

BancoDaycoval

2026

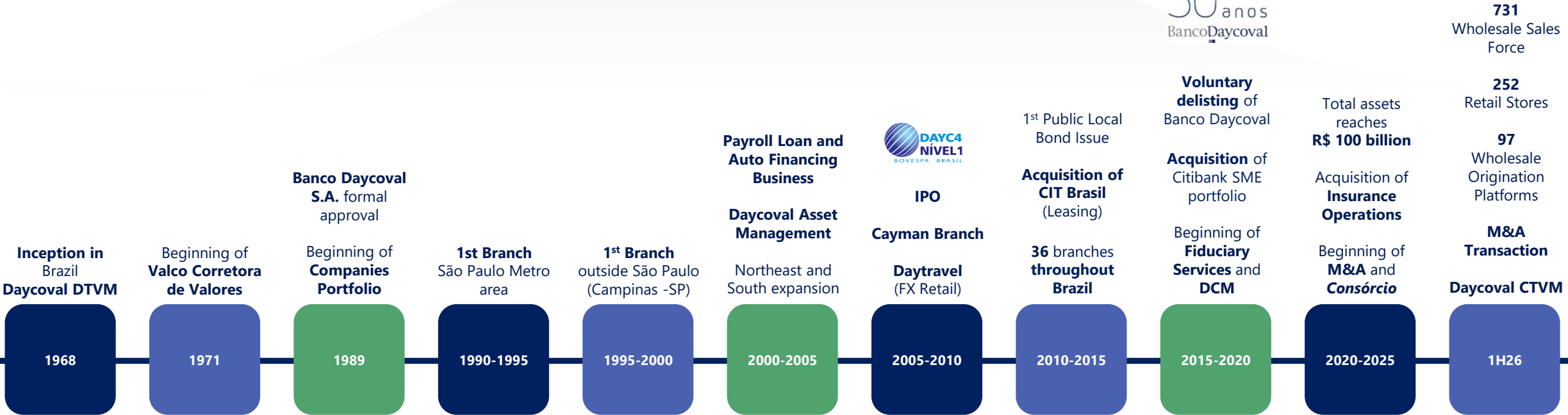
RESULTS
2ND QUARTER

INVESTOR
RELATIONS

OUR HISTORY

BUSINESS GROWTH AND INDICATORS

50 anos
Banco Daycoval



Amount in R\$ million

	2000	2005	2010	2015	2020	2025	1H26
Employees	350	427	788	1,449	2,553	4,235	4,489
Expanded Loan Portfolio	57.1	464.7	6,222.5	14,073.8	36,747.5	74,864.2	78,582.7
% Companies Portfolio	100%	100%	67%	57%	77%	71%	69%
CET 1	54.1	289.7	1,777.8	2,786.8	4,425.9	7,075.3	7,655.7
Recurring Net Income	12.2	62.5	65.4	432.0	1,174.2	1,814.8	908.4

QUARTER HIGHLIGHTS

KEY EVENTS AND STRATEGIC PROGRESS

01

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

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

02

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 was featured in three categories. For the first time, the Bank was included in the Fastest-Growing Brands by Value ranking, placing 17th. Daycoval also ranked 91st among Brazil's 100 Most Valuable Brands, up two positions from 2025, and 91st among Brazil's 100 Strongest Brands, an improvement of five positions compared to the previous year.

03

Daycoval Fiduciary Services holds a leading position in the market

In 2026 year-to-date, Banco Daycoval ranked among the market's leading fiduciary administration service providers, securing third place among administrators in the establishment of new investment funds for independent asset managers, with 138 funds launched through July, according to publicly available CVM data. This performance reflects the maturity of the business, built over seven years of operations, as well as its ability to deliver solutions that support the growth of independent asset managers.

04

Daycoval Asset Management reaches R\$ 30,0 billion in Assets under Management

Daycoval Asset Management reached R\$ 30.0 billion in Assets under Management (AuM) at the end of the second quarter of 2026, reinforcing its strategic role in Banco Daycoval's business diversification. The asset manager maintained a conservative investment profile, with approximately 50% of AuM allocated to fixed-income funds, while managing 134 investment funds. In addition, it continues to hold Moody's highest asset management quality rating, MQ1, reflecting the agency's highest assessment of its investment management capabilities.

HIGHLIGHTS – 1H26

RATINGS AND INDICATORS

S&P Global brAA+

Long Term
Positive Outlook

Fitch Ratings AA+(bra)

Long Term
Stable Outlook

Moody's AA+.br

Long Term
Stable Outlook

Total Assets

R\$ **108.7 billion**
▲ 25.2% in 12 months

Expanded Loan Portfolio

R\$ **78.6 billion**
▲ 17.9% in 12 months

Total Funding

R\$ **80.1 billion**
▲ 28.4% in 12 months

Regulatory Capital

R\$ **10.5 billion**
▲ 16.8% in 12 months

Net Interest Margin

8.0%
▼ 0.6 p.p. in 12 months

NPL (90 days overdue)

2.1%
▼ 0.7 p.p. in 12 months

Cost of Credit

2.0%
▲ 0.8 p.p. in 12 months

BIS Ratio III

12.8%
▼ 1.1 p.p. in 12 months

Recurring Efficiency Ratio

31.1%
▼ 0.4 p.p. in 12 months

Stage 1 and 2 / Loan Portfolio

96.4%
▲ 1.1 p.p. in 12 months

Recurring Net Income

R\$ **908.4 million**
▲ 1.0% in 12 months

Recurring ROAE

24.6%
▲ 0.3 p.p. in 12 months

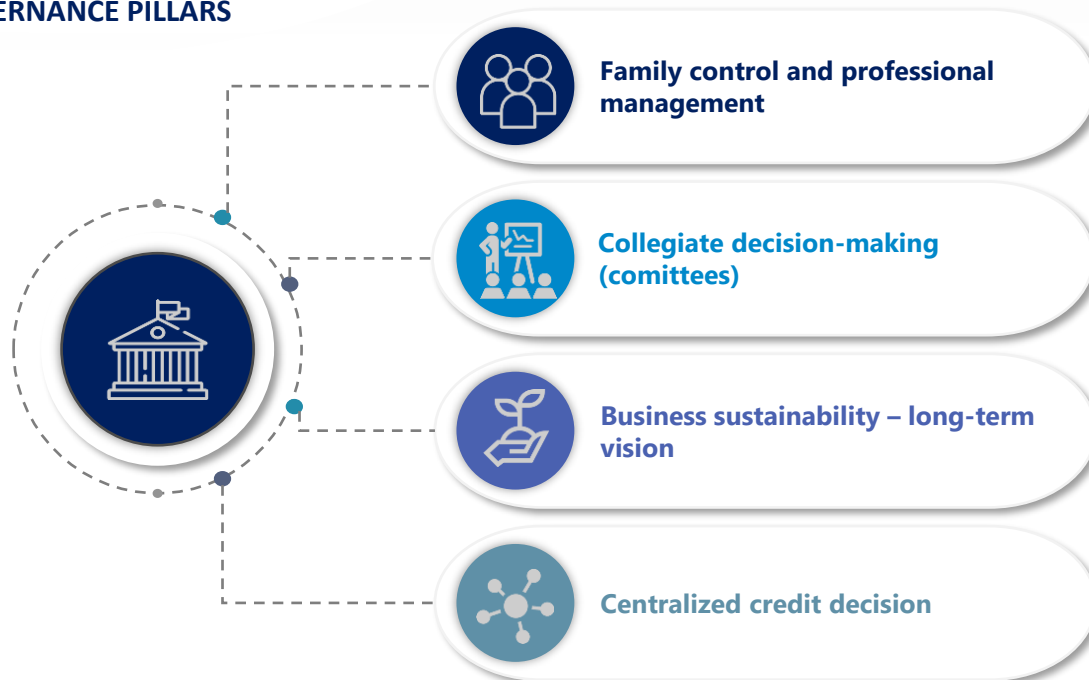
GOVERNANCE

BOARD OF DIRECTORS AND EXECUTIVE BOARD



Focus on **performance** and long-term **value creation**

GOVERNANCE PILLARS



BOARD OF DIRECTORS



Rony Dayan
Chairman



Carlos Moche Dayan
Executive Officer & Shareholder



Morris Dayan
Executive Officer & Shareholder



Sasson Dayan
Shareholder



Gustavo Franco
Independent Director



Ricardo Gelbaum
Independent Director

EXECUTIVE BOARD

EXECUTIVE OFFICERS

Carlos Moche Dayan, Executive Officer
Morris Dayan, Executive Officer
Salim Dayan, Executive Officer

SENIOR OFFICERS

Albert Rouben, Credit Risk Officer
Alexandre Rhein, Chief Technology Officer
Alexandre Teixeira, Auto Loan Officer
Claudinei Aparecido Pedro, Corporate Coverage Officer
Elie Jacques Mizrahi, Corporate Coverage Officer
Maria Regina R.M. Nogueira, Ombudsman Officer and Controller
Nilo Cavarzan, Payroll Loan and Home Equity Officer – Retail
Paulo Augusto Saba, Treasury & Markets and Investor Relations Officer

PRODUCT OFFICERS

Eduardo Campos, Foreign Exchange Officer – Retail
Erick W. de Carvalho, Capital Markets Services Officer
Gilson Fernandes Ribeiro, Corporate Coverage Officer – Regional
João Costa, Corporate Coverage Officer – Regional
Renato Otranto, Debt Capital Markets Officer
Saul Fernandez, Corporate Coverage Officer – Regional

OPERATIONS AND ADMINISTRATION OFFICERS

Adely Hamoui, Governance, Risks and Compliance Officer
Anilson Fieker Pedrozo, Payroll Loan Officer – Retail
Flavia Motta C. e Fernandes, Customer Relations Officer
Gad Disi, AML/CFT Officer
Luiz Alexandre Cadorin, Accounting Officer
Maria Beatriz de Andrade Macedo, Legal Officer
Sérgio Tachian Abrosio, Risks and Management Data Officer

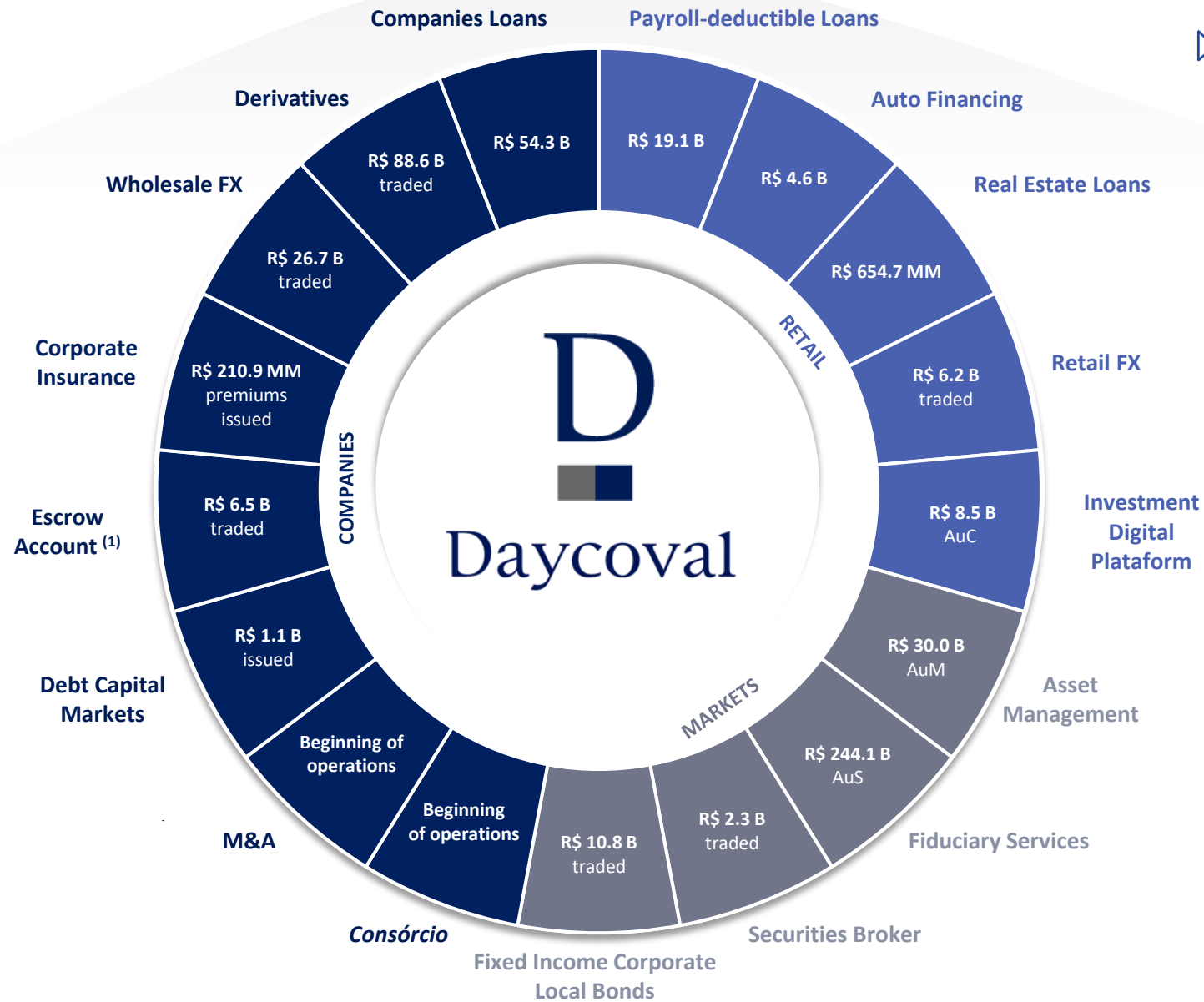
AFFILIATED COMPANIES' OFFICERS

Marcos Alexandre Lyra, Daycoval Corretora TVM Officer
Ricardo Maximo, Daycoval Leasing and SAM Officer
Roberto Kropp, Daycoval Asset Officer
Jacques Iglicky, Daycoval Asset Officer
Jorge Sant'Anna, Daycoval Seguros Officer
Renata Oliver, Daycoval Seguros Officer
Jonathas Alberto Abdou, Daycoval Seguros Officer
Paollo Beccaro Ribeiro, Daycoval Seguros Officer
Rodrigo Chunques Moreira, Daycoval Seguros Officer

YEARS WITH DAYCOVAL

-
-
-
33
19
19
26
26
35
22
11
16
6
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3
13
29
5
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22
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Click on the product for more details.



