



/Earnings Presentation

3Q22



Strategy Highlights

3rd Quarter / 2022

Financial strength and advances in the diversification strategy

Consistent results with advances in the portfolio diversification strategy and a solid balance sheet

3Q22

Recurring Net Income and ROE

R\$ 387 mln

↓ 4.0% over 3Q21

12.6%

vs 13.9% in 3Q21

Recurring Net Income and ROE

9M22

R\$ 1.187 mln

↑ 3.3% over 9M21

13.3%

vs 13.7% in 9M21

Credit Portfolio¹

R\$ 78 bn

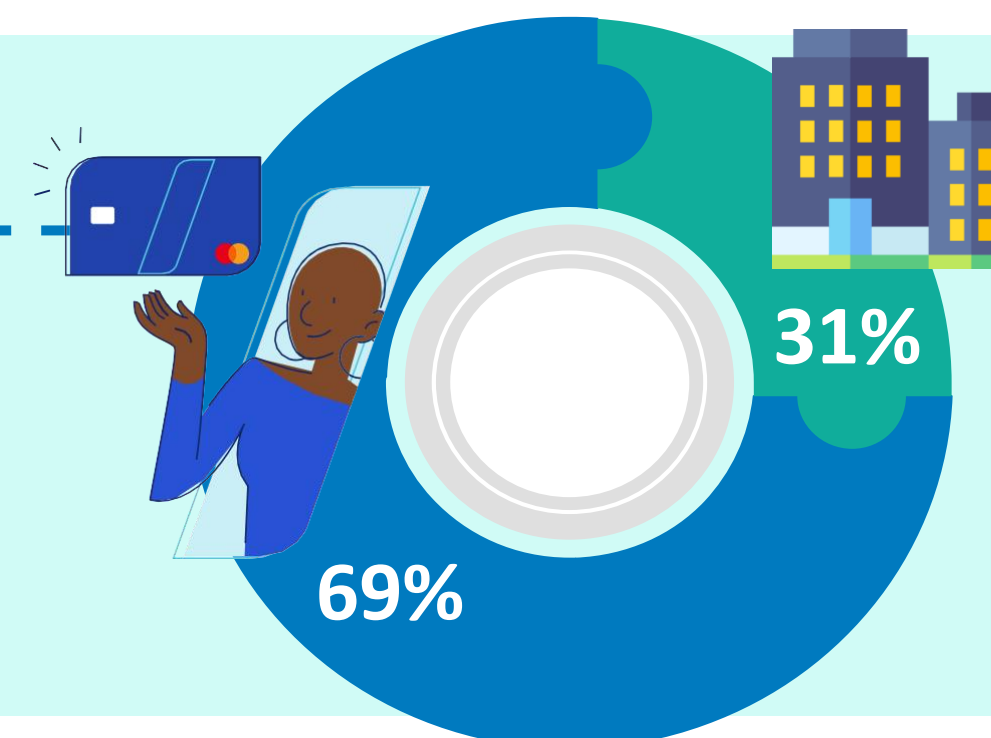
↑ 4.0% over 3Q21



Retail
Portfolio

R\$ 54 bn

↑ 6.2% vs 3Q21



Wholesale
Portfolio

R\$ 24 bn

↓ 0.6% vs 3Q21

Coverage Ratio

179%

vs 203% in 2Q22

NPL 90-days

4.8%

vs 4.3% in 2Q22

Basel Ratio

17.0%

vs 17.1% in 2Q22

1 – Expanded Loan Portfolio.

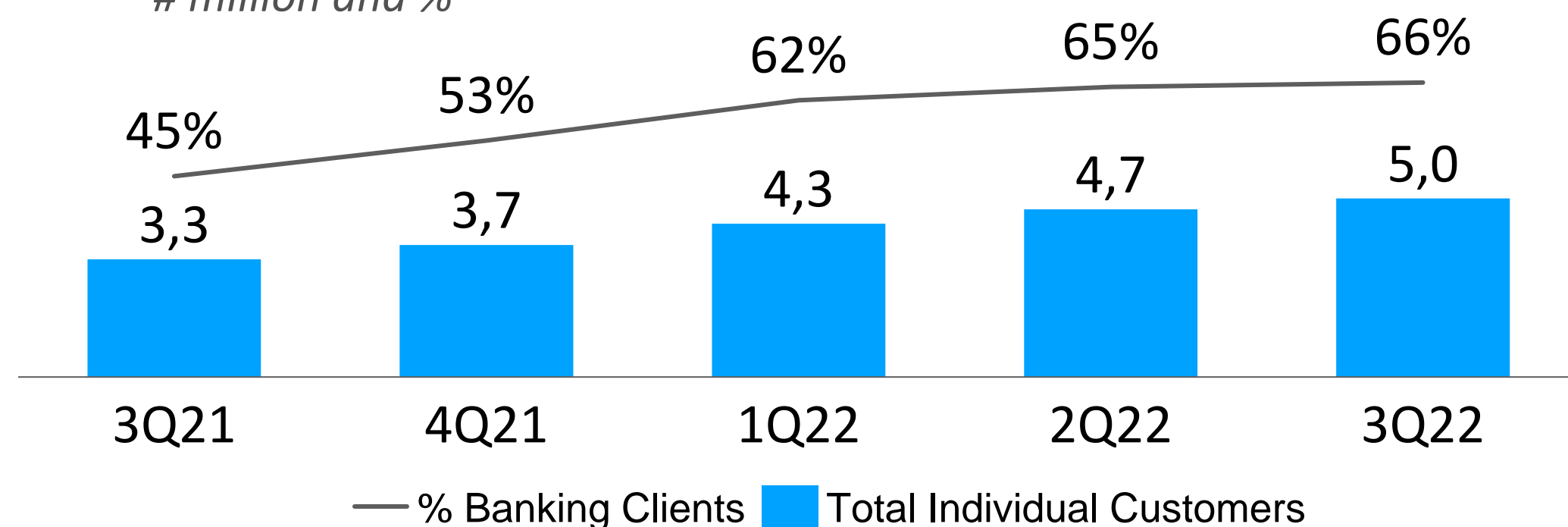
Digital strategy highlights

Our digital bank continued advancing with banking clients reaching 66% of the total BV's retail clients. Moreover, we continue to record robust engagement metrics, such as TPV. Our BV open platform continued expanding in terms of clients and transactions in the Banking as a Service platform

BV Digital Bank

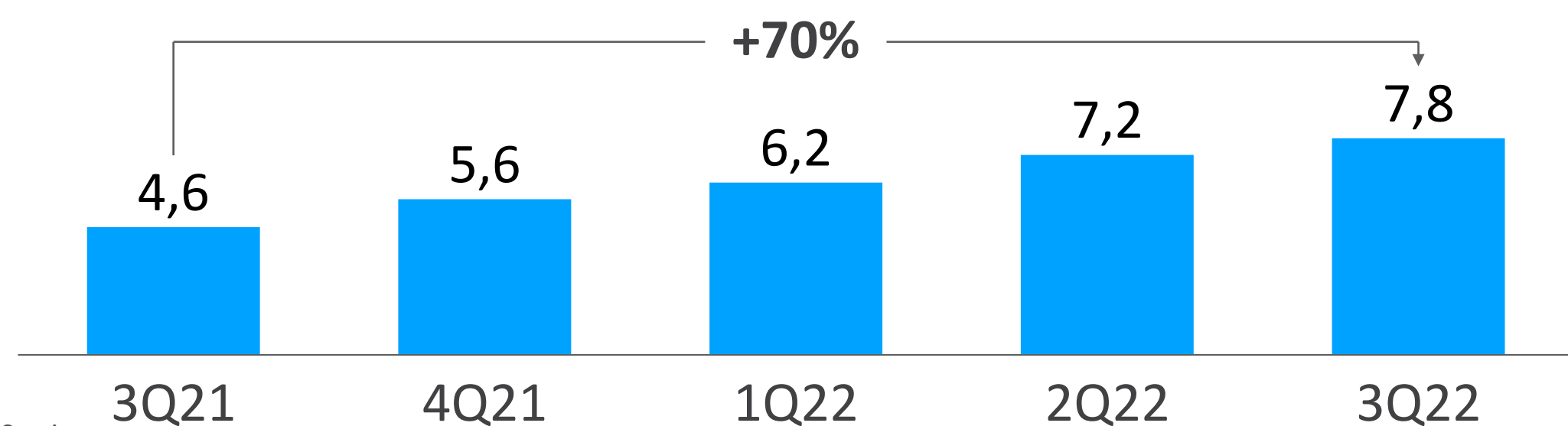
BV Individuals Customers vs Banking Clients Conversion Rate

million and %



Growth in volume traded (TPV)

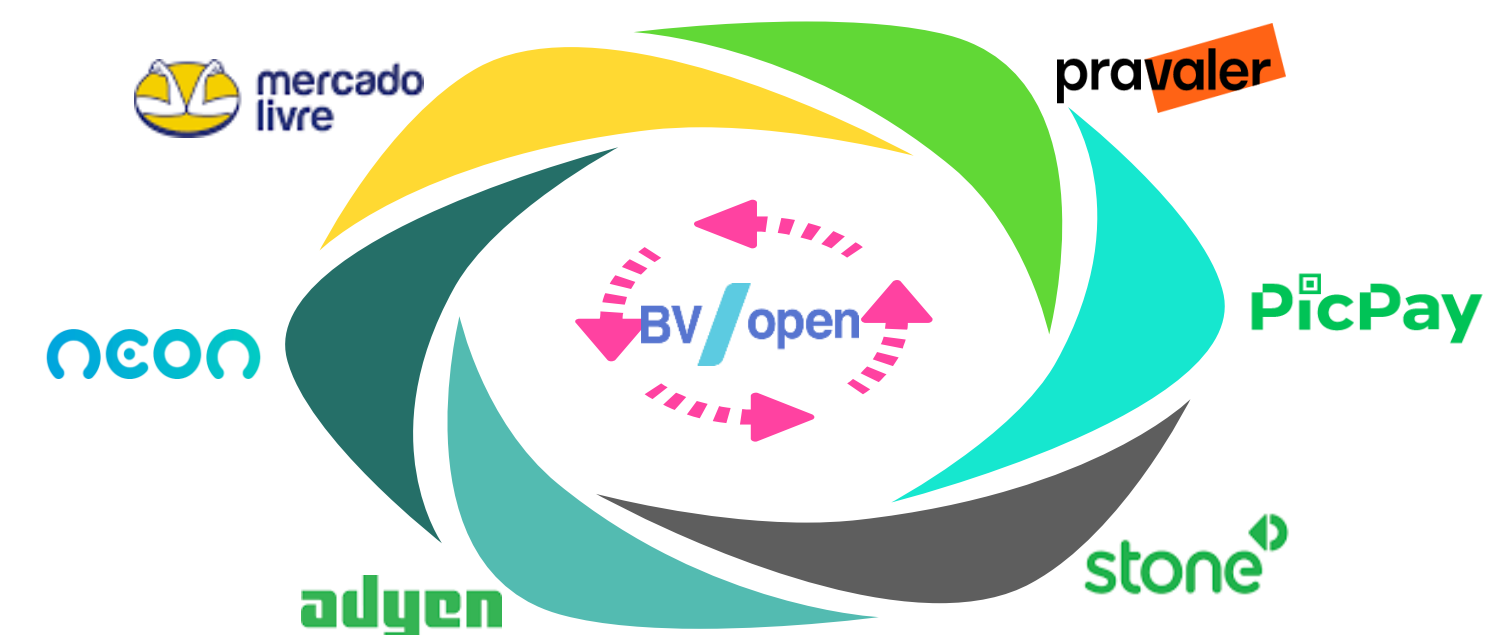
R\$ billion



BV Open Platform

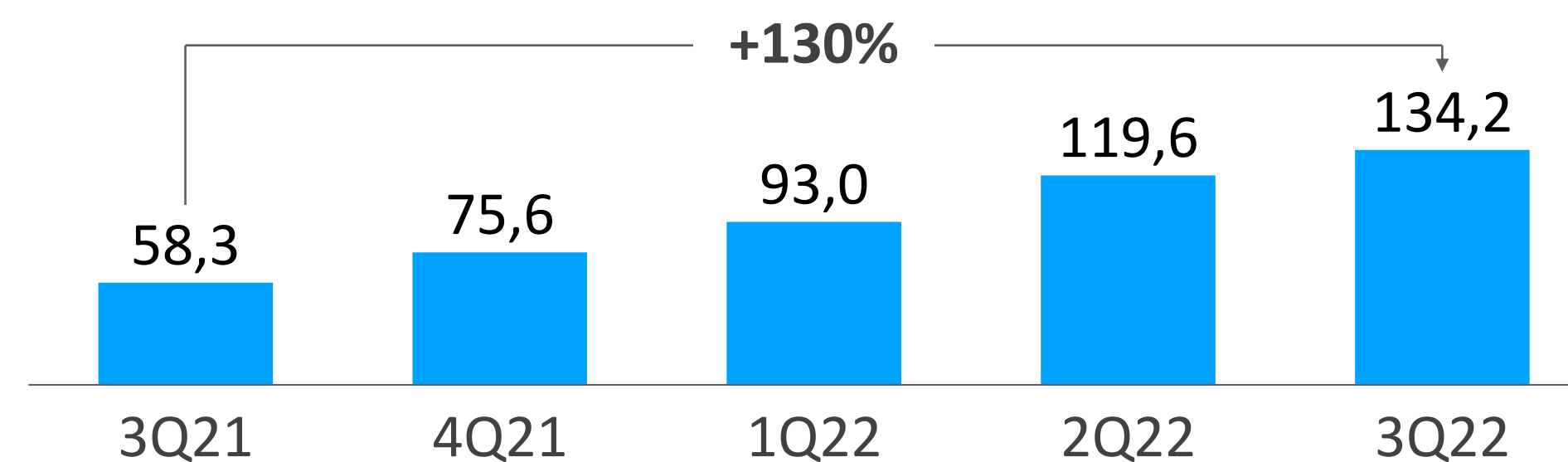
Expanding the number of partners

We ended 3Q22 with 60 BV Open partners from the most varied sectors connected to our platform



Growth in transactions on the BaaS platform¹

million

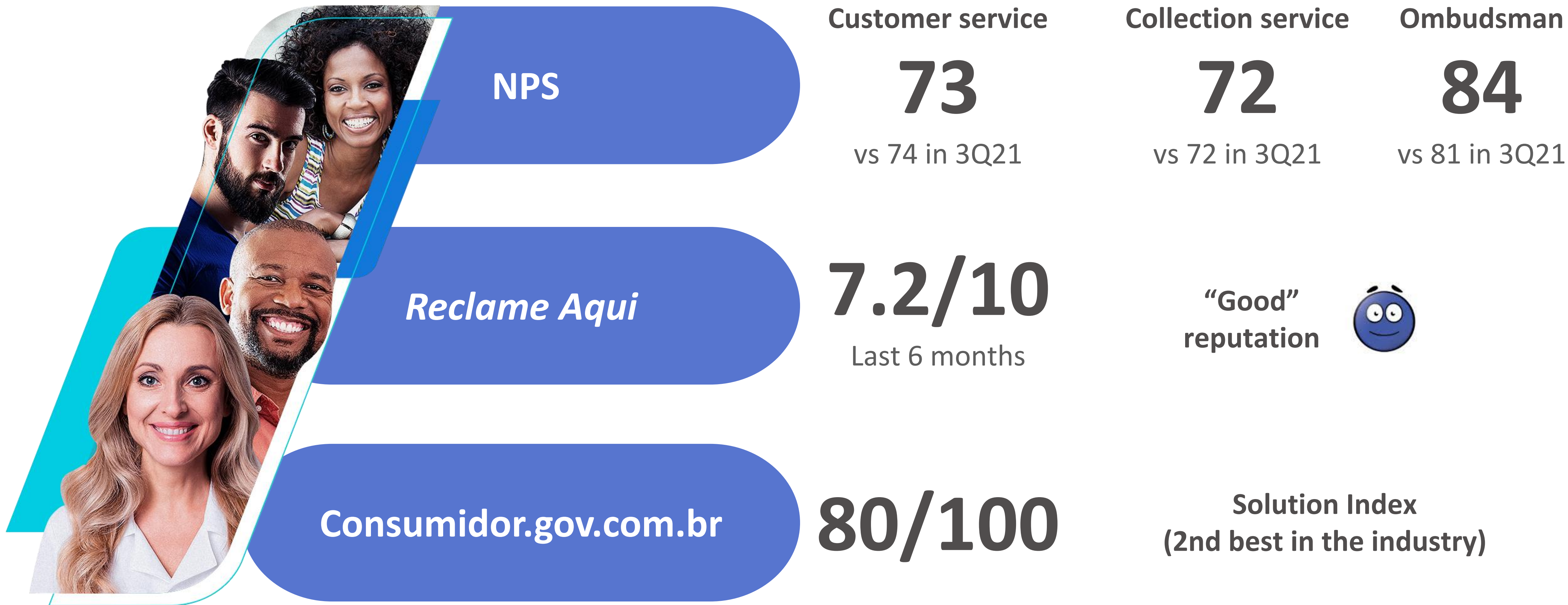


1 - Banking as a Service

We remain focused on our customers' experience

We continue to strengthen our relational bank, improving customer experience in all our service channels, as well as offering contextualized and personalized product and service solutions.

Our customers' satisfaction level is reflected in the robustness of NPS metrics and POSITIVE reputation on the main platforms of client's assessment



/ ESG agenda

We continue to implement several actions aimed at the environment, social and governance

E

Auto finance CO2 emission

1.6 million

tons of CO2 offset equivalent to 100% of the CO2 emission of the financed vehicle portfolio (since 2021)

Green funding

US\$ 100 million

raised with IFC to expand the financing of electric, hybrid and multi-fuel vehicles in Brazil

Sustainable Businesses

R\$ 12.6 billion¹

of credit destined for sustainable businesses. Our goal is to reach R\$ 80 billion by 2030

S

New social projects supported by BV

In August, in Joinville, we inaugurated the project of the greatest female Paralympic medalist in Brazil, Adria Santos. **The project will serve children from 6 to 12 years old.** Altogether, BV supports 10 social institutes that have directly impacted the lives of more than 2,000 people.

