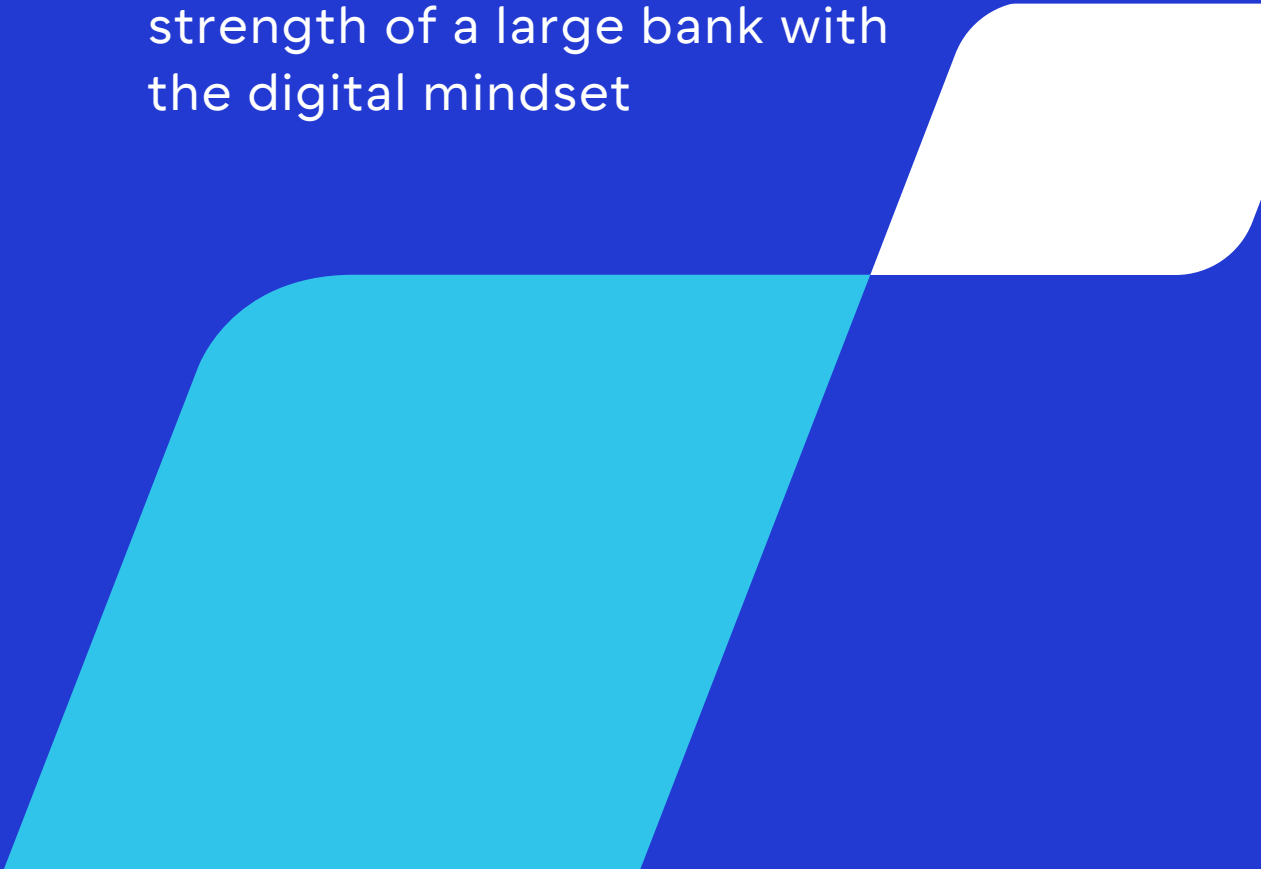


The best of 
two worlds

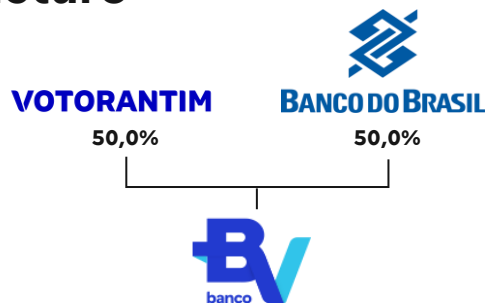
We combine the financial
strength of a large bank with
the digital mindset

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.

