

sinqia

BTG Pactual CEO Conference Brazil 2021

May 2021

SINQIA S.A. (B3: SQIA3)



sinqia

is a **leading provider** of financial technology in Brazil!

#1 in Brazil

for financial software¹

27%

of CAGR²

91%

of recurrence³

19

acquisitions made

230+

acquisitions mapped

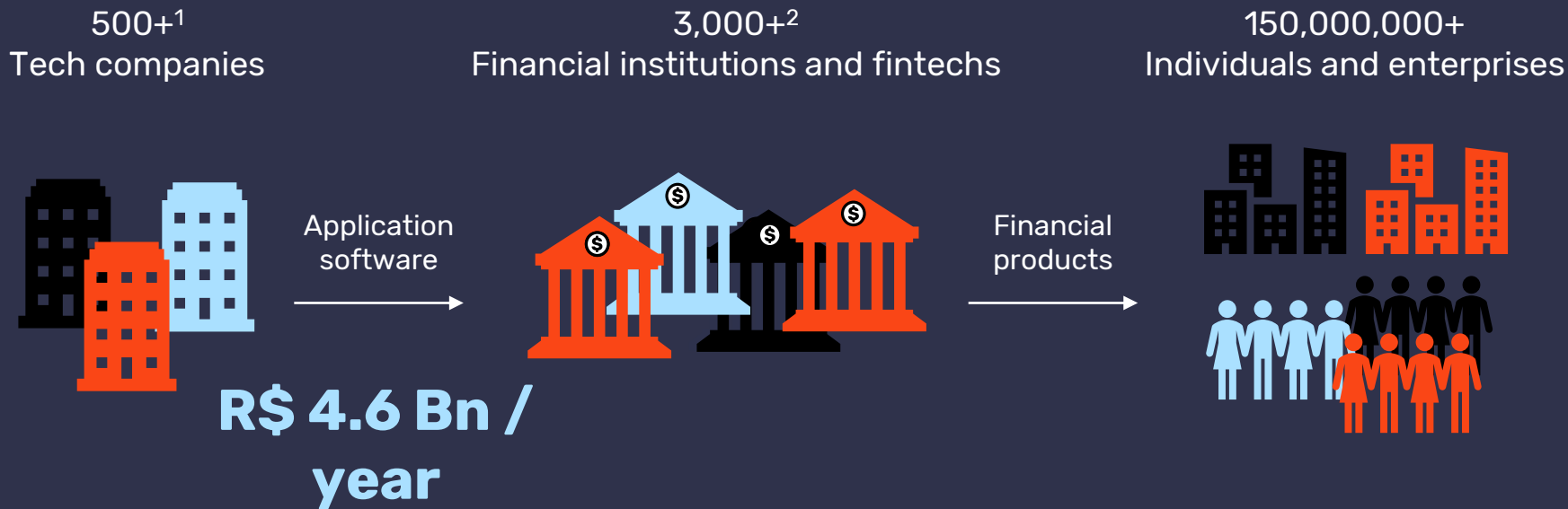
R\$ 177 Mn

cash to fund acquisitions



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

We operate in a **sophisticated financial sector**...



...providing a unique portfolio of products...

Overview

sinqia | banks

The first full banking software in Brazil

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

Main modules

sinqia | funds

A reliable software for fund administration

- Administration
- Controllershship
- Custody
- Distribution
- 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**

...to hundreds of financial institutions...

of clients

Flagship clients

sinqia | banks

120+



*



*

CAIXA

*

Santander

*



*

sinqia | funds

90+



*

BRL

*



BNP PARIBAS

*

OLIVEIRA TRUST

*



*



*

sinqia | pension

130+



*



*



*

banesprev



sinqia | consortium

60+



*



consórcio nacional

*



consórcio nacional



CONSORCIO



DISBRAVE

sinqia | digital

sinqia | outsourcing



Large base
500+ clients



Premium names
including fintechs



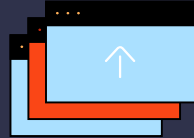
High level of loyalty
~30+ years

* Multi-vertical clients, proving that a one-stop-shop portfolio enables several cross sell opportunities

...through a **solid business model.**



Mission critical
products



Top notch
clients



**Growth and
resilience**



Subscription
revenues model

Our market is in constant evolution...



Incumbents

investing to remain competitive

More digital!



Disruptors

investing to become competitive

More products! More scale!



Industrials & retailers

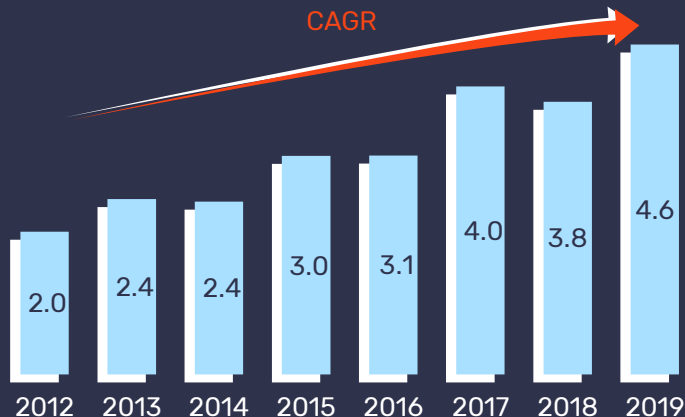
launching financial ventures

New businesses!

