



Notice to the Market

BV announces the acquisition of Just, the first 100% online loan platform

BV, the fifth largest Brazilian private bank in terms of assets, announces the acquisition of Just, the first 100% online personal loan platform in Brazil, created in 2016 by Guiabolso - a financial management and product curation app with 6 million users. Just was born to make it easier for clients to access customized personal loan options.

The acquisition of the platform, which brings an agile and digital experience to **BV's** business, is an initiative of **BV^x**, **BV's** innovation business unit, which creates value through connection with the startup ecosystem, co-creation, proprietary development and investments in partners.

“Thanks to its digital platform and user knowledge that complement our business, Just's operation will enhance our credit assessment and lending expertise, in addition to increasing the robustness of the platform's balance sheet. The goal is to expand **BV's** credit solutions and improve operations, with a client-centered strategy,” says Guilherme Horn, Director of Digital Strategy and Innovation at **BV**.

Strongly committed to fighting high market interest rates, Just has managed to change the reality of credit availability in the country. According to information from Just, more than 65,000 loans have already been taken out on the platform, originating around R\$500 million in credit operations.

On the platform, loan applications are completed online in a few minutes. Faster credit and more affordable interest rates are made possible by an innovative bank account connection technology that allows for a more complete credit analysis (authorized by consumers), a service that will continue to be provided to Just by Guiabolso.

“Just is a successful case in the personal loan sector. In just a few years, it has managed to prove to the market that it is possible to offer 100% digital, customized credit at fairer rates. We are pleased that our technology and data expertise enable partners to offer better products to end consumers,” says Thiago Alvarez, CEO of Guiabolso, noting that the deal reinforces the company's focus on being a curator of financial products of partner companies and broadening the intelligent data analysis front. Guiabolso continues as a partner of **BV**, originating credit lines for Just and the bank itself on its platform.

With Just, **BV** intends to use the platform to develop and offer other digital credit products, using analytical intelligence to offer the financial solution best suited to the needs of each customer.

São Paulo, December 19, 2019.

Investor Relations