



voiter

Partnerships propel businesses

Institutional Presentation
December 2022 - Results

History



1967

Foundation of the broker "Corretora Inter" (today Inter).
 The first problems in the credit portfolio begins.

2013

Purchase of Guide
 Purchase of Banco Intercoop.

The first problems in the credit portfolio begins.

1991

Foundation of Banco Indusval.

2017

Creation of SmartBank (today LetsBank) as a digital bank focused on the BaaS.
 The negative results coming from Strong credit losses continues.

2007

Banco Indusval IPO.

2018

Sale of Guide control to Fosun.
 Consecutive negative results lead to negative BIS at the end of 2018 and non-Compliance with the regulator.

2019

Roberto de Rezende Barbosa makes a capital injection of R\$ 250 MM and becomes the controlling shareholder.

The bank has a new management, a new executive management and the development of a new business plan begins.

Issuance of Subordinated Debt 100% subscribed by the controlling shareholder in the amount of R\$ 56 MM

2020

Change of name to Voiter

Deployment of a new business model.

Closing of Capital and payment to NK 031 holding.

Capitalization of the controlling shareholder of a total amount of R\$ 150 MM.

1st Voiter Positive Operational Result under new management, by the end of 2020

2021

New capital injections of the controlling shareholder along the year totaling more than R\$ 300 MM.

Deconsolidation of Letsbank in Jul.21, date from which Lets expenses are not longer charged by Voiter.

Expressive recovery of the bank's results, almost reaching its break-even in its combined activities.

2022

Development of the structures and teams, preparing to progress and scale the business model implemented in 2020.

Voiter no longer share its equity with Letsbank, and both now have separated Prudential Conglomerates.

Capital injections in the amount of R\$ 125 MM from the controlling shareholder, as agreed with the regulator in June, 2022.

