

The best of two worlds

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



About banco BV

banco BV is one of the largest¹ financial institutions in the country in terms of assets and operates in the segments of Retail, Corporate Banking, Asset Management and Private Banking. We are leader vehicle financing² and through BV^x, our innovation business unit, we are one of the main partners of startups. banco BV is committed to the ESG pillars, contributing to social development and reducing environmental impact. A signatory to the UN Global Pact and the PRI, banco BV offset its carbon emissions and, since January 2021, it has neutralized the emission of vehicles that are financed by the institution, its main line of business. bancobv.com.br

Ownership Structure



Diversified business portfolio (3Q21 data)

Credit Portfolio³
R\$ 75 billion
+11.8% vs 3Q20

Retail

Auto Finance

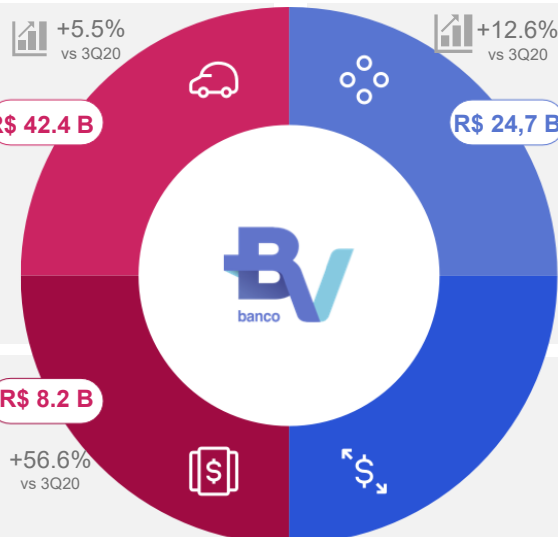
- Leadership in the used light vehicle segment
- Capillarity: +21.9 thousand car dealers; digital partners
- Innovation and digital transformation
- 100% digital contracting
- 96% automatic response

✓ Record origination in 3Q21 (R\$6.7 billion), maintaining our leadership in used cars⁴

Other Business

- Credit Card:** New portfolio of cards +1 million active cards Mastercard, Visa and Elo flags
- Solar panel financing:** portfolio growth of 219% vs 3Q20
- Loans:** Personal loans, private payroll loans, car equity, home equity, student loans, solar panels, tourism and medical procedures
- Insurance Brokerage:** 3rd largest brokerage in Brazil⁵, with a wide range of products: auto, credit life, residential, life, dental, card and assistance

✓ Important advances in the diversification strategy with growth of 62% in loans and 52% in cards



Wholesale

Corporate & investment banking

- Corporate Banking**
 - Corporate (> R\$ 300 million)
 - Large Corporate (> R\$ 1.5 billion)
 - SME (prepayment of receivables)
- Banking as a Service (BaaS)**
 - Settlement and custodian bank for startups and fintech's

✓ Corporate portfolio grew +26.4% vs 3Q20

Wealth management

- R\$ 53 billion** under management (AuM)
- BV Asset**
 - Prominent position in structured funds
 - 9th largest⁶** real estate fund manager
 - 50%** of managed funds backed by real economy assets
- BV Private:** customized solutions for high-income customers

✓ 3 funds classified as "Most Profitable" in the market and 5 funds as "excellent" during 3Q21

1 - According to data released by Central Bank of Brazil (<https://www3.bcb.gov.br/infdata/>) 2 - Light used vehicles, according to data released by B3; 3 - Expanded portfolio (includes guarantees provided and private bonds); 4- Used light vehicles; 5 - *Estadão Empresas Mais 2020* Ranking; 6 - *Anbima* Ranking of Sep/21

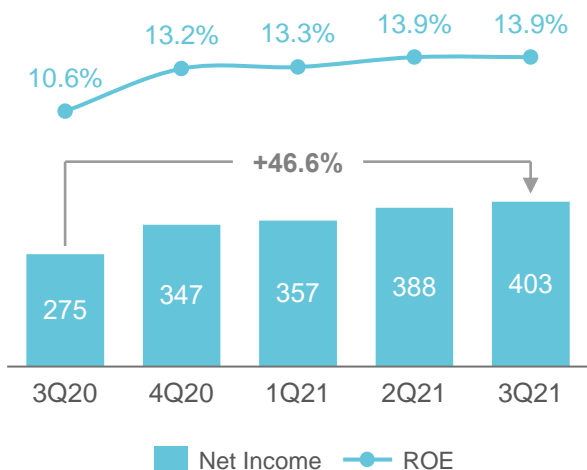
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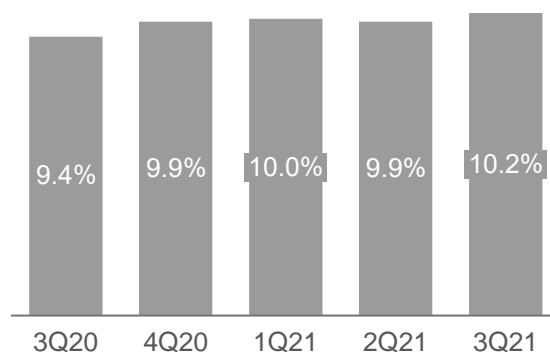


