

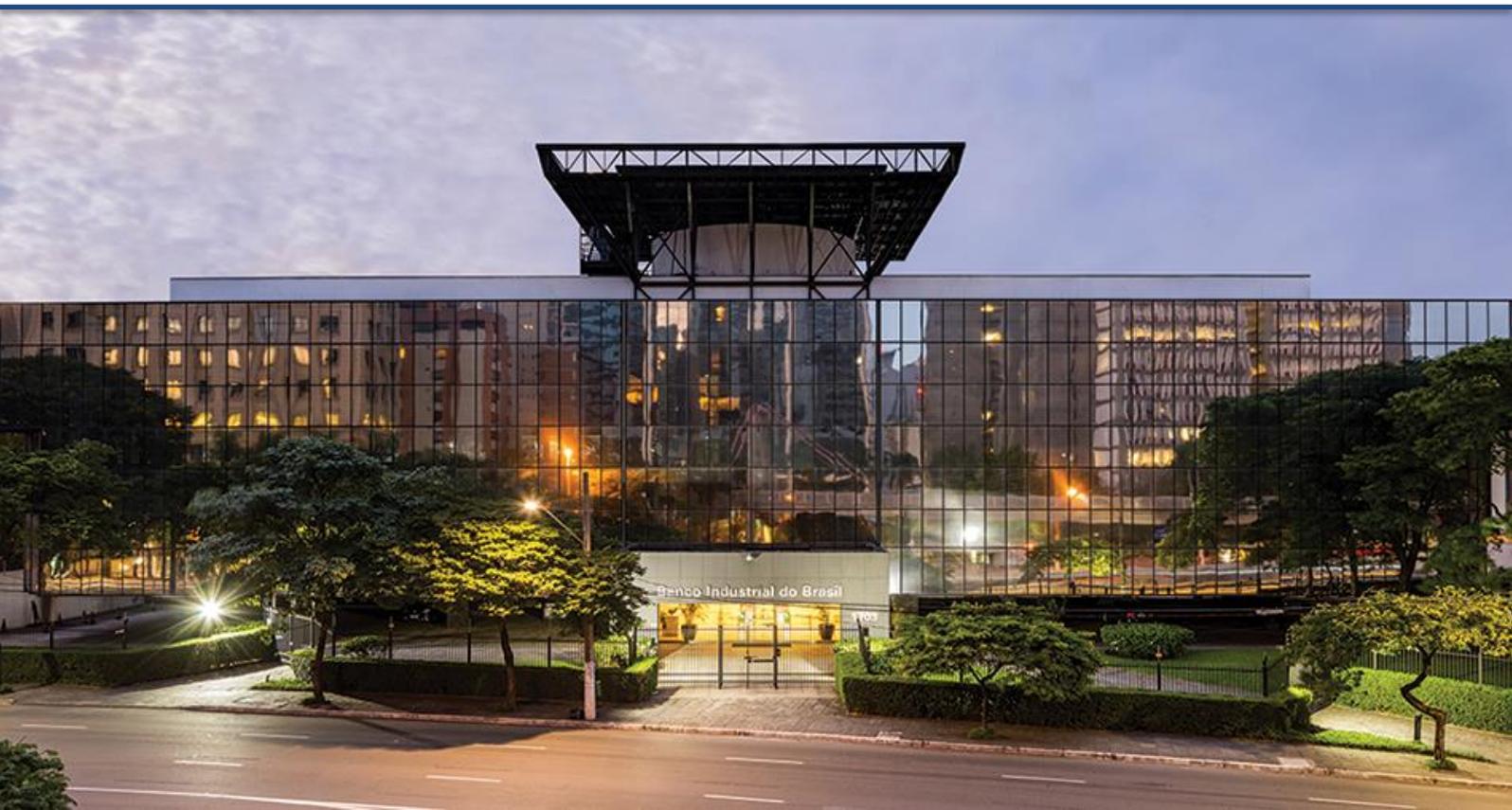


Banco Industrial do Brasil

BANCO INDUSTRIAL DO BRASIL S.A.

INSTITUTIONAL PRESENTATION

JUNE 2024



CONTENT

▶	Overview	02
▶	History	03
▶	Group's Structure	04
▶	Management	05
▶	Assets	06
▶	Debt Capital Markets & Treasury	11
▶	Liabilities	12
▶	Free Cash	14
▶	International Highlights & Trade Finance Portfolio	15
▶	Financial Highlights	17
▶	Website & Social Medias	19
▶	Contact	20

OVERVIEW



The Company

- Banco Industrial do Brasil is a Brazilian privately owned bank, established in 1994 through the acquisition of Banco Santista (Bunge Group). With 348 employees, the Bank is headquartered in its own building located in São Paulo city and has another 10 branches located in the cities of Belo Horizonte/MG, Campinas/SP, Curitiba/PR, Goiânia/GO, Rio de Janeiro/RJ, Salvador/BA, Manaus/AM, Macapá/AP, Rio Branco/AC and Nassau/Bahamas.

