Banco Daycoval S.A.

Individual Interim Financial Information for the Quarter Ended September 30, 2026 and Report on Review of Interim Financial Information

Deloitte Touche Tohmatsu Auditores Independentes Ltda.

Deloitte.

REPORT ON REVIEW OF INDIVIDUAL INTERIM FINANCIAL INFORMATION

To the Management and Shareholders of
Banco Daycoval S.A.

Introduction

We have reviewed the accompanying individual interim financial information of Banco Daycoval S.A. ("Bank"), included in the Quarterly Information Form - ITR, for the quarter ended September 30, 2026, which comprises the individual balance sheet as at September 30, 2026 and the related individual statements of income and of comprehensive income for the three and nine-month periods then ended, and the statements of changes in equity and of cash flows for the nine-month period then ended, including a summary of significant accounting policies and other explanatory notes.

Management is responsible for the preparation of this individual interim financial information in accordance with the accounting practices adopted in Brazil, applicable to institutions authorized to operate by the Central Bank of Brazil - BACEN, as well as for the presentation of this information consistently with the rules issued by the Brazilian Securities and Exchange Commission - CVM, applicable to the preparation of the Quarterly Information - ITR. Our responsibility is to express a conclusion on this individual interim financial information based on our review.

Scope of review

We conducted our review in accordance with Brazilian and International Standards on Review of Interim Financial Information (NBC TR 2410 and ISRE 2410 - "Review of Interim Financial Information Performed by the Independent Auditor of the Entity", respectively). A review of interim financial information consists of making inquiries, primarily of persons responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with the standards on auditing and, consequently, does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.

Conclusion on the individual interim financial information

Based on our review, nothing has come to our attention that causes us to believe that the individual interim financial information, included in the quarterly information referred to above, was not prepared, in all material respects, in accordance with the accounting practices adopted in Brazil, applicable to institutions authorized to operate by the BACEN, and presented consistently with the rules issued by the CVM.

Other matters

Statement of value added

The individual interim financial information referred to above includes the individual statement of value added (DVA) for the nine-month period ended September 30, 2026, prepared under the responsibility of the Bank's Management, the presentation of which in the individual interim financial information is required by the rules issued by the CVM, applicable to the preparation of the Quarterly Information - ITR. This statement was subject to review procedures carried out in conjunction with the review of the Quarterly Information - ITR, with the objective of concluding whether it is reconciled with the individual interim financial information and accounting records, as applicable, and whether its form and content are in accordance with the criteria set out in technical pronouncement CPC 09 - Statement of Value Added. Based on our review, nothing has come to our attention that causes us to believe that this individual statement of value added was not prepared, in all material respects, in accordance with the criteria set out in such technical pronouncement and consistently with the individual interim financial information taken as a whole.

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Convenience translation

The accompanying individual interim financial information has been translated into English for the convenience of readers outside Brazil.

São Paulo, November 4, 2026

DELOITTE TOUCHE TOHMATSU
Auditores Independentes Ltda.

João Paulo Stolfeld Passos
Engagement Partner

Company information / Capital arrangement

Number of shares (Units)	**Current Quarter 09/30/2026**
Paid-in capital	
Common shares	1,985,221,077
Preferred shares	850,809,035
Total	2.836.030.112
Treasury shares	
Common shares	0
Preferred shares	0
Total	

Gross Income	
Calculation date	07/01/2026
Consolidated Gross Revenue	0
Calculation date (comparative)	09/30/2026
Consolidated Gross Revenue (comparative)	0

Individual Financial Statements / Balance Sheet – Assets

(In thousands of Brazilian reais – R$)

Account Code	Account Description	Current Quarter 09/30/2026	Prior Year 12/31/2025
1	Total Assets	106,809,992	99,652,673
1.01	Cash and cash equivalents	4,382,362	2,376,271
1.01.01	Cash	490,771	1,486,998
1.01.02	Interbank investments	3,891,591	889,273
1.01.02.01	Money market investments	2,907,039	889,273
1.01.02.02	Foreign currency investments	984,552	0
1.02	Financial assets	93,596,065	88,754,184
1.02.01	Reserve deposits - Central Bank of Brazil	2,175,954	2,102,536
1.02.02	Financial assets at fair value through profit or loss	14,939,370	17,837,724
1.02.02.01	Securities	14,497,385	17,377,317
1.02.02.02	Derivatives	441,985	460,407
1.02.04	Financial assets at amortized cost	76,480,741	68,813,924
1.02.04.01	Interbank deposits	4,964,892	5,662,246
1.02.04.02	Money market investments	7,841,804	2,626,657
1.02.04.03	Securities	3,250,627	3,315,178
1.02.04.04	Lending operations	62,668,306	58,712,459
1.02.04.05	Allowance for expected losses associated with the credit risk	-2,487,319	-2,122,567
1.02.04.08	Other financial assets	242,431	619,951
1.03	Taxes	2,863,728	2,471,517
1.03.01	Current income tax and social contribution	382,273	455,422
1.03.02	Deferred income tax and social contribution	2,481,455	2,016,095
1.04	Other assets	2,277,553	2,654,771
1.04.01	Noncurrent assets held for sale	304,596	235,817
1.04.03	Other	1,972,957	2,418,954
1.04.03.01	Debtors for escrow deposits	1,125,287	1,094,657
1.04.03.02	Other sundry credits	847,670	1,324,297
1.05	Investments	3,485,575	3,193,947
1.05.03	Investments in subsidiaries	3,484,147	3,193,311
1.05.05	Other investments	1,428	636
1.06	Property and equipment	204,420	201,541
1.06.01	Property and equipment in use	306,140	279,283
1.06.03	Accumulated depreciation	-101,720	-77,742
1.07	Intangible assets	289	442
1.07.01	Intangible assets	289	442

Individual Financial Statements / Balance Sheet - Liabilities

(In thousands of Brazilian reais – R$)

Account Code	Account Description	Current Quarter 09/30/2026	Prior Year 12/31/2025
2	Total Liabilities	106,809,992	99,652,673
2.01	Financial liabilities at fair value through profit or loss	8,198,770	8,848,713
2.01.01	Issuance of securities abroad	1,615,756	2,447,671
2.01.02	Borrowings	3,536,672	3,767,635
2.01.03	Derivatives	3,046,342	2,633,407
2.02	Financial liabilities at amortized cost	85,713,068	79,456,627
2.02.01	Deposits	27,243,976	28,853,935
2.02.02	Money market funding	9,860,173	8,341,209
2.02.03	Interbank deposits	682,936	1,377,971
2.02.04	Other funding	47,925,983	40,883,512
2.02.04.01	Issuance of securities in Brazil	35,537,546	30,901,318
2.02.04.02	Borrowings	8,628,525	6,455,550
2.02.04.03	Domestic onlendings - official institutions	775,339	759,386
2.02.04.04	Subordinated debt	2,984,573	2,767,258
2.03	Provisions	1,723,644	1,632,898
2.03.01	Provision for risks	1,695,482	1,620,265
2.03.02	Provision for financial guarantees provided	28,162	12,633
2.04	Tax liabilities	1,175,204	1,106,349
2.05	Other liabilities	1,559,264	1,532,738
2.05.02	Interbank accounts	113,729	81,633
2.05.03	Other payables	1,427,841	1,447,668
2.05.04	Lease liabilities	17,694	3,437
2.07	Equity	8,440,042	7,075,348
2.07.01	Paid-in capital	7,407,260	6,907,260
2.07.02	Capital reserves	2,125	2,125
2.07.04	Earnings reserves	211,044	165,963
2.07.04.01	Legal reserve	98,535	53,454
2.07.04.02	Statutory reserve	112,509	112,509
2.07.05	Retained earnings/accumulated losses	819,613	0

Individual Financial Statements / Statements of Income

(In thousands of Brazilian reais – R$)

Account Code	Account Description	Current Quarter 01/07/2026 to 09/30/2026	Accumulated - Current Year 01/01/2026 to 09/30/2026	Same Quarter of Prior Year 01/07/2025 to 09/30/2025	Accumulated - Prior Year 01/01/2025 to 09/30/2025
3.01	Income from financial intermediation	3,864,742	10,108,392	3,282,260	8,779,761
3.01.01	Lending operations	3,078,646	7,762,883	2,518,189	6,880,179
3.01.02	Derivative financial instruments	0	0	618,022	1,745,813
3.01.03	Securities	638,925	1,841,349	146,049	153,769
3.01.04	Interbank investments	147,171	504,160	0	0
3.02	Expenses on financial intermediation	-2,345,908	-5,673,329	-1,942,676	-4,965,896
3.02.01	Interbank and time deposits	-799,656	-2,405,645	-742,818	-1,970,076
3.02.02	Issuance of securities in Brazil	-1,280,622	-3,663,299	-1,155,300	-3,035,843
3.02.03	Issuance of securities abroad	24,429	196,325	39,099	382,566
3.02.04	Borrowings and onlendings	-158,470	318,785	33,467	663,656
3.02.05	Derivative financial instruments	-131,589	-119,495	-117,124	-1,006,199
3.03	Gross profit from financial intermediation	1,518,834	4,435,063	1,339,584	3,813,865
3.04	Other operating (expenses) income	-927,967	-2,589,328	-758,031	-2,164,793
3.04.01	Expense on allowance for expected loss for credit risk	-586,324	-1,452,847	-455,312	-962,103
3.04.02	Income from services provided	195,479	570,804	166,244	468,549
3.04.03	Personnel expenses	-265,744	-763,561	-227,834	-658,976
3.04.04	Other administrative expenses	-309,561	-858,538	-264,106	-726,882
3.04.05	Tax expenses	-79,656	-257,392	-93,924	-279,024
3.04.06	Other operating income	140,047	363,659	108,780	108,780
3.04.07	Other operating expenses	-127,147	-482,290	-131,064	-397,248
3.04.08	Share of profit (loss) of subsidiaries	104,939	290,837	139,185	282,111
3.05	Income before taxes on income	590,867	1,845,735	581,553	1,649,072
3.06	Income tax and social contribution	-59,503	-256,013	-40,481	-320,947
3.06.01	Current	-185,985	-623,764	-183,955	-674,233
3.06.02	Deferred	126,482	367,751	143,474	353,286
3.07	Profit or loss from continuing operations	531,364	1,589,722	541,072	1,328,125
3.09	Profit or loss before profit sharing and statutory contributions	531,364	1,589,722	541,072	1,328,125

Individual Financial Statements / Statements of Income

(In thousands of Brazilian reais – R$)

Account Code	Account Description	Current Quarter 01/07/2026 to 09/30/2026	Accumulated - Current Year 01/01/2026 to 09/30/2026	Same Quarter of Prior Year 01/07/2025 to 09/30/2025	Accumulated - Prior Year 01/01/2025 to 09/30/2025
3.10	Profit sharing and statutory contributions	-78,577	-235,314	-67,814	-1,981,748
3.10.01	Profit sharing	-78,577	-235,314	-67,814	-1,981,748
3.11	Profit or loss for the period	452,787	1,354,408	473,258	-653,623
3.11.01	Attributable to Bank’s owners	452,787	1,354,408	473,258	1,340,979
3.99	Earnings per share (R$/share)				
3.99.01	Basic earnings per share				
3.99.01.01	Common shares	0.5033	0.5033	0	0.7093
3.99.01.02	Preferred shares	0.5033	0.5033	0	0.7093
3.99.02	Diluted earnings per share				
3.99.02.01	Common shares	0.5033	0.5033	0	0.7093
3.99.02.02	Preferred shares	0.5033	0.5033	0	0.7093

Individual Financial Statements / Statements of Comprehensive Income

(In thousands of Brazilian reais – R$)

Account Code	Account Description	Current Quarter 01/07/2026 to 09/30/2026	Accumulated - Current Year 01/01/2026 to 09/30/2026	Same Quarter of Prior Year 01/07/2025 to 09/30/2025	Accumulated - Prior Year 01/01/2025 to 09/30/2025
4.01	Net Profit or loss for the period	452,787	1,354,408	473,258	1,340,979
4.04	Comprehensive income for the period	452,787	1,354,408	473,258	1,340,979

Individual Financial Statements / Statements of Cash Flows (Indirect Method)

(In thousands of Brazilian reais – R$)

Account Code	Account Description	Accumulated - Current Year 01/01/2026 to 09/30/2026	Accumulated - Prior Year 01/01/2025 to 09/30/2025
6.01	Net cash from operating activities	3,121,327	-2,007,415
6.01.01	Cash provided by operations	3,023,656	2,643,431
6.01.01.01	Net profit or loss before taxes on income	1,354,408	1,340,979
6.01.01.02	Adjustments to profit or loss	1,669,248	1,302,452
6.01.02	Changes in assets and liabilities	97,671	-4,650,846
6.01.02.01	(Increase) Decrease in money market investments	-4,626,841	-5,783,856
6.01.02.02	(Increase) Decrease in securities and derivatives	3,283,030	4,061,817
6.01.02.03	(Increase) Decrease in interbank accounts and reserves with the Central Bank -231,369	304,102	208,034
6.01.02.04	(Increase) Decrease in loan portfolio	-5,431,060	-1,127,105
6.01.02.05	(Increase) Decrease in other receivables	393,343	4,597,291
6.01.02.06	(Increase) Decrease in other assets	-80,236	-54,434
6.01.02.07	Increase (Decrease) in deposits	-2,304,994	-2,908,338
6.01.02.08	Increase (Decrease) in interbank and interbranch accounts	32,096	-307,605
6.01.02.09	Increase (Decrease) in repurchase agreements	1,518,965	-2,371,416
6.01.02.10	Increase (Decrease) in issuance of securities	5,489,359	3,689,043
6.01.02.11	Increase (Decrease) in borrowings and onlendings	1,957,640	1,440,572
6.01.02.12	Increase (Decrease) in other payables	149,637	-5,536,562
6.01.02.13	Income tax and social contribution paid	-587,370	-558,287
6.02	Net cash from investing activities	141,452	-505,226
6.02.01	Purchase of property and equipment in use	-11,378	-9,726
6.02.02	Capital increase in subsidiary	0	-495,500
6.02.03	Interest on capital and/or dividends from subsidiaries	152,830	0
6.03	Net cash from financing activities	-1,274,398	2,130,489
6.03.01	Increase (Decrease) in funds from exchange acceptances and issuance of securities	-1,685,046	1,852,390
6.03.02	Increase (Decrease) in borrowings and onlendings	14,580	281,553
6.03.03	Increase (Decrease) in subordinated debts	217,315	399,728
6.03.04	Dividends and interest on capital paid	-321,247	-403,182
6.03.05	Capital increase	500,000	0
6.04	Exchange rate changes on cash and cash equivalents	-91,337	-123,881
6.05	Increase (Decrease) in cash and cash equivalents	1,897,044	-506,033
6.05.01	Opening balance of cash and cash equivalents	2,376,271	2,350,929
6.05.02	Closing balance of cash and cash equivalents	4,273,315	1,844,896

Individual Financial Statements / Statements of Changes in Equity - 01/01/2026 to 09/30/2026

(In thousands of Brazilian reais – R$)

Account Code	Account Description	Capital	Capital reserves, granted stock options and treasury shares	Earnings reserves	Valuation adjustments to equity	Retained earnings/accumulated losses	Other comprehensive income	Total equity
5.01	Opening balances	6,907,260	2,125	165,963	0	0	0	7,075,348
5.02	Prior-year adjustments	0	0	0	0	0	0	0
5.03	Adjusted opening balances	6,907,260	2,125	165,963	0	0	0	7,075,348
5.04	Capital transactions with shareholders	500,000	0	0	0	-489,714	0	10,286
5.04.01	Capital increases	500,000	0	0	0	0	0	500,000
5.04.07	Interest on capital	0	0	0	0	-489,714	0	-489,714
5.05	Total comprehensive income	0	0	0	0	1,354,408	0	1,354,408
5.05.01	Net profit for the period	0	0	0	0	1,354,408	0	1,354,408
5.06	Internal changes in equity	0	0	45,081	0	-45,081	0	0
5.06.01	Recognition of reserves	0	0	45,081	0	-45,081	0	0
5.07	Closing balances	7,407,260	2,125	211,044	0	819,613	0	8,440,042

Individual Financial Statements / Statements of Changes in Equity – 01/01/2025 to 09/30/2025

(In thousands of Brazilian reais – R$)

Account Code	Account Description	Capital	Capital reserves, granted stock options and treasury shares	Earnings reserves	Valuation adjustments to equity	Retained earnings/accumulated losses	Other comprehensive income	Total equity
5.01	Opening balances	3,557,260	2,125	3,514,037	0	0	0	7,073,422
5.02	Prior-year adjustments	0	0	0	0	17,304	0	17,304
5.03	Adjusted opening balances	3,557,260	2,125	3,514,037	0	17,304	0	7,090,726
5.04	Capital transactions with shareholders	0	0	0	0	-451,285	0	-451,285
5.04.07	Interest on capital	0	0	0	0	-451,285	0	-451,285
5.05	Total comprehensive income	0	0	0	0	1,340,979	0	1,340,979
5.05.01	Net profit for the period	0	0	0	0	1,340,979	0	1,340,979
5.06	Internal changes in equity	0	0	43,386	0	-43,386	0	0
5.06.01	Recognition of reserves	0	0	43,386	0	-43,386	0	0
5.07	Closing balances	3,557,260	2,125	3,557,423	0	863,612	0	7,980,420

Individual Financial Statements / Statements of Value Added

(In thousands of Brazilian reais – R$)

Account Code	Account Description	Accumulated - Current Year 01/01/2026 to 09/30/2026	Accumulated - Prior Year 01/01/2025 to 09/30/2025
7.01	Revenue	9,134,334	8,229,659
7.01.01	Financial intermediation	10,108,392	8,779,761
7.01.02	Services provided	570,804	468,549
7.01.03	Allowance for/Reversal of expected losses on credit risk	-1,452,847	-962,103
7.01.04	Other	-92,015	-56,548
7.02	Expenses on financial intermediation	-5,673,329	-4,965,896
7.03	Inputs acquired from third parties	-834,345	-704,756
7.03.01	Materials, power and other	-221,472	-171,118
7.03.02	Outside services	-612,873	-533,638
7.04	Gross value added	2,626,660	2,559,007
7.05	Withholdings	-25,217	-21,081
7.05.01	Depreciation, amortization and depletion	-25,217	-21,081
7.06	Net wealth created	2,601,443	2,537,926
7.07	Wealth received in transfer	290,837	282,111
7.07.01	Share of profit (loss) of subsidiaries	290,837	282,111
7.08	Total wealth for distribution	2,892,280	2,820,037
7.09	Distribution of wealth	2,892,280	2,820,037
7.09.01	Personnel	878,297	754,865
7.09.01.01	Salaries and wages	722,049	621,943
7.09.01.02	Benefits	127,111	108,942
7.09.01.03	Severance Pay Fund (FGTS)	29,137	23,980
7.09.02	Taxes, fees and contributions	637,309	702,259
7.09.02.01	Federal	601,860	663,196
7.09.02.02	State	1,071	4,870
7.09.02.03	Municipal	34,378	34,193
7.09.03	Lenders and lessors	22,266	21,934
7.09.03.01	Rents	22,266	21,934
7.09.04	Shareholders	1,354,408	1,340,979
7.09.04.01	Interest on capital	489,714	451,285
7.09.04.03	Retained earnings/accumulated losses	864,694	889,694

BancoDaycoval

EARNINGS RELEASE
3RD QUARTER
2026

INVESTOR
RELATIONS

QUARTER HIGHLIGHTS

Daycoval maintains profitability above 20% in 3Q26, supported by selective loan portfolio growth and higher provisioning.

In the third quarter of 2026, Banco Daycoval maintained strong profitability levels despite a persistently challenging operating environment. Performance was supported by growth in lending revenues, partially offset by a decline in the net interest margin and higher expenses with allowance for loan losses.

Recurring net income reached R$ 452.0 million in 3Q26, representing a decrease of 4.6% compared to 2Q26 and 4.7% year-over-year. For the first nine months of 2026 (9M26), recurring net income totaled R$ 1,360.4 million, down 0.9% compared to the same period of the previous year.

Recurring ROAE reached 22.4% in the quarter and 23.8% in 9M26. Accounting net income remained broadly in line with recurring net income, with only minor differences between the two measures.

The net interest margin (NIM) stood at 7.9% in 3Q26, decreasing 0.3 percentage points compared to the previous quarter. Margin dynamics remained consistent with the Bank's strategy of prioritizing higher-quality assets with more moderate spreads.

The expanded loan portfolio reached R$ 80.1 billion at the end of 3Q26, increasing 24.4% year-over-year and 1.9% compared to 2Q26. Quarterly growth varied across business segments, reflecting market conditions and the Bank's loan origination strategy.

In the Companies Loan Portfolio, the more moderate pace of growth in 3Q26 was mainly influenced by a slight decline in receivables purchase transactions compared to 2Q26. This movement was offset by growth in other lending products, particularly guarantees and sureties, corporate securities, and trade financing.

The Payroll-Deductible Loan portfolio totaled R$ 19.7 billion, growing 20.0% over the past 12 months and 3.4% compared to 2Q26, with 1.4 million customers and 2.1 million active contracts.

Within this segment, public-sector payroll-deductible loan products reached R$ 19.3 billion at the end of 3Q26, representing a 17.7% increase compared to 3Q25. With approximately 660 active payroll agreements, Daycoval originated around R$ 3.5 billion during the quarter. Meanwhile, private-sector payroll-deductible loans (CLT) continued to expand gradually, reaching a portfolio of approximately R$ 380 million.

The Auto Loan portfolio reached R$ 5.0 billion at the end of 3Q26, increasing 49.4% compared to 3Q25 and 9.7% quarter-over-quarter. Performance was driven by the expansion of the Bank's distribution network and stronger operational synergies with its correspondent banking partners.

Asset quality remained stable in 3Q26, with the non-performing loan (NPL) ratio for loans overdue by more than 90 days standing at 2.2%. Over the same period, the coverage ratio, calculated as the expected credit losses allowance divided by loans overdue by more than 90 days, reached 158.7%, increasing 7.9 percentage points quarter-over-quarter and 4.9 percentage points year-over-year, further strengthening the portfolio's protection against potential credit losses.

Against this backdrop, expenses with allowance for loan losses, increased 30.2% during the quarter, reinforcing the Bank's prudent approach to risk management and the maintenance of adequate balance sheet loss reserves.

QUARTER HIGHLIGHTS

The Bank maintained a solid and diversified funding structure in 3Q26, with total funding reaching R$ 80.2 billion, up 17.7% compared to 3Q25 and remaining stable quarter-over-quarter. In the capital markets, the public offering of Local Securities completed in July 2026, totaling R$ 2.5 billion, contributed to a 9.4% increase in the outstanding balance of these instruments. The offering attracted total demand of R$ 6.1 billion, equivalent to 2.4 times the amount offered, supporting the diversification of funding sources and the management of the Bank's funding structure.

The recurring efficiency ratio stood at 32.1% at the end of 3Q26, consistent with the Bank's historical track record of disciplined expense management.

The R$ 500 million capital increase completed in August, fully incorporated into Common Equity Tier 1 (CET1) capital, contributed to strengthening the Bank's capital structure.

At the end of 3Q26, the Basel Capital Adequacy Ratio reached 14.3%, increasing 1.5 percentage points compared to the previous quarter (12.8%), although declining 0.7 percentage points year-over-year. In addition to the capital increase and the retention of earnings for the period, the reduction in risk-weighted assets (RWA) associated with market risk also supported the quarterly improvement in the ratio.

The Bank also continued to make significant progress across its financial services businesses, further diversifying its revenue streams and strengthening its position as a provider of financial solutions to corporate, institutional, and retail clients.

The expansion of these businesses over recent years has driven growth in fee and service income, which reached R$ 660.2 million in 9M26, representing a 31.7% increase compared to the same period of the previous year.

QUARTER HIGHLIGHTS

KEY EVENTS AND STRATEGIC PROGRESS

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.

Banco Daycoval Completes R$ 500 Million 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.

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.

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.

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.

MAIN FIGURES

IN R$ MILLION, UNLESS OTHERWISE STATED

	MAIN FIGURES	3Q26	2Q26	3Q25	9M26	9M25	3Q26 x 2Q26	3Q26 x 3Q25	9M26 x 9M25
INCOME	Net Income	452.8	460.3	473.3	1,354.4	1,341.0	-1.6%	-4.3%	1.0%
	Recurring Net Income	452.0	473.8	474.3	1,360.4	1,373.3	-4.6%	-4.7%	-0.9%
	Income from Loan Operations	3,282.9	2,876.2	2,728.2	8,385.3	7,464.2	14.1%	20.3%	12.3%
	Cost of Credit (1)	506.2	374.4	333.6	1,255.7	729.8	35.2%	51.7%	72.1%
FINANCIAL	Total Assets	108,789.3	108,670.9	91,638.1	108,789.3	91,638.1	0.1%	18.7%	18.7%
	Expanded Loan Portfolio	80,107.5	78,582.7	64,405.2	80,107.5	64,405.2	1.9%	24.4%	24.4%
	- Companies Loans (2)	54,672.4	54,297.5	44,159.1	54,672.4	44,159.1	0.7%	23.8%	23.8%
	- Payroll Loans	19,723.1	19,078.5	16,435.4	19,723.1	16,435.4	3.4%	20.0%	20.0%
	- Auto Loans	4,993.2	4,552.0	3,342.7	4,993.2	3,342.7	9.7%	49.4%	49.4%
	- Real Estate Loans	718.8	654.7	468.0	718.8	468.0	9.8%	53.6%	53.6%
	Funding	80,196.7	80,091.1	68,140.8	80,196.7	68,140.8	0.1%	17.7%	17.7%
	- Total Deposits + LCI + LCA	34,816.1	36,864.3	29,288.1	34,816.1	29,288.1	-5.6%	18.9%	18.9%
	- Local Securities	30,824.3	28,311.7	27,062.3	30,824.3	27,062.3	8.9%	13.9%	13.9%
	- External Funding	13,781.0	14,147.5	11,188.5	13,781.0	11,188.5	-2.6%	23.2%	23.2%
	- Onlending FINAME/BNDES	775.3	767.6	601.9	775.3	601.9	1.0%	28.8%	28.8%
	Shareholders' Equity	8,440.1	7,655.7	7,980.4	8,440.1	7,980.4	10.2%	5.8%	5.8%
	Regulatory Capital	11,422.8	10,510.1	9,393.9	11,422.8	9,393.9	8.7%	21.6%	21.6%
	- Common Equity Tier I (CET 1)	8,438.2	7,653.0	7,966.8	8,438.2	7,966.8	10.3%	5.9%	5.9%
	- Additional Tier I Capital (AT 1)	2,984.6	2,857.1	1,427.1	2,984.6	1,427.1	4.5%	n.a.	n.a.
	Expected Credit Losses (ECL) Allowance	2,733.9	2,500.3	2,275.6	2,733.9	2,275.6	9.3%	20.1%	20.1%
CREDIT RATIOS	BIS Ratio III (%)	14.3%	12.8%	15.0%	14.3%	15.0%	1.5 p.p	-0.7 p.p	-0.7 p.p
	ECL Allowance / Loan Portfolio	3.4%	3.2%	3.5%	3.4%	3.5%	0.2 p.p	-0.1 p.p	-0.1 p.p
	ECL Allowance / Stage 3	88.2%	89.4%	79.5%	88.2%	79.5%	-1.2 p.p	8.7 p.p	8.7 p.p
	Nonperforming Loans Ratio (90 days overdue)	2.2%	2.1%	2.3%	2.2%	2.3%	0.1 p.p	-0.1 p.p	-0.1 p.p
	Coverage Ratio (3)	158.7%	150.8%	153.8%	158.7%	153.8%	7.9 p.p	4.9 p.p	4.9 p.p
PROFITABILITY	Net Interest Margin (NIM-AR) (% p.p.) (4)	7.9%	8.2%	9.5%	7.9%	8.8%	-0.3 p.p	-1.6 p.p	-0.9 p.pl
	Recurring ROAE (% p.p.) (5)	22.4%	25.1%	24.3%	23.8%	24.3%	-2.7 p.p	-1.9 p.p	-0.5 p.p
	Recurring ROAA (% p.p.) (6)	1.7%	1.9%	2.2%	1.8%	2.2%	-0.2 p.p	-0.5 p.p	-0.4 p.p
	Return on Average Equity (ROAE) (% p.p.)	22.4%	24.4%	24.2%	23.7%	23.7%	-2.0 p.p	-1.8 p.p	-
	Return on Average Asset (ROAA) (% p.p.)	1.7%	1.8%	2.2%	1.8%	2.1%	-0.1 p.p	-0.5 p.p	-0.3 p.p
	Recurring Efficiency Ratio (%)	32.1%	30.8%	30.5%	31.3%	31.0%	1.3 p.p	1.6 p.p	0.3 p.p
OTHERS	Employees	4,521	4,489	4,121	4,521	4,121	0.7%	9.7%	9.7%
	Total Clients (thousand) (7)	3,074	2,984	2,429	3,074	2,429	3.0%	26.6%	26.6%
	Number of Branches (Companies)	53	53	51	53	51	-	3.9%	3.9%
	Retail Branches - FX and IFP	234	246	249	234	249	-4.9%	-6.0%	-6.0%

(1) Provision Constitution - Recovered Loans.

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

(3) ECL Allowance / Overdue Loans more than 90 days past due.

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

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

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

(7) Source: BACEN.

HIGHLIGHTS – 3Q26

RATINGS AND INDICATORS

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

Basel Capital Ratio
14.3%
▼ 0.7 p.p. in 12 months

Recurring Efficiency Ratio
32.1%
▲ 1.6 p.p. in 12 months

Coverage Ratio
158.7%
▲ 4.9 in 12 months

ECL Allowance
R$ 2.7 billion
▲ 20.1% in 12 months

NPL (90 days overdue)
2.2%
▼ 0.1 p.p. in 12 months

Stage 1 and 2 / Loan Portfolio
96.1%
▲ 0.5 p.p. in 12 months

Recurring Net Income
R$ 452.0 million
▼ 4.7% in 12 months

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

Ratings

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

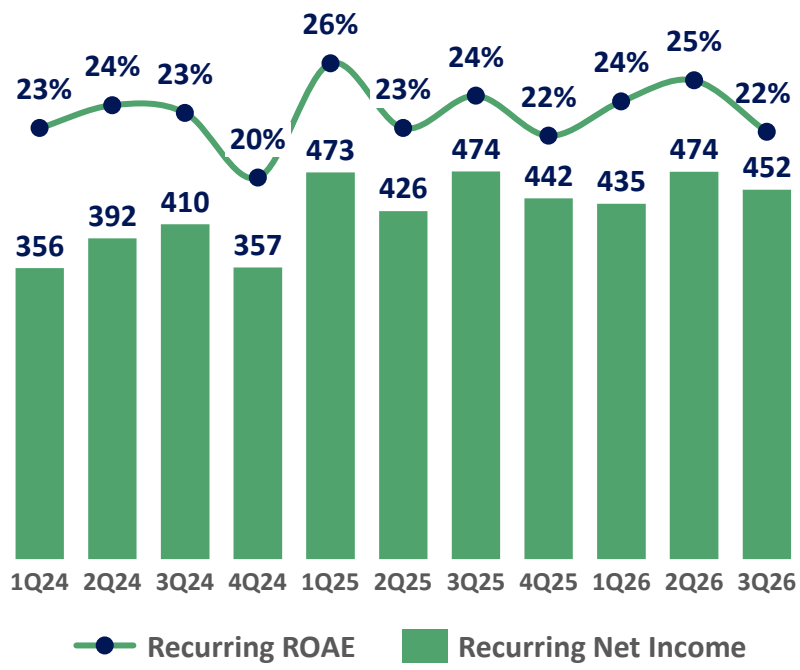
(1) Global Scale
(2) National Scale

RESULTS AND RETURNS

RECURRING AND ACCOUNTING

RECURRING RESULT

R$ million



Banco Daycoval reported recurring net income of R$ 452.0 million in the third quarter of 2026, representing a decrease of 4.7% compared to 3Q25 and 4.6% quarter-over-quarter.

The result reflected growth in lending revenues, partially offset by a lower net interest margin and higher expenses with allowance for loan losses.

Recurring ROAE stood at 22.4% at the end of the quarter, decreasing 1.9 percentage points compared to 3Q25 and 2.7 percentage points compared to 2Q26. Despite the decline, the Bank maintained strong profitability levels.

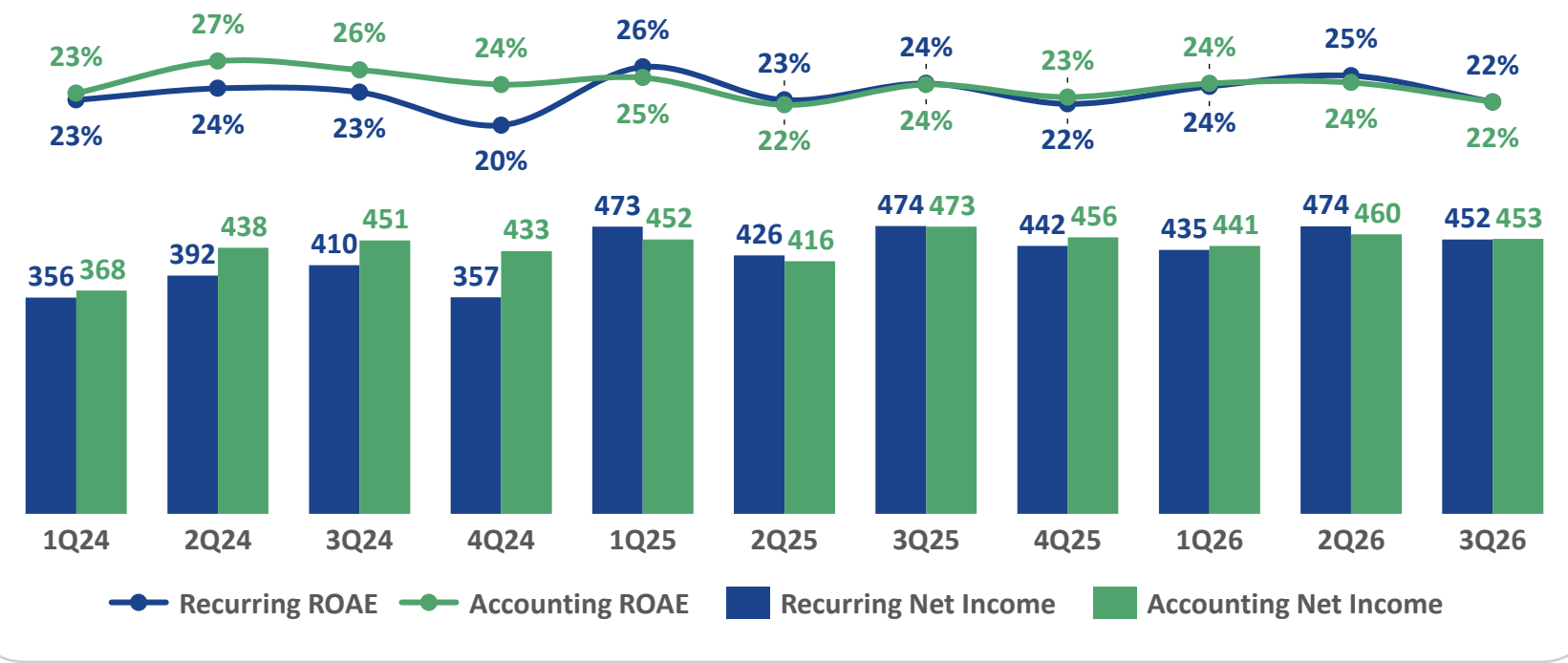
Since 2019, the Bank has consistently reported recurring ROAE above 20%, demonstrating the resilience of its business model, disciplined capital allocation, and ability to deliver consistent results across different economic cycles.

RECONCILIATION OF KEY FIGURES (R$ million)	3Q26	2Q26	3Q25	9M26	9M25	3Q26 x 2Q26	3Q26 x 3Q25	9M26 x 9M25
Accounting Net Income	**452.8**	**460.3**	**473.3**	**1,354.4**	**1,341.0**	**-1.6%**	**-4.3%**	**1.0%**
(-) MtM - Interest and Currency Hedges [1]	0.8	(13.5)	(1.0)	(6.0)	(32.3)	n.a.	n.a.	-81.4%
Recurring Net Income	**452.0**	**473.8**	**474.3**	**1,360.4**	**1,373.3**	**-4.6%**	**-4.7%**	**-0.9%**

(1) Related to Loan Operations, Leasing, Funding (net of Income Tax (IR) and Social Contribution on Net Income (CSLL) tax adjustments), Investments Abroad and Foreign Exchange Variations.

RECURRING AND ACCOUNTING RESULT

R$ million



NET INTEREST MARGIN

RECURRING ADJUSTED

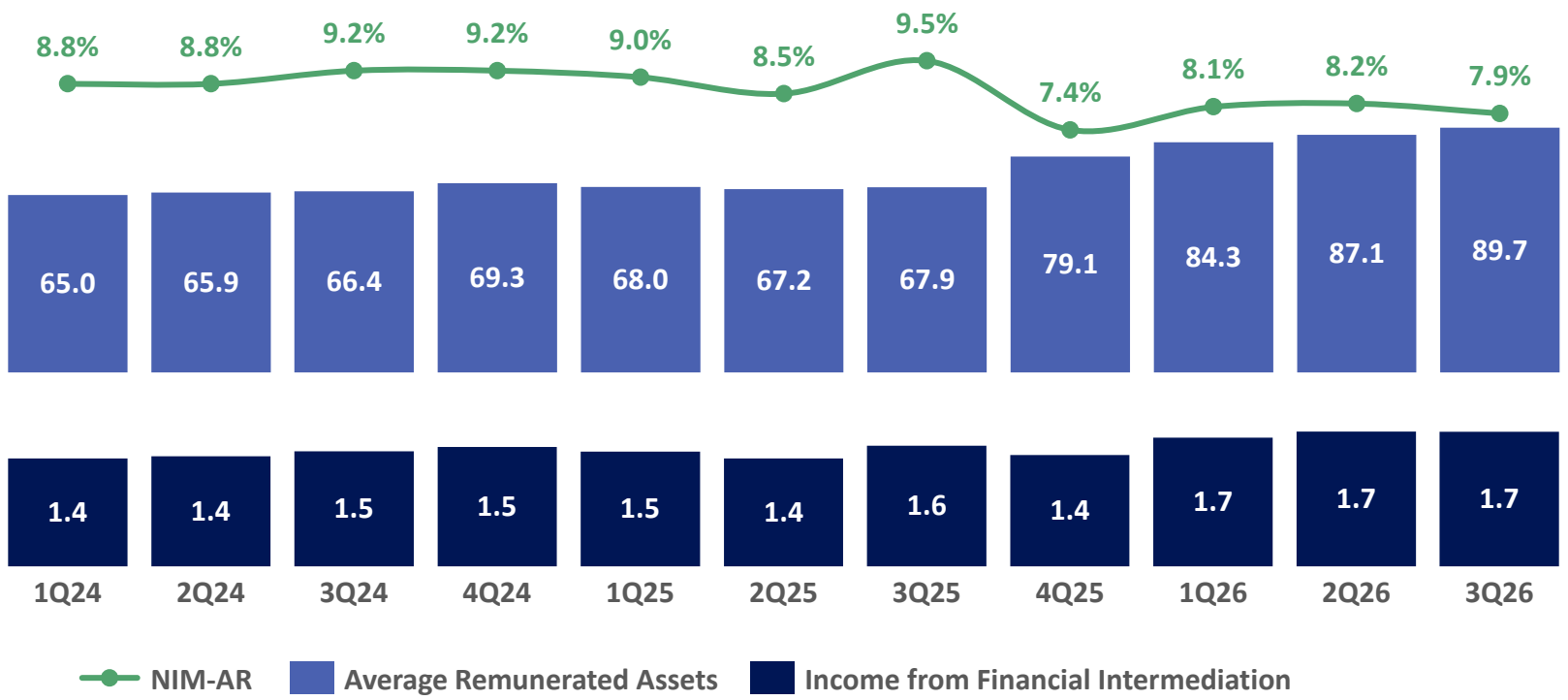
RECURRING ADJUSTED NET INTEREST MARGIN

In the third quarter of 2026, Average Remunerated Assets increased 3.0% quarter-over-quarter, from R$ 87.1 billion to R$ 89.7 billion.

Recurring Adjusted Income from Financial Intermediation remained stable compared to 2Q26, totaling R$ 1.7 billion.

Net interest margin dynamics remained aligned with the Bank's strategy of prioritizing higher-quality assets, albeit with more moderate spreads. In this context, the Recurring Adjusted Net Interest Margin (NIM-AR) stood at 7.9% in 3Q26, compared to 8.2% in 2Q26, representing a decrease of 0.3 percentage points during the quarter.

R$ billion



NET INTEREST MARGIN (NIM-AR) (R$ million)	3Q26	2Q26	3Q25	9M26	9M25	3Q26 x 2Q26	3Q26 x 3Q25	9M26 x 9M25
Gross Income from Financial Intermediation	1,731.9	1,706.0	1,549.0	5,102.0	4,358.6	1.5%	11.8%	17.1%
(-) MtM - Interest and Currency Hedges	1.5	(24.5)	(1.9)	(10.9)	(58.8)	n.a.	n.a.	-81.5%
Recurring Adjusted Income from Financial Intermediation (A)	**1,730.4**	**1,730.5**	**1,550.9**	**5,112.9**	**4,417.4**	**-**	**11.6%**	**15.7%**
Average Remunerated Assets	95,304.1	89,980.3	72,495.9	90,441.4	71,387.3	5.9%	31.5%	26.7%
(-) Repurchase Agreements - Settlements - Third-party Portfolio	(5,648.3)	(2,926.3)	(4,594.9)	(3,423.5)	(3,688.6)	93.0%	22.9%	-7.2%
Average Remunerated Assets (B)	**89,655.8**	**87,054.0**	**67,901.0**	**87,017.9**	**67,698.7**	**3.0%**	**32.0%**	**28.5%**
Recurring Adjusted Net Interest Margin (NIM-AR) (%YoY) (A / B)	**7.9%**	**8.2%**	**9.5%**	**7.9%**	**8.8%**	**-0.3 p.p**	**-1.6 p.p**	**-0.9 p.p**

EXPANDED LOAN PORTFOLIO

DIVERSIFIED LOAN PORTFOLIO ACROSS KEY BUSINESS SEGMENTS

The expanded loan portfolio reached R$ 80.1 billion at the end of 3Q26, representing a 24.4% increase compared to 3Q25. On a quarterly basis, the portfolio grew 1.9%, reflecting varying performance across business segments.

