FitchRatings

Fitch Ratings – São Paulo – 30 de Janeiro de 2026

Fundo de Investimento em Direitos Creditórios Opea Agro Sumitomo Chemical (FIDC Sumitomo)

Sumário do Emissor

Analistas	Cristina Barretto	+55 11 3957-3668
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Emissão	Aug/2022
Classe dos Ativo(s)	Recebíveis Comerciais
País	Brasil
Moeda	BRL

Classe/Emissão	ISIN	Montante Inicial	Data	Rating Atual	Perspectiva / Obsevação	Ação
Cotas Sênior	BR0DG5CTF008	BRL 425.000.000	27/Jan/2026	AAsf(bra)	Observação Negativa	Manutenção da Observação Negativa
Cotas Mezanino	BR0DG5CTF016	BRL 50.000.000	27/Jan/2026	CCCsf(bra)	-	Rebaixamento
Cotas Junior		BRL 30.000.000	NA	NA	-	-

NA – Não Avaliada

Perspectiva	Observação	Tipo
⊕	⊕	Positiva
⊖	⊖	Negativa
⊙	◆	Indefinida
⊙		Estável

Monitoramento

Últimas informações em: 31 de dezembro de 2025

Composição dos Ativos

	Direitos Creditórios	Outros Ativos	Direitos Creditórios (% PL)	Patrimônio Líquido (PL)
30 Sep 2022	388,825,789	111,415,688	77.7%	500,241,478
31 Oct 2022	494,862,008	12,406,954	97.6%	507,268,962
30 Nov 2022	479,242,888	37,899,397	92.7%	517,142,286
31 Dec 2022	482,126,347	42,491,386	91.9%	524,617,734
31 Jan 2023	472,377,749	61,081,064	88.5%	533,458,813
28 Feb 2023	500,397,939	36,506,482	93.2%	536,904,421
31 Mar 2023	499,806,420	46,757,384	91.4%	546,563,803
30 Apr 2023	485,528,618	68,964,361	87.6%	554,492,979
31 May 2023	364,270,557	196,616,656	64.9%	560,887,213
30 Jun 2023	224,249,587	343,807,277	39.5%	568,056,863
31 Jul 2023	259,692,567	247,291,308	51.2%	506,983,875
31 Aug 2023	267,619,978	243,658,360	52.3%	511,278,338
30 Sep 2023	306,321,628	211,516,595	59.2%	517,838,223
31 Oct 2023	342,110,906	182,050,201	65.3%	524,161,106
30 Nov 2023	283,670,567	221,955,271	56.1%	505,625,838
31 Dec 2023	348,687,413	164,174,534	68.0%	512,861,947
31 Jan 2024	380,214,466	139,049,181	73.2%	519,263,647
29 Feb 2024	467,501,985	57,441,492	89.1%	524,943,478
31 Mar 2024	520,645,704	11,080,055	97.9%	531,725,758
30 Apr 2024	496,471,263	42,653,950	92.1%	539,125,213
31 May 2024	373,869,000	167,160,211	69.1%	541,029,211
30 Jun 2024	286,453,271	258,383,211	52.6%	544,836,482
31 Jul 2024	289,064,295	225,586,603	56.2%	514,650,899
31 Aug 2024	294,192,252	219,286,360	57.3%	513,478,612
30 Sep 2024	321,932,773	202,963,763	61.3%	524,896,537
31 Oct 2024	337,880,459	190,290,191	64.0%	528,170,651
30 Nov 2024	384,016,325	126,666,624	75.2%	510,682,949
31 Dec 2024	383,886,583	128,055,610	75.0%	511,942,194
31 Jan 2025	425,741,822	89,263,333	82.7%	515,005,155
28 Feb 2025	494,255,232	26,907,689	94.8%	521,162,921
31 Mar 2025	526,950,558	6,677,544	98.7%	533,628,103
30 Apr 2025	541,574,331	25,258,395	95.5%	566,832,726
31 May 2025	370,612,923	204,888,371	64.4%	575,501,294
30 Jun 2025	318,444,951	263,359,068	54.7%	581,804,019
31 Jul 2025	299,057,323	239,250,025	55.6%	538,307,349
31 Aug 2025	271,997,468	270,928,742	50.1%	542,926,210
30 Sep 2025	365,575,738	187,172,368	66.1%	552,748,106
31 Oct 2025	375,837,689	208,330,697	64.3%	584,168,386
30 Nov 2025	432,384,028	125,095,444	77.6%	557,479,472
31 Dec 2025	495,062,370	85,570,924	85.3%	580,633,294

