

Banco BOCOM BBM stems from two financial institutions with long histories in China and in Brazil. The convergent values of Bank of Communications and BBM are reflected in our ethics of valuing people and encouraging the pursuit of knowledge capable of generating intellectual and material development.

We offer financial services and lines of credit for companies established in Brazil and abroad. In managing the assets of individual clients, we apply personalized solutions aligned with best practices.

Through BOCOM BBM Asset Management, we offer investment funds and the advantage of our expertise in quantitative risk, macroeconomic research, and credit analysis and monitoring.

Financial Highlights and Ratings

(BRL Millions)

	2Q22	2Q23	2Q24	2Q25
Total Assets	17,355	23,606	30,260	29,369
Liquid Assets	3,602	4,004	5,925	4,478
Total Expanded Credit Portfolio ¹	12,058	14,965	17,268	17,299
Overdue loans + 90 days ²	0.1%	0.2%	0.1%	0.6%
Stage 3 / Expanded Credit Portfolio ³	-	-	-	0.8%
PDD coverage ratio / Stage 3 ³	-	-	-	84.8%
Total Funding	14,375	17,139	21,443	21,366
Shareholders' Equity	920	1,107	1,317	1,496
Tier I	1,095	1,280	1,482	1,670
Basel Ratio	13.5%	14.3%	15.2%	16.0%
Return on Average Equity (p.a.)	19.8%	24.5%	22.2%	25.4%
Return on Average Assets (p.a.)	1.1%	1.2%	1.0%	1.2%
Net Income	87	129	140	184
Net Income before Tax	168	225	237	268
Expanded NIM (Before Allowances for loan losses) ⁴ (p.a.)	4.6%	4.4%	3.5%	3.5%
Efficiency Ratio (ER)	43.4%	42.4%	44.1%	39.2%
Service Revenues	79	64	91	42
Revenues not linked to credit spread	41.5%	49.8%	46.1%	48.9%

Moody's

AAA.br

Domestic

Baa3

Global (Local Currency)

Baa3

Global (Foreign Currency)

Fitch

AAA(bra)

Domestic

BBB-


Global (Local Currency)

BB+

Global (Foreign Currency)

1 Includes guarantees, letters of credit and credit risk bonds.
2 Overdue and upcoming installments / Expanded Credit Portfolio
3 Ratios are presented in accordance with CMN resolution nº 4,966/21.
4 Gross Financial Income before Allowances for Loan Losses + Service Revenue + Result of Equity Equivalence.


Our Business



Credit


Credit lines, guarantees and foreign trade products for legal entities:

- SME: revenue starting at BRL 50 million with liquid collateral;
- Corporate: revenue starting at BRL 400 million;
- Large Corporate: revenue starting at BRL 3 billion;
- China Corporate Desk: credits for Chinese companies based in Brazil;
- FI: relationship with financial institutions.




Sales & Trading

Pricing and trading of derivatives, foreign exchange transactions and other treasury products for clients.



Capital Market

Structuring and distribution of securities operations and other fixed income products.



Asset Management

Management of fixed income investment funds.



Wealth Management Services

Banking services and distribution of financial products for Family Offices and High Income Individuals

A solid and reliable bank

- Banco BOCOM BBM was the first financial institution in Latin America to become a full member of CIPS (Cross-Border Interbank Payment System).
- In 2023, the Bank of Communications (BoCom) joined the G-SIBs list - Global Systemically Important Banks, the only institution to be included in the list that year.
- According to The Banker, BoCom was voted the 9th largest bank in the world in terms of Tier 1 capital in 2025.
- In September 2024, Moody's upgraded Banco BOCOM BBM global rating to Baa3, making it one of the four global investment grade banks in Brazil.

