

**BANCO DAYCOVAL S.A.**  
Publicly-held Company  
CNPJ/MF n.º 62.232.889/0001-90  
NIRE 35.300.524.110

## **NOTICE TO THE MARKET**

### **IFC mobilizes four banks to finance Banco Daycoval and support female entrepreneurship and smaller businesses in Brazil**

**São Paulo, Brazil, October 13, 2021** — IFC, a member of the World Bank Group, is leading a new tranche of financing to strength and expand Banco Daycoval's credit portfolio. Focused on female entrepreneurship and small and medium-sized enterprises (SMEs), mainly from underserved areas of Brazil, Banco Daycoval, one of the leading mid-sized Brazilian banks in the business credit market, will have access to an additional \$151 million loan.

This second tranche will complement the initial line of \$384 million, signed in April. The financing package consisted of \$130 million from IFC's own-account and \$254 million syndicated from a group of ten investors. For the second line, IFC added four new investors, being banks, a financial services company, and a fund: BNP Paribas, Sumitomo Mitsui Banking Corporation, Cargill Financial Services International, Inc, and BlueOrchard Microfinance. This tranche marks Cargill's and BlueOrchard's first participation in IFC's syndicated loan program in Brazil.

Over the past 14 years, IFC and Daycoval have signed ten projects together, which include long-term financing, trade lines and an equity investment. "Daycoval has a relevant history of more than a decade in operations with a social angle. This history and the capacity for capillary allocation of resources, from the north to the south of the country and within the precepts defined by IFC, are recognized through an increasing participation of investors in our transactions. This new operation highlights Daycoval's strong focus on ESG initiatives", says **Paulo Saba, Treasury Director at Banco Daycoval.**

"IFC is playing its role in helping to attract new players to the Brazilian market. In this new tranche, we are assisting Banco Daycoval to broaden its relationship base, and, at the same time, we are also showing the potential of the Brazilian market for international investors" says **Carlos Leiria Pinto, IFC's Country Manager in Brazil.**

"With this mobilization structure, IFC will support Banco Daycoval in expanding international capital markets for longer-term financing. Improving access to credit for female entrepreneurs and supporting small and medium-sized enterprises were two important factors that attracted the interest of these investors," says **Sekou Calliste, IFC's Syndications Officer for Latin America and the Caribbean.**

With the new tranche, IFC reinforces its strategic priority in Brazil, focused on creating and preserving jobs, supporting entrepreneurship in underserved regions, and mobilizing private capital to minimize the impacts of the COVID-19 pandemic. By focusing on the SMEs segment, including women-owned businesses, IFC aims to help close the existing financing gap for these two segments.

This project is part of IFC's Banking on Women Program, which supports partners and financial institutions in offering sustainable solutions to women-owned businesses. The initiative has mobilized investments and provided advisory expertise to 165 projects in 63 countries. As of June 2021, the program had a cumulative committed investment portfolio superior to \$3 billion. As part of the program, Banco Daycoval will have access to events, training and a network of professionals who will help the bank strengthen its products and services tailored to women.

### **About Banco Daycoval**

Banco Daycoval is a financial institution over 50 years in the market specialized in lending to companies and to individuals in the retail segment (payroll and auto loans), foreign currency exchange operations (trade finance and remittance), asset and investment management. Its recognition throughout the country comes from its conservative management profile and its seriousness and competence in business. Banco Daycoval ended the first half of 2021 with a Net Income of R\$ 733.3 million, with a Shareholders' Equity of R\$ 5.2 billion and Return on Average Equity (ROAE) of 30.5%. The Expanded Loan Portfolio closed the semester at R\$ 40 billion, with Total Assets of R\$ 53.6 billion. Headquartered in São Paulo (capital), the Bank has 2.841 employees distributed among the headquarters, 46 branches across the country and more than 200 service points.

### **About IFC**

IFC—a member of the World Bank Group—is the largest global development institution focused on the private sector in emerging markets. We work in more than 100 countries, using our capital, expertise, and influence to create markets and opportunities in developing countries. In fiscal year 2021, IFC committed a record \$31.5 billion to private companies and financial institutions in developing countries, leveraging the power of the private sector to end extreme poverty and boost shared prosperity as economies grapple with the impacts of the COVID-19 pandemic. For more information, visit [www.ifc.org](http://www.ifc.org).

**Ricardo Gelbaum**

**Investor Relations Officer**

### **Investor Relations**

Phone.: (55 11) 3138-1025

ri@daycoval.com.br

www.daycoval.com.br/ri