Corporate Profile

- Specialized in financing corporate and medium-sized companies (SMEs), the Bank seeks to establish a long-term relationship with its customers, ensuring a deep knowledge of their needs and agility to meet their demands. Banco Industrial prioritizes the high quality of its loan portfolio by adopting a conservative credit policy.

Main Products

- Working capital, overdraft facilities, receivables discounting, BNDES (Brazilian Development Bank) onlending, pre-export (ACC), post shipment (ACE), export prepayment, NCE, CCE, import financing, Res. 4131, guarantees, consumer loans (payroll deductible loans) and structured operations.

Business Model

- Defined by a low leverage level, strictness in lending and the maintenance of a high liquidity level.

HISTORY

1994/95 BIB Acquisition

- Mr. Carlos Alberto Mansur acquires Banco Santista and establishes Banco Industrial do Brasil (BIB), so far focused on treasury operations;
- Changes its strategy focusing on credit operations to the *Middle Market segment*.

2000/06 Expansion

- New branches are opened and BIB implements its new credit policy with focus on receivables as guarantees;
- Establishes a *Short Term Note (STN)* program of US\$50 million;
- Starts its activities in consumer loans (payroll deductible loans);
- Consolidates its strategy of having both diversified credit portfolio (50% in *Middle Market* and 50% in consumer loans) and funding structure.

2007 New Strategy

- Approves a new credit portfolio strategy: 80% in *Middle Market* and 20% in consumer loans;
- BRL180 million capital injection from the major shareholder Mr. Carlos Alberto Mansur.

2008/10 Funding Expansion

- Brazilian Central Bank approves a US\$15 million, 10 years, subordinated debt from DEG;
- BIB joins IFC's *Global Trade Finance Program* seeking to expand its trade finance portfolio;
- Signs a US\$45 million *A/B Loan Agreement* with IFC.

2011/14 Funding

- It was awarded the Best SME Brazilian Bank by *World Finance Banking Award*;
- Mr. Mansur acquires 80% of Suape II Thermoelectric Plant (see slide 17);
- Receives a new senior loan from DEG, amounting US\$15 million, with 8-year maturity;
- Signs a 3-year, US\$15 million, A Loan facility with IFC. The funds are directed to SME managed by women.

2017/19 Funding Expansion

- Receives a license from the Central Bank of Bahamas to open a branch in Nassau;
- Signs a US\$81.2 million *A/B/MCPP* Loan Agreement with IFC;
- Receives a new senior loan from DEG, amounting US\$15 million, with 7-year maturity.
- Issues a LF (Letra Financeira) amounting BRL 100 million;

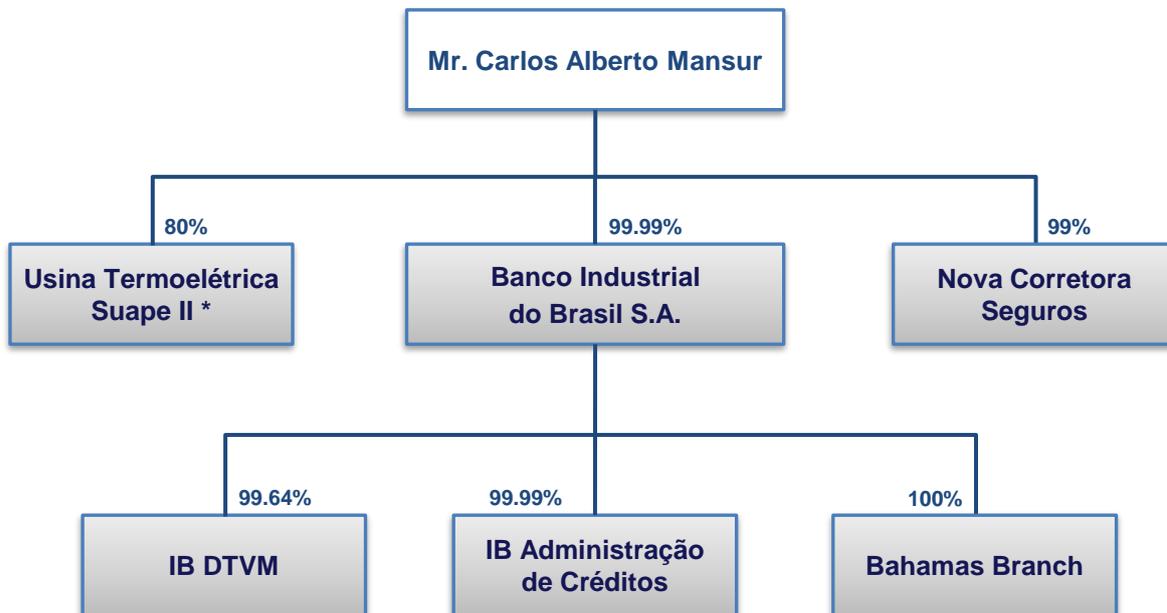
2020/21 Funding E&S

- Signs a 7-year, US\$12 million senior loan with DEG;
- Neutralizes all the emissions of carbon (CO2) from 2020 to 2025 and acquires 1-RECs (Certificate of Renewable Energy) offsetting all the consumed energy from 2020 to 2023;
- Issues a LF (Letra Financeira) with 2 and 3-years maturity, amounting BRL 293 million.
- Receives a new senior loan from DEG and Proparco, amounting US\$40 million, with 7-year maturity;

