

BOAS
B3 LISTED NM

Earnings Call

2Q22

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Legal warning

The statements contained in this document related to business perspectives, projections of operating and financial results and those related to growth perspectives of Boa Vista Serviços S.A. are merely forecasts and, as such, are based exclusively on the Executive Board's beliefs and assumptions about the future of the business. These expectations depend substantially on market conditions, the performance of the Brazilian economy, the sector and the international markets and, therefore, are subject to change without prior notice. All variations presented herein are calculated based on the numbers in thousands of reais, as well as rounding. Forward-looking considerations are not guarantees of performance. They involve risks, uncertainties and assumptions, as they refer to future events and, therefore, depend on circumstances that may or may not occur. Investors should understand that general economic conditions, industry conditions and other operating factors may affect the future results of the Company and lead to results that differ materially from those expressed in such forward-looking statements.

This presentation is based on performance comments and includes accounting and non-accounting data, such as operating, financial and pro forma data and expectations of the Company's management. The non-accounting data has not been subject to review by the Company's independent auditors.

Acertando suas Contas

(Debt Renegotiation)

The Boa Vista Acertando suas Contas campaign, one of the most traditional debt renegotiation events in Brazil

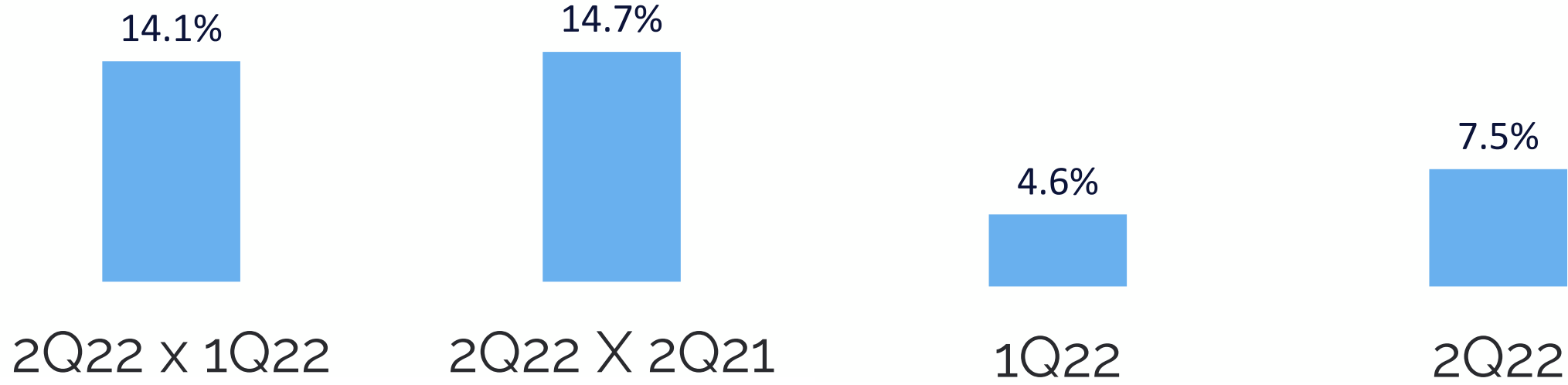
MSCI



Index Addition

Boa Vista joins 4 new MSCI indexes, totaling 10 indexes

Growth in the # of Defaulters¹



Quarterly changes

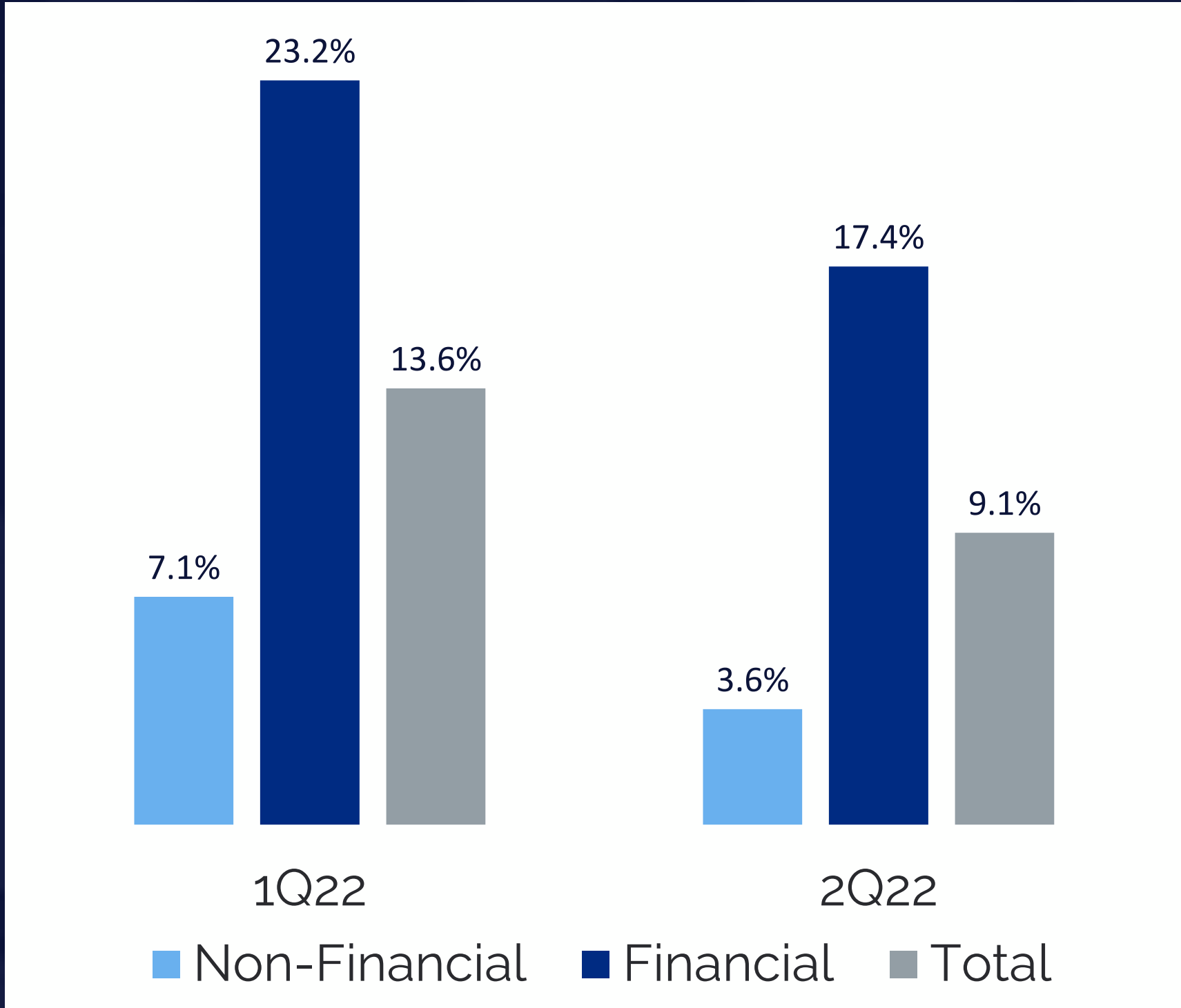
Changes from the last 12 months

Growth of # Recoveries²



Cooling down of demand for credit³

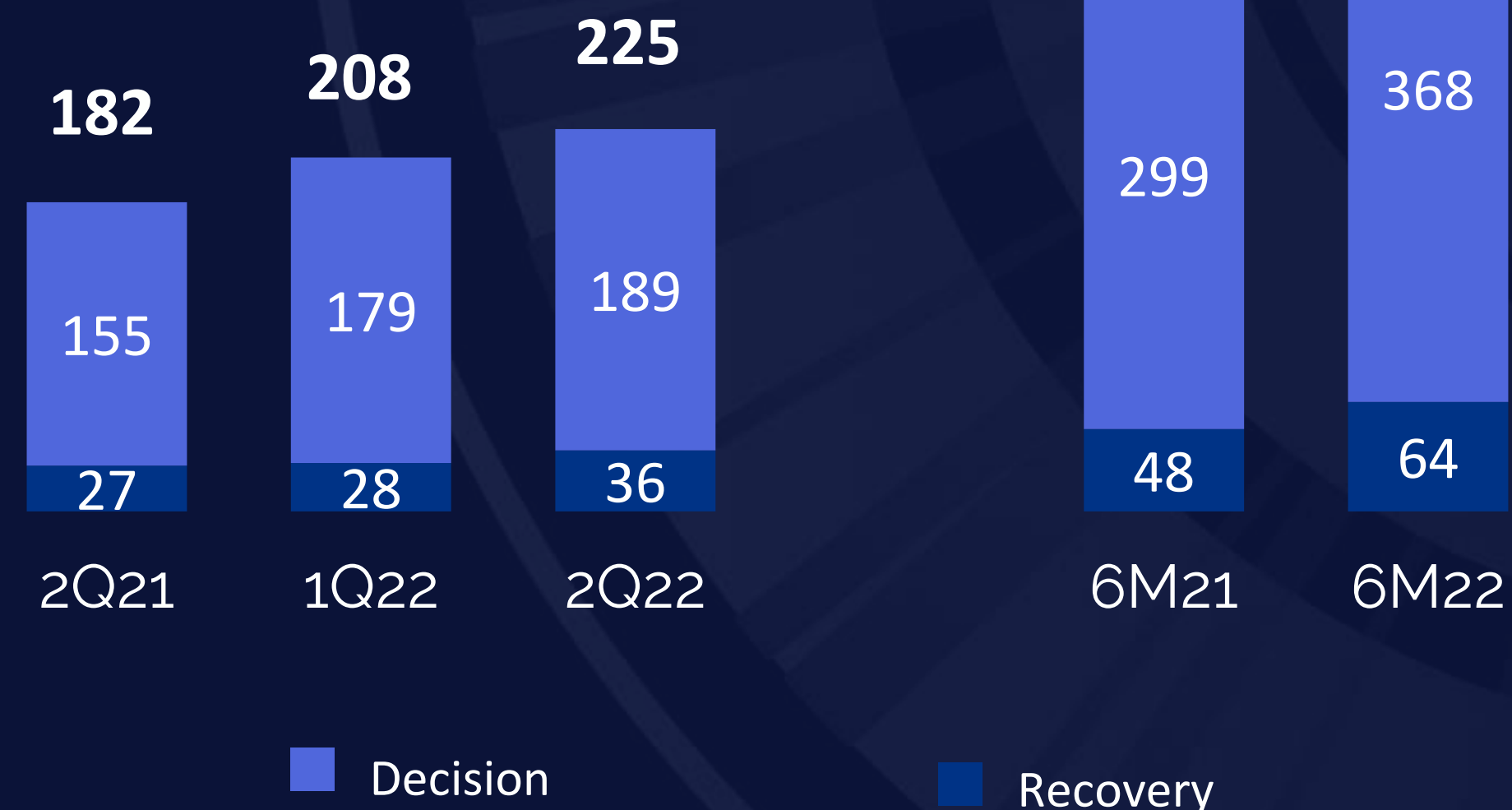
Demand for Consumer Credit- Accumulated variation in 12 months



¹ Variation in the number of restricted consumers in the sample; ² Variation in the number of consumers in the sample that leave the restricted list; ³ Variation in the number of credit inquiries based on the sample

Continuous double-digit year-over-year growth on both Service lines.

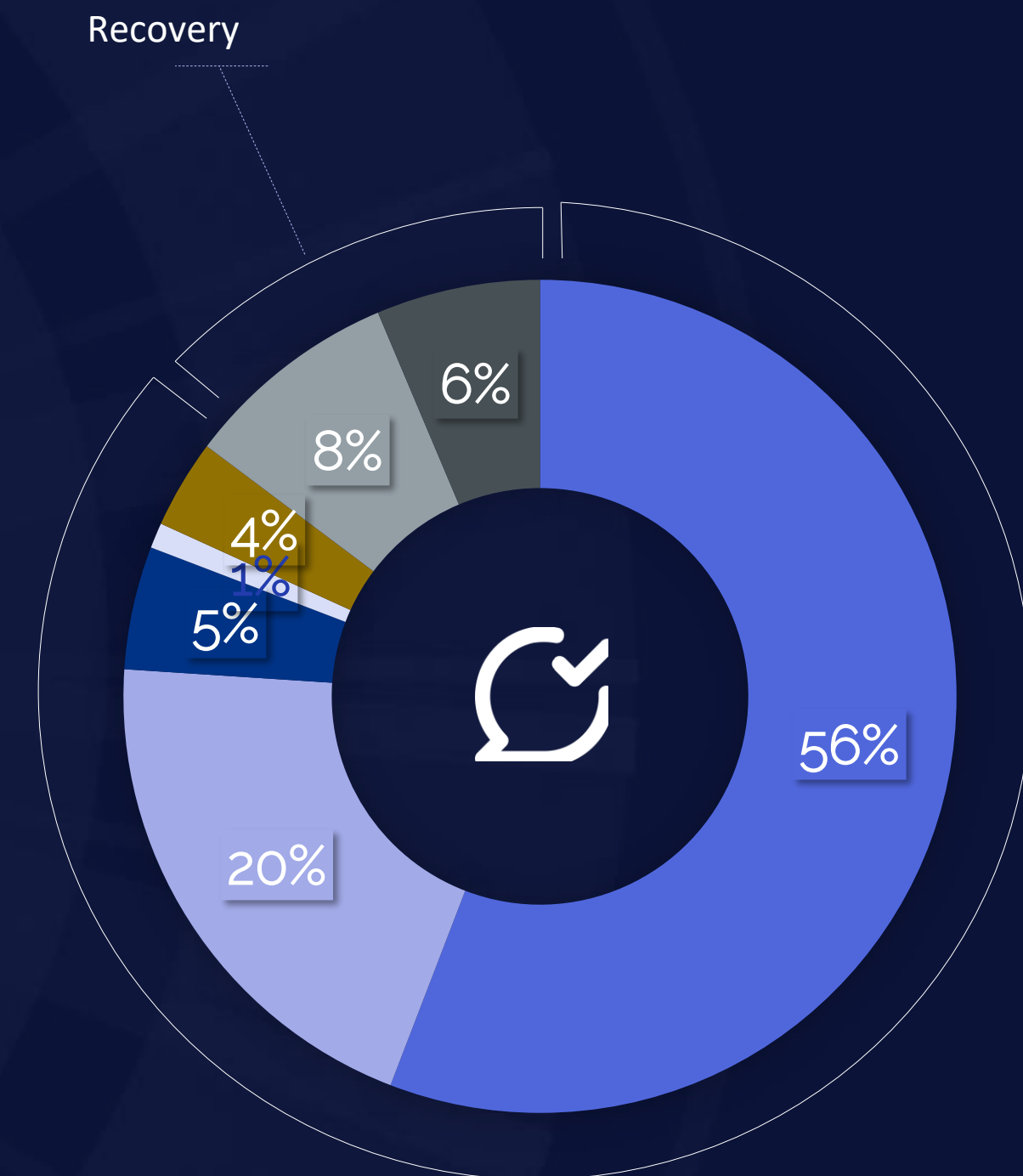
(R\$ million)



