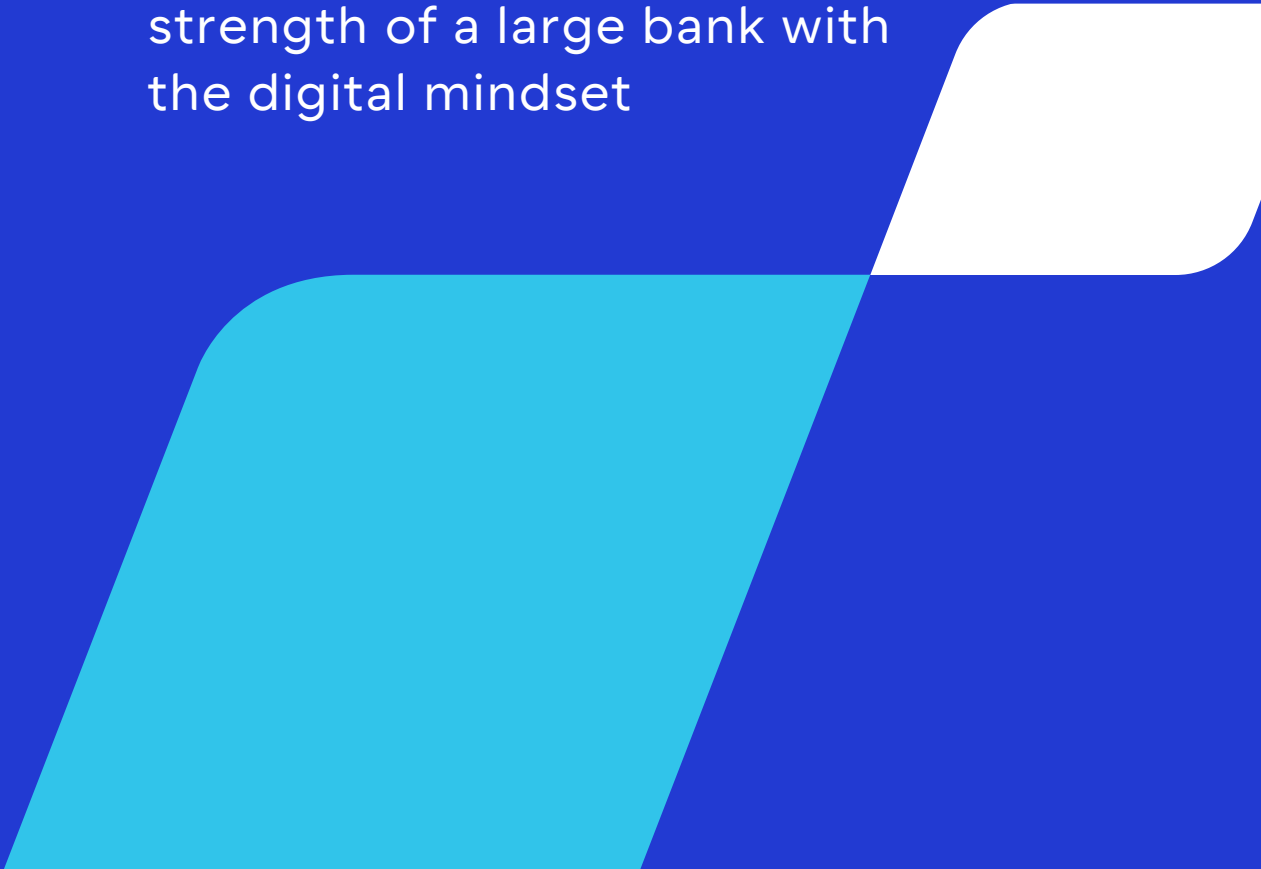


The best of  **two worlds**

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

A large graphic consisting of overlapping shapes: a light blue trapezoid on the left, a white trapezoid on the right, and a darker blue trapezoid at the bottom, all set against a solid blue background.

