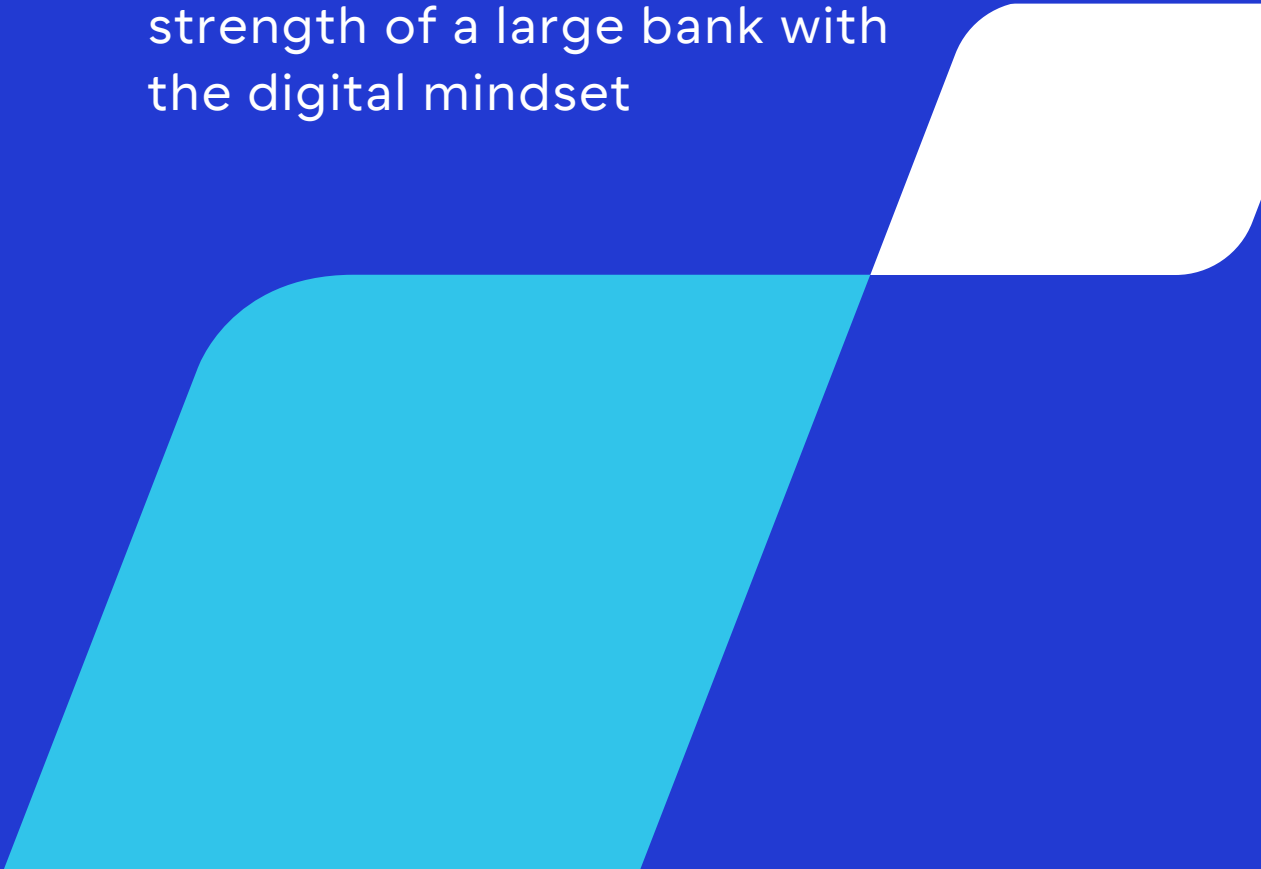


The best of 
two worlds

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

A large graphic element consisting of overlapping shapes: a light blue trapezoid on the left, a white rounded rectangle on the right, and a darker blue trapezoid at the bottom.

