



A WIN-WIN BUSINESS



Rede Brasil

A BRAZILIAN COMPANY

Founded in 2010, focused on
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 and inheritances



SUPPLIERS & OTHER ASSIGNORS

Credit receivables under dispute or not (Chapter 11, debt consolidations, judicial settlements and other legal rights), including counter-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 COLLECTION EXPERTISE TO WORK

BRD SECTOR EXPERTISE INCLUDES:

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





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

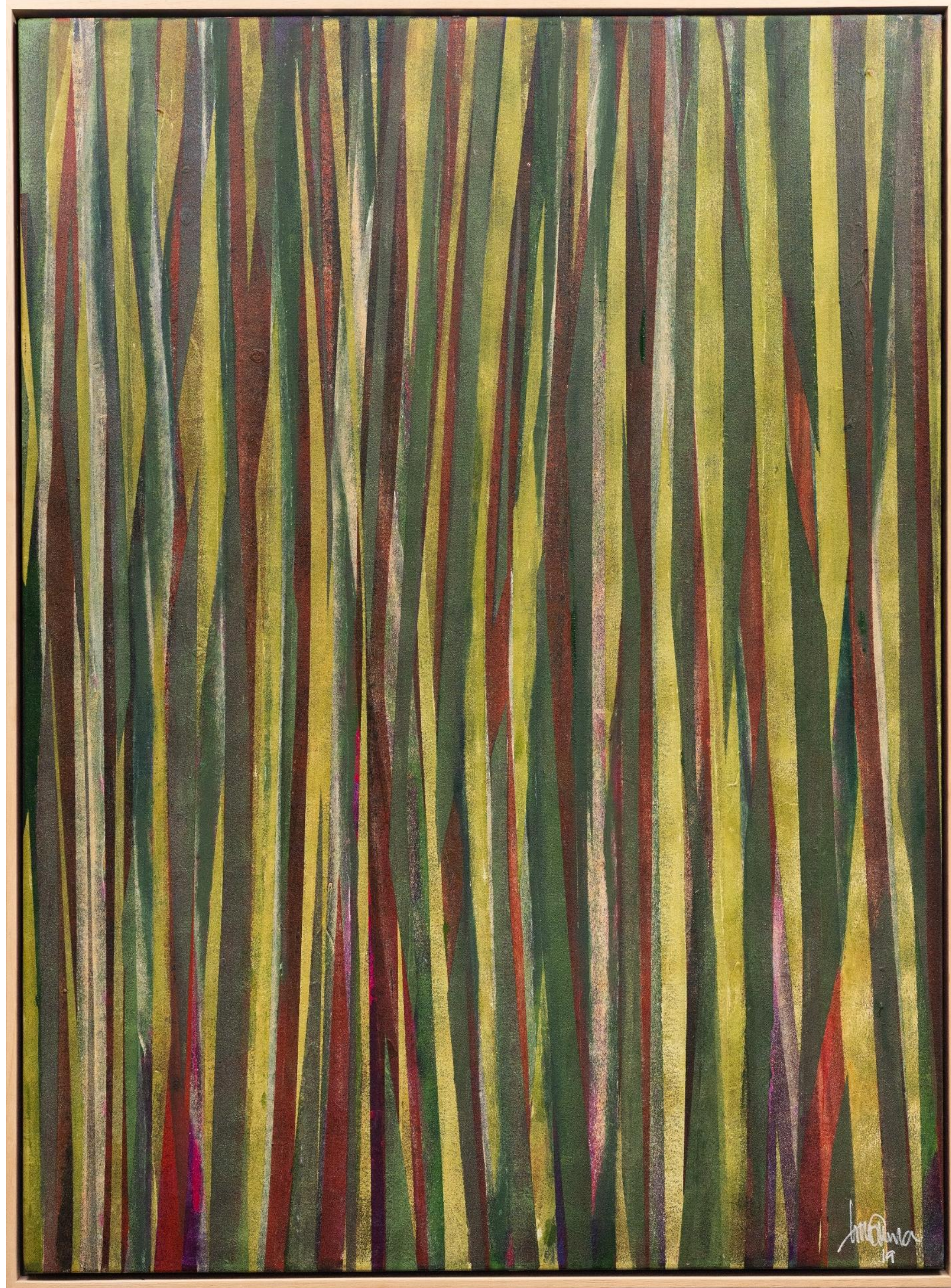
**WHAT
HAPPENED IN
THE PAST IS
HISTORY**

