Banco Daycoval

2026

RESULTS 2ND QUARTER

INVESTOR RELATIONS

QUARTER HIGHLIGHTS

DISCIPLINE, STRONG PROFITABILITY AND CONSISTENT RESULTS

Banco Daycoval's second quarter of 2026 was marked by the continued execution of its sustainable growth strategy, supported by a diversified loan portfolio, disciplined risk management and efficiency.

In addition to the continued expansion of lending income, key highlights for the quarter included growth in fee and service income, a stable net interest margin despite prioritizing higher-quality assets and more moderate spreads, and consistently high profitability.

In the second quarter of 2026, total assets reached R$ 108.7 billion, representing growth of 25.2% year over year and 11.5% compared to the first quarter of 2026.

Recurring net income totaled R$ 473.8 million in the quarter, representing an increase of 11.2% compared to the second quarter of 2025 and 9.0% versus the first quarter of 2026 (R$ 434.6 million), with a recurring ROAE of 25.1%.

Accounting net income reached R$ 460.3 million in the second quarter of 2026, representing an increase of 10.7% compared to the same period of the previous year, with an accouting ROAE of 24.4%.

The expanded loan portfolio reached R$78.6 billion, representing growth of 17.9% year over year and 5.4% compared to the first quarter of 2026. The expansion of the wholesale portfolio was the main driver of this performance, supported by strong growth in receivables purchases, guarantees and corporate securities.

In the retail segment, the payroll-deductible loan portfolio reached R$19.1 billion in 2Q26, up 15.3% YoY and 3.7% QoQ. The more moderate quarterly growth reflected operational factors affecting the payroll-deductible loan market, which impacted origination volumes across the sector.

The auto financing portfolio reached R$4.6 billion in 2Q26, up 46.2% YoY. Performance was driven by stronger operational synergies with correspondent partners and the expansion of the Daycoval network. Average monthly originations reached R$280 million, representing a 55.6% increase compared to the same period of the previous year.

The funding structure remained solid and diversified, with total funding reaching R$80.1 billion in 2Q26, up 28.4% YoY. The Bank maintained a well-balanced funding mix, supported by a significant share of deposits and financial bills. External funding was a key highlight, increasing 14.0% QoQ and 47.5% YoY, driven by the expansion of the Bank's international counterparty base and favorable market conditions.

As part of its strategy to expand its international presence, Banco Daycoval received preliminary conditional approval from the Office of the Comptroller of the Currency (OCC) in 1H26 to establish its first Federal Branch in the United States, located in Aventura, Florida. The branch will focus on wholesale banking operations, expanding support for corporate clients engaged in international business and further strengthening the Bank's internationalization strategy. The commencement of operations remains subject to the fulfillment of applicable regulatory requirements, including approval from the Federal Reserve Board (FRB).

QUARTER HIGHLIGHTS

DISCIPLINE, STRONG PROFITABILITY AND CONSISTENT RESULTS

The net interest margin reached 8.2% in 2Q26, remaining stable compared to the previous quarter. Margin performance was consistent with the Bank's strategy of prioritizing higher-quality assets, which may result in more moderate spreads in the short term while supporting greater resilience and sustainable profitability over the long term.

Asset quality remained solid, with the 90-day nonperforming loan ratio at 2.1% in 2Q26 and a coverage ratio of 150.8%, reflecting adequate protection against expected credit losses.

The allowance for expected credit losses increased moderately by 6.5% QoQ, from R$2.3 billion to R$2.5 billion. This increase reflects the Bank's prudent risk management approach in response to a more challenging macroeconomic environment, with higher provisioning in its retail loan portfolios.

The recurring efficiency ratio ended the second quarter of 2026 at 31.0%, reflecting the effectiveness of the Bank's cost-control strategy.

The growth in income from services reflected the expansion of the Bank's various business lines. In the first half of 2026, Banco Daycoval completed two M&A advisory transactions, reinforcing its investment banking capabilities. The first involved advising Brookfield on the acquisition of Tabas, a startup specializing in flexible residential leasing, while the second involved advising International Container Terminal Services (ICTSI) on the acquisition of Cragea. These transactions demonstrate the Bank's ability to structure and execute complex deals, expanding its service portfolio and strengthening relationships with corporate clients.

The expansion of service-related businesses was also reflected in capital markets and asset management activities. Fiduciary Services reached R$244.1 billion in Assets under Service (AuS) in June 2026, up 49.1% YoY, serving 1,575 investment funds.

Daycoval Asset Management ended 2Q26 with R$30.0 billion in Assets under Management (AuM), up 30.5% YoY, reflecting the strength and consistency of its business model, with 134 funds under management.

QUARTER HIGHLIGHTS

KEY EVENTS AND STRATEGIC PROGRESS

S&P raises Banco Daycoval's rating outlook to positive

S&P Global Ratings revised Banco Daycoval's outlook from stable to positive and reaffirmed its 'brAA+/brA-1+' ratings on the Brazil National Scale. The outlook revision reflects the Bank's sustained profitability above the market average, supported by low credit costs, strong operational efficiency, gradual revenue diversification, and solid capital, asset quality and liquidity metrics. The positive outlook highlights the potential for a future upgrade of the Bank's ratings.

Daycoval is among the 100 most valuable brands in Brazil

In the Brand Finance Brazil 2026 ranking, which recognizes the country's 100 most valuable brands, Daycoval achieved recognition across three categories. For the first time, the Bank was included in the Fastest Growing Brands ranking, placing 17th. Daycoval also ranked 91st among Brazil's 100 Most Valuable Brands, improving two positions compared to 2025, and 91st among the 100 Strongest Brands, advancing five positions year over year.

Daycoval Fiduciary Services holds a leading position in the market

As of July 2026, Banco Daycoval ranked among the leading fiduciary administration service providers in the market, securing third place in the ranking of administrators for the establishment of new funds for independent asset managers, with 138 funds launched during the year, according to publicly available CVM data. This performance reflects the maturity of the platform, built over seven years of operations, as well as its ability to provide solutions that support the growth of independent asset managers.

Daycoval Asset Management reaches R$ 30.0 Billion in Assets under Management

Daycoval Asset Management reached R$30 billion in Assets under Management (AuM) at the end of 2Q26, reinforcing its strategic role in Banco Daycoval's business diversification. The asset manager maintained a conservative investment profile, with approximately 50% of its assets allocated to fixed-income funds, and managed a total of 134 investment funds. In addition, Daycoval Asset Management maintained its Moody's MQ1 rating, the highest rating awarded by the agency for investment management quality.

MAIN FIGURES

IN R$ MILLION, UNLESS OTHERWISE STATED

	MAIN FIGURES	2Q26	1Q26	2Q25	1H26	1H25	2Q26 x 1Q26	2Q26 x 2Q25	1H26 x 1H25
INCOME	Net Income	460.3	441.3	415.9	901.6	867.7	4.3%	10.7%	3.9%
INCOME	Recurring Net Income	473.8	434.6	425.9	908.4	899.0	9.0%	11.2%	1.0%
INCOME	Income from Loan Operations	2,876.2	2,226.2	2,499.8	5,102.4	4,736.0	29.2%	15.1%	7.7%
INCOME	Cost of Credit (1)	374.4	375.2	303.3	749.5	390.7	-0.2%	23.4%	91.8%
FINANCIAL	Total Assets	108,670.9	97,453.1	86,771.4	108,670.9	86,771.4	11.5%	25.2%	25.2%
FINANCIAL	Expanded Loan Portfolio	78,582.7	74,533.0	66,654.2	78,582.7	66,654.2	5.4%	17.9%	17.9%
FINANCIAL	- Companies Loans (2)	54,297.5	51,457.2	46,572.2	54,297.5	46,572.2	5.5%	16.6%	16.6%
FINANCIAL	- Payroll Loans	19,078.5	18,405.2	16,540.3	19,078.5	16,540.3	3.7%	15.3%	15.3%
FINANCIAL	- Auto Financing	4,552.0	4,091.2	3,112.9	4,552.0	3,112.9	11.3%	46.2%	46.2%
FINANCIAL	- Real Estate Loans	654.7	579.4	428.8	654.7	428.8	13.0%	52.7%	52.7%
FINANCIAL	Funding	80,091.1	73,746.7	62,376.7	80,091.1	62,376.7	8.6%	28.4%	28.4%
FINANCIAL	- Total Deposits + LCI + LCA	36,864.3	33,283.3	27,306.6	36,864.3	27,306.6	10.8%	35.0%	35.0%
FINANCIAL	- Local Securities	28,311.7	26,887.4	24,469.5	28,311.7	24,469.5	5.3%	15.7%	15.7%
FINANCIAL	- External Funding	14,147.5	12,797.1	9,997.4	14,147.5	9,997.4	10.6%	41.5%	41.5%
FINANCIAL	- Onlending FINAME/BNDES	767.6	778.9	603.2	767.6	603.2	-1.5%	27.3%	27.3%
FINANCIAL	Shareholders' Equity	7,655.7	7,356.6	7,666.9	7,655.7	7,666.9	4.1%	-0.1%	-0.1%
FINANCIAL	Regulatory Capital	10,510.1	10,194.7	8,998.9	10,510.1	8,998.9	3.1%	16.8%	16.8%
FINANCIAL	- CET 1	7,653.0	7,353.0	7,643.0	7,653.0	7,643.0	4.1%	0.1%	0.1%
FINANCIAL	- AT 1	2,857.1	2,841.7	1,355.9	2,857.1	1,355.9	0.5%	n.a.	n.a.
FINANCIAL	LLP Balance	2,500.3	2,348.1	2,428.9	2,500.3	2,428.9	6.5%	2.9%	2.9%
CREDIT RATIOS	BIS Ratio III (%)	12.8%	13.5%	13.9%	12.8%	13.9%	-0.7 p.p	-1.1 p.p	-1.1 p.p
CREDIT RATIOS	LLP Balance / Loan Portfolio	3.2%	3.2%	3.6%	3.2%	3.6%	-	-0.4 p.p	-0.4 p.p
CREDIT RATIOS	LLP Balance / Stage 3	89.4%	90.1%	77.8%	89.4%	77.8%	-0.7 p.p	11.6 p.p	11.6 p.p
CREDIT RATIOS	Nonperforming Loans Ratio (90 days overdue)	2.1%	2.0%	2.8%	2.1%	2.8%	0.1 p.p	-0.7 p.p	-0.7 p.p
CREDIT RATIOS	Coverage Ratio (3)	150.8%	158.0%	128.5%	150.8%	128.5%	-7.2 p.p	22.3 p.p	22.3 p.p
PROFITABILITY	Net Interest Margin (NIM-AR) (% p.p.) (4)	8.2%	8.1%	8.5%	8.0%	8.6%	0.1 p.p	-0.3 p.p	-0.6 p.p
PROFITABILITY	Recurring ROAE (% p.p.) (5)	25.1%	24.0%	22.6%	24.6%	24.3%	1.1 p.p	2.5 p.p	0.3 p.p
PROFITABILITY	Recurring ROAA (% p.p.) (6)	1.9%	1.8%	2.1%	1.8%	2.2%	0.1 p.p	-0.2 p.p	-0.4 p.p
PROFITABILITY	Return on Average Equity (ROAE) (% p.p.)	24.4%	24.3%	22.1%	24.4%	23.4%	0.1 p.p	2.3 p.p	1.0 p.p
PROFITABILITY	Return on Average Asset (ROAA) (% p.p.)	1.8%	1.8%	2.0%	1.8%	2.1%	-	-0.2 p.p	-0.3 p.p
PROFITABILITY	Recurring Efficiency Ratio (%)	31.0%	31.2%	31.8%	31.1%	31.5%	-0.2 p.p	-0.7 p.p	-0.4 p.p
OTHERS	Employees	4,489	4,338	4,008	4,489	4,008	3.5%	12.0%	12.0%
OTHERS	Total Clients (thousand) (7)	2,984	2,525	2,401	2,984	2,401	18.2%	24.3%	24.3%
OTHERS	Number of Branches (Companies)	53	52	51	53	51	1.9%	3.9%	3.9%
OTHERS	Retail Branches - FX and IFP	246	252	247	246	247	-2.4%	-0.4%	-0.4%

(1) Provision Constitution - Recovered Loans.

(2) Includes Avals and Sureties, as well as Corporate Securities (Debentures, CPRs (Rural Product Bills and Guarantees), CRAs (Certificates of Agribusiness Receivables), CRIs (Certificates of Real Estate Receivables), and CNs (Credit Notes)).

(3) LLP Balance / Overdue Loans more than 90 days past due.

(4) Includes exchange (-) rate variance on liability transactions, foreign trading, and excludes matched operations (-) repurchase agreements (-) tri-party repos outstanding.