Total Expanded Credit Portfolio

(BRL Millions)	2Q22	2Q23	2Q24	2Q25
Corporate	7,053	8,993	9,686	10,797
Large Corporate	2,397	2,878	3,165	2,858
FI	907	616	1,978	1,182
SME	902	938	768	998
China Desk	763	1,409	1,615	1,375
Others	36	131	56	89
Total	12,058	14,965	17,268	17,299

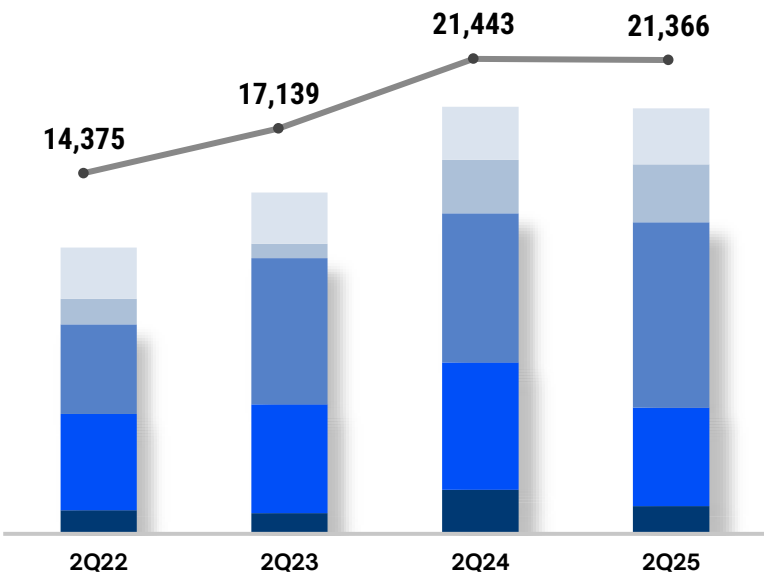
Breakdown by Sector

Grains	27%
Sugar and Ethanol	19%
Agricultural (Others)	9%
Utilities (energy)	7%
Banks	6%
Construction (General)	3%
Slaughterhouse	3%
Automotive Industry	2%
Rental	2%
Specialized Services	2%
Foods - Sundry	2%
Others	18%

The total value of the exposure to agribusiness (sugar and ethanol, grains and agricultural) accounted for 55% of the loan portfolio.