(1) Escrow Account + Clearing Bank Services.

RATINGS AGENCIES

RATINGS AND RATIONALE

S&P Global Ratings

NATIONAL: brAA+
GLOBAL: BB-
SOVEREIGN: BB
PERSPECTIVE: POSITIVE

Key Strengths

- Profitability metrics consistently above the banking industry average;
- Solid management track record, resilient operations, and expertise in lending to small and medium-sized enterprises (SMEs);
- Solid asset quality metrics.

Key Risks

- Increasing competition from large banks and new market entrants;
- Challenging lending conditions for SMEs in Brazil amid elevated interest rates;
- Strong reliance on whosele funding resources.

FitchRatings

NATIONAL: AA+(bra)
GLOBAL: BB
SOVEREIGN: BB
PERSPECTIVE: STABLE

Key Strengths

- Segmented and established franchise with robust results;
- Sustainable business performance;
- Moderate risk profile;
- Well-managed asset quality risks;
- Improved profitability;
- Adequate capitalization;
- Stable funding and liquidity.

Key Risks

- Brazilian economic growth much slower than expected;
- Risk of deterioration in asset quality.

Moody's

NATIONAL: AA+.br
GLOBAL: Ba1
SOVEREIGN: Ba1
PERSPECTIVE: STABLE

Key Strengths

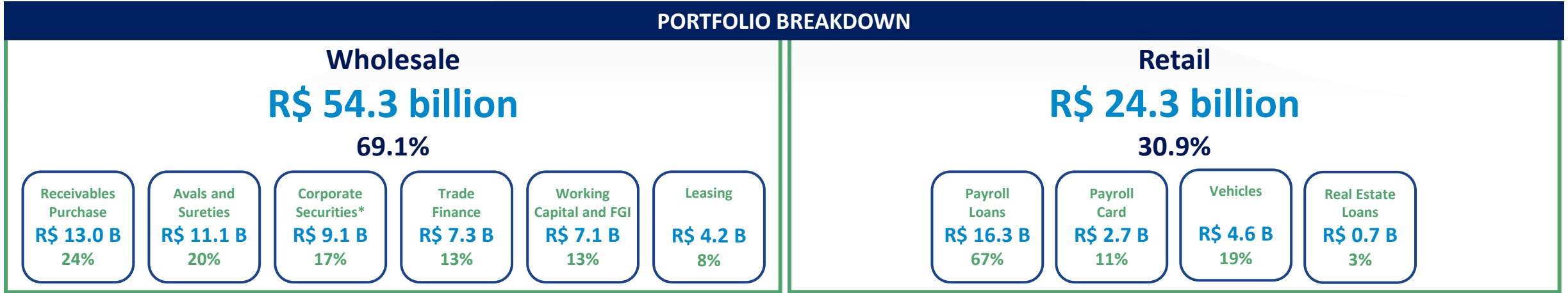
- Traditional lender for companies and SMEs, with a highly respected management team and strong risk governance;
- Stability in the main revenue source, supported by portfolio granularity and product diversification;
- Adequate capitalization;
- Diversified funding structure that supports the expansion of its retail portfolio (with longer terms);
- Consistently strong asset quality, outperforming the banking average, as a result of conservative credit policies.

Key Risks

- Increasing competition in the SME and payroll loan businesses is likely to pressure margins;
- Growing pressure on asset risk from the SME portfolio as delinquency in the segment rises across the industry.

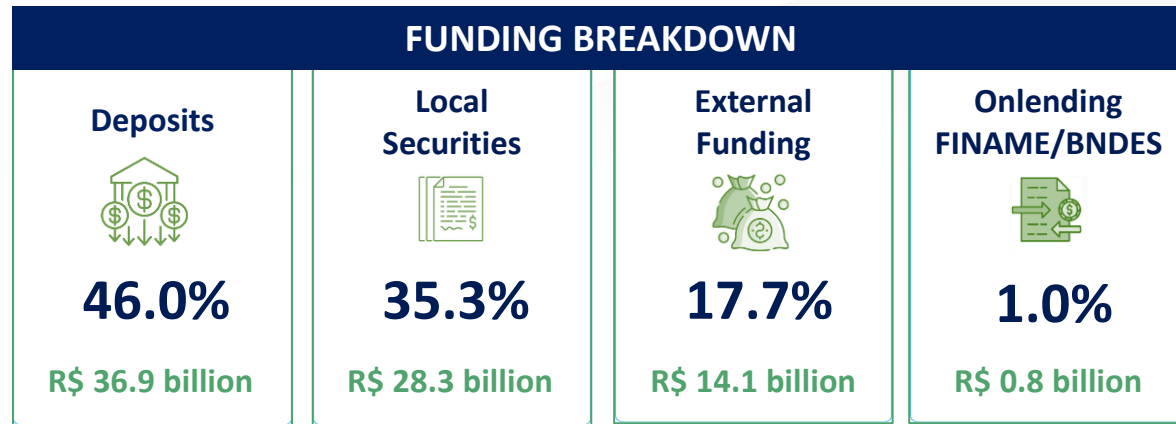
EXPANDED LOAN PORTFOLIO

QUALITY AND PRODUCT DIVERSIFICATION



TOTAL FUNDING

BALANCE BETWEEN DEPOSITS AND LOCAL SECURITIES



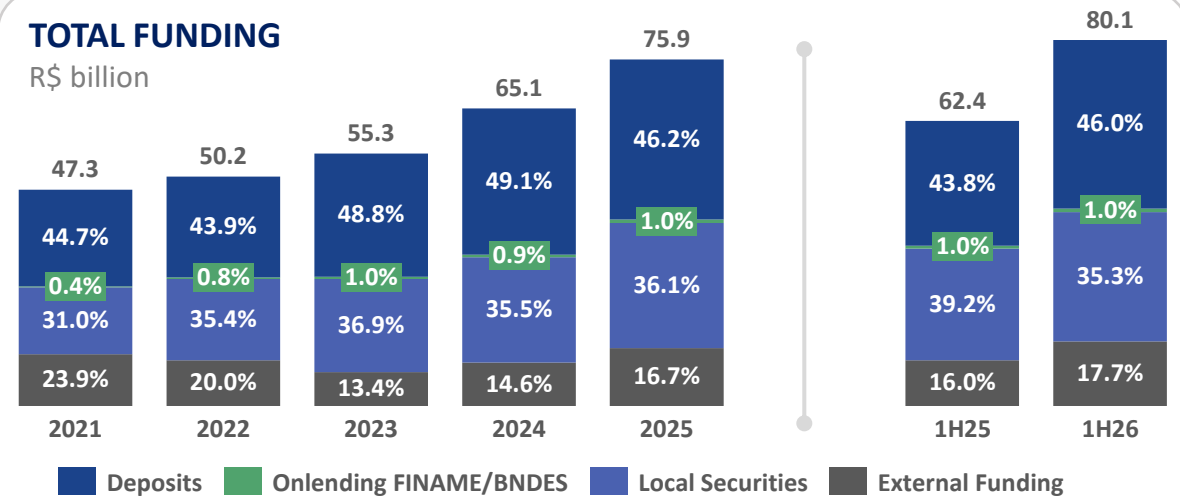
BNDES Onlending: Refers to credit lines extended by the Brazilian Development Bank (Banco Nacional de Desenvolvimento Econômico e Social – BNDES) to financial institutions, which in turn lend these funds to end borrowers under BNDES programs, following the bank's eligibility criteria, terms, and conditions

TOTAL FUNDING (R\$ million)	2Q26	2Q26	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 – AT1	2,857.1	2,841.7	1,355.9	0.5%	n.a.
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.

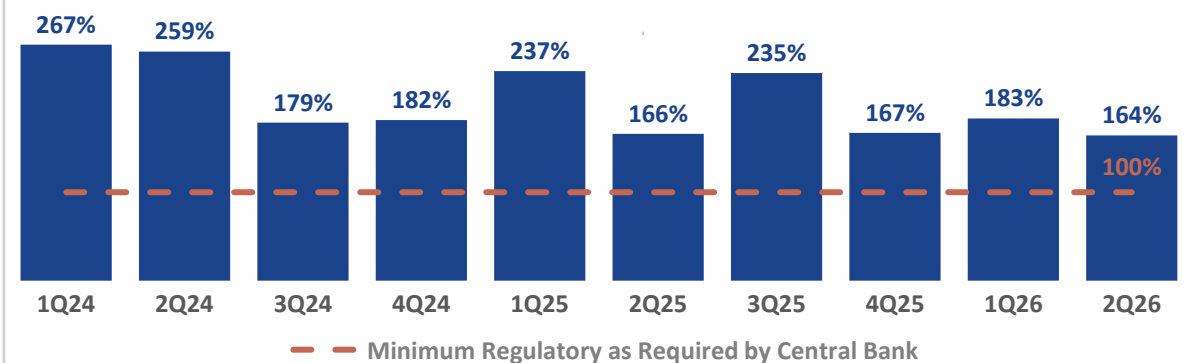
TOTAL FUNDING

R\$ billion



SHORT TERM LIQUIDITY INDICATOR – LCR*

%



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

QUALITY OF LOAN PORTFOLIO

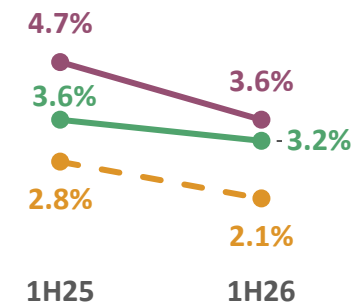
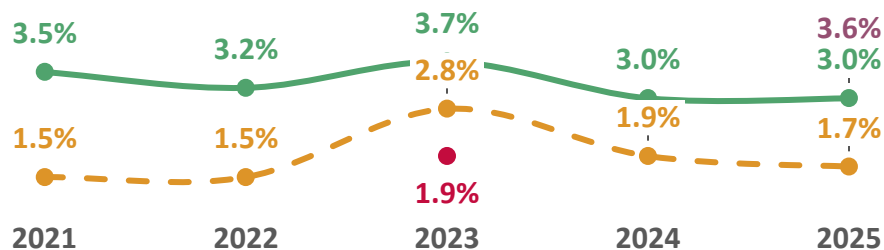
STRONG ASSET QUALITY AND ADEQUATE COVERAGE



EXPANDED LOAN PORTFOLIO

% of expanded loan portfolio

LLP Balance/Loans
Overdue by more
than 90 days was
150.8% in 2Q26.

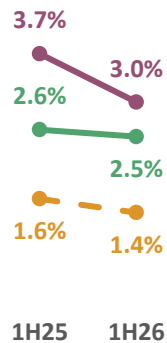
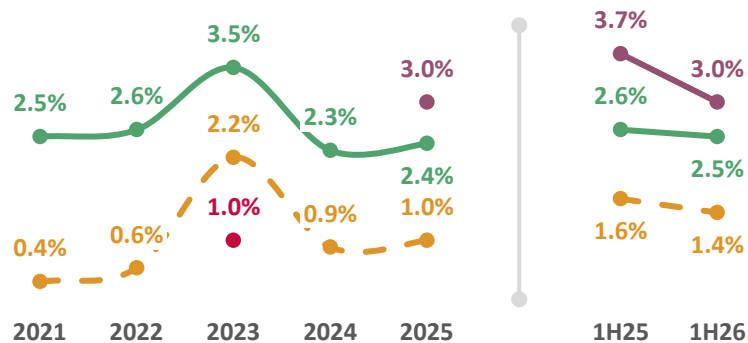


LLP Balance — NPL > 90 days — Ex-extraordinary case — Stage 3

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.

COMPANIES LOAN PORTFOLIO

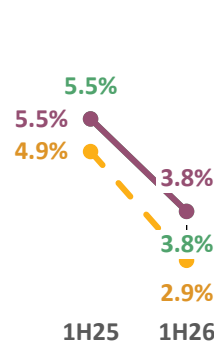
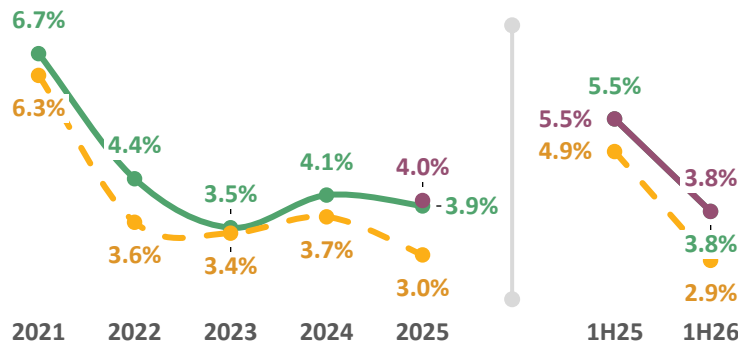
% of companies loan portfolio



LLP Balance — NPL > 90 days — Ex-extraordinary case — Stage 3

PAYROLL-DEDUCTIBLE LOAN PORTFOLIO

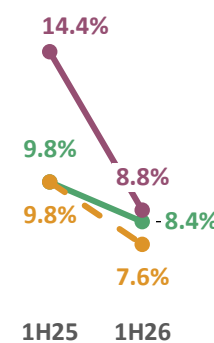
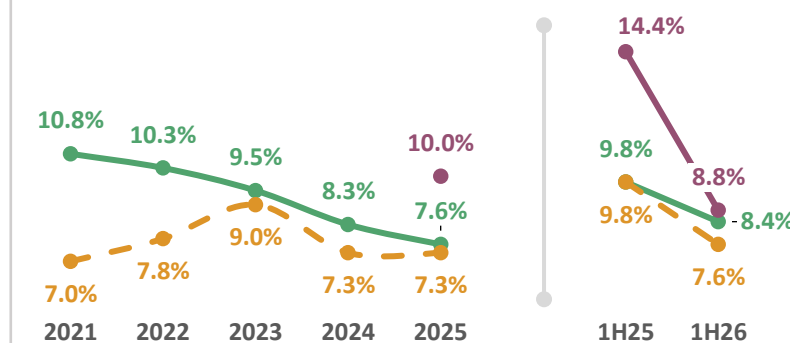
% of payroll-deductible loan portfolio



