

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

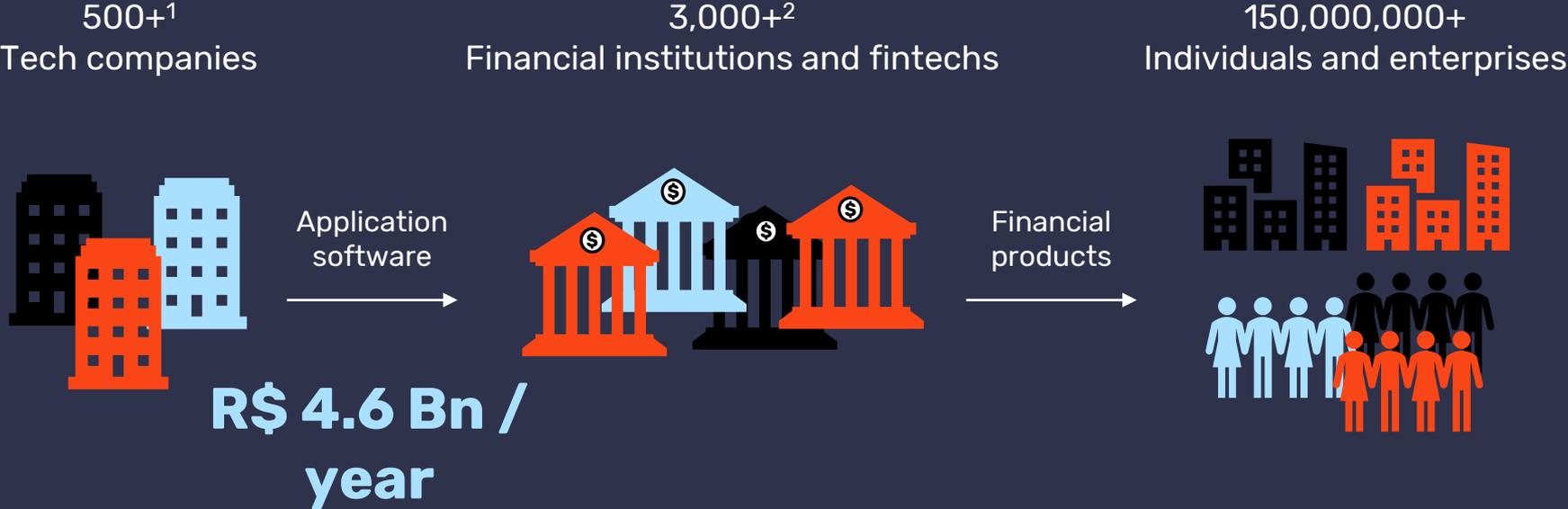
R\$ 177 Mn

cash to fund acquisitions



SMLLB3 IBRA B3 IGCT B3 IGC-NMB3 IGC B3 ITAG B3

We operate in a sophisticated financial sector...



(1) ABES (2020) | (2) BCB (2020)

...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
- Controllership
- 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+

