



A WIN-WIN BUSINESS



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

CLIENTS

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, including labor claims' rights



SUPPLIERS & OTHER ASSIGNORS

Credit receivables under dispute or not (Chapter 11, debt consolidations, judicial settlements and other legal rights), including court-order debt security



**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 COLLETION EXPERTISE TO WORK



BrD SECTOR EXPERTISE INCLUDES:

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



**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 AND VALUES

> **Non-negotiable respect for ethics**

We operate under International Corporate Governance and Sustainability best practices

> **Compliance**

We abide by the Brazilian laws and social obligations

> **Generate best possible results**



OUR HISTORY



Carlos H. A. R. Catraio 
Founder Partner

JPMorgan Chase

Credit Manager

Bank of America

Officer

Itaú-Unibanco

Staturory Director

BPN Brasil

CEO

Universidade Federal do Rio de Janeiro

Business Administration

INSEAD

AMP

Beneficência Portuguesa São Paulo

Counselor



Márcio Issao Fujita 
Partner Director

Bank of America

Officer

Itaú-Unibanco

Superintendent

Banco Votorantim

Staturory Director

Universidade de São Paulo

Economics

INSEAD

EMBA

Projeto Viver

Counselor



Filipe Casellato Scabora 
Partner Director

Moore Stephens

Tax Consultant

Fundação Getúlio Vargas

Professor

