

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)

	3Q22	3Q23	3Q24	3Q25
Total Assets	19,387	24,037	32,557	27,654
Liquid Assets	3,636	3,388	3,496	5,366
Total Expanded Credit Portfolio ¹	13,124	16,262	17,180	17,309
Overdue loans + 90 days ²	0.2%	0.5%	0.2%	0.9%
Stage 3 / Credit Portfolio ³	-	-	-	1.0%
PDD coverage ratio / Stage 3 ³	-	-	-	80.9%
Total Funding	15,526	17,399	20,506	21,988
Shareholders' Equity	998	1,164	1,354	1,609
Core Tier I	1,167	1,328	1,512	1,776
Basel Ratio (Core Tier I)	13.3%	14.2%	15.4%	17.1%
Return on Average Equity (p.a.)	22.2%	22.6%	19.0%	29.0%
Return on Average Assets (p.a.)	1.2%	1.1%	0.8%	1.4%
Net Income	153	184	182	326
Net Income before Tax	293	325	316	496
Expanded NIM (Before Allowances for loan losses) ⁴ (p.a.)	4.6%	4.3%	3.3%	3.9%
Efficiency Ratio (ER)	39.9%	41.4%	46.3%	33.7%
Service Revenues	111	89	122	71
Revenues not linked to credit spread	46.7%	42.9%	49.6%	47.9%

¹ Includes guarantees, letters of credit and credit risk bonds.

² Overdue and upcoming installments / Credit Portfolio

³ Ratios are presented in accordance with CMN resolution n° 4,966/21.

⁴ Gross Financial Income before Allowances for Loan Losses + Service Revenue + Result of Equity Equivalence.

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)

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)	3Q22	3Q23	3Q24	3Q25
Corporate	7,923	9,050	9,806	10,622
Large Corporate	2,355	3,215	3,309	2,878
FI	913	1,005	1,898	1,436
SME	961	1,021	804	898
China Desk	842	1,848	1,307	1,444
Others	130	123	56	31
Total	13,124	16,262	17,180	17,309

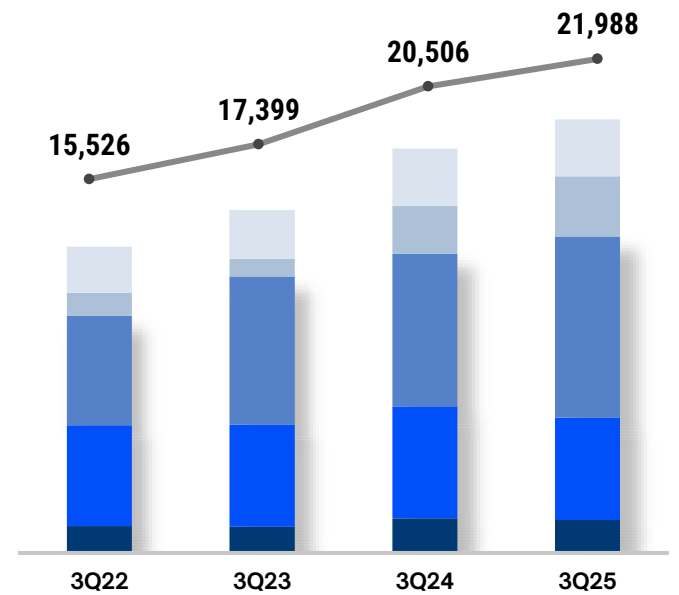
Breakdown by Sector

Grains	27%
Sugar and Ethanol	16%
Agricultural (Others)	10%
Banks	8%
Utilities (energy)	7%
Slaughterhouse	3%
Construction (General)	3%
Foods - Sundry	2%
Oil & Gas	2%
Automotive Industry	2%
Contractor	2%
Others	18%

The total value of the exposure to agribusiness (sugar and ethanol, grains and agricultural) accounted for 53% of the loan portfolio.

