交通銀行 BANK OF COMMUNICATIONS BBM

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)

	2Q23	2Q24	2Q25	2Q26
Total Assets	23,606	30,260	29,369	35,789
Liquid Assets	4,004	5,925	4,478	6,273
Total Expanded Credit Portfolio [1]	14,965	17,268	17,299	20,659
Overdue loans + 90 days [2]	0.20%	0.13%	0.56%	0.69%
Stage 3 / Expanded Credit Portfolio [3]	-	-	0.86%	1.27%
PDD coverage ratio / Stage 3 [3]	-	-	81.27%	82.17%
Total Funding	17,139	21,443	21,366	27,463
Shareholders' Equity	1,107	1,317	1,496	1,825
Core Tier I	1,280	1,482	1,670	1,992
Basel Ratio (Core Tier I)	14.27%	15.24%	15.98%	17.21%
Return on Average Equity (p.a.)	24.46%	22.18%	25.42%	29.76%
Return on Average Assets (p.a.)	1.17%	0.97%	1.16%	1.52%
Net Income	129	140	184	258
Net Income before Tax	225	237	268	354
Expanded NIM (Before Allowances for loan losses) [4] (p.a.)	4.35%	3.53%	3.46%	4.38%
Efficiency Ratio (ER)	42.40%	44.11%	39.21%	35.07%
Service Revenues	64	91	42	60
Revenues not linked to credit spread	49.80%	46.08%	48.89%	44.77%

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.

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Total Expanded Credit Portfolio

(BRL Millions)	2Q23	2Q24	2Q25	2Q26
Corporate	8,993	9,686	10,797	10,738
Large Corporate	2,878	3,165	2,858	5,034
FI	616	1,978	1,182	2,152
SME	938	768	998	1,208
China Desk	1,409	1,615	1,375	1,496
Others	131	56	89	31
Total	**14,965**	**17,268**	**17,299**	**20,659**

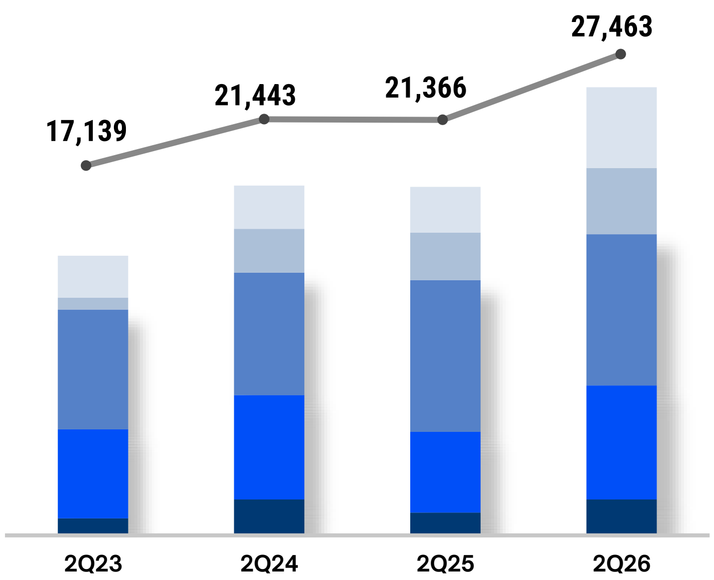
Breakdown by Sector

Grains	19%
Agricultural (Others)	11%
Sugar and Ethanol	8%
Oil & Gas	7%
Banks	6%
Utilities (energy)	5%
Agricultural supplies	4%
Biofuels	3%
Contractor	3%
Foods - Sundry	3%
Specialized Services	3%
Others	28%

The total value of the exposure to agribusiness (sugar and ethanol, grains and agricultural) accounted for 39% of the loan portfolio.