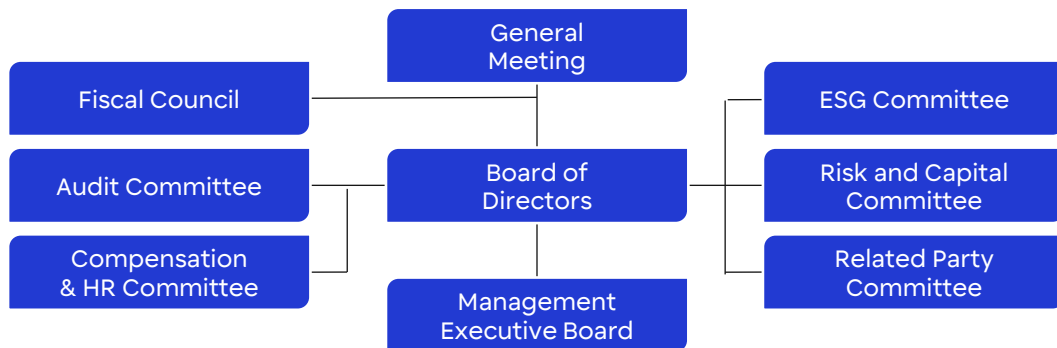
/ About BV

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	Dec/23
Moody's	Ba2	AA	Stable	Dec/23

/ 1Q24 Highlights

Recurring Net Income

R\$ 321 mln vs R\$ 282 mln in 1Q23

Recurring ROE

10.0% vs 9.0% in 1Q23

Wholesale

R\$ 23.8 bn (1Q24)

▼ 6.4% vs 1Q23

Corporate Banking:

- Growing Corporate (> R\$ 300 million)
- Large Corporate (> R\$ 4.0 billion)
- Financial Institutions

Focus on diversification and profitability

Used Light Vehicles

R\$ 43.8 bn (1Q24)

▲ 15.0% vs 1Q23

- **Capillarity:** +25 thousand car dealers, digital channels
- **Efficiency:** 95% of automatic credit analyzes
- **Innovation and digital transformation:** 100% digital financing process
- **NaPista:** New intelligent vehicle platform, integrated into BV's financing offer

Leadership for more than 11 consecutive years in financing used light vehicles

Growth

R\$ 20.4 bn (1Q24)

▼ 2.4% vs 1Q23

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

R\$ 4.5 bn (1Q24)
▼ 22.0% vs 1Q23

Solar Panel: leadership in the segment
R\$ 4.5 bn (1Q24)
▼ 4.5% vs 1Q23

Motorcycles, Heavy and New:
R\$ 4.7 bn (1Q24)
▲ 21.9% vs 1Q23

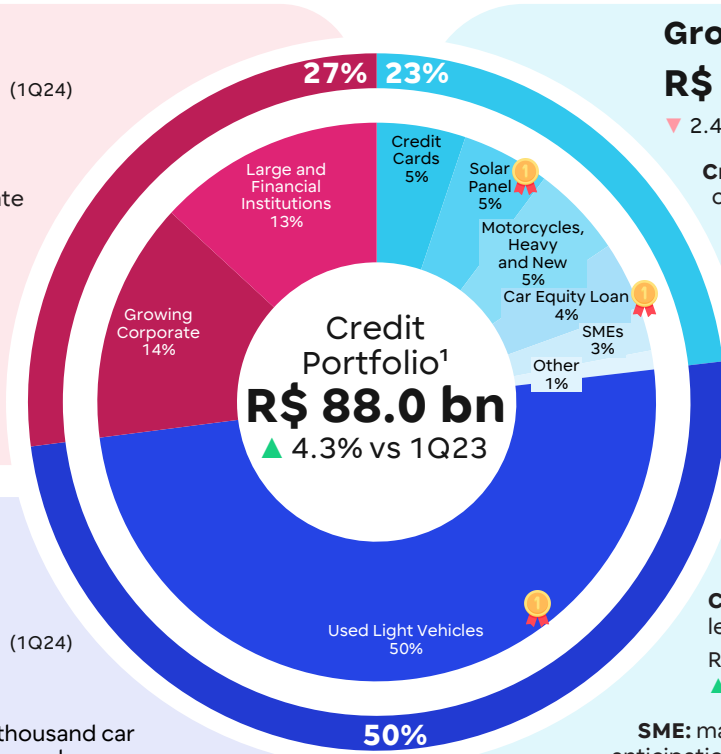
Car Equity Loan: segment leadership
R\$ 3.4 bn (1Q24)
▲ 46.0% vs 1Q23

