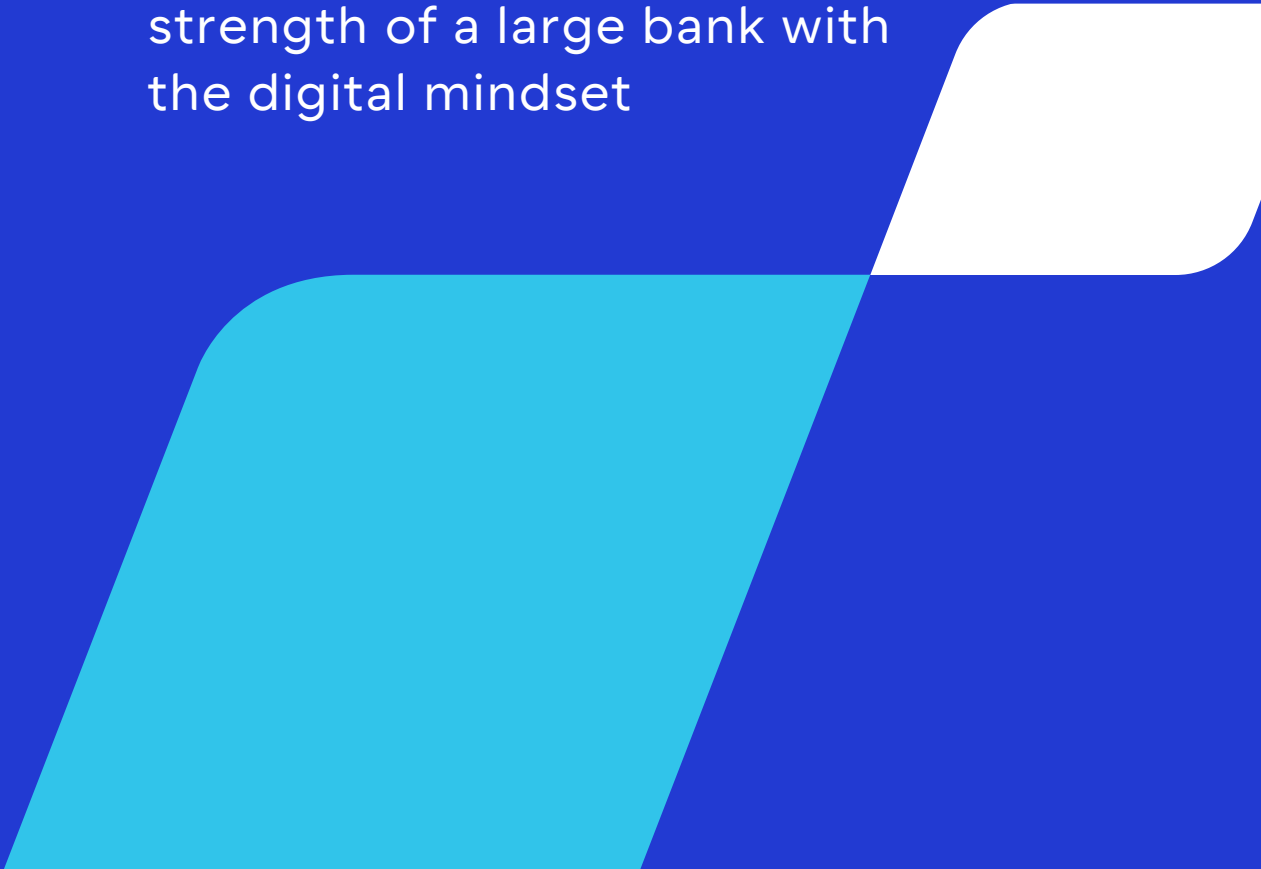


The best of 
two worlds

We combine the financial
strength of a large bank with
the digital mindset

A large graphic element consisting of overlapping rounded shapes. A light blue shape is in the foreground, partially overlapping a white shape that is in the background. The shapes are positioned in the lower right quadrant of the page.

