



VIVA
BANK

Private Social
Development Agency

Driving Sustainable Future

VIVA BANK

VIVA
BANK | AGÊNCIA DE
DESENVOLVIMENTO
SOCIAL PRIVADO

Viva Bank is the first private Social Development agency in Latin America focused on the third sector, operating within the fintech system and integrated with DeFi technology. It provides customized solutions for micro, small, and medium-sized businesses committed to ESG principles, offering financing for machinery and equipment, working capital, among other services.

Our goal is to promote socio-environmental sustainability in Brazil and throughout Latin America by offering financial services that meet the requirements of sustainable development and market best practices.

We believe that collaboration with Development Banks, high-impact Social Investment Funds, and other institutions can significantly contribute to socio-environmental development in Brazil and Latin America.



MISSION, VISION, AND VALUES

MISSION – At Viva Bank, our mission is to provide targeted and competitive lines of credit, along with swift service and personalized products, driven by sustainable financial solutions and technical expertise, with the aim of positively impacting people's lives and community development.

VISION – Our vision is to be recognized as a reference in the financial sector, aligned with innovation, ethics, and excellence to achieve positive and sustainable long-term results.

VALUES – At Viva Bank, we value transparency, responsibility, mutual respect, and dedication in all our actions, always aiming to exceed the expectations of our customers and collaborators.



CORPORATE GOVERNANCE

Viva Bank adopts a streamlined and agile organizational structure to facilitate integration in decision-making processes and provide customers with the best solutions. It encourages the entrepreneurial spirit and proactivity of its employees, always ensuring ethics and integrity in its practices.



CORPORATE GOVERNANCE

Corporate Governance and Sustainability X Strategic Objectives

Viva Bank is committed to environmental and social sustainability, continuously improving its corporate governance practices while operating with transparency and respect. The ESG issue is integrated into its strategy, becoming part of the bank's daily operations, and combining variables in these matters to promote concrete actions. With a responsible and committed stance, the bank aims to generate a positive impact in all areas it operates, investing in sustainable projects and valuing accountability and corporate responsibility.

- ✓ **Credit granting;**
- ✓ **Investments;**
- ✓ **Insurance sales;**
- ✓ **Asset custody;**
- ✓ **Supplier contracting and wealth management;**

Viva Bank believes that sustainability can only be achieved through collective effort and, therefore, seeks to foster awareness and actions among all stakeholders. By involving all parties, it aims to build a virtuous cycle for the benefit of the environment and society, promoting a positive impact in all areas of operation.



RISK MANAGEMENT

Viva Bank considers risk mitigation as a paramount factor in all its operations, with the goal of ensuring the safety of all parties involved, including investors, insurers, clients, and the institution itself.

To achieve this, it implements a risk management approach that encompasses fundamental stages such as risk identification, assessment, monitoring, and control. This is done with the purpose of preventing financial losses and safeguarding its stakeholders. With a proactive and strategic focus, Viva Bank aims to manage risks efficiently and responsibly, ensuring the sustainability of its operations.

Risk Assessment

Risk Mitigation



Collection of information, documentary verification and the risks associated with the operation.

Precisely determine the probability of occurrence of the identified risks

Classify the operation's risks based on accuracy and probability.

Define and implement measures to reduce the probability of occurrence of relevant risks.

STRUCTURED OPERATIONS

Viva Bank adopts a cautious and rigorous stance in project analysis to ensure risk mitigation in all its operations. The institution has an internal credit committee that thoroughly evaluates operation structuring, considering aspects such as document analysis with credit scoring, debt and payment capacity, feasibility, among others.

Furthermore, it takes into account economic and financial viability, job and income generation, as well as environmental sustainability as essential factors for project approval. With this rigorous approach, Viva Bank aims to ensure the safety of its stakeholders, including investors, insurers, clients, and the institution itself.

Phase 1 - Customer Analysis



STRUCTURED OPERATIONS

Phase 2 - Analysis and Deliberation



Stage 3 - Compliance, Contracting, and Release



INVESTMENT PLAN AND ACTIONS

In the current scenario, the companies that make up the backbone of the Brazilian economy (micro, small, and medium-sized enterprises) are facing difficulties in accessing credit or financing lines due to various reasons. These include the lack of specific credit lines for certain sectors, high interest rates, excessive requirements for real guarantees, pending federal tax negative certificates, among others.

Given this situation, Viva Bank, through its strategic planning and economic studies department, in collaboration with universities and national and international entities, is introducing its "Action and Investment Plan" to the market. The main objective of this plan is to present excellent investment opportunities for groups, funds, and private investors. Through a strategic partnership of cooperation, the aim is to structure social investment funds that will be operated and facilitated by Viva Bank. These funds will be used to offer credit and financing lines to companies in the Brazilian market.



