

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 leader² in used light vehicle financing 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 (1Q21 data)

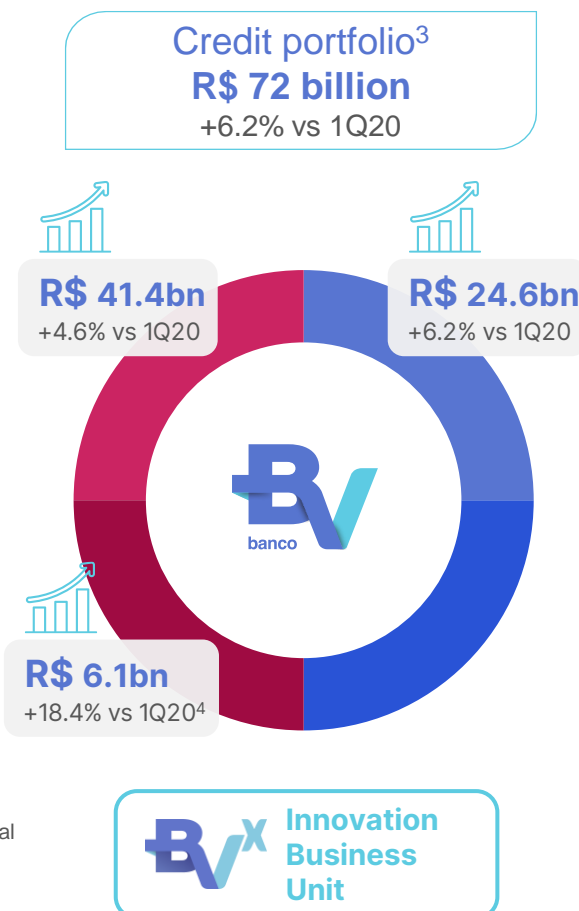
Retail

Auto Finance

- Leader in the light and used segment (25% mkt share)
- Capillarity (+21,100 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



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

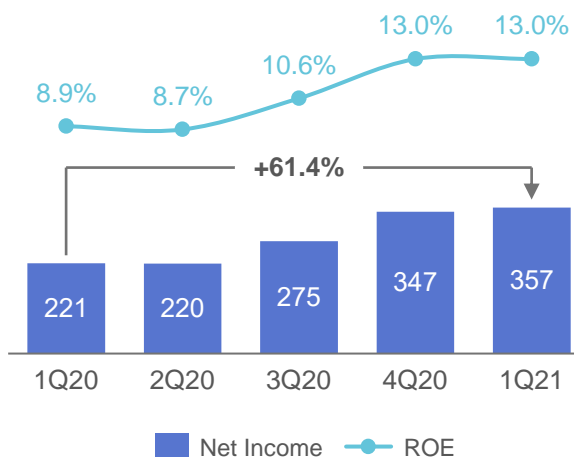
Wealth Management

- **Prominent position in the industry** – R\$ 50 billion under management (AuM)
- **39% of managed funds** backed by real economy assets
- **7th largest real estate fund manager**
- **BV Private:** recognized brand in the industry, with customizes solutions for high-income clients

1. According to data released by Central Bank of Brazil (<https://www3.bcb.gov.br/infdata/>). 2. According to data released by B3. 3. Expanded credit portfolio in mar/21 (includes guarantees provided and private securities); 4. Does not consider the public payroll loan portfolio (run-off); Source: IR banco BV, available in Results Center "Earnings Release" - <https://ri.bv.com.br/en/investor-information/results-center/>

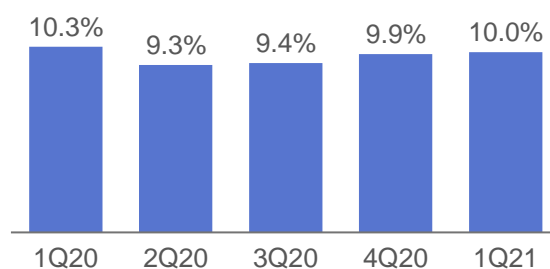
Financial Highlights

Net Income and ROE quarterly (R\$ M)

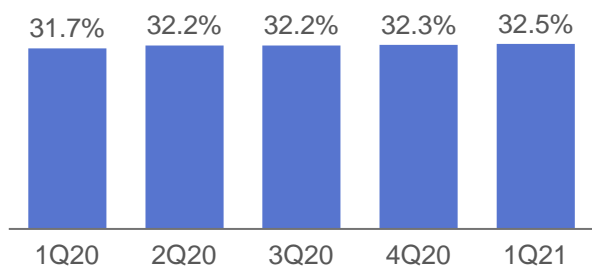


Financial Margin - NIM Clients (%)

