BancoDaycoval

RESULTS 9M26

INSTITUTIONAL PRESENTATION

OUR HISTORY

BUSINESS GROWTH AND INDICATORS

1968 — **Inception in** Brazil **Daycoval DTVM**

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

1989 — **Banco Daycoval S.A.** formal approval; Beginning of **Companies Portfolio**

1990-1995 — **1st Branch** São Paulo Metro area

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

2000-2005 — **Payroll Loan and Auto Loan Business**; **Daycoval Asset Management**; Northeast and South expansion

2005-2010 — DAYC4 NÍVEL1 BOVESPA BRASIL; **IPO**; **Cayman Branch**; **Daytravel** (FX Retail)

2010-2015 — 1st Public Local Bond Issue; **Acquisition of CIT Brasil** (Leasing); **36** branches **throughout Brazil**

2015-2020 — **Voluntary delisting** of Banco Daycoval; **Acquisition** of Citibank SME portfolio; Beginning of **Fiduciary Services** and **DCM**

2020-2025 — Total assets reaches **R$ 100 billion**; Acquisition of **Insurance Operations**; Beginning of **M&A** and ***Consórcio***

9M26 — **736** Wholesale Sales Force; **234** Retail Stores; **98** Wholesale Origination Platforms; **M&A Transaction**; **Daycoval CTVM**

Amount in R$ million

	2000	2005	2010	2015	2020	2025	9M26
Employees	350	427	788	1,449	2,553	4,235	4,521
Expanded Loan Portfolio	57.1	464.7	6,222.5	14,073.8	36,747.5	74,864.2	80,107.5
% Companies Portfolio	100%	100%	67%	57%	77%	71%	68%
CET 1	54.1	289.7	1,777.8	2,786.8	4,425.9	7,075.3	8,440.1
Recurring Net Income	12.2	62.5	65.4	432.0	1,174.2	1,814.8	1,360.4

QUARTER HIGHLIGHTS

KEY EVENTS AND STRATEGIC PROGRESS

01

Banco Daycoval Successfully Completes R$ 500 Million in Capital Increase

In August 2026, the Bank completed a R$ 500 million capital increase, fully subscribed and paid in by its shareholders. The capital injection strengthened Common Equity Tier 1 (CET1) capital, increasing shareholders' equity and improving capital adequacy ratios, while enhancing the Bank's capacity to support business growth.

02

Daycoval Issues R$ 2.5 Billion in Local Securities Targeting Institutional Investors

Banco Daycoval successfully completed a R$ 2.5 billion public offering of Local Securities (Letras Financeiras - LFs), settled on July 23, 2026. Following the conclusion of the bookbuilding process on July 21, the offering attracted total demand of R$ 6.1 billion, equivalent to 2.46 times the offering size. The strong demand reflects investors' confidence in the Bank's financial strength and the attractiveness of the transaction.

03

Daycoval Reaffirms Its Strong Profitability Position in the Valor 1000 Ranking

In the 2026 edition of Valor 1000, Banco Daycoval maintained its 17th position in the overall Financial Institutions ranking for the third consecutive year. Among large banks, Daycoval ranked 2nd in operating profitability and retained its 5th position in return on average equity, underscoring the consistency of its earnings and the strength of its financial performance. The publication also highlighted Daycoval Seguros' debut among the 50 largest property and casualty insurers, further expanding recognition of the Group's presence across different segments of the financial market.

04

Daycoval Asset Ranks First in Moody's Private Credit Ranking

Daycoval Asset Management secured 1st place in the private credit category of a ranking prepared by Moody's and published by Estadão. The assessment covered 72 Brazilian asset managers, evaluating risk, return, and investment management consistency over a three-year period, with a focus on identifying those delivering the strongest risk-adjusted performance. This recognition underscores the quality of Daycoval Asset's investment management capabilities and its ability to consistently deliver strong results.

05

Daycoval Ranks Among the Top 10 Banks with the Largest Gains in Tier 1 Capital in Latin America and the Caribbean

In the 2026 edition of the Top 1000 World Banks ranking, published by The Banker, an international banking publication within the Financial Times Group, Banco Daycoval climbed 85 positions, moving from 742nd to 657th globally. The Bank also ranked among the ten institutions with the largest increases in Tier 1 capital in Latin America and the Caribbean, a key indicator of capital strength and loss-absorption capacity.

HIGHLIGHTS – 9M26

RATINGS AND INDICATORS

S&P Global

BB- (1) | Stable Outlook

brAA+(2) | Positive Outlook

Long Term

Fitch Ratings

BB(1) | Stable Outlook

AA+(bra) (2) | Stable Outlook

Long Term

Moody's

Ba1(1) | Stable Outlook

AA+.br(2) | Stable Outlook

Long Term

(1) Global Scale
(2) National Scale

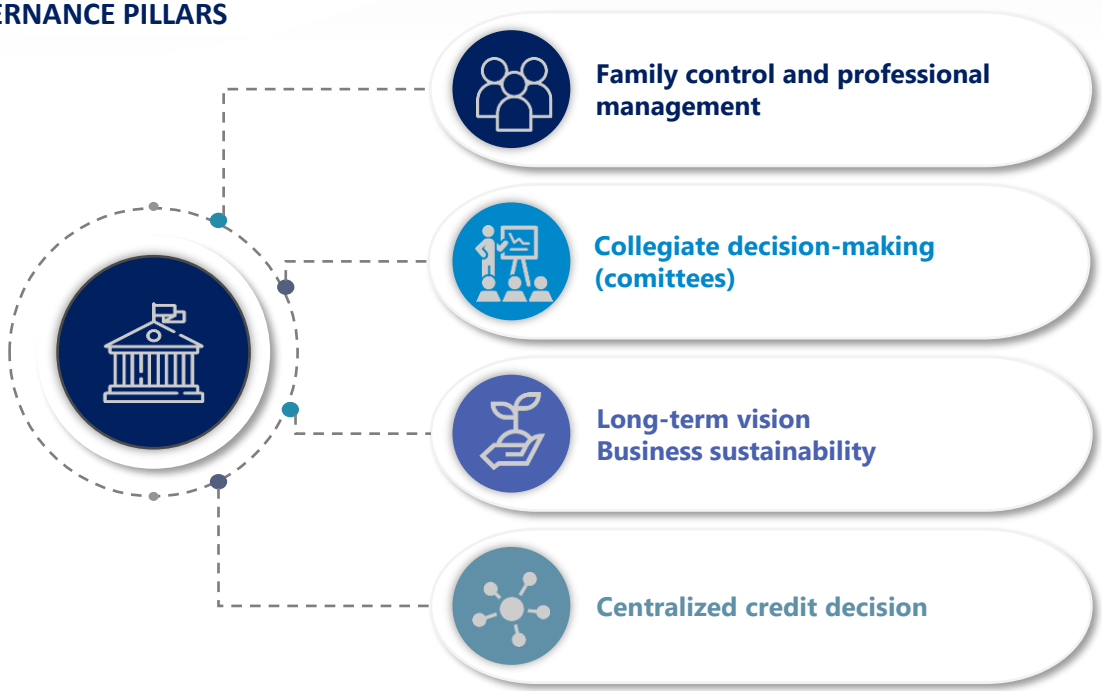
Total Assets R$ 108.8 billion ▲ 18.7% in 12 months	**Expanded Loan Portfolio** R$ 80.1 billion ▲ 24.4% in 12 months	**Total Funding** R$ 80.2 billion ▲ 17.7% in 12 months	**Regulatory Capital** R$ 11.4 billion ▲ 21.6% in 12 months
BIS Ratio III 14.3% ▼ 0.7 p.p. in 12 months	**NPL (90 days overdue)** 2.2% ▼ 0.1 p.p. in 12 months	**Cost of Credit** 2.1% ▲ 0.6 p.p. in 12 months	**Net Interest Margin** 7.9% ▼ 0.9 p.p. in 12 months
Recurring Efficiency Ratio 31.3% ▲ 0.3 p.p. in 12 months	**Stage 1 and 2 / Loan Portfolio** 96.1% ▲ 0.5 p.p. in 12 months	**Recurring Net Income** R$ 1,360.4 million ▼ 0.9% in 12 months	**Recurring ROAE** 23.8% ▼ 0.5 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	27
Alexandre Rhein, Chief Technology Officer	20
Alexandre Teixeira, Auto Loan Officer	20
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	17
Erick W. de Carvalho, Capital Markets Services Officer	7
Gilson Fernandes Ribeiro, Corporate Coverage Officer - Regional	15
João Costa, Corporate Coverage Officer - Regional	20
Renato Otranto, Debt Capital Markets Officer	4
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
Paula Giannetti de Lima, Human Resources Officer	-
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	11
Roberto Kropp, Daycoval Asset Officer	22
Jacques Iglicky, Daycoval Asset Officer	10
Jorge Sant'Anna, Daycoval Seguros Officer	-
Renata Oliver, Daycoval Seguros Officer	-
Jonathas Alberto Abdou, Daycoval Seguros Officer	-
Paollo Beccaro Ribeiro, Daycoval Seguros Officer	-

PRODUCTS AND SERVICES

ECOSYSTEM - 9M26

Daycoval

COMPANIES

Companies Loans

R$ 54.7 B

Derivatives

R$ 139.6 B

traded

Wholesale FX

R$ 44.8 B

traded

Corporate Insurance

R$ 326.1 MM

premiums issued

Escrow Account & Clearing Banking Services

R$ 11.5 B

traded

DCM

R$ 2.5 B

issued

M&A

2 deals completed in 2026

Consórcio

Beginning of operations

RETAIL

Payroll-deductible Loans

R$ 19.7 B

Auto Loans

R$ 5.0 B

Real Estate Loans

R$ 718.8 MM

Retail FX

R$ 8.2 B

traded

Investment Digital Plataform

R$ 8.7 B

AuC

MARKETS

Asset Management

R$ 31.4 B

AuM

Fiduciary Services

R$ 273.3 B

AuS

Securities Broker

R$ 3.2 B

traded

Fixed Income Corporate Local Bonds

R$ 16.8 B

traded

RATINGS AGENCIES

RATINGS AND RATIONALE

Daycoval

S&P Global Ratings

NATIONAL: brAA+ | Positive outlook

GLOBAL: BB- | Stable outlook
SOVEREIGN: BB

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) | Stable outlook

GLOBAL: BB | Stable outlook
SOVEREIGN: BB

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 | Stable outlook

GLOBAL: Ba1 | Stable outlook
SOVEREIGN: Ba1

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

Daycoval

PORTFOLIO BREAKDOWN

Wholesale

R$ 54.7 billion

68.2%

Receivables Purchase	Guarantees and Sureties	Corporate Securities (1)	Working Capital & FGI	Trade Finance	Leasing
R$ 12.6 B	R$ 11.9 B	R$ 9.9 B	R$ 9.5 B	R$ 6.8 B	R$ 4.0 B
23%	22%	18%	17%	13%	7%

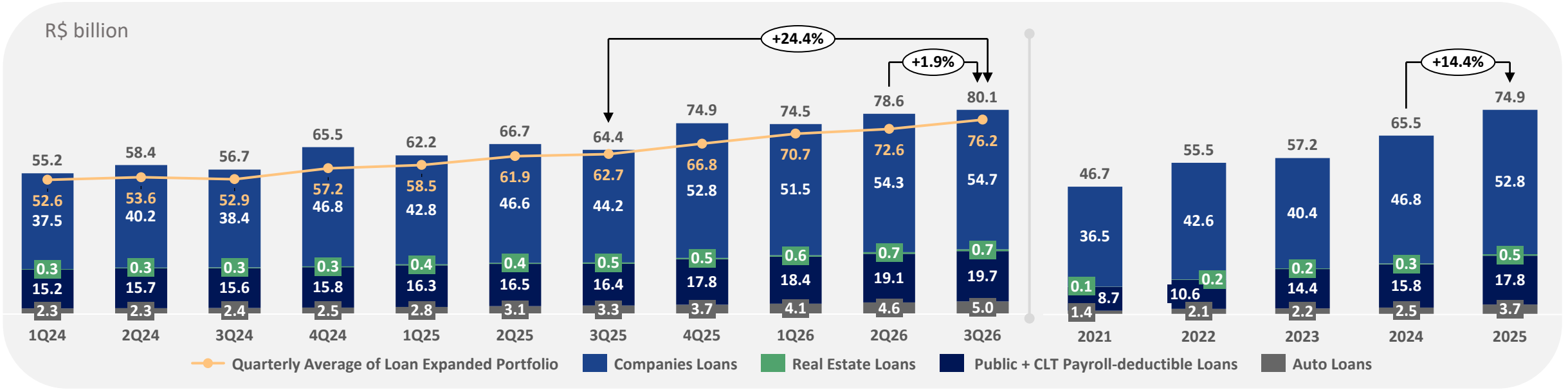
Retail

R$ 25.4 billion

31.8%

Public + CLT Payroll Loans	Payroll Card	Auto Loans	Real Estate Loans
R$ 17.0 B	R$ 2.7 B	R$ 5.0 B	R$ 0.7 B
67%	11%	20%	2%

(1) 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
43.4%	38.4%	17.2%	1.0%
R$ 34.8 billion	R$ 30.8 billion	R$ 13.8 billion	R$ 0.8 billion

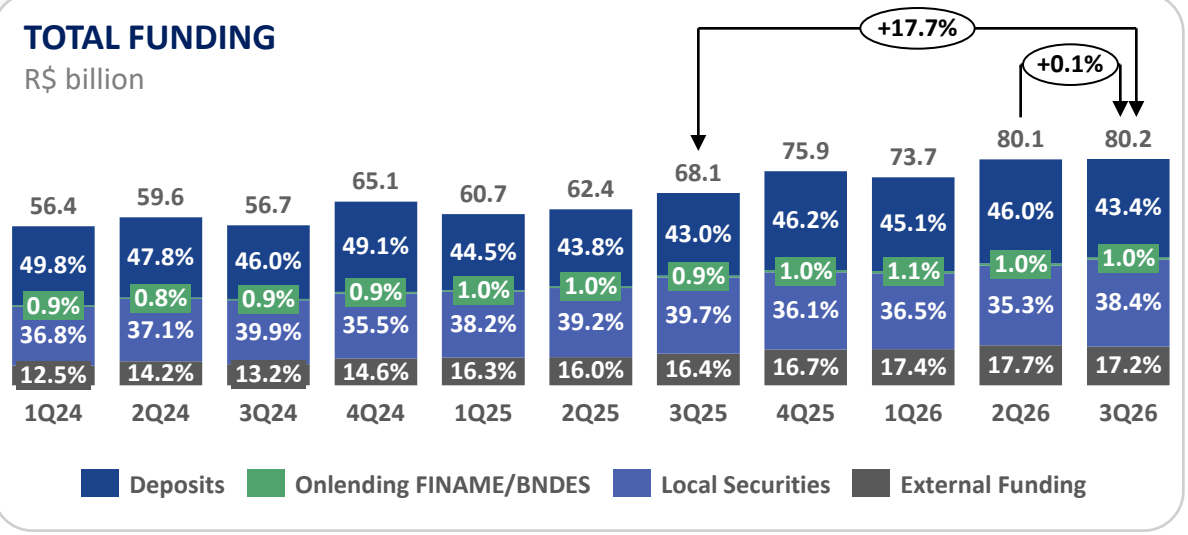
BNDES Onlending: Refers to credit lines extended by the Brazilian Development Bank (Banco Nacional de Desenvolvimento Econômico e Social - BNDES) to financial institutions, which in turn lend these funds to end borrowers under BNDES programs, following the bank's eligibility criteria, terms, and conditions.