(5) Recurring ROAE = Recurring Net Income / Average Shareholders' Equity.

(6) Recurring ROAA = Recurring Net Income / Average Assets.

(7) Source: BACEN.

HIGHLIGHTS – 2Q26

RATINGS AND INDICATORS

Total Assets
R$ 108.7 billion
▲ 25.2% in 12 months

Expanded Loan Portfolio
R$ 78.6 billion
▲ 17.9% in 12 months

Stage 1 and 2 / Loan Portfolio
96.4%
▲ 1.1 p.p. in 12 months

Recurring Net Income
R$ 473.8 million
▲ 11.2% in 12 months

Recurring ROAE
25.1%
▲ 2.5 p.p. in 12 months

Regulatory Capital
R$ 10.5 billion
▲ 16.8% in 12 months

Coverage Ratio
150.8%
▲ 22.3 in 12 months

LLP Balance
R$ 2.5 billion
▲ 2.9% in 12 months

BIS Ratio III
12.8%
▼ 1.1 p.p. in 12 months

Recurring Efficiency Ratio
31.0%
▼0.7 p.p. in 12 months

NPL (90 days overdue)
2.1%
▼ 0.7 p.p. in 12 months

Total Funding
R$ 80.1 billion
▲ 28.4% in 12 months

Ratings

S&P Global
brAA+
Long Term
Positive Outlook

Fitch Ratings
AA+(bra)
Long Term
Stable Outlook

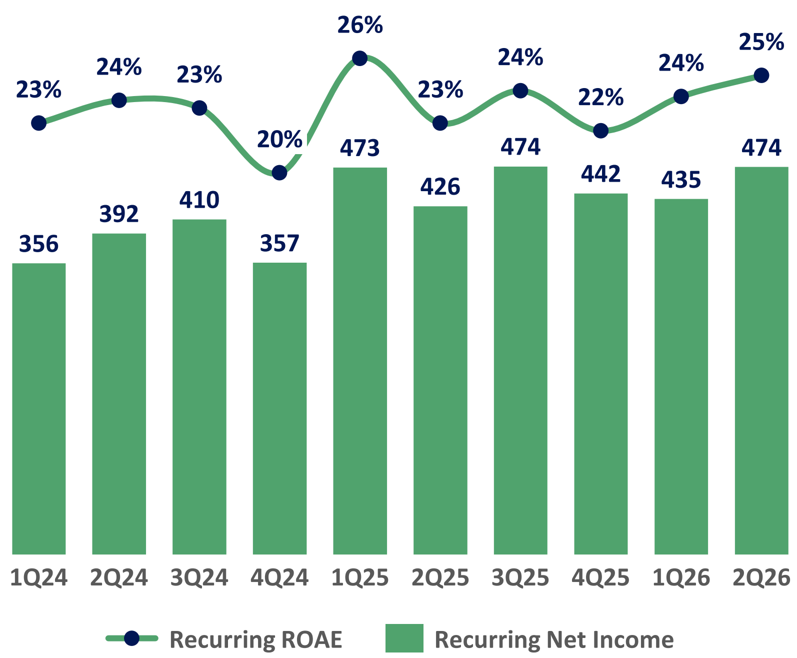
Moody's
AA+.br
Long Term
Stable Outlook

RESULTS AND RETURNS

RECURRING AND ACCOUNTING

RECURRING RESULT

R$ million



Banco Daycoval recorded recurring net income of R$473.8 million in 2Q26, up 11.2% YoY and 9.0% QoQ.

The performance was primarily driven by the expansion of the loan portfolio, which supported a stable net interest margin compared to the previous quarter.

Recurring ROAE reached 25.1%, increasing 2.5 p.p. YoY and 1.1 p.p. QoQ, maintaining the Bank's strong profitability levels.

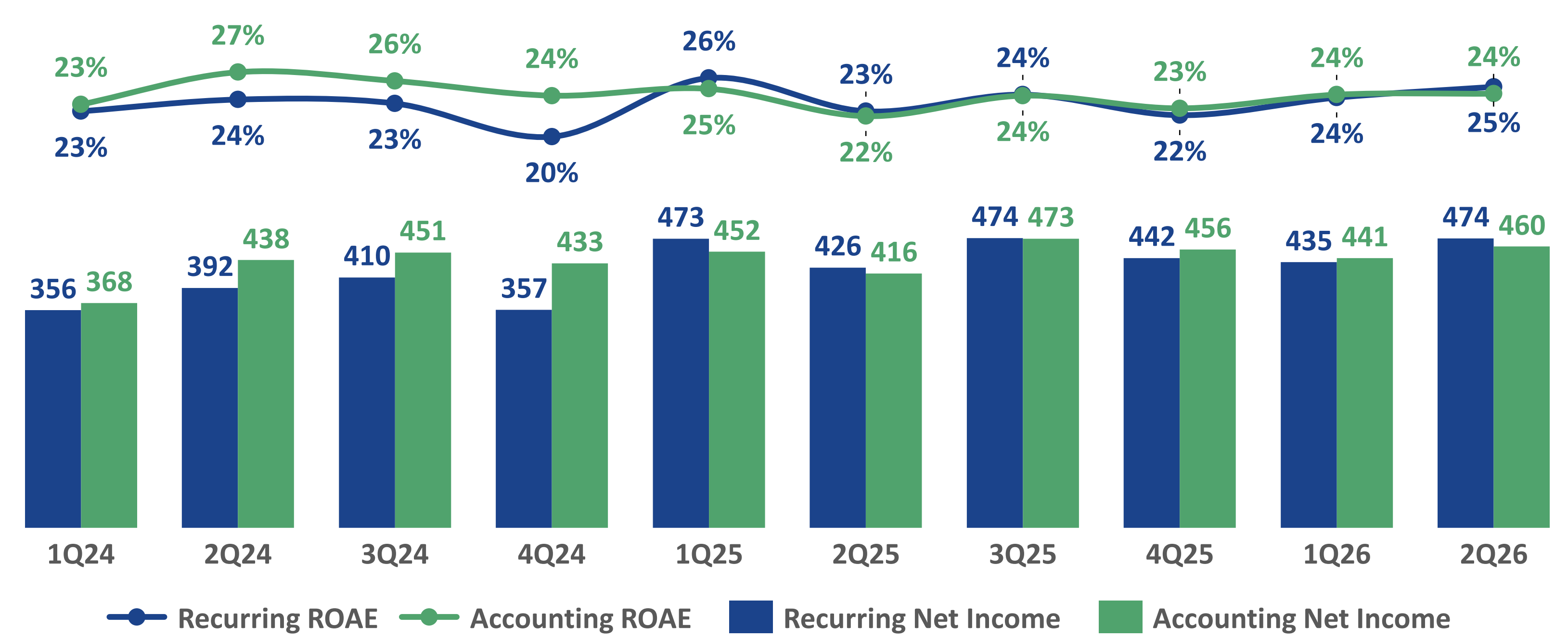
Since 2019, the Bank has consistently delivered recurring ROAE above 20%, reflecting the resilience of its business model, disciplined capital allocation and ability to generate sustainable results across different economic cycles.

RECONCILIATION OF KEY FIGURES (R$ million)	2Q26	1Q26	2Q25	1H26	1H25	2Q26 x 1Q26	2Q26 x 2Q25	1H26 x 1H25
Accounting Net Income	**460.3**	**441.3**	**415.9**	**901.6**	**867.7**	**4.3%**	**10.7%**	**3.9%**
(-) MtM - Interest and Currency Hedges [1]	(13.5)	6.7	(10.0)	(6.8)	(31.3)	n.a.	35.0%	-78.3%
Recurring Net Income	**473.8**	**434.6**	**425.9**	**908.4**	**899.0**	**9.0%**	**11.2%**	**1.0%**

(1) Net of tax adjustments (IR/CSLL).

RECURRING AND ACCOUNTING RESULT

R$ million



NET INTEREST MARGIN

RECURRING AND ADJUSTED

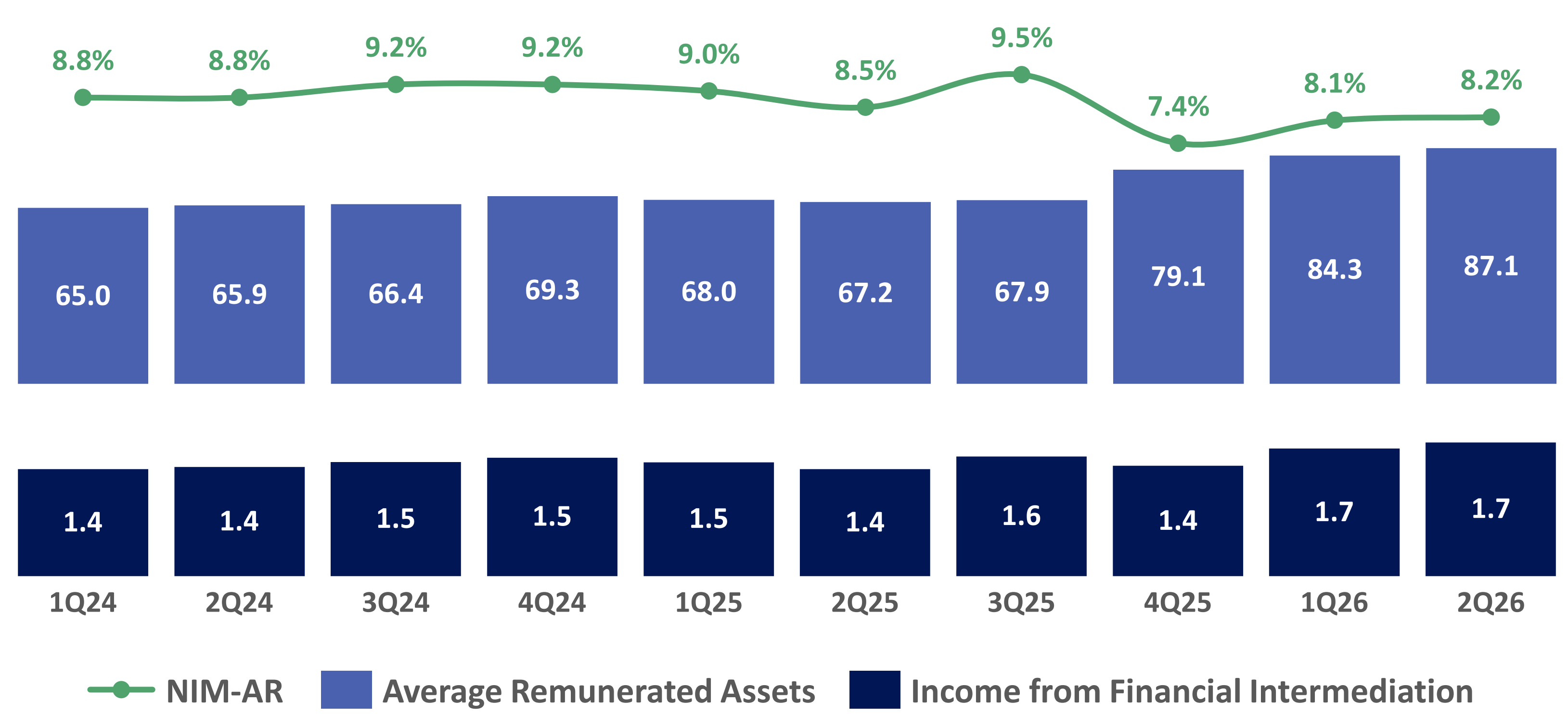
RECURRING AND ADJUSTED NET INTEREST MARGIN

In 2Q26, Average Remunerated Assets increased from R$84.3 billion to R$87.1 billion, up 3.2% QoQ, reflecting the continued expansion of the Bank's revenue-generating assets.

Income from Financial Intermediation remained stable at R$1.7 billion, sustaining a solid level of financial income generation.

Margin performance remained consistent with the Bank's strategy of prioritizing higher-quality assets, which results in more moderate spreads. As a result, Recurring Adjusted Net Interest Margin (NIM-AR) increased slightly from 8.1% to 8.2%, representing a 0.1 p.p. improvement QoQ.