2022/24 Funding DCM

- Issues a new LF (Letra Financeira) with 2 and 3-years maturity, amounting BRL 250 million;
- Establish the DCM structure and consolidate its participation in the local capital markets.
- First Senior Loan in Brazil of Finance in Motion with 3-years maturity, amounting US\$20 million through eco.business Fund;
- Issues a new LF (Letra Financeira) with 2, 3 and 4-years maturity, amounting BRL 92 million;

GROUP'S STRUCTURE



BOARD OF DIRECTORS

Chairman

Carlos Alberto Mansur

Vice-Chairman

Eduardo Barcelos Guimarães

Enrique José Zaragoza Dueña

Member

Luiz Castellani Perez

Independent Member

Nelson Ambra Castro Junior

EXECUTIVES

President

Carlos Alberto Mansur

Vice-President

Carlos Alberto Mansur Filho

Executive Officers

Arthur Mariano Comin – Credit Director

Daniel Gargalhone Moro – Commercial Director

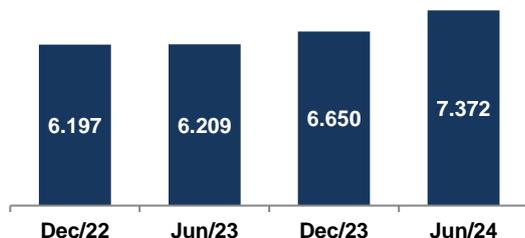
Marcelo Russo Soares Junior – Commercial Director

Guilherme Cardoso Gottardi - CFO

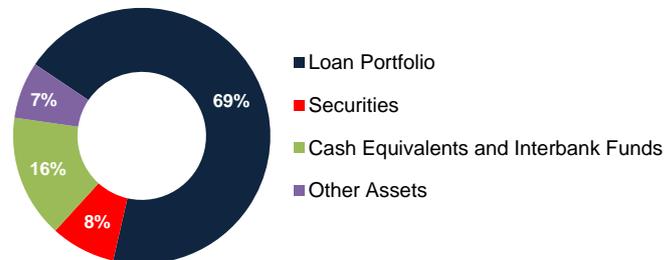
Fabio Marques – Adm. Director

ASSETS AND LIABILITIES

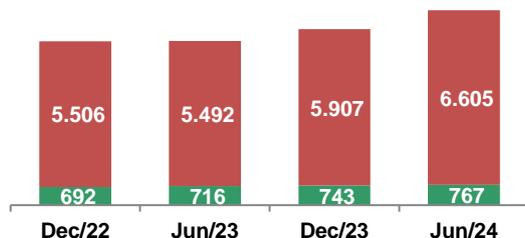
TOTAL ASSETS (R\$MM)



ASSETS BREAKDOWN

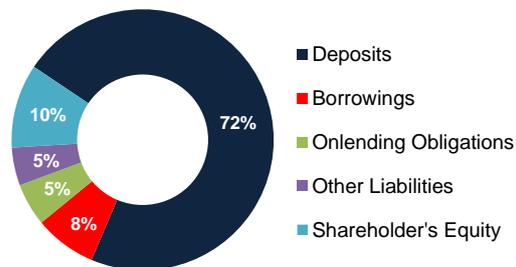


LIABILITIES vs. SHAREHOLDER'S EQUITY (R\$MM)



