



A WIN-WIN BUSINESS



A BRAZILIAN COMPANY

Founded in 2010, focused in
investing in **Distressed Assets**

Distressed Assets

Loans in which the borrower has
entered into DEFAULT



A WIN-WIN BUSINESS

A company which philosophy, in each deal, aims to generate value 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 and 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**

**RELIEVING OUR
CLIENTS OF
DISTRESSED
ASSETS**

ALWAYS WITH SPECIALIZED DEBT COLLETION EXPERTISE



BrD HAS ACQUIRED ASSETS IN THESE SECTORS

- > **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**

**WHAT
HAPPENED
BEFORE IS
HISTORY**



REACHING AN AGREEMENT

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

> **Generate best possible results**

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

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



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

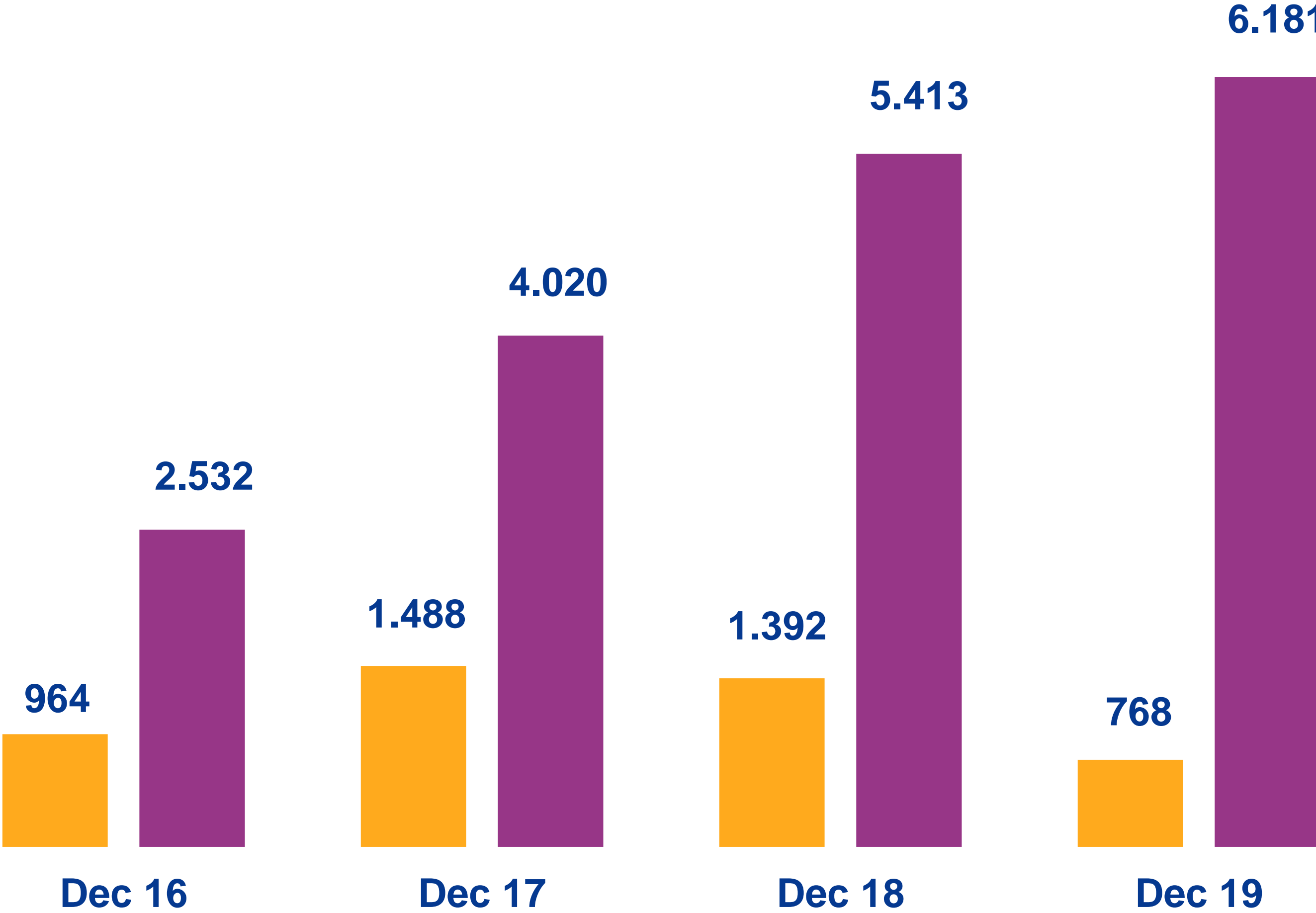
Board Member

BrD IN NUMBERS

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

■ YTD Volume
■ Cumulative Volume

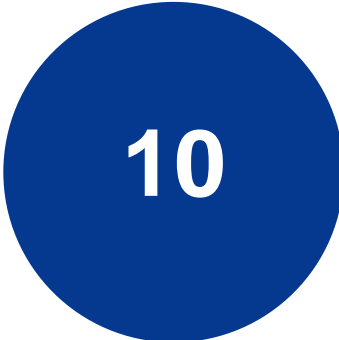
*in Mi /BRL



BrD OPERATES IN ALL BRAZILIAN REGIONS



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



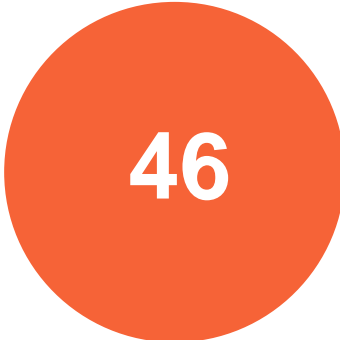
North



Northeast



Midwest



South



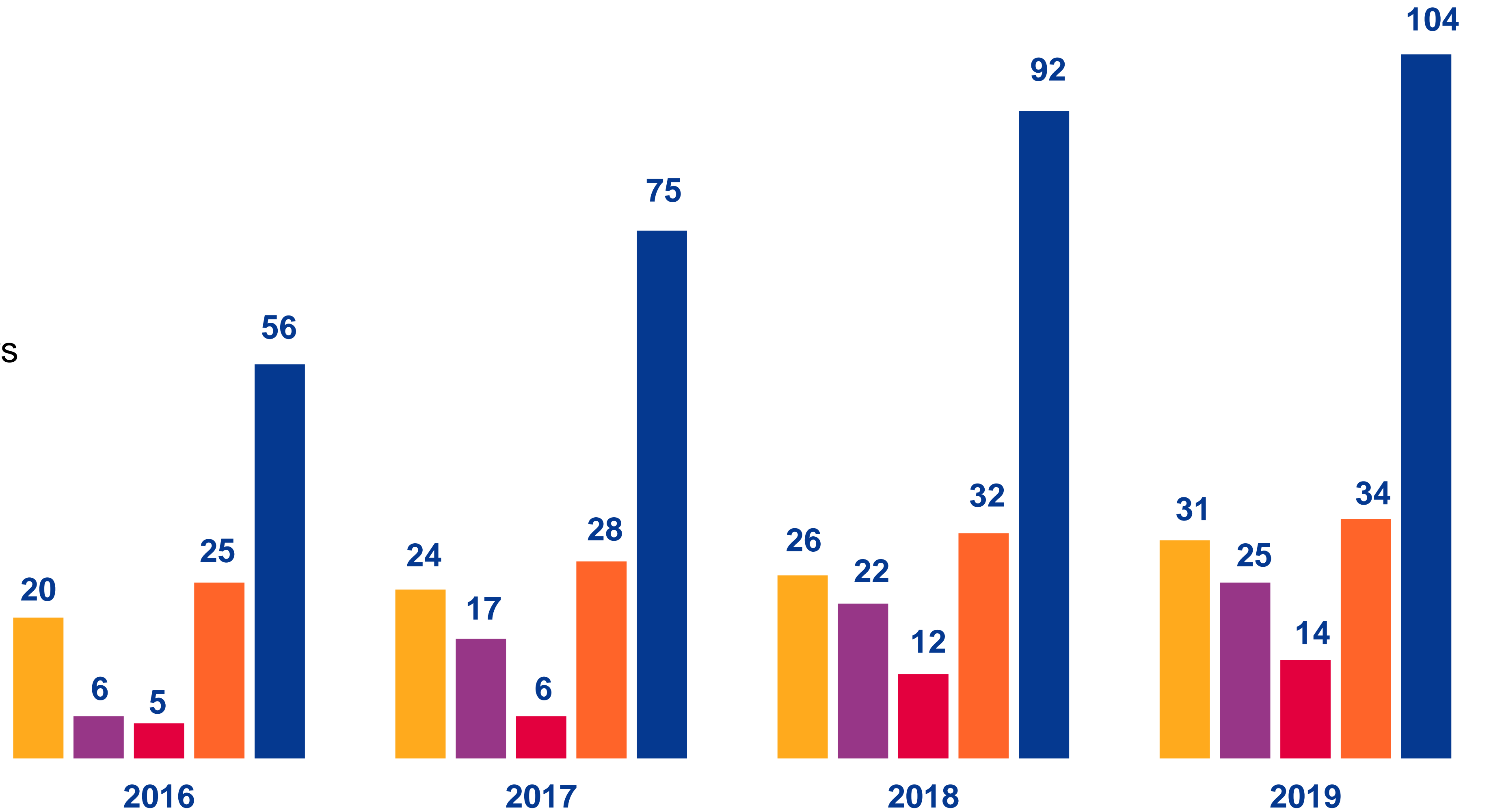
Southeast

Total: 189