R$ billion



NET INTEREST MARGIN (NIM-AR) (R$ million)	**2Q26**	**1Q26**	**2Q25**	**1H26**	**1H25**	**2Q26 x 1Q26**	**2Q26 x 2Q25**	**1H26 x 1H25**
Gross Income from Financial Intermediation	1,706.0	1,664.1	1,368.6	3,370.2	2,804.2	2.5%	24.7%	20.2%
(-) MtM - Interest and Currency Hedges	(24.5)	12.1	(18.3)	(12.4)	(56.9)	n.a.	33.9%	-78.2%
Recurring Adjusted Income from Financial Intermediation (A)	**1,730.5**	**1,652.0**	**1,386.9**	**3,382.6**	**2,861.1**	**4.8%**	**24.8%**	**18.2%**
Average Remunerated Assets	89,980.3	86,039.9	70,684.0	88,010.1	70,833.0	4.6%	27.3%	24.3%
(-) Repurchase Agreements - Settlements - Third-party Portfolio	(2,926.3)	(1,695.8)	(3,513.9)	(2,311.1)	(3,235.4)	72.6%	-16.7%	-28.6%
Average Remunerated Assets (B)	**87,054.0**	**84,344.1**	**67,170.1**	**85,699.0**	**67,597.6**	**3.2%**	**29.6%**	**26.8%**
Recurring Adjusted Net Interest Margin (NIM-AR) (%YoY) (A / B)	**8.2%**	**8.1%**	**8.5%**	**8.0%**	**8.6%**	**0.1 p.p**	**-0.3 p.p**	**-0.6 p.p**

EXPANDED LOAN PORTFOLIO

DIVERSIFIED LOAN PORTFOLIO ACROSS KEY BUSINESS SEGMENTS

The expanded loan portfolio closed 2Q26 at R$78.6 billion, up 17.9% YoY and 5.4% QoQ. Growth was primarily driven by the Companies segment, reflecting the consistent execution of the Bank's core business expansion strategy, while maintaining asset quality and portfolio diversification.

The portfolio mix remained well balanced across the Bank's main operating segments, with Companies Loans representing the largest share (69.1%), followed by Payroll-deductible Loans (24.3%), Auto Financing (5.8%) and Real Estate Loans (0.8%).

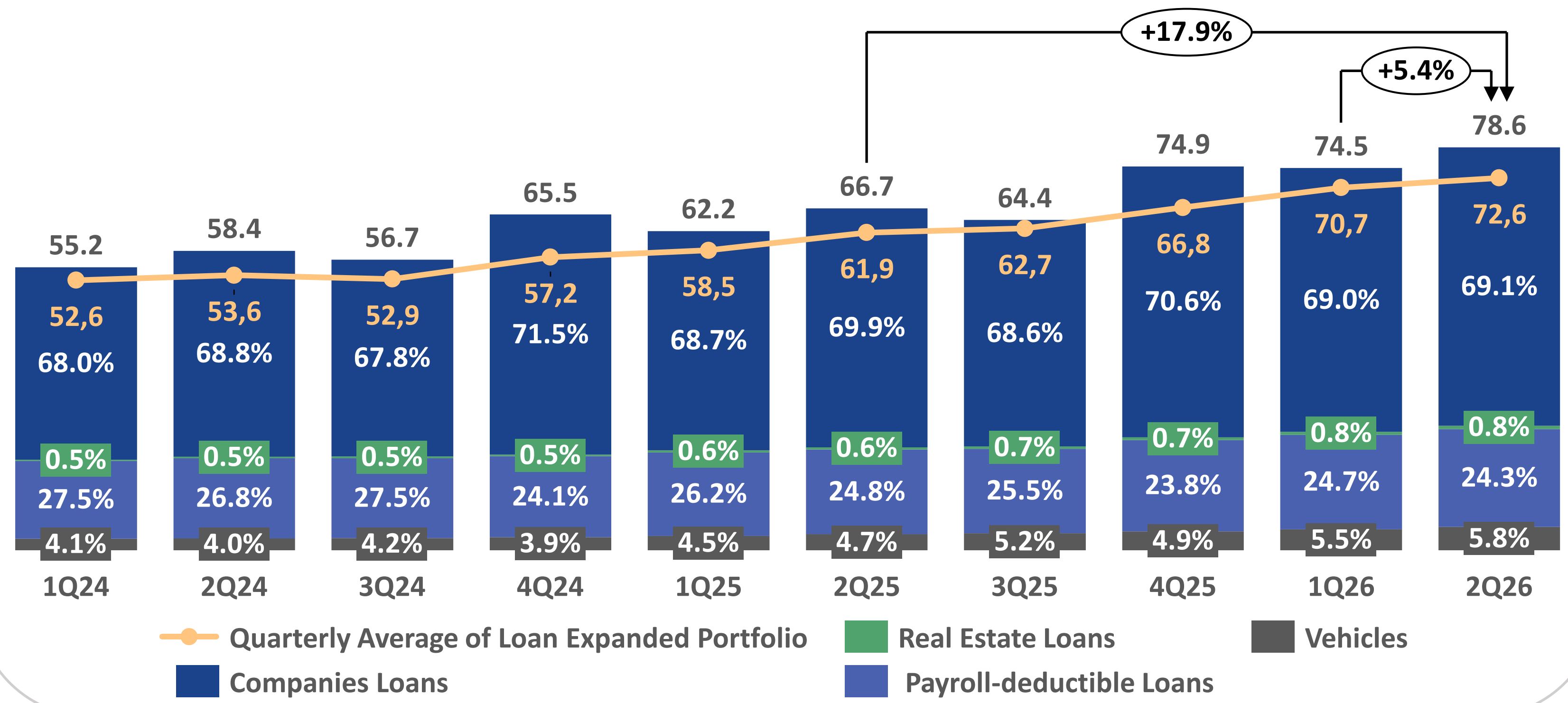
WHOLESALE
R$ 54.3 billion
69.1%

Receivables Purchase	Avals and Sureties	Corporate Securities[(1)]	Trade Finance	Working Capital & FGI	Leasing
R$ 13.0 B	R$ 11.1 B	R$ 9.1 B	R$ 7.3 B	R$ 7.1 B	R$ 4.2 B
24%	20%	17%	13%	13%	8%

(1) Includes Debentures, CPRs, CRIs, CRAs and NCs.

RETAIL
R$ 24.3 billion
30.9%

Payroll Loans	Payroll Card	Vehicles	Real Estate Loans
R$ 16.3 B	R$ 2.7 B	R$ 4.6 B	R$ 0.7 B
67%	11%	19%	3%



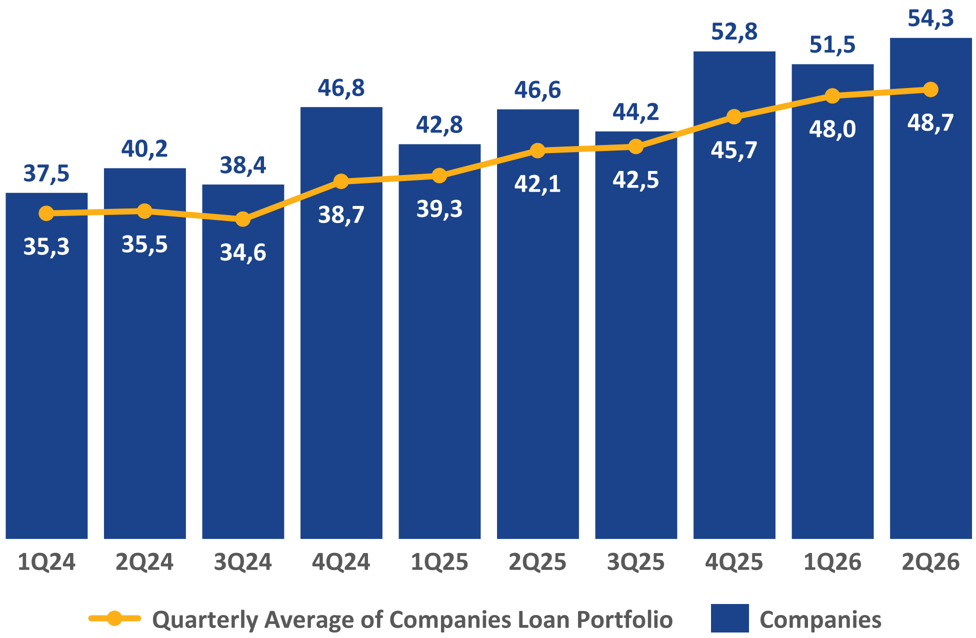
EXPANDED LOAN PORTFOLIO (R$ million)	**2Q26**	**1Q26**	**2Q25**	**2Q26 x 1Q26**	**2Q26 x 2Q25**
Companies [(1)]	54,297.5	51,457.2	46,572.2	5.5%	16.6%
Payroll-deductible Loans	19,078.5	18,405.2	16,540.3	3.7%	15.3%
Auto Financing/Others	4,552.0	4,091.2	3,112.9	11.3%	46.2%
Real Estate Loans	654.7	579.4	428.8	13.0%	52.7%
Total Expanded Loan Portfolio	**78,582.7**	**74,533.0**	**66,654.2**	**5.4%**	**17.9%**

(1) Consider Avals and Sureties and Corporate Securities (Debentures, CPRs, CRAs, CRIs and NCs).

COMPANIES

CREDIT FOR COMPANIES

COMPANIES LOAN PORTFOLIO EVOLUTION
R$ billion



2Q26 HIGHLIGHTS

Companies Loan Portfolio
R$ 54.3 billion
(+5.5% vs. 1Q26 | +16.6% vs. 2Q25)

Geographic Diversification
Southeast: 51% of loan portfolio

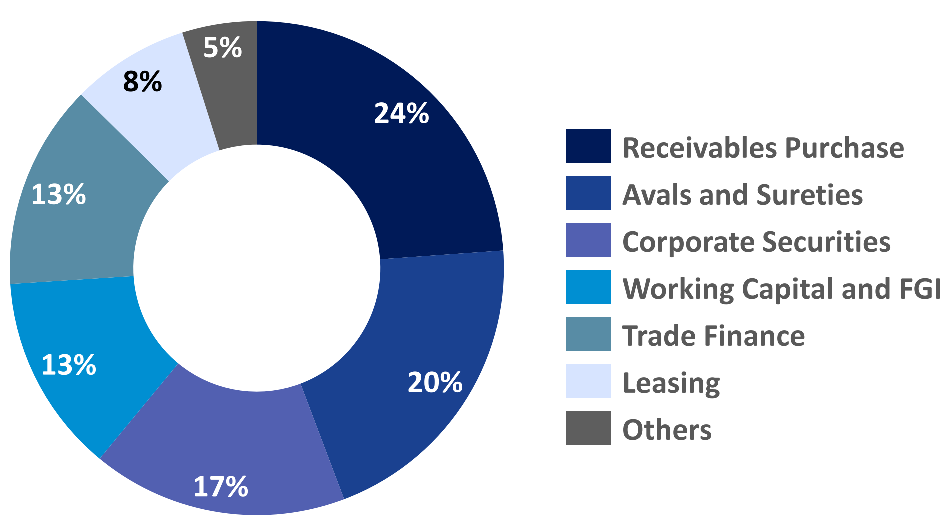
Collaterals
59% of the portfolio is secured by receivables

Maturity
73% of the portfolio matures within 12 months

Concentration
Main client: 2%
Top 50 clients: 12%

The Companies loan portfolio totaled R$54.3 billion in 2Q26, up 16.6% YoY and 5.5% QoQ. The portfolio remained diversified across Brazil's regions, with the Southeast accounting for 51% of total exposure and the remainder broadly distributed across other regions. The collateral structure was primarily composed of receivables (59%), followed by real estate assets (17%). The maturity profile remained concentrated in the short term, with 73% of the portfolio maturing within 12 months, reflecting the Bank's strategy of prioritizing shorter-term operations.

PORTFOLIO COMPOSITION
%



The portfolio composition remained diversified across the Bank's main credit categories.

Compared to 2Q25, notable growth was recorded in Corporate Securities (+62.5%), Trade Finance (+42.0%) and Avals and Sureties (+34.9%), while Working Capital declined by 15.4%.

Compared to 1Q26, Avals and Sureties, Corporate Securities, Trade Finance and Receivables Purchase increased by 5.6%, 9.7%, 18.5% and 5.6%, respectively, while Working Capital declined by 2.4%.

