



BancoDaycoval

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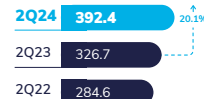
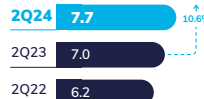
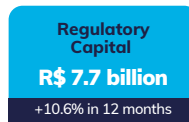
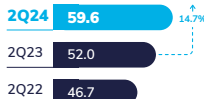
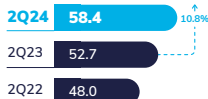
Fact Sheet 2Q24
Investor Relations



Profile

Banco Daycoval is a financial institution with 55 years of experience, specialized in credit and services for companies, with a significant presence in retail through operations in payroll loans, vehicle financing, foreign exchange, and investments.

Highlights 2Q24



• Beginning of activities in Brazil
Daycoval DTVM



• Beginning of the Payroll Loan
• Start of Daycoval Asset



• OPA
• Launch of Dayconnect



• 55 years of history
• 50 branches throughout Brazil
• Proparco funding focused on SMEs and sustainable projects



1968



1995

• Beginning of Companies Portfolio
• 1st branch outside São Paulo (Campinas -SP)

1997-04



2005-07

• IPO
• New headquarters (Head Office - Paulista)
• Auto Financing

2015



2020

• Start of DCM operations
• Fundraising with IFC focused on women-led companies and underserved regions

2023



1H24

• Beginning of Private Credit Fixed Income department.
• Launch of Global Account (MasterCard)

Fact Sheet 2Q24

Investor Relations

	MOODY'S	FitchRatings	S&P Global
National Scale Long term	AA.br	AA(bra)	brAA+
Global Scale Long term	Ba2	BB-	BB-

Moody's: positive perspective

FitchRatings e S&P Global: stable perspective

Main messages



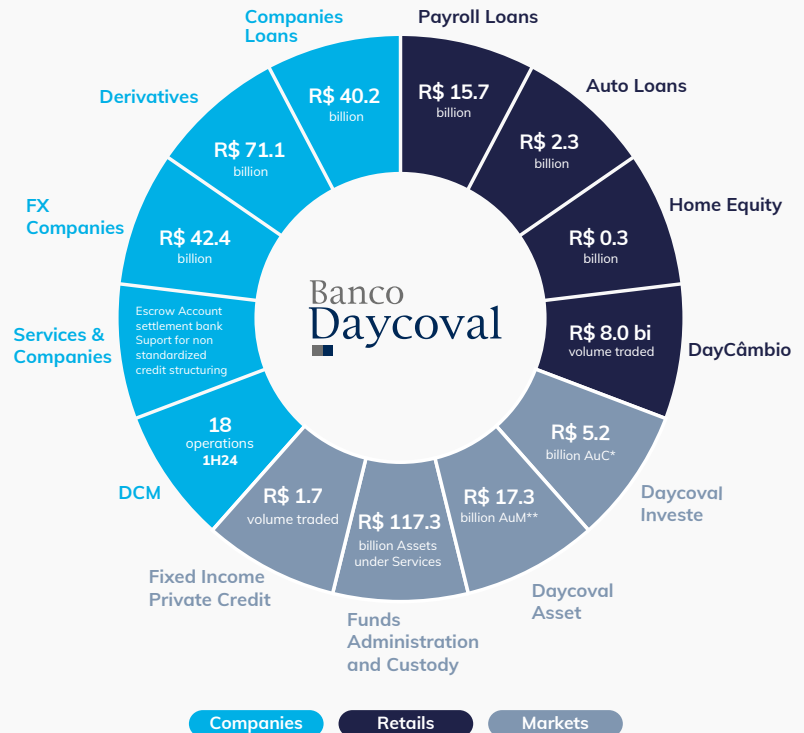
Profitability with conservatism fosters sustainable growth and solidity.



Expansion of products and services based on diversification, opportunity, and maintaining long-term relationships with clients.



Use of technology providing efficiency and agility in full customer service.



*Asset under Custody

**Asset under Management

Main figures



Total
Assets

R\$ 80.1
billion

▲ 10.1% in 12 months



Expanded
Loan Portfolio

R\$ 58.4
billion

▲ 10.8% in 12 months



Regulatory
Capital

R\$ 7.7
billion

▲ 10.6% in 12 months



Total
Funding

R\$ 59.6
billion

▲ 14.7% in 12 months



Recurring Net
Income

R\$ 392.4
million

▲ 20.1% in 12 months



Recurring
ROAE

23.8%

▲ 1.8 p.p. in 12 months



BIS
Ratio III

13.8%

▼ 0.4 p.p. in 12 months



NPL over
90 days

1.9%

▼ 0.2 p.p. in 12 months



Employees

3,692



Sales force
(People)

673



FX
Branches

161



IFP
Branches

57

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