BancoDaycoval

RESULTS 2ND QUARTER 2026

INVESTOR RELATIONS

OUR HISTORY

BUSINESS GROWTH AND INDICATORS

Inception in Brazil **Daycoval DTVM** — 1968

Beginning of **Valco Corretora de Valores** — 1971

Banco Daycoval S.A. formal approval

Beginning of **Companies Portfolio** — 1989

1st Branch São Paulo Metro area — 1990-1995

1st Branch outside São Paulo (Campinas -SP) — 1995-2000

Payroll Loan and Auto Financing Business

Daycoval Asset Management

Northeast and South expansion — 2000-2005

DAYC4 NÍVEL1 BOVESPA BRASIL

IPO

Cayman Branch

Daytravel (FX Retail) — 2005-2010

1st Public Local Bond Issue

Acquisition of CIT Brasil (Leasing)

36 branches **throughout Brazil** — 2010-2015

50 anos BancoDaycoval

Voluntary delisting of Banco Daycoval

Acquisition of Citibank SME portfolio

Beginning of **Fiduciary Services** and **DCM** — 2015-2020

Total assets reaches **R$ 100 billion**

Acquisition of **Insurance Operations**

Beginning of **M&A** and ***Consórcio*** — 2020-2025

731 Wholesale Sales Force

252 Retail Stores

97 Wholesale Origination Platforms

M&A Transaction

Daycoval CTVM — 1H26

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 – 2Q26

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

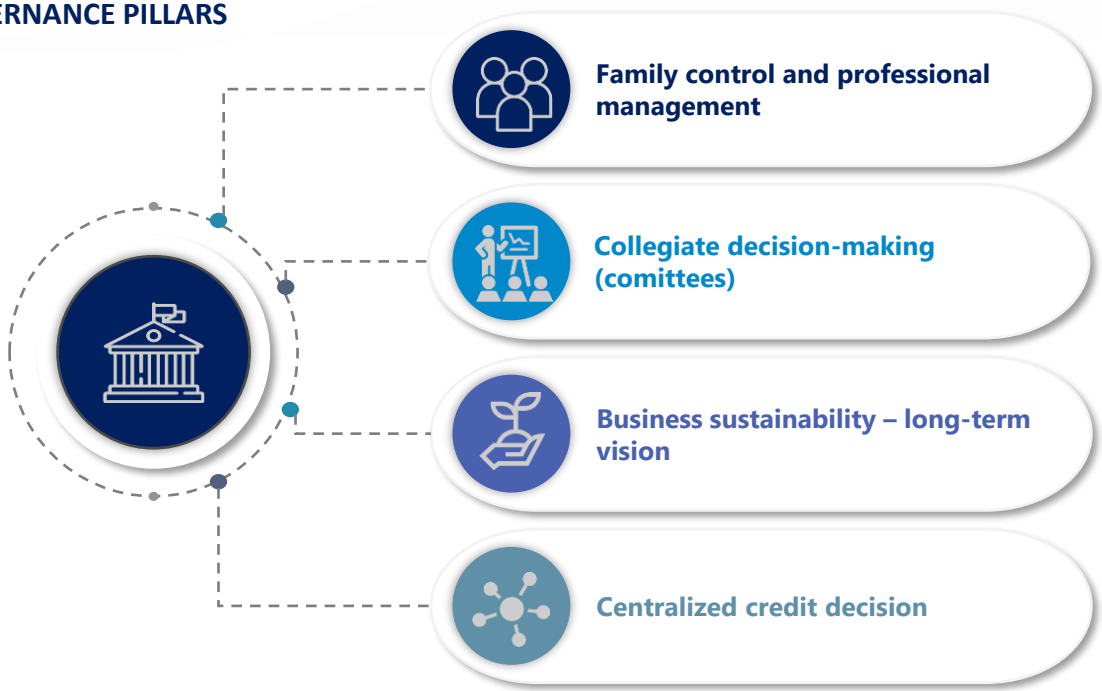
Total Assets R$ 108.7 billion ▲ 25.2% in 12 months	**Expanded Loan Portfolio** R$ 78.6 billion ▲ 17.9% in 12 months	**Total Funding** R$ 80.1 billion ▲ 28.4% in 12 months	**Regulatory Capital** R$ 10.5 billion ▲ 16.8% in 12 months
Net Interest Margin 8.2% ▼ 0.3 p.p. in 12 months	**NPL (90 days overdue)** 2.1% ▼ 0.7 p.p. in 12 months	**Cost of Credit** 1.9% ▲ 0.1 p.p. 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	**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

GOVERNANCE

BOARD OF DIRECTORS AND EXECUTIVE BOARD

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

GOVERNANCE PILLARS



BOARD OF DIRECTORS

Rony Dayan	Carlos Moche Dayan	Morris Dayan	Sasson Dayan	Gustavo Franco	Ricardo Gelbaum
Chairman	Executive Officer & Shareholder	Executive Officer & Shareholder	Shareholder	Independent Director	Independent Director

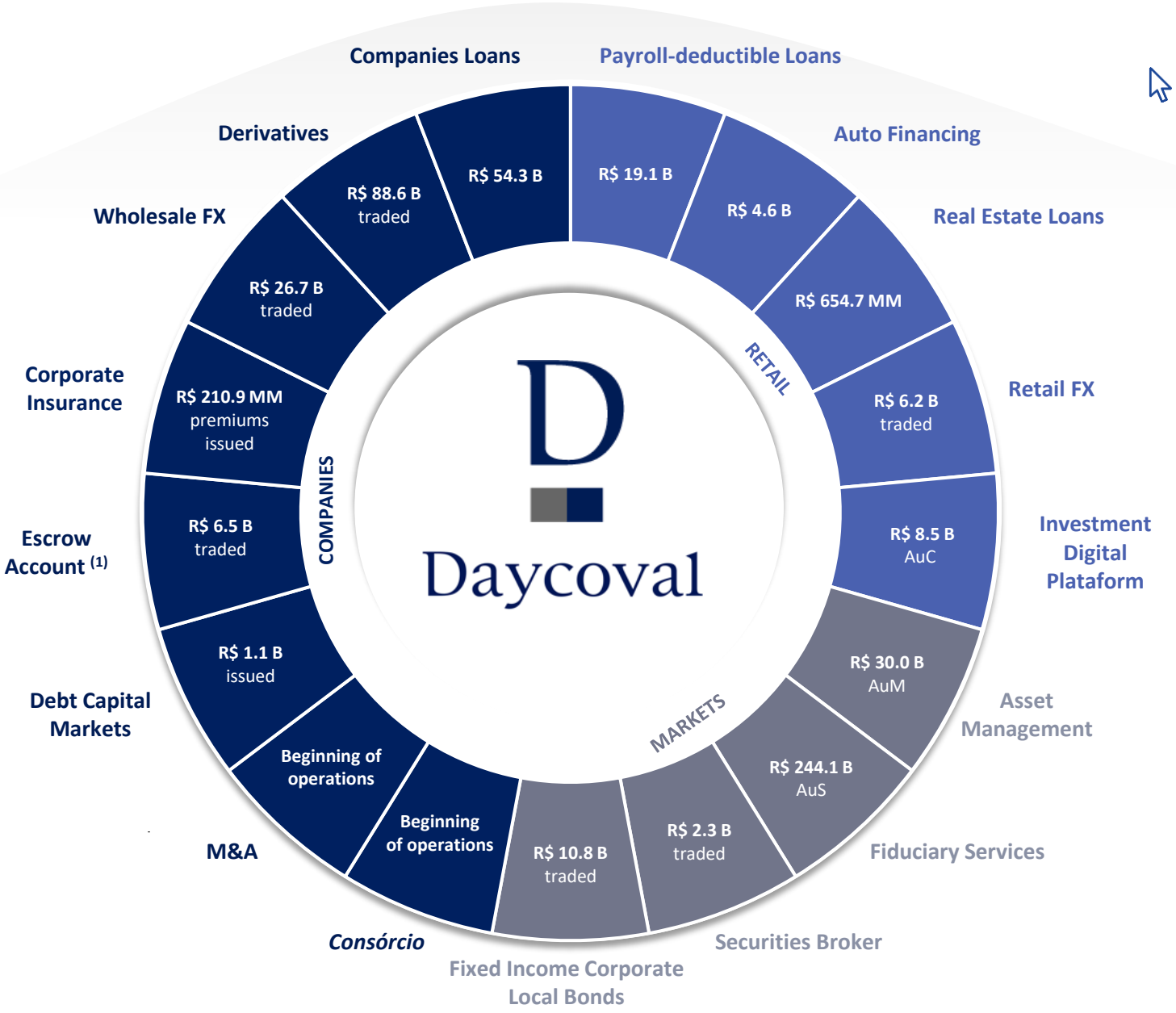
EXECUTIVE BOARD

EXECUTIVE OFFICERS	YEARS WITH DAYCOVAL
Carlos Moche Dayan, Executive Officer	-
Morris Dayan, Executive Officer	-
Salim Dayan, Executive Officer	-
SENIOR OFFICERS	
Albert Rouben, Credit Risk Officer	33
Alexandre Rhein, Chief Technology Officer	19
Alexandre Teixeira, Auto Loan Officer	19
Claudinei Aparecido Pedro, Corporate Coverage Officer	26
Elie Jacques Mizrahi, Corporate Coverage Officer	26
Maria Regina R.M. Nogueira, Ombudsman Officer and Controller	35
Nilo Cavarzan, Payroll Loan and Home Equity Officer – Retail	22
Paulo Augusto Saba, Treasury & Markets and Investor Relations Officer	11
PRODUCT OFFICERS	
Eduardo Campos, Foreign Exchange Officer – Retail	16
Erick W. de Carvalho, Capital Markets Services Officer	6
Gilson Fernandes Ribeiro, Corporate Coverage Officer – Regional	15
João Costa, Corporate Coverage Officer – Regional	20
Renato Otranto, Debt Capital Markets Officer	3
Saul Fernandez, Corporate Coverage Officer – Regional	13
OPERATIONS AND ADMINISTRATION OFFICERS	
Adely Hamoui, Governance, Risks and Compliance Officer	29
Anilson Fieker Pedrozo, Payroll Loan Officer – Retail	5
Flavia Motta C. e Fernandes, Customer Relations Officer	19
Gad Disi, AML/CFT Officer	23
Luiz Alexandre Cadorin, Accounting Officer	19
Maria Beatriz de Andrade Macedo, Legal Officer	8
Sérgio Tachian Abrosio, Risks and Management Data Officer	5
AFFILIATED COMPANIES' OFFICERS	
Marcos Alexandre Lyra, Daycoval Corretora TVM Officer	9
Ricardo Maximo, Daycoval Leasing and SAM Officer	10
Roberto Kropp, Daycoval Asset Officer	22
Jacques Iglicky, Daycoval Asset Officer	9
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	-

DAYCOVAL

ECOSYSTEM – 1H26

Click on the product for more details.



(1) Escrow Account + Clearing Bank Services.

6

RATINGS AGENCIES

RATINGS AND RATIONALE

S&P Global Ratings

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

Key Strenghts

- 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 Strenghts

- 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 Strenghts

- 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

PORTFOLIO BREAKDOWN

Wholesale

R$ 54.3 billion

69.1%

Receivables Purchase	Avals and Sureties	Corporate Securities*	Trade Finance	Working Capital and 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%

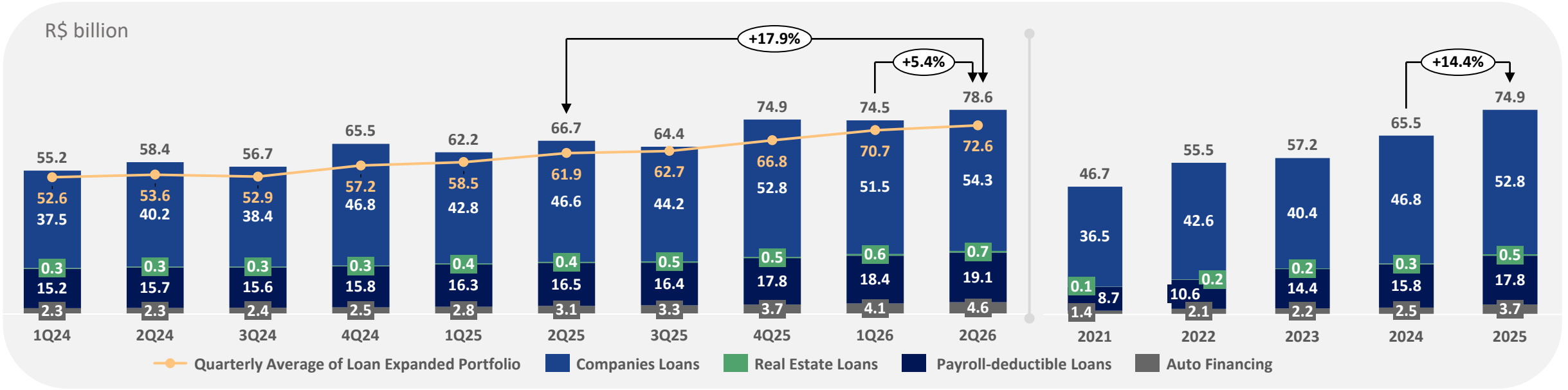
Retail

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%

* Includes Debentures, CPRs (Rural Product Notes), CRIs (Certificates of Real Estate Receivables), CRAs (Certificates of Agribusiness Receivables), and NCs (Commercial Notes).