In the Companies Loan portfolio, growth of 0.7% during the quarter was influenced by a reduction in receivables purchase transactions and a more moderate pace of growth in guarantees and sureties, Rural Product Notes (CPRs), and Commercial Notes, which together account for 60% of the segment's portfolio.

In the Retail segment, the Public-Sector Payroll-Deductible Loan portfolio reached R$ 17.0 billion, increasing 3.4% in 3Q26. Meanwhile, the Auto Loan portfolio reached R$ 5.0 billion, up 9.7% quarter-over-quarter, driven by the expansion of the Bank's distribution network and operational synergies with its correspondent banking partners.

WHOLESALE
R$ 54.7 billion
68.2%

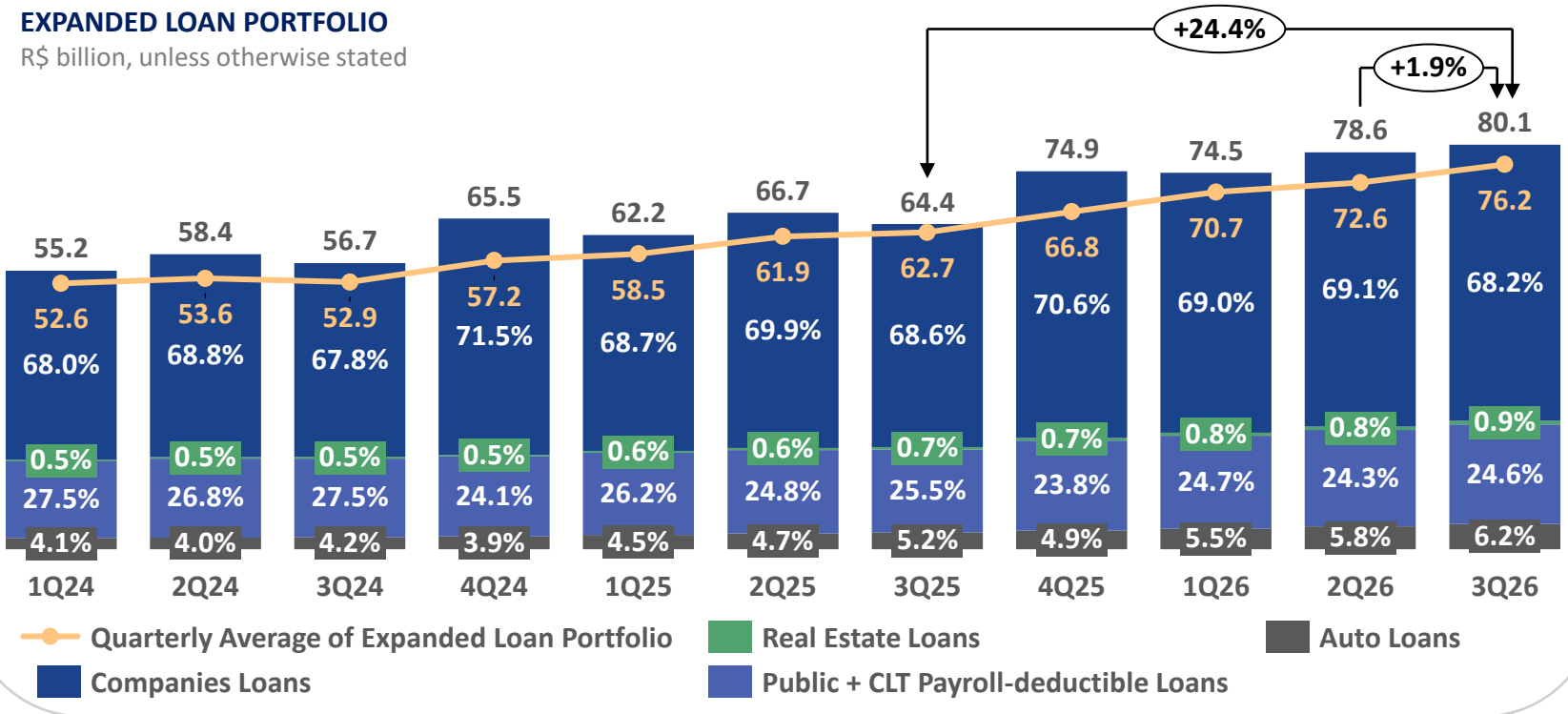
Receivables Purchase	Guarantees & Sureties	Corporate Securities (1)	Working Capital & FGI	Trade Finance	Leasing
R$ 12.6 bi	R$ 11.9 bi	R$ 9.9 bi	R$ 9.5 bi	R$ 6.8 bi	R$ 4.0 bi
23%	22%	18%	17%	13%	7%

RETAIL
R$ 25.4 billion
31.8%

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

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

EXPANDED LOAN PORTFOLIO
R$ billion, unless otherwise stated



EXPANDED LOAN PORTFOLIO (R$ million)	3Q26	2Q26	3Q25	3Q26 x 2Q26	3Q26 x 3Q25
Companies (1)	54,672.4	54,297.5	44,159.1	0.7%	23.8%
Public + CLT Payroll-deductible Loans	19,723.1	19,078.5	16,435.4	3.4%	20.0%
Auto Loans	4,993.2	4,552.0	3,342.7	9.7%	49.4%
Real Estate Loans	718.8	654.7	468.0	9.8%	53.6%
Total Expanded Loan Portfolio	**80,107.5**	**78,582.7**	**64,405.2**	**1.9%**	**24.4%**

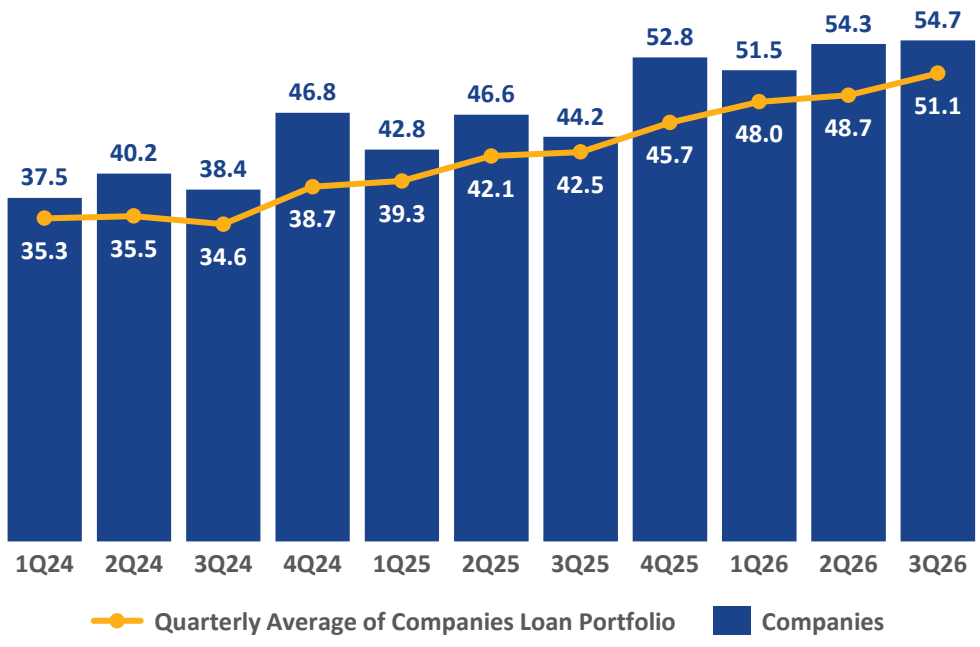
(1) Consider Guarantees and Sureties and Corporate Securities (Debentures, CPRs, CRAs, CRIs and NCs).

COMPANIES

CREDIT FOR COMPANIES

COMPANIES LOAN PORTFOLIO EVOLUTION

R$ billion



3Q26 HIGHLIGHTS

Companies Loan Portfolio
R$ 54.7 billion
(+0.7% vs. 2Q26 | +23.8% vs. 3Q25)

Geographic Diversification
Southeast: 56% of the loan portfolio

Collaterals
58% of the portfolio is secured by receivables

Maturity
72% of the portfolio matures within 12 months

Concentration
Main client: 2%
Top 50 clients: 13%

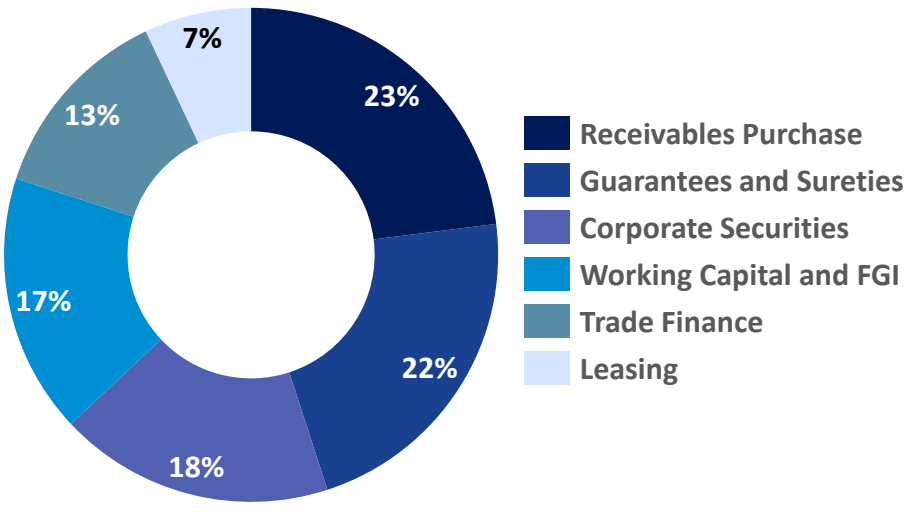
The loan portfolio maintained a diversified geographic distribution, with the Southeast region accounting for 56% of the total, while the remaining regions collectively represented 44%.

The composition of the collateral portfolio remained stable, with receivables accounting for the largest share at 59%, followed by real estate collateral at 17%.

The portfolio's maturity profile remained concentrated in the short term, with 72% of the portfolio maturing within 12 months, reflecting the Bank's strategy of prioritizing shorter-term lending transactions.

PORTFOLIO COMPOSITION

%



The loan portfolio maintained a diversified composition across its main lending products.

Compared to 3Q25, the most significant increases were recorded in Corporate Securities (+72.8%), Receivables Purchase (+31.6%), Trade Finance (+29.9%), and Guarantees and Sureties (+36.1%), while Working Capital declined 11.9%.

On a quarterly basis, Guarantees and Sureties and Corporate Securities increased 7.1% and 8.6%, respectively. Conversely, Trade Finance, Receivables Purchase, and Working Capital decreased 6.6%, 2.8%, and 1.1%, respectively.

COMPANIES

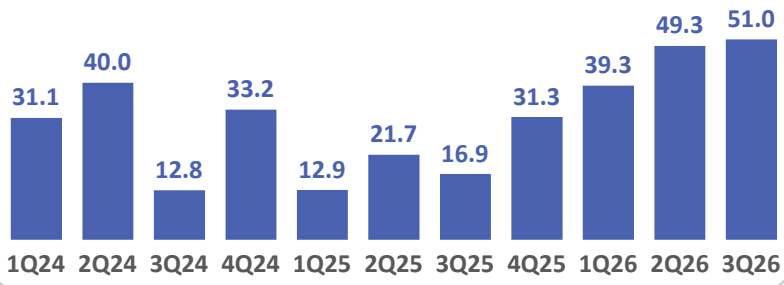
SERVICES FOR COMPANIES

DERIVATIVES

Management of financial risks arising from business activities and financial transactions

Client risk hedging solutions using derivative instruments, primarily designed to mitigate foreign exchange, interest rate exposures and commodities.

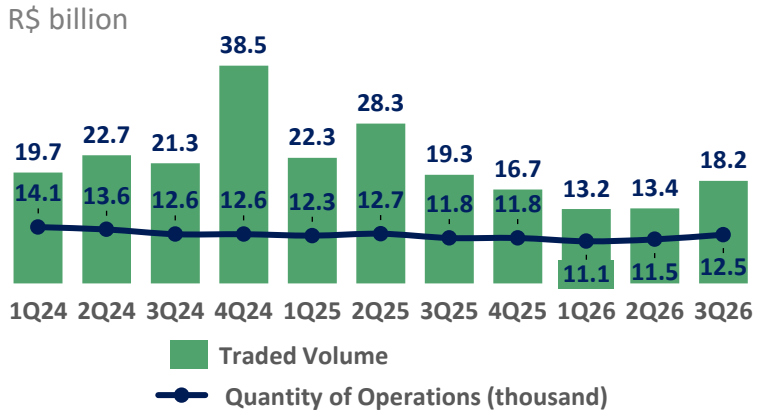
R$ billion



WHOLESALE FX

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

R$ billion



CORPORATE INSURANCE

Surety and Commercial Insurance

+ 2 thousand
Active Clients

R$ 115 MM
Premiums Issued

+ 4 thousand
Policies Issued

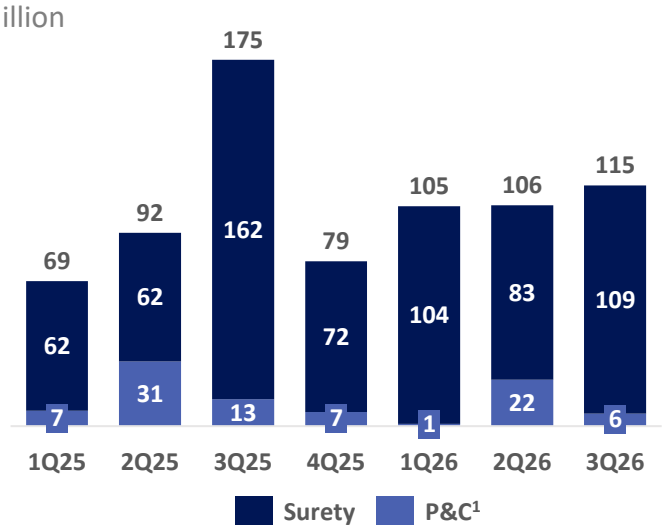
R$ 1.5 B
Reinsurance Limit | 17 Global Reinsurers

+ R$ 89 B
Exposure

+600
Active Brokers + 13 Advisors

PREMIUMS ISSUED

R$ million

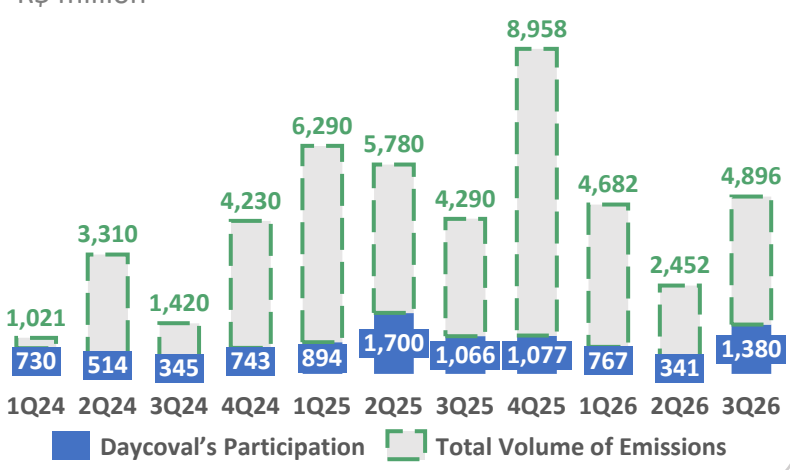


(1) Property and Casualty

INVESTMENT BANKING

Corporate Securities Issuance

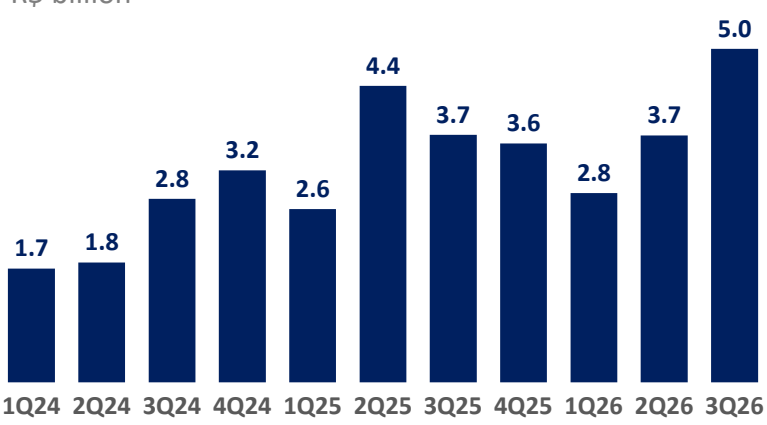
R$ million



ESCROW ACCOUNT

Escrow Account and Clearing Bank Services

R$ billion

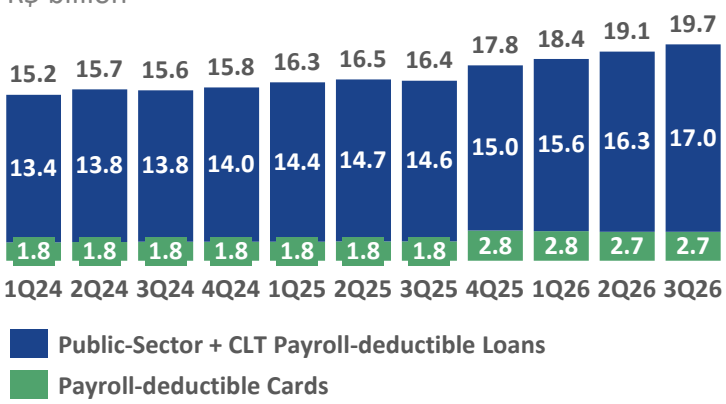


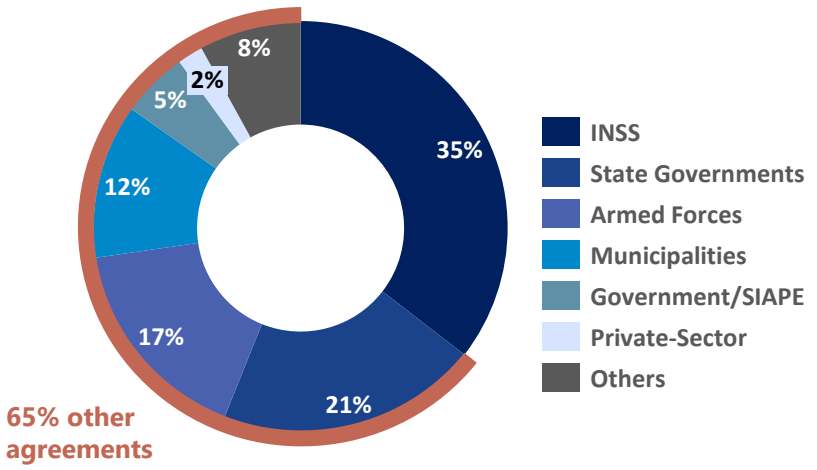
RETAIL

CREDIT FOR RETAIL

PAYROLL-DEDUCTIBLE LOANS

R$ billion





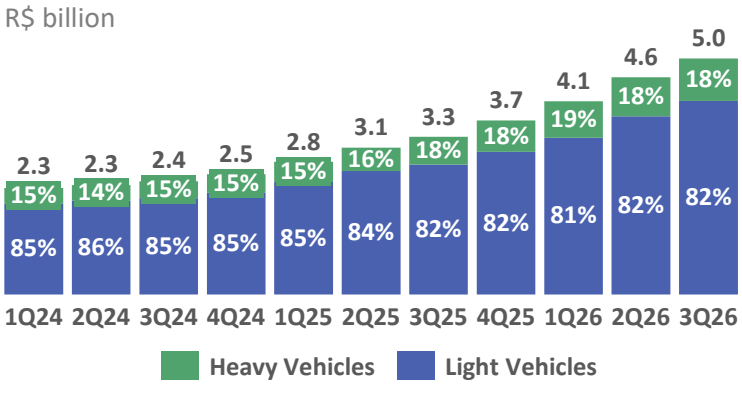
The Payroll-Deductible Loan portfolio totaled R$ 19.7 billion, increasing 20.0% over the past 12 months and 3.4% compared to 2Q26, with 1.4 million customers and 2.1 million active contracts.

The Public-Sector Payroll-Deductible Loan and Credit Card portfolio reached R$ 19.3 billion at the end of 3Q26, representing a 17.7% increase compared to 3Q25. With approximately 660 active payroll agreements, Daycoval originated around R$ 3.5 billion during the quarter.

Meanwhile, the Private-Sector Payroll-Deductible Loan (CLT) portfolio reached R$ 380 million in 3Q26, in line with the Bank's strategy of gradually and selectively expanding this lending product.

Auto Loan

R$ billion



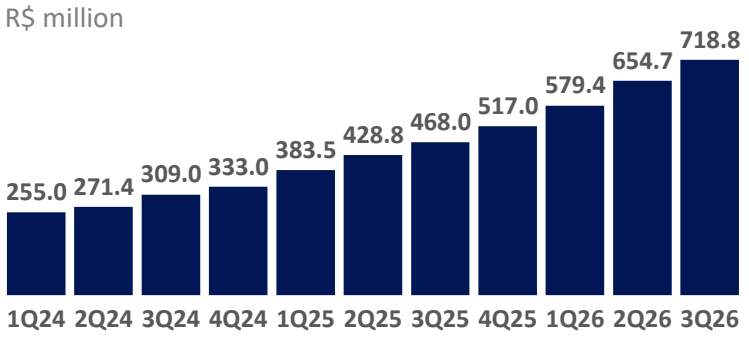
The Auto Loan portfolio reached R$ 5.0 billion at the end of 3Q26, increasing 9.7% compared to 2Q26 and 49.4% year-over-year, reflecting the strong expansion of the business.

Loan origination reached a record R$ 880 million during the quarter, driven by the expansion of the correspondent banking network, which grew to 389 partners (+102.6% over the past 12 months).

Performance was supported by the expansion of the Bank's distribution network and stronger operational synergies with its correspondent banking partners.

REAL ESTATE LOANS

R$ million



The Real Estate Loan portfolio reached R$ 718.8 million at the end of 3Q26, increasing 9.8% compared to 2Q26 and 53.6% year-over-year.

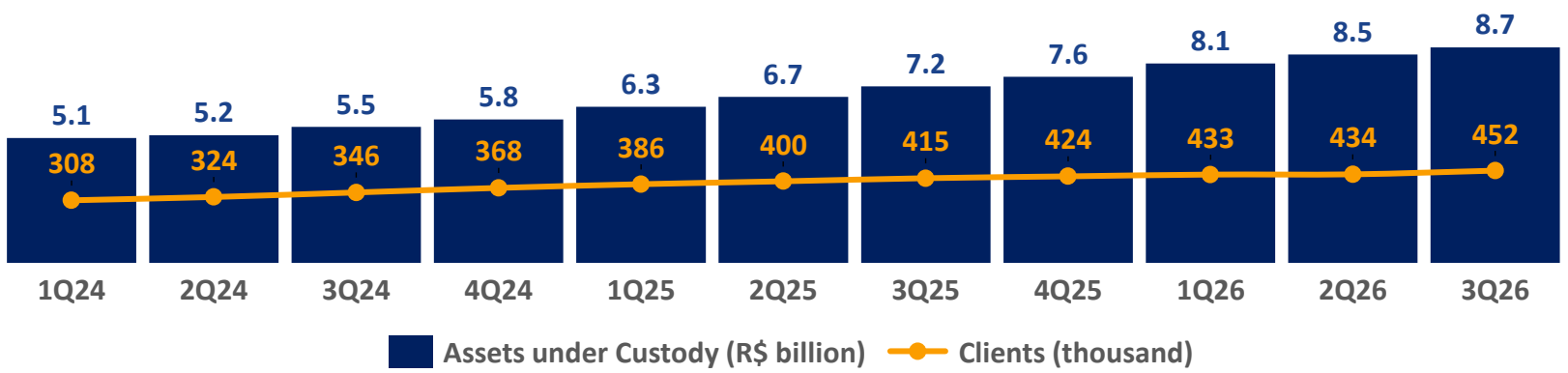
Loan origination totaled R$ 109 million during the quarter, primarily driven by the correspondent banking network, which accounted for 99% of new loans.

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

RETAIL

SERVICES FOR RETAIL

INVESTMENT DIGITAL PLATAFORM



Banco Daycoval's digital investment platform ended 3Q26 with R$ 8.7 billion in assets under custody and a customer base of 452 thousand, further expanding its presence in the distribution of the Group's investment products.

Asset allocation remained concentrated in the Bank's proprietary fixed-income products, which accounted for 86% of total assets under custody, comprising 47% in Bank Deposit Certificates (CDBs) and 39% in Real Estate and Agribusiness Credit Letters (LCIs and LCAs).

Geographically, the Southeast region accounted for 67% of assets under custody, reflecting the Bank's strong commercial presence in Brazil's largest economic region.

RETAIL FX

DayCâmbio ended the third quarter of 2026 with R$ 2.0 billion in transaction volume, primarily driven by remittance transactions, which accounted for 49% of total transactions during the period.

With a network of 165 foreign exchange branches across Brazil and strategic partnerships with companies such as DHL, Western Union, and MSC Cruises, the business continues to expand its reach and enhance convenience for customers.

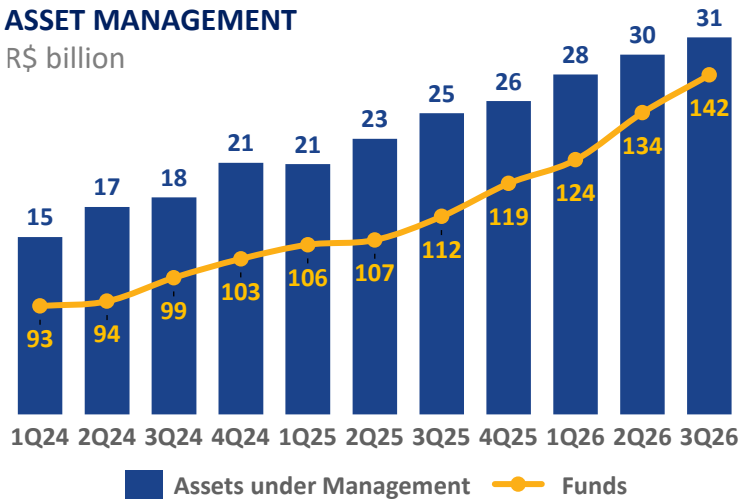
Foreign currency cash transactions remained the primary revenue source, accounting for 66% of total revenue, reinforcing the importance of the travel and retail foreign exchange segment to the business unit's overall performance.

MARKETS

CAPITAL MARKETS SERVICES

ASSET MANAGEMENT

R$ billion



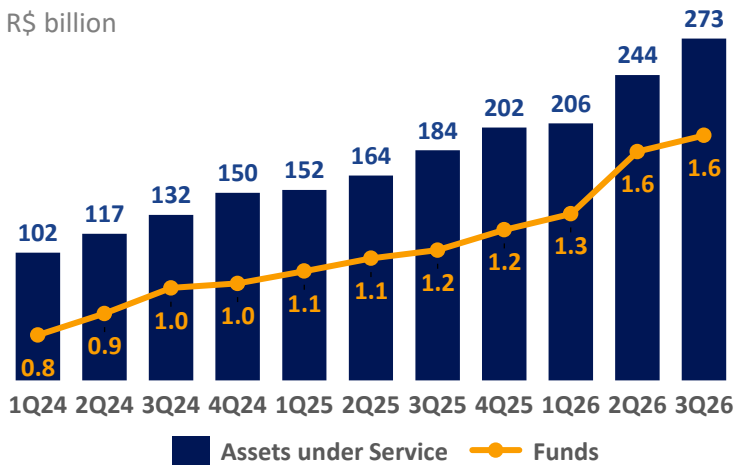
Daycoval Asset Management ended the third quarter of 2026 with R$ 31.4 billion in assets under management (AuM), reinforcing its role in the Bank's business diversification strategy.

The portfolio maintained a conservative profile, with approximately 53% of assets allocated to fixed-income funds, reflecting strong demand for this asset class amid a high interest rate environment.

At the end of the period, the asset manager managed 142 investment funds and maintained Moody's MQ1 rating, the highest on the agency's investment manager quality rating scale.

FIDUCIARY SERVICES

R$ billion



The Fiduciary Services business maintained its growth trajectory, making an increasing contribution to the Bank's revenue diversification strategy.

At the end of the third quarter of 2026, the platform reached R$ 273.3 billion in assets under service (AuS), serving 241 asset management firms and providing services to 1,644 investment funds.

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

FIXED INCOME - CORPORATE LOCAL BONDS

The Fixed Income - Private Credit Trading Desk maintained consistent activity in the capital markets during the third quarter of 2026.

During the period, the Desk distributed R$ 2.2 billion in private credit instruments. Lower primary market volumes reflected a broader slowdown in new issuances across the capital markets.

Meanwhile, the Desk recorded R$ 6.0 billion in secondary market trading volume and maintained its execution capabilities across different activities, including reverse repurchase agreements, reinforcing its role as a key provider of liquidity and investment solutions.

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

Institutional Distribution	Traded Volume
R$ 2.2 B	R$ 6.0 B
▼52.2% in 3 months	▼ 9.1% in 3 months
▼48.9% in 12 months	▲ 46.3% in 12 months

FUNDING

FUNDING COMPOSITION

Total funding reached R$ 80.2 billion at the end of 3Q26, representing a 17.7% increase compared to 3Q25, reflecting the continued expansion of the Bank's funding base.

Compared to the previous quarter, total funding remained stable.

The funding mix remained diversified, primarily comprising Deposits, LCAs and LCIs, which totaled R$ 34.8 billion, accounting for 43.4% of total funding, followed by Local Securities (R$ 30.8 billion – 38%), External Funding (R$ 13.8 billion – 17%), and Onlending FINAME/BNDES (R$ 0.8 billion – 1%).

In the capital markets, the public offering of Local Securities completed in July 2026, totaling R$ 2.5 billion, contributed to a 9.4% increase in the outstanding balance of these instruments.

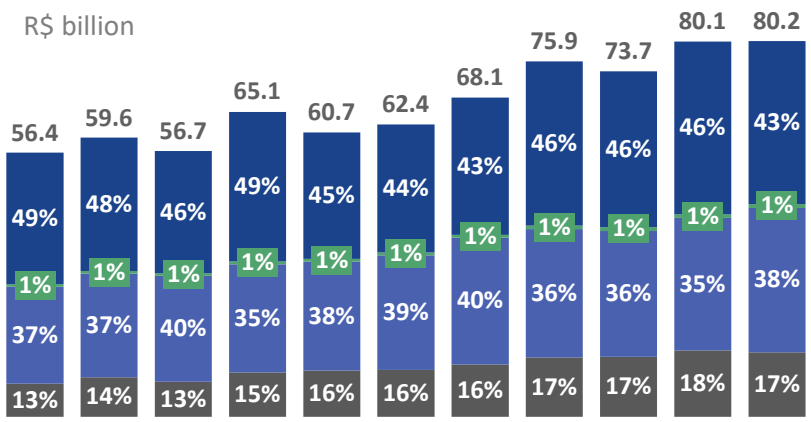
The offering attracted total demand of R$ 6.1 billion, equivalent to 2.4 times the amount offered, supporting the diversification of funding sources and the management of the Bank's funding structure.

FUNDING BY INSTRUMENT

Deposits	Local Securities	External Funding	Onlending FINAME/ BNDES
43.4%	38.4%	17.2%	1.0%
R$ 34.8 B	R$ 30.8 B	R$ 13.8 B	R$ 0.8 B

TOTAL FUNDING

R$ billion

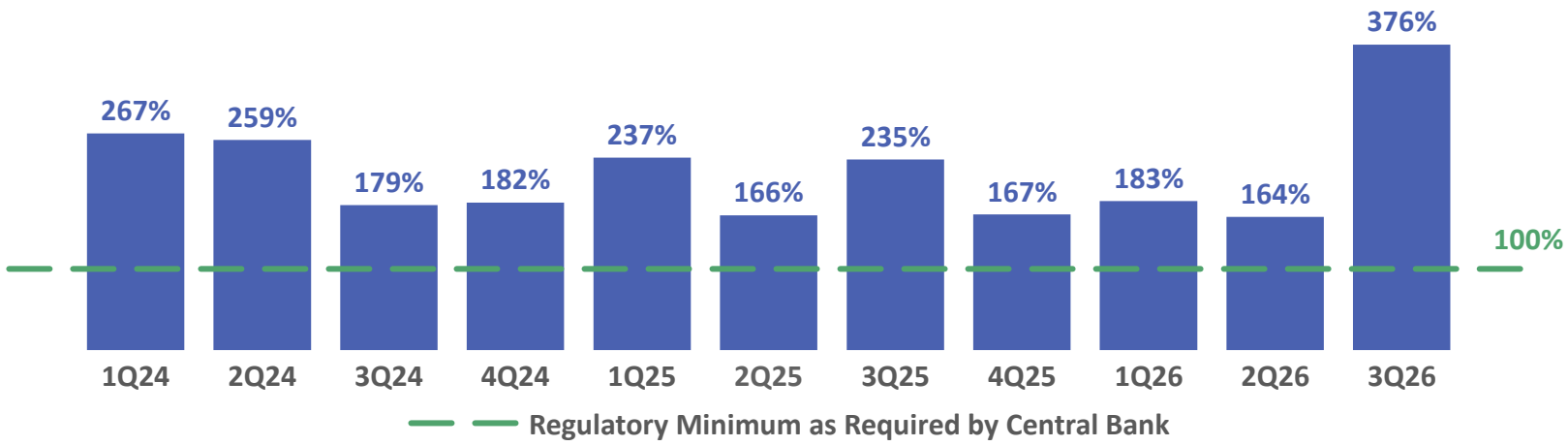


TOTAL FUNDING (R$ million)	3Q26	2Q26	3Q25	3Q26 x 2Q26	3Q26 x 3Q25
Deposits	**34,816.1**	**36,864.3**	**29,288.1**	**-5.6%**	**18.9%**
Cash Deposits	2,139.1	2,933.3	1,514.3	-27.1%	41.3%
Time Deposits (1)	25,668.1	27,336.7	22,540.4	-6.1%	13.9%
Notes (LCI (2) + LCA (3))	7,008.9	6,594.3	5,233.4	6.3%	33.9%
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 – AT 1	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.

ASSETS AND LIABILITIES MANAGEMENT

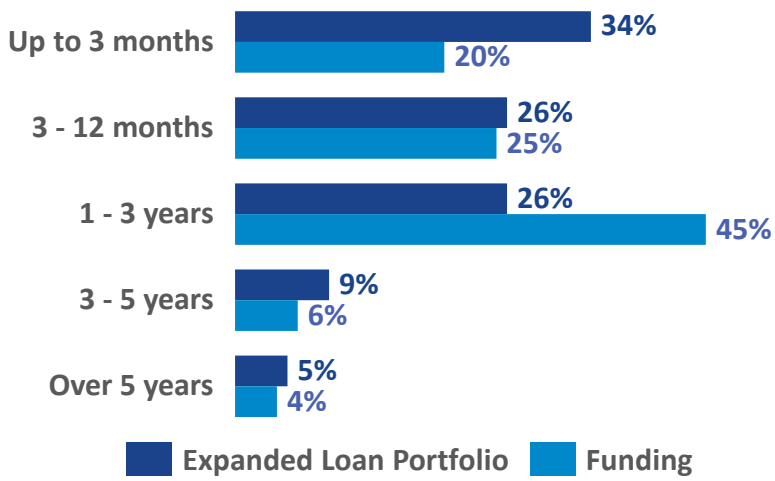
SHORT TERM LIQUIDITY INDICATOR – LCR (1)



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

MATURITY OF OPERATIONS

(%)



Positive funding gap of **82 days**

Available liquidity **R$ 15.2 billion** (Sep/26)

LOAN PORTFOLIO	Average Term to Maturity (days)
Companies	
Daycoval Leasing	579
Companies	408
FGI PEAC	100
Trade Finance	111
Receivables Purchase	76
Retail	
Payroll-deductible Loans	595
Real Estate (1)	2.545
Auto Loan	418
Total	**428**

(1) Still without statistical treatment.

FUNDING	Average Term to Maturity (days)
Deposits	
Term Deposits	410
Interbank Deposits	276
LCA	431
LCI	447
Funding and Local Securities	
Local Securities	648
External Funding	-
Borrowing and Onlending	161
BNDES	574
Total	**510**

Weighted Average Companies 326

Weighted Average Retail 633

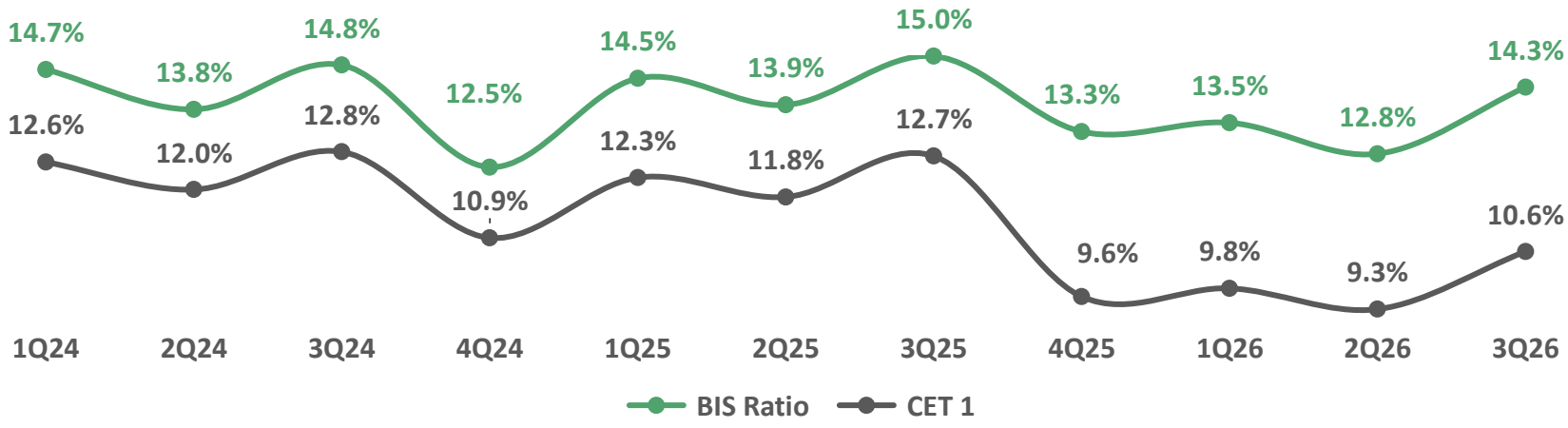
Weighted Average Deposits 416

Weighted Average Bonds and Local Securities 537

CAPITAL

BIS RATIO

%



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

TOTAL REGULATORY CAPITAL

R$ million

REGULATORY CAPITAL CALCULATION (R$ million)	3Q26
Regulatory Capital	**11,422.8**
Regulatory Capital – Tier I	**11,422.8**
Core Capital	**8,438.2**
Shareholders Equity	8,440.1
Prudential Adjustment - CMN Resolution nº 4,955/21	(1.9)
CET I	**10.6%**
Complementary Capital	**2,984.6**
Perpetual Local Bonds	2,984.6
Minimum Capital Required	**6,378.1**
BIS Ratio	**14.3%**

RWA - RISK PROFILE (%)

Credit Risk [1]	**81.5%**
Market Risk	**10.0%**
Operational Risk	**8.5%**

(1) Includes Leasing + Guarantees and Sureties.