■ Shareholder's Equity ■ Liabilities

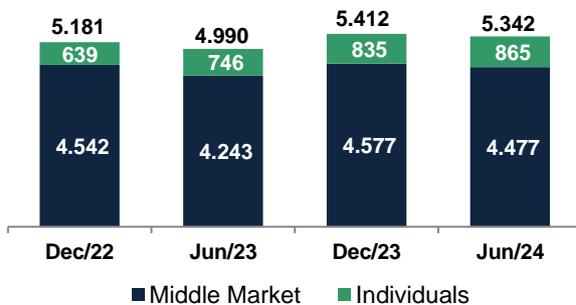
LIABILITIES BREAKDOWN



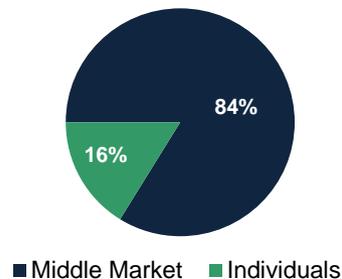
EXPANDED LOAN PORTFOLIO

R\$ MM	Dec/22	Jun/23	Dec/23	Jun/24	Jun/23 x Jun/24
Commercial Lending	4,542.0	4,243.5	4,576.9	4,476.9	5.5%
Overdraft Facilities	137.6	135.3	142.8	143.2	5.9%
Working Capital	1,801.7	1,651.7	1,620.1	1,415.9	-14.3%
Trade Finance	978.5	1,003.8	886.6	890.7	-11.3%
BNDES	-	-	4.8	3.4	-
Purchased Assets	1,189.5	1,192.2	1,632.8	1,709.3	43.4%
Endorsements and Guarantees	230.4	175.8	217.7	245.6	39.7%
Other Operations	204.4	84.7	72.0	68.8	-18.8%
Personal Loans	639.3	746.1	834.9	865.3	16.0%
Individuals	639.3	746.1	834.9	865.3	16.0%
Total Loan Portfolio	5,181.3	4,989.6	5,411.7	5,342.2	7.1%

EXPANDED LOAN PORTFOLIO GROWTH (R\$MM)



BREAKDOWN



CORPORATE PORTFOLIO

Products:

- Working Capital;
- Overdraft Facilities;
- Receivables Discounting;
 - BNDES Onlending;
 - Pre-Export (ACC);
 - Post Shipment (ACE);
- Export Prepayment;
 - NCE / CCE;
- Import Financing;
 - Res. 4131;
 - Guarantees.

Target Clients:

Companies with annual net revenue above **R\$ 100 MM (US\$ 20 MM)**.

Number of

Clients

599 companies

Average Ticket per Client

R\$ 7,1 MM

Average Ticket per Loan

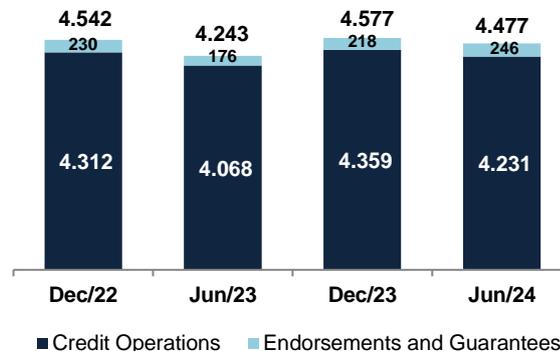
R\$ 634,6 thousand

Average

Tenor

253 days

LOAN PORTFOLIO GROWTH (R\$MM)



MARKET SEGMENTS BREAKDOWN

Sectors	% Portfolio	Sectors	% Portfolio
Agricultural Inputs	11.0%	Metallurgical Industry	4.5%
Construction & Developers	8.9%	Automotive	4.5%
Grain Production	6.8%	Non-Food Retail	4.0%
Agriculture & Livestock	5.6%	Sugar & Ethanol	3.0%
Metal & Mining	5.4%	Others	2.8%
Telecom	5.2%	Computer Components Distributor	2.6%
Health Insurance	4.9%	Others Sectors	30.1%

CONSUMER SEGMENT

Target Public:

Public and private sector employees and social security beneficiaries.

Credit Policies:

No cash disbursement made without prior authorization from employer or Social Security which constitutes an irrevocable guarantee for the loan. It also includes a life insurance policy issued by a private company. Loans are limited to 35% of the employee's monthly income.

Sectors:

Federal and state governments, municipalities, related entities and private companies.

Number of Clients

77,735
individuals

Average Ticket per Client

R\$ 10,5 mil

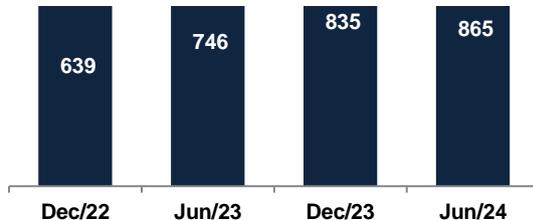
Average Ticket per Loan

R\$ 6,3 mil

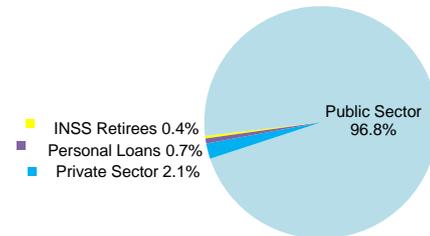
Average Tenor

809
days

CONSUMER GROWTH (R\$MM)



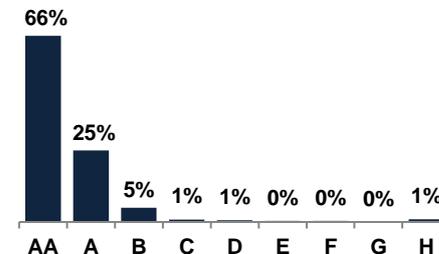
MARKET SEGMENTS



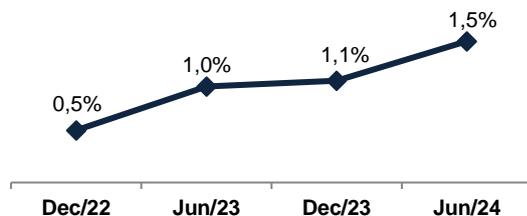
EFFICIENT CREDIT MONITORING

Risk assessment and provision level established according to the Brazilian regulation (Resolução BACEN nº 2.682)