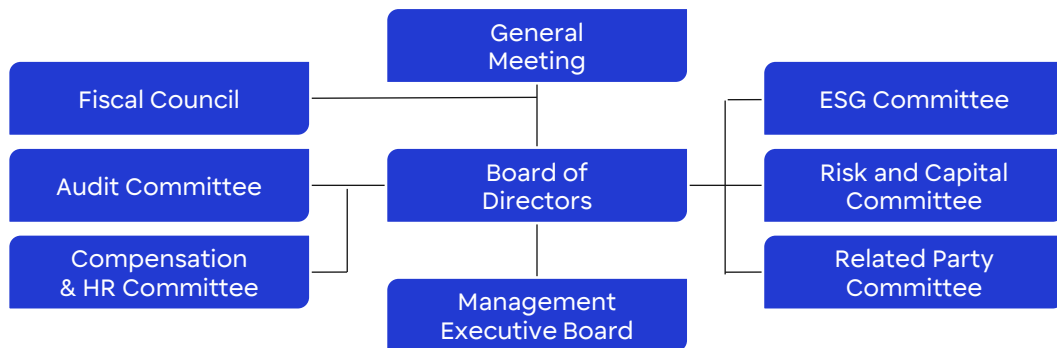
/ About **banco BV**

Banco BV is one of the largest¹ financial institutions in the country in assets and operates in the Retail and Corporate Banking segments. We have a leadership position in vehicle financing², solar panel financing and car equity loan, through BVx, our innovation ecosystem, we are one of the main partners of startups. BV bank is committed to the ESG pillars, contributing to social development and reducing environmental impact. A signatory to the UN Global Compact and the PRI, the BV bank offsets its carbon emissions and, since January 2021, neutralizes the emissions of vehicles financed by the institution, its main line of business. 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 (stable) 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/22 |

/ 4Q23 Highlights

Recurring Net Income

R\$ 302 mln vs R\$ 279 mln in 4Q22

Recurring ROE

9.4% vs 9.0% in 4Q22

Wholesale

R\$ 24.4 bn (4Q23)

▼ 2.9% vs 4Q22

Corporate Banking:

- Growing Corporate (> R\$ 300 million)
- Large Corporate (> R\$ 1.5 billion)
- Financial Institutions

Focus on diversification and profitability

Used Light Vehicles

R\$ 42.7 bn (4Q23)

▲ 14.5% vs 4Q22

- **Capillarity:** +25 thousand car dealers, digital channels
- **Efficiency:** 97% of automatic credit analyzes
- **Innovation and digital transformation:** 100% digital financing process
- **NaPista:** New intelligent vehicle platform, integrated into BV's financing offer

Leadership in financing of Used Light Vehicles

Growth

R\$ 20.4 bn (4Q23)

▼ 0.1% vs 4Q22

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

Flags: Mastercard, Visa and Elo

▼ 12.6% vs 4Q22

Solar Panel: leadership in the segment

▼ 2.9% vs 4Q22

SME: majority share in anticipation of receivables

▼ 12.7% vs 4Q22

Car Equity Loan: segment leadership

▲ 56.4% vs 4Q22

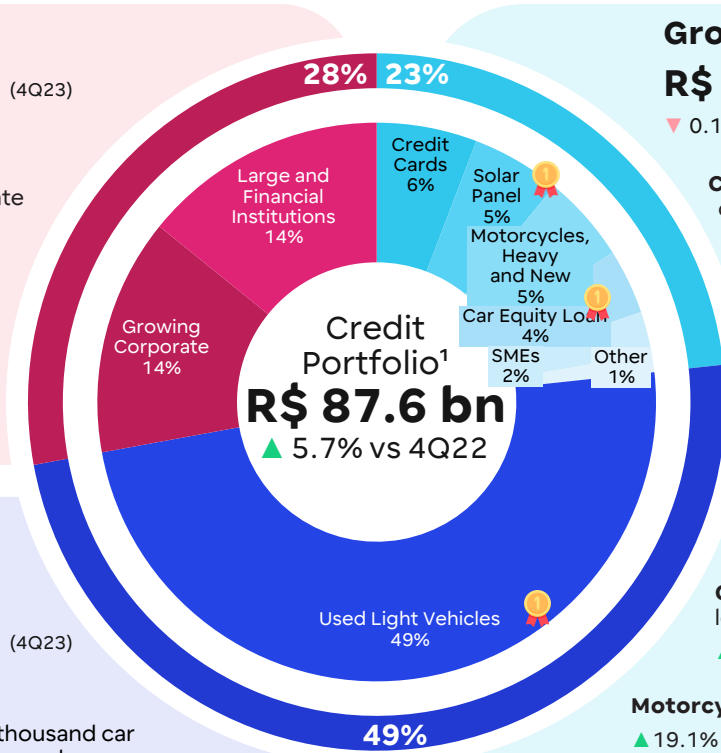
Motorcycles, Heavy and New:

▲ 19.1% vs 4Q22

Other Loans (retail): personal credit, private payroll, student loans, medical procedures, FGTS loan

BaaS Platform: R\$ 154 bn (TPV 2023)
▲ 10% vs 2022

Insurance: R\$ 1.4 bn (insurance premiums 2023)
▲ 53.5% vs 2022



NPL Ratio (90 days)

5.3% vs 5.5% in 3Q23

Liquidity Ratio (LCR²)

174% vs 176% in 3Q23

Coverage Ratio

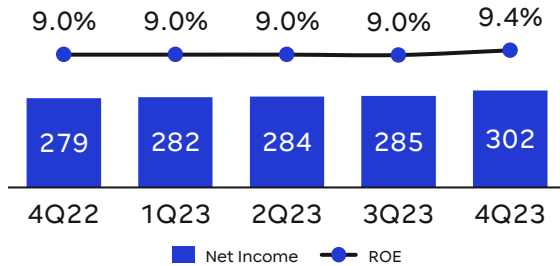
156% vs 155% in 3Q23

Basel Ratio

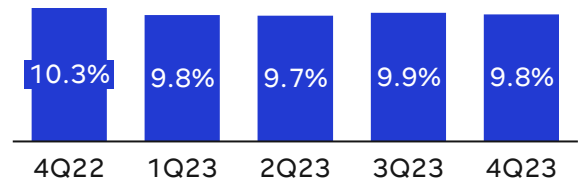
15.6% vs 15.4% no 3Q23

/ Financial Results

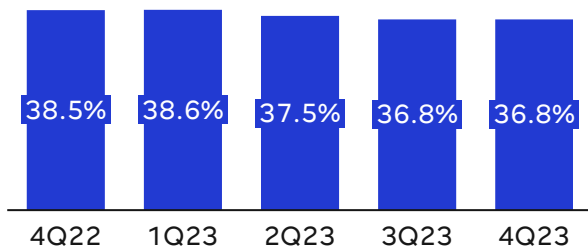
Recurring Net Income and Recurring ROE
(in R\$ million and %)



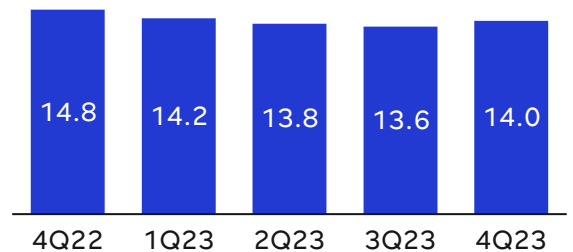
Financial Margin NIM Clients
(in %)



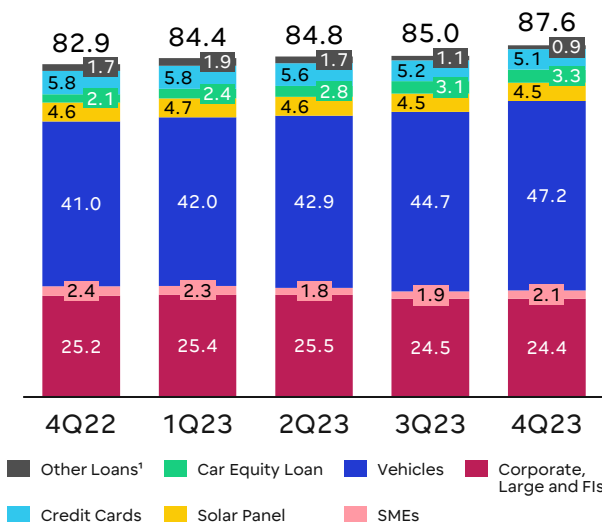
Efficiency Ratio (LTM)
(in %)