TOTAL FUNDING

BALANCE BETWEEN DEPOSITS AND LOCAL SECURITIES

FUNDING BREAKDOWN

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

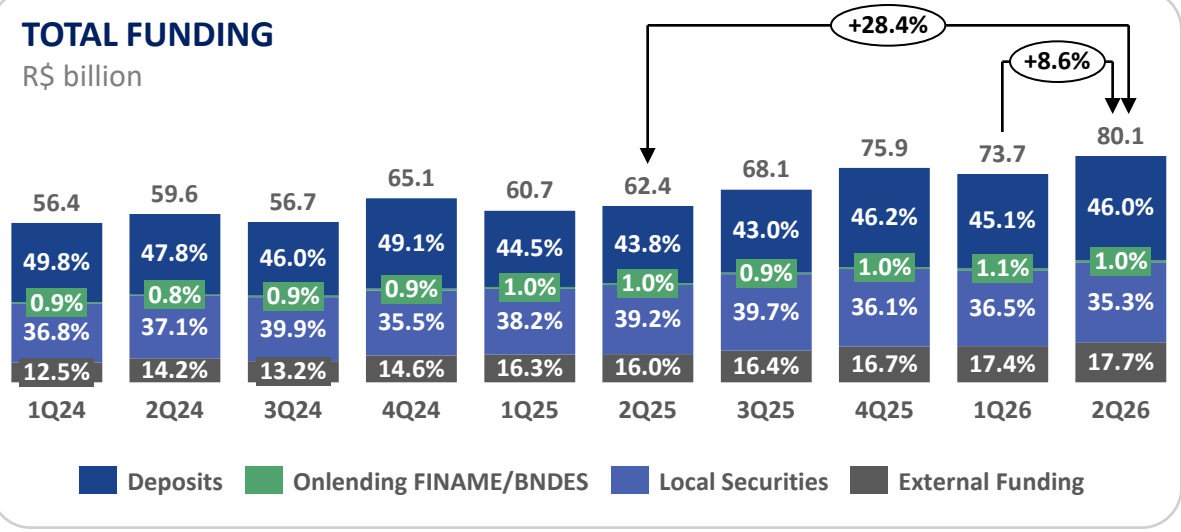
BNDES Onlending: Refers to credit lines extended by the Brazilian Development Bank (Banco Nacional de Desenvolvimento Econômico e Social – BNDES) to financial institutions, which in turn lend these funds to end borrowers under BNDES programs, following the bank's eligibility criteria, terms, and conditions

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.

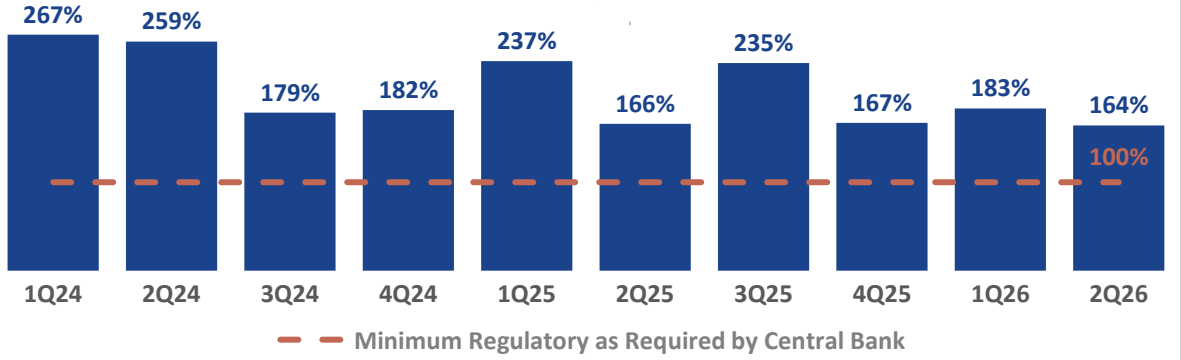
TOTAL FUNDING

R$ billion



SHORT TERM LIQUIDITY INDICATOR – LCR*

%



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

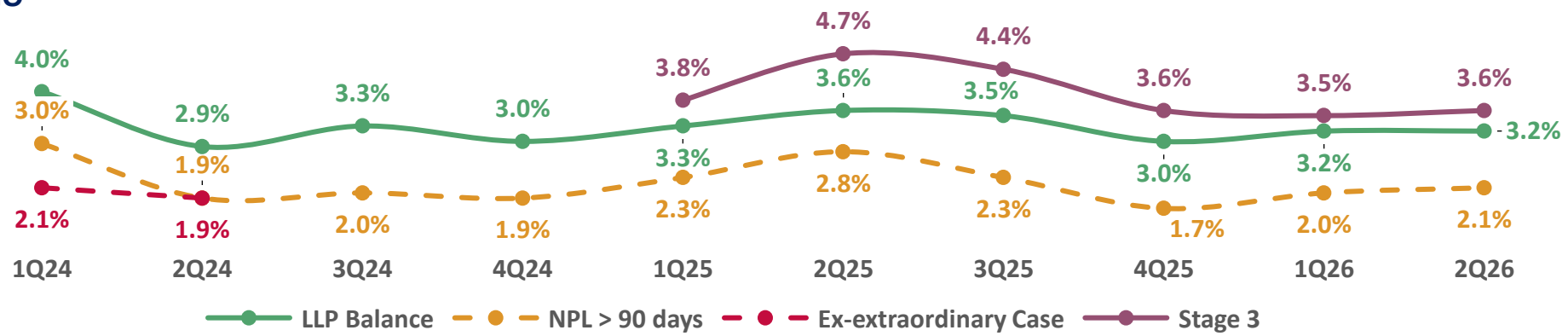
QUALITY OF LOAN PORTFOLIO

STRONG ASSET QUALITY AND ADEQUATE COVERAGE

EXPANDED LOAN PORTFOLIO

% of expanded loan portfolio

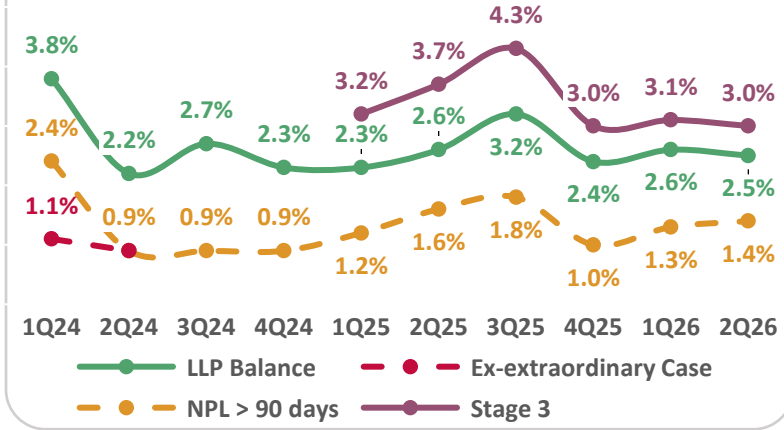
LLP Balance/Loans Overdue by more than 90 days was **150.8**% in 2Q26.



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.