ASSIGNORS BASE

IN NUMBER OF INSTITUTIONS

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



BrD IN THE MEDIA



TEM MUITA EMPRESA ENDIVIDADA? ÓTIMO!

140 CANTOS

12	Brasil Distressed (BrD)	SP	2.480.726	7.986.042	13.415.482	132,55
13	...	PE	23.126.000	63.188.000	119.682.000	127,49
14	...	SP	32.992.889	38.971.535	145.911.214	110,30
15	...	SP	10.202.336	2.933.136	44.851.978	109,67
16	...	SC	6.529.779	16.457.024	28.126.143	107,54
17	...	SP	2.725.159	6.687.877	10.902.884	100,02
18	...	SP	5.914.096	10.050.710	21.226.379	89,45
19	...	MG	5.855.288	10.838.432	18.283.000	80,50
20	...	SP	33.593.000	60.083.000	103.192.000	75,27
21	...	MG	8.025.473	9.523.739	24.139.532	73,43
22	...	MG	12.352.000	24.884.000	35.969.000	70,65
23	...	SP	57.634.000	57.634.000	97.300.000	69,05
24	...	SP	24.185.135	24.185.135	35.876.142	56,55
25	...	SP	237.077	237.077	54,15	54,15
26	...	SP	159.000	159.000	54,14	54,14
27	...	SP	331.391	331.391	53,72	53,72
28	...	SP	10.066.604	10.066.604	52,75	52,75

AS PMES QUE MAIS CRESCEM NO BRASIL

Deloitte. EXAME 2019

AS PMES QUE MAIS CRESCEM NO BRASIL

Deloitte. EXAME 2019

Facebook vira zona de caça a caloteiros

Investidores de fundos bilionários e procuradores buscam patrimônio escondido

Para os bancos é interessante vender (os créditos) porque eles limpam o balanço?

Ranking por região

As PMEs que Mais Crescem no Brasil

