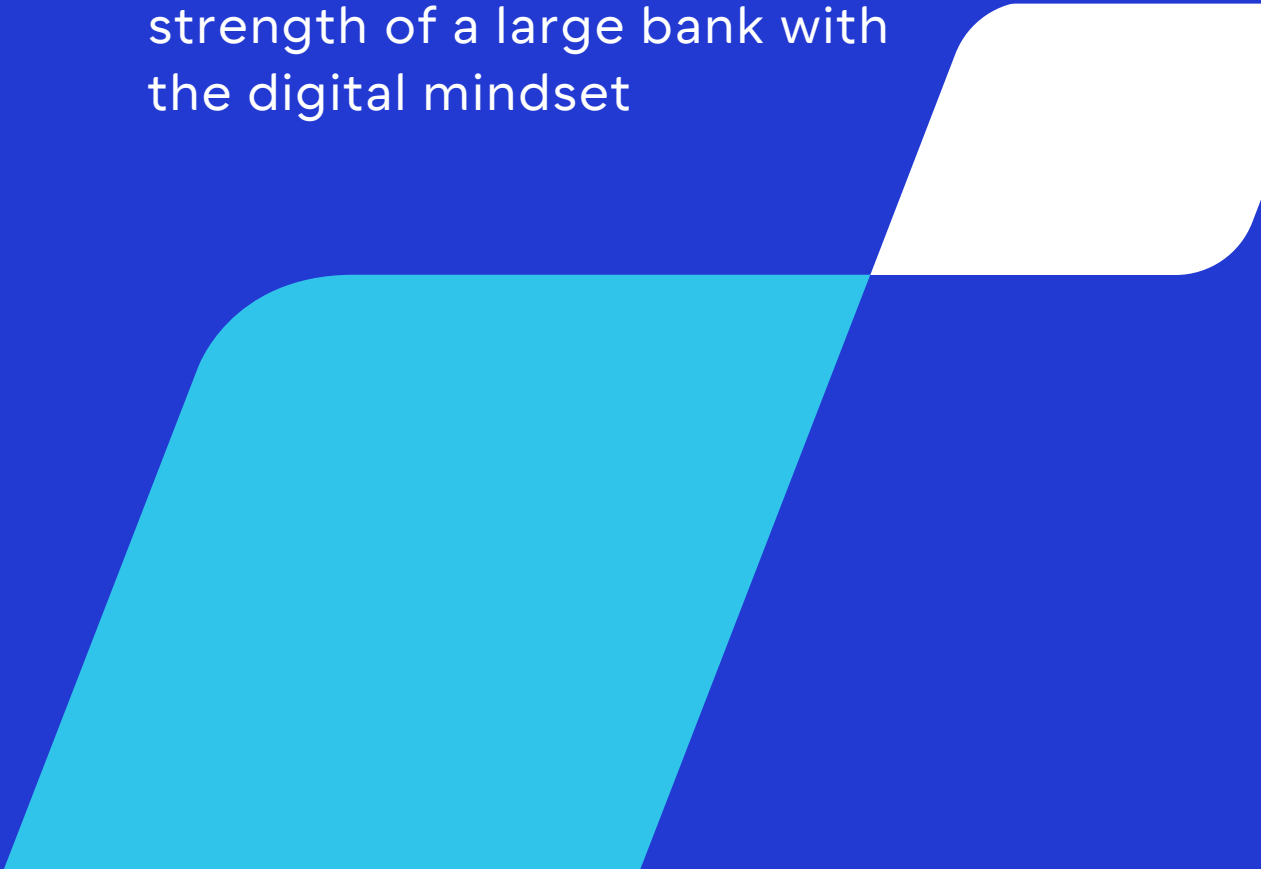


The best of 
two worlds

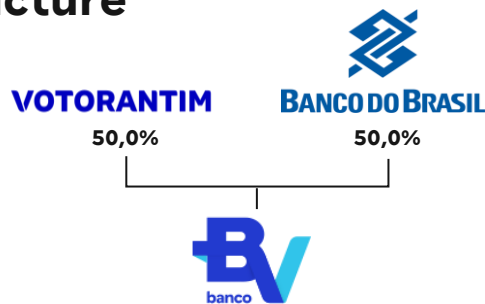
We combine the financial
strength of a large bank with
the digital mindset

A large graphic on the right side of the page consisting of overlapping shapes: a white rounded rectangle at the top right, a light blue trapezoidal shape below it, and a darker blue trapezoidal shape at the bottom left, all set against the dark blue background.

