



Combining expertise, technology and intelligence  
to deliver enhanced performance

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**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 **last in line in the priorities of** 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 **players equipped to take advantage of this asymmetry of information on NPL portfolios** by deploying modern tools and methodologies to capture the generous arbitration available between the market value and the effective collection value of these assets.

## OPPORTUNITIES

Brazilian's current Government has a liberal orientation towards the economy which aims to reduce the government's size through an **accelerated privatization program** that includes the intention to sell the huge **public banks' NPL portfolios (~USD 300bn), hitherto untouchable.**

## SO...

if just one good reason would be needed for us to create a company like NPL BRASIL, we have many of them, plus the history and credentials of each of our experienced founders. NPL's initial success in the implementation of this unique platform give us the certainty we are indeed on the route to inevitable success...



### I.T. SOLUTIONS

proprietary platform in constant development to apply the most advanced concepts and connect the best solutions from the legal and financial sectors

#fintech #lawtech #big data



### MULTIDISCIPLINARY TEAM

economists, engineers, data scientists, lawyers, designers and administrators providing financial analysis, modeling, insights, strategies, probabilities and predictive analysis



### TOP RANKED MANAGEMENT

financial structures  
insolvency  
turnaround  
bankruptcy  
recovery

# SMART ANALYSYS

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**

**PURPOSE**

**TO FOSTER A FAIR AND  
EFFICIENT NPL MARKETPLACE  
IN BRASIL**



*NOW* PERFORMING LOANS

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