LLP Balance — NPL > 90 days — Stage 3

AUTO FINANCING PORTFOLIO

% of auto financing portfolio

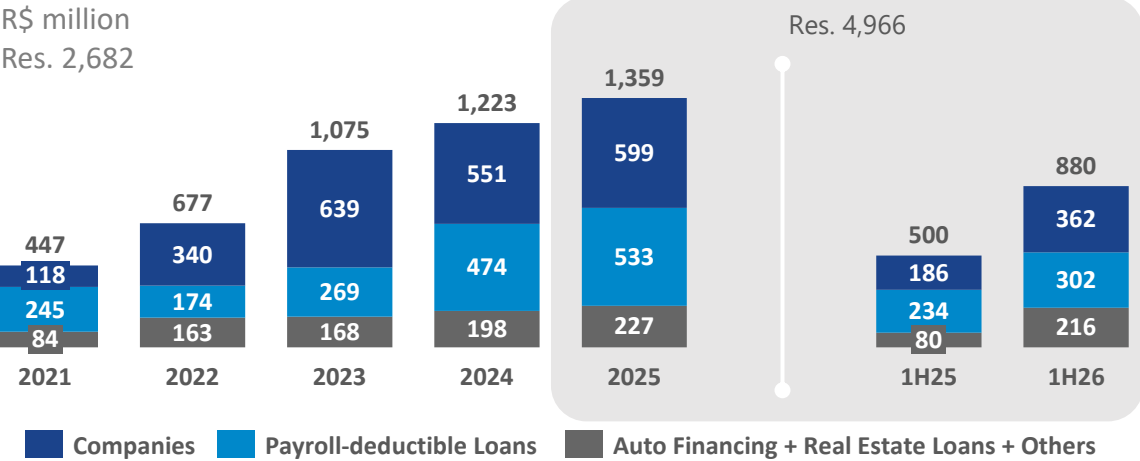


LLP Balance — NPL > 90 days — Stage 3

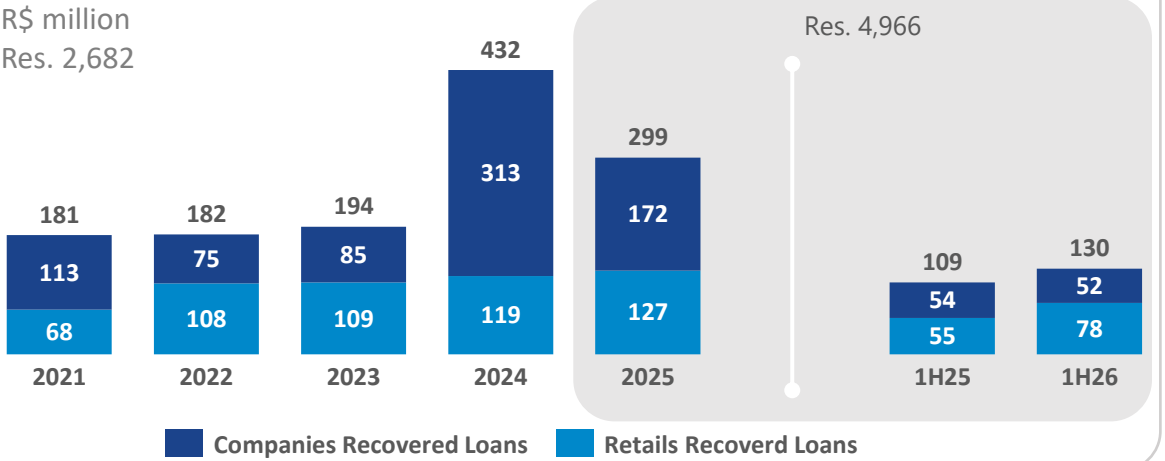
QUALITY OF LOAN PORTFOLIO

COST OF CREDIT

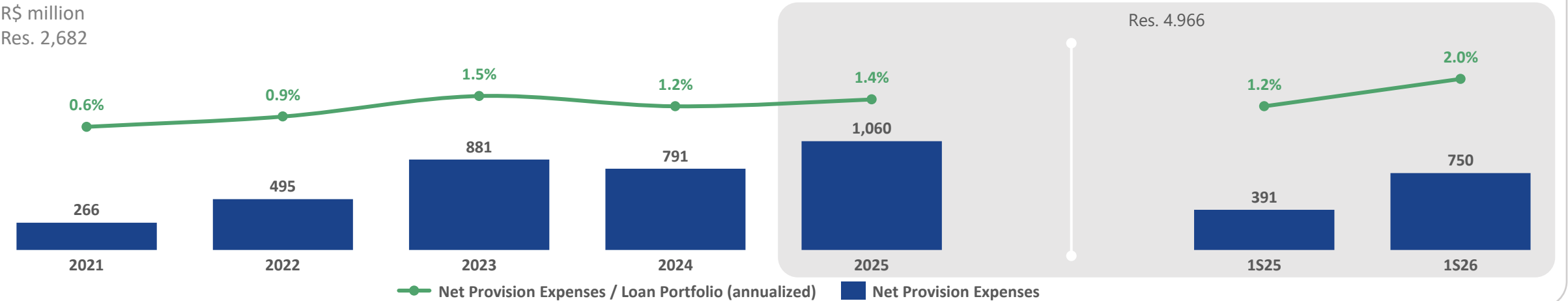
ESTABLISHMENT OF PROVISIONS BY SEGMENT



RECOVERED LOANS

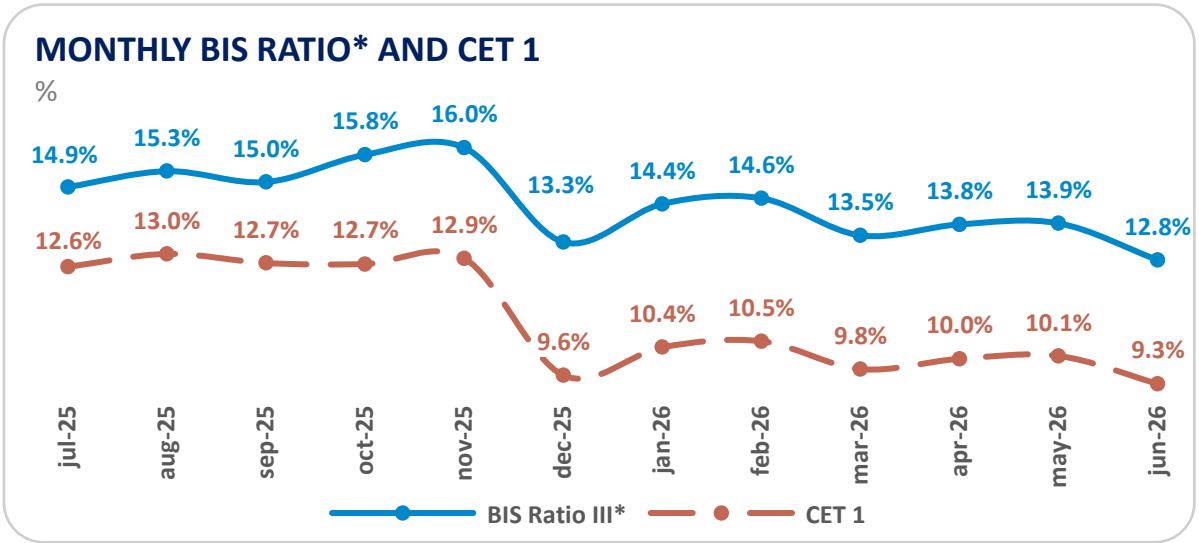
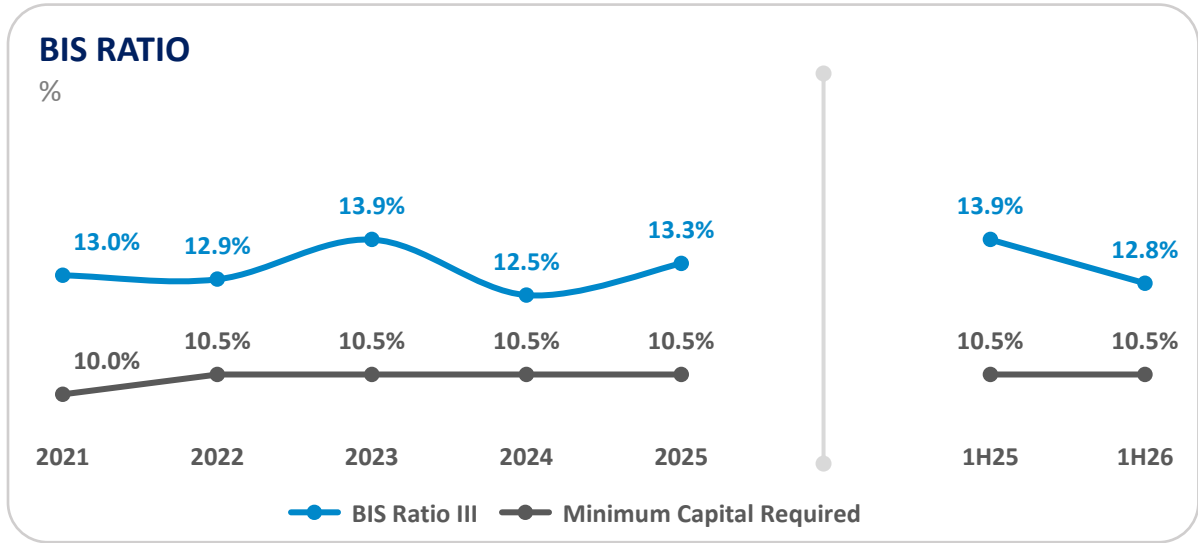
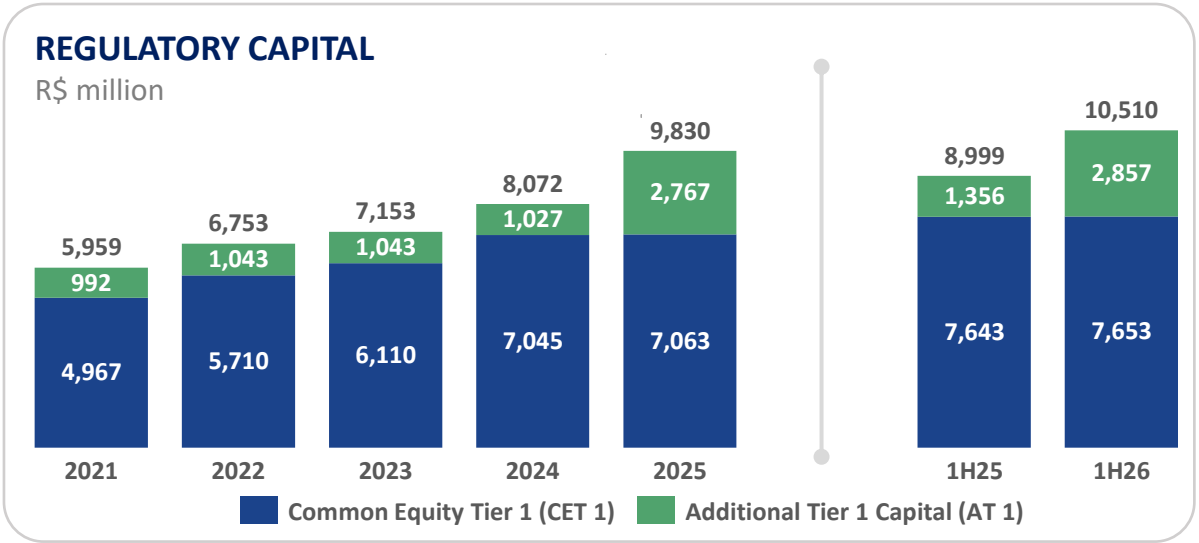
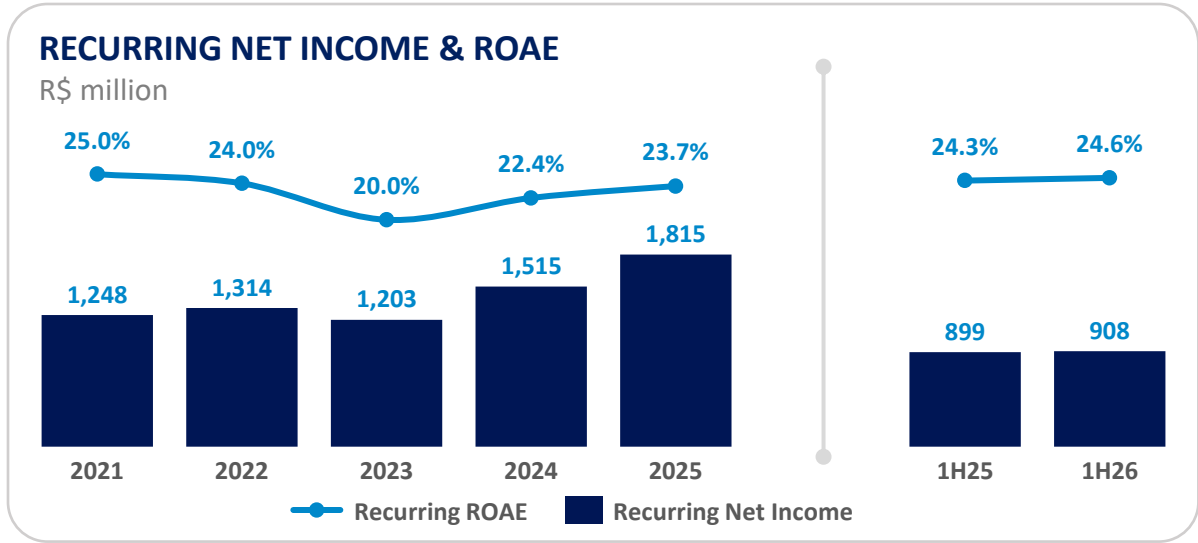