Decision
 +21.9% against 2Q21
 +5.2% against 1Q22
 +23.4% against 6M21

Recovery
 +33.5% against 2Q21
 +25.8% against 1Q22
 +32.8% against 6M21

Total
 +23.6% against 2Q21
 +8.0% against 1Q22
 +24.7% against 6M21

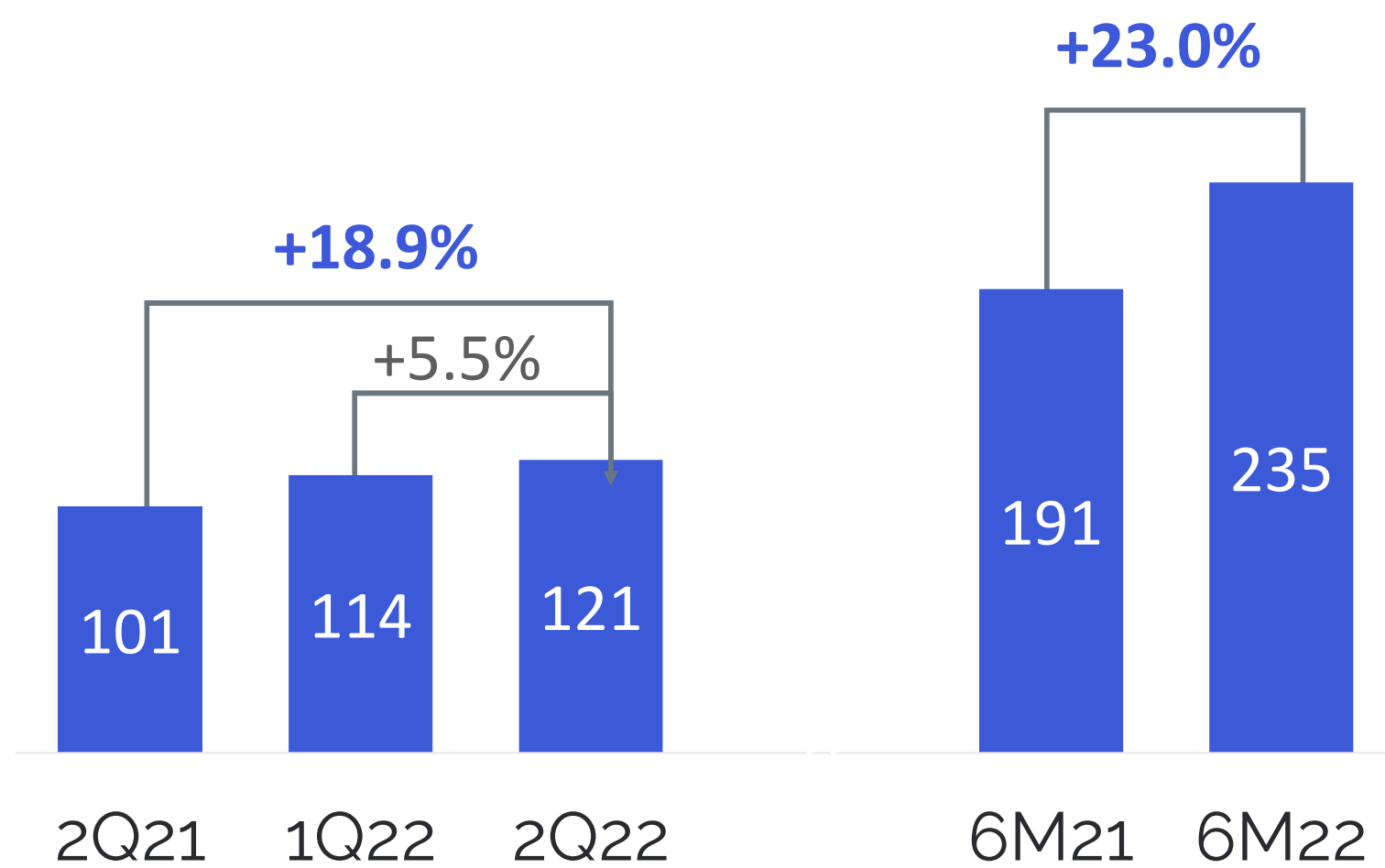


- Analytics
- Anti-fraud
- Printed
- Reports
- Consumer
- Digital
- Marketing Services

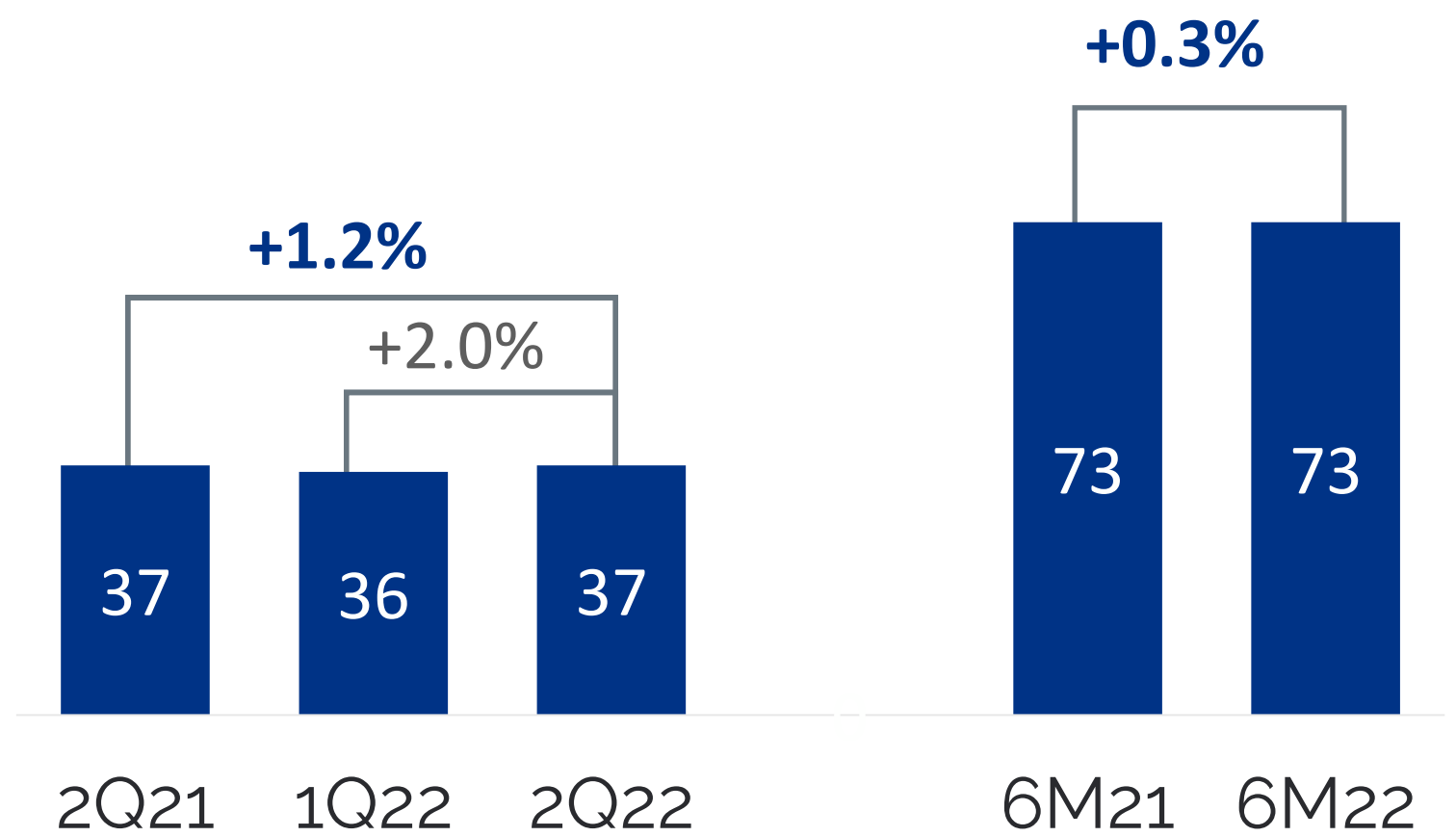
¹ % of Net Revenue

Highlight to Hybrid products and increased use of restrictions.