Sinqia | funds

90+

Sinqia | pension

130+

Sinqia | consortium

60+

Sinqia | digital

Sinqia | outsourcing



Large base
500+ clients



Premium names
including fintechs



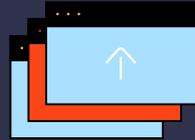
High level of loyalty
~30+ years

* 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**



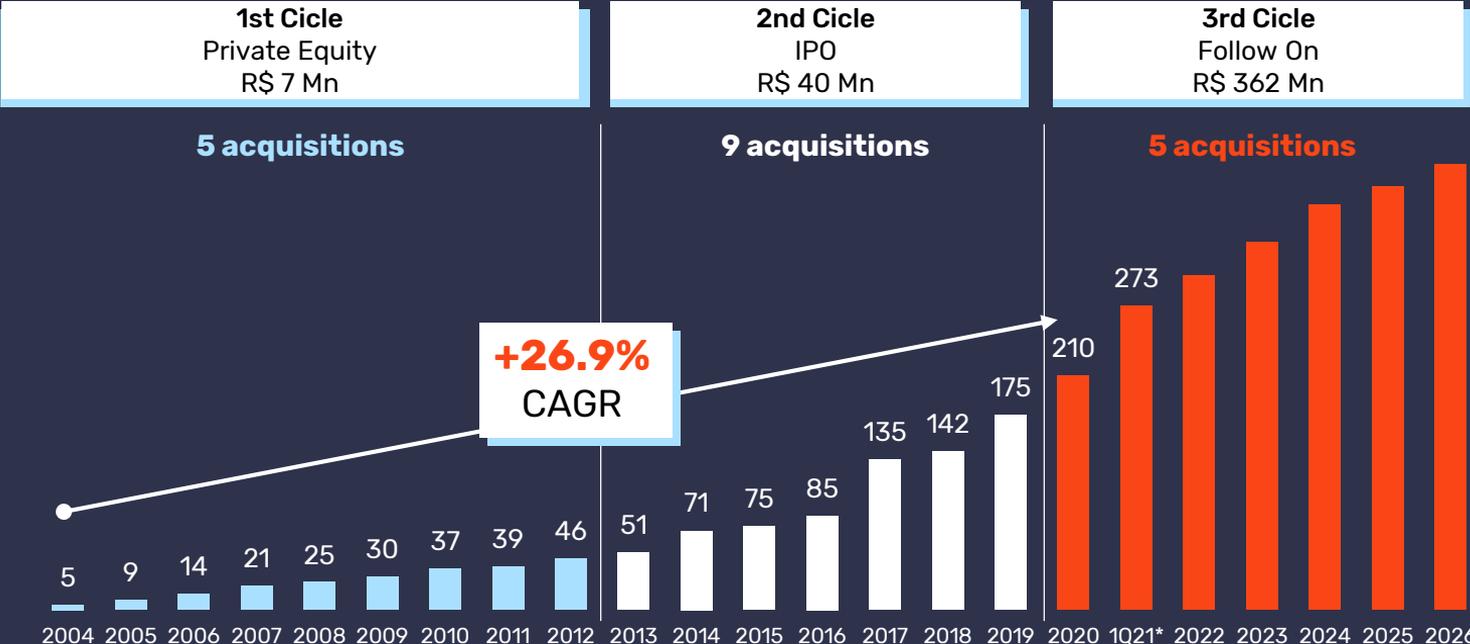
Clear consolidation wave due to **competition and succession**



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

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

Net Revenues (R\$ Mn)



+26.9%
CAGR

*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



* Gross revenue | *Consider one month of ISP and three months of Simply and FEPWeb not consolidated in the results

...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)