Performance dos Direitos Creditórios

	Atrasos 1-30 dias (% dos DC)	Atrasos 31-60 dias (% dos DC)	Atrasos 61-90 dias (% dos DC)	Atrasos 91-121 dias (% dos DC)	Atrasos Acima de 180 dias (% dos DC)
30 Sep 2022	0.00%	0.00%	0.00%	0.00%	0.00%
31 Oct 2022	0.00%	0.00%	0.00%	0.00%	0.00%
30 Nov 2022	0.00%	0.00%	0.00%	0.00%	0.00%
31 Dec 2022	0.00%	0.00%	0.00%	0.00%	0.00%
31 Jan 2023	0.00%	0.00%	0.00%	0.00%	0.00%
28 Feb 2023	0.06%	0.00%	0.00%	0.00%	0.00%
31 Mar 2023	0.28%	0.00%	0.00%	0.00%	0.00%
30 Apr 2023	0.48%	0.00%	0.00%	0.00%	0.00%
31 May 2023	18.31%	0.65%	0.00%	0.00%	0.00%
30 Jun 2023	0.29%	1.29%	0.00%	0.00%	0.00%
31 Jul 2023	11.01%	0.00%	0.02%	0.00%	0.00%
31 Aug 2023	1.47%	2.53%	0.00%	0.02%	0.00%
30 Sep 2023	3.41%	1.00%	0.00%	0.00%	0.00%
31 Oct 2023	5.57%	8.02%	0.78%	0.00%	0.00%
30 Nov 2023	0.00%	3.36%	2.26%	0.08%	0.01%
31 Dec 2023	0.50%	0.25%	2.73%	0.73%	0.01%
31 Jan 2024	0.68%	0.00%	0.23%	2.50%	0.01%
29 Feb 2024	0.20%	0.01%	0.00%	0.19%	0.10%
31 Mar 2024	3.11%	0.14%	0.01%	0.00%	0.52%
30 Apr 2024	3.27%	0.16%	0.15%	0.01%	2.41%
31 May 2024	27.44%	4.43%	0.44%	0.20%	3.43%
30 Jun 2024	1.62%	16.88%	5.01%	0.00%	4.48%
31 Jul 2024	2.31%	0.51%	8.12%	0.37%	4.46%
31 Aug 2024	4.81%	1.17%	0.18%	6.07%	4.63%
30 Sep 2024	3.00%	0.11%	1.07%	0.02%	4.24%
31 Oct 2024	0.50%	3.62%	0.00%	1.02%	4.18%
30 Nov 2024	0.40%	0.13%	2.12%	0.00%	4.64%
31 Dec 2024	0.34%	1.28%	0.00%	1.93%	4.65%
31 Jan 2025	1.47%	0.04%	1.15%	0.00%	5.00%
28 Feb 2025	0.25%	1.04%	0.99%	0.01%	4.27%
31 Mar 2025	1.10%	0.15%	0.17%	0.01%	4.72%
30 Apr 2025	1.51%	0.68%	0.12%	0.16%	4.35%
31 May 2025	28.77%	1.26%	0.97%	0.00%	6.24%
30 Jun 2025	10.27%	9.94%	0.00%	0.75%	7.21%
31 Jul 2025	0.45%	5.44%	6.75%	0.00%	4.59%
31 Aug 2025	1.46%	0.11%	2.78%	6.15%	5.02%
30 Sep 2025	2.24%	0.01%	0.03%	1.91%	4.27%
31 Oct 2025	2.09%	1.48%	0.01%	0.03%	4.13%
30 Nov 2025	0.60%	0.53%	0.92%	0.01%	4.97%
31 Dec 2025	1.17%	0.00%	0.37%	0.56%	5.45%