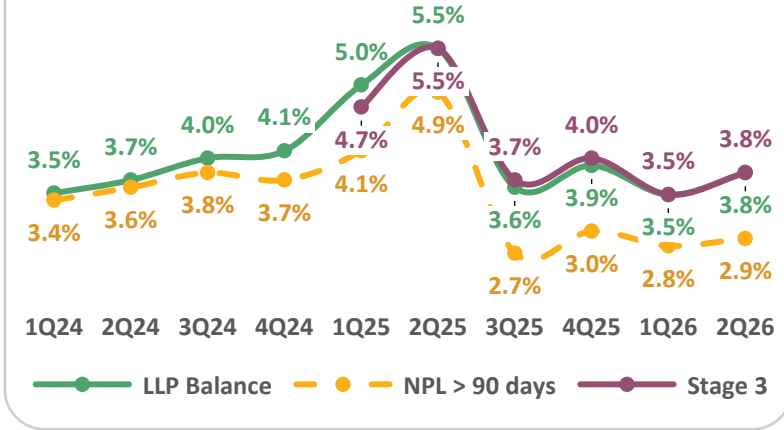
COMPANIES LOAN PORTFOLIO

% of companies loan portfolio



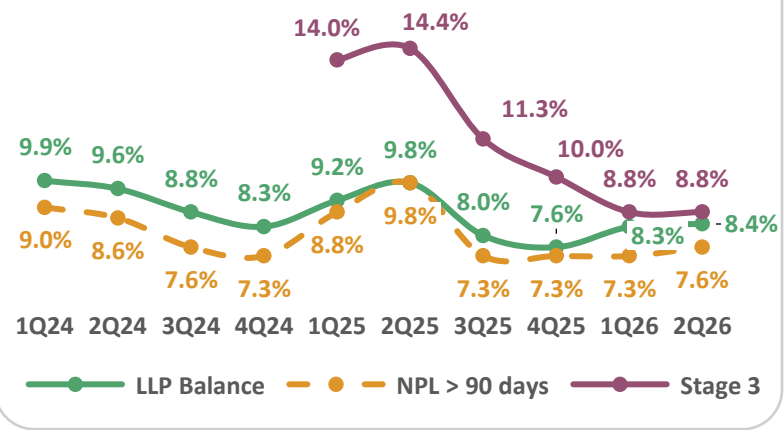
PAYROLL-DEDUCTIBLE LOAN PORTFOLIO

% of payroll-deductible loan portfolio



AUTO FINANCING PORTFOLIO

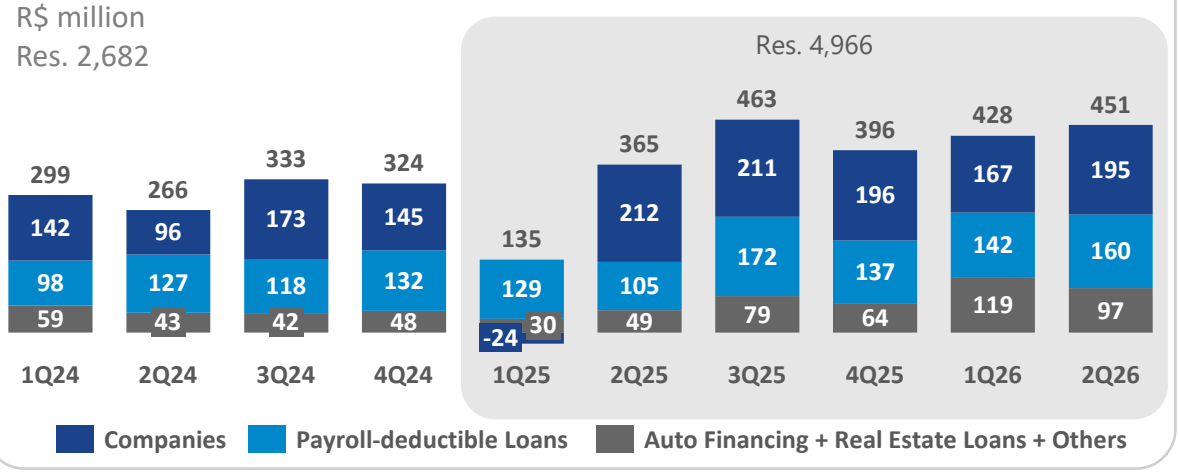
% of auto financing portfolio



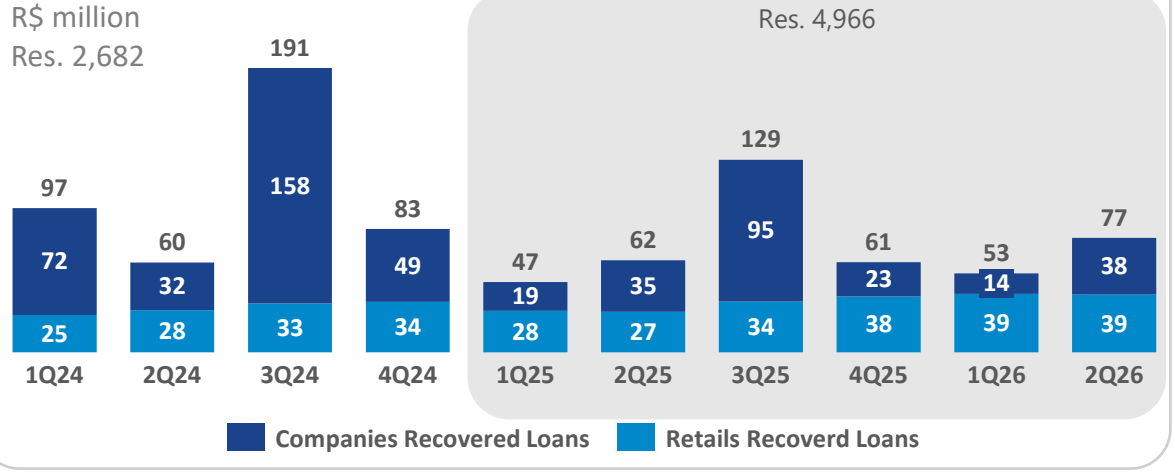
QUALITY OF LOAN PORTFOLIO

COST OF CREDIT

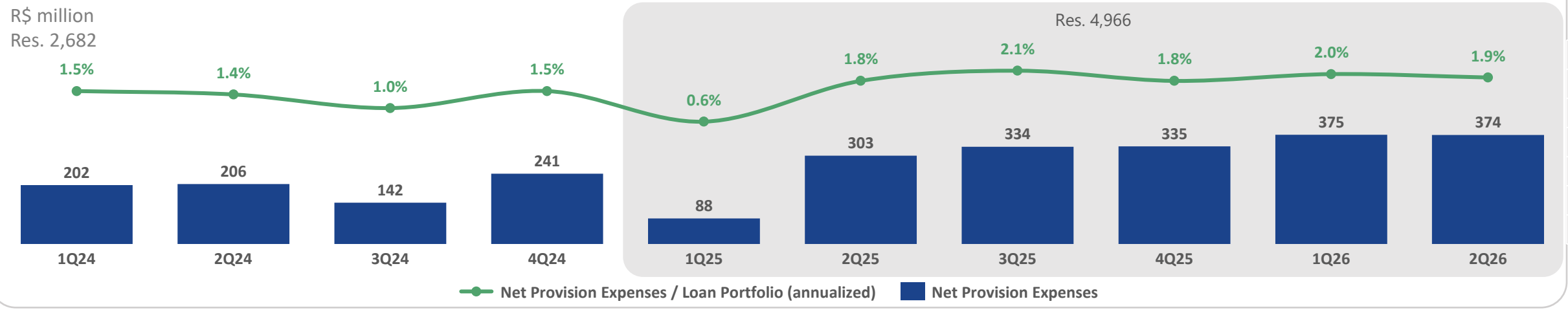
ESTABLISHMENT OF PROVISIONS BY SEGMENT



RECOVERED LOANS



COST OF CREDIT: ESTABLISHMENT OF PROVISIONS – RECOVERED LOANS

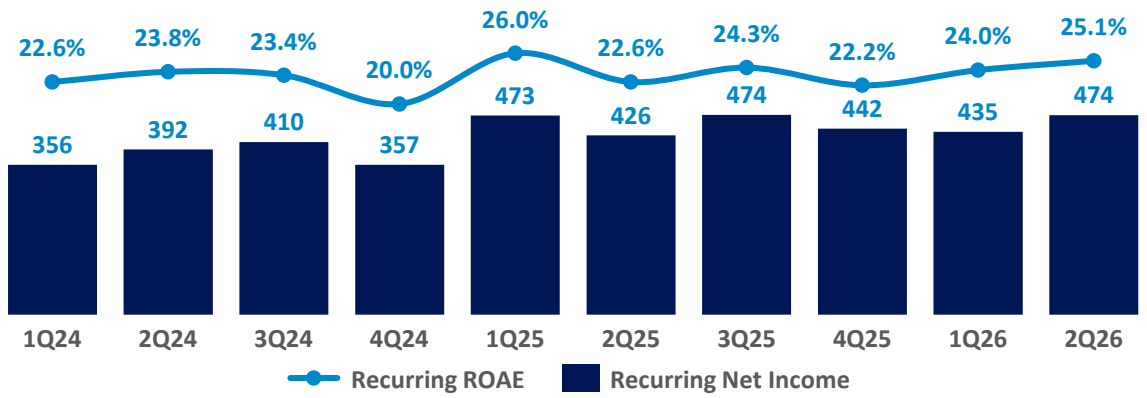


CAPITAL AND RETURN

CAPITAL RATIOS AND PROFITABILITY

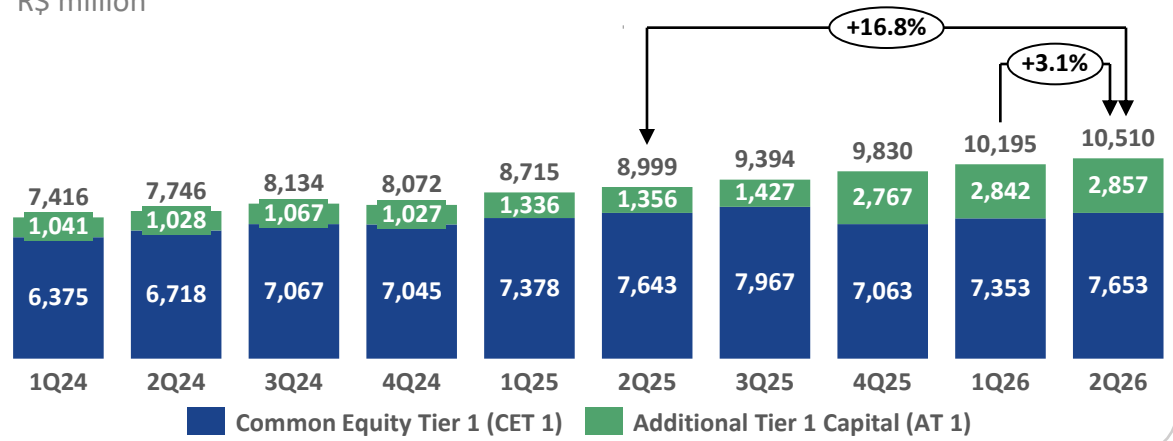
RECURRING NET INCOME & ROAE

R$ million



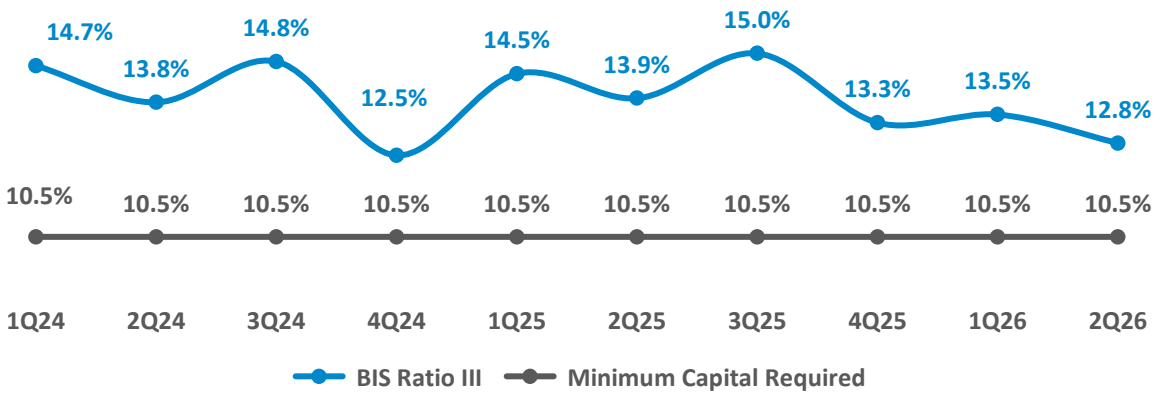
REGULATORY CAPITAL

R$ million



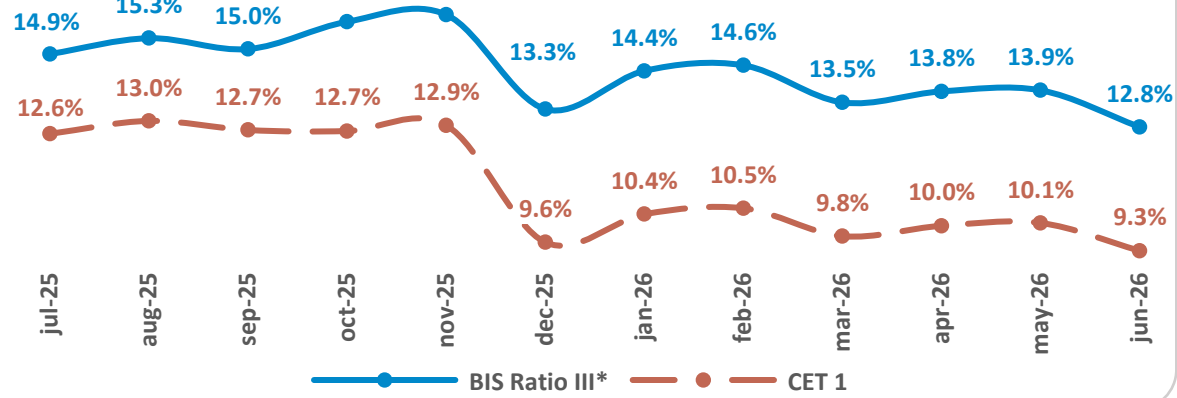
BIS RATIO

%



MONTHLY BIS RATIO* AND CET 1

%



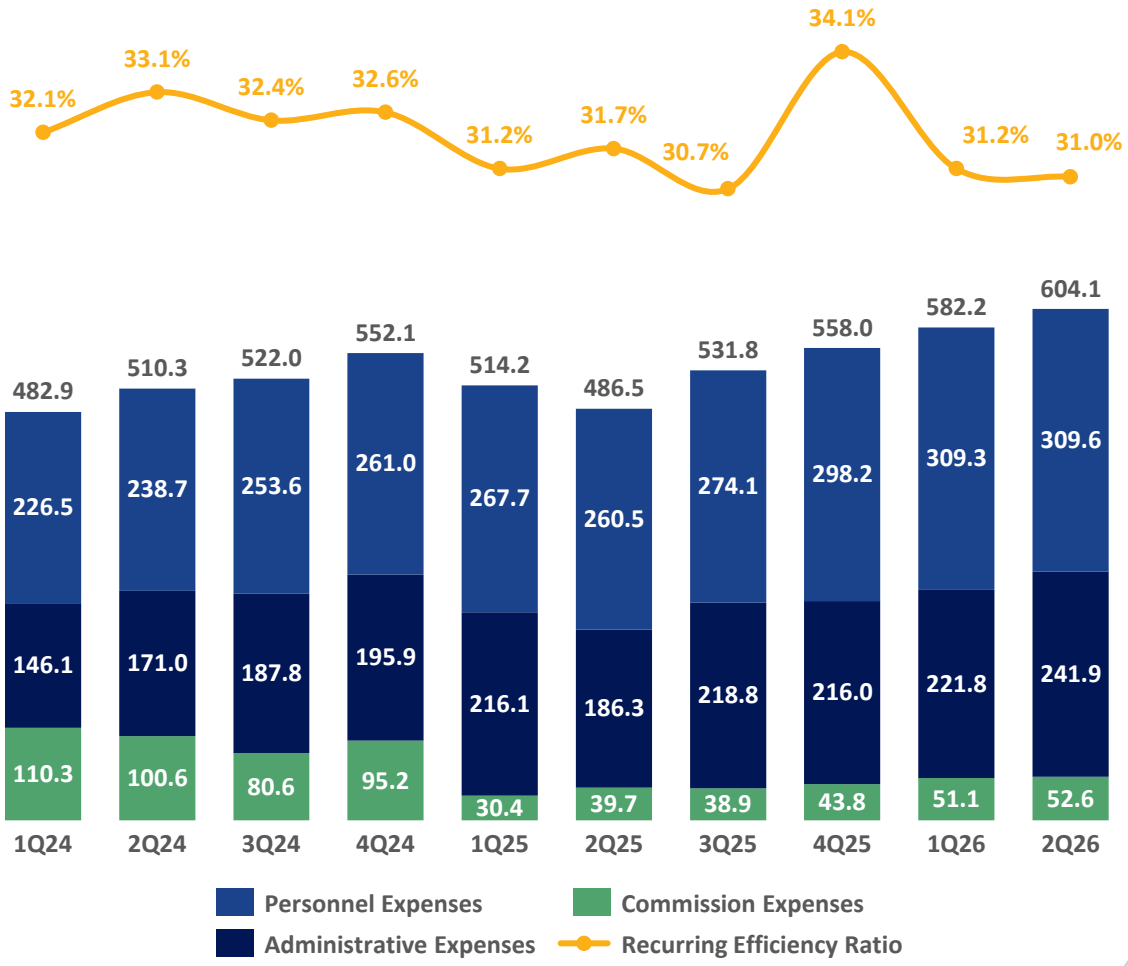
* Fully Tier 1

OPERATIONAL INDICATORS

EFFICIENCY AND NET MARGIN

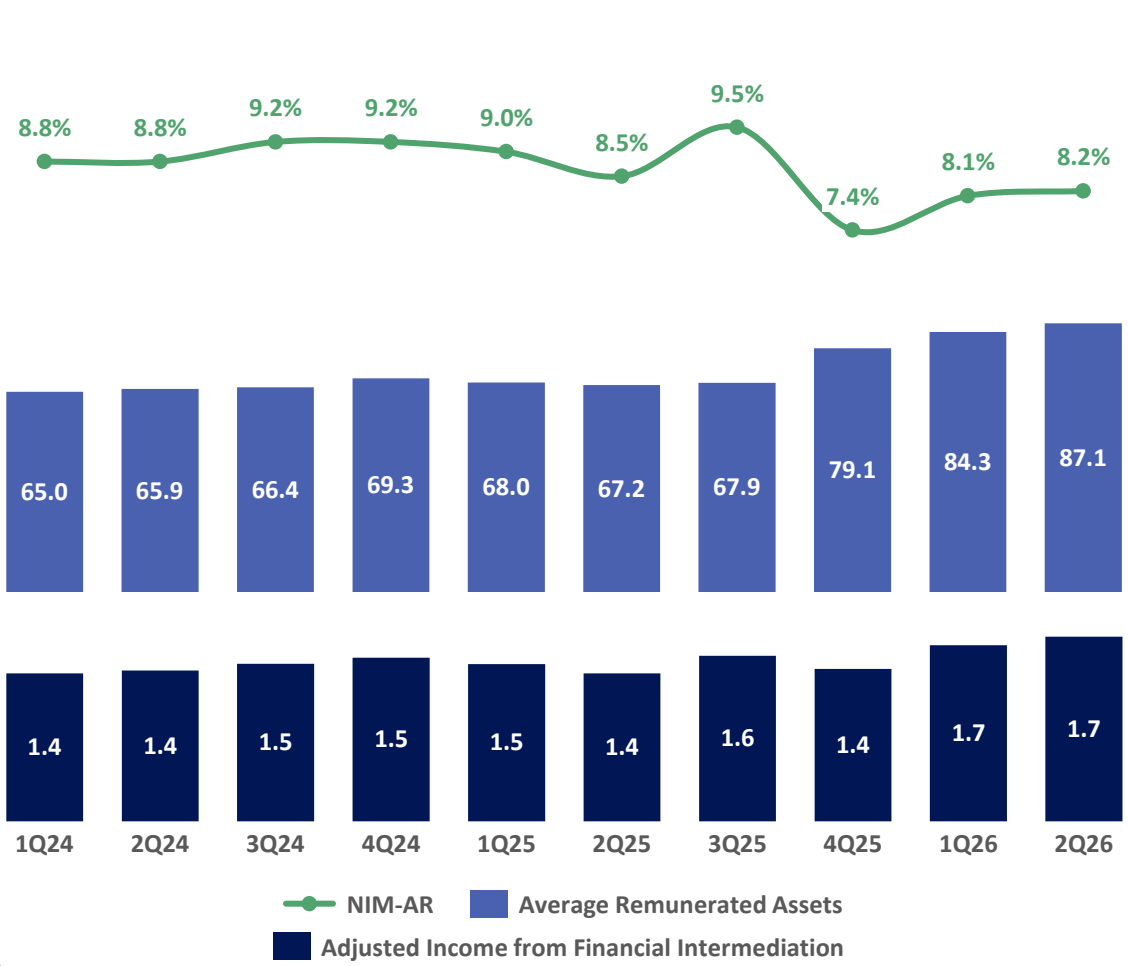
RECURRING EFFICIENCY RATIO

R$ million



RECURRING AND ADJUSTED NET INTEREST MARGIN

R$ billion

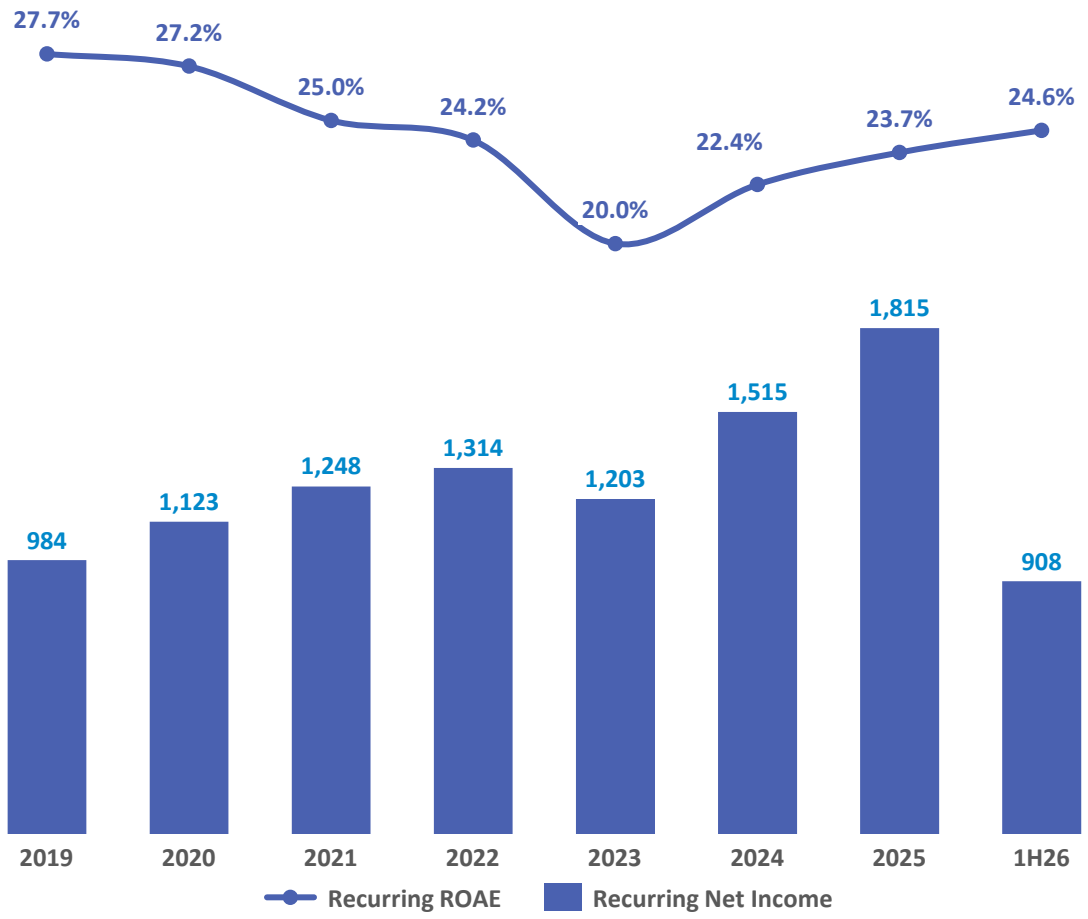


RESULTS AND RETURNS

CAPITALIZATION AND PROFITABILITY RATIOS

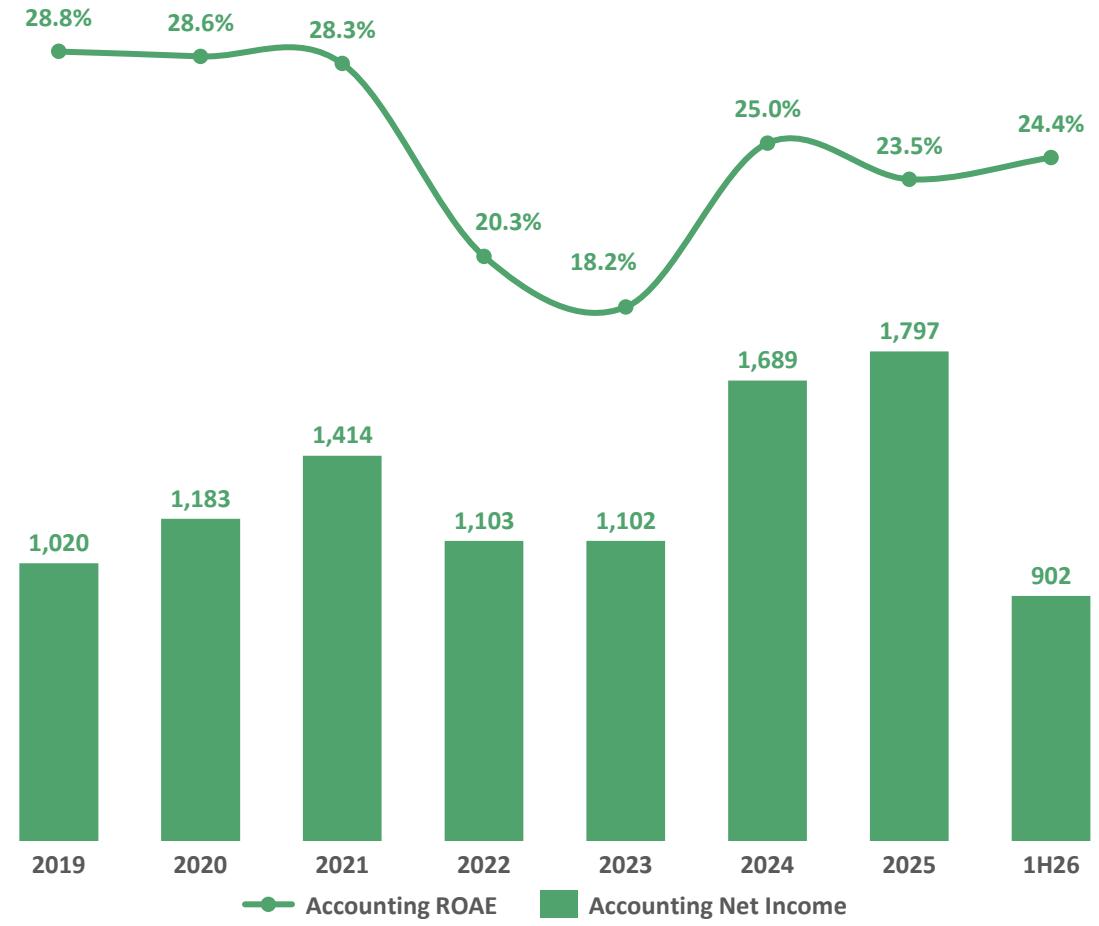
RECURRING RESULT

R$ million



ACCOUNTING RESULT

R$ million