GENERAL CONDITIONS CREDIT LINES

Interest Rate: According to the profile of the applying company/client, to be defined on a case-by-case basis.

Grace Period: Up to 2 years.

Total Term: Up to 15 years, to be determined according to the physical-financial schedule of the project and the company's repayment capacity.

Operation Limit: According to the profile of the applying company/client. To be defined on a case-by-case basis.

Guarantees: Mortgage, bond or guarantee, fiduciary assignment, financial operations insurance, exchange rate variation insurance - coverage (in the case of foreign currency financing).

Risk Mitigation: Real guarantees of up to 130% of the total value of the operation, to be provided by the applying company/client for the credit. To be defined on a case-by-case basis.

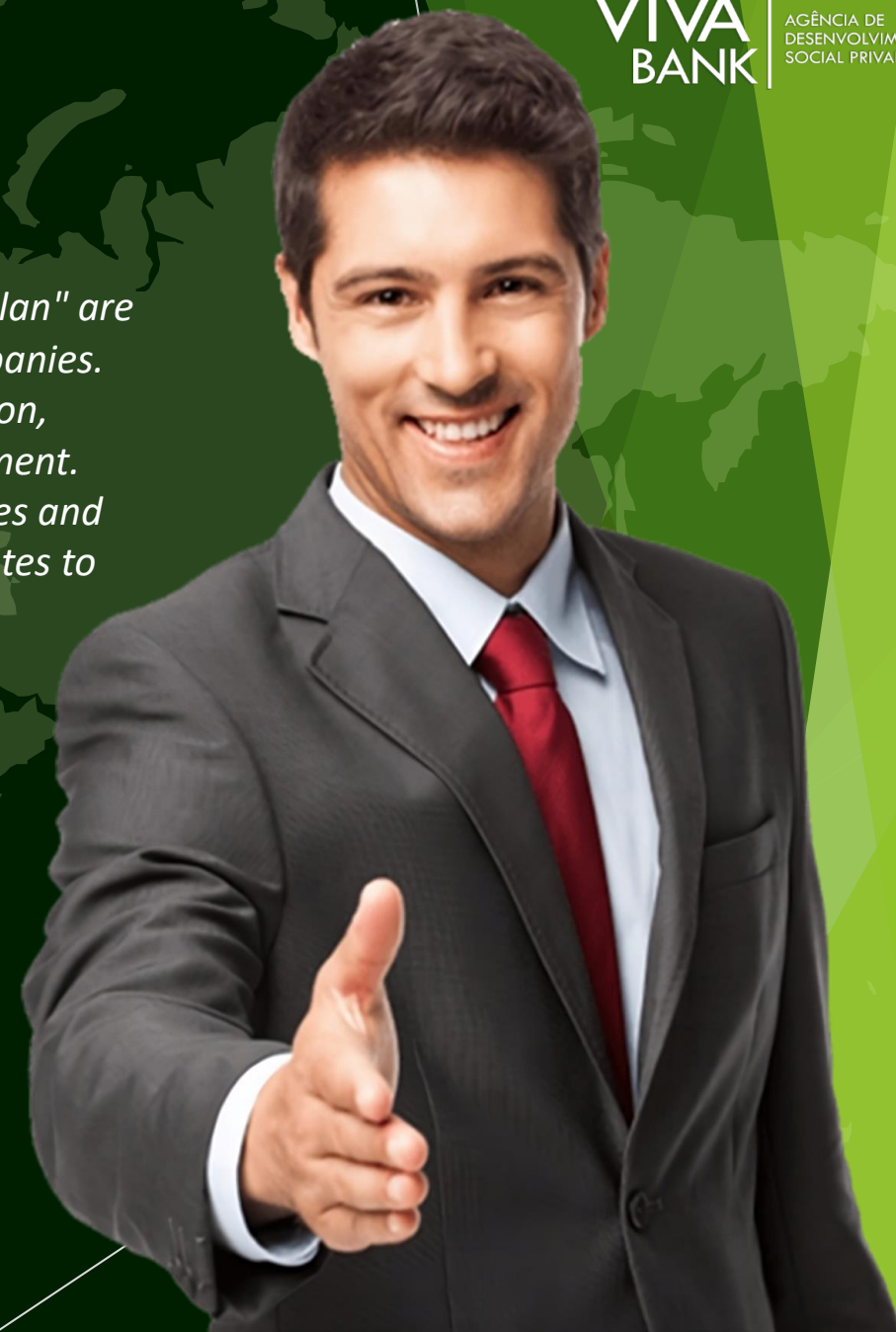
All projects must align in terms of job and income generation, economic and financial viability, and environmental sustainability.