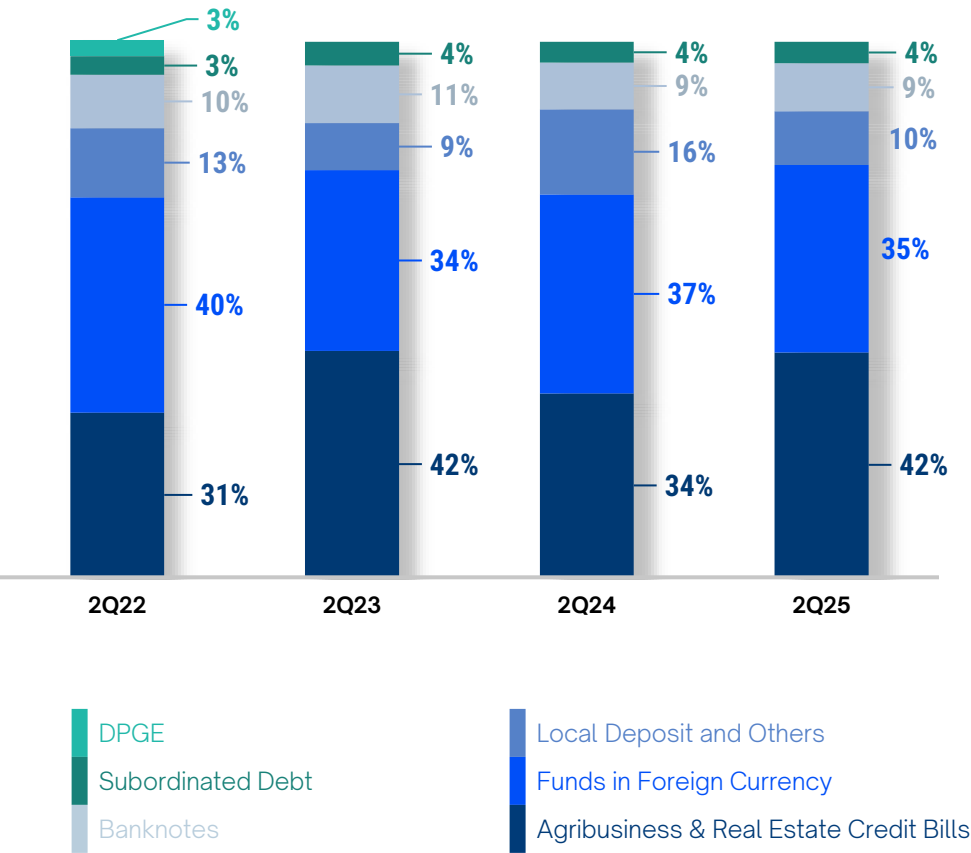
Funding by Type of Investor

Funding Sources (BRL Million)	2Q22	2Q23	2Q24	2Q25
Institutional Onshore	2,576	2,569	2,660	2,809
Institutional Offshore	1,281	730	2,684	2,906
Individuals	4,504	7,341	7,491	9,307
Bank of Communications	4,829	5,456	6,398	4,952
Corporate	1,185	1,043	2,210	1,392
Total	14,375	17,139	21,443	21,366