Investor Relations

Paulo Saba
Investor Relations Director
ri@bancodaycoval.com.br

Flavia Saporito Machado
Investor Relations Head
flavia.machado@bancodaycoval.com.br

Stephanie Infante
Investor Relations Analyst
stephanie.infante@bancodaycoval.com.br

Ellen Bocchi
Investor Relations Analyst
ellen.bocchi@bancodaycoval.com.br

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

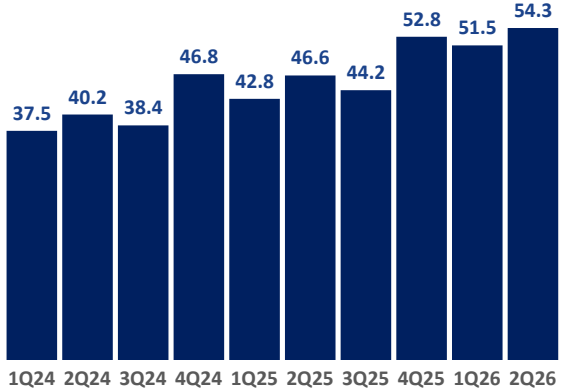
COMPANIES LOAN PORTFOLIO

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).

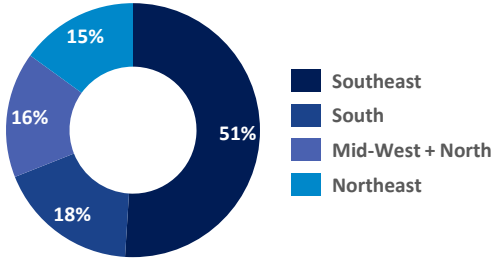
EXPOSURE

R$ billion



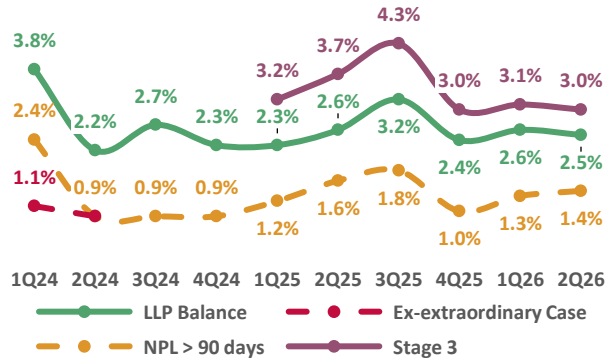
BY REGION

(% of companies loan portfolio)



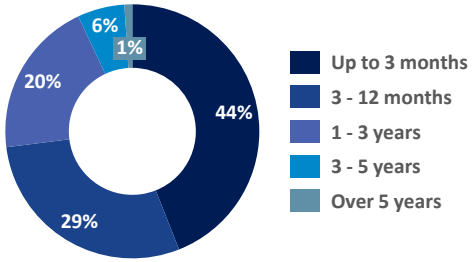
ASSET QUALITY

(% of companies loan portfolio)



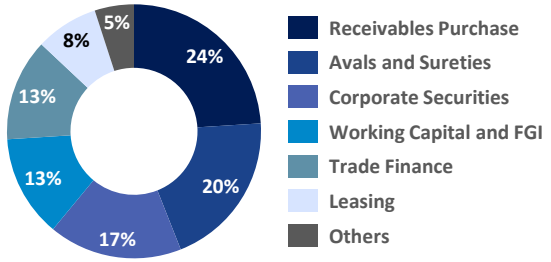
BY MATURITY

(% of companies loan portfolio)



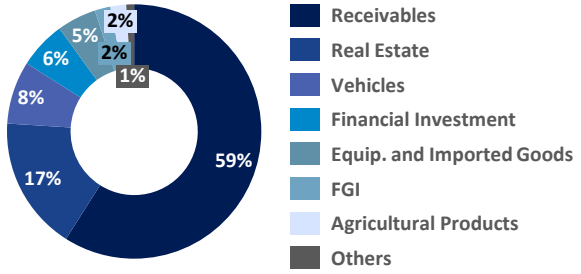
BY PRODUCT

(% of companies loan portfolio)



BY COLLATERAL TYPE

(% of collateral portfolio)



EXPOSURE	LLP BALANCE	NPL > 90 DAYS	MAIN CLIENT	COST OF CREDIT
R$ 54.3 billion	**R$ 1.4 billion**	**1.4%**	**2.3%**	**1.2%**
+5.5% in 3 months	+3.0% in 3 months	+0.1 p.p. in 3 months	-0.2 p.p. in 3 months	stable. in 3 months
+16.6% in 12 months	+14.3% in 12 months	-0.2 p.p. in 12 months	-0.6 p.p. in 12 months	-0,3 p.p. in 12 months

COMPANIES

DERIVATIVES

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.

