

BancoDaycoval

2025 **RESULTS**
1ST QUARTER

INVESTOR
RELATIONS

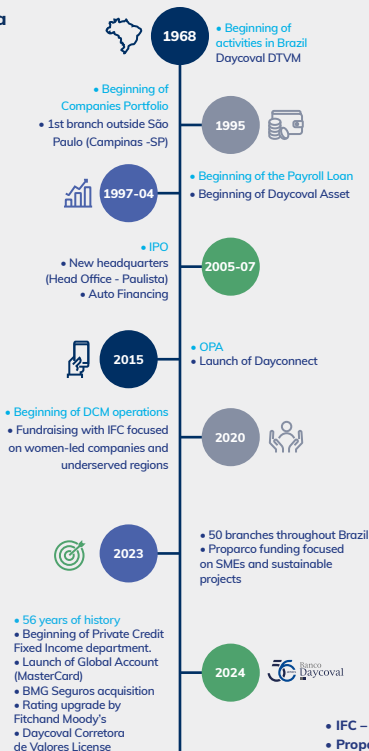
Profile

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.

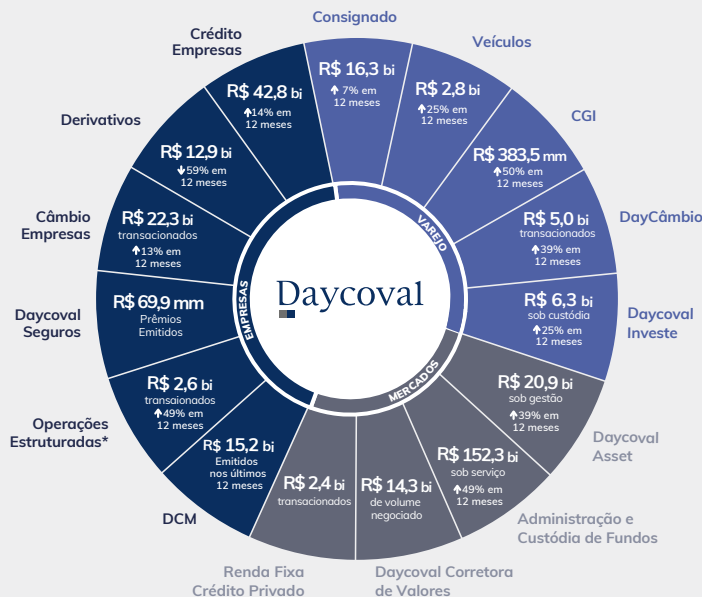
For more details:



Trajatória



- IFC – Private arm of the World Bank
- Proparco – French development agency



* Conta Escrow + Serviços de Banco Liquidante

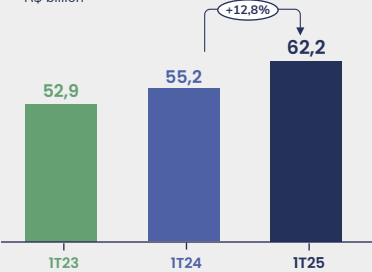
Rating

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

Highlights

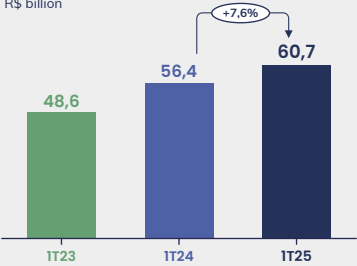
Expanded Loan Portfolio

R\$ billion



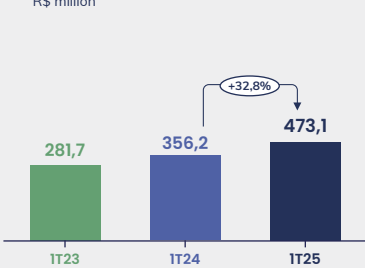
Total Funding

R\$ billion



Recurring Net Income

R\$ million



Main Figures



Total
Assets

R\$ 81.7
billion

▲ +9.2% in 12 months



Expanded Loan
Portfolio

R\$ 62.2
billion

▲ +12.8% in 12 months



Regulatory
Capital

R\$ 8.7
billion

▲ +17.5% in 12 months



Total
Funding

R\$ 60.7
billion

▲ +7.6% in 12 months



Recurring Net
Income

R\$ 473.1
million

▲ +32.8% in 12 months



Recurring
ROAE

26.0%

▲ +3.5 p.p. in 12 months



BIS
Ratio III

14.5%

▼ -0.2 p.p. in 12 months



NPL over
90 days

2.3%

▼ -0.6 p.p. in 12 months



Employees

3,884



Sales force
(People)

687



FX
Branches

157



IFP
Branches

63

BancoDaycoval

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