TOTAL FUNDING (R$ million)	3Q26	2Q26	3Q25	3Q26 x 2Q26	3Q26 x 3Q25
Deposits	**34,816.1**	**36,864.3**	**29,288.1**	**-5.6%**	**18.9%**
Cash Deposits	2,139.1	2,933.3	1,514.3	-27.1%	41.3%
Time Deposits (1)	25,668.1	27,336.7	22,540.4	-6.1%	13.9%
Notes (LCI (2) + LCA (3))	7,008.9	6,594.3	5,233.4	6.3%	33.9%
Local Securities	**30,824.3**	**28,311.7**	**27,062.3**	**8.9%**	**13.9%**
Senior Local Bonds	27,839.7	25,454.6	25,635.2	9.4%	8.6%
Perpetual Local Bonds - AT1	2,984.6	2,857.1	1,427.1	4.5%	n.a.
External Funding	**13,781.0**	**14,147.5**	**11,188.5**	**-2.6%**	**23.2%**
Foreign Borrowings	12,165.2	11,913.2	8,913.9	2.1%	36.5%
Foreign Issuances	1,615.8	2,234.3	2,274.6	-27.7%	-29.0%
Onlendings FINAME/BNDES	**775.3**	**767.6**	**601.9**	**1.0%**	**28.8%**
Total	**80,196.7**	**80,091.1**	**68,140.8**	**0.1%**	**17.7%**

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

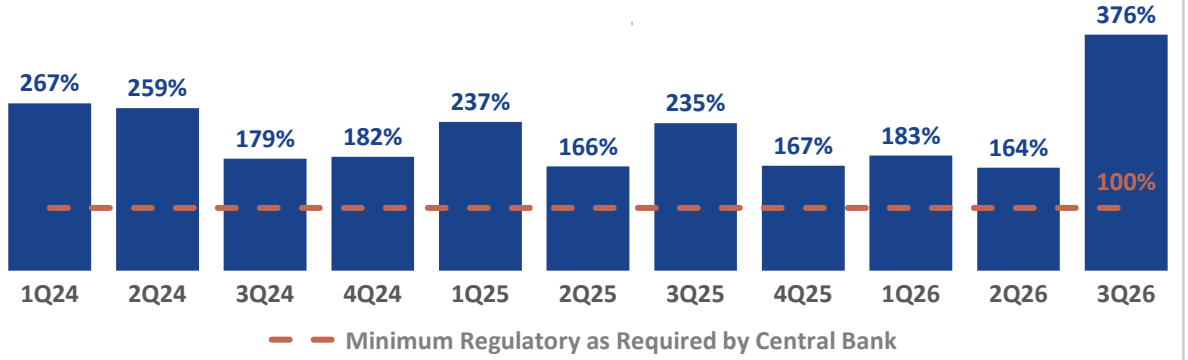
TOTAL FUNDING

R$ billion



SHORT TERM LIQUIDITY INDICATOR - LCR (1)

%



(1) LCR = High Liquidity Assets / Net Outflows Within 30 Days.

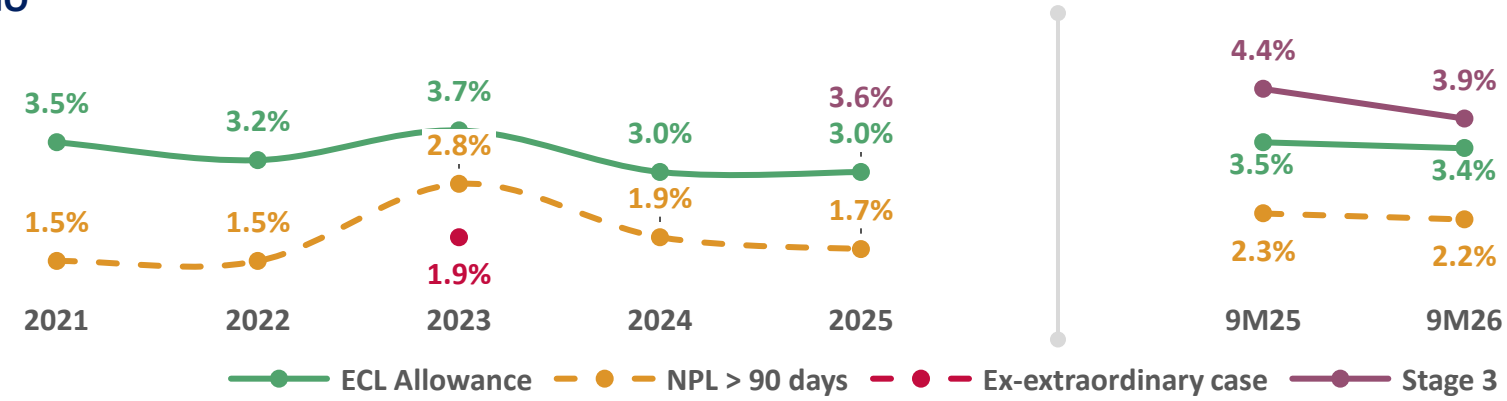
QUALITY OF LOAN PORTFOLIO

STRONG ASSET QUALITY AND ADEQUATE COVERAGE

EXPANDED LOAN PORTFOLIO

% of expanded loan portfolio

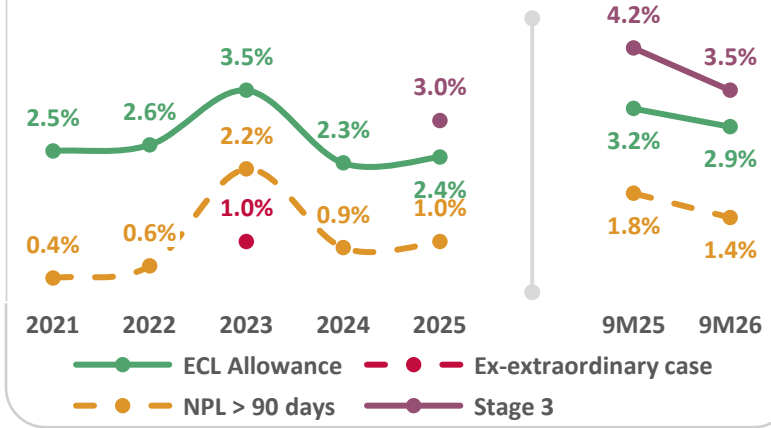
ECL Allowance/Loans Overdue by more than 90 days was **158.7**% in 3Q26.



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.