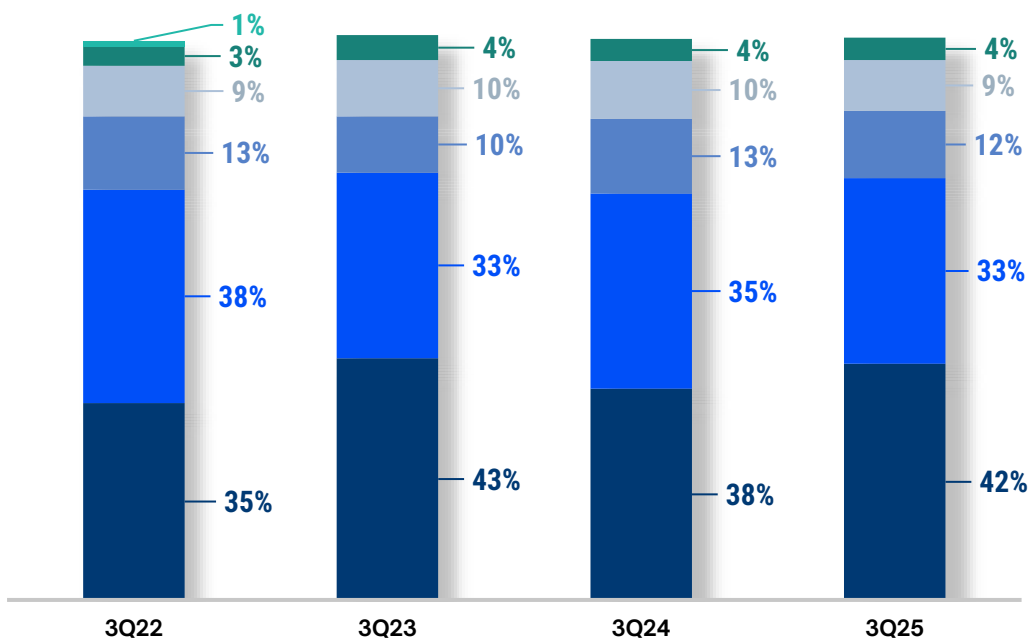
Funding by Type of Investor

Funding Sources (BRL Million)	3Q22	3Q23	3Q24	3Q25
Institutional Onshore	2,330	2,481	2,911	2,888
Institutional Offshore	1,174	890	2,420	3,053
Individuals	5,549	7,520	7,747	9,185
Bank of Communications	5,111	5,177	5,674	5,191
Corporate	1,362	1,331	1,754	1,671
Total	15,526	17,399	20,506	21,988