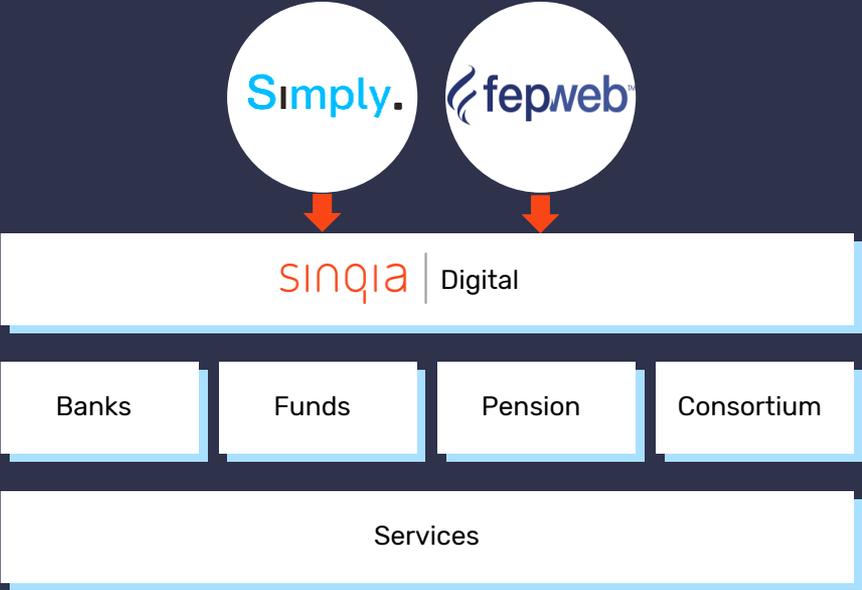
Adj. **EBITDA** of R\$8.0 Mn*



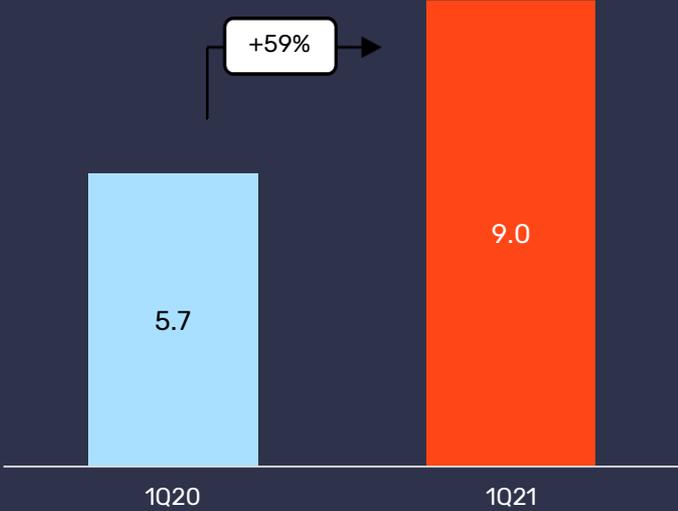
Acquisition of 60% of the capital by the initial value of R\$38.4 Mn

...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...