COST OF CREDIT: ESTABLISHMENT OF PROVISIONS – RECOVERED LOANS



CAPITAL AND RETURN

CAPITAL RATIOS AND PROFITABILITY



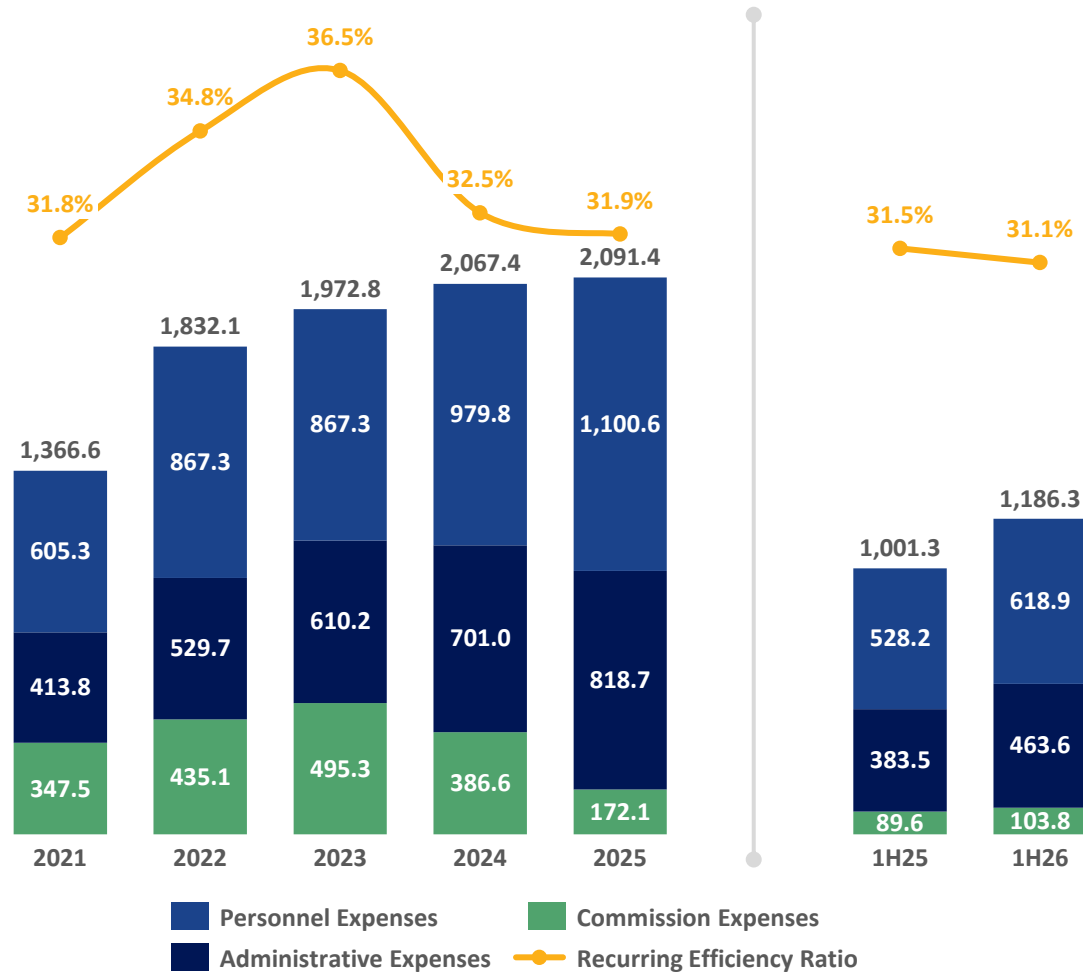
* Fully Tier 1

OPERATIONAL INDICATORS

EFFICIENCY AND NET MARGIN

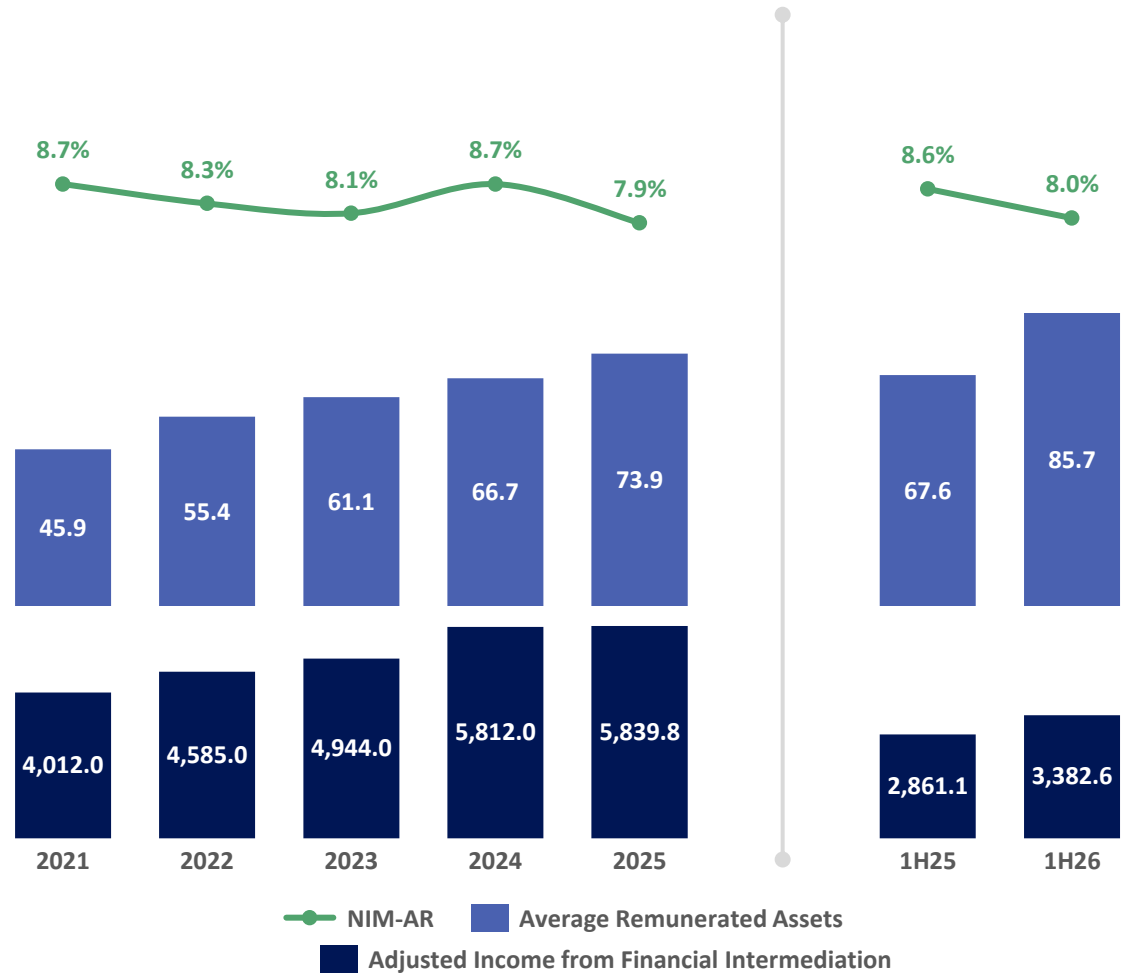
RECURRING EFFICIENCY RATIO

R\$ million



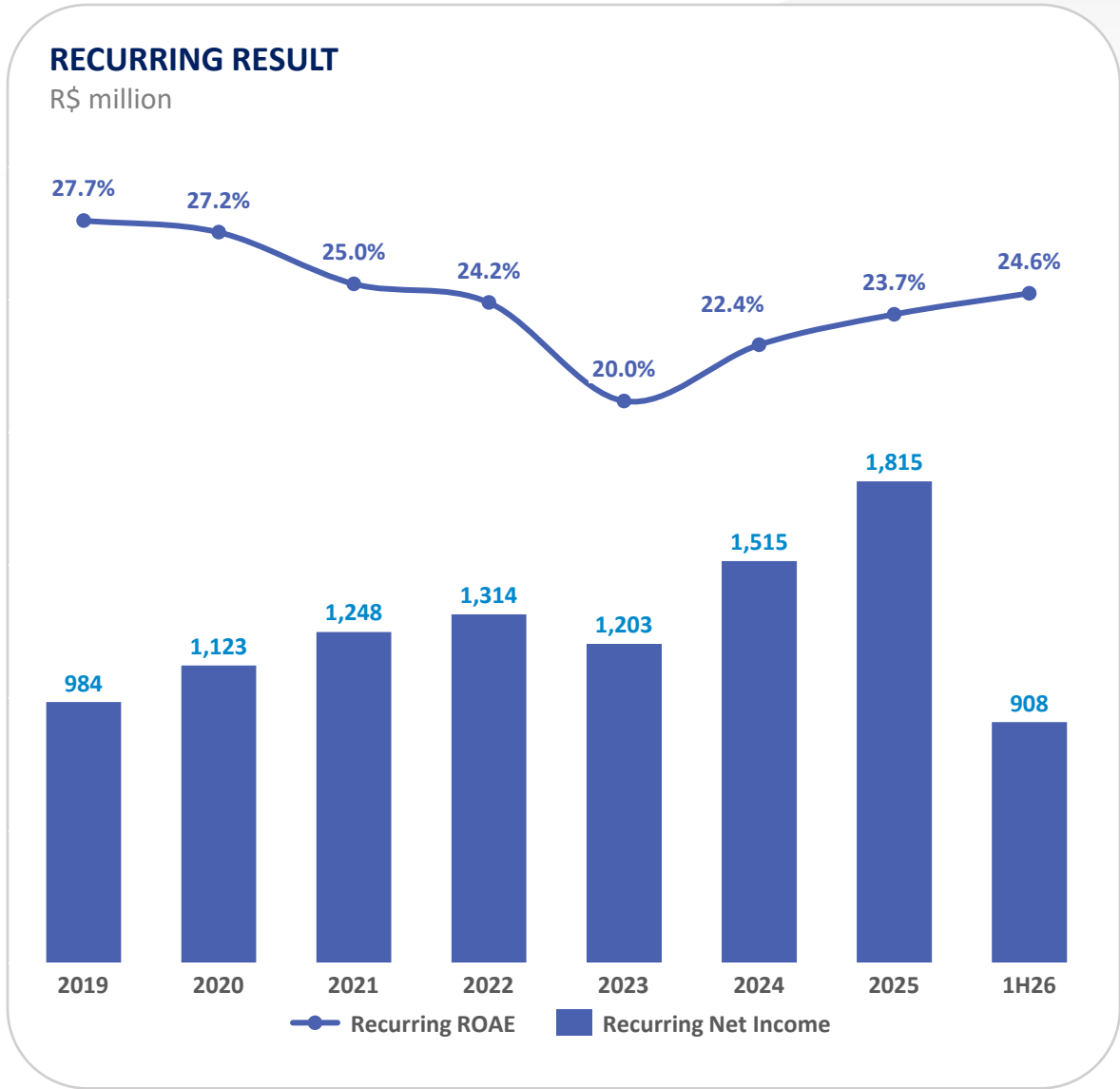
RECURRING AND ADJUSTED NET INTEREST MARGIN

R\$ billion



RESULTS AND RETURNS

CAPITALIZATION AND PROFITABILITY RATIOS



Investor Relations

Paulo Saba
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Flavia Saporito Machado
Investor Relations Head
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Stephanie Infante
Investor Relations Analyst
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Ellen Bocchi
Investor Relations Analyst
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BancoDaycoval

This material may include estimates and forward-looking statements. These estimates and forward-looking statements are largely based on current expectations and projections regarding future events and financial trends that affect or may affect our business. Many important factors may adversely affect the results of Banco Daycoval as outlined in our estimates and forward-looking statements. Such factors include, among others, the following: the national and international economic situation, fiscal, exchange rate, and monetary policies, increased competition in the business lending sector, Banco Daycoval's ability to raise funds for its operations, and changes in the regulations of the Central Bank. The words "believes," "may," "could," "aims," "estimates," "continues," "anticipates," "intends," "expects," and other similar words are intended to identify estimates and projections. Considerations regarding estimates and forward-looking statements include information related to results and projections, strategy, competitive position, industry environment, growth opportunities, the effects of future regulation, and the effects of competition. These estimates and projections refer only to the date on which they were expressed, and we do not assume any obligation to publicly update or revise any of these estimates due to the occurrence of new information, future events, or any other factors. In light of the risks and uncertainties described herein, the estimates and forward-looking statements contained in this material may not come to fruition. Given these limitations, shareholders and investors should not make any decisions based on the estimates, projections, and forward-looking statements contained in this material.

APPENDIX

ADDITIONAL INFORMATION

COMPANIES

COMPANIES LOAN PORTFOLIO

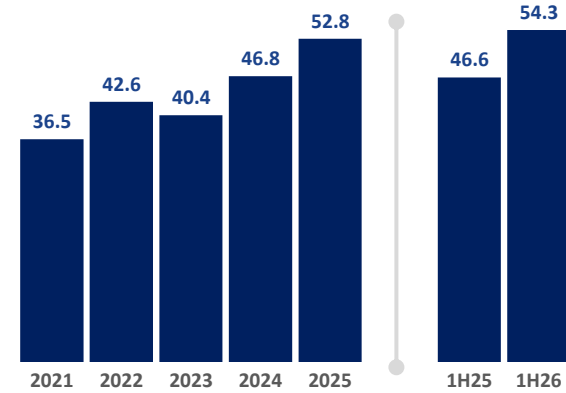


HIGHLIGHTS | 2Q26

- ✓ 69.1% of the expanded loan portfolio.
- ✓ Growth with sustained asset quality.
- ✓ Strong growth in corporate securities (+62.5% over the last 12 months), avals and sureties (+34.9% over the last 12 months), and trade finance (+42.0% over the last 12 months).