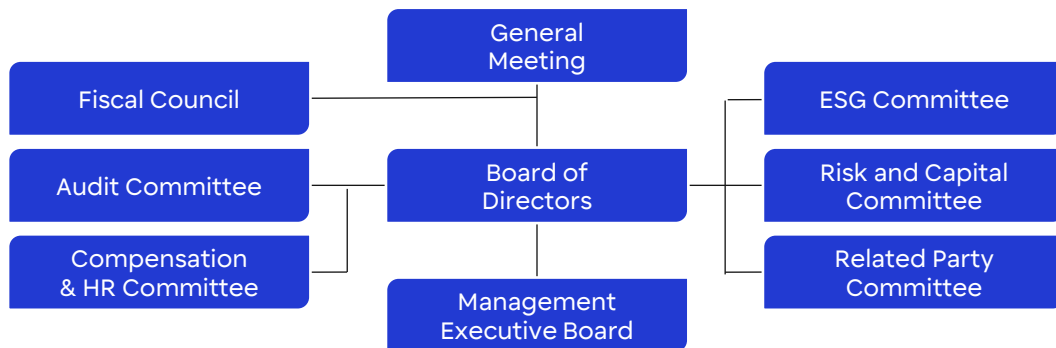
/ About BV

BV is one of the largest¹ financial institutions in the country in Credit Portfolio and operates in the Retail and Corporate Banking segments. We have a leadership position in auto financing², solar panel financing and car equity loan. Through BVx, our innovation ecosystem, we are one of the main partners of startups. BV is committed to the ESG pillars, contributing to social development and reducing environmental impact. A signatory to the UN Global Compact and the PRI, we offset our own carbon emissions and, since January 2021, neutralizes the emissions of vehicles that we finance. 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 (positive) by Moody's and BB (stable) by S&P.

Rating Agencies	Global Scale	National Scale	Perspective	Last Update
Standard & Poor's	BB	AAA	Stable	May/24
Moody's	Ba2	AA+	Stable	May/24