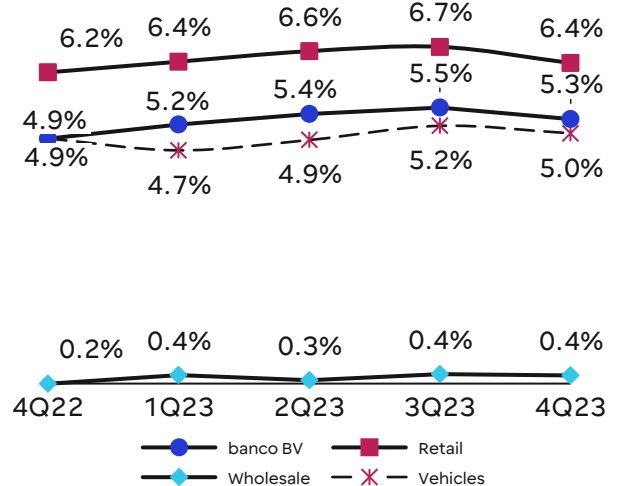
Shareholders Equity
(in R\$ billion)



Expanded Credit Portfolio
(in R\$ billion)

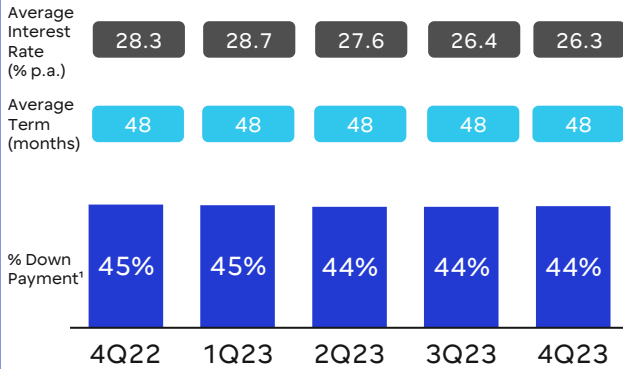


NPL - 90 Days
(in %)