QUALITY OF EXPANDED LOAN PORTFOLIO

EXPANDED LOAN PORTFOLIO

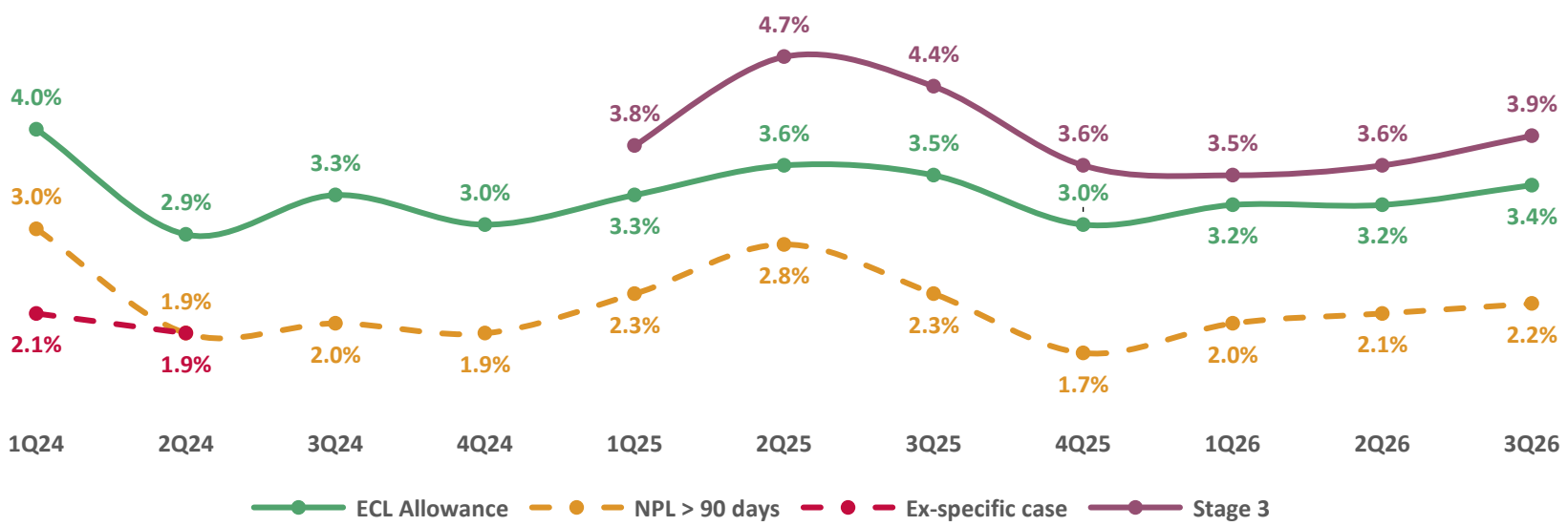
QUALITY OF EXPANDED LOAN PORTFOLIO (R$ million)	3Q26	2Q26	3Q25	9M26	9M25	3Q26 x 2Q26	3Q26 x 3Q25	9M26 x 9M25
Expanded Loan Portfolio	80,107.5	78,582.7	64,405.2	80,107.5	64,405.2	1.9%	24.4%	24.4%
Expenses with Allowance for Loan Losses	587.8	451.3	463.0	1,467.3	968.4	30.2%	27.0%	51.5%
ECL Allowance	2,733.9	2,500.3	2,275.6	2,733.9	2,275.6	9.3%	20.1%	20.1%
Stage 3	3,100.3	2,797.8	2,861.8	3,100.3	2,861.8	10.8%	8.3%	8.3%
Loans Overdue by more than 60 days (1)	2,157.1	2,038.2	1,730.6	2,157.1	1,730.6	5.8%	24.6%	24.6%
Loans Overdue by more than 90 days (1)	1,722.5	1,657.9	1,479.4	1,722.5	1,479.4	3.9%	16.4%	16.4%
CREDIT RATIOS (%)								
ECL Allowance / Loan Portfolio	3.4%	3.2%	3.5%	3.4%	3.5%	0.2 p.p	-0.1 p.p	-0.1 p.p
Stage 3 Balance / Loan Porfolio	3.9%	3.6%	4.4%	3.9%	4.4%	0.3 p.p	-0.5 p.p	-0.5 p.p
Loans Overdue by more than 60 days / Loan Portfolio	2.7%	2.6%	2.7%	2.7%	2.7%	0.1 p.p	-	-
Loans Overdue by more than 90 days / Loan Portfolio	2.2%	2.1%	2.3%	2.2%	2.3%	0.1 p.p	-0.1 p.p	-0.1 p.p
COVERAGE RATIOS (%)								
ECL Allowance / Loans Overdue by more than 60 days	126.7%	122.7%	131.5%	126.7%	131.5%	4.0 p.p	-4.8 p.p	-4.8 p.p
ECL Allowance / Loans Overdue by more than 90 days	158.7%	150.8%	153.8%	158.7%	153.8%	7.9 p.p	4.9 p.p	4.9 p.p
ECL Allowance / Stage 3	88.2%	89.4%	79.5%	88.2%	79.5%	-1.2 p.p	8.7 p.p	8.7 p.p
INDICATORS (R$ million)								
Write-offs (2)	(354.2)	(299.1)	(616.3)	(954.5)	(624.8)	18.4%	-42.5%	52.8%
Companies Recovered Loans	38.9	38.1	95.2	90.7	149.3	2.1%	-59.1%	-39.2%
Retail Recovered Loans	42.7	38.8	34.2	120.9	89.3	10.1%	24.9%	35.4%

(1) Future Contractual Installments.

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

EXPANDED LOAN PORTFOLIO

% of expanded loan portfolio



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

QUALITY OF LOAN PORTFOLIO

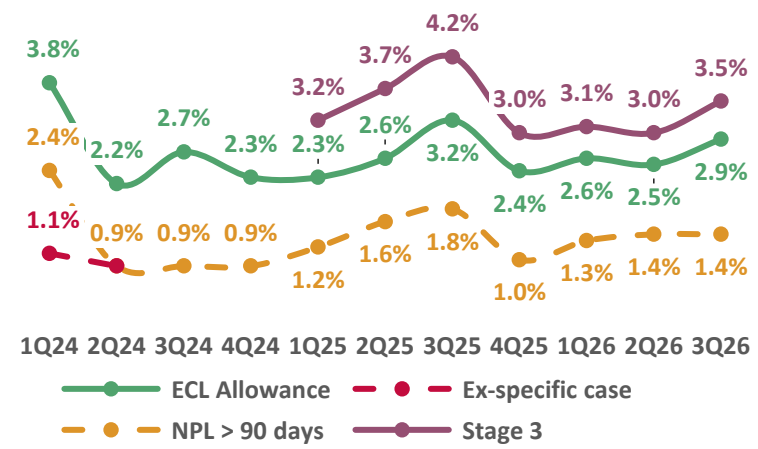
BY SEGMENT

QUALITY | COMPANIES LOANS (R$ million)	3Q26	2Q26	3Q25	3Q26 x 2Q26	3Q26 x 3Q25
ECL Allowance / Companies Loan Portfolio	2.9%	2.5%	3.2%	0.4 p.p	-0.3 p.p
Loans Overdue by more than 90 days [1]	758.1	749.7	776.8	1.1%	-2.4%
Loans Overdue by more than 90 days / Companies Loan Portfolio	1.4%	1.4%	1.8%	-	-0.4 p.p
ECL Allowance / Loans Overdue by more than 90 days	208.9%	183.8%	179.6%	25.1 p.p	29.3 p.p
Stage 3 Companies Loan Portfolio / Companies Loan Portfolio	3.5%	3.0%	4.2%	0.5 p.p	-0.7 p.p
QUALITY | PAYROLL-DEDUCTIBLE LOANS (R$ million)					
ECL Allowance / Payroll-deductible Loan Portfolio	3.6%	3.8%	3.6%	-0.2 p.p	-
Loans Overdue by more than 90 days [1]	567.6	549.4	445.5	3.3%	27.4%
Loans Overdue by more than 90 days/ Payroll-deductible Loan Portfolio	2.9%	2.9%	2.7%	-	0.2 p.p
ECL Allowance / Loans Overdue by more than 90 days	124.6%	131.5%	134.2%	-6.9 p.p	-9.6 p.p
Stage 3 Payroll-deductible Loan Portfolio / Payroll-deductible Loan Portfolio	3.6%	3.8%	3.7%	-0.2 p.p	-0.1 p.p
QUALITY | AUTO LOANS (R$ million)					
ECL Allowance / Auto Loan Portfolio	8.4%	8.4%	8.0%	-	0.4 p.p
Loans Overdue by more than 90 days [1]	381.6	344.1	243.4	10.9%	56.8%
Loans Overdue by more than 90 days/ Auto Loan Portfolio	7.6%	7.6%	7.3%	-	0.3 p.p
ECL Allowance / Loans Overdue by more than 90 days	110.4%	110.6%	110.3%	-0.2 p.p	0.1 p.p
Stage 3 Auto Loan Portfolio / Auto Loan Portfolio	9.2%	8.8%	11.3%	0.4 p.p	-2.1 p.p

(1) Falling due installments.

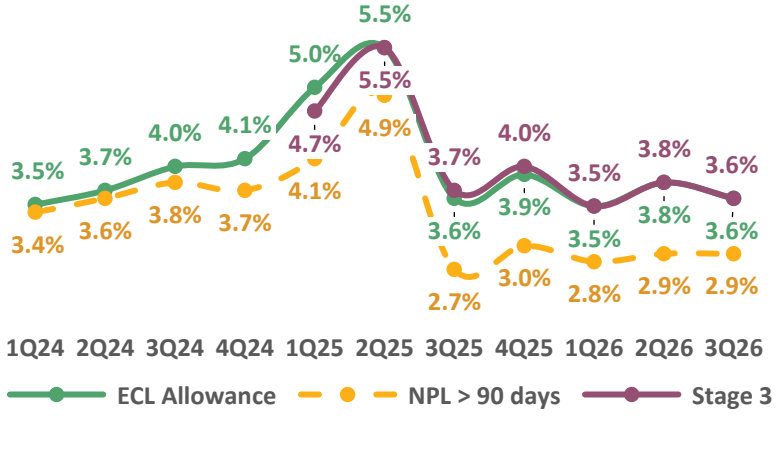
COMPANIES LOAN PORTFOLIO

% of companies loan portfolio



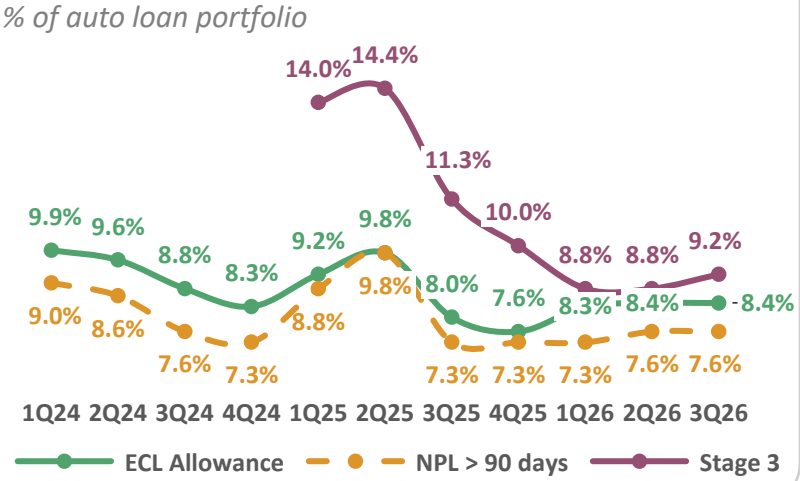
PAYROLL-DEDUCTIBLE LOAN PORTFOLIO

% of payroll-deductible loan portfolio



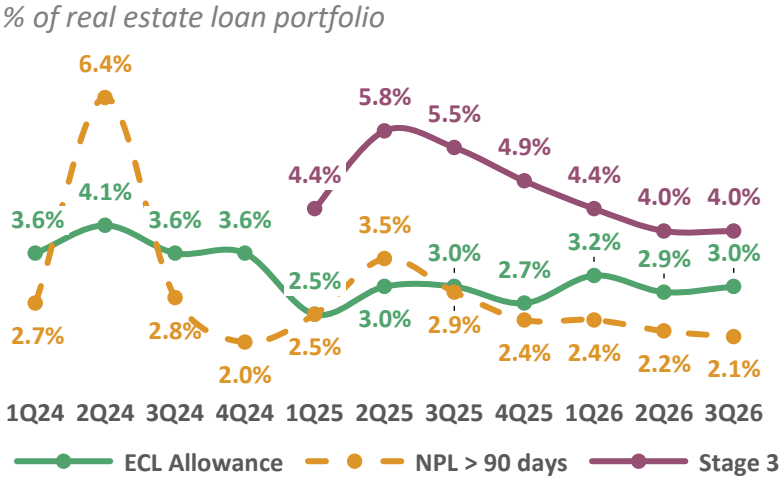
AUTO LOAN PORTFOLIO

% of auto loan portfolio



REAL ESTATE LOAN PORTFOLIO

% of real estate loan portfolio



ECL ALLOWANCE

ECL ALLOWANCE (R$ million)	3Q26	2Q26	3Q25	9M26	9M25	3Q26 x 2Q26	3Q26 x 3Q25	9M26 x 9M25
Initial ECL Allowance	**2,500.3**	**2,348.1**	**2,428.9**	**2,221.1**	**1,932.0**	**6.5%**	**2.9%**	**15.0%**
Expenses with Allowance for Loan Losses (A)	**587.8**	**451.3**	**463.0**	**1,467.3**	**968.4**	**30.2%**	**27.0%**	**51.5%**
Companies + Corporate Securities	275.8	207.8	192.4	646.0	353.2	32.7%	43.3%	82.9%
FGI PEAC	29.0	(13.6)	20.2	17.1	47.6	n.a.	43.6%	-64.1%
Guarantees and Sureties	7.3	0.4	(1.2)	10.8	1.9	n.a.	n.a.	n.a.
Payroll-deductible	170.6	159.8	172.4	472.4	396.6	6.8%	-1.0%	19.1%
Auto Loans	102.0	96.7	78.1	312.6	163.2	5.5%	30.6%	91.5%
Real Estate	3.1	0.2	1.1	8.4	5.9	n.a.	n.a.	42.4%
Write-offs	**(354.2)**	**(299.1)**	**(616.3)**	**(954.5)**	**(624.8)**	**18.4%**	**-42.5%**	**52.8%**
Companies	(106.3)	(153.4)	(21.5)	(357.1)	(22.0)	-30.7%	n.a.	n.a.
Retail	(247.9)	(145.7)	(594.8)	(597.4)	(602.8)	70.1%	-58.3%	-0.9%
Final ECL Allowance	**2,733.9**	**2,500.3**	**2,275.6**	**2,733.9**	**2,275.6**	**9.3%**	**20.1%**	**20.1%**

RECOVERED LOANS (R$ million)	3Q26	2Q26	3Q25	9M26	9M25	3Q26 x 2Q26	3Q26 x 3Q25	9M26 x 9M25
Companies Recovered Loans	38.9	38.1	95.2	90.7	149.3	2.1%	-59.1%	-39.2%
Retail Recovered Loans	42.7	38.8	34.2	120.9	89.3	10.1%	24.9%	35.4%
Total (B)	**81.6**	**76.9**	**129.4**	**211.6**	**238.6**	**6.1%**	**-36.9%**	**-11.3%**
COST OF CREDIT (A - B)	**506.2**	**374.4**	**333.6**	**1,255.7**	**729.8**	**35.2%**	**51.7%**	**72.1%**

FINANCIAL PERFORMANCE

INCOME FROM FINANCIAL INTERMEDIATION

INCOME FROM FINANCIAL INTERMEDIATION R$ million	3Q26	2Q26	3Q25	9M26	9M25	3Q26 x 2Q26	3Q26 x 3Q25	9M26 x 9M25
Revenue from Financial Intermediation	**4,030.3**	**3,675.4**	**3,438.9**	**10,586.4**	**9,236.9**	**9.7%**	**17.2%**	**14.6%**
Lending Operations	3,282.9	2,876.2	2,728.2	8,385.3	7,464.2	14.1%	20.3%	12.3%
Companies Loans	1,654.0	1,448.4	1,483.7	4,124.0	3,503.3	14.2%	11.5%	17.7%
Payroll-deductible Loans	1,041.9	884.9	793.8	2,653.5	2,657.9	17.7%	31.3%	-0.2%
Auto Loans	373.1	320.3	241.5	967.4	717.6	16.5%	54.5%	34.8%
Real Estate Loans	30.3	32.3	16.9	84.6	54.3	-6.2%	79.3%	55.8%
Result of Leasing Operations	183.6	190.3	192.3	555.8	531.1	-3.5%	-4.5%	4.7%
Marketable Securities	720.7	688.5	662.7	2,037.5	1,871.1	4.7%	8.8%	8.9%
Liquidity Interbank Applications	26.7	23.6	48.0	163.6	(98.4)	13.1%	-44.4%	n.a.
Financial Instruments Derivatives	-	87.1	-	-	-	n.a.	n.a.	n.a.
Expenses from Financial Intermediation	**(2,298.4)**	**(1,969.4)**	**(1,889.9)**	**(5,484.4)**	**(4,878.3)**	**16.7%**	**21.6%**	**12.4%**
Interbank and Time Deposits	(777.6)	(772.0)	(731.8)	(2,329.5)	(1,949.3)	0.7%	6.3%	19.5%
Bond Issues in Brazil [(1)]	(1,256.2)	(1,177.4)	(1,132.6)	(3,593.2)	(2,976.1)	6.7%	10.9%	20.7%
Bond Issues Abroad	24.5	81.6	39.1	196.3	382.5	-70.0%	-37.3%	-48.7%
Borrowings and Onlendings [(2)]	(158.5)	(101.6)	33.5	318.8	663.7	56.0%	n.a.	-52.0%
Financial Instruments Derivatives	(130.6)	-	(98.1)	(76.8)	(999.1)	n.a.	33.1%	-92.3%
Gross Income from Financial Intermediation	**1,731.9**	**1,706.0**	**1,549.0**	**5,102.0**	**4,358.6**	**1.5%**	**11.8%**	**17.1%**
Expenses with Allowance for Loan Losses	**(587.8)**	**(451.3)**	**(463.0)**	**(1,467.3)**	**(968.4)**	**30.2%**	**27.0%**	**51.5%**
Net Income from Financial Intermediation	**1,144.1**	**1,254.7**	**1,086.0**	**3,634.7**	**3,390.2**	**-8.8%**	**5.3%**	**7.2%**
(1) Foreign Exchange Variation without Foreign Issuances	(81.3)	(128.0)	9.6	(133.9)	43.8			
(2) Foreign Exchange Variation on Foreign Borrowings	36.0	118.4	196.9	655.6	1,091.2			

EFFICIENCY RATIO

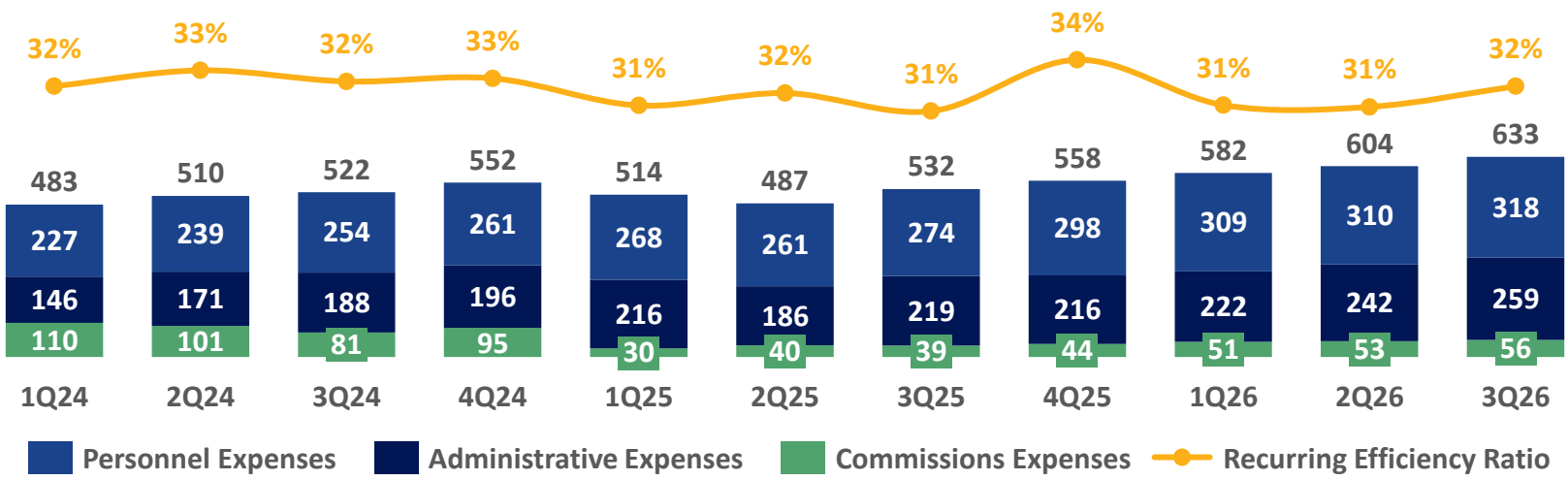
RECURRING

RECURRING EFFICIENCY RATIO (R$ million)	3Q26	2Q26	3Q25	9M26	9M25	3Q26 x 2Q26	3Q26 x 3Q25	9M26 x 9M25
(+) Personnel Expenses	(317.8)	(309.6)	(274.1)	(936.7)	(802.4)	2.6%	15.9%	16.7%
(+) Administrative Expenses	(259.0)	(241.9)	(219.0)	(722.8)	(602.6)	7.1%	18.3%	19.9%
(+) Commision Expenses	(56.4)	(52.6)	(38.9)	(160.1)	(128.4)	7.2%	45.0%	24.7%
Total Expenses (A)	**(633.2)**	**(604.1)**	**(532.0)**	**(1,819.6)**	**(1,533.4)**	**4.8%**	**19.0%**	**18.7%**
(+) Adjusted Recurring Net Income from Financial Intermediation	1,730.4	1,730.5	1,550.9	5,112.9	4,417.4	-	11.6%	15.7%
(+) Income from Services	228.3	217.5	179.4	660.2	501.3	5.0%	27.3%	31.7%
(+) Income from Insurance Operations	13.5	11.5	12.1	41.9	30.9	17.4%	11.6%	35.6%
Total (B) [1]	**1,972.2**	**1,959.5**	**1,742.4**	**5,815.0**	**4,949.6**	**0.6%**	**13.2%**	**17.5%**
Recurring Efficiency Ratio (A / B) (%)	**32.1%**	**30.8%**	**30.5%**	**31.3%**	**31.0%**	**1.3 p.p**	**1.6 p.p**	**0.3 p.p**

(1) As of 3Q26, the recurring efficiency ratio includes the results of insurance operations.

RECURRING EFFICIENCY RATIO

R$ million



HIGHLIGHTS

The recurring efficiency ratio stood at 32.1% at the end of 3Q26, representing an increase of 1.6 percentage points compared to 3Q25 and 1.3 percentage points compared to 2Q26.

This performance reflects the Bank's ability to grow revenues at a faster pace than operating expenses, while maintaining sound efficiency levels.

INCOME STATEMENT

R$ MILLION

INCOME STATEMENT	3Q26	2Q26	3Q25	9M26	9M25	3Q26 x 2Q26	3Q26 x 3Q25	9M26 x 9M25
Revenue from Financial Intermediation	**4,030.3**	**3,675.4**	**3,438.9**	**10,586.4**	**9,236.9**	**9.7%**	**17.2%**	**14.6%**
Lending Operations	3,282.9	2,876.2	2,728.2	8,385.3	7,464.2	14.1%	20.3%	12.3%
Marketable Securities	720.7	688.5	662.7	2,037.5	1,871.1	4.7%	8.8%	8.9%
Liquidity Interbank Applications	26.7	23.6	48.0	163.6	(98.4)	13.1%	-44.4%	n.a.
Financial Instruments Derivatives	-	87.1	-	-	-	n.a.	n.a.	n.a.
Expenses from Financial Intermediation	**(2,298.4)**	**(1,969.4)**	**(1,889.9)**	**(5,484.4)**	**(4,878.3)**	**16.7%**	**21.6%**	**12.4%**
Interbank and Time Deposits	(777.6)	(772.0)	(731.8)	(2,329.5)	(1,949.3)	0.7%	6.3%	19.5%
Bond Issues in Brazil	(1,256.2)	(1,177.4)	(1,132.6)	(3,593.2)	(2,976.1)	6.7%	10.9%	20.7%
Bond Issues Abroad	24.5	81.6	39.1	196.3	382.5	-70.0%	-37.3%	-48.7%
Borrowings and Onlendings	(158.5)	(101.6)	33.5	318.8	663.7	56.0%	n.a.	-52.0%
Financial Instruments Derivatives	(130.6)	-	(98.1)	(76.8)	(999.1)	n.a.	33.1%	-92.3%
Gross Income from Financial Intermediation	**1,731.9**	**1,706.0**	**1,549.0**	**5,102.0**	**4,358.6**	**1.5%**	**11.8%**	**17.1%**
Expenses with Allowance for Loan Losses	**(587.8)**	**(451.3)**	**(463.0)**	**(1,467.3)**	**(968.4)**	**30.2%**	**27.0%**	**51.5%**
Net Income from Financial Intermediation	**1,144.1**	**1,254.7**	**1,086.0**	**3,634.7**	**3,390.2**	**-8.8%**	**5.3%**	**7.2%**
Other Operating Income/Expenses	**(458.5)**	**(538.7)**	**(469.4)**	**(1,527.1)**	**(1,387.6)**	**-14.9%**	**-2.3%**	**10.1%**
Income from Services	228.3	217.5	179.4	660.2	501.3	5.0%	27.3%	31.7%
Insurance Operations	13.5	11.5	12.1	41.9	30.9	17.4%	11.6%	35.6%
Personnel Expenses	(317.8)	(309.6)	(274.1)	(936.7)	(802.4)	2.6%	15.9%	16.7%
Other Administrative Expenses	(315.4)	(294.5)	(257.9)	(882.9)	(731.0)	7.1%	22.3%	20.8%
Tax Expenses	(106.2)	(101.0)	(118.1)	(339.1)	(344.1)	5.1%	-10.1%	-1.5%
Other Operating Income and Expenses	56.6	(4.2)	46.3	31.4	83.2	n.a.	22.2%	-62.3%
Depreciation and Amortization Expenses	(10.5)	(10.4)	(9.0)	(31.1)	(26.8)	1.0%	16.7%	16.0%
Expenses with Provisions for Risks	(7.0)	(48.0)	(48.1)	(70.8)	(98.7)	-85.4%	-85.4%	-28.3%
Operating Result	**685.6**	**716.0**	**616.6**	**2,107.6**	**2,002.6**	**-4.2%**	**11.2%**	**5.2%**
Non-operating Result	**(11.3)**	**(9.4)**	**1.8**	**(27.8)**	**10.3**	**20.2%**	**n.a.**	**n.a.**
Earnings before Taxes and Sharing	**674.3**	**706.6**	**618.4**	**2,079.8**	**2,012.9**	**-4.6%**	**9.0%**	**3.3%**
Income and Social Contribution Taxes	**(136.5)**	**(170.4)**	**(76.4)**	**(482.2)**	**(471.9)**	**-19.9%**	**78.7%**	**2.2%**
Provision for Income Tax	(137.3)	(170.3)	(119.7)	(436.9)	(406.8)	-19.4%	14.7%	7.4%
Provision for Social Contribution Tax	(111.1)	(142.9)	(102.0)	(358.7)	(336.9)	-22.3%	8.9%	6.5%
Deferred Taxes	111.9	142.8	145.3	313.4	271.8	-21.6%	-23.0%	15.3%
Profit-sharing	**(84.8)**	**(75.6)**	**(68.5)**	**(242.5)**	**(199.8)**	**12.2%**	**23.8%**	**21.4%**
Non-controlling Shareholder's Sharing	**(0.2)**	**(0.3)**	**(0.2)**	**(0.7)**	**(0.2)**	**-33.3%**	**-**	**n.a.**
Net Income	**452.8**	**460.3**	**473.3**	**1,354.4**	**1,341.0**	**-1.6%**	**-4.3%**	**1.0%**

BancoDaycoval

INDIVIDUAL AND CONSOLIDATED BALANCE SHEETS
AS AT SEPTEMBER 30, 2026 AND DECEMBER 31, 2025
(In thousands of Brazilian reais - R$)

		Bank		Consolidated	
ASSETS	**Note**	**09/30/2026**	**12/31/2025**	**09/30/2026**	**12/31/2025**
Cash	**4**	**490,771**	**1,486,998**	**501,393**	**1,492,221**
Reserves with the Central Bank of Brazil	**5**	**2,175,954**	**2,102,536**	**2,175,954**	**2,102,536**
Interbank accounts		**242,431**	**619,951**	**242,431**	**619,951**
Financial instruments		**97,556,590**	**89,043,537**	**101,126,003**	**91,648,297**
Interbank investments	6	16,698,287	9,178,176	13,093,215	6,078,533
Securities	7	17,748,012	20,692,495	21,040,763	22,260,483
Derivatives	8.a	441,985	460,407	435,468	460,470
Loan portfolio	**9**	**62,668,306**	**58,712,459**	**66,556,557**	**62,848,811**
Lending operations		40,009,922	35,508,171	40,338,541	35,942,411
Finance lease		-	-	3,555,476	3,691,585
Operating lease		-	-	86,510	83,668
(-) Unearned income from operating leases		-	-	(86,427)	(82,916)
Other transactions with lending characteristics		22,658,384	23,204,288	22,662,457	23,214,063
Allowance for expected losses associated with the credit risk	**9.h**	**(2,487,319)**	**(2,122,567)**	**(2,568,584)**	**(2,201,173)**
Current and deferred tax assets	**19.b**	**2,863,728**	**2,471,517**	**3,111,997**	**2,722,954**
Debtors for escrow deposits	**18.c**	**1,125,287**	**1,094,657**	**1,333,546**	**1,288,915**
Tax		1,056,167	1,014,358	1,060,321	1,018,604
Civil		48,118	58,845	245,431	243,336
Labor		21,002	21,454	27,697	26,883
Other		-	-	97	92
Other receivables		**847,670**	**1,324,297**	**2,054,777**	**2,162,784**
Income receivable		127,316	271,106	132,347	121,858
Trading accounts		392	83	125,870	50,902
Premiums receivable	10.a	-	-	524,497	436,878
Sundry	11	719,962	1,053,108	1,272,063	1,553,146
Other assets		**304,596**	**235,817**	**489,421**	**407,351**
Non-financial assets held for sale	12.a	175,731	126,475	176,906	128,898
(Allowance for losses on non-financial assets held for sale)	12.a	(28,070)	(18,838)	(28,168)	(18,838)
Prepaid expenses	12.b	156,935	128,180	340,683	297,291
Investments		**3,485,575**	**3,193,947**	**8,812**	**8,014**
Investments in subsidiaries and associates	14	3,484,147	3,193,311	7,136	7,133
Other investments		1,428	636	1,676	881
Property and equipment in use	**15.a**	**204,420**	**201,541**	**213,415**	**212,647**
Property and equipment for operating lease	**15.c**	**-**	**-**	**68,251**	**69,974**
Intangible assets		**289**	**442**	**31,922**	**35,374**
TOTAL ASSETS		**106,809,992**	**99,652,673**	**108,789,338**	**100,569,845**

The accompanying notes are an integral part of these interim financial statements.

INDIVIDUAL AND CONSOLIDATED BALANCE SHEETS
AS AT SEPTEMBER 30, 2026 AND DECEMBER 31, 2025
(In thousands of Brazilian reais - R$)

LIABILITIES AND EQUITY	Note	Bank		Consolidated	
		09/30/2026	12/31/2025	09/30/2026	12/31/2025
Financial instruments		**93,929,532**	**88,308,777**	**93,079,577**	**86,819,392**
Deposits	16.b	27,926,912	30,231,906	27,807,228	29,392,915
Repurchase agreements	16.a	9,860,173	8,341,209	9,860,173	8,341,209
Issuance of securities	**16.b**	**37,153,302**	**33,348,989**	**36,464,379**	**32,719,139**
In Brazil		35,537,546	30,901,318	34,848,623	30,271,468
Abroad		1,615,756	2,447,671	1,615,756	2,447,671
Borrowings	16.b	12,165,197	10,223,185	12,165,197	10,223,185
Domestic onlendings - official institutions	16.b	775,339	759,386	775,339	759,386
Subordinated debt	16.b	2,984,573	2,767,258	2,984,573	2,767,258
Derivatives	8.a	3,046,342	2,633,407	3,003,429	2,608,079
Lease liabilities		17,694	3,437	19,259	8,221
Interbank and interbranch accounts		**113,729**	**81,633**	**113,729**	**81,633**
Provision for risks	**18**	**1,695,482**	**1,620,265**	**1,712,970**	**1,638,259**
Tax		1,288,693	1,275,447	1,293,826	1,281,927
Civil		343,597	291,695	343,701	292,659
Labor		63,192	53,123	75,443	63,673
Technical provisions for insurance and reinsurance	**20**	**-**	**-**	**1,032,252**	**917,120**
Provisions and other obligations with financial instruments	**9.h**	**28,162**	**12,633**	**28,582**	**13,069**
Current and deferred tax liabilities	**19.b**	**1,175,204**	**1,106,349**	**2,038,080**	**1,834,897**
Other payables		**1,427,841**	**1,447,668**	**2,331,912**	**2,178,668**
Social and statutory	17.a	383,465	281,813	395,711	285,256
Collected taxes and others		52,292	22,082	54,822	23,809
Trading accounts		19,426	6,869	144,906	57,689
Debts from insurance and reinsurance operations		-	-	630,233	557,530
Sundry	17.b	972,658	1,136,904	1,106,240	1,254,384
Equity	**21**	**8,440,042**	**7,075,348**	**8,452,236**	**7,086,807**
Bank owner's equity		**8,440,042**	**7,075,348**	**8,440,042**	**7,075,348**
Capital		7,407,260	6,907,260	7,407,260	6,907,260
Capital reserves		2,125	2,125	2,125	2,125
Earnings reserves	21.e	211,044	165,963	211,044	165,963
Retained earnings		819,613	-	819,613	-
Noncontrolling interest in subsidiaries		**-**	**-**	**12,194**	**11,459**
TOTAL LIABILITIES AND EQUITY		**106,809,992**	**99,652,673**	**108,789,338**	**100,569,845**

The accompanying notes are an integral part of these interim financial statements.

STATEMENTS OF INCOME
FOR THE QUARTERS AND NINE-MONTH PERIODS ENDED SEPTEMBER 30, 2026 AND 2025
(In thousands of Brazilian reais - R$)

	Note	Bank				Consolidated			
		Quarter ended 09/30/2026	Nine-month period ended 09/30/2026	Quarter ended 09/30/2025	Nine-month period ended 09/30/2025	Quarter ended 09/30/2026	Nine-month period ended 09/30/2026	Quarter ended 09/30/2025	Nine-month period ended 09/30/2025
INCOME FROM FINANCIAL INTERMEDIATION		**3,864,742**	**10,108,392**	**3,282,260**	**8,785,173**	**4,030,257**	**10,586,467**	**3,438,916**	**9,236,885**
Loan portfolio	22.a	3,078,646	7,762,883	2,518,189	6,880,179	3,282,891	8,385,299	2,728,177	7,464,152
Securities transactions	22.b	638,925	1,841,349	618,022	1,751,225	720,682	2,037,549	662,690	1,871,128
Interbank investments	22.c	147,171	504,160	146,049	153,769	26,684	163,619	48,049	(98,395)
EXPENSES ON FINANCIAL INTERMEDIATION		**(2,345,908)**	**(5,673,329)**	**(1,942,676)**	**(4,965,896)**	**(2,298,392)**	**(5,484,434)**	**(1,889,880)**	**(4,878,273)**
Interbank and time deposits	22.d	(799,656)	(2,405,645)	(742,818)	(1,970,076)	(777,630)	(2,329,542)	(731,818)	(1,949,286)
Issuance of securities in Brazil	22.d	(1,280,622)	(3,663,299)	(1,155,300)	(3,035,843)	(1,256,192)	(3,593,208)	(1,132,573)	(2,976,085)
Issuance of securities abroad	22.d	24,429	196,325	39,099	382,566	24,429	196,325	39,099	382,566
Borrowings and onlendings	22.e	(158,470)	318,785	33,467	663,656	(158,470)	318,785	33,467	663,656
Derivative financial instruments	22.b	(131,589)	(119,495)	(117,124)	(1,006,199)	(130,529)	(76,794)	(98,055)	(999,124)
GROSS PROFIT FROM FINANCIAL INTERMEDIATION		**1,518,834**	**4,435,063**	**1,339,584**	**3,819,277**	**1,731,865**	**5,102,033**	**1,549,036**	**4,358,612**
ALLOWANCE FOR EXPECTED LOSSES ASSOCIATED WITH THE CREDIT RISK	**9.h**	**(586,324)**	**(1,452,847)**	**(455,312)**	**(967,515)**	**(587,794)**	**(1,467,267)**	**(463,040)**	**(968,397)**
PROFIT FROM FINANCIAL INTERMEDIATION		**932,510**	**2,982,216**	**884,272**	**2,851,762**	**1,144,071**	**3,634,766**	**1,085,996**	**3,390,215**
OTHER ADMINISTRATIVE AND OPERATING INCOME (EXPENSES)		**(318,282)**	**(1,084,626)**	**(291,713)**	**(963,169)**	**(458,468)**	**(1,527,104)**	**(469,384)**	**(1,387,566)**
Income from services provided	22.f	195,479	570,804	166,244	468,549	228,295	660,173	179,449	501,255
Income from insurance operations		-	-	-	-	13,478	41,898	12,088	30,900
Personnel expenses	22.g	(265,744)	(763,561)	(227,834)	(658,976)	(317,751)	(936,688)	(274,154)	(802,373)
Other administrative expenses	22.h	(309,561)	(858,538)	(264,106)	(726,882)	(315,443)	(882,895)	(257,860)	(730,995)
Tax expenses	19.a.ii	(79,656)	(257,392)	(93,924)	(279,024)	(106,213)	(339,124)	(118,139)	(344,107)
Share of profit (loss) of subsidiaries and associates	14	104,939	290,837	139,185	282,111	3	7	-	-
Other operating income (expenses)	22.i	52,663	29,802	42,988	87,696	56,609	31,477	46,319	83,179
Depreciation and amortization expenses		(8,546)	(25,217)	(7,145)	(21,081)	(10,501)	(31,128)	(9,017)	(26,753)
Expenses on provision for risks									
Tax		(18,067)	(50,583)	(19,972)	(61,819)	(16,479)	(49,236)	(20,257)	(46,243)
Civil		13,079	(22,461)	(27,753)	(48,574)	13,076	(21,601)	(27,775)	(48,594)
Labor		(2,868)	1,683	604	(5,169)	(3,542)	13	(38)	(3,835)
OPERATING INCOME		**614,228**	**1,897,590**	**592,559**	**1,888,593**	**685,603**	**2,107,662**	**616,612**	**2,002,649**
NON-OPERATING INCOME		**(23,361)**	**(51,855)**	**(11,006)**	**(28,489)**	**(11,299)**	**(27,893)**	**1,754**	**10,328**
PROFIT BEFORE TAXES ON INCOME		**590,867**	**1,845,735**	**581,553**	**1,860,104**	**674,304**	**2,079,769**	**618,366**	**2,012,977**
INCOME TAX AND SOCIAL CONTRIBUTION	**19.a.i**	**(59,503)**	**(256,013)**	**(40,481)**	**(320,947)**	**(136,473)**	**(482,183)**	**(76,355)**	**(471,899)**
Provision for income tax		(99,808)	(334,111)	(96,969)	(363,135)	(137,255)	(436,898)	(119,666)	(406,823)
Provision for social contribution		(86,177)	(289,653)	(86,986)	(311,098)	(111,074)	(358,740)	(101,996)	(336,927)
Deferred tax assets (liabilities)		126,482	367,751	143,474	353,286	111,856	313,455	145,307	271,851
PROFIT SHARING		**(78,577)**	**(235,314)**	**(67,814)**	**(198,178)**	**(84,788)**	**(242,443)**	**(68,538)**	**(199,853)**
Noncontrolling interest in subsidiaries		**-**	**-**	**-**	**-**	**(256)**	**(735)**	**(215)**	**(246)**
NET PROFIT FOR THE PERIOD		**452,787**	**1,354,408**	**473,258**	**1,340,979**	**452,787**	**1,354,408**	**473,258**	**1,340,979**
Attributed to controlling shareholder		452,787	1,354,408	473,258	1,340,979	452,787	1,354,408	473,258	1,340,979
Attributed to noncontrolling interests		-	-	-	-	256	735	215	246

The accompanying notes are an integral part of these interim financial statements.

STATEMENTS OF COMPREHENSIVE INCOME
FOR THE QUARTERS AND NINE-MONTH PERIODS ENDED SEPTEMBER 30, 2026 AND 2025
(In thousands of Brazilian reais - R$)

	Bank				Consolidated			
	Quarter ended 09/30/2026	Nine-month period ended 09/30/2026	Quarter ended 09/30/2025	Nine-month period ended 09/30/2025	Quarter ended 09/30/2026	Nine-month period ended 09/30/2026	Quarter ended 09/30/2025	Nine-month period ended 09/30/2025
NET PROFIT FOR THE PERIOD	452,787	1,354,408	473,258	1,340,979	452,787	1,354,408	473,258	1,340,979
Other comprehensive income	-	-	-	-	-	-	-	-
TOTAL OTHER COMPREHENSIVE INCOME	452,787	1,354,408	473,258	1,340,979	452,787	1,354,408	473,258	1,340,979
Controlling shareholder	452,787	1,354,408	473,258	1,340,979	452,787	1,354,408	473,258	1,340,979
Noncontrolling interests	-	-	-	-	256	735	215	246

The accompanying notes are an integral part of these interim financial statements.

STATEMENTS OF CHANGES IN EQUITY
FOR THE NINE-MONTH PERIODS ENDED SEPTEMBER 30, 2026 AND 2025
(In thousands of Brazilian reais - R$)

	Note	Capital	Capital reserves	Earnings reserves		Retained earnings	Equity	Noncontrolling interest in subsidiaries	Consolidated equity
				Legal	Bylaws				
BALANCE AS AT DECEMBER 31, 2025		**6,907,260**	**2,125**	**53,454**	**112,509**	**-**	**7,075,348**	**11,459**	**7,086,807**
Capital increase	21.b	500,000	-	-	-	-	**500,000**	-	**500,000**
Profit		**-**	**-**	**-**	**-**	1,354,408	**1,354,408**	**-**	**1,354,408**
Allocations:									
Legal reserve	21.d.i	**-**	**-**	45,081	**-**	(45,081)	**-**	**-**	**-**
Interest on capital	21.d.ii	**-**	**-**	**-**	**-**	(489,714)	**(489,714)**	**-**	**(489,714)**
Changes in noncontrolling interest in subsidiaries		**-**	**-**	**-**	**-**	-	**-**	**735**	**735**
BALANCE AS AT SEPTEMBER 30, 2026		**7,407,260**	**2,125**	**98,535**	**112,509**	**819,613**	**8,440,042**	**12,194**	**8,452,236**
BALANCE AS AT DECEMBER 31, 2024		**3,557,260**	**2,125**	**324,547**	**3,189,490**	-	**7,073,422**	**25,290**	**7,098,712**
Effects of the initial adoption of CMN Resolution No. 4,966/21		**-**	**-**	**-**	**-**	17,304	**17,304**	**-**	**17,304**
BALANCE AS AT JANUARY 1, 2025		**3,557,260**	**2,125**	**324,547**	**3,189,490**	**17,304**	**7,090,726**	**25,290**	**7,116,016**
Profit		**-**	**-**	**-**	**-**	1,340,979	**1,340,979**	**-**	**1,340,979**
Allocations:									
Legal reserve	21.d.i	**-**	**-**	43,386	**-**	(43,386)	**-**	**-**	**-**
Interest on capital	21.d.ii	**-**	**-**	**-**	**-**	(451,285)	**(451,285)**	**-**	**(451,285)**
Changes in noncontrolling interest in subsidiaries		**-**	**-**	**-**	**-**	-	**-**	**(14,017)**	**(14,017)**
BALANCE AS AT SEPTEMBER 30, 2025		**3,557,260**	**2,125**	**367,933**	**3,189,490**	**863,612**	**7,980,420**	**11,273**	**7,991,693**

The accompanying notes are an integral part of these interim financial statements.