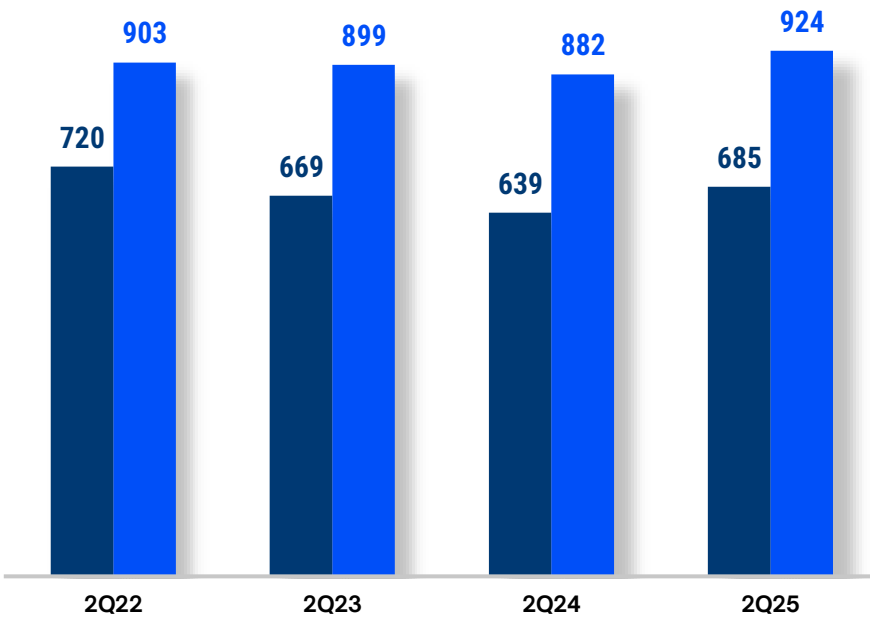


Funding and Asset Liability Management

Funding Sources

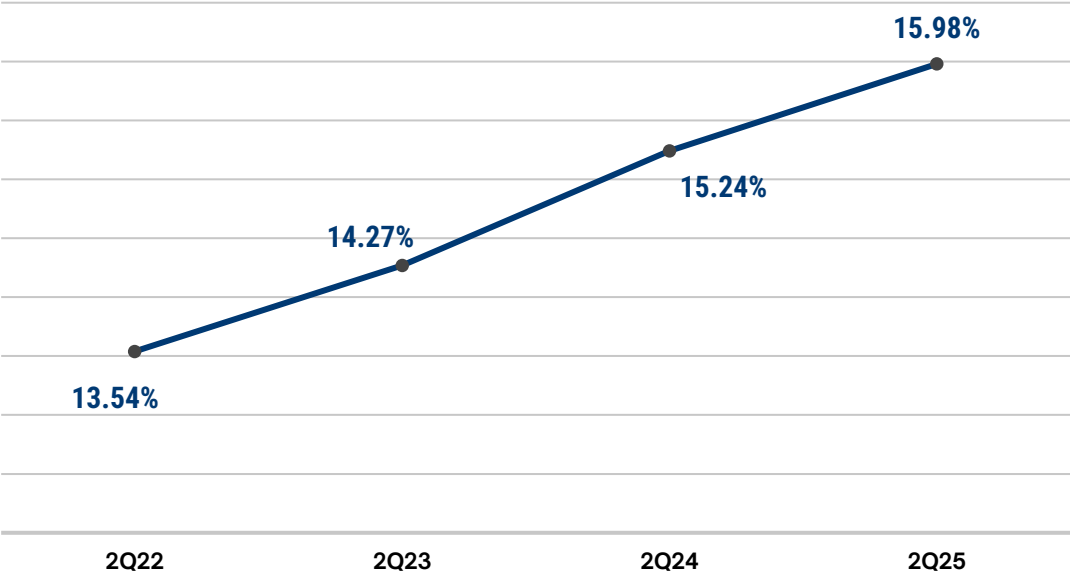


Maturity Profile (days)¹



1 Average term of issuance (days).
2 Not considering demand deposits (days).

Basel Ratio

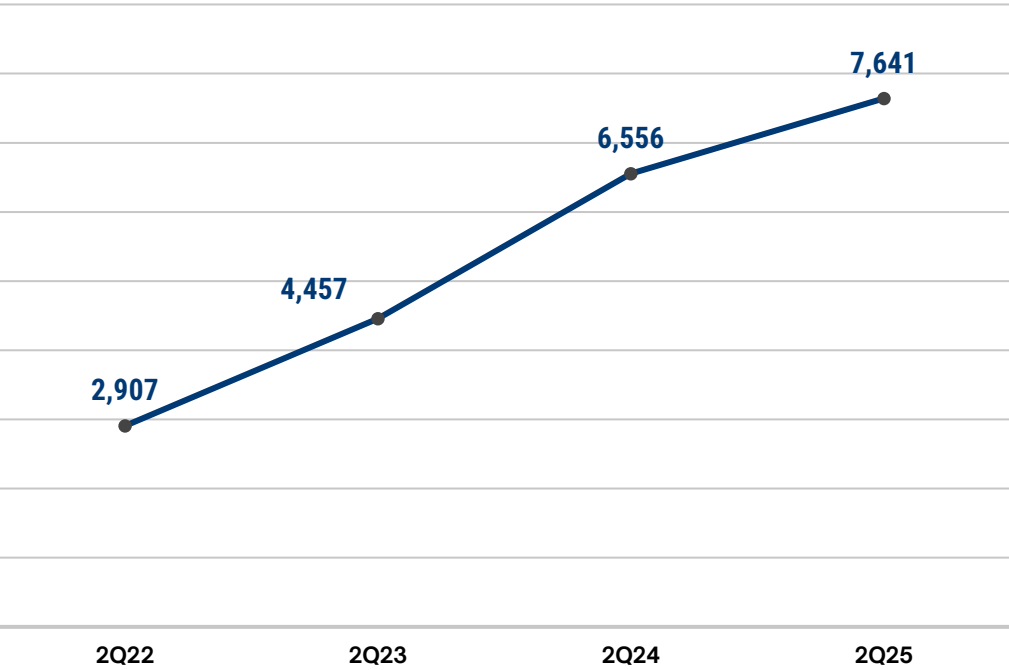


Tier 1, Tier 2 and Total Capital (BRL Million)	2022	2023	2024	2025
Core Tier 1	885	1,068	1,273	1,458
Additional Tier 1 ¹	210	212	209	212
Tier 1	1,095	1,280	1,482	1,670
Tier 2 ²	285	550	630	724
Total Capital	1,380	1,830	2,112	2,394
% RWACpad	90.0%	89.0%	85.3%	87.0%
% RWAMpad	0.5%	1.8%	4.7%	5.0%
% RWAOpad	9.5%	9.2%	10.0%	8.0%
Basel Ratio	13.54%	14.27%	15.24%	15.98%

1 Refers to Subordinated Debt with a perpetual term issued in January 2019.
2 Refers to 10-year Subordinated Debt issued in February 2022 and November 2022.