CREDIT LINES AND FINANCING

The credit lines and financing from Viva Bank's "Action and Investment Plan" are designed to support investment projects through the provision of credit to companies. These credit lines cover working capital, civil works for implementation, expansion, modernization, and renewal, as well as the acquisition of machinery and equipment. Technical and financial solutions are provided to meet the demands of companies and ensure supply in production, trade, services, industry, and tourism. This contributes to the development of businesses across various segments.

- ✓ Basic Industries;
- ✓ Low-Impact Mining;
- ✓ Agribusiness;
- ✓ Renewable Energies;
- ✓ Innovation;
- ✓ Private Infrastructure;
- ✓ Investment Projects;
- ✓ Machinery and Equipment;
- ✓ Tourism/Supply Chain;
- ✓ Raw Material Acquisition;
- ✓ Working Capital for SMEs



SOCIAL AND ENVIRONMENTAL RESPONSIBILITY

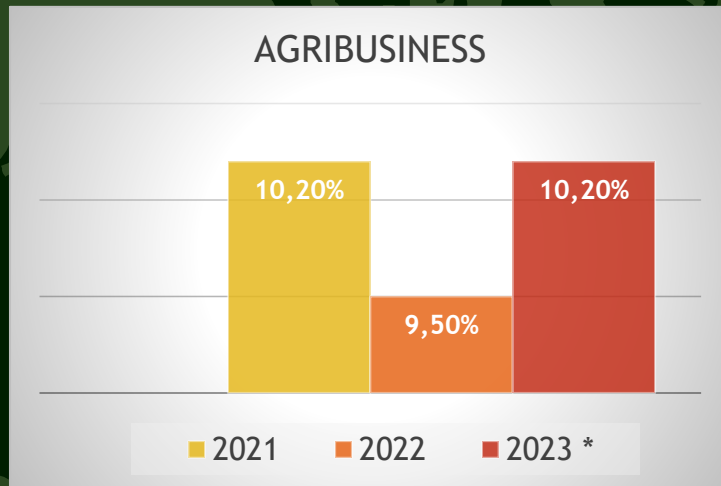
Viva Bank has a Social Responsibility Program whose objective is to support activities related to the main challenges of society through actions that promote social transformation and development. By adopting a responsible and future-oriented business vision, partnerships are established with organizations and institutions to support projects in areas such as education, health, citizenship, culture, sports, childhood, and adolescence, among others. Currently, the project portfolio includes:

- ▶ **Light of the Sertao-** energy and artesian wells powered by photovoltaic panels;
- ▶ **Rescuing Citizenship-** professionalization, training, and labor reintegration of sheltered inmates;
- ▶ **Project Recycle** - recycling plant with industrialization for the construction of low-cost housing;
- ▶ **Development Program for New Entrepreneurs** - Business training at university and technical levels for entrepreneurs at risk.

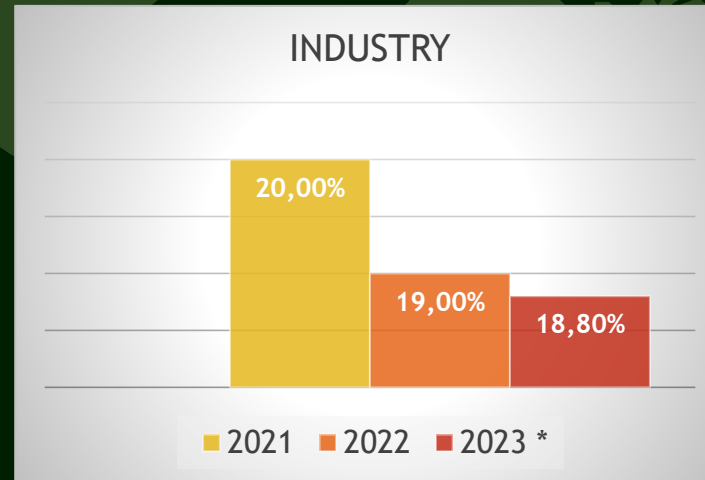


CURRENT SITUATION ANALYSIS

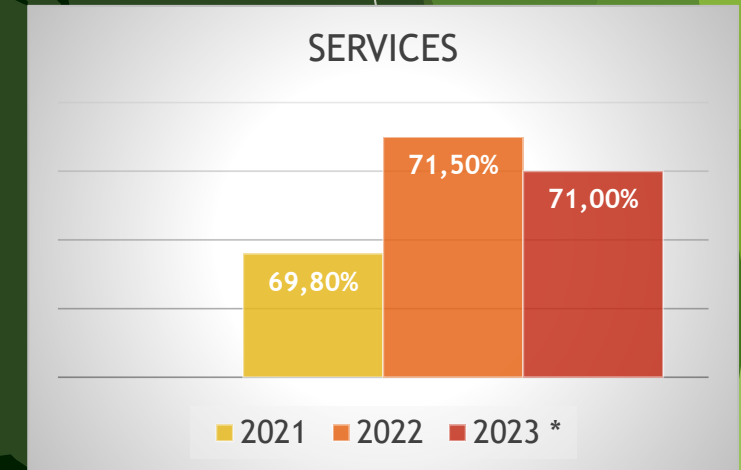
The 3 main sectors with a direct impact on the Brazilian GDP are



Subsector: Agriculture, Livestock, Poultry Farming, and Fishing.