Strategy

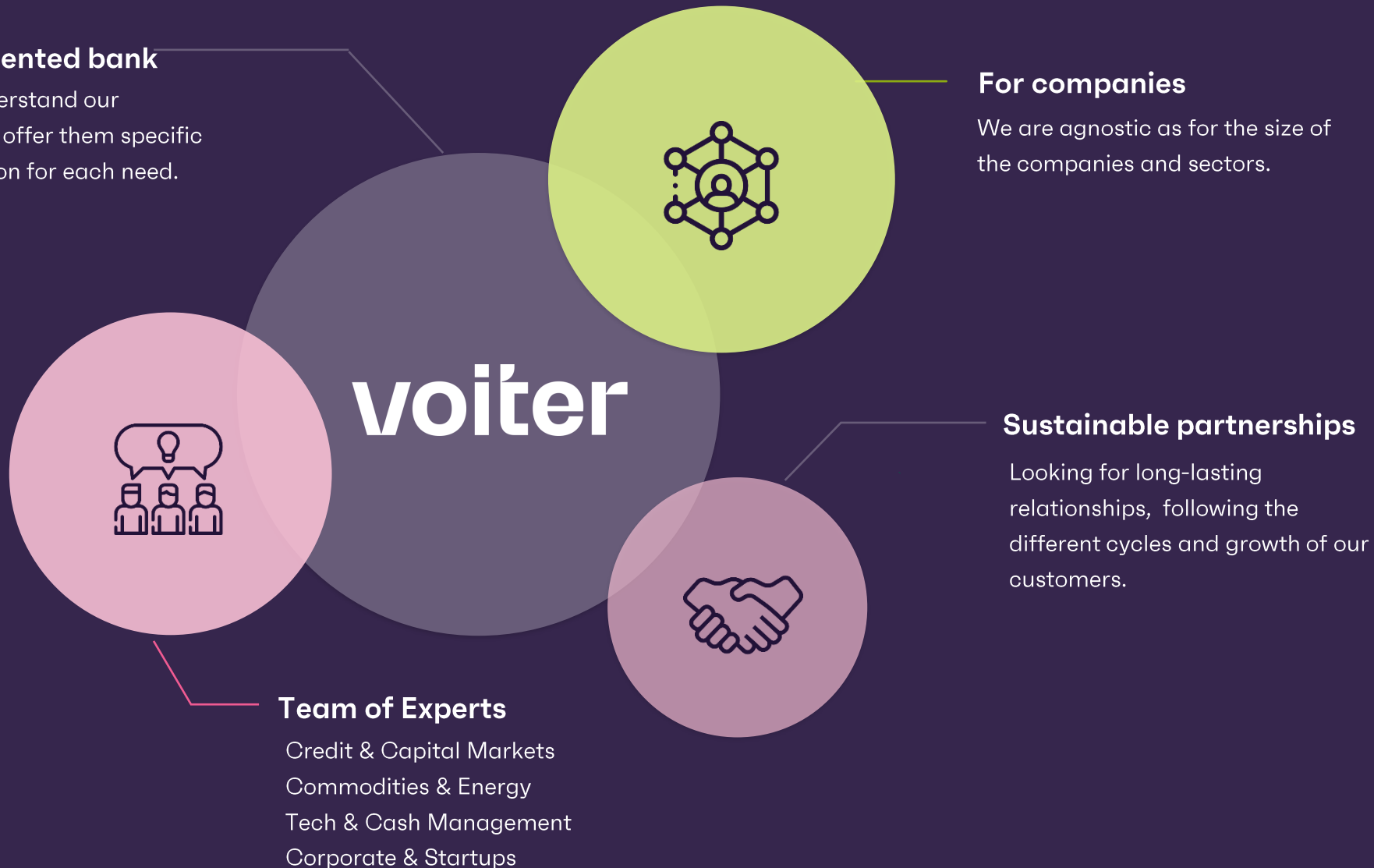


Business oriented bank

We deeply understand our customers and offer them specific financial solution for each need.

For companies

