

BancoDaycoval

**2025** HIGHLIGHTS

INVESTOR  
RELATIONS

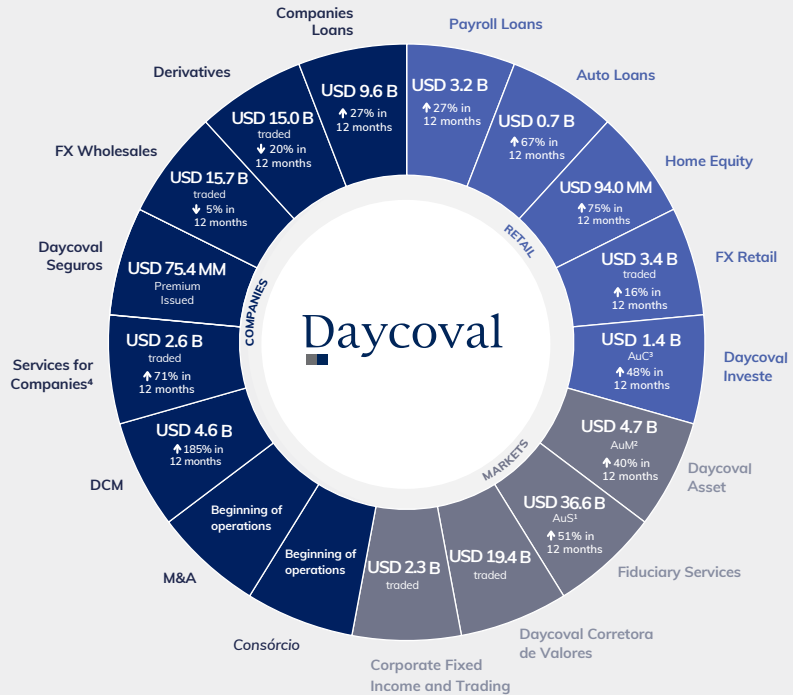
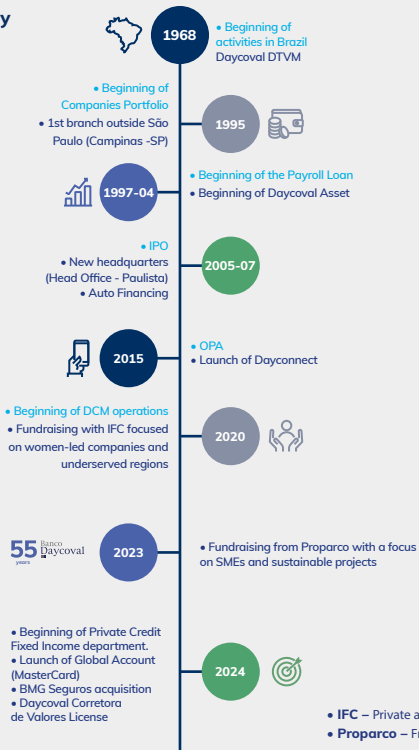
### Profile

**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 (BRL/USD) as of Dec. 31, 2025: 5.5018

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

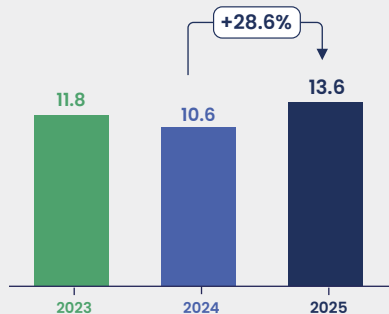
## Rating

	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

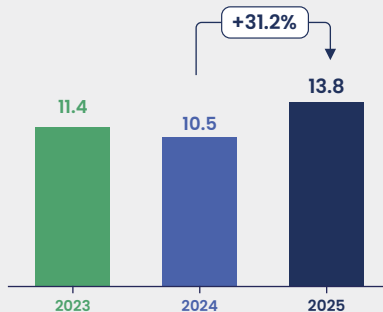
### Expanded Loan Portfolio

USD billion



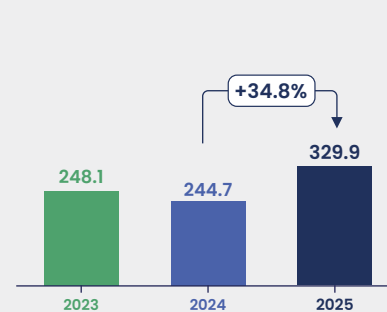
### Total Funding

USD billion



### Recurring Net Income

USD million



FX rate (BRL/USD) as of Dec. 31, 2025: 5.5018

FX rate (BRL/USD) as of Dec. 31, 2024: 6.1917

FX rate (BRL/USD) as of Dec. 31, 2023: 4.8407

## Main Figures



Total  
Assets

**USD 18.3**  
billion

▲ +24.5% in 12 months



Expanded Loan  
Portfolio

**USD 13.6**  
billion

▲ +28.7% in 12 months



Regulatory  
Capital

**USD 1.8**  
billion

▲ +37.1% in 12 months



Total  
Funding

**USD 13.8**  
billion

▲ +31.2% in 12 months



Recurring Net  
Income

**USD 329.9**  
million

▲ +34.8% in 12 months



Recurring  
ROAE

**23.7%**

▲ +1.4 p.p. in 12 months



BIS  
Ratio III

**13.3%**

▲ +0.8 p.p. in 12 months



NPL over  
90 days

**1.7%**

▼ -0.1 p.p. in 12 months



Employees

**4,235**



Sales force  
(People)

**735**



FX  
Branches

**184**



IFP  
Branches

**69**

# BancoDaycoval

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