

BancoDaycoval

**2025** RESULTS  
2ND QUARTER

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INVESTOR  
RELATIONS

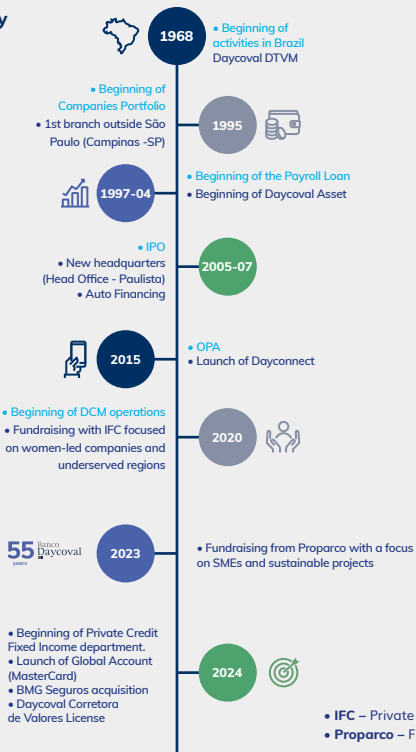
## Profile

**Banco Daycoval** is a financial institution with more than **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.

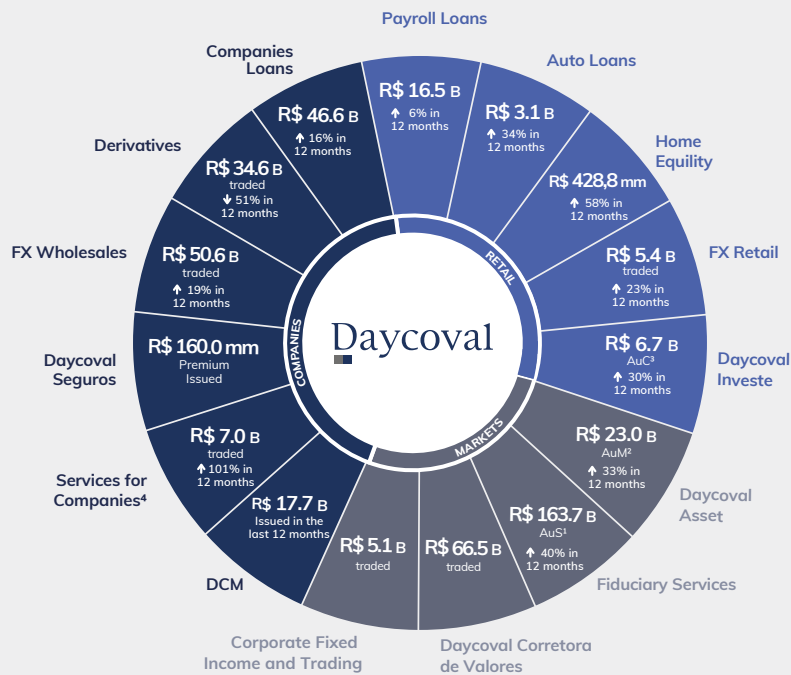
For more details:



## Trajectory



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



1- AuS – Assets under Service  
2- AuM – Assets under Management  
3- AuC – Assets under Custody  
4- Escrow Account + Clearing Services Bank

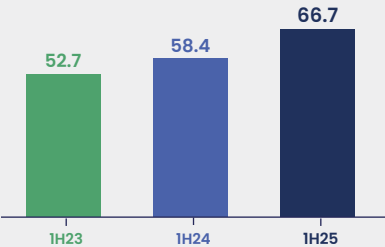
Rating

	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

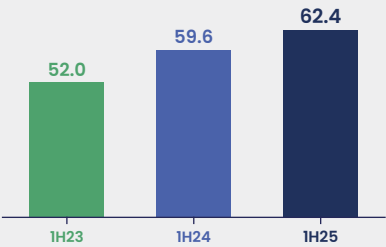
Expanded Loan Portfolio

R\$ billion



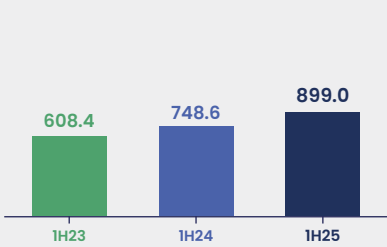
Total Funding

R\$ billion



Recurring Net Income

R\$ million



## Main Figures



**Total  
Assets**

**R\$ 86.8**  
billion

▲ +8.3% in 12 months



**Expanded Loan  
Portfolio**

**R\$ 66.7**  
billion

▲ +14.1% in 12 months



**Regulatory  
Capital**

**R\$ 9.0**  
billion

▲ +16.2% in 12 months



**Total  
Funding**

**R\$ 62.4**  
billion

▲ +4.7% in 12 months



**Recurring Net  
Income**

**R\$ 899.0**  
million

▲ +20.1% in 12 months



**Recurring  
ROAE**

**24.3%**

▲ +1.1 p.p. in 12 months



**BIS  
Ratio III**

**13.9%**

▼ +0.1 p.p. in 12 months



**NPL over  
90 days**

**2.0%**

▼ +0.1 p.p. in 12 months

\*Estimate based on accounting data,  
excluding contracts past due for over  
360 days, along with their  
corresponding provisions



**Employees**

**4,008**



**Sales force  
(People)**

**731**



**FX  
Branches**

**184**



**IFP  
Branches**

**63**

# BancoDaycoval

[daycoval.com.br](http://daycoval.com.br)