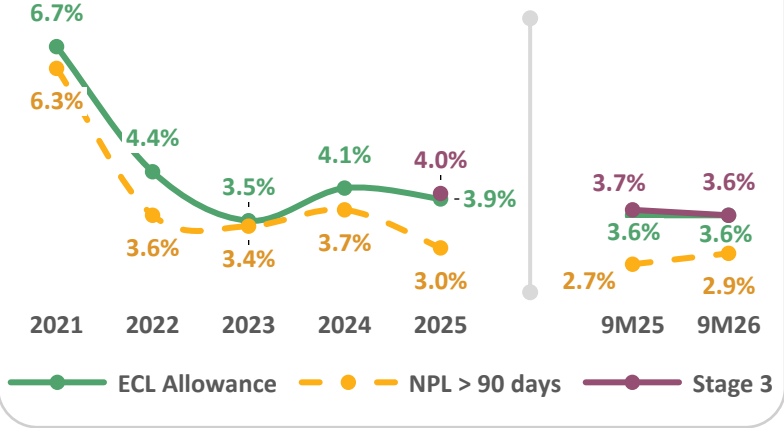
COMPANIES LOAN PORTFOLIO

% of companies loan portfolio



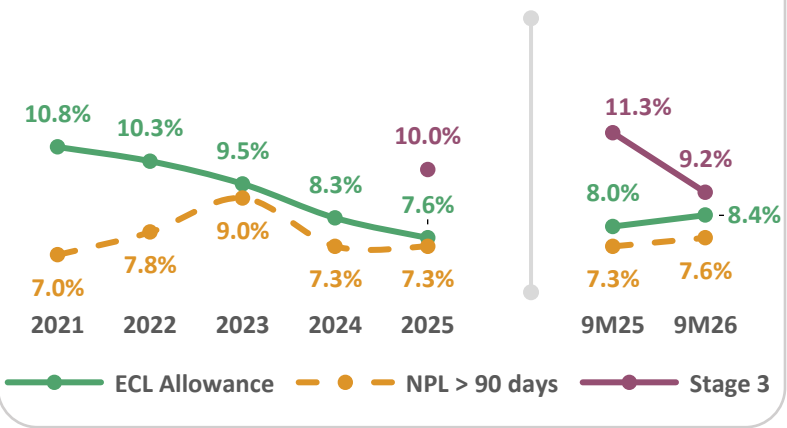
PAYROLL-DEDUCTIBLE LOAN PORTFOLIO

% of payroll-deductible loan portfolio



AUTO FINANCING PORTFOLIO

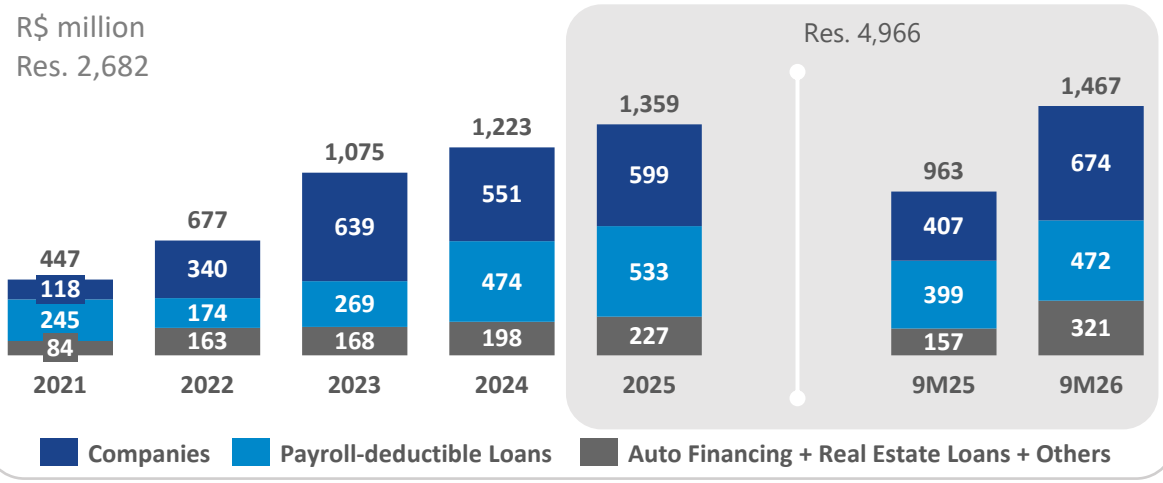
% of auto loan portfolio



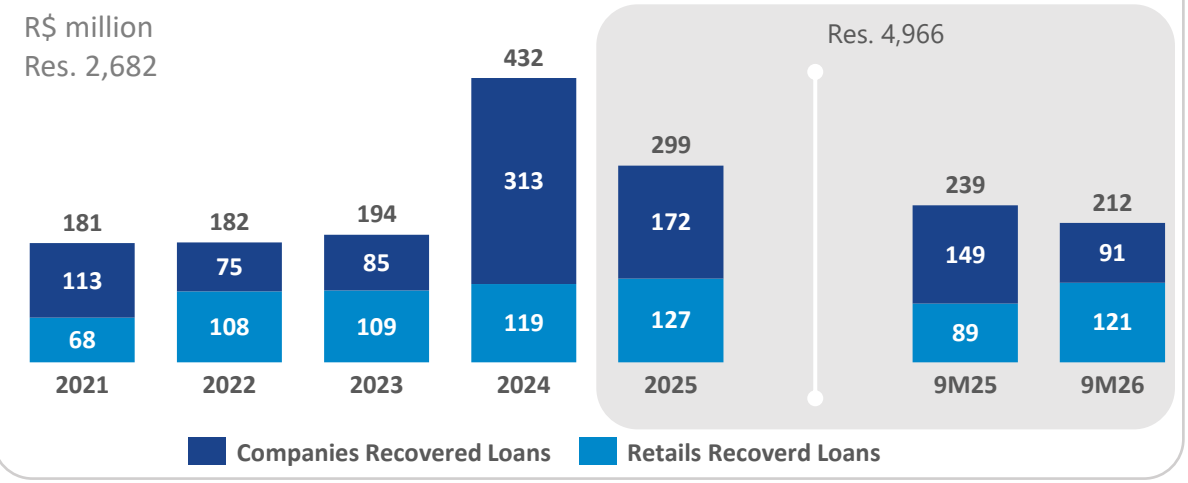
QUALITY OF LOAN PORTFOLIO

COST OF CREDIT

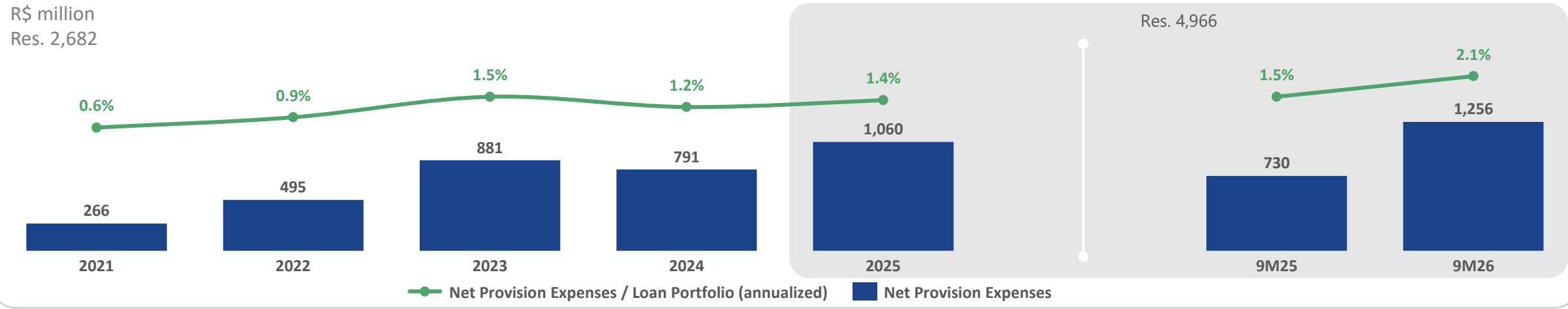
ESTABLISHMENT OF PROVISIONS BY SEGMENT



RECOVERED LOANS



COST OF CREDIT: ESTABLISHMENT OF PROVISIONS – RECOVERED LOANS

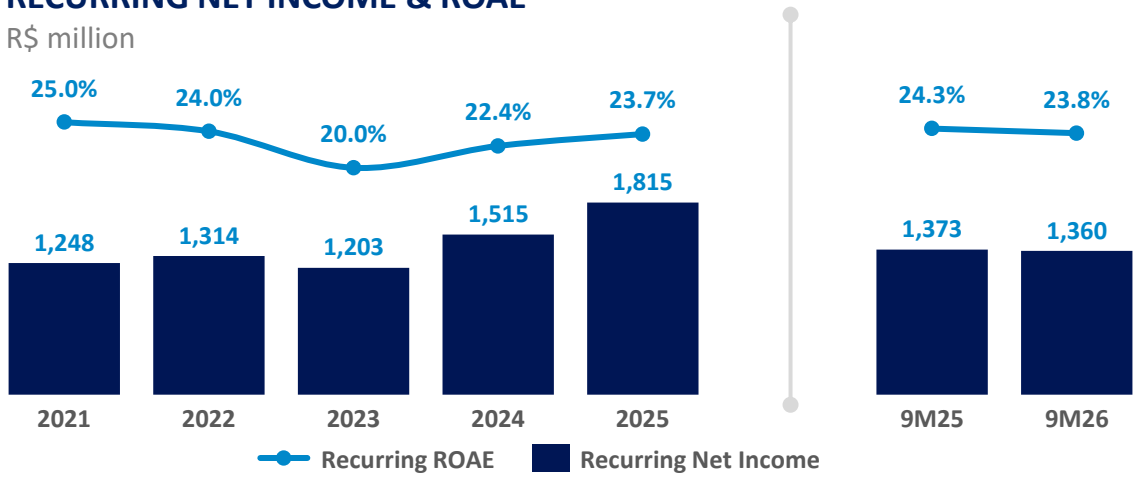


CAPITAL AND RETURN

CAPITAL RATIOS AND PROFITABILITY

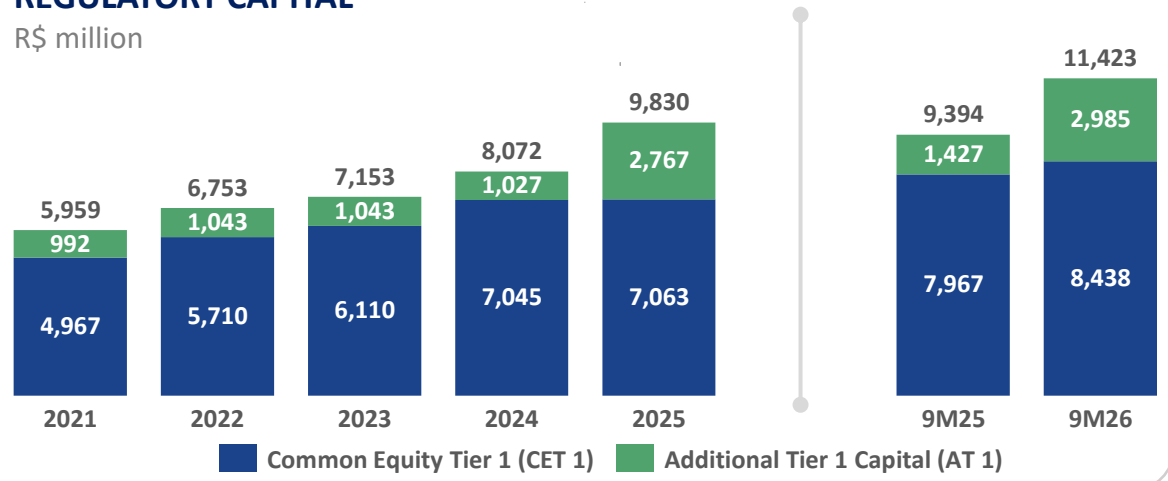
RECURRING NET INCOME & ROAE

R$ million



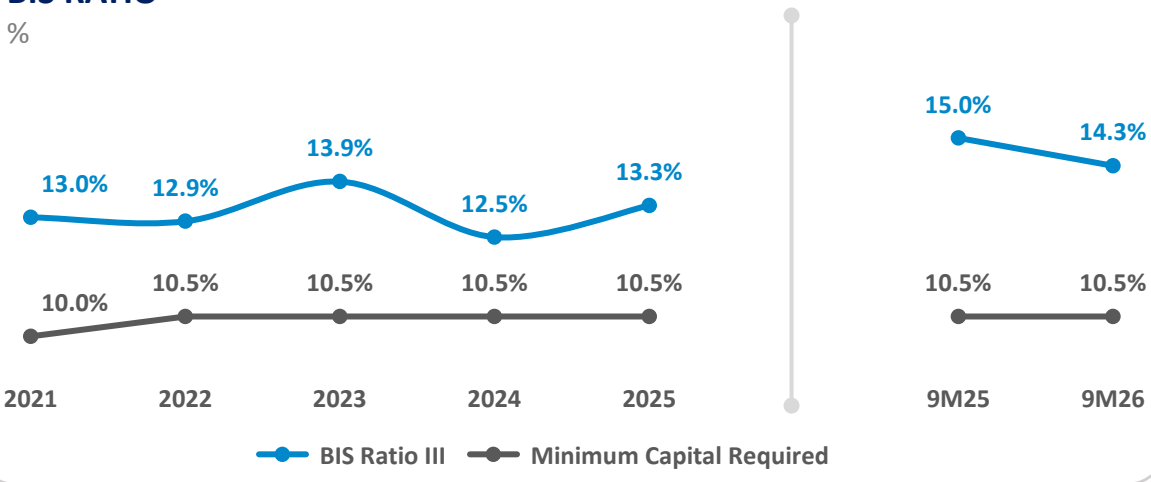
REGULATORY CAPITAL

R$ million



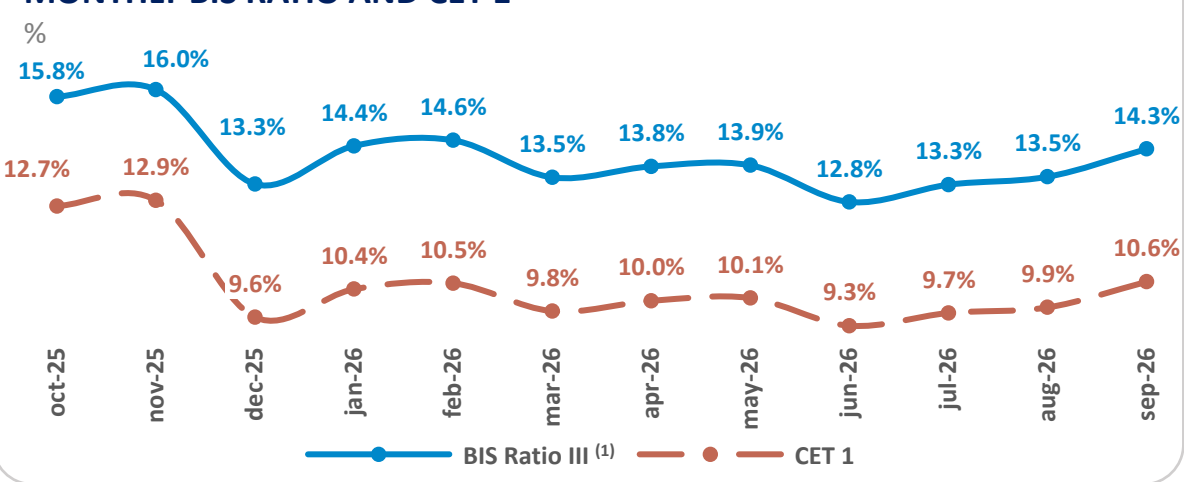
BIS RATIO

%



MONTHLY BIS RATIO AND CET 1

%



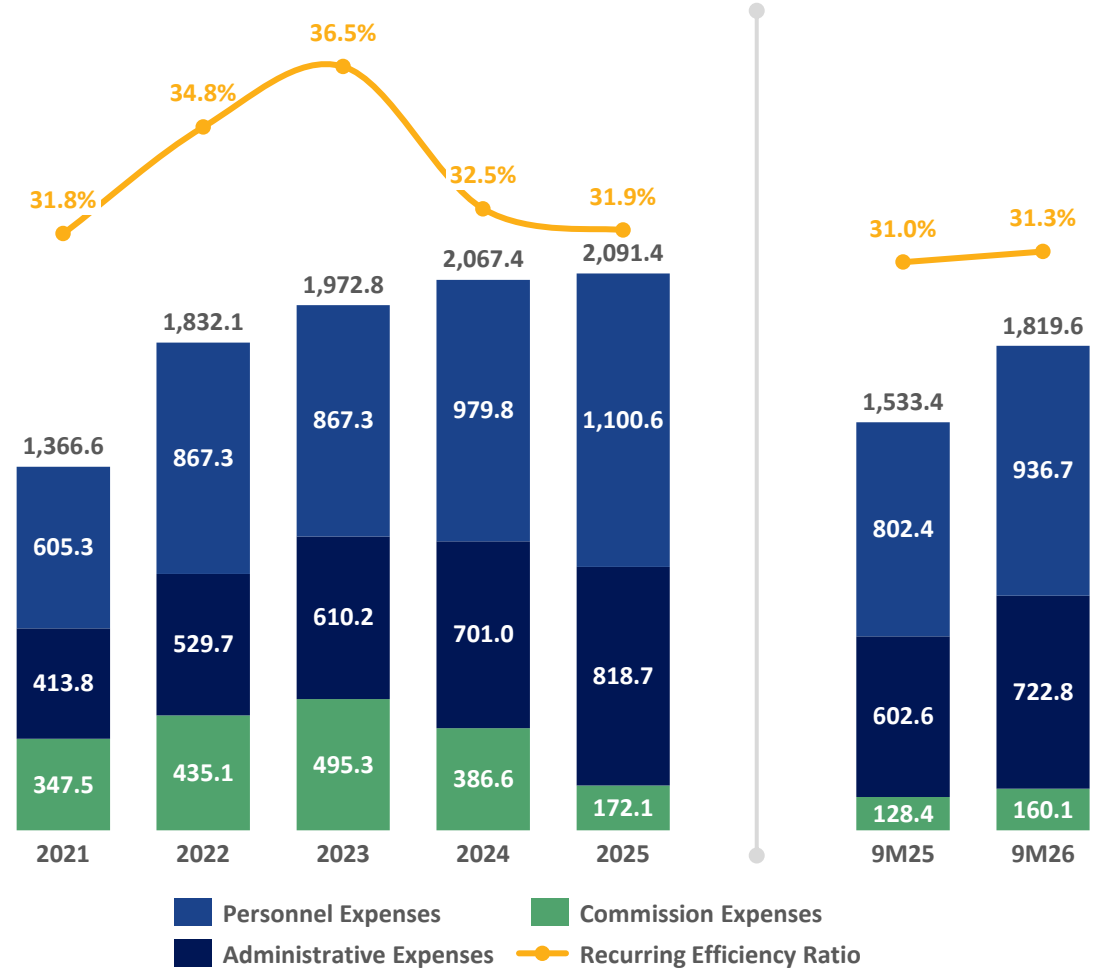
(1) Fully Tier 1.

