



A WIN-WIN BUSINESS

June 2021



A BRAZILIAN COMPANY

Founded in 2010, focused on the investment in **Distressed Assets**

Distressed Assets:

Loans in which the borrower has entered into DEFAULT



A WIN-WIN BUSINESS

Our philosophy aims to generate value
in each deal for:

LENDERS

BORROWERS

SHAREHOLDERS

WE SEE VALUE

Where others see problems





FINANCIAL INSTITUTIONS

Private and state-owned
banks, local or foreign
controlled, and leasing
companies



INVESTORS

Local, offshore
funds and
individuals



SUPPLIERS & OTHER ASSIGNORS

Credit receivables under
dispute or not ("Chapter
11", debt consolidations,
judicial settlements and
other legal rights)



**WE PURCHASE
CREDITS AT A
DISCOUNT AND
FOCUS ON
RENEGOTIATION**

&

**FREE OUR
CLIENTS FROM
THE BURDEN OF
MANAGING THE
DISTRESSED
SITUATIONS**

PUTTING OUR SPECIALIZED DEBT COLLECTION EXPERTISE TO WORK



BrD SECTOR EXPERTISE INCLUDES:

- > **Agribusiness**
Including Supplies,
Food & Beverage and
Tobacco
- > **Building and
Infrastructure**
Real State Development,
Logistics, Energy
- > **Mining and Steel**
- > **Retail & Wholesale**
- > **Industry and
Capital Goods**
- > **Services**
Financial Institutions,
Hotels, Tourism, Education
and Health
- > **Vehicles and Auto Parts**



**OUR GOAL
IS TO FIND
A SOLUTION
FOR THE
FUTURE**

**WHAT
HAPPENED IN
THE PAST IS
HISTORY**



SOLUTION DRIVEN

A negotiation might include,
among other possibilities:

- > Discount to
face value
- > Exchange for
other assets
- > Exchange for rights
that the borrower holds
- > Release of credit



Of course there is
conflict

**WE DEFEND
OUR
INTERESTS**

But, above all...

**WE UPHOLD
OUR
PRINCIPLES**

PRINCIPLES ADVOCATED

> **Non-negotiable respect for ethics**
We operate under International Corporate Governance and Sustainability best practices