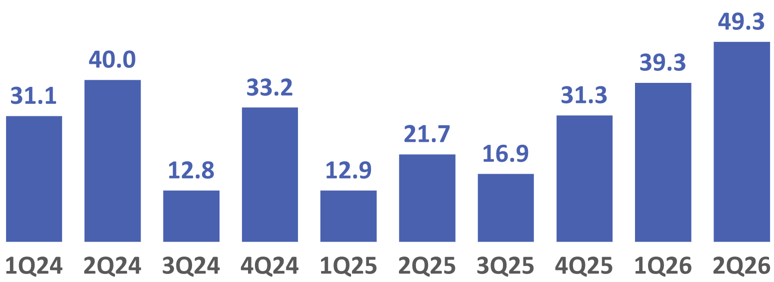
COMPANIES

SERVICES FOR COMPANIES

DERIVATIVES

Management of financial risks arising from business activities and financial transactions
Client risk hedging solutions using derivative instruments, primarily designed to mitigate foreign exchange and interest rate exposures

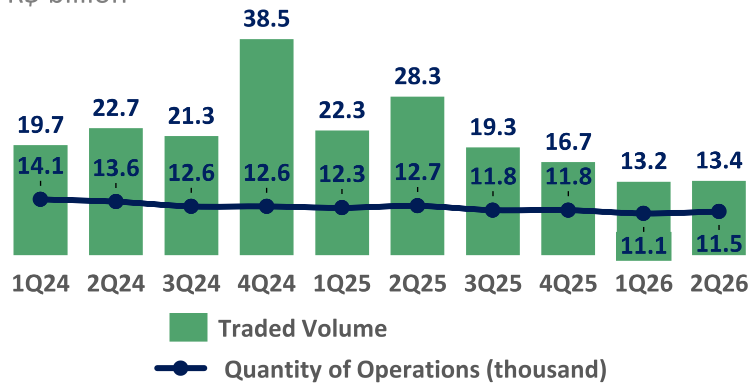
R$ billion



FX WHOLESALE

Trade Finance, Financial Remittances, Non-resident Investors, Customized Solutions

R$ billion



CORPORATE INSURANCE

Surety and Commercial Insurance

+ 2 thousand Active Clients

R$ 106 MM Premiums Issued

+ 6 thousand Policies Issued

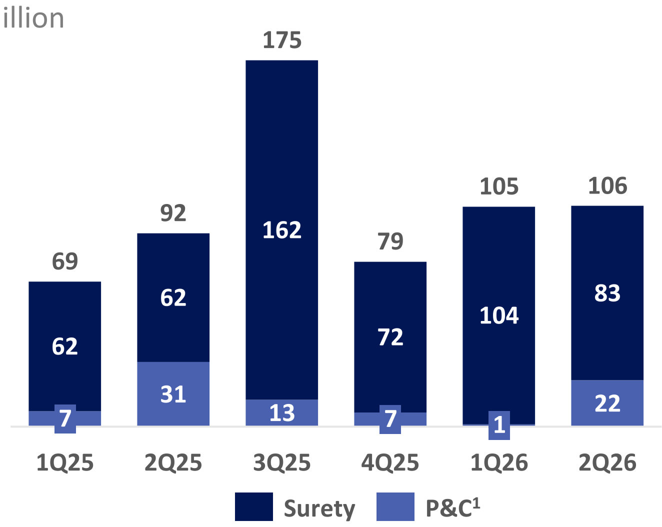
R$ 1.5 B Reinsurance Limit | 17 Global Reinsurers

+ R$ 92 B Exposure

+800 Active Brokers + 13 Advisors

PREMIUMS ISSUED

R$ million

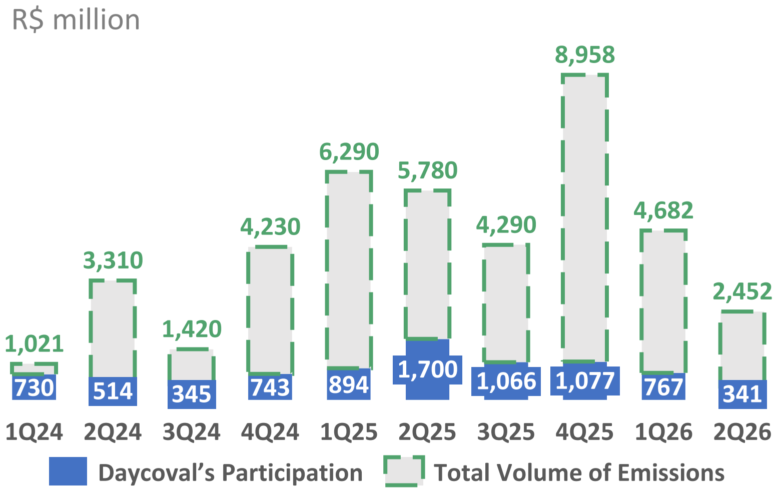


(1) Property and Casualty

INVESTMENT BANKING

Corporate Securities Issuance

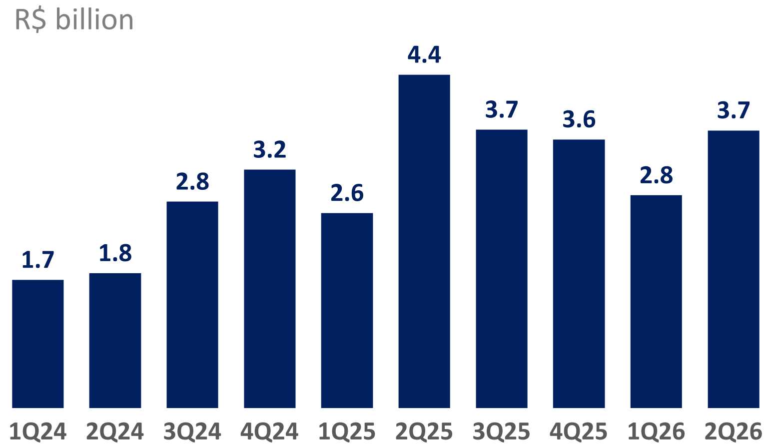
R$ million



STRUCTURED OPERATIONS

Escrow Account and Clearing Bank Services

R$ billion

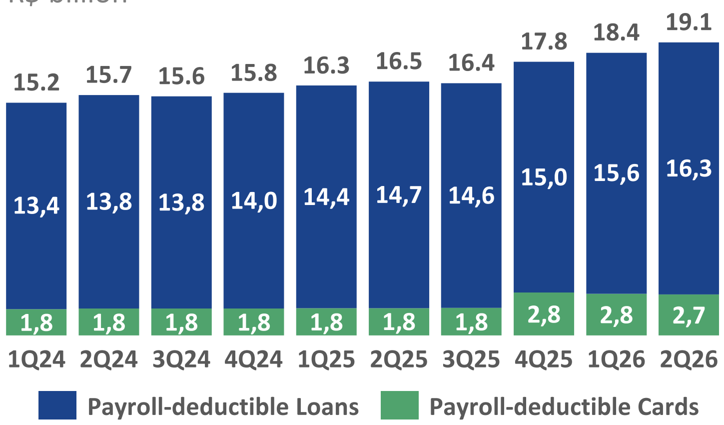


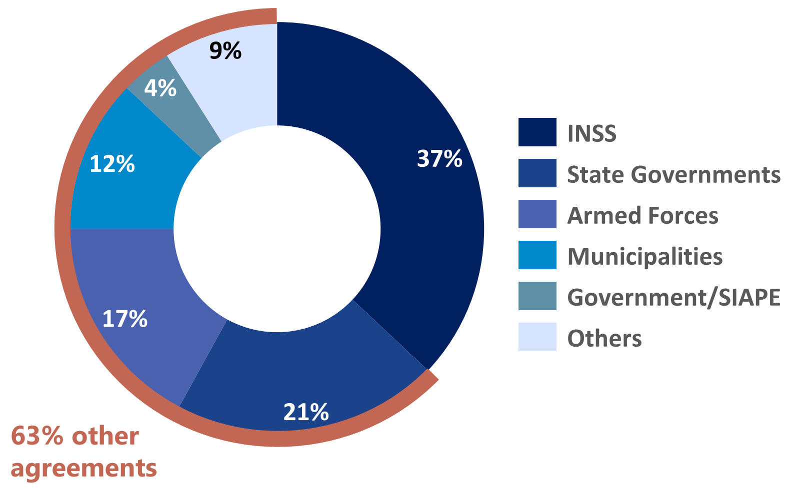
RETAIL

CREDIT FOR RETAIL

PAYROLL-DEDUCTIBLE LOANS

R$ billion





The Payroll-deductible Loan portfolio closed 2Q26 at R$19.1 billion, up 3.7% QoQ and 15.3% YoY. The more moderate quarterly growth reflected operational factors affecting the payroll-deductible loan market, which impacted origination volumes across the sector.

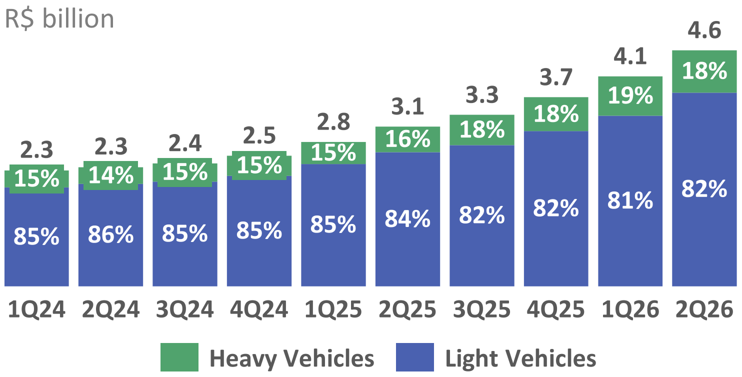
The portfolio comprised R$16.3 billion in payroll-deductible loans and R$2.7 billion in payroll-deductible cards. The operation serves 1.3 million clients through 1.9 million contracts and 629 active agreements, reflecting broad diversification across INSS beneficiaries, public sector entities, armed forces and municipalities.

Origination totaled R$3.1 billion in 2Q26, with 28% generated through the network of 69 IFP branches. Refinancing transactions represented 58% of quarterly originations.

The Bank also launched the pilot program for private payroll-deductible loans, ending the period with a portfolio of R$120 million.

AUTO FINANCING

R$ billion



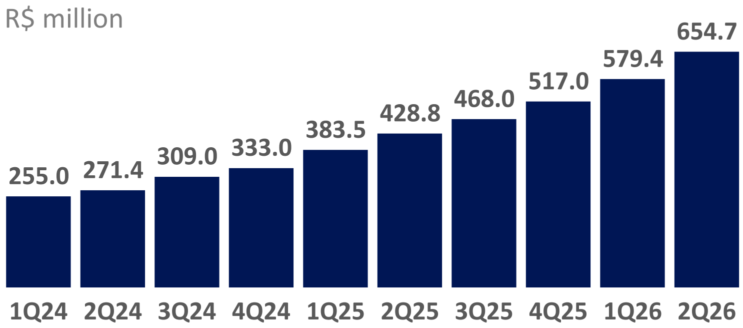
The Auto Financing portfolio ended 2Q26 with an outstanding balance of R$4.6 billion, up 11.3% QoQ and 46.2% YoY, reflecting the strong expansion of the business.

Origination reached R$841 million, a new record for the portfolio, driven by the expansion of the correspondent network, which reached 350 partners, representing an 82.3% YoY increase.

The strategy remains focused on financing used light and heavy vehicles, with an average vehicle age of 14 years and an average down payment of 34%, while maintaining disciplined credit origination and risk management.

REAL ESTATE LOANS

R$ million



The Real Estate Loan portfolio closed 2Q26 at R$654.7 million, up 13.0% QoQ and 52.7% YoY.

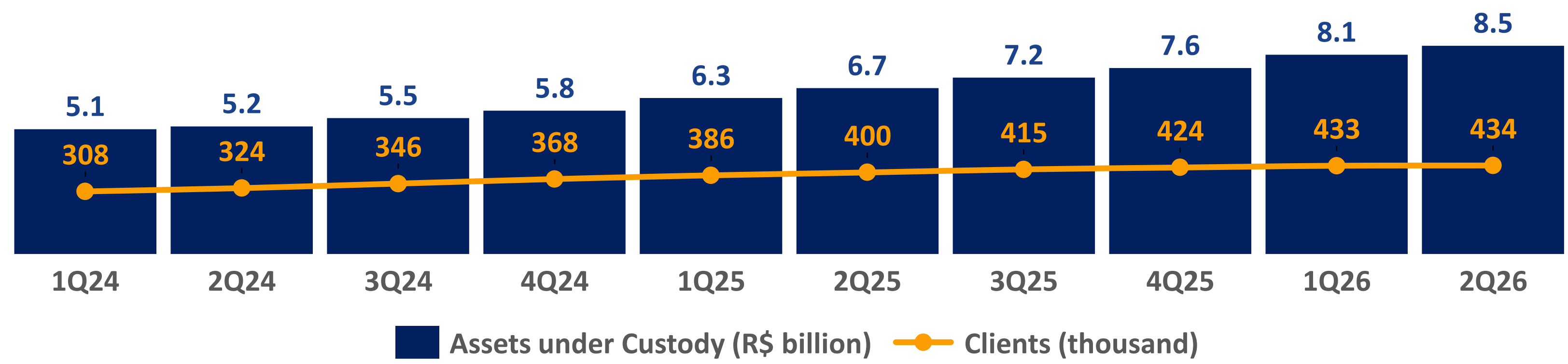
Quarterly origination totaled R$94 million, driven primarily by the correspondent network, which accounted for 90% of new originations.

