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# Earnings Presentation

3<sup>rd</sup> Quarter / 2023

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# Strategy Highlights

3<sup>rd</sup> Quarter / 2023

# We continue with efficient risk management and a robust balance sheet, supporting the bank's strategic advances

## Recurring Net Income

**3Q23**  
**R\$ 285 mln**

▲ 0.4%  
3Q23 vs 2Q23  
▼ 26.2%  
3Q23 vs 3Q22

275	403	387	284
3Q20	3Q21	3Q22	2Q23

(in R\$ million)

## Recurring ROE

**3Q23**  
**9.0%**

–  
In line with 2Q23  
▼ 3.7 p.p.  
3Q23 vs 3Q22

10.6	13.9	12.6	9.0
3Q20	3Q21	3Q22	2Q23

(in %)

## Credit Portfolio<sup>1</sup>

**3Q23**  
**R\$ 85.0 bn**

▲ 0.3%  
3Q23 vs 2Q23  
▲ 8.5%  
3Q23 vs 3Q22

67.4	75.3	78.3	84.8
3Q20	3Q21	3Q22	2Q23

(in R\$ billion)

## Coverage Ratio

**3Q23**  
**155%**

▲ 0.5 p.p.  
3Q23 vs 2Q23  
▼ 24.2 p.p.  
3Q23 vs 3Q22

234	231	179	154
3Q20	3Q21	3Q22	2Q23

(in %)

## NPL 90-days

**3Q23**  
**5.5%**

▲ 0.1 p.p.  
3Q23 vs 2Q23  
▲ 0.7 p.p.  
3Q23 vs 3Q22

4.2	3.7	4.8	5.4
3Q20	3Q21	3Q22	2Q23

(in %)

## Basel Ratio

**3Q23**  
**15.3%**

▲ 0.6 p.p.  
3Q23 vs 2Q23  
▼ 1.7 p.p.  
3Q23 vs 3Q22

15.2	15.7	17.0	14.7
3Q20	3Q21	3Q22	2Q23

(in %)

# Resilience in the core business, important advances in the portfolio diversification agenda and customer relationship

## Large, Corporate and Financial Institutions

**3Q23**  
**R\$ 24.5 bn**

▼ 3.9% vs 2Q23    ▲ 6.6% vs 3Q22

## Auto Finance

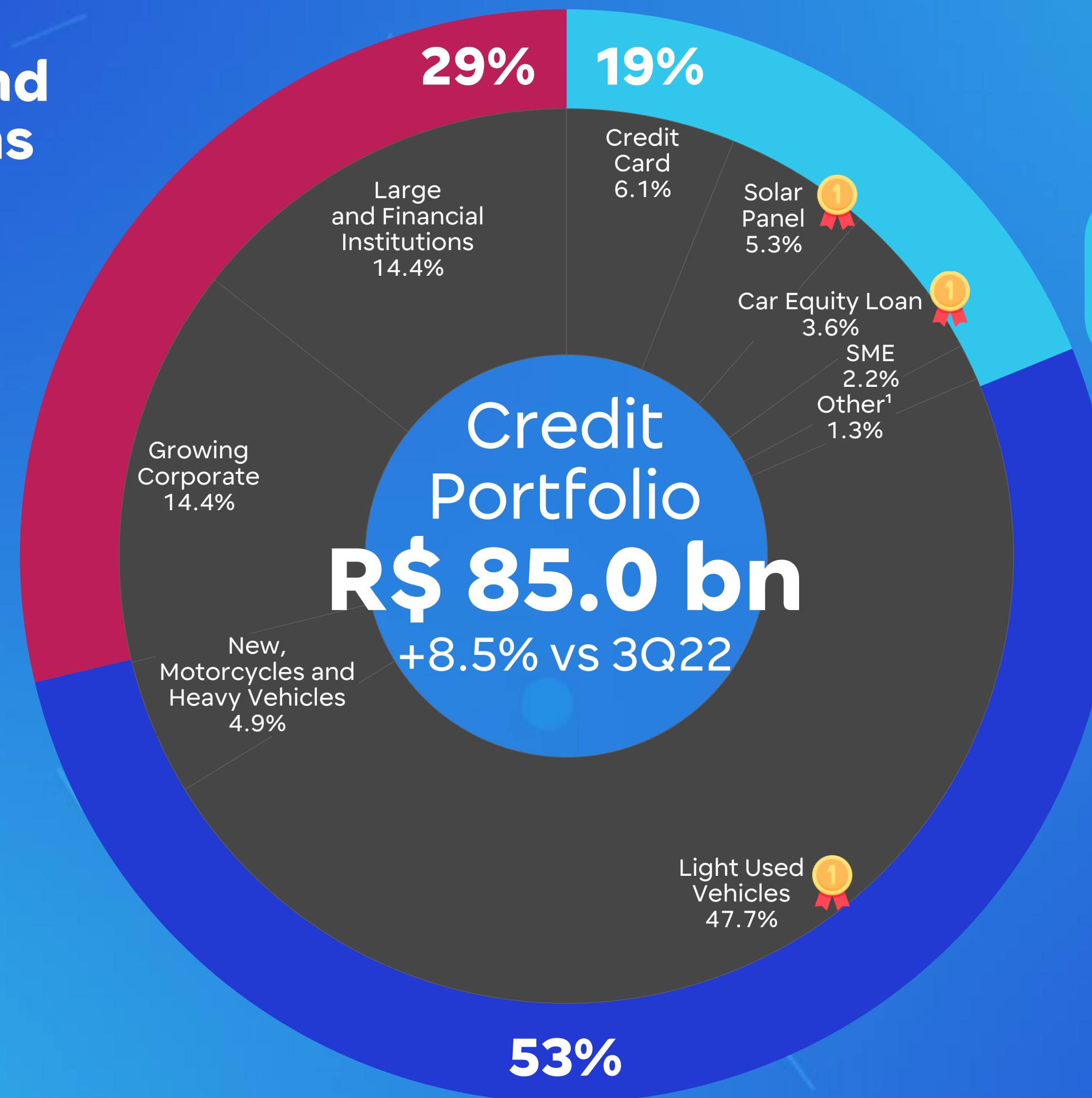
**3Q23**  
**R\$ 44.7 bn**

▲ 4.3% vs 2Q23    ▲ 9.8% vs 3Q22

## Growth

**3Q23**  
**R\$ 15.8 bn**

▼ 3.8% vs 2Q23  
▲ 8.1% vs 3Q22



### Credit Card

**3Q23**  
**R\$ 5.2 bn**

▼ 7.3% vs 2Q23    ▼ 6.1% vs 3Q22

### Solar Panel

**3Q23**  
**R\$ 4.5 bn**

▼ 2.4% vs 2Q23    ▲ 10.4% vs 3Q22

### Car Equity Loan

**3Q23**  
**R\$ 3.1 bn**

▲ 10.8% vs 2Q23    ▲ 69.6% vs 3Q22

### SME

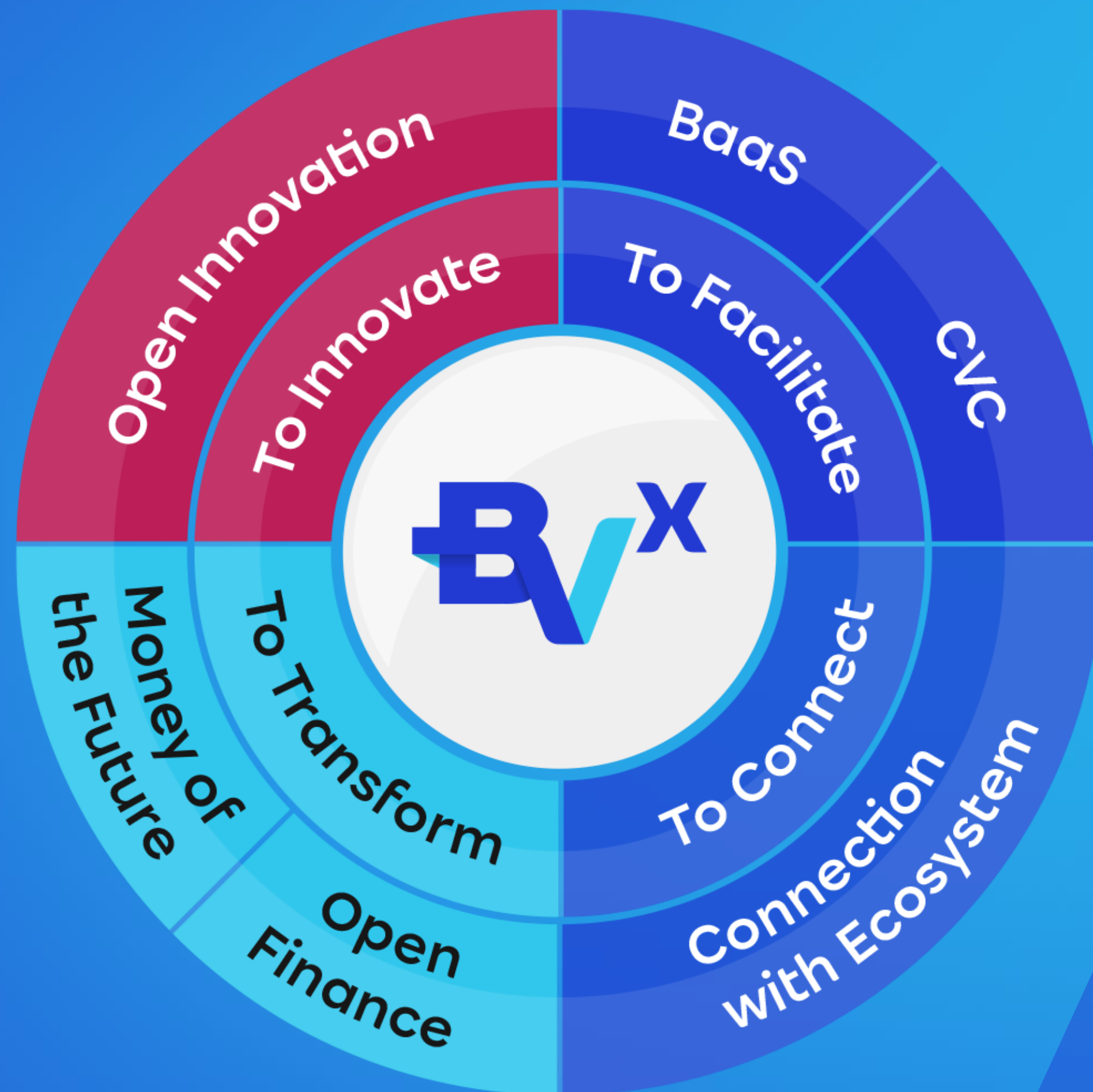
**3Q23**  
**R\$ 1.9 bi**

▲ 6.0% vs 2Q23    ▲ 15.3% vs 3Q22

■ Growth   ■ Auto Finance   ■ Large, Corporate and Financial Institutions



# BV<sup>x</sup>: BV's Innovation Ecosystem and Digital Partnerships



## BaaS

**76** partners in 3Q23\_

**R\$ 110 bn** TPV<sup>1</sup> in 9M23\_  
▲ 15% vs 9M22

**Bankly**  
transaction approved by BACEN

BVx is a movement to continue the business strategy, which is consolidated in BV's ecosystem of innovation and digital partnerships

# Strengthening our Digital Bank and continuously seeking customer engagement and satisfaction

**4.8 million**

Individual Customers

**65%**

of customers are banking clients<sup>1</sup>

**R\$ 26.6 bn**

Total Payment Volume<sup>2</sup>

▲ 25.7% 9M23 vs 9M22

**77** vs 73 in 3Q22

Customer Service NPS<sup>3</sup>

**76** vs 72 in 3Q22

Collection NPS<sup>3</sup>

**91** vs 84 in 3Q22

Ombudsman NPS<sup>3</sup>

**Centralidade  
no  
cliente**

**We are committed to positioning ourselves as a bank focused on strengthening environmental, social and governance actions**

## **3.4 million tons of CO2 offset**

Equivalent to 100% compensation for the emission of vehicles we financed since Jan-'21

## **BV GHG<sup>1</sup> Emissions Inventory**

3.3 thousand tons of GHG<sup>1</sup> will be compensated for BV's own emissions in 2022

## **R\$ 19.7 billion<sup>2</sup>**

Funded and distributed for ESG businesses in Brazil. Our goal is to reach R\$ 80 billion by 2030

## **BV Sports**

Our BV Sports platform completed 5 years and we have:

### **10 social projects**

of renowned athletes and former athletes, supported by BV


**+ 3,000**

children and young people supported by the projects

### **BV on Skate**

We have invested over the years in renovating tracks, supporting athletes and sponsoring major events, such as the STU



