

BancoDaycoval

2025 **RESULTS**
3RD QUARTER

INVESTOR
RELATIONS

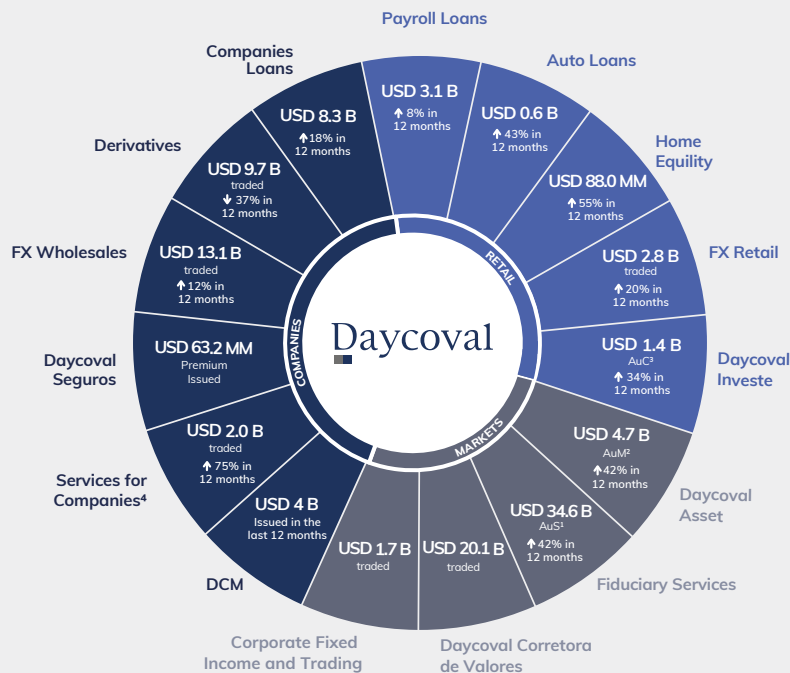
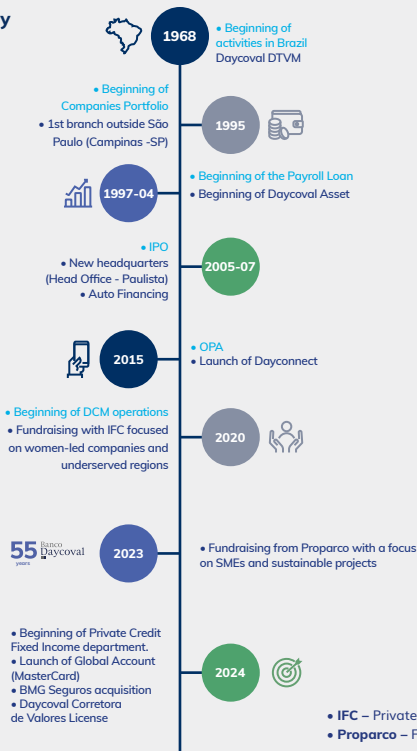
Profile

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

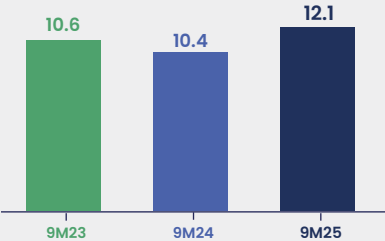
Rating

	Moody's	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

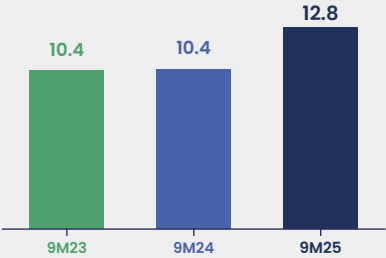
Expanded Loan Portfolio

USD billion



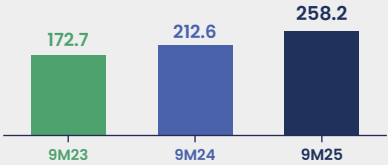
Total Funding

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



**IFP
Branches**

66

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

BancoDaycoval

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