We are agnostic as for the size of the companies and sectors.



voiter



Team of Experts

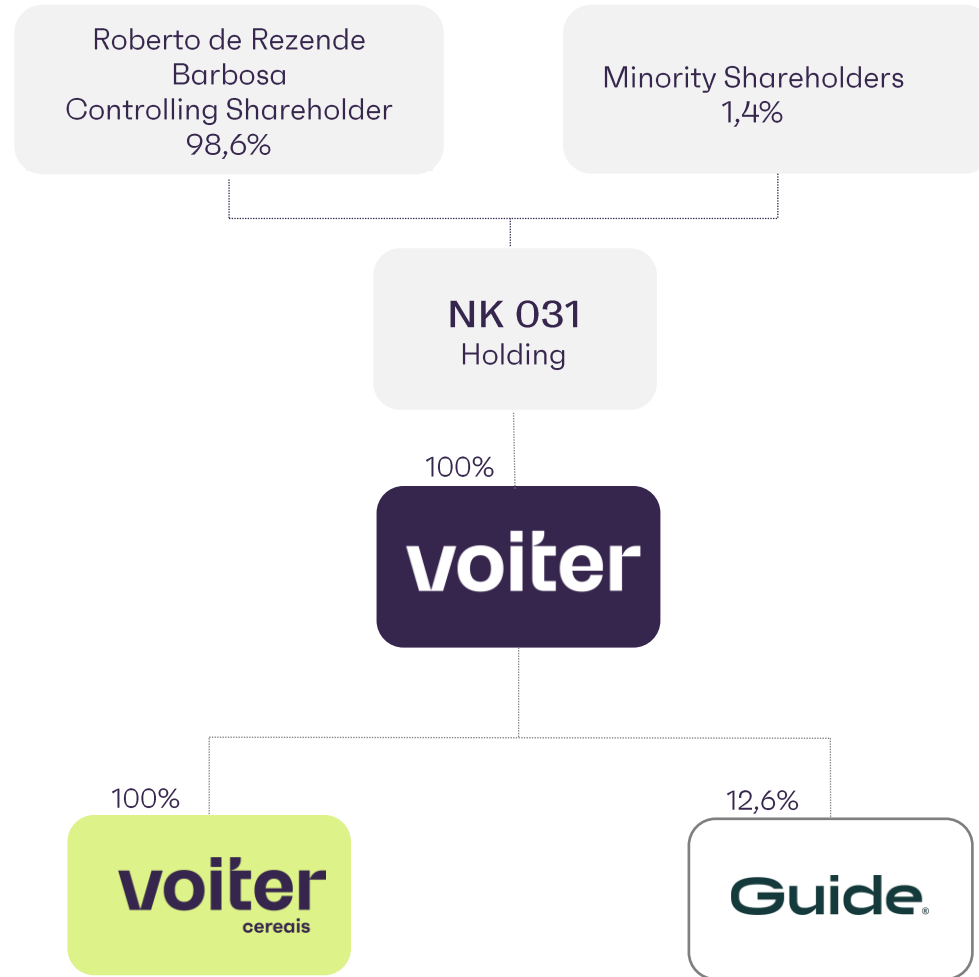
- Credit & Capital Markets
- Commodities & Energy
- Tech & Cash Management
- Corporate & Startups