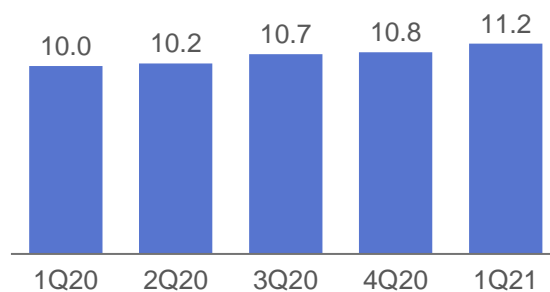
Decrease due to BV's pro-customer initiative on the pandemic context



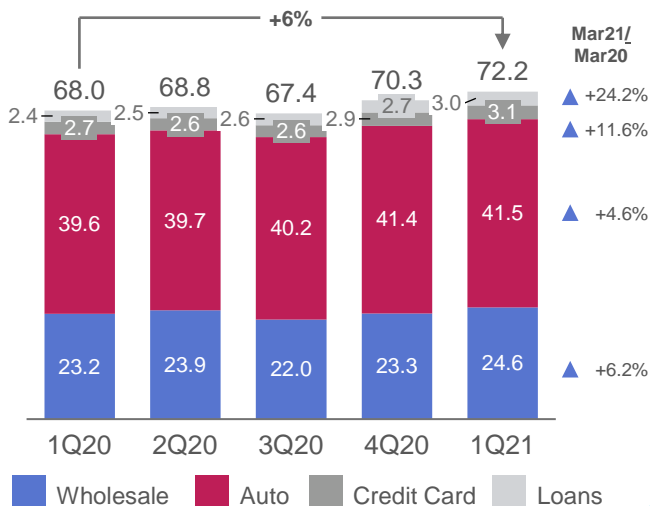
Efficiency Ratio (12 months)



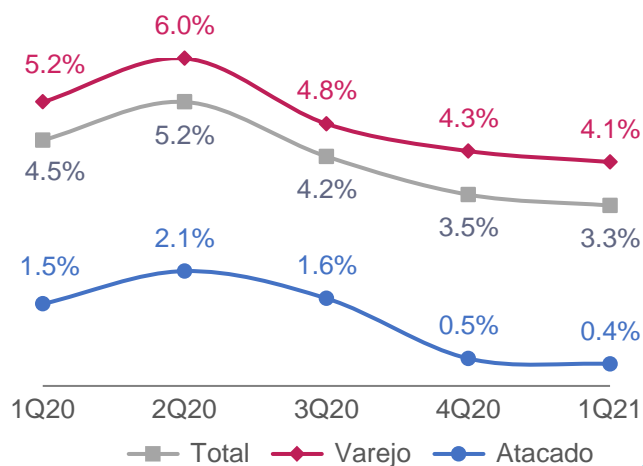
Shareholders Equity (R\$ bn)



Credit Portfolio (R\$ bn)

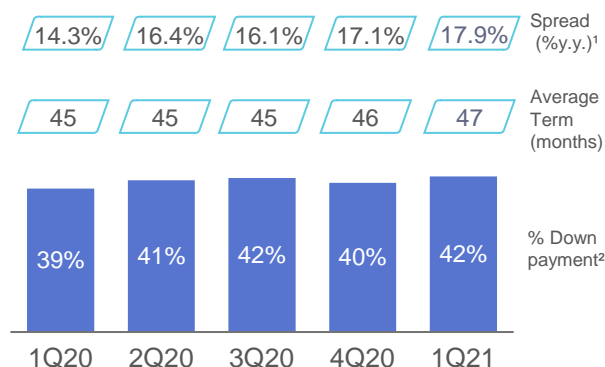


90-day NPL ratio (%)

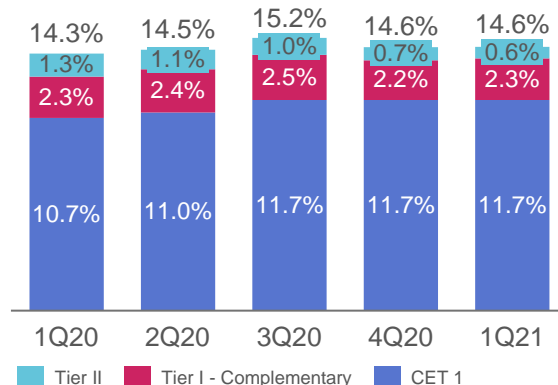


Financial Highlights

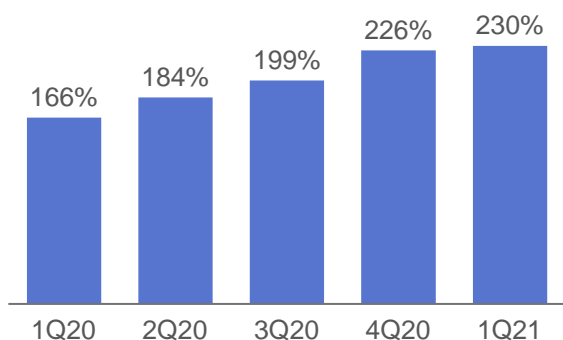
Financing Granting Standards



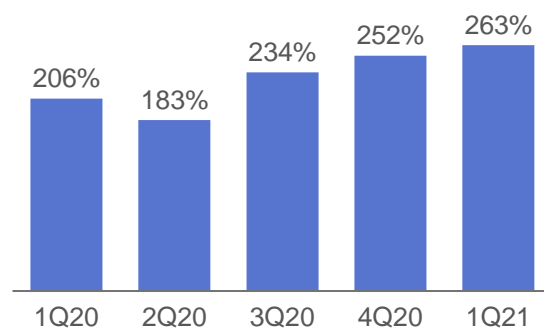
Basel Ratio (%)