Market Growth*

(R\$ Bn)

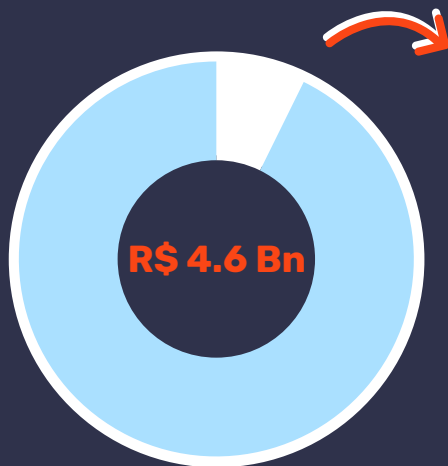
12.6%
CAGR



*Source: ABES, 2020 (data for 2019), converted for R\$ 3.65/US\$ rate and Company analysis

...and presents huge **consolidation opportunities**...

Total Addressable Market



Sinqia is the market leader with only **7.0% share***



Highly fragmented market with **500+ tech companies**

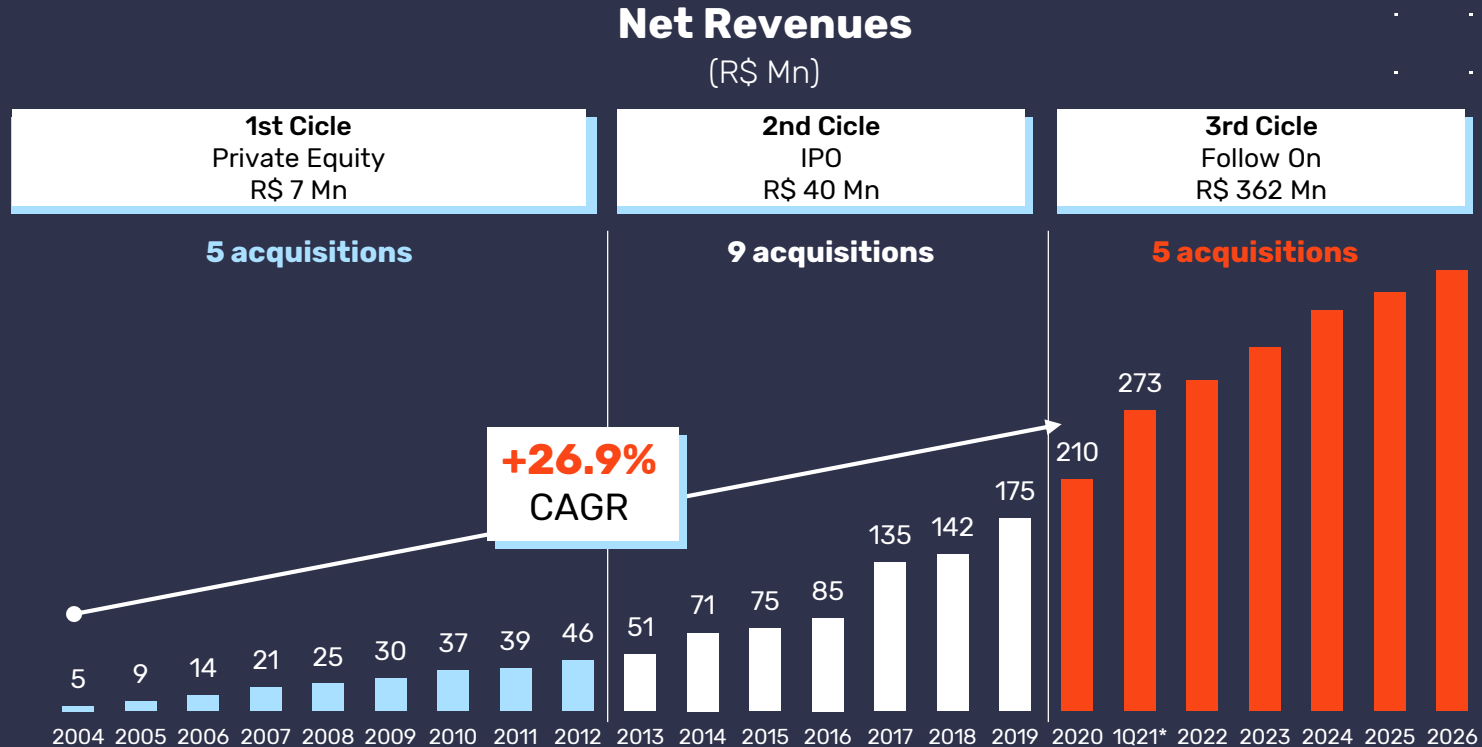


Clear consolidation wave due to **competition and succession**



The only consolidator with **capital and track record**

...that we can seize on the **3rd cycle.**



*Annualized

We have already made 5 acquisitions...