G

New ESG Governance

Since 2020, we have created the Sustainability Committee. As of 2022, this committee began to directly advise the Board of Directors on issues related to ESG, and was renamed to **ESG Committee**

Great Place to Work 2022

The banco BV was classified as the **2nd best financial institution to work**, according to Great Place to Work 2022 certification



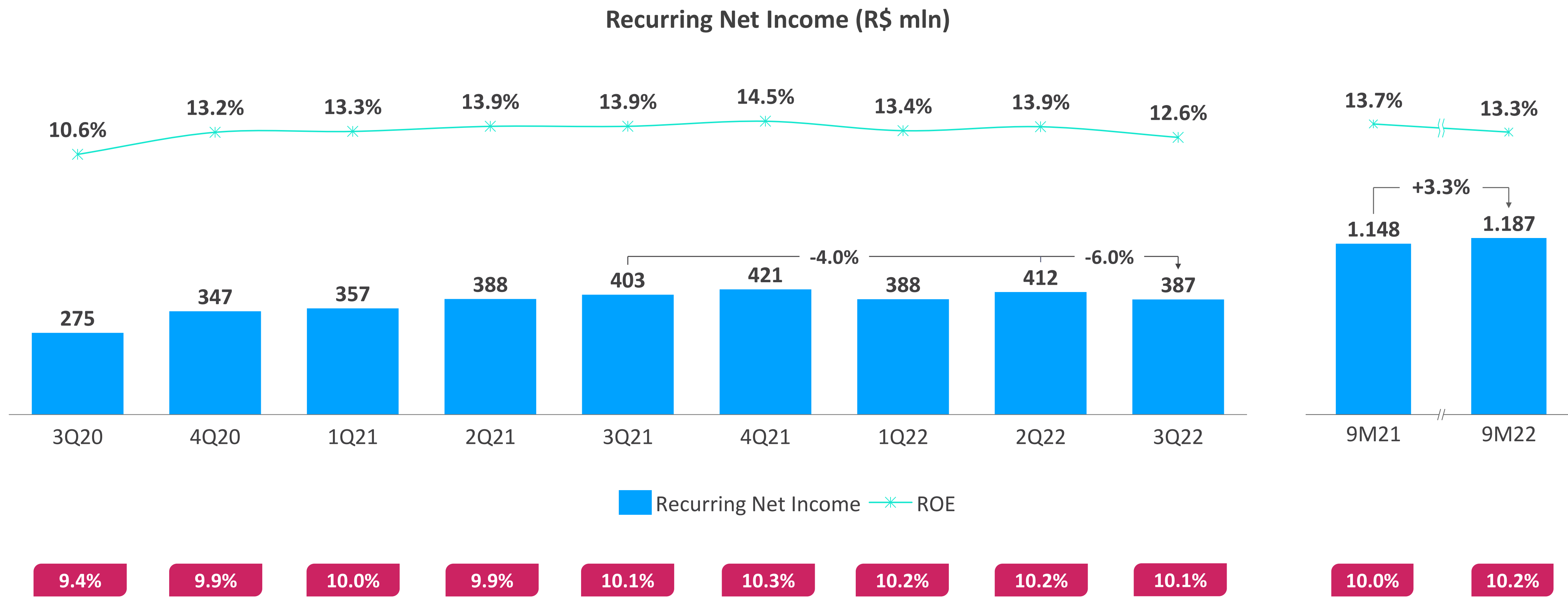
¹ – Includes credit portfolio and distribution

Result Analysis

3rd Quarter / 2022

Net income grew 3.3% vs 9M21 to R\$ 1,187 million, with ROE of 13.3%

Growth reflects expansion in the gross financial margin, which offset the increase in the cost of risk and in personnel and administrative expenses

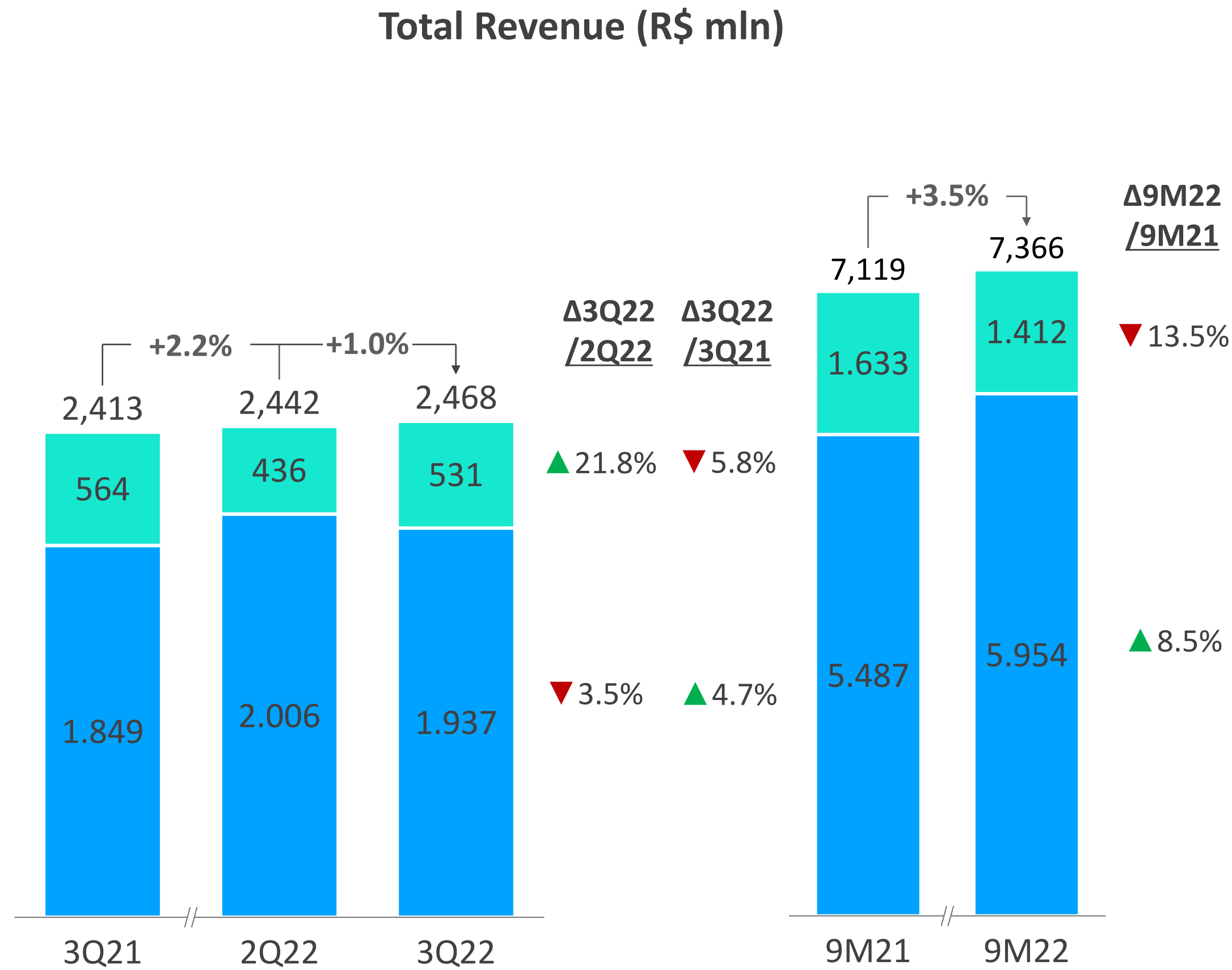


1. Net Interest Margin: Ratio between gross financial margin with Clients and average spread-sensitive assets.

Total revenues grew 3.5% vs 9M21, to R\$ 7.4 billion

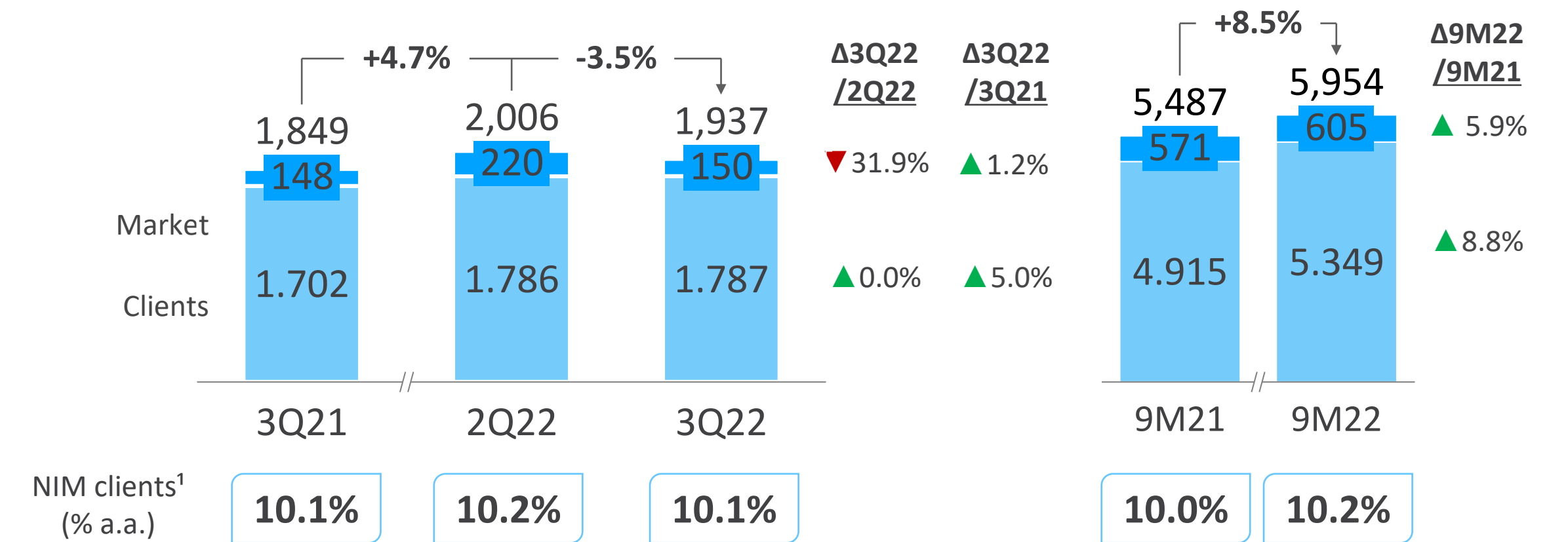
Year-to-date, expansion in the gross financial margin offset the lower income from service and insurance brokerage. In the quarter, there was a recovery in income from services and insurance brokerage

Total Revenue (R\$ mln)



■ Gross Financial Margin ■ Income from services and insurance

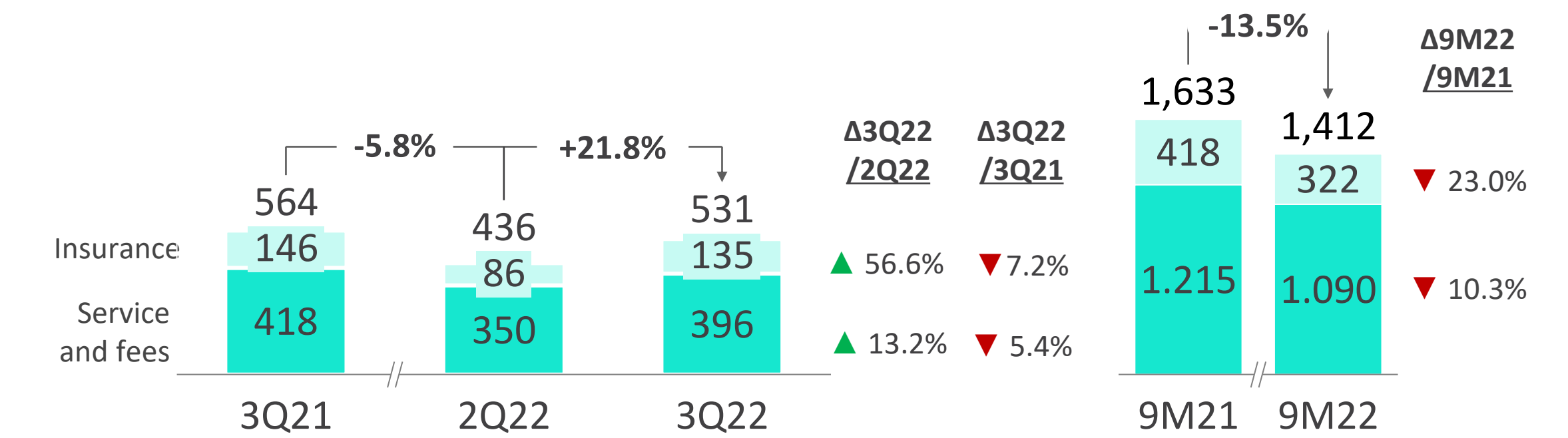
Gross Financial Margin (R\$ mln)



NIM clients¹ (% a.a.)



Income from services and insurance brokerage (R\$ mln)



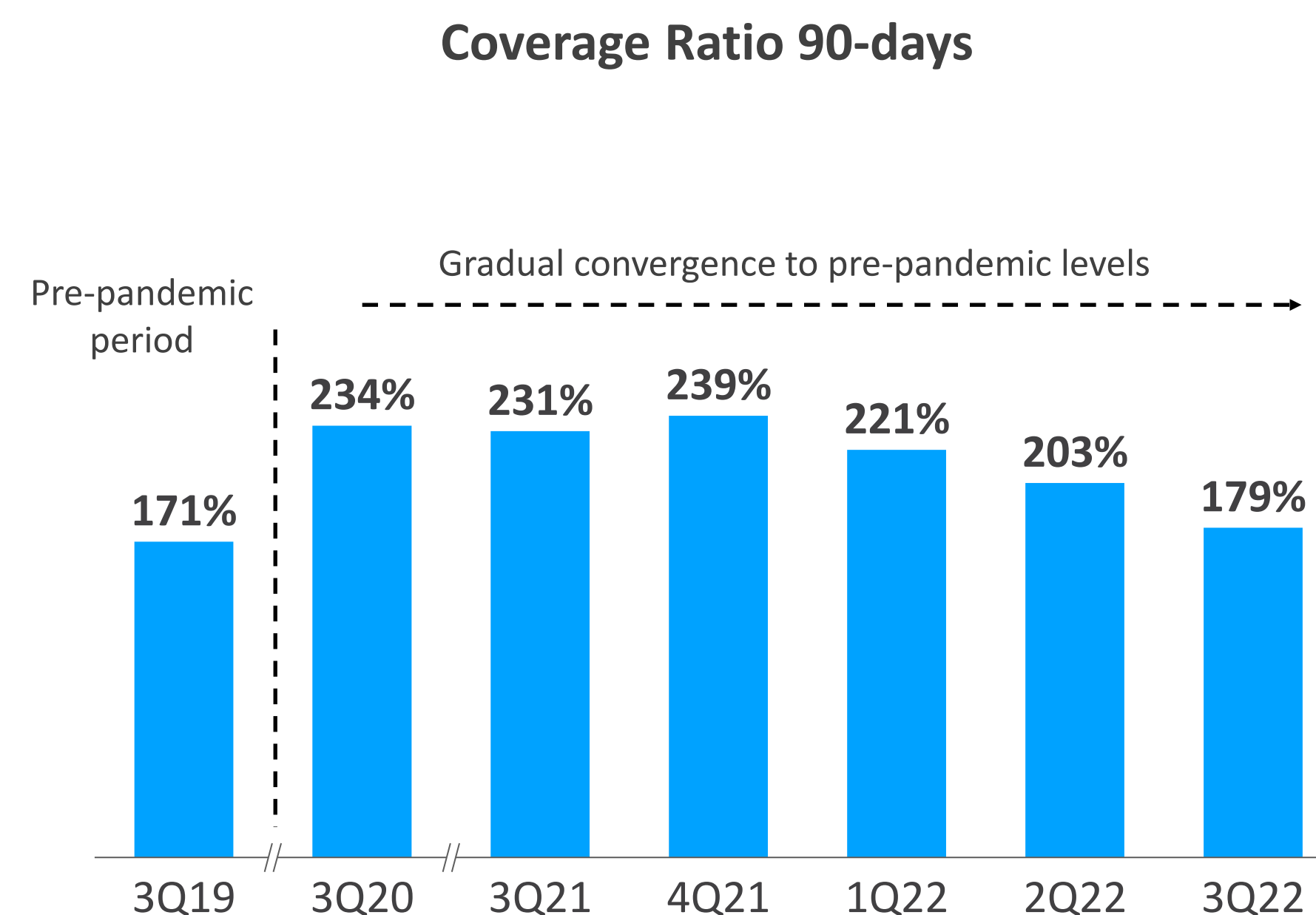
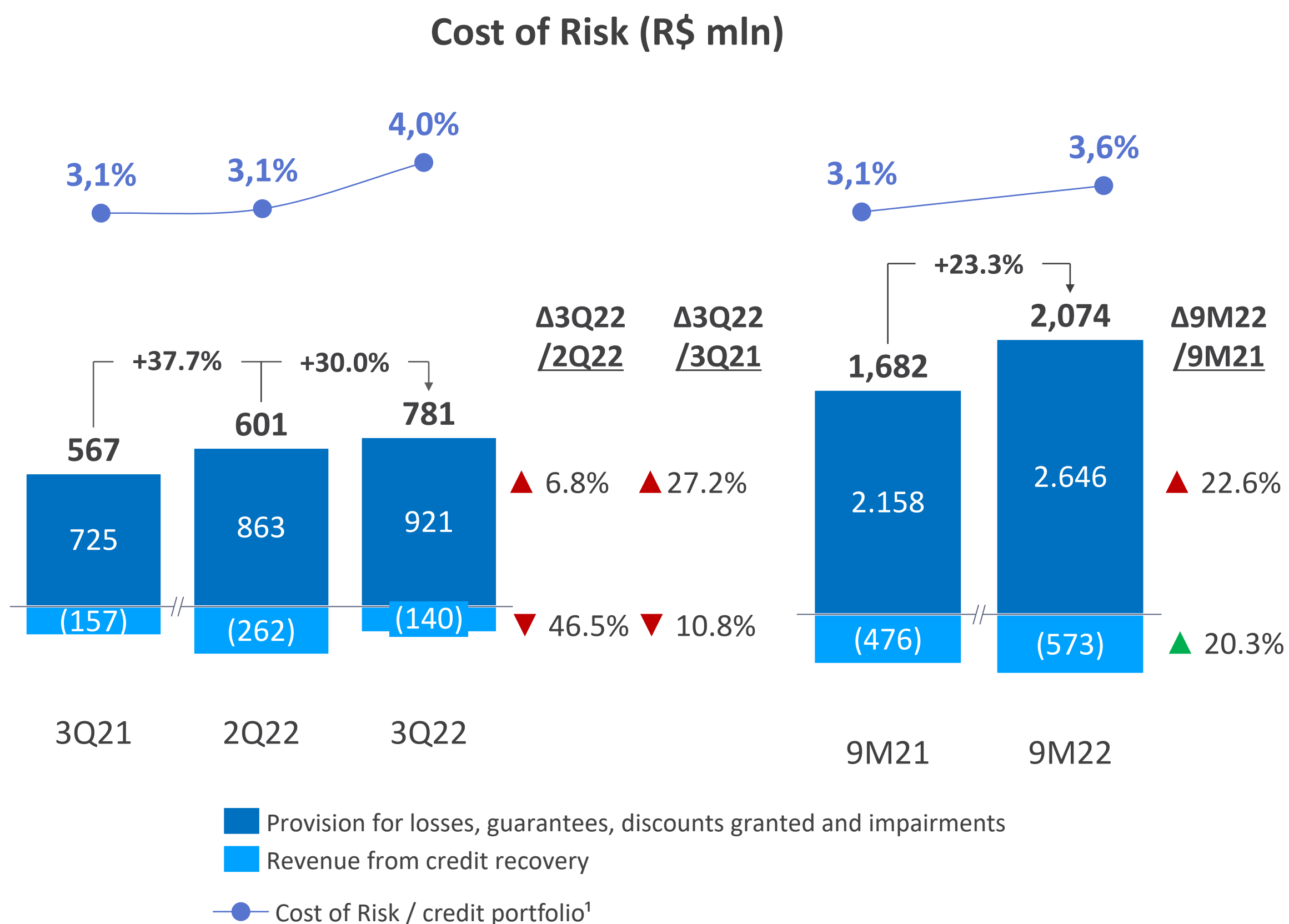
Auto finance origination



1 - Net Interest Margin: Ratio between the gross financial margin with Customers and the average assets sensitive to spreads.

