

Fact Sheet

2024

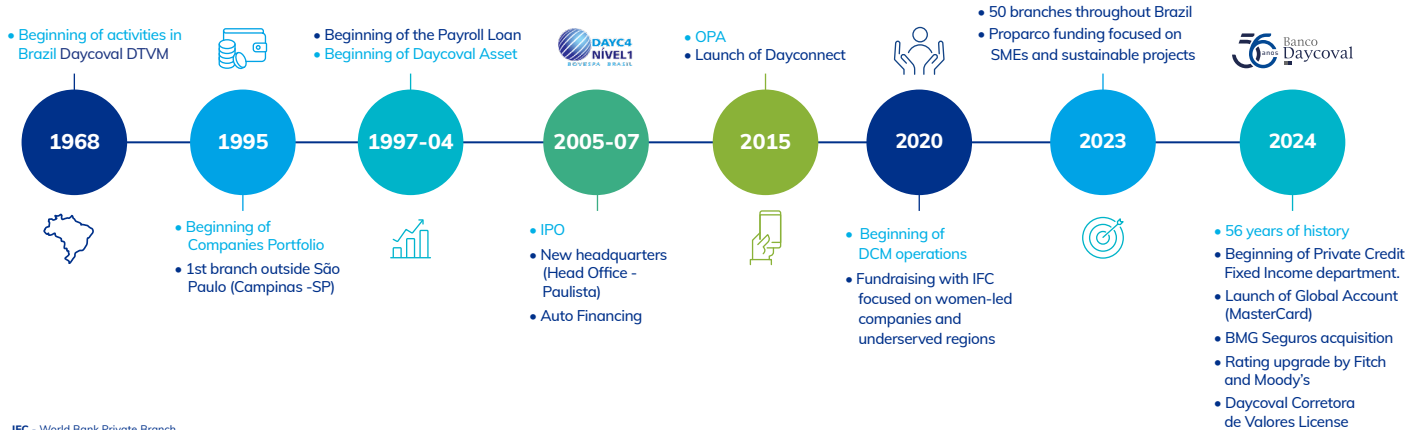
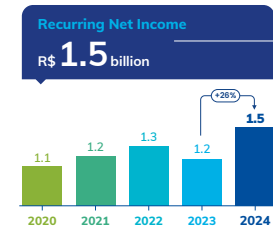
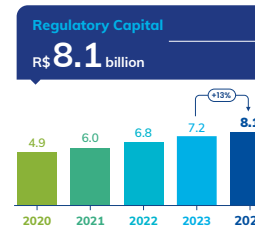
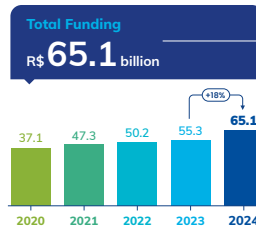
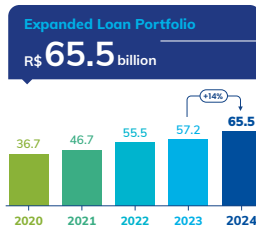
Investor Relations

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 2024



	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 e S&P Global: stable perspective

Main messages



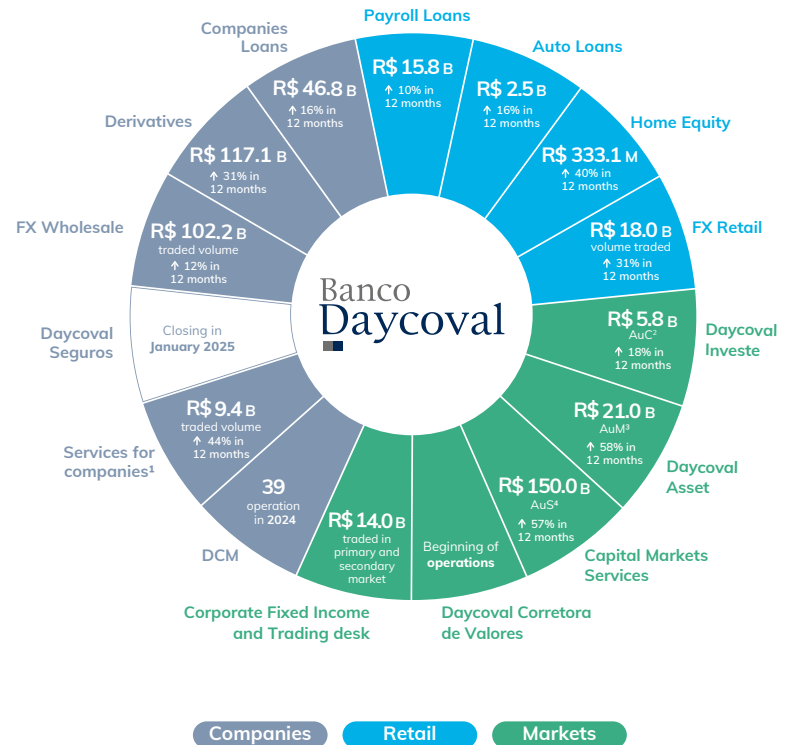
Profitability with conservatism fosters sustainable growth and solidity.



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.



1- Escrow Account + Clearing Services Bank
2- Assets under Custody
3- Assets under Management
4- Assets under Services

Main figures



Total
Assets

R\$ 90.9
billion

▲ 17.9% in 12 months



Expanded
Loan Portfolio

R\$ 65.5
billion

▲ 14.4% in 12 months



Regulatory
Capital

R\$ 8.1
billion

▲ 12.8% in 12 months



Total
Funding

R\$ 65.1
billion

▲ 17.8% in 12 months



Recurring Net
Income

R\$ 1.5
billion

▲ 25.9% in 12 months



Recurring
ROAE

22.4%

▲ 2.4 P.P. in 12 months



BIS
Ratio III

12.5%

▼ 1.4 P.P. in 12 months



NPL over
90 days

1.9%

▼ 0.9 P.P. in 12 months



Employees

3,852



Sales force
(People)

695



FX
Branches

160



IFP
Branches

61



BancoDaycoval