Risk analytics

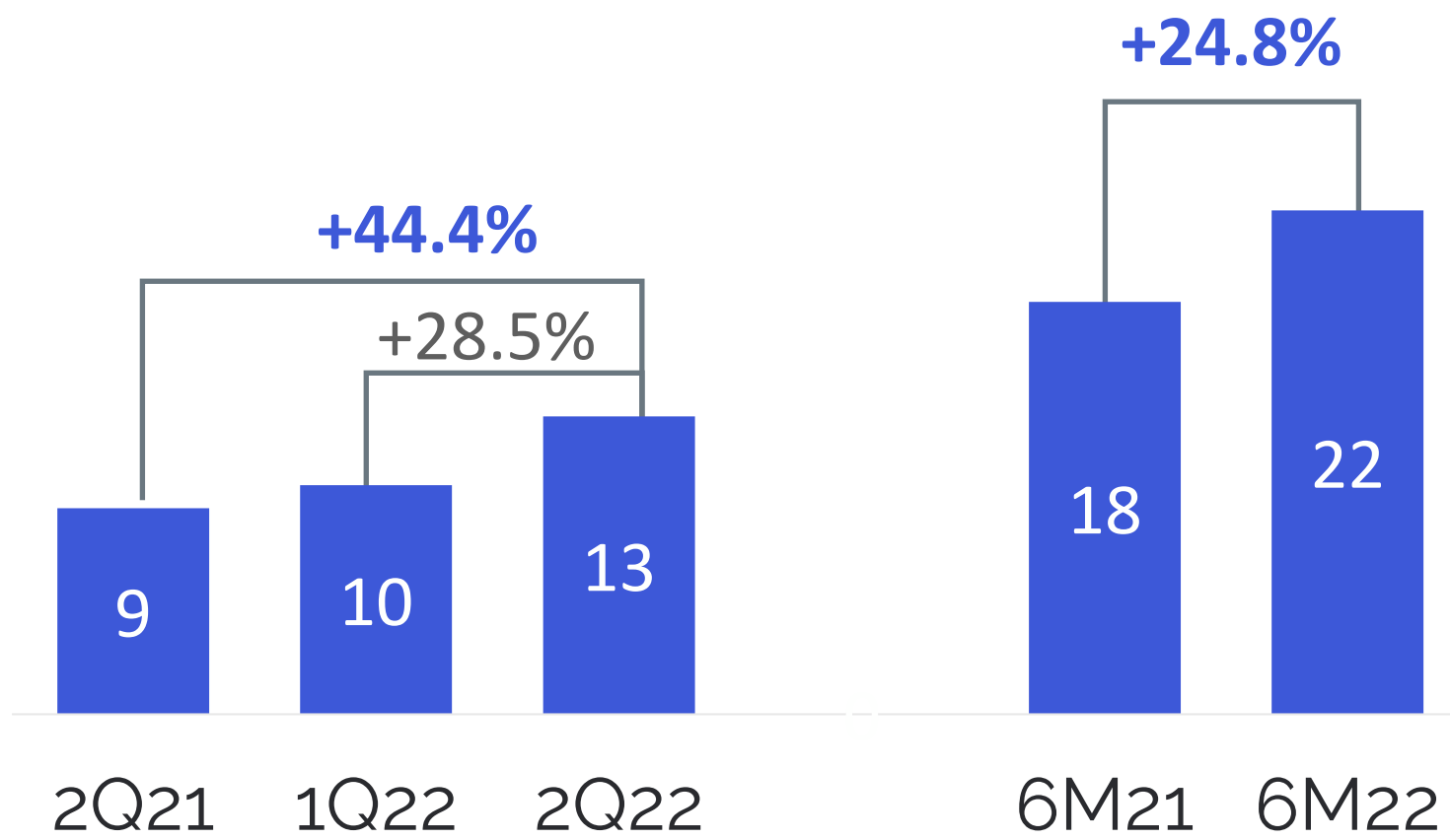


Legacy data report

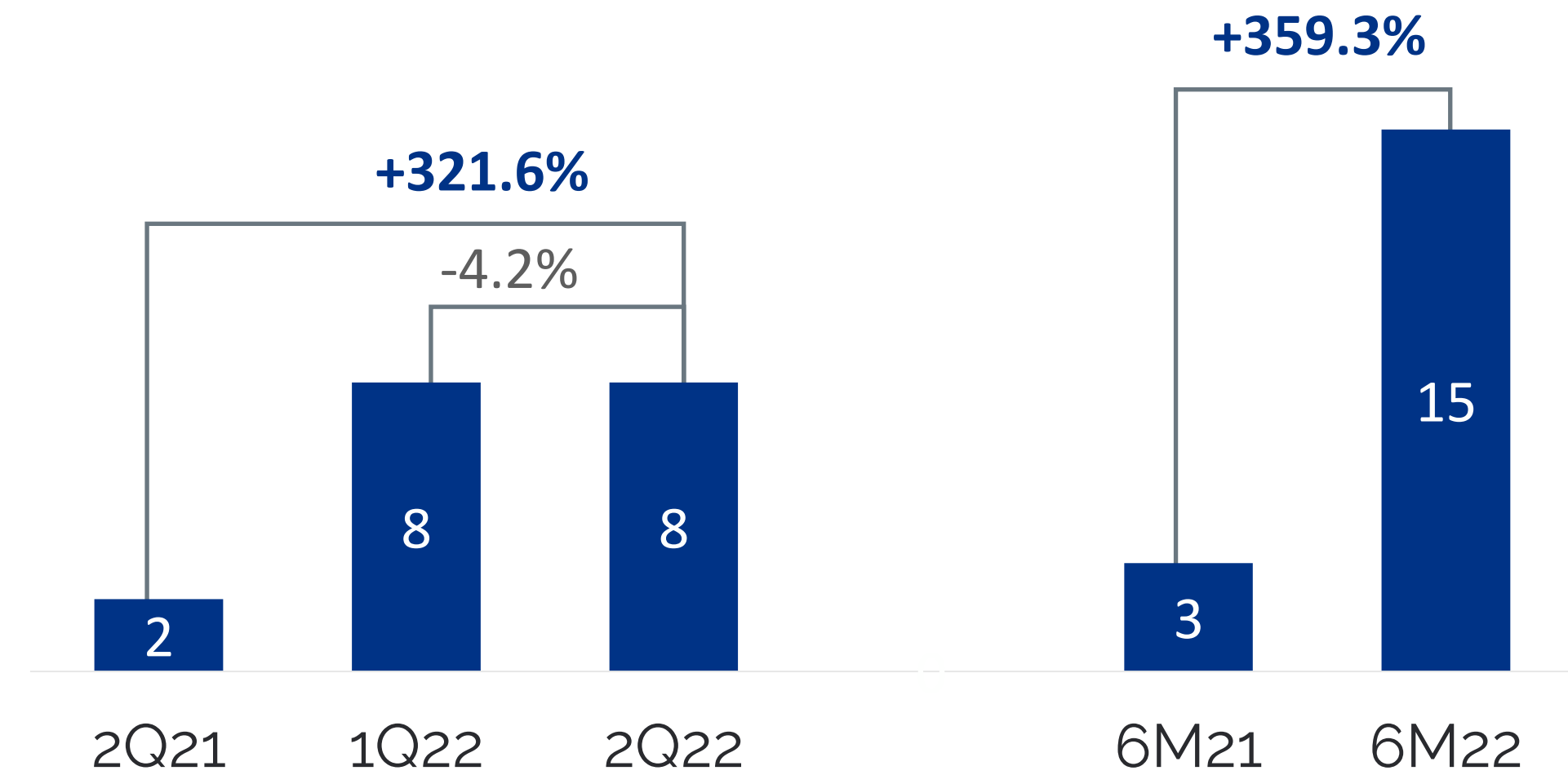


Growing foundations for Insurers and Utilities, stability of Konduto even with one-off effects.