OPERATIONAL INDICATORS

EFFICIENCY AND NET MARGIN

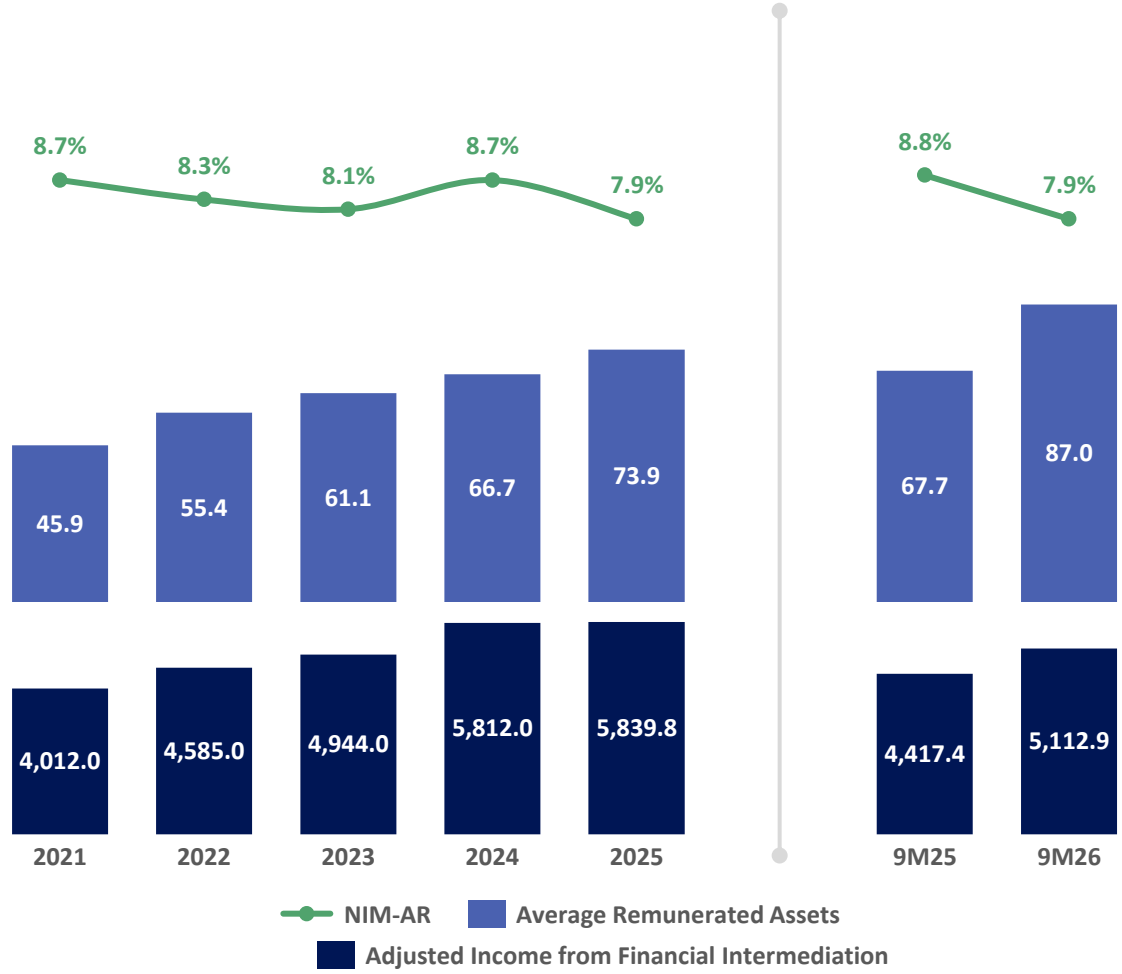
RECURRING EFFICIENCY RATIO

R$ million



RECURRING AND ADJUSTED NET INTEREST MARGIN

R$ billion

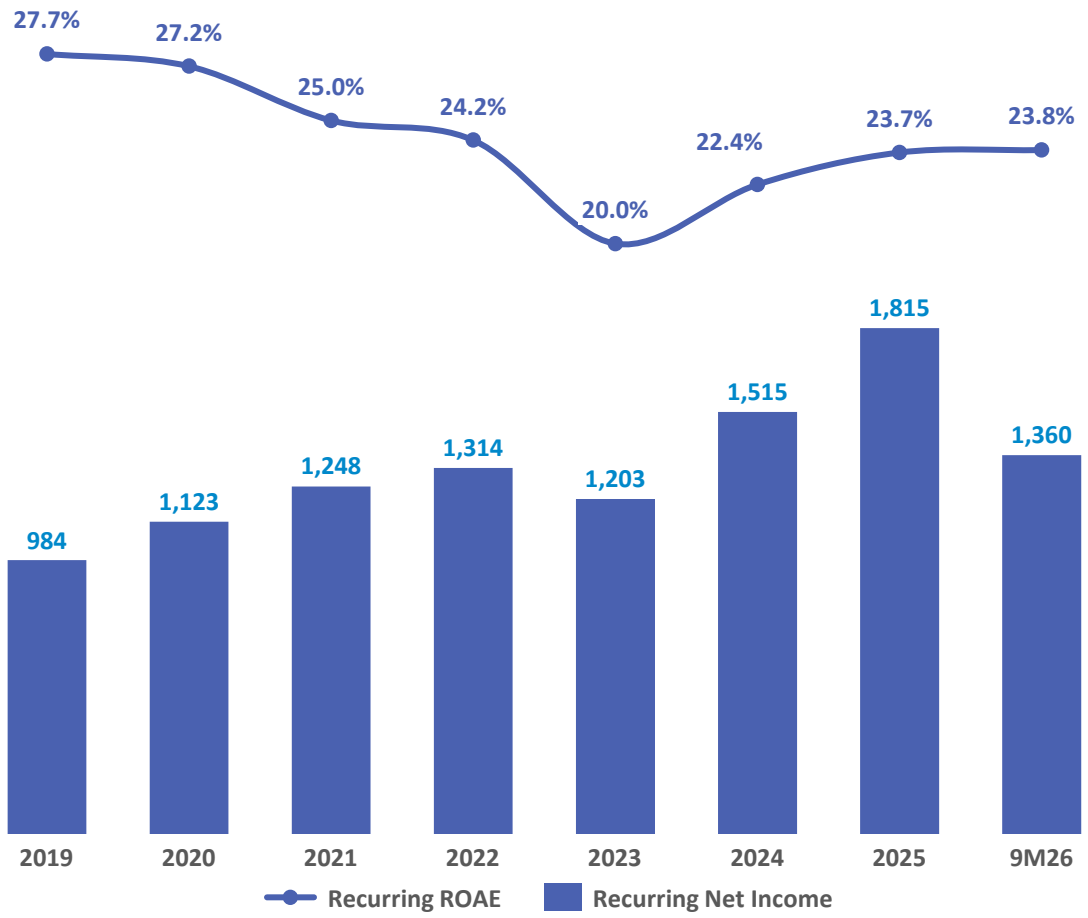


RESULTS AND RETURNS

CAPITALIZATION AND PROFITABILITY RATIOS

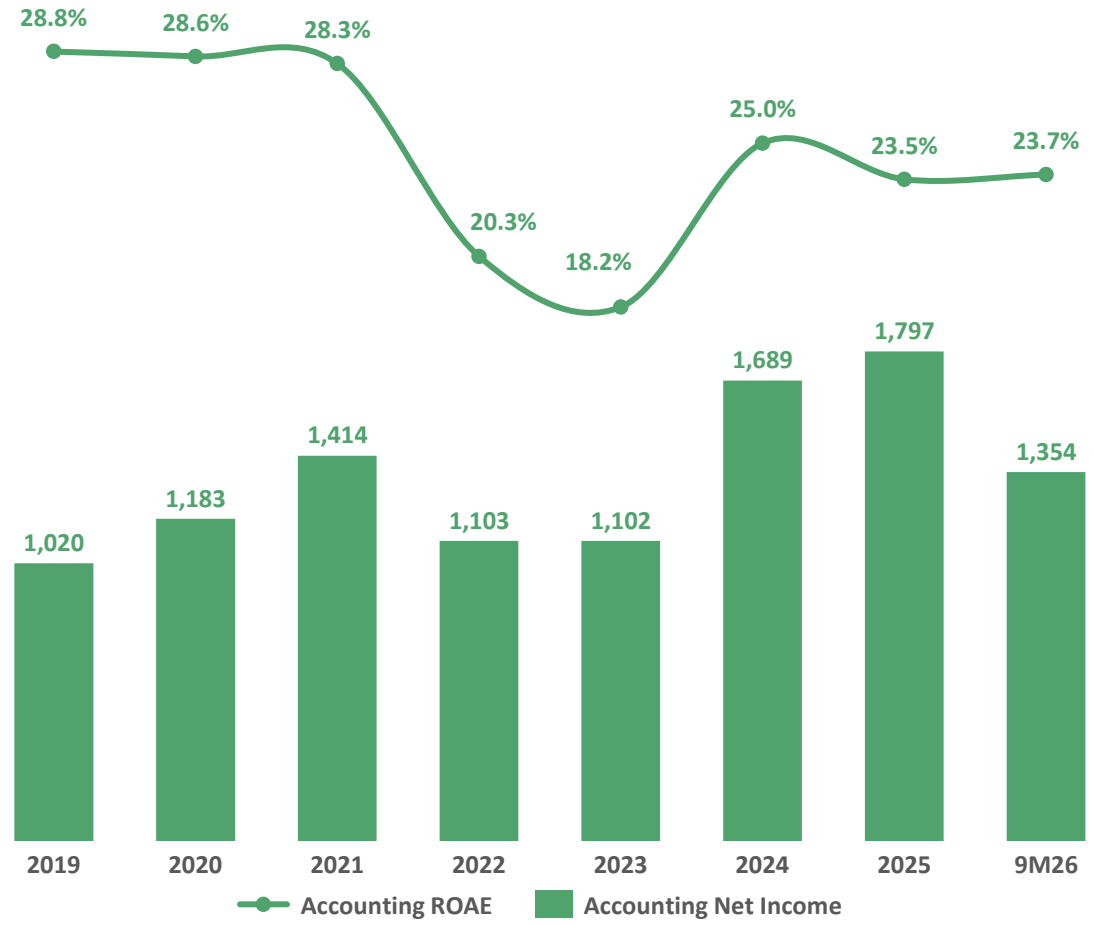
RECURRING RESULT

R$ million



ACCOUNTING RESULT

R$ million



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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

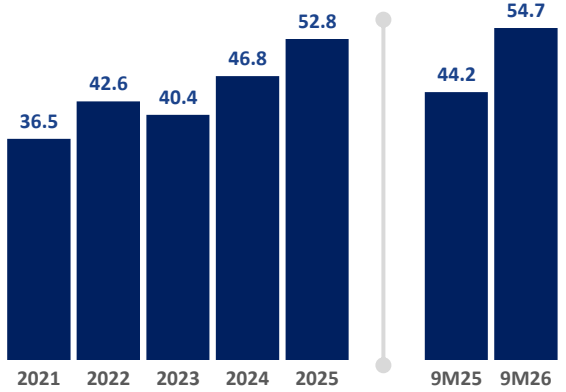
HIGHLIGHTS | 3Q26

- ✓ 68.2% of the expanded loan portfolio.
- ✓ Growth with sustained asset quality.
- ✓ Strong growth in corporate securities [1] (+72.8% over the last 12 months), guarantees and sureties (+27.1% over the last 12 months), and trade finance (+29.9% over the last 12 months).

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

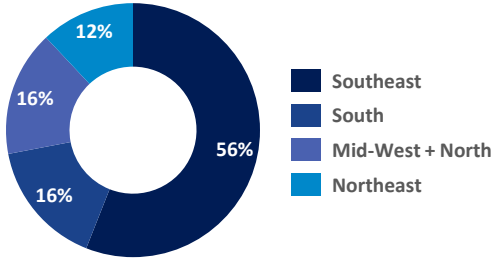
EXPOSURE

R$ billion



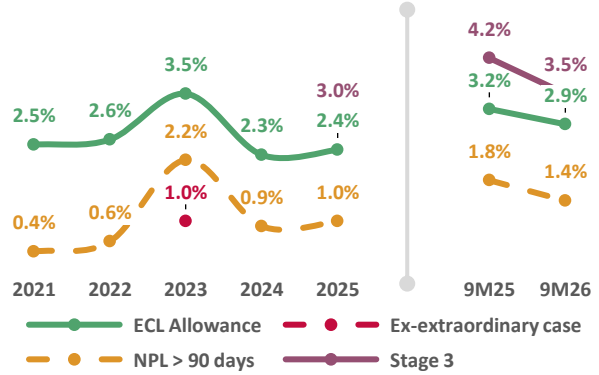
BY REGION

(% of companies loan portfolio)



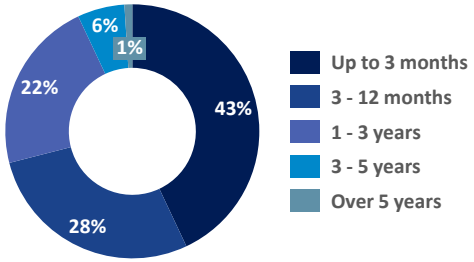
ASSET QUALITY

(% of companies loan portfolio)



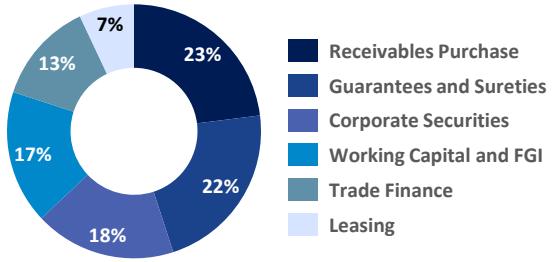
BY MATURITY

(% of companies loan portfolio)



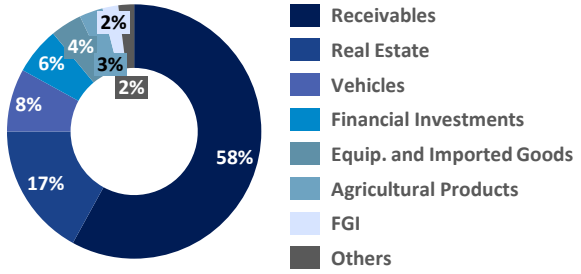
BY PRODUCT

(% of companies loan portfolio)



BY COLLATERAL TYPE

(% of collateral portfolio)



EXPOSURE	ECL ALLOWANCE	NPL > 90 DAYS	MAIN CLIENT	COST OF CREDIT
R$ 54.7 billion	**R$ 1.6 billion**	**1.4%**	**1.9%**	**1.4%**
+0.7% in 3 months	+14.9% in 3 months	stable in 3 months	-0.4 p.p. in 3 months	+0.6 p.p. in 12 months
+23.8% in 12 months	+13.5% in 12 months	-0.4 p.p. in 12 months	-0.9 p.p. in 12 months	

COMPANIES

DERIVATIVES

DESCRIPTION

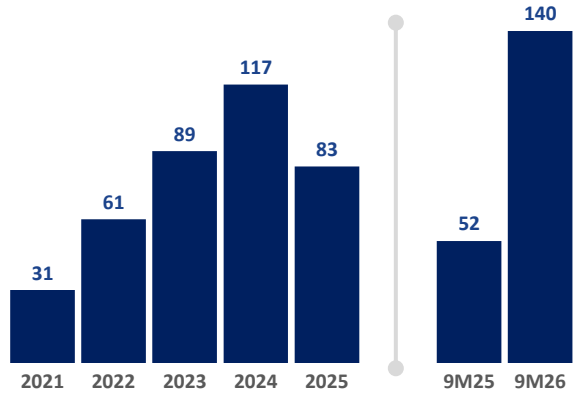
Management of financial risks arising from your business and/or financial operations.
Risk protection for the client through the use of derivative instruments, focusing primarily on exposures related to currencies, interest rates and commodities.