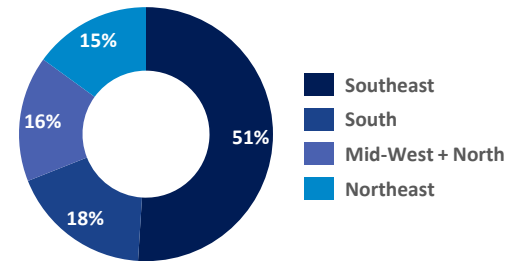
EXPOSURE

R\$ billion



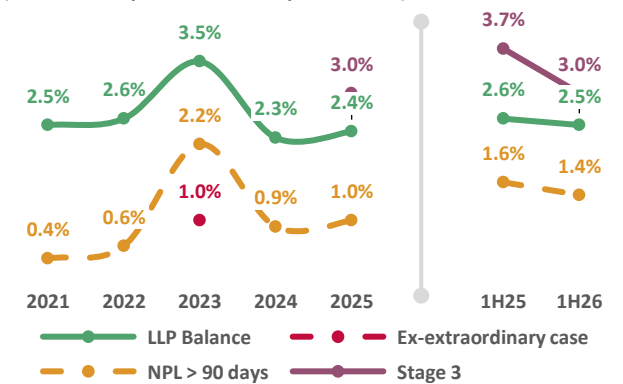
BY REGION

(% of companies loan portfolio)



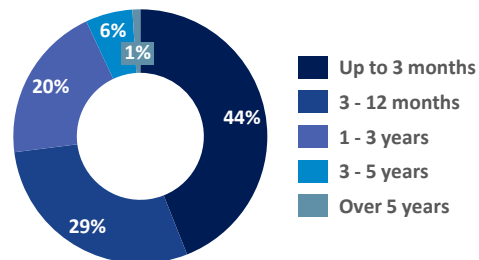
ASSET QUALITY

(% of companies loan portfolio)



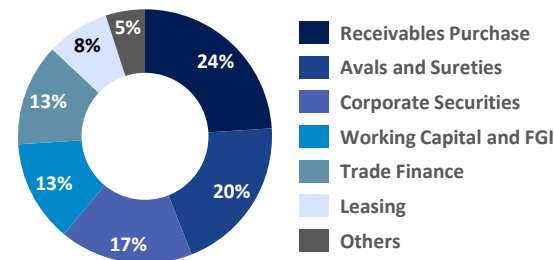
BY MATURITY

(% of companies loan portfolio)



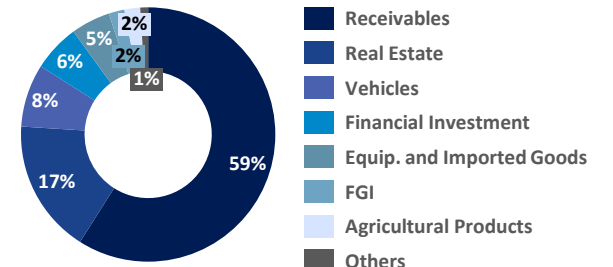
BY PRODUCT

(% of companies loan portfolio)



BY COLLATERAL TYPE

(% of collateral portfolio)



EXPOSURE
R\$ 54.3 billion

+5.5% in 3 months
+16.6% in 12 months

LLP BALANCE
R\$ 1.4 billion

+3.0% in 3 months
+14.3% in 12 months

NPL > 90 DAYS
1.4%

+0.1 p.p. in 3 months
-0.2 p.p. in 12 months

MAIN CLIENT
2.3%

-0.2 p.p. in 3 months
-0.6 p.p. in 12 months

COST OF CREDIT
1.2%

+0.6 p.p. in 12 months

DESCRIPTION

Management of financial risks arising from your business and/or financial operations.
Risk protection for the client through the use of derivative instruments, focusing primarily on exposures related to currencies and interest rates.

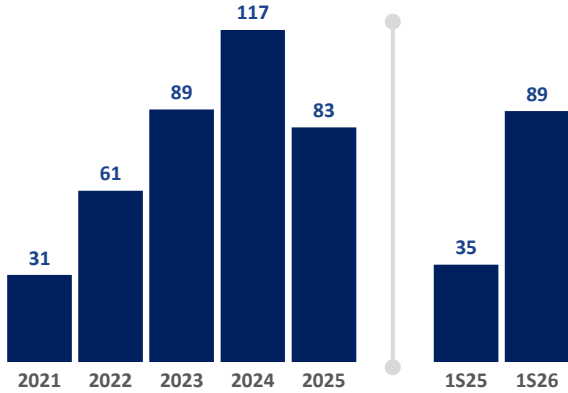
- ✓ Non Deliverable Forward (NDFs)
- ✓ Swaps
- ✓ Options

HIGHLIGHTS | 2Q26

Development of commodity transactions.
78.5% increase in swap traded volume

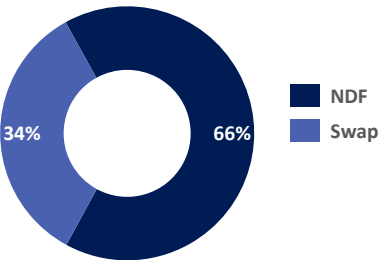
TRADED VOLUME

R\$ billion

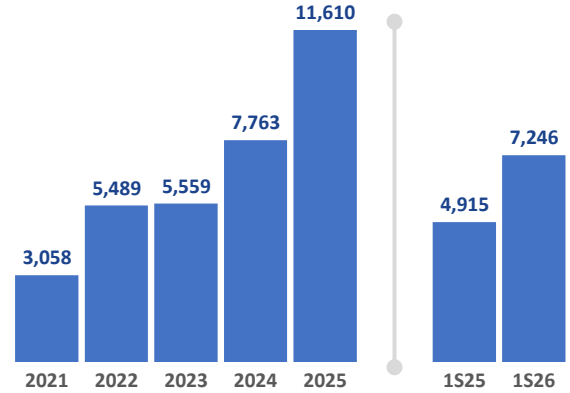


BY PRODUCT

(% of traded volume)

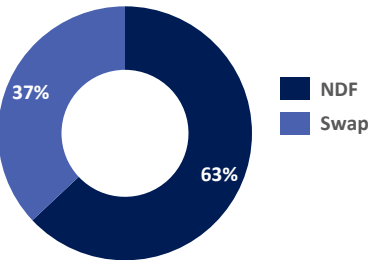


OPERATIONS

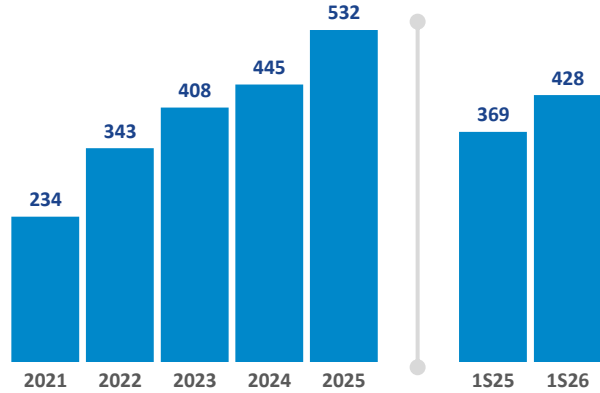


BY PRODUCT

(% of operations)

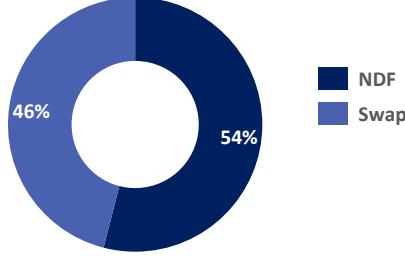


CLIENTS SERVED



BY PRODUCT

(% of clients served)



TRADED VOLUME

R\$ 88.6 billion

+156.1% in 12 months

OPERATIONS

7,246

+47.4% in 12 months

CLIENTS SERVED

428

+16.0% in 12 months

COMPANIES

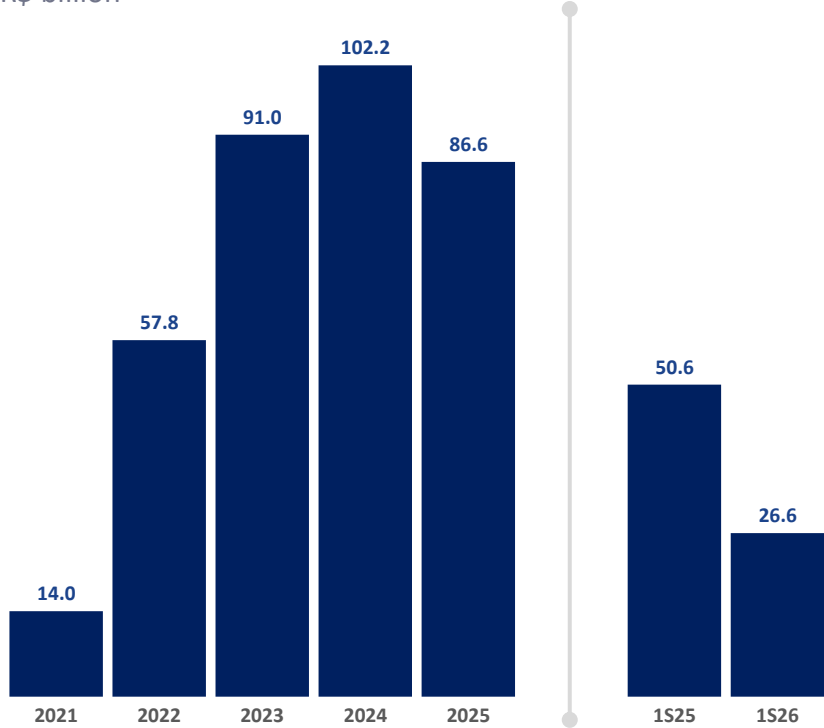
FX

DESCRIPTION

- Spot FX
- ✓ Spot Transactions
 - ✓ Forward FX
 - ✓ Export Hedge
- Trade Finance
- ✓ Export Financing
 - ✓ Advance on Exchange Contract (ACC)
 - ✓ Advance on Export Documents (ACE)
 - ✓ Export Prepayment (PPE)
 - ✓ Export Credit Note (NCE/CCE)
 - ✓ Import Financing
 - ✓ Import Financing (FINIMP)
 - ✓ Forfaiting
 - ✓ Letter of Credit (LC)
 - ✓ Standby Letter of Credit (SBLC)

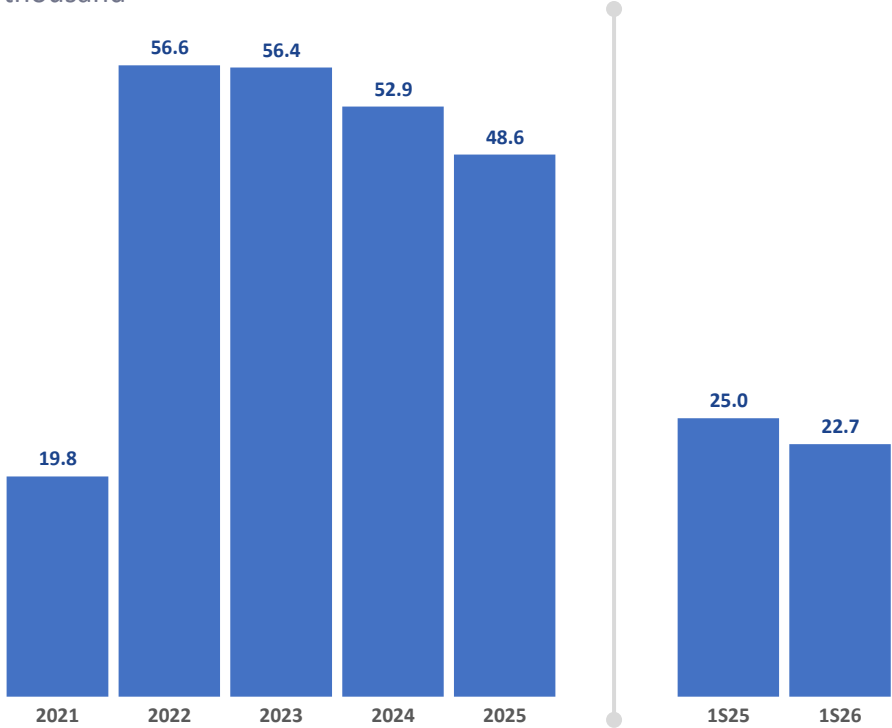
TRADED VOLUME

R\$ billion



OPERATIONS

thousand



TRADED VOLUME

R\$ 26.6 billion

-47.4% in 12 months

OPERATIONS

22,652

-9.2% in 12 months

DESCRIPTION

- Surety Insurance
- ✓ Bid Bond
 - ✓ Performance Bond
 - ✓ Judicial
 - ✓ Real Estate
 - ✓ Public Concession

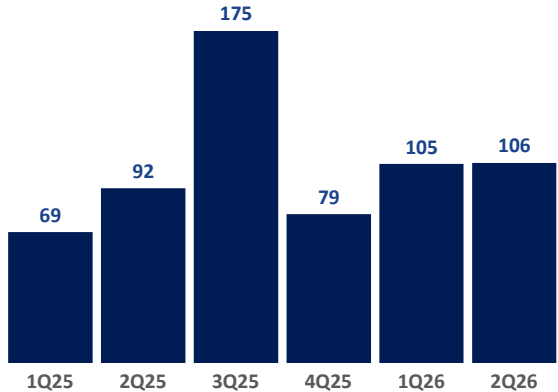
- Business Insurance
- ✓ Fire
 - ✓ Theft
 - ✓ Flooding
 - ✓ Loss of Profits
 - ✓ Electrical Damage