Financial Highlights

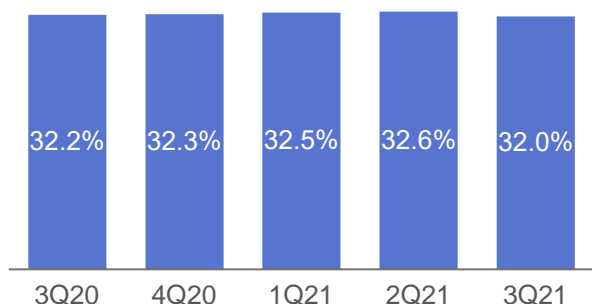
Net Income and ROE quarterly (R\$ M)



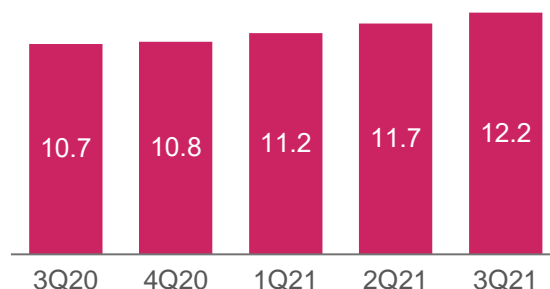
Financial Margin - NIM Clients (%)



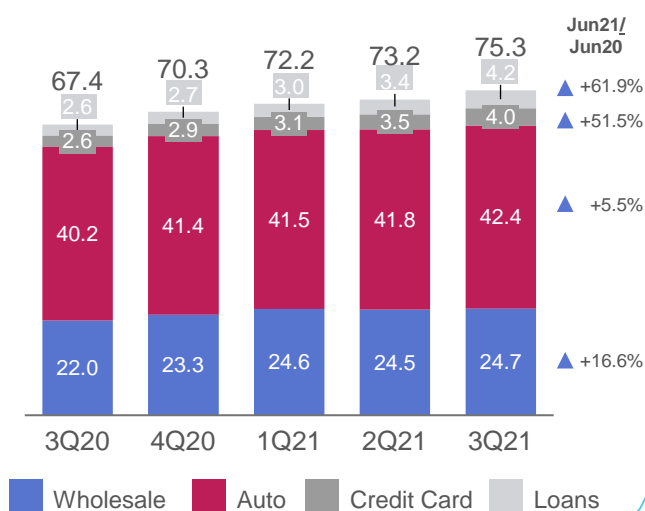
Efficiency Ratio (12 months)



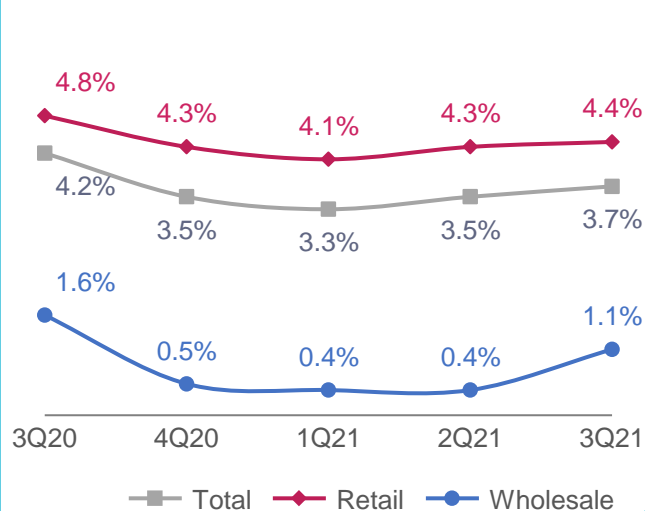
Shareholders Equity (R\$ B)



Credit Portfolio (R\$ B)



90-day NPL ratio (%)