2Q24 Highlights

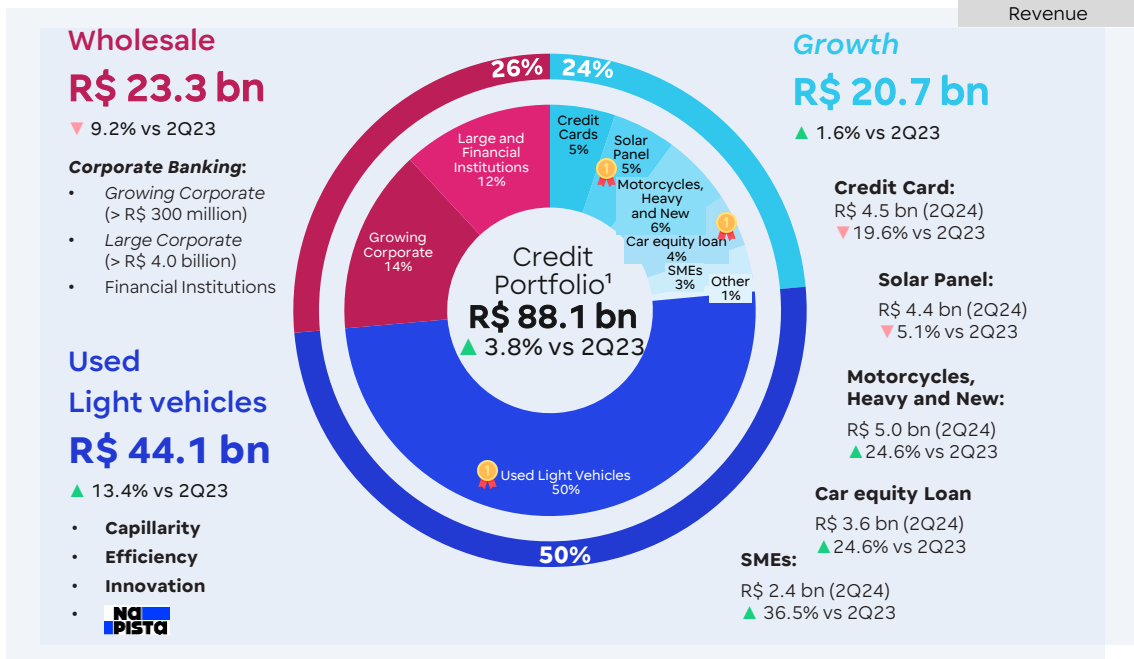
Improvement in Profitability

Recurring net Income
R\$ 363 mln
 ▲ 27.7% vs 2Q23

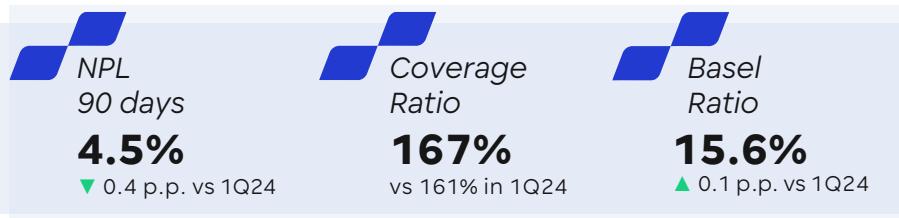
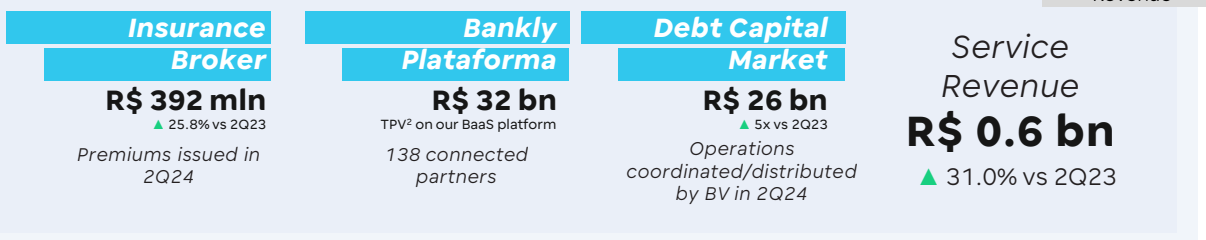
Recurring ROE
11.1%
 ▲ 2.1 p.p. vs 2Q23

advances in **diversification** and relational strategy

78% of total Revenue



22% Of total Revenue



Solid balance sheet
 with efficient risk management

Strategic

Strategic vision

To be the bank of the best financial choices for our customers and partners

Strategic Advances in 1H24



Strengthen and Sustain the **core business**



Diversify revenue by leveraging our core capabilities



Strengthening the **Relational** approach with our Individual Customers

Leadership in used light vehicles financing for over 11 consecutive years

R\$ 13.6 billion in Vehicle Financing Origination during the 1H24
Record level in BV's history
▲ 23.1% vs 1H23

R\$ 32 billion in DCM deals coordinated/distributed by BV in the 1H24
▲ 5x% vs 1H23

Leadership in solar panel financing and car equity loan

BV corretora de seguros
Record insurance premiums issued in the 1H24
R\$ 811 mln
(▲ 30% vs 1H23)

bankly
BaaS Platform registered **R\$ 68 bi** in Total Payment Volume¹ (TPV) in 1H24
138 clients consuming our services

5,8 million

Individual Customers at the end of the 2Q24
(▲ 21% vs 2Q23)

R\$ 16 billion in Total Payment Volume¹ (TPV) during 1H24
▲ 14% vs 1H23

Improvement in customer satisfaction
Reputação ÓTIMO at Reclame Aqui³
One of the best reputation in the financial industry in Brazil

Main highlights on the ESG agenda

2030 Commitments

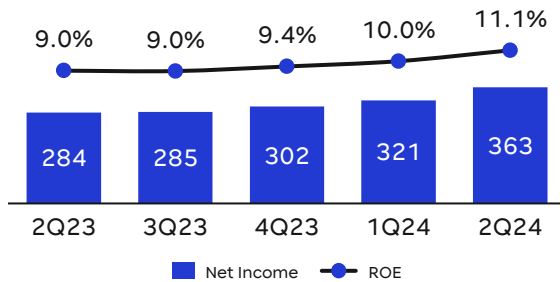
- To compensate 100% of CO2 emissions in our main business, the used auto finance
- To compensate 100% of direct GHG² emissions by BV
- To reach 50% of leadership positions held by people who identify with the female gender
- To ensure the participation of 35% of afro descendants in the BV's workforce
- To finance and distribute in the capital market R\$ 80 billion for ESG initiatives

