

Combining expertise, technology and intelligence to deliver enhanced performance

INSTITUTIONAL PRESENTATION 2019



We are an **independent asset manager of corporate non- performing loans** (NPL), specialized in portfolio management, loan recovery and debt restructuring.

Created and founded by **renowned** and seasoned professionals, NPL Brasil has a **multidisciplinary team**, equipped with several **highly** advanced technological tools.

These factors allow us to overcome different types of challenges with knowledge and efficiency by implementing the most appropriate strategies for each client and situation.



## VISION

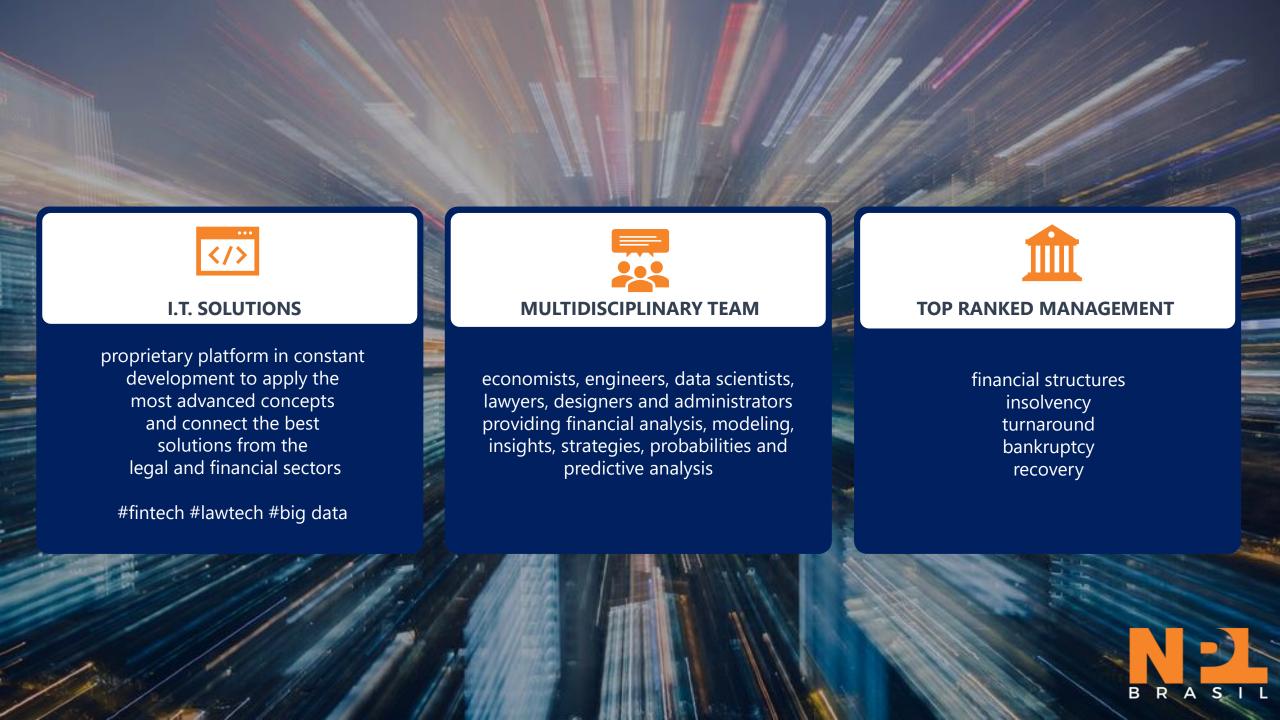
NPL portfolios are <u>last in line in the priorities of</u> large Brazilian banks and corporates.

The difficulties to collect, organize and update data from the Brazilian legal system or from the thousands of unorganized sources of data is a big challenge demanding important investments in technology, specialized personnel and a lot of energy and focus. Some banks and companies **do not even know the real size or the updated value** of their NPL portfolios.

However, there are <u>players equipped to take advantage of this</u> <u>asymmetry of information on NPL portfolios</u> by deploying modern tools and methodologies to capture the generous arbitration available between the market value and the effective collection value of these assets.









**EXCLUSIVE METHODOLOGY** 

CONCEPT: Diagnosis is made by means of the exclusive method SMART ANALYSIS NPL BR, that connects in a proprietary platform (NPL BR System) by utilizing the most advanced tools of data mining, artificial intelligence and judicial information in the market. NPL BR counts on a multidisciplinary team of lawyers, economists, engineers, data scientists and appraisers which employs research, cross-analysis of information aiming to classify and define parameters, strategies (price and agreement) in a fast and sharp way to allow for the most successful recovery in the shortest amount of time.

(\*) lawsuits / people / assets / rights/ evidences / risks / frauds







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