Histórico das Classes

Cotas Seniores

	Montante Inicial	Subscrição	Rendimento do Período	(Resgates/Juros/ Amortização)	Saldo Final
30 Sep 2022	0	425,000,000	252,569	0	425,252,569
31 Oct 2022	425,252,569	0	5,083,047	0	430,335,616
30 Nov 2022	430,335,616	0	5,143,805	0	435,479,421
31 Dec 2022	435,479,421	0	5,729,225	0	441,208,646
31 Jan 2023	441,208,646	0	5,804,599	0	447,013,245
28 Feb 2023	447,013,245	0	4,805,976	0	451,819,221
31 Mar 2023	451,819,221	0	6,216,237	0	458,035,458
30 Apr 2023	458,035,458	0	4,924,475	0	462,959,933
31 May 2023	462,959,933	0	6,090,764	0	469,050,698
30 Jun 2023	469,050,698	0	5,888,647	0	474,939,345
31 Jul 2023	474,939,345	0	5,557,838	-52,201,584	428,295,599
31 Aug 2023	428,295,599	0	5,740,683	0	434,036,282
30 Sep 2023	434,036,282	0	4,988,068	0	439,024,350
31 Oct 2023	439,024,350	0	5,184,409	0	444,208,759
30 Nov 2023	444,208,759	0	4,713,864	-21,152,129	427,770,494
31 Dec 2023	427,770,494	0	4,580,255	0	432,350,749
31 Jan 2024	432,350,749	0	6,303,289	-1,293,661	437,360,377
29 Feb 2024	437,360,377	0	4,231,593	0	441,591,970
31 Mar 2024	441,591,970	0	4,450,277	0	446,042,247
30 Apr 2024	446,042,247	0	4,814,009	0	450,856,256
31 May 2024	450,856,256	0	4,582,329	0	455,438,585
30 Jun 2024	455,438,585	0	4,383,828	0	459,822,413
31 Jul 2024	459,822,413	0	5,272,169	-37,029,678	428,064,905
31 Aug 2024	428,064,905	0	4,120,345	0	432,185,250
30 Sep 2024	432,185,250	0	4,396,481	0	436,581,730
31 Oct 2024	436,581,730	0	4,927,289	0	441,509,019
30 Nov 2024	441,509,019	0	4,098,692	-18,235,862	427,371,849
31 Dec 2024	427,371,849	0	4,748,287	0	432,120,136
31 Jan 2025	432,120,136	0	5,192,914	0	437,313,049
28 Feb 2025	437,313,049	0	5,072,375	0	442,385,424
31 Mar 2025	442,385,424	0	4,982,568	0	447,367,992
30 Apr 2025	447,367,992	0	5,505,144	0	452,873,136
31 May 2025	452,873,136	0	5,980,638	0	458,853,775
30 Jun 2025	458,853,775	0	5,831,735	0	464,685,510
31 Jul 2025	464,685,510	0	6,508,802	-42,656,961	428,537,352
31 Aug 2025	428,537,352	0	5,775,746	0	434,313,097
30 Sep 2025	434,313,097	0	6,134,289	0	440,447,386
31 Oct 2025	440,447,386	0	6,505,781	0	446,953,167
30 Nov 2025	446,953,167	0	5,276,189	-24,238,053	427,991,303
31 Dec 2025	427,991,303	0	6,045,000	0	434,036,303