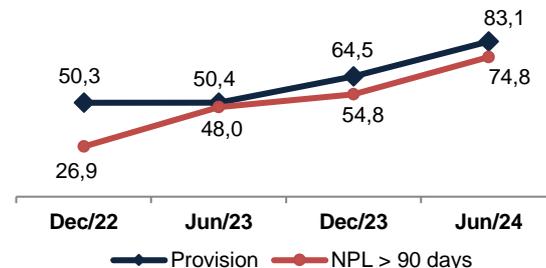
Risk Level	Overdue Range	Provision Level %	Falling Due	Overdue	Total Portfolio	Provision
AA	-	0.0%	3,368,906	-	3,368,906	-
A	-	0.5%	1,295,146	-	1,295,146	6,475
B	15-30	1.0%	241,321	15,320	256,641	2,566
C	31-60	3.0%	28,245	18,023	46,268	1,388
D	61-90	10.0%	15,624	17,454	33,078	3,308
E	91-120	30.0%	12,225	9,832	22,057	6,617
F	121-150	50.0%	1,138	19,608	20,746	10,373
G	151-180	70.0%	946	3,545	4,491	3,144
H	>180	100.0%	7,444	41,802	49,246	49,246
			4,970,995	125,584	5,096,579	83,117



NON-PERFORMING LOANS OVER 90 DAYS (%)



PROVISION x 90-DAY NPL (R\$MM)

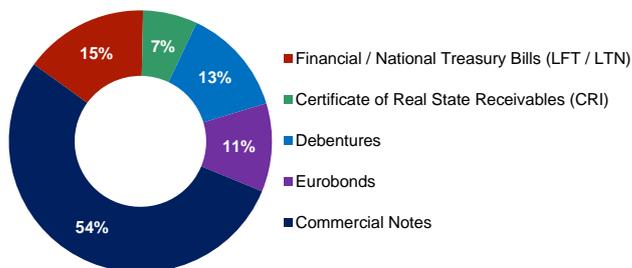


DEBT CAPITAL MARKETS & TREASURY

PORTFOLIO GROWTH (R\$MM)

Securities & Notes Portfolio (R\$ MM)	Dec/22	Jun/23	Dec/23	Jun/24	Jun/23 x Jun/24
Financial / National Treasury Bills (LFT / LTN)	65.6	69.9	87.0	92.1	31.8%
Certificate of Agribusiness Receivables (CRA)	47.1	47.1	1.4	-	-100.0%
Certificate of Real State Receivables (CRI)	-	-	40.3	40.3	-
Debentures	46.6	62.8	78.8	79.9	27.1%
Eurobonds	72.6	67.1	67.4	65.7	-2.1%
Commercial Notes	-	25.1	139.9	323.1	1189.9%
Total	231.9	272.0	414.8	601.1	121.0%

PORTFOLIO DIVERSIFICATION



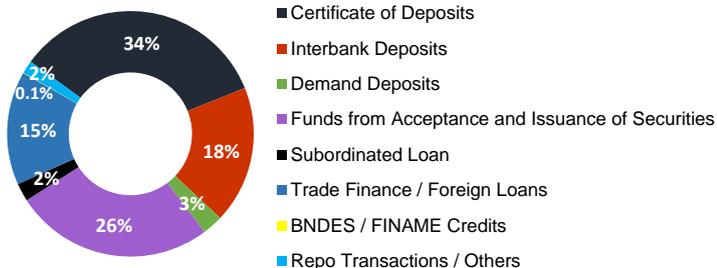
MARKET SEGMENTS BREAKDOWN

<u>Sectors</u>	<u>% Portfolio</u>	<u>Sectors</u>	<u>% Portfolio</u>
Construction & Developers	19.6%	Banks	5.9%
Services (Others)	16.7%	Metallurgical Industry	5.4%
Government	15.1%	Fuel	3.5%
Insurance, Acquirers & Others	7.0%	Others	3.1%
Agricultural Inputs	6.6%	Energy Transmission	2.5%
Hospital Services	6.6%	Others Sectors	7.9%

FUNDING STRUCTURE

Funding Structure (R\$ MM)	Dec/22	Jun/23	Dec/23	Jun/24	Jun/23 x Jun/24
Certificate of Deposits	1,391.8	1,517.6	1,923.2	2,159.0	42.3%
Interbank Deposits	577.2	626.5	986.1	1,153.0	84.0%
Demand Deposits	235.1	278.2	188.6	172.0	-38.2%
Funds from Acceptance and Issuance of Securities	2,079.5	1,751.3	1,507.7	1,666.2	-4.9%
Subordinated Loan	-	129.2	140.5	152.5	18.0%
Trade Finance / Foreign Loans	995.3	910.6	799.6	951.9	4.5%
BNDES / FINAME Credits	-	-	4.8	3.4	-
Repo Transactions / Others	8.8	27.9	138.2	108.1	286.9%
Total Funding Structure	5,287.7	5,241.3	5,688.6	6,366.0	21.5%