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# Results Analysis

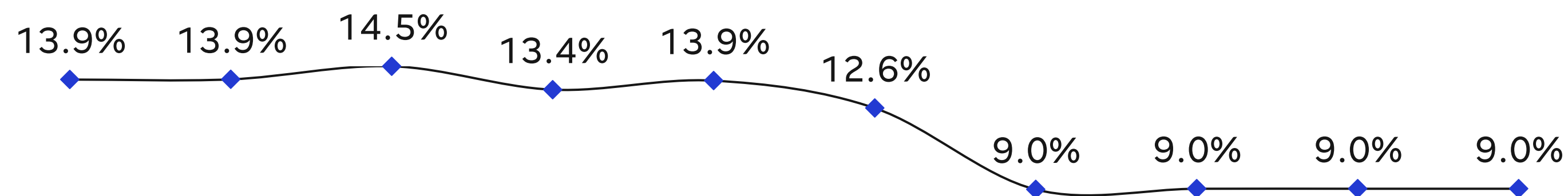
3<sup>rd</sup> Quarter / 2023



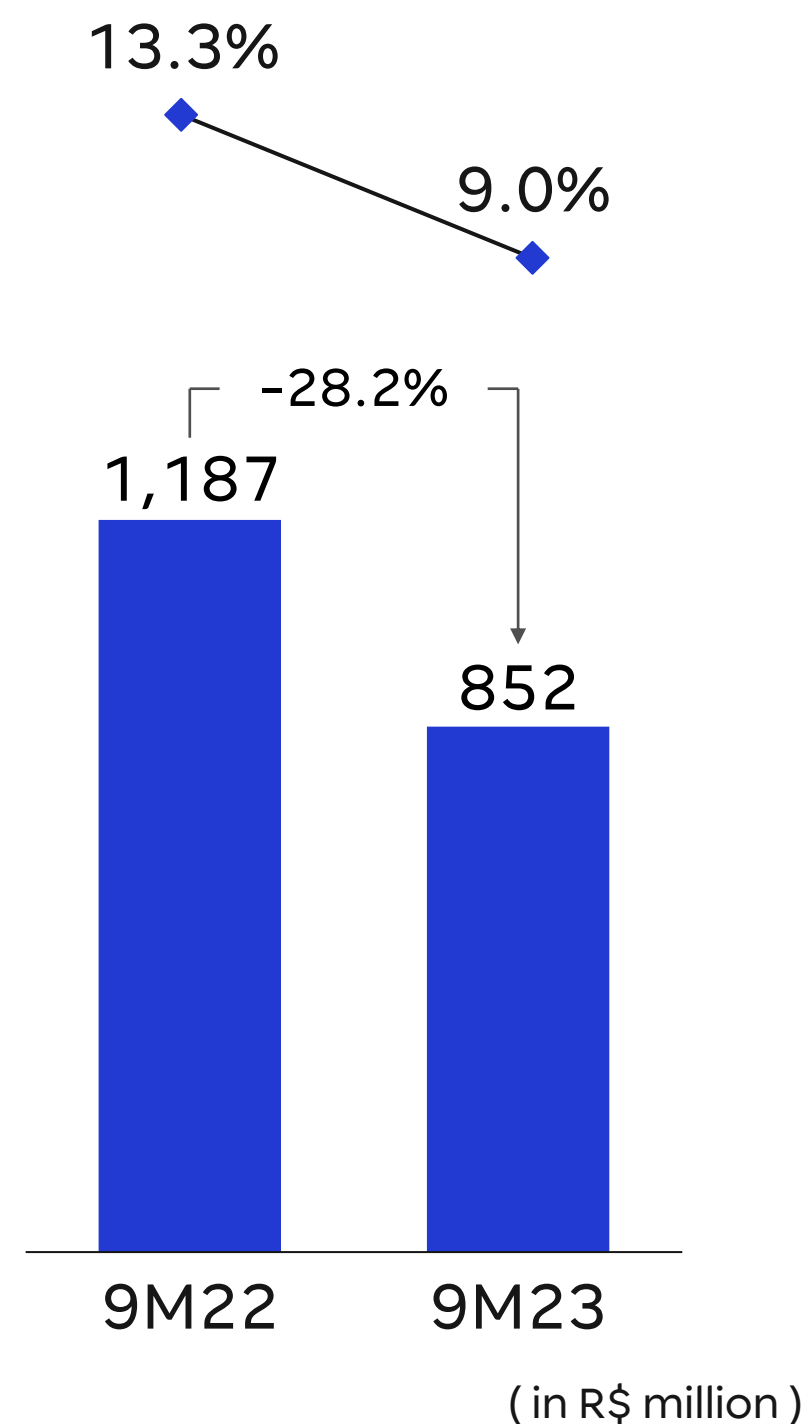
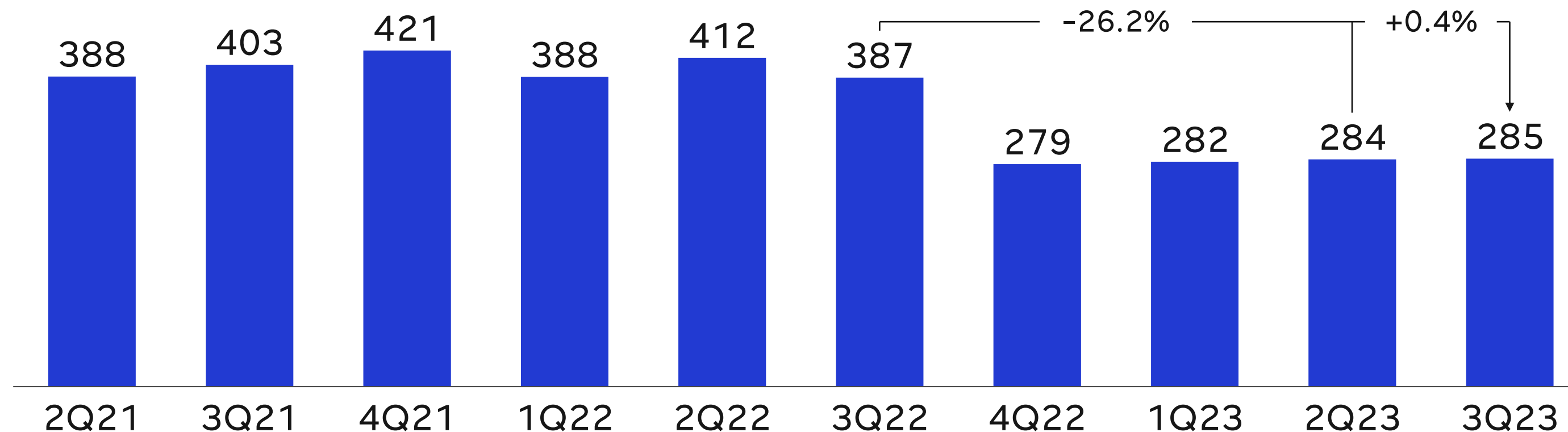
# Net income grew 0.4% compared to 2Q23, to R\$285 million

The result in 2023 still remains under pressure due to adverse economic conditions, especially due to the high commitment of families' income, with an impact on the cost of risk

**Recurring ROE**  
**9.0%**



**Recurring Net Income**  
**R\$ 285 million**



**NIM<sup>1</sup> Clients**  
**9.9%**

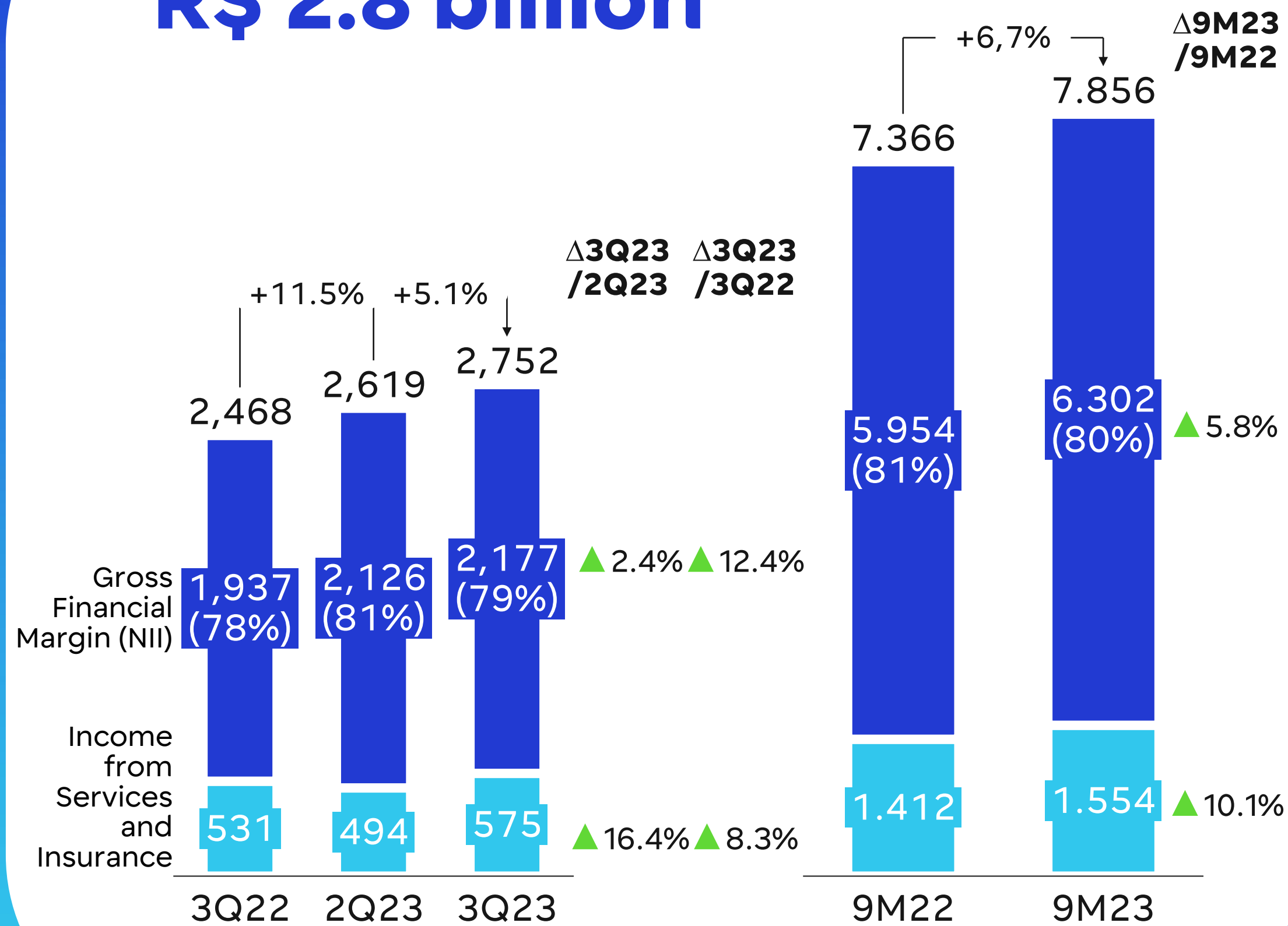


1 - Net Interest Margin: Net Interest Margin: Ratio between gross financial margin with Clients and average spread-sensitive assets. In 1Q23, we made an adjustment to the NIM calculation methodology with a marginal impact on the historical NIM

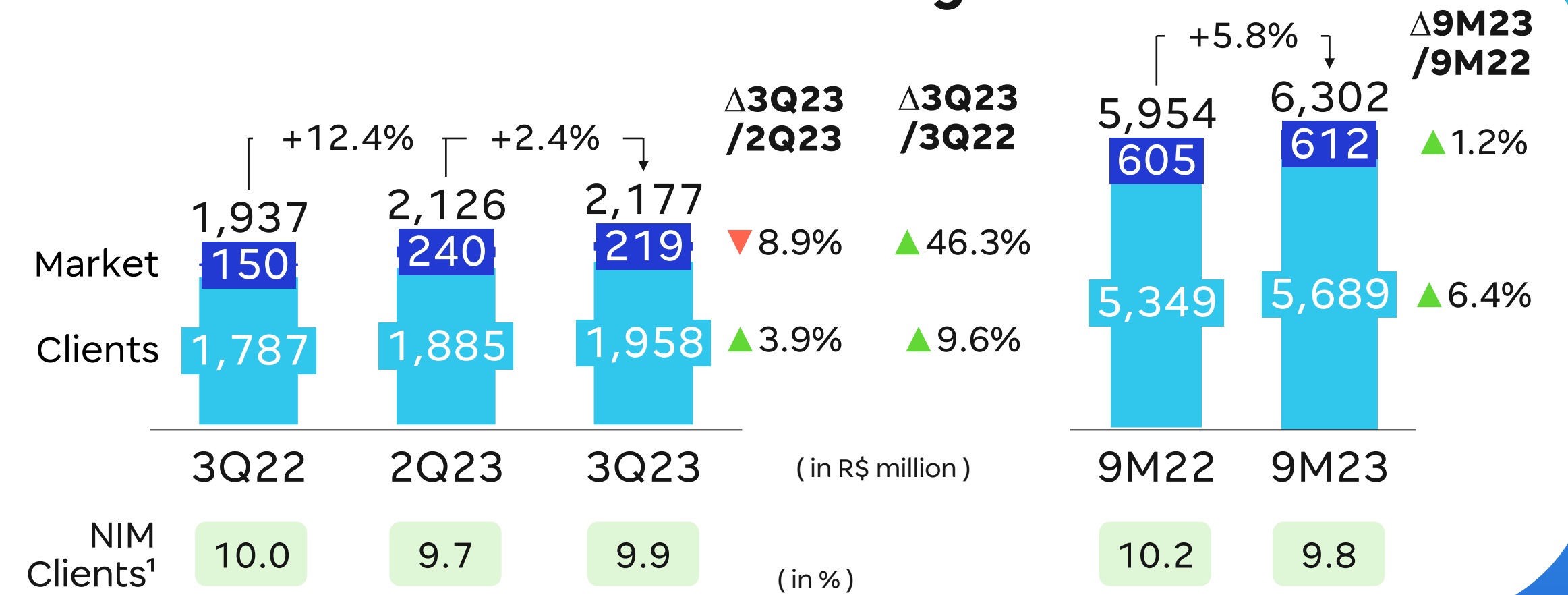
# Resilience in revenue generation, which reached R\$ 2.8 billion

We recorded growth in the financial margin and income from services in the quarter and year to date. Performance reflects portfolio growth, highlighting the improvement in auto finance origination and strong performance in insurance

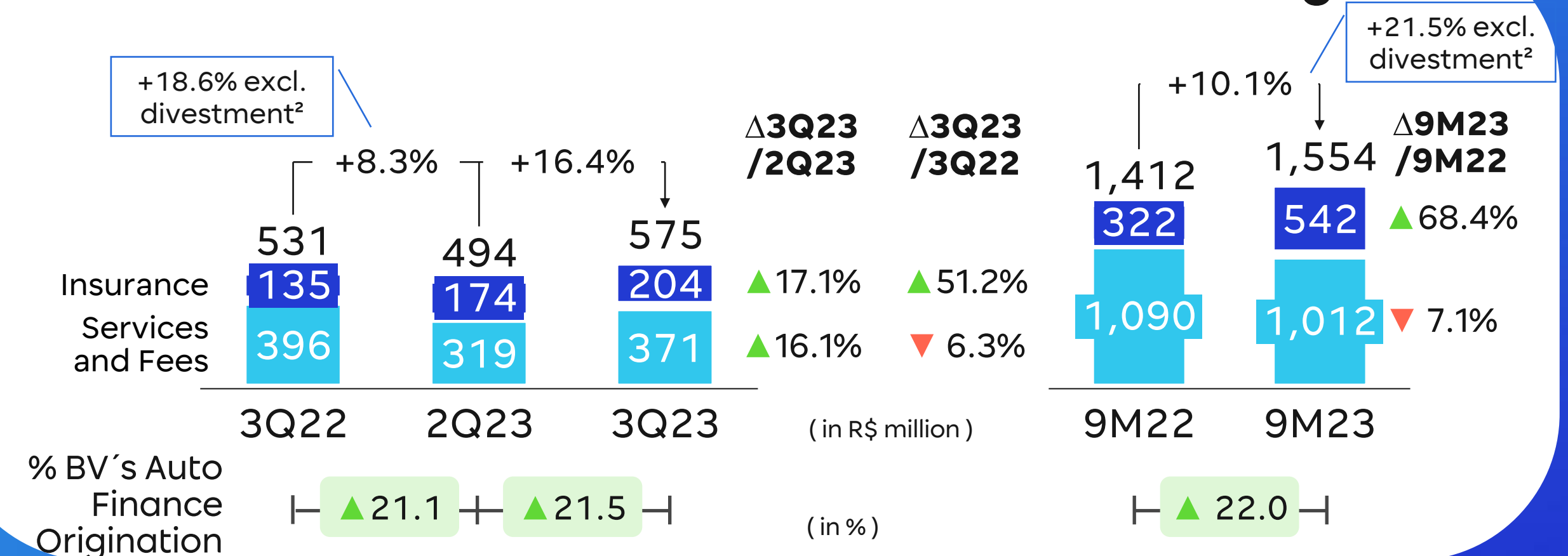
## Total Revenue R\$ 2.8 billion



## Gross Financial Margin



## Income from Services and Insurance Brokerage

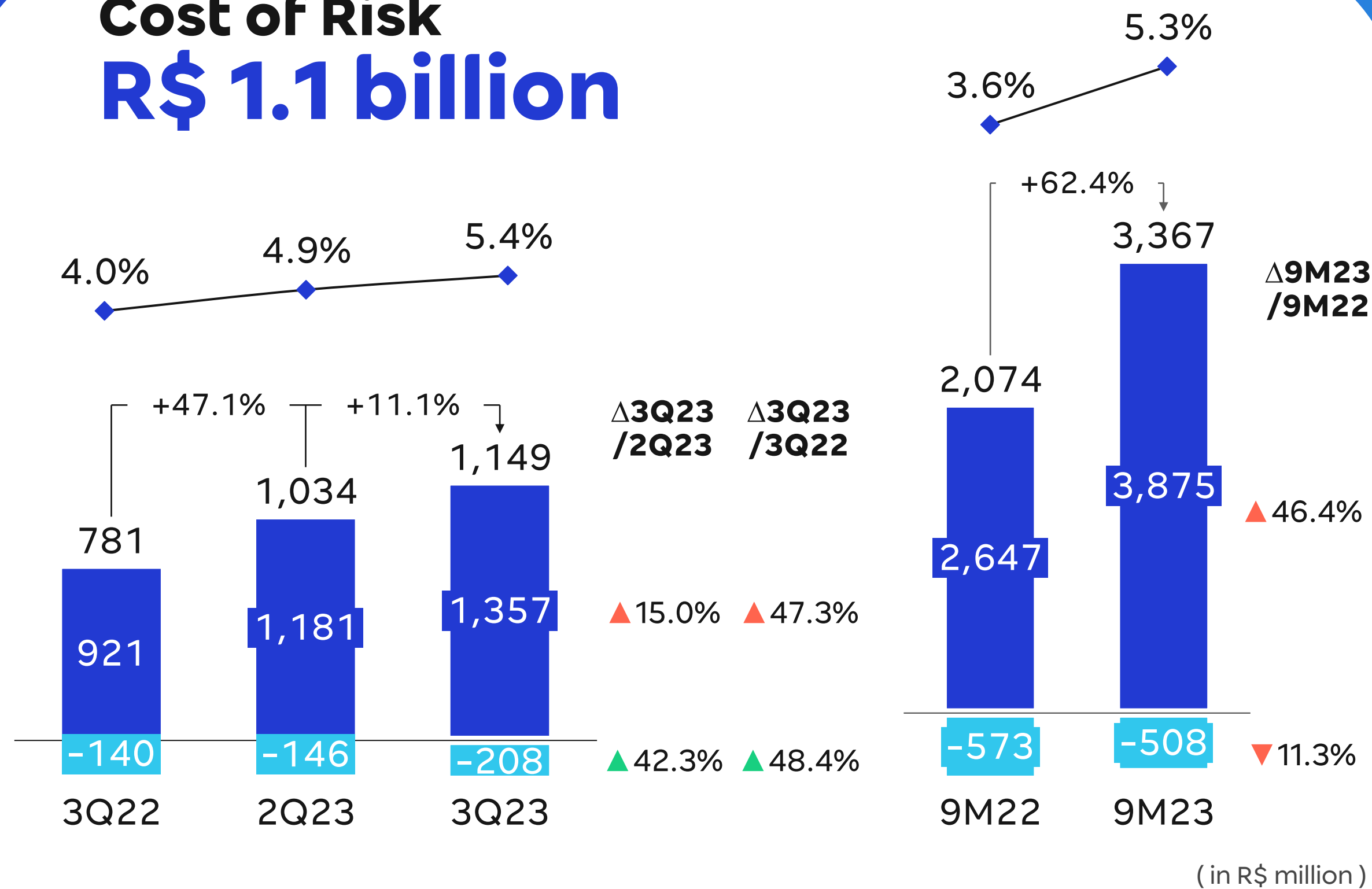


1 - Net Interest Margin: Quotient between the gross financial margin with Customers and average assets sensitive to spreads. In 1Q23, we made an adjustment to the NIM calculation methodology with a marginal impact on the historical NIM; 2 - Divestments include the entire sale of the subsidiary Promotiva S.A. and 51% of BV Asset in the context of the strategic partnership with Bradesco to form a new wealth management firm