The business remains focused on individual clients, offering loans of up to R$5 million, with terms of up to 240 months, grace periods of up to 180 days, and financing of up to 60% of the property value.

RETAIL

SERVICES FOR RETAIL

DIGITAL INVESTMENTS PLATAFORM



Banco Daycoval's digital investment platform closed 2Q26 with R$8.5 billion in Assets under Custody (AuC) and 434 thousand clients, reinforcing its role as an important distribution channel for the Group's investment products.

Asset allocation remained concentrated in the Bank's proprietary fixed-income products, which represented 86% of AuC, including 48% in Bank Deposit Certificates (CDBs) and 38% in Real Estate Credit Letters (LCIs) and Agribusiness Credit Letters (LCAs).

From a geographic perspective, the Southeast region accounted for 65% of AuC, reflecting the Bank's strong commercial presence in Brazil's main economic hub.

HIGH-NET-WORTH INVESTMENTS

Banco Daycoval's High-Net-Worth Funding division closed 2Q26 with R$10.0 billion in Assets under Custody (AuC) from individual clients, in line with its strategy to expand its presence in the high-net-worth segment.

The value proposition is based on an advisory model supported by dedicated relationship managers, providing clients with personalized advice and tailored investment solutions. The strategy also includes the expansion of the Family Office offering through structured products, while broadening coverage across the state of São Paulo, starting with Campinas.

FX RETAIL

DayCâmbio closed 2Q26 with R$2.8 billion in traded volume, driven primarily by remittance operations, which accounted for 73% of total transactions during the period.

With a network of 177 foreign exchange branches across Brazil and strategic partnerships with companies such as DHL, Western Union and MSC Cruises, the business continues to expand its reach and enhance customer convenience.

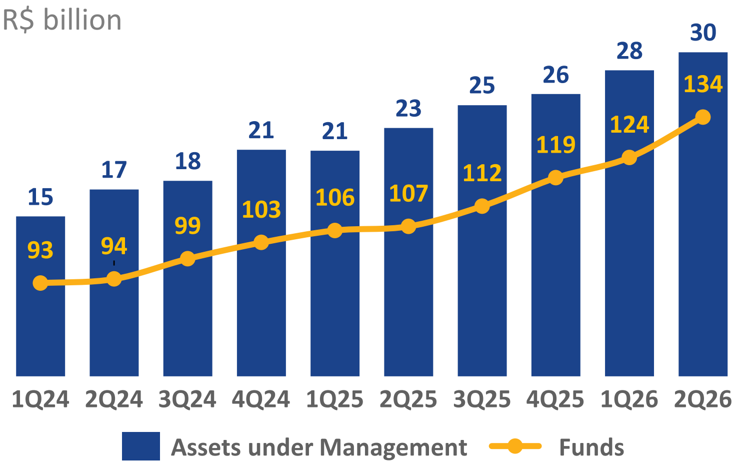
Foreign currency cash transactions remained the main revenue driver, representing 65% of total revenue and reinforcing the relevance of retail and travel foreign exchange operations to the unit's performance.

MARKETS

CAPITAL MARKETS SERVICES

ASSET MANAGEMENT

R$ billion



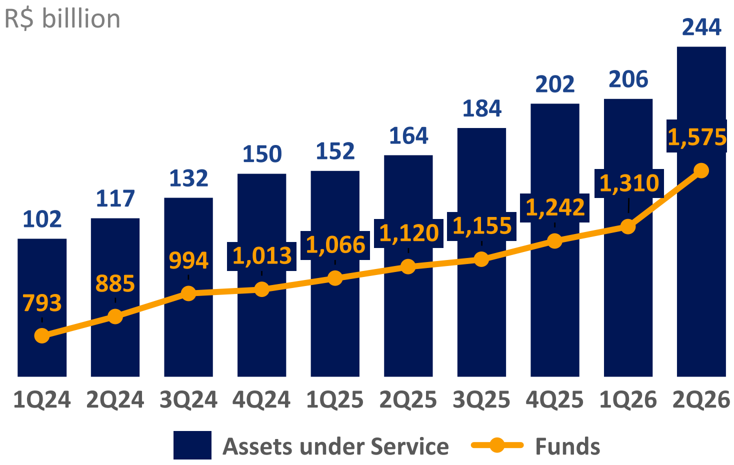
Daycoval Asset Management closed 2Q26 with R$30.0 billion in Assets under Management (AuM), reinforcing its strategic role in the Bank's business diversification.

The portfolio maintained a conservative profile, with approximately 50% of assets allocated to fixed-income funds, reflecting strong investor demand for this asset class in a high-interest-rate environment.

At the end of the period, Daycoval Asset Management managed 134 investment funds and maintained Moody's MQ1 rating, the highest rating on the agency's investment management quality scale.

FIDUCIARY SERVICES

R$ billlion



The Fiduciary Services division maintained its growth trajectory, further contributing to the Bank's revenue diversification strategy.

By the end of 2Q26, the platform reached R$244.1 billion in Assets under Service (AuS), serving 237 asset managers and providing fiduciary services to 1,575 investment funds.

This performance reflects the strength of its operational platform, technological infrastructure and governance framework, further strengthening the Bank's presence in the capital markets.

FIXED INCOME – CORPORATE LOCAL BONDS

The Fixed Income – Corporate Local Bonds business maintained a consistent presence in the capital markets throughout 2Q26.During the quarter, R$2.1 billion in private credit transactions were distributed.

The lower primary market volume reflected a broader slowdown in new issuance activity across the capital markets. At the same time, the Desk recorded R$6.6 billion in secondary market trading volume and maintained strong execution capabilities across a range of activities, including reverse repo stock operations, reinforcing its role as a provider of liquidity and investment solutions.

The performance highlights the strength of the Bank's relationships with issuers, institutional investors and asset managers, as well as its expertise in structuring, distributing and trading fixed-income securities, further contributing to the diversification of the Bank's revenue streams.

Institutional Distribution
R$ 2.1 B
▼55.8% in 3 months
▼64.2% in 12 months

Traded Volume
R$ 6.6 B
▲ 56.0% in 3 months
▲ 143.7% in 12 months

FUNDING

FUNDING COMPOSITION

Total funding closed 2Q26 at R$80.1 billion, up 28.4% YoY, reflecting the continued expansion of the Bank's funding base.

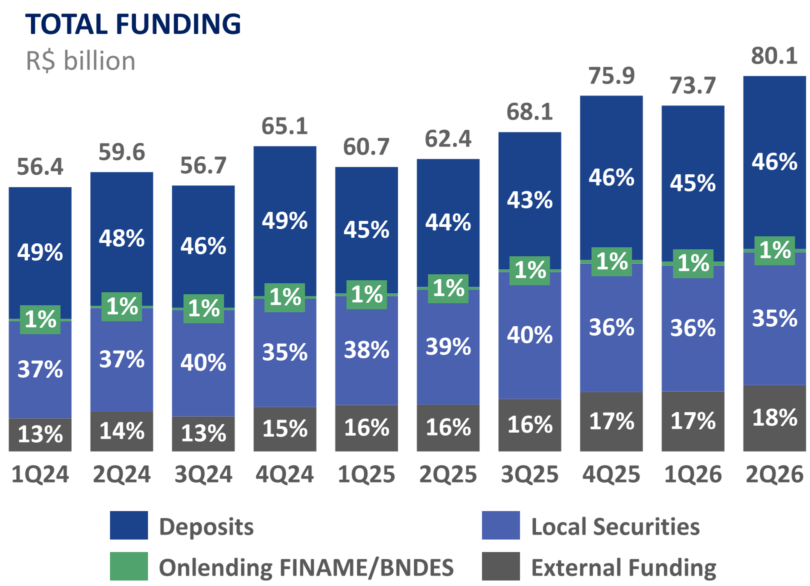
Compared to 1Q26, funding increased 8.6% QoQ, in line with the growth of the loan portfolio.The funding mix remained well diversified, led by Total Deposits, LCAs and LCIs, which totaled R$36.9 billion and represented 46.0% of total funding, followed by Financial Bills (R$28.3 billion), External Funding (R$14.1 billion) and FINAME/BNDES Onlending (R$0.8 billion).

All funding instruments recorded year-over-year growth, led by External Funding (+41.5%), Total Deposits, LCAs and LCIs (+35.0%), and FINAME/BNDES Onlending (+27.3%).The diversified funding structure reinforces the Bank's ability to support continued loan portfolio expansion while maintaining adequate liquidity, efficient liability management and a balanced funding cost and maturity profile.

(1) **BNDES Onlending:** Refers to credit lines extended by the Brazilian Development Bank (Banco Nacional de Desenvolvimento Econômico e Social – BNDES) to financial institutions, which in turn lend these funds to end borrowers under BNDES programs, following the bank's eligibility criteria, terms, and conditions.

FUNDING BY INSTRUMENT

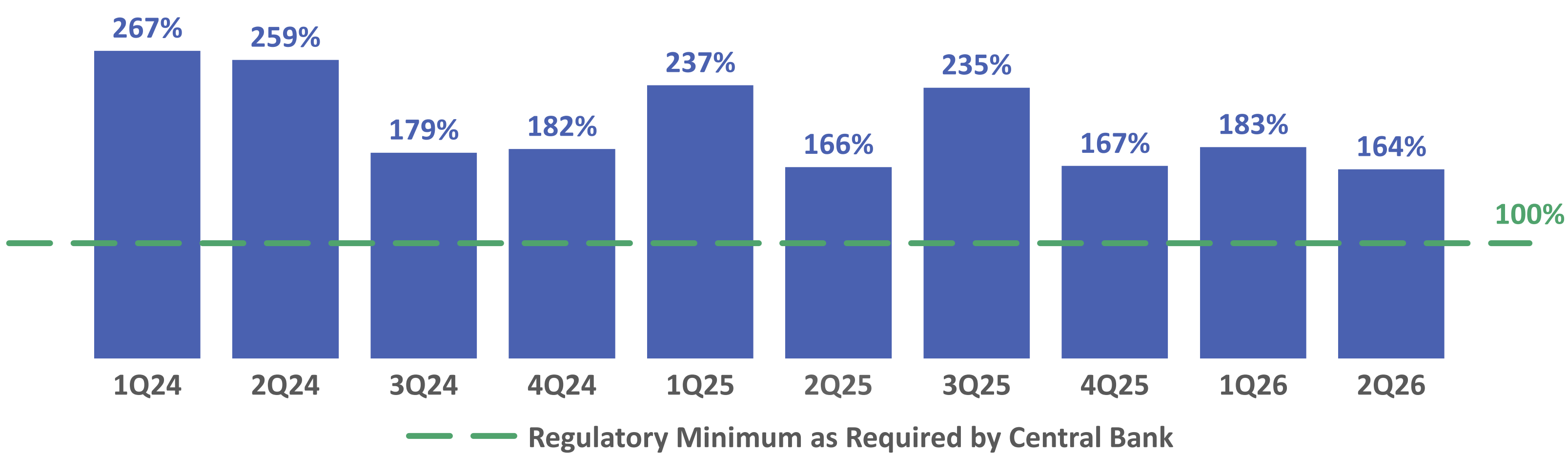
Deposits	Local Securities	External Funding	Onlending FINAME/ BNDES
46.0%	35.3%	17.7%	1.0%
R$ 36.9 B	R$ 28.3 B	R$ 14.1 B	R$ 0.8 B



TOTAL FUNDING (R$ million)	2Q26	1Q26	2Q25	2Q26 x 1Q26	2Q26 x 2Q25
Deposits	**36,864.3**	**33,283.3**	**27,306.6**	**10.8%**	**35.0%**
Cash Deposits	2,933.3	1,936.9	1,595.5	51.4%	83.8%
Time Deposits [1]	27,336.7	25,283.5	20,543.7	8.1%	33.1%
Notes (LCI [2] + LCA [3])	6,594.3	6,062.9	5,167.4	8.8%	27.6%
Local Securities	**28,311.7**	**26,887.4**	**24,469.5**	**5.3%**	**15.7%**
Senior Local Bonds	25,454.6	24,045.7	23,113.6	5.9%	10.1%
Perpetual Local Bonds	2,857.1	2,841.7	1,355.9	0.5%	110.7%
External Funding	**14,147.5**	**12,797.1**	**9,997.4**	**10.6%**	**41.5%**
Foreign Borrowings	11,913.2	10,469.8	8,077.9	13.8%	47.5%
Foreign Issuances	2,234.3	2,327.3	1,919.5	-4.0%	16.4%
Onlendings FINAME/BNDES	**767.6**	**778.9**	**603.2**	**-1.5%**	**27.3%**
Total	**80,091.1**	**73,746.7**	**62,376.7**	**8.6%**	**28.4%**

(1) Includes Interbanks Deposits, Time Deposits and in Foreign Currency.
(2) LCI= Real Estate Letter of Credit.
(3) LCA= Agribusiness Letters of Credit.

