

BancoDaycoval

RESULTS  
2ND QUARTER

2025

---

INVESTOR  
RELATIONS

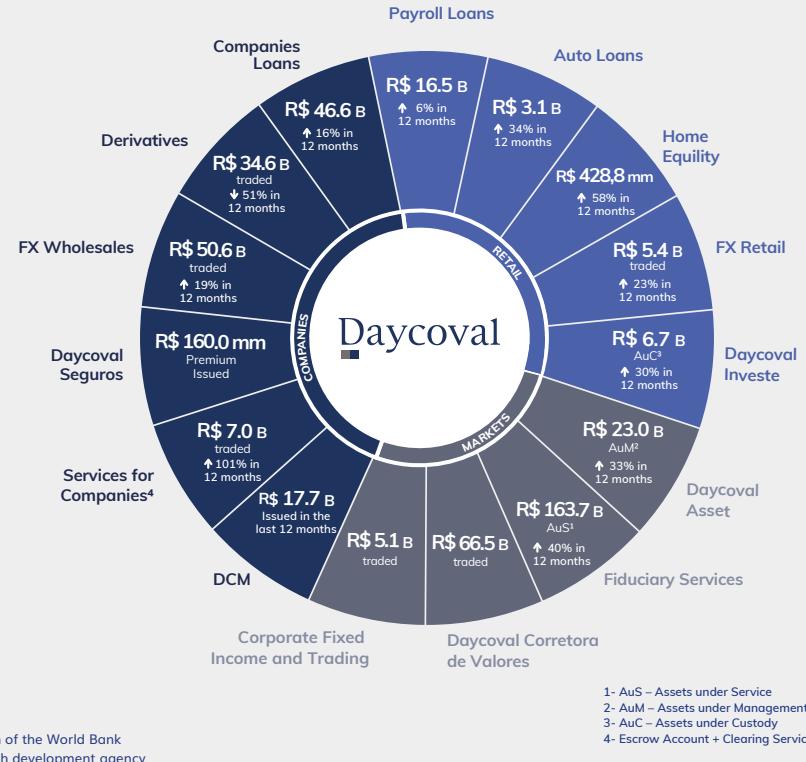
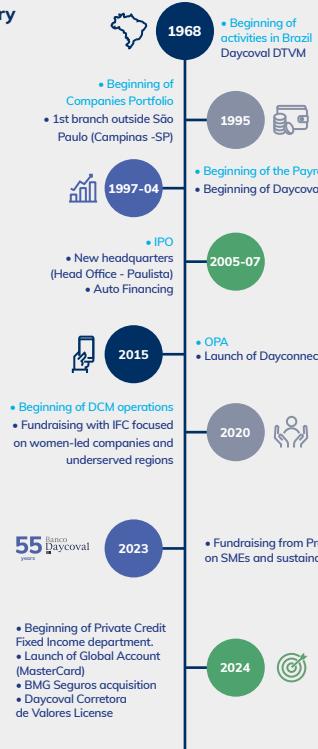
## Profile

**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



## Rating

	Moody's	Fitch Ratings	S&P Global
<b>National Scale   Long term</b>	AA+.br	AA+(brq)	brAA+
<b>Global Scale   Long term</b>	Ba1	BB	BB-
<b>Sovereign (Brazil)</b>	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 reporting 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

The logo consists of the word 'Banco' in a light gray serif font, followed by 'Daycoval' in a larger, bold, dark blue sans-serif font. A small dark blue square is positioned at the bottom of the 'a' in 'Daycoval'.

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