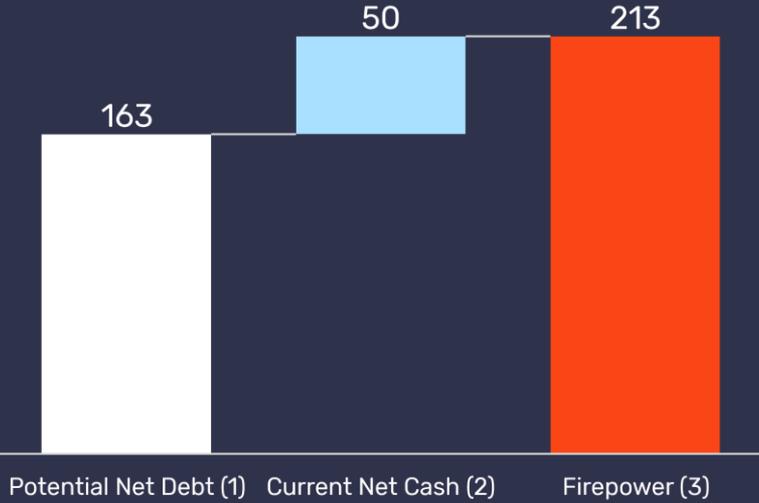
M&A pipeline



and several other deals under analysis

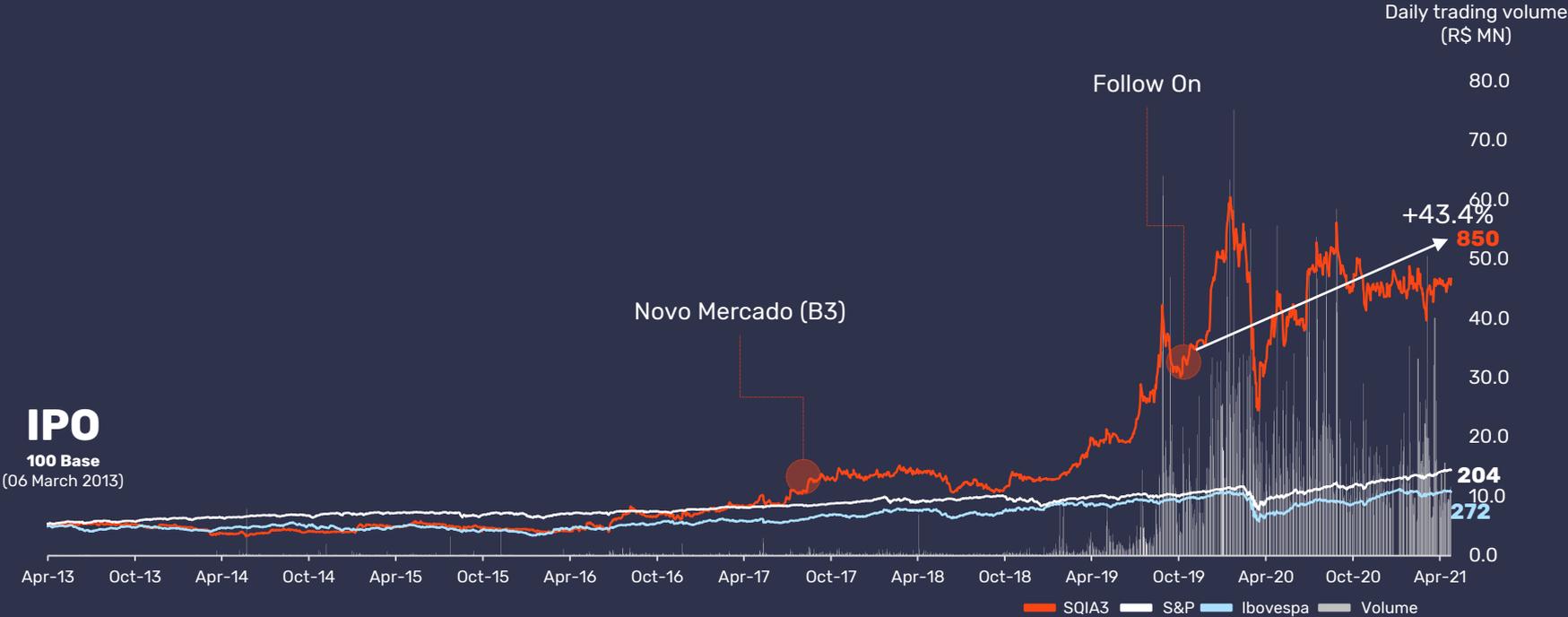
Total Firepower 1Q21

(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.



R\$ 18.0 Mn ADTV

We are backed by long term investors...



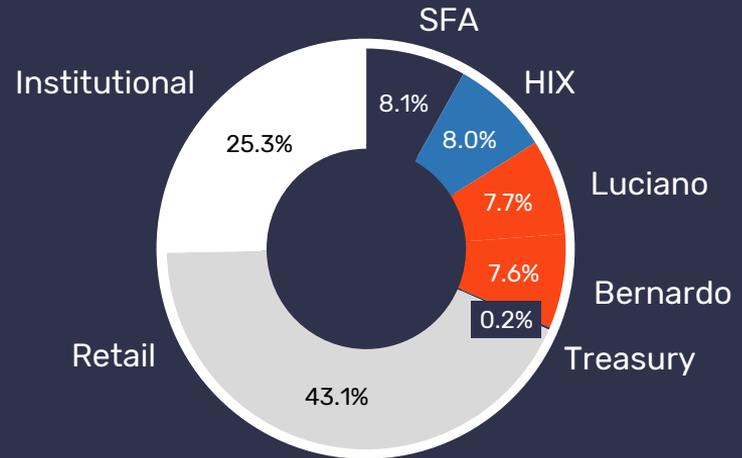
Full corporation
since the IPO



+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 unity was launched the **Sinqia 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)



Adj. EBITDA (R\$ Mn)