# Cost of Risk rose 11.1% quarter-over-quarter, still impacted by the adverse economic environment

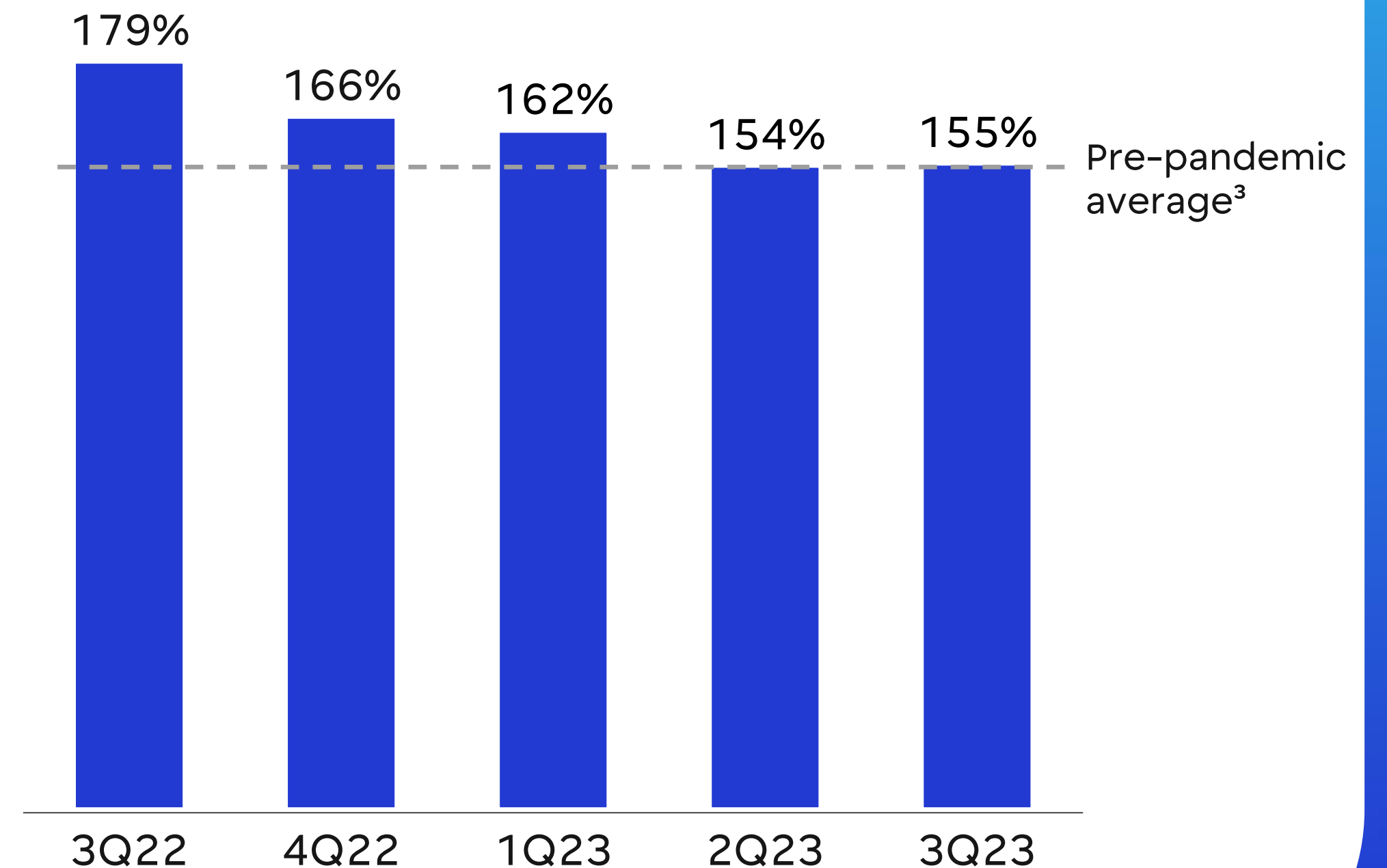
In the year, the cost of risk rose 62% with retail NPL indicators still under pressure, mainly impacted by the high level of household debt

## Cost of Risk R\$ 1.1 billion



- Provision for losses, guarantees, discounts granted and impairments
- Revenue from credit recovery
- ◆ Cost of Risk / Credit Portfolio<sup>1</sup>

## Coverage Ratio 90-days<sup>2</sup> 155%



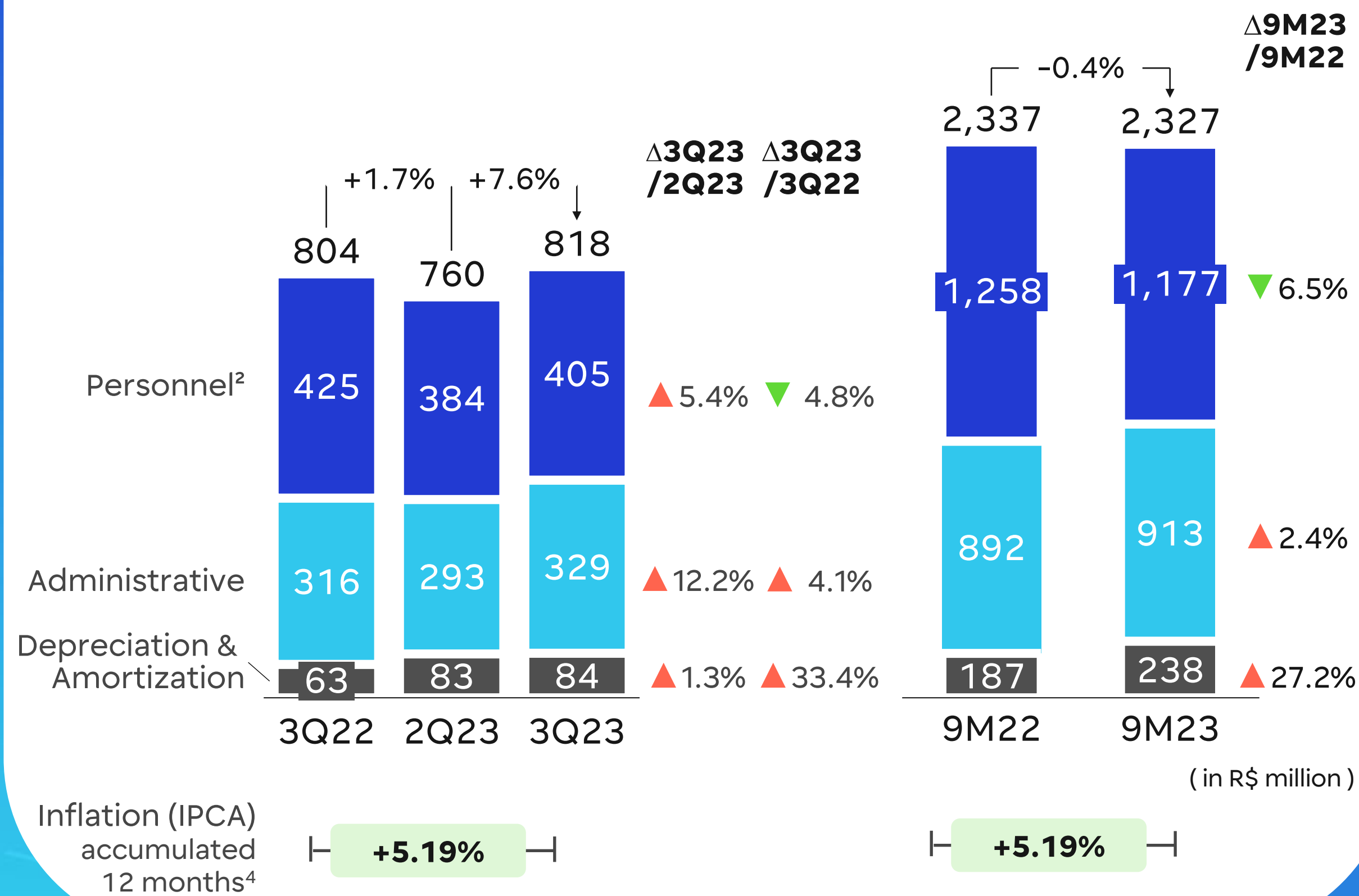
1. Calculation performed on the expanded portfolio; 2. Ratio between the provision balance and the balance of credit operations overdue for more than 90 days; includes provisions for guarantees provided; 3. Average 2015 to 2019.



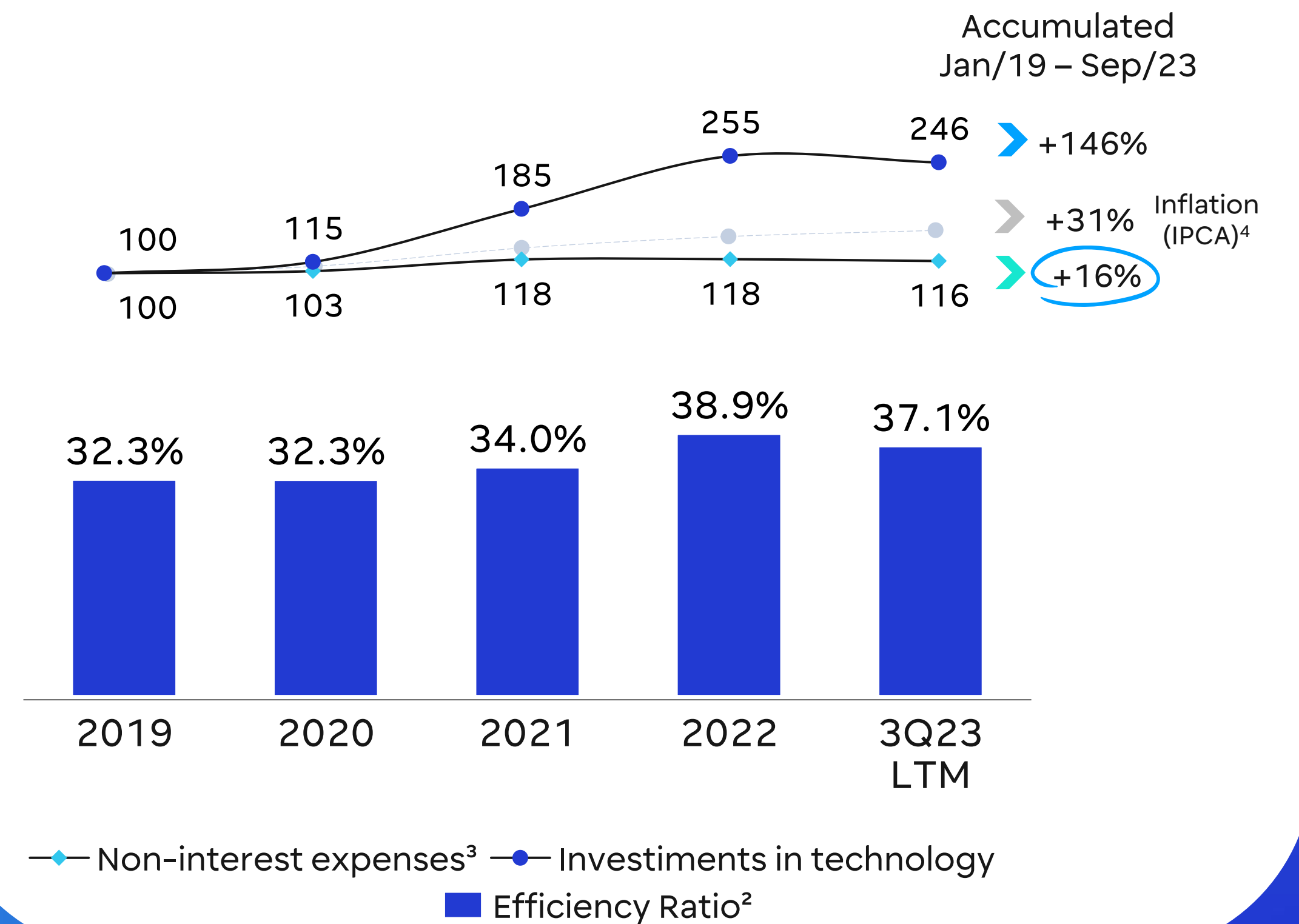
# Personnel and administrative expenses fell by 0.4% year-to-date in 2023, with improvement in the Efficiency Ratio

We continue with the agenda of structuring investments aimed at continuing to modernize our technological platform, digital bank, as well as the growth and diversification of business

## Personnel and Administrative Expenses R\$ 818 million



## Investments in technology supported the Efficiency Ratio better than the market average





# Credit portfolio grew 8.5% vs 3Q22, with leadership in used vehicles and advances in the diversification agenda

The challenging economic scenario has demanded stricter credit underwriting policy, so we continue to prioritize secured products such as vehicles, solar panels, car equity loan and SME with focus on prepayment of receivables

## Expanded Credit Portfolio R\$ 85.0 billion

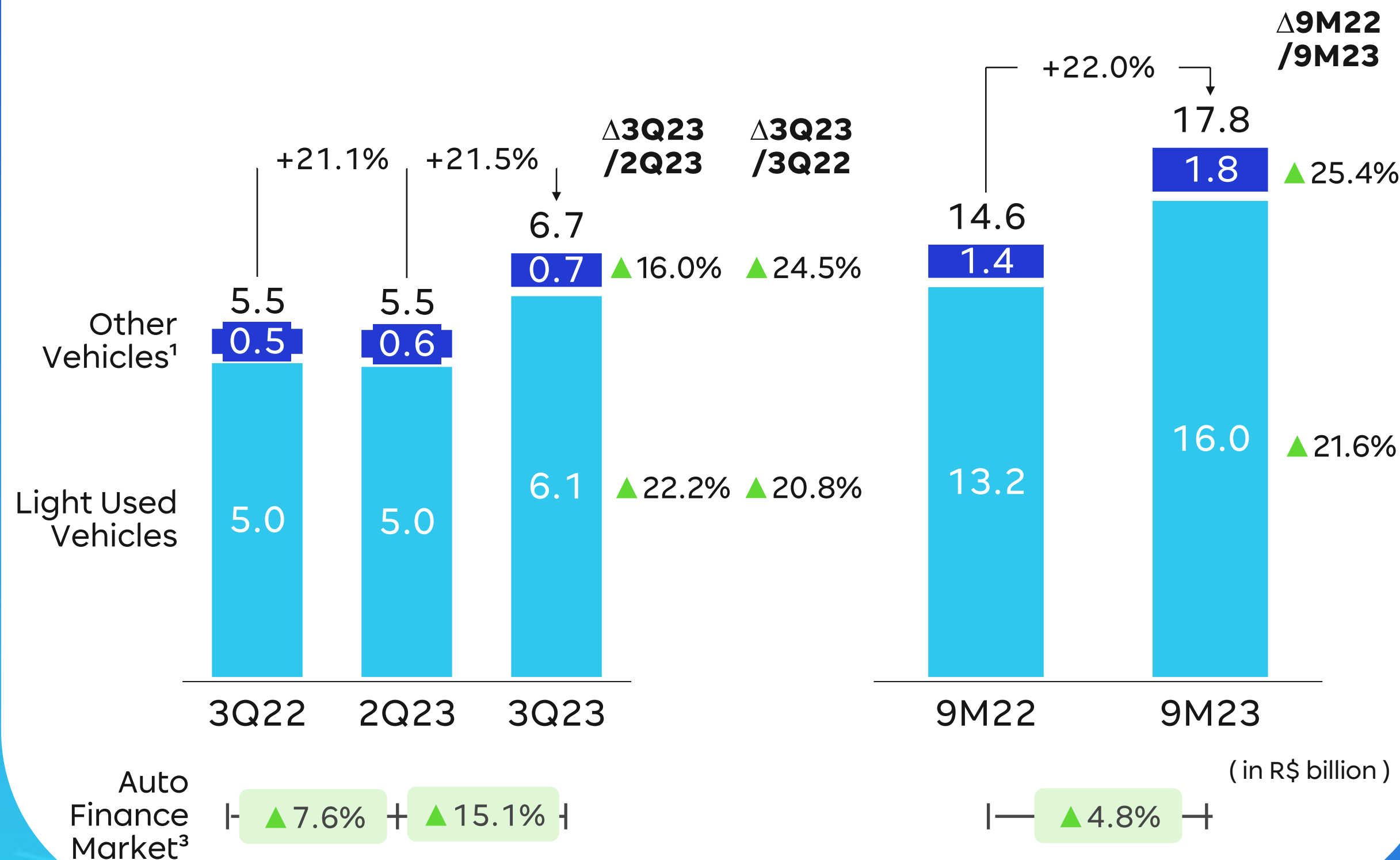


1 - Portfolio consisting of FGTS loan, health financing, private payroll loans, personal loans.