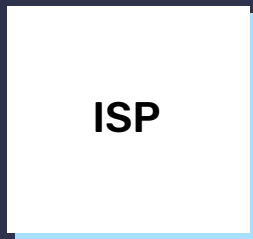
Strategic and financial discipline



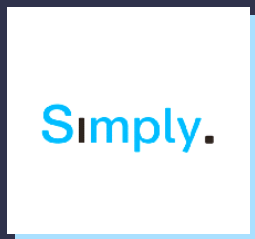
EV/Revs* 1.6x



EV/Revs* 2.0x



EV/Revs* 1.6x

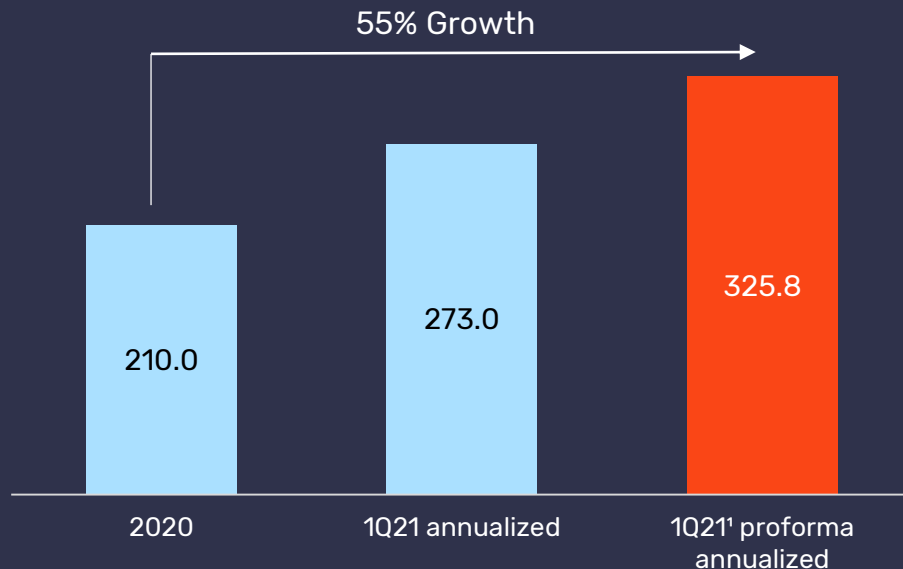


EV/Revs* 3.1x



EV/Revs* 4.7x

Net Revenues



...including new solutions...

Simply



We added new **products** for digital onboarding



Net **Revenue** of R\$17.9 Mn¹ (+53.0% YoY)



Adj. **EBITDA** of R\$6.6 Mn*



Acquisition of 100% of the capital by the initial value of R\$56.0 Mn

FEPWeb



We added new **products** for digital signatures



Net **Revenue** of R\$12.8 Mn² (+33.3% YoY)