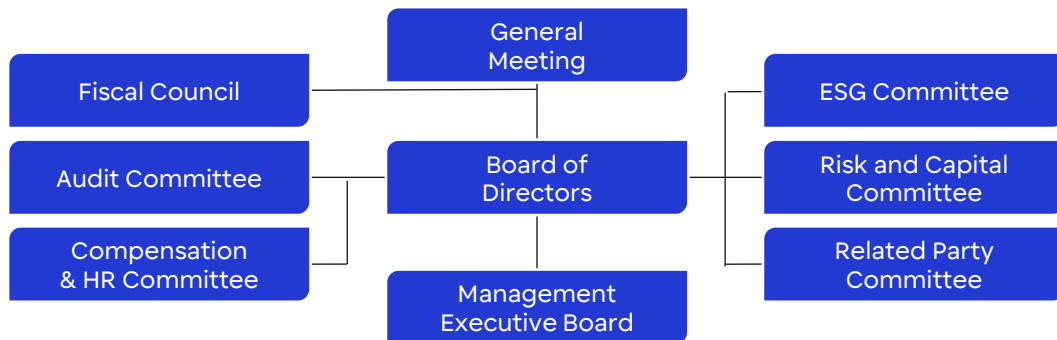
/ About **banco BV**

Banco BV is one of the largest¹ financial institutions in the country in assets and operates in the Retail and Corporate Banking segments. We have a leadership position in vehicle financing², solar panel financing and car equity loan, through BVx, our innovation ecosystem, we are one of the main partners of startups. BV bank is committed to the ESG pillars, contributing to social development and reducing environmental impact. A signatory to the UN Global Compact and the PRI, the BV bank offsets its carbon emissions and, since January 2021, neutralizes the emissions of vehicles financed by the institution, its main line of business. For more details visit: bancobv.com.br

/ Ownership Structure



/ Corporate Governance Bodies



/ Ratings

Banco BV is rated by 2 international rating agencies, Moody's and Standard and Poor's (S&P). It is important to note that the global scale rating is limited by Brazil's sovereign rating, currently at Ba2 (stable) by Moody's and BB- (positive) by S&P.

Rating Agencies	Global Scale	National Scale	Perspective	Last Update
Standard & Poor's	BB-	AAA	Positive	Jun/23
Moody's	Bb2	AA	Stable	Dec/22

/ 3Q23 Highlights

Resilience in the core business...

Recurring Net Income

R\$ 285 mln vs R\$ 284 mln in 2Q23

Recurring ROE

9.0% vs 9.0% in 2Q23

... with advances in the diversification strategy...

Corporate, Large and FIs¹

R\$ 24.5 bn (3Q23)

▲ 6.6% vs 3Q22

Corporate Banking:

- Growing Corporate (> R\$ 300 million)
- Large Corporate (> R\$ 1,5 billion)
- Financial Institutions

12% expansion in the Corporate segment vs 3Q22

Auto Finance

R\$ 44.7 bn (3Q23)

▲ 9.8% vs 3Q22

- **Leadership** in light used vehicles
- **Capilarity:** +25 thousand car dealers, digital partners
- **Innovation and digital transformation**
- **100% Digital** Financing Onboarding Belt
- **96%** automatic analysis

Leadership in financing for light used vehicles

Growth

R\$ 15.8 bn (3Q23)

▲ 8.1% vs 3Q22

Credit Card: portfolio of cards: BV Livre, BV Mais and BV Único.

Flags: Mastercard, Visa and Elo
▼ 6.1% vs 3Q22

Solar Panel:

leadership in the segment
▲ 10.4% vs 3Q22

SME: majority share in anticipation of receivables

▲ 15.3% vs 3Q22

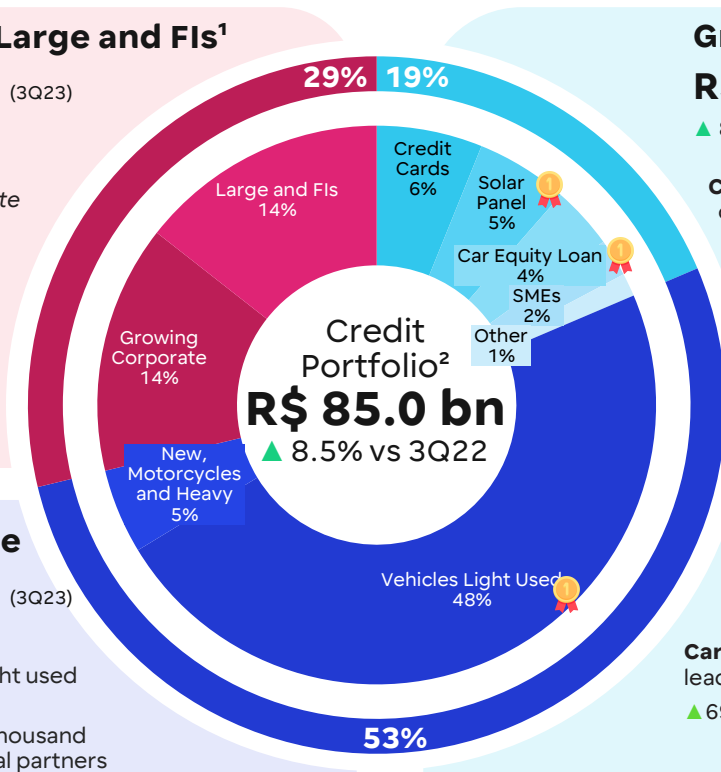
Car Equity Loan: segment leadership

▲ 69.6% vs 3Q22

Other Loans: personal credit, private payroll, student loans, medical procedures, FGTS loan