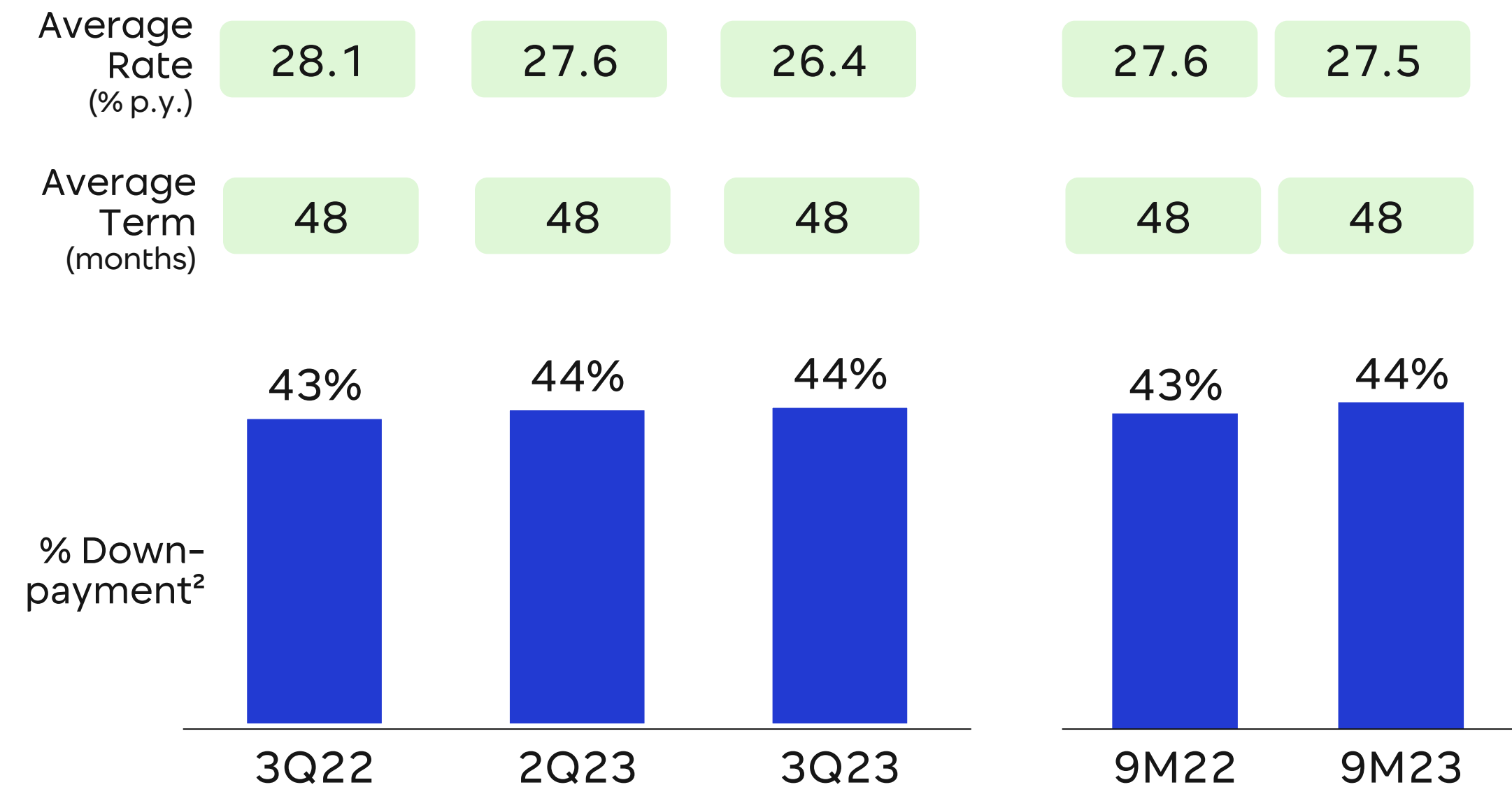
# Year-to-date, vehicle financing origination grew by 22.0%, reaching R\$ 17.8 billion

In addition to the rebound recorded in the market, growth also reflects our long-term expertise in used vehicles, a segment in which we continue to lead

## Auto Finance Origination R\$ 6.7 billion



## 44% Average Downpayment Average Term 48 months

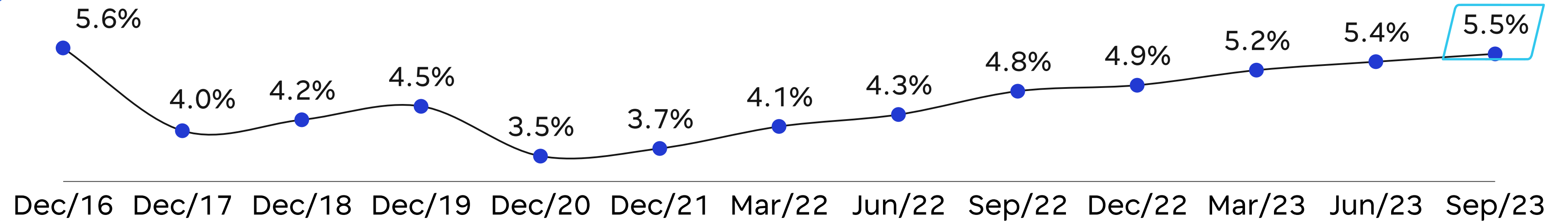


1 - New cars, vans, motorcycles and trucks; 2 - Calculated based on the reported value of the vehicle; 3 - Variation in the origination of vehicle financing. Source: Central Bank of Brazil

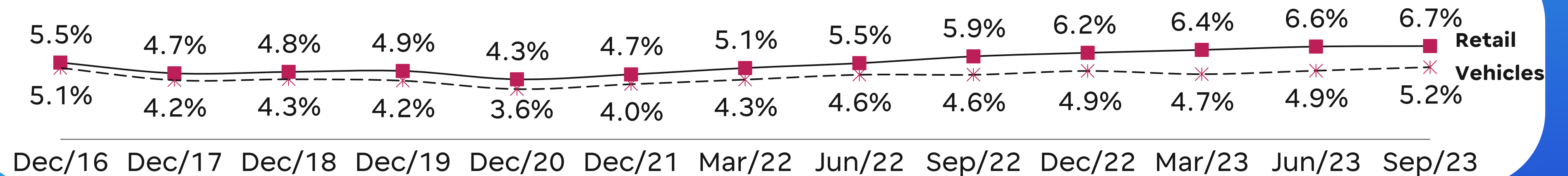
# NPL Ratio remained nearly stable quarter-over-quarter, at 5.5%

Despite the stricter underwriting credit policy, the Retail portfolio continued to be impacted by older vintages. Moreover, the NPL also reflects the product mix effect because of the diversification agenda. NPL of the Wholesale portfolio remains at historically low level

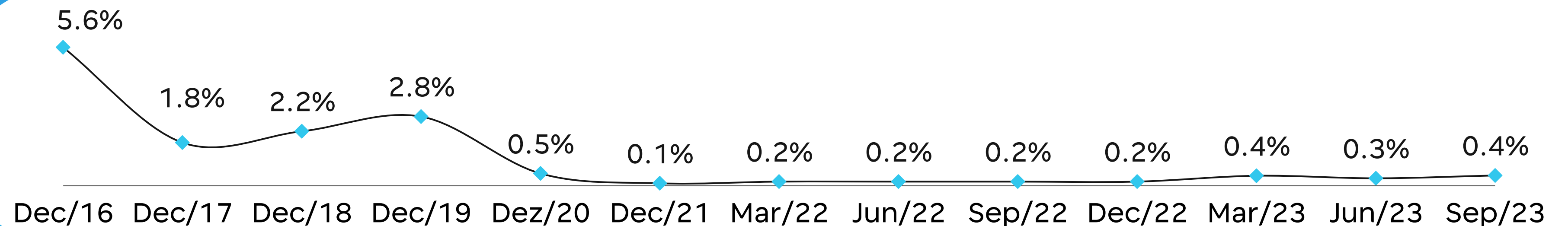
## Total NPL-90 days



## Retail NPL-90 days



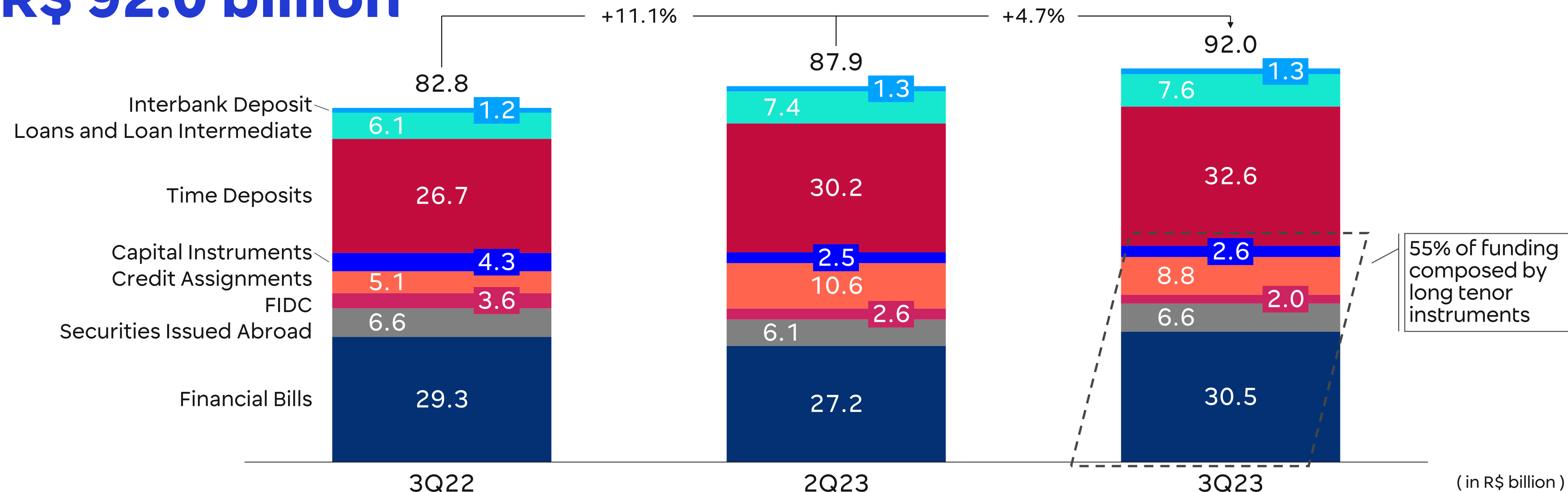
## Wholesale NPL-90 days



# Diversified funding base and robust liquidity

LCR (short-term liquidity indicator) ended 3Q23 at 176%, with 100% being the regulatory minimum required by Central Bank

## Total Funding R\$ 92.0 billion



55% of funding composed by long tenor instruments

High Quality Liquidity Assets HQLA (in R\$ billion)	13.9
Liquidity Coverage Ratio (LCR) <sup>1</sup>	225%
% of Funding raised via digital platforms/Total	9.2%

High Quality Liquidity Assets HQLA (in R\$ billion)	13.3
Liquidity Coverage Ratio (LCR) <sup>1</sup>	182%
% of Funding raised via digital platforms/Total	8.5%

High Quality Liquidity Assets HQLA (in R\$ billion)	15.4
Liquidity Coverage Ratio (LCR) <sup>1</sup>	176%
% of Funding raised via digital platforms/Total	8.7%

100% regulatory minimum



1 - Ratio of total high quality liquid assets (HQLA) and the total cash inflows for a 30 days period in a stress scenario, being the minimum regulatory of 100%. Does not consider standby credit facility with Banco do Brasil



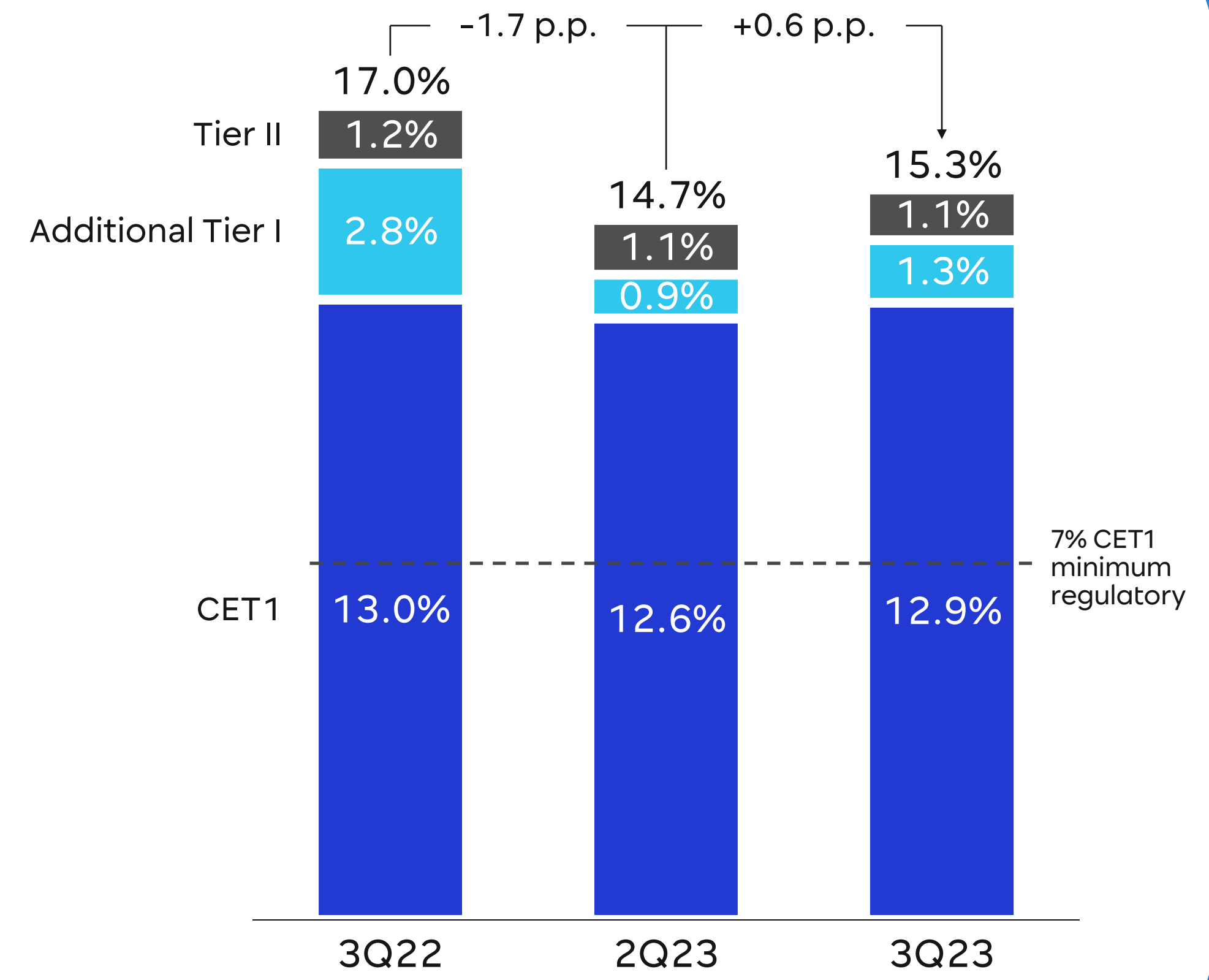
# Efficient capital management with robust Basel Ratio