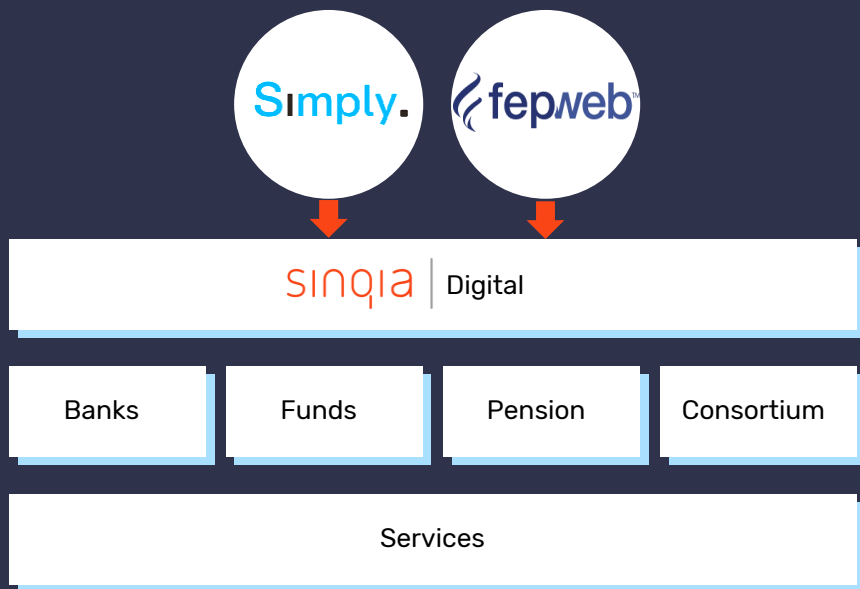
Adj. **EBITDA** of R\$8.0 Mn*



Acquisition of 60% of the capital by the initial value of R\$38.4 Mn

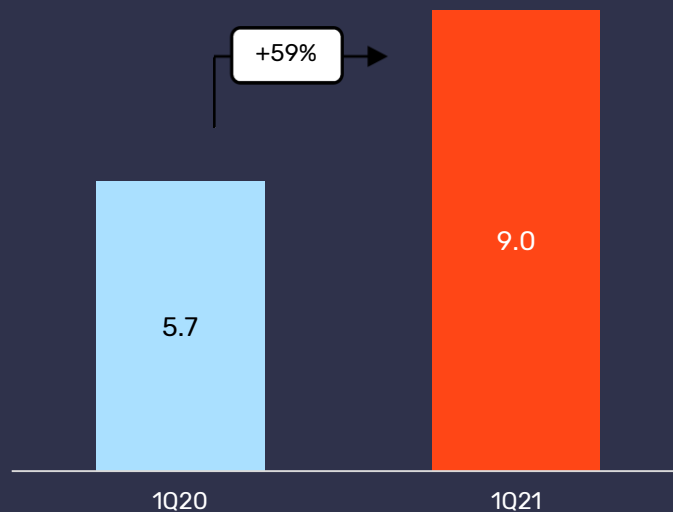
...that were combined to form the **Sinqia Digital!**

Potential of cross sell



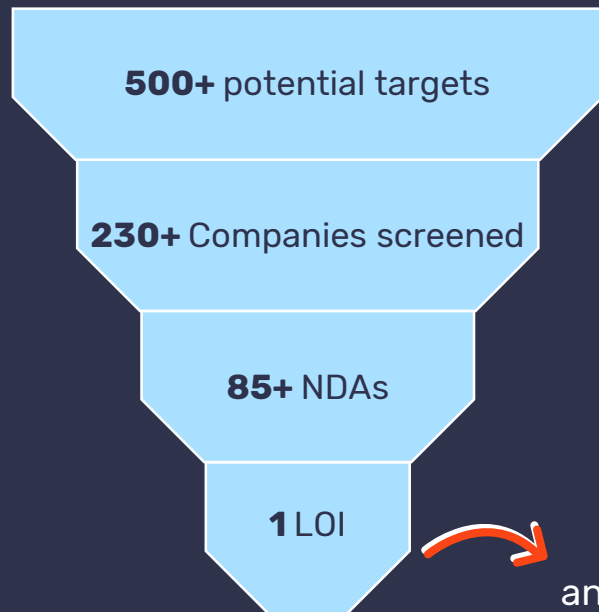
Managerial net revenue

(R\$ Mn)



We sustain a **hot pipeline** and a **high firepower**...