BV Platform:

Banking as a Service with **76 partners** and over **R\$ 110 billion** in TPV in 9M23



... maintaining a solid and strengthened balance sheet

NPL Ratio (90 days)

5.5% vs 5.4% in 2Q23

Liquidity Ratio (LCR)

176% vs 182% in 2Q23

Coverage Ratio

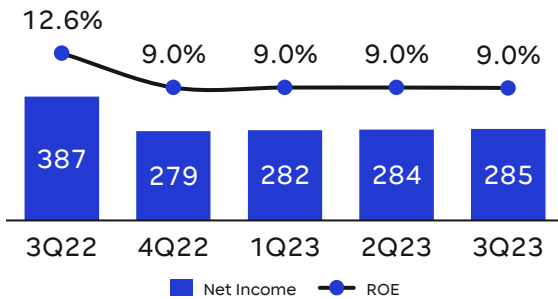
155% vs 154% in 2Q23

Basel Ratio

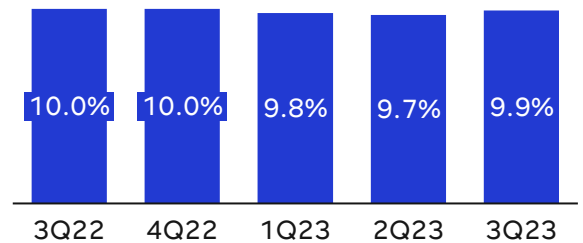
15.3% vs 14.7% in 2Q23

/ Financial Results

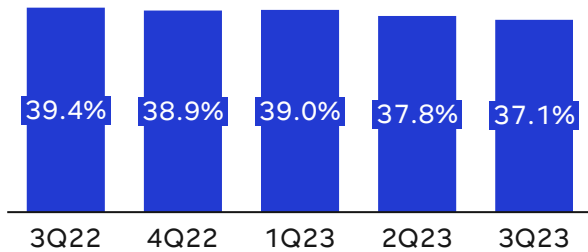
Recurring Net Income and Recurring ROE
(in R\$ million and %)



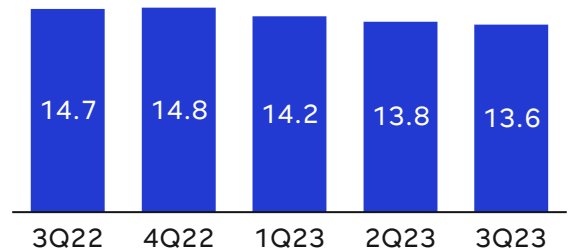
Financial Margin NIM Clients
(in %)



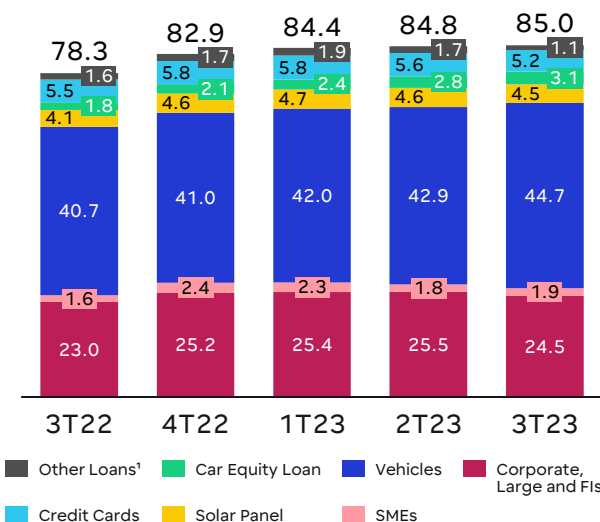
Efficiency Ratio (LTM)
(in %)