FUNDING DIVERSIFICATION



RATINGS



Local **Global**

Sovereign

AA-.br

Ba2

Ba2
Stable

BRMP 1

-

-

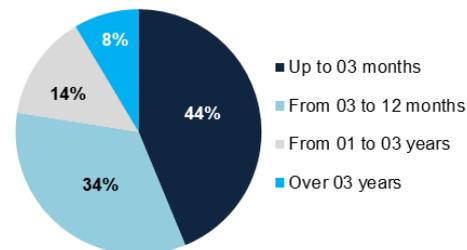
MOODY'S
INVESTORS SERVICE

RISK BANK
Sistema de Classificação de Risco Bancário

CREDIT vs. FUNDING POSITION

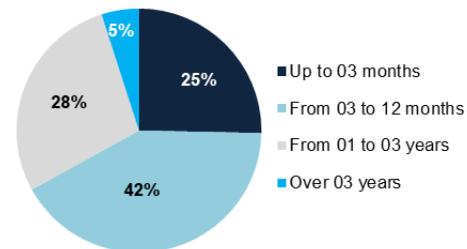
CREDIT PORTFOLIO BREAKDOWN BY TENOR (R\$MM)

Assets (R\$ MM)	Dec/22	Jun/23	Dec/23	Jun/24
Up to 03 months	1,957.3	1,848.3	2,280.2	2,176.6
From 03 to 12 months	1,669.5	1,693.7	1,537.3	1,675.9
From 01 to 03 years	788.6	749.8	779.8	693.2
Over 03 years	465.2	443.1	486.4	425.3
Non Performed	70.3	78.9	110.2	125.6
Total	4,951.0	4,813.8	5,194.0	5,096.6
Average Tenor (days)	381	383	369	347

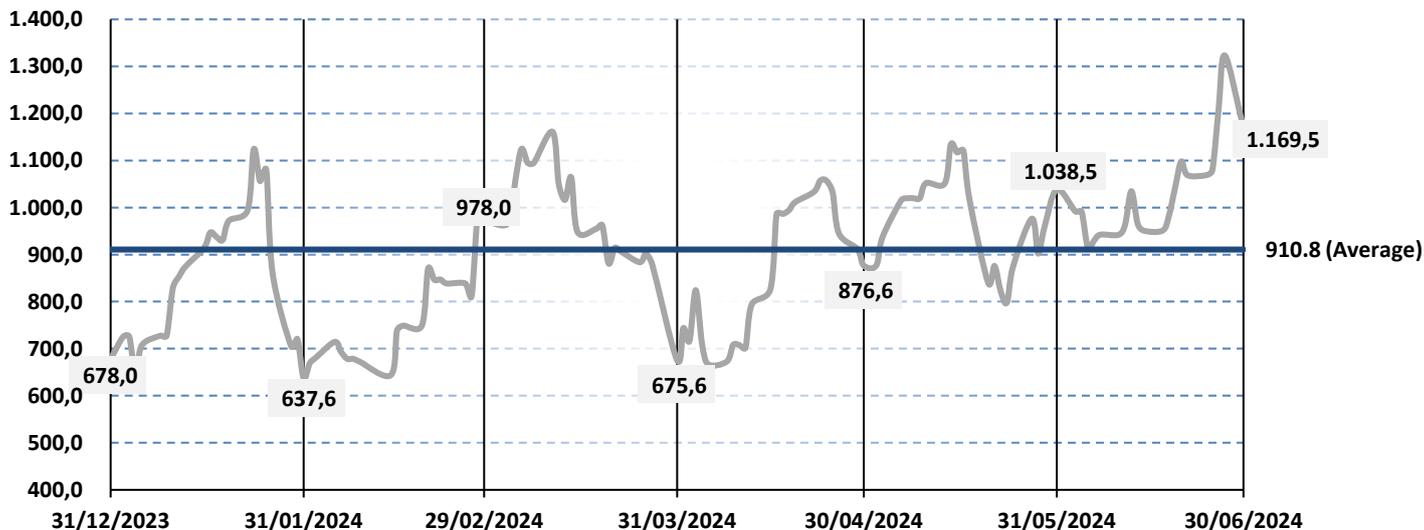


FUNDING PORTFOLIO BREAKDOWN BY TENOR (R\$MM)

Liabilities (R\$ MM)	Dec/22	Jun/23	Dec/23	Jun/24
Up to 03 months	1,473.4	1,324.4	1,572.6	1,612.8
From 03 to 12 months	2,234.2	2,111.5	2,507.5	2,649.9
From 01 to 03 years	1,393.6	1,504.6	1,350.4	1,788.5
Over 03 years	186.5	300.9	258.2	314.8
Total	5,287.7	5,241.3	5,688.6	6,366.0
Average Tenor (days)	375	490	423	449