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 that when
the conflict occurs

**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 
Sócio Diretor

Bank of America

Officer

Itaú-Unibanco

Superintendent

Banco Votorantim

Staturory Director

Universidade de São Paulo

Economics

INSEAD

EMBA

Projeto Viver

Counselor



Filipe Casellato Scabora 
Sócio Diretor

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



Carlos Ferreira
Financial



George Spörl
Commercial



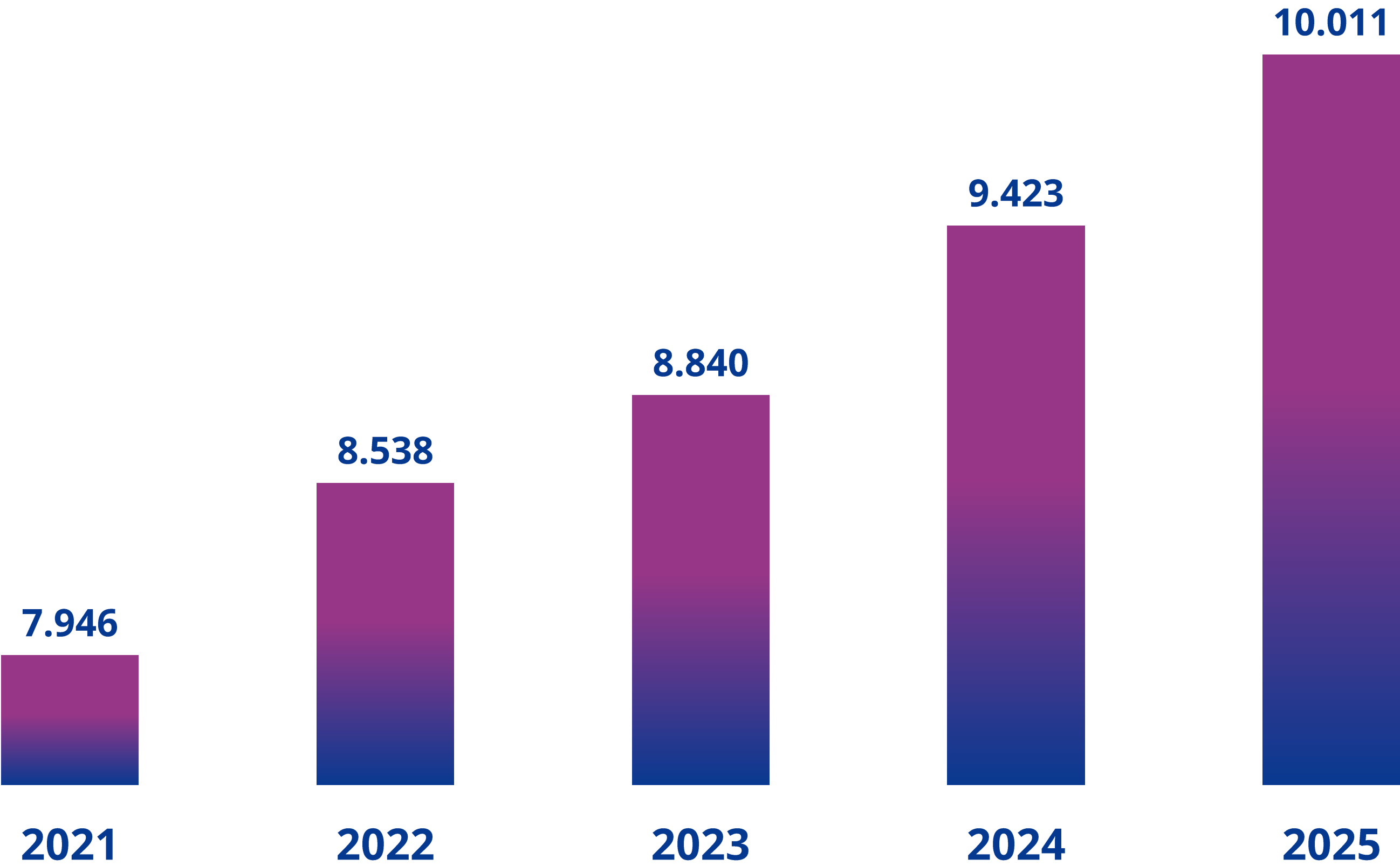
Soraia Alves Felipe
Backoffice



TRANSACTION VOLUME

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

Cumulative Volume



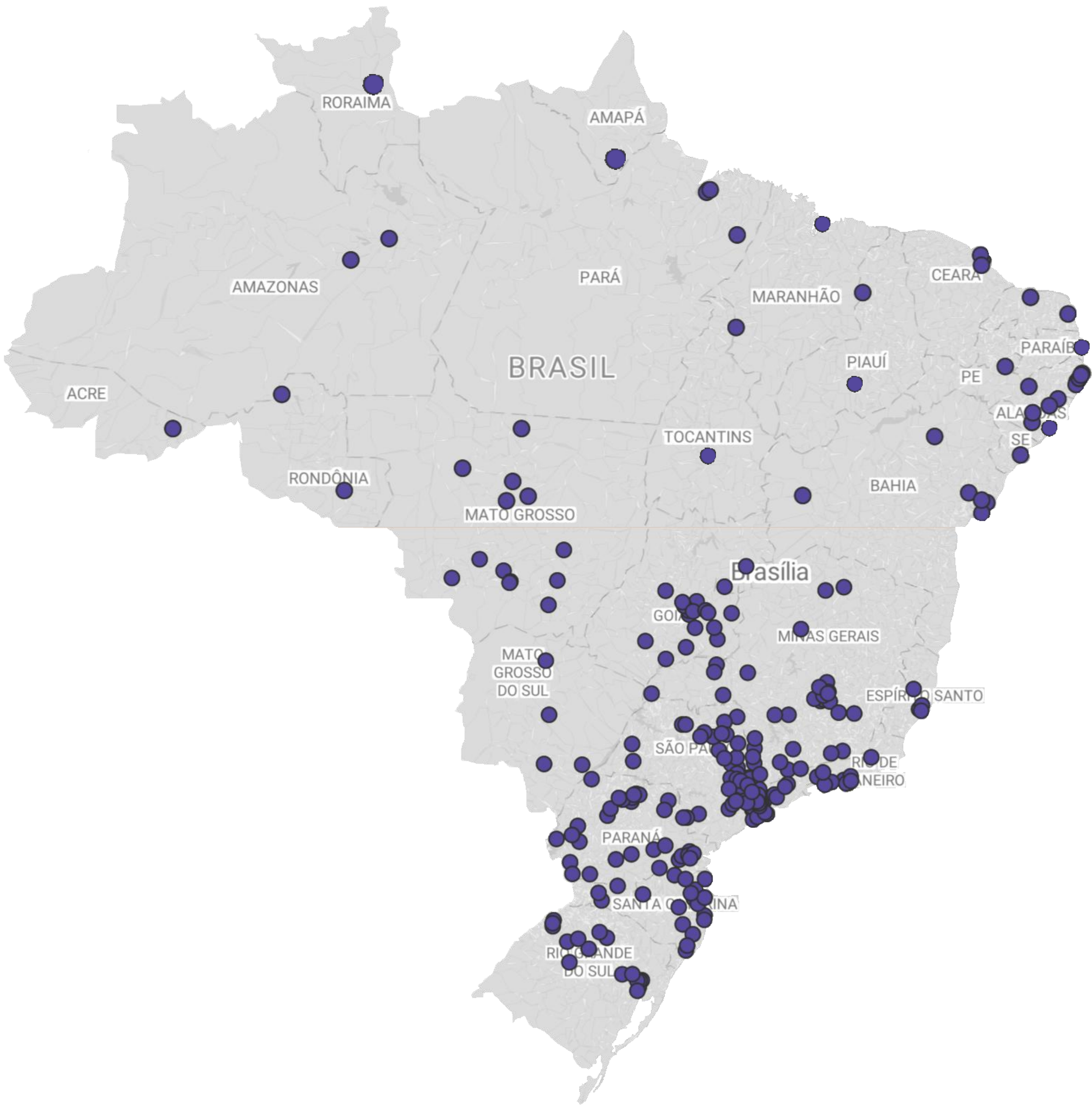
*in Mi / BR

OPERATES IN ALL BRAZILIAN REGIONS

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



Present in 352 municipalities, BrD does business in every capital and in 80% of the largest Brazilian municipalities.