Source: IR banco BV, available in Results Center "Earnings Release" - <https://ri.bv.com.br/en/investor-information/results-center/>

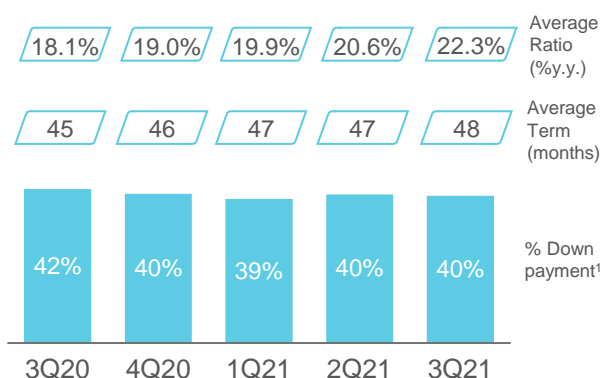
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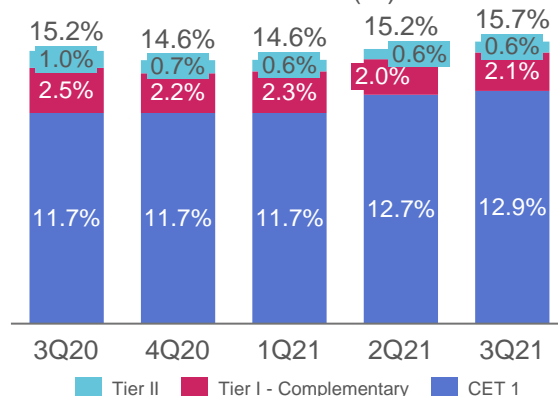


Financial Highlights

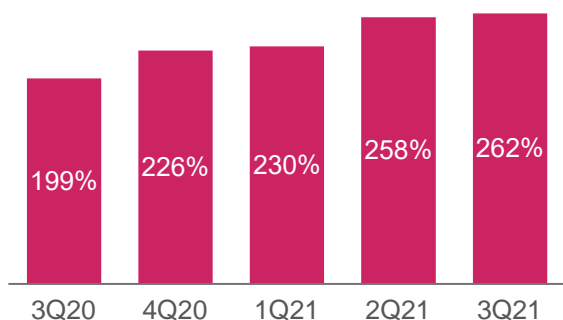
Financing Granting Standards



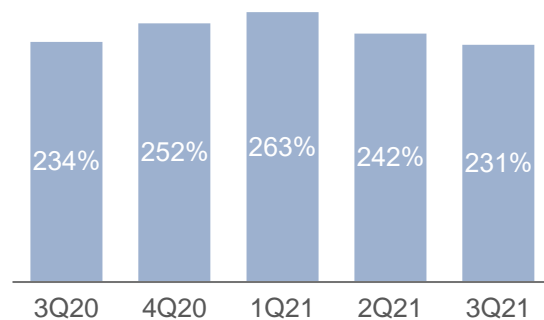
Basel Ratio (%)



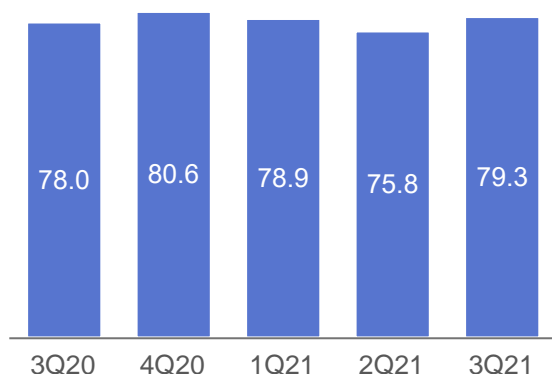
Liquidity Coverage Ratio – LCR (%)



Coverage Ratio (%)

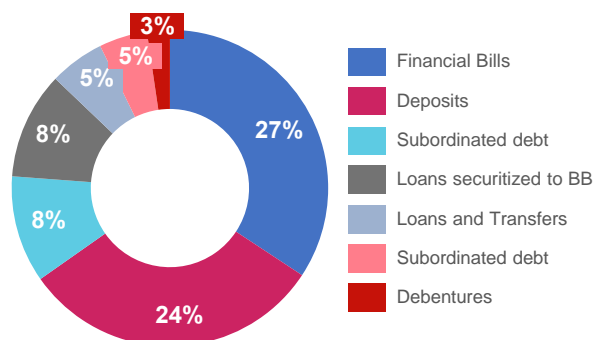


Funding (R\$ B)