Cost of Risk ended 9M22 at R\$ 2.1 billion. Coverage Ratio converged to pre-pandemic levels, ending the period at 179%

Provisions expenses increased in the quarter, as expected. The new vintages already demonstrate an improvement in the NPL ratios, as a result of a more restrictive credit policy adopted throughout 2022

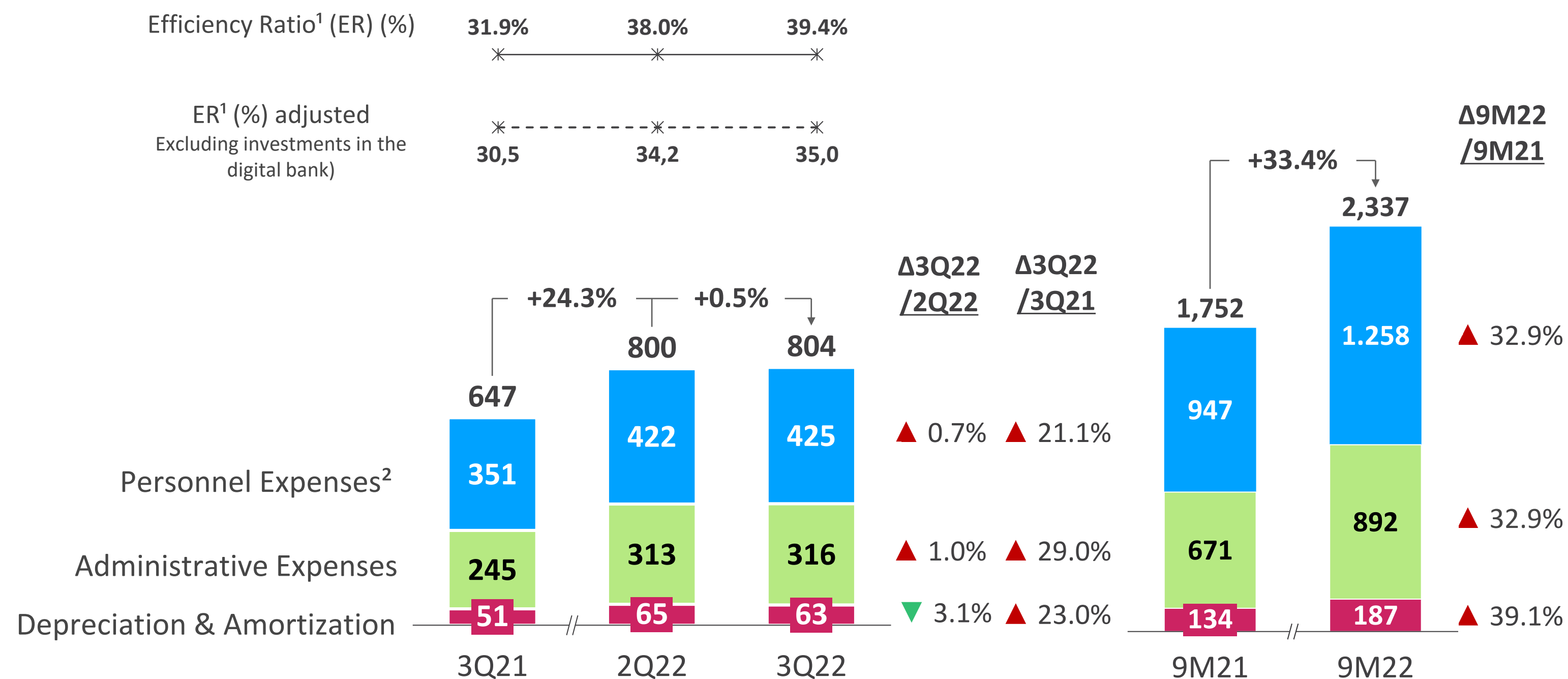


1. Calculation performed on the expanded portfolio; 2. Ratio between the PDD balance and the balance of credit operations overdue for more than 90 days; includes provisions for guarantees provided.

Personnel and administrative expenses remained stable in the quarter. In 9M22, the increase reflects higher investments and inflationary pressure

Despite the challenging economic scenario, we maintained our structuring investment plan aimed at continuing to modernize our technology platform, digital bank, as well as business growth and diversification

Personnel and administrative expenses (R\$ mln)



Technology

More investments in:

+25%

employees in the technology area vs 3Q21

80%

of hirings in 2022 in the agile perimeter

Clients/Mkt



Institutional campaigns to strengthen banco BV brand

Diversification

BV / open

+130%

transactions carried out on the BaaS platform vs 3Q21

Digital bank

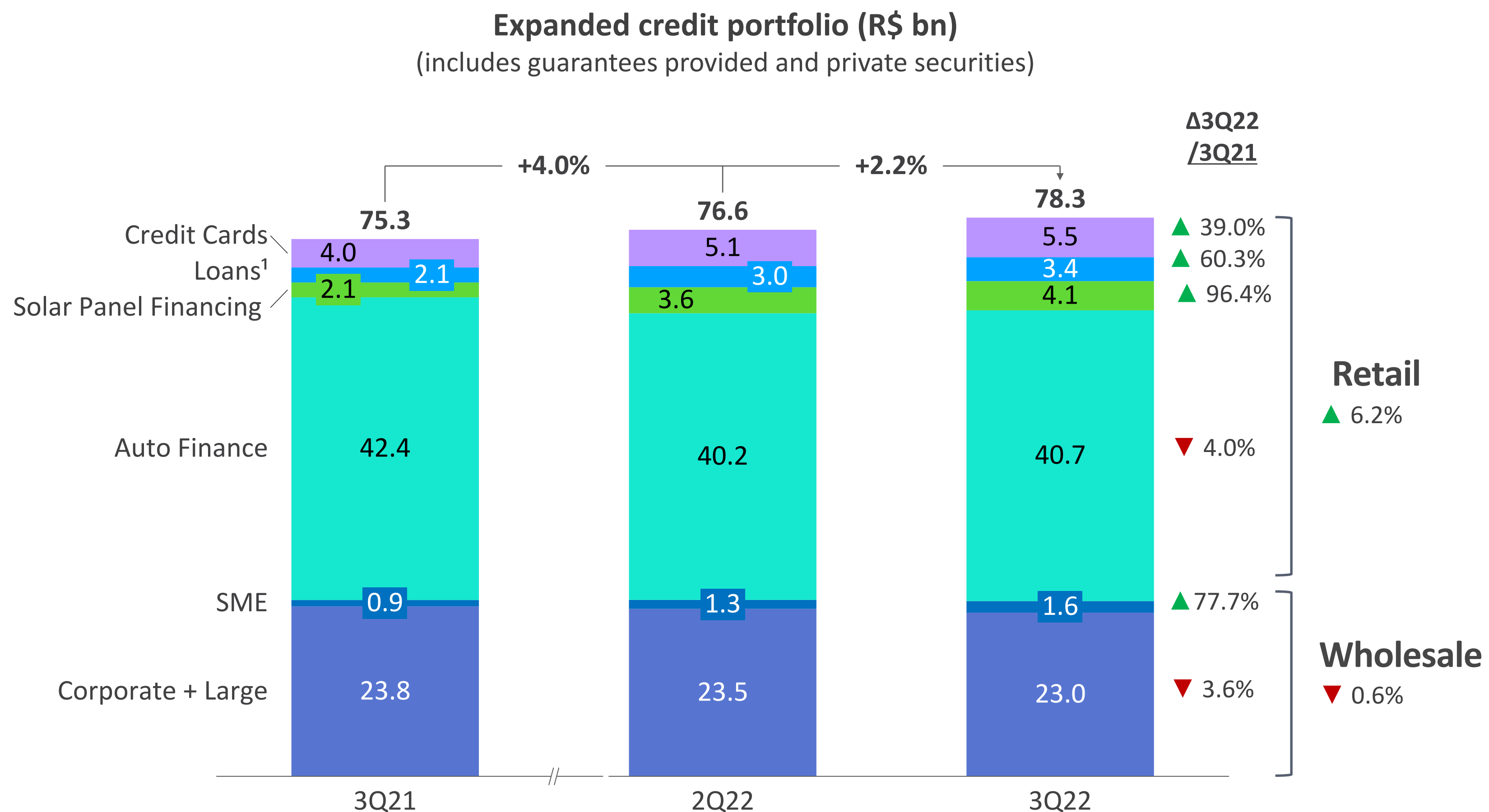
66%

of BV's individual customer base already converted to banking clients

1. Does not consider labor claims, last 12 months. Change in the historical indicator due to the adoption of recurring income; 2. Considers PLR expenses; 3 - Gartner Index. Market average considers the main financial institutions in the country. 4. Digital Transformation Partnership

Credit portfolio grew by 4.0% vs 3Q21, with advances in diversification

We continue to record relevant growth in the portfolios of solar panels, credit card, car equity loan and SMEs



Highlights



Solar panels
R\$ 4.1 bn
↑ 96% vs 3Q21



Car equity loan
R\$ 1.8 bn
↑ 76% vs 3Q21



Credit cards
R\$ 5.5 bn
↑ 39% vs 3Q21



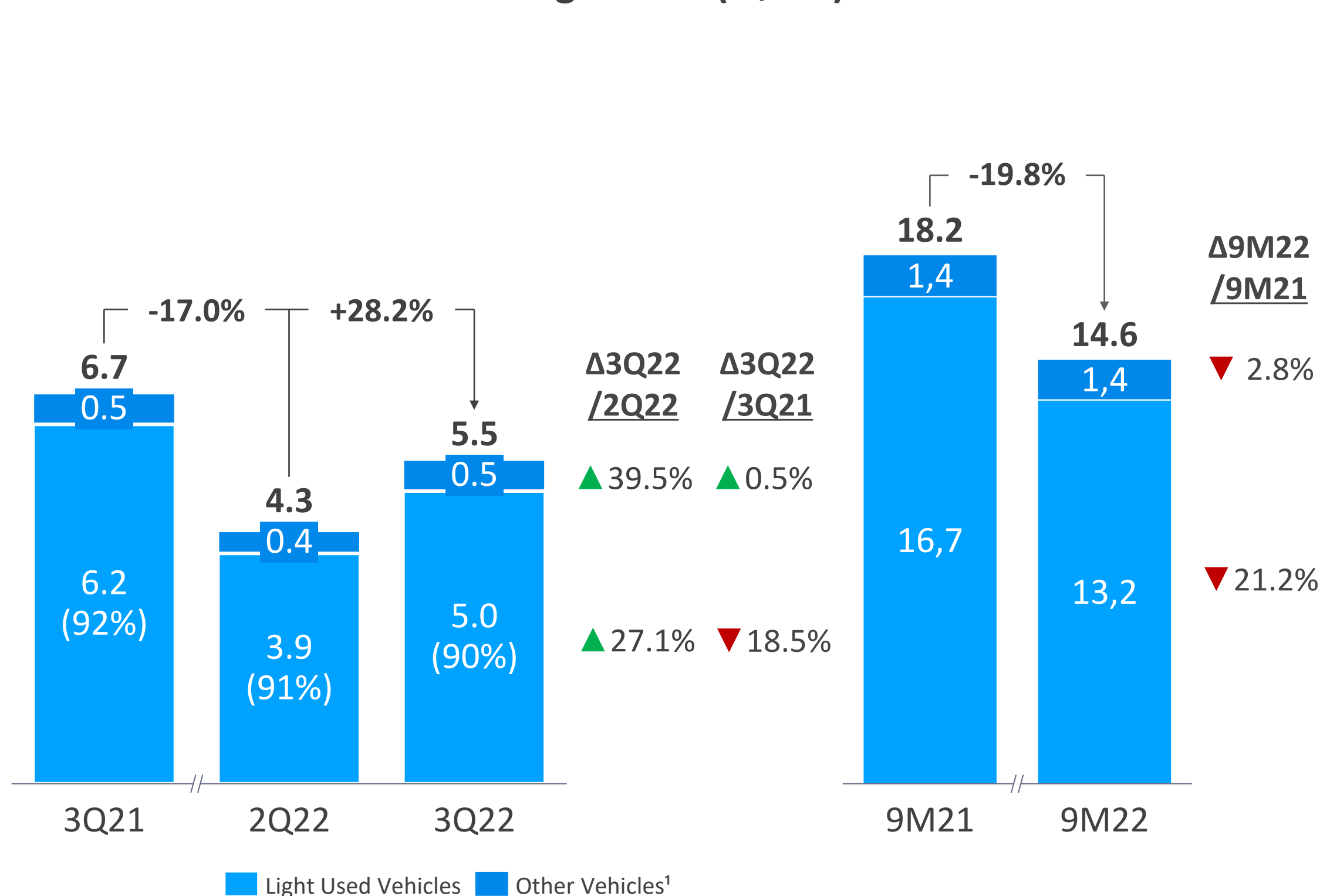
SME
R\$ 1.6 bn
↑ 78% vs 3Q21

1 - Portfolio composed of car equity loan, private payroll loans, personal loans, student loans and others

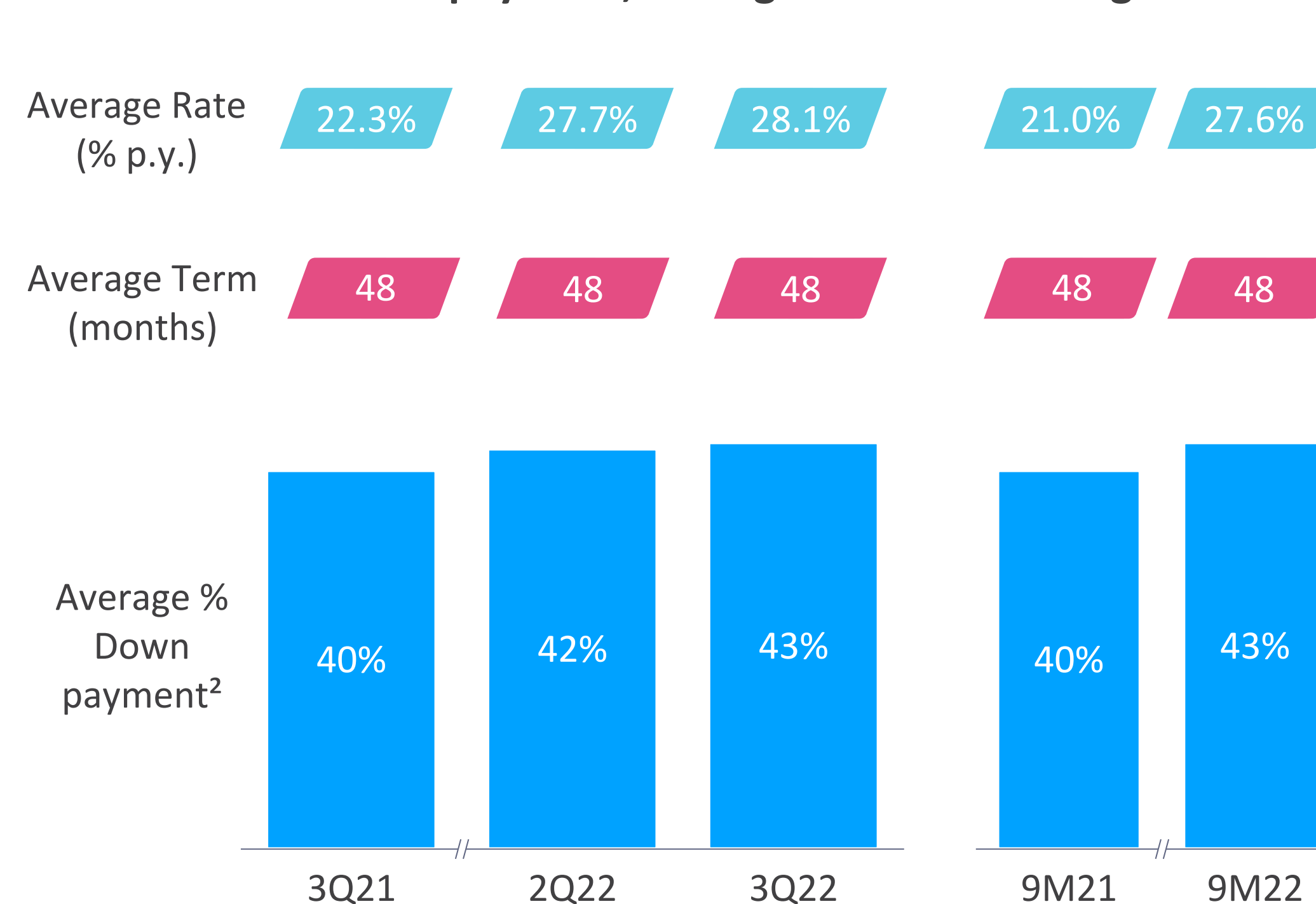
Auto finance: origination levels rebounded in 3Q22 vs 2Q22