Inovação e talentos que trazem resultados

As PMEs que Mais Crescem no Brasil

Ações para o crescimento

As PMEs que Mais Crescem no Brasil

BRAZIL

In search of higher yield, global investors are looking at distressed debt

INVESTORS CHASE DISTRESSED DEBT

By Rodrigo Amaral

At the end of June 2017, corporate bank loans were valued at \$90 billion, according to a report by KPMG. Total new performing loans, including bank loans, was about 3%.

As the market matures and grows, asset managers are pursuing varied strategies and specializing in different categories of corporate and consumer debt.

Brazil Distressed muda sócios e planeja intensificar aquisições

Por Cristiane Lucchesi e Felipe Marques

(Bloomberg) -- A Brasil Distressed, criada em 2010 e também conhecida como BrD, alterou seu quadro societário e planeja intensificar aquisições neste ano.

- BrD procura comprar até R\$ 1,5 bilhão de crédito inadimplente de companhias brasileiras de médio porte, dois terços acima do que comprou no último ano, disse Carlos Catraio, sócio e diretor-gerente da BrD, em entrevista.
- Empresa nomeou Marcio Fujita como sócio e diretor-gerente, substituindo José Guilherme Lembi de Faria, que deixou a cia., de acordo com Catraio.
- NOTA: Fujita e Catraio possuem juntos 68% da BrD; o restante foi vendido à Arabá Comércio de Bens e Participações, empresa da família portuguesa Lapa.