Evolution

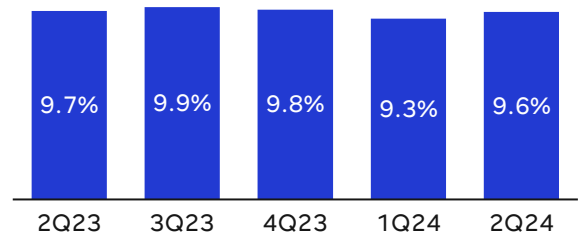
- We offset 5.2 million tons of CO2 from financed vehicles (since the beginning of 2021), equivalent to 100% of the entire fleet financed in the period;
- We completed the inventory of emissions from BV operations, which totaled 4.4 thousand tons of CO2eq emissions, which will be fully offset in 2024;
- We ended the semester with 41.3% of women in leadership positions
- We ended 1H24 with 26% of black people in the workforce.
- In line with our commitment to mobilize resources to foster sustainable businesses, from the beginning of 2021 to the end of 1H24 we financed and distributed more than R\$28 billion to ESG businesses in retail and wholesale. Our goal is to reach R\$80 billion by 2030.

/ Financial Results

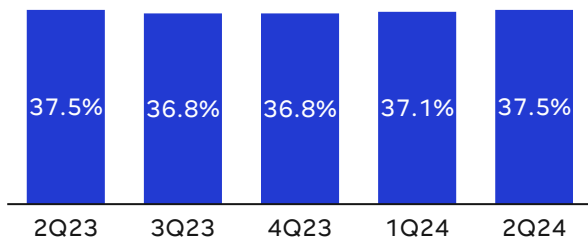
Recurring Net Income and Recurring ROE
(in R\$ million and %)



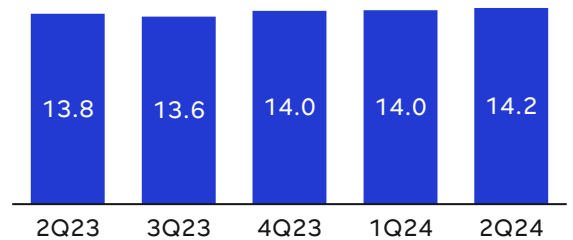
Financial Margin NIM Clients
(in %)



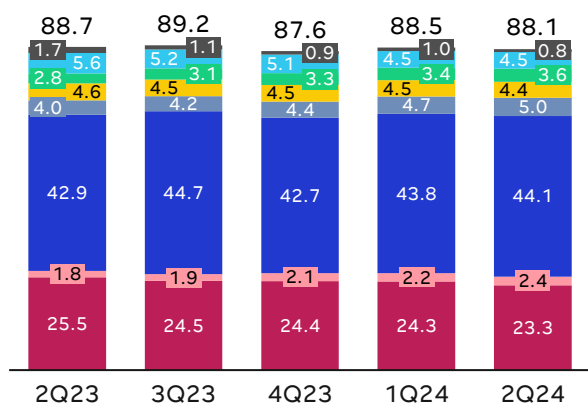
Efficiency Ratio (LTM)
(in %)



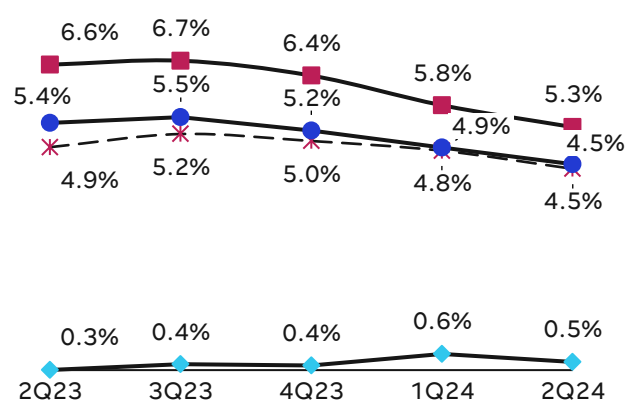
Shareholders Equity
(in R\$ billion)



Expanded Credit Portfolio
(in R\$ billion)



NPL - 90 Days
(in %)