Origination grew 28.2% in 3Q22 vs 2Q22, with improvements in the used and other vehicles¹. However, year-to-date it still lower than 2021, as a result of the combination of a more conservative credit policy and the contraction of the market

Auto finance origination (R\$ bn)



% Down payment, average term and average rate



Overall auto finance market³ ↓ 14.2%

↓ 14.6%

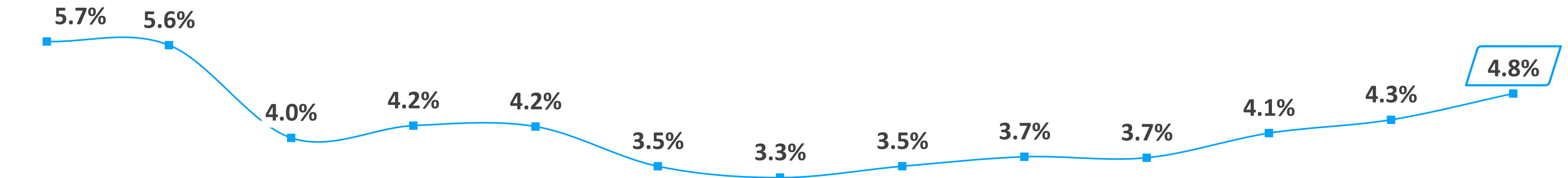
1 - New cars, trucks and motorcycles; 2 - Calculated on the informed value of the vehicle; 3. Source: B3 Vehicle Financing Market Report

/ NPL ratios (90 days): stability in vehicles and wholesale at historical lows. Retail portfolio impacted by product mix effect

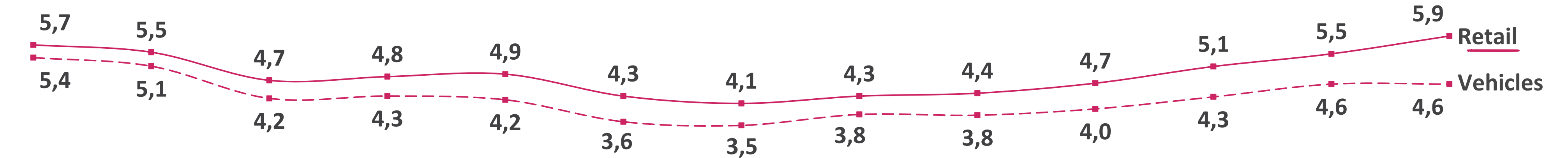
The increase in the indicator in 3Q22 reflects both the drop in auto finance origination levels during the first half of 2022 and the effect of the retail mix. Improvement in the vintage's originated in 3Q22 already demonstrate a steadiness of the ratio in Retail

NPL 90-days ratio (%)

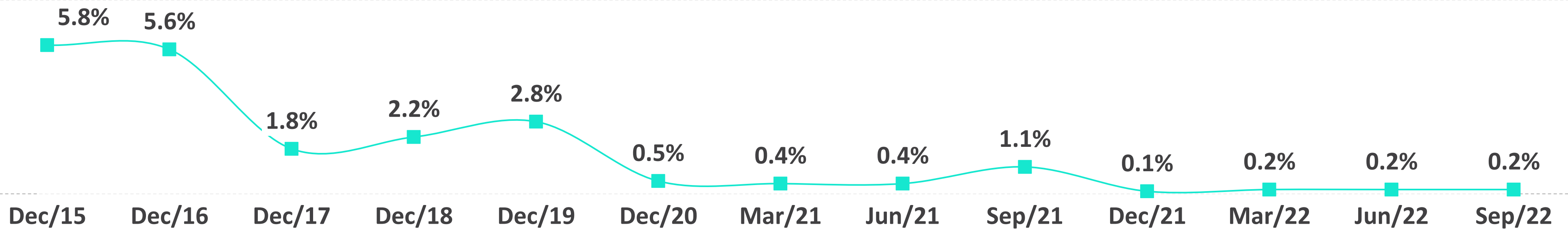
banco BV



Retail

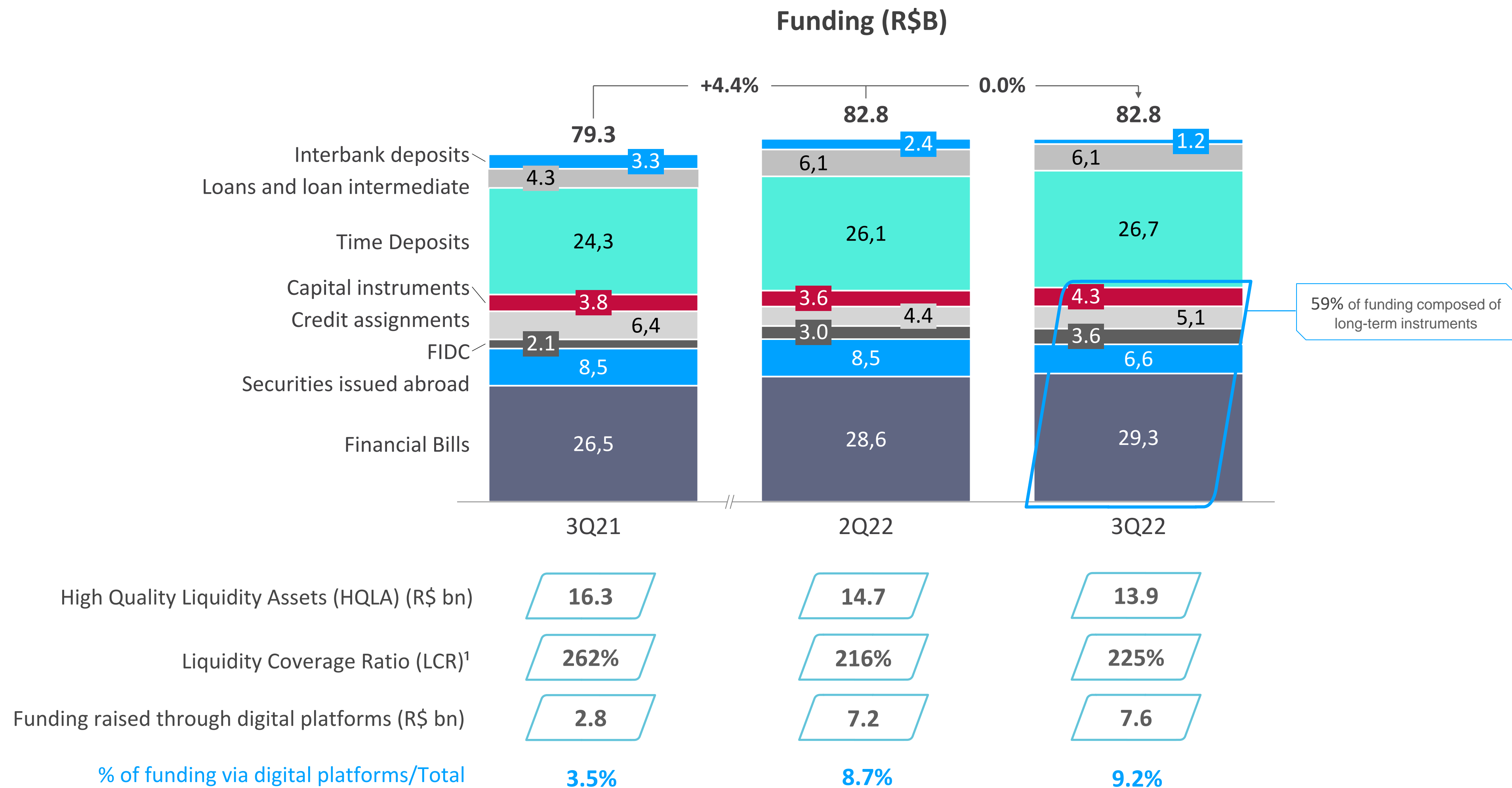


Wholesale



Funding structure: expanding funding raised via digital platforms

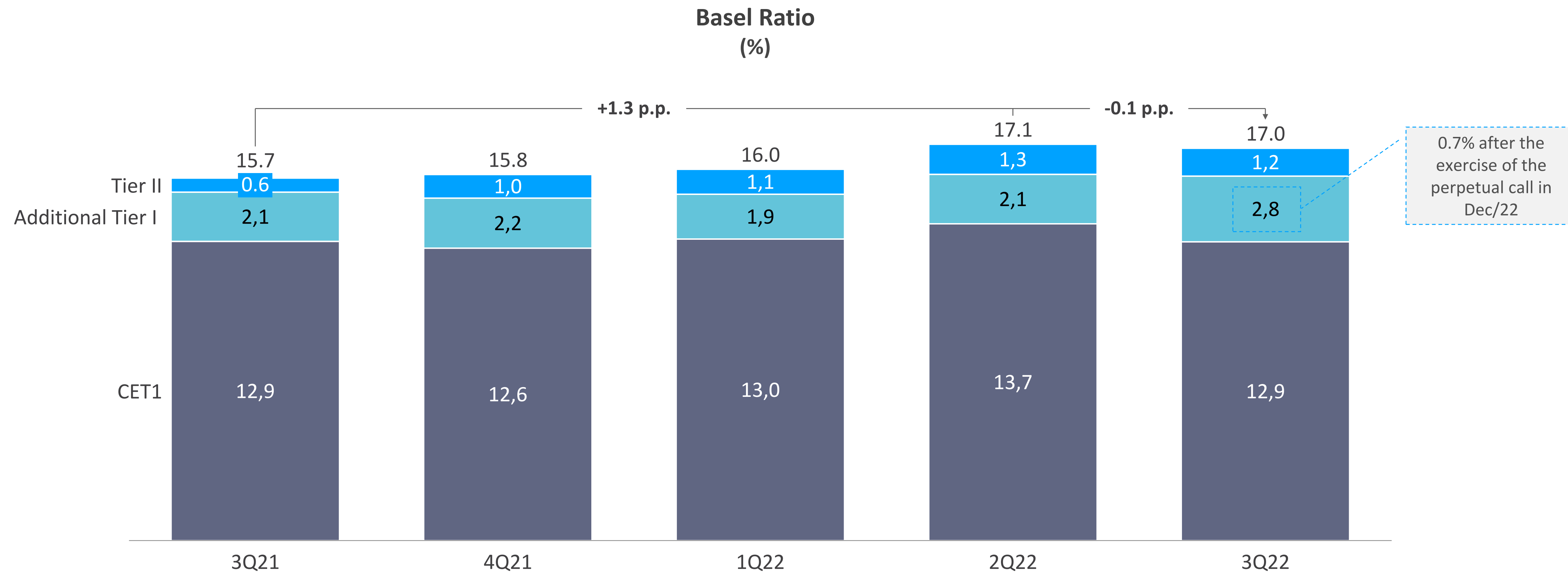
Funding via digital platforms reached 9.2% of the total funding. Liquidity remains robust with LCR¹ at 225%



1 - Ratio of total high quality liquid assets (HQLA) and the total cash inflows for a 30 days period in a stress scenario, being the minimum regulatory of 100%. Does not consider standby credit facility with Banco do Brasil

Robust Basel Ratio in 3Q22, at 17.0% with CET1 at 12.9%

During 3Q22, BV approved the exercise of the call of its perpetual bond, which comprises the entire Additional Tier I Capital (AT1). To restore the AT1 balance, in 3Q22 we issued a perpetual financial bill in the local market in the amount of R\$ 500 million



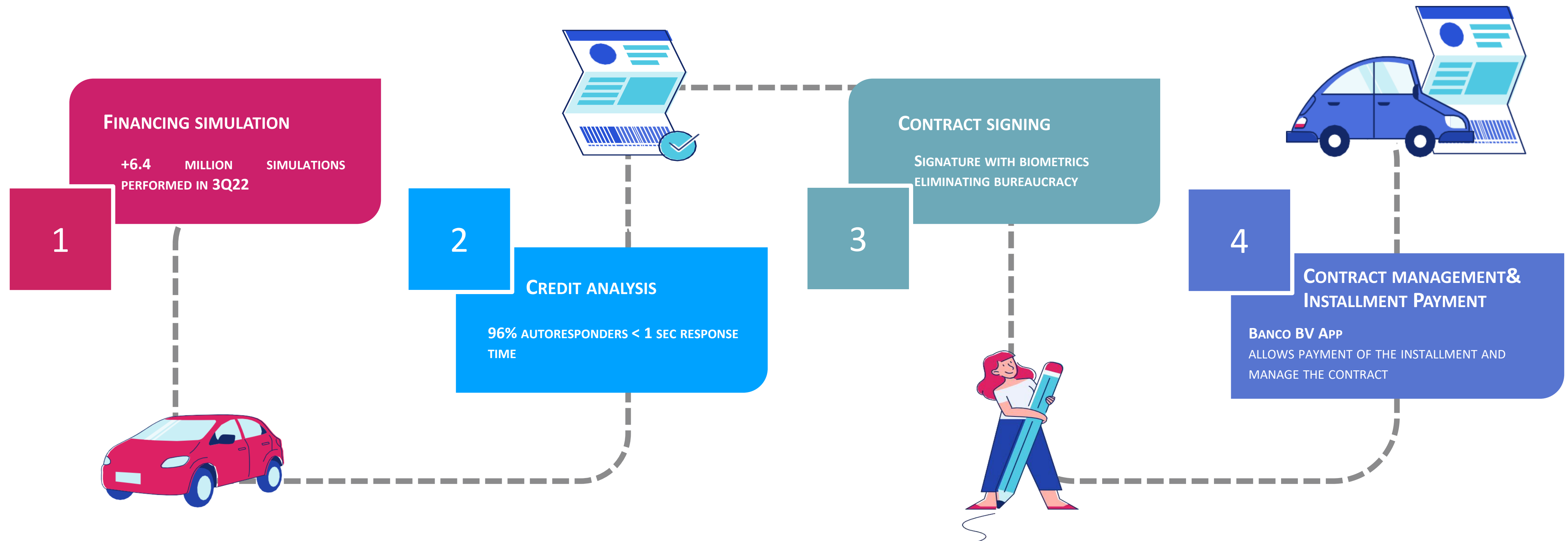
1 - At the end of 3Q22, the minimum regulatory capital requirement was 10.5% Basel Ratio, 8.5% Tier I Capital and 7.0% CET1. 2 – The 2Q22 figures were updated due to a post-closing Basel reprocessing.

Appendix

3rd Quarter / 2022

Digitization in our core business

Our vehicle financing treadmill is 100% digital and sales via digital channels rely on partners such as: Meu Carro Novo, Mercado Livre, UsadosBr and SoCarrão



ESG – Our five 2030 public commitments

In May 2021, we announced the “BV Pact for a lighter future”, where we made 5 public commitments on ESG actions to be achieved by 2030. These commitments are in line with the UN Sustainable Development Goals

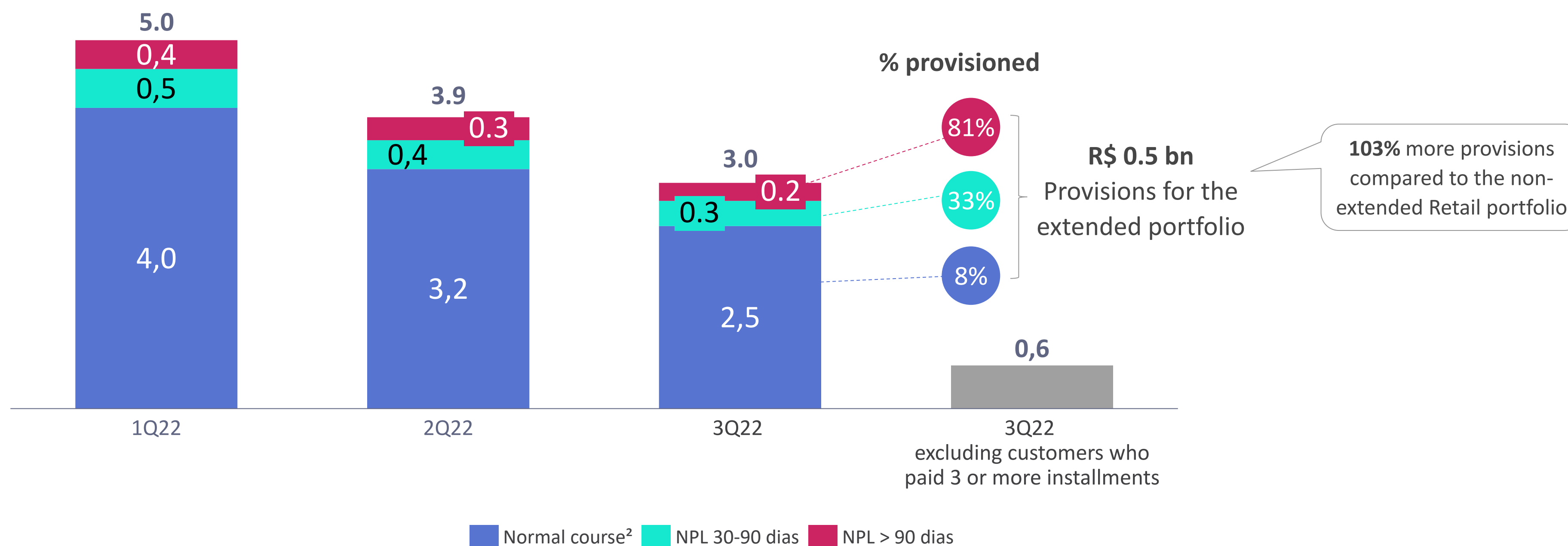
| 01 Neutralize our environmental impact | 02 Accelerate social inclusion | 03 Mobilize resources to foster sustainable business |
|--|--|--|
| <div data-bbox="469 742 823 921"> </div> <ol style="list-style-type: none"> To compensate 100% of CO₂ emissions in our main business, the used auto Finance To compensate 100% of direct GEE¹ emissions by BV | <div data-bbox="1436 742 1789 921"> </div> <ol style="list-style-type: none"> 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 BV’s workforce | <div data-bbox="2359 756 2902 934"> </div> <ol style="list-style-type: none"> To finance and distribute in the capital markets R\$ 80 billion for ESG initiatives |