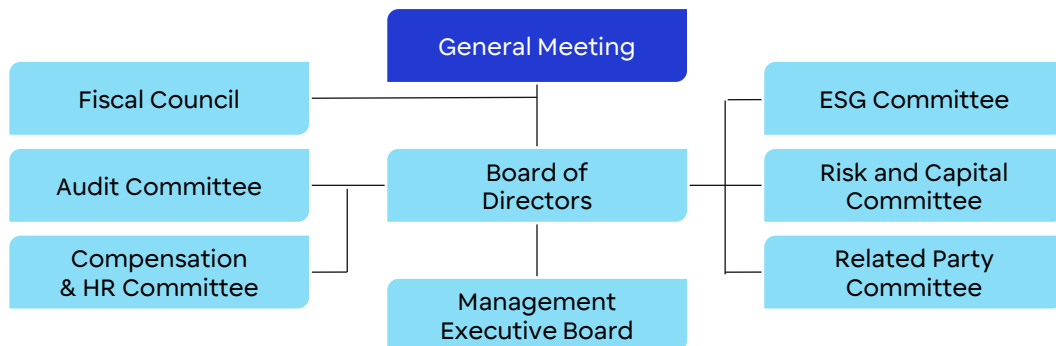
/ About BV

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 Ba1 (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	Mai/24
Moody's	Ba2	AA+	Stable	Mai/24

3Q24 Highlights

Record Net Income

in BV's history

Recurring net Income

R\$ 496 mln

▲ 73.8% vs 3Q23

Recurring ROE

15.0%

▲ 6.0 p.p. vs 3Q23

advances in **diversification** and relational strategy

78% of total Revenue

Wholesale

R\$ 23.7 bn

▼ 4.3% vs 3Q23

Corporate Banking:

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

Used

Light vehicles

R\$ 45.6 bn

▲ 12.5% vs 3Q23

- Capillarity
- Efficiency
- Innovation
- **NOPISTA**

Growth

R\$ 21.1 bn

▲ 5.5% vs 3Q23

Credit Card:

R\$ 4.5 bn (3Q24)

▼ 12.7% vs 3Q23

Solar Panel:

R\$ 4.3 bn (3Q24)

▼ 5.8% vs 3Q23

Motorcycles, Heavy and New:

R\$ 5.5 bn (3Q24)

▲ 32.3% vs 3Q23

Car equity Loan

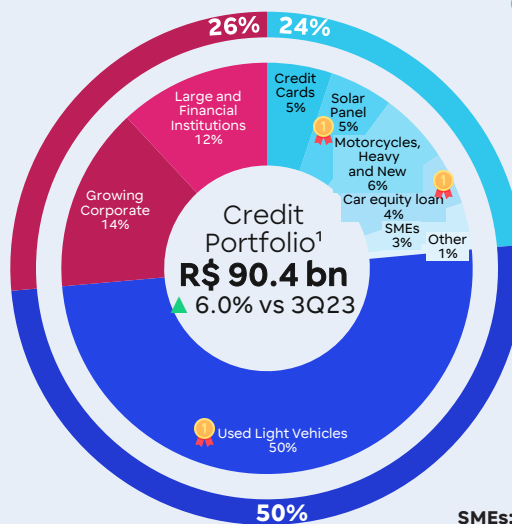
R\$ 3.8 bn (3Q24)

▲ 24.7% vs 3Q23

SMEs:

R\$ 2.4 bn (3Q24)

▲ 20.2% vs 3Q23



22% of total Revenue

Insurance Brokerage

R\$ 442 mln

▲ 14.4% vs 3Q23

Premiums issued in 3Q24

Bankly Platform

R\$ 100 bn

TPV² on our BaaS platform

87 connected partners

Debt Capital Markets

R\$ 13 bn

▲ 94% vs 3Q23

Deals coordinated/distributed by BV in 3Q24

Service Fees

R\$ 0.7 bn

▲ 19.1% vs 3Q23

NPL

90 days

4.4%

▼ 0.1 p.p. vs 2Q24

Coverage Ratio

172%

vs 167% in 2Q24

Basel Ratio

16.2%

▲ 0.6 p.p. vs 2Q24

Solid balance sheet

with efficient risk management

/ Strategy

Strategic vision

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

Strategic Advances in 9M24



Strengthen and Sustain the **core business**



Diversify revenue by leveraging our core capabilities



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



in the Financing of **used light vehicles**

for 11 consecutive years



in **solar panel financing** and **Car Equity Loan**



6.1 million

from individual customers



in **Vehicle Financing Origination** during the 9M24
R\$ 21.1 billion

▲ 18.8% vs 9M23



in **insurance** premiums issued in the 9M24
R\$ 1.3 billion

▲ 24% vs 9M23



Credit granting from the relational bank in 9M24
+ R\$ 2 billion

▲ 78% vs 9M23



In operations of **DCM¹** during the 9M24

R\$ 46 billion

▲ 266% vs 9M23



TPV³ on our **Platform BaaS** in 9M24

R\$ 100 billion



Evolution in customer satisfaction

In Reclame aqui



Reputation **GREAT**

Highlight in the financial industry

2nd in FIDC in the ANBIMA Ranking²

1st place
Ranking GTPW



BV recognized as the **best company to work** for in the Financial Institutions category

1st place
Ranking 100 Open Startup



BV recognized as **the most innovative bank⁴** in Brazil in 2024, for the **2nd** consecutive year

Main highlights on the ESG agenda

2030 Commitments

Achieve **100% CO2** offset for our **core business**, the financing of used vehicles.