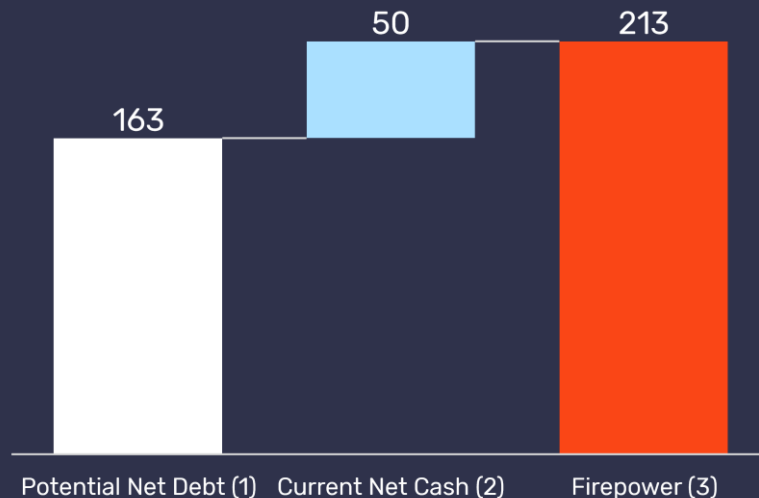
M&A pipeline



and several other
deals under
analysis

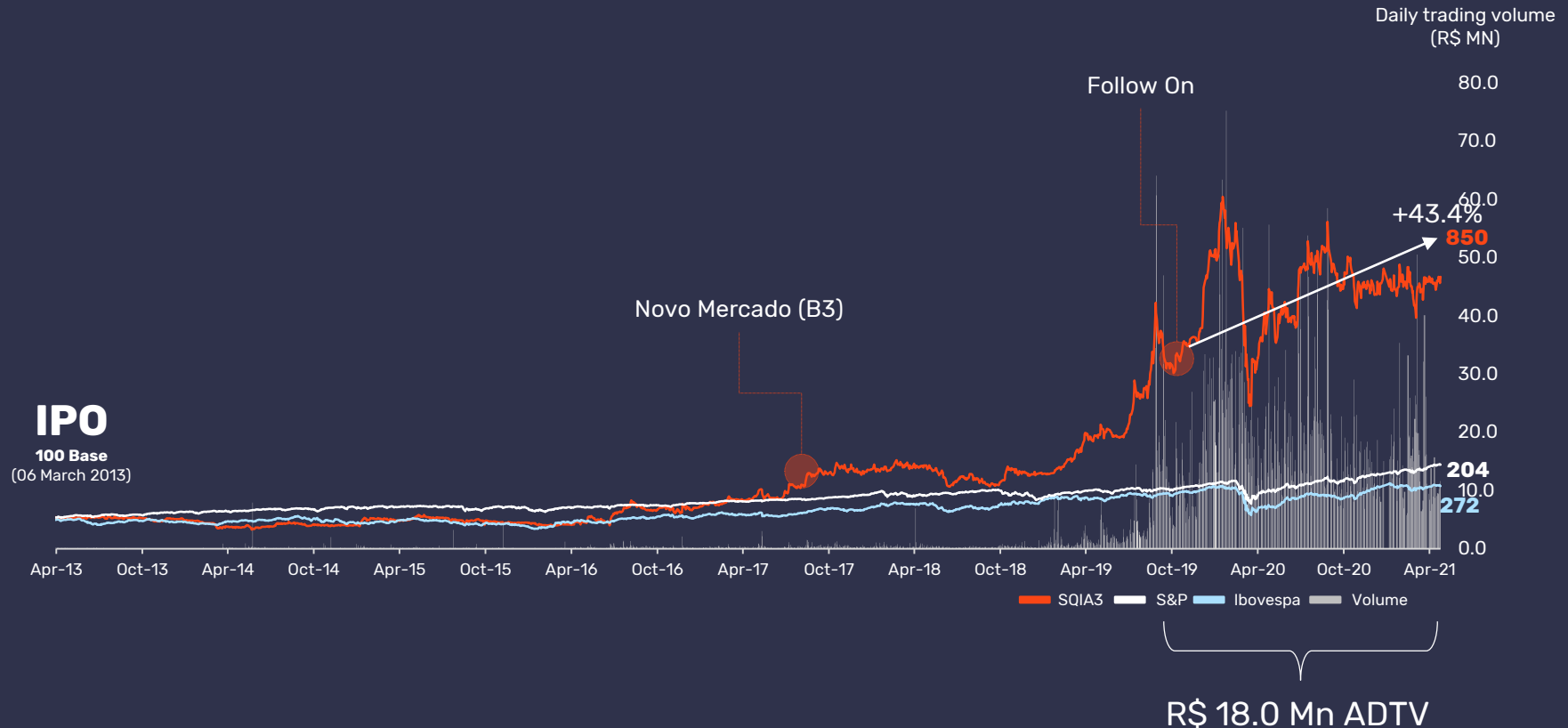
Total Firepower 1Q21

(R\$ Mn)



(1) Considering: net revenues of R\$ 326 Mn as it was shown on slide 10; presumed EBITDA margin of 20%; presumed net debt / EBITDA of 2.5x | (2) Considering: 1Q21 net cash of R\$ 50 Mn; future payments of Simply and FEPWeb of R\$ 57 Mn | (3) Firepower excluding the potential leverage of future acquisitions

...and delivered **value and liquidity** to our shareholders.



We are backed by long term investors...



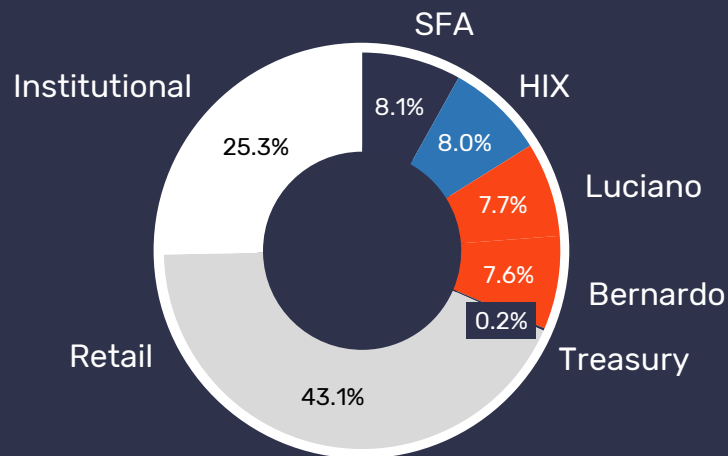
Full corporation
since the IPO



+80%
of free float



+110k
investors¹



...and leaded by a **seasoned management** team.

Board Members



Rodrigo Heilberg
Chairman, indep.
HIX



Bernardo Gomes
Co-founder



Luciano Camargo
Co-founder



Claudio Prado
Independent
Fleury



Edson Rigonatti
Independent
Astella



João Bolonha
Independent
Google



Roberto Dagnoni
Independent
Gear Ventures

Officers



Bernardo Gomes
Co-founder & CEO
24 years at Sinqia



Luciano Camargo
Co-founder & COO
24 years at Sinqia



Paulo Dutra
CCO
15 years at Sinqia



Thiago Rocha
CFO & IRO
8 years at Sinqia

In 1Q21, we reported surprising results...