1 - Greenhouse Gases

Extended Retail Portfolio: Support to our customers during the pandemic

In March/20, we provided the extension of installments in 60 days, without additional interest. This initiative positively impacted more than 800 thousand customers, with R\$ 18 billion renegotiated

Retail Extended Portfolio (R\$ bn)



R\$ 0.6 BILLION

BALANCE OF THE EXTENDED PORTFOLIO, DISREGARDING CUSTOMERS WHO HAVE ALREADY PAID 3 OR MORE INSTALLMENTS

R\$ 0.5 BILLION

PROVISION FOR EXTENDED PORTFOLIO

210%

COVERAGE RATIO¹ OF THE EXTENDED PORTFOLIO

99%

WITH COLLATERAL

1 - Coverage Ratio on the portfolio overdue for more than 90 days; 2 - Non-defaulters and non-defaulters up to 30 days

Diversified business portfolio

Supported by our strategic pillars: Efficiency & Financial Strength, Digital Strategy, Customer Centrality and ESG Agenda

Retail

Auto Finance

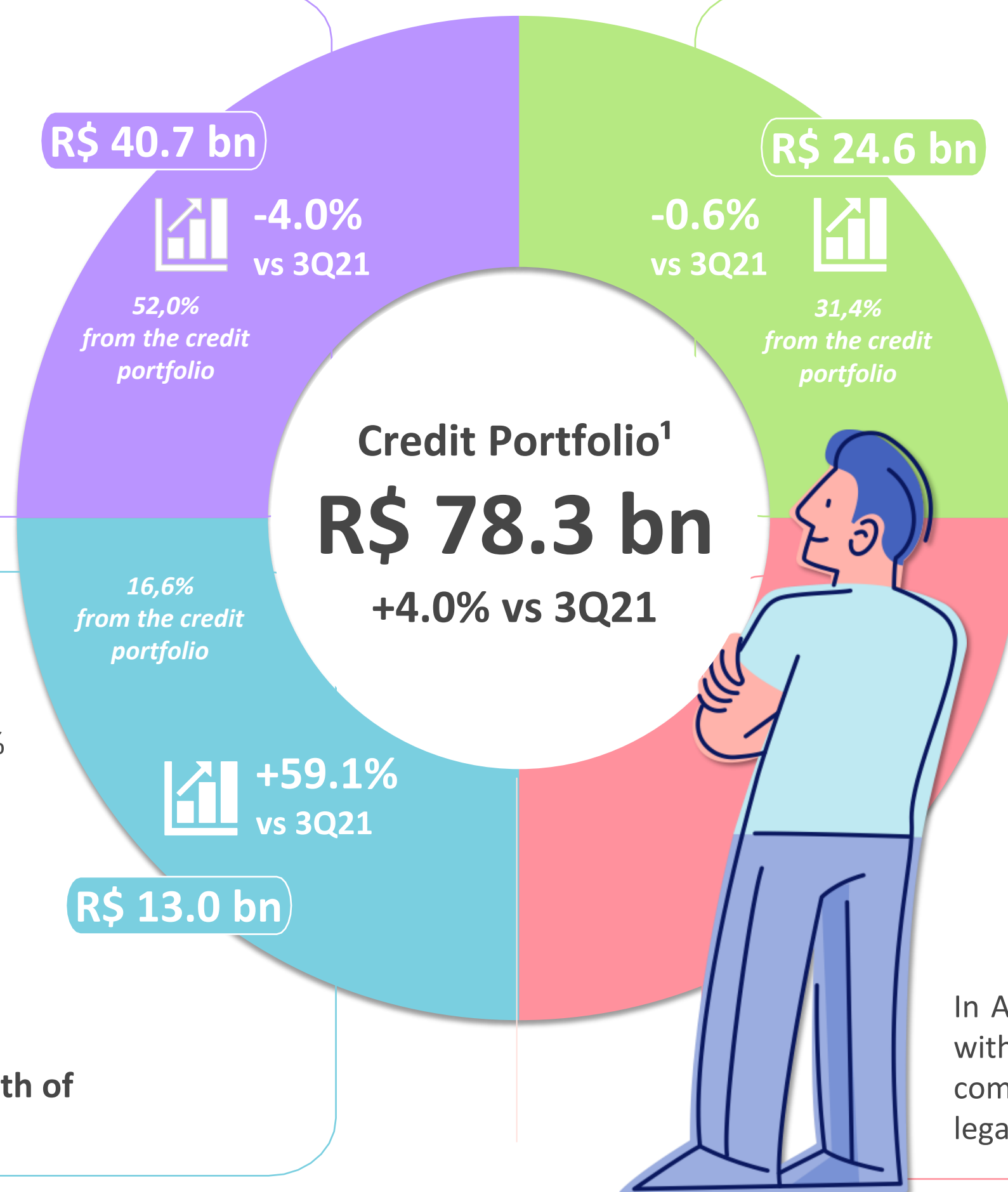
- Strong position in the used light vehicle segment
- Great capillarity: +21,000 car dealers, digital channels
- Innovation and digital transformation
- 100% digital contracting
- 96% automatic response

- Prominent position in the financing of used light vehicles

Other Retail Businesses

- Credit Card:** card portfolio: BV Livre, BV Mais and BV Único. Mastercard, Visa and Elo flags. Portfolio grew 39% vs 3Q21
- Solar panel financing:** Segment leadership. Portfolio grew by 96% vs 3Q21
- Car equity loan:** Segment leadership. Portfolio grew by 76% vs 3Q21
- Other Retail Loans:** personal loans, private payroll loans, student loans, medical procedures and FGTS credit

- Strong advances in the diversification strategy with growth of 78% in loans and 39% 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

- Expansion in the Corporate segment +11% vs 3Q21 (55% on-balance portfolio) and SMEs +78% vs 3Q21

Wealth management

R\$ 49 billion under management (AuM)

BV Asset

- 9th largest real estate fund manager (Anbima ranking²)
- Rating AMP-1, highest management quality grade recognized by S&P

BV Private:

- 7th largest manager (Anbima ranking²)

In August/22, as announced to the market, we signed a strategic partnership with Bradesco for the formation of an independent investment manager. The completion of the transaction is subject to the fulfillment of certain precedent, legal and regulatory conditions.

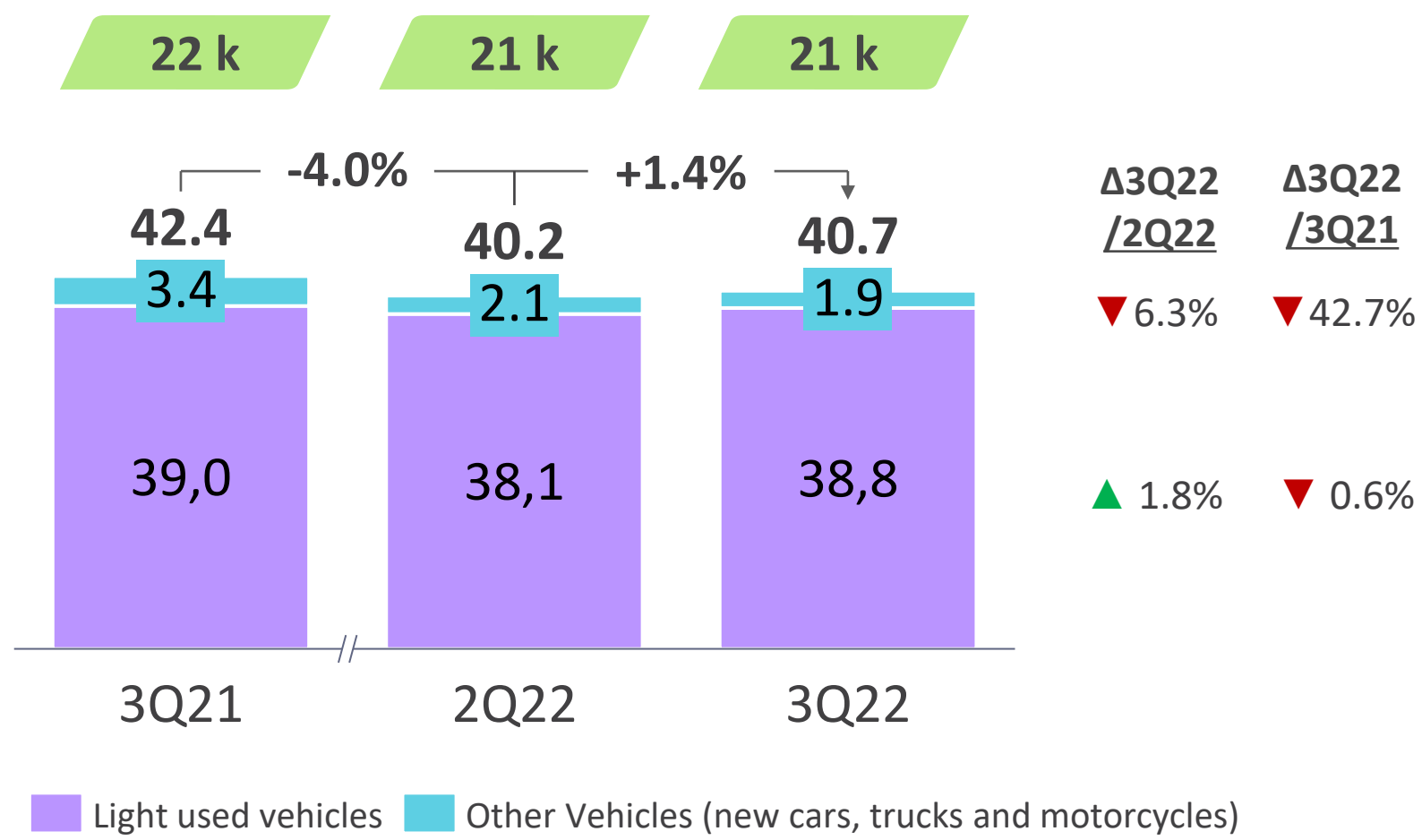
1 - Expanded portfolio (includes guarantees provided and private securities); 2 - ANBIMA Ranking Jun/22

Retail: Leading position in vehicles and insurance

Auto Finance

Credit portfolio (R\$ bn)

Car dealers¹

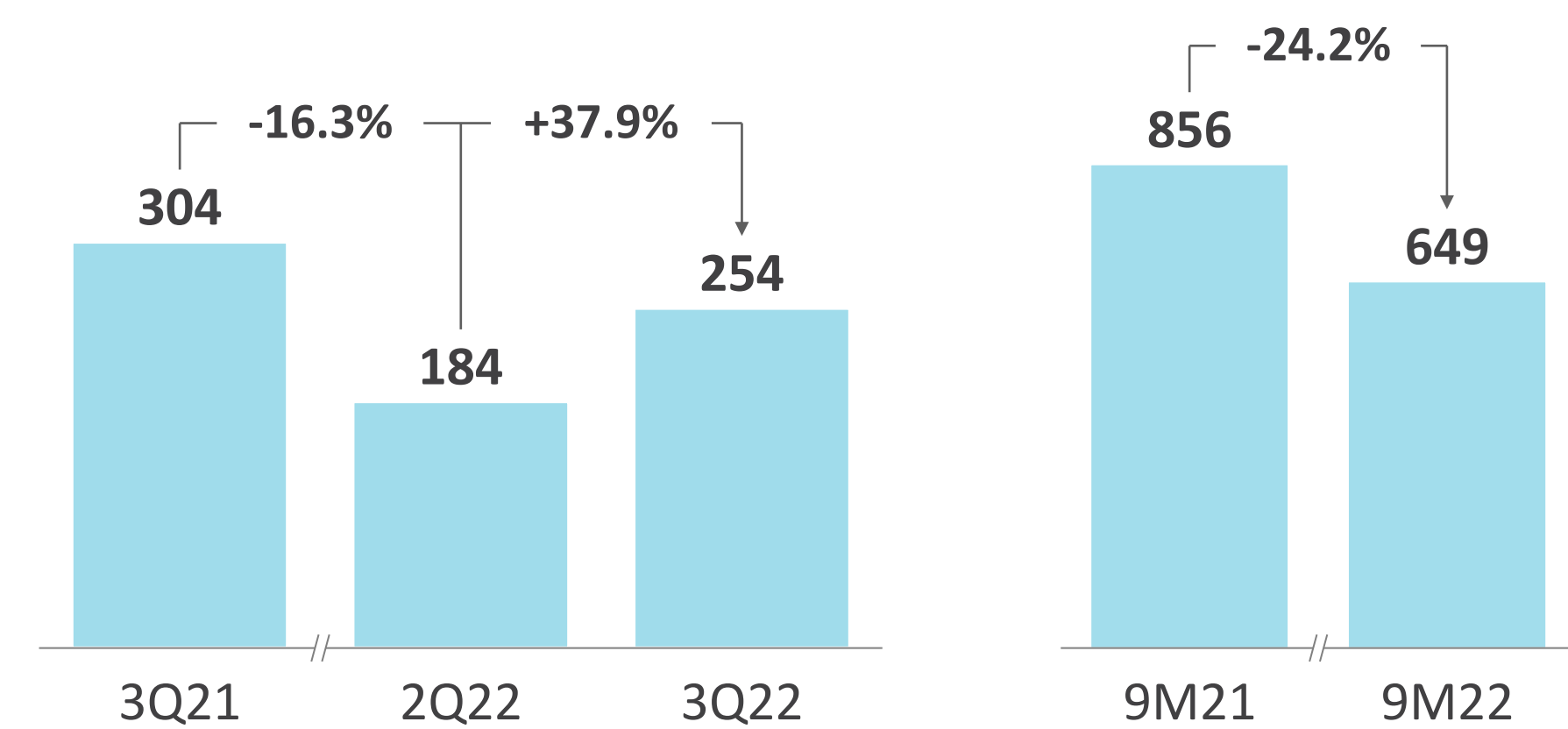


Main competitive advantages BV:

- Expertise**: continuous improvement, utilization of data science and innovation
- Digital Transformation**: digitization of the end-to-end financing treadmill
- Digital origination partners**: Meu Carro Novo, Mercado Livre, UsadosBr and SoCarrao
- Agility**: 96% automatic credit analysis
- Capillarity**: +21,000 car dealers across the country

Insurance Brokerage

Insurance premiums (R\$ mln)



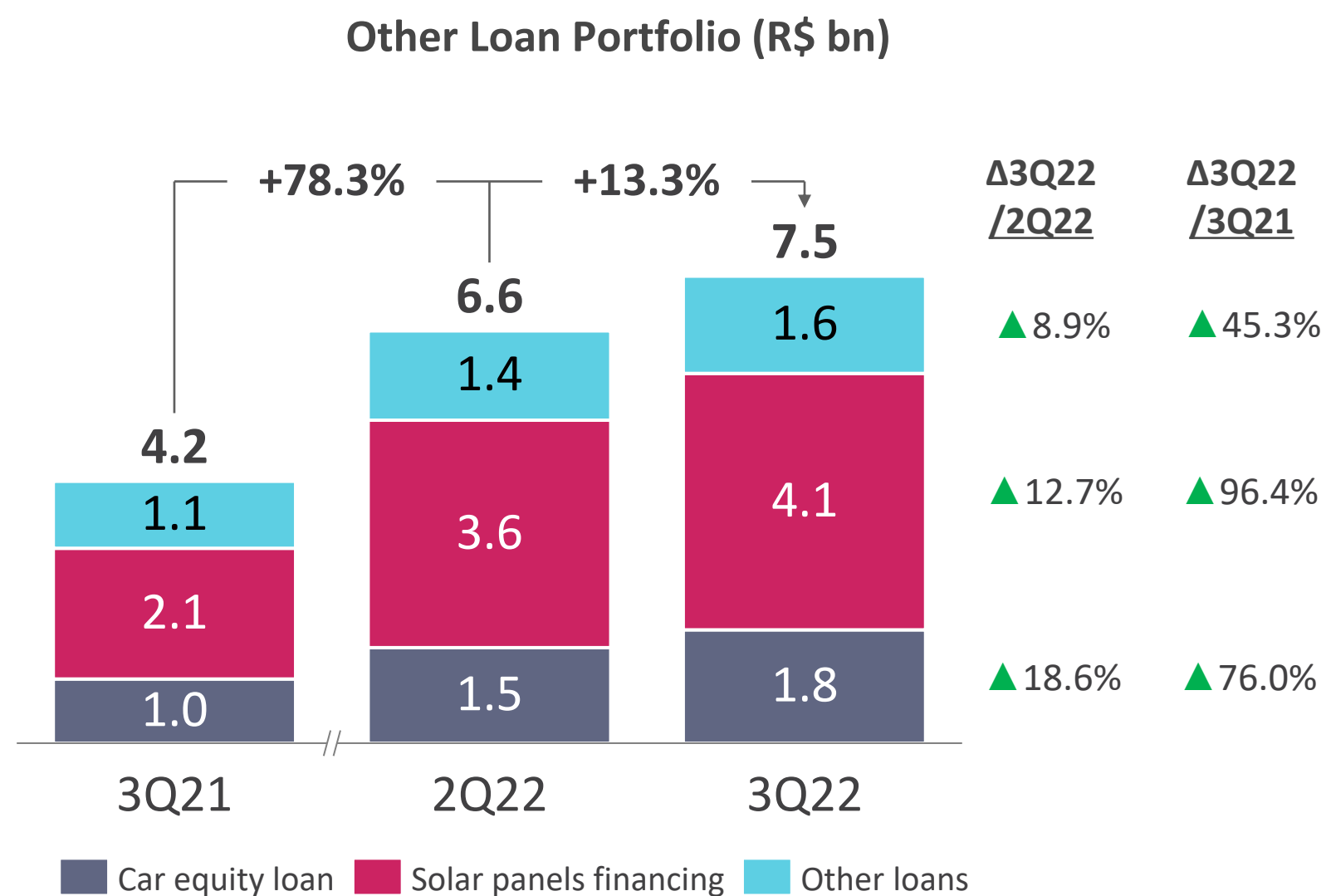
Diversified portfolio of insurance products:

| Auto | Credit Protection | Residencial | Life + personal accident | Credit Card | Assistance services ² | Dental |
|------|-------------------|-------------|--------------------------|-------------|----------------------------------|--------|
| | | | | | | |