Cotas Mezanino

	Montante Inicial	Subscrição	Rendimento do Período	(Resgates/Juros/ Amortização)	Saldo Final
30 Sep 2022	0	50,000,000	36,587	0	50,036,588
31 Oct 2022	50,036,588	0	737,399	0	50,773,987
30 Nov 2022	50,773,987	0	748,266	0	51,522,253
31 Dec 2022	51,522,253	0	835,836	0	52,358,089
31 Jan 2023	52,358,089	0	849,395	0	53,207,484
28 Feb 2023	53,207,484	0	705,199	0	53,912,683
31 Mar 2023	53,912,683	0	914,706	0	54,827,388
30 Apr 2023	54,827,388	0	726,669	0	55,554,057
31 May 2023	55,554,057	0	901,243	0	56,455,300
30 Jun 2023	56,455,300	0	873,913	0	57,329,213
31 Jul 2023	57,329,213	0	814,198	-7,665,679	50,477,732
31 Aug 2023	50,477,732	0	838,466	0	51,316,198
30 Sep 2023	51,316,198	0	732,550	0	52,048,748
31 Oct 2023	52,048,748	0	766,788	0	52,815,536
30 Nov 2023	52,815,536	0	698,366	-3,104,983	50,408,919
31 Dec 2023	50,408,919	0	679,917	0	51,088,836
31 Jan 2024	51,088,836	0	901,155	-152,761	51,837,230
29 Feb 2024	51,837,230	0	638,332	0	52,475,562
31 Mar 2024	52,475,562	0	674,670	0	53,150,231
30 Apr 2024	53,150,231	0	736,250	0	53,886,481
31 May 2024	53,886,481	0	704,945	0	54,591,427
30 Jun 2024	54,591,427	0	677,114	0	55,268,540
31 Jul 2024	55,268,540	0	806,106	-5,610,240	50,464,406
31 Aug 2024	50,464,406	0	625,925	0	51,090,331
30 Sep 2024	51,090,331	0	668,830	0	51,759,162
31 Oct 2024	51,759,162	0	749,806	0	52,508,967
30 Nov 2024	52,508,967	0	611,589	-2,772,307	50,348,249
31 Dec 2024	50,348,249	0	706,467	0	51,054,715
31 Jan 2025	51,054,715	0	769,931	0	51,824,647
28 Feb 2025	51,824,647	0	745,351	0	52,569,998
31 Mar 2025	52,569,998	0	731,036	0	53,301,034

30 Apr 2025	53,301,034	0	804,354	0	54,105,388
31 May 2025	54,105,388	0	731,337	0	54,836,725
30 Jun 2025	54,836,725	0	849,730	0	55,686,454
31 Jul 2025	55,686,454	0	887,347	-6,204,398	50,369,403
31 Aug 2025	50,369,403	0	826,351	0	51,195,754
30 Sep 2025	51,195,754	0	880,245	0	52,076,000
31 Oct 2025	52,076,000	0	936,443	0	53,012,443
30 Nov 2025	53,012,443	0	756,503	-3,477,544	50,291,402
31 Dec 2025	50,291,402	0	864,697	0	51,156,098