Marketing Solutions

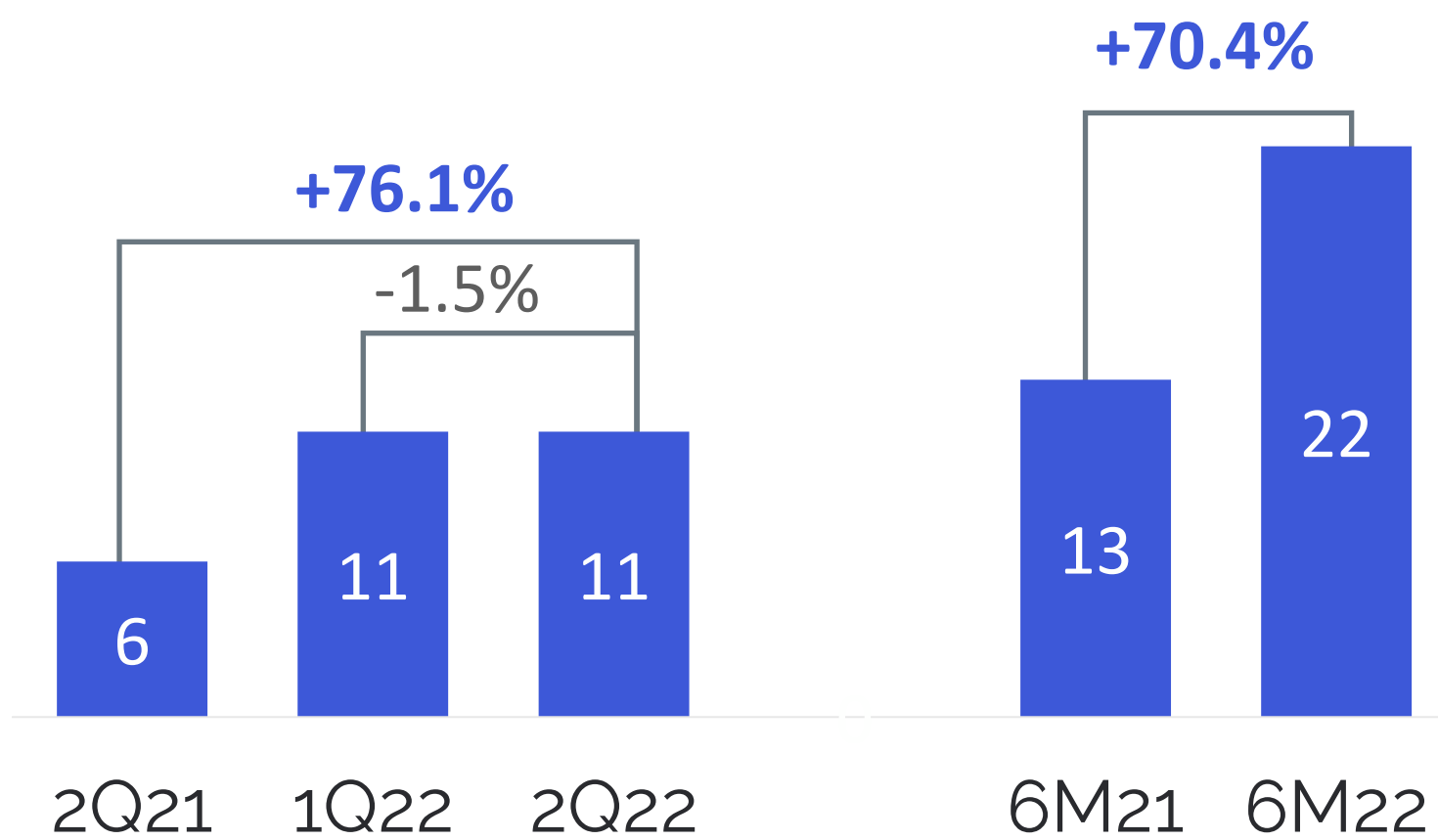


Anti-Fraud Solutions



Relevant growth year on year,
income commitment pressures

Consumer solutions



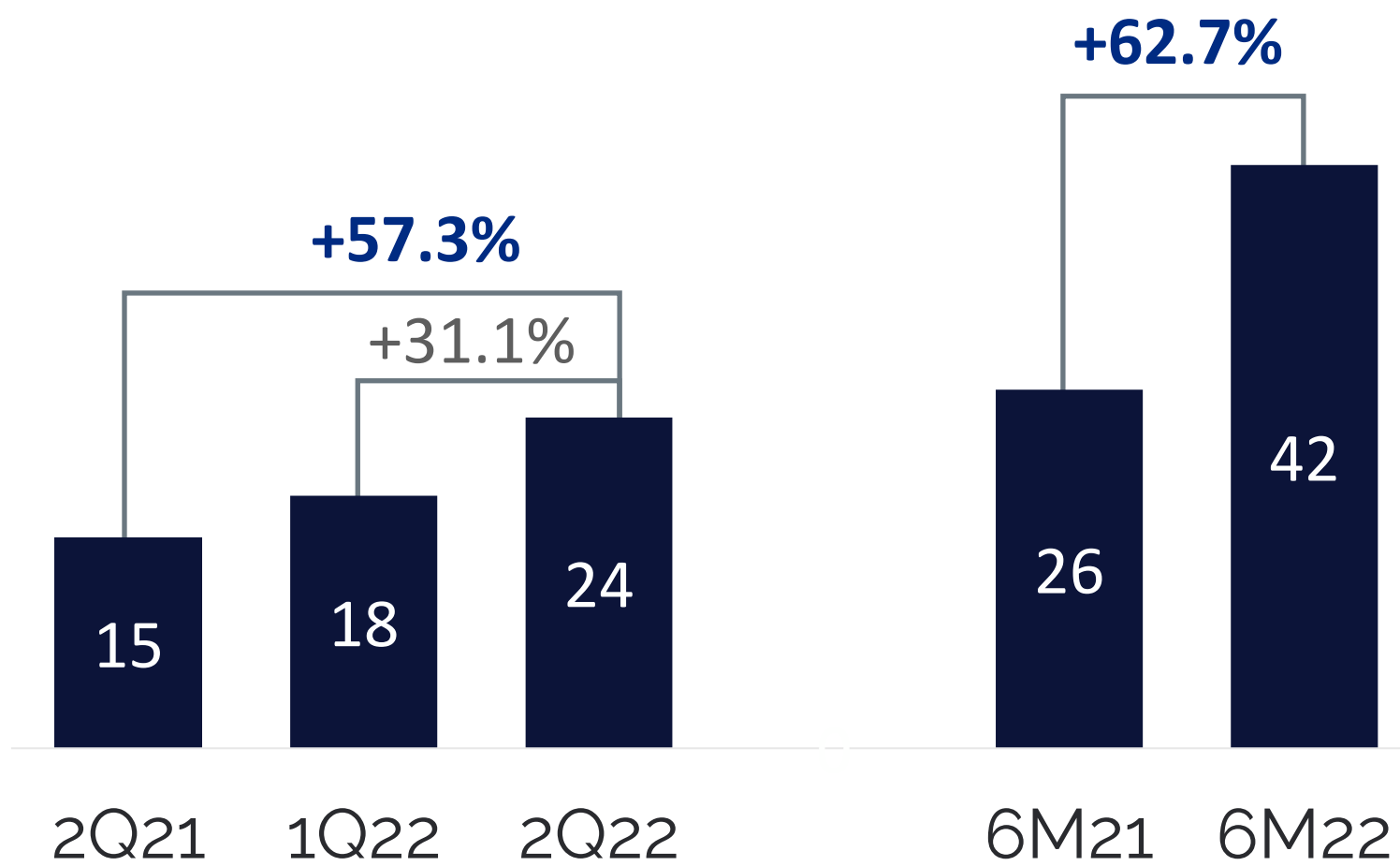
+ Optimization

- Disposable income

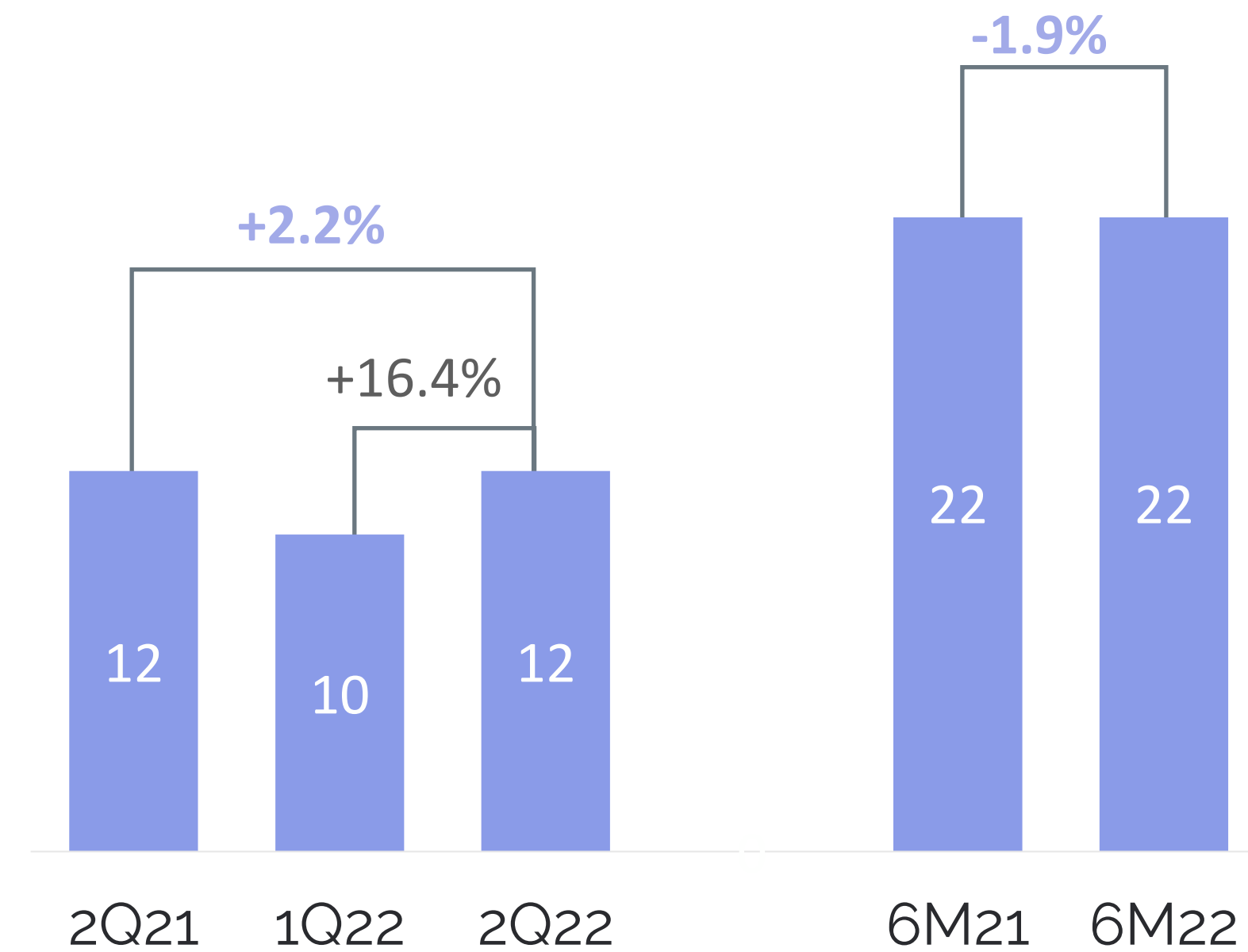
↑ 76%
against 2Q21

Growth in the general volume of notifications, and expressive presence in digital