Sustainable partnerships

Looking for long-lasting relationships, following the different cycles and growth of our customers.



Current Shareholding Structure



Somos 227 Voiters

and together, we propel businesses.

voiter

Roberto Rezende Barbosa
Chairman of the Board of Directors
Voiter's Controlling Shareholder



Mauro Meinberg
CEO
+ 25 years of experience



Renata Leme
CFO
+ 20 years of experience



Carlos Tyba
Commercial
+ 25 years of experience



Leandro Ferezini
Structured Transactions
+ 20 years of experience



Our drive

We are providers of financial Solutions for several segments.



Agribusiness



Structured Finance



Corporate



Tech



Our Solutions come from the combination of our several products



Credit



Capital Markets



Foreign Exchange,
Derivatives &
Commodities



Our Financial Results

December 2022

Highlights – December 2022

R\$ 4.6
billion
Total Assets
US\$ 881 million

11.3%
BIS Ratio

53th
Position
in the Brazilian Central Bank Foreign
Exchange ranking

R\$ 1.8
billion
Total Credit Portfolio
US\$ 345 million

R\$ 438
million
Stockholder's Equity *
US\$ 78 million

US\$ 1,8
billion
Foreign Exchange Transactions Volume in
the year of 2022 **

R\$ 3.3
billion
Total Funding
US\$ 632 million

R\$ 125
million
Capital increases made by the Controlling Shareholder, as
part of the capital plan for 2022, of a total amount of up to
R\$ 195 MM (US\$ 39 MM)
US\$ 24 million