1. Active dealers in the last 6 months; 2 - - Home, pet and funeral care services

Other loans and Credit Card: cross-sell leveraging on the auto customer base

Loans



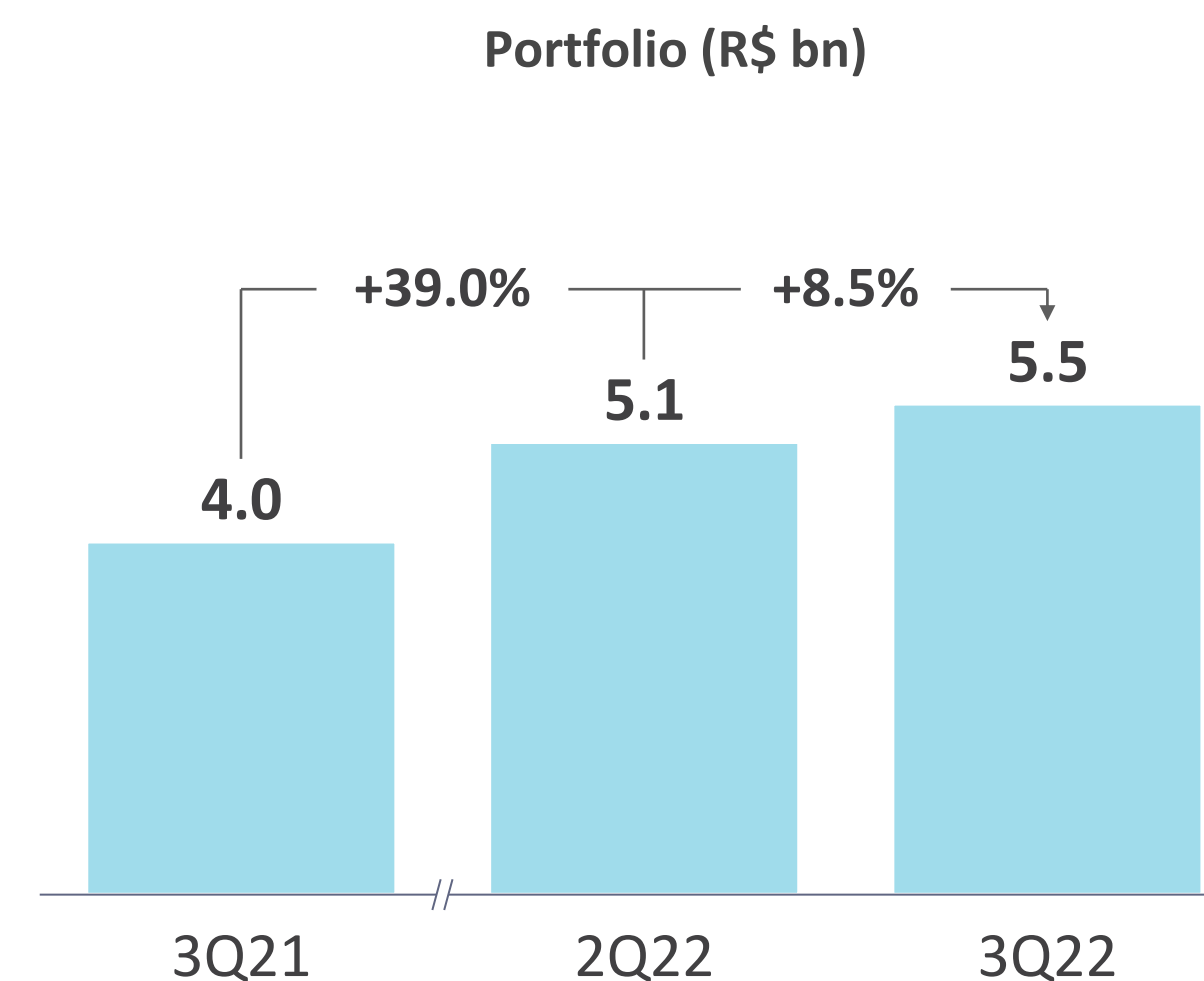
Wide range of products for individuals:

- ✓ Solar panel financing
- ✓ Private payroll
- ✓ Car equity (credit with vehicle as collateral)
- ✓ Personal loan, student loan, medical procedures, etc

Digital Partners for online personal credit origination:

Partners in the offering products:

Credit Card



BV offers several credit card options such as Mastercard, Visa and Elo

- ✓ Expansion also through new partnerships;
- ✓ Differentiated benefits: loyalty program, cashback, annuity discount and vehicle assistance
- ✓ Cards app integrated with digital account and vehicle financing services
- ✓ Launch of the new card portfolio (*Livre, Mais* and *Único*)

Credit Card Partners:

Wholesale: expansion in the corporate and SME segments

Wholesale (CIB)

Large Corporate (annual revenue above R\$ 1.5 billion)

→ **Strategic Focus:** Selective performance, leveraging products where we have a recognized competitive advantage as local DCM (capital markets)

Corporate (annual revenue from R\$ 300M up to R\$ 1.5 billion)

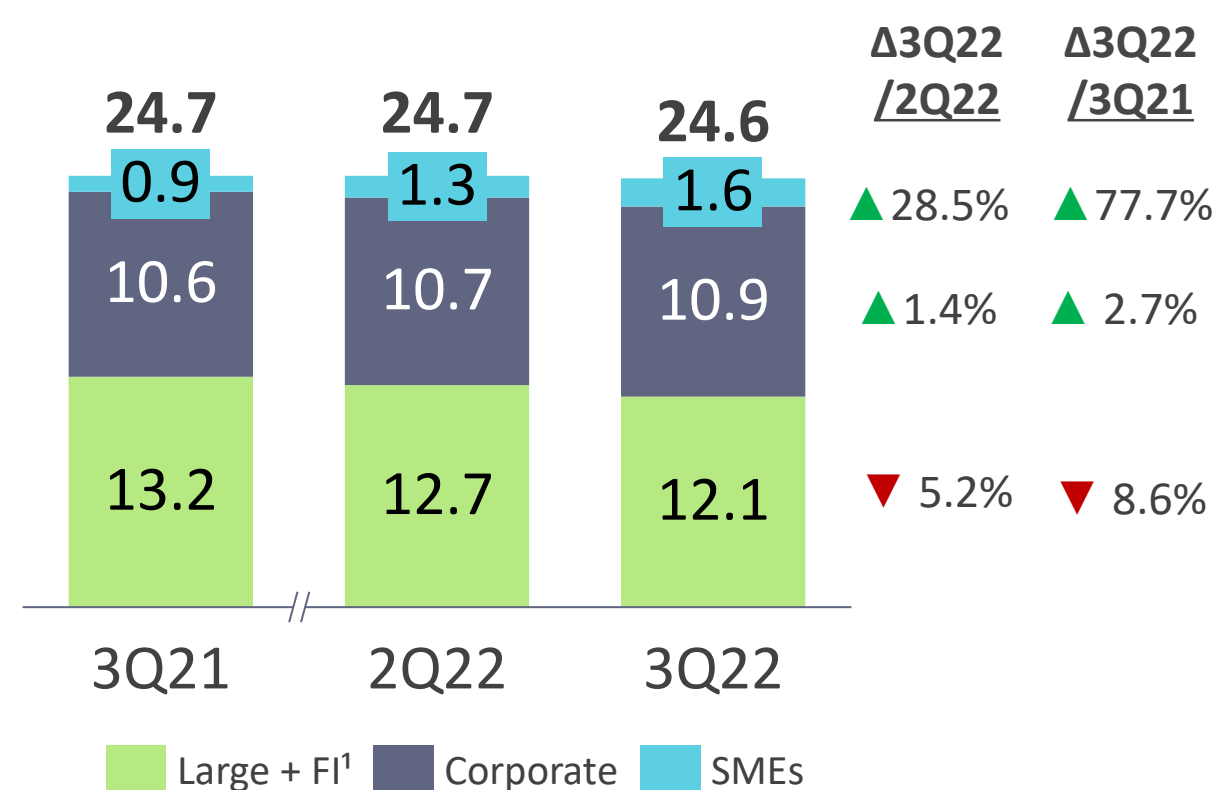
→ **Strategic Focus:** Portfolio growth

SMEs (Small and Medium Enterprises)

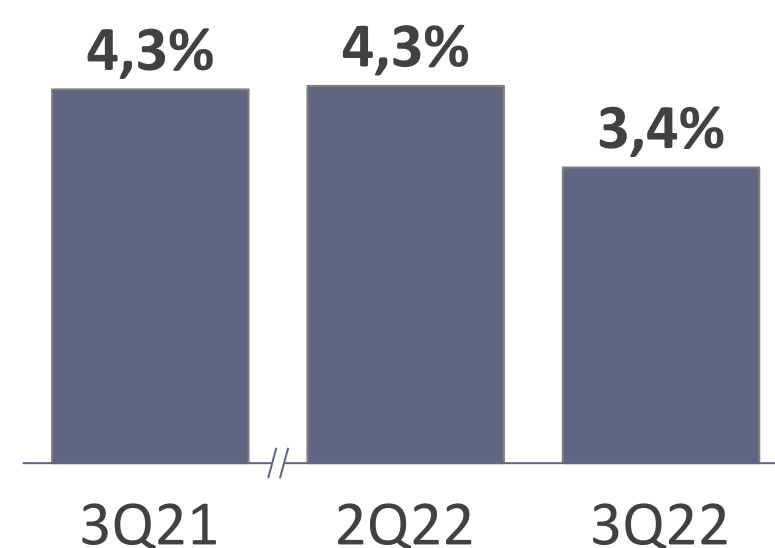
→ **Strategic Focus:** prepayment of receivables through (i) penetration into the value chain of our CIB customers and (ii) partnership with fintechs

Wide range of products such as cash management, financial structuring, guarantees (guarantees), working capital, hedging, FX, capital markets and M&A

Expanded Portfolio CIB (R\$ bn)



10 largest customers / Total credit portfolio



| Wholesale – Exposure by sector | 3Q21 | | 3Q22 | |
|--------------------------------|---------------|-------------|---------------|-------------|
| | R\$ mln | % of total | R\$ mln | % of total |
| Financial Institution | 3,413 | 14% | 3,625 | 15% |
| Industry | 2,056 | 8% | 2,057 | 8% |
| Agroindustry / Agrochemicals | 1,213 | 5% | 1,654 | 7% |
| SMEs | 906 | 4% | 1,610 | 7% |
| Project Finance | 1,100 | 4% | 1,431 | 6% |
| Sugar and ethanol | 1,631 | 7% | 1,392 | 6% |
| Real estate | 1,823 | 7% | 1,358 | 6% |
| Oil & gas | 943 | 4% | 1,357 | 6% |
| Cooperatives | 878 | 4% | 1,270 | 5% |
| Retail business | 1,213 | 5% | 1,124 | 5% |
| Telecommunications | 885 | 4% | 895 | 4% |
| Rentals | 419 | 2% | 798 | 3% |
| Electric power | 1,072 | 4% | 539 | 2% |
| Vehicle assemblers / Dealers | 796 | 3% | 471 | 2% |
| Services | 362 | 1% | 456 | 2% |
| Pharmaceutical | 264 | 1% | 309 | 1% |
| Mining | 469 | 2% | 299 | 1% |
| Health | 443 | 2% | 281 | 1% |
| Sanitation | 581 | 2% | 130 | 1% |
| Other | 4,244 | 17% | 3,504 | 14% |
| Total | 24,711 | 100% | 24,561 | 100% |

1 - Financial institutions

Wealth management: BV Asset e BV Private

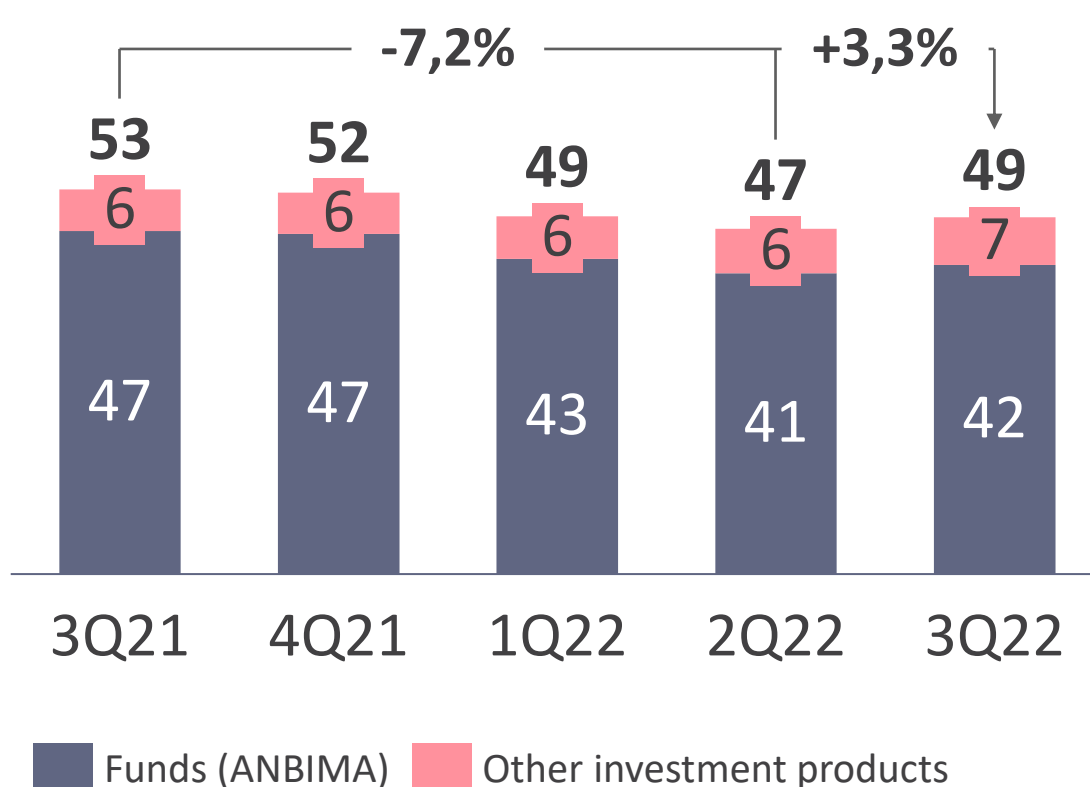
WEALTH MANAGEMENT

Asset Management – BV Asset

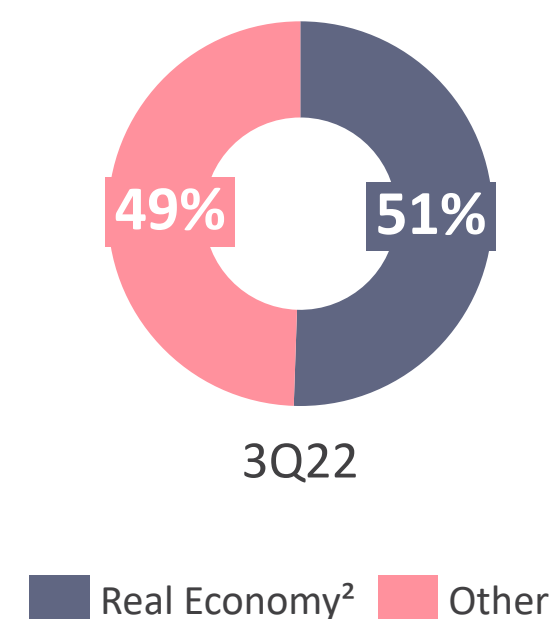


- Wide offer of products for all target client segments: Institutional, corporates, private and platforms
- R\$ 49 billion asset under management (includes Asset + Private)
- 196 funds under management
- 9th largest real estate fund manager¹
- 51% of assets backed by the real economy²

WEALTH MANAGEMENT: AUM³ (R\$ B)



BV ASSET: FUNDS BACKED BY REAL ECONOMY ASSETS



Private Bank – BV Private



- Financial products and solutions suited to investors' needs
- We always seek the best solutions in wealth management in Brazil and abroad
- Expertise of our asset allocation team for portfolios
- 7th position¹ in the Private segment in Anbima's manager ranking, with approximately R\$ 22 billion in assets under management

BV ASSET: EXCELLENCE IN INVESTMENT MANAGEMENT

- During 2022, 5 funds were classified as “excellent” in “The Best Funds for Institutional” Rankings, by *Investidor Institucional* Magazine
- We maintained the AMP-1 rating, the highest management quality rating recognized by S&P Global Ratings

Signatory of:



Since 2019, BV Asset is a signatory of PRI (Principles for Responsible Investment)



3rd place in the category Leader Institution in Responsible Investment



Recognized with rating AMP-1 (“Very Strong”) by S&P Global Ratings

1 - Ranking of ANBIMA managers, Jun/22; 2 - Includes real estate, energy, infrastructure and other sectors

BVx : Our innovation unit

Value generation through connection with the fintech and startup ecosystem

Innovation Business Unit

BVx's mission is to generate value by connecting with the startup ecosystem, through co-creation, proprietary developments and investments in strategic partnerships.