PSAA Advogados

Partner

Universidade Estadual Paulista

Law

Universidade de São Paulo

Accounting, Master's and PhD degree

CMADS Ribeirão Preto

Counselor

OUR MANAGEMENT TEAM



Miguel Boudakian 
Investments

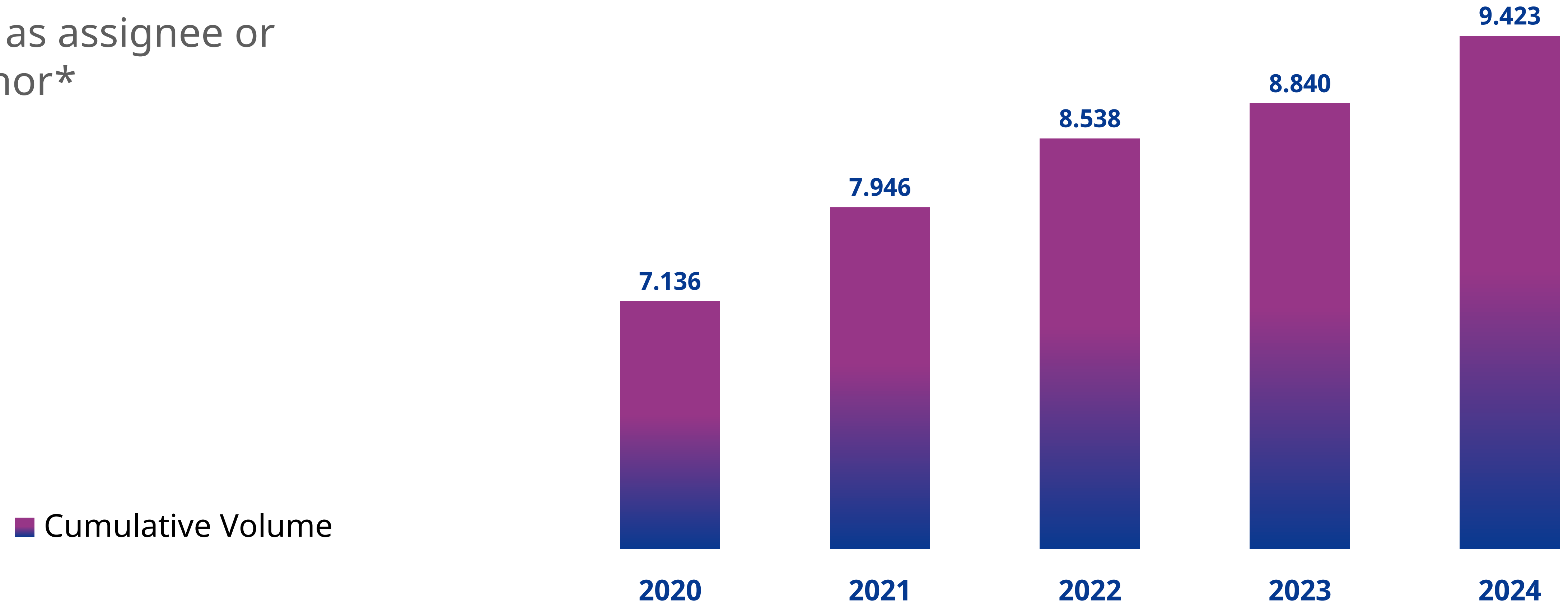
Soraia Alves Felipe 
Backoffice

George Spörl 
Commercial

TRANSACTION VOLUME



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



■ Cumulative Volume

*in Mi /BR

OPERATES IN ALL BRAZILIAN REGIONS



Number of cities where BrD has already closed deals, per region



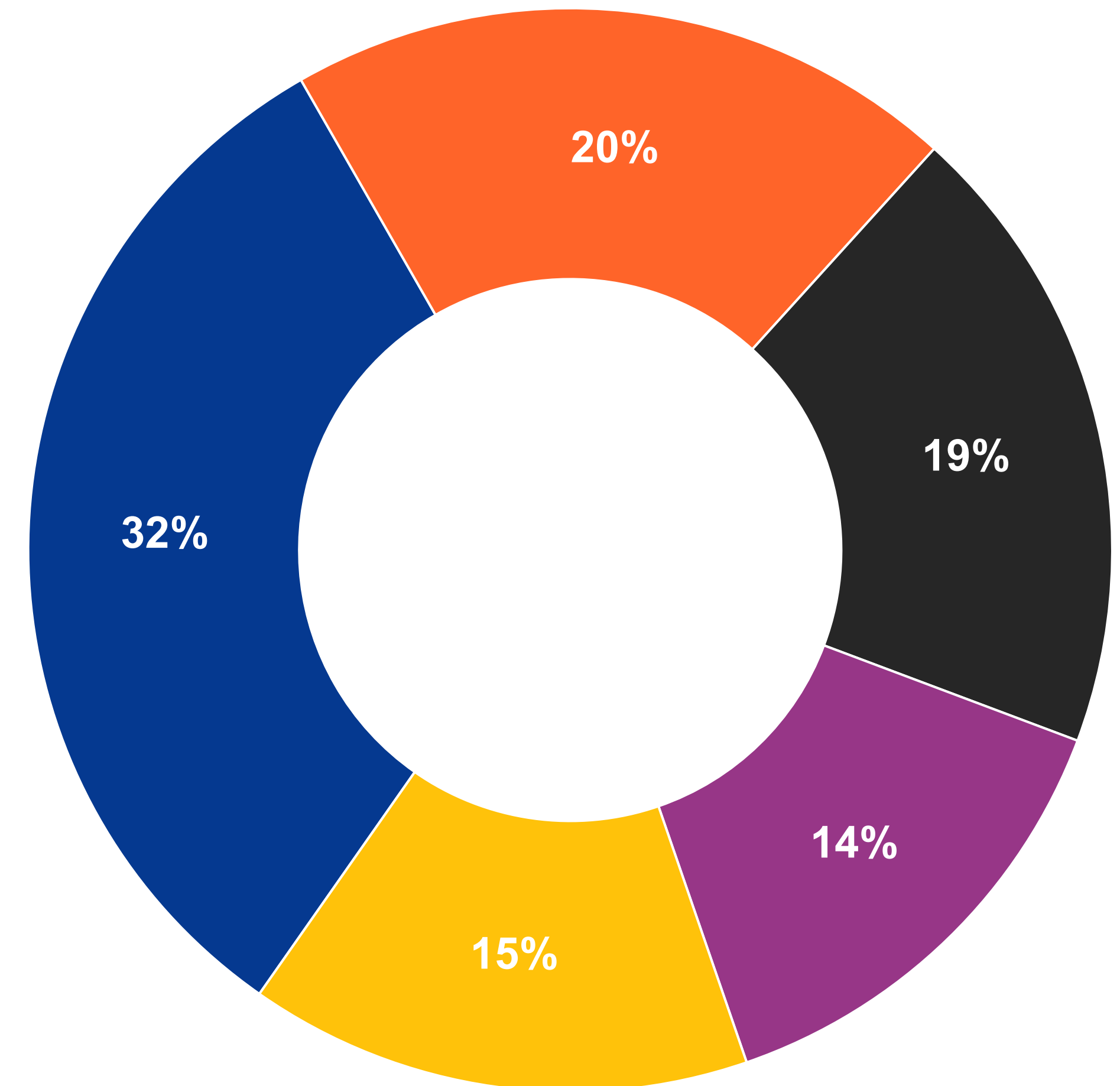
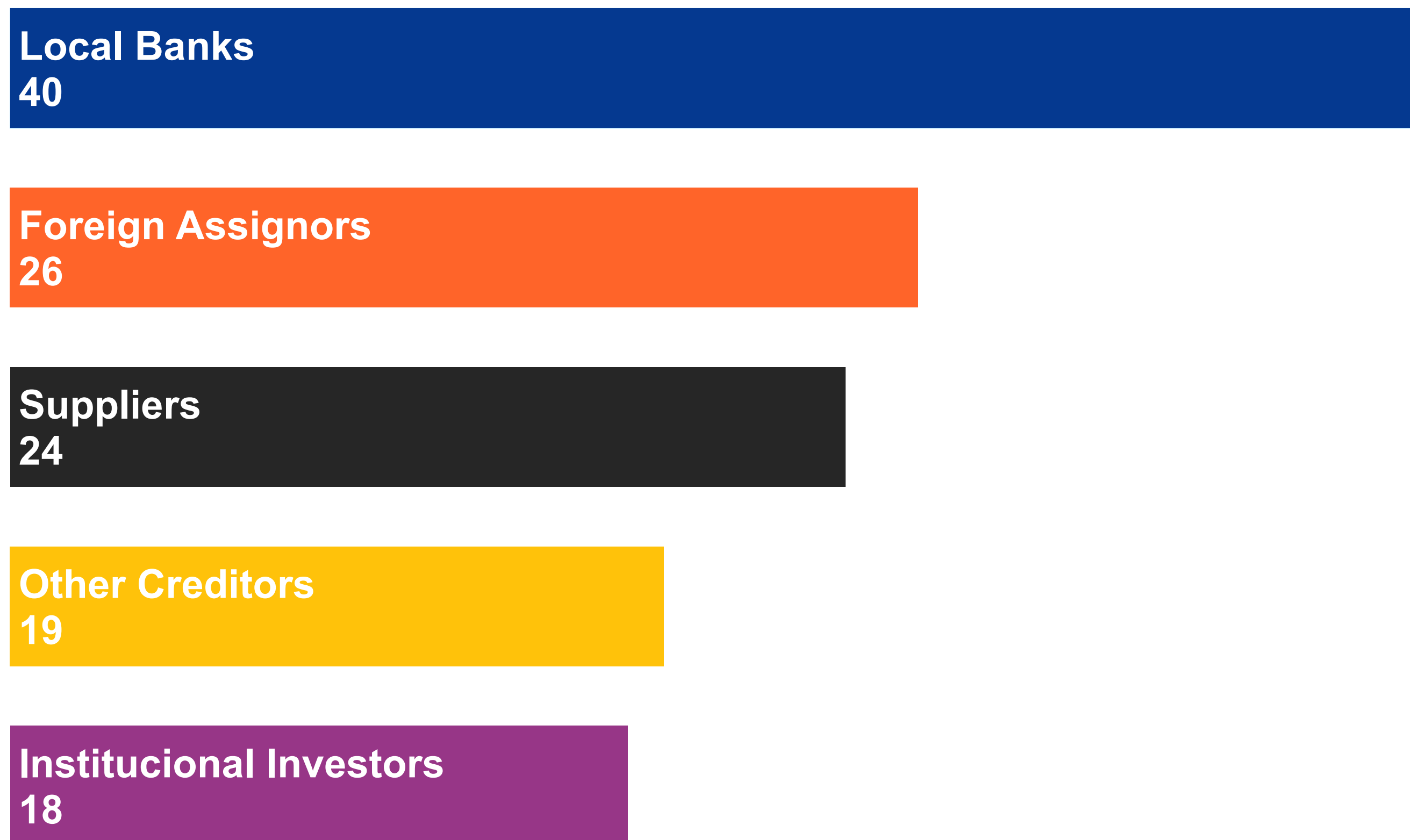
Present in 346 municipalities, BrD does business in every capital and in 80% of the largest Brazilian municipalities.