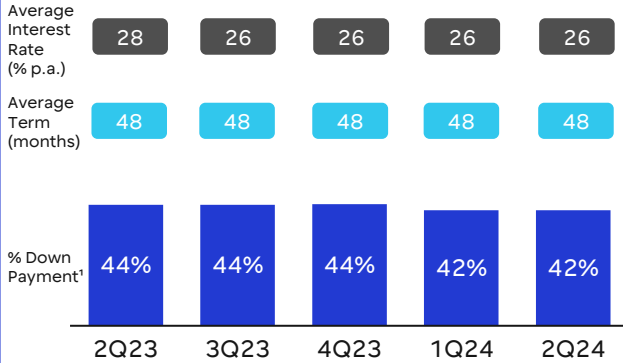


- Other Loans¹
- Credit Card
- Car Equity Loan
- Solar Panel
- Other Vehicles²
- Used Light Vehicles
- SME
- Large, Corporate and Financial Institution

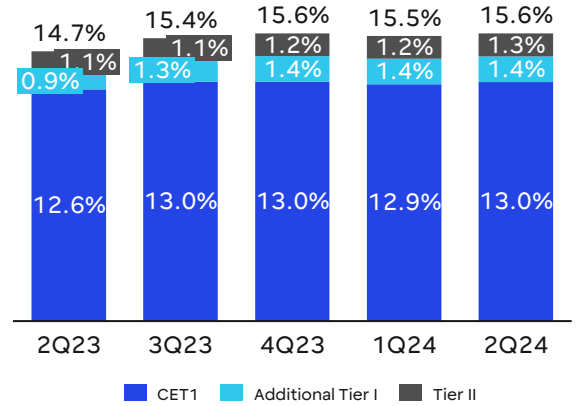
- banco BV
- Wholesale
- Retail
- Vehicles

/ Financial Results

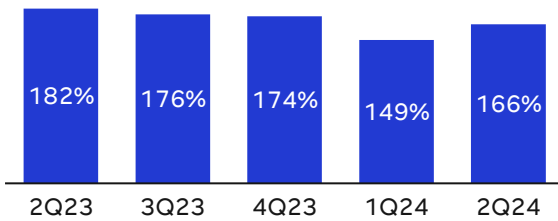
Auto Finance Origination Standards



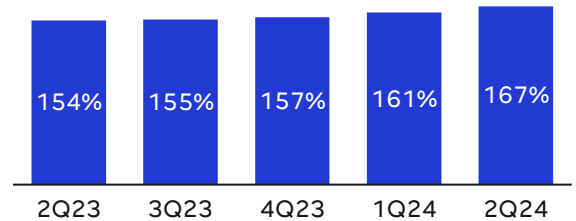
Basel Ratio (in %)



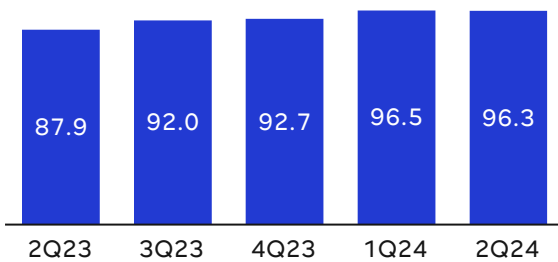
Liquidity Ratio – LCR (in %)



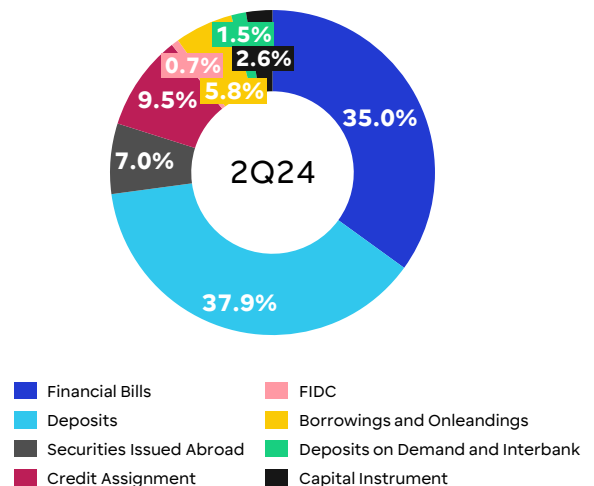
Coverage Ratio (in %)



Funding (in R\$ billion)



Funding by Instrument



Maturity Gap: 49 days

381 days (assets)

331 days (liabilities)