Highlights



2 acquisitions were made comprising 72% of the follow-on proceeds



A new unit was launched the **Singia Digital**



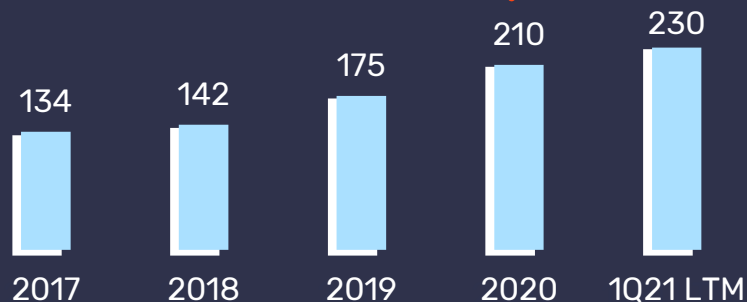
We implemented the first **PSTI** payments client and advanced our **Open Banking** strategy.



We obtained results from **Darwin Startup** Batch #8 and announced a partnership with **Distrito**, an innovation hub.

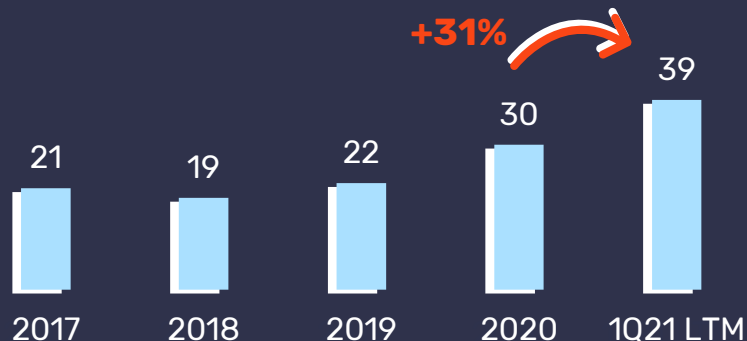
Net Revenue (R\$ Mn)

+9%



Adj. EBITDA (R\$ Mn)

+31%



...and we remain **with positive outlook!**



We added **new products**
We increased the assortment



We reached **+500 customers**
Reduced the concentration



Model **SaaS**
The relevance was increased in +5x



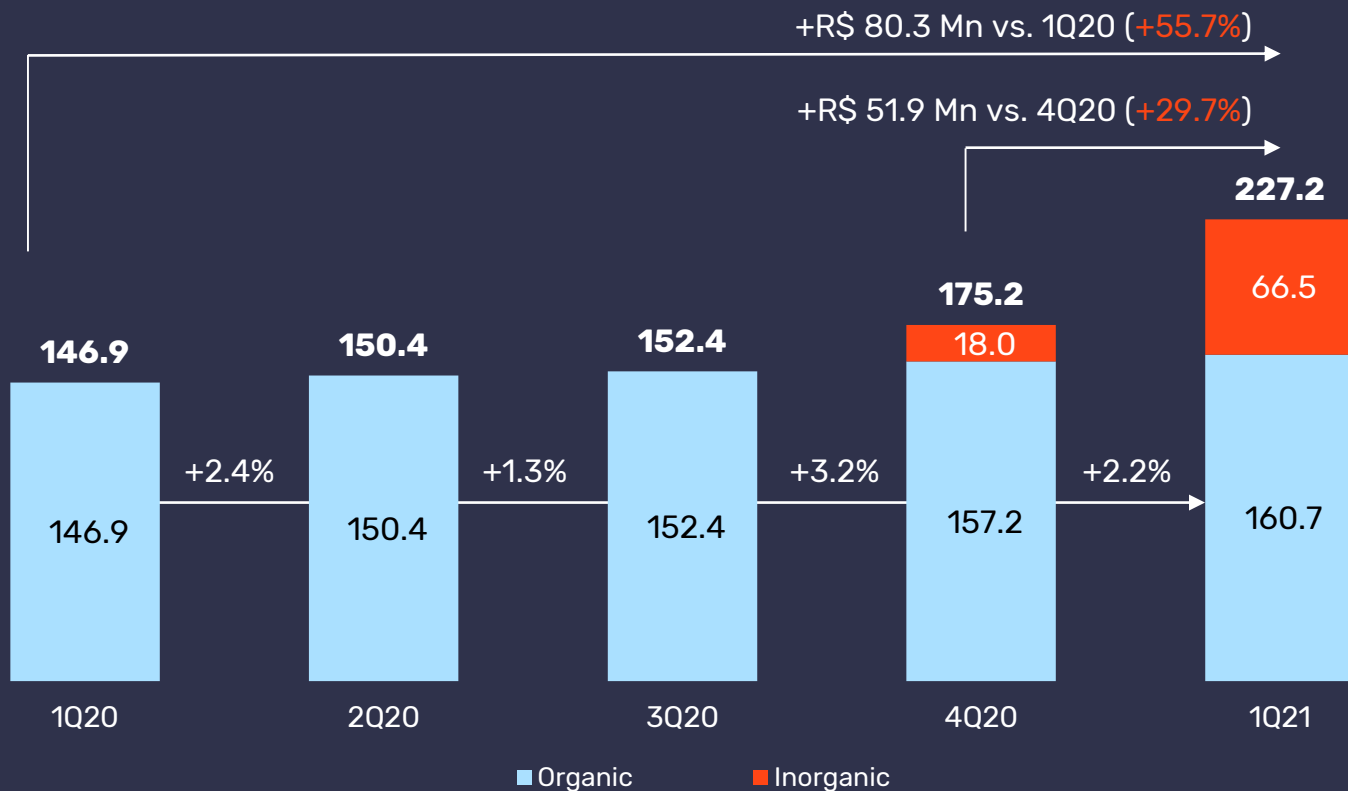
Our **open innovation** strategy matured
We are already the biggest promoter of innovation for the financial market