HIGHLIGHTS | 2Q26

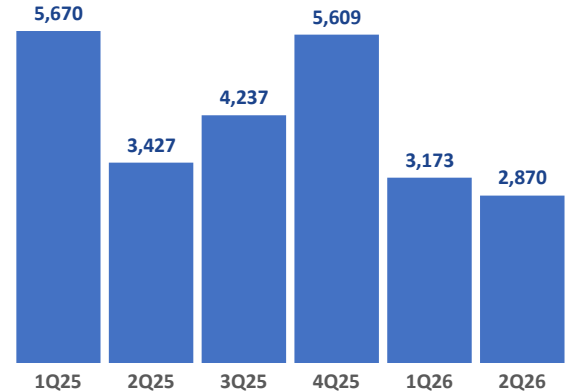
FitchRatings
AA+(bra)
Stable outlook

PREMIUMS ISSUED

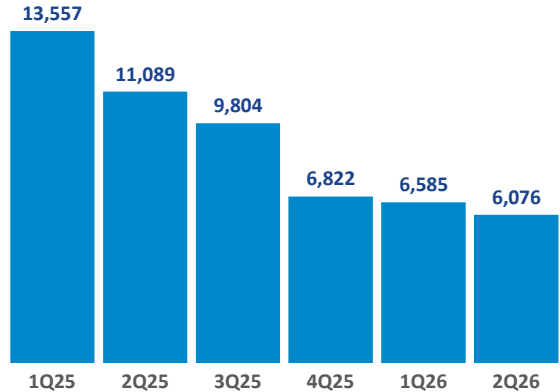
R\$ million



ACTIVE CLIENTS

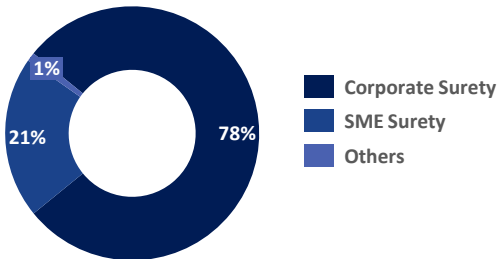


POLICIES ISSUED

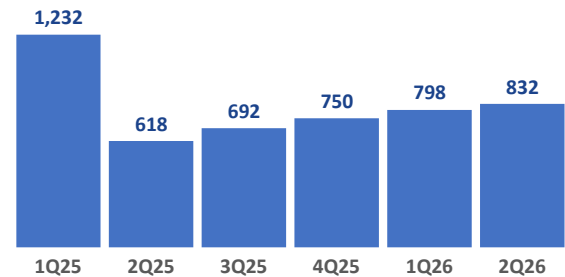


PREMIUMS ISSUED BY PRODUCT

(%)

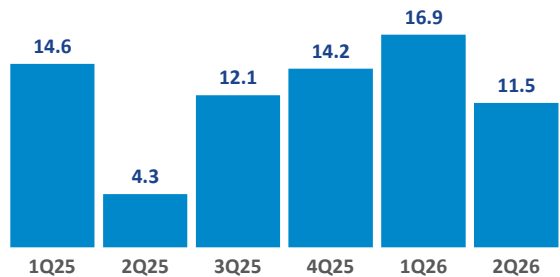


ACTIVE BROKERS



OPERATIONAL RESULT

R\$ million



PREMIUMS ISSUED

R\$ 105.7 million

+0.5% in 3 months
+14.4% in 12 months

REINSURANCE LIMIT

R\$ 1.5 billion

GLOBAL REINSURERS

17

TOTAL EXPOSURE

R\$ 92.3 billion

Total Surety Exposure: R\$ 64.7 billion

COMPANIES

ESCROW ACCOUNT

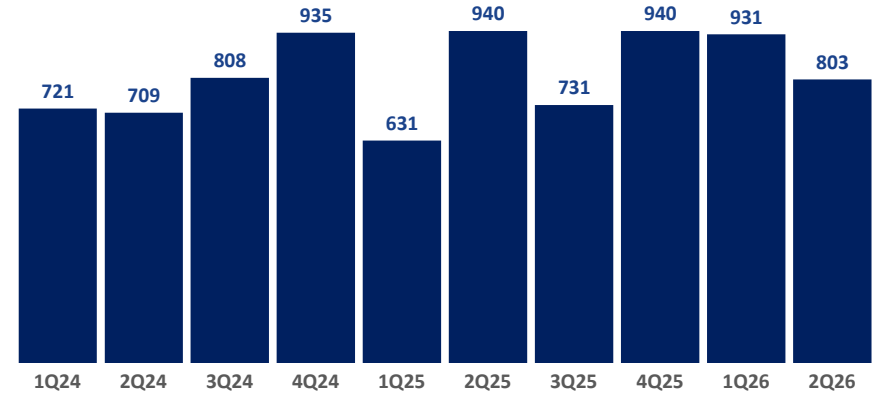


HIGHLIGHTS | 2Q26

- ✓ 6.5 B traded in 2026.
- ✓ Strong presence in the Energy sector, accounting for 62% of new accounts opened in 2026.
- ✓ Growth in Third-Party Guarantee transactions backed by Receivables Purchase.
- ✓ Consistent participation in Debenture, CRA, CRI and Commercial Note transactions.
- ✓ 8% growth in average balance under management compared to the same period in 2025.

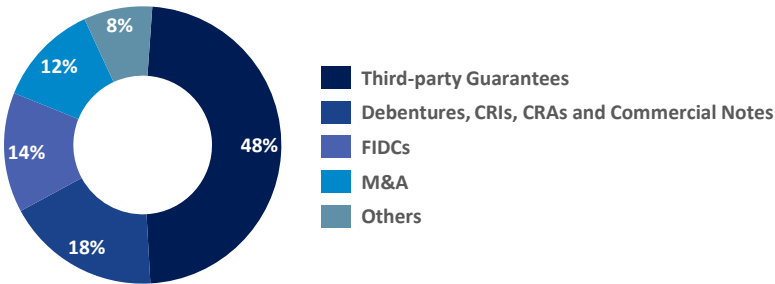
ESCROW ACCOUNT BALANCE

R\$ million



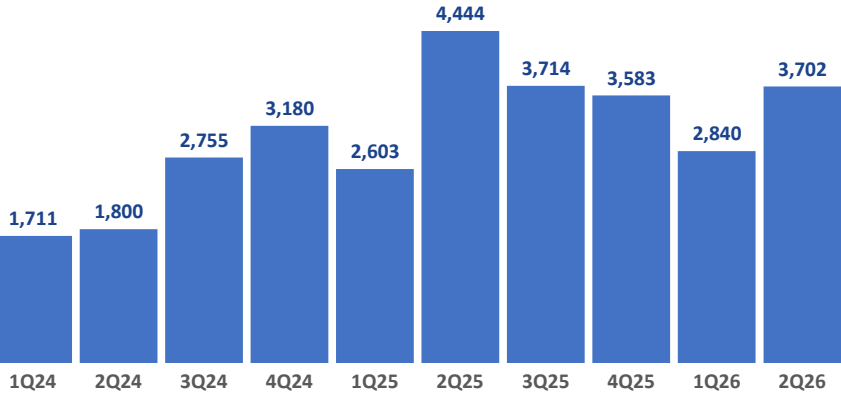
BY OPERATION TYPE

(% of financial transactions)



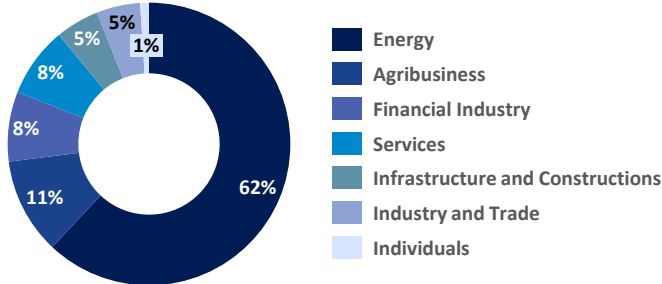
FINANCIAL TRANSACTIONS

R\$ million



BY SEGMENT

(% of financial transactions)



ESCROW ACCOUNT BALANCE

R\$ 803.0 million

-13.7% in 3 months
-14.6% in 12 months

TRADED VOLUME

R\$ 3.7 billion

+30.4% in 3 months
-16.7% in 12 months

ESCROW ACCOUNT BASE

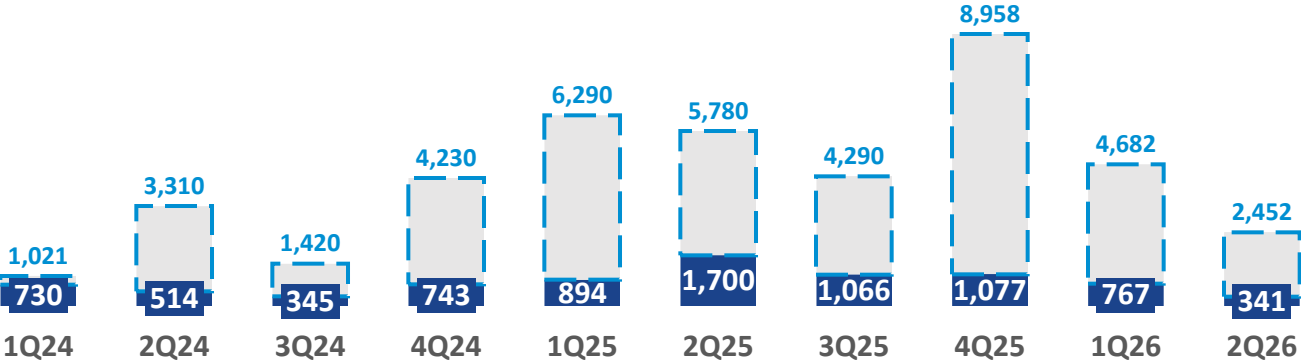
+5.0% in 3 months
+28.0% in 12 months

DESCRIPTION

- M&A Advisory
- ✓ Equity Stake Sale and Acquisition
 - ✓ Corporate Mergers
- Debt Capital Markets
- ✓ Debentures Issuance, NCs, LFs, CRIs, CRAs, FIDCs, FIPs, FIIs and Syndicated Loans

DCM – SHARE OF TOTAL COORDINATED ISSUANCE VOLUME

Primary Market
R\$ million



Daycoval's Participation Total Volume of Emissions Coordinated

SELECTED TRANSACTIONS

Coordinator  CRA R\$ 530 M Daycoval	Coordinator  Debentures R\$ 500 M Daycoval	Coordinator  CRA R\$ 1.2 B Daycoval	Lead Coordinator  Debentures R\$ 161 M Daycoval	Financial Advisor  M&A BancoDaycoval
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PARTICIPATION IN ISSUED VOLUME (LTM)
R\$ 3.3 billion

OPERATIONS (LTM)
30

RETAIL

PAYROLL-DEDUCTIBLE LOANS

HIGHLIGHTS | 2Q26

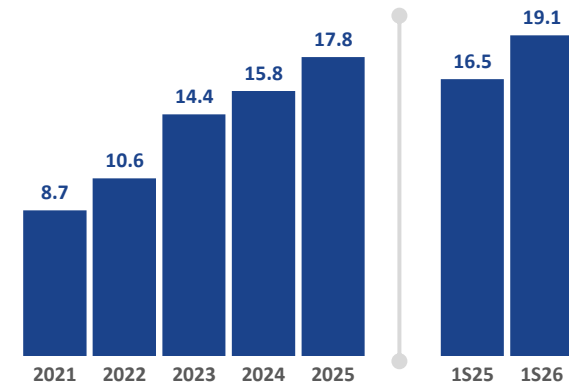
Daycoval launched its pilot private payroll loan program, ending the period with a R\$ 120 million portfolio, marking its entry into this new segment

69 proprietary IFP stores

More than 600 active agreements

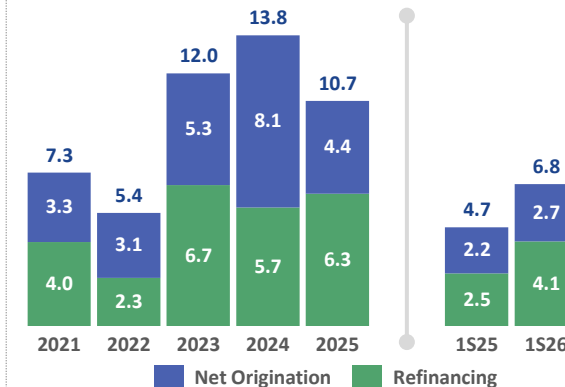
EXPOSURE

R\$ billion



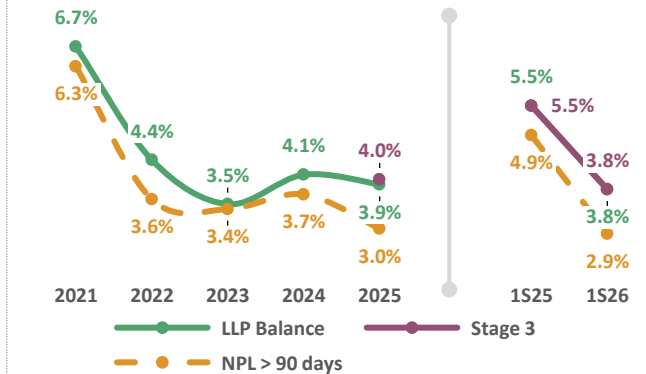
ORIGINATION

R\$ billion



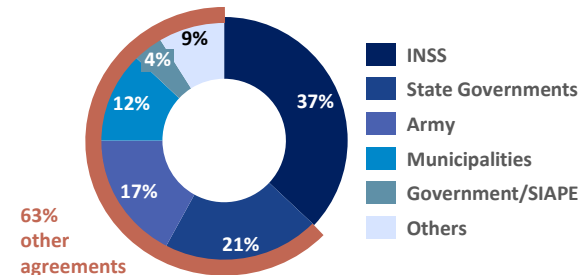
ASSET QUALITY

(% of payroll-deductible loan portfolio)



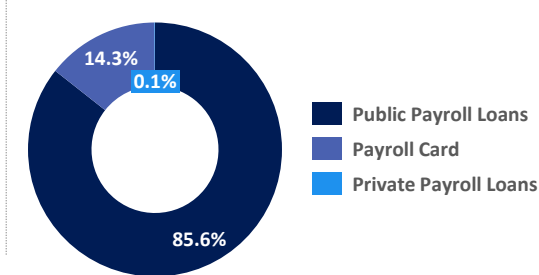
BY AGREEMENT

(% of payroll-deductible loan portfolio)

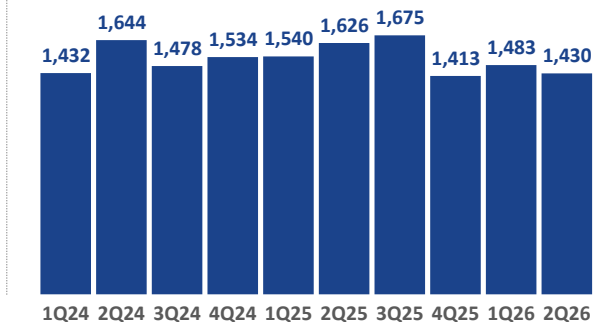


BY PRODUCT

(% of payroll-deductible loan portfolio)



CORRESPONDENTS



EXPOSURE
R\$ 19.1 billion

+3.7% in 3 months
+15.3% in 12 months

LLP BALANCE
R\$ 722.7 million

+11.0% in 3 months
-20.3% in 12 months

NPL > 90 DAYS
2.9%

+0.1 p.p. in 3 months
-2.0 p.p. in 12 months

CLIENTS
1.3 million

+5.6% in 3 months
+10.7 p.p. in 12 months

CORRESPONDENTS
1,430

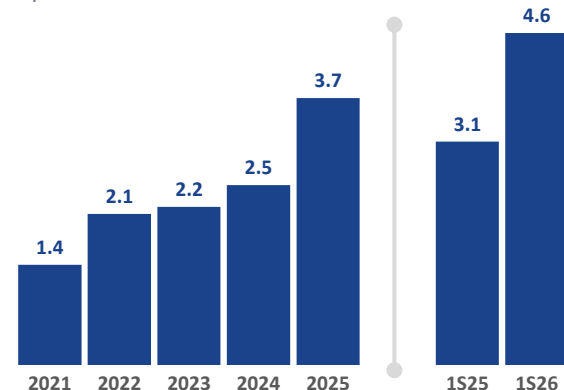
-3.6% in 3 months
-12.1% in 12 months

DESCRIPTION

Financing for light and heavy vehicles with an average vehicle age of 14 years and an average down payment of 34%.