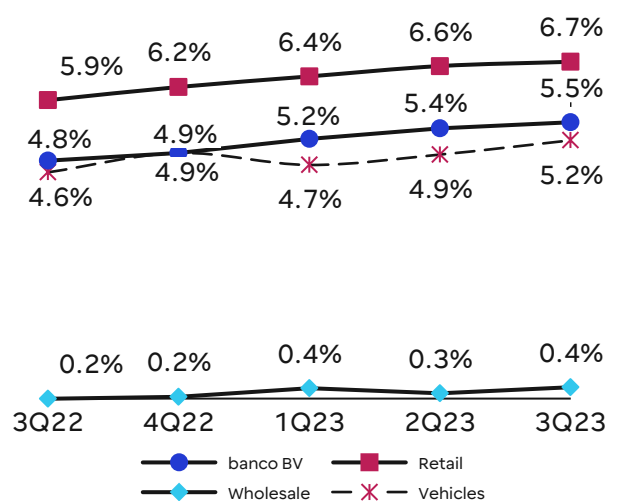
Shareholders Equity
(in R\$ billion)



Expanded Credit Portfolio
(in R\$ billion)

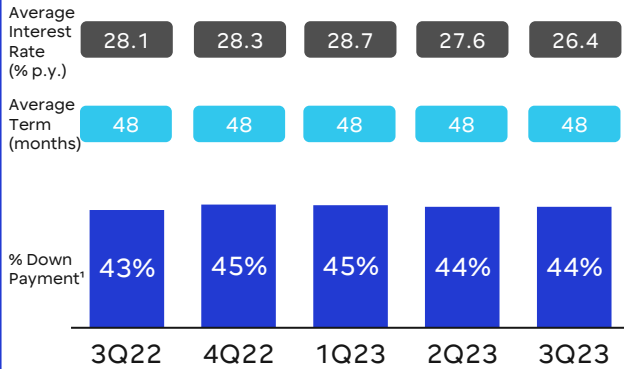


90 Days - NPL Ratio
(in %)

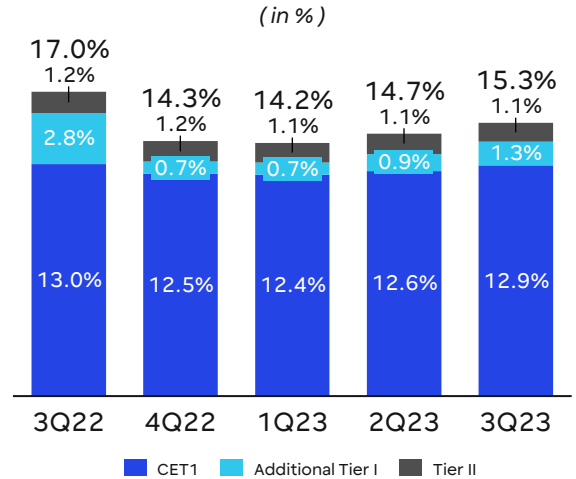


/ Financial Results

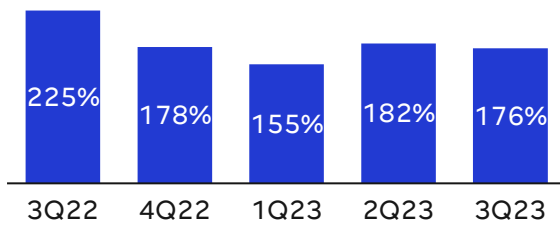
Auto Finance Origination Standards



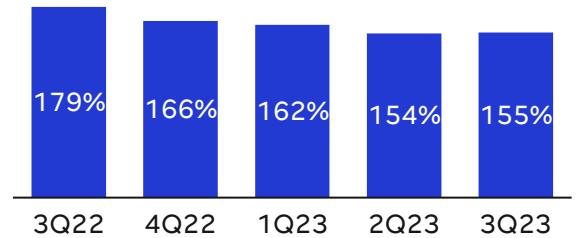
Basel Ratio



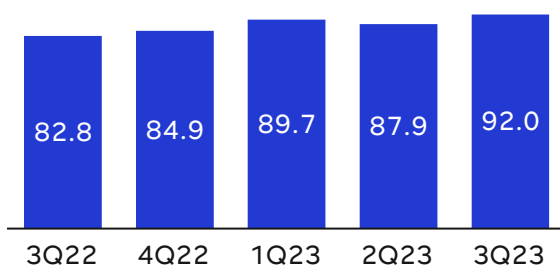
Liquidity Ratio – LCR



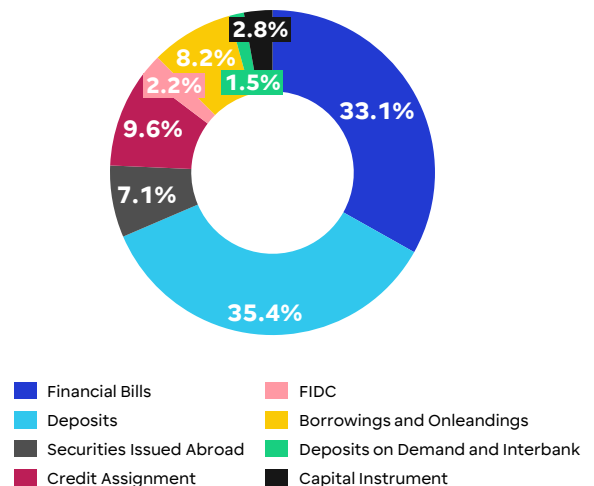
Coverage Ratio



Funding



Funding by Instrument



Maturity Gap: 44 days

385 days (assets)

341 days (liabilities)

/ Strategy

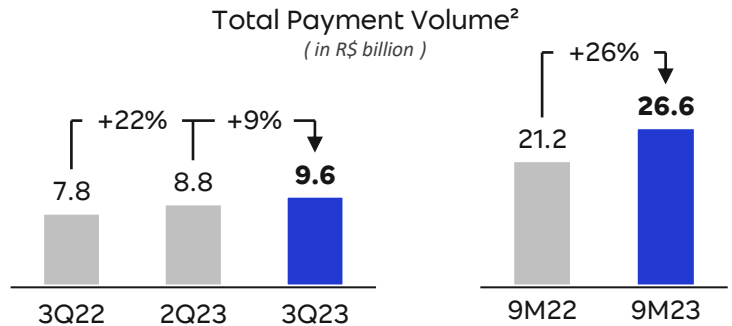
Digital Bank

4.8 million

individual clients

65%

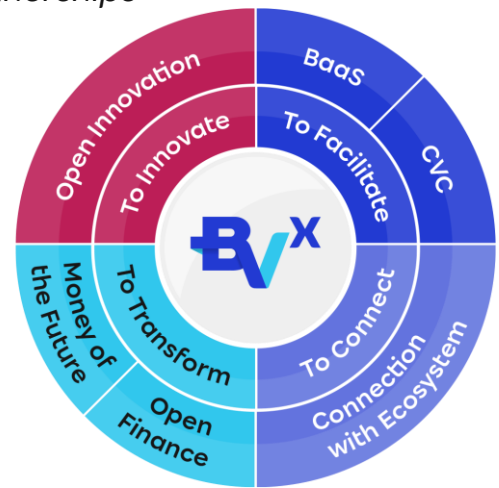
of clients are Banking Clients¹



BVx: BV's Innovation Ecosystem and Digital Partnerships

BVx is a movement towards business strategy continuity, which is consolidated in BV's ecosystem of innovation and digital partnerships. Through it, we seek to enhance the attributes that are already present in our daily lives: Innovate with solutions seen from different perspectives; Connect people, products and services; Facilitate partnerships and investments; and Transform businesses focused on the financial lives of people and companies.