STATEMENTS OF CASH FLOWS
FOR THE NINE-MONTH PERIODS ENDED SEPTEMBER 30, 2026 AND 2025
(In thousands of Brazilian reais - R$)

	Bank		Consolidated	
	09/30/2026	09/30/2025	09/30/2026	09/30/2025
OPERATING ACTIVITIES				
NET PROFIT	**1,354,408**	**1,340,979**	**1,354,408**	**1,340,979**
ADJUSTMENTS TO RECONCILE NET PROFIT TO				
NET CASH USED IN OPERATING ACTIVITIES				
Depreciation and amortization	25,217	21,081	31,128	26,753
Deferred taxes	(367,751)	(353,286)	(313,455)	(271,851)
Current taxes	623,764	674,233	795,638	743,750
Provision for risks	71,361	115,562	70,824	98,672
Allowance for expected losses associated with the credit risk	1,452,847	967,515	1,467,267	968,397
Allowance for losses on other assets	11,455	7,088	11,455	7,088
Gain (loss) on disposal of repossessed assets	51,855	28,489	27,893	(10,328)
Exchange rate changes on cash and cash equivalents	91,337	123,881	91,337	123,881
Share of profit (loss) of subsidiaries and associates	(290,837)	(282,111)	(7)	-
TOTAL RECONCILIATION ADJUSTMENTS	**1,669,248**	**1,302,452**	**2,182,080**	**1,686,362**
ADJUSTED NET PROFIT	**3,023,656**	**2,643,431**	**3,536,488**	**3,027,341**
CHANGES IN ASSETS AND LIABILITIES	**97,671**	**(4,650,846)**	**(367,117)**	**(5,422,583)**
(Increase) Decrease in interbank investments	(4,626,841)	(5,783,856)	(4,231,268)	(4,961,507)
(Increase) Decrease in securities and derivatives	3,283,030	4,061,817	1,547,261	3,338,181
(Increase) Decrease in interbank accounts and reserves with the Central Bank	304,102	208,034	304,102	208,034
(Increase) Decrease in loan portfolio	(5,431,060)	(1,127,105)	(5,330,294)	(1,177,700)
(Increase) Decrease in leasing portfolio	-	-	129,343	(339,555)
(Increase) Decrease in other receivables	393,343	4,597,291	172,949	3,552,106
(Increase) Decrease in other assets	(80,236)	(54,434)	(93,526)	(222,219)
Increase (Decrease) in deposits	(2,304,994)	(2,908,338)	(1,585,687)	(3,521,483)
Increase (Decrease) in interbank and interbranch accounts	32,096	(307,605)	32,096	(307,605)
Increase (Decrease) in repurchase agreements	1,518,965	(2,371,416)	1,518,965	(2,371,416)
Increase (Decrease) in issuance of securities	5,489,359	3,689,043	5,430,286	3,630,709
Increase (Decrease) in borrowings and onlendings	1,957,640	1,440,572	1,954,421	1,445,805
Increase (Decrease) in other payables	149,637	(5,536,562)	472,794	(4,097,273)
Income tax and social contribution paid	(587,370)	(558,287)	(688,559)	(598,660)
NET CASH PROVIDED BY OPERATING ACTIVITIES	**3,121,327**	**(2,007,415)**	**3,169,371**	**(2,395,242)**
INVESTING ACTIVITIES				
Purchase of property and equipment in use	(11,378)	(9,726)	(11,050)	(12,901)
Acquisition of subsidiary - net of cash and cash equivalents	-	-	-	(91,065)
Interest on capital and/or dividends from subsidiaries	152,830	-	-	-
Capital increase in subsidiary	-	(495,500)	-	-
NET CASH PROVIDED BY (USED IN) INVESTING ACTIVITIES	**141,452**	**(505,226)**	**(11,050)**	**(103,966)**
FINANCING ACTIVITIES				
Increase (Decrease) in funds from exchange acceptances and issuance of securities	(1,685,046)	1,852,390	(1,685,046)	1,852,390
Increase (Decrease) in borrowings and onlendings	14,580	281,553	14,580	281,553
Increase (Decrease) in subordinated debts	217,315	399,728	217,315	399,728
Dividends and interest on capital paid	(321,247)	(403,182)	(321,247)	(403,182)
Capital increase	500,000	-	500,000	-
NET CASH USED IN FINANCING ACTIVITIES	**(1,274,398)**	**2,130,489**	**(1,274,398)**	**2,130,489**
EXCHANGE RATE CHANGES ON CASH AND CASH EQUIVALENTS	**(91,337)**	**(123,881)**	**(91,337)**	**(123,881)**
INCREASE (DECREASE) IN CASH AND CASH EQUIVALENTS	**1,897,044**	**(506,033)**	**1,792,586**	**(492,600)**
Cash and cash equivalents at beginning of period	2,376,271	2,350,929	2,491,351	2,352,916
Cash and cash equivalents at end of period	4,273,315	1,844,896	4,283,937	1,860,316
INCREASE (DECREASE) IN CASH AND CASH EQUIVALENTS	**1,897,044**	**(506,033)**	**1,792,586**	**(492,600)**

The accompanying notes are an integral part of these interim financial statements.

STATEMENTS OF VALUE ADDED
FOR THE NINE-MONTH PERIODS ENDED SEPTEMBER 30, 2026 AND 2025
(In thousands of Brazilian reais - R$)

	Bank		Consolidated	
	09/30/2026	09/30/2025	09/30/2026	09/30/2025
REVENUE	**9,134,334**	**8,229,659**	**9,754,570**	**8,795,251**
Income from financial intermediation	10,108,392	8,779,761	10,586,467	9,231,473
Revenue from services	570,804	468,549	660,173	501,255
Allowance for expected losses associated with the credit risk	(1,452,847)	(962,103)	(1,467,267)	(962,985)
Other	(92,015)	(56,548)	(24,803)	25,508
EXPENSES	**(5,673,329)**	**(4,965,896)**	**(5,484,434)**	**(4,878,273)**
Expenses on financial intermediation	(5,673,329)	(4,965,896)	(5,484,434)	(4,878,273)
INPUTS ACQUIRED FROM THIRD PARTIES	**(834,345)**	**(704,756)**	**(855,992)**	**(706,531)**
Materials, power and other	(221,472)	(171,118)	(250,700)	(187,066)
Outside services	(612,873)	(533,638)	(605,292)	(519,465)
GROSS VALUE ADDED	**2,626,660**	**2,559,007**	**3,414,144**	**3,210,447**
DEPRECIATION AND AMORTIZATION	**(25,217)**	**(21,081)**	**(31,128)**	**(26,753)**
WEALTH CREATED BY THE BANK AND CONSOLIDATED	**2,601,443**	**2,537,926**	**3,383,016**	**3,183,694**
WEALTH RECEIVED IN TRANSFER	**290,837**	**282,111**	**7**	**-**
Share of profit (loss) of subsidiaries	290,837	282,111	7	-
TOTAL WEALTH FOR DISTRIBUTION	**2,892,280**	**2,820,037**	**3,383,023**	**3,183,694**
DISTRIBUTION OF WEALTH	**2,892,280**	**2,820,037**	**3,383,023**	**3,183,694**
PERSONNEL	**878,297**	**754,865**	**1,033,680**	**880,298**
Salaries and wages	722,049	621,943	841,169	714,529
Benefits	127,111	108,942	156,257	135,344
Severance Pay Fund (FGTS)	29,137	23,980	36,254	30,425
TAXES, FEES AND CONTRIBUTIONS	**637,309**	**702,259**	**970,303**	**938,196**
Federal	601,860	663,196	900,792	870,317
State	1,071	4,870	1,162	4,995
Municipal	34,378	34,193	68,349	62,884
LENDERS AND LESSORS	**22,266**	**21,934**	**24,632**	**23,975**
Rents	22,266	21,934	24,632	23,975
SHAREHOLDERS	**1,354,408**	**1,340,979**	**1,354,408**	**1,340,979**
Interest on capital	489,714	451,285	489,714	451,285
Retained earnings	864,694	889,694	863,959	889,448
Noncontrolling interest in subsidiaries	-	-	735	246

The accompanying notes are an integral part of these interim financial statements.

NOTES TO THE INDIVIDUAL AND CONSOLIDATED INTERIM FINANCIAL STATEMENTS
FOR THE QUARTER AND NINE-MONTH PERIOD ENDED SEPTEMBER 30, 2026
(Amounts in thousands of Brazilian reais - R$, unless otherwise stated)

1 - GENERAL INFORMATION

Banco Daycoval S.A. ("Bank" or "Daycoval"), headquartered at Avenida Paulista, 1,793, in the city and state of São Paulo, is a publicly-held entity, organized as a multiple bank, authorized to operate commercial, foreign exchange, investment, lending and financing portfolios and, through its direct and indirect subsidiaries, also leasing portfolio, asset management, insurance, pension plans and provision of services. The Bank is part of Daycoval Conglomerate and conducts its businesses on an integrated basis.

On January 8, 2025, the Daycoval Group completed the acquisition of all shares of BMG Seguros S.A. through its subsidiary Dayprev Vida and Previdência S.A., see details of the acquisition in note 27.c.

2 - INDIVIDUAL AND CONSOLIDATED INTERIM FINANCIAL STATEMENTS

a) Presentation

The Bank's individual and consolidated interim financial statements, which include its foreign branch, direct and indirect subsidiaries and the investment funds in which there is retention of risks and rewards, have been prepared in accordance with accounting practices adopted in Brazil, applicable to institutions authorized to operate by the Central Bank of Brazil, and are in conformity with the accounting guidelines set out in the Brazilian Corporate Law (Law 6,404/76), and the amendments introduced by Law 11,638/07 and Law 11,941/09, for the recognition of transactions including, when applicable, the rules and instructions from the National Monetary Council (CMN), the Central Bank of Brazil (BACEN) and the Standard Chart of Accounts for Financial Institutions (COSIF), the Brazilian Securities and Exchange Commission (CVM), the National Private Insurance Council (CNSP), the Private Insurance Superintendence (SUSEP) and the Accounting Pronouncements Committee (CPC).

As prescribed by CMN Resolution 4,818/20 and BCB Resolution 2/20, the financial institutions and other institutions authorized to operate by BACEN, must prepare their financial statements in accordance with the criteria and procedures set out in these regulations, which address the disclosure of interim, semiannual and annual financial statements, as well as their content, which include the balance sheets and statements of income, of comprehensive income, of cash flows and of changes in equity, the notes to the financial statements and the disclosure of information on non-recurring results.

The effects resulting from the application of the accounting criteria established by CMN Resolution No. 4,966/21 were recorded under Retained Earnings or Accumulated Losses in the Opening Equity as at January 1, 2025, reflecting the net amount of tax effects adjusted against the value of the asset as of the same date.

The individual and consolidated interim financial statements were approved by Management on November 4, 2026.

Daycoval adopts presentation criteria in its Financial Statements so as to represent the economic substance of its transactions and in accordance with financial reporting criteria set out in BCB Resolution 2/20, and additional regulations.

b) Process of convergence with International Financial Reporting Standards ("IFRS")

As part of the process of convergence with the International Financial Reporting Standards ("IFRS"), the Accounting Pronouncements Committee ("CPC") has issued pronouncements related to the international accounting convergence process that have been approved by the CVM but not all of them have been ratified by the BACEN. Accordingly, in the preparation of the interim financial statements, the Bank has adopted the following pronouncements that have been approved by the BACEN:

Pronouncements issued by the CPC	CMN Resolution
CPC 00 (R2) - Conceptual Framework for Financial Reporting	4,924/21
CPC 01 (R1) - Impairment of Assets	4,924/21
CPC 03 (R2) - Statements of Cash Flows	4,818/20
CPC 05 (R1) - Related-party Disclosures	4,818/20
CPC 06 (R2) - Leases	4,975/21
CPC 10 (R1) - Share-based Payment	3,989/11
CPC 23 - Accounting Policies, Changes in Accounting Estimates and Errors	4,924/21
CPC 24 - Events after the Reporting Period	4,818/20
CPC 25 - Provisions, Contingent Liabilities and Contingent Assets	3,823/09
CPC 28 - Investment Property	4,967/21
CPC 33 (R1) - Employee Benefits	4,877/20
CPC 41 - Earnings per Share	4,818/20
CPC 46 - Fair Value Measurement	4,924/21
CPC 47 - Revenue from Contracts with Customers	4,924/21

All relevant information in the individual and consolidated interim financial statements, and only such information, is being disclosed and corresponds to the information used by the Bank's Management in managing the Bank.

c) Consolidation

In the process of consolidation of the individual and consolidated interim financial statements, the balances of assets, liabilities and results from the transactions among the Bank, its foreign branch, its direct and indirect subsidiaries, and the investment funds acquired with substantial retention of risks and rewards, were eliminated, and the balances of profit and equity attributable to controlling and noncontrolling interests were recorded in separate line items.

The individual and consolidated interim financial statements cover the Bank and the following entities:

	Ownership interest - %	
	09/30/2026	12/31/2025
Leasing operations		
Daycoval Leasing – Banco Múltiplo S.A. (“Daycoval Leasing”)	100.00	100.00
Daycoval Leasing - Sociedade de Arrendamento Mercantil S.A. ("Daycoval SAM")	99.99	99.99
Financial activity - Foreign branch		
Banco Daycoval S.A. - Cayman Branch	100.00	100.00
Insurance and pension plan activity		
Dayprev Vida e Previdência S.A. (“Dayprev”)	97.00	97.00
Daycoval Seguros S.A.	97.00	97.00
Securities broker		
Daycoval Corretora de Títulos e Valores Mobiliários Ltda. ("Daycoval CTVM")	100.00	100.00
Non-financial activity		
ACS Participações Ltda. (“ACS”)	99.99	99.99
Daycoval Asset Management Administração de Recursos Ltda. (“Daycoval Asset”)	99.99	99.99
IFP Promotora de Serviços de Consultoria e Cadastro Ltda. (“IFP”)	99.99	99.99
SCC Agência de Turismo Ltda. (“SCC”)	99.99	99.99
Treetop Investments Ltd. (“Treetop”)	99.99	99.99
Daycoval Corretora de Seguros Ltda	99.99	-
Investment fund		
Daycoval Tesouraria Fundo de Investimento Financeiro em Infraestrutura Renda Fixa Crédito Privado de Responsabilidade Limitada	100.00	100.00
Daycoval Real Estate Crédito Imobiliário I Fundo de Investimento Imobiliário de Responsabilidade Limitada	100.00	100.00
DAY MAXX 4 Fundo de Investimento em Direitos Creditórios de Responsabilidade Limitada	100.00	100.00

d) Standards issued and effective for the current period:

i. CMN Resolution No. 5,185/24

CMN Resolution 5,185/24 requires, beginning in fiscal year 2026, the disclosure of the Sustainability-Related Financial Information Report in the annual consolidated financial statements, adopting the technical pronouncements issued by the Brazilian Sustainability Pronouncements Committee (CBPS):

I - CBPS Technical Pronouncement 01 – General Requirements for Disclosure of Sustainability-Related Financial Information; and

II - CBPS Technical Pronouncement 02 – Climate-Related Disclosures.

e) New standards effective in the future:

i. Provisions of CMN Resolution No. 4,966/21 with extended effective dates:

Restructuring

In cases of restructuring of financial assets, the gross carrying amount of the instrument must be reassessed to represent the present value of the restructured contractual cash flows, discounted using the originally contracted effective interest rate. However, the resolution allows the use of the renegotiated effective interest rate for calculating the present value of the restructured contractual cash flows until December 31, 2026. Daycoval has opted to apply this requirement and presents the restructured transactions according to the renegotiated conditions.

Hedge Accounting

The provisions of the regulation aim to align hedge accounting more closely with the way financial institutions structure their risk management.

Effective from January 1, 2027, hedge accounting transactions must be reclassified to the new categories, as described below:
- Fair value hedge;
- Cash flow hedge; and
- Hedge of a net investment in a foreign operation.

ii. Consumption Tax Reform

On January 16, 2025, Supplementary Law 214/2025 was enacted to introduce the Consumption Tax Reform. It primarily provides for the creation of the Tax on Goods and Services (IBS) and the Contribution on Goods and Services (CBS).

Subsequently, Supplementary Law 227 was enacted on January 13, 2026. Such law established the IBS Management Committee (CGIBS) and set forth guidelines concerning the aforementioned taxes. The regulation also determined the IBS and CBS rates applicable to financial services for the 2027–2033 period, providing for a gradual increase in the combined tax burden from 10.85% (2027) to 12.50% (2033).

Moreover, during 2026, supplementary regulatory acts were published, including Decree No. 12955/2026 and CGIBS Resolution No. 6/2026, with a view to regulating the operational aspects of CBS and IBS, respectively.

In this context, the Bank continues to monitor developments in the regulatory framework governing the Tax Reform and awaits the issuance of supplementary regulations by the Brazilian Federal Revenue Service and the IBS Management Committee, which are required to fully implement the new system. As the regulatory framework is still under development, it is not currently possible to accurately estimate the financial, operational and tax impacts arising from the changes introduced.

3 - SIGNIFICANT ACCOUNTING POLICIES

a) Functional and reporting currency, foreign currency-denominated transactions and share of profit (loss) of foreign entities:

i. Functional and reporting currency

Daycoval's individual and consolidated interim financial statements are presented in Brazilian reais (R$), which is the Bank's functional and reporting currency. As prescribed by CMN Resolution 4,524/16, Daycoval has defined that the functional and reporting currency for each of its direct and indirect subsidiaries, including foreign entities, will also be the Brazilian real (R$).

ii. Translation of foreign currency-denominated transactions

If foreign investees conduct transactions in a currency different from their respective functional currencies, these transactions will be converted by applying the exchange rates released by the Central Bank of Brazil of the respective trial balance or balance sheet for monetary and non-monetary items measured at fair value. For other cases, the exchange rates on the transaction date are applied.

iii. Share of profit (loss) of foreign entities

The share of profit (loss) of foreign entities, the functional currency of which is defined in item "i" above, is recognized directly in Daycoval's statements of income, in "Share of profit (loss) of subsidiaries and associates".

b) Recording of income and expenses

Income and expenses are recorded on the accrual basis. Fixed-rate transactions are stated at the final amount, and income and expenses for future period are recognized as a reduction of the related assets and liabilities. Finance income and costs are recorded on a pro rata basis and calculated based on the exponential method, except those related to discounted notes or foreign transactions, which are calculated under the straight-line method. Floating-rate transactions or those indexed to foreign currencies are adjusted through the balance sheet date.

c) Cash and cash equivalents

Cash and cash equivalents are represented by cash and bank deposits, recorded in line items 'Cash and cash equivalents' and 'Interbank investments', classified in own portfolio, with original investment term of 90 days or less; the risk of change in their fair value is considered immaterial.

The breakdown of cash and cash equivalents is presented in Note 4.

d) Financial instruments

All financial instruments are initially recognized on the trading date, i.e., the date on which Daycoval becomes a party to the contractual provisions of the instrument.

i. Classification of financial assets

Daycoval classifies its financial assets into the following categories, pursuant to CMN Resolution 4,966/21:

- Amortized cost;
- Fair value through other comprehensive income (OCI); and
- Fair value through profit or loss.

Business model: The classification and subsequent measurement of financial assets are defined based on Management's business model for managing financial assets and on the contractual cash flow characteristics of these assets.

Financial assets may be managed with the objective of:

- collecting contractual cash flows;
- collecting contractual cash flows and selling; or
- selling.

In order for a financial asset to be characterized as one that generates solely payments of principal and interest, its cash flows must include only remuneration for the time value of money and the credit risk of the counterparty. If the contractual terms expose the financial asset to other risks or introduce unpredictability in determining cash flows, such as changes in equity instrument prices or commodity prices, the financial asset is recognized at fair value through profit or loss. Contracts with hybrid features must be assessed as a whole, meaning all contractual terms must be considered. If such contracts include embedded derivative financial instruments, the entire instrument must be measured at fair value through profit or loss.

ii. Change in business models

Reclassification of financial assets is required if, and only if, the entity's business model for managing those assets changes. In the event of a change in business models, financial assets must be reclassified prospectively on the first day of the subsequent reporting period.

iii. Measurement of financial assets

Financial instruments are initially recognized: I) at the transaction price, in the case of receivables from customer contracts without a significant financing component; or II) at fair value in all other cases.

Amortized cost

This is the value at which a financial asset is measured upon initial recognition, using the effective interest rate method, less any allowance for expected credit losses.

Effective interest rate

This represents the rate that exactly discounts all receipts and payments over the expected life of the financial asset or liability to its gross carrying amount. The effective interest rate may include origination costs attributable to the individual transaction, as well as any additional revenues agreed upon in the contract.

In accordance with regulatory provisions, Daycoval has opted to use the proportional differentiated methodology to recognize additional revenues and expenses related to transaction costs using the effective interest rate for lending operations and other transactions with lending characteristics classified in the amortized cost category. This methodology entails recognizing revenues individually on a pro rata temporis basis, at a minimum during interim and annual closing periods, considering the contractual interest rate and proportionally allocating additional revenues and expenses related to transaction costs and any amounts received at origination to the contractual revenues, according to the characteristics of the contract.

The standard permits the recognition in profit or loss of transaction costs and amounts received at acquisition or origination of the instrument that are considered immaterial.

Fair value

The methodology applied to measure the fair value of financial assets and derivative financial instruments designated at fair value is based on economic scenarios and pricing models developed by Management. These models include market price averages applicable as of the balance sheet date. As such, when these items are actually settled, the realized results may differ from the estimates.

The fair value hierarchy and details of financial instruments, including derivatives, are presented in Note 24.a.

iv. Loan portfolio and allowance for expected losses associated with the credit risk

The expanded loan portfolio includes lending, leasing, other transactions with lending characteristics, private securities, as well as guarantees, sureties and firm commitments assumed in the placement of securities, along with their directly attributable transaction costs.

Daycoval evaluates expected losses based on forward-looking analyses of macroeconomic scenarios, reviewed at least annually or more frequently if market conditions require. Expected credit losses are assessed for the following financial assets and their respective categories: (i) financial assets measured at amortized cost or at fair value through other comprehensive income; (ii) undrawn credit commitments, including unused credit card limits; and (iii) financial guarantee contracts (guarantees and sureties) and firm commitments assumed in the placement of securities.

Expected credit losses for financial instruments are measured as follows:

- Financial assets: measured based on their gross carrying amount;
- Undrawn credit commitments – measured based on the probable amount of credit risk exposure due to customers using these limits; and
- Financial guarantees (guarantees and sureties) – measured based on the probable amount of credit risk exposure in the event Daycoval is called upon to honor these guarantees.

Depending on the credit risk stage, expected losses may be projected for the next 12 months or for the asset's entire expected lifetime.

The characteristics of each stage are as follows:

- Stage 1: includes financial assets that have not experienced a significant increase in credit risk since initial recognition;
- Stage 2: includes financial assets that have experienced a significant increase in credit risk since initial recognition; and
- Stage 3: includes financial assets classified as non-performing or in default.

For securities classified as fair value through profit or loss (FVTPL) and that are current, credit risk is already incorporated into their fair value measurement. Thus, changes in their fair value reflect both market fluctuations and credit risk in accordance with current regulations.

Financial assets that are more than 90 days past due are classified as non-performing assets. Income of any kind from these assets is only recognized in profit or loss when it is actually received.

Details on the loan portfolio and the related allowance for expected losses associated with the credit risk are presented in Note 9.

v. Derecognition of financial instruments subject to credit risk

A financial asset is derecognized against the allowance for expected losses after all necessary procedures have been carried out and there is no longer any expectation of recovery.

vi. Renegotiation and restructuring of financial instruments

A renegotiation is defined as any agreement that alters the original terms of a financial instrument or replaces the original instrument with another, through either full or partial settlement or refinancing of the original obligation. Daycoval reassesses the instrument to represent the present value of future cash flows, discounted using the effective interest rate in accordance with the renegotiated contractual terms.

A restructuring is considered a renegotiation that involves significant concessions to the counterparty due to a material deterioration in their credit quality – concessions that would not have been granted had such deterioration not occurred. Restructured operations must initially be classified in Stage 3. As allowed under CMN Resolution No. 4,966, until December 31, 2026, Daycoval will use the renegotiated effective interest rate to calculate the present value of the restructured contractual cash flows.

vii. Financial liabilities

Financial liabilities are initially recognized at amortized cost, except for those designated as market risk hedges, which are measured at fair value through profit or loss.

viii. Derecognition of financial assets

A financial asset or group of similar assets is derecognized when:

- The right to receive the cash flows from the asset has expired; or
- Daycoval has transferred the right to receive the asset's cash flows or has assumed an obligation to pay the received cash flows in full to a third party under a contract where:

(i) Daycoval has transferred substantially all the risks and rewards of the asset; or
(ii) Daycoval has neither transferred nor retained substantially all the risks and rewards of the asset but has transferred control over the asset.

When Daycoval transfers the right to receive cash flows from an asset or enters into a pass-through arrangement without substantially transferring or retaining all risks and rewards, or without transferring control, the asset is recognized to the extent of Daycoval's continuing involvement. In such cases, Daycoval also recognizes a related liability. The transferred asset and the related liability are measured to reflect the rights and obligations retained by Daycoval.

Continuing involvement that takes the form of a guarantee over the transferred asset is measured at the lower of the asset's carrying amount and the maximum amount of consideration that Daycoval could be required to repay.

ix. Derecognition of financial liabilities

A financial liability is derecognized when the obligation under the liability is discharged, canceled, or expires. When an existing financial liability is replaced by another from the same creditor under substantially different terms, or the terms of an existing liability are substantially modified, the exchange or modification is treated as a derecognition of the original liability and the recognition of a new liability. The difference in the carrying amount is recognized in profit or loss.

x. Derivative financial instruments (assets and liabilities)

Derivatives are classified as measured at fair value through profit or loss. They are recorded as assets when fair value is positive and as liabilities when fair value is negative. Fair value changes in derivatives are included in "Gains (losses) on derivative financial instruments."

Additionally, Daycoval holds positions designated for hedge accounting purposes, primarily related to foreign debt issuances and other foreign currency funding.

Details of the derivative financial instruments portfolio are presented in Note 8.

e) Investments in subsidiaries

Investments in subsidiaries and associates in which the Bank has a significant influence or interest of 20% or more of the voting capital, are accounted for under the equity method of accounting.

The breakdown of investments in subsidiaries and associates is presented in Note 14.

f) Property and equipment in use

Stated at acquisition cost, monthly adjusted by their respective accumulated depreciation, calculated under the straight-line method in accordance with the estimated useful and economic life of the assets and adjusted by impairment, as applicable.

The breakdown of property and equipment in use is presented in Note 15.a.

g) Property and equipment for operating lease

Leased assets are stated at acquisition cost, less accumulated depreciation. Depreciation is calculated on a straight-line basis, with a 30% reduction benefit in the normal useful lives of assets for leasing operations carried out with legal entities, provided for by prevailing legislation.

The breakdown of property and equipment for operating lease is shown in Note 15.c.

h) Lease

As of January 1, 2025, Daycoval began observing CMN Resolution No. 4,975, which approved CPC 06 – Leases.
As permitted by the resolution, the standard was applied to new lease agreements in which the Bank acts as the lessee.

Daycoval leases real estate properties for its commercial activities, recognizing them under "Lease liabilities" at the lease agreement signing date. This amount represents the total future payments at present value, offset against the right-of-use asset, which is depreciated linearly over the lease term and tested for impairment.

i) Non-financial assets held for sale

Non-financial assets held for sale, pursuant to CMN Resolution 4,747/19, must be classified as:

- Own - which expected realization is either through sale, are available for immediate sale and which disposal is highly probable within no more than one year; Own assets are measured at the lower of the fair value of the asset, net of selling expenses, and its carrying amount, net of provision for impairment and accumulated depreciation or amortization; or

- Received - when the assets are received for the settlement of a distressed or doubtful financial instrument, not intended for own use. Received assets are measured at the lower of the fair value of the asset, net of selling expenses, and the gross carrying amount of the distressed or doubtful financial instrument.

Non-financial assets held for sale are shown in Note 12.a.

j) Impairment of non-financial assets

The impairment of non-financial assets is recognized as a loss when the carrying amount of an asset or a cash-generating unit is higher than its recoverable or realizable value. A cash-generating unit is the smallest identifiable group of assets that generates cash flows substantially independent from other assets or groups of assets. Impairment losses are recognized in profit or loss for the period in which they are identified, when applicable.

Non-financial assets, except those recorded in line items 'Other assets' and 'Current and deferred tax assets', are tested for impairment at least annually to determine if there is any indication that such assets might be impaired, pursuant to Note 12.

k) Provisions, contingent liabilities, contingent assets, and legal obligations (tax and labor)

The recognition, measurement and disclosure of the provisions for contingent assets and liabilities and legal obligations are carried out in accordance with the criteria established by Technical Pronouncement CPC 25 – Provisions, Contingent Liabilities and Contingent Assets approved by CMN Resolution 3,823/2009 and BCB Regulatory Instruction 319/22, as follows:

i. Provisions

Recognized when there is a present obligation as a result of past events, where it is likely that an outflow of funds will be required to settle an obligation and which can be reliably estimated. Daycoval considers the opinion of its legal advisors and Management for the recognition of the provisions.

ii. Contingent assets

A contingent asset is a possible asset that arises from past events and whose existence will be confirmed only by the occurrence or non-occurrence of one or more uncertain future events not fully within the control of the entity. A contingent asset is not recognized in the financial assets, except when there is sufficient evidence that its realization is certain, otherwise, it is disclosed in the notes to the financial statements when the inflow of economic benefits is probable.

iii. Contingent liabilities

Contingent liabilities are not recorded as their existence will be confirmed only upon the occurrence or not of one or more uncertain future events that are beyond Daycoval's control. Contingent liabilities do not satisfy the criteria for their recognition as they are considered as possible losses and are disclosed in the notes to the interim financial information. Contingent liabilities assessed as remote loss are not recognized and disclosed.

iv. Legal obligations (tax and social security)

Legal obligations (tax and social security) refer to lawsuits challenging the legality and constitutionality of certain taxes and contributions. The amount under litigation is determined, accrued and adjusted on a monthly basis.

The breakdown of provisions, contingent assets and liabilities and legal obligations is presented in Note 18.

l) Taxes

Tax credits from income tax and social contribution on net profit, calculated on temporary additions, are recorded in line item "Current and deferred tax assets", and the provision for deferred tax liabilities on excess depreciation, fair value adjustments of securities, monetary adjustment of escrow deposits, among others, are recorded in "Current and deferred tax liabilities", and excess depreciation is subject to the income tax and social contribution rate.

Tax credits arising from temporary differences on the fair value measurement of certain financial assets and liabilities, including derivative contracts, provisions for tax, civil and labor contingencies, and allowances for loan losses, are recognized only when all requirements for their recognition are met, as established by CMN Resolution 4,842/20.

Taxes are recognized in the statement of income, except when they refer to items recognized directly in equity. Deferred taxes, comprising tax credits and deferred tax liabilities, are calculated on the temporary differences between the tax base of assets and liabilities and their carrying amounts.

The calculation of income tax and social contribution and the breakdown of tax credits and deferred tax liabilities are presented in Note 19.

The realization of tax credits is presented in Note 19.e.

m) Insurance operations

Classification of insurance contracts:

A contract is classified as an insurance contract when Daycoval assumes significant insurance risk from the policyholder, agreeing to compensate the policyholder in the event of a future, uncertain, specific occurrence that is adverse to them. Reinsurance contracts are also treated as insurance contracts, as they transfer significant insurance risk.

Technical provisions:

Technical provisions are established in accordance with SUSEP Circular Letter No. 678/2022 and CNSP Resolution No. 479/2024 and subsequent amendments. The criteria, parameters, and formulas are documented in actuarial technical notes (NTAs), as described below:

The unearned premium reserve (PPNG) is recognized based on the gross amount of retained insurance premiums corresponding to the remaining risk coverage period, calculated linearly using the "pro rata die" method. The portions related to current but unissued risks (PPNG-RVNE) is calculated using a proprietary actuarial methodology, based on portfolio development determined through a run-off triangle. The provision for claims to be settled (PSL) (administrative and judicial) are recognized based on estimated claim settlement amounts at the time the claim notice is received, the event occurs, or judicial proceedings are notified, gross of reinsurance adjustments and net of coinsurance. The related expenses reserve (PDR) is set aside to cover expected expenses related to claims, including those directly attributable to individual claims and those attributable only in aggregate form. The incurred but not reported (IBNR) reserve is recognized based on a proprietary methodology that aims to estimate a sufficient and fair value to cover claims that have occurred but have not yet been reported to Daycoval.

Measurement of insurance contracts:

Insurance premiums are recognized on the policy issuance date or on the effective date of risk coverage if the risk starts before policy issuance. Insurance premiums, net of premiums ceded to coinsurance and reinsurance, and the corresponding acquisition costs/revenues are recognized in profit or loss over the term of the policies. Premiums and commissions related to current risks with unissued policies (CBUI) are calculated based on actuarial technical notes. Expenses and revenues from proportional reinsurance are recognized concurrently with the related insurance premiums, while those related to non-proportional reinsurance are recognized in accordance with the terms of the reinsurance agreements.

Reinsurance credit exposures:

Daycoval is exposed to risk concentrations with individual reinsurers and manages this exposure by limiting the selection of reinsurers. The impact of reinsurance operations is regularly assessed. Daycoval uses a risk diversification strategy in its reinsurance program by working with reinsurers that have high-quality credit ratings, aiming to minimize adverse results from atypical events.

n) Earnings per share

Earnings per share are calculated based on criteria and procedures set out in Technical Pronouncement CPC 41 - Earnings per Share, considering the provisions applicable to financial institutions, as prescribed by CMN Resolution 4,818/20.

Earnings per share are shown in Note 21.f.

o) Interest on capital

CMN Resolution 4,872/20, which came into effect beginning January 1, 2022, establishes procedures for the recognition of interest on capital, which must be recognized after declared or proposed and if representing a present obligation at the balance sheet date.

Dividends and interest on capital declared are recognized in current liabilities in line item ‘Social and statutory’ and dividends proposed and not yet approved are recognized in equity, in line item ‘Special earnings reserves’.

Interest on capital is presented in Note 21.d.

p) Use of accounting estimates

The preparation of Daycoval’s individual and consolidated interim financial statements requires Management to make estimates and adopt assumptions that, in its best judgment, affect the reported amounts of certain assets and liabilities (financial or not), revenues, expenses and other transactions, such as:

i. Depreciation rates of property and equipment items and lease property and equipment;

ii. Amortization of deferred assets;

iii. Allowance for expected losses associated with the credit risk;

iv. Measurement of financial instruments;

v. Provisions for contingencies; and

vi. Technical provisions for insurance.

The actual settlement amounts of these financial or non-financial assets and liabilities could differ from those estimates.

q) Non-recurring profit or loss

Non-recurring profit or loss is the profit or loss:

i. Arising from operations/transactions carried out by the Bank that are not directly related to its core activities;

ii. Indirectly related to the Bank’s core activities; and

iii. Arising from operations/transactions not expected to be frequently carried out in future years.

The breakdown of non-recurring profit or loss is shown in Note 22.j.

r) Business combination

Business acquisitions are accounted for using the acquisition method.

The accounting record of the acquisition is broken down into:

I - the carrying amount of equity; II – the difference between the fair value and the carrying amount of assets and liabilities, if any; III – identifiable assets and assumed liabilities that can be reliably measured and were not recorded in the investee’s accounting records; and IV - goodwill for expected future profitability.

The goodwill represents the future economic benefits arising from assets that are not individually identified and separately recognized, acquired in a transaction involving the purchase of an interest in an associate, subsidiary, or joint venture. It is amortized and recognized in the income statement over the period defined in the technical study supporting the realization of the expected future economic benefits and may be written off in the event of disposal or loss of the investment.

Details of the business combination transaction are presented in Note 27.c.

4 - CASH

	Bank		Consolidated	
	09/30/2026	12/31/2025	09/30/2026	12/31/2025
Cash and cash equivalents	490,771	1,486,998	501,393	1,492,221
Money market investments (1)	2,797,992	889,273	2,797,992	999,130
Foreign currency investments (2)	984,552	-	984,552	-
Total	**4,273,315**	**2,376,271**	**4,283,937**	**2,491,351**

(1) Money market investments comprising cash and cash equivalents have 90-day maturity and do not include the amount of interbank investments – third-party (Note 6), for the Bank and the Consolidated.

(2) Refers to foreign currency investments (Note 6) maturing within up to 90 days from the investment date.

5 - RESERVES AT THE CENTRAL BANK OF BRAZIL (BANK AND CONSOLIDATED)

	09/30/2026	12/31/2025
Reserves in instant payment account	70,736	162,373
Compulsory reserves in cash on demand deposits	62,398	194,121
Mandatory collections on time deposits	2,018,204	1,727,972
Other mandatory collections	24,616	18,070
Total	**2,175,954**	**2,102,536**

6 - INTERBANK INVESTMENTS

	Bank					
	09/30/2026					12/31/2025
	Up to 3 months	3 to 12 months	1 to 3 years	3 to 5 years	Total	Total
Investments in repurchase agreements						
At amortized cost						
Own portfolio	**2,907,039**	**248**	**37,008**	**24,226**	**2,968,521**	**1,108,040**
Treasury Financial Bills	102,926	-	-	-	102,926	7,927
National Treasury Notes	2,792,506	-	-	-	2,792,506	855,047
National Treasury Bills	5,965	-	-	-	5,965	25,581
Certificates of Real Estate Receivables	4,010	248	-	-	4,258	718
Debentures - DEB	1,632	-	-	-	1,632	-
Other [1]	-	-	37,008	24,226	61,234	218,767
Financed position	**7,246,534**	**32,117**	**-**	**-**	**7,278,651**	**2,395,501**
Treasury Financial Bills	2,897,071	-	-	-	2,897,071	812,058
National Treasury Notes	2,014,151	-	-	-	2,014,151	924,657
National Treasury Bills	1,995,077	-	-	-	1,995,077	524,418
Certificates of Real Estate Receivables	130,590	32,117	-	-	162,707	134,368
Debentures - DEB	209,645	-	-	-	209,645	-
Short position	**501,671**	**-**	**-**	**-**	**501,671**	**12,389**
National Treasury Notes	501,671	-	-	-	501,671	12,389
Interbank deposits	**189,871**	**4,344,003**	**431,018**	**-**	**4,964,892**	**5,662,246**
Foreign currency investments [2]	**984,552**	**-**	**-**	**-**	**984,552**	**-**
Total	**11,829,667**	**4,376,368**	**468,026**	**24,226**	**16,698,287**	**9,178,176**

	Consolidated					
	09/30/2026					12/31/2025
	Up to 3 months	3 to 12 months	1 to 3 years	3 to 5 years	Total	Total
Investments in repurchase agreements						
At amortized cost						
Own portfolio	**2,939,005**	**248**	**37,008**	**24,226**	**3,000,487**	**1,217,897**
Treasury Financial Bills	132,281	-	-	-	132,281	9,662
National Treasury Notes	2,795,117	-	-	-	2,795,117	963,169
National Treasury Bills	5,965	-	-	-	5,965	25,581
Certificates of Real Estate Receivables	4,010	248	-	-	4,258	718
Debentures - DEB	1,632	-	-	-	1,632	-
Other [1]	-	-	37,008	24,226	61,234	218,767
Financed position	**7,246,534**	**32,117**	**-**	**-**	**7,278,651**	**2,395,501**
Treasury Financial Bills	2,897,071	-	-	-	2,897,071	812,058
National Treasury Notes	2,014,151	-	-	-	2,014,151	924,657
National Treasury Bills	1,995,077	-	-	-	1,995,077	524,418
Certificates of Real Estate Receivables	130,590	32,117	-	-	162,707	134,368
Debentures - DEB	209,645	-	-	-	209,645	-
Short position	**501,671**	**-**	**-**	**-**	**501,671**	**12,389**
National Treasury Notes	501,671	-	-	-	501,671	12,389
Interbank deposits	**34,212**	**862,624**	**431,018**	**-**	**1,327,854**	**2,452,746**
Foreign currency investments [2]	**984,552**	**-**	**-**	**-**	**984,552**	-
Total	**11,705,974**	**894,989**	**468,026**	**24,226**	**13,093,215**	**6,078,533**

(1) Refers to repurchase agreements entered into by Banco Daycoval S.A. - Cayman Branch.

(2) Refers to investments in foreign currencies maturing within up to 90 days from the investment date.