Basel Ratio ended 3Q23 at 15.3%, with CET1 at 12.9%. Reduction vs 3Q22 was driven by the repurchase of the perpetual bond, carried out in Dec-22, which made up the entire Additional Tier I Capital

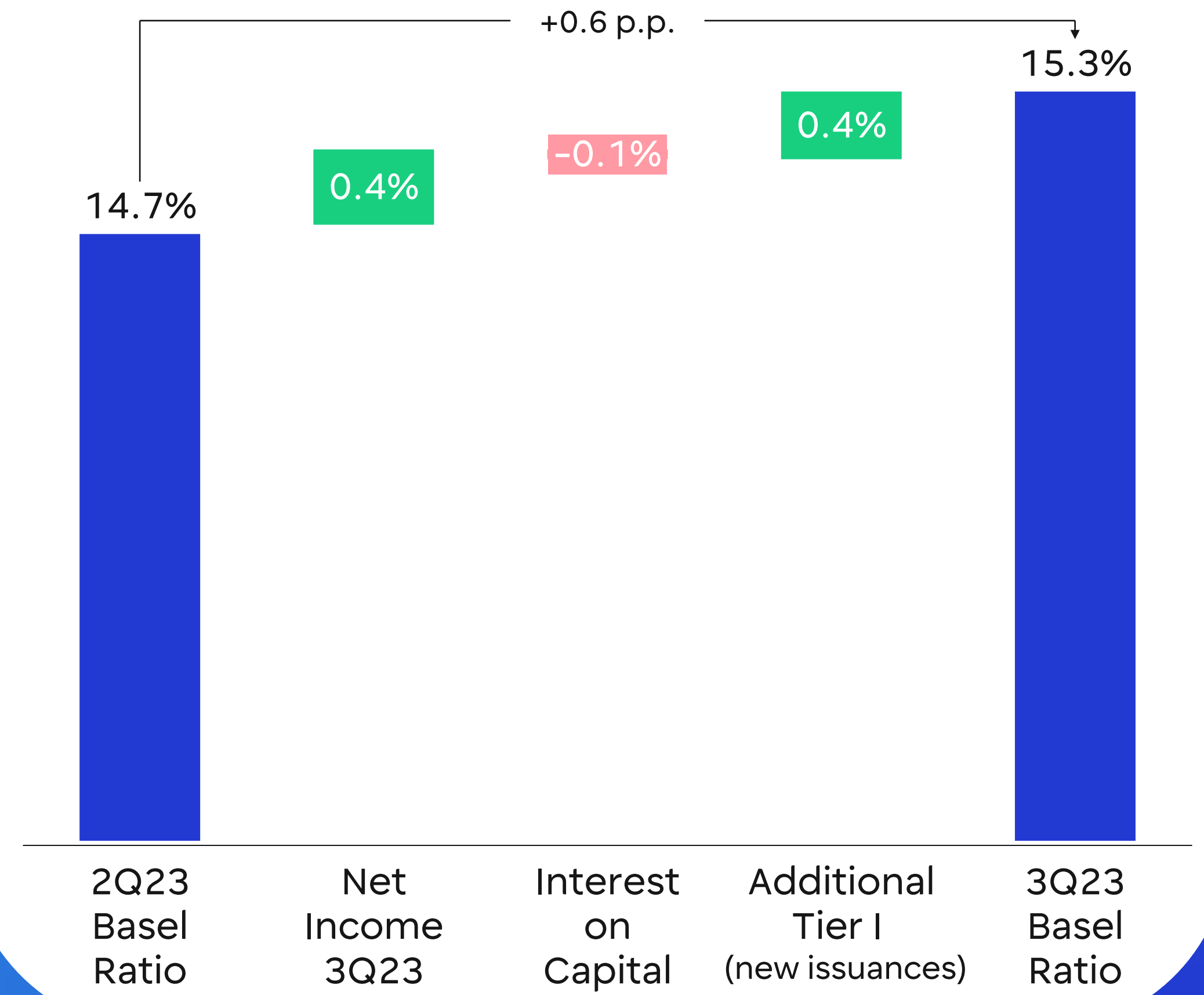
**Basel Ratio**  
**15.3%**

**CET1**  
**12.9%**

**Tier II**  
**1.1%**



## Bridge 3Q23 vs 2Q23



Note: 1 - At the end of 3Q23, the minimum regulatory capital requirement was 10.5% Basel Ratio, 8.5% Tier I Capital and 7.0% CET1

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# Appendix

3<sup>rd</sup> Quarter / 2023

# ESG – Our five 2030 Public Commitments

In May 2021, we announced the “BV Pact for a lighter future”, where we made five public commitments on ESG goals to be achieved by 2030. These commitments are in line with the UN Sustainable Development Goals

## 01 Neutralize our environmental impact



1. To compensate **100%** of **CO<sub>2</sub>** emissions in our **main business**, the used auto finance
2. To compensate **100%** of direct **GHG<sup>1</sup>** emissions by BV

## 02 Accelerate social inclusion



3. To reach **50%** of leadership positions held by people who identify with the **female gender**
4. To ensure the participation of **35%** of **afro-descendants** in the BV's workforce

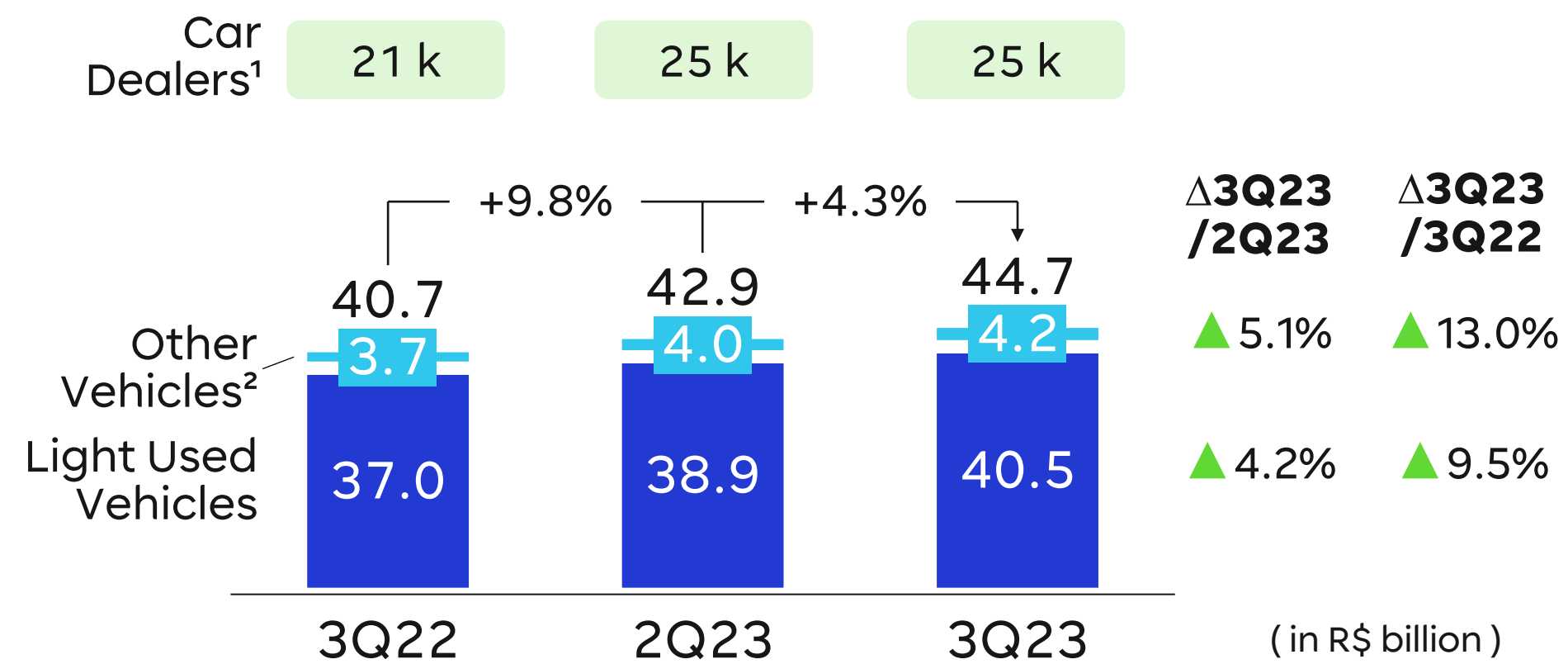
## 03 Mobilize resources to foster sustainable business



5. To finance and distribute in the capital market **R\$ 80 billion** for **ESG initiatives**

# Retail: Leading position in auto finance and one of the largest insurance brokerages

## Auto Finance Credit Portfolio of R\$ 44.7 billion



### Main BV's competitive advantages:

**Expertise**  
continuous improvement, utilization of data science and innovation

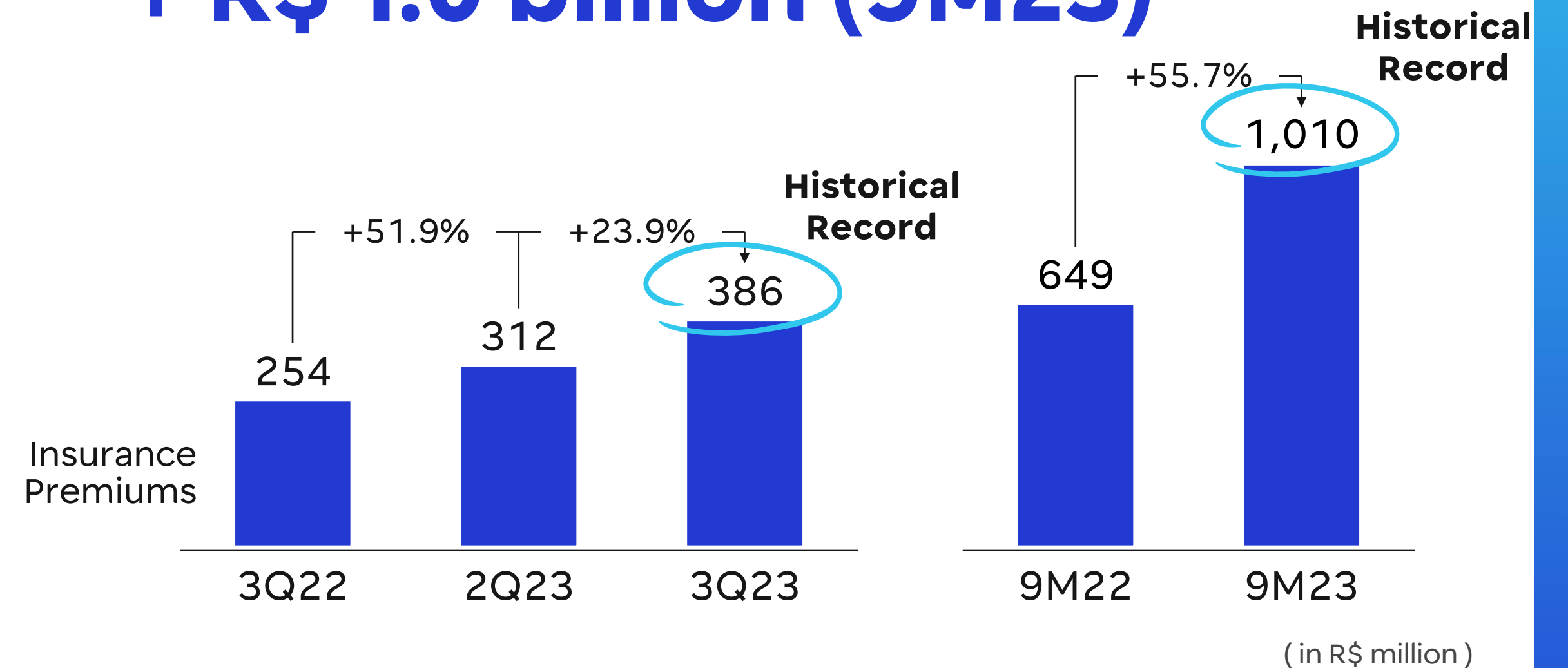
**Agility**  
96% automatic credit analysis

**Digital Transformation**  
digitization of the end-to-end financing treadmill

**Capilarity**  
+25,000 car dealers throughout the country

**Digital Origination Partners**  
Meu Carro Novo, SoCarrão and Karvi

## Insurance Brokerage Insurance premiums totaled + R\$ 1.0 billion (9M23)



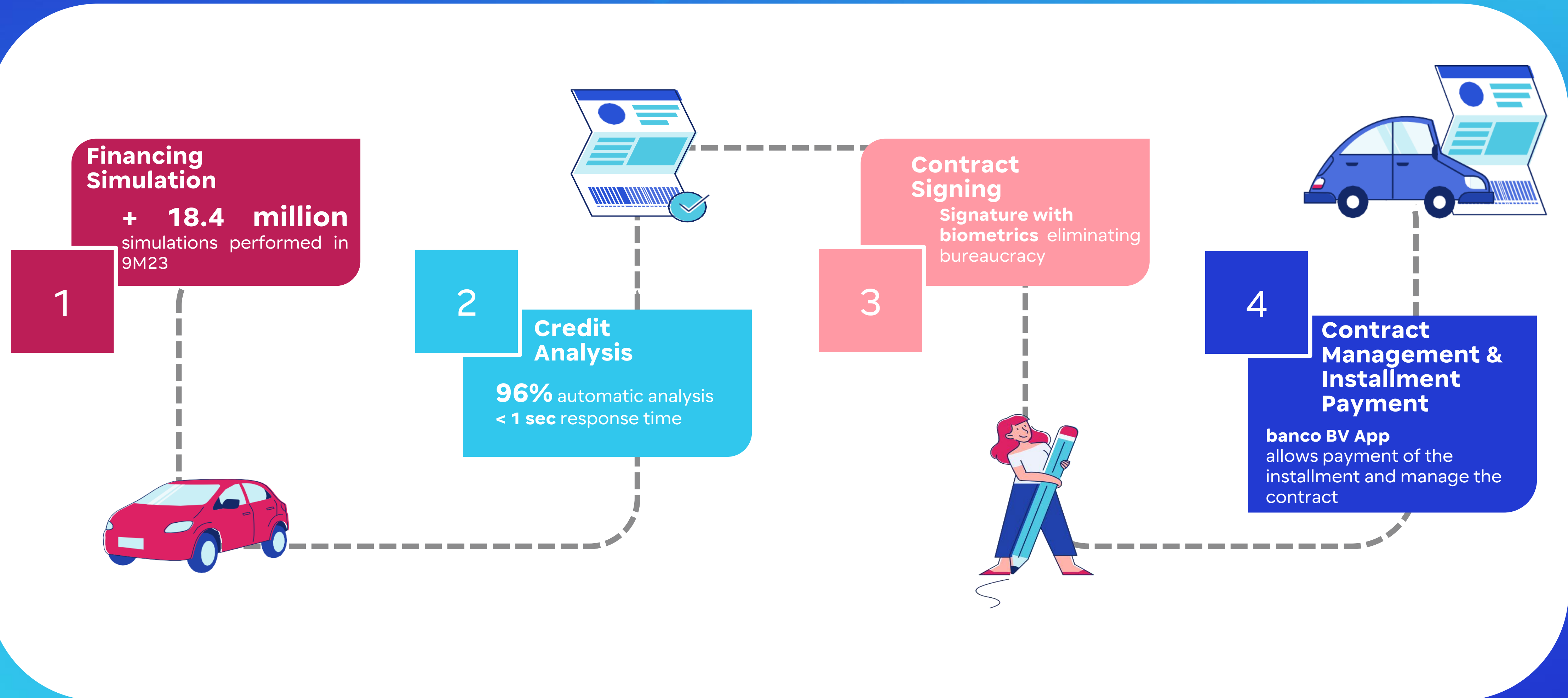
We are **one of the largest insurance brokers in Brazil**, with solutions ranging from **complete auto insurance, credit protection, residential, life and personal accidents, even assistance for pets and funerals**, in partnership with the main insurance companies operating in the country