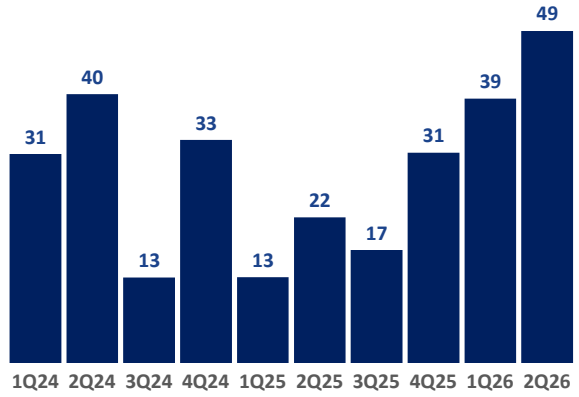
- ✓ Non Deliverable Forward (NDFs)
- ✓ Swaps
- ✓ Options

HIGHLIGHTS | 2Q26

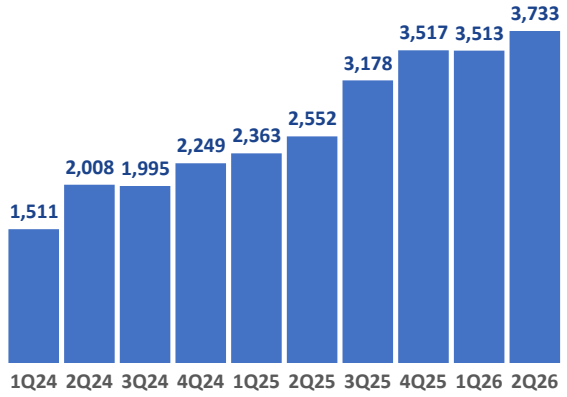
Development of commodity transactions.
78.5% increase in swap traded volume

TRADED VOLUME

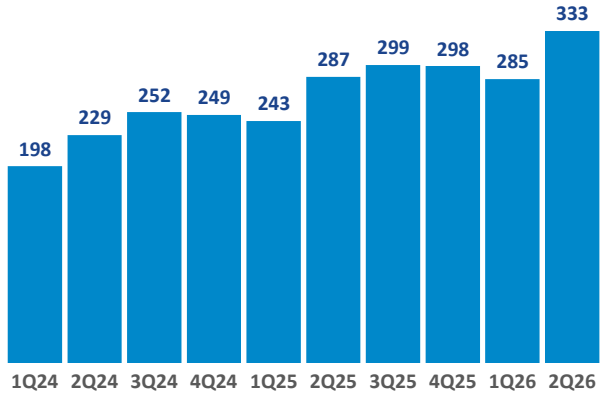
R$ billion



OPERATIONS

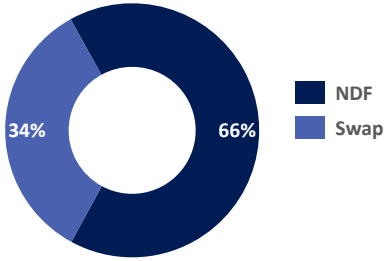


CLIENTS SERVED



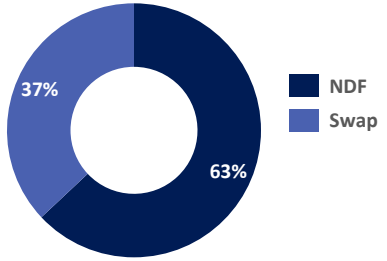
BY PRODUCT

(% of traded volume)



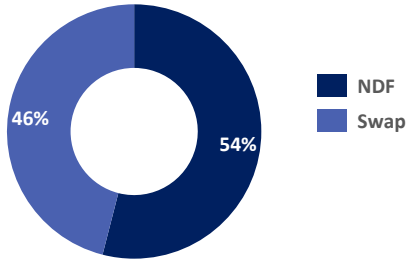
BY PRODUCT

(% of operations)



BY PRODUCT

(% of clients served)



TRADED VOLUME
R$ 49.3 billion
+25.6% in 3 months
+127.1% in 12 months

OPERATIONS
3,733
+6.3% in 3 months
+46.3% in 12 months

CLIENTS SERVED
333
+16.8% in 3 months
+16.0% in 12 months

COMPANIES

FX

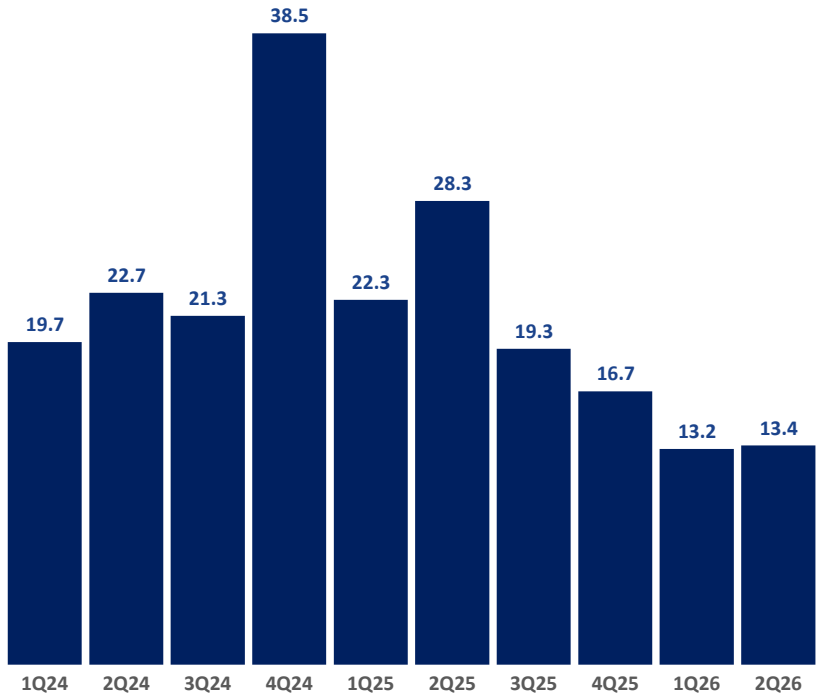
DESCRIPTION

FX Operations
- ✓ 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)

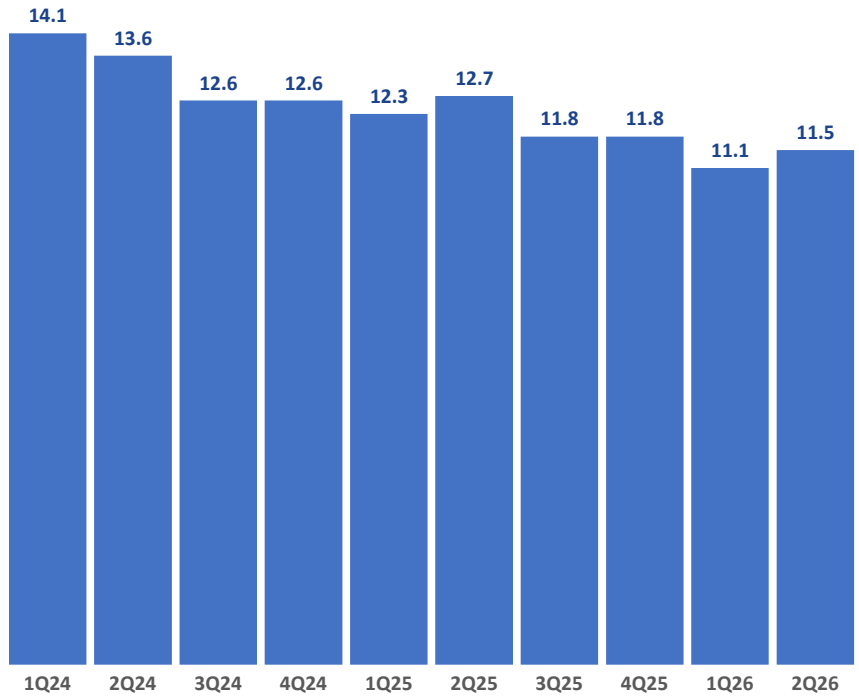
TRADED VOLUME

R$ billion



OPERATIONS

thousand



TRADED VOLUME

R$ 13.4 billion

+1.5% in 3 months

-52.7% in 12 months

OPERATIONS

11,507

+3.6% in 3 months

-9.4% in 12 months

COMPANIES

INSURANCE

DESCRIPTION

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

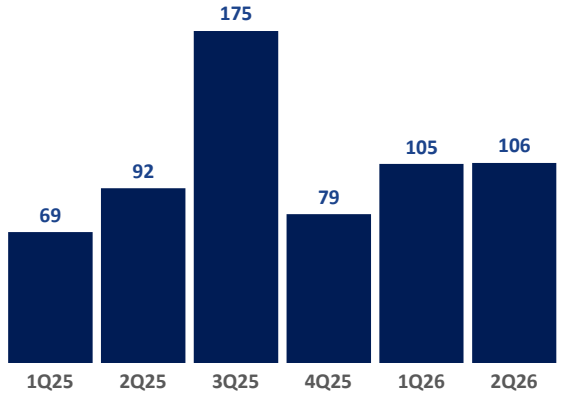
Business Insurance
- ✓ Fire
- ✓ Theft
- ✓ Flooding
- ✓ Loss of Profits
- ✓ Electrical Damage

HIGHLIGHTS | 2Q26

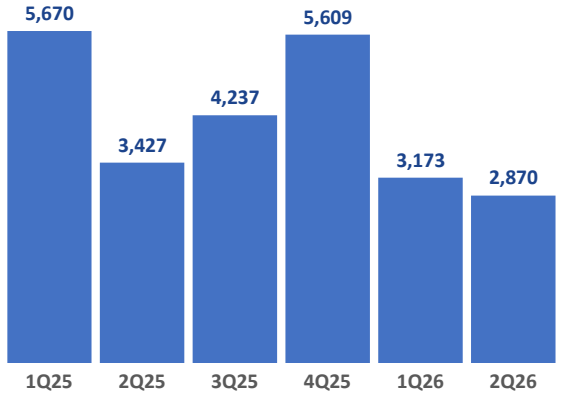
FitchRatings
AA+(bra)
Stable outlook

PREMIUMS ISSUED

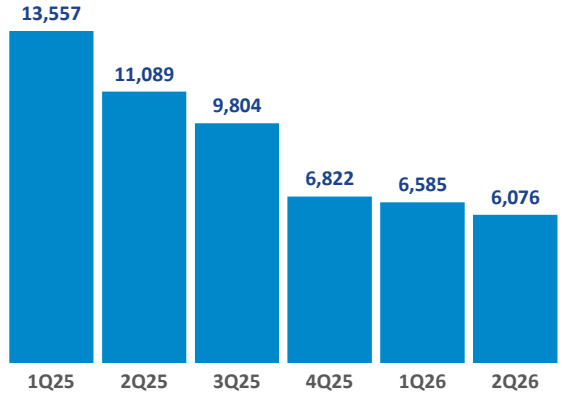
R$ million



ACTIVE CLIENTS

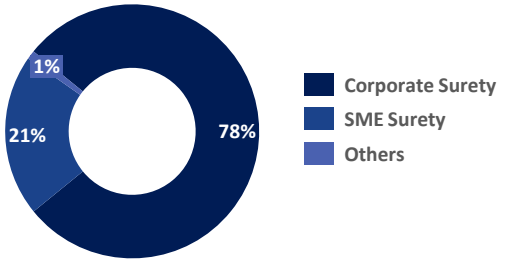


POLICIES ISSUED

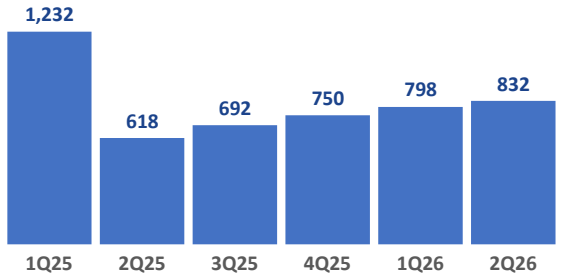


PREMIUMS ISSUED BY PRODUCT

(%)