> **Generate best possible results**

> **Compliance**
We abide by the Brazilian laws and social obligations



OUR HISTORY



Carlos H. A. R. Catraio
Founding Partner

JPMorgan Chase

Credit Manager

Bank of America

Officer

Itaú-Unibanco

Statutory Director

BPN Brasil

CEO

Universidade Federal do Rio de Janeiro

Business Administration

INSEAD

AMP

Beneficência Portuguesa São Paulo

Fiscal Concil President



Márcio Issao Fujita
Managing Partner

Bank of America

Officer

Itaú-Unibanco

Superintendent

Banco Votorantim

Statutory Director

Universidade de São Paulo

Economics

INSEAD

EMBA

Projeto Viver

Board Member

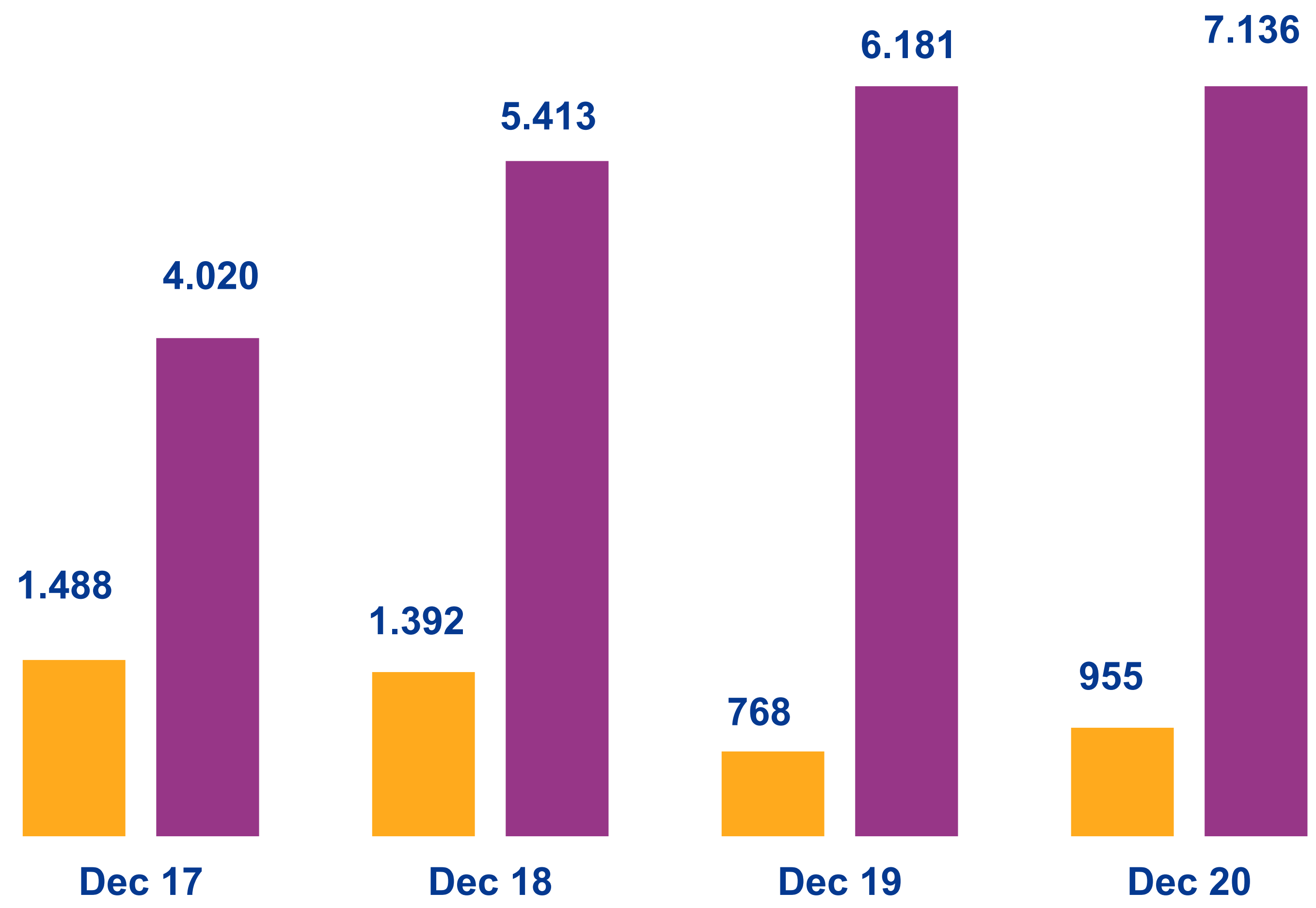


BrD IN NUMBERS

Cumulative face value of deals in which BrD acted as assignee or assignor*

■ YTD Volume
■ Cumulative Volume

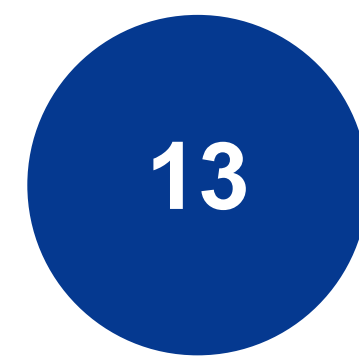
*in Mi /BRL



BrD OPERATES IN ALL BRAZILIAN REGIONS