7 - SECURITIES

a) Breakdown by category and type

	Bank				
	09/30/2026			12/31/2025	
	Curve value	Fair value adjustment in profit or loss [1]	Carrying amount	Curve value	Carrying amount
At amortized cost	**3,250,627**	**-**	**3,250,627**	**3,315,178**	**3,315,178**
Own portfolio	**3,250,627**	**-**	**3,250,627**	**2,353,942**	**2,353,942**
National Treasury Notes	702,958	-	702,958	-	-
Debentures [2]	101,924	-	101,924	68,429	68,429
Other countries' government bonds [3]	2,439,987	-	2,439,987	2,279,378	2,279,378
Foreign private securities	5,758	-	5,758	6,135	6,135
Linked to guarantees	**-**	**-**	**-**	**961,236**	**961,236**
National Treasury Notes	-	-	-	961,236	961,236
At fair value through profit or loss	**14,571,446**	**(74,061)**	**14,497,385**	**17,362,734**	**17,377,317**
Own portfolio	**8,940,330**	**(60,341)**	**8,879,989**	**8,577,490**	**8,577,249**
Treasury Financial Bills	7,237,994	2,848	7,240,842	2,443,533	2,445,570
National Treasury Bills	11,996	(2)	11,994	-	-
National Treasury Notes	70,284	(333)	69,951	3,759,028	3,813,624
Investment fund units	959,102	(27,897)	931,205	1,681,736	1,654,145
Brazilian sovereign bonds issued abroad (Global Bonds)	233,784	(5,476)	228,308	508,261	508,261
Debentures [2]	329,852	(35,867)	293,985	130,727	94,136
Certificates of Real Estate Receivables [2]	49,119	(1,714)	47,405	20,394	20,104
Certificates of Agribusiness Receivables [2]	46,915	(1,063)	45,852	16,652	16,510
Development Credit Bills	-	-	-	14,111	14,053
Shares	1,166	9,162	10,328	1,244	9,009
Mortgage Loan Bills	-	-	-	394	422
Agribusiness Credit Bills	105	1	106	800	792
Bank Certificates of Deposit	13	-	13	534	547
Financial Bills	-	-	-	65	65
Exchange Bills	-	-	-	11	11
Linked to repurchase commitments	**1,708,136**	**(7,049)**	**1,701,087**	**5,474,565**	**5,484,071**
Treasury Financial Bills	1,170,954	(39)	1,170,915	4,694,530	4,701,498
National Treasury Bills	-	-	-	-	-
National Treasury Notes	-	-	-	206,447	208,896
Debentures [2]	416,697	(4,522)	412,175	431,863	433,413
Certificates of Agribusiness Receivables [2]	77,054	(916)	76,138	55,561	54,820
Certificates of Real Estate Receivables [2]	43,431	(1,572)	41,859	86,164	85,444
Linked to guarantees	**3,922,980**	**(6,671)**	**3,916,309**	**3,310,679**	**3,315,997**
Treasury Financial Bills	3,407,754	4,556	3,412,310	3,308,395	3,313,003
Brazilian sovereign bonds issued abroad (Global Bonds)	515,226	(11,227)	503,999	-	-
Debentures [2]	-	-	-	2,284	2,994
Total	**17,822,073**	**(74,061)**	**17,748,012**	**20,677,912**	**20,692,495**

	Consolidated				
	09/30/2026			12/31/2025	
	Curve value	Fair value adjustment in profit or loss [1]	Carrying amount	Curve value	Carrying amount
At amortized cost	**3,251,525**	**-**	**3,251,525**	**3,315,178**	**3,315,178**
Own portfolio	**3,250,627**	**-**	**3,250,627**	**2,353,942**	**2,353,942**
National Treasury Notes	702,958	-	702,958	-	-
Debentures [2]	101,924	-	101,924	68,429	68,429
Other countries' government bonds [3]	2,439,987	-	2,439,987	2,279,378	2,279,378
Foreign private securities	5,758	-	5,758	6,135	6,135
Linked to guarantees	**898**	**-**	**898**	**961,236**	**961,236**
Treasury Financial Bills	898	-	898	-	-
National Treasury Notes	-	-	-	961,236	961,236
At fair value through profit or loss	**17,830,495**	**(41,257)**	**17,789,238**	**18,890,853**	**18,945,305**
Own portfolio	**12,192,688**	**(27,537)**	**12,165,151**	**10,105,609**	**10,145,237**
Treasury Financial Bills	10,101,690	30,892	10,132,582	3,714,981	3,750,513
National Treasury Notes	70,284	(333)	69,951	3,759,028	3,813,624
National Treasury Bills	11,996	(2)	11,994	-	-
Investment fund units	1,120,103	(27,795)	1,092,308	1,749,484	1,721,453
Brazilian sovereign bonds issued abroad (Global Bonds)	233,784	(5,476)	228,308	508,261	508,261
Debentures [2]	434,360	(37,389)	396,971	220,663	184,339
Certificates of Real Estate Receivables [2]	96,286	(1,713)	94,573	53,810	53,520
Foreign private securities	74,531	6,204	80,735	63,719	70,359
Certificates of Agribusiness Receivables [2]	48,205	(1,083)	47,122	18,403	18,173
Development Credit Bills	-	-	-	14,111	14,053
Shares	1,166	9,162	10,328	1,244	9,009
Mortgage Loan Bills	-	-	-	413	441
Bank Certificates of Deposit	103	(5)	98	616	624
Agribusiness Credit Bills	105	1	106	800	792
Certificates of Agribusiness Receivables	75	-	75	-	-
Financial Bills	-	-	-	65	65
Exchange Bills	-	-	-	11	11
Linked to repurchase commitments	**1,708,136**	**(7,049)**	**1,701,087**	**5,474,565**	**5,484,071**
Treasury Financial Bills	1,170,954	(39)	1,170,915	4,694,530	4,701,498
National Treasury Notes	-	-	-	206,447	208,896
Debentures [2]	416,697	(4,522)	412,175	431,863	433,413
Certificates of Agribusiness Receivables [2]	77,054	(916)	76,138	55,561	54,820
Certificates of Real Estate Receivables [2]	43,431	(1,572)	41,859	86,164	85,444
Linked to guarantees	**3,929,671**	**(6,671)**	**3,923,000**	**3,310,679**	**3,315,997**
Treasury Financial Bills	3,414,445	4,556	3,419,001	3,308,395	3,313,003
Brazilian sovereign bonds issued abroad (Global Bonds)	515,226	(11,227)	503,999	-	-
Debentures [2]	-	-	-	2,284	2,994
Total	**21,082,020**	**(41,257)**	**21,040,763**	**22,206,031**	**22,260,483**

(1) The fair value of securities was calculated based on prices and rates prevailing as at September 30, 2026, as disclosed by the Brazilian Financial and Capital Markets Association (ANBIMA), the managers of the investment funds in which the Bank invests, B3 S.A. – Brasil, Bolsa, Balcão, and other market makers in the case of securities acquired abroad, and, when applicable, based on discounted cash flow models.

(2) Debentures, certificates of agribusiness receivables, and certificates of real estate receivables are stated net of the allowance for expected losses associated with the credit risk. As at September 30, 2026, the balance of expected losses is R$106,661 (R$5,840 as at December 31, 2025).

(3) Substantially comprised of assets subject to market risk hedge, adjusted to fair value in the amount of R$14,581 as at September 30, 2026 (R$18,332 as at December 31, 2025), as detailed in Note 8.

b) Breakdown by maturity

	Bank						
	09/30/2026						12/31/2025
	Up to 3 months	3 to 12 months	1 to 3 years	3 to 5 years	Over 5 years	Fair value	Fair value
Federal government bonds	**11,994**	**11,991,171**	**143,865**	**79,171**	**382,769**	**12,608,970**	**15,443,827**
Treasury Financial Bills	-	11,824,067	-	-	-	11,824,067	10,460,071
National Treasury Notes	-	167,104	143,865	79,171	382,769	772,909	4,983,756
National Treasury Bills	11,994	-	-	-	-	11,994	-
Foreign securities	**31,255**	**2,369,130**	**777,667**	**-**	**-**	**3,178,052**	**2,793,774**
Other countries' government bonds	25,497	1,636,823	777,667	-	-	2,439,987	2,787,639
Brazilian sovereign bonds issued abroad (Global Bonds)	-	732,307	-	-	-	732,307	-
Foreign private securities	5,758	-	-	-	-	5,758	6,135
Private securities	**339**	**954,924**	**-**	**-**	**64,194**	**1,019,457**	**791,740**
Debentures	-	743,890	-	-	64,194	808,084	598,972
Certificates of Real Estate Receivables	-	89,264	-	-	-	89,264	105,548
Certificates of Agribusiness Receivables	223	121,767	-	-	-	121,990	71,330
Development Credit Bills	-	-	-	-	-	-	14,053
Mortgage Loan Bills	-	-	-	-	-	-	422
Agribusiness Credit Bills	103	3	-	-	-	106	792
Bank Certificates of Deposit	13	-	-	-	-	13	547
Financial Bills	-	-	-	-	-	-	65
Exchange Bills	-	-	-	-	-	-	11
Shares	**10,328**	**-**	**-**	**-**	**-**	**10,328**	**9,009**
Shares	10,328	-	-	-	-	10,328	9,009
Investment fund units	**931,205**	**-**	**-**	**-**	**-**	**931,205**	**1,654,145**
Receivables investment funds	688,951	-	-	-	-	688,951	1,348,977
Fixed-income investment funds	139,109	-	-	-	-	139,109	201,952
Real estate investment funds	70,676	-	-	-	-	70,676	82,897
Multimarket investment funds	24,888	-	-	-	-	24,888	13,297
Other investment funds	7,581	-	-	-	-	7,581	7,022
Total	**985,121**	**15,315,225**	**921,532**	**79,171**	**446,963**	**17,748,012**	**20,692,495**

	Consolidated						
	09/30/2026						12/31/2025
	Up to 3 months	3 to 12 months	1 to 3 years	3 to 5 years	Over 5 years	Fair value	Fair value
Federal government bonds	**11,994**	**14,889,602**	**144,763**	**79,171**	**382,769**	**15,508,299**	**16,748,770**
Treasury Financial Bills	-	14,722,498	898	-	-	14,723,396	11,765,014
National Treasury Notes	-	167,104	143,865	79,171	382,769	772,909	4,983,756
National Treasury Bills	11,994	-	-	-	-	11,994	-
Foreign securities	**42,863**	**2,438,257**	**777,667**	**-**	**-**	**3,258,787**	**2,864,133**
Other countries' government bonds	25,497	1,636,823	777,667	-	-	2,439,987	2,787,639
Brazilian sovereign bonds issued abroad (Global Bonds)	-	732,307	-	-	-	732,307	-
Foreign private securities	17,366	69,127	-	-	-	86,493	76,494
Private securities	**339**	**1,106,509**	**-**	**-**	**64,193**	**1,171,041**	**917,118**
Debentures	-	846,877	-	-	64,193	911,070	689,175
Certificates of Real Estate Receivables	-	136,432	-	-	-	136,432	138,964
Certificates of Agribusiness Receivables	223	123,037	-	-	-	123,260	72,993
Development Credit Bills	-	-	-	-	-	-	14,053
Mortgage Loan Bills	-	-	-	-	-	-	441
Bank Certificates of Deposit	13	85	-	-	-	98	624
Agribusiness Credit Bills	103	3	-	-	-	106	792
Certificates of Agribusiness Receivables	-	75	-	-	-	75	-
Financial Bills	-	-	-	-	-	-	65
Exchange Bills	-	-	-	-	-	-	11
Shares	**10,328**	**-**	**-**	**-**	**-**	**10,328**	**9,009**
Shares	10,328	-	-	-	-	10,328	9,009
Investment fund units	**1,092,308**	**-**	**-**	**-**	**-**	**1,092,308**	**1,721,453**
Receivables investment funds	703,469	-	-	-	-	703,469	1,361,329
Fixed-income investment funds	222,431	-	-	-	-	222,431	197,146
Multimarket investment funds	104,657	-	-	-	-	104,657	77,936
Real estate investment funds	21,705	-	-	-	-	21,705	49,027
Equity funds	32,465	-	-	-	-	32,465	28,993
Other investment funds	7,581	-	-	-	-	7,581	7,022
Total	**1,157,832**	**18,434,368**	**922,430**	**79,171**	**446,962**	**21,040,763**	**22,260,483**

Securities measured at fair value through profit or loss are stated with realization period of up to 12 months, regardless of their respective maturities.

8 - DERIVATIVE FINANCIAL INSTRUMENTS

The Bank conducts derivative transactions to meet own or its clients' needs, which are recognized in the balance sheet, profit or loss, and memorandum accounts.

Derivatives used are properly approved based on the product use policy. Pursuant to this policy, prior to the implementation of each product, all aspects should be analyzed, such as: objectives, methods of use, underlying risks and appropriate supporting operational infrastructure.

The credit and market risk components of derivatives are monitored on a daily basis. Specific limits are set for derivative transactions for clients and also for registration and clearing houses. Each limit is managed using a system that consolidates exposures by counterparty. Any discrepancies are promptly identified and addressed for immediate solution.

The market risk of derivatives is managed based on a prevailing risk policy, pursuant to which potential risks of price fluctuations in the financial markets are centralized in the Treasury department, which provides hedge for the other departments.

The main derivative financial instruments contracted by Daycoval as at September 30, 2026 are as follows:

- Future market contracts - commitments to purchase or sell, interest rates and foreign currencies on a future date at a given price or yield and can be settled in cash or by physical delivery of the underlying asset of the contract. The notional amount represents the notional amount of the contract. The adjustments for changes in prices of the underlying assets of the contract are settled daily.

- Forward contracts - forward exchange contracts represent contracts for currency exchange at a price contracted on an agreed-upon future settlement date. There may be only the physical delivery or only the financial settlement of the difference between the prices of currencies underlying the contract (Non deliverable forwards (NDFs)).

- Index swap contracts (Swaps) - these are commitments to settle in cash on a date or future dates (in case there is more than one payment flow) the difference between both financial indicators stipulated and different ones (interest rates, foreign currency, inflation indexes, among others) on a notional amount of principal.

- Options - options contracts subject the purchaser, by paying a premium, and the seller (writer) to the obligation, by receiving a premium, to purchase or sell a financial asset (interest rates, shares, currencies, among others) in a term limited to a contracted price.

i Hedge operations

The hedging strategy is determined based on the Bank's operating risk exposure limits. Whenever its transactions have risk exposures above the preset limits, which might result in significant fluctuations in the Bank's profit or loss, the Bank uses derivatives, contracted in the organized or over-the-counter market, to hedge against such risks, according to the statutory hedging rules set forth in BACEN Circular Letter 3082/02.

The hedge instruments seek to mitigate market, currency fluctuation and interest rate risks. According to the market liquidity, the maturity dates of hedge instruments are the closest possible to the dates of the financial flows of the hedged transactions so as to ensure an efficient hedge.

The Bank has a market risk hedge structure, as follows:

- In order to mitigate the exposure to the interest rate in the future cash flows, given the fixed nature of the lending and leasing operations, hedged items, recorded in line items 'Vehicle financing', 'Payroll-deductible loans', 'Mortgage loan' and 'Leases' (Note 9.a.i). The hedge framework for these transactions was established by associating future interest rate market operations (DI futures) for each one of the hedged flows, either of interest or principal and interest;

- In order to mitigate the exposure to the interest rate that sensibly affects the return of the operations, given the fixed nature of the operations with other countries' government bonds, hedged items, recorded in line item Securities (Note 7). The hedge framework for these transactions was established by associating future interest rate market operations (DI futures) for each one of the hedged flows, either of interest or principal and interest; and

- Designed to offset the risks arising from the exposure to changes in the fair value relating to the fluctuation of foreign currency (US dollar and euro fluctuation) and of the SOFR interest rate on foreign borrowings (hedged items) recorded in 'Payables for securities issued abroad' and 'Foreign borrowings' (Note 16.b). The hedge accounting framework for these transactions was established by associating a swap cash flow contract for each borrowing repayment flow, either of interest or principal plus interest, and the Bank´s long position is identical to the interest rates on borrowings agreements.

The table below summarizes the market risk hedge framework:

09/30/2026 Hedged item	Expiration date	Notional amount	Hedge instrument	Change in the fair value of the hedged item	Effectiveness
Lending and leasing operations					
Lease	07/27/2032	R$ 1,284,333	DI futures	6,080	99.96%
Payroll-deductible loans	09/21/2037	R$ 9,910,238	DI futures	113,956	97.19%
Vehicle financing	03/22/2034	R$ 4,400,711	DI futures	13,832	98.23%
Mortgage loan	01/31/2050	R$ 52,789	DI futures	1,029	100.14%
Securities					
Sovereign bonds	06/09/2028	R$ 2,149,496	DI futures	3,753	101.14%
Funding instruments					
Proparco funding	10/16/2028	USD 75,000	*Swap*	(16,367)	99.00%
IFC funding	06/16/2028	USD 150,000	*Swap*	122,077	100.94%
IFC funding	12/15/2026	USD 310,000	*Swap*	257,759	100.18%
IFC funding	12/15/2026	USD 171,000	*Swap*	114,346	100.20%
				616,465	

12/31/2025 Hedged item	Expiration date	Notional amount	Hedge instrument	Change in the fair value of the hedged item	Effectiveness
Lending and leasing operations					
Lease	07/27/2032	R$ 1,312,666	DI futures	(5,885)	99.31%
Payroll-deductible loans	09/21/2037	R$ 9,306,780	DI futures	(76,351)	97.43%
Vehicle financing	12/12/2030	R$ 3,234,719	DI futures	(8,717)	97.56%
Securities					
Sovereign bonds	09/10/2027	R$ 2,230,646	DI futures	(5,875)	101.07%
Funding instruments					
Proparco funding	10/16/2028	USD 75,000	*Swap*	90,957	100.09%
IFC funding	06/16/2028	USD 150,000	*Swap*	80,251	101.33%
IFC funding	12/15/2026	USD 310,000	*Swap*	170,695	100.70%
IFC funding	12/15/2026	USD 171,000	*Swap*	68,740	100.74%
				313,815	

a) Breakdown of amounts of differences receivable and payable recorded in assets and liabilities as 'Derivatives':

	09/30/2026								12/31/2025		
	Amortized cost	Fair value adjustment	Fair value	Up to 3 months	3 to 12 months	1 to 3 years	3 to 5 years	Over 5 years	Amortized cost	Fair value adjustment	Fair value
Consolidated											
Assets	**190,809**	**244,659**	**435,468**	**216,548**	**104,573**	**31,246**	**27,456**	**55,645**	**208,956**	**251,514**	**460,470**
Derivatives	**190,809**	**244,569**	**435,378**	**216,458**	**104,573**	**31,246**	**27,456**	**55,645**	**208,956**	**251,451**	**460,407**
Swaps - difference receivable	69,168	117,224	186,392	50,757	24,155	28,379	27,456	55,645	92,757	85,307	178,064
Currency forwards - difference receivable	98,661	25,540	124,201	99,522	24,552	127	-	-	102,507	1,064	103,571
Premiums paid for purchase of stock options	20,289	4,781	25,070	3,426	18,904	2,740	-	-	7,175	304	7,479
Foreign exchange coupon futures	-	44,538	44,538	44,538	-	-	-	-	-	94,829	94,829
IPC-A coupon futures	-	935	935	935	-	-	-	-	-	110	110
Interest rate futures	-	846	846	846	-	-	-	-	-	3,986	3,986
Foreign currency futures	-	12,065	12,065	12,065	-	-	-	-	-	53,819	53,819
Commodity futures	-	957	957	957	-	-	-	-	-	-	-
Exchange contracts - purchase	1,195	37,631	38,826	2,126	36,700	-	-	-	6,056	11,865	17,921
Exchange contracts - sale	1,496	52	1,548	1,286	262	-	-	-	461	167	628
Controlled entity	**-**	**90**	**90**	**90**	**-**	**-**	**-**	**-**	**-**	**63**	**63**
Derivatives	**-**	**90**	**90**	**90**	**-**	**-**	**-**	**-**	**-**	**63**	**63**
IPC-A coupon futures	-	84	84	84	-	-	-	-	-	63	63
Interest rate futures	-	6	6	6	-	-	-	-	-	-	-
Liabilities	**2,794,678**	**208,751**	**3,003,429**	**2,412,203**	**115,036**	**188,633**	**78,757**	**208,800**	**2,533,755**	**74,324**	**2,608,079**
Derivatives	**2,794,678**	**208,678**	**3,003,356**	**2,412,130**	**115,036**	**188,633**	**78,757**	**208,800**	**2,533,755**	**74,313**	**2,608,068**
Swap transaction – difference payable	783,668	146,393	930,061	462,415	5,007	175,082	78,757	208,800	375,948	837	376,785
Currency forwards - difference payable	113,077	9,584	122,661	97,092	15,119	10,450	-	-	64,910	14,880	79,790
Premiums received for sale of stock options	1,820,284	(6,051)	1,814,233	1,796,510	14,622	3,101	-	-	2,082,691	4,293	2,086,984
Interest rate futures	-	9,038	9,038	9,038	-	-	-	-	-	10,003	10,003
Foreign currency futures	-	20,865	20,865	20,865	-	-	-	-	-	72	72
Foreign exchange coupon futures	-	12,935	12,935	12,935	-	-	-	-	-	38,555	38,555
IPC-A coupon futures	-	6,114	6,114	6,114	-	-	-	-	-	926	926
Commodity futures	-	13	13	13	-	-	-	-	-	-	-
Exchange contracts - purchase	69,040	-	69,040	3,368	65,672	-	-	-	4,807	1,026	5,833
Exchange contracts - sale	8,609	9,787	18,396	3,780	14,616	-	-	-	5,399	3,721	9,120
Controlled entity	**-**	**73**	**73**	**73**	**-**	**-**	**-**	**-**	**-**	**11**	**11**
Derivatives	**-**	**73**	**73**	**73**	**-**	**-**	**-**	**-**	**-**	**11**	**11**
IPC-A coupon futures	-	58	58	58	-	-	-	-	-	7	7
Interest rate futures	-	15	15	15	-	-	-	-	-	4	4

As at September 30, 2026, the amounts of R$6,607 and R$42,986 (R$25,339 as at December 31, 2025), respectively, relating to amounts receivable and payable arising from swap derivative transactions carried out with Daycoval SAM and Daycoval Leasing were eliminated for purposes of consolidation of the interim financial statements.

b) Breakdown by type of contract and counterparty at fair value:

Consolidated	09/30/2026		12/31/2025	
	Assets	Liabilities	Assets	Liabilities
Foreign exchange transactions	**40,374**	**87,436**	**18,549**	**14,953**
Financial institutions	17,202	51,162	7,487	7,933
Legal entities	23,147	36,273	11,059	7,018
Individuals	25	1	3	2
Futures	**59,431**	**49,038**	**152,807**	**49,567**
B3 S.A. - Brasil, Bolsa, Balcão	59,431	49,038	152,807	49,567
Swap	**186,392**	**930,061**	**178,064**	**376,785**
Financial institutions	78,589	615,904	31,716	303,999
Legal entities	93,224	241,044	83,966	35,335
Individuals	14,579	73,113	62,382	37,451
Forwards (NDFs)	**124,201**	**122,661**	**103,571**	**79,790**
Legal entities	118,176	119,134	103,004	79,538
Individuals	2,549	314	285	-
Financial institutions	3,476	3,213	282	252
Options	**25,070**	**1,814,233**	**7,479**	**2,086,984**
Individuals	13,626	-	5,261	-
Legal entities	11,287	1,814,233	2,218	2,086,984
Financial institutions	157	-	-	-

c) Breakdown of notional amounts recorded in memorandum accounts by type of strategy, contract and reference index:

Consolidated	09/30/2026						12/31/2025
	Up to 3 months	3 to 12 months	1 to 3 years	3 to 5 years	Over 5 years	Total	Total
Swap	**3,033,536**	**373,919**	**2,732,241**	**2,462,005**	**6,292,751**	**14,894,452**	**10,613,226**
Assets	**33,848**	**254,640**	**1,213,722**	**1,564,149**	**2,708,513**	**5,774,872**	**4,237,970**
Hedge accounting	**-**	**-**	**204,738**	**-**	**-**	**204,738**	**245,685**
US dollar x CDI	-	-	204,738	-	-	204,738	245,685
Trading strategy	**33,848**	**254,640**	**1,008,984**	**1,564,149**	**2,708,513**	**5,570,134**	**3,992,285**
CDI x fixed rate	-	-	298,263	781,373	1,090,376	2,170,012	209,123
CDI x IPC-A	13,710	64,685	192,196	184,599	699,741	1,154,931	665,741
Fixed rate x CDI	818	7,881	150,384	247,219	802,395	1,208,697	978,705
US dollar x fixed rate	1,362	6,826	127,842	224,989	77,971	438,990	766,625
US dollar x CDI	-	-	51,675	106,719	27,500	185,894	423,931
CDI x US dollar	2,176	136,854	18,760	-	-	157,790	309,989
Fixed rate x US dollar	13,533	24,974	38,914	-	-	77,421	84,035
Fixed rate x IPC-A	2,249	8,420	27,256	13,792	-	51,717	66,879
IPC-A x CDI	-	5,000	28,333	5,458	10,530	49,321	12,257
CDI x EURO	-	-	75,361	-	-	75,361	-
US dollar x IPC-A	-	-	-	-	-	-	475,000
Liabilities	**2,999,688**	**119,279**	**1,518,519**	**897,856**	**3,584,238**	**9,119,580**	**6,375,256**
Hedge accounting	**2,866,881**	**-**	**897,330**	**-**	**-**	**3,764,211**	**3,764,211**
US dollar x CDI	2,866,881	-	897,330	-	-	3,764,211	3,764,211
Trading strategy	**132,807**	**119,279**	**621,189**	**897,856**	**3,584,238**	**5,355,369**	**2,611,045**
US dollar x fixed rate	15,510	15,657	249,231	674,674	1,201,562	2,156,634	1,189,846
Fixed rate x CDI	17,511	59,860	40,591	57,444	794,301	969,707	587,753
US dollar x IPC-A	-	-	-	-	975,000	975,000	500,000
US dollar x CDI	4,419	3,395	166,006	157,738	33,236	364,794	43,513
IPC-A x CDI	60,000	10,000	10,000	-	-	80,000	98,277
CDI x fixed rate	-	512	80,000	8,000	200,000	288,512	69,324
CDI x IPC-A	-	28,422	-	-	380,139	408,561	78,424
Fixed rate x US dollar	-	502	-	-	-	502	25,009
Euro x CDI	-	-	75,361	-	-	75,361	-
CDI x US dollar	35,367	931	-	-	-	36,298	18,899
Forwards (NDFs)	**17,680,602**	**1,871,157**	**453,295**	**-**	**-**	**20,005,054**	**10,537,350**
Long position	9,593,598	411,641	453,295	-	-	10,458,534	7,237,188
Short position	8,087,004	1,459,516	-	-	-	9,546,520	3,300,162
Futures	**17,898,567**	**13,206,089**	**10,142,090**	**4,170,934**	**5,362,992**	**50,780,672**	**54,451,514**
Long position	**7,470,161**	**1,629,339**	**1,300,063**	**564,102**	**3,120,315**	**14,083,980**	**11,881,296**
Trading strategy	**7,470,161**	**1,629,339**	**1,300,063**	**564,102**	**3,120,315**	**14,083,980**	**11,881,296**
Interest rate futures	4,772,867	-	19,324	132	1,230,454	6,022,777	1,868,129
IPC-A coupon futures	-	632,654	1,037,306	563,970	1,889,861	4,123,791	2,486,825
Foreign exchange coupon futures	186,824	996,685	243,433	-	-	1,426,942	2,598,641
Foreign currency futures	2,510,470	-	-	-	-	2,510,470	4,927,701
Short position	**10,428,406**	**11,576,750**	**8,842,027**	**3,606,832**	**2,242,677**	**36,696,692**	**42,570,218**
Hedge accounting	**1,659,195**	**5,333,450**	**6,273,196**	**2,505,084**	**1,493,884**	**17,264,809**	**15,147,740**
Interest rate futures	1,659,195	5,333,450	6,273,196	2,505,084	1,493,884	17,264,809	15,147,740
Trading strategy	**8,769,211**	**6,243,300**	**2,568,831**	**1,101,748**	**748,793**	**19,431,883**	**27,422,478**
Interest rate futures	5,278,521	6,188,739	580,538	426,206	-	12,474,004	11,852,647
Foreign exchange coupon futures	1,399,451	-	1,973,843	648,482	685,460	4,707,236	5,864,786
Foreign currency futures	2,084,829	-	-	-	-	2,084,829	9,640,489
IPC-A coupon futures	-	24,417	14,450	27,060	63,333	129,260	64,556
Commodity futures	6,410	30,144	-	-	-	36,554	-
Options	**9,246,202**	**695,183**	**93,650**	**-**	**-**	**10,035,035**	**147,897**
Long position	**4,596,474**	**284,363**	**37,450**	**-**	**-**	**4,918,287**	**144,423**
Foreign currency	4,596,474	284,363	37,450	-	-	4,918,287	144,423
Short position	**4,649,728**	**410,820**	**56,200**	**-**	**-**	**5,116,748**	**3,474**
Foreign currency	4,649,728	410,820	56,200	-	-	5,116,748	3,474
Foreign exchange transactions	**794,539**	**1,453,171**	**-**	**-**	**-**	**2,247,710**	**1,324,322**
Long position	**380,738**	**1,021,317**	**-**	**-**	**-**	**1,402,055**	**1,133,899**
Foreign currency	380,738	1,021,317	-	-	-	1,402,055	1,133,899
Short position	**413,801**	**431,854**	**-**	**-**	**-**	**845,655**	**190,423**
Foreign currency	413,801	431,854	-	-	-	845,655	190,423

As at September 30, 2026, the amount of R$2,694,518 (R$1,427,069 as at December 31, 2025), relating to notional amounts arising from swap derivative transactions carried out with Daycoval SAM and Daycoval Leasing was eliminated for purposes of consolidation of the interim financial statements.

9 - LOAN PORTFOLIO AT AMORTIZED COST

a) Summary of loan portfolio and expanded loan portfolio

i) Breakdown of the expanded loan portfolio

	Bank		Consolidated	
	09/30/2026	12/31/2025	09/30/2026	12/31/2025
Lending operations (1) (5) (7)	39,966,062	36,446,418	40,294,681	36,880,659
Leasing operations (2) (3)	-	-	3,629,596	3,763,502
Other transactions with lending characteristics (6)	22,658,384	23,204,288	22,662,457	23,214,063
Total loan portfolio (gross carrying amount)	**62,624,446**	**59,650,706**	**66,586,734**	**63,858,224**
Private securities (Note 7.a) (4)	1,125,999	781,690	1,277,499	906,972
Financing of securities	9,962	6,698	9,962	6,698
Receivables acquired under a payment arrangement	270,301	616,010	270,301	616,010
Financial guarantees provided (8)	11,837,593	9,390,528	11,837,593	9,390,528
Total expanded loan portfolio	**75,868,301**	**70,445,632**	**79,982,089**	**74,778,432**
Provision for incurred losses	(777,559)	(646,068)	(782,512)	(652,479)
Provision for expected losses	(1,874,614)	(1,496,015)	(1,951,346)	(1,568,646)
Total provision	**(2,652,173)**	**(2,142,083)**	**(2,733,858)**	**(2,221,125)**
Total expanded loan portfolio, net of provisions	**73,216,128**	**68,303,549**	**77,248,231**	**72,557,307**

(1) As at September 30, 2026, includes expenses of R$120,362 (expenses of R$81,789 as at December 31, 2025) relating to the fair value adjustment of vehicle financing operations, mortgage loans, and payroll-deductible loans, subject to hedge accounting, both for Bank and Consolidated. This amount is not being included in the total lending operations presented in the subsequent notes.

(2) As at September 30, 2026, includes expenses of R$5,056 (expenses of R$4,011 as at December 31, 2025) relating to the fair value adjustment of leasing operations, subject to hedge accounting, on a consolidated basis. This amount is not being included in the total of leasing operations presented in the subsequent notes.

(3) The leasing portfolio is comprised of finance and operating lease transactions at present value.

(4) Private securities are substantially comprised of debentures, certificates of agribusiness receivables, and certificates of real estate receivables.

(5) Includes transactions presented net of honors received from the FGI.

(6) Includes CPR transactions and commercial notes classified as Other transactions with lending characteristics.

(7) Includes payroll-deductible credit card transactions acquired from another financial institution, in the amount of R$890 million.

(8) Includes guarantees and sureties and firm commitment for placement of securities.

ii) Expanded loan portfolio by product

	Bank		Consolidated	
	09/30/2026	12/31/2025	09/30/2026	12/31/2025
Corporate segment	**50,553,533**	**48,506,742**	**54,672,377**	**52,843,553**
Loans and financing	25,002,086	23,245,811	25,332,483	23,680,054
Purchase of receivables without right of recourse	12,587,855	15,088,713	12,590,150	15,098,487
Lease	-	-	3,634,652	3,767,512
Private securities	1,125,999	781,690	1,277,499	906,972
Financial guarantees provided	11,837,593	9,390,528	11,837,593	9,390,528
Retail segment	**25,435,130**	**22,020,679**	**25,435,130**	**22,020,679**
Payroll-deductible loans	17,012,043	14,971,669	17,012,043	14,971,669
Payroll-deductible card	2,711,094	2,845,299	2,711,094	2,845,299
Vehicle financing	4,993,156	3,686,606	4,993,156	3,686,606
Real estate financing	718,837	517,105	718,837	517,105
Total expanded loan portfolio	**75,988,663**	**70,527,421**	**80,107,507**	**74,864,232**

b) Changes in operations between stages

Below we present the changes in financial instruments that make up the expanded loan portfolio:

Bank

Stage 1	Opening balance as at 12/31/2025	Change to Stage 2	Change to Stage 3	Change from Stage 2	Change from Stage 3	*Write Off*	New transactions / (settlement)	Closing balance as at 09/30/2026
				09/30/2026				
Corporate segment	**46,802,021**	**(385,751)**	**(604,149)**	**39,748**	**134,456**	**-**	**2,251,215**	**48,237,540**
Loans and financing	21,577,114	(380,495)	(593,547)	39,748	134,454	-	2,182,993	22,960,267
Purchase of receivables without right of recourse	15,083,101	(5,256)	(10,602)	-	2	-	(2,518,361)	12,548,884
Private securities	762,224	-	-	-	-	-	192,209	954,433
Financial guarantees provided[(1)]	9,379,582	-	-	-	-	-	2,394,374	11,773,956
Retail segment	**20,308,567**	**(544,754)**	**(474,757)**	**106,935**	**98,940**	**-**	**3,716,381**	**23,211,312**
Payroll-deductible loans	14,136,307	(240,305)	(246,085)	40,376	72,257	-	2,223,711	15,986,261
Payroll-deductible card	2,733,072	(6,141)	(23,980)	1,199	338	-	(158,341)	2,546,147
Vehicle financing	2,968,945	(284,000)	(196,478)	59,055	24,698	-	1,443,912	4,016,132
Real estate financing	470,243	(14,308)	(8,214)	6,305	1,647	-	207,099	662,772
Total	**67,110,588**	**(930,505)**	**(1,078,906)**	**146,683**	**233,396**	**-**	**5,967,596**	**71,448,852**

Stage 2	Opening balance as at 12/31/2025	Change to Stage 1	Change to Stage 3	Change from Stage 1	Change from Stage 3	*Write Off*	New transactions / (settlement)	Closing balance as at 09/30/2026
Corporate segment	**246,840**	**(39,748)**	**(112,871)**	**385,751**	**54,440**	**-**	**(9,747)**	**524,665**
Loans and financing	244,900	(39,748)	(112,308)	380,495	54,440	-	(31,998)	495,781
Purchase of receivables without right of recourse	1,940	-	(563)	5,256	-	-	5,057	11,690
Financial guarantees provided[(1)]	-	-	-	-	-	-	17,194	17,194
Retail segment	**612,991**	**(106,935)**	**(215,597)**	**544,754**	**72,227**	**-**	**122,497**	**1,029,937**
Payroll-deductible loans	228,996	(40,376)	(88,780)	240,305	46,330	-	84,047	470,522
Payroll-deductible card	13,763	(1,199)	(11,449)	6,141	13	-	7,333	14,602
Vehicle financing	348,648	(59,055)	(105,026)	284,000	22,749	-	26,198	517,514
Real estate financing	21,584	(6,305)	(10,342)	14,308	3,135	-	4,919	27,299
Total	**859,831**	**(146,683)**	**(328,468)**	**930,505**	**126,667**	**-**	**112,750**	**1,554,602**

Stage 3	Opening balance as at 12/31/2025	Change to Stage 1	Change to Stage 2	Change from Stage 1	Change from Stage 2	*Write Off*	New transactions / (settlement)	Closing balance as at 09/30/2026
Corporate segment	**1,457,881**	**(134,456)**	**(54,440)**	**604,149**	**112,871**	**(345,284)**	**150,607**	**1,791,328**
Loans and financing	1,423,797	(134,454)	(54,440)	593,547	112,308	(342,632)	(52,088)	1,546,038
Purchase of receivables without right of recourse	3,672	(2)	-	10,602	563	(2,652)	15,098	27,281
Private securities	19,466	-	-	-	-	-	152,100	171,566
Financial guarantees provided[(1)]	10,946	-	-	-	-	-	35,497	46,443
Retail segment	**1,099,121**	**(98,940)**	**(72,227)**	**474,757**	**215,597**	**(597,473)**	**173,046**	**1,193,881**
Payroll-deductible loans	606,366	(72,257)	(46,330)	246,085	88,780	(344,803)	77,419	555,260
Payroll-deductible card	98,464	(338)	(13)	23,980	11,449	(78,617)	95,420	150,345
Vehicle financing	369,013	(24,698)	(22,749)	196,478	105,026	(172,848)	9,288	459,510
Real estate financing	25,278	(1,647)	(3,135)	8,214	10,342	(1,205)	(9,081)	28,766
Total	**2,557,002**	**(233,396)**	**(126,667)**	**1,078,906**	**328,468**	**(942,757)**	**323,653**	**2,985,209**

Total changes in stages	Opening balance as at 12/31/2025	*Write Off*	New transactions / (settlement)	Closing balance as at 09/30/2026
Corporate segment	**48,506,742**	**(345,284)**	**2,392,075**	**50,553,533**
Loans and financing	23,245,811	(342,632)	2,098,907	25,002,086
Purchase of receivables without right of recourse	15,088,713	(2,652)	(2,498,206)	12,587,855
Private securities	781,690	-	344,309	1,125,999
Financial guarantees provided[1]	9,390,528	-	2,447,065	11,837,593
Retail segment	**22,020,679**	**(597,473)**	**4,011,924**	**25,435,130**
Payroll-deductible loans	14,971,669	(344,803)	2,385,177	17,012,043
Payroll-deductible card	2,845,299	(78,617)	(55,588)	2,711,094
Vehicle financing	3,686,606	(172,848)	1,479,398	4,993,156
Real estate financing	517,105	(1,205)	202,937	718,837
Total expanded loan portfolio	**70,527,421**	**(942,757)**	**6,403,999**	**75,988,663**

Bank

	2025							
Stage 1	Opening balance as at 01/01/2025	Change to Stage 2	Change to Stage 3	Change from Stage 2	Change from Stage 3	*Write Off*	New transactions / (settlement)	Closing balance as at 12/31/2025
Corporate segment	**41,425,876**	**(113,492)**	**(655,522)**	**24,617**	**128,844**	**-**	**5,991,698**	**46,802,021**
Loans and financing	19,397,575	(113,492)	(634,589)	24,617	127,160	-	2,775,843	21,577,114
Purchase of receivables without right of recourse	13,547,255	-	(354)	-	-	-	1,536,200	15,083,101
Private securities	351,641	-	(19,464)	-	-	-	430,047	762,224
Financial guarantees provided[1]	8,129,405	-	(1,115)	-	1,684	-	1,249,608	9,379,582
Retail segment	**17,235,395**	**(315,373)**	**(592,640)**	**51,010**	**20,775**	**-**	**3,909,400**	**20,308,567**
Payroll-deductible loans	13,184,201	(119,881)	(379,899)	18,246	4,166	-	1,429,474	14,136,307
Payroll-deductible card	1,740,682	(10,056)	(27,136)	1,625	13	-	1,027,944	2,733,072
Vehicle financing	2,000,609	(173,473)	(173,530)	27,276	14,153	-	1,273,910	2,968,945
Real estate financing	309,903	(11,963)	(12,075)	3,863	2,443	-	178,072	470,243
Total	**58,661,271**	**(428,865)**	**(1,248,162)**	**75,627**	**149,619**	**-**	**9,901,098**	**67,110,588**

Stage 2	Opening balance as at 01/01/2025	Change to Stage 1	Change to Stage 3	Change from Stage 1	Change from Stage 3	*Write Off*	New transactions / (settlement)	Closing balance as at 12/31/2025
Corporate segment	**215,092**	**(24,617)**	**(48,513)**	**113,492**	**37,028**	**-**	**(45,642)**	**246,840**
Loans and financing	174,602	(24,617)	(48,513)	113,492	34,492	-	(4,556)	244,900
Purchase of receivables without right of recourse	40,490	-	-	-	2,536	-	(41,086)	1,940
Retail segment	**377,879**	**(51,010)**	**(131,209)**	**315,373**	**20,038**	**-**	**81,920**	**612,991**
Payroll-deductible loans	175,505	(18,246)	(74,181)	119,881	6,052	-	19,985	228,996
Payroll-deductible card	5,687	(1,625)	(3,151)	10,056	8	-	2,788	13,763
Vehicle financing	189,205	(27,276)	(51,629)	173,473	13,295	-	51,580	348,648
Real estate financing	7,482	(3,863)	(2,248)	11,963	683	-	7,567	21,584
Total	**592,971**	**(75,627)**	**(179,722)**	**428,865**	**57,066**	**-**	**36,278**	**859,831**

Stage 3	Opening balance as at 01/01/2025	Change to Stage 1	Change to Stage 2	Change from Stage 1	Change from Stage 2	*Write Off*	New transactions / (settlement)	Closing balance as at 12/31/2025
Corporate segment	**1,662,768**	**(128,844)**	**(37,028)**	**655,522**	**48,513**	**(341,601)**	**(401,449)**	**1,457,881**
Loans and financing	1,429,849	(127,160)	(34,492)	634,589	48,513	(337,944)	(189,558)	1,423,797
Purchase of receivables without right of recourse	222,444	-	(2,536)	354	-	(3,657)	(212,933)	3,672
Private securities	-	-	-	19,464	-	-	2	19,466
Financial guarantees provided[1]	10,475	(1,684)	-	1,115	-	-	1,040	10,946
Retail segment	**1,065,810**	**(20,775)**	**(20,038)**	**592,640**	**131,209**	**(729,519)**	**79,794**	**1,099,121**
Payroll-deductible loans	632,608	(4,166)	(6,052)	379,899	74,181	(543,142)	73,038	606,366
Payroll-deductible card	62,612	(13)	(8)	27,136	3,151	(21,973)	27,559	98,464
Vehicle financing	354,871	(14,153)	(13,295)	173,530	51,629	(164,404)	(19,165)	369,013
Real estate financing	15,719	(2,443)	(683)	12,075	2,248	-	(1,638)	25,278
Total	**2,728,578**	**(149,619)**	**(57,066)**	**1,248,162**	**179,722**	**(1,071,120)**	**(321,655)**	**2,557,002**