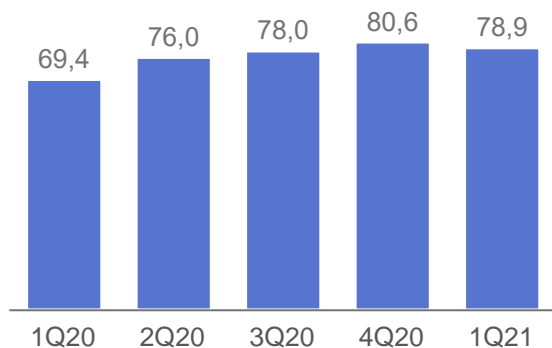
Liquidity Coverage Ratio – LCR (%)



Coverage Ratio (%)

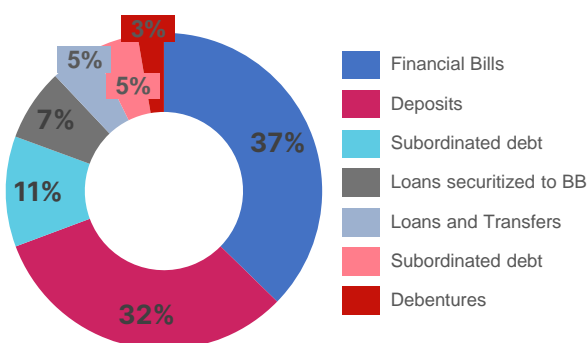


Funding (R\$ bn)



Maturity gap: 23 days
417 days (Assets) vs.
394 days (Liabilities)

Funding by instrument 1Q21




Ratings


Agencies	International	Global	Sovereign
Moody's	Aa3	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 (Environmental, Social and Governance) initiatives

Environmental


 **Compensation of CO₂ emissions from financed vehicles**
At the end of 2020, BV announced a public commitment to offset 100% of the CO₂ emissions of cars financed from 2021. In 1Q21, more than 270 thousand vehicles have already been included in the program and will have their emissions offset.


 **Carbon Free**
In partnership with **Amigo do Clima** program, in 2021 we will compensate 100% of the CO₂ emissions of the bank's operations from 2020.

 **Green Bond**
1st private Brazilian bank to issue a green bond (issued in 2020)

 **We are a signatory of:**
Global Pact (UN): we joined the Global Pact Brazil Network. The focus will be concentrating to the material SDG¹ for the bank.


Equator Principle
Since 2016, being the 5th Brazilian bank to sign the commitment

 **Renewable energy**
263% growth in the solar panel financing portfolio vs 1Q20.

 **Green bond emission**
We participated in the issuance of the bond classified as Sustainability-Linked Bonds (SLB) of the company Allonda.

PRI (Principles for Responsible Investment)
BV Asset has been signatory since 2019

Social


 **Fighting Coronavirus:**
Social mobilization campaign: we re-started the campaign with the initial donation of R\$ 500,000 and for every R\$ 1 donated, we are doubling the donation, until we reach R\$1.5 million.


2020 Campaign: in the 2020, we donated more than R\$ 32 million together to support people, hospital infrastructure, construction of vaccine factories. Over 600,000 people have been positively impacted by our initiatives.

 **Pact for sport**
We became signatories of this Pact in which large companies in Brazil get together to contribute to professional management and increase private investment in Brazilian sports.


 **Incentivized Projects**
In 2020, we supported 27 projects in the areas of Culture, Sports, Education and Health, allocating close to R\$ 12 million to projects that were implemented in early 2021.

Governance

 **New Independent board member**
In Nov / 20, Andrea Chamma was elected the first Independent board member of BV

 **Leadership goals**
As of 2021, the executive board has goals and business incentives linked to ESG initiatives.

 **New Sustainability Committee**
The new committee defines and monitors the bank's ESG objectives and strategies

 **Policies**
Credit policy that considers socio-environmental risk assessment.

1 - Sustainable Development Goals (SDGs): Economic growth, foster inclusion and improve infrastructure, reduce inequality and create initiatives to combat climate change. Source: IR banco BV, available in Results Center "Earnings Release" - <https://ri.bv.com.br/en/investor-information/results-center/>