Three fronts of action::

- CORPORATE VENTURE CAPITAL AND STRATEGIC PARTNERSHIPS:** we invest and establish partnerships with fintechs and other startups that have synergies with BV and that complement our portfolio of solutions for the clients
- BV OPEN:** we ended 3Q22 with 54 partners from the most varied segments such as education, energy, healthcare and e-commerce connected and using the services of our BV Open platform
- BV LAB:** in addition to innovation implemented by investments and/or strategic partnerships, our innovation lab uses technology, data and the power of the ecosystem to create prototypes and experiment with innovative new solutions in the financial industry

60 PARTNERS BV OPEN

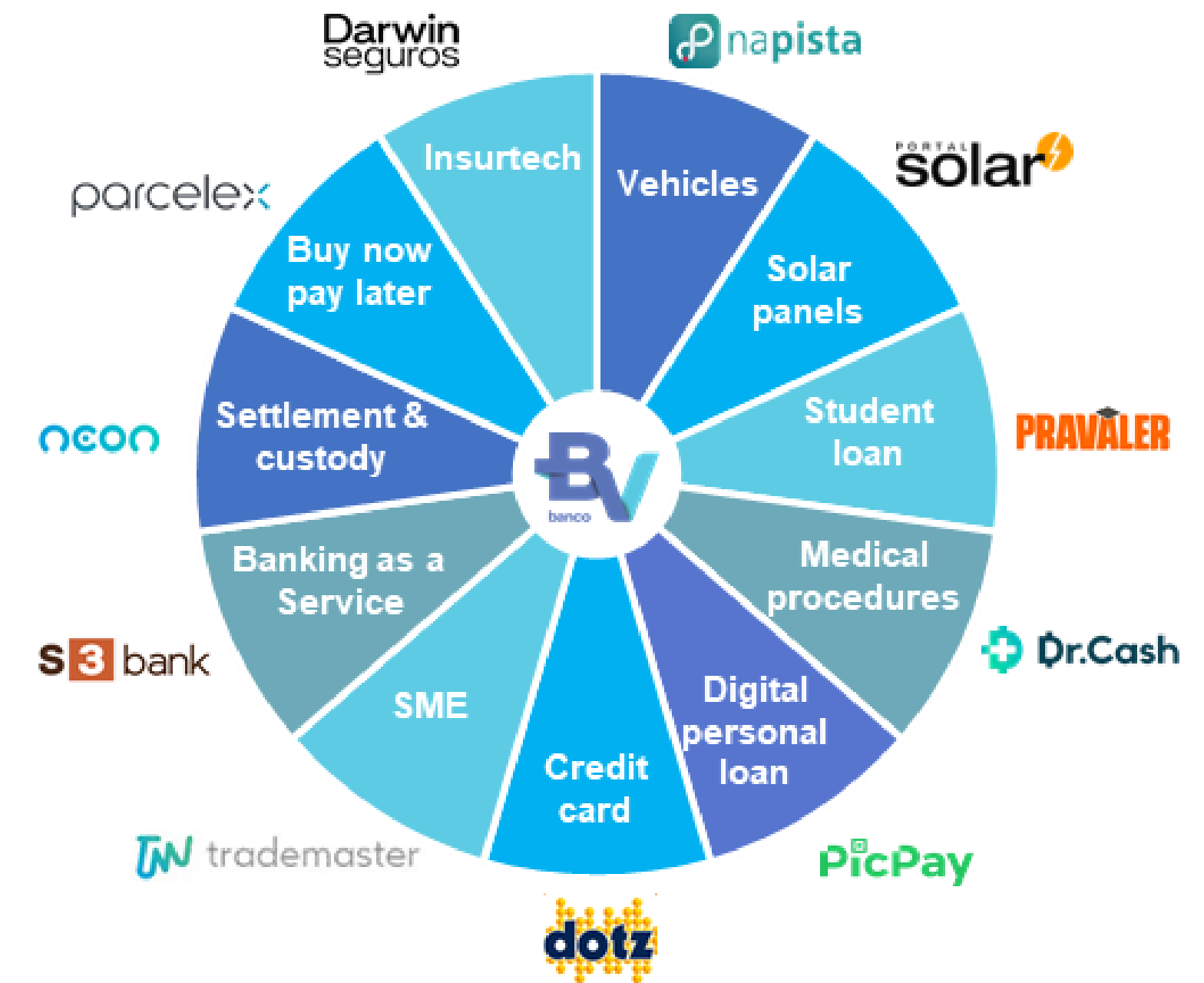
USE OUR API SERVICES
PLATFORM

347MILLION

TRANSACTIONS¹ CARRIED OUT ON OUR BAAS
PLATFORM DURING THE 9M22
+162% vs 9M21

Partnership Ecosystem

~30 PARTNERSHIPS FOR PRODUCT CO-CREATION AND DISTRIBUTION THAT ACCELERATE OUR DIVERSIFICATION INTO NEW SEGMENTS, ENRICHING OUR ECOSYSTEM



* Non-exhaustive chart

1 - Includes registration and payment of bank slips, TED and Pix

/ Balance sheet

| ASSETS (R\$ MLN) | 3Q21 | 2Q22 | 3Q22 |
|--|----------------|----------------|----------------|
| Cash and cash equivalents | 4,803 | 2,811 | 579 |
| Financial assets | 105,566 | 108,573 | 117,256 |
| Interbank funds applied | 2,450 | 3,921 | 1,344 |
| Securities and derivative financial instruments | 35,729 | 34,646 | 43,239 |
| Derivative financial instruments | 4,294 | 4,272 | 4,297 |
| Interbank accounts or relations | 915 | 1,677 | 2,071 |
| Loan Portfolio | 64,336 | 66,084 | 67,379 |
| Allowance for loan losses | (5,233) | (5,576) | (5,545) |
| Other financial assets | 3,073 | 3,549 | 4,470 |
| Non-financial assets held for sale | 277 | 222 | 228 |
| Tax assets | 7,669 | 8,262 | 8,054 |
| Investments in subsidiaries, associates and joint ventures | 112 | 203 | 194 |
| Property for use | 80 | 94 | 90 |
| Intangible assets | 609 | 856 | 917 |
| Other assets | 851 | 915 | 853 |
| TOTAL ASSETS | 119,967 | 121,936 | 128,170 |

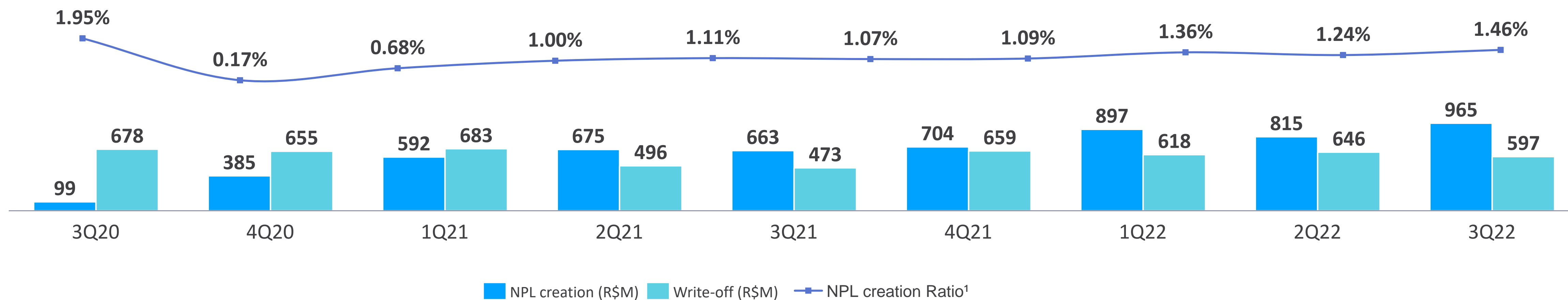
| LIABILITIES (R\$ MLN) | 3Q21 | 2Q22 | 3Q22 |
|---|----------------|----------------|----------------|
| Financial liabilities | 104,067 | 103,720 | 110,162 |
| Deposits | 23,954 | 23,421 | 21,925 |
| Money market repurchase commitments | 18,027 | 16,074 | 20,939 |
| Securities issued | 36,875 | 40,891 | 40,348 |
| Interbank accounts | 2,553 | 3,113 | 3,220 |
| Borrowings and domestic onlendings | 4,341 | 6,132 | 6,068 |
| Derivative financial instruments | 3,029 | 2,779 | 4,061 |
| Subordinated debts and debt instruments eligible as capital | 3,813 | 3,639 | 4,290 |
| Other financial liabilities | 11,475 | 7,670 | 9,310 |
| Tax liabilities | 952 | 872 | 463 |
| Provisions for contingencies | 747 | 709 | 688 |
| Other liabilities | 1,971 | 1,861 | 2,164 |
| SHAREHOLDER'S EQUITY | 12,229 | 14,774 | 14,693 |
| TOTAL LIABILITIES | 119,967 | 121,936 | 128,170 |

Managerial income statement

| MANAGEMENT STATEMENT OF INCOME (R\$ M) | 3Q21 | 2Q22 | 3Q22 | 9M21 | 9M22 | 3Q22/2Q22 | Var. % 3Q22/3Q21 | 9M22/9M21 |
|---|----------------|----------------|----------------|----------------|----------------|--------------|---------------------|--------------|
| Total Revenue (i + ii) | 2,413 | 2,442 | 2,468 | 7,119 | 7,366 | 1.0 | 2.2 | 3.5 |
| Gross financial margin (i) | 1,849 | 2,006 | 1,937 | 5,487 | 5,954 | -3.5 | 4.7 | 8.5 |
| Financial margin with clients | 1,702 | 1,786 | 1,787 | 4,915 | 5,349 | 0.0 | 5.0 | 8.8 |
| Financial margin with the market | 148 | 220 | 150 | 571 | 605 | -31.9 | 1.2 | 5.9 |
| Income from services and banking fees (ii) | 564 | 436 | 531 | 1,633 | 1,412 | 21.8 | -5.8 | -13.5 |
| Cost of risk | (567) | (601) | (781) | (1,682) | (2,074) | 30.0 | 37.7 | 23.3 |
| Operating expenses | (1,182) | (1,228) | (1,303) | (3,399) | (3,719) | 6.1 | 10.2 | 9.4 |
| Personnel and administrative expenses | (647) | (800) | (804) | (1,752) | (2,337) | 0.5 | 24.3 | 33.4 |
| Tax expenses | (133) | (111) | (173) | (425) | (428) | 56.0 | 30.0 | 0.8 |
| Other expenses (income) | (402) | (317) | (326) | (1,222) | (954) | 2.7 | -19.0 | -21.9 |
| Result before taxes and contributions | 664 | 613 | 383 | 2,038 | 1,573 | -37.4 | -42.2 | -22.8 |
| Income tax and social contribution | (261) | (130) | 78 | (890) | (183) | -159.9 | -129.9 | -79.5 |
| Minority interests | 0 | (71) | (74) | 0 | (204) | 4.4 | - | - |
| Recurring Net Income | 403 | 412 | 387 | 1,148 | 1,187 | -6.0 | -4.0 | 3.3 |

Asset quality – NPL creation

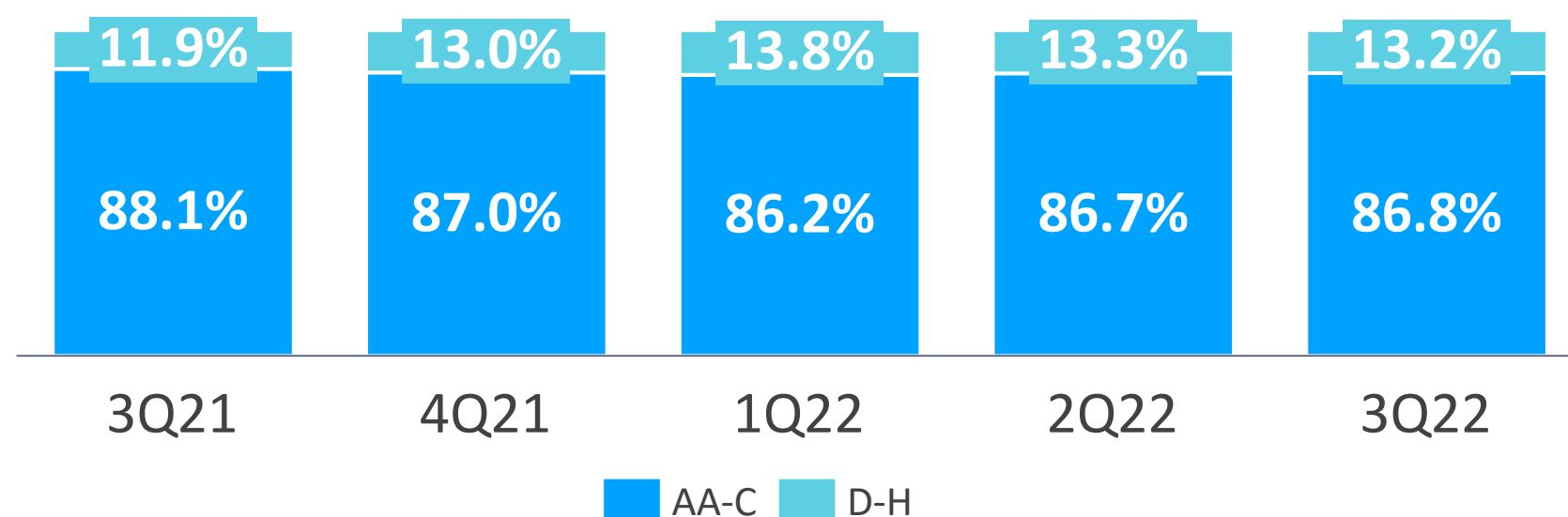
| NPL Creation (R\$ M) | 3Q20 | 4Q20 | 1Q21 | 2Q21 | 3Q21 | 4Q21 | 1Q22 | 2Q22 | 3Q22 |
|---------------------------------------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
| Managed loan portfolio (A) | 56,396 | 59,444 | 60,803 | 62,164 | 64,336 | 65,715 | 65,688 | 66,084 | 67,379 |
| 90-day NPL Balance (NPL) | 2,351 | 2,081 | 1,990 | 2,170 | 2,360 | 2,404 | 2,683 | 2,852 | 3,220 |
| Quarterly NPL variation (B) | (579) | (270) | (91) | 180 | 190 | 45 | 278 | 169 | 368 |
| Write-off (C) | 678 | 655 | 683 | 496 | 473 | 659 | 618 | 646 | 597 |
| NPL creation (D=B+C) | 99 | 385 | 592 | 675 | 663 | 704 | 897 | 815 | 965 |
| NPL creation ratio ¹ (D/A) | 0.17% | 0.68% | 1.00% | 1.11% | 1.07% | 1.09% | 1.36% | 1.24% | 1.46% |



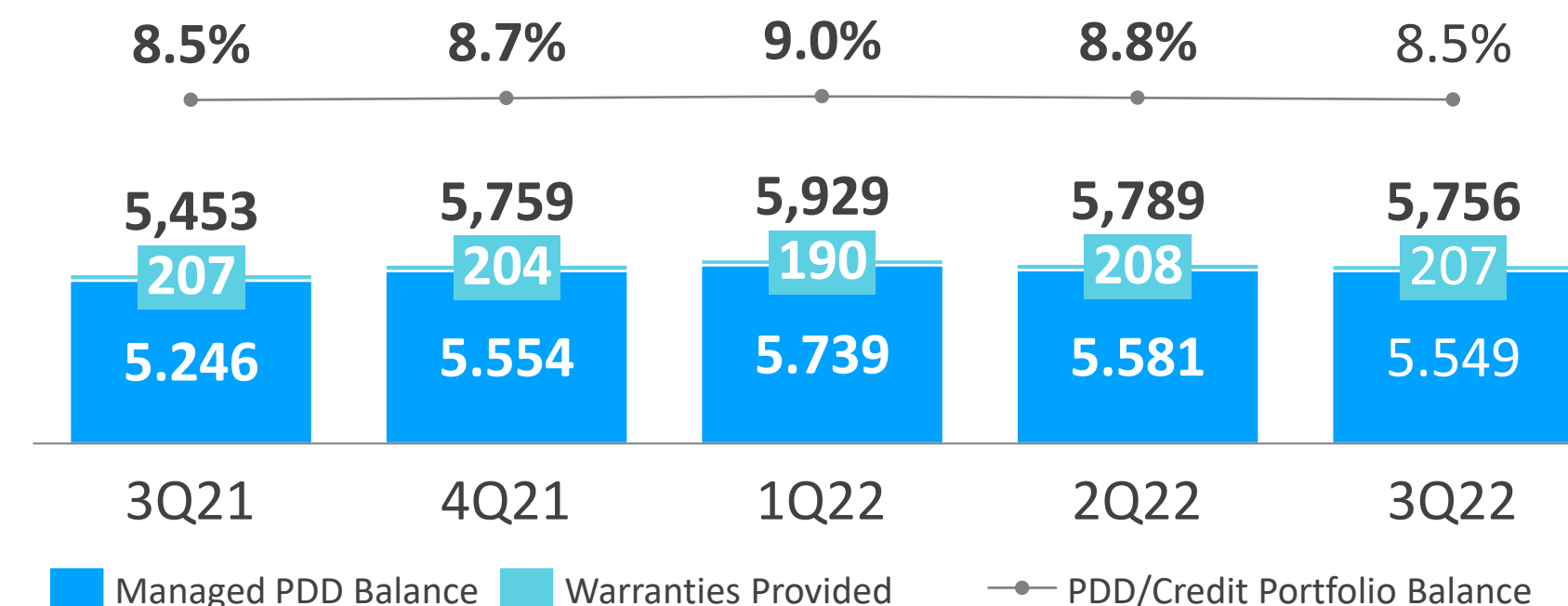
1. Change in overdue balance over 90 days (NPL) + write-offs for loss in the quarter (write-off), divided by the final portfolio of the previous quarter