NUMBER OF CITIES WHERE BrD HAS ALREADY CLOSED DEALS, PER REGION



North



Northeast



Midwest



South



Southeast

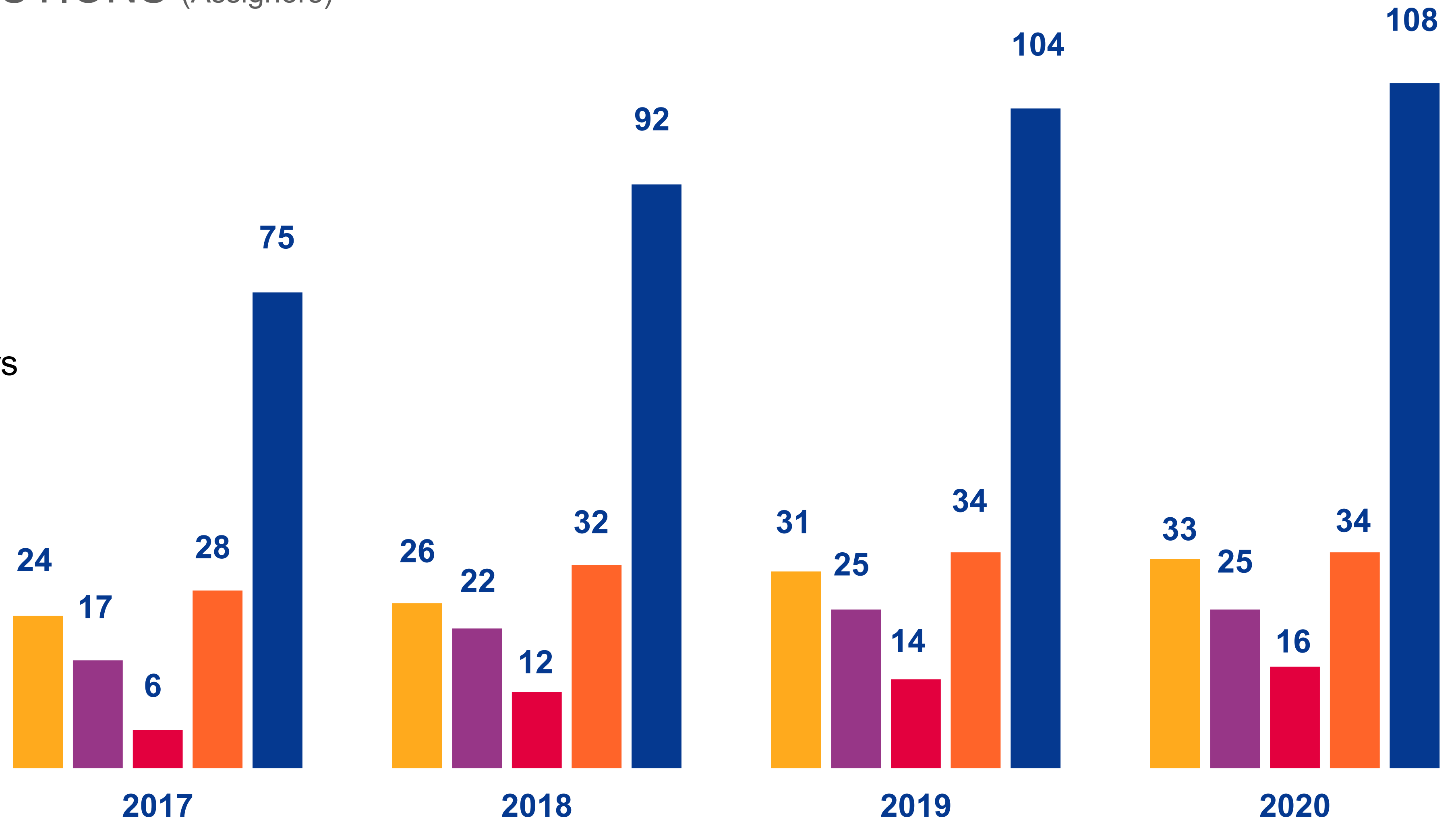
Present in 318 municipalities, BrD does business in every capital and in 80% of the largest Brazilian municipalities.

PROFILE OF TRANSACTION SOURCES



NUMBER OF INSTITUTIONS (Assignors)

- Local Banks
- Foreign Assignors
- Institutional Investors
- Other Creditors
- Total



BrD IN THE MEDIA



SOCIAL CAUSES



BrD Brasil Distressed Consultoria is a member of the Global Compact Brazil Network, a UN initiative that involves the private sector in actions aligned with the Sustainable Development Goals.

Know more at pactoglobal.org.br



**Pacto Global
Rede Brasil**



GLOBAL COMPACT PRINCIPLES



RESPECT

and support internationally recognized human rights in your area of influence



2

ENSURE

that your company does not participate in any way in the violation of human rights