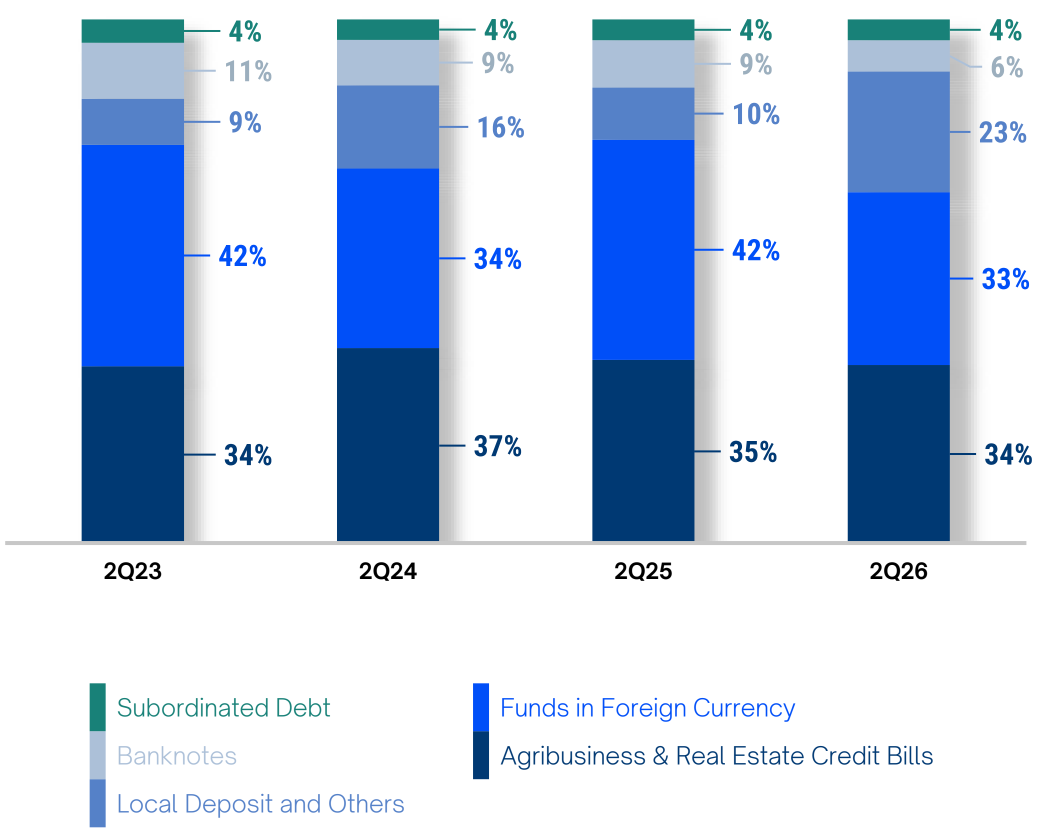
Funding by Type of Investor

Funding Sources (BRL Million)	2Q23	2Q24	2Q25	2Q26
Institutional Onshore	2,569	2,660	2,809	4,946
Institutional Offshore	730	2,684	2,906	4,054
Individuals	7,341	7,491	9,307	9,280
Bank of Communications	5,456	6,398	4,952	6,989
Corporate	1,043	2,210	1,392	2,194
Total	**17,139**	**21,443**	**21,366**	**27,463**



Funding and Asset Liability Management

Funding Sources by Product



Maturity Profile (days)[1]

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

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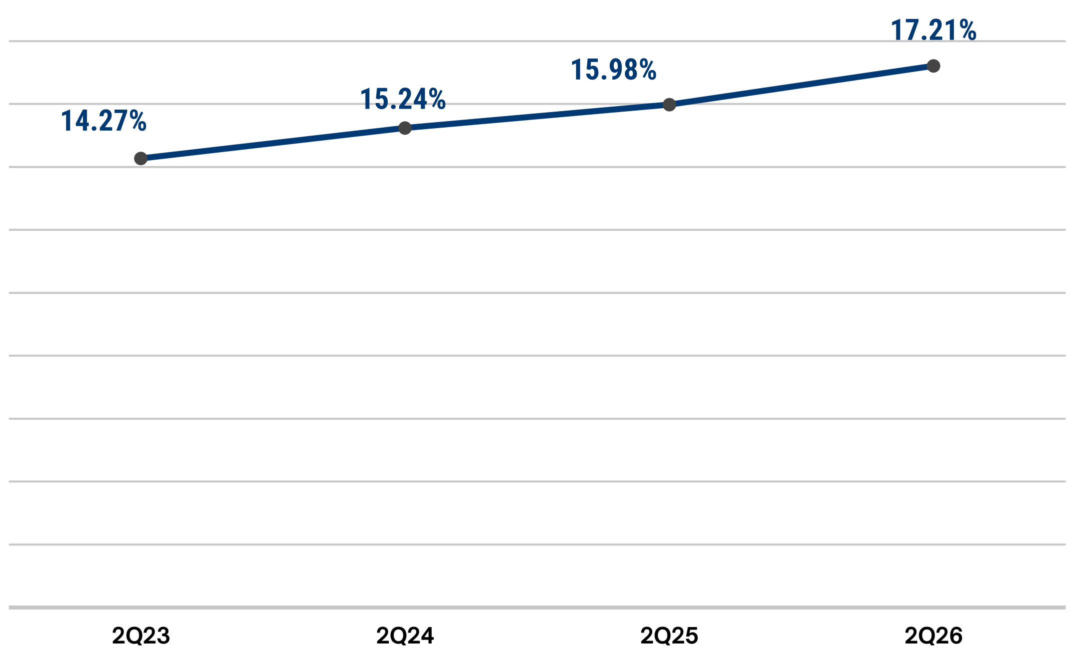
Basel Ratio