...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

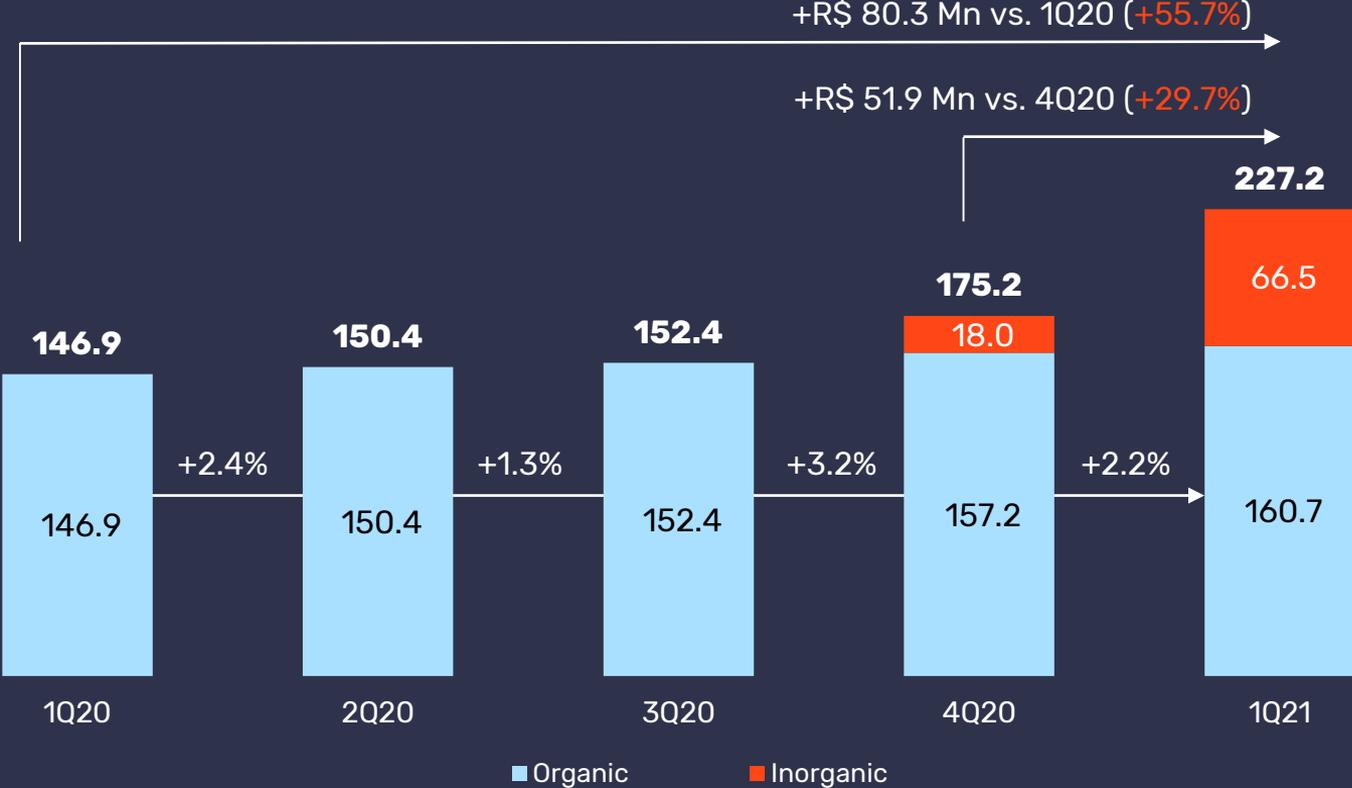
We are already the biggest promoter of innovation for the financial market

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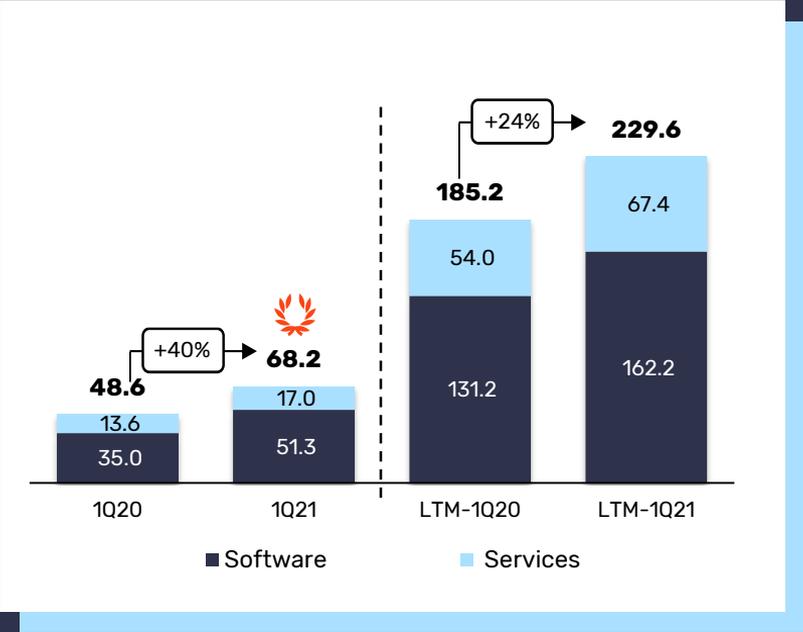
Operational Highlight