Total changes in stages	Opening balance as at 01/01/2025	*Write Off*	New transactions / (settlement)	Closing balance as at 12/31/2025
Corporate segment	**43,303,736**	**(341,601)**	**5,544,607**	**48,506,742**
Loans and financing	21,002,026	(337,944)	2,581,729	23,245,811
Purchase of receivables without right of recourse	13,810,189	(3,657)	1,282,181	15,088,713
Private securities	351,641	-	430,049	781,690
Financial guarantees provided[1]	8,139,880	-	1,250,648	9,390,528
Retail segment	**18,679,084**	**(729,519)**	**4,071,114**	**22,020,679**
Payroll-deductible loans	13,992,314	(543,142)	1,522,497	14,971,669
Payroll-deductible card	1,808,981	(21,973)	1,058,291	2,845,299
Vehicle financing	2,544,685	(164,404)	1,306,325	3,686,606
Real estate financing	333,104	-	184,001	517,105
Total expanded loan portfolio	**61,982,820**	**(1,071,120)**	**9,615,721**	**70,527,421**

Consolidated

09/30/2026

Stage 1	Opening balance as at 12/31/2025	Change to Stage 2	Change to Stage 3	Change from Stage 2	Change from Stage 3	*Write Off*	New transactions / (settlement)	Closing balance as at 09/30/2026
Corporate segment	**50,891,240**	**(439,464)**	**(617,333)**	**47,390**	**140,274**	**-**	**2,086,305**	**52,108,412**
Loans and financing	21,986,768	(381,226)	(595,970)	39,748	137,451	-	2,087,137	23,273,908
Purchase of receivables without right of recourse	15,092,875	(5,256)	(10,602)	-	2	-	(2,525,839)	12,551,180
Lease	3,544,509	(52,982)	(10,761)	7,642	2,821	-	(87,794)	3,403,435
Private securities	887,506	-	-	-	-	-	218,427	1,105,933
Financial guarantees provided[1]	9,379,582	-	-	-	-	-	2,394,374	11,773,956
Retail segment	**20,308,568**	**(544,754)**	**(474,757)**	**106,935**	**98,940**	**-**	**3,716,380**	**23,211,312**
Payroll-deductible loans	14,136,307	(240,305)	(246,085)	40,376	72,257	-	2,223,711	15,986,261
Payroll-deductible card	2,733,073	(6,141)	(23,980)	1,199	338	-	(158,342)	2,546,147
Vehicle financing	2,968,945	(284,000)	(196,478)	59,055	24,698	-	1,443,912	4,016,132
Real estate financing	470,243	(14,308)	(8,214)	6,305	1,647	-	207,099	662,772
Total	**71,199,808**	**(984,218)**	**(1,092,090)**	**154,325**	**239,214**	**-**	**5,802,685**	**75,319,724**

Stage 2	Opening balance as at 12/31/2025	Change to Stage 1	Change to Stage 3	Change from Stage 1	Change from Stage 3	*Write Off*	New transactions / (settlement)	Closing balance as at 09/30/2026
Corporate segment	**382,273**	**(47,390)**	**(140,124)**	**439,464**	**54,679**	**-**	**(31,342)**	**657,560**
Loans and financing	245,944	(39,748)	(112,482)	381,226	54,679	-	(32,455)	497,164
Purchase of receivables without right of recourse	1,940	-	(563)	5,256	-	-	5,056	11,689
Lease	134,389	(7,642)	(27,079)	52,982	-	-	(21,137)	131,513
Financial guarantees provided[1]	-	-	-	-	-	-	17,194	17,194
Retail segment	**612,990**	**(106,935)**	**(215,597)**	**544,754**	**72,227**	**-**	**122,498**	**1,029,937**
Payroll-deductible loans	228,996	(40,376)	(88,780)	240,305	46,330	-	84,047	470,522
Payroll-deductible card	13,762	(1,199)	(11,449)	6,141	13	-	7,334	14,602
Vehicle financing	348,648	(59,055)	(105,026)	284,000	22,749	-	26,198	517,514
Real estate financing	21,584	(6,305)	(10,342)	14,308	3,135	-	4,919	27,299
Total	**995,263**	**(154,325)**	**(355,721)**	**984,218**	**126,906**	**-**	**91,156**	**1,687,497**

Stage 3	Opening balance as at 12/31/2025	Change to Stage 1	Change to Stage 2	Change from Stage 1	Change from Stage 2	*Write Off*	New transactions / (settlement)	Closing balance as at 09/30/2026
Corporate segment	**1,570,040**	**(140,274)**	**(54,679)**	**617,333**	**140,124**	**(357,060)**	**130,921**	**1,906,405**
Loans and financing	1,447,342	(137,451)	(54,679)	595,970	112,482	(345,723)	(56,530)	1,561,411
Purchase of receivables without right of recourse	3,672	(2)	-	10,602	563	(2,652)	15,098	27,281
Lease	88,614	(2,821)	-	10,761	27,079	(8,685)	(15,244)	99,704
Private securities	19,466	-	-	-	-	-	152,100	171,566
Financial guarantees provided[1]	10,946	-	-	-	-	-	35,497	46,443
Retail segment	**1,099,121**	**(98,940)**	**(72,227)**	**474,757**	**215,597**	**(597,474)**	**173,047**	**1,193,881**
Payroll-deductible loans	606,366	(72,257)	(46,330)	246,085	88,780	(344,804)	77,420	555,260
Payroll-deductible card	98,464	(338)	(13)	23,980	11,449	(78,617)	95,420	150,345
Vehicle financing	369,013	(24,698)	(22,749)	196,478	105,026	(172,848)	9,288	459,510
Real estate financing	25,278	(1,647)	(3,135)	8,214	10,342	(1,205)	(9,081)	28,766
Total	**2,669,161**	**(239,214)**	**(126,906)**	**1,092,090**	**355,721**	**(954,534)**	**303,968**	**3,100,286**

Total changes in stages	Opening balance as at 12/31/2025	*Write Off*	New transactions / (settlement)	Closing balance as at 09/30/2026
Corporate segment	**52,843,553**	**(357,060)**	**2,185,884**	**54,672,377**
Loans and financing	23,680,054	(345,723)	1,998,152	25,332,483
Purchase of receivables without right of recourse	15,098,487	(2,652)	(2,505,685)	12,590,150
Lease	3,767,512	(8,685)	(124,175)	3,634,652
Private securities	906,972	-	370,527	1,277,499
Financial guarantees provided[1]	9,390,528	-	2,447,065	11,837,593
Retail segment	**22,020,679**	**(597,474)**	**4,011,925**	**25,435,130**
Payroll-deductible loans	14,971,669	(344,804)	2,385,178	17,012,043
Payroll-deductible card	2,845,299	(78,617)	(55,588)	2,711,094
Vehicle financing	3,686,606	(172,848)	1,479,398	4,993,156
Real estate financing	517,105	(1,205)	202,937	718,837
Total expanded loan portfolio	**74,864,232**	**(954,534)**	**6,197,809**	**80,107,507**

Consolidated

	2025							
Stage 1	Opening balance as at 01/01/2025	Change to Stage 2	Change to Stage 3	Change from Stage 2	Change from Stage 3	*Write Off*	New transactions / (settlement)	Closing balance as at 12/31/2025
Corporate segment	**44,838,974**	**(138,711)**	**(695,682)**	**24,685**	**138,126**	**-**	**6,723,848**	**50,891,240**
Loans and financing	19,698,466	(115,011)	(644,398)	24,685	128,855	-	2,894,171	21,986,768
Purchase of receivables without right of recourse	13,552,877	-	(354)	-	-	-	1,540,352	15,092,875
Lease	3,106,585	(23,700)	(30,351)	-	7,587	-	484,388	3,544,509
Private securities	351,641	-	(19,464)	-	-	-	555,329	887,506
Financial guarantees provided[1]	8,129,405	-	(1,115)	-	1,684	-	1,249,608	9,379,582
Retail segment	**17,235,395**	**(315,373)**	**(592,639)**	**51,010**	**20,775**	**-**	**3,909,400**	**20,308,568**
Payroll-deductible loans	13,184,201	(119,881)	(379,899)	18,246	4,166	-	1,429,474	14,136,307
Payroll-deductible card	1,740,682	(10,056)	(27,135)	1,625	13	-	1,027,944	2,733,073
Vehicle financing	2,000,609	(173,473)	(173,530)	27,276	14,153	-	1,273,910	2,968,945
Real estate financing	309,903	(11,963)	(12,075)	3,863	2,443	-	178,072	470,243
Total	**62,074,369**	**(454,084)**	**(1,288,321)**	**75,695**	**158,901**	**-**	**10,633,248**	**71,199,808**

Stage 2	Opening balance as at 01/01/2025	Change to Stage 1	Change to Stage 3	Change from Stage 1	Change from Stage 3	*Write Off*	New transactions / (settlement)	Closing balance as at 12/31/2025
Corporate segment	**247,138**	**(24,685)**	**(54,350)**	**138,711**	**45,546**	**-**	**29,913**	**382,273**
Loans and financing	176,420	(24,685)	(49,696)	115,011	34,492	-	(5,598)	245,944
Purchase of receivables without right of recourse	40,490	-	-	-	2,536	-	(41,086)	1,940
Lease	30,228	-	(4,654)	23,700	8,518	-	76,597	134,389
Retail segment	**377,879**	**(51,010)**	**(131,209)**	**315,373**	**20,038**	**-**	**81,919**	**612,990**
Payroll-deductible loans	175,505	(18,246)	(74,181)	119,881	6,052	-	19,985	228,996
Payroll-deductible card	5,687	(1,625)	(3,151)	10,056	8	-	2,787	13,762
Vehicle financing	189,205	(27,276)	(51,629)	173,473	13,295	-	51,580	348,648
Real estate financing	7,482	(3,863)	(2,248)	11,963	683	-	7,567	21,584
Total	**625,017**	**(75,695)**	**(185,559)**	**454,084**	**65,584**	**-**	**111,832**	**995,263**

Stage 3	Opening balance as at 01/01/2025	Change to Stage 1	Change to Stage 2	Change from Stage 1	Change from Stage 2	*Write Off*	New transactions / (settlement)	Closing balance as at 12/31/2025
Corporate segment	**1,772,688**	**(138,126)**	**(45,546)**	**695,682**	**54,350**	**(346,276)**	**(422,732)**	**1,570,040**
Loans and financing	1,447,278	(128,855)	(34,492)	644,398	49,696	(341,466)	(189,217)	1,447,342
Purchase of receivables without right of recourse	222,444	-	(2,536)	354	-	(3,657)	(212,933)	3,672
Lease	92,491	(7,587)	(8,518)	30,351	4,654	(1,153)	(21,624)	88,614
Private securities	-	-	-	19,464	-	-	2	19,466
Financial guarantees provided[(1)]	10,475	(1,684)	-	1,115	-	-	1,040	10,946
Retail segment	**1,065,810**	**(20,775)**	**(20,038)**	**592,639**	**131,209**	**(729,518)**	**79,794**	**1,099,121**
Payroll-deductible loans	632,608	(4,166)	(6,052)	379,899	74,181	(543,142)	73,038	606,366
Payroll-deductible card	62,612	(13)	(8)	27,135	3,151	(21,972)	27,559	98,464
Vehicle financing	354,871	(14,153)	(13,295)	173,530	51,629	(164,404)	(19,165)	369,013
Real estate financing	15,719	(2,443)	(683)	12,075	2,248	-	(1,638)	25,278
Total	**2,838,498**	**(158,901)**	**(65,584)**	**1,288,321**	**185,559**	**(1,075,794)**	**(342,938)**	**2,669,161**

Total changes in stages	Opening balance as at 01/01/2025	*Write Off*	New transactions / (settlement)	Closing balance as at 12/31/2025
Corporate segment	**46,858,800**	**(346,276)**	**6,331,029**	**52,843,553**
Loans and financing	21,322,164	(341,466)	2,699,356	23,680,054
Purchase of receivables without right of recourse	13,815,811	(3,657)	1,286,333	15,098,487
Lease	3,229,304	(1,153)	539,361	3,767,512
Private securities	351,641	-	555,331	906,972
Financial guarantees provided[(1)]	8,139,880	-	1,250,648	9,390,528
Retail segment	**18,679,084**	**(729,518)**	**4,071,113**	**22,020,679**
Payroll-deductible loans	13,992,314	(543,142)	1,522,497	14,971,669
Payroll-deductible card	1,808,981	(21,972)	1,058,290	2,845,299
Vehicle financing	2,544,685	(164,404)	1,306,325	3,686,606
Real estate financing	333,104	-	184,001	517,105
Total expanded loan portfolio	**65,537,884**	**(1,075,794)**	**10,402,142**	**74,864,232**

(1) Includes guarantees and sureties and firm commitment for placement of securities.

c) By maturity range and distribution of allowance associated with the credit risk

i. By maturity range

	Bank		Consolidated	
	09/30/2026	12/31/2025	09/30/2026	12/31/2025
Transactions in normal course	**58,713,481**	**57,129,865**	**62,601,210**	**61,257,789**
Installments falling due	**58,713,481**	**57,129,865**	**62,601,210**	**61,257,789**
Up to 3 months	20,285,204	21,491,691	20,788,303	22,002,729
From 3 to 12 months	14,492,427	13,528,068	15,682,139	14,739,998
From 1 to 3 years	14,985,431	13,172,260	16,615,262	15,004,662
From 3 to 5 years	5,796,487	6,437,930	6,322,063	6,950,949
Over 5 years	3,153,932	2,499,916	3,193,443	2,559,451
Transactions in abnormal course	**4,311,590**	**3,225,338**	**4,391,205**	**3,308,943**
Installments falling due	**3,201,533**	**2,478,858**	**3,270,864**	**2,550,399**
Up to 3 months	373,933	279,069	383,771	287,713
From 3 to 12 months	894,007	672,906	917,811	694,201
From 1 to 3 years	1,332,885	1,001,671	1,365,498	1,039,672
From 3 to 5 years	407,268	339,339	410,344	342,940
Over 5 years	193,440	185,873	193,440	185,873
Past-due installments	**1,110,057**	**746,480**	**1,120,341**	**758,544**
Up to 60 days	424,105	244,693	431,051	250,493
From 61 to 90 days	93,046	55,919	94,021	57,026
From 91 to 180 days	280,402	158,657	281,461	161,427
From 181 to 360 days	312,504	287,211	313,808	289,598
Total portfolio of transactions with lending characteristics	**63,025,071**	**60,355,203**	**66,992,415**	**64,566,732**
Due date				
Up to 3 months	223	27	223	27
From 3 to 12 months	119,288	4,070	119,288	4,070
From 1 to 3 years	431,783	419,156	442,505	420,819
From 3 to 5 years	230,928	109,344	266,871	133,455
Over 5 years	343,777	249,093	448,612	348,601
Total private securities (Note 7.a)	**1,125,999**	**781,690**	**1,277,499**	**906,972**
Financial guarantees provided	11,837,593	9,390,528	11,837,593	9,390,528
Total financial guarantees provided	**11,837,593**	**9,390,528**	**11,837,593**	**9,390,528**
Total expanded loan portfolio	**75,988,663**	**70,527,421**	**80,107,507**	**74,864,232**

ii. Provision

	Bank		Consolidated	
	09/30/2026	12/31/2025	09/30/2026	12/31/2025
Allowance associated with the credit risk				
Incurred loss	777,559	646,068	782,512	652,479
Expected loss	1,746,744	1,479,814	1,823,476	1,552,445
Total allowance associated with the credit risk on the portfolio of transactions with lending characteristics	**2,524,303**	**2,125,882**	**2,605,988**	**2,204,924**
Expected loss	106,661	5,840	106,661	5,840
Total allowance associated with the credit risk on private securities	**106,661**	**5,840**	**106,661**	**5,840**
Expected loss	21,209	10,361	21,209	10,361
Total allowance associated with the credit risk on financial guarantees provided	**21,209**	**10,361**	**21,209**	**10,361**
Total allowance associated with the credit risk on the expanded loan portfolio	**2,652,173**	**2,142,083**	**2,733,858**	**2,221,125**

d) Diversification of the loan portfolio

Bank

Diversification of the expanded loan portfolio by economic sector	09/30/2026 Amount	09/30/2026 Exposure %	12/31/2025 Amount	12/31/2025 Exposure %
Total	**75,988,663**	**100.00%**	**70,527,421**	**100.00%**
Private sector	**75,597,541**	**99.49%**	**70,178,816**	**99.51%**
Companies	**45,494,845**	**59.87%**	**44,474,983**	**63.06%**
Manufacturing	16,353,074	21.52%	15,922,343	22.58%
Trade	11,172,196	14.70%	9,819,440	13.92%
Management and services	2,506,655	3.30%	2,389,310	3.39%
Financial activities and insurance companies	2,784,809	3.66%	4,457,156	6.32%
Transportation and logistics	1,908,479	2.51%	1,740,739	2.47%
Energy	1,688,752	2.22%	1,825,092	2.59%
Construction	1,617,782	2.13%	1,138,660	1.61%
Public administration, defense and social security	504,097	0.66%	701,133	0.99%
Telecommunication and IT	642,432	0.85%	772,694	1.10%
Specialized services	426,165	0.56%	430,675	0.61%
Healthcare	524,180	0.69%	556,678	0.79%
Extraction	640,885	0.84%	530,329	0.75%
Culture and leisure	534,763	0.70%	446,195	0.63%
Real estate	791,232	1.04%	603,372	0.86%
Sanitation	481,352	0.63%	342,619	0.49%
Education	278,165	0.37%	213,594	0.30%
Accommodation and meals	107,624	0.14%	127,495	0.18%
Other	2,532,203	3.33%	2,457,459	3.48%
Individuals	**30,102,696**	**39.61%**	**25,703,833**	**36.45%**
Public sector	**391,122**	**0.51%**	**348,605**	**0.49%**

Consolidated

Diversification of the expanded loan portfolio by economic sector	09/30/2026 Amount	09/30/2026 Exposure %	12/31/2025 Amount	12/31/2025 Exposure %
Total	**80,107,507**	**100.00%**	**74,864,232**	**100.00%**
Private sector	**79,716,385**	**99.51%**	**74,515,627**	**99.53%**
Companies	**49,413,260**	**61.68%**	**48,566,893**	**64.87%**
Manufacturing	17,051,151	21.29%	16,673,620	22.27%
Trade	11,734,709	14.65%	10,492,345	14.02%
Financial activities and insurance companies	3,696,044	4.61%	5,369,852	7.17%
Management and services	2,788,019	3.48%	2,667,818	3.56%
Transportation and logistics	2,416,151	3.02%	2,262,191	3.02%
Energy	1,758,785	2.20%	1,838,437	2.46%
Construction	1,704,594	2.13%	1,239,236	1.66%
Public administration, defense and social security	504,097	0.63%	701,133	0.94%
Telecommunication and IT	776,346	0.97%	930,532	1.24%
Specialized services	550,766	0.69%	563,581	0.75%
Healthcare	595,676	0.74%	638,900	0.85%
Culture and leisure	650,115	0.81%	546,519	0.73%
Extraction	700,751	0.87%	594,886	0.79%
Real estate	854,813	1.07%	660,174	0.88%
Sanitation	499,560	0.62%	369,156	0.49%
Education	295,331	0.37%	234,945	0.31%
Accommodation and meals	121,846	0.15%	141,475	0.19%
Other	2,714,506	3.39%	2,642,093	3.53%
Individuals	**30,303,125**	**37.83%**	**25,948,734**	**34.66%**
Public sector	**391,122**	**0.49%**	**348,605**	**0.47%**

e) Concentration of lending operations

Bank

Largest debtors	09/30/2026 Amount	09/30/2026 % of the portfolio	12/31/2025 Amount	12/31/2025 % of the portfolio
Largest debtor	1,518,417	2.00%	1,934,976	2.74%
10 largest debtors	7,975,515	10.50%	6,494,791	9.21%
Next 50 largest debtors	9,545,817	12.56%	7,938,170	11.26%
Next 100 largest debtors	7,756,135	10.21%	6,957,037	9.86%
Other debtors	49,192,779	64.74%	47,202,447	66.93%
Total	**75,988,663**	**100.00%**	**70,527,421**	**100.00%**

Consolidated

Largest debtors	09/30/2026 Amount	09/30/2026 % of the portfolio	12/31/2025 Amount	12/31/2025 % of the portfolio
Largest debtor	1,518,417	1.90%	1,934,976	2.58%
10 largest debtors	8,099,914	10.11%	6,589,169	8.80%
Next 50 largest debtors	10,029,862	12.52%	8,538,524	11.41%
Next 100 largest debtors	8,221,563	10.26%	7,212,482	9.63%
Other debtors	52,237,751	65.21%	50,589,081	67.57%
Total	**80,107,507**	**100.00%**	**74,864,232**	**100.00%**

f) Allowance for expected losses associated with the credit risk

Bank

Stage 1	Opening balance as at 12/31/2025	Change to Stage 2	Change to Stage 3	Change from Stage 2	Change from Stage 3	*Write Off*	Recognition / (Reversal)	Closing balance as at 09/30/2026
				09/30/2026				
Corporate segment	**297,276**	**(11,390)**	**(25,745)**	**11,713**	**68,049**	**-**	**36,168**	**376,071**
Loans and financing	256,102	(11,336)	(25,698)	11,713	68,047	-	18,968	317,796
Purchase of receivables without right of recourse	37,054	(54)	(47)	-	2	-	4,874	41,829
Private securities	-	-	-	-	-	-	5,840	5,840
Financial guarantees provided	4,120	-	-	-	-	-	6,486	10,606
Retail segment	**273,083**	**(12,863)**	**(98,063)**	**7,566**	**44,197**	**-**	**147,372**	**361,292**
Payroll-deductible loans	172,302	(3,298)	(89,151)	2,051	32,971	-	88,332	203,207
Payroll-deductible card	21,454	(86)	(338)	76	310	-	11,075	32,491
Vehicle financing	78,615	(9,454)	(8,557)	4,654	10,278	-	48,569	124,105
Real estate financing	712	(25)	(17)	785	638	-	(604)	1,489
Total	**570,359**	**(24,253)**	**(123,808)**	**19,279**	**112,246**	**-**	**183,540**	**737,363**

Stage 2	Opening balance as at 12/31/2025	Change to Stage 1	Change to Stage 3	Change from Stage 1	Change from Stage 3	*Write Off*	Recognition / (Reversal)	Closing balance as at 09/30/2026
Corporate segment	**60,786**	**(11,713)**	**(29,798)**	**11,390**	**19,882**	**-**	**79,501**	**130,048**
Loans and financing	59,997	(11,713)	(29,513)	11,336	19,882	-	71,734	121,723
Purchase of receivables without right of recourse	789	-	(285)	54	-	-	6,901	7,459
Financial guarantees provided	-	-	-	-	-	-	866	866
Retail segment	**52,701**	**(7,566)**	**(26,250)**	**12,863**	**27,134**	**-**	**26,951**	**85,833**
Payroll-deductible loans	17,450	(2,051)	(13,177)	3,298	16,698	-	3,971	26,189
Payroll-deductible card	950	(76)	(805)	86	13	-	1,014	1,182
Vehicle financing	31,297	(4,654)	(10,738)	9,454	9,209	-	18,282	52,850
Real estate financing	3,004	(785)	(1,530)	25	1,214	-	3,684	5,612
Total	**113,487**	**(19,279)**	**(56,048)**	**24,253**	**47,016**	**-**	**106,452**	**215,881**

Stage 3	Opening balance as at 12/31/2025	Change to Stage 1	Change to Stage 2	Change from Stage 1	Change from Stage 2	*Write Off*	Recognition / (Reversal)	Closing balance as at 09/30/2026
Corporate segment	**830,486**	**(68,049)**	**(19,882)**	**25,745**	**29,798**	**(345,284)**	**545,541**	**998,355**
Loans and financing	815,447	(68,047)	(19,882)	25,698	29,513	(342,632)	424,753	864,850
Purchase of receivables without right of recourse	2,958	(2)	-	47	285	(2,652)	22,311	22,947
Private securities	5,840	-	-	-	-	-	94,981	100,821
Financial guarantees provided	6,241	-	-	-	-	-	3,496	9,737
Retail segment	**627,751**	**(44,197)**	**(27,134)**	**98,063**	**26,250**	**(597,473)**	**617,314**	**700,574**
Payroll-deductible loans	363,588	(32,971)	(16,698)	89,151	13,177	(344,803)	262,350	333,794
Payroll-deductible card	82,606	(310)	(13)	338	805	(78,617)	105,775	110,584
Vehicle financing	171,110	(10,278)	(9,209)	8,557	10,738	(172,848)	243,837	241,907
Real estate financing	10,447	(638)	(1,214)	17	1,530	(1,205)	5,352	14,289
Total	**1,458,237**	**(112,246)**	**(47,016)**	**123,808**	**56,048**	**(942,757)**	**1,162,855**	**1,698,929**

Total changes in stages	Opening balance as at 12/31/2025	*Write Off*	Recognition / (Reversal)	Closing balance as at 09/30/2026
Corporate segment	**1,188,548**	**(345,284)**	**661,210**	**1,504,474**
Loans and financing	1,131,546	(342,632)	515,455	1,304,369
Purchase of receivables without right of recourse	40,801	(2,652)	34,086	72,235
Private securities	5,840	-	100,821	106,661
Financial guarantees provided	10,361	-	10,848	21,209
Retail segment	**953,535**	**(597,473)**	**791,637**	**1,147,699**
Payroll-deductible loans	553,340	(344,803)	354,653	563,190
Payroll-deductible card	105,010	(78,617)	117,864	144,257
Vehicle financing	281,022	(172,848)	310,688	418,862
Real estate financing	14,163	(1,205)	8,432	21,390
Total allowance for expected losses associated with the credit risk	**2,142,083**	**(942,757)**	**1,452,847**	**2,652,173**

Bank

	2025							
Stage 1	Opening balance as at 01/01/2025	Change to Stage 2	Change to Stage 3	Change from Stage 2	Change from Stage 3	*Write Off*	Recognition / (Reversal)	Closing balance as at 12/31/2025
Corporate segment	**175,334**	**(3,565)**	**(12,860)**	**5,375**	**44,203**	**-**	**88,789**	**297,276**
Loans and financing	115,315	(3,565)	(12,810)	5,375	44,104	-	107,683	256,102
Purchase of receivables without right of recourse	55,999	-	(6)	-	-	-	(18,939)	37,054
Private securities	428	-	(44)	-	-	-	(384)	-
Financial guarantees provided	3,592	-	-	-	99	-	429	4,120
Retail segment	**231,528**	**(7,529)**	**(99,543)**	**3,971**	**9,172**	**-**	**135,484**	**273,083**
Payroll-deductible loans	158,677	(1,842)	(90,746)	1,181	2,481	-	102,551	172,302
Payroll-deductible card	20,758	(130)	(380)	141	8	-	1,057	21,454
Vehicle financing	51,611	(5,540)	(8,395)	2,053	5,738	-	33,148	78,615
Real estate financing	482	(17)	(22)	596	945	-	(1,272)	712
Total	**406,862**	**(11,094)**	**(112,403)**	**9,346**	**53,375**	**-**	**224,273**	**570,359**

Stage 2	Opening balance as at 01/01/2025	Change to Stage 1	Change to Stage 3	Change from Stage 1	Change from Stage 3	*Write Off*	Recognition / (Reversal)	Closing balance as at 12/31/2025
Corporate segment	**51,863**	**(5,375)**	**(21,418)**	**3,565**	**15,858**	**-**	**16,293**	**60,786**
Loans and financing	33,997	(5,375)	(21,418)	3,565	14,577	-	34,651	59,997
Purchase of receivables without right of recourse	17,866	-	-	-	1,281	-	(18,358)	789
Retail segment	**27,907**	**(3,971)**	**(39,602)**	**7,529**	**8,206**	**-**	**52,632**	**52,701**
Payroll-deductible loans	11,946	(1,181)	(23,377)	1,842	2,561	-	25,659	17,450
Payroll-deductible card	403	(141)	(199)	130	4	-	753	950
Vehicle financing	14,482	(2,053)	(15,734)	5,540	5,377	-	23,685	31,297
Real estate financing	1,076	(596)	(292)	17	264	-	2,535	3,004
Total	**79,770**	**(9,346)**	**(61,020)**	**11,094**	**24,064**	**-**	**68,925**	**113,487**

Stage 3	Opening balance as at 01/01/2025	Change to Stage 1	Change to Stage 2	Change from Stage 1	Change from Stage 2	*Write Off*	Recognition / (Reversal)	Closing balance as at 12/31/2025
Corporate segment	**773,328**	**(44,203)**	**(15,858)**	**12,860**	**21,418**	**(341,601)**	**424,542**	**830,486**
Loans and financing	586,703	(44,104)	(14,577)	12,810	21,418	(337,944)	591,141	815,447
Purchase of receivables without right of recourse	182,419	-	(1,281)	6	-	(3,657)	(174,529)	2,958
Private securities	-	-	-	44	-	-	5,796	5,840
Financial guarantees provided	4,206	(99)	-	-	-	-	2,134	6,241
Retail segment	**597,345**	**(9,172)**	**(8,206)**	**99,543**	**39,602**	**(729,519)**	**638,158**	**627,751**
Payroll-deductible loans	390,582	(2,481)	(2,561)	90,746	23,377	(543,142)	407,067	363,588
Payroll-deductible card	47,715	(8)	(4)	380	199	(21,973)	56,297	82,606
Vehicle financing	152,779	(5,738)	(5,377)	8,395	15,734	(164,404)	169,721	171,110
Real estate financing	6,269	(945)	(264)	22	292	-	5,073	10,447
Total	**1,370,673**	**(53,375)**	**(24,064)**	**112,403**	**61,020**	**(1,071,120)**	**1,062,700**	**1,458,237**

Total changes in stages	Opening balance as at 01/01/2025	*Write Off*	Recognition / (Reversal)	Closing balance as at 12/31/2025
Corporate segment	**1,000,525**	**(341,601)**	**529,624**	**1,188,548**
Loans and financing	736,015	(337,944)	733,475	1,131,546
Purchase of receivables without right of recourse	256,284	(3,657)	(211,826)	40,801
Private securities	428	-	5,412	5,840
Financial guarantees provided	7,798	-	2,563	10,361
Retail segment	**856,780**	**(729,519)**	**826,274**	**953,535**
Payroll-deductible loans	561,205	(543,142)	535,277	553,340
Payroll-deductible card	68,876	(21,973)	58,107	105,010
Vehicle financing	218,872	(164,404)	226,554	281,022
Real estate financing	7,827	-	6,336	14,163
Total allowance for expected losses associated with the credit risk	**1,857,305**	**(1,071,120)**	**1,355,898**	**2,142,083**

Consolidated

Stage 1	Opening balance as at 12/31/2025	Change to Stage 2	Change to Stage 3	Change from Stage 2	Change from Stage 3	*Write Off*	Recognition / (Reversal)	Closing balance as at 09/30/2026
				09/30/2026				
Corporate segment	**329,611**	**(12,542)**	**(26,388)**	**12,147**	**69,977**	**-**	**28,837**	**401,642**
Loans and financing	263,576	(11,344)	(25,859)	11,713	69,069	-	12,630	319,785
Purchase of receivables without right of recourse	37,057	(54)	(47)	-	2	-	4,872	41,830
Lease	24,858	(1,144)	(482)	434	906	-	(991)	23,581
Private securities	-	-	-	-	-	-	5,840	5,840
Financial guarantees provided	4,120	-	-	-	-	-	6,486	10,606
Retail segment	**450,437**	**(12,863)**	**(98,063)**	**7,566**	**44,197**	**-**	**(29,982)**	**361,292**
Payroll-deductible loans	344,428	(3,298)	(89,151)	2,051	32,971	-	(83,794)	203,207
Payroll-deductible card	21,466	(86)	(338)	76	310	-	11,063	32,491
Vehicle financing	83,831	(9,454)	(8,557)	4,654	10,278	-	43,353	124,105
Real estate financing	712	(25)	(17)	785	638	-	(604)	1,489
Total	**780,048**	**(25,405)**	**(124,451)**	**19,713**	**114,174**	**-**	**(1,145)**	**762,934**

Stage 2	Opening balance as at 12/31/2025	Change to Stage 1	Change to Stage 3	Change from Stage 1	Change from Stage 3	*Write Off*	Recognition / (Reversal)	Closing balance as at 09/30/2026
Corporate segment	**74,567**	**(12,147)**	**(32,820)**	**12,542**	**19,964**	**-**	**82,004**	**144,110**
Loans and financing	60,099	(11,713)	(29,530)	11,344	19,964	-	71,749	121,913
Purchase of receivables without right of recourse	789	-	(285)	54	-	-	6,901	7,459
Lease	13,679	(434)	(3,005)	1,144	-	-	2,488	13,872
Financial guarantees provided	-	-	-	-	-	-	866	866
Retail segment	**52,701**	**(7,566)**	**(26,250)**	**12,863**	**27,134**	**-**	**26,950**	**85,832**
Payroll-deductible loans	17,450	(2,051)	(13,177)	3,298	16,698	-	3,970	26,188
Payroll-deductible card	950	(76)	(805)	86	13	-	1,014	1,182
Vehicle financing	31,297	(4,654)	(10,738)	9,454	9,209	-	18,282	52,850
Real estate financing	3,004	(785)	(1,530)	25	1,214	-	3,684	5,612
Total	**127,268**	**(19,713)**	**(59,070)**	**25,405**	**47,098**	**-**	**108,954**	**229,942**

Stage 3	Opening balance as at 12/31/2025	Change to Stage 1	Change to Stage 2	Change from Stage 1	Change from Stage 2	*Write Off*	Recognition / (Reversal)	Closing balance as at 09/30/2026
Corporate segment	**863,412**	**(69,977)**	**(19,964)**	**26,388**	**32,820**	**(357,060)**	**564,789**	**1,040,408**
Loans and financing	819,073	(69,069)	(19,964)	25,859	29,530	(345,723)	430,944	870,650
Purchase of receivables without right of recourse	2,958	(2)	-	47	285	(2,652)	22,311	22,947
Lease	29,300	(906)	-	482	3,005	(8,685)	13,057	36,253
Private securities	5,840	-	-	-	-	-	94,981	100,821
Financial guarantees provided	6,241	-	-	-	-	-	3,496	9,737
Retail segment	**450,397**	**(44,197)**	**(27,134)**	**98,063**	**26,250**	**(597,474)**	**794,669**	**700,574**
Payroll-deductible loans	191,462	(32,971)	(16,698)	89,151	13,177	(344,804)	434,476	333,793
Payroll-deductible card	82,594	(310)	(13)	338	805	(78,617)	105,787	110,584
Vehicle financing	165,894	(10,278)	(9,209)	8,557	10,738	(172,848)	249,053	241,907
Real estate financing	10,447	(638)	(1,214)	17	1,530	(1,205)	5,353	14,290
Total	**1,313,809**	**(114,174)**	**(47,098)**	**124,451**	**59,070**	**(954,534)**	**1,359,458**	**1,740,982**

Total changes in stages	Opening balance as at 12/31/2025	*Write Off*	Recognition / (Reversal)	Closing balance as at 09/30/2026
Corporate segment	**1,267,590**	**(357,060)**	**675,630**	**1,586,160**
Loans and financing	1,142,748	(345,723)	515,323	1,312,348
Purchase of receivables without right of recourse	40,804	(2,652)	34,084	72,236
Lease	67,837	(8,685)	14,554	73,706
Private securities	5,840	-	100,821	106,661
Financial guarantees provided	10,361	-	10,848	21,209
Retail segment	**953,535**	**(597,474)**	**791,637**	**1,147,698**
Payroll-deductible loans	553,340	(344,804)	354,652	563,188
Payroll-deductible card	105,010	(78,617)	117,864	144,257
Vehicle financing	281,022	(172,848)	310,688	418,862
Real estate financing	14,163	(1,205)	8,433	21,391
Total allowance for expected losses associated with the credit risk	**2,221,125**	**(954,534)**	**1,467,267**	**2,733,858**

Consolidated

	2025							
Stage 1	Opening balance as at 01/01/2025	Change to Stage 2	Change to Stage 3	Change from Stage 2	Change from Stage 3	*Write Off*	Recognition / (Reversal)	Closing balance as at 12/31/2025
Corporate segment	**196,759**	**(4,081)**	**(8,045)**	**5,382**	**48,626**	**-**	**90,970**	**329,611**
Loans and financing	117,608	(3,623)	(7,690)	5,382	44,899	-	107,000	263,576
Purchase of receivables without right of recourse	56,000	-	(6)	-	-	-	(18,937)	37,057
Lease	19,131	(458)	(305)	-	3,628	-	2,862	24,858
Private securities	428	-	(44)	-	-	-	(384)	-
Financial guarantees provided	3,592	-	-	-	99	-	429	4,120
Retail segment	**231,528**	**(7,529)**	**77,811**	**3,971**	**9,172**	**-**	**135,484**	**450,437**
Payroll-deductible loans	158,677	(1,842)	81,380	1,181	2,481	-	102,551	344,428
Payroll-deductible card	20,758	(130)	(368)	141	8	-	1,057	21,466
Vehicle financing	51,611	(5,540)	(3,179)	2,053	5,738	-	33,148	83,831
Real estate financing	482	(17)	(22)	596	945	-	(1,272)	712
Total	**428,287**	**(11,610)**	**69,766**	**9,353**	**57,798**	**-**	**226,454**	**780,048**

Stage 2	Opening balance as at 01/01/2025	Change to Stage 1	Change to Stage 3	Change from Stage 1	Change from Stage 3	*Write Off*	Recognition / (Reversal)	Closing balance as at 12/31/2025
Corporate segment	**54,257**	**(5,382)**	**(22,762)**	**4,081**	**19,546**	**-**	**24,827**	**74,567**
Loans and financing	34,229	(5,382)	(22,440)	3,623	14,577	-	35,492	60,099
Purchase of receivables without right of recourse	17,866	-	-	-	1,281	-	(18,358)	789
Lease	2,162	-	(322)	458	3,688	-	7,693	13,679
Retail segment	**27,907**	**(3,971)**	**(39,602)**	**7,529**	**8,206**	**-**	**52,632**	**52,701**
Payroll-deductible loans	11,946	(1,181)	(23,377)	1,842	2,561	-	25,659	17,450
Payroll-deductible card	403	(141)	(199)	130	4	-	753	950
Vehicle financing	14,482	(2,053)	(15,734)	5,540	5,377	-	23,685	31,297
Real estate financing	1,076	(596)	(292)	17	264	-	2,535	3,004
Total	**82,164**	**(9,353)**	**(62,364)**	**11,610**	**27,752**	**-**	**77,459**	**127,268**

Stage 3	Opening balance as at 01/01/2025	Change to Stage 1	Change to Stage 2	Change from Stage 1	Change from Stage 2	*Write Off*	Recognition / (Reversal)	Closing balance as at 12/31/2025
Corporate segment	**824,287**	**(48,626)**	**(19,546)**	**8,045**	**22,762**	**(346,276)**	**422,766**	**863,412**
Loans and financing	594,853	(44,899)	(14,577)	7,690	22,440	(341,466)	595,032	819,073
Purchase of receivables without right of recourse	182,419	-	(1,281)	6	-	(3,657)	(174,529)	2,958
Lease	42,809	(3,628)	(3,688)	305	322	(1,153)	(5,667)	29,300
Private securities	-	-	-	44	-	-	5,796	5,840
Financial guarantees provided	4,206	(99)	-	-	-	-	2,134	6,241
Retail segment	**597,345**	**(9,172)**	**(8,206)**	**(77,811)**	**39,602**	**(729,518)**	**638,157**	**450,397**
Payroll-deductible loans	390,582	(2,481)	(2,561)	(81,380)	23,377	(543,142)	407,067	191,462
Payroll-deductible card	47,715	(8)	(4)	368	199	(21,972)	56,296	82,594
Vehicle financing	152,779	(5,738)	(5,377)	3,179	15,734	(164,404)	169,721	165,894
Real estate financing	6,269	(945)	(264)	22	292	-	5,073	10,447
Total	**1,421,632**	**(57,798)**	**(27,752)**	**(69,766)**	**62,364**	**(1,075,794)**	**1,060,923**	**1,313,809**

Total changes in stages	Opening balance as at 01/01/2025	*Write Off*	Recognition / (Reversal)	Closing balance as at 12/31/2025
Corporate segment	**1,075,303**	**(346,276)**	**538,563**	**1,267,590**
Loans and financing	746,690	(341,466)	737,524	1,142,748
Purchase of receivables without right of recourse	256,285	(3,657)	(211,824)	40,804
Lease	64,102	(1,153)	4,888	67,837
Private securities	428	-	5,412	5,840
Financial guarantees provided	7,798	-	2,563	10,361
Retail segment	**856,780**	**(729,518)**	**826,273**	**953,535**
Payroll-deductible loans	561,205	(543,142)	535,277	553,340
Payroll-deductible card	68,876	(21,972)	58,106	105,010
Vehicle financing	218,872	(164,404)	226,554	281,022
Real estate financing	7,827	-	6,336	14,163
Total allowance for expected losses associated with the credit risk	**1,932,083**	**(1,075,794)**	**1,364,836**	**2,221,125**

The note on the changes in the allowance for expected losses associated with the credit risk includes R$6,952 (R$2,271 as at December 31, 2025) related to the allowance for credit limits.