Main Products:

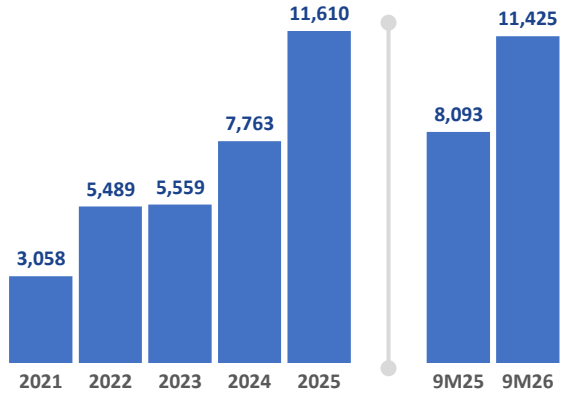
- ✓ Non Deliverable Forward (NDFs)
- ✓ Swaps
- ✓ Options

TRADED VOLUME

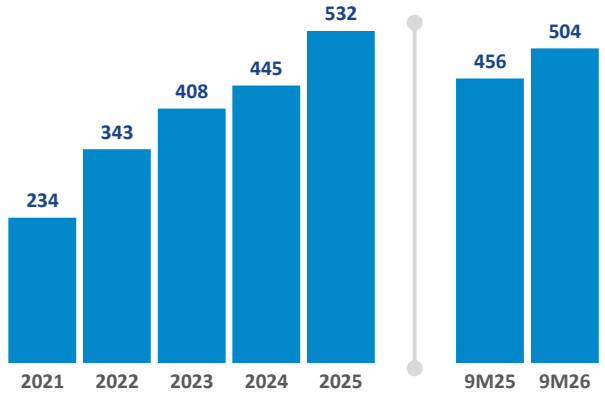
R$ billion



OPERATIONS

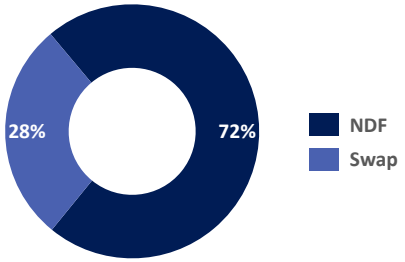


CLIENTS SERVED



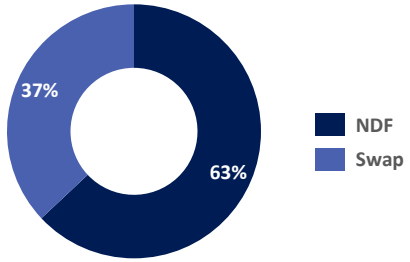
BY PRODUCT

(% of traded volume)



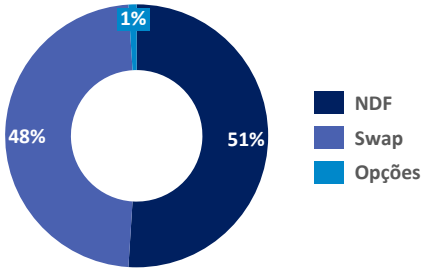
BY PRODUCT

(% of operations)



BY PRODUCT

(% of clients served)



TRADED VOLUME
R$ 139.6 billion
+169.2% in 12 months

OPERATIONS
11,425
+41.2% in 12 months

CLIENTS SERVED
504
+10.5% in 12 months

COMPANIES

FX

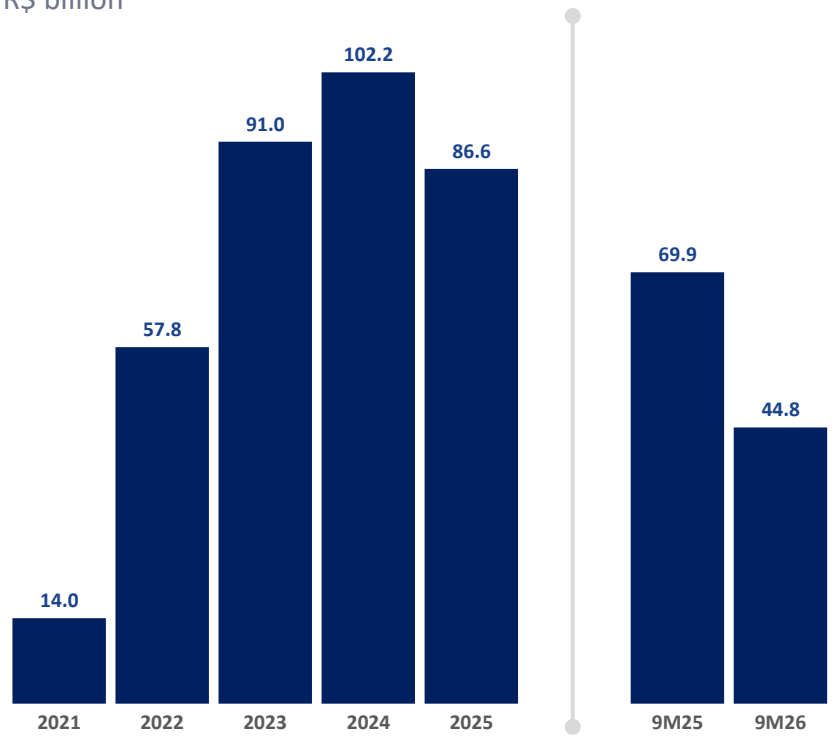
DESCRIPTION

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)
- ✓ Working Capital / 4131

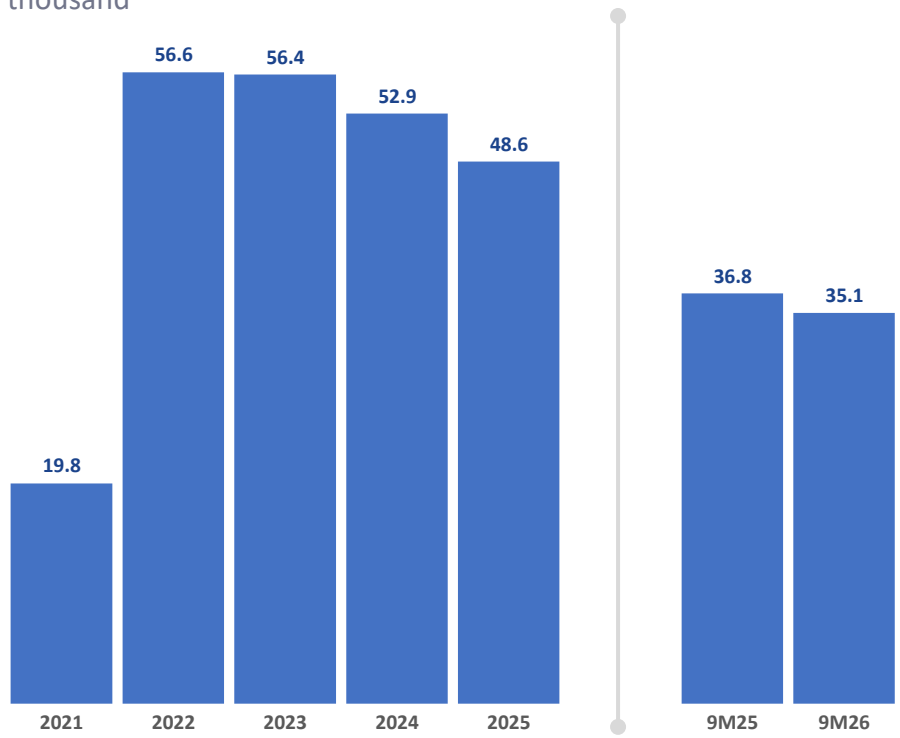
TRADED VOLUME

R$ billion



OPERATIONS

thousand



TRADED VOLUME
R$ 44.8 billion
-35.9% in 12 months

OPERATIONS
35,077
-4.6% in 12 months

COMPANIES

INSURANCE

DESCRIPTION

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

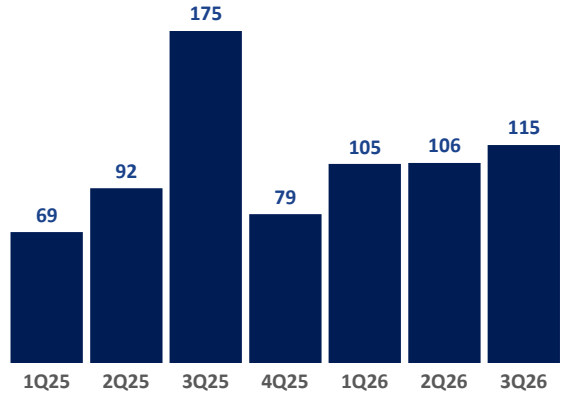
Business Insurance
- ✓ Fire
- ✓ Theft
- ✓ Flooding
- ✓ Loss of Profits
- ✓ Electrical Damage

HIGHLIGHTS | 3Q26

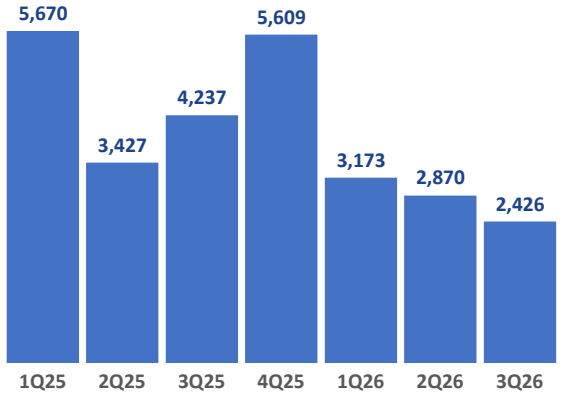
FitchRatings
AA+(bra)
Stable outlook

PREMIUMS ISSUED

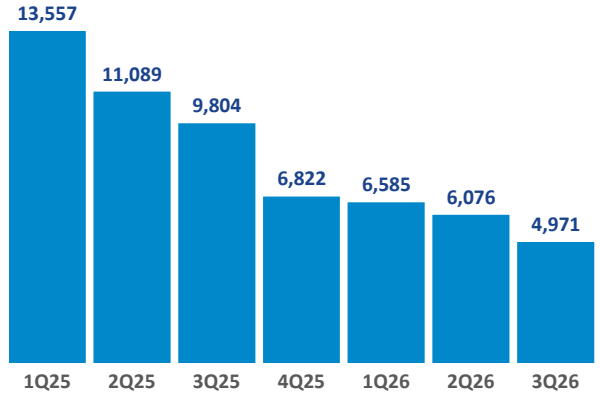
R$ million



ACTIVE CLIENTS

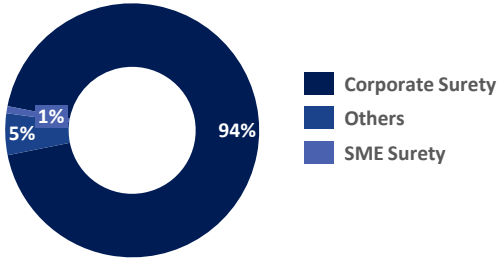


POLICIES ISSUED

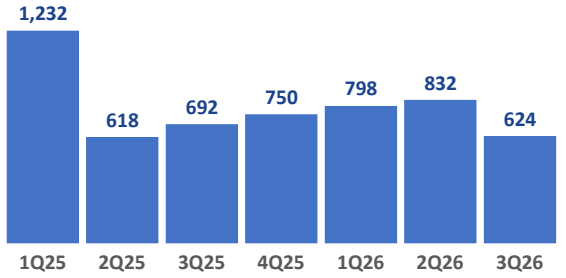


PREMIUMS ISSUED BY PRODUCT

(%)

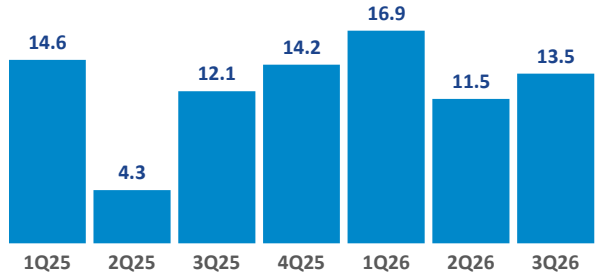


ACTIVE BROKERS



OPERATIONAL RESULT

R$ million



PREMIUMS ISSUED
R$ 115.2 million
+8.5% in 3 months
-34.3% in 12 months

REINSURANCE LIMIT
R$ 1.5 billion

GLOBAL REINSURERS
17

TOTAL EXPOSURE
R$ 89.2 billion
Total Surety Exposure: R$ 66.5 billion

COMPANIES

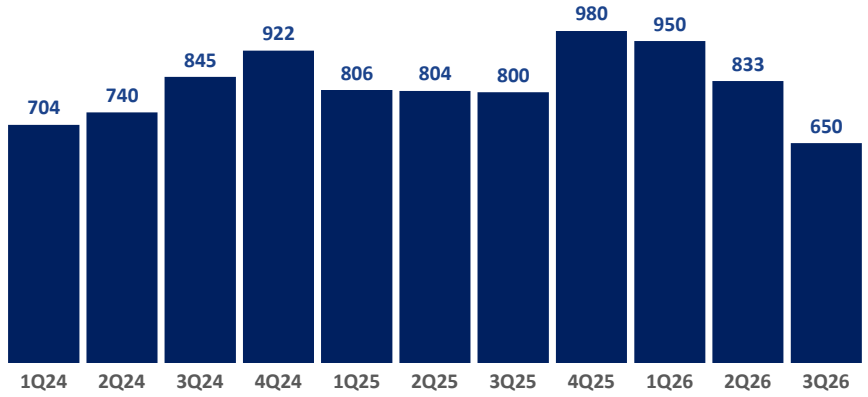
ESCROW ACCOUNT AND CLEARING BANK SERVICES

HIGHLIGHTS | 3Q26

- ✓ 11.5 B traded in 2026.
- ✓ Strong presence in the energy sector, accounting for 48% of new accounts opened in 2026.
- ✓ Growth in the share of agribusiness transactions, including CRAs and CPRs.
- ✓ Consistent participation in capital markets transactions.
- ✓ B2B guarantees, increased demand, and acceptance of the escrow account as a form of security between companies.