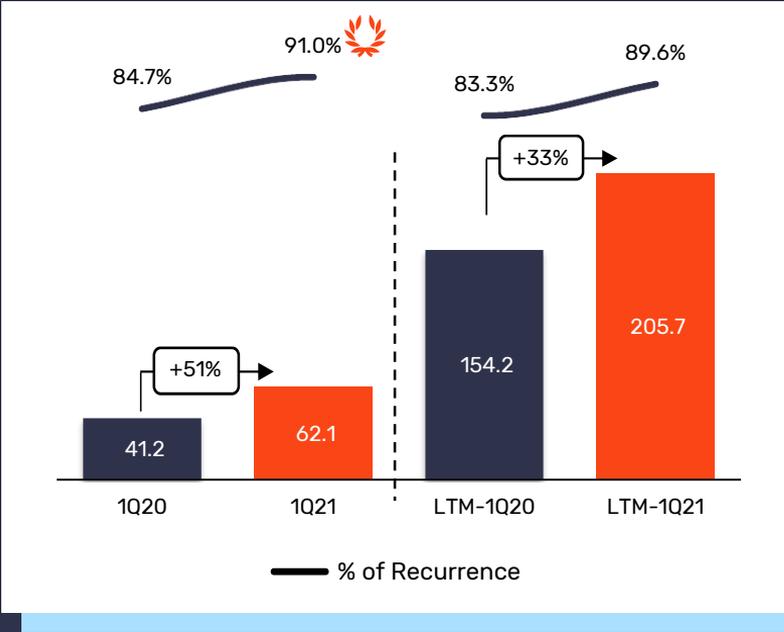
Values in R\$ Mn | Inorganic = Tree, Fromtis and ISP