PROFILE OF TRANSACTION SOURCES



Portfolio history by number of institutions



How to Invest in Brazil's Alternative and Distressed Assets Market

FENALAW 23



Debtwire Latin America Forum

Brazilian Alternative Investments Expert Market Intelligence

NPL GLOBAL 6th International Summit 2-3 October 2024 | London

5º CONGRESSO DE INSOLVÊNCIA EMPRESARIAL DA OAB - RIBEIRÃO PRETO - SP

CONGRESSO DE INSOLVÊNCIA EMPRESARIAL DA OAB - RIBEIRÃO PRETO - SP

GBM Global Banking & Markets Latin America



MEDIA EXPOSURE

THE AMERICAS' FASTEST GROWING COMPANIES 2024 BrD Brasil Distressed Consultoria Empresarial

THE AMERICAS' FASTEST GROWING COMPANIES



Fundos dos EUA mostram apetite por ativos "podres" no Brasil. Por quê?

ESTA EMPRESA É FEITA PARA VOCÊ NÓS ELE ELA ELES ELAS

doamos 39 kits emergenciais com itens de limpeza e de higiene infantil e adulto, para famílias vítimas das chuvas em Recife/PE.



Great Place To Work® Certificada SET 2024 - SET 2025 BRASIL

CITI ISO DATAGRO NY SUGAR & ETHANOL CONFERENCE 2023

Uma das gestoras que tem sido procurada por fundos estrangeiros é a BrD Brasil Distressed, fundada pelo ex-diretor de crédito do Unibanco, Carlos Catrio.

"O gringo quer ganhar na moeda dele. Não existe esse negócio para ganhar 20%, 30% em dólar, existe um negócio para ganhar 20%, 30% em reais. É essa a coisa. Não é fácil ganhar dinheiro no Brasil", diz Catrio, ao Broadcast.

NANBAN



Pacto Global
Rede Brasil

Signatory since 2019

CAUSES WE SUPPORT



ELDERLY

11%



CHILDREN

22%



FIGHTING HUNGER

29%



HEALTH

38%



A Beneficência
Portuguesa
de São Paulo



90 ANOS DE UNIVERSIDADE
129 ANOS COM A SOCIEDADE



COMBATENDO E VENCENDO
O CÂNCER INFANTIL



INSTITUTO C.
CRIANÇA • CUIDADO • CIDADÃO



LAM
Luz Assistencial e Profissional



SODALÍCIO DA SACRA FAMÍLIA
A luz que conduz



Olhar de Bia



CMADS
Conselho Municipal de Atenção
à Diversidade Sexual
de Ribeirão Preto - SP

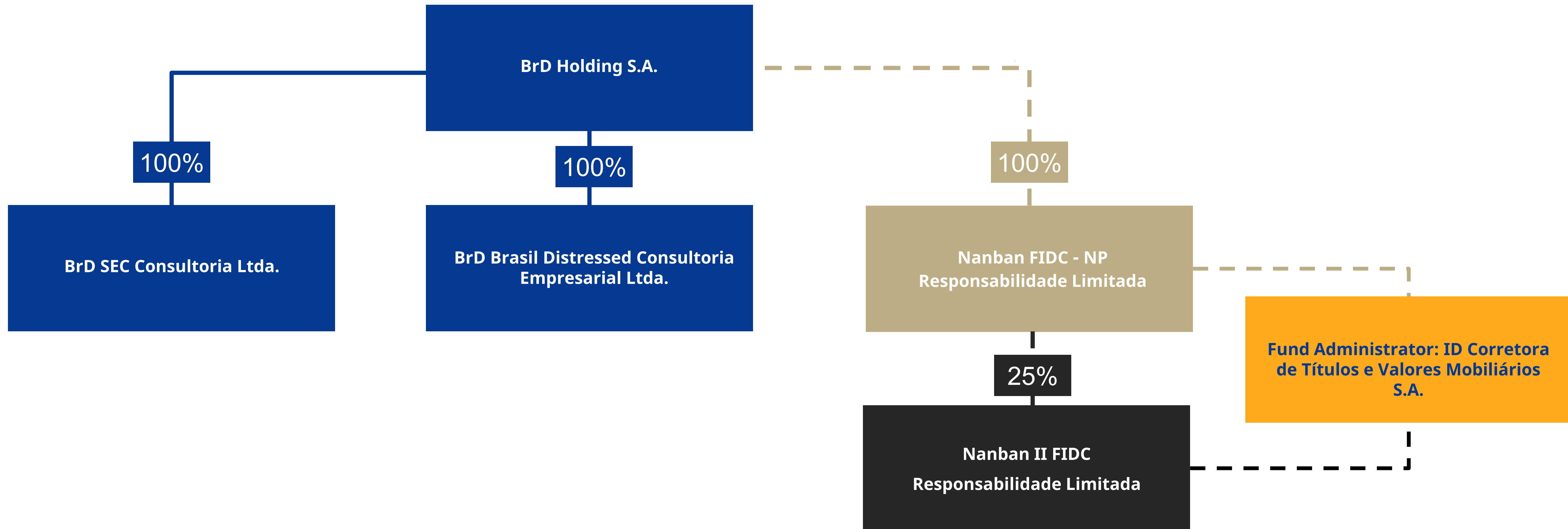


cass
Centro de Assistência Social Semeador



MOVIMENTO
ARTE

CORPORATE STRUCTURE





brd.net.br

+ 55 11 3013-2813 | contato@brd.net.br



BrD Brasil Distressed



@oficial_brd

This material has been prepared in good faith by BrD Holding S.A. ("BrD") and its information is accurate as of the time of its preparation. The information is not intended to be complete and includes opinions of BrD and its representatives. All information contained in this presentation is proprietary and confidential and does not constitute a public offering of any kind, being used for informational purposes only.