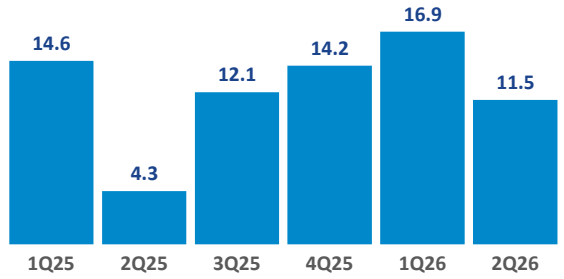


ACTIVE BROKERS



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

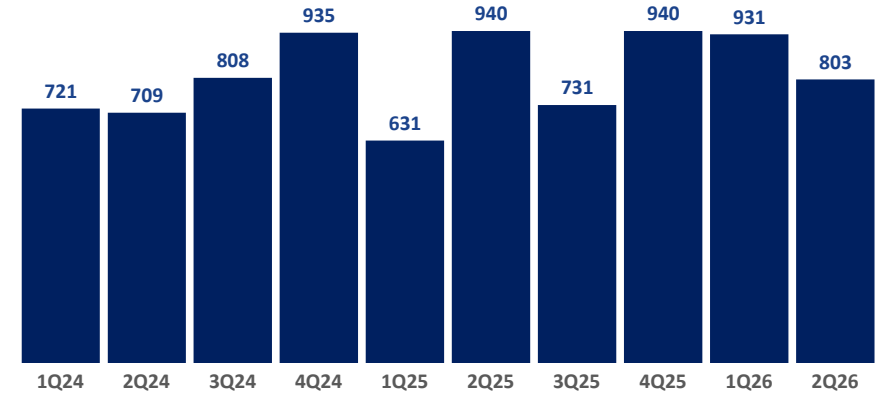
ESCROW ACCOUNT

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.

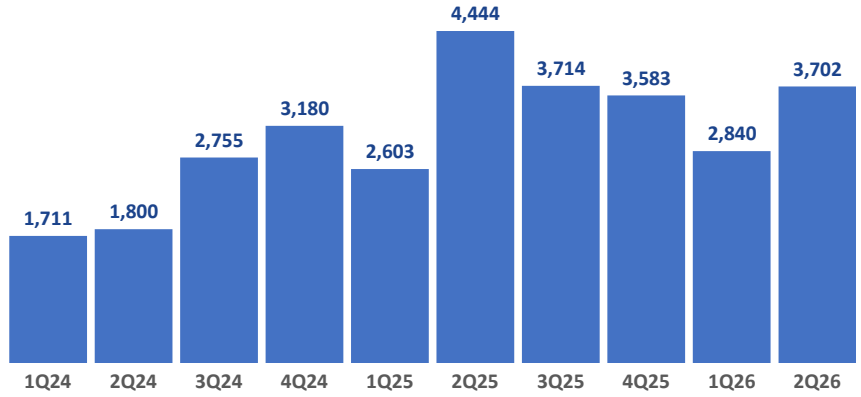
ESCROW ACCOUNT BALANCE

R$ million



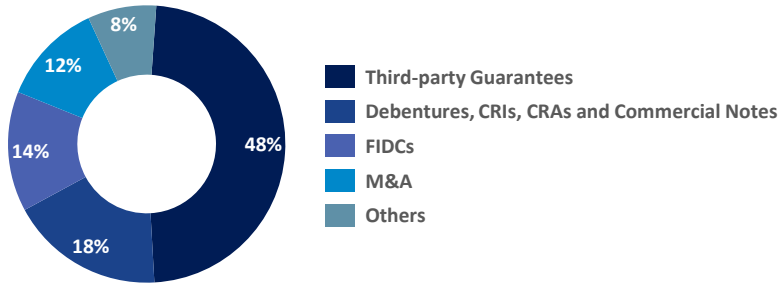
FINANCIAL TRANSACTIONS

R$ million



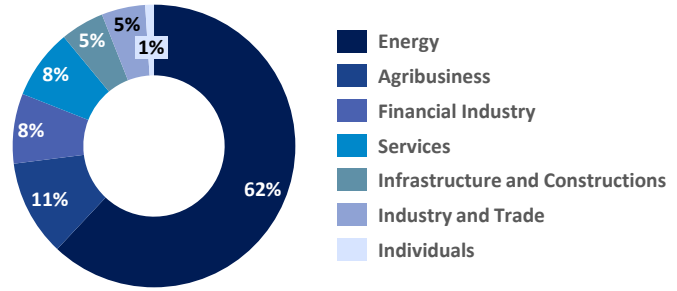
BY OPERATION TYPE

(% of financial transactions)



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

COMPANIES

INVESTMENT BANKING

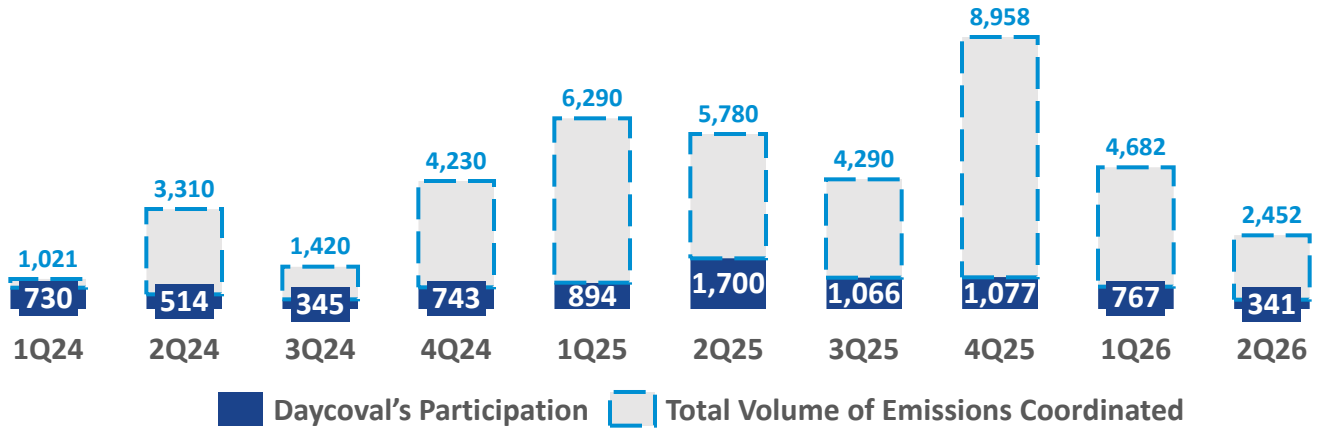
DESCRIPTION

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



SELECTED TRANSACTIONS

Coordinator	Coordinator	Coordinator	Lead Coordinator	Financial Advisor
Seara	nova 364	MBRF (Marfrig, brf)	hidroforte	International Container Terminal Services, Inc. x cragea
CRA	Debentures	CRA	Debentures	M&A
R$ 530 M	R$ 500 M	R$ 1.2 B	R$ 161 M	BancoDaycoval
Daycoval	Daycoval	Daycoval	Daycoval	

PARTICIPATION IN ISSUED VOLUME (LTM)

R$ 3.3 billion

OPERATIONS (LTM)

30

RETAIL

PAYROLL-DEDUCTIBLE LOANS

HIGHLIGHTS | 2Q26

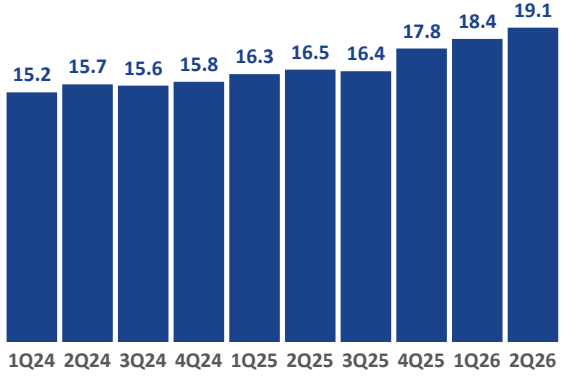
Daycoval launched its pilot private payroll loan program, ending the period with a R$ 120 million portfolio, marking its entry into this new segment

69 proprietary IFP stores

More than 600 active agreements

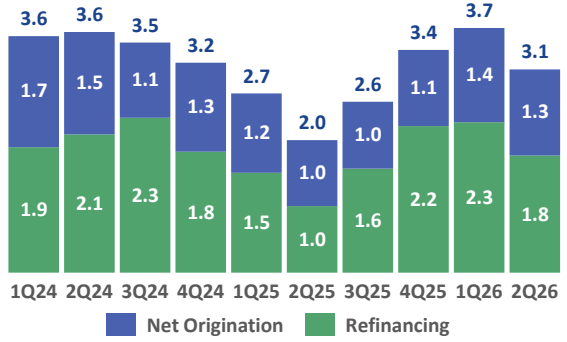
EXPOSURE

R$ billion



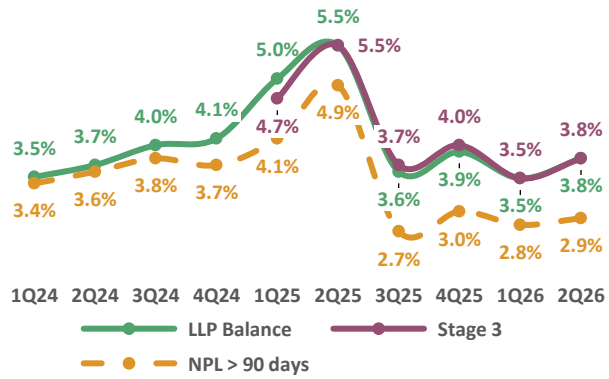
ORIGINATION

R$ billion



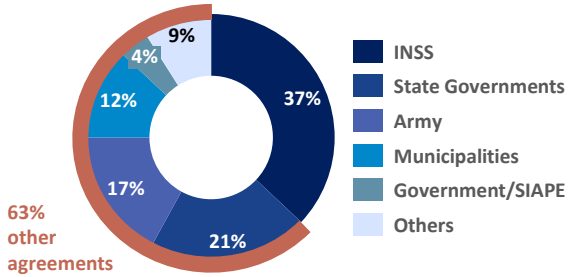
ASSET QUALITY

(% of payroll-deductible loan portfolio)



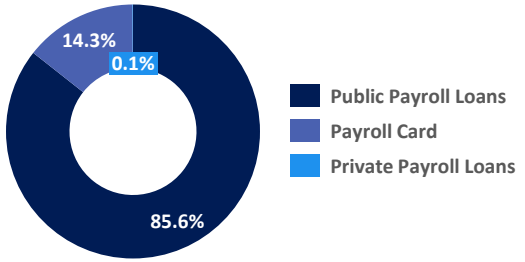
BY AGREEMENT

(% of payroll-deductible loan portfolio)

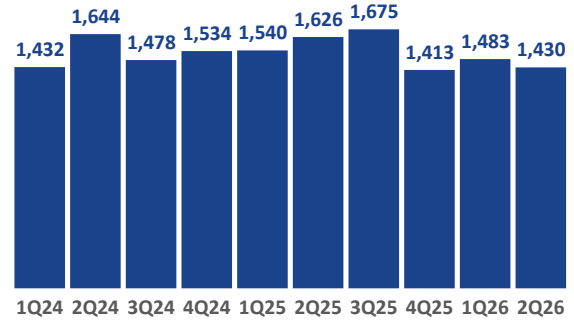


BY PRODUCT

(% of payroll-deductible loan portfolio)



CORRESPONDENTS



EXPOSURE	LLP BALANCE	NPL > 90 DAYS	CLIENTS	CORRESPONDENTS
R$ 19.1 billion	**R$ 722.7 million**	**2.9%**	**1.3 million**	**1,430**
+3.7% in 3 months	+11.0% in 3 months	+0.1 p.p. in 3 months	+5.6% in 3 months	-3.6% in 3 months
+15.3% in 12 months	-20.3% in 12 months	-2.0 p.p. in 12 months	+10.7 p.p. in 12 months	-12.1% in 12 months