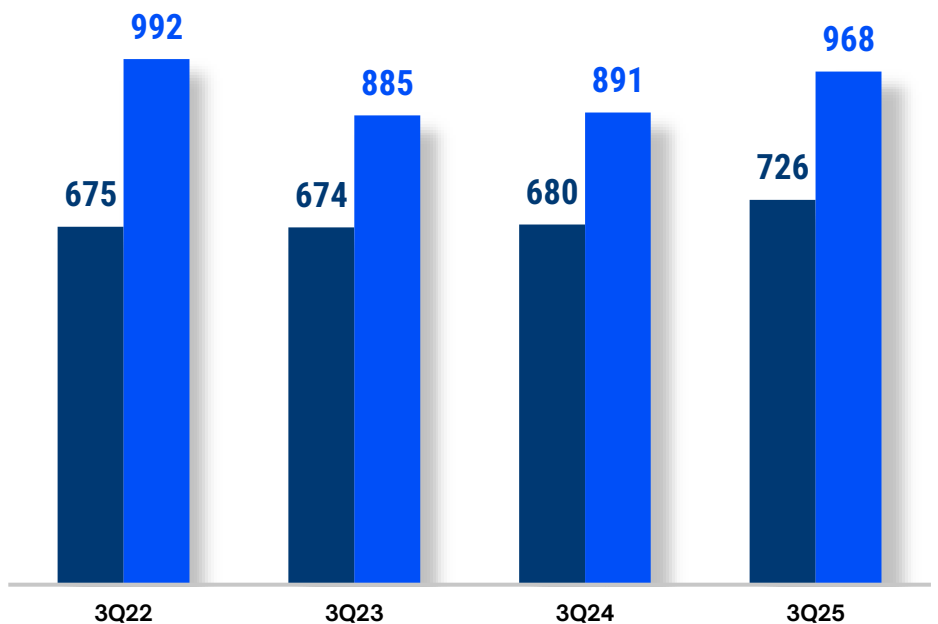


Funding and Asset Liability Management

Funding Sources



Maturity Profile (days)¹

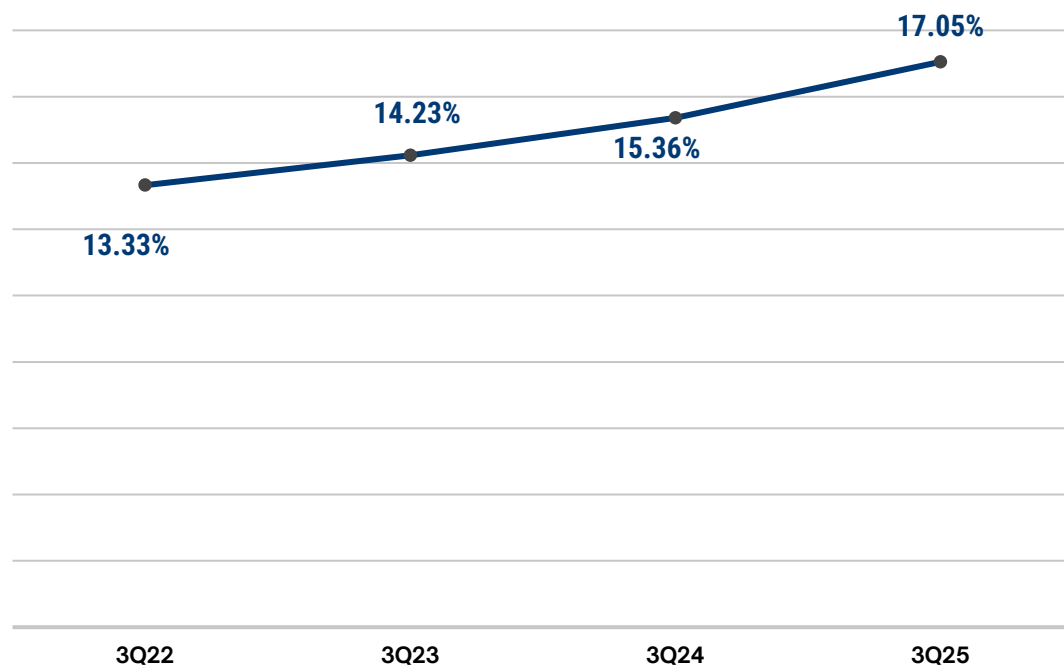


Loans and Guarantees Issued Portfolio
Funding²

¹ Average term of issuance (days).

² Not considering demand deposits (days).

Basel Ratio

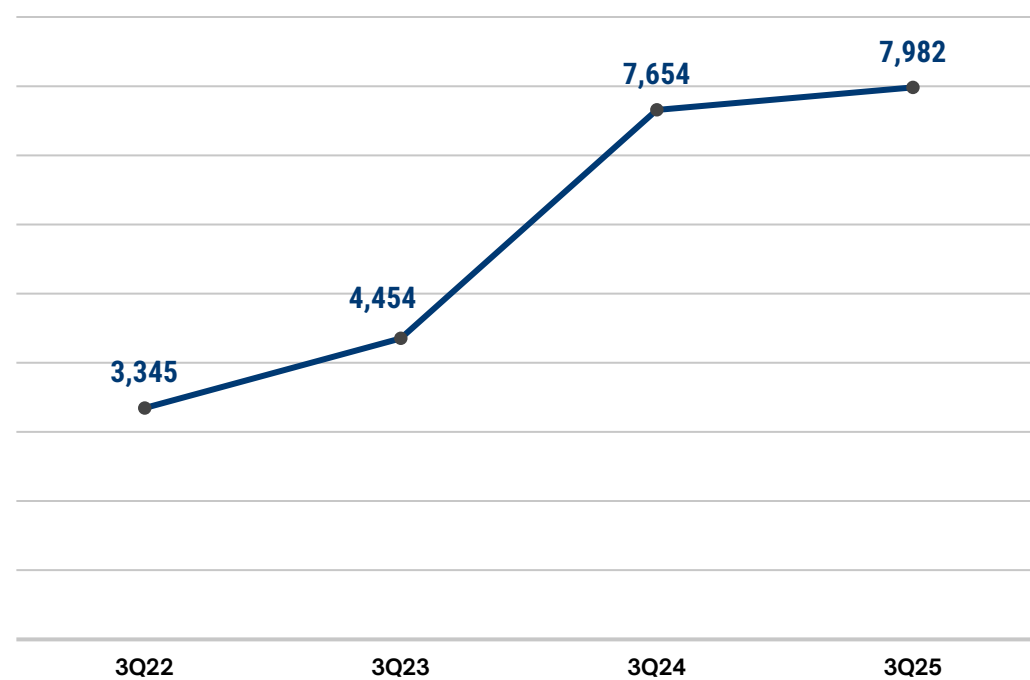


Tier 1, Tier 2 and Total Capital (BRL Million)	3Q22	3Q23	3Q24	3Q25
Core Tier 1	962	1,123	1,308	1,570
Supplementary Capital ¹	205	205	204	206
Tier 1	1,167	1,328	1,512	1,776
Tier 2 ²	296	572	651	756
Total Capital	1,463	1,900	2,162	2,531
% RWACpad	89.4%	87.1%	86.6%	86.5%
% RWAMPad	0.8%	3.6%	2.7%	5.1%
% RWAOpad	9.7%	9.2%	10.7%	8.4%
Basel Ratio	13.33%	14.23%	15.36%	17.05%

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.