SME: majority share in anticipation of receivables
R\$ 2.2 bn (1Q24)
▲ 1.6% vs 1Q23

Other Loans (retail): personal credit, private payroll, medical procedures, FGTS loan.
R\$ 1.0 bn (1Q24)
▼ 47.9% vs 1Q23

BaaS Platform: R\$ 36.1 bn of TPV (1Q24)
▲ 1.5% vs 1Q23

Insurance: R\$ 419 mln (insurance premiums 1Q24)
▲ 34.0% vs 1Q23



NPL Ratio (90 days)

4.9% vs 5.3% in 4Q23

Liquidity Ratio (LCR²)

149% vs 174% in 4Q23

Coverage Ratio

161% vs 157% in 4Q23

Basel Ratio

15.5% vs 15.6% no 4Q23

/ Strategy



Strengthen and Sustain the **core business**



Diversify revenue by leveraging our core capabilities



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

Leadership in the segment of financing **used light vehicle** for more than 11 consecutive years

R\$ 7.0 billion

in Vehicle Financing Origination in 1Q24

Second highest level in BV history

▲ 25.6% vs 1Q23

We reached **R\$ 5.8 billion**

issued in operations coordinated/distributed by BV in the debt capital market (DCM)

▲ 170% vs 1Q23

Leadership in the

solar panel financing and **car equity loan** segments

BV corretora de seguros

We reached a record volume in issuing insurance premiums, which totaled

R\$ 419 mln in 1Q24

(▲ 34.0% vs 1Q23)

bankly

BaaS platform recorded **R\$ 36.1 bn**

in Total Payment Volume¹ (TPV) with

143 clients consuming our services

We ended 1Q24 with

5.5 million

Individual Customers (▲ 16.4% vs 1Q23)

Total Payment Volume¹ (TPV) totaled

R\$ 10.4 billion in 1Q24

▲ 24.9% vs 1Q23

Launch of **Shopping BV**, in partnership with Méliuz, reinforcing our commitment to offering innovative financial services and exceptional consumer experiences to our customers

/ Enablers

Innovation and Technology

Open Finance on our vehicle financing platform

+ agility

in the contraction of financing

+ benefits

to our customers

Virtual Assistant for car insurance

via WhatsApp

Vehicle Tokenization based on blockchain networks

+ security and

speed

for the customer

Hyper personalization in interaction with our customers resulting in communications