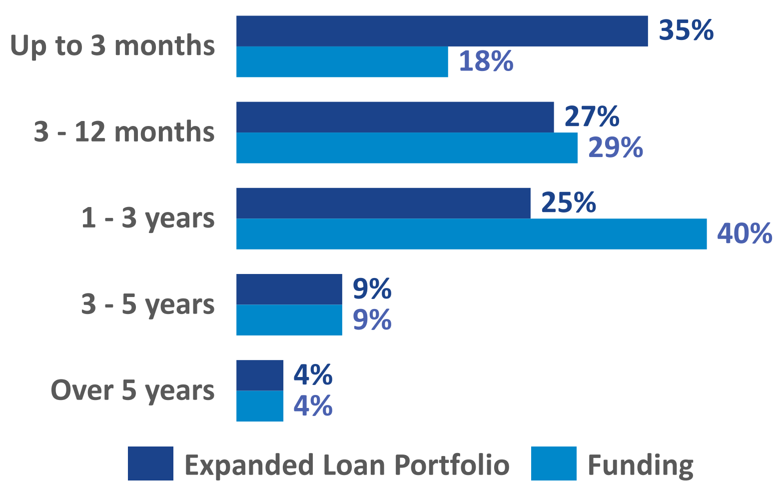
ASSETS AND LIABILITIES MANAGEMENT



* LCR = High Liquidity Assets / Net Outflows Within 30 Days.

MATURITY OF OPERATIONS

R$ million



Positive gap of **67 days**

Free Cash **R$ 11.7 billion** (Jun/26)

LOAN PORTFOLIO	Average Term to Maturity (days)
Companies	
Daycoval Leasing	587
Companies	415
FGI PEAC	144
Trade Finance	130
Receivables Purchase	73
Retail	
Payroll-deductible Loans	614
Home Equity (1)	2,395
Auto Financing	418
Total	**425**

(1) Still without statistical treatment.

FUNDING	Average Term to Maturity (days)
Deposits	
Term Deposits	428
Interbank Deposits	2
LCA	417
LCI	416
Funding and Local Securities	
Local Securities	623
External Funding	-
Borrowing and Onlending	206
BNDES	590
Total	**492**

Weighted Average Companies
315

Weighted Average Retail
662

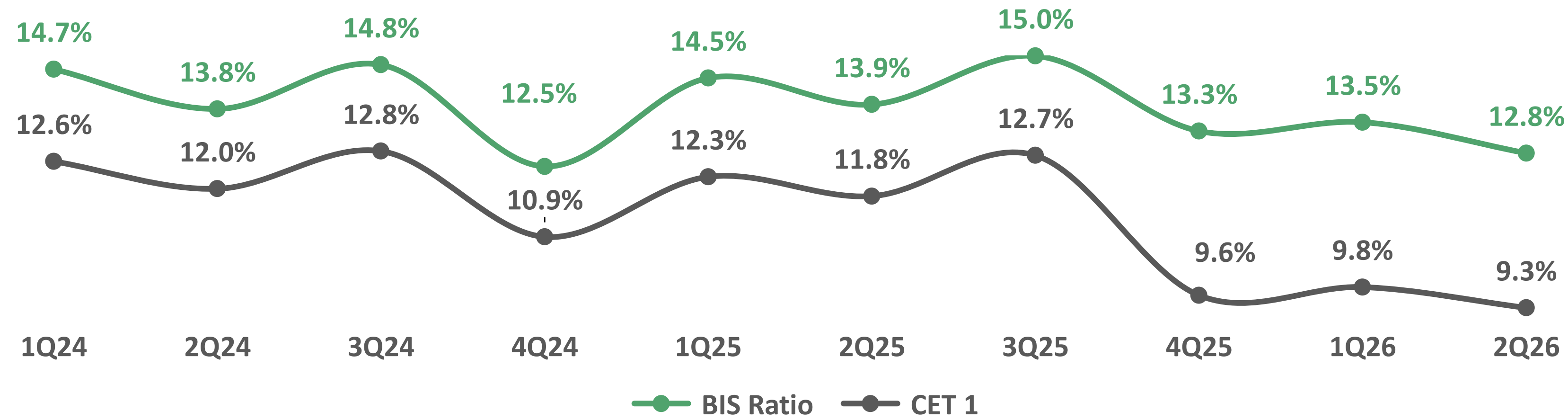
Weighted Average Deposits
393

Weighted Average Bonds and Local Securities
522

CAPITAL

BIS RATIO

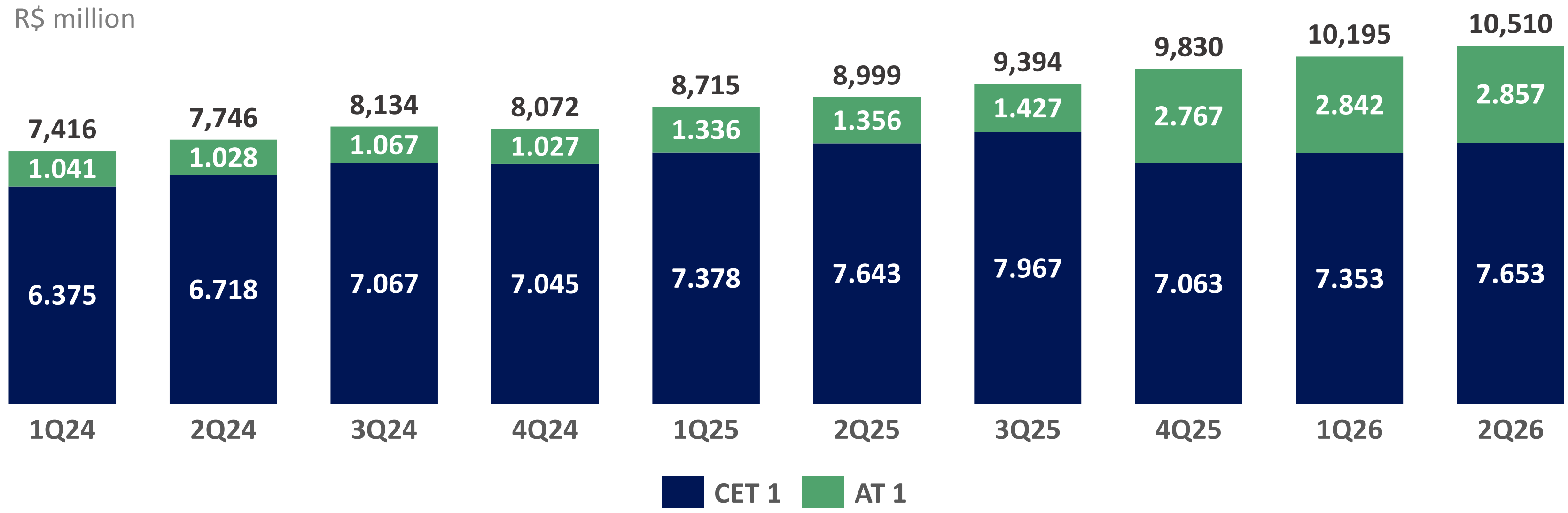
%



The minimum Basel Capital Ratio required by the Central Bank of Brazil is 10.5%.

REGULATORY CAPITAL

R$ million



REGULATORY CAPITAL CALCULATION (R$ million)	2Q26
Regulatory Capital	**10,510.1**
Regulatory Capital – Tier I	**10,510.1**
Core Capital	**7,653.0**
Shareholders Equity	7,655.7
Prudential Adjustment - CMN Resolution nº 4,955/21	(2.7)
CET I	**9.3%**
Complementary Capital	**2,857.1**
Perpetual Local Bonds	2,857.1
Minimum Capital Required	**6,550.8**
BIS Ratio	**12.8%**

RWA - RISK PROFILE (%)

Credit Risk [1]	78.6%
Market Risk	13.4%
Operational Risk	8.0%

(1) Includes Leasing + Avals and Sureties.

QUALITY OF EXPANDED LOAN PORTFOLIO

EXPANDED LOAN PORTFOLIO

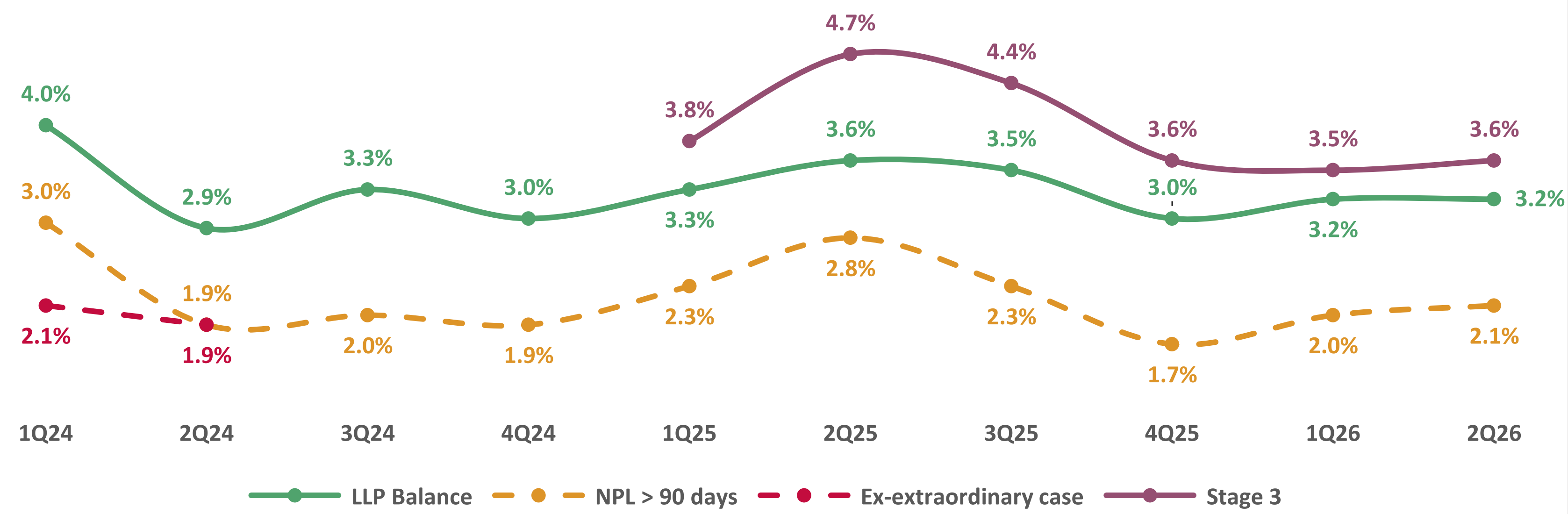
QUALITY OF EXPANDED LOAN PORTFOLIO (R$ million)	2Q26	1Q26	2Q25	1H26	1H25	2Q26 x 1Q26	2Q26 x 2Q25	1H26 x 1H25
Expanded Loan Portfolio	78,582.7	74,533.0	66,654.2	78,582.7	66,654.2	5.4%	17.9%	17.9%
Establishment of Provisions	451.3	428.2	365.2	879.5	499.9	5.4%	23.6%	75.9%
LLP Balance	2,500.3	2,348.1	2,428.9	2,500.3	2,428.9	6.5%	2.9%	2.9%
Stage 3 Balance	2,797.8	2,604.8	3,123.5	2,797.8	3,123.5	7.4%	-10.4%	-10.4%
Loans Overdue by more than 60 days (1)	2,038.2	1,792.3	2,196.5	2,038.2	2,196.5	13.7%	-7.2%	-7.2%
Loans Overdue by more than 90 days (1)	1,657.9	1,486.4	1,890.3	1,657.9	1,890.3	11.5%	-12.3%	-12.3%
CREDIT RATIOS (%)								
LLP Balance / Loan Portfolio	3.2%	3.2%	3.6%	3.2%	3.6%	-	-0.4 p.p	-0.4 p.p
Stage 3 Balance / Loan Porfolio	3.6%	3.5%	4.7%	3.6%	4.7%	0.1 p.p	-1.1 p.p	-1.1 p.p
Loans Overdue by more than 60 days / Loan Portfolio	2.6%	2.4%	3.3%	2.6%	3.3%	0.2 p.p	-0.7 p.p	-0.7 p.p
Loans Overdue by more than 90 days / Loan Portfolio	2.1%	2.0%	2.8%	2.1%	2.8%	0.1 p.p	-0.7 p.p	-0.7 p.p
COVERAGE RATIOS (%)								
LLP Balance / Loans Overdue by more than 60 days	122.7%	131.0%	110.6%	122.7%	110.6%	-8.3 p.p	12.1 p.p	12.1 p.p
LLP Balance / Loans Overdue by more than 90 days	150.8%	158.0%	128.5%	150.8%	128.5%	-7.2 p.p	22.3 p.p	22.3 p.p
LLP Balance / Stage 3	89.4%	90.1%	77.8%	89.4%	77.8%	-0.7 p.p	11.6 p.p	11.6 p.p
INDICATORS (R$ million)								
Write-offs (2)	(299.1)	(301.2)	(7.4)	(600.3)	(8.5)	-0.7%	n.a.	n.a.
Companies Recovered Loans	38.1	13.7	34.6	51.8	54.2	n.a.	10.1%	-4.4%
Retail Recovered Loans	38.8	39.3	27.3	78.2	55.1	-1.3%	42.1%	41.9%

(1) Falling due installments.