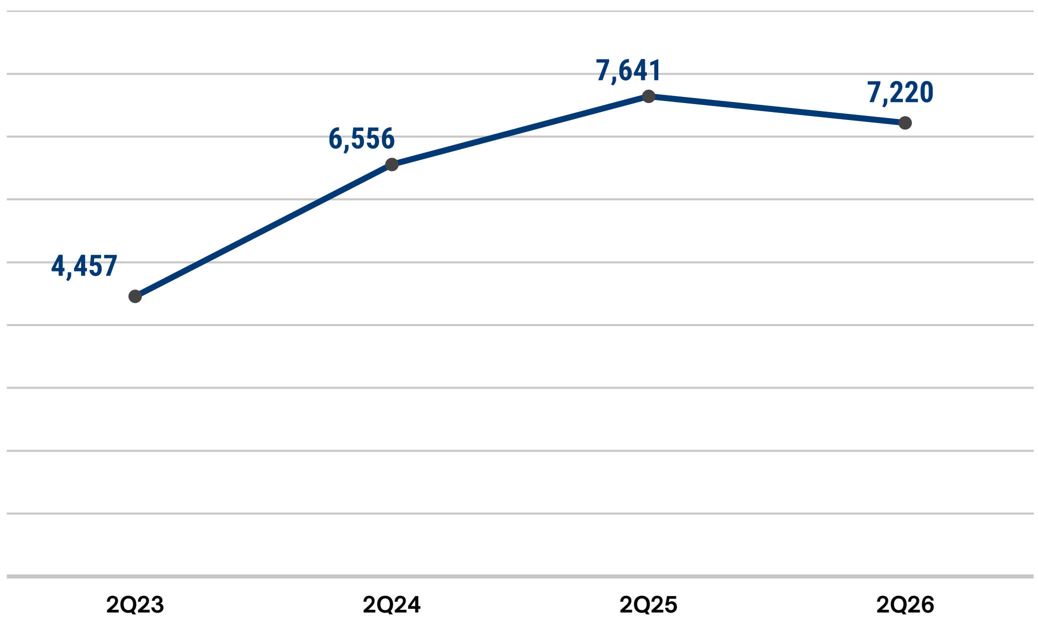


Tier 1, Tier 2 and Total Capital (BRL Million)	2Q23	2Q24	2Q25	2Q26
Core Tier 1	1,068	1,273	1,458	1,779
Supplementary Capital[1]	212	209	212	212
Tier 1	1,280	1,482	1,670	1,992
Tier 2[2]	550	630	724	852
Total Capital	1,830	2,112	2,394	2,844
% RWACpad	88.97%	85.32%	82.69%	88.14%
% RWAMpad	1.82%	4.71%	4.70%	3.41%
% RWAOpad	9.21%	9.96%	7.63%	8.45%
Basel Ratio	14.27%	15.24%	15.98%	17.21%

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.