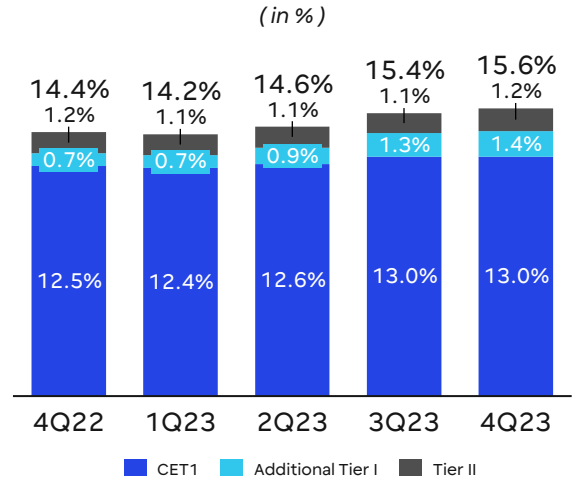


/ Financial Results

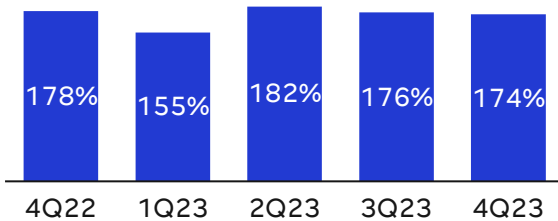
Auto Finance Origination Standards



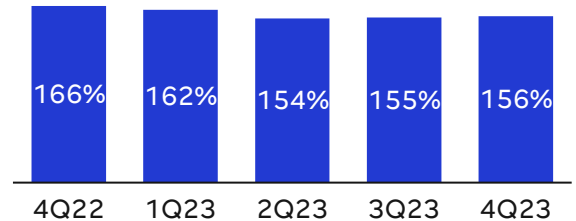
Basel Ratio



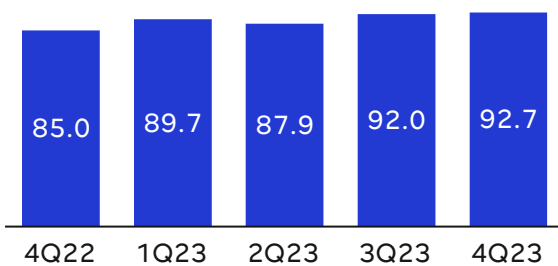
Liquidity Ratio – LCR



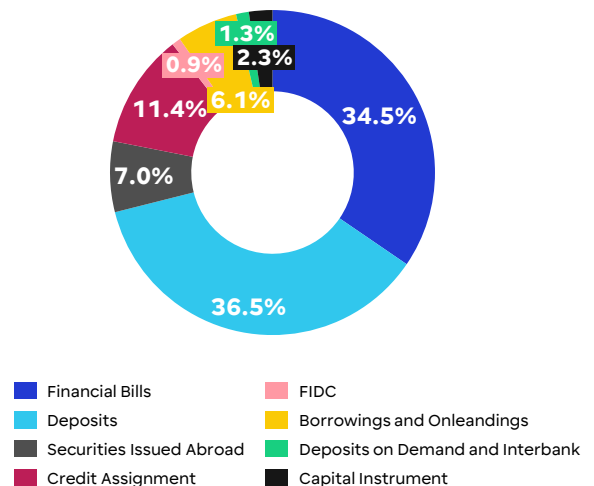
Coverage Ratio



Funding



Funding by Instrument



Maturity Gap: 72 days

406 days (assets)

335 days (liabilities)

¹ - Calculated on the informed value of the vehicle.

Source: IR banco BV, available in Results Center "Earnings Release" - <https://ri.bv.com.br/en/investor-information/results-center/>

/ Strategy

Client Centricity

Our initiatives to strengthen client centricity were essential for attracting new customers, increasing engagement and extending lifetime value (LTV), while evolving brand perception and satisfaction levels. At the end of 2023, we reached the mark of 5.0 million individual customers, the annual total payment volume (TPV) grew 22.1% over 2022, reaching R\$36.9 billion. The level of customer satisfaction, measured by NPS (Net Promoter Score), ended 2023 at levels of quality and excellence. In customer service, we ended 4Q23 with an average NPS of 78, compared to 75 in the same period in 2022. In the collection area, the average NPS was 75 in 4Q23, in line with the same period last year. Finally, the ombudsman NPS has remained in the zone of excellence in every month of 2023, ending 4Q23 at 91, compared to 89 in the same period of 2022.

5.0 million (4Q23)

Individual
Customers

R\$ 36.9 bn (2023)

Total Payment Volume
▲ 22.1% vs 2022

#2.1 (4Q23)

Cross-sell
Index

Diversification & Profitability

We are a complete bank with a diversified business portfolio and a wide range of financial products and services for individuals and companies. Our credit portfolio is segmented as follows:

- **Financing of Used Light Vehicles;** In the auto ecosystem, we offer vehicle financing through our robust commercial strength and distribution network with a presence across the country, in addition to digital channels. We have been market leaders for 11 consecutive years.
- **Wholesale;** In this segment, we operate with companies with annual revenues above R\$300 million. Our portfolio is sub-segmented into Corporate (annual revenue between R\$ 300 million and R\$ 1.5 billion), and Large Corporate (annual revenue above R\$ 1.5 billion) + Financial Institutions. In addition to credit products, we have a strong presence in the debt capital markets (DCM), foreign exchange, cash management, capital markets and M&A.
- **Growth;** Expanding the offer of solutions to our customers, we offer a variety of credit products that also contribute to the greater diversification of our business. The Growth segment is made up of: solar panel financing, credit card, motorcycles, heavy and new vehicles financing, car equity loan (EGV), small and medium-sized enterprises (SMEs) and other loans (retail).