Renegotiation and recovery of transactions with lending characteristics

i. Breakdown of the balance of renegotiated transactions

	Bank		Consolidated	
	09/30/2026	12/31/2025	09/30/2026	12/31/2025
Breakdown of the balance of renegotiated transactions (including restructuring)				
Transactions in normal course	**4,179,730**	**3,385,202**	**4,788,593**	**3,831,514**
Installments falling due	**4,179,730**	**3,385,202**	**4,788,593**	**3,831,514**
Up to 3 months	706,799	456,713	803,530	505,219
From 3 to 12 months	1,262,150	1,017,224	1,432,812	1,172,160
From 1 to 3 years	1,593,823	1,371,872	1,840,497	1,563,675
From 3 to 5 years	571,483	500,577	661,058	551,644
Over 5 years	45,475	38,816	50,696	38,816
Transactions in abnormal course	**836,445**	**521,364**	**863,942**	**556,292**
Installments falling due	**630,349**	**387,788**	**653,130**	**417,361**
Up to 3 months	78,882	52,753	81,218	56,628
From 3 to 12 months	176,645	124,003	183,347	133,278
From 1 to 3 years	280,877	172,655	293,168	188,980
From 3 to 5 years	87,625	34,210	89,077	34,308
Over 5 years	6,320	4,167	6,320	4,167
Past-due installments	**206,096**	**133,576**	**210,812**	**138,931**
Up to 60 days	75,212	42,407	77,724	45,197
From 61 to 90 days	17,238	12,496	17,681	12,870
From 91 to 180 days	56,206	28,475	56,975	29,262
From 181 to 360 days	57,440	50,198	58,432	51,602
Total	**5,016,175**	**3,906,566**	**5,652,535**	**4,387,806**

ii. Movement of renegotiated transactions

	Bank		Consolidated	
	09/30/2026	09/30/2025	09/30/2026	09/30/2025
Opening balance	**3,906,566**	**3,700,009**	**4,387,806**	**4,384,011**
Write-off of renegotiated transactions to loss	(209,271)	(32,899)	(209,271)	(32,899)
Payments / amortizations for the period of renegotiated transactions	(1,237,062)	(1,940,079)	(1,357,466)	(2,329,367)
Renegotiated transactions	2,548,901	1,960,065	2,824,381	2,111,238
Restructured transactions	7,041	77,614	7,085	77,614
Closing balance	**5,016,175**	**3,764,710**	**5,652,535**	**4,210,597**
Balance of restructured transactions	317,806	536,051	318,242	539,538
% of restructuring on renegotiated transactions portfolio	6.34%	14.24%	5.63%	12.81%
% of restructuring on expanded loan portfolio	0.42%	0.89%	0.43%	0.84%

As at September 30, 2026, the Bank recovered loans previously written off as loss in the amount of R$209,799 (R$238,031 as at September 30, 2025), and Daycoval Leasing recovered R$1,751 (R$662 as at September 30, 2025), recognized in the statements of income under "Loan portfolio".

h) Movement of the allowance for expected losses associated with the credit risk

i. Movement of the allowance for expected losses associated with the credit risk

	Quarter ended			
	Bank		Consolidated	
	09/30/2026	09/30/2025	09/30/2026	09/30/2025
Opening balance of the allowance for expected losses associated with the credit risk	**2,413,985**	**2,360,976**	**2,500,264**	**2,428,908**
Adjustments due to initial adoption of CMN Resolution 4,966/21	-	-	-	-
Adjusted opening balance	**2,413,985**	**2,360,976**	**2,500,264**	**2,428,908**
Transactions written off as loss	(348,136)	(616,316)	(354,200)	(616,316)
Recognition (reversal) of allowance expense	**586,324**	**455,312**	**587,794**	**463,040**
Incurred Loss - Minimum Required [1]	264,499	300,818	265,648	295,994
Expected Loss	213,732	155,762	214,053	168,314
Guarantees and sureties	7,272	(1,268)	7,272	(1,268)
Recognition (reversal) of allowance for expected losses associated with the credit risk on private securities	100,821	-	100,821	-
Closing balance of the allowance for expected losses associated with the credit risk	**2,652,173**	**2,199,972**	**2,733,858**	**2,275,632**

	Nine-month period ended			
	Bank		Consolidated	
	09/30/2026	09/30/2025	09/30/2026	09/30/2025
Opening balance of the allowance for expected losses associated with the credit risk	**2,142,083**	**1,912,406**	**2,221,125**	**1,964,547**
Adjustments due to initial adoption of CMN Resolution 4,966/21	-	(55,101)	-	(32,464)
Adjusted opening balance	**2,142,083**	**1,857,305**	**2,221,125**	**1,932,083**
Transactions written off as loss	(942,757)	(624,848)	(954,534)	(624,848)
Recognition (reversal) of allowance expense	**1,452,847**	**967,515**	**1,467,267**	**968,397**
Incurred Loss - Minimum Required [1]	881,374	762,054	885,555	775,026
Expected Loss	459,804	198,099	470,043	186,009
Guarantees and sureties	10,848	1,950	10,848	1,950
Recognition (reversal) of allowance for expected losses associated with the credit risk on private securities	100,821	5,412	100,821	5,412
Closing balance of the allowance for expected losses associated with the credit risk	**2,652,173**	**2,199,972**	**2,733,858**	**2,275,632**

(1) Refers to the allowance for expected losses associated with the credit risk, considering the minimum percentages required by BCB Resolution No. 352/23 and subsequent amendments.

i) Rural credit

As at September 30, 2026, the allocation of amounts for application in rural credit for the 2026/2027 Harvest Plan totaled R$2,899,273 (R$2,811,284 as at December 31, 2025), which corresponds to the sum of the requirement of Mandatory Resources (31.50%) and LCA - Agribusiness Credit Bill (60%), as provided for in the specific regulation.

The instruments used by Banco Daycoval to meet its requirements were lending operations, DIR (Interbank Rural Deposits) and CPRs (Rural Producer Note).

The direct costs incurred in developing projects, obtaining documents and inspection, as well as the indirect costs related to administrative costs with process management, are the normal costs associated with lending operations. There was no non-compliance with the requirements in the 2026/2027 Harvest Plan.

j) Active restricted transactions (Bank and Consolidated)

	09/30/2026	12/31/2025
Active restricted transactions		
Other transactions with lending characteristics	32,764	28,525
Obligations for active restricted transactions		
Bank Deposit Certificates	37,716	34,129

10 - INSURANCE TRANSACTIONS - PREMIUMS RECEIVABLE (CONSOLIDATED)

a) Breakdown

	09/30/2026	12/31/2025
Premiums receivable	467,910	378,431
Transactions with insurers	21,813	16,034
Transactions with reinsurers	34,774	42,413
Total	**524,497**	**436,878**

b) Premiums

	09/30/2026			
	Premiums receivable	Unearned premiums (RVNE)	Impairment	Net premiums receivable
Direct premiums				
Business comprehensive	28,859	-	(8)	28,851
Engineering risk	361	-	(26)	335
Professional liability	104	-	-	104
Lease surety	86	-	(1)	85
Insured guarantee - public sector	377,016	74,084	(22,517)	428,583
Insured guarantee - private sector	14,932	445	(5,425)	9,952
Total	**421,358**	**74,529**	**(27,977)**	**467,910**

	12/31/2025			
	Premiums receivable	Unearned premiums (RVNE)	Impairment	Net premiums receivable
Direct premiums				
Business comprehensive	13,820	-	(13)	13,807
Engineering risk	650	-	(82)	568
Professional liability	14	-	-	14
Lease surety	182	-	-	182
Insured guarantee - public sector	299,511	53,429	(11,113)	341,827
Insured guarantee - private sector	22,824	365	(1,156)	22,033
Total	**337,001**	**53,794**	**(12,364)**	**378,431**

c) Movement in Premiums Receivable

	09/30/2026	12/31/2025
Opening balance	**378,431**	**269,008**
(+) Issued premiums	514,805	560,120
(+) Tax on financial transactions	2,674	5,374
(-) Canceled and refunded premiums	(193,576)	(151,811)
(-) Collections	(239,546)	(302,630)
Unearned premiums	20,735	453
Impairment	(15,613)	(2,083)
Closing balance	**467,910**	**378,431**

d) Transactions with insurers

	09/30/2026		
	Current	Noncurrent	Total
Accepted coinsurance premiums	13,293	-	13,293
Refund of ceded coinsurance	927	-	927
Claims paid recoverable from ceded coinsurance	1,196	-	1,196
Commission from ceded coinsurance	2,577	3,820	6,397
	17,993	**3,820**	**21,813**

	12/31/2025		
	Current	Noncurrent	Total
Accepted coinsurance premiums	8,753	-	8,753
Refund of ceded coinsurance	958	-	958
Claims paid recoverable from ceded coinsurance	1,260	-	1,260
Commission from ceded coinsurance	2,307	2,756	5,063
	13,278	**2,756**	**16,034**

e) Transactions with reinsurers

	09/30/2026		
	Claims paid	Impairment	Total
Claims paid recoverable from reinsurers			
Business comprehensive	20,599	(14)	20,585
Engineering risk	5,698	(1)	5,697
Directors and Officers Liability – D&O	110	-	110
Professional liability	1,004	-	1,004
Lease surety	218	-	218
Insured guarantee - public sector	3,719	(5)	3,714
Insured guarantee - private sector	3,449	(3)	3,446
Total	**34,797**	**(23)**	**34,774**

	12/31/2025		
	Claims paid	Impairment	Total
Claims paid recoverable from reinsurers			
Business comprehensive	25,926	(14)	25,912
Engineering risk	3,590	(1)	3,589
Directors and Officers Liability – D&O	109	-	109
Professional liability	716	-	716
Lease surety	12	-	12
Insured guarantee - public sector	7,400	(5)	7,395
Insured guarantee - private sector	4,683	(3)	4,680
Total	**42,436**	**(23)**	**42,413**

11 - OTHER SUNDRY CREDITS

	Bank		Consolidated	
	09/30/2026	12/31/2025	09/30/2026	12/31/2025
Salary advances	14,732	3,482	16,866	6,695
Contributions paid in advance [1]	164,631	-	164,631	-
Advances for payment of our account	36,851	40,707	38,305	42,205
Reimbursable payments	3,511	1,299	3,511	1,299
Prepaid participations	95,240	86,987	97,311	86,987
Margin deposited in guarantee of swap transactions	80,906	78,898	80,906	78,898
Sundry debtors [2]	324,091	841,735	870,533	1,337,062
Total	**719,962**	**1,053,108**	**1,272,063**	**1,553,146**

(1) The amount recorded under "Contributions Paid in Advance" refers to the requirement for mandatory collection on demand deposits and time deposits associated with the advance payment of regular contributions to the Credit Guarantee Fund (FGC), as provided for in BCB Resolution No. 551 of March 3, 2026.

(2) As at September 30, 2026, the line item "Sundry debtors" is mainly comprised of: (i) amounts related to depositors of overdraft accounts pending offsetting in the amount of R$21,341 (R$121,027 as at December 31, 2025) for Bank and Consolidated, and insurance operations in the amount of R$519,944 (R$474,363 as at December 31, 2025) for Consolidated; (ii) operations pending settlement in the amount of R$103,840 as at September 30, 2026, for Bank and Consolidated, with maturity within one day, settled on October 1, 2026 (operations pending settlement in the amount of R$548,810 as at December 31, 2025, settled on January 5, 2026).

12 - OTHER ASSETS

a) Non-financial assets held for sale

	Bank			Consolidated		
	09/30/2026			09/30/2026		
	Gross amount	Provision	Net amount	Gross amount	Provision	Net amount
Own	-	-	-	7	-	7
Received	175,731	(28,070)	147,661	176,899	(28,168)	148,731
Total non-financial assets held for sale	**175,731**	**(28,070)**	**147,661**	**176,906**	**(28,168)**	**148,738**

	Bank			Consolidated		
	12/31/2025			12/31/2025		
	Gross amount	Provision	Net amount	Gross amount	Provision	Net amount
Own	-	-	-	12	-	12
Received	126,475	(18,838)	107,637	128,886	(18,838)	110,048
Total non-financial assets held for sale	**126,475**	**(18,838)**	**107,637**	**128,898**	**(18,838)**	**110,060**

b) Prepaid expenses

	Bank						Bank
	09/30/2026						12/31/2025
	Up to 3 months	From 3 to 12 months	From 1 to 3 years	From 3 to 5 years	Over 5 years	Amount [1]	Amount [1]
Prepaid expenses	29,119	101,139	10,142	7,638	8,897	156,935	128,180
Total prepaid expenses	**29,119**	**101,139**	**10,142**	**7,638**	**8,897**	**156,935**	**128,180**

	Consolidated						Consolidated
	09/30/2026						12/31/2025
	Up to 3 months	From 3 to 12 months	From 1 to 3 years	From 3 to 5 years	Over 5 years	Amount [1]	Amount [1]
Prepaid expenses	30,386	175,891	117,871	7,638	8,897	340,683	297,291
Total prepaid expenses	**30,386**	**175,891**	**117,871**	**7,638**	**8,897**	**340,683**	**297,291**

(1) As at September 30, 2026, the balances of prepaid expenses are mainly comprised of commissions on loans and foreign issuances in the amount of R$10,768 (R$24,054 as at December 31, 2025), discount on the issuance of securities in the amount of R$21,679 (R$21,810 as at December 31, 2025), and discount on the prepayment of import letters in the amount of R$100,126 (R$67,147 as at December 31, 2025).

13 - DEPENDENCE ABROAD

The balances of the transactions carried out with third parties by Banco Daycoval S.A. - Cayman Branch (foreign branch), included in the Bank's interim financial statements, are as follows:

	09/30/2026		12/31/2025	
	US$ thousand	R$ thousand [1]	US$ thousand	R$ thousand [1]
Assets				
Cash and cash equivalents	47,820	247,750	163,771	901,132
Interbank investments	201,854	1,045,786	39,758	218,767
Securities and derivatives	153,833	796,995	94,788	521,564
Lending operations	979,163	5,072,943	1,445,675	7,954,681
Other receivables	30,803	159,589	35,428	194,939
Other assets	19,510	101,079	12,271	67,522
Total assets	**1,432,983**	**7,424,142**	**1,791,691**	**9,858,605**
Liabilities				
Demand deposits	26,081	135,123	19,535	107,488
Time deposits	405,295	2,099,790	253,771	1,396,352
Repurchase transactions	11,064	57,320	61,150	336,474
Securities issued abroad	311,868	1,615,756	444,837	2,447,671
Interbank accounts	120	620	183	1,009
Derivative financial instruments	-	-	3	17
Borrowings and onlendings	1,253,241	6,492,916	971,559	5,345,909
Other sundry payables	1,141	5,910	808	4,449
Total liabilities	**2,008,810**	**10,407,435**	**1,751,846**	**9,639,369**

(1) The amounts in US Dollars were translated into Brazilian reais (R$) at the exchange rate of R$/US$5.1809 released by BACEN for September 30, 2026 (R$/US$5.5024 as at December 31, 2025).

During the quarter ended September 30, 2026, the Bank recognized, in the statement of income, foreign exchange gains of R$308 (foreign exchange gains of R$27,950 for the quarter ended September 30, 2025), and, during the nine-month period ended September 30, 2026, the Bank recognized foreign exchange losses of R$11,763 (foreign exchange gains of R$71,952 for the nine-month period ended September 30, 2025) on the investment at Banco Daycoval S.A. - Cayman Branch.

14 - INVESTMENTS IN SUBSIDIARIES

a) Direct subsidiaries

Companies	Equity	Capital	Number of shares	Interest %	Net profit (loss)		Adjusted investment amount		Share of profit (loss) of subsidiaries			
									Quarter ended		Nine-month period ended	
					09/30/2026	09/30/2025	09/30/2026	12/31/2025	09/30/2026	09/30/2025	09/30/2026	09/30/2025
Daycoval Leasing [1]	1,522,755	1,300,000	73,670	100.00	126,798	599,930	1,522,756	1,395,958	42,234	482,071	126,798	599,930
Daycoval SAM	160,494	400,000	400,000,000	99.99	105,772	(376,396)	160,495	54,722	36,069	(377,251)	105,772	(376,396)
Dayprev	406,434	345,000	173,005,391	97.00	24,494	8,195	394,241	370,482	8,274	6,952	23,759	7,950
ACS [2]	1,055,773	623,597	54,225,802	99.99	30,021	40,581	1,015,170	1,003,008	9,264	17,582	12,163	25,010
Daycoval CTVM	244,956	220,770	22,077,000	100.00	7,381	8,706	244,956	237,576	3,146	3,041	7,381	8,706
Daycoval Asset	139,401	1,554	14,255	99.99	14,964	16,911	139,400	124,436	5,952	6,790	14,964	16,911
Total							**3,477,018**	**3,186,182**	**104,939**	**139,185**	**290,837**	**282,111**

(1) At the General Meeting of Daycoval Leasing - Banco Múltiplo S.A., held on April 30, 2026, the proposals submitted by the Executive Board on February 10, 2026, were approved: (i) a reverse stock split of 5,780,074,530 common shares, which resulted in 73,670 new common shares; and (ii) a capital increase in the amount of R$656,219, without the issuance of new common shares, through the use of reserves accrued through December 31, 2025.

(2) During the quarter and nine-month period ended September 30, 2026, the share of profit (loss) of subsidiaries between the Bank and the subsidiary ACS includes adjustment of R$5,206 and R$17,858, net of tax effects, respectively, related to revenue from credit origination services, recognized in ACS's results at the time the service is rendered, with the Bank acting as the counterparty to this transaction (revenue of R$3,901 and R$15,571 for the quarter and nine-month period ended September 30, 2025, respectively). For the Bank, credit origination expenses are recognized in the results, depending on the term of the lending operation, considering the concept of Effective Interest Rate (EIR).

b) Indirect subsidiaries

Companies	Equity	Capital	Number of shares	Interest %	Net profit (loss)		Adjusted investment amount		Share of profit (loss) of subsidiaries			
									Quarter ended		Nine-month period ended	
					09/30/2026	09/30/2025	09/30/2026	12/31/2025	09/30/2026	09/30/2025	09/30/2026	09/30/2025
IFP [2]	373,899	360,020	360,020,030	99.99	13,026	14,202	373,899	357,425	3,601	7,976	13,026	14,202
SCC [2]	19,231	10,020	10,020,000	99.99	1,098	779	19,231	17,782	381	296	1,098	779
Treetop [1][2]	75,146	13,826	2,668,585	99.99	(15,267)	4,308	75,146	89,215	(2,744)	943	(20,878)	(9,640)
Corretora de Seguros [2][4]	603	600	600,000	99.99	3	-	603	-	3	-	3	-
Daycoval Seguros [3]	351,466	304,750	200,491,438	97.00	23,351	6,150	351,465	323,813	7,941	6,986	22,650	6,150
Total							**820,344**	**788,235**	**9,182**	**16,201**	**15,899**	**11,491**

(1) During the quarter and nine-month period ended September 30, 2026, expense on exchange rate changes of R$75 and R$5,611, respectively, (expense of R$2,211 and R$13,948 in the quarter and nine-month period ended September 30, 2025, respectively) on the investment in Treetop was recognized in the results of ACS Participações (direct parent company), as mentioned in table 14.a).

(2) During the quarter and nine-month period ended September 30, 2026, the share of profit (loss) of subsidiaries totaled income of R$1,241 and expense of R$6,751, respectively, (income of R$9,215 and R$5,341 in the quarter and nine-month period ended September 30, 2025, respectively), which was recognized in the results of ACS Participações (direct parent company), as shown in table 14.a.

(3) During the quarter and nine-month period ended September 30, 2026, the share of profit (loss) of subsidiaries totaled income of R$7,941 and R$22,650, respectively, (income of R$6,986 and R$6,150 in the quarter and nine-month period ended September 30, 2025, respectively), which was recognized in the results of Dayprev (direct parent company), as shown in table 14.a.

(4) Corretora de Seguros was established on January 22, 2026 and approved by SUSEP on August 5, 2026. The company is primarily engaged in providing insurance brokerage and management services, healthcare plans and supplementary pension plans, including insurance brokerage advisory and consulting services.

c) Other interests

Daycoval holds a 0.59% interest in CIP S.A., totaling an investment of R$7,129 (R$7,129 as at December 31, 2025).

15 - PROPERTY AND EQUIPMENT IN USE AND FOR OPERATING LEASE

a) Breakdown of the acquisition cost and accumulated depreciation

	Bank				
	09/30/2026				12/31/2025
	Depreciation %	Acquisition cost	Accumulated depreciation	Net value	Net value
Aircraft	10%	192,325	(41,703)	150,622	165,083
Computers and peripherals	20%	42,633	(37,823)	4,810	7,894
Facilities	10%	939	(828)	111	133
Furniture and equipment	10%	46,676	(17,036)	29,640	22,620
Vehicles	20%	4,433	(1,961)	2,472	2,540
Right of use	4%	19,134	(2,369)	16,765	3,271
Total		**306,140**	**(101,720)**	**204,420**	**201,541**

	Consolidated				
	09/30/2026				12/31/2025
	Depreciation %	Acquisition cost	Accumulated depreciation	Net value	Net value
Aircraft	10%	192,325	(41,703)	150,622	165,083
Computers and peripherals	20%	45,679	(38,981)	6,698	9,858
Facilities	10%	5,039	(3,583)	1,456	1,775
Properties in use	4%	2,656	(782)	1,874	2,137
Furniture and equipment	10%	52,001	(21,270)	30,731	24,102
Vehicles	20%	6,935	(2,983)	3,952	4,349
Right of use	4%	24,532	(6,450)	18,082	5,343
Total		**329,167**	**(115,752)**	**213,415**	**212,647**

b) Movement of property and equipment in use

	Bank				
	09/30/2026				12/31/2025
	Opening balance	Acquisition/ (write-offs)	Depreciation in the period	Net value	Net value
Aircraft	165,083	1	(14,462)	150,622	165,083
Computers and peripherals	7,894	2	(3,086)	4,810	7,894
Facilities	133	-	(22)	111	133
Furniture and equipment	22,620	11,147	(4,127)	29,640	22,620
Vehicles	2,540	231	(299)	2,472	2,540
Right of use	3,271	15,479	(1,985)	16,765	3,271
Total	**201,541**	**26,860**	**(23,981)**	**204,420**	**201,541**

	Consolidated				
	09/30/2026				12/31/2025
	Opening balance	Acquisition/ (write-offs)	Depreciation in the period	Net value	Net value
Aircraft	165,083	1	(14,462)	150,622	165,083
Computers and peripherals	9,858	84	(3,244)	6,698	9,858
Facilities	1,775	-	(319)	1,456	1,775
Properties in use	2,137	(249)	(14)	1,874	2,137
Furniture and equipment	24,102	10,985	(4,356)	30,731	24,102
Vehicles	4,349	230	(627)	3,952	4,349
Right of use	5,343	12,430	309	18,082	5,343
Total	**212,647**	**23,481**	**(22,713)**	**213,415**	**212,647**

c) Property and equipment for operating lease

		Consolidated					
		09/30/2026					12/31/2025
	Annual depreciation	Acquisition cost	Accumulated depreciation	Allowance for impairment	Net value	Net value
Machinery and equipment	10%	287,852	(216,299)	(3,302)	68,251	69,974
Total		**287,852**	**(216,299)**	**(3,302)**	**68,251**	**69,974**

16 - REPURCHASE AGREEMENTS AND FUNDING INSTRUMENTS

a) Breakdown of repurchase agreements by maturity (Bank and Consolidated)

	09/30/2026			12/31/2025
	Up to 3 months	From 1 to 3 years	Total	Total
Repurchase agreements				
At amortized cost				
Own portfolio	**1,701,049**	**57,319**	**1,758,368**	**5,802,976**
Treasury Financial Bills	1,170,021	-	1,170,021	4,687,169
National Treasury Bills	-	-	-	-
National Treasury Notes	-	-	-	204,918
Debentures	412,770	-	412,770	431,553
Certificates of Real Estate Receivables	42,070	-	42,070	86,323
Certificates of Agribusiness Receivables	76,188	-	76,188	56,539
Other [1]	-	57,319	57,319	336,474
Third-party portfolio	**7,598,754**	**-**	**7,598,754**	**2,525,822**
Treasury Financial Bills	2,897,099	-	2,897,099	812,008
National Treasury Bills	1,995,075	-	1,995,075	524,419
National Treasury Notes	2,014,149	-	2,014,149	924,209
Certificates of Real Estate Receivables	271,222	-	271,222	265,186
Debentures	421,209	-	421,209	-
Highly-liquid portfolio	**503,051**	**-**	**503,051**	**12,411**
National Treasury Notes	47,101	-	47,101	12,411
National Treasury Bills	455,950	-	455,950	-
Total	**9,802,854**	**57,319**	**9,860,173**	**8,341,209**

(1) Refers to repurchase agreements entered into by Banco Daycoval S.A. - Cayman Branch.

b) Summary of funding instruments

The table below shows the summary of funding instruments used by Daycoval:

	Bank		Consolidated	
	09/30/2026	12/31/2025	09/30/2026	12/31/2025
At amortized cost				
Deposits	**27,926,912**	**30,231,906**	**27,807,228**	**29,392,915**
Demand deposits	2,162,671	2,079,881	2,139,112	2,042,088
Interbank deposits	682,936	1,377,971	682,936	709,121
Time deposits	25,054,525	26,764,912	24,958,400	26,632,564
Other deposits	26,780	9,142	26,780	9,142
Issuance of securities	**37,153,302**	**33,348,989**	**36,464,379**	**32,719,139**
Mortgage loan bills	689,528	718,436	689,528	718,436
Agribusiness credit bills	6,319,402	4,945,275	6,319,402	4,945,275
Financial bills	28,528,616	25,237,607	27,839,693	24,607,757
Foreign issuances	1,615,756	2,447,671	1,615,756	2,447,671
Borrowings and onlendings	**12,940,536**	**10,982,571**	**12,940,536**	**10,982,571**
Foreign borrowings	12,165,197	10,223,185	12,165,197	10,223,185
Onlendings from official institutions	775,339	759,386	775,339	759,386
Subordinated debts (Note 16.d)	**2,984,573**	**2,767,258**	**2,984,573**	**2,767,258**
Financial bills	2,984,573	2,767,258	2,984,573	2,767,258
Total	**81,005,323**	**77,330,724**	**80,196,716**	**75,861,883**

c) Breakdown of funding instruments by maturity

	Bank						
	09/30/2026						12/31/2025
	Up to 3 months	From 3 to 12 months	From 1 to 3 years	From 3 to 5 years	Over 5 years	Total	Total
Deposits	**5,198,342**	**5,302,539**	**14,797,751**	**2,273,051**	**355,229**	**27,926,912**	**30,231,906**
Demand deposits	2,162,671	-	-	-	-	2,162,671	2,079,881
Interbank deposits	54,027	624,294	4,615	-	-	682,936	1,377,971
Time deposits	2,954,864	4,678,245	14,793,136	2,273,051	355,229	25,054,525	26,764,912
Other deposits	26,780	-	-	-	-	26,780	9,142
Issuance of securities	**5,575,417**	**8,535,545**	**19,900,385**	**2,465,834**	**676,121**	**37,153,302**	**33,348,989**
Mortgage loan bills	131,345	233,258	316,569	8,356	-	689,528	718,436
Agribusiness credit bills	616,165	2,617,828	2,989,701	95,708	-	6,319,402	4,945,275
Financial bills	3,412,920	5,520,930	16,566,611	2,352,034	676,121	28,528,616	25,237,607
Foreign issuances	1,414,987	163,529	27,504	9,736	-	1,615,756	2,447,671
Borrowings and onlendings	**5,407,787**	**5,877,914**	**1,510,035**	**107,318**	**37,482**	**12,940,536**	**10,982,571**
Foreign borrowings	**5,334,909**	**5,664,563**	**1,165,725**	**-**	**-**	**12,165,197**	**10,223,185**
Foreign currency payables [1]	1,445,808	3,945,764	22	-	-	5,391,594	3,447,155
Foreign borrowings [2]	3,889,101	1,718,799	1,165,703	-	-	6,773,603	6,776,030
Onlendings from official institutions	**72,878**	**213,351**	**344,310**	**107,318**	**37,482**	**775,339**	**759,386**
BNDES	7,435	30,024	70,176	23,640	-	131,275	141,726
FINAME	65,425	183,327	271,864	80,811	33,899	635,326	617,660
FINEP	18	-	2,270	2,867	3,583	8,738	-
Subordinated debts (Note 16.d)	**-**	**-**	**-**	**-**	**2,984,573**	**2,984,573**	**2,767,258**
Financial bills	-	-	-	-	2,984,573	2,984,573	2,767,258
Total	**16,181,546**	**19,715,998**	**36,208,171**	**4,846,203**	**4,053,405**	**81,005,323**	**77,330,724**

	Consolidated						
	09/30/2026						12/31/2025
	Up to 3 months	From 3 to 12 months	From 1 to 3 years	From 3 to 5 years	Over 5 years	Total	Total
Deposits	**5,174,783**	**5,302,539**	**14,765,519**	**2,209,160**	**355,227**	**27,807,228**	**29,392,915**
Demand deposits	2,139,112	-	-	-	-	2,139,112	2,042,088
Interbank deposits	54,027	624,294	4,615	-	-	682,936	709,121
Time deposits	2,954,864	4,678,245	14,760,904	2,209,160	355,227	24,958,400	26,632,564
Other deposits	26,780	-	-	-	-	26,780	9,142
Issuance of securities	**5,274,756**	**8,535,545**	**19,859,899**	**2,160,598**	**633,581**	**36,464,379**	**32,719,139**
Mortgage loan bills	131,345	233,258	316,569	8,356	-	689,528	718,436
Agribusiness credit bills	616,165	2,617,828	2,989,701	95,708	-	6,319,402	4,945,275
Financial bills [3]	3,112,259	5,520,930	16,526,125	2,046,798	633,581	27,839,693	24,607,757
Foreign issuances	1,414,987	163,529	27,504	9,736	-	1,615,756	2,447,671
Borrowings and onlendings	**5,407,787**	**5,877,914**	**1,510,035**	**107,318**	**37,482**	**12,940,536**	**10,982,571**
Foreign borrowings	**5,334,909**	**5,664,563**	**1,165,725**	**-**	**-**	**12,165,197**	**10,223,185**
Foreign currency payables [1]	1,445,808	3,945,764	22	-	-	5,391,594	3,447,155
Foreign borrowings [2]	3,889,101	1,718,799	1,165,703	-	-	6,773,603	6,776,030
Onlendings from official institutions	**72,878**	**213,351**	**344,310**	**107,318**	**37,482**	**775,339**	**759,386**
BNDES	7,435	30,024	70,176	23,640	-	131,275	141,726
FINAME	65,425	183,327	271,864	80,811	33,899	635,326	617,660
FINEP	18	-	2,270	2,867	3,583	8,738	-
Subordinated debts (Note 16.d)	**-**	**-**	**-**	**-**	**2,984,573**	**2,984,573**	**2,767,258**
Financial bills	-	-	-	-	2,984,573	2,984,573	2,767,258
Total	**15,857,326**	**19,715,998**	**36,135,453**	**4,477,076**	**4,010,863**	**80,196,716**	**75,861,883**

(1) The balance of 'Foreign currency payables' refers to funding for foreign exchange operations related to export and import financing.

(2) As at September 30, 2026, the balance includes foreign borrowings in the amount of US$673 million (US$681 million as at December 31, 2025) subject to hedge accounting of market risk (Note 8), with carrying amount and fair value of R$3,545,306 and R$3,536,672, respectively (R$3,759,260 and R$3,767,635 as at December 31, 2025).

(3) On July 23, 2026, Daycoval completed its sixteenth issuance of Financial Bills, in the amount of R$2.5 billion. The Financial Bills were issued in three series, the first in the amount of R$750 million, maturing in two years; the second of R$1,284.5 million maturing in three years; and the third of R$465.5 million maturing in four years.

Financial covenants

There was no breach of covenants linked to borrowing agreements with the International Finance Corporation - IFC and the Agence Française de Developpement - AFD PROPARCO, recognized in line item 'Borrowings', that could result in the accelerated maturity of the agreements entered into between the Bank and these institutions.

d) Subordinated debts (Bank and Consolidated)

Consolidated						
Capital tier	Funding instruments	Dates		Issue amount	Index %	BACEN authorization date [1]
		Issue	Maturity			
Complementary - Tier I	Financial bill	10/15/2021	Perpetual	500,000	140% of CDI	10/15/2021
Complementary - Tier I	Financial bill	02/11/2021	Perpetual	163,875	150% of CDI	03/05/2021
Complementary - Tier I	Financial bill	04/15/2020	Perpetual	240,000	150% of CDI	06/10/2020
Complementary - Tier I	Financial bill	02/19/2020	Perpetual	50,000	135% of CDI	04/15/2020
Complementary - Tier I	Financial bill	03/24/2025	Perpetual	300,300	130% of CDI	03/24/2025
Complementary - Tier I	Financial bill	10/22/2025	Perpetual	600,000	100% of CDI + 1.35% p.a.	10/22/2025
Complementary - Tier I	Financial bill	12/30/2025	Perpetual	750,000	125% of CDI	12/30/2025

(1) Funding was authorized by BACEN to comprise the Bank's Regulatory Capital, pursuant to CMN Resolution 4,955/21.

17 - OTHER PAYABLES

a) Social and statutory

	Bank		Consolidated	
	Current		Current	
	09/30/2026	12/31/2025	09/30/2026	12/31/2025
Dividends and/or interest on capital payable	138,984	-	138,984	45
Profit sharing program	244,481	281,813	256,727	285,211
Total	**383,465**	**281,813**	**395,711**	**285,256**

b) Sundry

	Bank				Consolidated			
	09/30/2026		12/31/2025		09/30/2026		12/31/2025	
	Current	Noncurrent	Current	Noncurrent	Current	Noncurrent	Current	Noncurrent
Administrative checks	-	-	49	-	-	-	49	-
Creditors for undisbursed funds	57,011	-	17,577	-	57,011	-	17,577	-
Payables to related entity	1,606	-	2,220	-	4,455	-	4,455	-
Amounts to be returned to clients	8,248	-	18,957	-	8,248	-	18,957	-
Accrued payments								
Personnel expenses	105,261	43,637	67,869	47,049	129,028	45,138	89,005	48,991
Trade payables	45,534	-	46,427	-	52,922	-	55,391	-
Commissions payable for intermediation of operations	29,854	-	34,909	-	29,854	-	34,909	-
Accrued sundry payments	16,928	-	45,670	-	12,063	-	45,114	-
Discounted notes partially received	6,351	-	29,166	-	6,351	-	29,166	-
Collection for release	3,309	-	3,973	-	3,309	-	3,973	-
Surety commissions	73,141	30,676	95,239	-	73,141	30,676	95,819	-
Discounts linked to leases	-	-	-	-	-	-	14,551	-
Obligations for return of tariffs	-	-	36	-	-	-	36	-
Unearned revenue	33,345	23,533	50,247	-	33,345	23,533	50,247	-
Amounts payable in foreign currency	111,563	-	419,480	-	111,563		419,480	-
Other sundry creditors [1]	382,661	-	258,036	-	485,603	-	326,664	-
Total	**874,812**	**97,846**	**1,089,855**	**47,049**	**1,006,893**	**99,347**	**1,205,393**	**48,991**

(1) As at September 30, 2026, the balance of "Other sundry creditors" is basically comprised of FGI onlendings amounting to R$49,994 (R$68,506 as at December 31, 2025) for Bank and Consolidated.

18 - PROVISIONS, CONTINGENT ASSETS AND LIABILITIES AND LEGAL OBLIGATIONS

a) Contingent assets

Daycoval and its subsidiaries do not recognize contingent assets as at September 30, 2026 and December 31, 2025.

b) Provisions for lawsuits and legal obligations

Daycoval is a party to lawsuits involving labor, civil and tax matters. The evaluation for recognition of provisions is made according to the criteria described in Note 3.k. Daycoval's Management considers the recorded provisions to be sufficient to cover potential losses on these lawsuits.

The balances of provisions for tax, civil and labor risks recognized and the respective movements are broken down below:

	Bank		Consolidated	
	09/30/2026	12/31/2025	09/30/2026	12/31/2025
Legal obligations - tax risks	1,288,693	1,275,447	1,293,826	1,281,927
Civil lawsuits	343,597	291,695	343,701	292,659
Labor lawsuits	63,192	53,123	75,443	63,673
Total	**1,695,482**	**1,620,265**	**1,712,970**	**1,638,259**

	Bank			Consolidated		
	09/30/2026			09/30/2026		
Risks	Opening balance	Recognition (reversal) [1]	Closing balance	Opening balance	Recognition (reversal) [1]	Closing balance
Tax	1,275,447	13,246	1,288,693	1,281,927	11,899	1,293,826
Civil	291,695	51,902	343,597	292,659	51,042	343,701
Labor	53,123	10,069	63,192	63,673	11,770	75,443
Total	**1,620,265**	**75,217**	**1,695,482**	**1,638,259**	**74,711**	**1,712,970**

(1) Includes inflation adjustment and payments.

	Bank			Consolidated		
	12/31/2025			12/31/2025		
Risks	Opening balance	Recognition (reversal) [1]	Closing balance	Opening balance	Recognition (reversal) [1]	Closing balance
Tax	1,272,434	3,013	1,275,447	1,294,383	(12,456)	1,281,927
Civil	210,529	81,166	291,695	211,685	80,974	292,659
Labor	41,516	11,607	53,123	54,062	9,611	63,673
Total	**1,524,479**	**95,786**	**1,620,265**	**1,560,130**	**78,129**	**1,638,259**

(1) Includes inflation adjustment and payments.

c) Escrow deposits for tax, civil and labor risks

	Bank		Consolidated	
	09/30/2026	12/31/2025	09/30/2026	12/31/2025
Tax	1,056,167	1,014,358	1,060,321	1,018,604
Civil [1]	48,118	58,845	245,431	243,336
Labor	21,002	21,454	27,697	26,883
Other	-	-	97	92
Total	**1,125,287**	**1,094,657**	**1,333,546**	**1,288,915**

[1] As at September 30, 2026, includes escrow deposits of Daycoval Seguros S.A. amounting to R$197,313 (R$184,491 as at December 31, 2025).

d) The Bank is challenging in court the legality of certain taxes and contributions and the related amounts are fully accrued and inflation adjusted:

IRPJ
Challenges the effect from the abolition of the inflation adjustment to the balance sheet and deduction of tax incentives (FINAM). No amount was accrued as at September 30, 2026 (R$7,760 as at December 31, 2025). Total escrow deposits for these challenges amount to R$2,632 (R$7,760 as at December 31, 2025).

Social contribution
Challenges the effect from the abolition of the inflation adjustment to the balance sheet and the increase in tax rate from 15% to 20%, prescribed by Law 13,169/15. The accrued amount is R$214,387 (R$204,030 as at December 31, 2025), and total escrow deposits for this challenge amount to R$214,565 (R$204,030 as at December 31, 2025).

COFINS
Challenges the constitutionality of Law 9,718/98. The accrued amount is R$928,464 (R$890,291 as at December 31, 2025), and total escrow deposits for this challenge amount to R$679,781 (R$649,914 as at December 31, 2025).

PIS
Challenges the application of Law 9,718/98 and the tax authorities' claim of calculation of the PIS tax basis in noncompliance with Constitutional Amendments 01/94, 10/96, and 17/97. The accrued amount is R$140,389 (R$134,028 as at December 31, 2025), and total escrow deposits for this challenge amount to R$139,732 (R$133,983 as at December 31, 2025).

The provision for other legal obligations amounts to R$5,453 (R$39,338 as at December 31, 2025), and total escrow deposits for this challenge amount to R$19,457 (R$18,671 as at December 31, 2025).

e) Daycoval Leasing is legally challenging the Notices of Tax Assessment and Imposition of Fines issued by the State of São Paulo, as described below:

Daycoval Leasing is challenging at the courts the tax basis of PIS and COFINS. As at September 30, 2026, the amount of unpaid taxes, awaiting a favorable judgment of the lawsuits, is R$5,133 (R$6,480 as at December 31, 2025).

f) Contingent liabilities classified as possible losses

Contingent liabilities classified as possible losses are not recognized and are presented below:

	Bank		Consolidated	
	09/30/2026	12/31/2025	09/30/2026	12/31/2025
Tax	158,776	128,682	177,139	128,682
Civil	84,625	70,152	84,643	70,166
Labor	1,307	1,446	1,307	1,446
Total	**244,708**	**200,280**	**263,089**	**200,294**

The main tax lawsuits classified as possible loss refer to IRPJ and CSLL tax assessment notices related to non-deductibility of losses on lending operations, deduction of fixed fees and accessory tax obligations.

There are no ongoing administrative proceedings for noncompliance with the rules of the National Financial System or payment of fines, which may have significant impacts on the financial result of the Bank or its subsidiaries included in the Consolidated.

