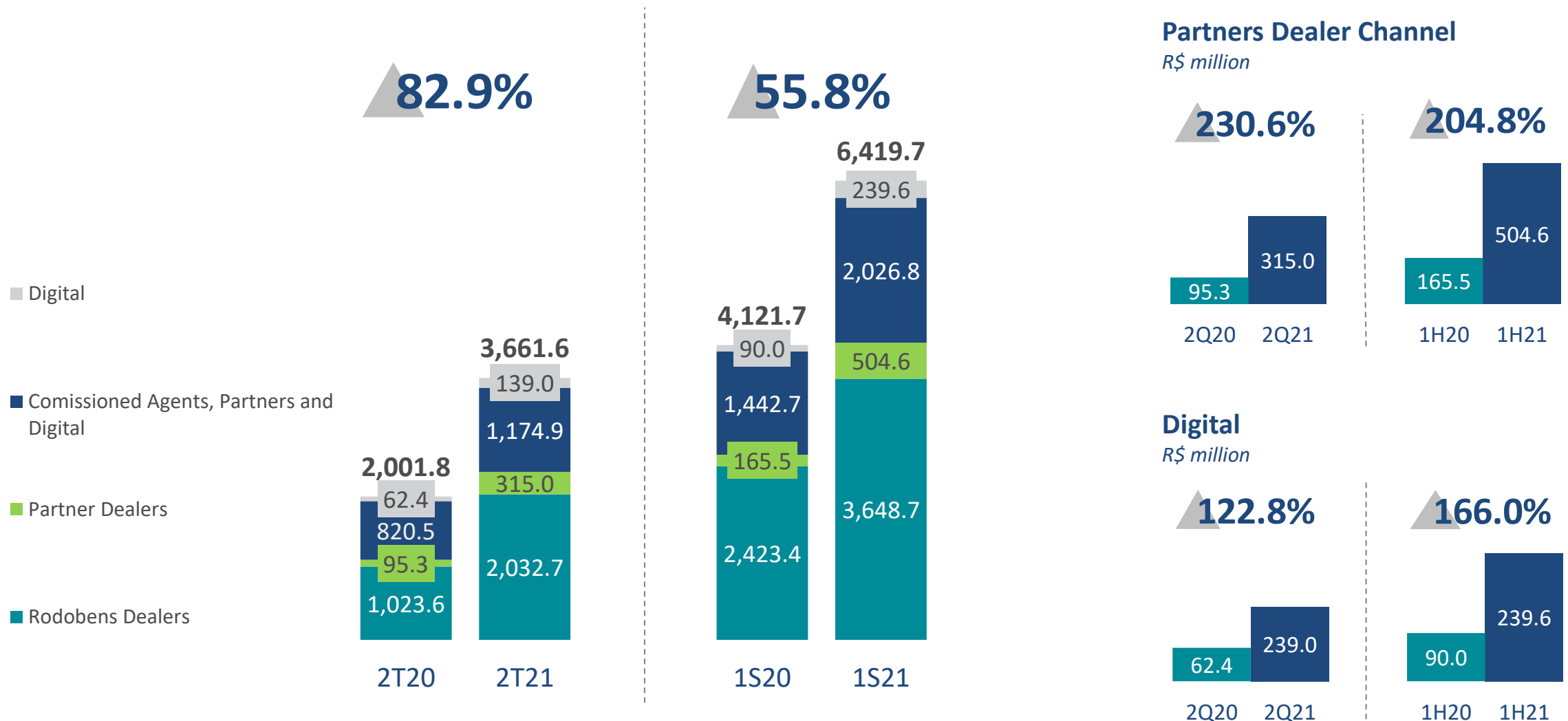


Operational Highlights | GBV by Channel



Strong GBV Generation supported by a robust customer ecosystem for products distribution

Strong distribution capillarity allow a GBV generation of R\$ 12,1 bilhões in LTM, with high contente of digital process



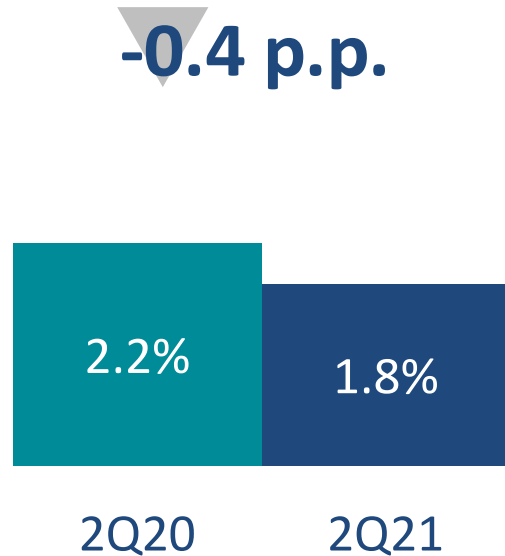
Financial Highlights | Contribution Margin



Financial Services | Loans, Financing and Leasing

Credit and Leasing Portfolio Indicators

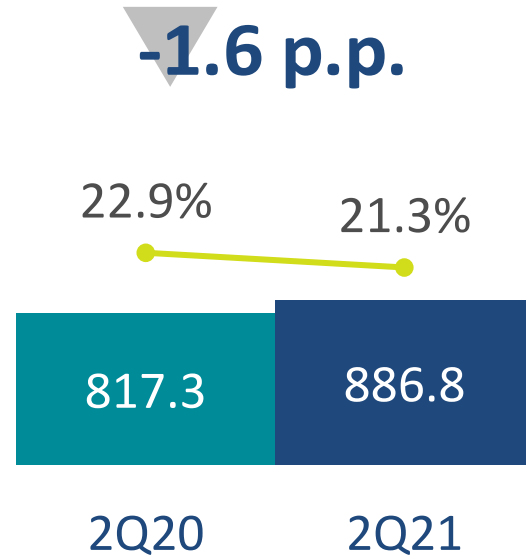
Over 90



Despite the crisis caused by the pandemic, we were able to **reduce our delinquency rates**. Our **Portfolio keeps great credit quality** with a **strong collection activity**

Reference Equity and Basel

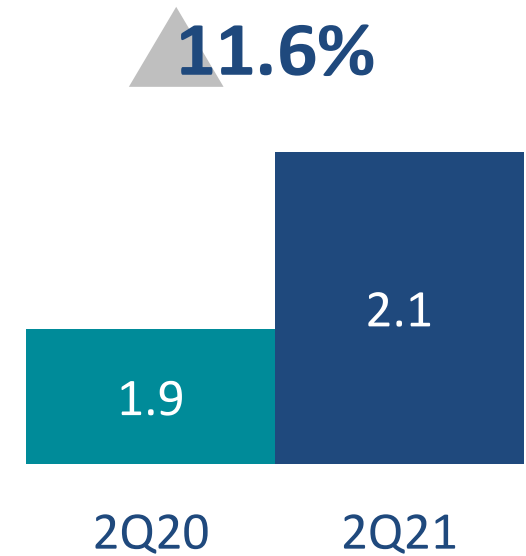
R\$ million; %



Our **Basel Index** keeps in a **robust level**, which gives us **plenty of room to leverage** and **grow the portfolio**

Assets Under Management

R\$ billion



The **financial resources** of the **Consórcio groups**, managed by the Asset Manager, reached R\$2.0 billion in 1Q21, up by 11.6% over 2Q20

Rodobens

www.rodobens.com.br