Financial Highlights

Total Net Revenues

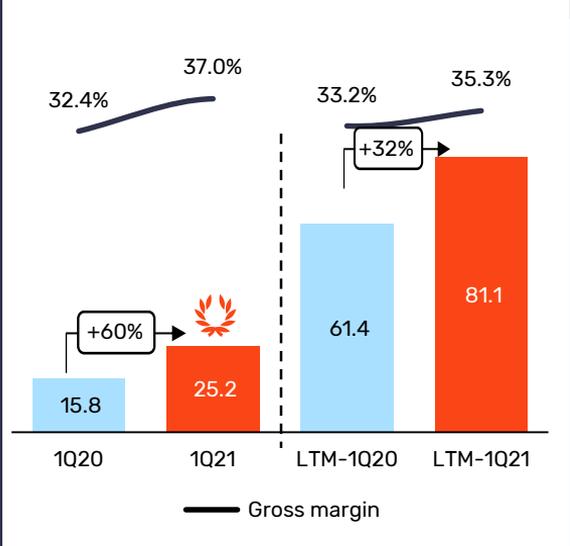


Recurring Revenues

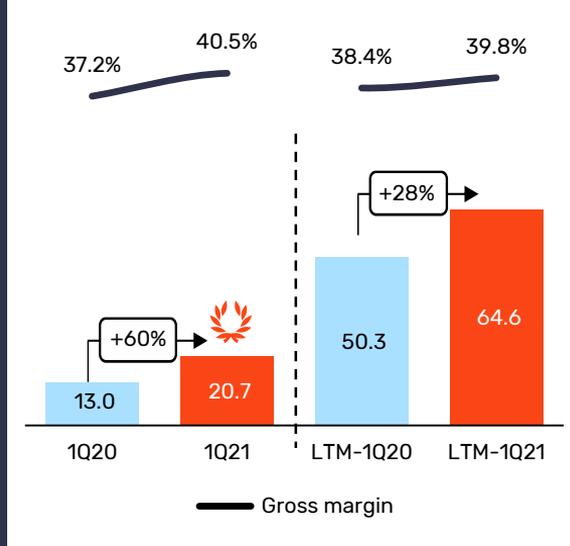


Financial Highlights – Gross Profit and Gross Margin

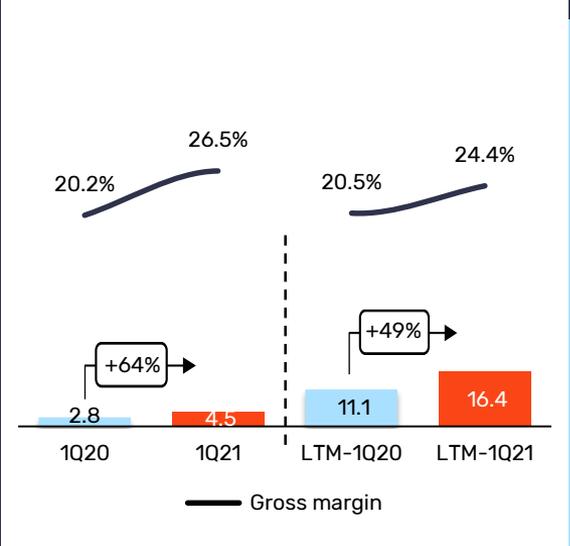
Gross profit



Software Gross profit

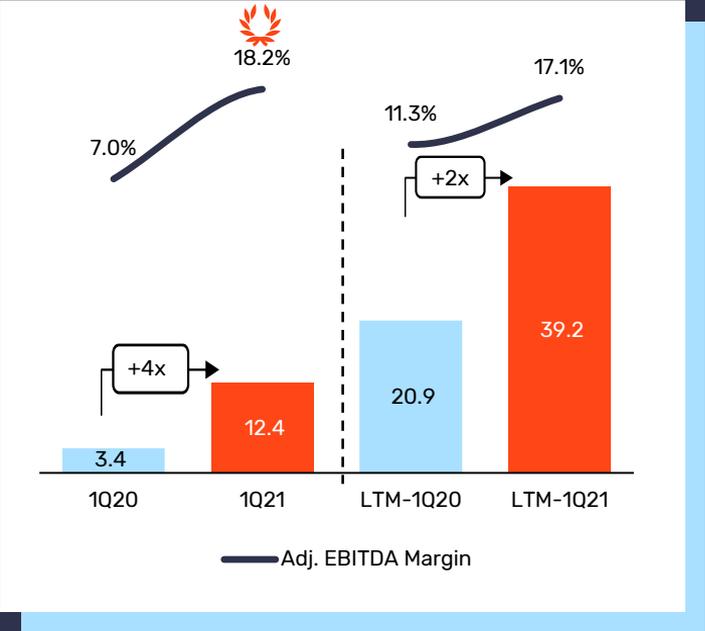


Services Gross profit



Financial Highlights - EBITDA

Adj. EBITDA



Financial Highlights – Cash Position

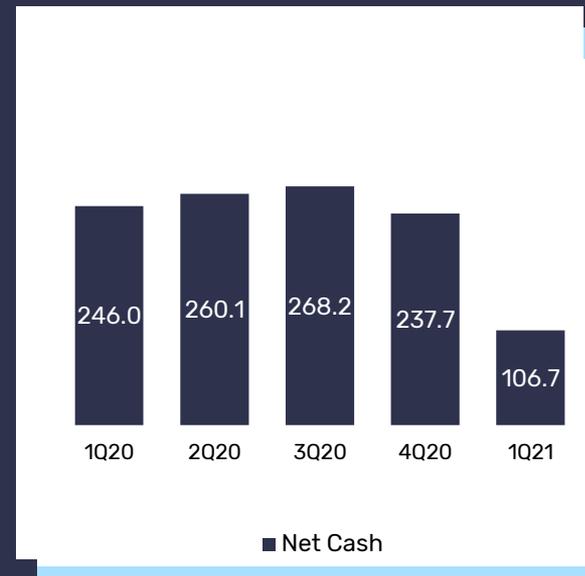
Gross Cash



Gross Debt



Net Cash





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