Subsector: Basic Industries, Mining, Manufacturing Industries, Electricity and Gas, Water, Sewerage, Waste Management Activities, and Construction.



Subsector: Trade, Transportation, Storage, Communication, Financial Activities, Insurance and Related Services, Real Estate Activities, and Others.

The Brazilian economy is showing signs of revitalization, with an estimated GDP growth of 5.3% in 2023, driven by a 36% increase in exports influenced by global recovery. The industry is experiencing a significant rebound, as evidenced by nine consecutive increases in working hours. Agriculture and mining are standout contributors to exports, encompassing a range of raw materials. A prospective analysis projects these sectors up to 2030, addressing sustainability, innovation, supply chain integration, and competitiveness. Future scenarios consider diverse factors, guiding well-informed actions and global positioning. Seizing this opportunity to maximize potential and promote a strong, sustainable economy is imperative.

** Previsión para 2023.*

INVESTMENT OPPORTUNITY

Viva Bank offers an excellent opportunity for private investors, financial groups, and funds to make investments in social funds. These resources can be directed towards social investment funds or social impact funds.

By investing in social investment funds, the contributions will be used to finance companies or projects in sectors chosen by the investor, generating returns during the investment period, which may vary depending on the chosen fund. With this option, Viva Bank provides investors with a way to invest in profitable and sustainable projects, contributing to the economic and social development of the country.

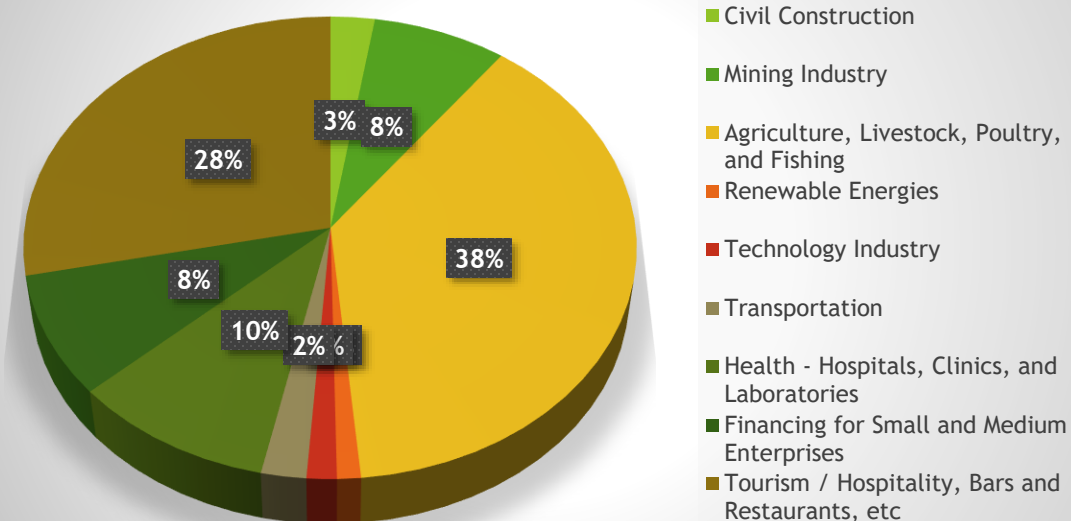


PROJECT PORTFOLIO

Currently, Viva Bank has a client portfolio with ongoing projects in various sectors, to whom they offer financing associated with working capital:

Sectors	R\$	U\$	€
Civil construction	137.550.000,00	28.215.384,62	25.633.619,08
Mining Industry	417.100.000,00	85.558.974,36	77.730.152,81
Agriculture, Livestock, Poultry, and Fishing	2.085.500.000,00	427.794.871,79	388.650.764,07
Renewable Energies	62.800.000,00	12.882.051,28	11.703.317,18
Technology Industry	79.131.689,00	16.232.141,33	14.746.867,13
Transportation	119.450.000,00	24.502.564,10	22.260.529,26
Health - Hospitals, Clinics, and Laboratories	540.079.225,00	110.785.482,05	100.648.383,34
Financing for Small and Medium Enterprises	459.020.000,00	94.157.948,72	85.542.303,39
Tourism / Hospitality, Bars and Restaurants, etc.	1.538.782.000,00	315.647.589,74	286.765.188,22
Total	5.439.412.914,00	983.583.399,15	556.370.983,75

PORTFOLIO OF PROJECTS



Cambio: 1U\$ = R\$ 4,875
1 € = R\$ 5,366



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