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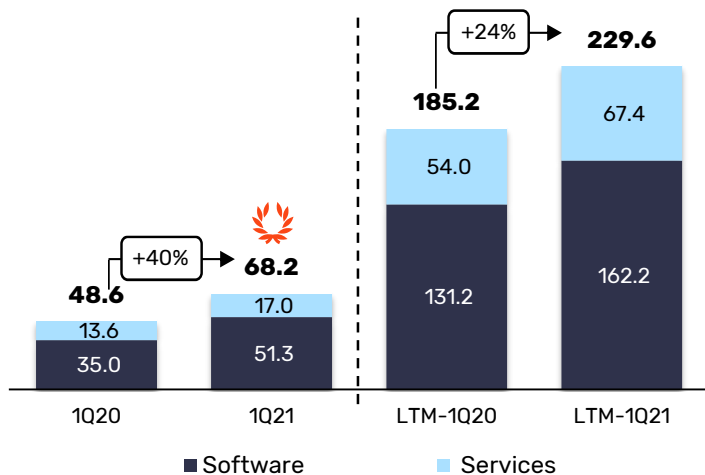


Operational Highlight

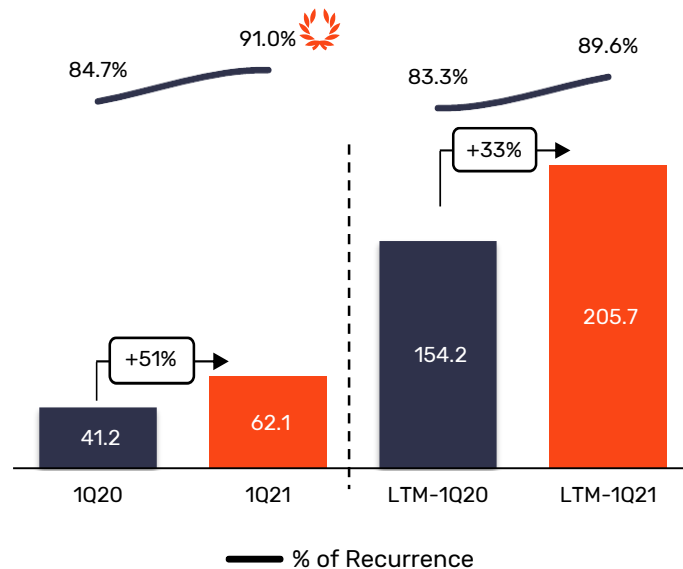


Financial Highlights

Total Net Revenues

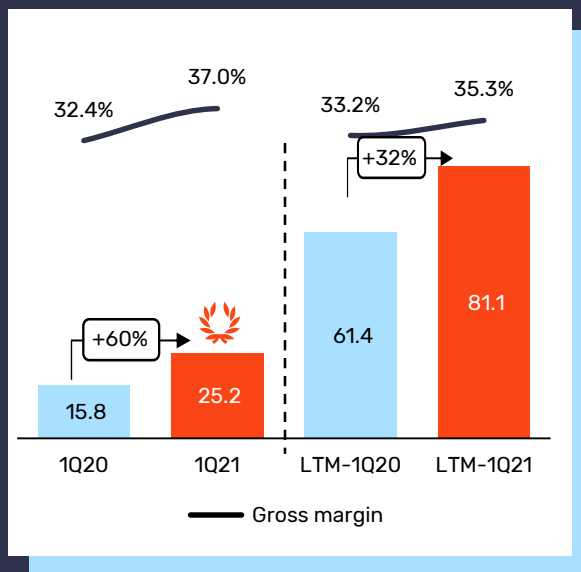


Recurring Revenues

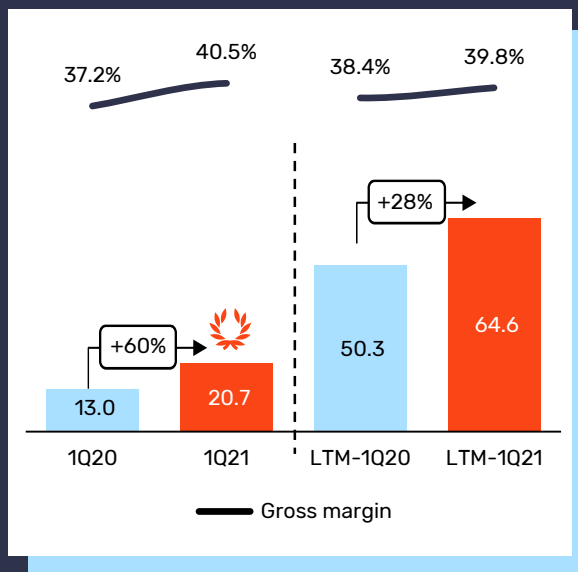


Financial Highlights – Gross Profit and Gross Margin

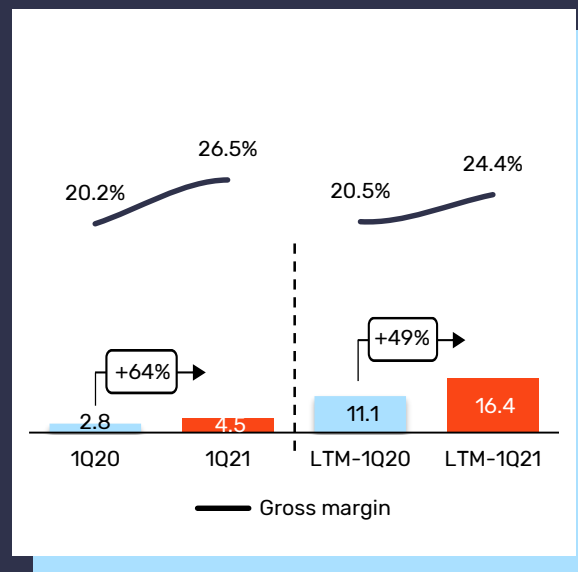
Gross profit



