

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 (2Q21 data)

Retail

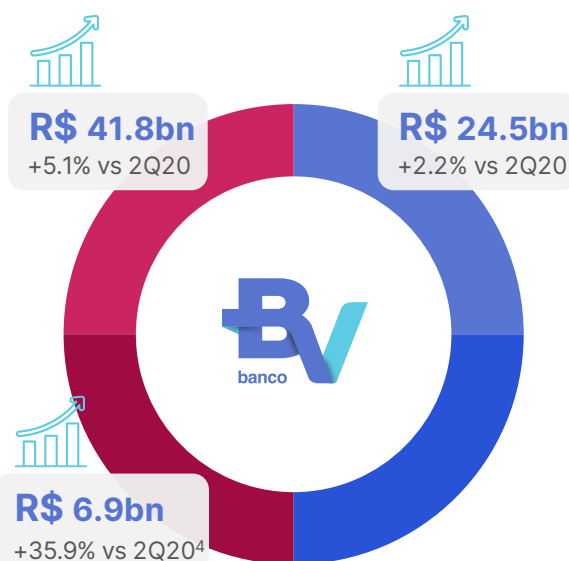
Auto Finance

- Leader in the segment²
- Capillarity (+21,400 dealers)
- Innovation and digital transformation
- 100% digital contracting
- 98% automatic response

Other business

- Credit Cards
- Insurance brokerage
- Solar panel financing
- Loans:
 - Personal loans
 - Private payroll loans
 - Vehicle equity loans
 - Home equity
 - Student loans, tourism and medical procedures

Credit portfolio³
R\$ 73 billion
+6.4% vs 2Q20



Wholesale

Corporate & Investment Banking

Corporate Banking

- Corporate (> R\$ 300 million)
- Large Corporate (> R\$ 1.5 billion)
- SMEs (prepayment of receivables)

Banking as a Service (BaaS)

- Settlement and custodian bank of startups

Wealth Management

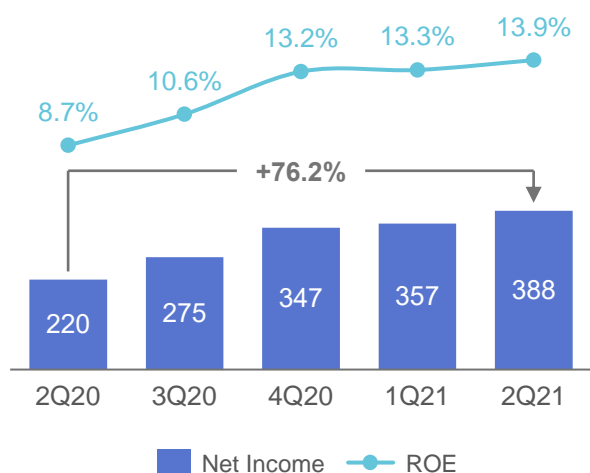
- **BV Asset**
 - **R\$ 48 billion** under management (AuM)
 - Prominent position in structured funds
 - **8^a largest⁴** real estate fund manager
 - **48%** of AuM backed by real economy assets
- **BV Private:** recognized brand in the industry, with customized solutions for high-income clients

BV^x **Innovation Business Unit**

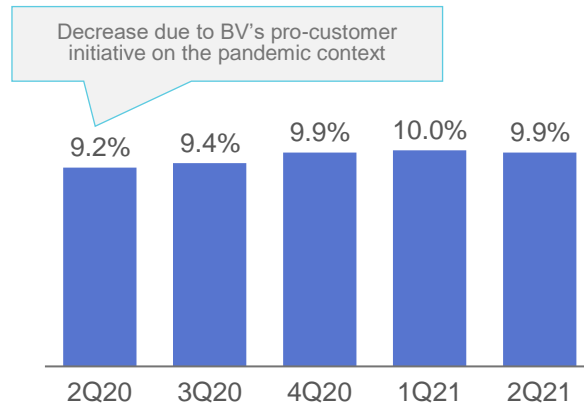
1. According to data released by Central Bank of Brazil (<https://www3.bcb.gov.br/infdata/>). 2. Light used vehicles, according to data released by B3. 3. Expanded credit portfolio in mar/21 (includes guarantees provided and private securities); 4. According to Anbima ranking as of June 2021..Source: IR banco BV, available in Results Center "Earnings Release" - <https://ri.bv.com.br/en/investor-information/results-center/>

Financial Highlights

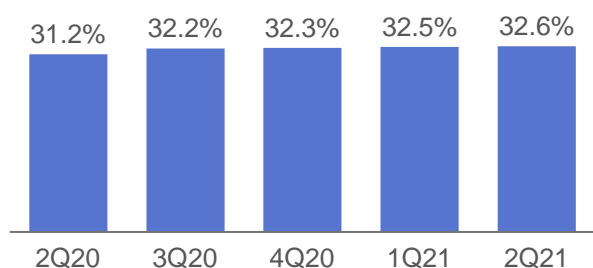
Net Income and ROE quarterly (R\$ M)