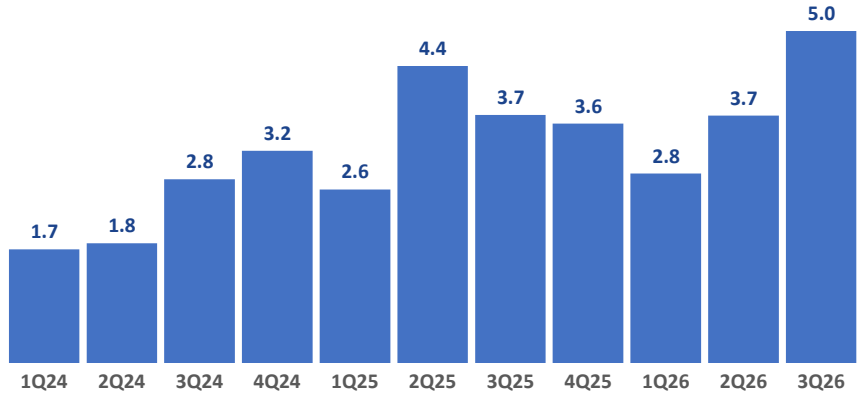
AVERAGE ESCROW ACCOUNT BALANCE

R$ million



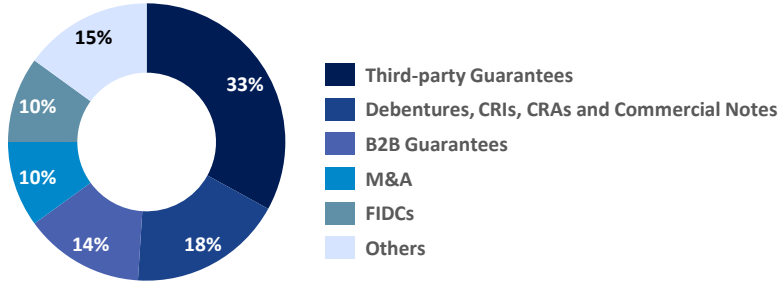
FINANCIAL TRANSACTIONS

R$ billion



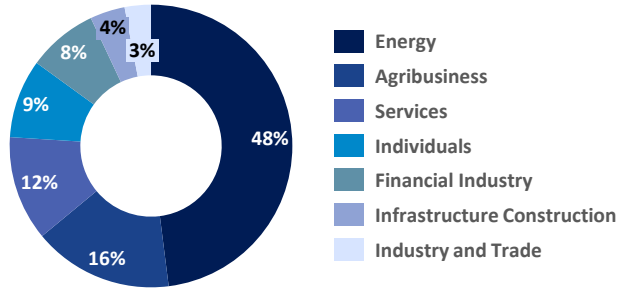
BY OPERATION TYPE

(% of financial transactions)



BY SEGMENT

(% of financial transactions)



AVERAGE ESCROW ACCOUNT BALANCE

R$ 650.0 million

-22.0% in 3 months

-18.8% in 12 months

TRADED VOLUME

R$ 5.0 billion

+35.1% in 3 months

+35.1% in 12 months

ESCROW ACCOUNT BASE

+30.0% in 3 months

+7.0% in 12 months

COMPANIES

INVESTMENT BANKING

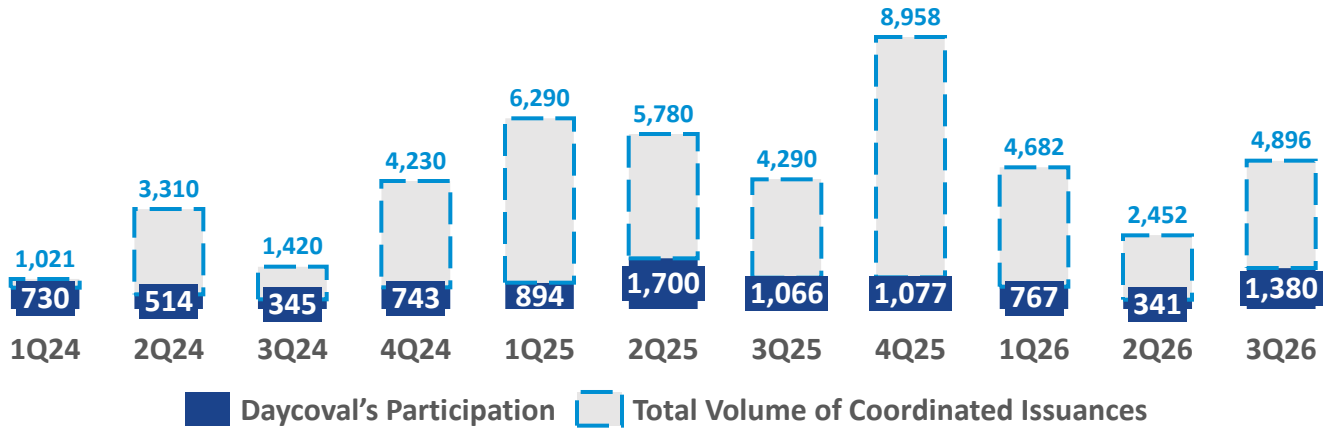
DESCRIPTION

M&A Advisory
- ✓ Equity Stake Sale and Acquisition
- ✓ Corporate Mergers

Debt Capital Markets
- ✓ Issuances of:
- ✓ Debentures
- ✓ NCs
- ✓ LFs
- ✓ CRIs
- ✓ CRAs
- ✓ FIDCs, FIPs and FIIs
- ✓ Syndicated / Structured Loans

DCM - SHARE OF TOTAL COORDINATED ISSUANCE VOLUME

Primary Market
R$ million



SELECTED TRANSACTIONS

Coordinator
MBRF
CRA
R$ 825 MM
Daycoval

Coordinator
Hypera pharma
Debentures
R$ 1.35 B
Daycoval

Lead Coordinator
URBE LUZ ENERGÉTICA S/A
Debentures
R$ 175 MM
Daycoval

Lead Coordinator
Simplix
FIDC
R$ 156 MM
Daycoval

Financial Advisor
International Container Terminal Services, Inc.
X
cragea
M&A
BancoDaycoval

PARTICIPATION IN ISSUED VOLUME (LTM)

R$ 3.6 billion

OPERATIONS (LTM)

29

RETAIL

PAYROLL-DEDUCTIBLE LOANS

HIGHLIGHTS | 3Q26

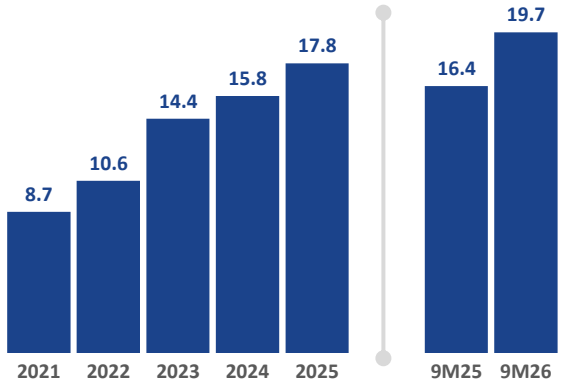
Daycoval launched its pilot private payroll loan program, ending the period with a **R$ 380 million** portfolio, marking its entry into this new segment

69 proprietary IFP stores

More than 600 active agreements

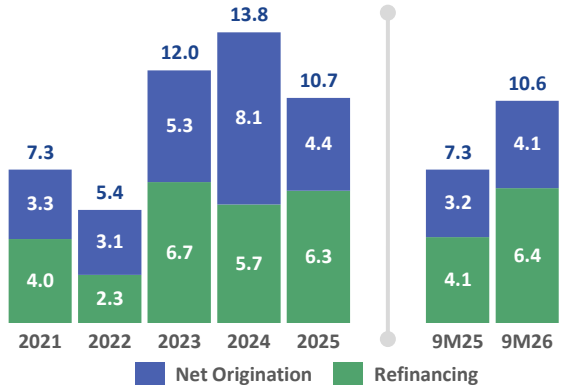
EXPOSURE

R$ billion



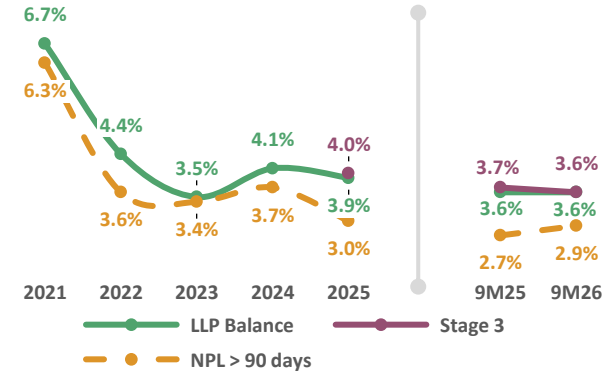
ORIGINATION

R$ billion



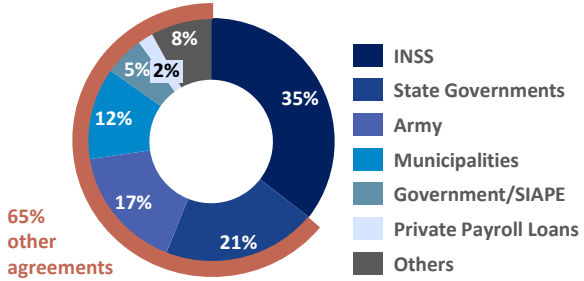
ASSET QUALITY

(% of payroll-deductible loan portfolio)



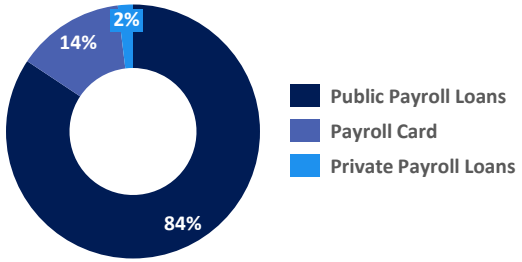
BY AGREEMENT

(% of payroll-deductible loan portfolio)

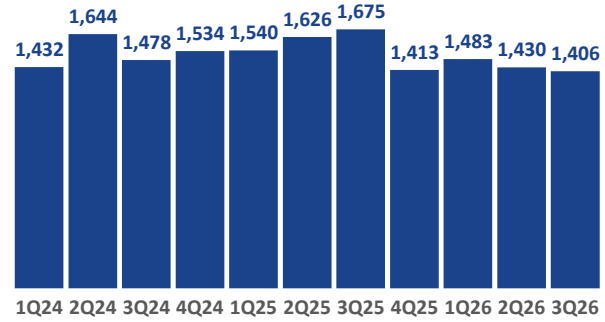


BY PRODUCT

(% of payroll-deductibe loan portfolio)



CORRESPONDENTS



EXPOSURE	ECL ALLOWANCE	NPL > 90 DAYS	CLIENTS	CORRESPONDENTS
R$ 19.7 billion	**R$ 707.5 million**	**2.9%**	**1.4 million**	**1,406**
+3.4% in 3 months	-2.1% in 3 months	stable in 3 months	+7.5% in 3 months	-1.7% in 3 months
+20.0% in 12 months	-18.3% in 12 months	+0.2 p.p. in 12 months	+17.4% in 12 months	-16.1% in 12 months

RETAIL

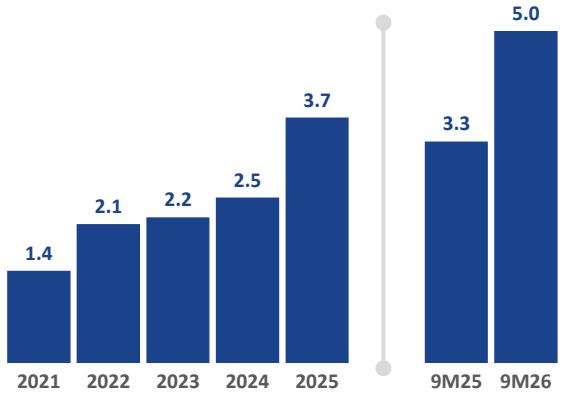
AUTO LOANS

DESCRIPTION

Financing for light and heavy vehicles with an average vehicle age of 10 years and an average down payment of 34%.

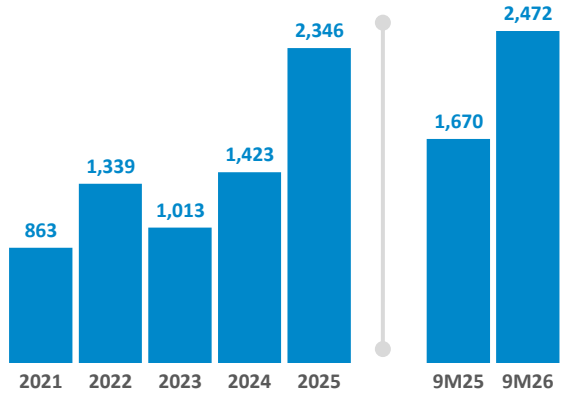
EXPOSURE

R$ billion



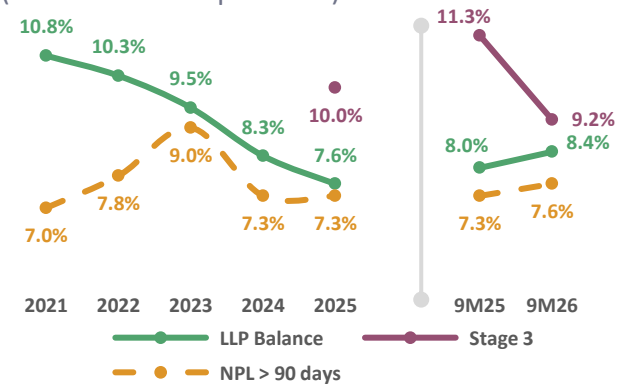
ORIGINATION

R$ million



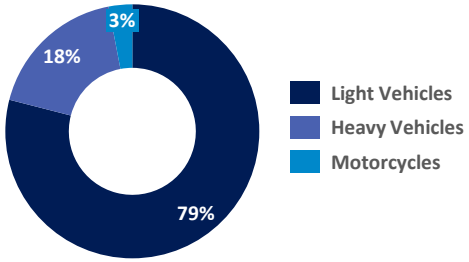
ASSET QUALITY

(% of auto loans portfolio)