Digital solutions



Printed Solutions

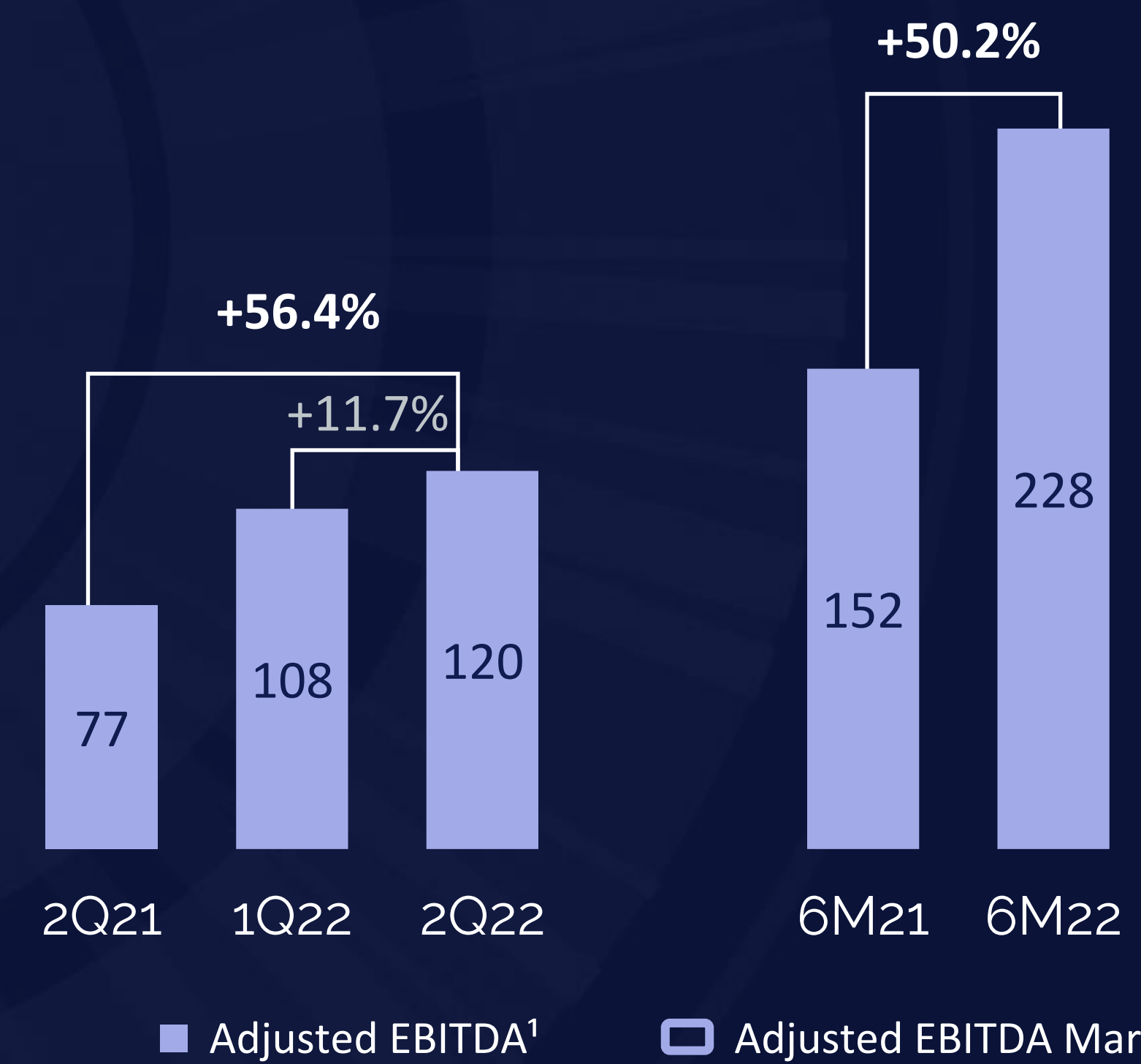
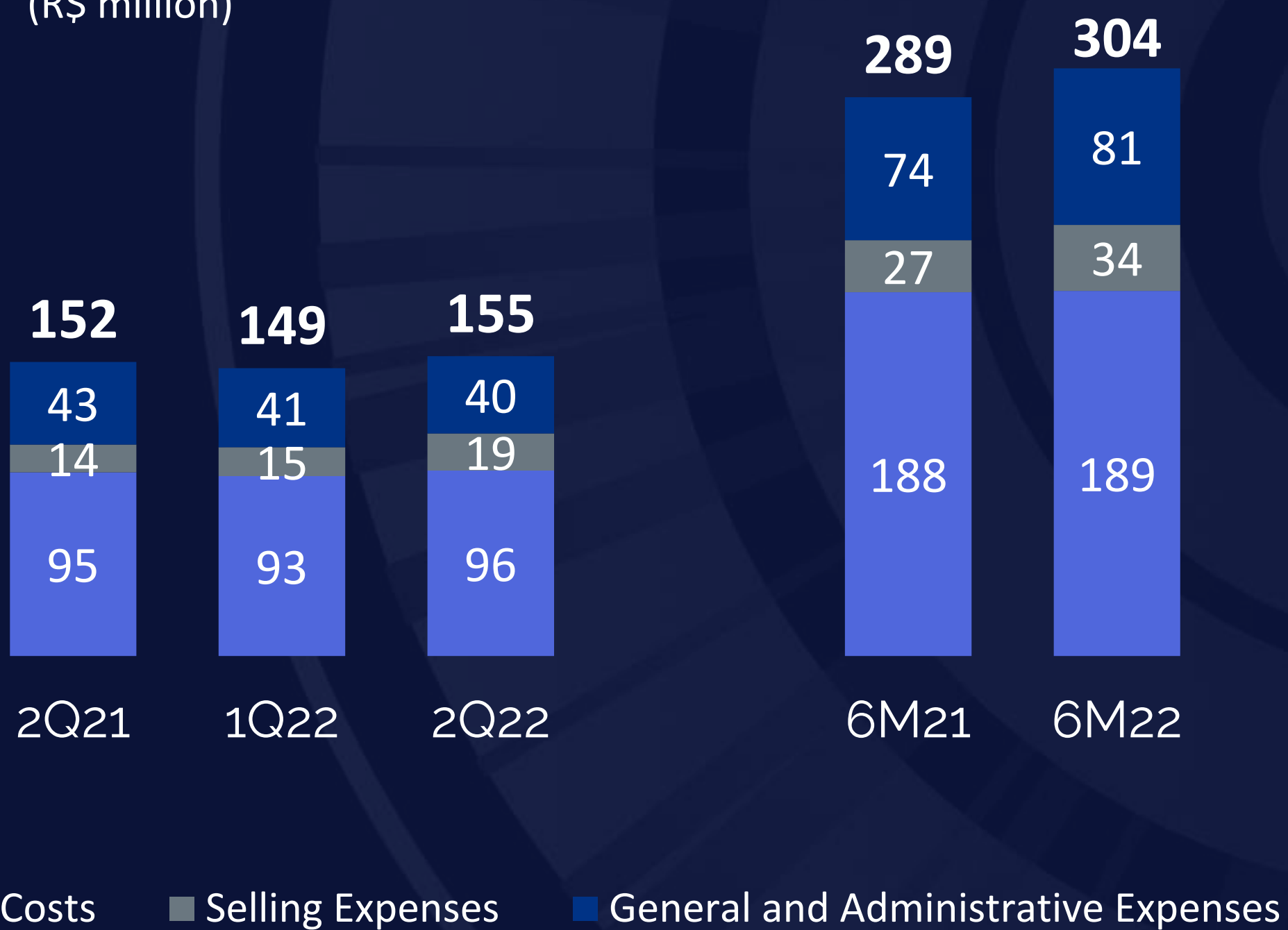