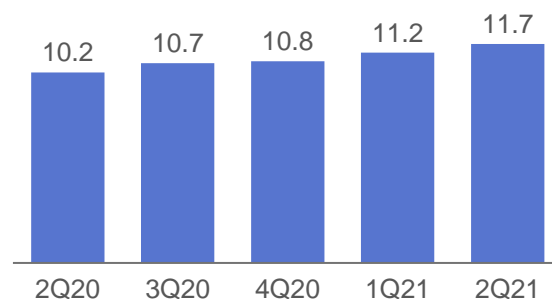
Financial Margin - NIM Clients (%)



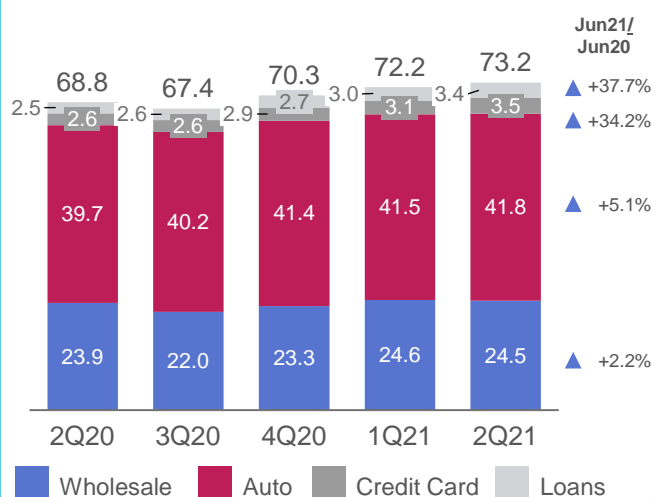
Efficiency Ratio (12 months)



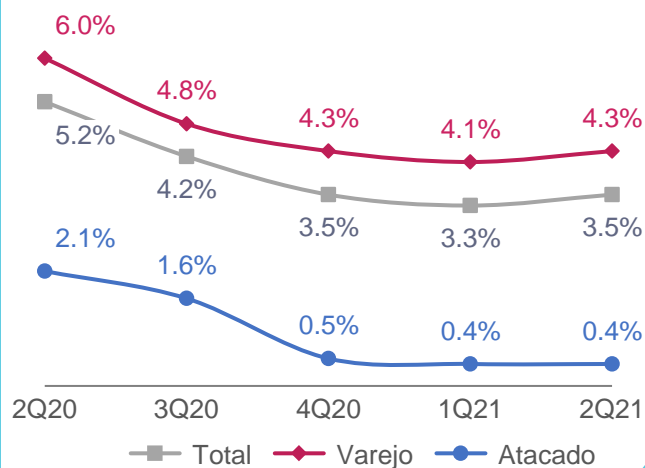
Shareholders Equity (R\$ bn)



Credit Portfolio (R\$ bn)

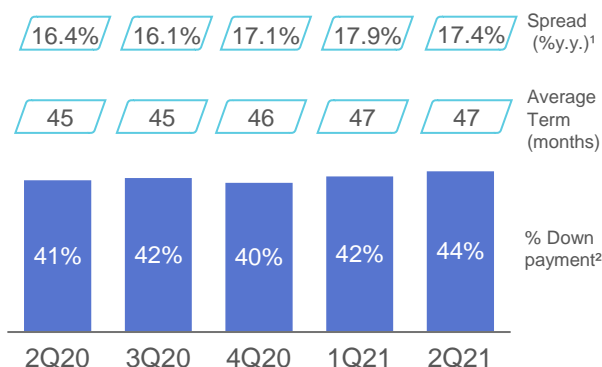


90-day NPL ratio (%)