FREE CASH



INTERNATIONAL HIGHLIGHTS

LINES OF CREDIT APPROVED WITH DFI's, MULTILATERALS AND CREDIT AGENCIES:

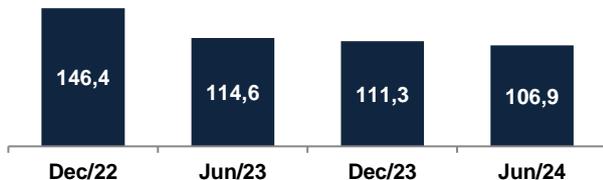
- ▶ **Senior Loan:** USD 12 MM - 7 years (June/2020) with DEG.
- ▶ **Senior Loan:** USD 40 MM - 7 years (December/2021) with DEG and Proparco.
- ▶ **Senior Loan:** USD 20 MM - 3 years (February/2024) with eco.business Fund.
- ▶ **IDB – Trade Finance Facilitation Program (TFFP):** approved as an Issuing Bank in 2007.
- ▶ **IFC – Global Trade Finance Program (GTFP):** approved as an Issuing Bank in 2009.
- ▶ **CCC – Commodity Credit Corporation / USDA Foreign Agricultural Service:** approved in 2019.
- ▶ **Confirming Banks:** over 250 confirming banks from more than 80 different countries under those programs.
- ▶ **Correspondent Banks:** lines approved with over 20 banks worldwide.



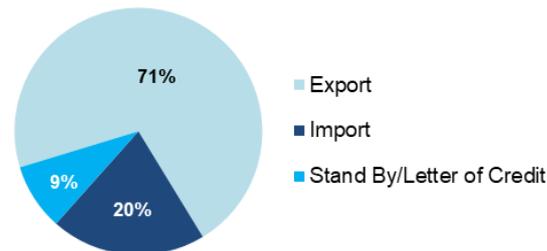
TRADE FINANCE PORTFOLIO (USD)

USDx1000	Dec/22	Jun/23	Dec/23	Jun/24
Export	106,062	89,241	84,891	75,921
Import	30,813	16,749	20,121	21,665
Standby / Letter of Credit	9,525	8,605	6,286	9,312
Total	146,400	114,595	111,298	106,898
Average Ticket	1,596	1,624	1,076	1,056
Average Tenor (days)	303	287	351	382

TRADE FINANCE EVOLUTION (USD MM)

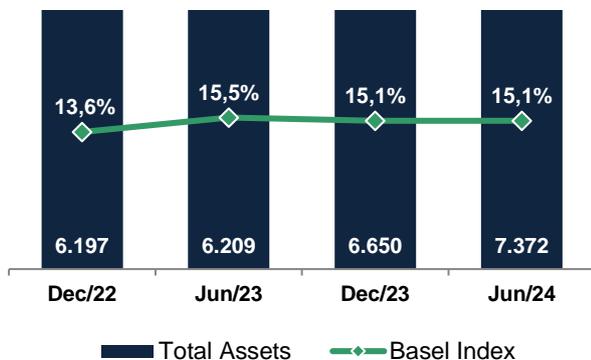


TRADE FINANCE BREAKDOWN

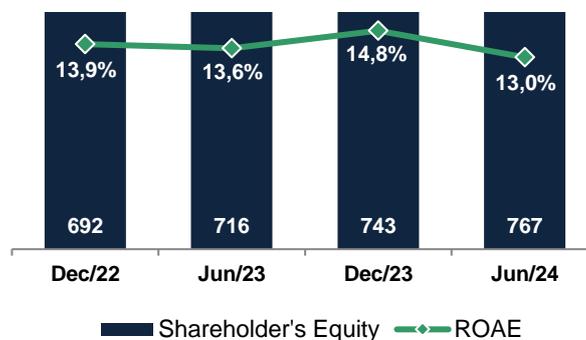


FINANCIAL HIGHLIGHTS

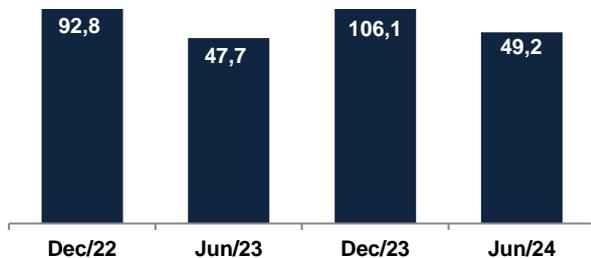
TOTAL ASSETS (R\$MM) & BASEL INDEX (%)



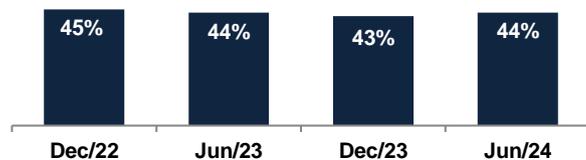
SHAREHOLDER'S EQUITY (R\$MM) & ROAE (%)



NET INCOME (R\$MM)



EFFICIENCY RATIO (%)



Suape II Thermoelectric Plant

In January 2013, Mr. Carlos Mansur acquired 80% of Suape II Thermoelectric Plant, located in the Brazilian northeastern state of Pernambuco, from Bertin Group, through *Savana SPE Incorporadora Ltda*, in which he holds 100%.