0.03%
NPL above 90 days

* Source: Banco Central do Brasil Ranking - December 2022

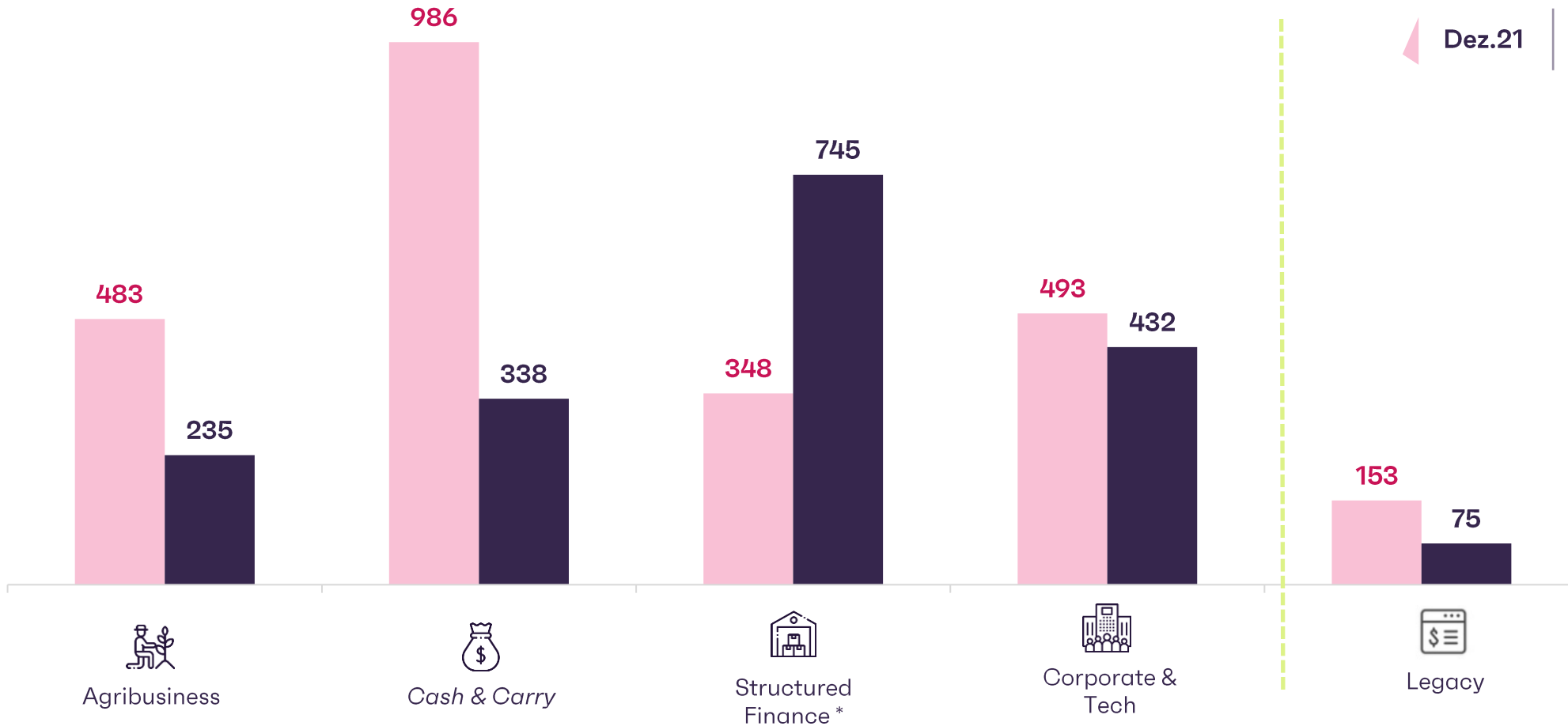
Credit Portfolio

Adequacy of the portfolio to the bank's BIS, promoting more operations with portfolios of diversified assets and in the corporate segment, operating with more guarantees. In both cases aiming a lower capital consumption.



R\$ MM

◀ Dez.21 | ▶ Dez.22

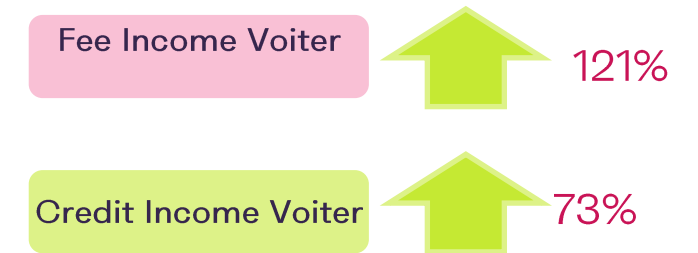
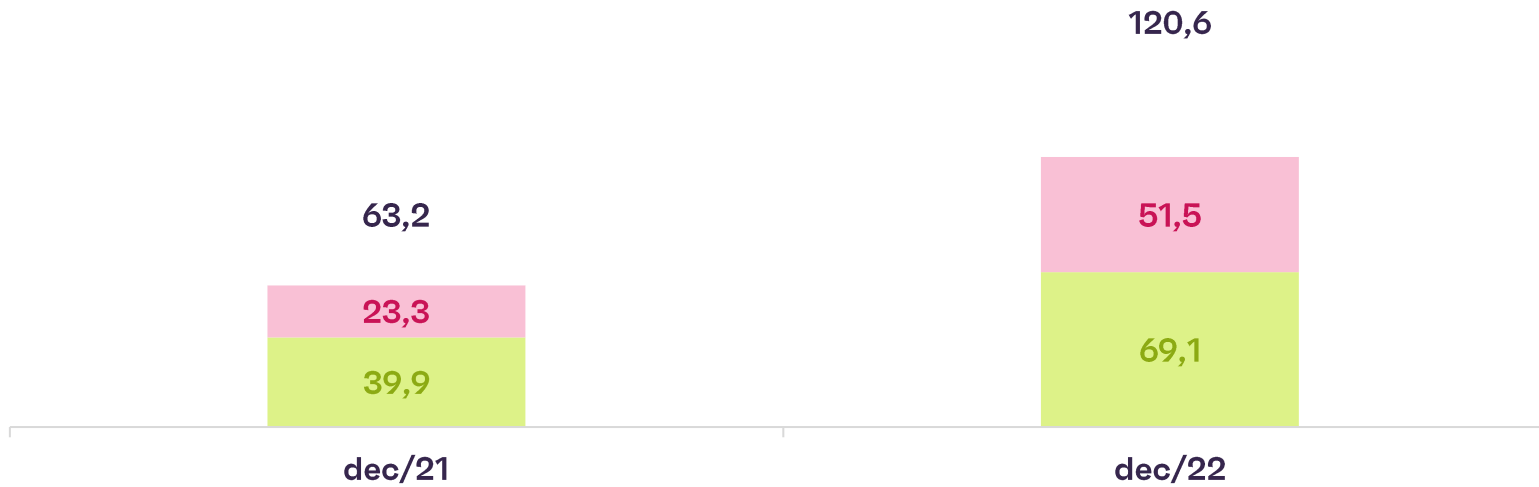


