

**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**

### **Daycoval obtains US\$300 million from IDB Invest to support women entrepreneurs and SMEs in Brazil**

**São Paulo, December 16, 2021** - Under the coordination of IDB Invest, we announce the conclusion of the US\$300 million syndication process with the participation of 13 lenders, for two years. These funds strengthen Daycoval's position in socially focused allocations, particularly for women's entrepreneurship and small and medium-sized enterprises (SMEs), and mainly in disadvantaged regions in Brazil.

Under the agreement signed with IDB Invest in December 2019, with the direct participation of that entity in an amount of US\$150 million (A Loan) for 4 years and a syndicated tranche of approximately US\$278 million (B Loan) for 2 years, maturing in December 2021, this new transaction in the amount of US\$300 million will maintain the total transaction at approximately US\$450 million until final maturity in December 2024, thus maximizing the use of the funds under the same agreement.

*"With the support of IDB Invest, we will be able to further progress our lending programs to smaller clients and for women's entrepreneurship," says Daycoval's Investor Relations Officer, Ricardo Gelbaum. "For the Bank, diversified funding leads to the diversification of the asset portfolio, without giving up conservatism in risk taking."*

The lenders participating in this transaction are Itaú BBA International Plc, Banco Santander S.A., Banco Latinoamericano de Comércio Exterior S.A., Industrial and Commercial Bank of China Limited, Blue Orchard Microfinance Fund, Cargill Financial Services International, Inc., Wells Fargo Bank, N.A., Commerzbank AG, Standard Chartered Bank, Banco de Occidente (Panamá) S.A., BHD International Bank S.A., Bradesco BAC Florida Bank and Caixabank, S.A.

IDB Invest will provide advisory services to Daycoval to improve its gender equality and diversity inclusion programs. In addition, IDB Invest will guide Daycoval in identifying opportunities in their recruitment and talent development, as well as in their purchasing and procurement processes.

This deal is expected to contribute to four United Nations Sustainable Development Goals (SDGs): Gender Equality (SDG 5), Decent Work and Economic Development (SDG 8), Industry, Innovation and Infrastructure (SDG 9) and Reduced inequalities (SDG 10).

**Ricardo Gelbaum**

**Investor Relations Officer**

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