(2) Until December 31, 2024, CMN Resolution No. 2,682/1999 was in force, which required the write-off of operations classified as Rating H for more than six months. As of January 1, 2025, with the entry into force of CMN Resolution No. 4,966/21 and BCB Resolution No. 352/23, a financial asset is written off due to expected losses when it is no longer probable that the institution will recover its value.

EXPANDED LOAN PORTFOLIO

% of expanded loan portfolio



Stage 3: Transactions with objective evidence of impairment: Classified when there is objective evidence/expectation of loss (impairment), whether overdue or not, such as payments overdue for more than 90 days, restructuring due to financial difficulties, signs of inability to pay even without delinquency, or events of default, bankruptcy, or restructuring.

QUALITY OF LOAN PORTFOLIO

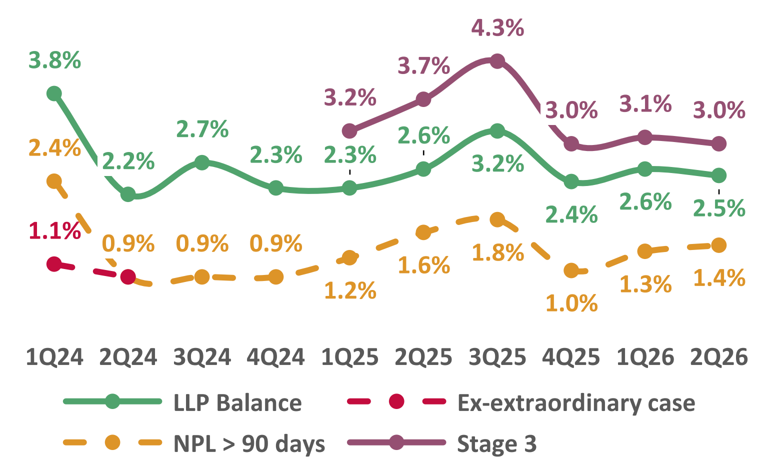
BY SEGMENT

QUALITY | COMPANIES LOANS PORTFOLIO (R$ million)	2Q26	1Q26	2Q25	2Q26 x 1Q26	2Q26 x 2Q25
LLP Balance / Companies Loan Portfolio (%)	2.5%	2.6%	2.6%	-0.1 p.p	-0.1 p.p
Loans Overdue by more than 90 days [(1)]	749.7	657.3	760.5	14.1%	-1.4%
Loans Overdue by more than 90 days / Companies Loan Portfolio	1.4%	1.3%	1.6%	0.1 p.p	-0.2 p.p
LLP Balance / Loans Overdue by more than 90 days	183.8%	203.5%	158.5%	-19.7 p.p	25.3 p.p
Stage 3 Companies Loan Portfolio / Total Companies Loan Portfolio	3.0%	3.1%	3.7%	-0.1 p.p	-0.8 p.p
QUALITY | PAYROLL-DEDUCTIBLE OVERDUE LOANS (R$ million)					
LLP Balance / Payroll-deductible Loan Portfolio (%)	3.8%	3.5%	5.5%	0.3 p.p	-1.7 p.p
Loans Overdue by more than 90 days [(1)]	549.4	515.0	808.7	6.7%	-32.1%
Loans Overdue by more than 90 days/ Payroll-deductible Loan Portfolio	2.9%	2.8%	4.9%	0.1 p.p	-2.0 p.p
LLP Balance / Loans Overdue by more than 90 days	131.5%	126.4%	112.1%	5.1 p.p	19.5 p.p
Stage 3 Payroll-deductible Loan Portfolio / Total Payroll-deductible Loan Portfolio	3.8%	3.5%	5.5%	0.3 p.p	-1.7 p.p
QUALITY | AUTO OVERDUE LOANS (R$ million)					
LLP Balance / Auto Financing Portfolio (%)	8.4%	8.3%	9.8%	0.1 p.p	-1.4 p.p
Loans Overdue by more than 90 days [(1)]	344.1	300.1	306.3	14.7%	12.3%
Loans Overdue by more than 90 days/ Auto Financing Portfolio	7.6%	7.3%	9.8%	0.1 p.p	-2.2 p.p
LLP Balance / Loans Overdue by more than 90 days	110.6%	113.6%	99.3%	-3.0 p.p	11.4 p.p
Stage 3 Auto Financing Portfolio / Total Auto Financing Portfolio	8.8%	8.8%	14.4%	-	-5.6 p.p

(1) Falling due installments.

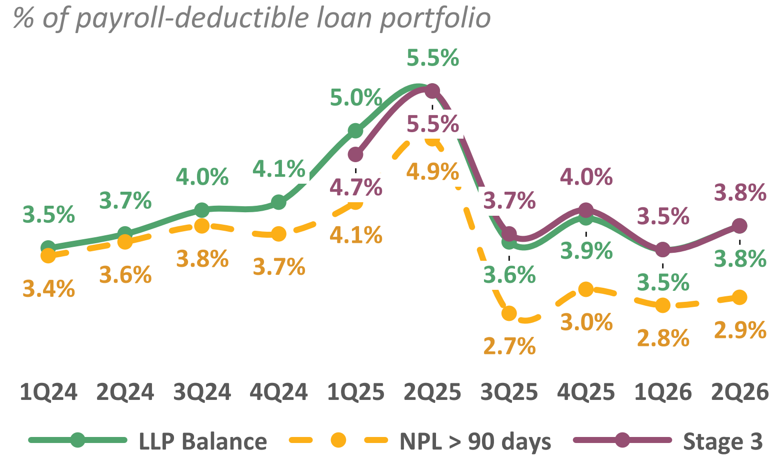
COMPANIES LOAN PORTFOLIO

% of companies loan portfolio



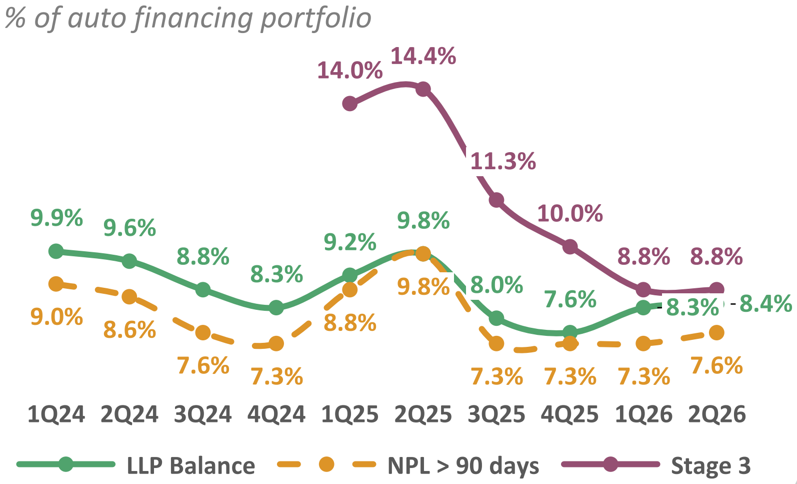
PAYROLL-DEDUCTIBLE LOAN PORTFOLIO

% of payroll-deductible loan portfolio



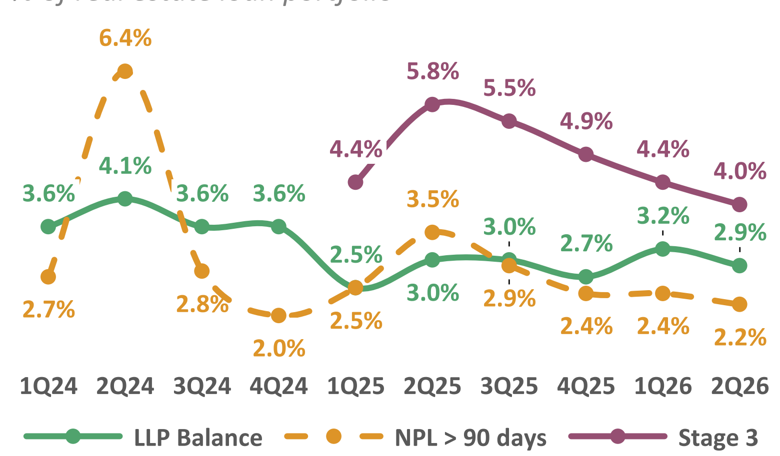
AUTO FINANCING PORTFOLIO

% of auto financing portfolio



REAL ESTATE LOAN PORTFOLIO

% of real estate loan portfolio



LLP BALANCE

LLP (R$ million)	2Q26	1Q26	2Q25	1H26	1H25	2Q26 x 1Q26	2Q26 x 2Q25	1H26 x 1H25
Initial Balance	**2,348.1**	**2,221.1**	**2,071.1**	**2,221.1**	**1,932.1**	**5.7%**	**13.4%**	**15.0%**
Establishment of Provisions (A)	**451.3**	**428.2**	**365.2**	**879.5**	**499.9**	**5.4%**	**23.6%**	**75.9%**
Companies	207.8	162.4	182.1	370.1	151.6	28.0%	14.1%	n.a.
FGI PEAC	(13.6)	1.7	27.3	(11.9)	36.6	n.a.	n.a.	n.a.
Avals and Sureties	0.4	3.1	2.2	3.6	3.1	-87.1%	-81.8%	16.1%
Payroll-deductible	159.8	142.0	105.1	301.8	234.2	12.5%	52.0%	28.9%
Vehicles/Others	96.7	113.9	45.3	210.6	75.0	-15.1%	n.a.	n.a.
Real Estate	0.2	5.1	3.2	5.3	4.8	-96.1%	-93.8%	10.4%
Corporate Securities	-	-	-	-	5.4	n.a.	n.a.	n.a.
Write-offs	**(299.1)**	**(301.2)**	**(7.4)**	**(600.3)**	**(8.5)**	**-0.7%**	**n.a.**	**n.a.**
Companies	(153.4)	(97.4)	(0.2)	(250.7)	(0.5)	57.5%	n.a.	n.a.
Retail	(145.7)	(203.8)	(7.2)	(349.6)	(8.0)	-28.5%	n.a.	n.a.
Final LLP Balance	**2,500.3**	**2,348.1**	**2,428.9**	**2,500.3**	**2,428.9**	**6.5%**	**2.9%**	**2.9%**
RECOVERED LOANS (R$ million)	**2Q26**	**1Q26**	**2Q25**	**1H26**	**1H25**	**2Q26 x 1Q26**	**2Q26 x 2Q25**	**1H26 x 1H25**
Companies Recovered Loans	38.1	13.7	34.6	51.8	54.2	n.a.	10.1%	-4.4%
Retail Recovered Loans	38.8	39.3	27.3	78.2	55.1	-1.3%	42.1%	41.9%
Total (B)	**76.9**	**53.0**	**61.9**	**130.0**	**109.3**	**45.1%**	**24.2%**	**18.9%**
COST OF CREDIT (A-B)	**374.4**	**375.2**	**303.3**	**749.5**	**390.7**	**-0.2%**	**23.4%**	**91.8%**