RETAIL

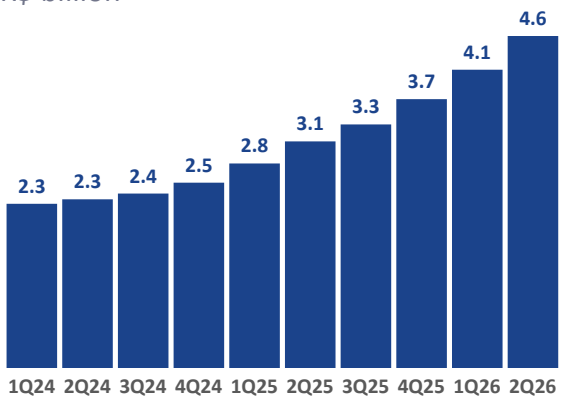
AUTO FINANCING

DESCRIPTION

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

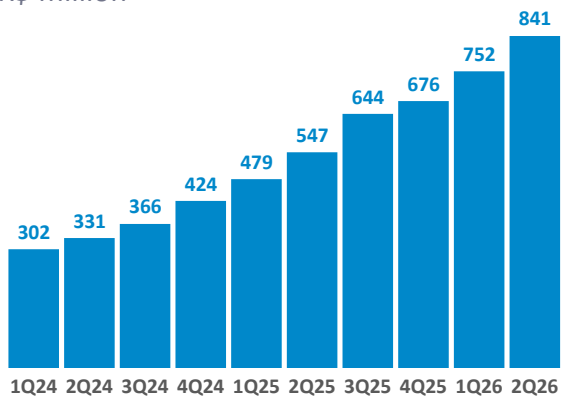
EXPOSURE

R$ billion



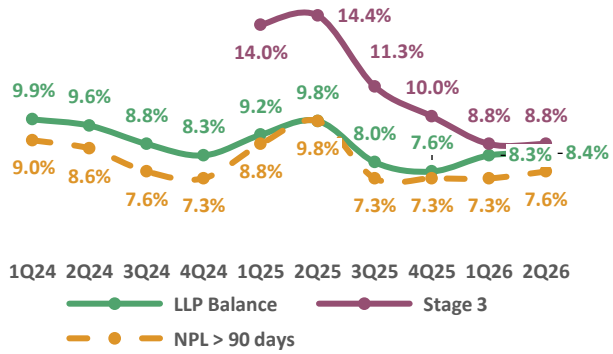
ORIGINATION

R$ million



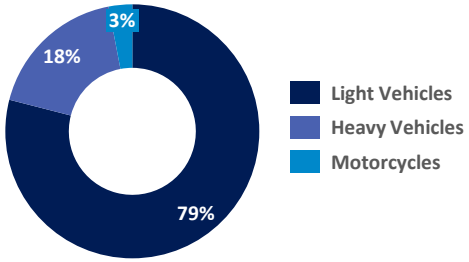
ASSET QUALITY

(% of auto financing portfolio)



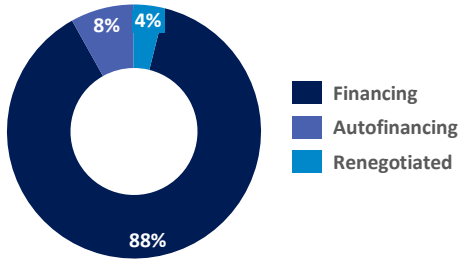
BY VEHICLE TYPE

(% of auto financing portfolio)

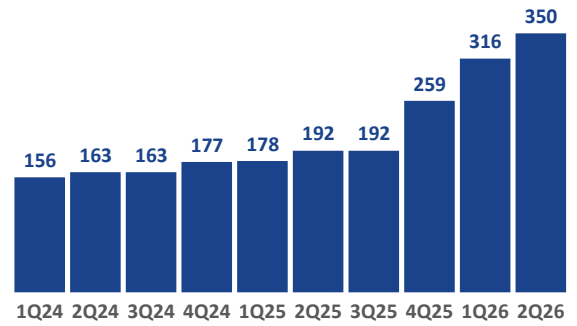


BY PRODUCT

(% of auto financing portfolio)



CORRESPONDENTS



EXPOSURE	LLP BALANCE	NPL > 90 DAYS	CLIENTS	CORRESPONDENTS
R$ 4.6 billion	**R$ 380.7 million**	**7.6%**	**241 thousand**	**350**
+11.3% in 3 months	+11.7% in 3 months	+0.2 p.p. in 3 months	+5.3% in 3 months	+10.8% in 3 months
+46.2% in 12 months	+25.2% in 12 months	-2.3 p.p. in 12 months	+18.0 in 12 months	+82.3% in 12 months

RETAIL

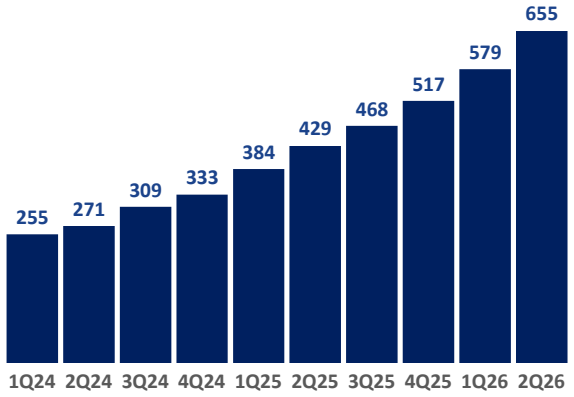
REAL ESTATE LOANS

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

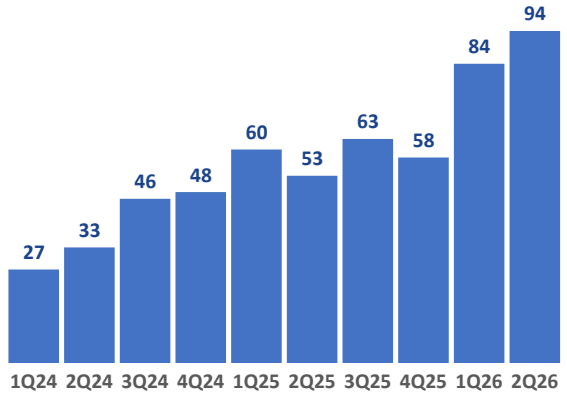
EXPOSURE

R$ million



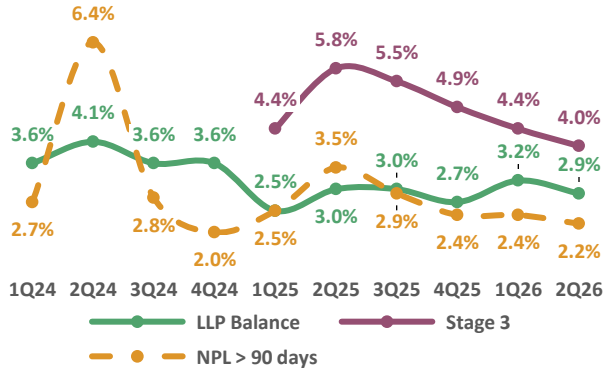
ORIGINATION

R$ million



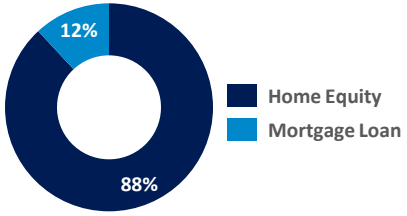
ASSET QUALITY

(% of real estate loan portfolio)



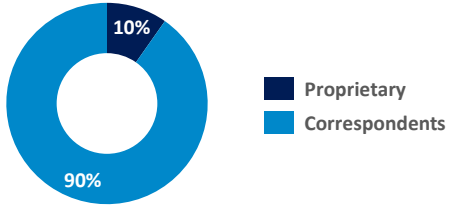
BY PRODUCT

(% 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%

RETAIL

FX

DESCRIPTION

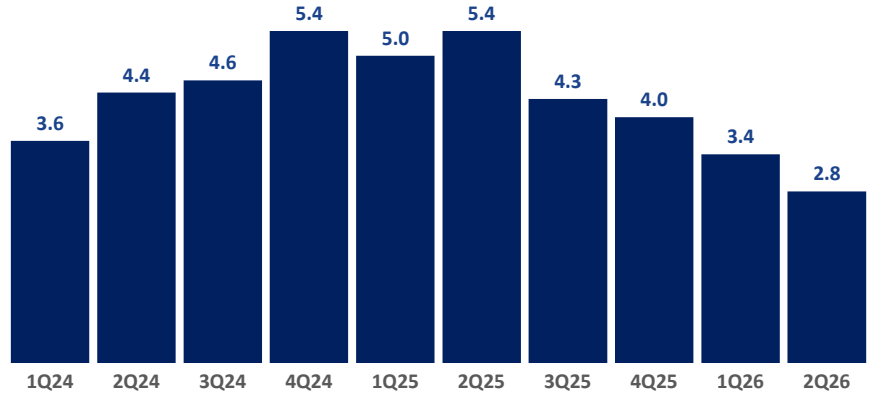
- ✓ Retail FX
- ✓ Travel Insurance
- ✓ Daypay Western Union
- ✓ International Transfer
- ✓ DayEnvios DHL, FEDEX, UPS
- ✓ Corporate Services

HIGHLIGHTS | 2Q26

- ✓ International Virtual Chip
  DayEsim Chip

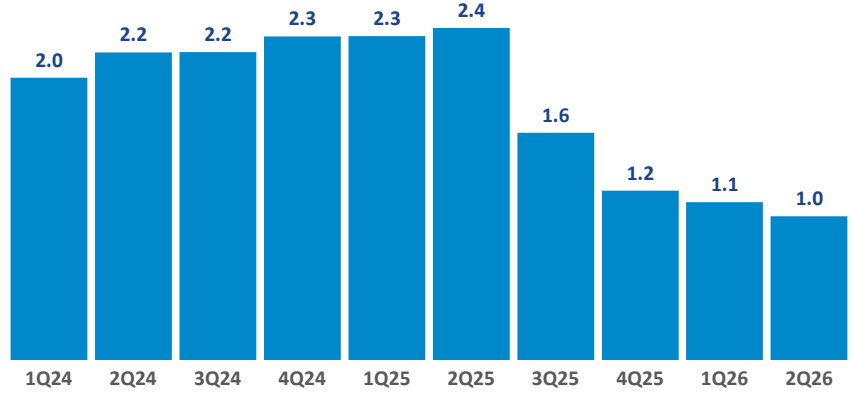
TRADED VOLUME

R$ billion



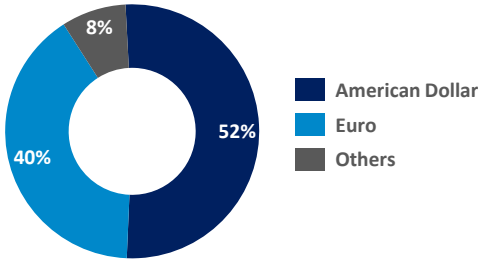
OPERATIONS

million



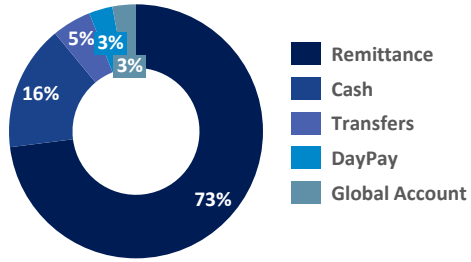
BY CURRENCY

(% of traded volume)



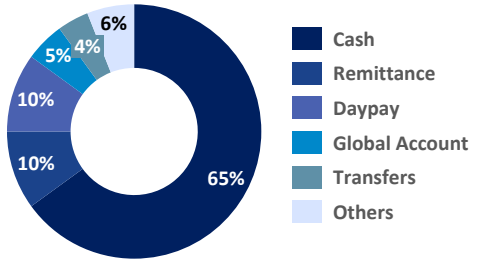
BY PRODUCT

(% of traded volume)



INCOME BY PRODUCT

(% of income)