Revenue growth combined with efficient management = ↑ EBITDA

EBITDA e EBTIDA Margin

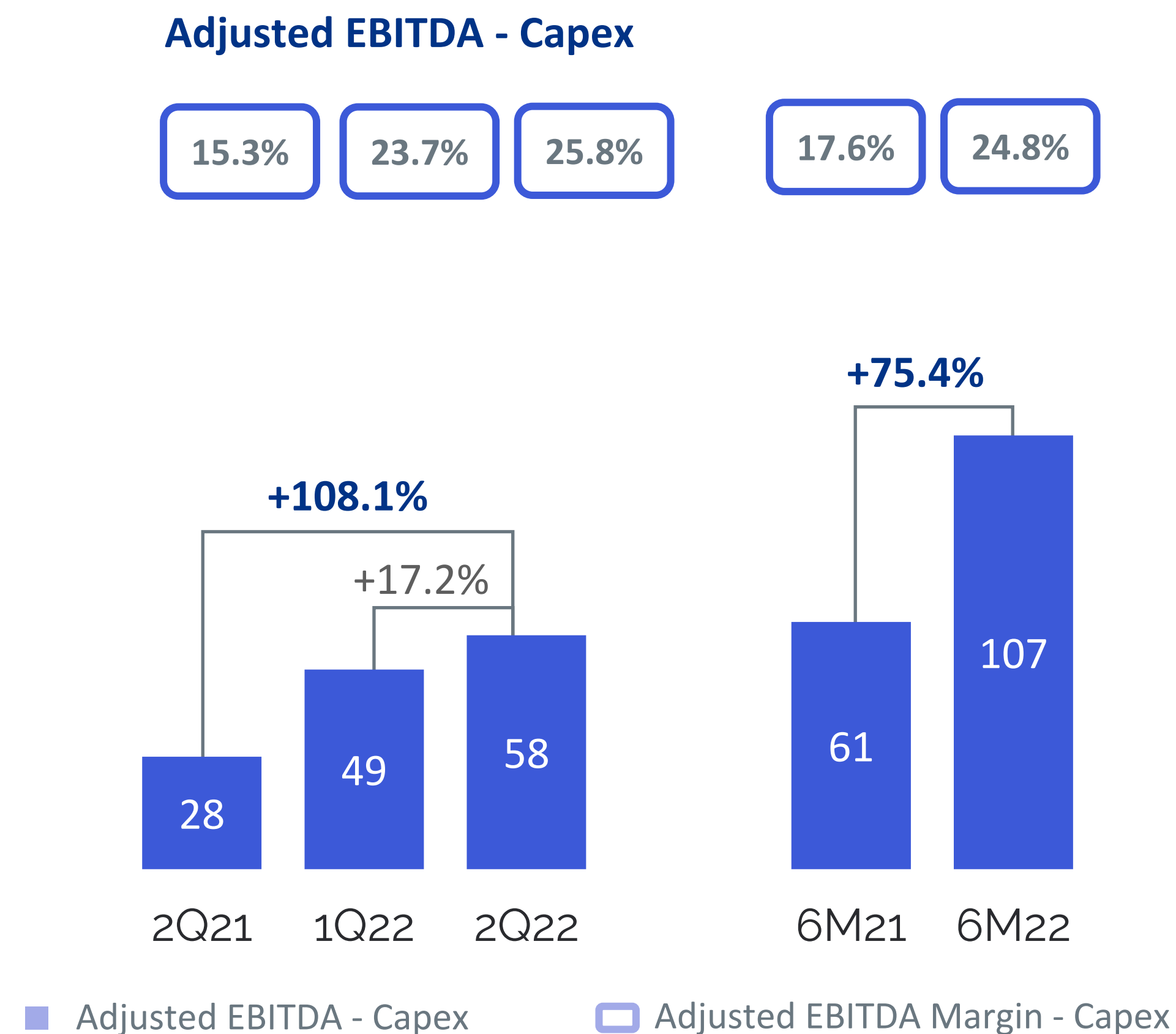
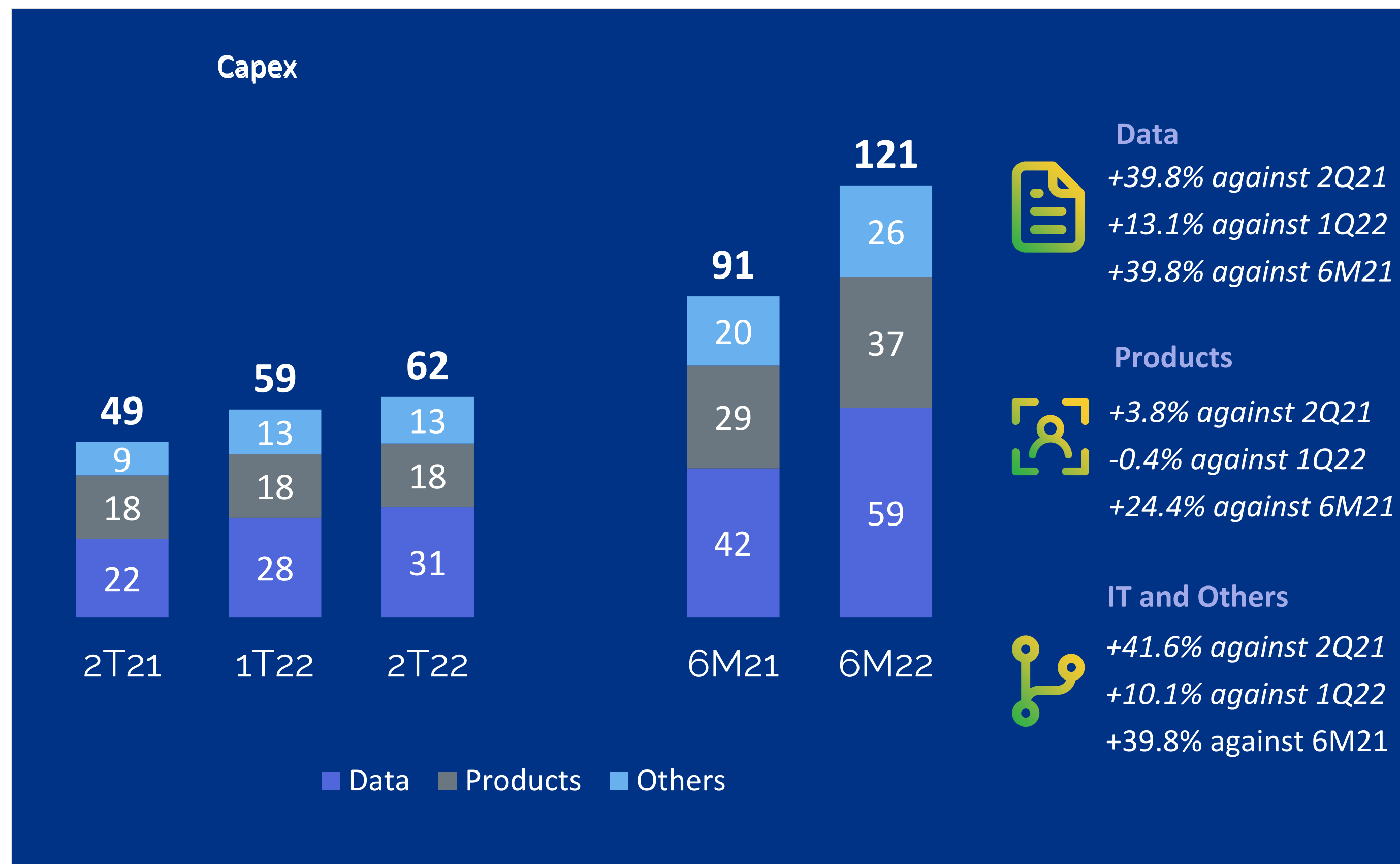
OPEX

(R\$ million)



¹Excludes non-recurring events for purposes of comparison with previous periods.