The plant's net income in the 1st semester of 2024 was R\$ 86 million.

Operative since: 24/01/2013

Shareholding structure:

- ▶ Savana SPE Incorporadora Ltda.....80%
- ▶ Petrobras.....20%

Energy capacity: 376 megawatts (MW)

Fuel: oil



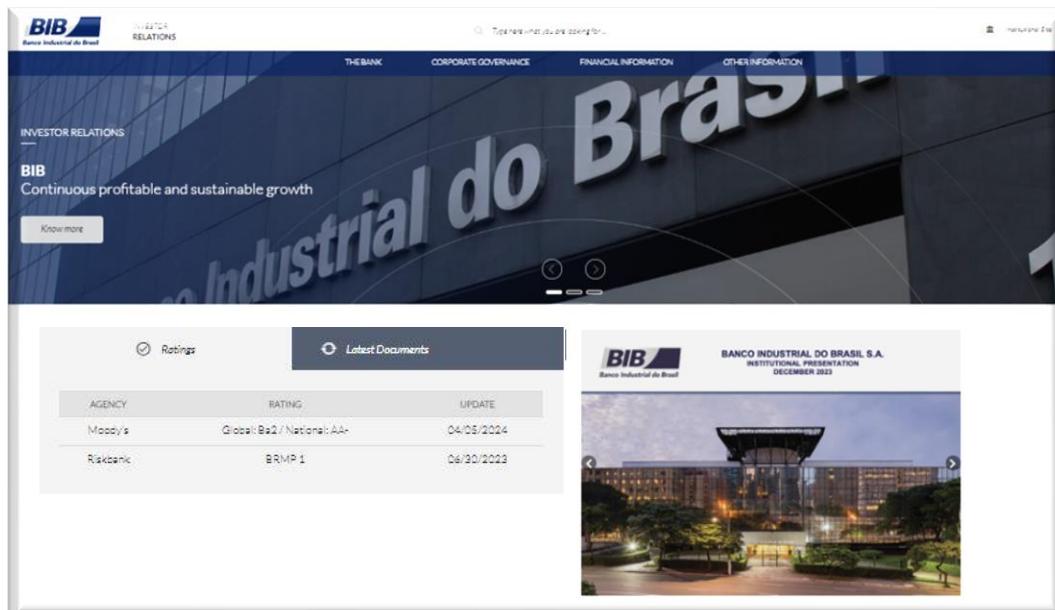
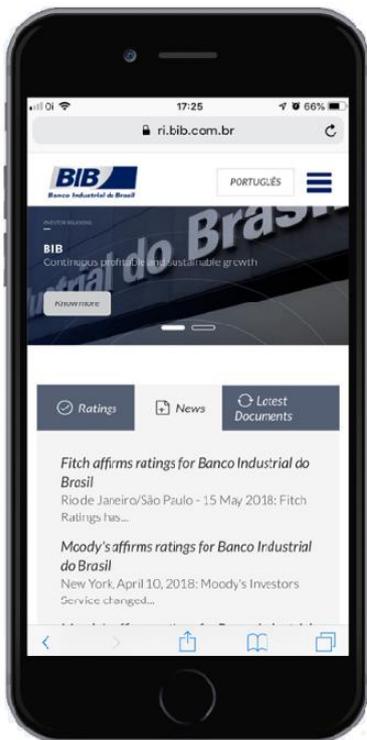
The largest oil-fired thermal power plant in Brazil

IR WEBSITE / SOCIAL MEDIAS:



ir.bib.com.br

Mobile Version



- ✓ Corporate Information
- ✓ Presentations
- ✓ Download Center
- ✓ Financial Statements
- ✓ Ratings Reports
- ✓ IR Contacts

CONTACT



Guilherme Gottardi

CFO

Tel: +55 11 3049-9751

E-mail: guilherme.gottardi@bib.com.br

Lucia Kodama

Head of International Division

Tel: +55 11 3049-9757

E-mail: lucia.kodama@bib.com.br

Guilherme Bruni

Investor Relations Manager

Tel: +55 11 3049-9965

E-mail: guilherme.bruni@bib.com.br

Bruna Manoela S. Branco

Manager of Foreign Exchange Division

Tel: +55 11 3049-9729

E-mail: bruna@bib.com.br

Igor Mota Florencio

Foreign Exchange Division

Tel: +55 11 3049-9781

E-mail: igor.florencio@bib.com.br

SWIFT: **BIBRBRSP**