Banco Daycoval

RESULTS 3RD QUARTER 2026

INVESTOR RELATIONS

Profile

For more details:

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

Trajectory

1968
- Beginning of activities in Brazil Daycoval DTVM

1995
- Beginning of Companies Portfolio
- 1st branch outside São Paulo (Campinas -SP)

1997-04
- Beginning of the Payroll Loan
- Beginning of Daycoval Asset

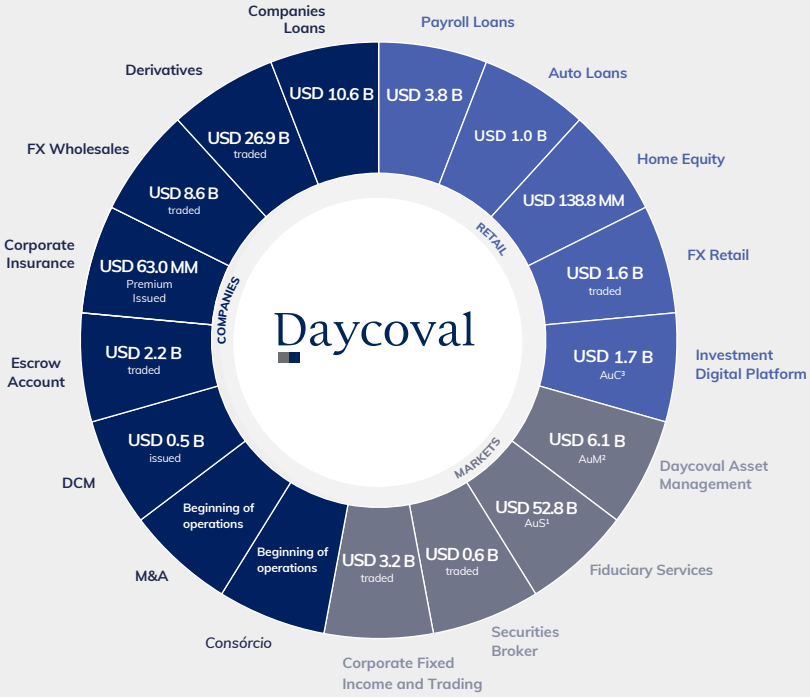
2005-07
- IPO
- New headquarters (Head Office - Paulista)
- Auto Financing

2015
- OPA
- Launch of Dayconnect

2020
- Beginning of DCM operations
- Fundraising with IFC focused on women-led companies and underserved regions

2023
- Fundraising from Proparco with a focus on SMEs and sustainable projects

2025
- Total Assets reaches R$ 100 billion
- Acquisition of insurance operations
- Beginning of M&A and Consórcio division



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

FX rate (BRL/USD) as of Sep. 2026: 5.180

1- AuS – Assets under Service
2- AuM – Assets under Management
3- AuC – Assets under Custody

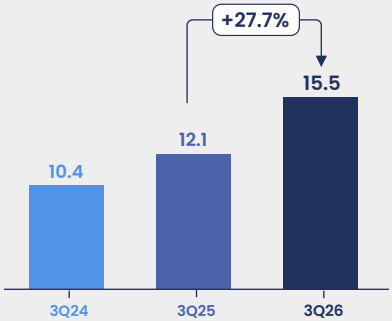
Rating

	Moody's	FitchRatings	S&P Global
National Scale | Long term	AA+.br	AA+(bra)	brAA+
Global Scale | Long term	Ba1	BB	BB-
Sovereign (Brazil)	Ba1	BB	BB

Highlights

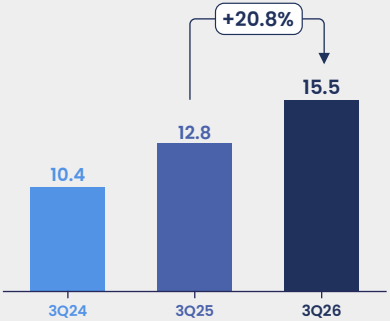
Expanded Loan Portfolio

USD billion



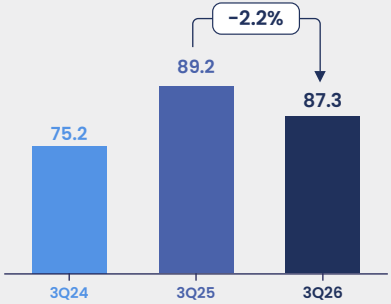
Total Funding

USD billion



Recurring Net Income

USD million



FX rate (BRL/USD) as of Sep. 2026: 5.180
FX rate (BRL/USD) as of Sep. 2025: 5.318
FX rate (BRL/USD) as of Sep. 2024: 5.448

Main Figures

Total Assets
USD 21.0 billion
▲ +21.9% in 12 months

Expanded Loan Portfolio
USD 15.5 billion
▲ +27.7% in 12 months

Regulatory Capital
USD 2.2 billion
▲ +24.8% in 12 months

Total Funding
USD 15.5 billion
▲ +20.8% in 12 months

Recurring Net Income
USD 87.3 million
▼ -2.2% in 12 months

Recurring ROAE
22.4%
▼ -1.9 p.p. in 12 months

BIS Ratio III
14.3%
▼ -0.7 p.p. in 12 months

NPL over 90 days
2.2%
▼ -0.1 p.p. in 12 months

Employees
4,521
▲ +9.7% in 12 months

Sales Force (People)
736
▲ +1.5% in 12 months

FX Branches
165

IFP Branches
69

FX rate (BRL/USD) as of Sep. 2026: 5.180

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