* Diversified asset portfolio



Financial Intermediation Income - Voiter

Voiter's results are 91% higher YoY.



Average spreads in 2022

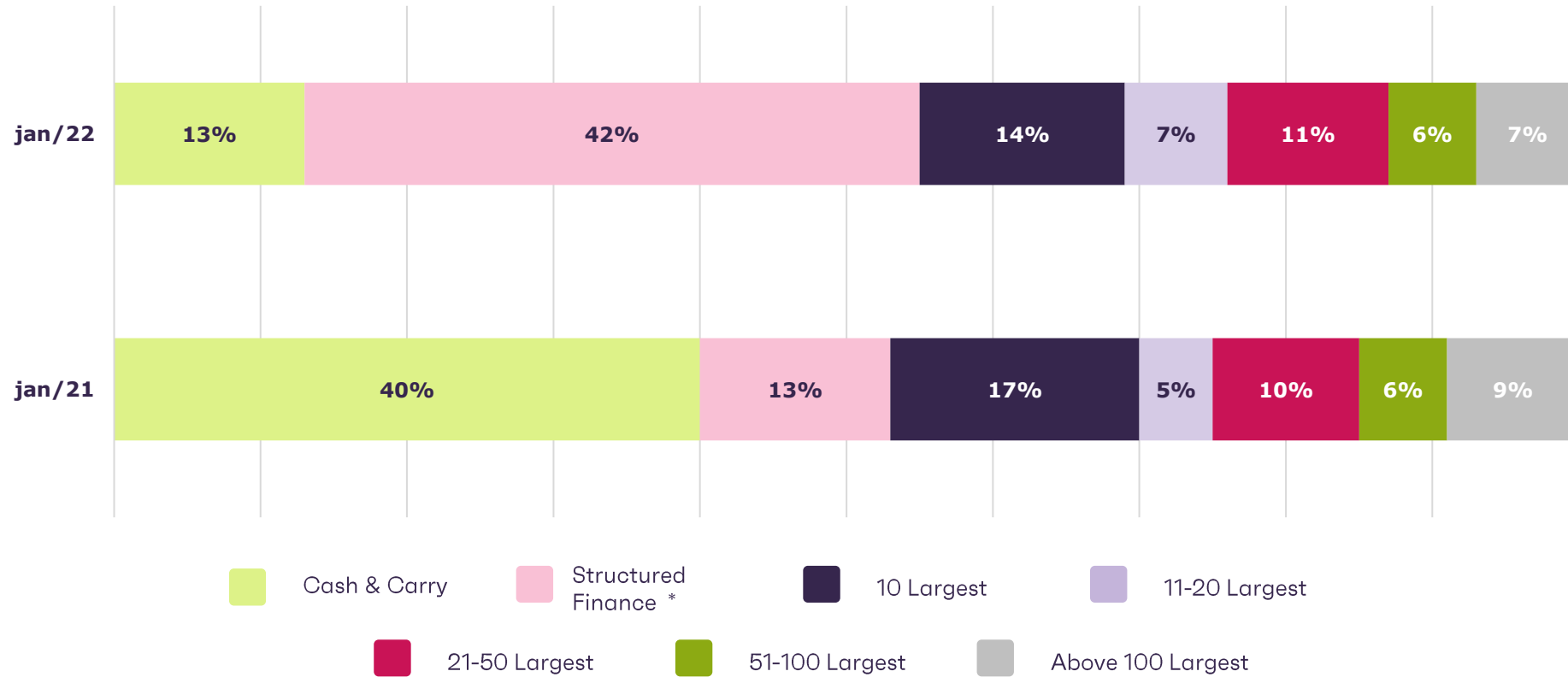
Credit spread: 4.5%

Spread over RWA: 7.4%



Concentration of the Credit Portfolio

Exchange of participation between Cash & Carry and Structured Finance, without compromising diversification



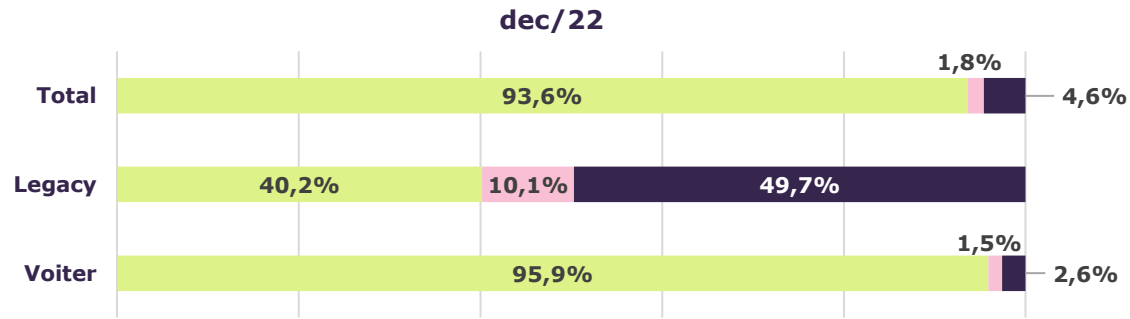
* Diversified portfolio



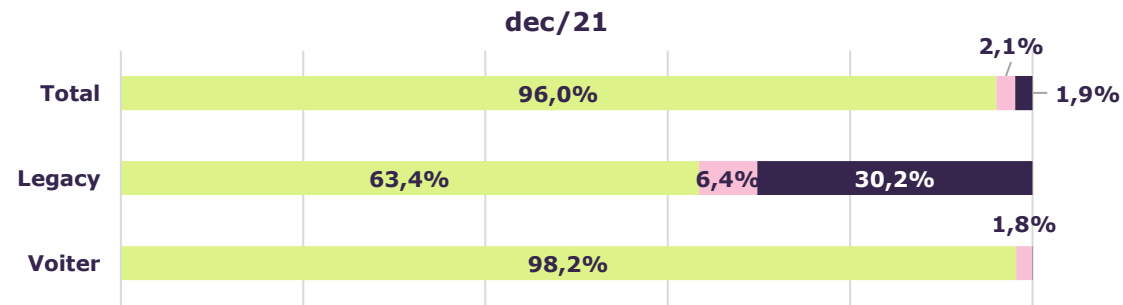
Credit Quality

Quality of Voiter Credit Portfolio remains stable YoY, and coverage level has improved