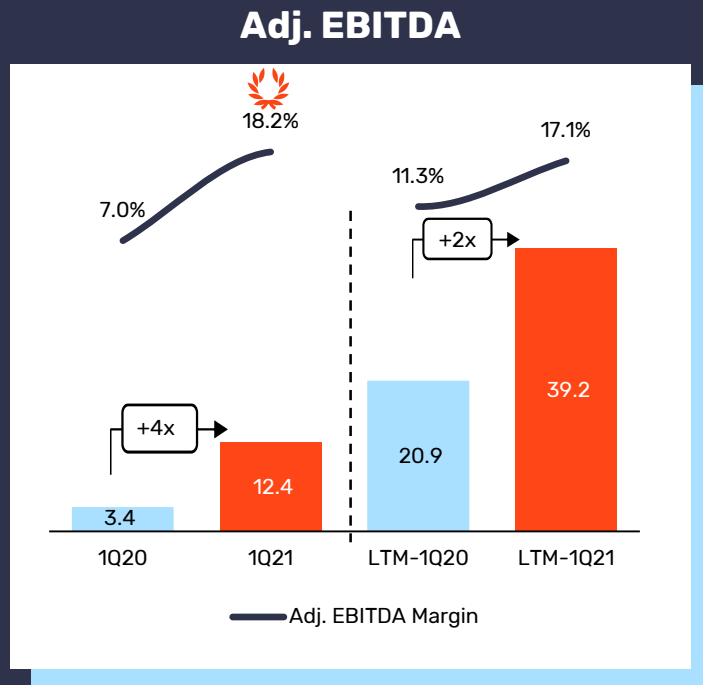
Software Gross profit



Services Gross profit

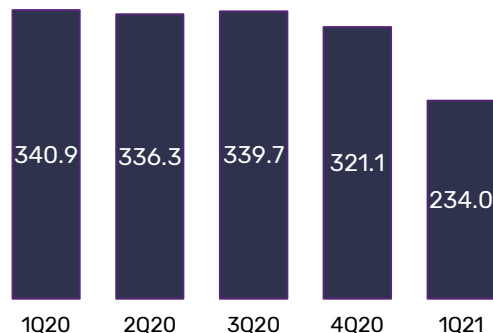


Financial Highlights - EBITDA



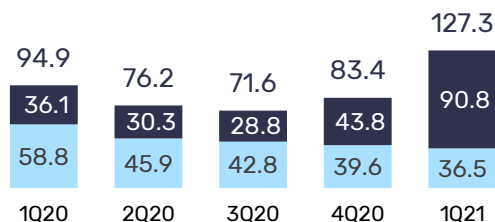
Financial Highlights – Cash Position

Gross Cash



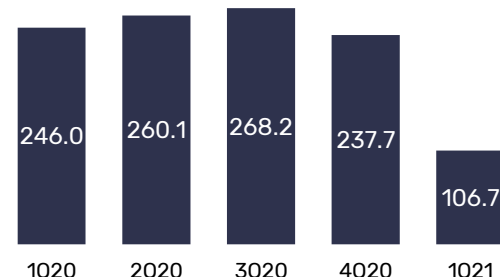
■ Gross Cash

Gross Debt



■ Loans ■ Acquisitions

Net Cash



■ Net Cash



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