3

SUPPORT

freedom of association and recognize to open collective bargaining



4

ELIMINATE

all forms of forced or compulsory labour



5

ERRADICATE

all forms of child labour in your productive chain



6

STIMULATE

all practices that eliminate any form of discrimination at the workplace



7

ASSUME

a responsible, preventive and proactive posture towards environmental challenges



8

DEVELOP

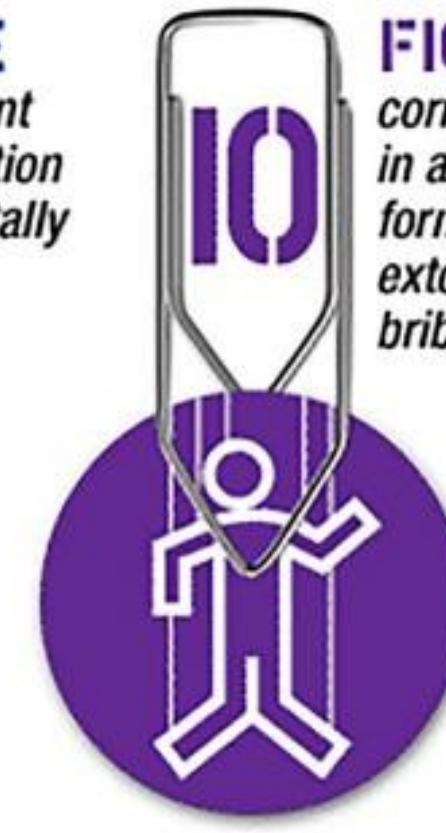
initiatives and practices to promote and divulge socioenvironmental responsibility



9

PROMOTE

the development and dissemination of environmentally responsible technologies



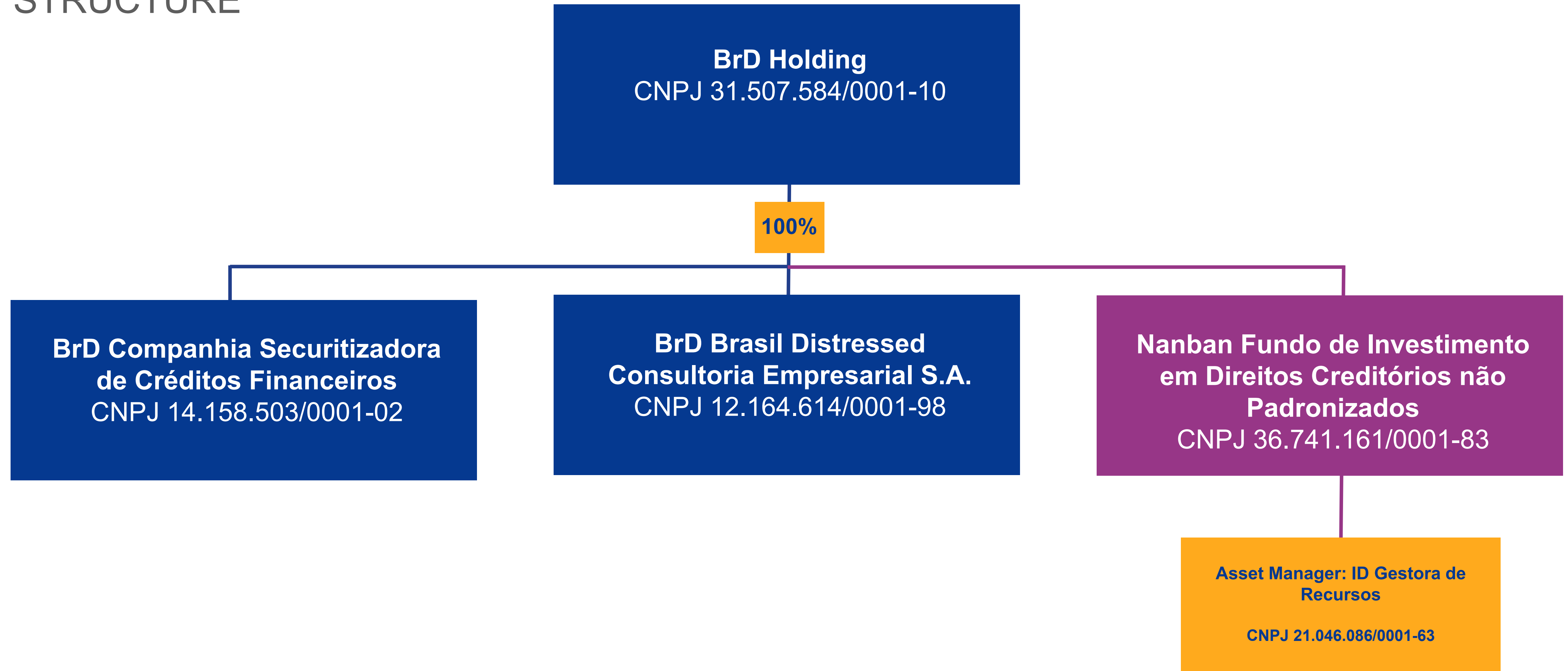
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FIGHT

corruption in all of its forms, including extortion and bribery

SHAREHOLDERS

STRUCTURE





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