

BancoDaycoval

2026

RESULTS
1ST QUARTER

INVESTOR
RELATIONS

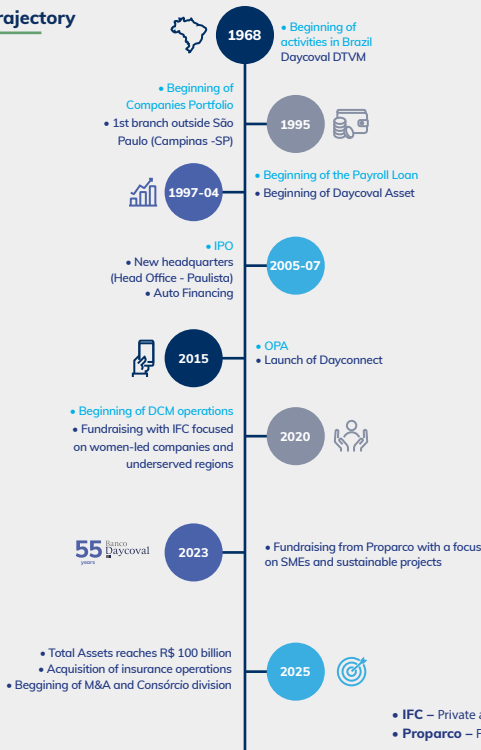
Profile

For more details:

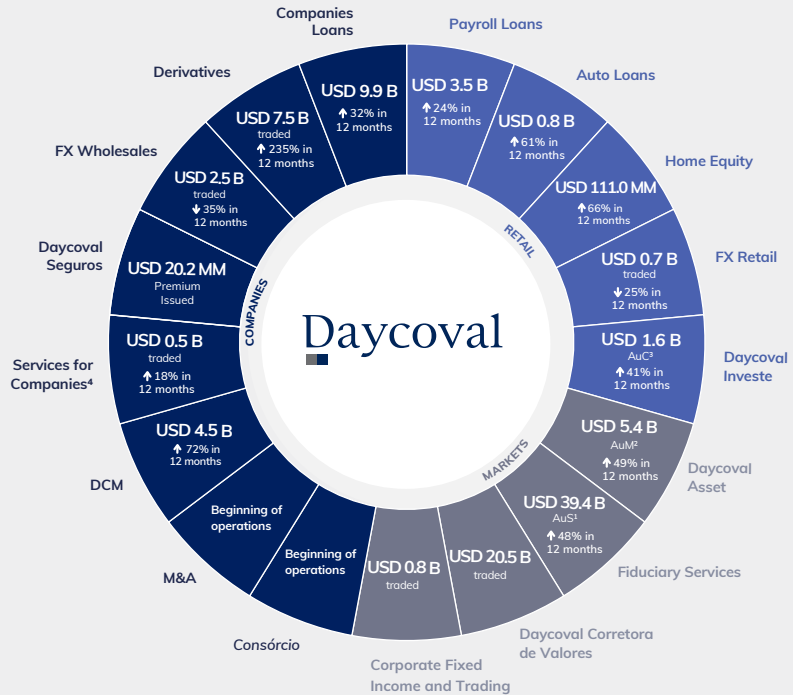


Banco Daycoval is a financial institution with more than **55 years of experience**, specialized in credit and services for companies, with a significant presence in retail through operations in payroll loans, vehicle financing, foreign exchange, and investments.

Trajectory



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



FX rate (BRL/USD) as of Mar, 2026: 5.2188

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

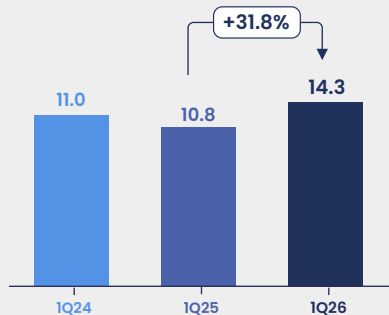
Rating

| | 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

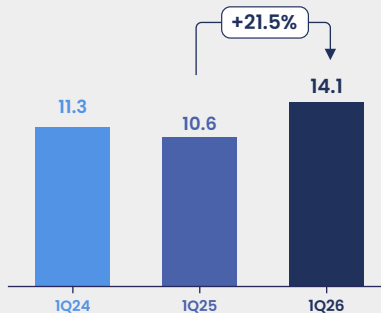
Expanded Loan Portfolio

USD billion



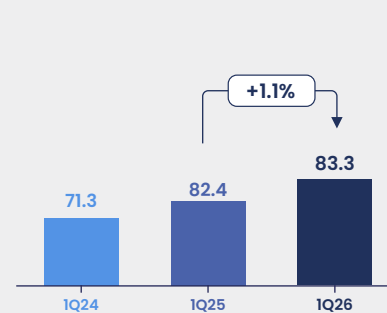
Total Funding

USD billion



Recurring Net Income

USD million



FX rate (BRL/USD) as of Mar. 31, 2026: 5.2188

FX rate (BRL/USD) as of Mar. 31, 2025: 5.7416

FX rate (BRL/USD) as of Mar. 31, 2024: 4.9956

Main Figures



Total
Assets

USD 18.7
billion

▲ +31.3% in 12 months



Expanded Loan
Portfolio

USD 14.3
billion

▲ +31.3% in 12 months



Regulatory
Capital

USD 2.0
billion

▲ +29.0% in 12 months



Total
Funding

USD 14.1
billion

▲ +33.6% in 12 months



Recurring Net
Income

USD 83.3
million

▲ +1.1% in 12 months



Recurring
ROAE

24.0%

▼ -2.0 p.p. in 12 months



BIS
Ratio III

13.5%

▼ -1.0 p.p. in 12 months



NPL over
90 days

2.0%

▼ -0.3 p.p. in 12 months



Employees

4,338

▲ +11.7% in 12 months



Sales Force
(People)

731

▲ +6.4% in 12 months



FX
Branches

181



IFP
Branches

71

BancoDaycoval

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