

BancoDaycoval

RESULTS
3RD QUARTER

2025

INVESTOR
RELATIONS

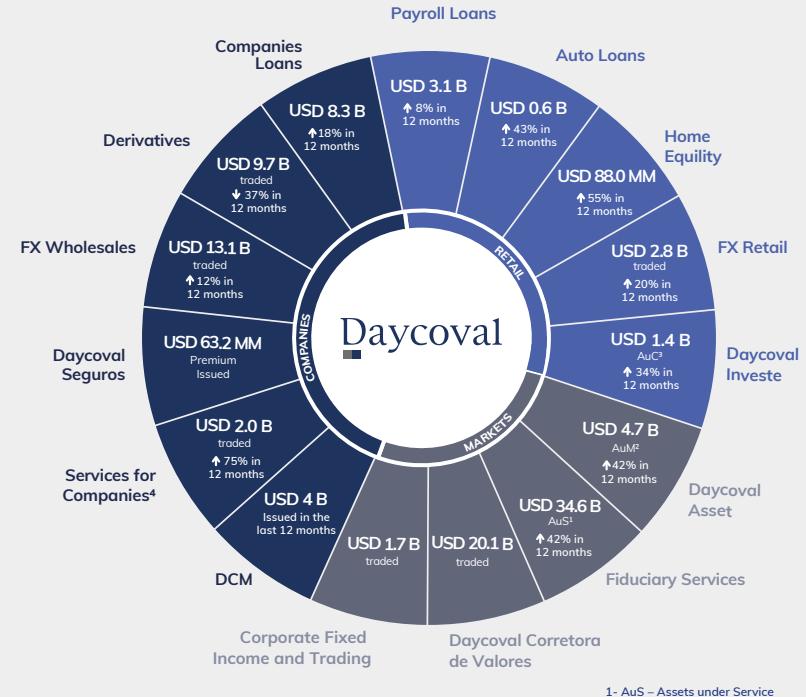
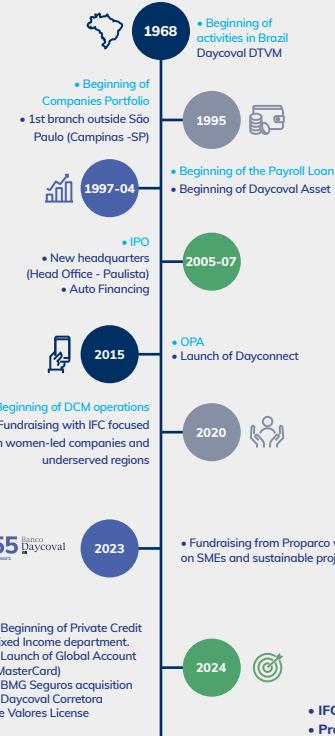
Profile

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



FX rate (USD/BRL) as of Sep. 30, 2025: 5.318

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

Rating

| | Moody's | Fitch Ratings | 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

USD billion



Total Funding

USD billion



Recurring Net Income

USD million



FX rate (USD/BRL) as of Sep. 30, 2025: 5.318

FX rate (USD/BRL) as of Sep. 30, 2024: 5.448

FX rate (USD/BRL) as of Sep. 30, 2023: 5.007

Main Figures



Total Assets

USD 17.2
billion

▲ +21.1% in 12 months



Expanded Loan Portfolio

USD 12.1
billion

▲ +16.4% in 12 months



Regulatory Capital

USD 1.8
billion

▲ +18.1% in 12 months



Total Funding

USD 12.8
billion

▲ +23.1% in 12 months



Recurring Net Income

USD 258.2
million

▲ +21.5% in 12 months



Recurring ROAE

24.3%

▲ +1.0 p.p. in 12 months



BIS Ratio III

15.0%

▲ +0.2 p.p. in 12 months



NPL over 90 days

2.3%

▼ +0.3 p.p. in 12 months



Employees

4,121



Sales force (People)

725



FX Branches

183



IFF Branches

66

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