Offset **100%** of BV's direct **GHG⁵** emissions



Achieve **50% of leadership positions** occupied by individuals who identify as **female**



Ensure **35% participation of Black** individuals in **BV's workforce**

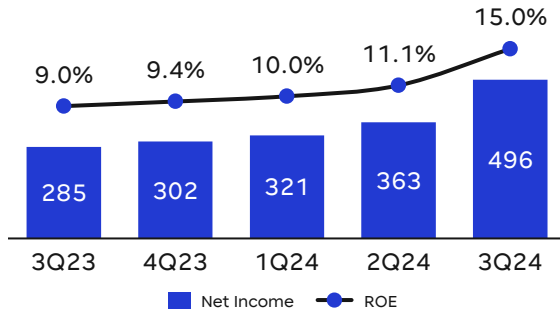


Finance and distribute **R\$ 80 billion** in the capital markets for **ESG businesses**

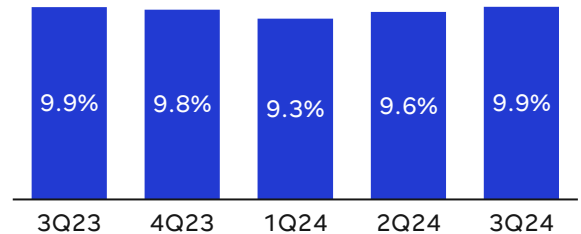


/ Financial Results

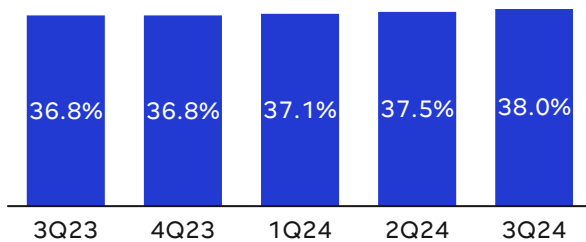
Recurring Net Income and Recurring ROE
(in R\$ million and %)



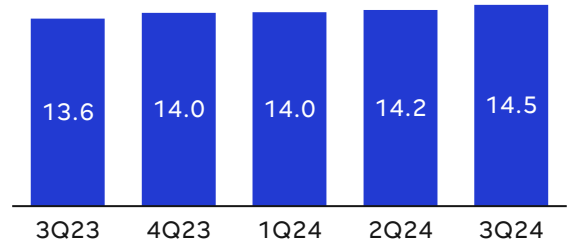
Financial Margin NIM Clients
(in %)



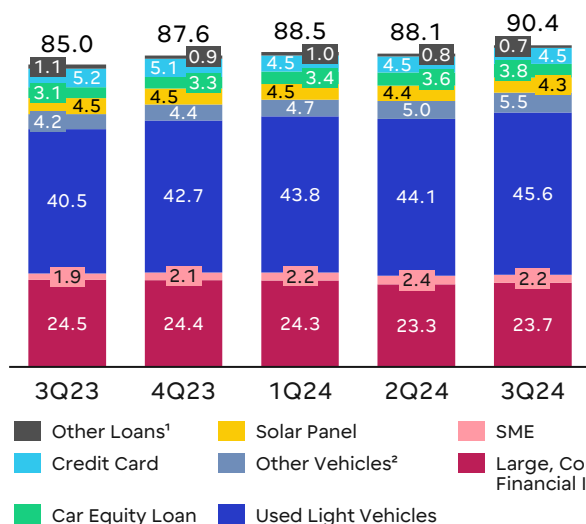
Efficiency Ratio (LTM)
(in %)



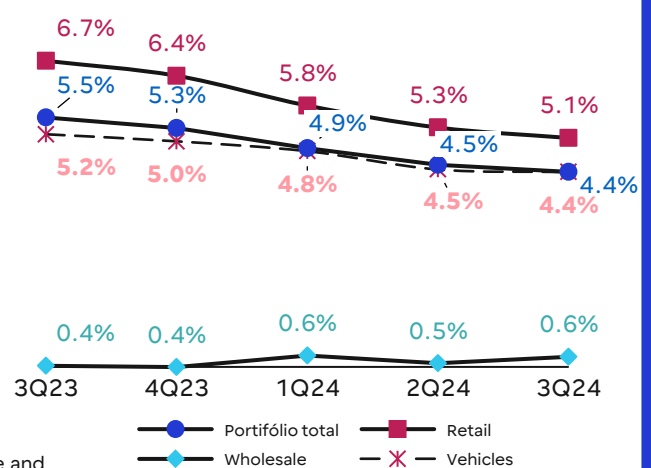
Shareholders Equity
(in R\$ billion)



