



## Banco BBC Digital

Operating as a multiple bank with authorization from the Central Bank since December 2021, **BBC Digital** is an institution specialized in offering financial solutions for the logistics and mobility segments, with service also focused on professional drivers. The institution focuses on the **SIMPAR** Group, whose operations accounted for around 2/3 of credit origination in 2023.

The great highlight of the year was reaching the financial break-even point, so that the revenue achieved now covers all costs/expenses – a feat achieved in a short time thanks to differences such as a prepared team, market knowledge and careful management in the supply of credit, expressed in a low risk rating for 96% of the portfolio. Furthermore, the asset structure is 99.9% of the portfolio with real guarantee, that is, financing and loans linked to assets to guarantee payment.

Performance was positive in the period, reaching R\$530 million in credit origination, 45% above the R\$365 million in 2022; and R\$760 million in credit portfolio, 63% higher than the R\$465 million recorded in the previous year. The funding balance at the end of 2023 was R\$677 million (R\$409 million in 2022) and the Basel Index was 17.5%.

**BBC** maintained its specialized role in a series of businesses within the Group itself, being responsible for paying freight for **JSL** aggregate drivers, who have accounts with the institution itself – in total, the bank had 43 thousand digital accounts at the end of 2023. It also acted as a financier – on a completely equal footing with other banks – for individual customers in the acquisition of vehicles, motorcycles and agricultural implements in new and pre-owned **Automob**, **Movida** and **VAMOS** stores, as well as in units outside the **SIMPAR** Group.

In this scenario, at the end of the period, **BBC Digital** maintained leasing services, digital account, financing for the issuance of Bank Deposit Certificates (CDB), Direct Consumer Credit (CDC) for light and heavy vehicles and implements, in addition to capital products turnover for legal entities, credit life insurance and fleet management.

With the good results achieved, **BBC Digital** will launch new products in 2024, such as supplier anticipation – for the Group’s partner companies and for the investees themselves – and Floor Plan, financing for stores, mainly used cars.



BBC Employees

## SUSTAINABILITY HIGHLIGHTS

**BBC** was conceived as a bank focused on the **SIMPAR** Group and to make life easier for those who move Brazil – transport professionals. As part of a Group that was born from the entrepreneurship of Julio Simões, a self-employed truck driver who founded **JSL**, it is a digital institution that understands the professional driver public, who acts as a “driving entrepreneur”. It is, therefore, a bank for those who need simplicity and less bureaucracy, which combines tradition and modernity to insert more

and more professional drivers into the national financial system. Thus, offering products such as the Digital Truck Driver Account, Truck Driver Financing and Truck Driver Leasing, in addition to investment options. Furthermore, as a bank designed to operate exclusively in the digital environment, all contracts signed with individuals are signed electronically, that is, without using hard copy documents. To guide its performance in ESG actions, the **BBC** has a Social, Environmental and Climate Responsibility Policy.