Furthermore, we also operate in segments that have great synergy with our retail and wholesale operations, and contribute to the bank's revenue diversification:

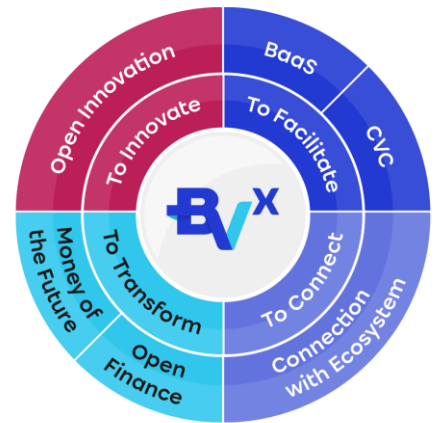
- **Banking as a Service (BaaS) Platform;** We offer banking infrastructure services, such as individual account, PIX and slip payment aimed at companies that wish to offer banking services to their customers without the complexity of becoming a bank, all through an open platform connected predominantly through API (Application programming interface).
- **Insurance;** With strong synergy with our vehicle financing business, we operate in the insurance segment as one of the largest insurance brokers in the country, in partnership with the main insurance companies in the market, offering a wide range of solutions aligned to the diverse needs of our customers. Our products include vehicle, credit life, home, dental, life and personal accident insurance, pet and funeral assistance.

/ Strategy

Innovation & Technology

BVx is a movement towards business strategy continuity, which is consolidated in BV's ecosystem of innovation and digital partnerships. Through it, we seek to enhance the attributes that are already present in our daily lives: Innovate with solutions seen from different perspectives; Connect people, products and services; Facilitate partnerships and investments; and Transform businesses focused on the financial lives of people and companies.

Our ecosystem of innovation and digital partnerships (BVx) is made up of six areas of activity: (i) Banking as a Service (BaaS); (ii) Corporate Venture Capital (CVC); (iii) Connection with the Ecosystem; (iv) Open Finance; (v) Future Money; and (vi) Open Innovation. These fronts allow BVx to achieve its objective of offering innovative solutions, facilitating connections between interested parties and helping to transform businesses, in order to improve the financial lives of people and companies.



People, Culture & ESG

For the fourth consecutive year, in 2023, we received the prestigious GPTW seal, which recognizes the best companies to work for and evaluates the essential attributes for a positive work environment. Additionally, we have been certified with the GPTW seal for our exemplary practices in gender equity and ethnic-racial diversity. We are also proud to win third place in the GPTW Financial Institutions 2023 ranking, in the large banks category. In the e-NPS assessment, in which employees assess whether the company is a good place to work, we achieved an index of 88, with a general favorability index of 87% among our employees, while the average for noncertified companies in 2022 was 65%. These achievements reflect our commitment to being a reference in the sector and offering an exceptional work environment.

GPTW

2023

87

General Favorability

88

e-NPS



To strengthen our aspirational and sustainable commitment, in May 2021 we launched our "2030 Commitments for a lighter future". In it, we assume 5 public goals with the aim of getting closer to the UN Sustainable Development Goals and which are in line with the Global Compact, of which we are signatories. Below, we present the partial achievement of commitments by the end of 2023:

| Neutralize our Environmental Impact | Accelerate Social Inclusion | Mobilize Resources for Sustainable Business |
|--|--|---|
| <p>1. To carry out 100% of CO₂ compensation for our main business, used vehicle financing</p> <p>Since the beginning of the program, 100% of the fleet financed by BV has had its CO₂ emissions offset (equivalent to more than 3.9 million tons of CO₂ since 2021)</p> <p>2. Offset 100% of BV's direct greenhouse gas (GHG¹) emissions:</p> <p>In 2023, we offset 100%, or 3.3 thousand tons of GHG¹ related to our emissions in 2022</p> | <p>3. Reach 50% of leadership positions held by people who identify as female:</p> <p>We are already 40% women in leadership positions and 46% women in general</p> <p>4. Reach the participation of 35% of black people in BV's workforce:</p> <p>We reached already 25% by the end of 2023</p> | <p>5. Financing and distributing R\$ 80 billion in the capital market for ESG businesses:</p> <p>We reached R\$ 22.0 billion financed and distributed for ESG businesses since 2021</p> |