PROFILE OF TRANSACTION SOURCES

Portfolio history by % of institutions

Local Financial Institutions
32%

Foreing Assignors
20%

Suppliers
19%

Other Creditors
15%

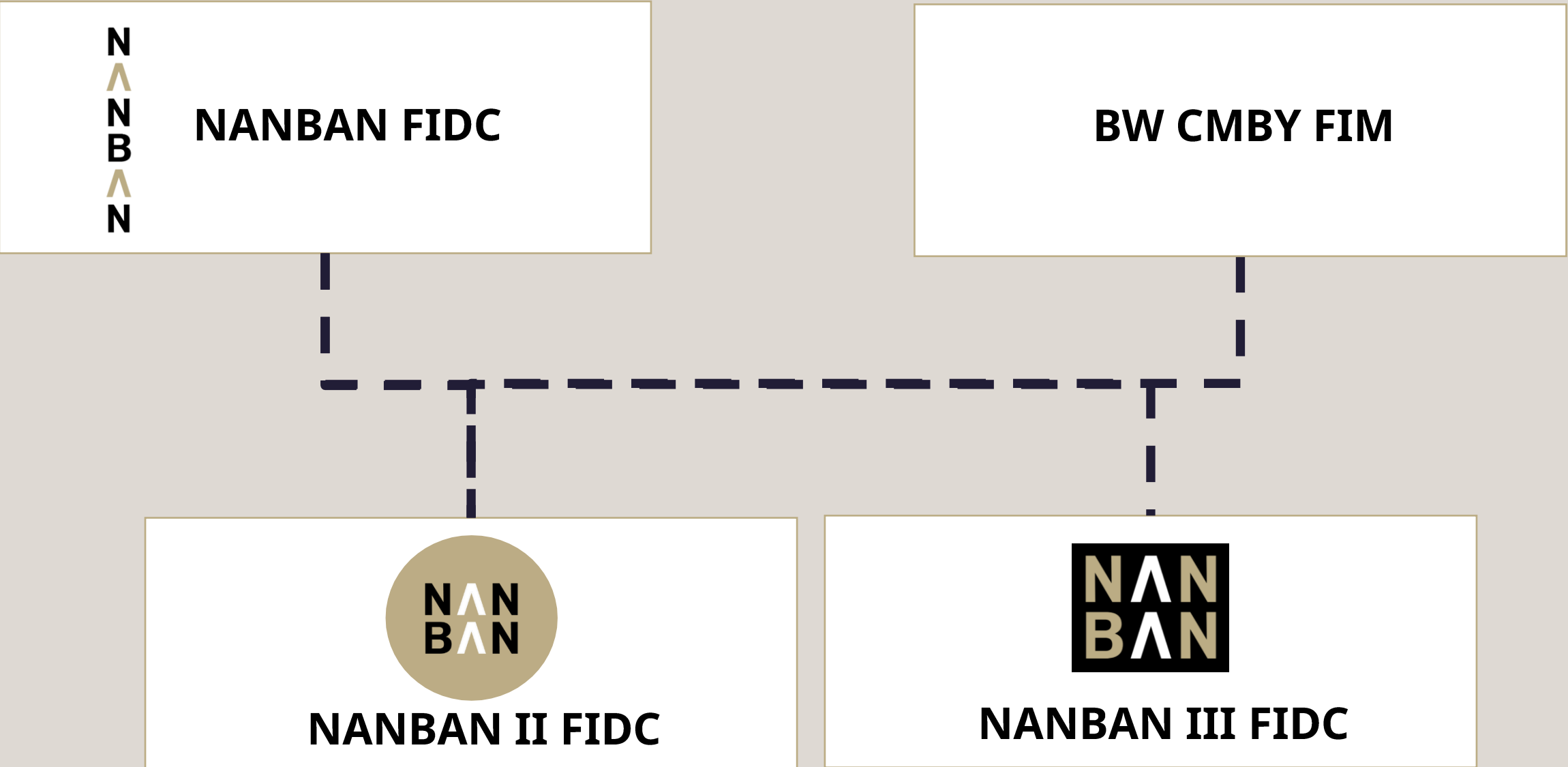
Institucional Investors
14%



CORPORATE STRUCTURE



OUR INVESTMENT FUNDS

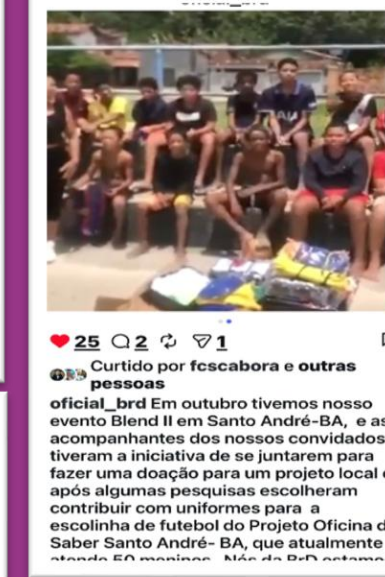
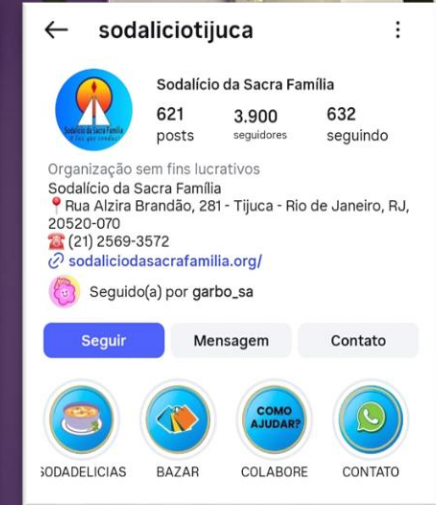


Do you know what NANBAN means?

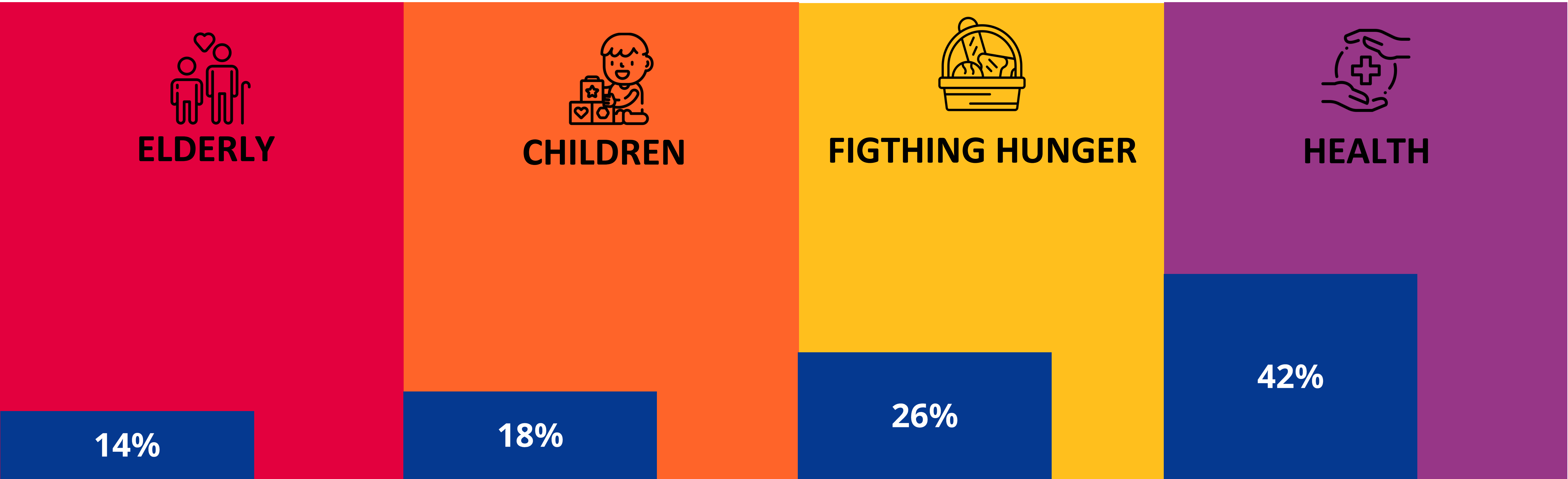




MIDIA EXPOSURE



CAUSES WE SUPPORT



A Beneficência
Portuguesa
de São Paulo

MISSÃO
PAZ

SODALÍCIO DA SACRA FAMÍLIA
A luz que conduz

PROVEDORIA DA COMUNIDADE
PORTUGUESA DE SÃO PAULO

COMBATENDO E VENCENDO
O CÂNCER INFANTIL

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

TEMPLO ESPÍRITA DA FRATERNIDADE
Uma Luz em nossa vida
FUNDADO EM 1908
AMPARO - SP

INSTITUTO C.
CRIANÇA • CUIDADO • CIDADÃO

MOVI
MENT
ARTE

CEAR
centro espirita aurora redentora



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BrD Brasil Distressed



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