Expanded Credit Portfolio
(in R\$ billion)

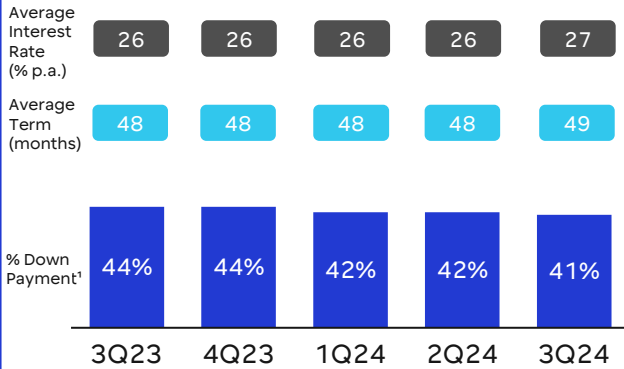


NPL - 90 Days
(in %)

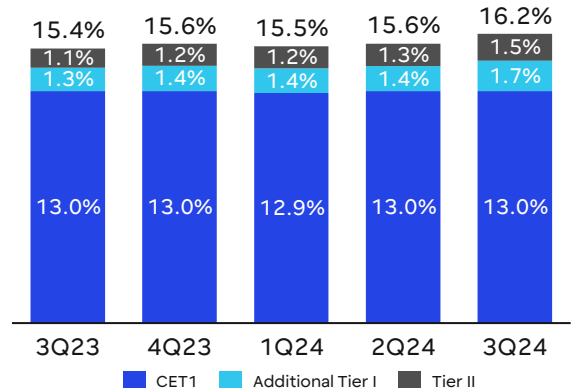


/ Financial Results

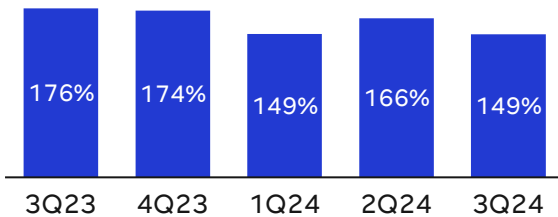
Auto Finance Origination Standards



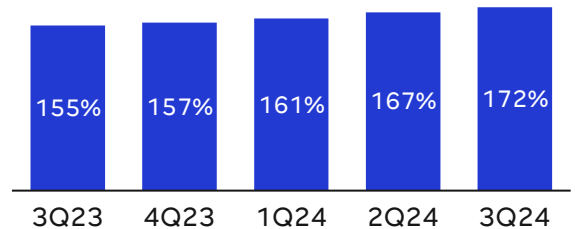
Basel Ratio (in %)



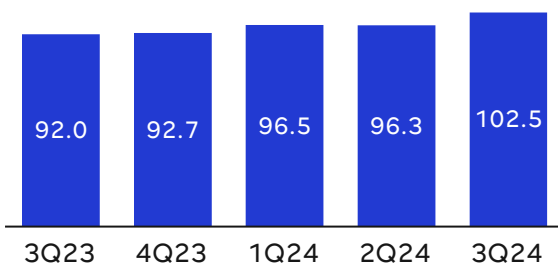
Liquidity Ratio – LCR (in %)



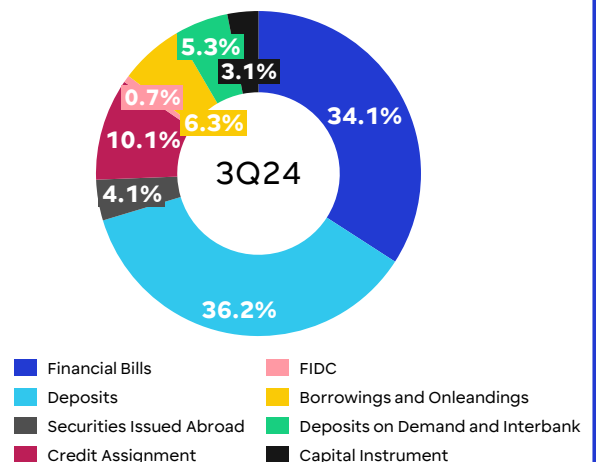
Coverage Ratio – 90 Days (in %)



Funding (in R\$ billion)



Funding by Instrument



Maturity Gap: 17 days

388 days (assets)

370 days (liabilities)