Cotas Subordinadas

	Montante Inicial	Subscrição	Rendimento do Período	(Resgates/Juros/ Amortização)	Saldo Final
30 Sep 2022	0	25,000,000	-47,680	0	24,952,320
31 Oct 2022	24,952,320	0	1,207,040	0	26,159,360
30 Nov 2022	26,159,360	0	3,981,254	0	30,140,613
31 Dec 2022	30,140,613	0	910,387	0	31,051,000
31 Jan 2023	31,051,000	0	2,187,084	0	33,238,084
28 Feb 2023	33,238,084	0	-2,065,566	0	31,172,518
31 Mar 2023	31,172,518	0	2,528,441	0	33,700,959
30 Apr 2023	33,700,959	0	2,278,029	0	35,978,988
31 May 2023	35,978,988	0	-597,772	0	35,381,216
30 Jun 2023	35,381,216	0	407,092	0	35,788,307
31 Jul 2023	35,788,307	0	-7,577,763	0	28,210,544
31 Aug 2023	28,210,544	0	-2,284,685	0	25,925,859
30 Sep 2023	25,925,859	1,200,000	-360,734	0	26,765,125
31 Oct 2023	26,765,125	3,000,000	-2,628,312	0	27,136,814
30 Nov 2023	27,136,814	0	309,611	0	27,446,425
31 Dec 2023	27,446,425	0	1,975,939	0	29,422,364
31 Jan 2024	29,422,364	0	643,676	0	30,066,040
29 Feb 2024	30,066,040	0	809,908	0	30,875,948
31 Mar 2024	30,875,948	0	1,657,332	0	32,533,280
30 Apr 2024	32,533,280	0	1,849,194	0	34,382,474
31 May 2024	34,382,474	0	-3,383,275	0	30,999,199
30 Jun 2024	30,999,199	5,000,000	-6,253,671	0	29,745,528
31 Jul 2024	29,745,528	4,000,000	-1,851,479	0	31,894,049
31 Aug 2024	31,894,049	0	-1,691,017	0	30,203,032
30 Sep 2024	30,203,032	0	6,352,612	0	36,555,644
31 Oct 2024	36,555,644	0	-2,402,979	0	34,152,666
30 Nov 2024	34,152,666	0	-1,189,815	0	32,962,851
31 Dec 2024	32,962,851	0	-4,195,506	0	28,767,345
31 Jan 2025	28,767,345	0	-2,899,887	0	25,867,457
28 Feb 2025	25,867,457	0	340,044	0	26,207,502
31 Mar 2025	26,207,502	0	6,751,577	0	32,959,079
30 Apr 2025	32,959,079	23,676,504	3,218,620	0	59,854,203
31 May 2025	59,854,203	0	1,956,590	0	61,810,793
30 Jun 2025	61,810,793	0	-378,739	0	61,432,054
31 Jul 2025	61,432,054	0	-2,031,461	0	59,400,593
31 Aug 2025	59,400,593	0	-1,983,234	0	57,417,359
30 Sep 2025	57,417,359	0	2,807,355	0	60,224,715
31 Oct 2025	60,224,715	25,000,000	-1,021,940	0	84,202,775
30 Nov 2025	84,202,775	0	-5,006,008	0	79,196,767
31 Dec 2025	79,196,767	23,000,000	-6,755,876	0	95,440,891

Emissão de Cotas

Informação Inicial – Cota Sênior I			
Montante Inicial	BRL 425.000.000	Índice de Referência	CDI
Prazo Total (meses)	60	Rendimento esperado sr	CDI + 2,2%
Vencimento Final	Nov-2027		
Informação Inicial – Cota Mezanino			
Montante Inicial	BRL 50.000.000	Índice de Referência	CDI
Prazo Total (meses)	60	Rendimento esperado mz	CDI + 5,8%
Vencimento Final	Nov-2027		

Partes da Transação				
		Rating de Curto Prazo	Rating de Longo Prazo	Perspectiva / Observação
Emissor	FIDC Sumitomo	NA	NA	NA
Originador	Sumitomo Chemical do Brasil Industria Quimica	NA	NA	NA
Custodiante	Vortx DTVM	NA	NA	NA
Provedor da Fiança Bancária	Itaú Unibanco S.A.	F1+(bra)	AAA(bra)	Perspectiva Estável
Banco Domicílio da Conta do Emissor	Itaú Unibanco S.A.	F1+(bra)	AAA(bra)	Perspectiva Estável

NA – Não Avaliada

Perfil da Transação: A operação é uma securitização de direitos creditórios do agronegócio performados e originados pela Sumitomo Chemical. A empresa fabrica defensivos agrícolas e os vende a produtores rurais e revendedores. O FIDC conta com três classes de cotas – sênior, mezanino e júnior. A sênior tem rendimento de CDI acrescido de uma taxa pré-fixada de no máximo 2,5% ao ano. A cota mezanino tem rendimento de CDI mais taxa pré-fixada máxima de 6,5% ao ano. O pagamento de principal ocorrerá em parcela única, no vencimento das cotas, enquanto os juros serão pagos semestralmente. Ambas as cotas terão vencimento esperado em novembro de 2026 e vencimento final em novembro de 2027.