TRADED VOLUME

R$ 2.8 billion

-17.6% in 3 months
-48.1% in 12 months

QUANTITY OF OPERATIONS

1.0 million

-8.9% in 3 months
-56.5% in 12 months

FX BRANCHES

177

-2.2% in 3 months
-3.8% in 12 months

RETAIL

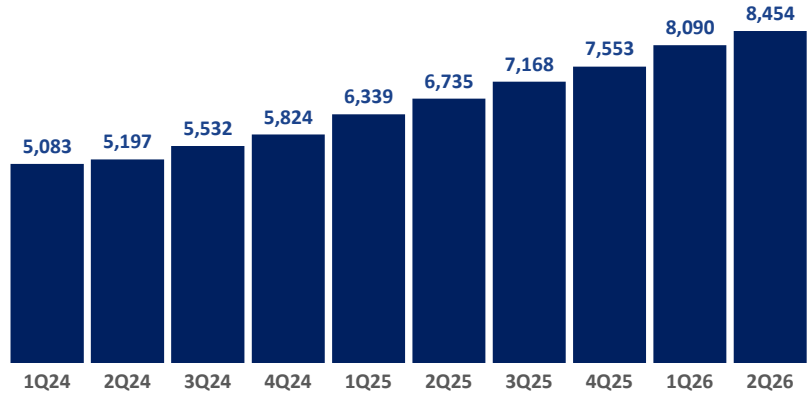
INVESTMENT DIGITAL PLATAFORM

HIGHLIGHTS | 2Q26

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

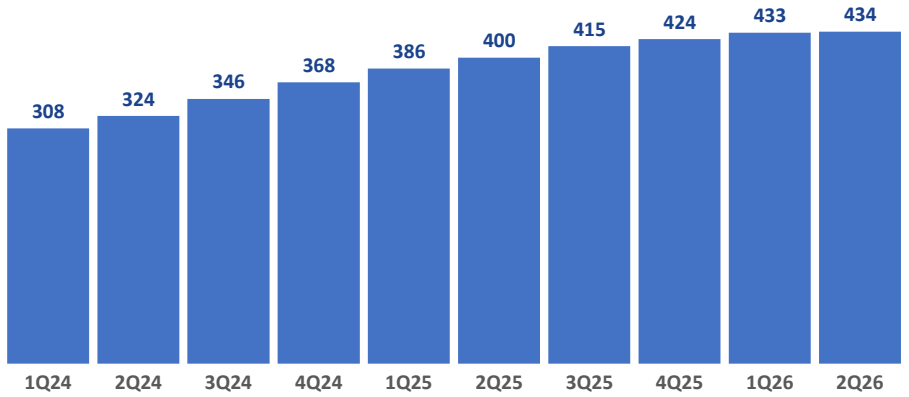
ASSETS UNDER CUSTODY

R$ million



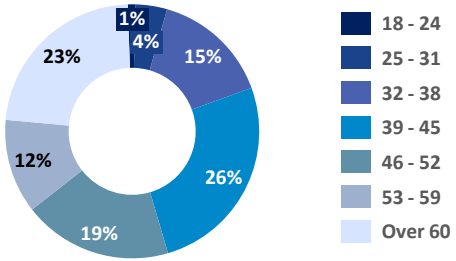
CLIENTS

thousand



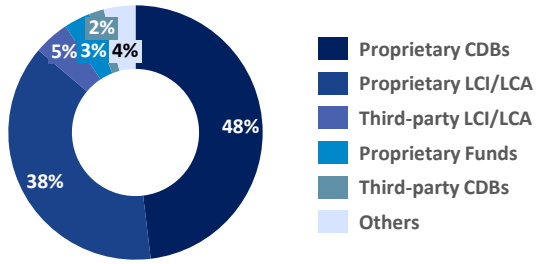
BY AGE

(% 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

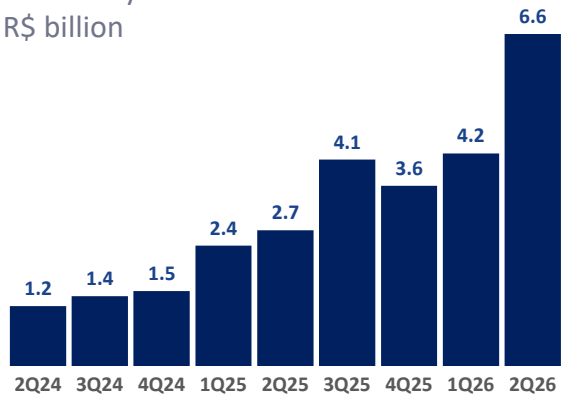
- ✓ Curation of Fixed-Income Primary Offerings and Secondary Market.
- ✓ Diversified product offering with competitive solutions compared to leading market players.

HIGHLIGHTS | 2Q26

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

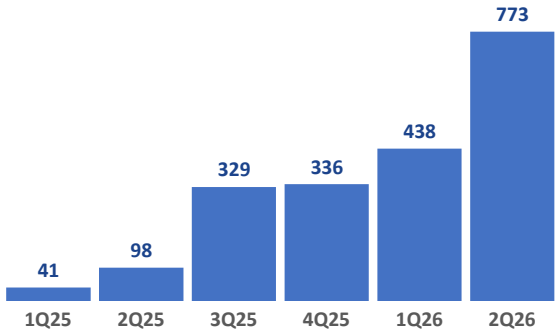
TRADING

Secondary Market
R$ billion



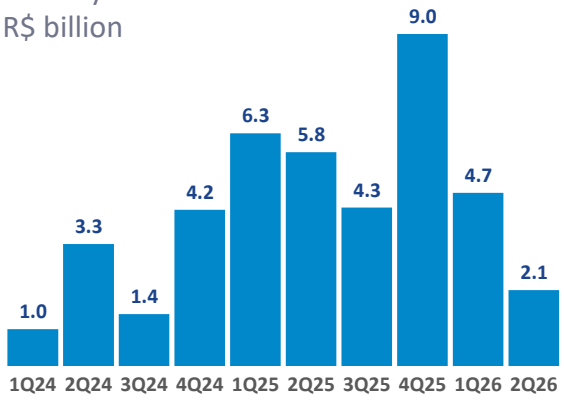
REVERSE REPO STOCK

R$ million



INSTITUTIONAL DISTRIBUTION

Primary Market
R$ billion



Coordinator	Coordinator	Lead Coordinator	Lead Coordinator
Seara	MBRF (Marfrig, brf)	hidroforte	Simplix
CRA	CRA	Debentures	FIDC
R$ 530 M	R$ 1.2 B	R$ 161 M	R$ 180 M
Daycoval	Daycoval	Daycoval	Daycoval

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

MARKETS

ASSET MANAGEMENT

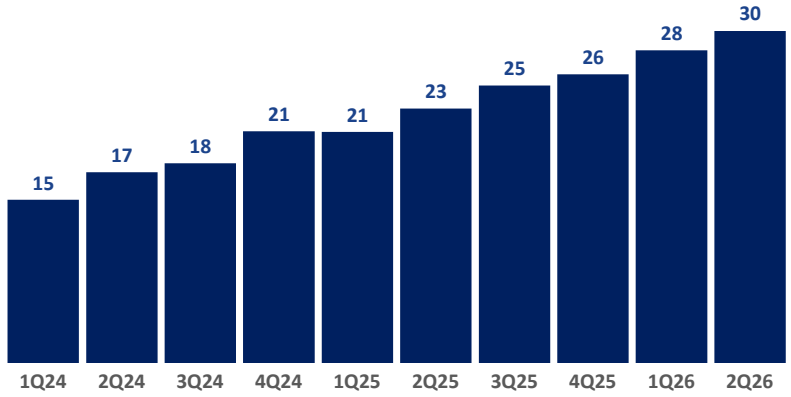
HIGHLIGHTS | 2Q26

MOODY'S
MQ1.br
Excellent Management|
Maximum Score

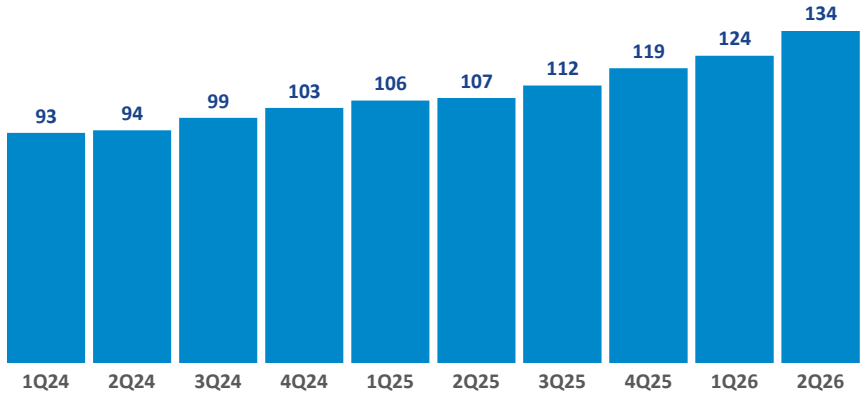
FGV
2nd Best Fixed Income Manager
FGV Investment Funds Guide 2025

ASSETS UNDER MANAGEMENT

R$ billion

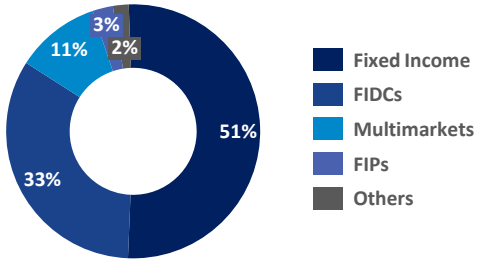


MANAGED FUNDS



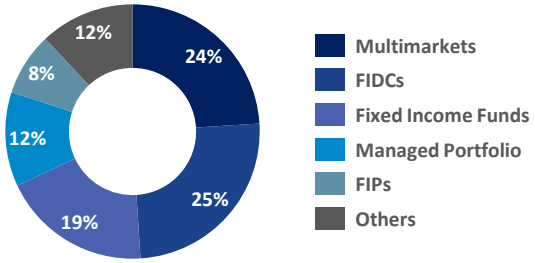
BY FUND CLASS

(% 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

MARKETS

FIDUCIARY SERVICES

DESCRIPTION

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

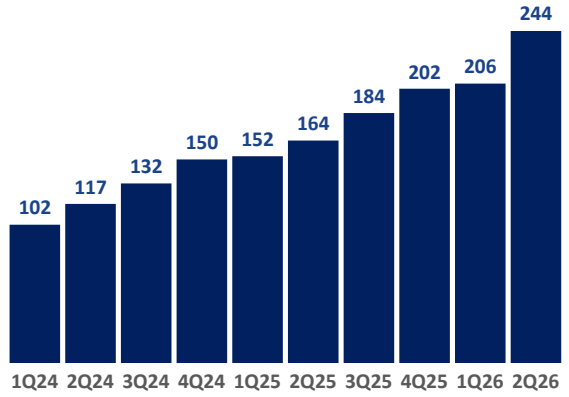
HIGHLIGHTS | 2Q26

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

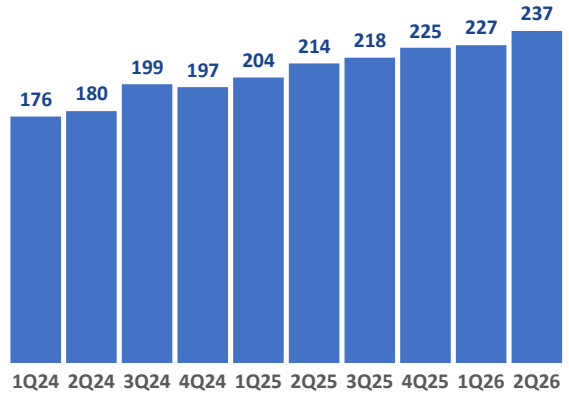
#2 in the Operational Ranking of Fund Administrators – Closed-end Funds

ASSETS UNDER SERVICE

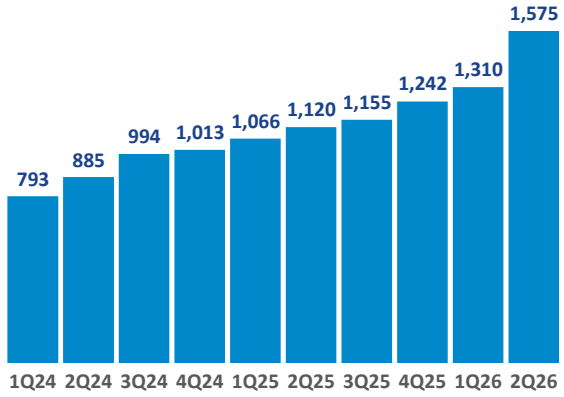
R$ billion



ASSET MANAGERS SERVED

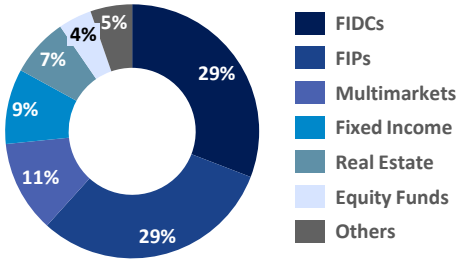


FUNDS SERVED



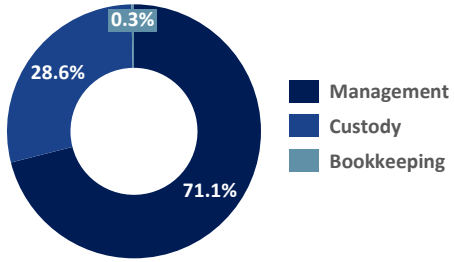
BY FUND CLASS

(% of assets under service)



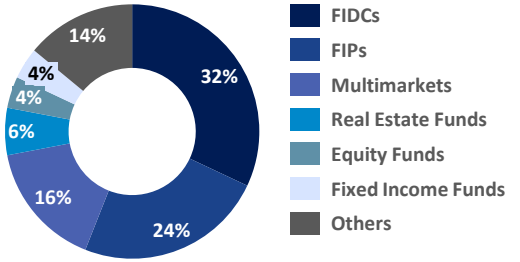
BY SERVICE

(% of assets under service)



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