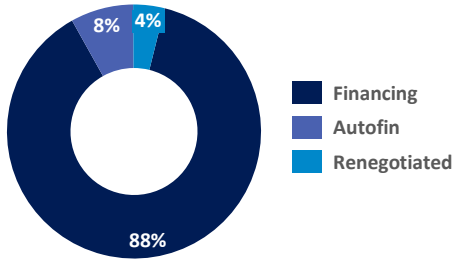
BY VEHICLE TYPE

(% of auto loan portfolio)

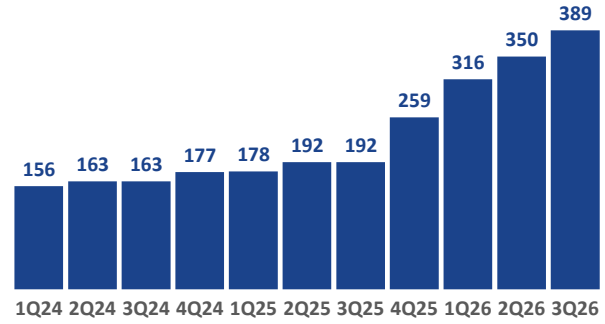


BY PRODUCT

(% of auto loan portfolio)



CORRESPONDENTS



EXPOSURE	ECL ALLOWANCE	NPL > 90 DAYS	CLIENTS	CORRESPONDENTS
R$ 5.0 billion	**R$ 421.1 million**	**7.6%**	**253 thousand**	**389**
+9.7% in 3 months	+10.6% in 3 months	stable in 3 months	+4.7% in 3 months	+11.1% in 3 months
+49.4% in 12 months	+56.8% in 12 months	+0.3 p.p. in 12 months	+19.4% in 12 months	+102.6% in 12 months

RETAIL

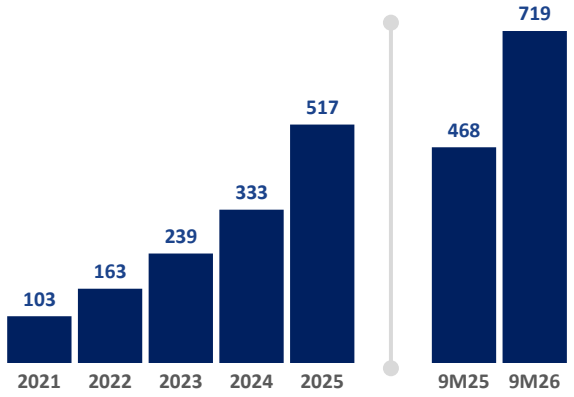
REAL ESTATE LOANS

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

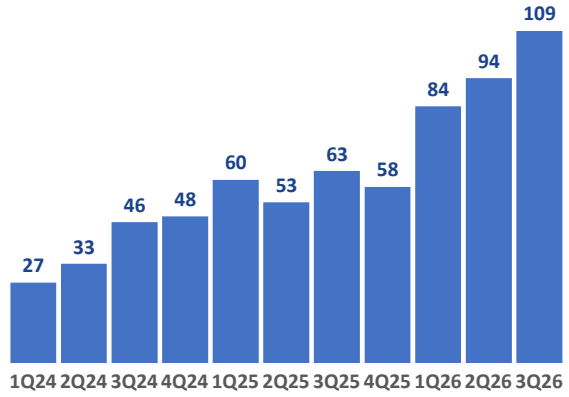
EXPOSURE

R$ million



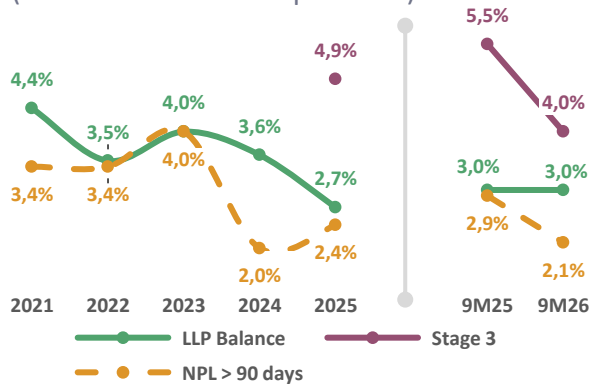
ORIGINATION

R$ million



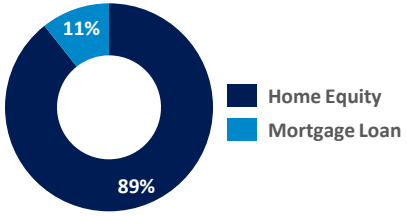
ASSET QUALITY

(% of real estate loan portfolio)



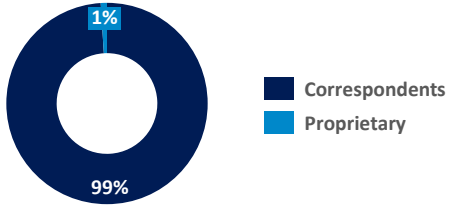
BY PRODUCT

(% of real estate loan portfolio)



BY ORIGIN

(% of origination)



BY COLLATERAL

(% of collateral portfolio)



ECL ALLOWANCE
R$ 21.4 million
+9.8% in 3 months
+53.6% in 12 months

CLIENTS
1,525

CORRESPONDENTS
510

TOTAL COLLATERAL VALUE
R$ 1.6 billion

LOAN TO VALUE
42.5%

RETAIL

FX

DESCRIPTION

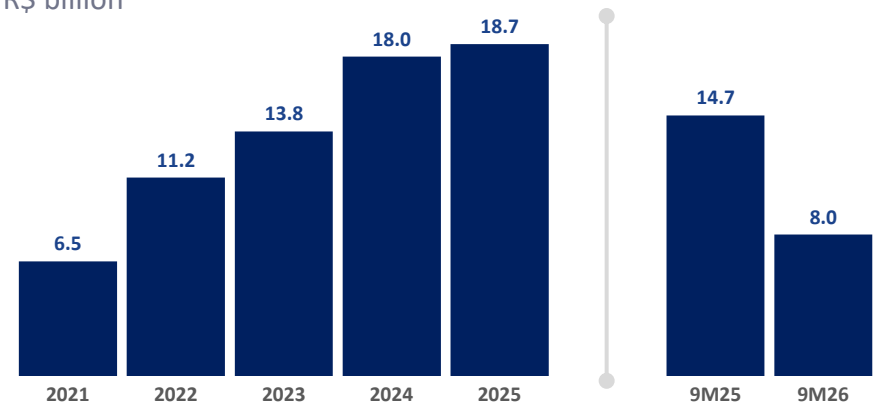
- ✓ Retail FX
- ✓ Travel Insurance
- ✓ Daypay Western Union
- ✓ International Transfer
- ✓ DayEnvios DHL, FEDEX, UPS
- ✓ Corporate Services

HIGHLIGHTS | 3Q26

- ✓ International Virtual Chip
  DayEsim Chip

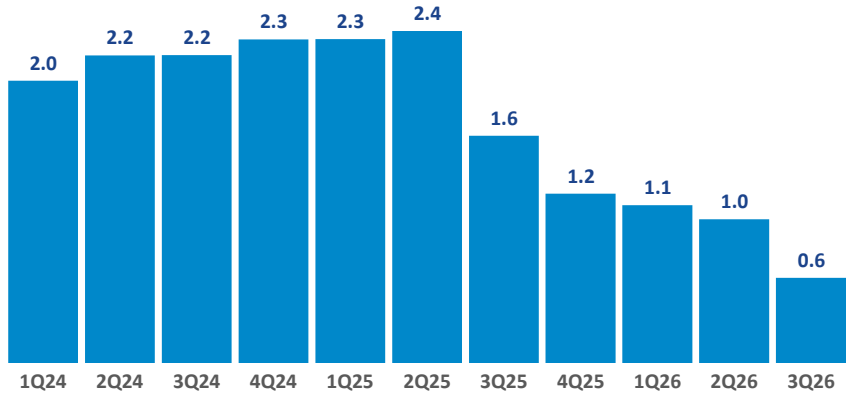
TRADED VOLUME

R$ billion



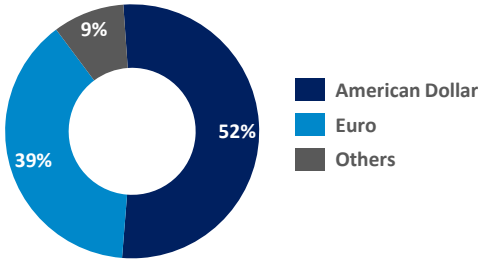
OPERATIONS

million



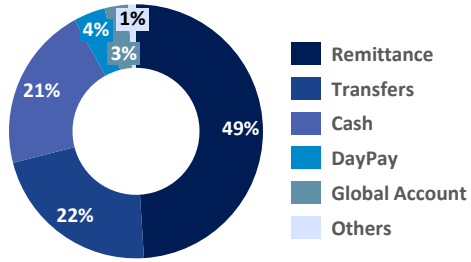
BY CURRENCY

(% of traded volume)



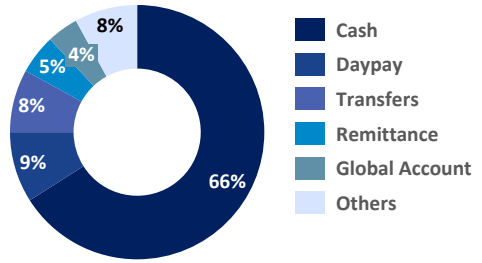
BY PRODUCT

(% of traded volume)



INCOME BY PRODUCT

(% of income)



VOLUME TRANSACIONADO

R$ 8,0 bilhões

-45,6% em 12 meses

QUANTIDADE DE OPERAÇÕES

2,8 milhões

-55,6% em 12 meses

LOJAS DE CÂMBIO

165

-6,8% em 3 meses

-9,8% em 12 meses

RETAIL

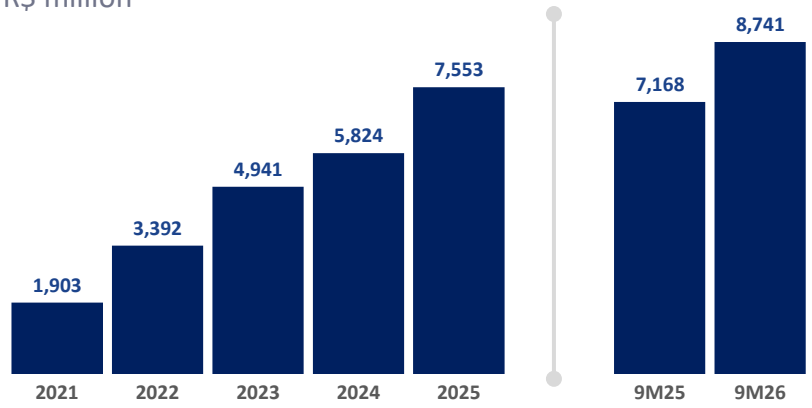
INVESTMENT DIGITAL PLATAFORM

HIGHLIGHTS | 3Q26

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

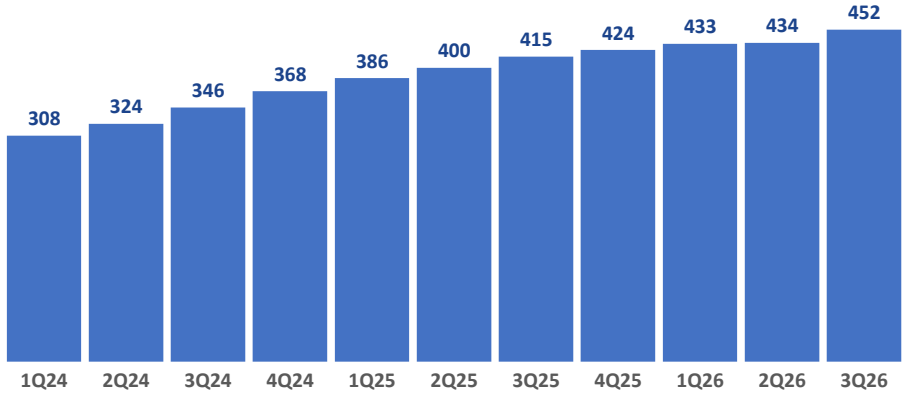
ASSETS UNDER CUSTODY

R$ million



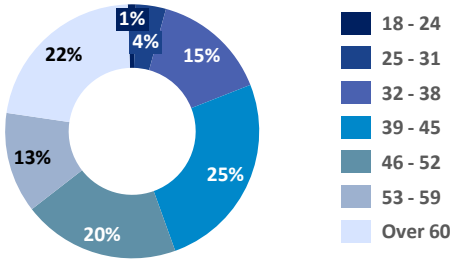
CLIENTS

thousand



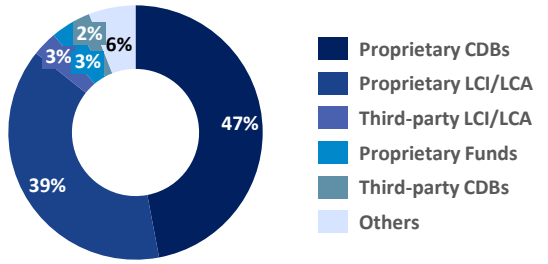
BY AGE

(% of assets under custody)



BY PRODUCT

(% of assets under custody)



AuC

R$ 8.7 billion

+3.4% in 3 months

+21.9% in 12 months

CLIENTS

452 thousand

+4.1% in 3 months

+8.9% in 12 months

GEOGRAPHIC CONCENTRATION

67%

Southeast region

MARKETS

FIXED INCOME CORPORATE LOCAL BONDS

DESCRIPTION

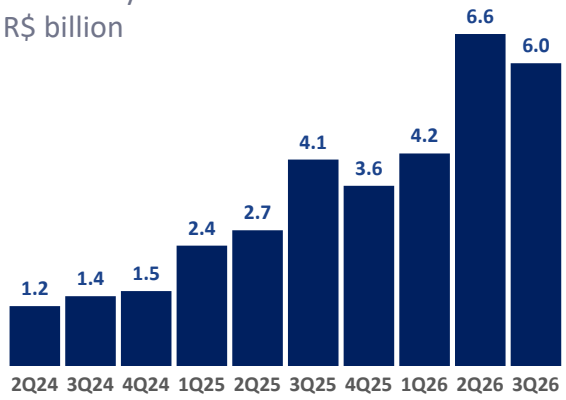
- ✓ Curation of Fixed-Income Primary Offerings and Secondary Market.
- ✓ Diversified product offering with competitive solutions compared to leading market players.