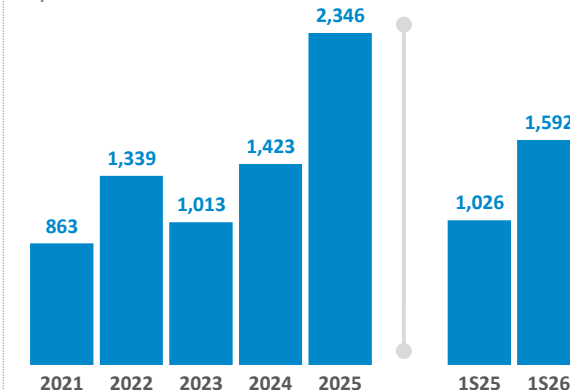
EXPOSURE

R\$ billion



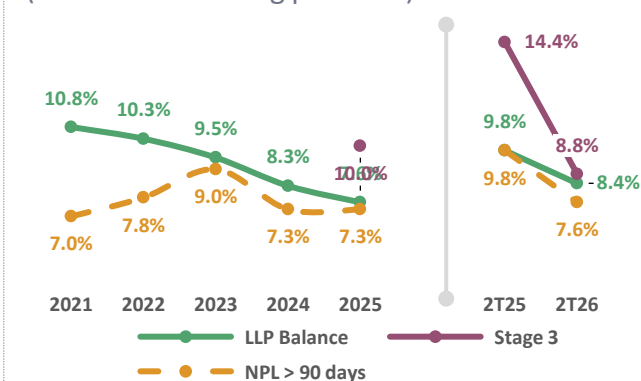
ORIGINATION

R\$ million



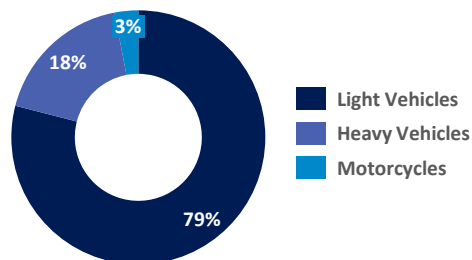
ASSET QUALITY

(% of auto financing portfolio)



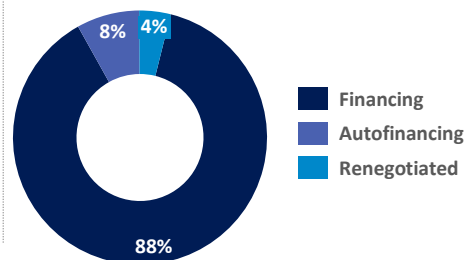
BY VEHICLE TYPE

(% of auto financing portfolio)

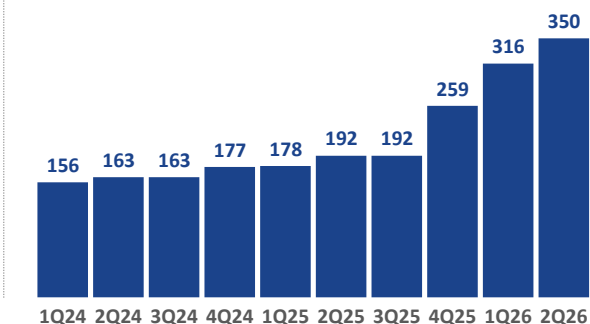


BY PRODUCT

(% of auto financing portfolio)



CORRESPONDENTS



EXPOSURE

R\$ 4.6 billion

+11.3% in 3 months
+46.2% in 12 months

LLP BALANCE

R\$ 380.7 million

+11.7% in 3 months
+25.2% in 12 months

NPL > 90 DAYS

7.6%

+0.2 p.p. in 3 months
-2.3 p.p. in 12 months

CLIENTS

241 thousand

+5.3% in 3 months
+18.0 in 12 months

CORRESPONDENTS

350

+10.8% in 3 months
+82.3% in 12 months

RETAIL

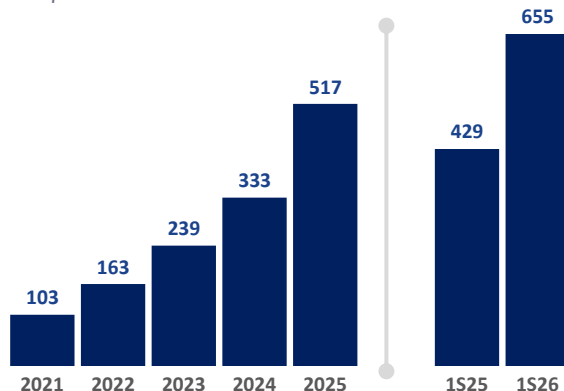
REAL ESTATE LOANS

DESCRIPTION

- ✓ Credit limit of up to R\$ 5 million
- ✓ Minimum property value of R\$ 200 thousand
- ✓ Up to 60% of the property's value in financing
- ✓ 180-day grace period
- ✓ Repayment term of up to 240 months

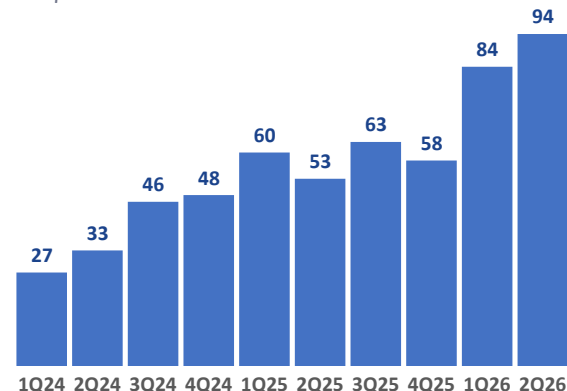
EXPOSURE

R\$ million



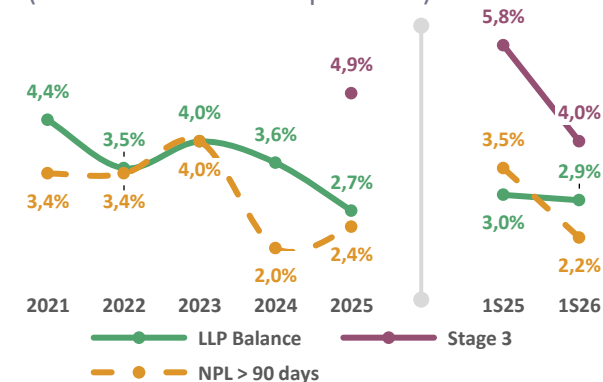
ORIGINATION

R\$ million



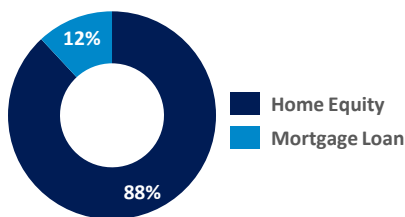
ASSET QUALITY

(% of real estate loan portfolio)



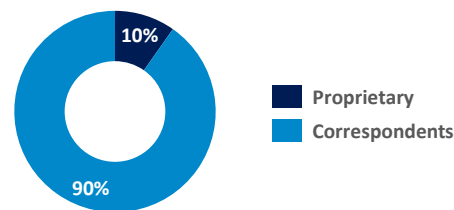
BY PRODUCT

(% of real estate loan portfolio)



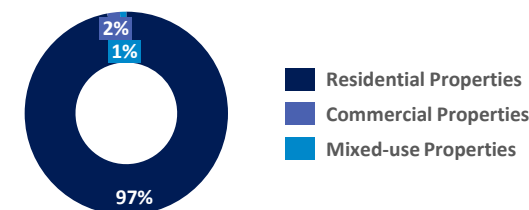
BY ORIGIN

(% of origination)



BY COLLATERAL

(% of collateral portfolio)



LLP BALANCE

R\$ 18.7 million

+1.1% in 3 months
+47.2% in 12 months

CLIENTS

1,460

CORRESPONDENTS

480

TOTAL COLLATERAL VALUE

R\$ 1.3 billion

LOAN TO VALUE

43%

DESCRIPTION

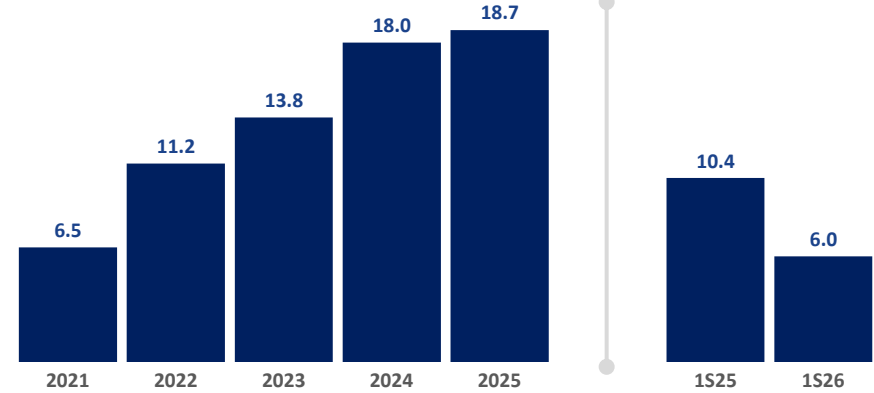
- ✓ Retail FX
- ✓ Travel Insurance
- ✓ Daypay Western Union
- ✓ International Transfer
- ✓ DayEnvios DHL, FEDEX, UPS
- ✓ Corporate Services

HIGHLIGHTS | 2Q26

- ✓ International Virtual Chip
- DayEsim Chip

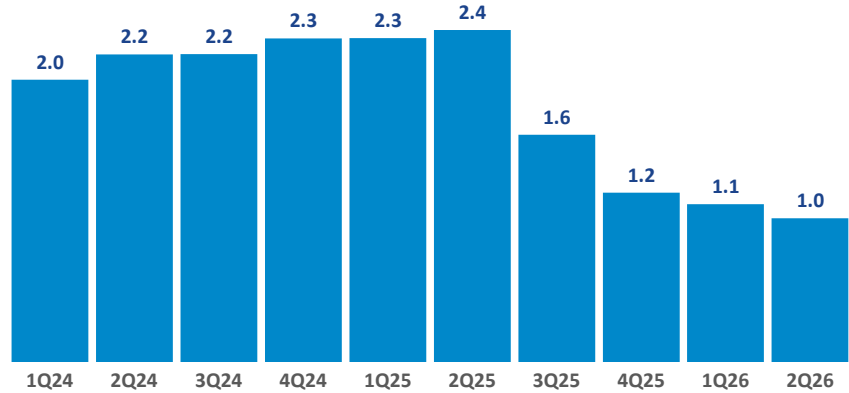
TRADED VOLUME

R\$ billion



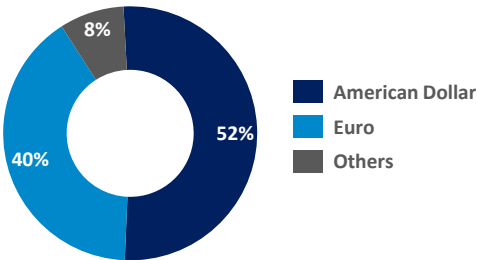
OPERATIONS

million



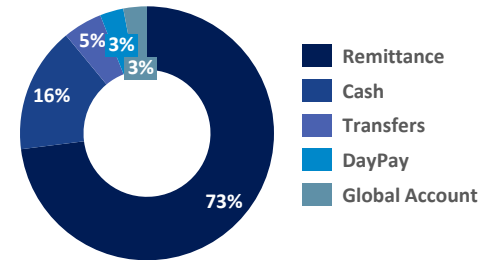
BY CURRENCY

(% of traded volume)



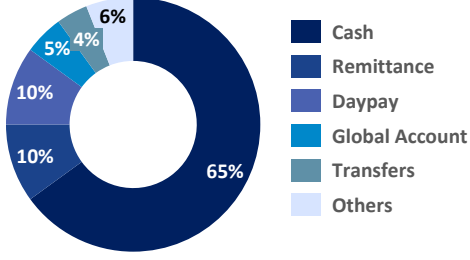
BY PRODUCT

(% of traded volume)



INCOME BY PRODUCT

(% of income)



TRADED VOLUME

R\$ 6.0 billion

-42.3% in 12 months

QUANTITY OF OPERATIONS

2.1 million

-55.3% in 12 months

FX BRANCHES

177

-2.2% in 3 months

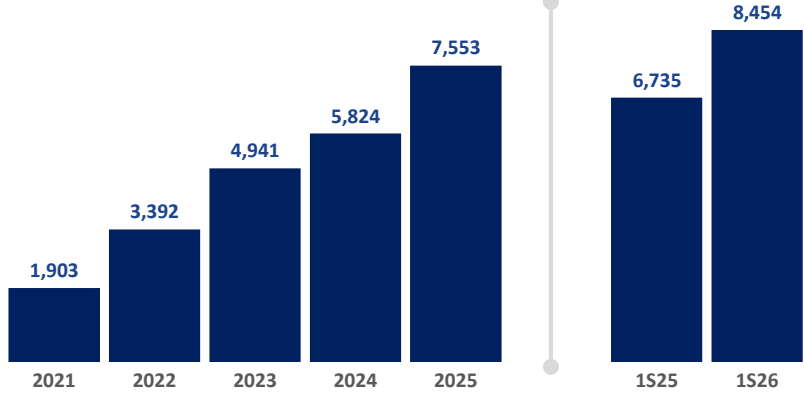
-3.8% in 12 months

HIGHLIGHTS | 2Q26

- ✓ New interface
- ✓ Financial education content
- ✓ Complete monitoring of your portfolio
- ✓ Personalized investments recommendations