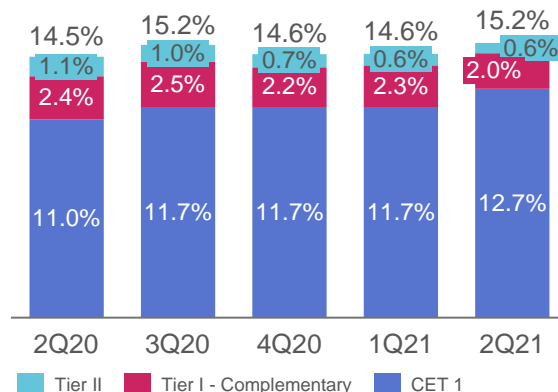


Financial Highlights

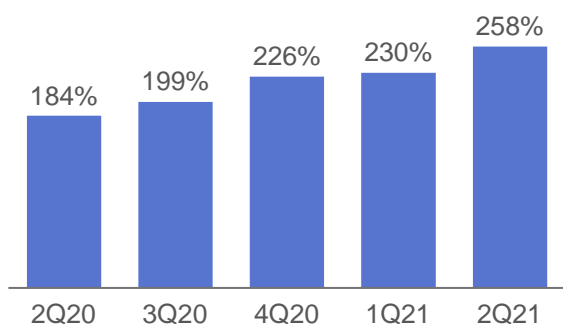
Financing Granting Standards



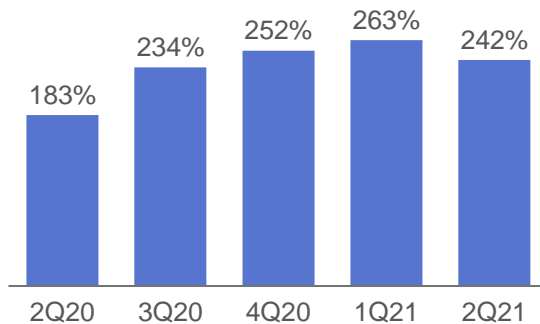
Basel Ratio (%)



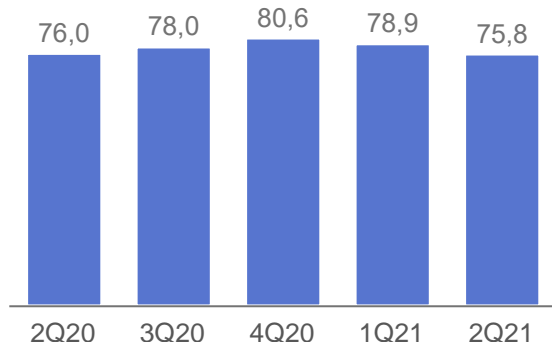
Liquidity Coverage Ratio – LCR (%)



Coverage Ratio (%)

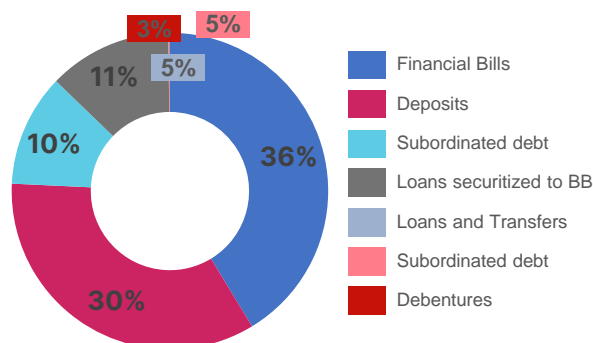


Funding (R\$ bn)



Maturity gap: 30 days
444 days (Assets) vs.
414 days (Liabilities)

Funding by instrument 1Q21



Ratings

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

1. Spread between the weighted average rate and the SELIC accrued over the period
2. 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/>

ESG Agenda (Environmental, Social and Governance)

Our goals are in line with the UN's SDGs, 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.

Neutralize our environmental impact	Accelerate social inclusion	Mobilize resources to foster sustainable business
1. To compensate 100% of CO2 emissions in our main business, the used auto finance	3. To reach 50% of leadership positions held by people who identify with the female gender	5. To finance and distribute in the capital markets R\$ 80 billion for ESG initiatives
2. To compensate 100% of direct GHG ¹ emissions by BV	4. To ensure the participation of 35% of afro-descendants in BV's workforce	



Taís Araújo is the new ambassador for banco BV

In addition to participating in the dissemination of our ESG initiatives, she will also support us in creating solutions that make life easier for people and companies.



Issuance of R\$ 500 million in Green Financial Bills

The proceeds raised will be used to finance solar energy projects



Carbon free

vehicles have already been included in the program and will have 100% of their CO2 emissions offset



Fighting the pandemic

R\$ 1.3 million raised in the new campaign to combat Coronavirus, with an impact on more than 15 thousand people



"Elas por elas 2.0" ("She for she")

launched the 2nd edition of the Internship Program aimed 100% at cis or trans women



"Mother's place is in BV"

Project aimed at hiring mothers who want to resume their careers after having children

¹ Sustainable Development Goals of the United Nations

² Greenhouse emissions

Digital Strategy

APP/ BV digital account



+ 3 million

de downloads



+ 900k

customers accessed the platform per month¹



4.2

4.3

improvement in customer's score

Strategic investments



We increased our stake in Portal Solar², consolidating BV as one of the main players in the market



We invested in Trademaster aiming to strengthen our strategy in the SME³ segment

Banking as a Service



74 million

transactions carried out on our BaaS platform



3.5 million

accounts opened for our BaaS partner

Customers' Experience

Reclame Aqui



Score: GOOD
7.6/10

outstanding reputation among the best banks in Brazil³

Consumidor.gov



Nota do consumidor foi
12,5%

above the average of the financial industry³

Central Bank Rankings

Top 2

in the Ombudsman Quality Ranking⁴

Lowest number

de of complaints per client among Brazil's largest banks⁴

1 - 2Q21 average

2 - Small and medium enterprises

3 - Considers the largest banks in number of assets (Sources: Reclame Aqui and Consumidor.gov);

4 - Ranking of the 2nd quarter of 2020, in number of assets (Source: <https://www.bcb.gov.br/>)