Rating Concentration – Credit Portfolio



NPL above 90 days



Coverage Ratio

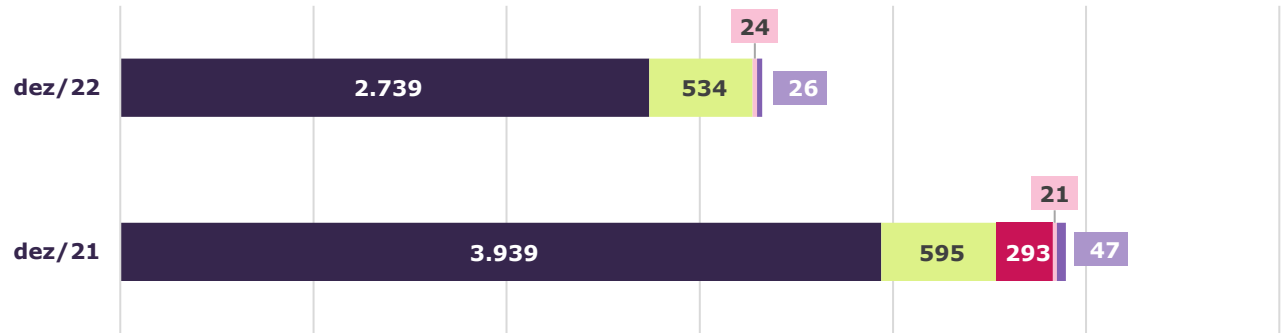


AA-B C D-H

Funding

Products

Reduction of Agricultural bills issuance due to the seasonality of the agri portfolio.

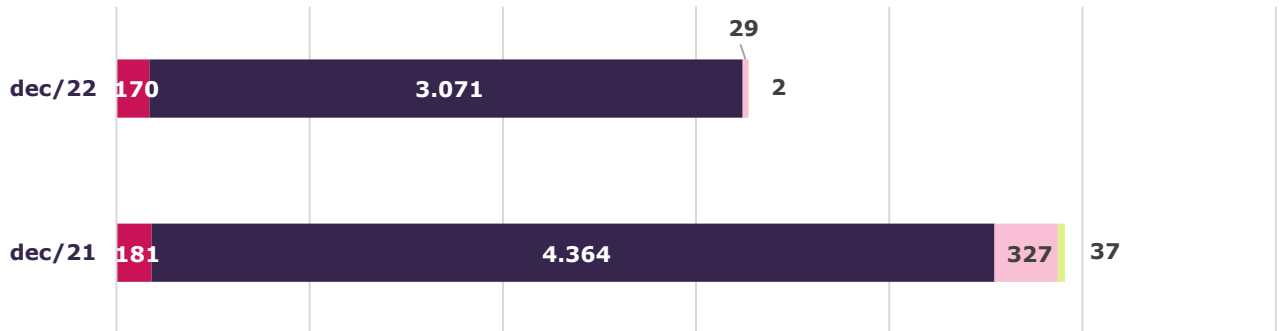


- Certificate of Deposits (CDB)
- Agricultural Bill (LCA) & Real State Bills (LCI)
- DPGE - Deposits with FGC* Guarantee
- Interbank Deposits (CDI)
- Demand Deposits & On-lending

* FGC – *Fundo Garantidor de Crédito* is the Brazilian equivalent of the American FDIC. DPGE is a fixed income product

Investor Profile (it does not consider Demand Deposits & On-lending)

We discontinued direct services to individuals, which are only offered via third parties



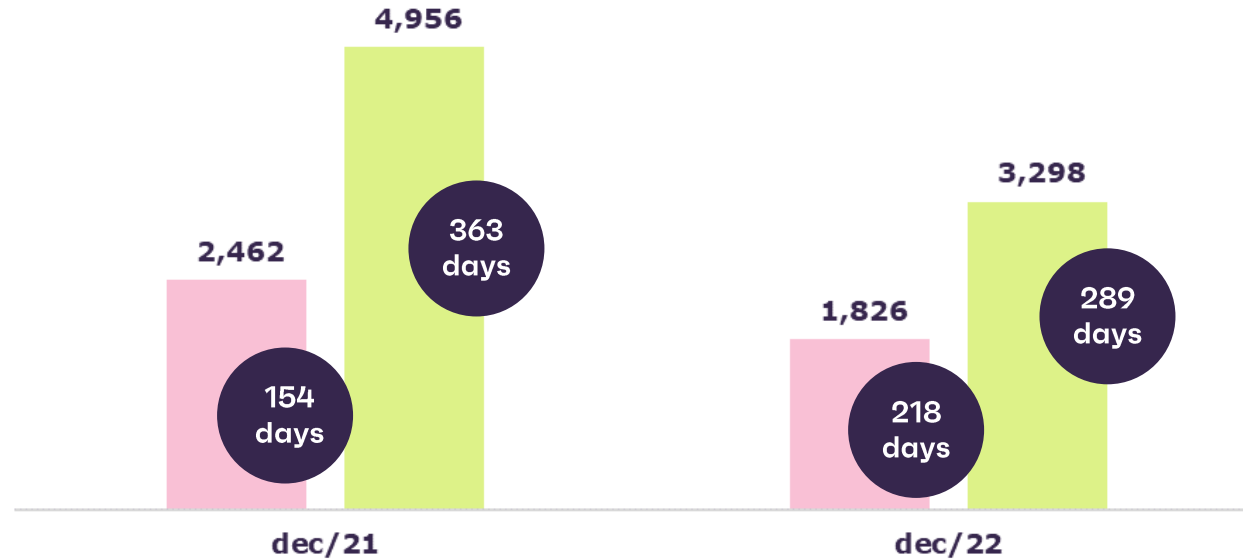
- Corporates
- Brokerage houses **
- Institutional Investors
- Individuals