**Partnership with over 10 largest insurance companies operating in Brazil**



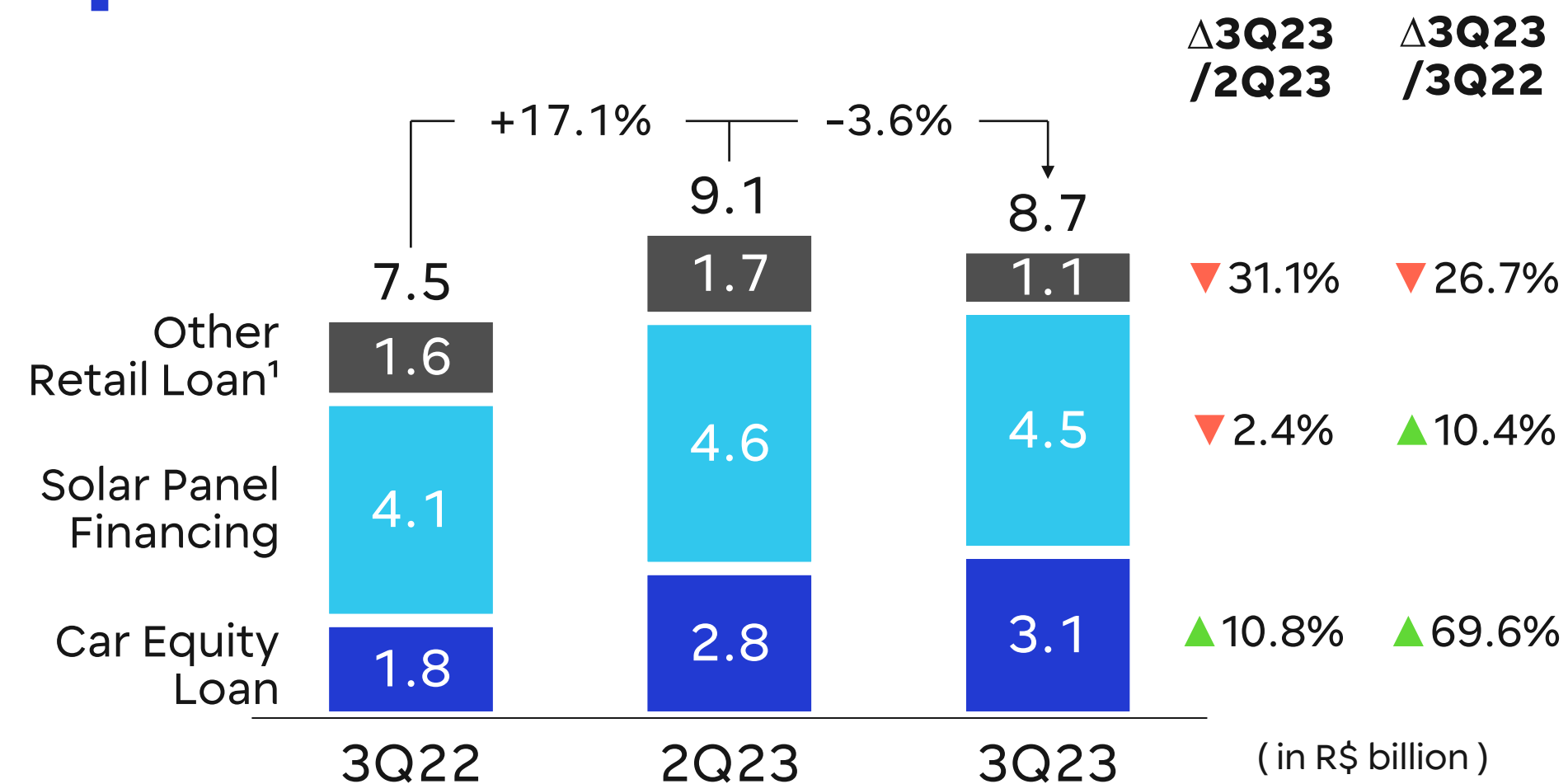
# End-to-end digitization in auto finance

Our vehicle financing treadmill is 100% digital. In addition to our own digital channels (BV website and Meu Carro Novo portal), we have digital lead partnership with SoCarrão and Karvi



# Other loans and Credit Card: cross-sell leveraging on the auto customer base

## Loans Credit Portfolio of R\$ 8.7 billion



**BV works with prominent partners in the segments of:**

### Solar Panel Financing

BV is the market leader for individuals. Partnership with *Portal Solar e Meu Financiamento Solar* (BV's own platform)

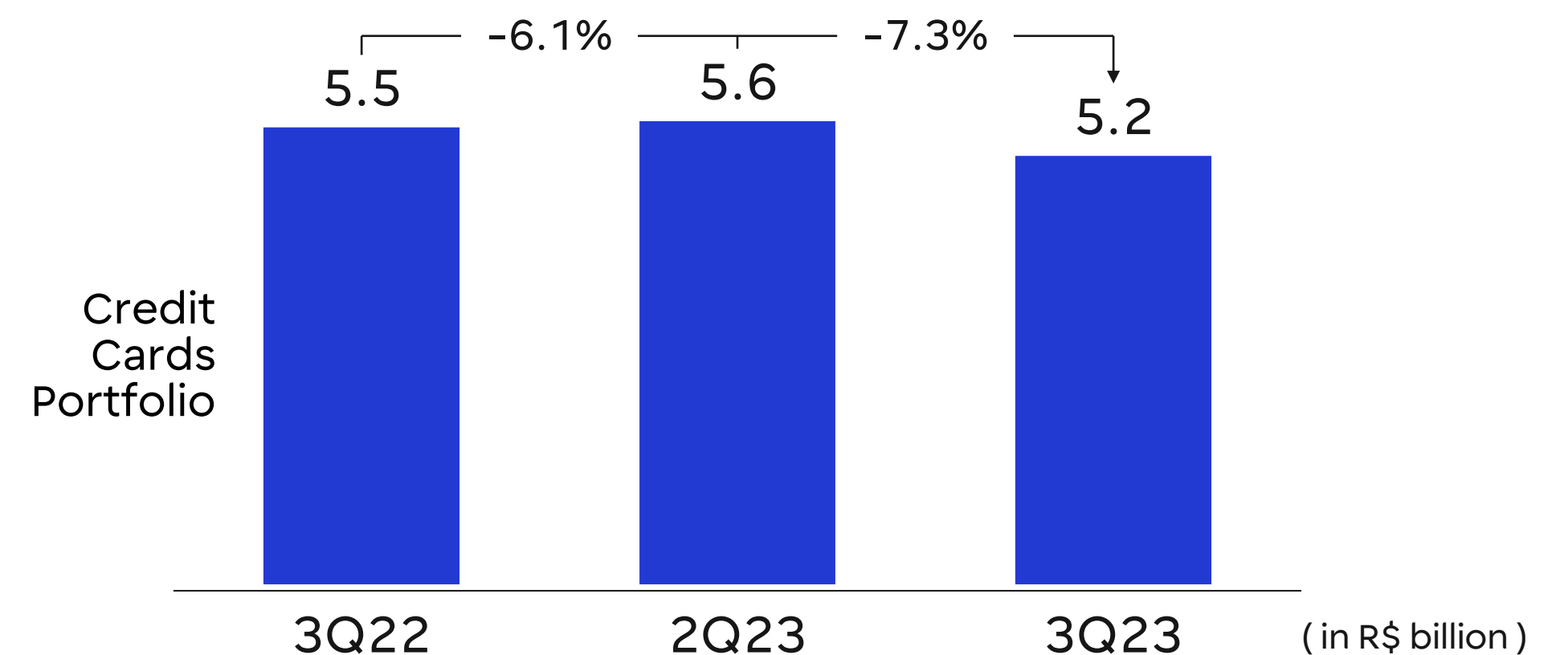
### Car equity loan

BV is the market leader. This loan allows customers to use their paid-off vehicle as collateral

### Other retail loans

FGTS loan, health procedures financing, private payroll and personal loan

## Credit Cards Credit Portfolio of R\$ 5.2 billion



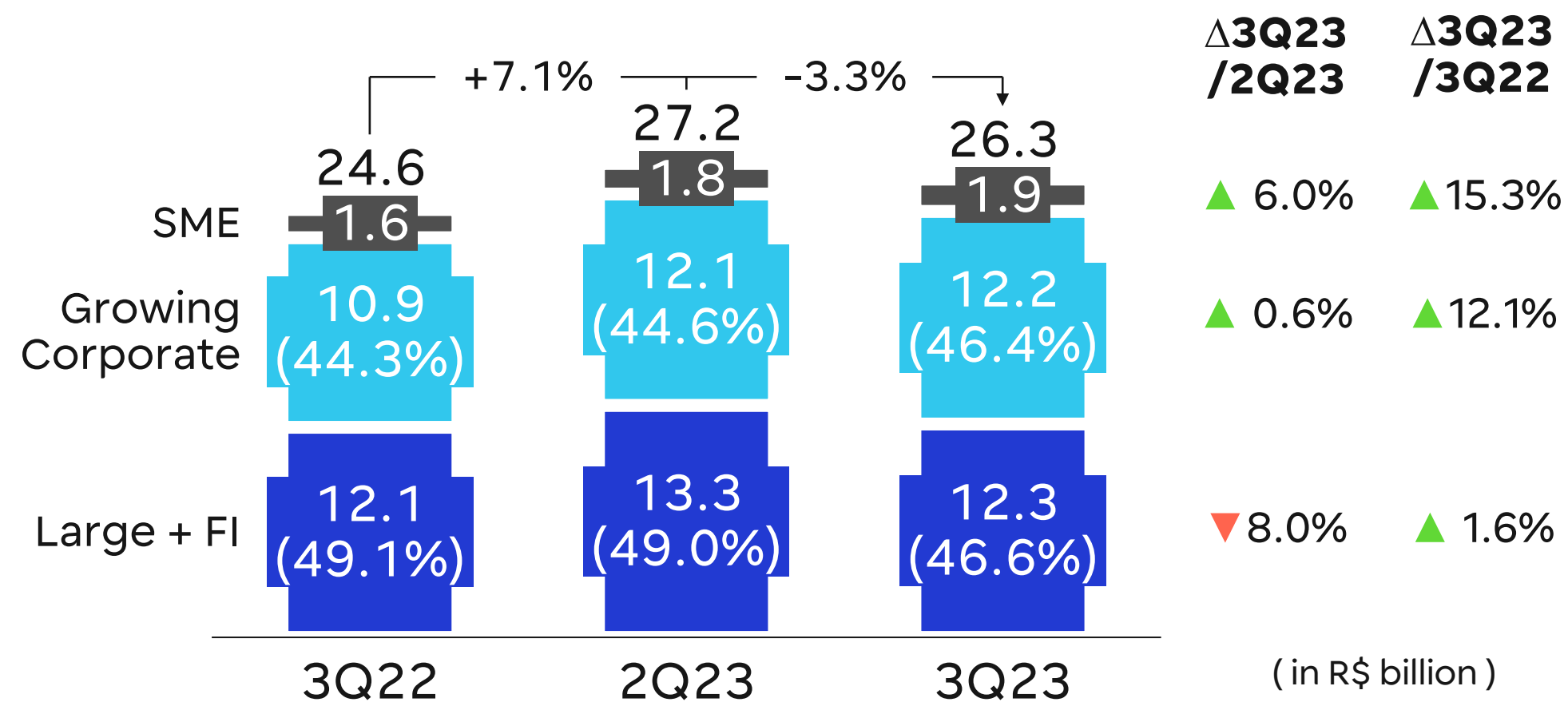
**BV offers several credit card options such as Mastercard, Visa and Elo**

- Expansion also through **new partnerships**
- Differentiated benefit:** loyalty program, cashback, annuity discount and vehicle assistance
- Cards app integrated** with **digital account** and **vehicle financing services**
- Credit Cards Portfolio:** BV Livre, BV Mais and BV Único

1 - Includes: personal loans, private payroll loans, medical procedures and FGTS loan

# Wholesale: Focus on expanding in Growing Corporate and SME

## Expanded Portfolio R\$ 26.3 billion



### Large Corporate (annual revenue above R\$ 1.5 billion) + Financial Institutions (FI)

- **Strategy:** Opportunistic approach, leveraging products where we have a recognized competitive advantage, such as local DCM (capital markets), cash, exchange

### Corporate (annual revenue from R\$ 300 million up to R\$ 1.5 billion)

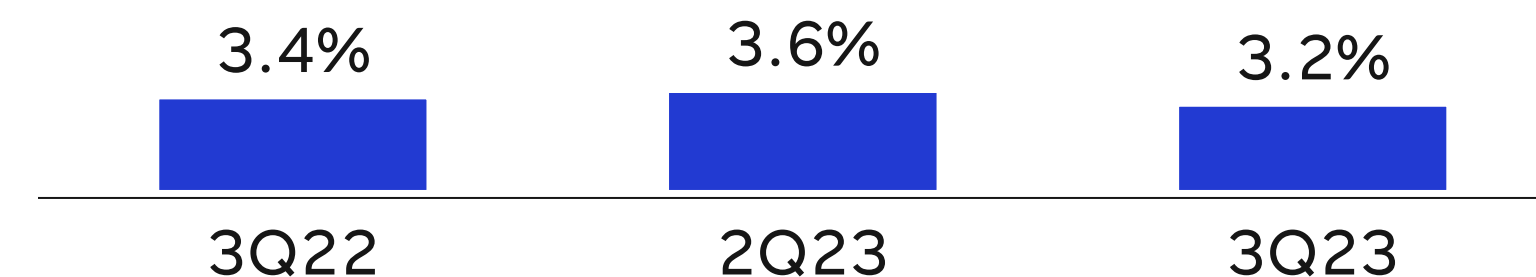
- **Strategy:** Portfolio growth

### SME (Small and Medium Enterprises)

- **Strategy:** prepayment of receivables through (i) penetration into the value chain of our CIB customers and (ii) partnership with fintechs

**Wide range of products such as cash management, financial structuring, guarantees (guarantees), working capital, hedging, FX, capital markets and M&A**

## 10 Largest Customers represent 3.2% of the Total Credit Portfolio



## Wholesale: Exposure by sector

Sector	3Q22		3Q23	
	R\$ million	Part.(%)	R\$ million	Part.(%)
Financial Institution	3,625	14.8%	3,791	14.4%
Agroindustry / Agrochemicals	1,654	6.7%	2,233	8.5%
Industry	2,057	8.4%	2,115	8.0%
SME	1,610	6.6%	1,856	7.1%
Project Finance	1,431	5.8%	1,787	6.8%
Construction	1,358	5.5%	1,541	5.9%
Cooperatives	1,270	5.2%	1,414	5.4%
Retail Business	1,124	4.6%	1,291	4.9%
Sugar and Ethanol	1,392	5.7%	1,259	4.8%
Services	456	1.9%	1,001	3.8%
Telecommunications	895	3.6%	976	3.7%
Vehicle assemblers / Dealers	471	1.9%	767	2.9%
Oil & Gas	1,357	5.5%	675	2.6%
Electric Power	539	2.2%	645	2.5%
Rentals	798	3.2%	599	2.3%
Mining	299	1.2%	399	1.5%
Sanitation	130	0.5%	379	1.4%
Health	281	1.1%	199	0.8%
Pharmaceutical	309	1.3%	167	0.6%
Other	3,504	14.3%	3,217	12.2%
<b>Total Geral</b>	<b>24,561</b>	<b>100%</b>	<b>26,313</b>	<b>100%</b>



# Balance Sheet

## Assets

(in R\$ million)

	3Q22	2Q23	3Q23
<b>Cash and cash equivalents</b>	579	1.663	3.397
<b>Financial assets</b>	117,256	125,435	120,089
Interbank funds applied	1,344	1,496	2,474
Securities and derivative financial instruments	43,239	45,713	40,660
Derivative financial instruments	4,297	4,756	3,784
Interbank accounts or relations	2,071	2,279	2,439
Loan Portfolio	67,379	72,016	71,957
Allowance for loan losses	(5,545)	(5,785)	(5,997)
Other financial assets	4,470	4,959	4,772
<b>Non-financial assets held for sale</b>	228	220	262
<b>Tax assets</b>	8,054	8,471	8,478
<b>Investments in subsidiaries, associates and joint ventures</b>	194	256	250
<b>Property for use</b>	90	75	70
<b>Intangible assets</b>	917	1,180	1,219
<b>Other assets</b>	853	1,119	1,244
<b>TOTAL ASSETS</b>	128,170	138,418	135,010

## Liabilities

(in R\$ million)

	3Q22	2Q22	3Q23
<b>Financial liabilities</b>	110,162	121,417	118,259
Deposits	21,925	23,738	25,959
Money market repurchase commitments	20,939	24,810	18,583
Securities issued	40,348	38,450	41,939
Interbank accounts	3,220	3,146	3,010
Borrowings and domestic onlendings	6,068	7,442	7,558
Derivative financial instruments	4,061	5,971	4,937
Subordinated debts and debt instruments eligible as capital	4,290	2,523	2,600
Other financial liabilities	9,310	15,337	13,672
<b>Tax liabilities</b>	463	453	332
<b>Provisions for contingencies</b>	688	567	552
<b>Other liabilities</b>	2,164	2,208	2,308
<b>SHAREHOLDER'S EQUITY</b>	14,693	13,773	13,558
Shareholders Equity	12,621	12,904	13,026
Minority shareholders <sup>1</sup>	2,072	869	532
<b>TOTAL LIABILITIES</b>	128,170	138,418	135,010

1 - Since 2022, the position of shares in controlled investment funds held by third parties is presented as a component of shareholders' equity. More details in Explanatory Note 3C.