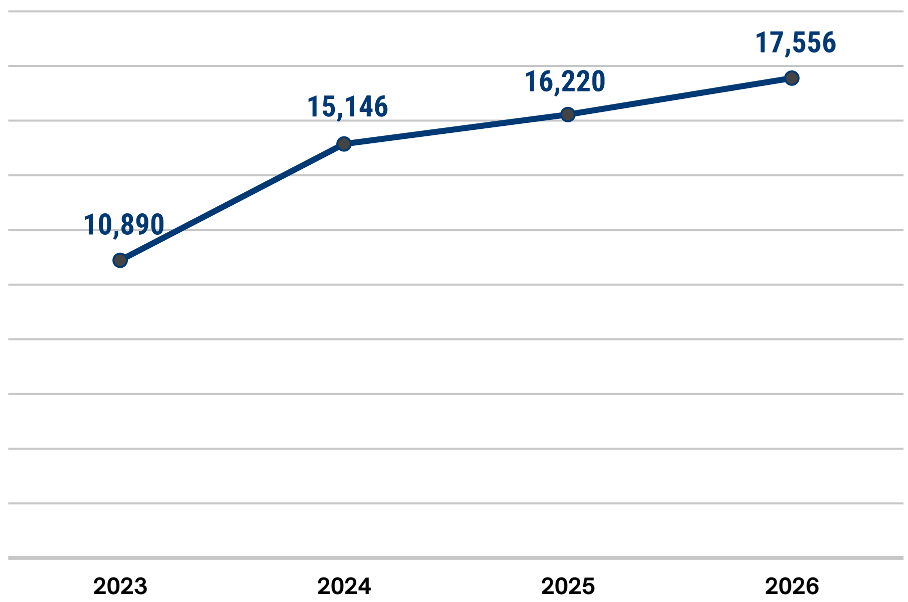
Sales & Trading

Derivative Volume with Clients (BRL Millions)



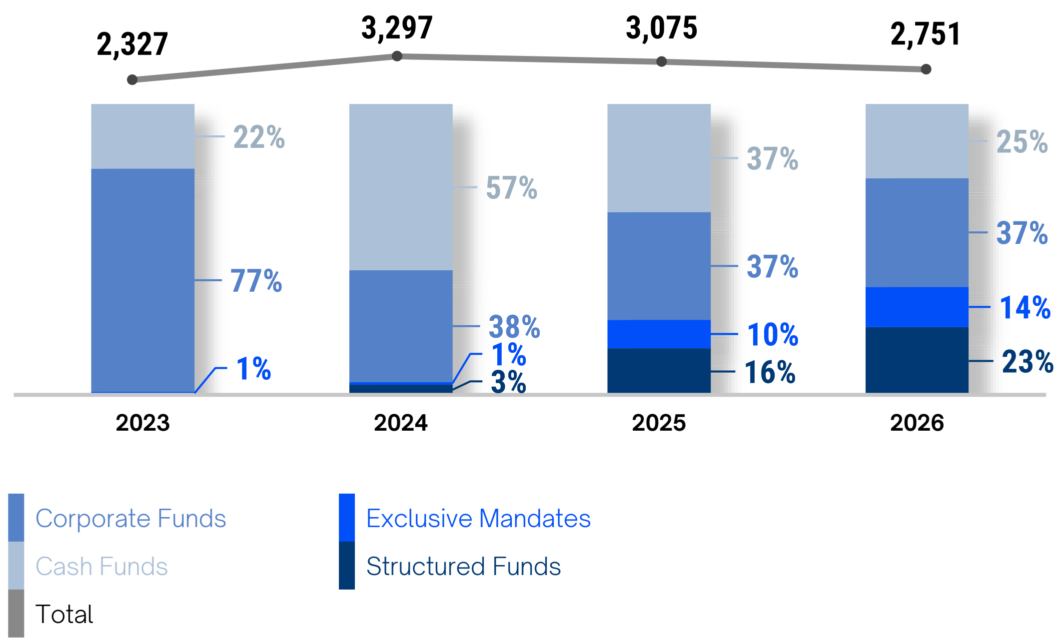
Capital Market

DCM
Accumulated Coordinated Volume (BRL Million)



Asset Management

Total AUM (BRL Millions)



Robust Credit Analysis and Monitoring

Analysis of credit risk by dedicated teams for each different sector. Monitoring until the end of the operation, with deep expertise and agility in execution of guarantees.

Experience in Management

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

Research

Excellence in the development of macroeconomic and quantitative research, with the creation of proprietary methodologies and models.

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