



NOTICE TO THE MARKET

Grand Cayman, Cayman Islands Company, July 15, 2022 - Nu Holdings Ltd. ("Nu" or "Company"), hereby informs its shareholders and the market as follows:

1. As a regulated financial institution, Nu Financeira - Sociedade de Credito financiamento e Investimento ("Nu Financeira"), together with its consolidated subsidiaries, or collectively the "Nu Financeira Financial Conglomerate," are required to comply with the capital requirements set by CMN Resolution No. 4,958/21. The minimum capital adequacy ratio required from financial institutions in Brazil (Total Capital Ratio, or "TCR") is typically equivalent to up to 10.5% of their total risk weighted assets, or "RWAs."
2. Notwithstanding the minimum capital adequacy ratio provided under CMN Resolution No. 4,958/21, upon being granted its financial institution license in 2017, Nu Financeira undertook a commitment to operate with a higher Basel Committee minimum capital adequacy ratio of 14.0% during its first five years of operations (the "2017 Commitment").
3. On July 15, 2022, the Brazilian Central Bank ("BCB") informed Nu Financeira that it is no longer required to comply with the higher capital adequacy ratio of 14.0% set out under the 2017 Commitment; provided, however, that it should remain complying with the capital adequacy requirements set out under CMN Resolution No. 4,958/21, as typically applied to financial institutions in Brazil.

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