# Managerial Income Statement

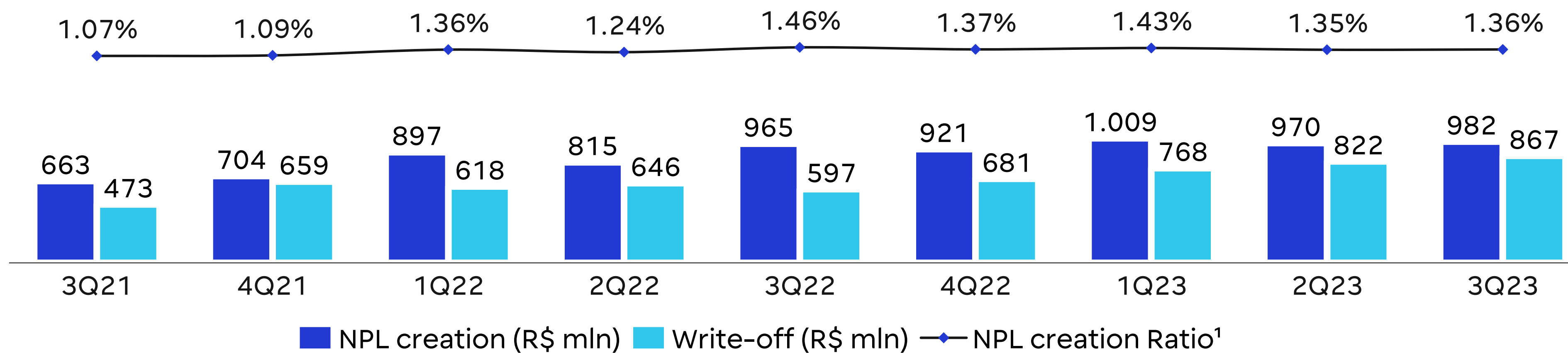
## Managerial Income Statement

(in R\$ million)

	3Q22	2Q23	3Q23	9M22	9M23	3Q23/2Q23	Δ% 3Q23/3Q22	9M23/9M22
<b>Total Revenue (i + ii)</b>	<b>2,468</b>	<b>2,619</b>	<b>2,752</b>	<b>7,366</b>	<b>7,856</b>	<b>5.1</b>	<b>11.5</b>	<b>6.7</b>
<b>Gross financial margin (i)</b>	<b>1,937</b>	<b>2,126</b>	<b>2,177</b>	<b>5,954</b>	<b>6,302</b>	<b>2.4</b>	<b>12.4</b>	<b>5.8</b>
Financial margin with clients	1,787	1,885	1,958	5,349	5,689	3.9	9.6	6.4
Financial margin with the market	150	240	219	605	612	-8.9	46.3	1.2
<b>Income from services and insurance brokerage (ii)</b>	<b>531</b>	<b>494</b>	<b>575</b>	<b>1,412</b>	<b>1,554</b>	<b>16.4</b>	<b>8.3</b>	<b>10.1</b>
<b>Cost of risk</b>	<b>(781)</b>	<b>(1,034)</b>	<b>(1,149)</b>	<b>(2,074)</b>	<b>(3,367)</b>	<b>11.1</b>	<b>47.1</b>	<b>62.4</b>
<b>Operating expenses</b>	<b>(1,303)</b>	<b>(1,204)</b>	<b>(1,365)</b>	<b>(3,719)</b>	<b>(3,676)</b>	<b>13.4</b>	<b>4.7</b>	<b>-1.1</b>
Personnel and administrative expenses	(804)	(760)	(818)	(2,337)	(2,327)	7.6	1.7	-0.4
Tax expenses	(173)	(133)	(150)	(428)	(426)	12.8	-13.0	-0.4
Other expenses (income)	(326)	(310)	(396)	(954)	(923)	27.7	21.6	-3.3
<b>Result before taxes and contributions</b>	<b>383</b>	<b>381</b>	<b>239</b>	<b>1,573</b>	<b>813</b>	<b>-37.5</b>	<b>-37.8</b>	<b>-48.3</b>
Income tax and social contribution	78	(61)	69	(183)	154	-213.6	-11.6	-184.0
Minority interests	(74)	(36)	(22)	(204)	(115)	-39.8	-70.5	-43.5
<b>Recurring Net Income</b>	<b>387</b>	<b>284</b>	<b>285</b>	<b>1,187</b>	<b>852</b>	<b>0.4</b>	<b>-26.2</b>	<b>-28.2</b>

# Asset Quality – NPL Creation

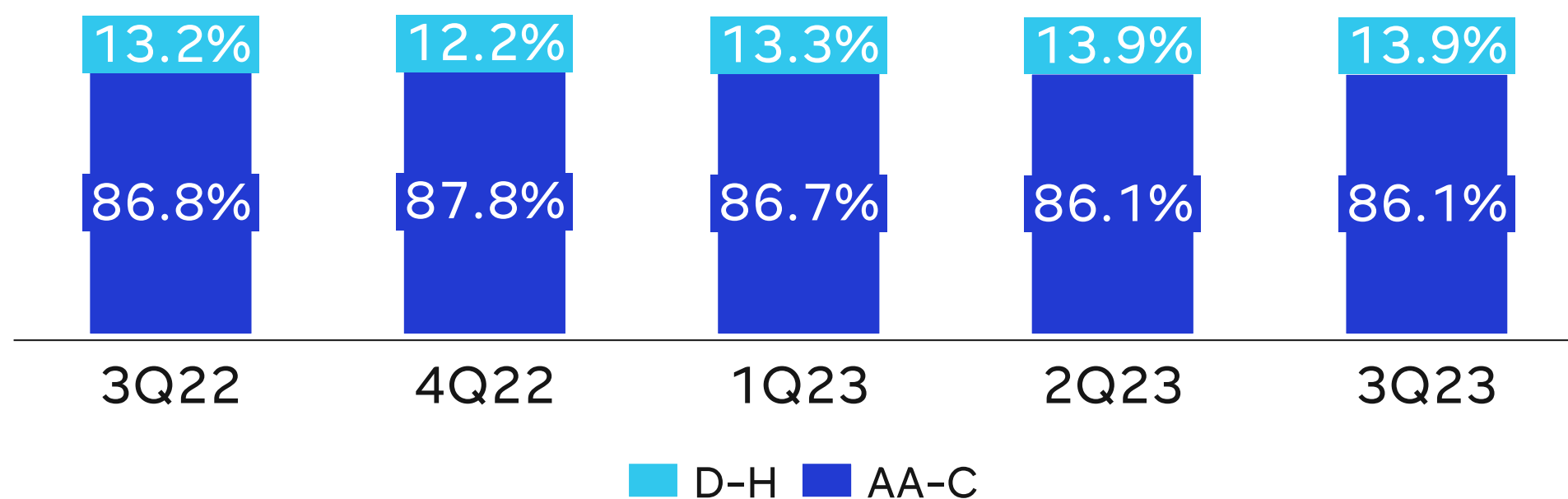
<b>NPL Creation</b> <i>(in R\$ million)</i>	<b>3Q21</b>	<b>4Q21</b>	<b>1Q22</b>	<b>2Q22</b>	<b>3Q22</b>	<b>4Q22</b>	<b>1Q23</b>	<b>2Q23</b>	<b>3Q23</b>
Classified Loan Portfolio (A)	64,336	65,715	65,688	66,084	67,379	70,318	71,710	72,016	71,957
90-day NPL Balance (NPL)	2,360	2,404	2,683	2,852	3,220	3,461	3,702	3,849	3,965
Quarterly NPL Variation (B)	190	45	278	169	368	241	241	147	116
Write-off (C)	473	659	618	646	597	681	768	822	867
NPL Creation (D=B+C)	663	704	897	815	965	921	1,009	970	982
NPL Creation Ratio <sup>1</sup> (D/A)	1.07%	1.09%	1.36%	1.24%	1.46%	1.37%	1.43%	1.35%	1.36%



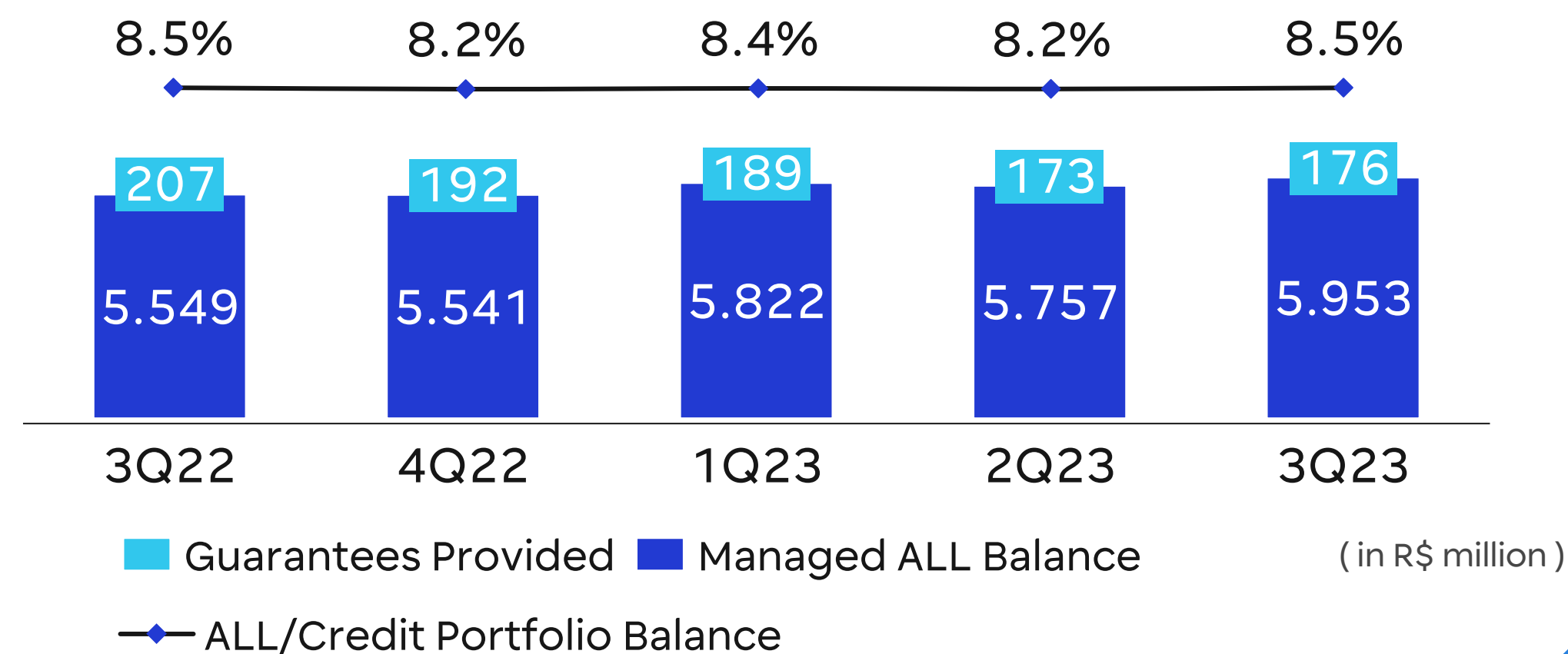
1 - Change in overdue balance over 90 days (NPL) + write-offs for loss in the quarter (write-off), divided by the final portfolio of the previous quarter