80% faster

and 100 times more

personalized

People, Culture and ESG

Women's Leadership Academy

100 women

in the leadership pipeline were trained to accelerate their careers

We offset 100% of CO2 emissions from our core business, vehicle financing

4.5 million tons of CO2

offset since 2021

Sustainable business

R\$ 24.5 bn

financed and distributed for ESG businesses since 2021

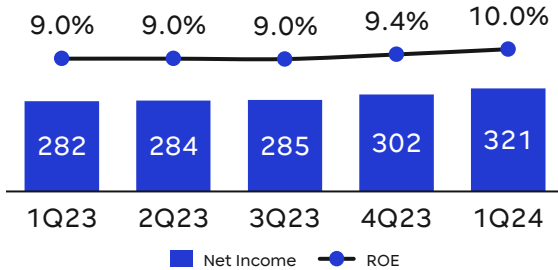
Sandro Dias Institute

New partner institute

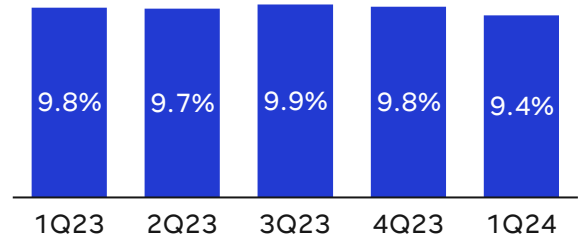
will offer free skateboarding lessons to around 100 children and teenagers

/ Financial Results

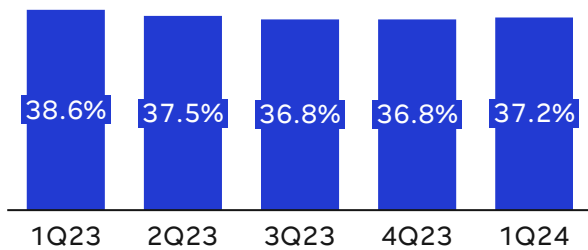
Recurring Net Income and Recurring ROE
(in R\$ million and %)



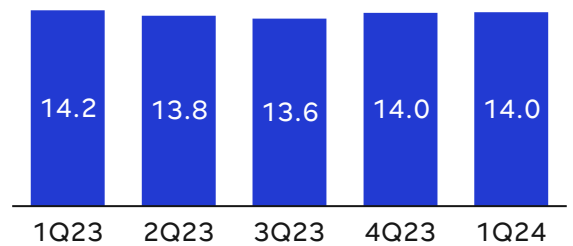
Financial Margin NIM Clients
(in %)



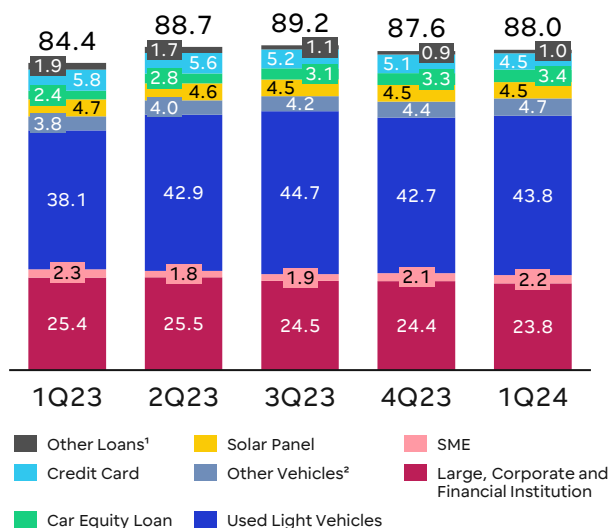
Efficiency Ratio (LTM)
(in %)



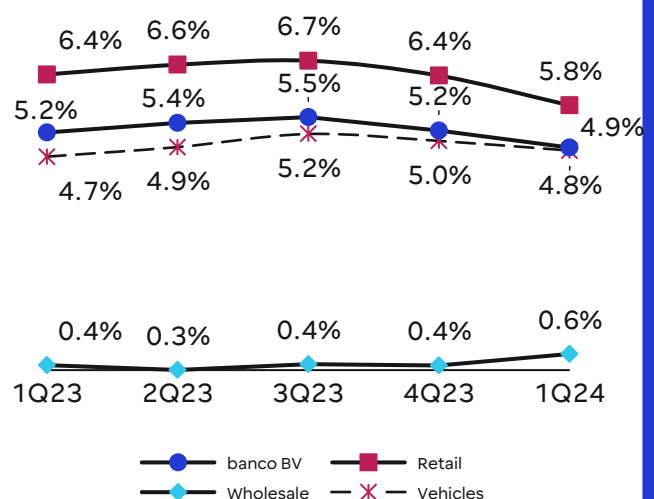
Shareholders Equity
(in R\$ billion)