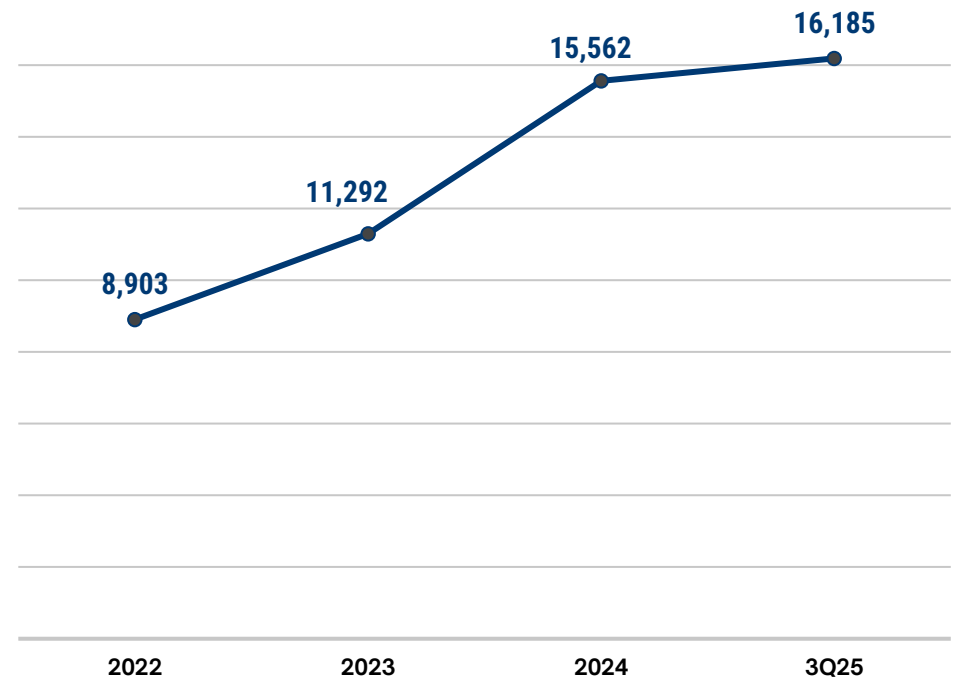
Sales & Trading

Derivative Volume with Clients (BRL Millions)



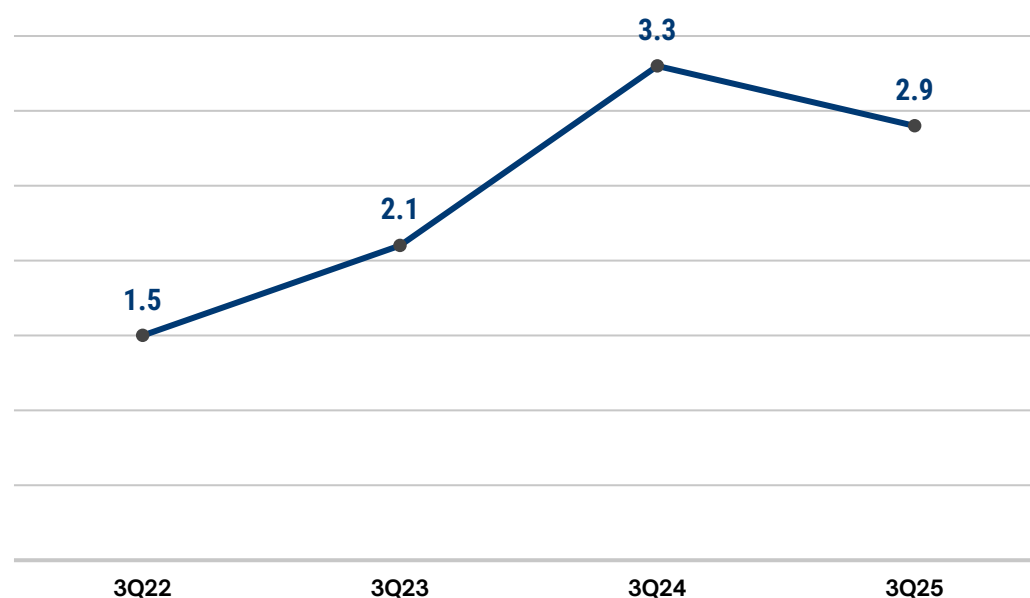
Capital Market

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 2.9 billion under management at end of September 2025.