# Asset Quality Indicators

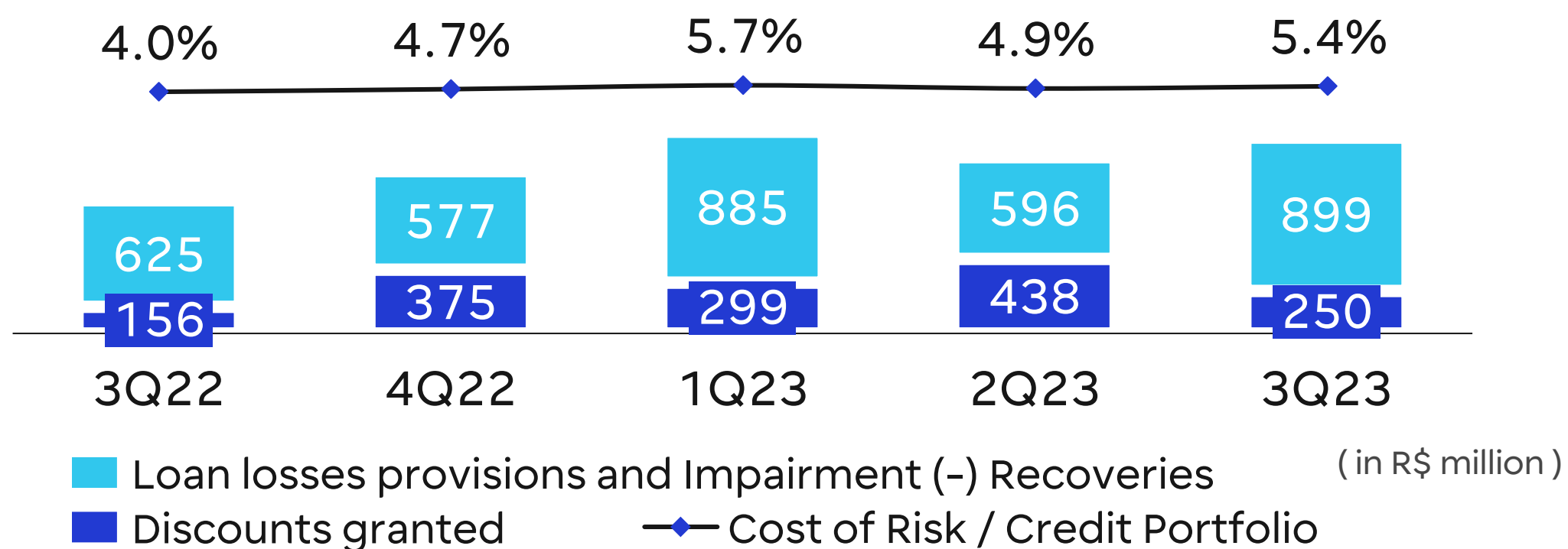
## Loan Portfolio rated by Risk Level



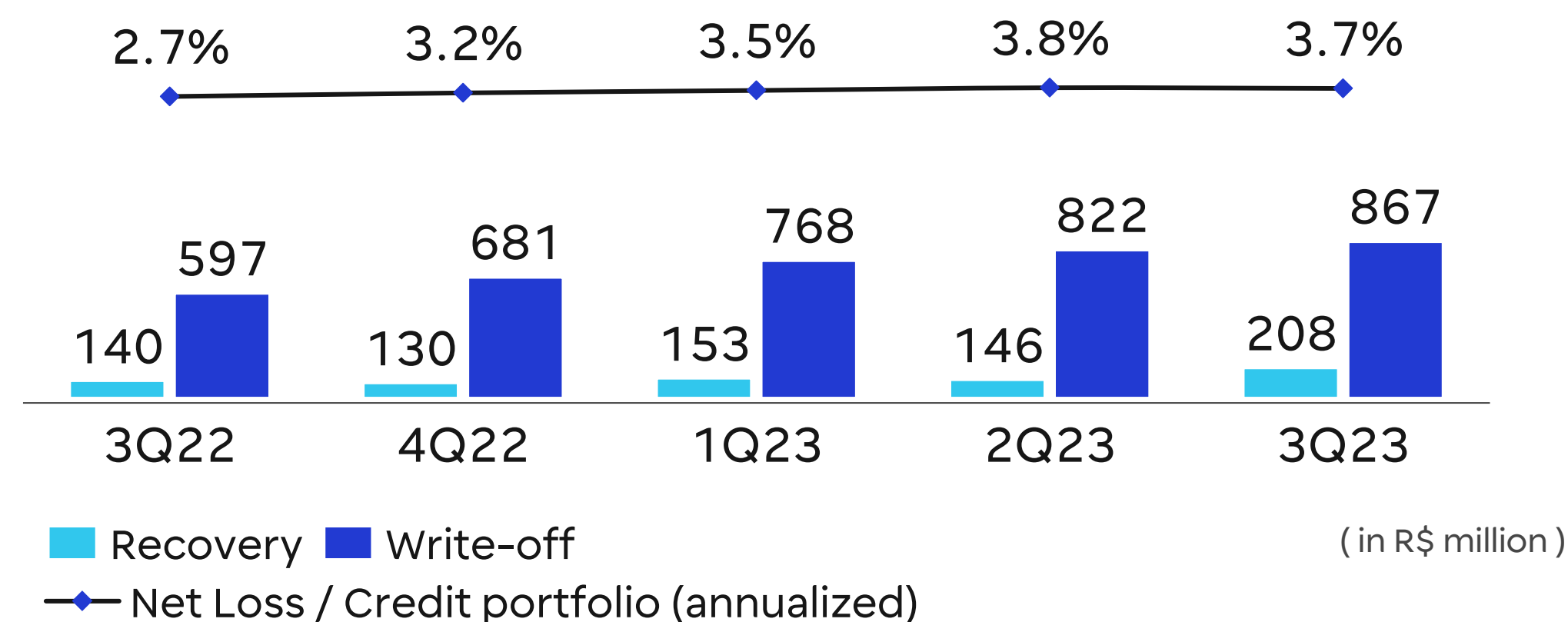
## Allowance for Loan Losses (ALL) Balance



## Result of Loan Losses, Guarantees and Impairments



## Net Loss<sup>1</sup>



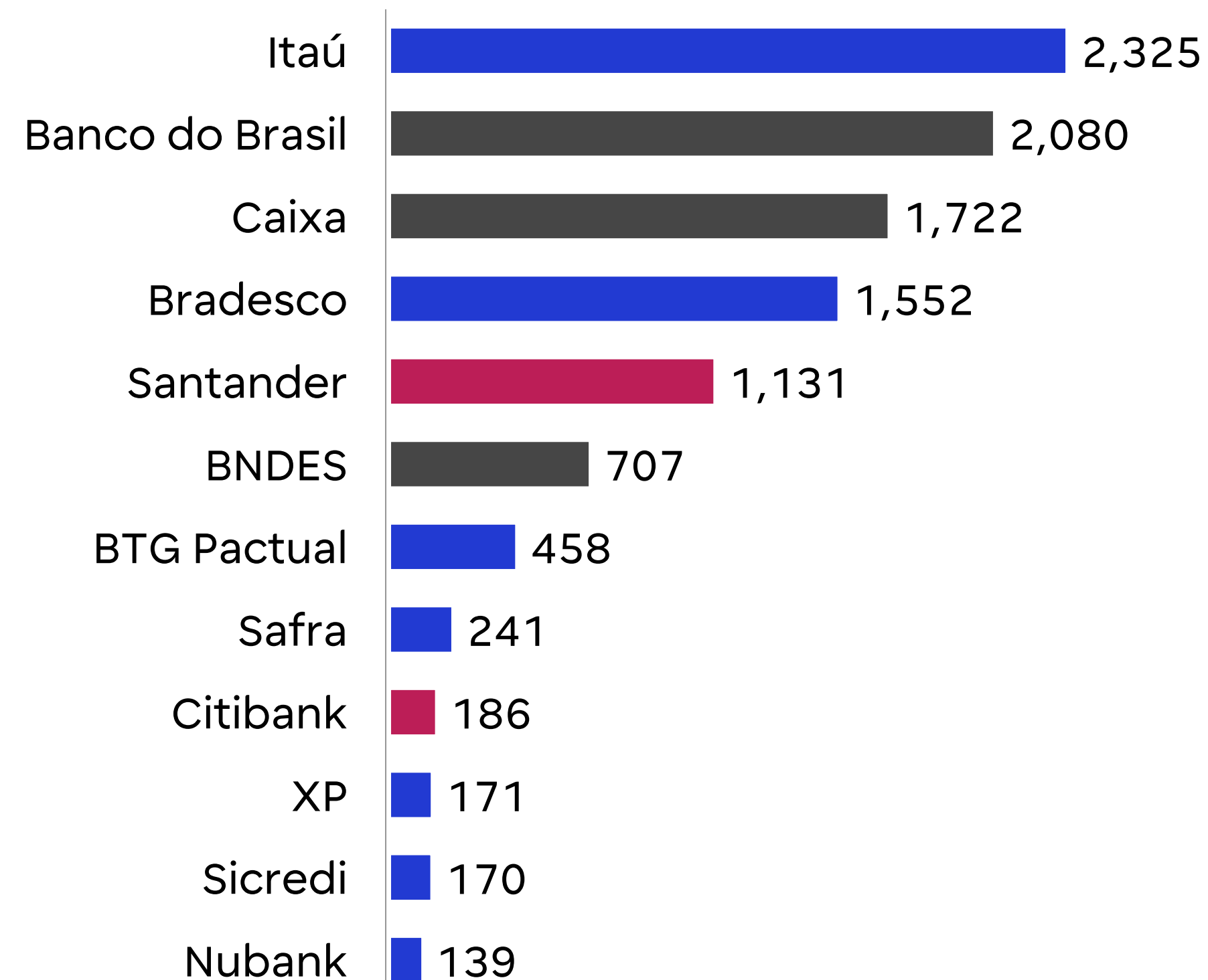
1 - Net loss = loans written-off t+ income from credit recovery

# Banco BV is one of the main banks in Brazil...

Top 10 largest in credit portfolio

## Largest banks in total Assets...

(Jun/23 – in R\$ billion)

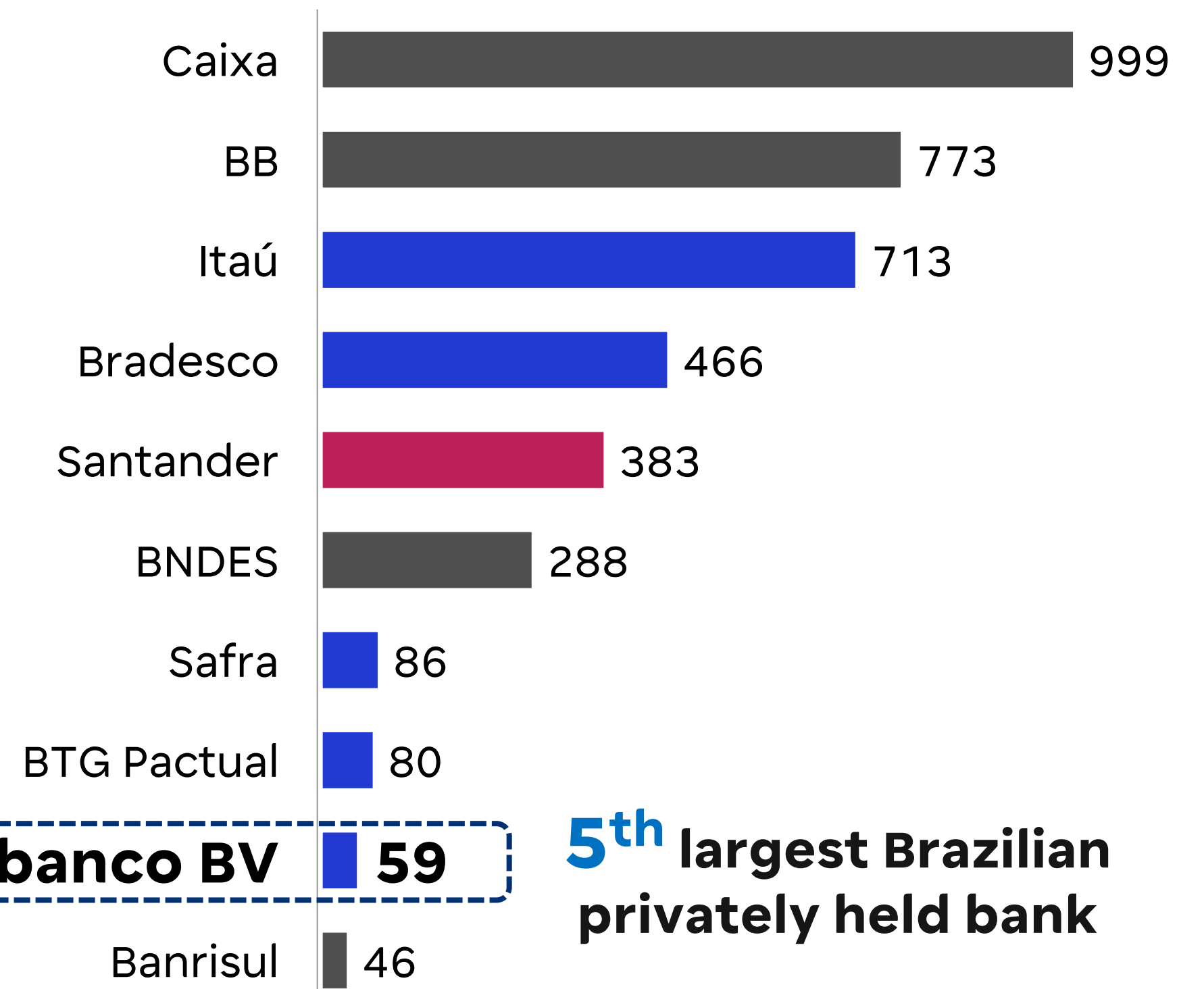


**13<sup>th</sup> banco BV 137**

■ State-owned ■ Foreigners ■ Brazilian Privately-Held

## ... and Credit Portfolio<sup>1</sup>

(Jun/23 – in R\$ billion)



**5<sup>th</sup> largest Brazilian privately held bank**

■ State-owned ■ Foreigners ■ Brazilian Privately-Held

1 - Portfolio classified by Central Bank Resolution 2,682



# ... with strong shareholders and corporate governance

BV's governance is aligned with the best market practices, committing to the principles of transparency, equity, accountability and corporate responsibility

## Ownership Structure

**VOTORANTIM**

**Votorantim  
Finanças S.A.**

Total: 50%

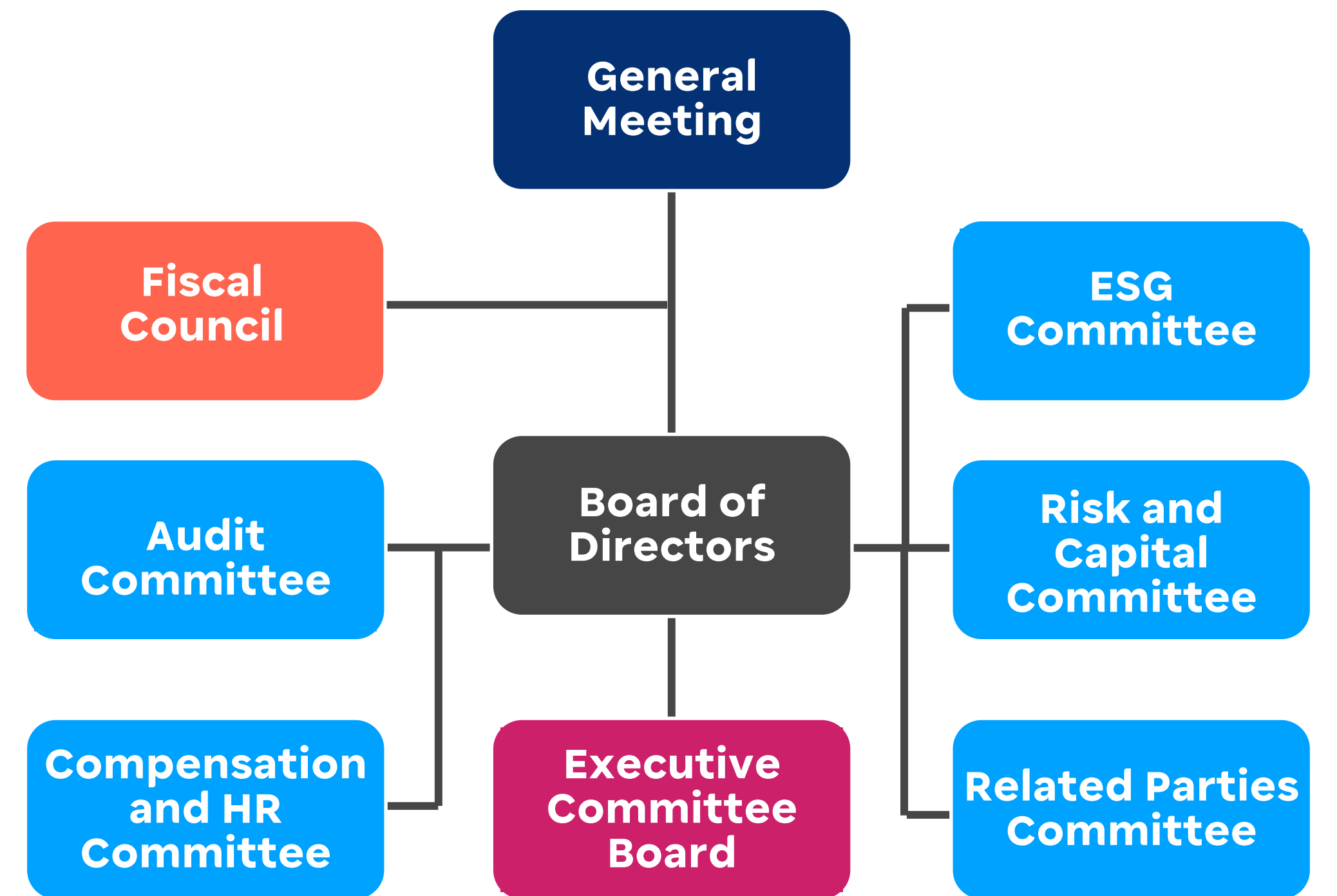


**Banco  
do Brasil**

Total: 50%



## Corporate Governance Structure



# Rating

BV's global rating is limited by the sovereign rating, currently at Ba2 (Moody's) and BB- (S&P)

RATING AGENCIES		Global Scale		Local Scale
		Local Currency	Foreign Currency	Local Currency
Moody's	Long-Term	Ba2 (stable)	Ba2	AA.Br
	Short-Term	NP	NP	A-1.br
Standard & Poor's	Long-Term	BB- (positive)		brAAA
	Short-Term	B		brA-1+

# Earnings Presentation / 3Q23

Disclaimer: This presentation may include references and statements on expectations, planned synergies, growth estimates, projections of results, and future strategies for banco BV, its associated and affiliated companies, and subsidiaries. Although these references and statements reflect the management's belief, they also involve imprecision and risks that are highly difficult to be foreseen. Consequently, they may conduct to different results from those anticipated and discussed here. These expectations are highly dependent on market conditions, on Brazil's economic and banking system performances, as well as on international market conditions. banco BV is not responsible for bringing up to date any estimate in this presentation.



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