Expanded Credit Portfolio
(in R\$ billion)

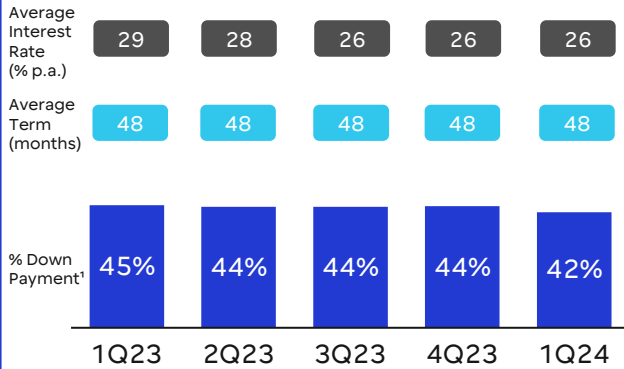


NPL - 90 Days
(in %)

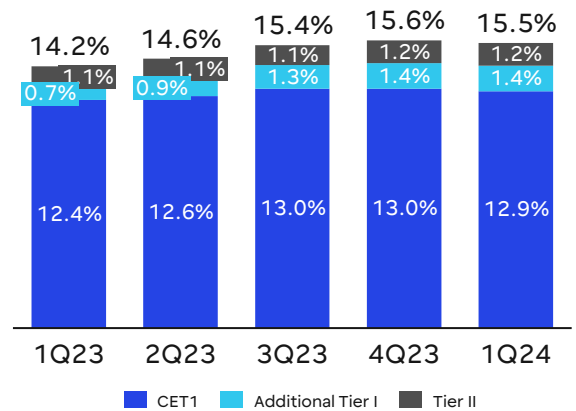


/ Financial Results

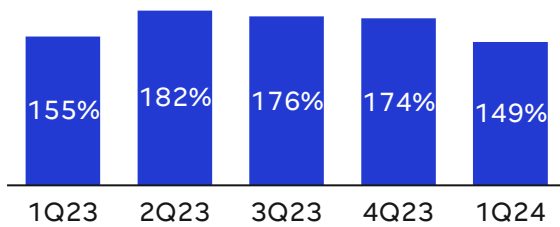
Auto Finance Origination Standards



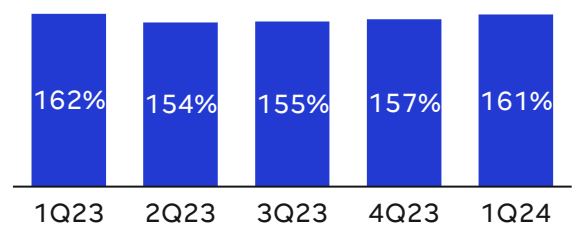
Basel Ratio (in %)



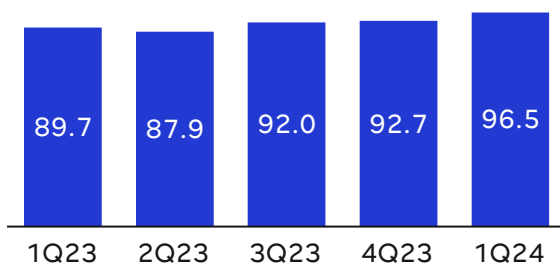
Liquidity Ratio – LCR (in %)



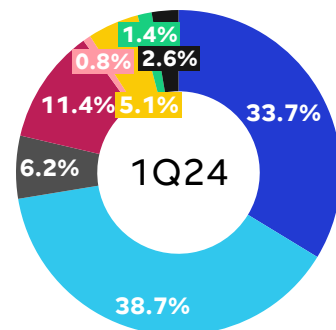
Coverage Ratio (in %)



Funding (in R\$ billion)



Funding by Instrument



Maturity Gap: 65 days

402 days (assets)
337 days (liabilities)