Para entrar em contato com os repórteres: Cristiane Lucchesi em São Paulo, lucchesi@bloomberg.net

Ações que mais contribuíram para o crescimento das PMEs nos últimos três anos (em %; respostas múltiplas)

Expansão em novos mercados geográficos

Definição de foco de atuação do negócio

Desenvolvimento e execução da estratégia de preços

Integração com canais de parceiros

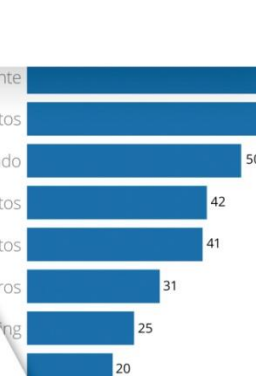
Transformação digital

Atuação em novos mercados geográficos

Definição de foco de atuação do negócio

Desenvolvimento e execução da estratégia de preços

BIU
Brasil Distressed
A win-win business.



EVENTS WE SUPPORT / PARTICIPATE



SOCIAL CAUSES



BrD Brasil Distressed Consultoria
is a new new 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

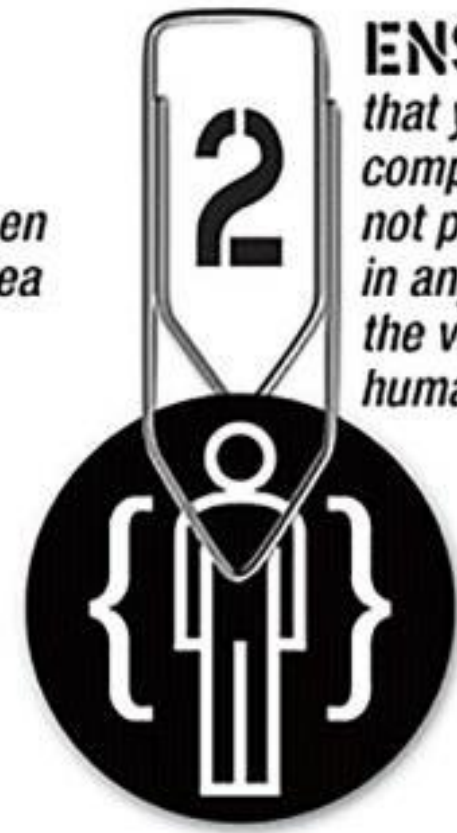


Pacto Global
Rede Brasil

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



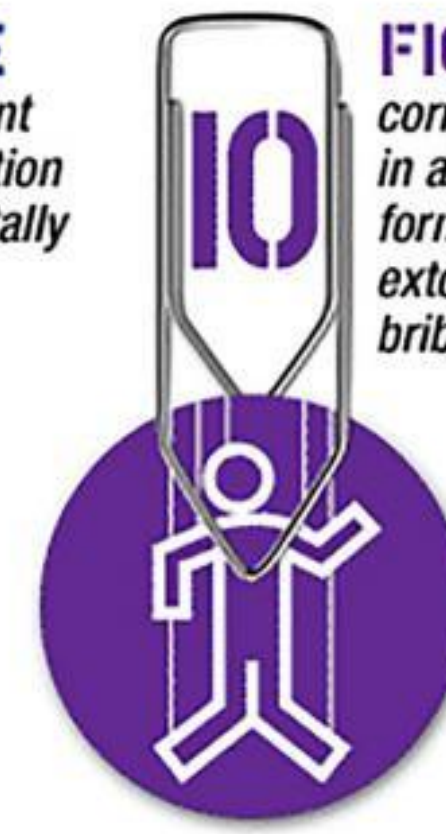
7 ASSUME
a responsible, preventive and proactive posture towards environmental challenges



8 DEVELOP
initiatives and practices to promote and divulge socioenvironmental responsibility



9 PROMOTE
the development and dissemination of environmentally responsible technologies



10 FIGHT
corruption in all of its forms, including extortion and bribery

SHAREHOLDERS

STRUCTURE





brd.net.br

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