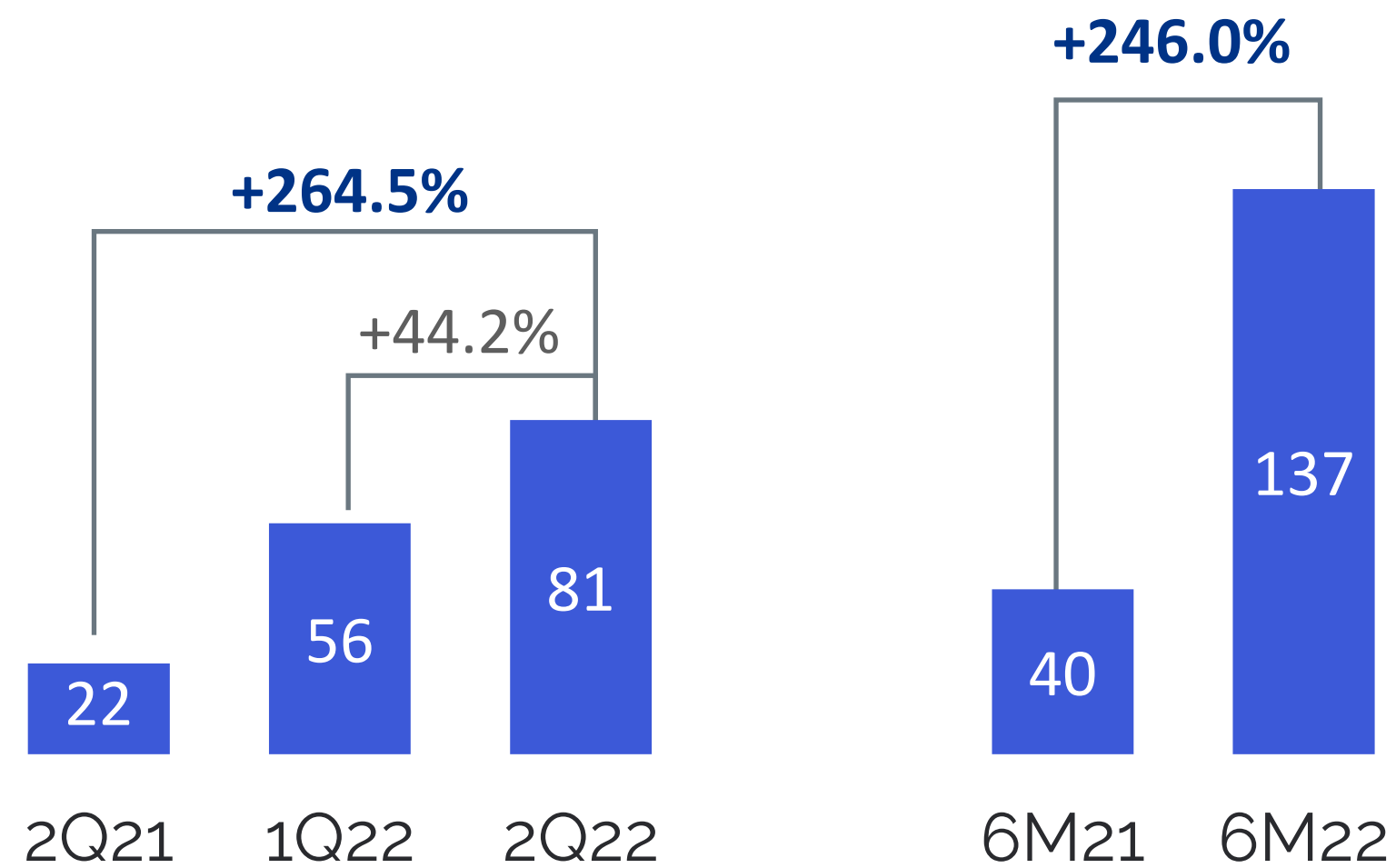
Increase in cash generation, even with greater volume of protests and investments in cloud





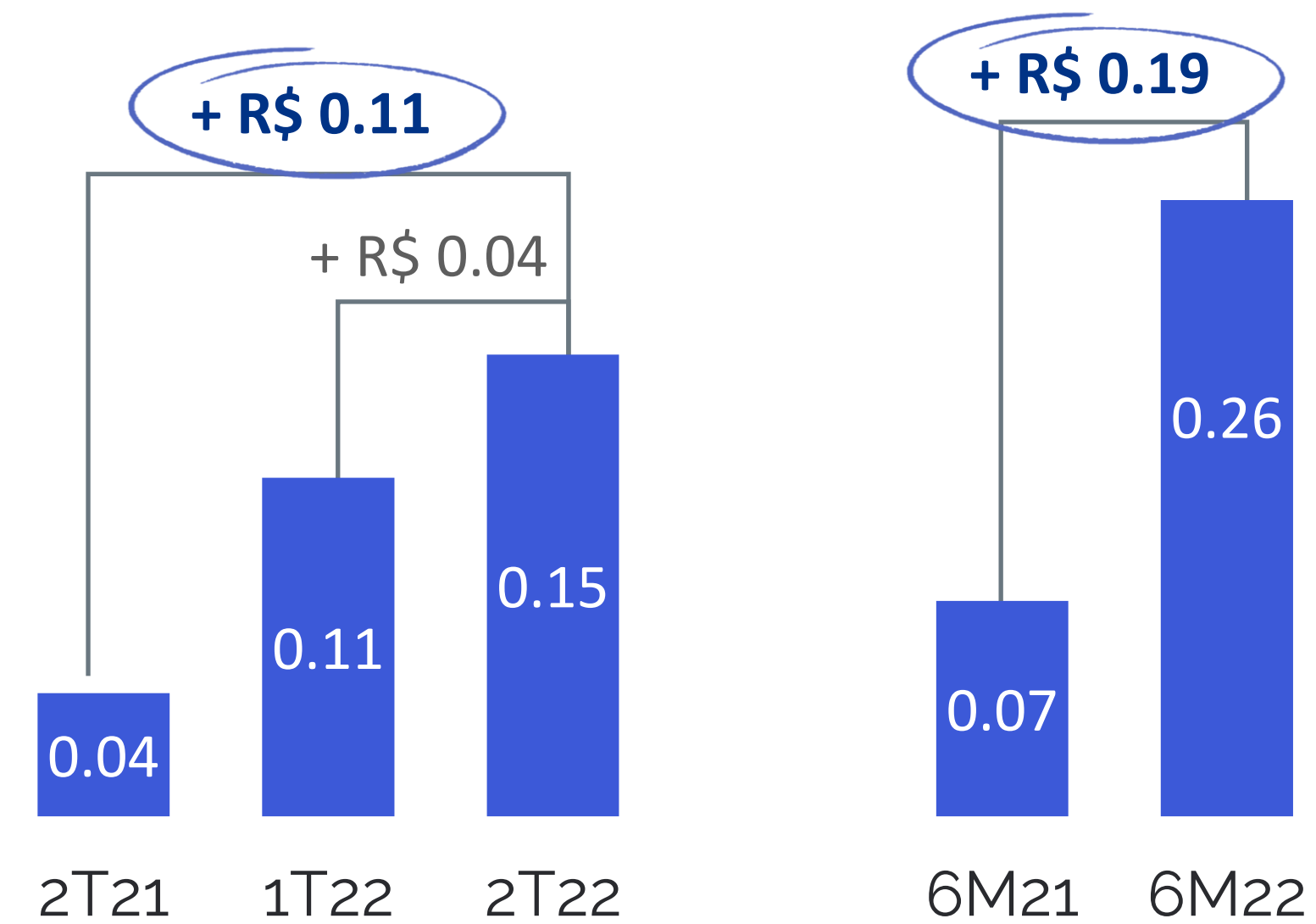
Growth of 23.8 pp in Net Margin and increase of R\$ 0.11 per share

Net Profit



■ Net Profit □ Profit Margin

Earnings per share



Continue performing with excellence and Sustainable Growth

Decision Services



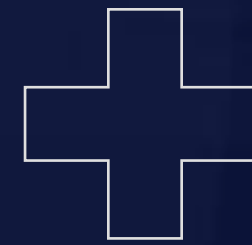
Proximity to the customer



Greater assertiveness of the models



Flexibility and agility



Recovery Services



Increase in delinquency



Increase in income commitment



Communications sent



High concentration of Digital



Building records

Q&A



To ask questions, click on the #Q&A# icon, at the bottom part of your screen and provide your #LANGUAGE# and #QUESTION# to enter the queue. When announced, a notification to enable your audio will appear then you shall activate your microphone to ask your questions.



When announced, a request to activate your microphone will appear on the screen. For telephone participants, dial *9 (raise hand), once your question is announced, dial *6 to mute/unmute the audio.



To send questions in writing via the Q&A icon, at the bottom of your screens, we advise you to ask them by indicating your NAME, COMPANY and LANGUAGE and write your question.

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