Our ecosystem of innovation and digital partnerships (BVx) is made up of six distinct areas of activity: (i) BaaS (Banking as a Service); (ii) CVC (Corporate Venture Capital); (iii) Connection with the Ecosystem; (iv) Open Finance; (v) Money of the Future; and (vi) Open Innovation. These fronts allow BVx to achieve its objective of offering innovative solutions, facilitating connections between interested parties and helping to transform businesses, in order to improve the financial lives of people and companies.



BVx Ecosystem

Client Centricity

We highlighted our progress in transactional NPS in the various channels of interaction with our customers: in customer service, we ended 3Q23 with an average NPS of 77, compared to 73 in 3Q22. In the collection area, the average NPS was 76 in 3Q23, compared to 72 in 3Q22. Finally, our Ombudsman NPS has remained in the excellence zone in all months of 2023, ending 3Q23 at 91, an increase of 7 points compared to the same period of 2022.

ESG (Environmental, Social and Governance)

2030 Commitments for a Lighter Future

Neutralize our Environmental Impact	Accelerate Social Inclusion	Mobilize Resources for Sustainable Business
1. Carry out 100% of the CO2 offset of our main business, the financing of used vehicles	3. Achieve 50% of leadership roles held by people who identify as female	5. Financing and distributing R\$ 80 billion in the capital market for ESG businesses
2. Compensate 100% of BV's direct greenhouse gases emissions	4. Ensure participation of 35% of black people in BV's staff	