** Over 80,000 investors (Individuals and Corporates); and over 40 counterparties distributing Voiter's fixed income products



Assets & Liabilities Management

Decrease in the portfolio led to a reduction in funding, but still maintaining a positive gap in tenors and amounts, providing support for our business developments.



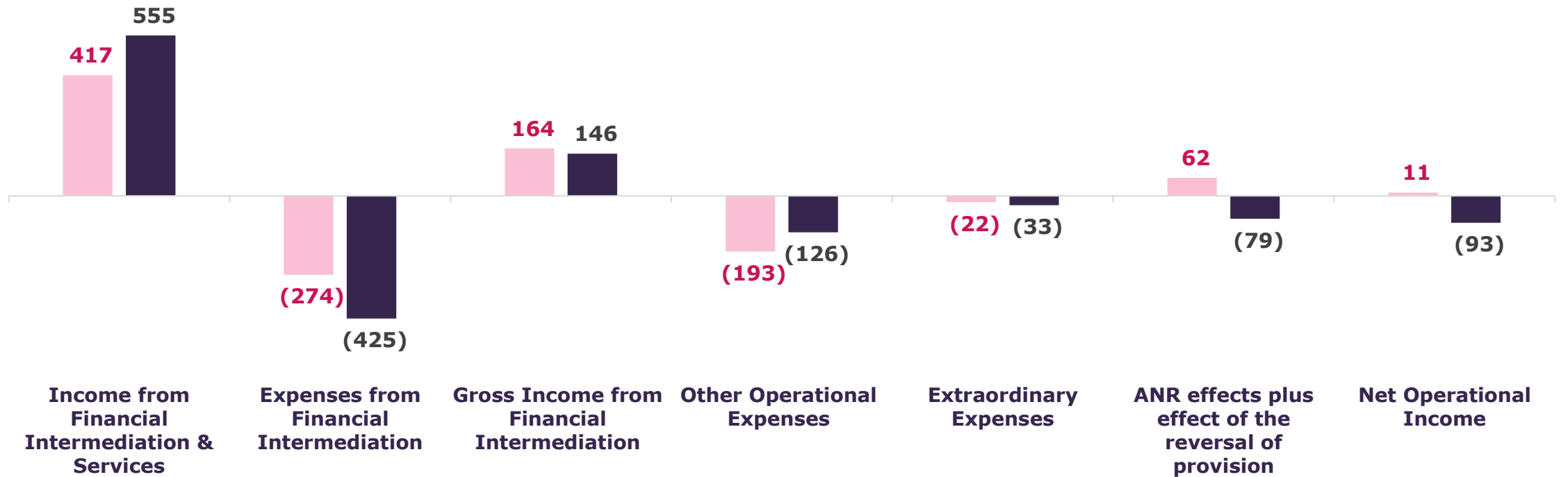
Results

Voiter has kept the trend of income diversification, but the results were still impacted by extraordinary effects and carrying of non-interest-bearing assets (ANRs).



R\$ MM

◀ Dec.21 | ▶ Dec.22



Results disregarding extraordinary effects and ANRs Expenses

Positive operational result, proving that the core business is bringing value to Voiter's operation.

R\$ MM

Dec.21 | Dec.22





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Thank you!