Maturity gap: -1 day
432 days (Assets) vs.
433 days (Liabilities)

Funding by instrument 3Q21



Ratings

Agencies	International	Global	Sovereign
Moody's	AA.br	Ba2	Ba2
S&P	brAAA	BB-	BB-

1. Calculated on the informed value of the asset. Source: IR banco BV, available in Results Center "Earnings Release" - <https://ri.bv.com.br/en/investor-information/results-center/>

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ESG Agenda (Environmental, Social and Governance)

Our goals are in line with the UN's SDGs¹, of which we are signatories

In May, we announced the "2030 Commitments for a Lighter Future", which brings together 5 public goals that will guide the bank's actions in the environmental, social and governance (ESG) areas.

01 Neutralize our environmental impact



1. To compensate **100%** of **CO₂** emissions in our **main business**, the used auto finance
2. To compensate **100%** of direct **GHG²** emissions by BV

02 Accelerate social inclusion



We committed until 2030 to:

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 BV's workforce

03 Mobilize resources to foster sustainable business



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

ESG operations

Following our commitment to mobilize resources to foster sustainable business, in 2021 we have already financed and distributed R\$ 5.1 billion in ESG operations, both in retail and wholesale

Training <Pra.Elas>

Our new recruitment and development for cis or trans women in the Data and Technology areas

Entrepreneurs for the Climate

We announced our participation in Entrepreneurs for the Climate. The event focuses on reinforcing the business sector's commitment to the climate issue

LGBTI+ Community Forum

We became signatories of the **Fórum de Direitos e Empresas LGBTI+** through the signing of the 10 Commitments by our CEO, with this, we reinforce our commitment to recognizing, valuing and including LGBTQIA+ people in the labor market



Disabled people forum signatory

We became signatories of the **Forum Rede Empresarial de Inclusão Social** to support disabled people in the labor market

Expansion of social support through the sport

Since 2018, we have a social support platform through sport, which already has 10 social projects of renowned athletes and former athletes.

+ 2,000 impacted children and young people

+ 8,000 people indirectly impacted

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Digital Strategy

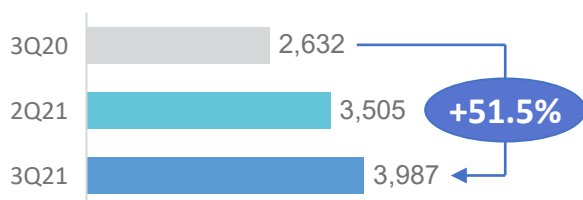
New Credit Card Portfolio



BV Único, BV Mais and BV Livre suit the customer's **needs** and lifestyle

Cashback with options in **credit invoice** or **investments**

Credit card portfolio (R\$M)



Banking as a Service



133 million transactions carried out on our BaaS platform
+339% vs 9M20



3.8 million accounts opened¹ for our BaaS partner

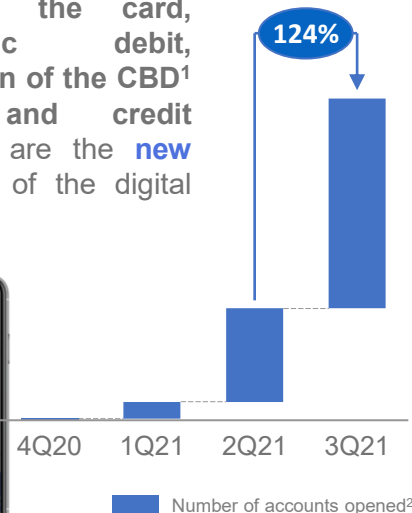
Atalho BV (shortcut)



We launched **Atalho BV**, a tool that activates a keyboard on smartphones with an **exclusive button to allow financial transactions to be carried out without leaving messaging applications and social networks**, that is, without accessing the bank's app

BV Digital Account

Pix on the card, automatic debit, extension of the CBD¹ offer, and credit offering are the **new features** of the digital account



Customers' Experience

Net Promoter Score (NPS)

Our ongoing efforts to deliver a better customers' experience reflected in the NPS³

Customer Service NPS³



Billing Service NPS³



Reclame Aqui



Nominated for the **Award Reclame Aqui 2021**



We are among the **top 5 best companies** to the **consumer** in the banking category

Score: **GOOD**
7.5 / 10

Outstanding reputation among the best banks in Brazil⁴

2 - Banking deposit receipt is a type of term deposit issued by banks; 2 - Accumulated; 3 - Transactional NPS; 4 - Considers the largest banks in number of assets (sources: Reclame Aqui)