

Fact Sheet

3Q24

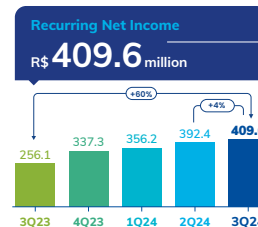
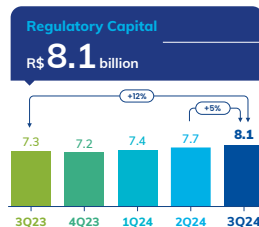
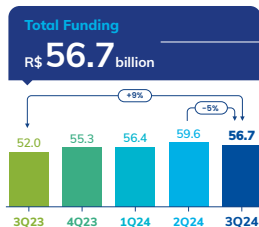
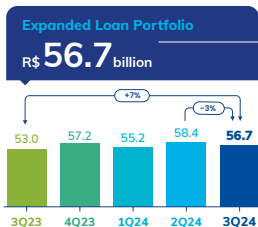
Investor Relations

BancoDaycoval

Profile

Banco Daycoval is a financial institution with **56 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
3Q24



• Beginning of activities in Brazil Daycoval DTVM

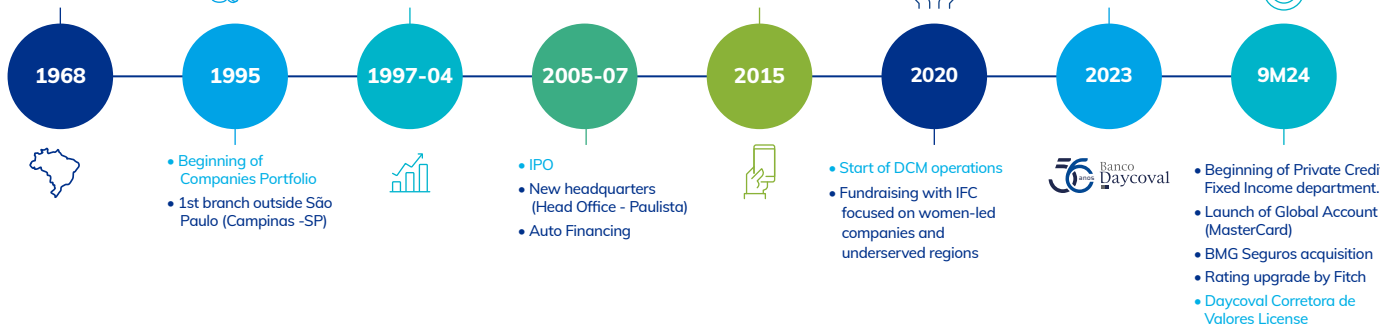


• Beginning of the Payroll Loan
• Start of Daycoval Asset



• OPA
• Launch of Dayconnect

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



	MOODY'S	FitchRatings	S&P Global
National Scale Long term	AA+.br	AA+(bra)	brAA+
Global Scale Long term	Ba1	BB	BB-

Moody's: positive perspective

FitchRatings and S&P Global: stable perspective

Main messages



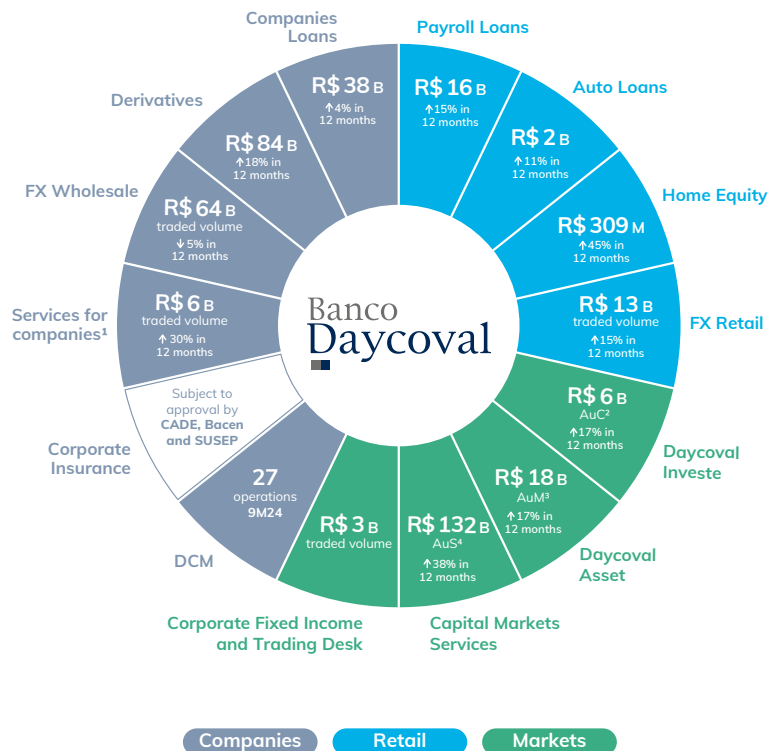
Profitability with conservatism fosters sustainable growth and solidity.



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.



1- Escrow Account + Clearing Services Bank

2- Assets under Custody

3- Assets under Management

4- Assets under Services

Main figures



Total Assets
R\$ 77.5
billion

▲ 8.0% in 12 months



Expanded Loan Portfolio
R\$ 56.7
billion

▲ 7.0% in 12 months



Regulatory Capital
R\$ 8.1
billion

▲ 11.9% in 12 months



Total Funding
R\$ 56.7
billion

▲ 9.2% in 12 months



Recurring Net Income
R\$ 409.6
million

▲ 59.9% in 12 months



Recurring ROAE
23.4%

▲ 6.6 p.p. in 12 months



BIS Ratio III
14.8%

▼ 0.5 p.p. in 12 months



NPL over 90 days
2.0%

▼ 0.5 p.p. in 12 months



Employees
3,774



Sales force (People)
666



FX Branches
159



IFP Branches
51



BancoDaycoval