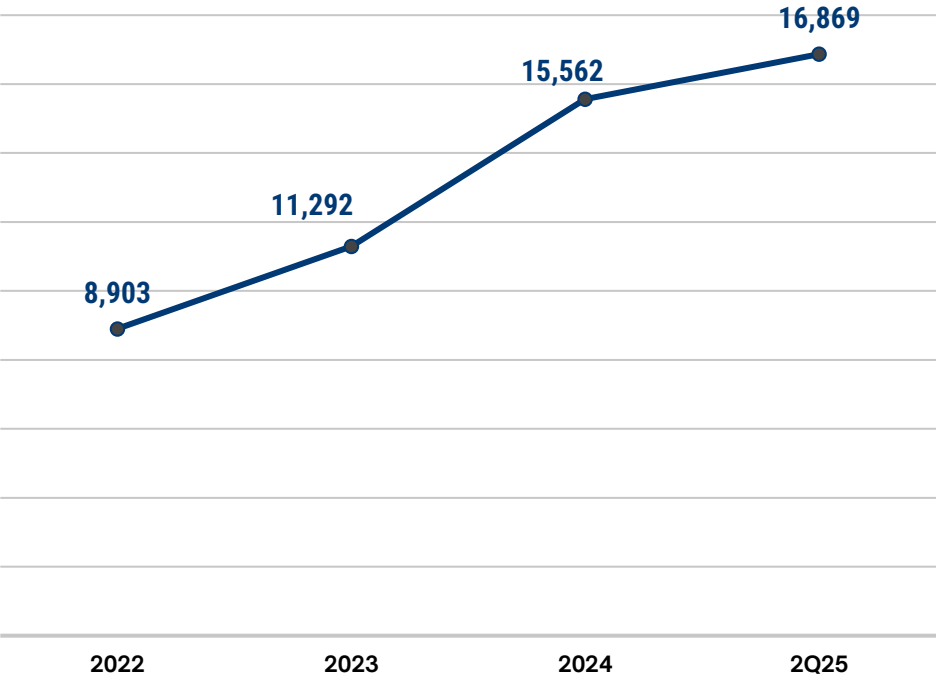
Sales & Trading

Derivative Volume with Clients (BRL Millions)



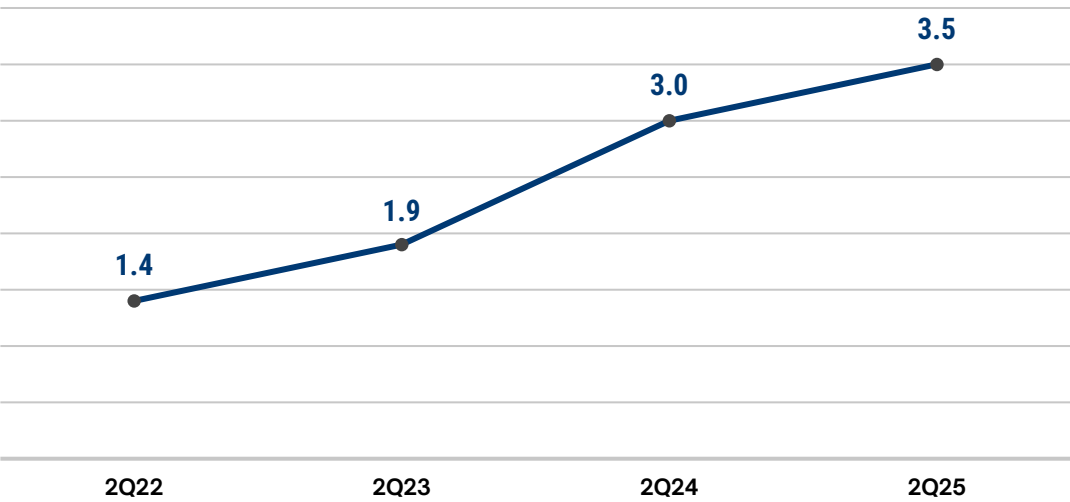
Capital Market

DCM
Accumulated Coordinated Volume (BRL Million)



Asset Management

Total AUM (BRL Billions)



Experience in Management

Experience in Treasury, ALM, Asset Selection, Liquidity Risk and Market Risk.

Robust Credit Analysis and Monitoring

Analysis of credit risk by dedicated teams for each different sector.

Macroeconomic Research

A highly qualified macroeconomic research team.

Our strategy focuses on Private Credit Funds, which had BRL 3.5 billion under management at end of June 2025.