Asset quality

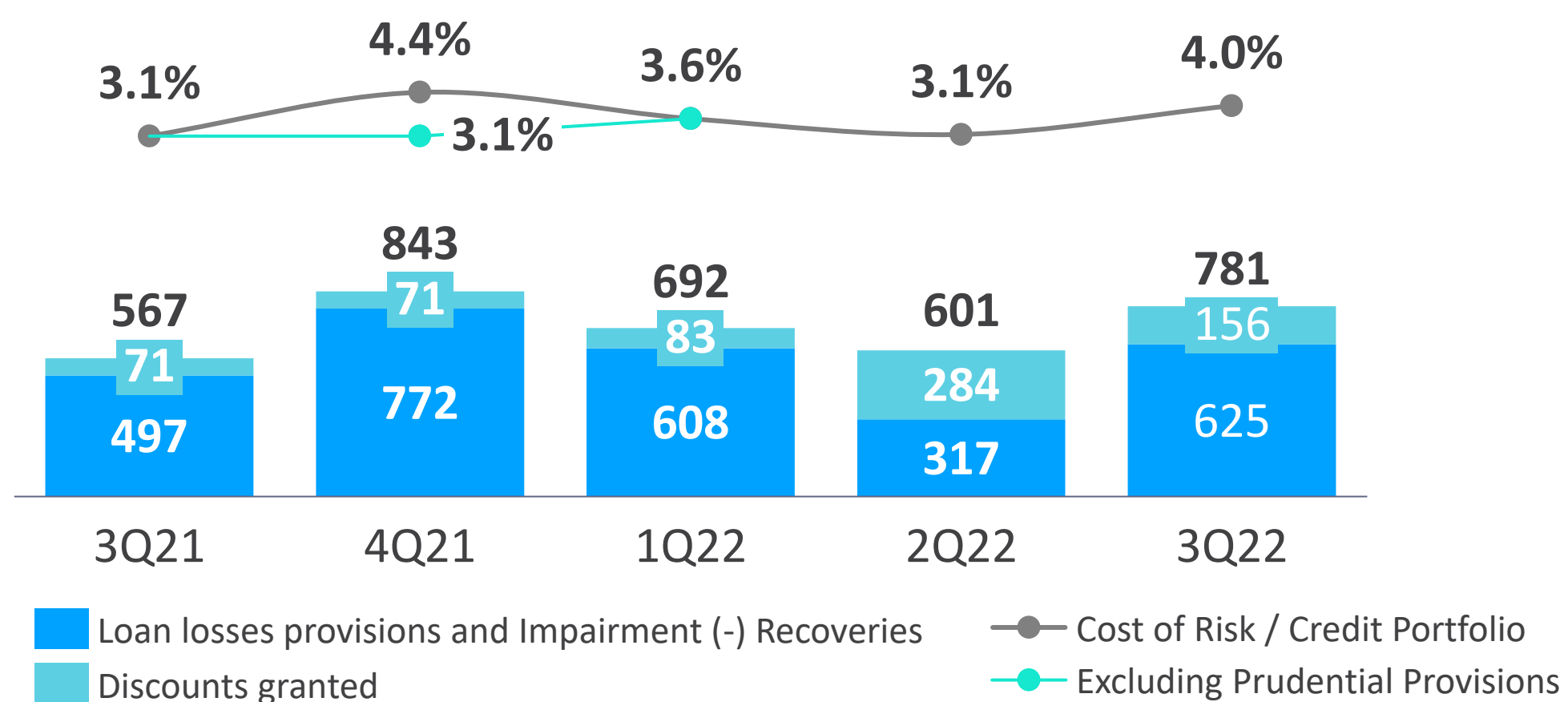
Loan portfolio rated by risk level (%)



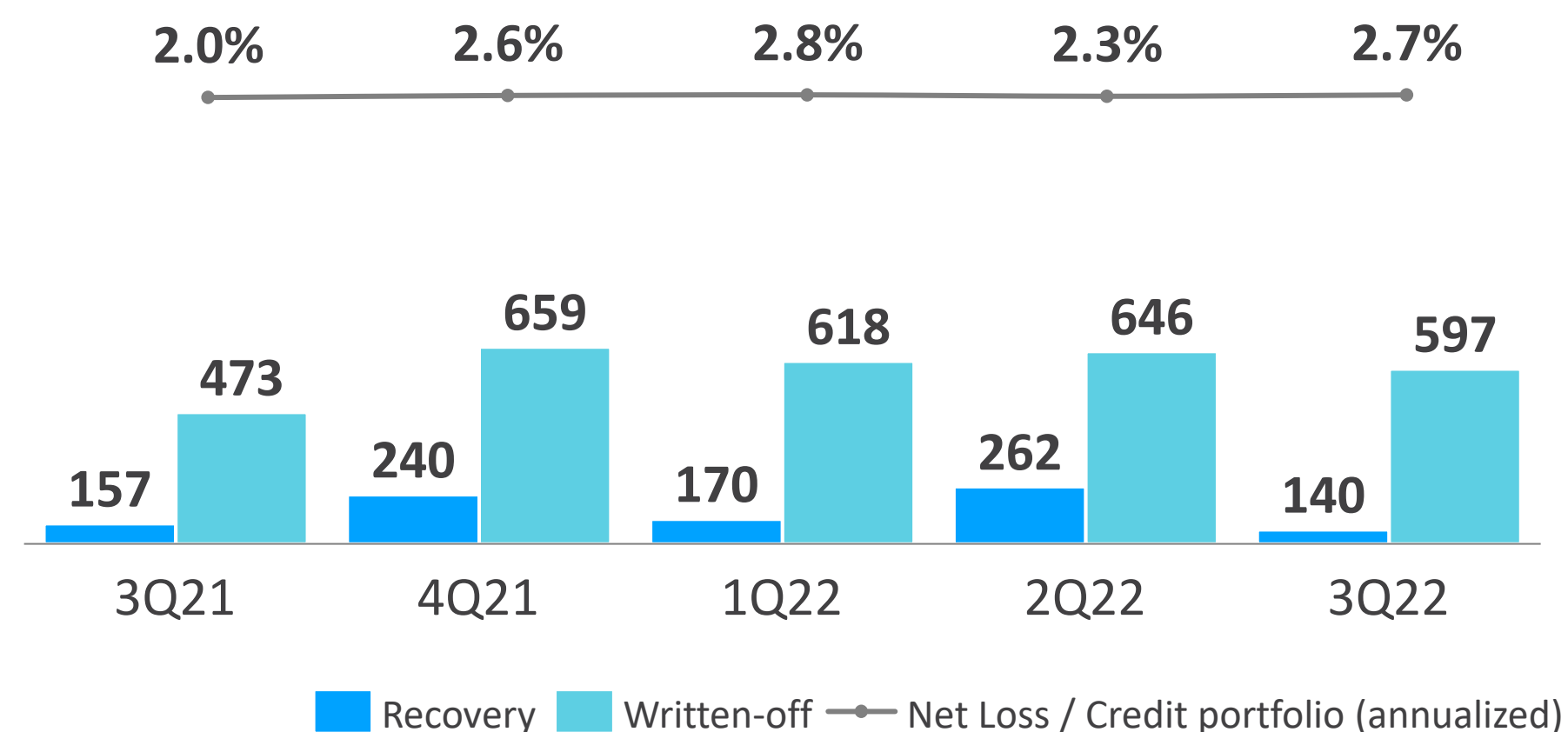
Allowance for loan losses balance (R\$ mln)



Result of loan losses, guarantees and impairments (R\$ mln)



Net Loss¹ (R\$ mln)

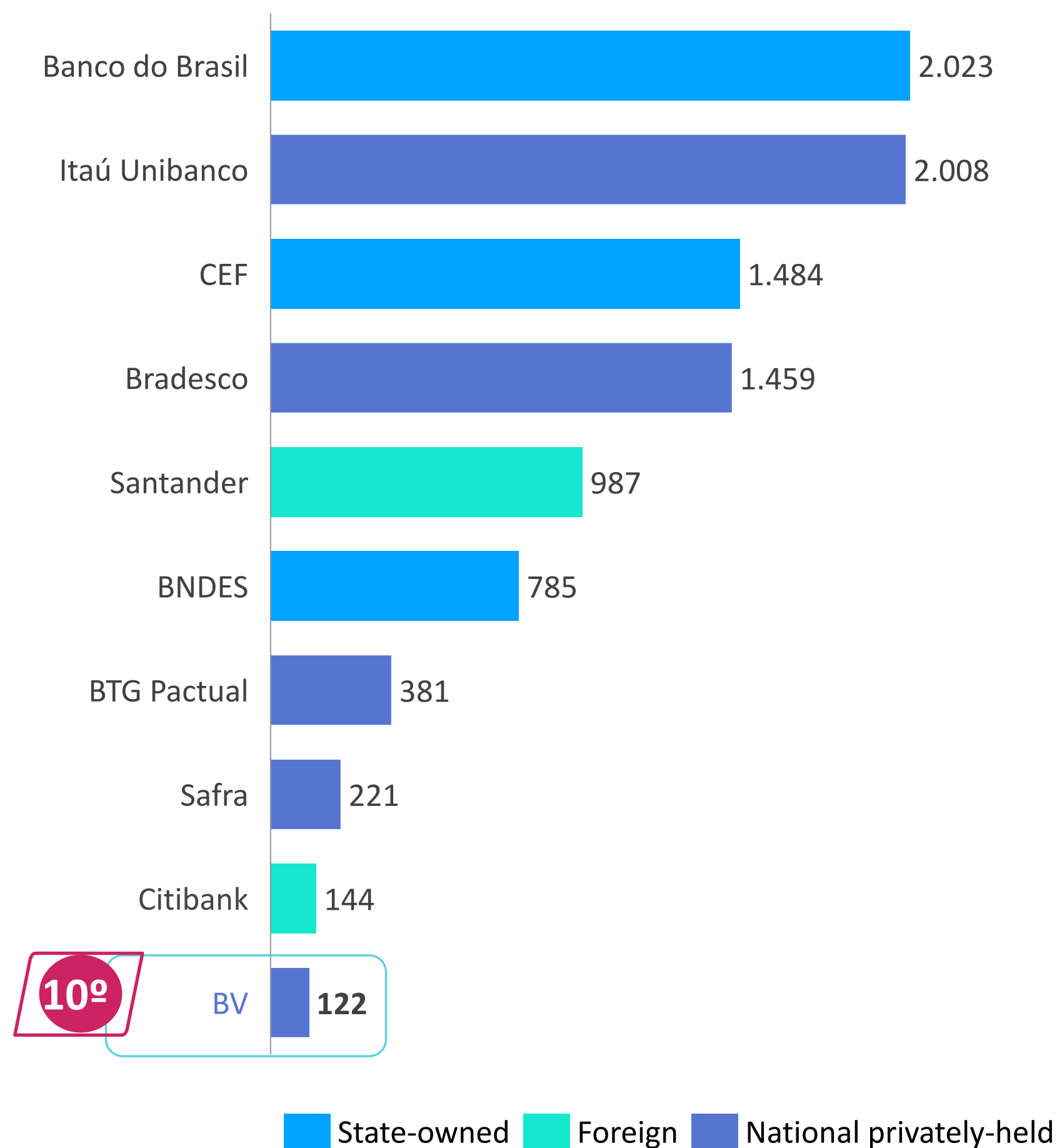


1 - Net loss = loans written-off to losses in the quarter + revenues from credit recovery

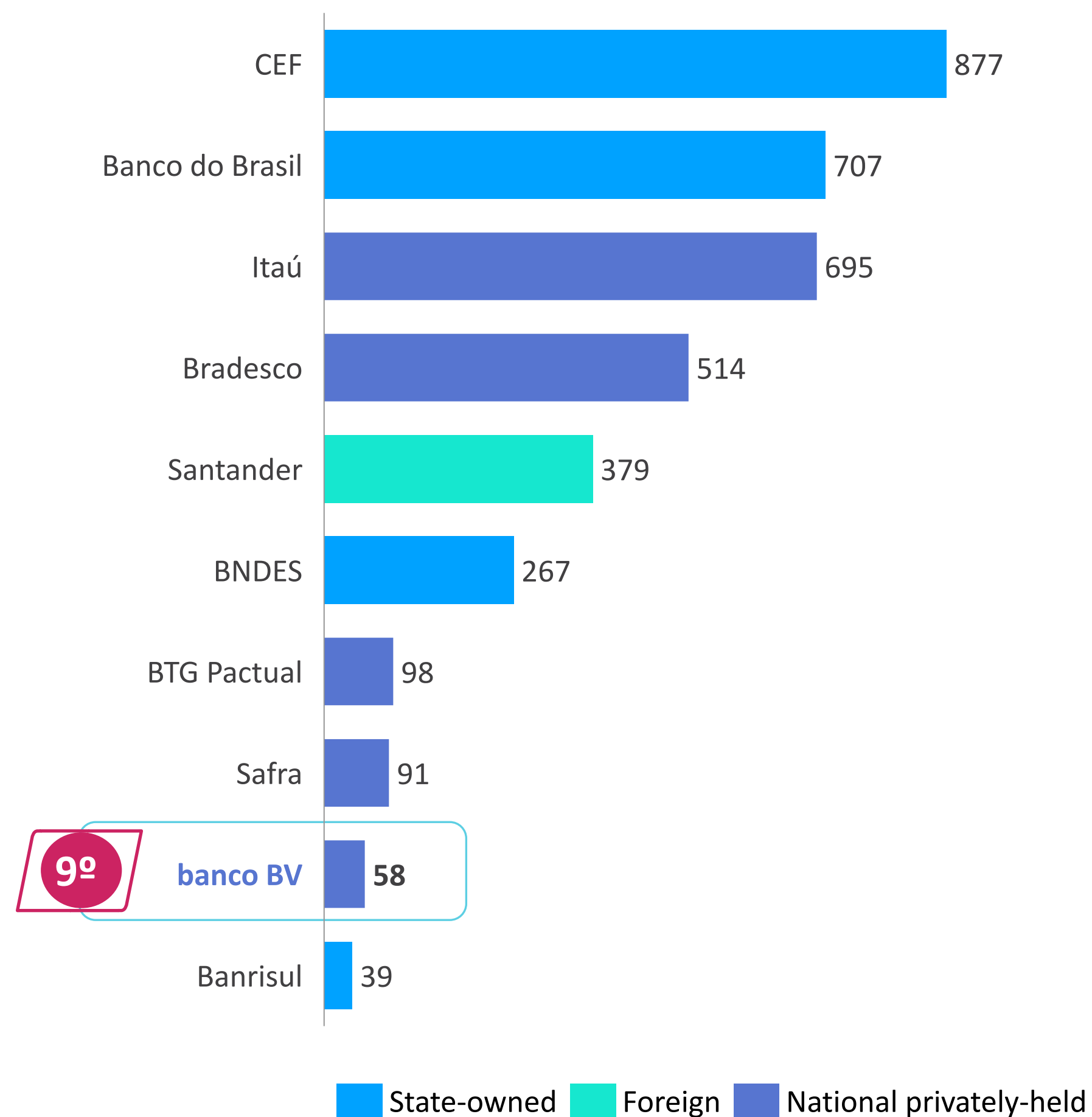
/ Banco BV is one of the leading banks in Brazil...

Top 10 in total assets and loan portfolio

10 Largest Banks in Assets in Mar/22 (R\$ bn)



10 Largest Banks in Loan Portfolio¹ in Mar/22 (R\$ bn)



1. Portfolio classified by Resolution 2,682.

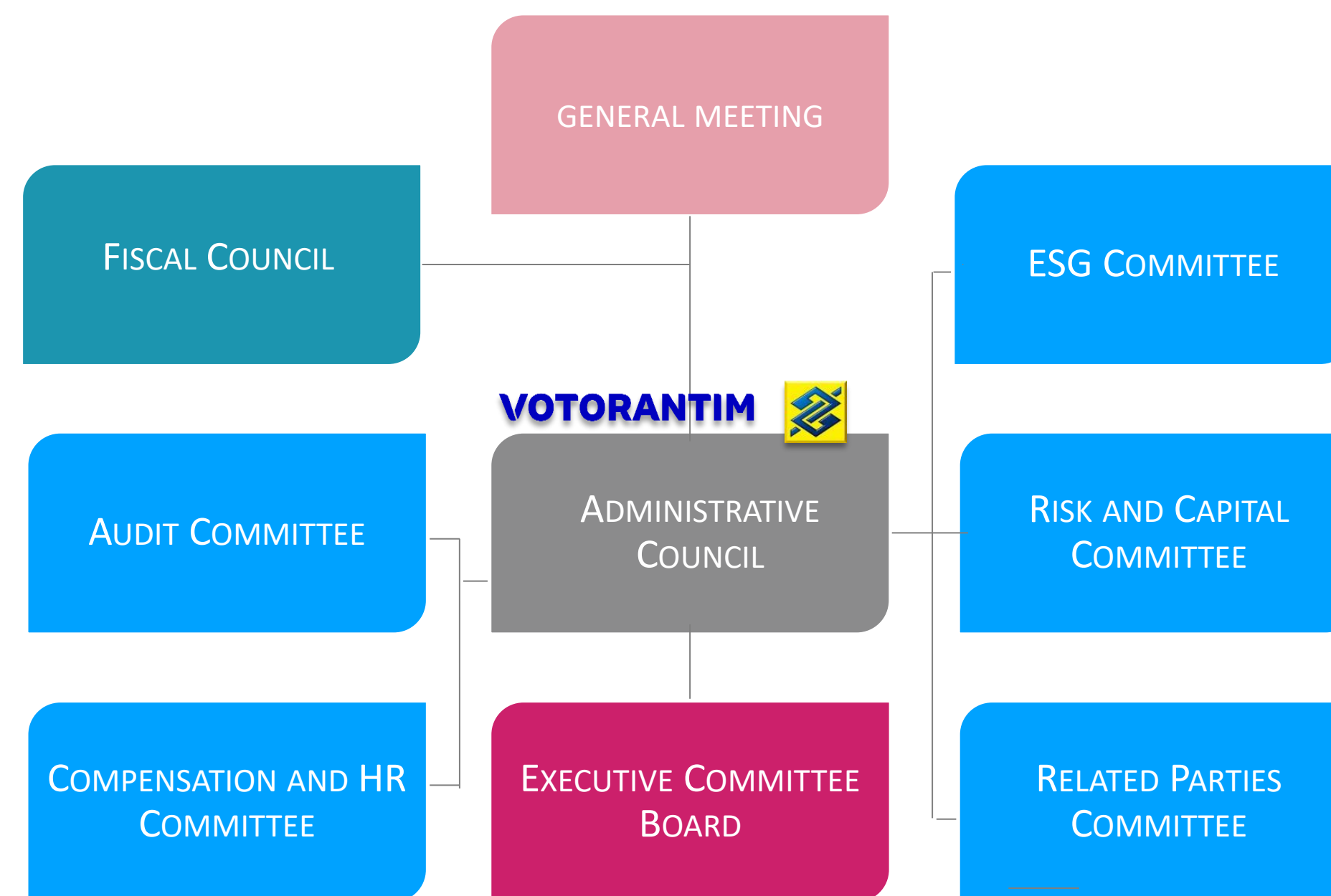
...with strong shareholders and corporate governance

BV's governance is aligned with the best market practices, committing to the principles of transparency, equity, accountability and corporate responsibility

Ownership Structure



Corporate Governance Structure



/ Ratings

| RATING AGENCIES | | Global scale | | Local scale |
|-------------------|-------------|----------------|------------------|----------------|
| | | Local Currency | Foreign Currency | Local Currency |
| Moody's | Long-Term | Ba2 (stable) | Ba2 | AA.Br |
| | Short-Term | NP | NP | A-1.br |
| Standard & Poor's | Longo Prazo | BB- (stable) | | brAAA |
| | Curto Prazo | B | | brA-1+ |

Earnings Presentation / 3Q22

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