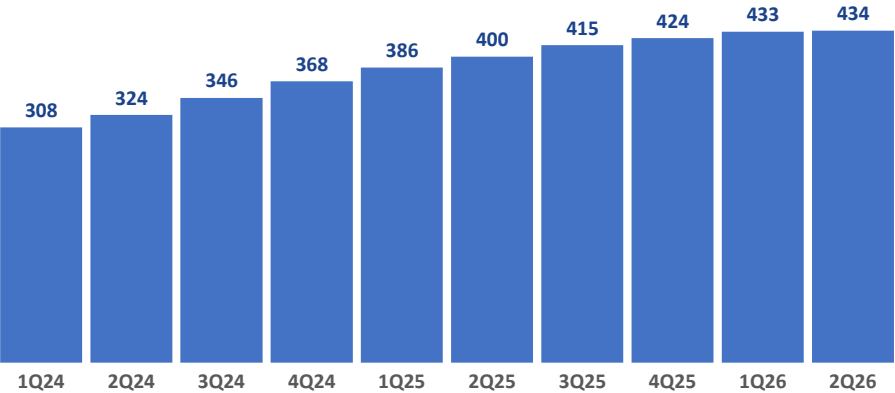
ASSETS UNDER CUSTODY

R\$ million



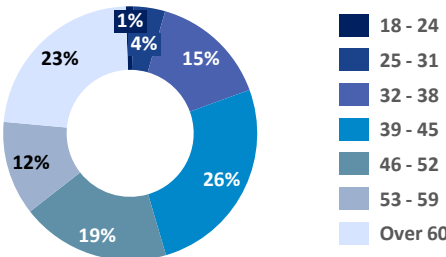
CLIENTS

thousand



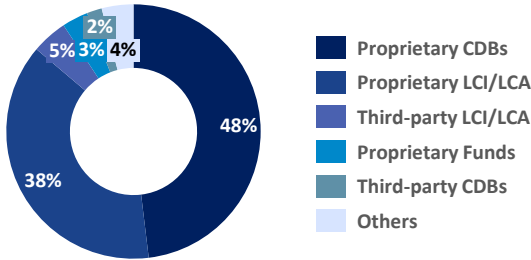
BY AGE

(% of assets under custody)



BY PRODUCT

(% of assets under custody)



AuC
R\$ 8.5 billion
+4.5% in 3 months
+25.5% in 12 months

CLIENTS
434 thousand
+0.3% in 3 months
+8.5% in 12 months

GEOGRAPHIC CONCENTRATION
67%
Southeast region

MARKETS

FIXED INCOME CORPORATE LOCAL BONDS

DESCRIPTION

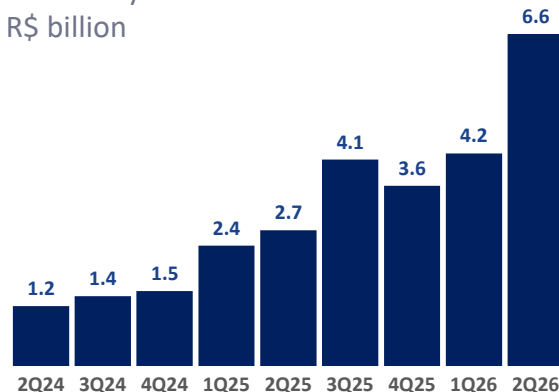
- ✓ Curation of Fixed-Income Primary Offerings and Secondary Market.
- ✓ Diversified product offering with competitive solutions compared to leading market players.

HIGHLIGHTS | 2Q26

- ✓ **Institutional Distribution** - Relationships with key institutional market players
- ✓ **Trading** - Relationship management and negotiation with over 100 institutional counterparties.

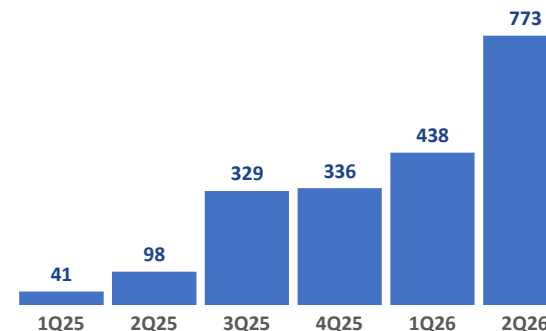
TRADING

Secondary Market
R\$ billion



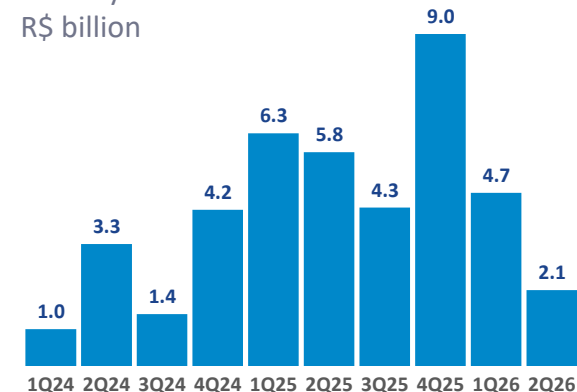
REVERSE REPO STOCK

R\$ million



INSTITUTIONAL DISTRIBUTION

Primary Market
R\$ billion



Coordinator



CRA

R\$ 530 M

Daycoval
Debt Capital Markets

Coordinator



CRA

R\$ 1.2 B

Daycoval
Debt Capital Markets

Lead Coordinator



Debentures

R\$ 161 M

Daycoval
Debt Capital Markets

Lead Coordinator



FIDC

R\$ 180 M

Daycoval
Debt Capital Markets

TRADED VOLUME

R\$ 6.6 billion

+56.0% in 3 months
+143.7% in 12 months

DISTRIBUTED VOLUME

R\$ 2.1 million

-55.8% in 3 months
-64.2% in 12 months

ACTIVE CLIENTS

+11.0% in 3 months
+63.3% in 12 months

HIGHLIGHTS | 2Q26



MQ1.br

Excellent Management |
Maximum Score

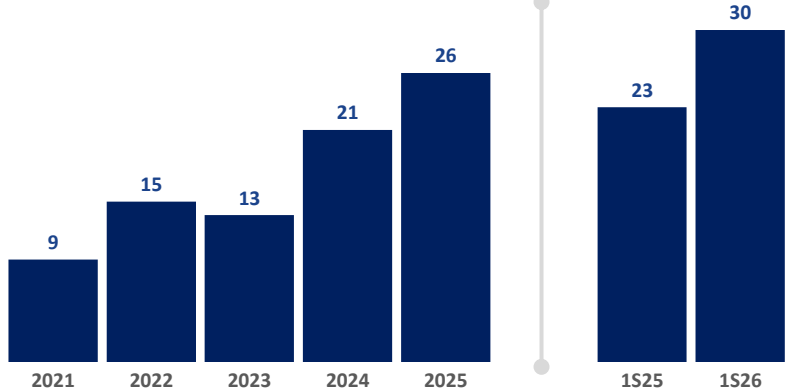


2nd Best Fixed Income Manager

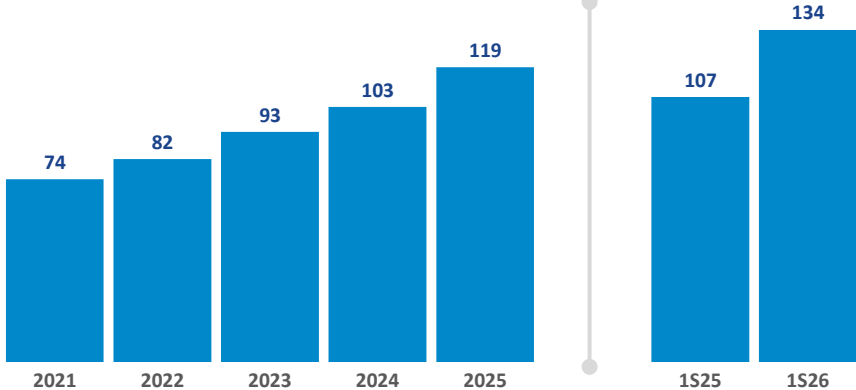
FGV Investment Funds Guide 2025

ASSETS UNDER MANAGEMENT

R\$ billion

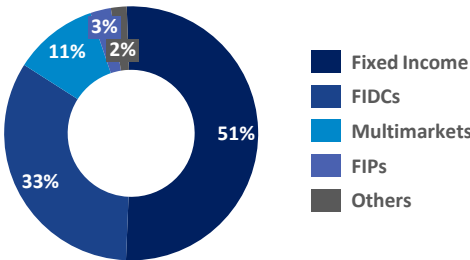


MANAGED FUNDS



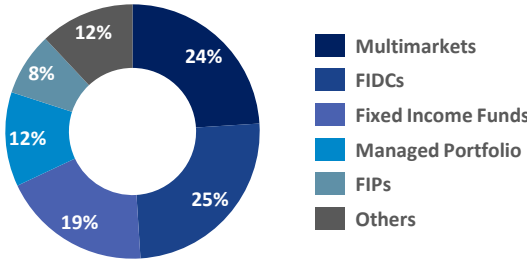
BY FUND CLASS

(% of assets under management)



BY FUND CLASS

(% of managed funds)



AuM

R\$ 30.0 billion

+6.0% in 3 months

+30.3% in 12 months

MANAGED FUNDS

134

+8.1% in 3 months

+25.2% in 12 months

EXCLUSIVE FUNDS

+50

DESCRIPTION

- ✓ Fiduciary Services
- ✓ Managed Portfolio
- ✓ Bookkeeping
- ✓ Non-resident Investor

HIGHLIGHTS | 2Q26

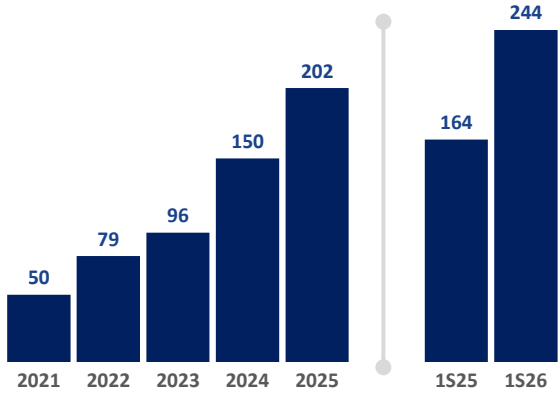


#1 in the Operational Ranking of Funds Administrators – Liquid Funds

#2 in the Operational Ranking of Fund Administrators – Closed-end Funds

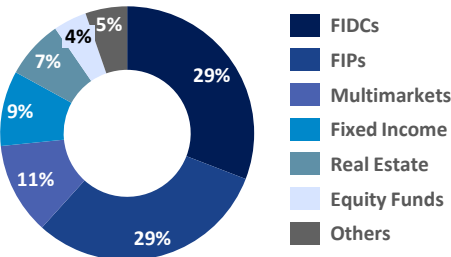
ASSETS UNDER SERVICE

R\$ billion

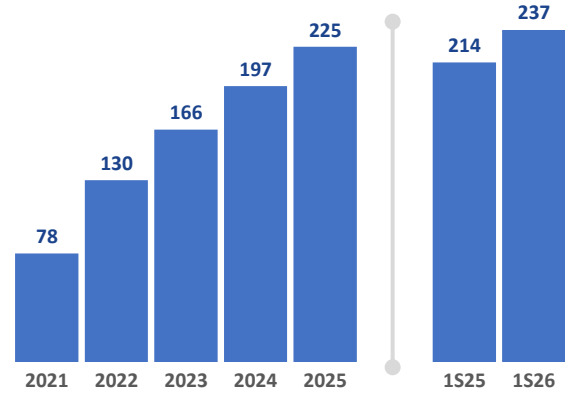


BY FUND CLASS

(% of assets under service)

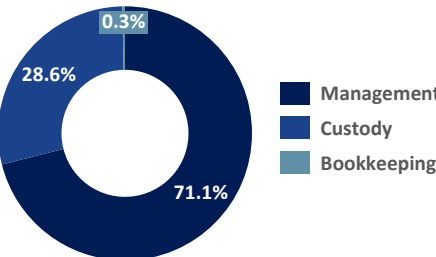


ASSET MANAGERS SERVED

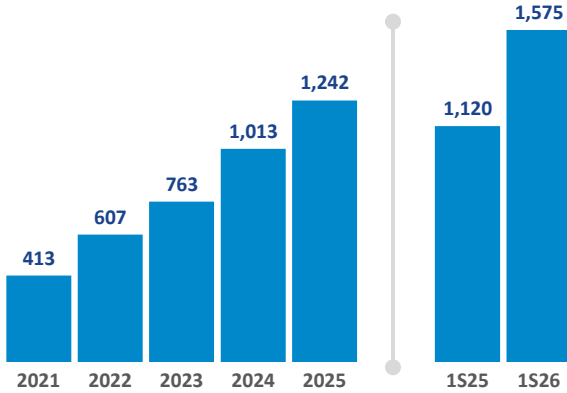


BY SERVICE

(% of assets under service)

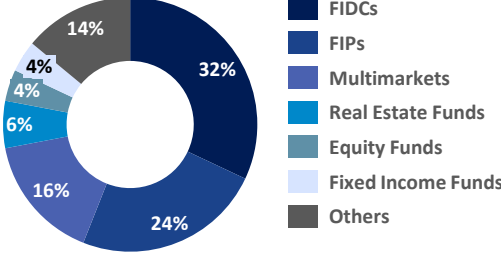


FUNDS SERVED



BY FUND CLASS

(% of funds served)



AuS
R\$ 244.1 billion

+18.8% in 3 months
+49.1% in 12 months

ASSET MANAGERS SERVED
237

+4.4% in 3 months
+10.7% in 12 months

FUNDS SERVED
1,575

+20.2% in 3 months
+40.6% in 12 months