FINANCIAL PERFORMANCE

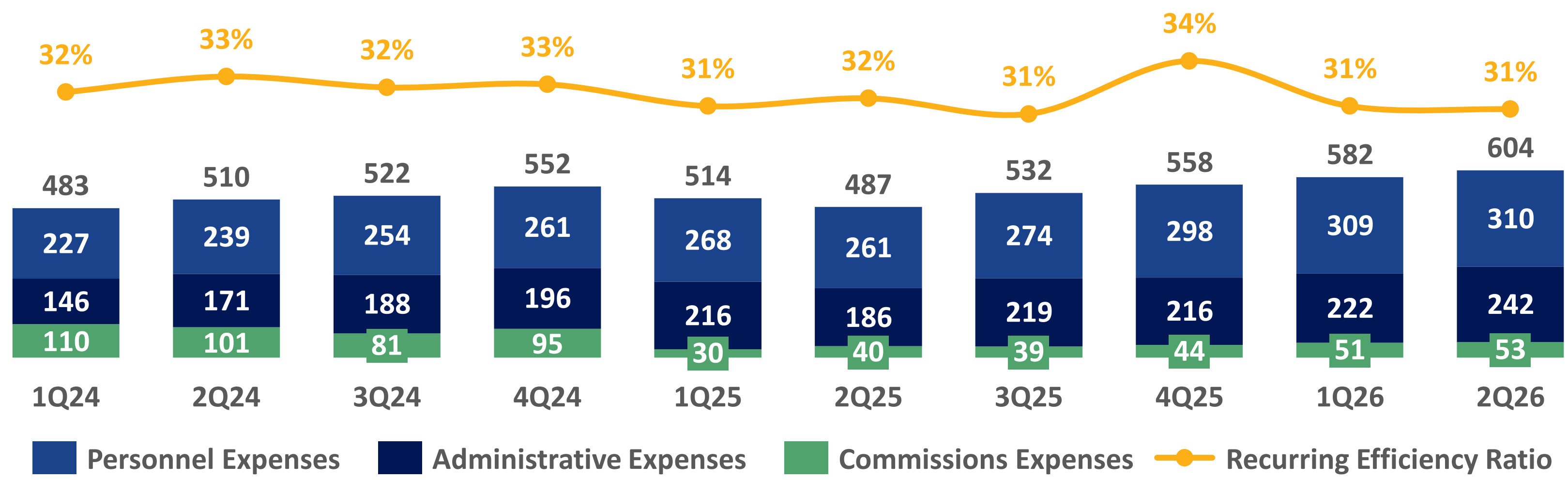
PROFIT FROM FINANCIAL INTERMEDIATION

INCOME FROM FINANCIAL INTERMEDIATION (R$ million)	2Q26	1Q26	2Q25	1H26	1H25	2Q26 x 1Q26	2Q26 x 2Q25	1H26 x 1H25
Lending Operations	**2,876.2**	**2,226.2**	**2,499.8**	**5,102.4**	**4,736.0**	**29.2%**	**15.1%**	**7.7%**
Companies Loans	1,448.4	1,021.5	1,068.8	2,469.9	2,019.6	41.8%	35.5%	22.3%
Payroll-deductible Loans	884.9	726.7	993.4	1,611.6	1,864.1	21.8%	-10.9%	-13.5%
Auto Financing/Others	320.3	274.1	244.4	594.4	476.1	16.9%	31.1%	24.8%
Real Estate Loans	32.3	21.9	20.7	54.2	37.4	47.5%	56.0%	44.9%
Result of Leasing Operations	190.3	182.0	172.5	372.3	338.8	4.6%	10.3%	9.9%
Marketable Securities	688.5	628.3	625.6	1,316.9	1,203.0	9.6%	10.1%	9.5%
Liquidity Interbank Applications	23.6	113.3	(86.0)	137.1	(146.4)	-79.2%	n.a.	n.a.
Financial Instruments Derivates	87.1	-	-	87.1	-	n.a.	n.a.	n.a.
Income from Financial Intermediation (A)	**3,675.4**	**2,967.8**	**3,039.4**	**6,643.5**	**5,792.6**	**23.8%**	**20.9%**	**14.7%**
Interbank and Time Deposits	(772.0)	(779.9)	(593.1)	(1,551.9)	(1,217.5)	-1.0%	30.2%	27.5%
Bond Issues in Brazil [(1)]	(1,177.4)	(1,159.5)	(959.0)	(2,337.1)	(1,843.5)	1.5%	22.8%	26.8%
Bond Issues Abroad	163.0	227.8	115.3	390.8	343.5	-28.4%	41.4%	13.8%
Borrowings and Onlendings [(2)]	(183.0)	441.3	287.5	258.3	630.2	n.a.	n.a.	-59.0%
Financial Instruments Derivatives	-	(33.4)	(521.5)	(33.4)	(901.1)	n.a.	n.a.	-96.3%
Expenses from Financial Intrermediation (B)	**(1,969.4)**	**(1,303.7)**	**(1,670.8)**	**(3,273.3)**	**(2,988.4)**	**51.1%**	**17.9%**	**9.5%**
Gross Profit from Financial Intermediation (A-B)	**1,706.0**	**1,664.1**	**1,368.6**	**3,370.2**	**2,804.2**	**2.5%**	**24.7%**	**20.2%**
Expenses with Allowance for Loan Losses	(451.3)	(428.2)	(365.2)	(879.5)	(499.9)	5.4%	23.6%	75.9%
Net Income from Financial Intermediation	**1,254.7**	**1,235.9**	**1,003.4**	**2,490.7**	**2,304.3**	**1.5%**	**25.0%**	**8.1%**
(-) MtM - Interest and Currency Hedges	(24.5)	12.1	(18.3)	(12.4)	(56.9)	n.a.	33.9%	-78.2%
Adjusted Gross Profit from Financial Intermediation	**(1,944.9)**	**(1,315.8)**	**(1,652.5)**	**(3,260.9)**	**(2,931.5)**	**47.8%**	**17.7%**	**11.2%**
(1) Foreign Exchange Variation without Borrowings abroad.	(128.0)	75.4	11.3	(52.6)	34.2			
(2) Reclassified from other Operating/Expenses revenues.	118.4	501.1	422.5	619.5	894.3			

EFFICIENCY RATIO

RECURRING

RECURRING EFFICIENCY RATIO (R$ million)	2Q26	1Q26	2Q25	1H26	1H25	2Q26 x 1Q26	2Q26 x 2Q25	1H26 x 1H25
(+) Personnel Expenses	(309.6)	(309.3)	(260.5)	(618.9)	(528.2)	0.1%	18.8%	17.2%
(+) Administrative Expenses	(241.9)	(221.8)	(186.5)	(463.6)	(383.5)	9.1%	29.7%	20.9%
(+) Commisions Expenses	(52.6)	(51.1)	(39.7)	(103.8)	(89.6)	2.9%	32.5%	15.8%
Total Expenses (A)	**(604.1)**	**(582.2)**	**(486.7)**	**(1,186.3)**	**(1,001.3)**	**3.8%**	**24.1%**	**18.5%**
(+) Adjusted Recurring Gross Profit from Financial Intermediation	1,730.5	1,652.0	1,386.9	3,382.6	2,861.1	4.8%	24.8%	18.2%
(+) Income from Services	217.5	214.4	145.6	431.9	321.8	1.4%	49.4%	34.2%
Total (B)	**1,948.0**	**1,866.4**	**1,532.5**	**3,814.5**	**3,182.9**	**4.4%**	**27.1%**	**19.8%**
Recurring Efficiency Ratio (A / B) (%)	**31.0%**	**31.2%**	**31.8%**	**31.1%**	**31.5%**	**-0.2 p.p**	**-0.7 p.p**	**-0.4 p.p**



HIGHLIGHTS

The recurring efficiency ratio closed 2Q26 at 31.0%, improving by 0.7 p.p. YoY and 0.2 p.p. QoQ.The improvement reflects the Bank's ability to grow revenues at a faster pace than operating expenses, maintaining strong efficiency levels while continuing to expand its business.

Recurring operating expenses totaled R$604.1 million, up 3.8% QoQ and 24.1% YoY, mainly driven by higher administrative expenses, in line with the expansion of commercial activities.

During the same period, recurring operating income reached R$1.9 billion, increasing 4.4% QoQ and 27.0% YoY, supported by growth in income from financial intermediation and service revenues.

The performance reinforces the Bank's disciplined cost management and its ability to combine business growth with sustained operational efficiency.

INCOME STATEMENT

R$ MILLION

INCOME STATEMENT	2Q26	1Q26	2Q25	1H26	1H25	2Q26 x 1Q26	2Q26 x 2Q25	1H26 x 1H25
Income from Financial Intermediation	**3,675.4**	**2,967.8**	**3,039.4**	**6,643.5**	**5,792.6**	**23.8%**	**20.9%**	**14.7%**
Lending Operations	2,876.2	2,226.2	2,499.8	5,102.4	4,736.0	29.2%	15.1%	7.7%
Marketable Securities	688.5	628.3	625.6	1,316.9	1,203.0	9.6%	10.1%	9.5%
Financial Instruments Derivatives	23.6	113.3	(86.0)	137.1	(146.4)	-79.2%	n.a.	n.a.
Liquidity Interbank Applications	87.1	-	-	87.1	-	n.a.	n.a.	n.a.
Expenses from Financial Intermediation	**(1,969.4)**	**(1,303.7)**	**(1,670.8)**	**(3,273.3)**	**(2,988.4)**	**51.1%**	**17.9%**	**9.5%**
Interbank and Time Deposits	(772.0)	(779.9)	(593.1)	(1,551.9)	(1,217.5)	-1.0%	30.2%	27.5%
Bond Issues in Brazil	(1,177.4)	(1,159.5)	(959.0)	(2,337.1)	(1,843.5)	1.5%	22.8%	26.8%
Bond Issues Abroad	163.0	227.8	115.3	390.8	343.5	-28.4%	41.4%	13.8%
Borrowings and Onlendings	(183.0)	441.3	287.5	258.3	630.2	n.a.	n.a.	-59.0%
Financial Instruments Derivatives	-	(33.4)	(521.5)	(33.4)	(901.1)	n.a.	n.a.	-96.3%
Gross Profit from Financial Intermediation	**1,706.0**	**1,664.1**	**1,368.6**	**3,370.2**	**2,804.2**	**2.5%**	**24.7%**	**20.2%**
Expenses with Allowance for Loan Losses	**(451.3)**	**(428.2)**	**(365.2)**	**(879.5)**	**(499.9)**	**5.4%**	**23.6%**	**75.9%**
Net Income from Financial Intermediation	**1,254.7**	**1,235.9**	**1,003.4**	**2,490.7**	**2,304.3**	**1.5%**	**25.0%**	**8.1%**
Other Operating Income/Expenses	**(538.7)**	**(529.8)**	**(362.8)**	**(1,068.6)**	**(918.2)**	**1.7%**	**48.5%**	**16.4%**
Income from Services	217.5	214.4	145.6	431.9	321.8	1.4%	49.4%	34.2%
Insurance Operations	11.5	16.9	4.3	28.4	18.8	-32.0%	n.a.	51.1%
Personnel Expenses	(309.6)	(309.3)	(260.5)	(618.9)	(528.2)	0.1%	18.8%	17.2%
Other Administrative Expenses	(294.5)	(272.9)	(226.2)	(567.4)	(473.1)	7.9%	30.2%	19.9%
Tax Expenses	(101.0)	(131.9)	(109.7)	(232.9)	(226.0)	-23.4%	-7.9%	3.1%
Other Operating Income and Expenses	(4.2)	(20.9)	121.3	(25.2)	36.8	-79.9%	n.a.	n.a.
Depreciation and Amortization Expenses	(10.4)	(10.2)	(8.9)	(20.6)	(17.7)	2.0%	16.9%	16.4%
Expenses with Provisions for Risks	(48.0)	(15.9)	(28.7)	(63.9)	(50.6)	n.a.	67.2%	26.3%
Operating Result	**716.0**	**706.1**	**640.6**	**1,422.1**	**1,386.1**	**1.4%**	**11.8%**	**2.6%**
Non-operating Result	**(9.4)**	**(7.2)**	**10.9**	**(16.6)**	**8.5**	**30.6%**	**n.a.**	**n.a.**
Earnings before Taxes and Sharing	**706.6**	**698.9**	**651.5**	**1,405.5**	**1,394.6**	**1.1%**	**8.5%**	**0.8%**
Income and Social Contribution Taxes	**(170.4)**	**(175.3)**	**(165.9)**	**(345.7)**	**(395.6)**	**-2.8%**	**2.7%**	**-12.6%**
Provision for Income Tax	(170.3)	(129.3)	(152.0)	(299.6)	(287.3)	31.7%	12.0%	4.3%
Provision for Social Contribution Tax	(142.9)	(104.8)	(125.1)	(247.7)	(234.9)	36.4%	14.2%	5.4%
Deferred Taxes	142.8	58.8	111.2	201.6	126.6	n.a.	28.4%	59.2%
Profit-sharing	**(75.6)**	**(82.1)**	**(70.0)**	**(157.7)**	**(131.3)**	**-7.9%**	**8.0%**	**20.1%**
Non-controlling Shareholder's Sharing	**(0.3)**	**(0.2)**	**0.3**	**(0.5)**	**-**	**50.0%**	**n.a.**	**n.a.**
Net Income	**460.3**	**441.3**	**415.9**	**901.6**	**867.7**	**4.3%**	**10.7%**	**3.9%**

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