HIGHLIGHTS | 3Q26

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

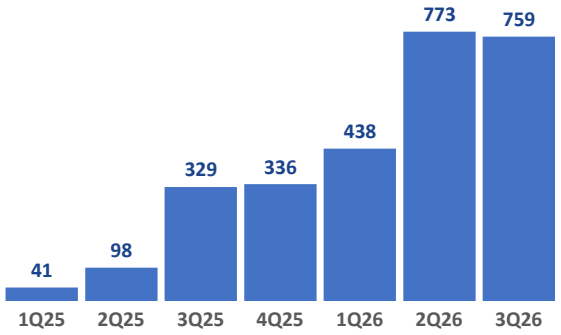
TRADING

Secondary Market
R$ billion



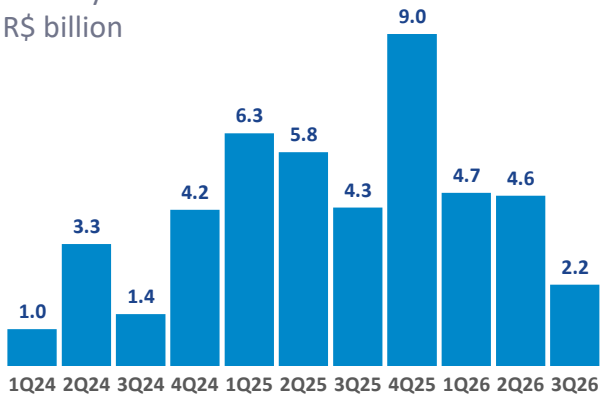
REVERSE REPO STOCK

R$ million



INSTITUTIONAL DISTRIBUTION

Primary market
R$ billion



Coordinator
MBRF
Marfrig brf
CRA
R$ 825 MM
Daycoval

Coordinator
Hypera pharma
Debentures
R$ 1.35 B
Daycoval

Lead Coordinator
URBELUZ ENERGÉTICA S/A
Debentures
R$ 175 MM
Daycoval

TRADED VOLUME

R$ 6.0 billion
-9.1% in 3 months
+46.3% in 12 months

DISTRIBUTED VOLUME

R$ 2.2 million
-52.2% in 3 months
-48.9% in 12 months

ACTIVE CLIENTS

+11.9% in 3 months
+66.7% in 12 months

MARKETS

ASSET MANAGEMENT

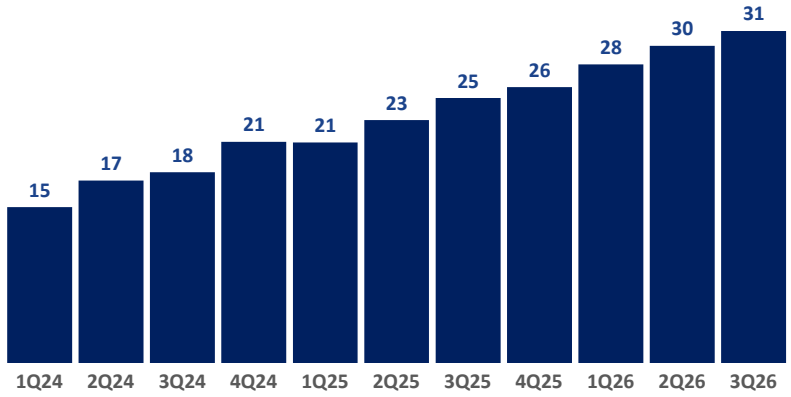
HIGHLIGHTS

Moody's
MQ1.br
Excellent Management|
Maximum Score

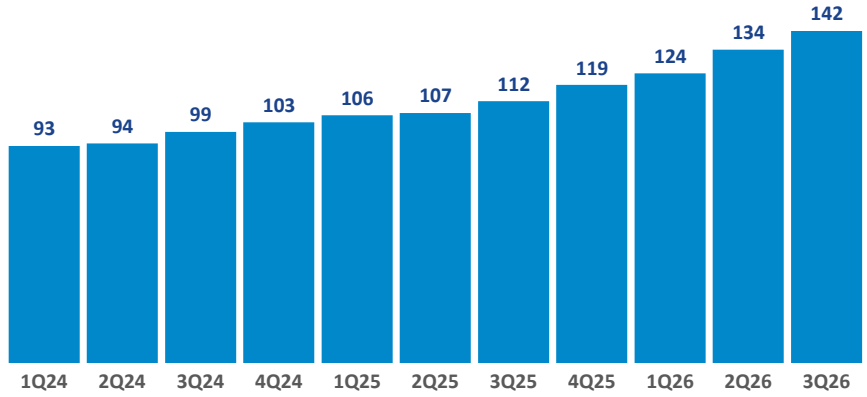
FGV
2nd Best Fixed Income Manager
FGV Investment Funds Guide 2025

ASSETS UNDER MANAGEMENT

R$ billion

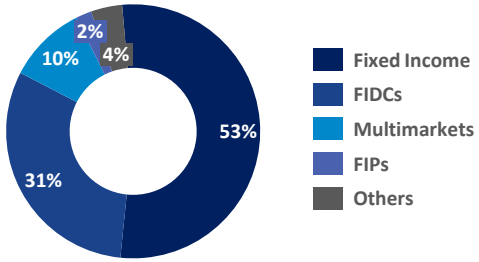


MANAGED FUNDS



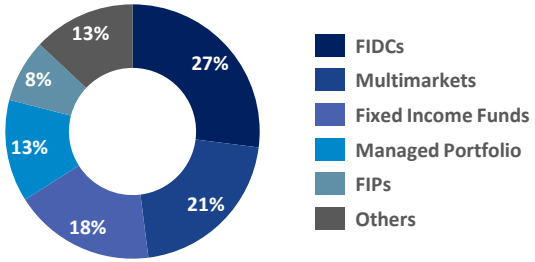
BY FUND CLASS

(% of assets under management)



BY FUND CLASS

(% of managed funds)



AuM
R$ 31.4 billion
+3.3% in 3 months
+24.0% in 12 months

MANAGED FUNDS
142
+6.0% in 3 months
+26.8% in 12 months

EXCLUSIVE FUNDS
+50

MARKETS

FIDUCIARY SERVICES

DESCRIPTION

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

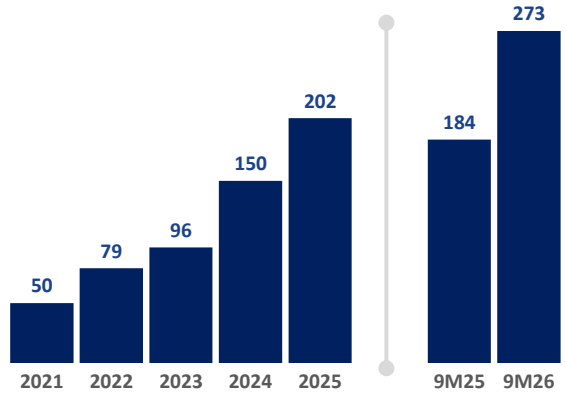
HIGHLIGHTS | 3Q26

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

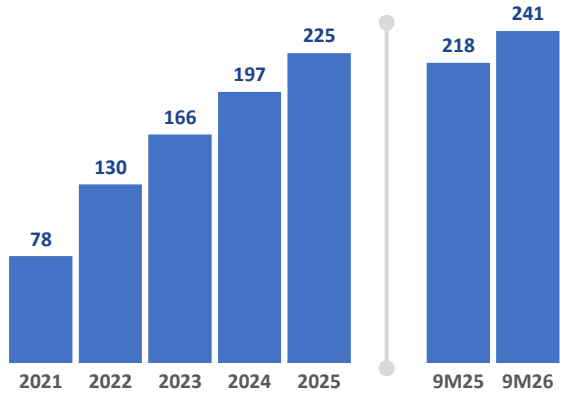
#2 in the Operational Ranking of Fund Administrators - Closed-end Funds

ASSETS UNDER SERVICE

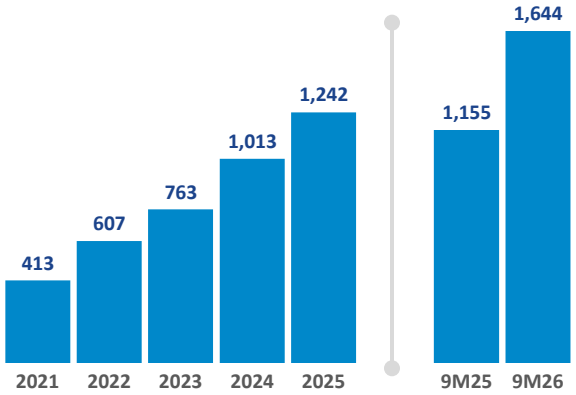
R$ billion



ASSET MANAGERS SERVED

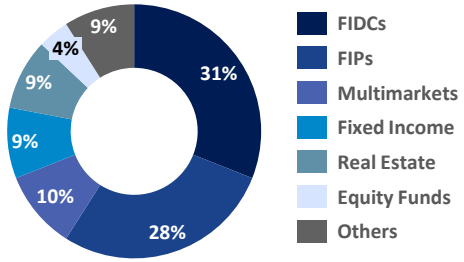


FUNDS SERVED



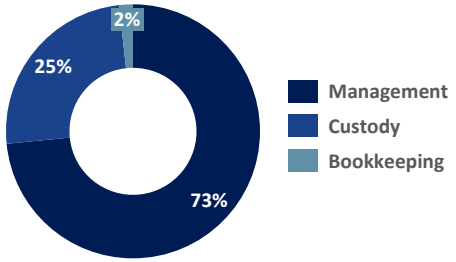
BY FUND CLASS

(% of assets under service)



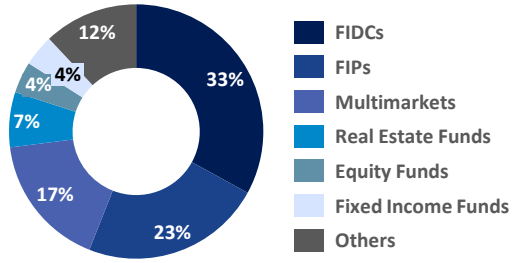
BY SERVICE

(% of assets under service)



BY FUND CLASS

(% of funds served)



AuS
R$ 273.3 billion
+11.9% in 3 months
+48.4% in 12 months

ASSET MANAGERS SERVED
241
+1.7% in 3 months
+10.6% in 12 months

FUNDS SERVED
1,644
+4.4% in 3 months
+42.3% in 12 months

MARKETS

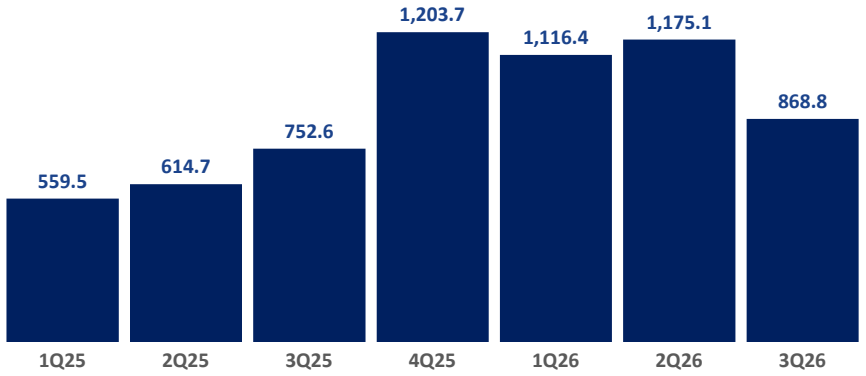
SECURITIES BROKER

DESCRIPTION

- ✓ Business development phase
- ✓ Brokerage services for equity and derivatives trading
- ✓ Access to spot, options and futures markets
- ✓ Trading and order execution solutions
- ✓ Services for institutional and individual investors

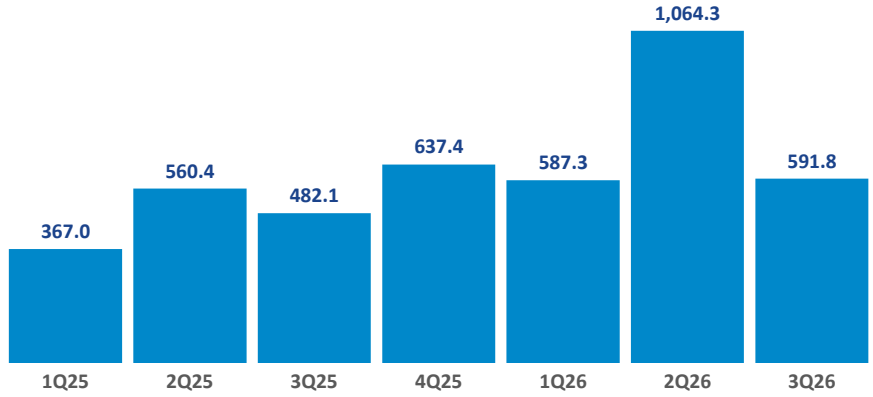
BOV | TRADED VOLUME

R$ million



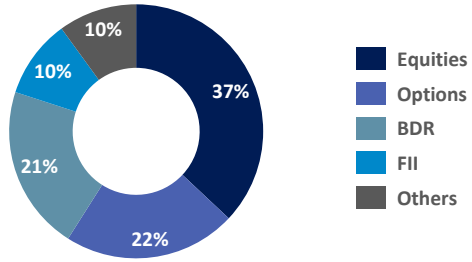
BMF | CONTRACT VOLUME

thousand



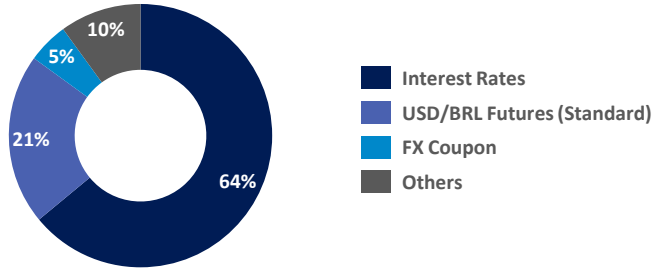
BOV | INCOME BY ASSET

(% of traded volume)



BMF | INCOME BY ASSET

(% of traded volume)



TRADED VOLUME - BOV (YTD)
R$ 3.2 billion

CONTRACT VOLUME - BMF (YTD)
2.2 million