19 - TAXES

Taxes and contributions are calculated pursuant to the legislation in force. The tax rates applied were:

Taxes and contributions	Tax rate
Income tax	15.00%
Income surtax (on the amount exceeding R$240,000.00)	10.00%
Social contribution - financial institutions	20.00%
Social contribution - non-financial institutions	9.00%
PIS [1]	0.65%
COFINS [1]	4.00%
ISS	up to 5.00%

(1) The non-financial subsidiaries falling under the non-cumulative calculation regime are subject to PIS and COFINS rates of 1.65% and 7.6%, respectively, on operating income, and 0.65% and 4% on finance income. For non-financial subsidiaries subject to deemed profit, PIS and COFINS rates are 0.65% and 3%.

a) Expenses on taxes and contributions

i. Calculation of income tax (IR) and social contribution on net profit (CSLL):

	Quarter ended			
	Bank		Consolidated	
	09/30/2026	09/30/2025	09/30/2026	09/30/2025
Current taxes				
Profit before income tax and social contribution and profit sharing	**512,290**	**513,739**	**589,260**	**549,613**
Charges (IR and CSLL) at effective rates	(230,531)	(231,183)	(265,167)	(247,326)
Permanent add-backs and deductions				
Investments in subsidiaries	47,223	62,633	1	-
Interest on capital	75,810	71,884	75,810	71,884
Non-deductible expenses net of non-taxable revenues	(40,806)	35,086	(50,545)	29,170
Other amounts	88,801	21,099	103,428	69,917
Income tax and social contribution	**(59,503)**	**(40,481)**	**(136,473)**	**(76,355)**
Current tax	(185,985)	(183,955)	(248,329)	(221,662)
Deferred tax	126,482	143,474	111,856	145,307

	Nine-month period ended			
	Bank		Consolidated	
	09/30/2026	09/30/2025	09/30/2026	09/30/2025
Current taxes				
Profit before income tax and social contribution and profit sharing	**1,610,421**	**1,661,926**	**1,836,591**	**1,812,878**
Charges (IR and CSLL) at effective rates	(724,689)	(747,867)	(826,466)	(815,795)
Permanent add-backs and deductions				
Investments in subsidiaries	130,877	126,950	3	-
Interest on capital	220,371	203,078	220,371	203,078
Non-deductible expenses net of non-taxable revenues	(6,228)	53,335	(16,341)	48,380
Other amounts	123,656	43,557	140,250	92,438
Income tax and social contribution	**(256,013)**	**(320,947)**	**(482,183)**	**(471,899)**
Current tax	(623,764)	(674,233)	(795,638)	(743,750)
Deferred tax	367,751	353,286	313,455	271,851

ii. Tax expenses

	Quarter ended			
	Bank		Consolidated	
	09/30/2026	09/30/2025	09/30/2026	09/30/2025
Contributions to COFINS	(56,031)	(70,825)	(69,253)	(82,685)
Contributions to PIS/PASEP	(9,105)	(11,509)	(11,444)	(13,598)
ISS	(8,604)	(7,607)	(19,527)	(17,527)
Other tax expenses	(5,916)	(3,983)	(5,989)	(4,329)
Total	**(79,656)**	**(93,924)**	**(106,213)**	**(118,139)**

	Nine-month period ended			
	Bank		Consolidated	
	09/30/2026	09/30/2025	09/30/2026	09/30/2025
Contributions to COFINS	(185,673)	(202,026)	(225,925)	(232,282)
Contributions to PIS/PASEP	(30,172)	(32,829)	(37,293)	(38,168)
ISS	(25,654)	(20,689)	(59,292)	(49,085)
Other tax expenses	(15,893)	(23,480)	(16,614)	(24,572)
Total	**(257,392)**	**(279,024)**	**(339,124)**	**(344,107)**

b) Tax assets and liabilities

	Bank		Consolidated	
	09/30/2026	12/31/2025	09/30/2026	12/31/2025
Tax assets				
Current	**382,273**	**455,422**	**520,043**	**624,866**
Taxes and contributions for offset	382,273	455,422	520,043	624,866
Deferred	**2,481,455**	**2,016,095**	**2,591,954**	**2,098,088**
Tax credits (Note 19.d)	2,481,455	2,016,095	2,591,954	2,098,088
Total	**2,863,728**	**2,471,517**	**3,111,997**	**2,722,954**
Taxes payable				
Current	**750,106**	**786,445**	**931,693**	**916,507**
Provision for income tax	334,111	345,571	432,876	413,631
Provision for social contribution	289,653	330,658	357,314	375,804
Taxes and contributions payable	126,342	110,216	141,503	127,072
Deferred	**425,098**	**319,904**	**1,106,387**	**918,390**
Tax liabilities (Note 19.d)	425,098	319,904	1,106,387	918,390
Total	**1,175,204**	**1,106,349**	**2,038,080**	**1,834,897**

c) Deferred income tax and social contribution on temporary add-backs and deductions (asset and liability)

As required by CMN Resolution 4,842/20, the recognition of deferred tax assets and liabilities ('Tax credits' and 'Deferred tax liabilities') arising on temporary differences must meet all the following conditions: (i) the entity must have a proven history of taxable profits or income for income tax and social contribution purposes, in at least three of the past five fiscal years, including the reporting year; and (ii) the entity must have expectation of generating future taxable profits or income for income tax and social contribution purposes in subsequent periods, based on an internal technical study that shows the probability of occurrence of future obligations with taxes and contributions that allow the realization of the tax credit within a maximum period of ten years.

As at September 30, 2026, the Bank and the entities included in the Consolidated have credits not recognized in assets in the amount of R$4,953 (R$8,002 as at December 31, 2025).

d) Origin of tax credits and deferred tax liabilities

	Quarter ended					
	Bank			Consolidated		
	06/30/2026	Recognition (Realization)	09/30/2026	06/30/2026	Recognition (Realization)	09/30/2026
Tax credits						
Deferred income tax and social contribution on:						
Provision for tax risks	147,230	(16,801)	130,429	150,254	(17,516)	132,738
Allowance for losses	1,382,537	115,270	1,497,807	1,427,517	114,986	1,542,503
Mark-to-market of securities and derivatives	197,865	437	198,302	209,180	(4,423)	204,757
Inflation adjustment of civil, tax and labor risks	356,367	8,700	365,067	353,103	11,963	365,066
Other temporary additions, including provisions for civil and labor risks	235,859	53,991	289,850	287,225	59,665	346,890
Total tax credits on temporary differences	**2,319,858**	**161,597**	**2,481,455**	**2,427,279**	**164,675**	**2,591,954**

	06/30/2026	Recognition (Realization)	09/30/2026	06/30/2026	Recognition (Realization)	09/30/2026
Deferred tax liabilities						
Deferred income tax and social contribution on:						
Mark-to-market of securities and derivatives	46,570	-	46,570	57,028	(5,108)	51,920
Deferred income tax and social contribution on excess depreciation	-	-	-	622,102	18,479	640,581
Amortization of discount on the acquisition of Daycoval Leasing	31,122	-	31,122	31,122	-	31,122
Inflation adjustment of escrow deposits	245,941	7,444	253,385	246,215	7,451	253,666
Other temporary deductions	66,350	27,671	94,021	97,101	31,997	129,098
Total deferred tax liabilities on temporary differences	**389,983**	**35,115**	**425,098**	**1,053,568**	**52,819**	**1,106,387**

	Nine-month period ended					
	Bank			Consolidated		
	12/31/2025	Recognition (Realization)	09/30/2026	12/31/2025	Recognition (Realization)	09/30/2026
Tax credits						
Deferred income tax and social contribution on:						
Provision for tax risks	147,230	(16,801)	130,429	148,349	(15,611)	132,738
Allowance for expected losses associated with the credit risk	1,264,268	233,539	1,497,807	1,287,319	255,184	1,542,503
Mark-to-market of securities and derivatives	111,663	86,639	198,302	112,079	95,940	208,019
Inflation adjustment of civil, tax and labor risks	342,244	22,823	365,067	342,245	19,559	361,804
Other temporary additions, including provisions for civil and labor risks	150,690	139,160	289,850	208,096	138,794	346,890
Total tax credits on temporary differences	**2,016,095**	**465,360**	**2,481,455**	**2,098,088**	**493,866**	**2,591,954**

	12/31/2025	Recognition (Realization)	09/30/2026	12/31/2025	Recognition (Realization)	09/30/2026
Deferred tax liabilities						
Deferred income tax and social contribution on:						
Mark-to-market of securities and derivatives	46,572	(2)	46,570	49,247	2,673	51,920
Deferred income tax and social contribution on excess depreciation	-	-	-	569,429	71,152	640,581
Amortization of discount on the acquisition of Daycoval Leasing	31,122	-	31,122	31,122	-	31,122
Inflation adjustment of escrow deposits	232,178	21,207	253,385	232,374	21,292	253,666
Other temporary deductions	10,032	83,989	94,021	36,218	92,880	129,098
Total deferred tax liabilities on temporary differences	**319,904**	**105,194**	**425,098**	**918,390**	**187,997**	**1,106,387**

	Quarter ended					
	Bank			Consolidated		
	06/30/2025	Recognition (Realization)	09/30/2025	06/30/2025	Recognition (Realization)	09/30/2025
Tax credits						
Deferred income tax and social contribution on:						
Provision for tax risks	160,169	(12,939)	147,230	163,245	(5,801)	157,444
Allowance for expected losses associated with the credit risk	1,180,225	65,429	1,245,654	1,212,430	84,750	1,297,180
Mark-to-market of securities and derivatives	35,940	4,080	40,020	40,829	21,331	62,160
Inflation adjustment of civil, tax and labor risks	346,781	13,809	360,590	346,781	13,809	360,590
Other temporary additions, including provisions for civil and labor risks	177,154	52,831	229,985	226,319	(1,471)	224,848
Total tax credits on temporary differences	**1,900,269**	**123,210**	**2,023,479**	**1,989,604**	**112,618**	**2,102,222**

	06/30/2025	Recognition (Realization)	09/30/2025	06/30/2025	Recognition (Realization)	09/30/2025
Deferred tax liabilities						
Deferred income tax and social contribution on:						
Mark-to-market of securities and derivatives	39,377	(28,738)	10,639	52,023	(37,742)	14,281
Deferred income tax and social contribution on excess depreciation	-	-	-	560,383	(10,185)	550,198
Amortization of discount on the acquisition of Daycoval Leasing	29,828	776	30,604	29,828	776	30,604
Inflation adjustment of escrow deposits	216,736	7,697	224,433	216,866	7,724	224,590
Total deferred tax liabilities on temporary differences	**285,941**	**(20,265)**	**265,676**	**859,100**	**(39,427)**	**819,673**

	Nine-month period ended					
	Bank			Consolidated		
	01/01/2025	Recognition (Realization)	09/30/2025	01/01/2025	Recognition (Realization)	09/30/2025
Tax credits						
Deferred income tax and social contribution on:						
Provision for tax risks	185,652	(38,422)	147,230	195,866	(38,422)	157,444
Allowance for losses	1,185,223	60,431	1,245,654	1,218,329	78,851	1,297,180
Mark-to-market of securities and derivatives	252,458	(212,438)	40,020	274,659	(209,236)	65,423
Inflation adjustment of civil, tax and labor risks	302,466	58,124	360,590	302,466	54,861	357,327
Other temporary additions, including provisions for civil and labor risks	91,120	138,865	229,985	114,300	110,548	224,848
Total tax credits on temporary differences	**2,016,919**	**6,560**	**2,023,479**	**2,105,620**	**(3,398)**	**2,102,222**

	01/01/2025	Recognition (Realization)	09/30/2025	01/01/2025	Recognition (Realization)	09/30/2025
Deferred tax liabilities						
Deferred income tax and social contribution on:						
Mark-to-market of securities and derivatives	355,189	(344,550)	10,639	387,009	(372,728)	14,281
Deferred income tax and social contribution on excess depreciation	-	-	-	497,163	53,035	550,198
Amortization of discount on the acquisition of Daycoval Leasing	28,275	2,329	30,604	28,275	2,329	30,604
Inflation adjustment of escrow deposits	202,900	21,533	224,433	202,951	21,639	224,590
Total deferred tax liabilities on temporary differences	**586,364**	**(320,688)**	**265,676**	**1,115,398**	**(295,725)**	**819,673**

e) Expected realization and present value of tax credits

	Bank			Consolidated		
	09/30/2026					
	Temporary differences			Temporary differences		
	Income tax	Social contributio	Total	Income tax	Social contributio	Total
Up to 1 year	453,290	362,632	815,922	468,599	373,031	841,630
Up to 2 years	239,341	191,473	430,814	247,133	196,813	443,946
Up to 3 years	57,201	45,761	102,962	57,952	46,362	104,314
Up to 4 years	49,596	39,677	89,273	50,347	40,278	90,625
Up to 5 years	48,802	39,042	87,844	49,553	39,643	89,196
Over 5 years	532,531	422,109	954,640	574,353	447,890	1,022,243
Total	**1,380,761**	**1,100,694**	**2,481,455**	**1,447,937**	**1,144,017**	**2,591,954**

	Bank			Consolidated		
	12/31/2025					
	Temporary differences			Temporary differences		
	Income tax	Social contributio	Total	Income tax	Social contributio	Total
Up to 1 year	329,957	264,053	594,010	349,308	277,120	626,428
Up to 2 years	145,887	117,215	263,102	157,425	124,755	282,180
Up to 3 years	53,103	42,808	95,911	59,222	46,692	105,914
Up to 4 years	58,028	47,029	105,057	64,475	51,064	115,539
Up to 5 years	50,867	40,892	91,759	51,978	41,746	93,724
Over 5 years	484,438	381,818	866,256	489,031	385,272	874,303
Total	**1,122,280**	**893,815**	**2,016,095**	**1,171,439**	**926,649**	**2,098,088**

As at September 30, 2026, the present value of total tax credits is R$1,988,075 (R$1,594,100 as at December 31, 2025) for Bank and R$2,072,406 (R$1,663,387 as at December 31, 2025) for Consolidated, and was calculated based on the expected realization of temporary differences, discounted at the average funding rate of the Daycoval Conglomerate, projected for the corresponding periods.

The profit projections that allow generating a taxable basis take into consideration macroeconomic assumptions, exchange and interest rates, estimate of new financial and other transactions and the actual results may differ from those estimates.

20 - TECHNICAL PROVISIONS FOR INSURANCE AND REINSURANCE (Consolidated)

a) Technical provisions for insurance and reinsurance:

	09/30/2026				
	PPNG	PSL	IBNR	PDR	Total
Business comprehensive	19,161	18,873	6,460	1,147	45,641
Engineering risks	2,959	8,705	2,770	483	14,917
Professional liability – E&O	4,181	756	-	50	4,987
Lease surety	2,542	-	-	9	2,551
Insured guarantee - public sector	705,371	194,677	7,692	1,168	908,908
Insured guarantee - private sector	44,295	8,771	1,537	645	55,248
Total	**778,509**	**231,782**	**18,459**	**3,502**	**1,032,252**

	12/31/2025				
	PPNG	PSL	IBNR	PDR	Total
Business comprehensive	18,464	9,957	13,739	1,090	43,250
Engineering risks	6,100	13,191	5,496	617	25,404
Professional liability – E&O	5,744	3,185	-	83	9,012
Lease surety	3,063	59	-	-	3,122
Insured guarantee - public sector	584,153	175,888	6,247	507	766,795
Insured guarantee - private sector	58,200	9,115	1,997	225	69,537
Total	**675,724**	**211,395**	**27,479**	**2,522**	**917,120**

b) Movement in technical provisions for insurance and reinsurance:

	09/30/2026			12/31/2025
	Opening balance	Recognition / (Reversal)	Total	Total
Unearned premiums	675,724	102,785	778,509	675,724
Incurred but not reported claims	18,010	449	18,459	18,010
Claims to be settled [(1)]	220,864	10,918	231,782	220,864
Related expense provision [(1)]	2,522	980	3,502	2,522
Total	**917,120**	**115,132**	**1,032,252**	**917,120**

(1) The movement in "Claims to be settled" and "Related expense provision" also includes the write-offs due to payments to insureds.

c) Coverage of technical provisions:

	09/30/2026	12/31/2025
Technical provisions	1,032,252	917,120
Credit right	(351,901)	(290,001)
Deferred acquisition costs reducing PPNG	(86,768)	(80,596)
Reinsurance assets reducing PPNG	(118,567)	(102,316)
Reinsurance assets reducing PSL	(200,025)	(189,703)
Reinsurance assets reducing IBNR	(7,860)	(8,104)
Reinsurance assets reducing PDR	(1,543)	(1,207)
Escrow deposits reducing the provisions	(1,600)	(1,600)
Total to be covered (a)	**263,988**	**243,593**
Assets pledged to SUSEP (b)	401,549	406,308
Net assets (b-a)	**137,561**	**162,715**

d) Liability Adequacy Test:

The Liability Adequacy Test (LAT) is performed semiannually to ascertain any shortfall between the amount recorded as technical provisions and current cash flow estimates, considering the most realistic assumptions observed on the base date. The cash flows of the obligations assumed by Daycoval in compliance with the contracts in force up to the base date were considered, discounted to present value based on risk-free interest rate term structures (ETTJ) using the parameters of the fixed curve, in accordance with the estimation, interpolation, and extrapolation criteria established in accordance with the rules disclosed by SUSEP. The realistic assumptions used are based primarily on historical data from Daycoval's own operations. The test was performed in accordance with the provisions of SUSEP Circular Letter No. 678/2022 and subsequent amendments, in line with the requirements of CPC 11. According to such standard, updated data, reliable information, and realistic considerations consistent with Daycoval's accounting records were used. The tests were performed by business line group, and the loss ratios considered were: 72.5% for group 1 – Equity, 24.6% for group 3 – Liabilities, and 8.1% for group 7 – Financial Risks, all calculated based on the history of premiums earned, claims, and expenses incurred over the last 48 months. When a shortfall is identified, a supplementary provision is recorded or an adjustment is made to the claims provisions, depending on the origin of the shortfall – future claims or claims already incurred, respectively – against the result for the period. The test performed on the base date of June 30, 2026 did not identify any insufficiency and, consequently, there is no need to recognize any of the aforementioned provisions.

21 - EQUITY (PARENT COMPANY)

a) Capital

As at September 30, 2026, the Bank's capital amounts to R$7,407,260 (R$6,907,260 as at December 31, 2025), fully subscribed and paid in, represented by 2,836,030,112 registered shares (2,662,419,000 as at December 31, 2025), comprised of 1,985,221,077 (1,863,693,299 as at December 31, 2025) common shares and 850,809,035 (798,725,701 as at December 31, 2025) preferred shares.

b) Capital increase

The Extraordinary General Meeting held on August 17, 2026 resolved on approving a capital increase for the Bank in the amount of R$500,000, ratified by BACEN on September 4, 2026, through the issuance of 173,611,112 new registered, book-entry shares, without par value, divided into 121,527,778 common shares and 52,083,334 preferred shares, at the issue price of R$2.88 per share.

As deliberated at the Extraordinary General Meeting held on December 30, 2025, a capital increase for the Bank in the amount of R$3,350,000 was approved, through the partial incorporation of the balance of Earnings Reserves determined based on the balance sheet for the six-month period ended June 30, 2025, through the issuance of 771,746,082 new registered shares.

c) Breakdown of and movements in capital

	Number of shares	
	09/30/2026	12/31/2025
Common shares - at beginning of period	**1,863,693,299**	**1,323,471,042**
Issuance of shares by capital increase	121,527,778	540,222,257
Common shares - at end of period	**1,985,221,077**	**1,863,693,299**
Preferred shares - at beginning of period	**798,725,701**	**567,201,876**
Issuance of shares by capital increase	52,083,334	231,523,825
Preferred shares - at end of period	**850,809,035**	**798,725,701**
Total shares	**2,836,030,112**	**2,662,419,000**

d) Interest on capital and dividends

According to the bylaws, the shareholders are entitled to dividends and/or interest on capital corresponding to at least 25% of the net profit for the year, adjusted in accordance with the Brazilian corporate law.

Interest on capital is calculated based on equity accounts, limited to the variation of the TJLP (long-term interest rate), contingent upon the existence of profits determined before their deduction or retained earnings and earnings reserves.

i. Statement of calculation of interest on capital and dividends:

	09/30/2026	% [1]	09/30/2025	% [1]
Net profit	**1,354,408**		**1,340,979**	
(-) Recognition of legal reserve	(45,081)		(43,386)	
Adjusted net profit	**1,309,327**		**1,297,593**	
Amount of interest on capital	489,714		451,285	
(-) Withholding income tax related to interest on capital	(85,700)		(67,693)	
Net amount of interest on capital	**404,014**	**30.86**	**383,592**	**29.56**

(1) Refers to the percentage relating to the sum of the net amount of interest on capital on the adjusted net profit.

ii. Interest on capital declared and/or paid:

Interest on capital was declared and/or paid, which, net of withholding income tax, will be attributed to mandatory minimum dividends for the year ending December 31, 2026, as shown below:

		09/30/2026				
Board meeting date	Availability date	Price per share ON	Price per share PN	Gross amount	IRRF	Net amount
03/31/2026	04/15/2026	0.06010	0.06010	160,011	(28,002)	132,009
06/30/2026	07/15/2026	0.06056	0.06056	161,237	(28,216)	133,021
09/30/2026	10/15/2026	0.05940	0.05940	168,466	(29,482)	138,984
			Total	**489,714**	**(85,700)**	**404,014**

		09/30/2025				
Board meeting date	Availability date	Price per share ON	Price per share PN	Gross amount	IRRF	Net amount
03/31/2025	04/15/2025	0.07350	0.07350	138,964	(20,845)	118,119
06/30/2025	07/15/2025	0.08070	0.08070	152,578	(22,887)	129,691
09/30/2025	10/15/2025	0.08449	0.08449	159,743	(23,961)	135,782
			Total	**451,285**	**(67,693)**	**383,592**

e) Earnings reserves

	09/30/2026	12/31/2025
Legal reserve [1]	98,535	53,454
Bylaws reserve [2]	112,509	112,509
Total	**211,044**	**165,963**

(1) 5% of profit for the year must be allocated to this reserve until it reaches 20% of capital, according to the prevailing legislation.

(2) Reserve recorded according to the bylaws.

f) Net profit per share (Parent Company)

	09/30/2026	09/30/2025
Net profit attributable to controlling shareholders	1,354,408	1,340,979
Net profit attributable to each group of shares		
Common shares	948,086	938,685
Preferred shares	406,322	402,294
Weighted average number of shares issued and comprising the capital [1]		
Common shares	1,883,725,350	1,323,471,042
Preferred shares	807,310,866	567,201,876
Net profit per share - Basic		
Common shares	0.5033	0.7093
Preferred shares	0.5033	0.7093
Net profit per share - Diluted		
Common shares	0.5033	0.7093
Preferred shares	0.5033	0.7093

(1) The weighted average number of shares was calculated based on the movements of shares as at September 30, 2026 and 2025 and, also, in accordance with the criteria and procedures set out in technical pronouncement CPC 41 - Earnings per Share, considering those applicable to financial institutions, as prescribed by CMN Resolution 4,818/20.

22 - STATEMENTS OF INCOME

INCOME FROM FINANCIAL INTERMEDIATION

a) Loan portfolio

	Quarter ended				Nine-month period ended			
	Bank		Consolidated		Bank		Consolidated	
	09/30/2026	09/30/2025	09/30/2026	09/30/2025	09/30/2026	09/30/2025	09/30/2026	09/30/2025
Lending operations	**2,114,202**	**1,723,225**	**2,134,671**	**1,740,239**	**5,248,828**	**4,962,401**	**5,314,364**	**5,013,567**
Advance to depositors	2,233	972	2,233	972	6,410	3,465	6,410	3,465
Secured account / overdraft account	192,270	190,648	192,270	190,648	587,586	544,253	587,586	544,253
Discounted trade notes[(1)]	(41,771)	87,589	(41,771)	87,589	(287,822)	802	(287,822)	802
Working capital	182,651	228,973	184,458	230,902	632,071	734,485	638,379	739,505
Export Credit Notes (CCE)	74,931	23,962	74,931	23,962	103,510	41,988	103,510	41,988
Onlending – BNDES	3,059	288	3,059	288	9,400	1,039	9,400	1,039
Onlending – FINAME	24,400	25,678	24,400	25,678	78,316	75,471	78,316	75,471
Onlending – FINEP	186	-	186	-	385	-	385	-
Rural credit	22,733	20,179	22,733	20,179	50,264	57,940	50,264	57,940
Loans of shares	129	82	129	82	144	333	144	333
Intermediated financing	6,861	576	6,861	576	14,394	1,352	14,394	1,352
Foreign currency financing	(1)	(95,983)	(1)	(95,983)	(114,463)	(322,752)	(114,463)	(322,752)
FGI PEAC	49,868	68,044	49,868	68,044	162,434	219,369	162,434	219,369
FGO Pronampe	9	77	9	77	71	284	71	284
Payroll-deductible loans	963,166	778,519	963,166	778,519	2,689,694	2,284,636	2,689,694	2,284,636
Fair value adjustment of payroll-deductible loans	78,768	15,214	78,768	15,214	(36,180)	373,201	(36,180)	373,201
Loans backed by real estate	24,827	15,182	24,827	15,182	74,434	48,915	74,434	48,915
Fair value adjustment CGI	682	-	682	-	(1,415)	-	(1,415)	-
Vehicle financing	355,285	233,708	355,285	233,708	968,411	653,374	968,411	653,374
Fair value adjustment of vehicle financing	17,783	7,801	17,783	7,801	(977)	64,245	(977)	64,245
Real estate financing	4,823	1,753	4,823	1,753	11,623	5,433	11,623	5,433
Other lending operations	151,310	119,963	169,972	135,048	300,538	174,568	359,766	220,714
Result of leasing operations	**-**	**-**	**183,483**	**192,054**	**-**	**-**	**554,074**	**530,473**
Revenue from leasing	**-**	**-**	**659,090**	**617,056**	**-**	**-**	**1,951,381**	**1,745,197**
Finance lease - internal resources	-	-	614,694	561,094	-	-	1,787,183	1,558,013
Operating lease - internal resources	-	-	20,519	25,398	-	-	63,731	79,531
Fair value adjustment of leases - hedged item	-	-	7,049	2,633	-	-	16,912	41,233
Profit on disposal of leased assets	-	-	16,828	27,931	-	-	83,555	66,420
Lease expenses	**-**	**-**	**(475,607)**	**(425,002)**	**-**	**-**	**(1,397,307)**	**(1,214,724)**
Finance lease - internal resources	-	-	(463,716)	(409,874)	-	-	(1,342,173)	(1,163,896)
Operating lease - internal resources	-	-	(582)	(447)	-	-	(1,525)	(1,821)
Fair value adjustment of leases - hedged item	-	-	-	-	-	-	(17,957)	-
Depreciation of leased assets	-	-	(11,309)	(14,681)	-	-	(35,652)	(49,007)
Other transactions with lending characteristics	**882,958**	**665,799**	**883,153**	**666,459**	**2,304,256**	**1,679,747**	**2,305,311**	**1,681,419**
Advance on foreign exchange contracts / advance on export contracts	39,770	14,332	39,770	14,332	69,081	(62,839)	69,081	(62,839)
Income from acquisition of receivables without right of recourse	471,357	466,501	471,552	467,161	1,246,130	1,227,578	1,247,185	1,229,250
Securities with lending characteristics	371,831	184,966	371,831	184,966	989,045	515,008	989,045	515,008
Recoveries from lending and leasing operations	**81,486**	**129,165**	**81,584**	**129,425**	**209,799**	**238,031**	**211,550**	**238,693**
Recovery of credits previously written off as losses (Note 9.g.ii)	81,486	129,165	81,486	129,165	209,799	238,031	209,799	238,031
Recovery of credits previously written off as losses (Note 9.g.ii) - Leases	-	-	98	260	-	-	1,751	662
Total	**3,078,646**	**2,518,189**	**3,282,891**	**2,728,177**	**7,762,883**	**6,880,179**	**8,385,299**	**7,464,152**

(1)The line item "Discounted trade notes" is comprised of expense on exchange rate changes in the amount of R$76,535 for Bank and Consolidated in the quarter ended September 30, 2026 and R$375,202 for Bank and Consolidated in the nine-month period ended September 30, 2026 (income from exchange rate changes in the amount of R$48,323 for Bank and Consolidated in the quarter ended September 30, 2025 and expense of R$129,602 for Bank and Consolidated in the nine-month period ended September 30, 2025).

b) Securities and derivative transactions

	Quarter ended				Nine-month period ended			
	Bank		Consolidated		Bank		Consolidated	
	09/30/2026	09/30/2025	09/30/2026	09/30/2025	09/30/2026	09/30/2025	09/30/2026	09/30/2025
Securities								
Fixed-income securities	516,241	548,479	592,502	590,549	1,750,670	1,591,244	1,937,099	1,684,642
Variable-income securities	2,378	1,473	2,450	809	2,378	1,473	2,649	1,515
Investments in investment fund units	41,420	31,065	47,563	37,500	139,158	51,577	149,788	75,735
Income from sale of securities	15,822	10,231	15,886	10,307	52,981	41,007	53,104	41,082
Fair value adjustment	54,256	20,936	53,473	17,687	(122,497)	54,221	(123,750)	56,451
Foreign investments	8,808	5,838	8,808	5,838	18,659	11,703	18,659	11,703
Total	**638,925**	**618,022**	**720,682**	**662,690**	**1,841,349**	**1,751,225**	**2,037,549**	**1,871,128**
Derivative financial instruments								
Gains								
Swap	211,267	257,537	198,384	195,587	962,833	539,426	934,236	434,435
Forwards (NDFs)	511,645	311,780	511,645	311,780	1,496,908	932,338	1,496,908	932,338
Futures	426,942	393,031	434,913	400,682	1,781,118	1,472,637	1,808,496	1,486,204
Options	29,632	36,894	29,632	36,894	115,732	124,433	115,732	124,433
Foreign exchange - Purchase	145,679	209,185	145,679	209,185	508,681	689,214	508,681	689,214
Losses								
Swap	(455,424)	(433,938)	(448,848)	(364,952)	(1,777,030)	(1,429,811)	(1,734,919)	(1,347,243)
Forwards (NDFs)	(566,021)	(369,013)	(566,021)	(369,013)	(1,760,501)	(1,311,558)	(1,760,501)	(1,311,558)
Futures	(209,161)	(244,964)	(218,982)	(251,398)	(707,446)	(1,217,656)	(734,144)	(1,231,993)
Options	(89,491)	(103,075)	(89,491)	(103,075)	(274,095)	(206,134)	(274,095)	(206,134)
Foreign exchange - Sale	(136,657)	(174,561)	(127,440)	(163,745)	(465,695)	(599,088)	(437,188)	(568,820)
Total [(1)]	**(131,589)**	**(117,124)**	**(130,529)**	**(98,055)**	**(119,495)**	**(1,006,199)**	**(76,794)**	**(999,124)**
Total	**507,336**	**500,898**	**590,153**	**564,635**	**1,721,854**	**745,026**	**1,960,755**	**872,004**

(1) The gains (losses) on derivative financial instruments include net losses at fair value of R$125,438 for Bank and R$138,005 for Consolidated in the quarter ended September 30, 2026 and net losses at fair value of R$2,663 for Bank and R$7,295 for Consolidated in the nine-month period ended September 30, 2026 (net gains at fair value of R$25,499 for Bank and R$20,492 for Consolidated in the quarter ended September 30, 2025 and net gains at fair value of R$110,916 for Bank and R$63,384 for Consolidated in the nine-month period ended September 30, 2025).

c) Interbank investments

	Quarter ended				Nine-month period ended			
	Bank		Consolidated		Bank		Consolidated	
	09/30/2026	09/30/2025	09/30/2026	09/30/2025	09/30/2026	09/30/2025	09/30/2026	09/30/2025
Repurchase agreements (assets)	**356,767**	**239,984**	**357,501**	**240,668**	**835,925**	**546,423**	**838,686**	**547,661**
Long position	153,165	87,726	153,899	88,410	358,521	182,249	361,282	183,487
Financed position	203,602	152,258	203,602	152,258	477,404	364,135	477,404	364,135
Short position	-	-	-	-	-	39	-	39
Repurchase agreements (liabilities)	**(362,449)**	**(236,315)**	**(362,478)**	**(236,320)**	**(896,687)**	**(769,771)**	**(896,724)**	**(769,788)**
Own portfolio	(107,505)	(70,953)	(107,534)	(70,958)	(327,307)	(392,684)	(327,344)	(392,701)
Third-party portfolio	(254,944)	(165,362)	(254,944)	(165,362)	(569,380)	(377,087)	(569,380)	(377,087)
Gain (loss) on repurchase agreements	**(5,682)**	**3,669**	**(4,977)**	**4,348**	**(60,762)**	**(223,348)**	**(58,038)**	**(222,127)**
Interbank deposits	**152,853**	**142,380**	**31,661**	**43,701**	**564,922**	**377,117**	**221,657**	**123,732**
Fixed rate	13,453	36,511	13,453	36,511	92,111	112,163	92,111	112,163
Floating rate	139,400	105,869	18,208	7,190	472,811	264,954	129,546	11,569
Total	**147,171**	**146,049**	**26,684**	**48,049**	**504,160**	**153,769**	**163,619**	**(98,395)**

EXPENSES ON FINANCIAL INTERMEDIATION

d) Interbank and time deposits and issuances of securities in Brazil and abroad

	Quarter ended				Nine-month period ended			
	Bank		Consolidated		Bank		Consolidated	
	09/30/2026	09/30/2025	09/30/2026	09/30/2025	09/30/2026	09/30/2025	09/30/2026	09/30/2025
Interbank deposits	**(29,382)**	**(29,543)**	**(10,894)**	**(23,874)**	**(124,190)**	**(59,225)**	**(59,910)**	**(53,556)**
Fixed rate	-	(4)	-	(4)	-	(395)	-	(395)
Floating rate	(29,382)	(29,539)	(10,894)	(23,870)	(124,190)	(58,830)	(59,910)	(53,161)
Time deposits	**(770,274)**	**(713,275)**	**(766,736)**	**(707,944)**	**(2,281,455)**	**(1,910,851)**	**(2,269,632)**	**(1,895,730)**
Fixed rate	(50,811)	(43,092)	(50,811)	(43,092)	(137,820)	(121,890)	(137,820)	(121,890)
Floating rate	(745,522)	(662,017)	(741,984)	(656,686)	(2,263,126)	(1,803,161)	(2,251,303)	(1,788,040)
Linked to asset operations (CMN Resolution No. 2,921/02) (Note 9.j)	(1,251)	-	(1,251)	-	(3,587)	-	(3,587)	-
Exchange rate changes	36,879	(813)	36,879	(813)	151,668	37,441	151,668	37,441
Expenses on contribution to the Credit Guarantee Fund (FGC)	(9,569)	(7,353)	(9,569)	(7,353)	(28,590)	(23,241)	(28,590)	(23,241)
Total	**(799,656)**	**(742,818)**	**(777,630)**	**(731,818)**	**(2,405,645)**	**(1,970,076)**	**(2,329,542)**	**(1,949,286)**
Issuances in Brazil								
Mortgage loan bills	**(21,415)**	**(24,443)**	**(21,415)**	**(24,443)**	**(64,541)**	**(68,920)**	**(64,541)**	**(68,920)**
Fixed rate	(6,958)	(5,847)	(6,958)	(5,847)	(18,061)	(15,376)	(18,061)	(15,376)
Floating rate	(14,457)	(18,596)	(14,457)	(18,596)	(46,480)	(53,544)	(46,480)	(53,544)
Agribusiness credit bills	**(190,216)**	**(148,674)**	**(190,216)**	**(148,674)**	**(527,749)**	**(395,889)**	**(527,749)**	**(395,889)**
Fixed rate	(72,829)	(61,113)	(72,829)	(61,113)	(197,705)	(163,592)	(197,705)	(163,592)
Floating rate	(117,387)	(87,561)	(117,387)	(87,561)	(330,044)	(232,297)	(330,044)	(232,297)
Financial bills	**(1,068,991)**	**(982,183)**	**(1,044,561)**	**(959,456)**	**(3,071,009)**	**(2,571,034)**	**(3,000,918)**	**(2,511,276)**
Fixed rate	(58,893)	(57,217)	(58,893)	(57,217)	(168,710)	(167,022)	(168,710)	(167,022)
Floating rate	(1,010,098)	(924,966)	(985,668)	(902,239)	(2,902,299)	(2,404,012)	(2,832,208)	(2,344,254)
Total	**(1,280,622)**	**(1,155,300)**	**(1,256,192)**	**(1,132,573)**	**(3,663,299)**	**(3,035,843)**	**(3,593,208)**	**(2,976,085)**
Foreign issuances								
Interest	(9,556)	(10,193)	(9,556)	(10,193)	(32,094)	(32,791)	(32,094)	(32,791)
Exchange rate changes	34,495	49,955	34,495	49,955	230,157	417,054	230,157	417,054
Fair value adjustment of issuances - hedged item	(510)	(663)	(510)	(663)	(1,738)	(1,697)	(1,738)	(1,697)
Total	**24,429**	**39,099**	**24,429**	**39,099**	**196,325**	**382,566**	**196,325**	**382,566**

e) Borrowings and onlendings (Bank and Consolidated)

	Quarter ended		Nine-month period ended	
	09/30/2026	09/30/2025	09/30/2026	09/30/2025
Foreign borrowings	**(71,058)**	**76,579**	**266,933**	**750,987**
Interest	(98,996)	(118,238)	(309,770)	(335,476)
Exchange rate changes	14,708	196,885	523,454	1,091,169
Fair value adjustment of borrowings - hedged item	13,230	(2,068)	53,249	(4,706)
Obligations to foreign banks	**(65,252)**	**(18,099)**	**125,765**	**(16,910)**
Interest	(57,336)	(27,670)	(143,551)	(60,692)
Exchange rate changes	(7,916)	9,571	269,316	43,782
Onlendings - official institutions	**(22,160)**	**(25,013)**	**(73,913)**	**(70,421)**
BNDES	(1,767)	(182)	(5,077)	(646)
FINAME	(18,150)	(19,267)	(60,025)	(56,874)
Other institutions	(2,243)	(5,564)	(8,811)	(12,901)
Total	**(158,470)**	**33,467**	**318,785**	**663,656**

OTHER OPERATING AND ADMINISTRATIVE INCOME (EXPENSES)

f) Service revenue

	Quarter ended				Nine-month period ended			
	Bank		Consolidated		Bank		Consolidated	
	09/30/2026	09/30/2025	09/30/2026	09/30/2025	09/30/2026	09/30/2025	09/30/2026	09/30/2025
Bank fees	67,000	59,787	67,000	59,787	200,827	171,293	200,827	171,293
Income from financial guarantees provided	39,579	27,757	39,579	27,757	104,562	77,850	104,562	77,850
Fund management [1]	52,221	37,832	63,590	47,461	144,427	102,623	177,290	128,155
Other services	36,679	40,868	58,126	44,444	120,988	116,783	177,494	123,957
Total	**195,479**	**166,244**	**228,295**	**179,449**	**570,804**	**468,549**	**660,173**	**501,255**

(1) Includes income from administration, management, controllership and bookkeeping services, and custody of investment funds and clubs.

g) Personnel expenses

	Quarter ended				Nine-month period ended			
	Bank		Consolidated		Bank		Consolidated	
	09/30/2026	09/30/2025	09/30/2026	09/30/2025	09/30/2026	09/30/2025	09/30/2026	09/30/2025
Executive Board's and Board of Directors' fees	(32,214)	(26,625)	(34,752)	(28,803)	(95,978)	(79,640)	(103,725)	(85,443)
Benefits	(43,141)	(36,950)	(52,968)	(45,983)	(126,102)	(107,864)	(154,842)	(133,829)
Payroll taxes	(52,628)	(45,319)	(62,950)	(53,849)	(149,715)	(126,268)	(181,945)	(152,615)
Wages	(136,711)	(117,934)	(165,939)	(144,417)	(388,897)	(342,489)	(493,089)	(427,504)
Training	(433)	(449)	(510)	(519)	(1,008)	(1,077)	(1,174)	(1,252)
Interns' compensation	(617)	(557)	(632)	(583)	(1,861)	(1,638)	(1,913)	(1,730)
Total	**(265,744)**	**(227,834)**	**(317,751)**	**(274,154)**	**(763,561)**	**(658,976)**	**(936,688)**	**(802,373)**

h) Other administrative expenses

	Quarter ended				Nine-month period ended			
	Bank		Consolidated		Bank		Consolidated	
	09/30/2026	09/30/2025	09/30/2026	09/30/2025	09/30/2026	09/30/2025	09/30/2026	09/30/2025
Water, electric power and gas expenses	(1,255)	(1,235)	(1,594)	(1,553)	(3,663)	(3,371)	(4,763)	(4,307)
Rent expenses	(7,933)	(7,687)	(8,760)	(8,335)	(24,123)	(22,020)	(26,615)	(24,098)
Insurance expenses	(1,010)	(1,408)	(1,021)	(1,423)	(3,114)	(4,252)	(3,144)	(4,279)
Communication expenses	(4,074)	(3,099)	(4,709)	(3,790)	(10,803)	(8,830)	(12,652)	(10,775)
Charitable contributions	(11,693)	(14,481)	(13,779)	(14,342)	(39,060)	(38,581)	(57,711)	(43,900)
Property maintenance and upkeep expenses	(2,129)	(5,184)	(3,310)	(6,778)	(8,319)	(10,966)	(12,105)	(15,144)
Consumables	(559)	(216)	(612)	(358)	(1,354)	(604)	(1,599)	(1,023)
Data processing expenses	(85,833)	(69,937)	(90,519)	(75,028)	(231,795)	(184,198)	(244,209)	(200,356)
Promotions, advertising and publications	(5,713)	(6,456)	(5,852)	(6,745)	(17,834)	(18,364)	(18,641)	(19,366)
Outside, technical and specialized services[1]	(127,985)	(112,071)	(121,433)	(94,627)	(364,651)	(323,676)	(340,132)	(288,179)
Transportation expenses	(8,002)	(7,813)	(8,560)	(8,581)	(24,419)	(23,226)	(26,100)	(25,290)
Other administrative expenses	(53,375)	(34,519)	(55,294)	(36,300)	(129,403)	(88,794)	(135,224)	(94,278)
Total	**(309,561)**	**(264,106)**	**(315,443)**	**(257,860)**	**(858,538)**	**(726,882)**	**(882,895)**	**(730,995)**

(1) Includes the recognition of expenses on commissions paid in advance to third parties, upon origination of lending operations.

i) Other operating income (expenses)

	Quarter ended				Nine-month period ended			
	Bank		Consolidated		Bank		Consolidated	
	09/30/2026	09/30/2025	09/30/2026	09/30/2025	09/30/2026	09/30/2025	09/30/2026	09/30/2025
Exchange rate changes [1]	16,596	3,891	18,416	6,207	30,154	15,259	36,475	18,639
Inflation adjustment of escrow deposits	17,893	23,750	18,120	23,921	53,217	58,121	54,200	58,657
Other operating income [2]	105,558	81,135	109,953	87,922	278,605	246,422	289,920	258,834
Total	**140,047**	**108,776**	**146,489**	**118,050**	**361,976**	**319,802**	**380,595**	**336,130**
Exchange rate changes [1]	(12,499)	(20,836)	(14,244)	(25,362)	(113,736)	(87,375)	(125,667)	(104,701)
Other operating expenses [3]	(74,876)	(44,877)	(75,627)	(46,294)	(207,932)	(143,305)	(212,944)	(146,824)
Interest expenses	(9)	(75)	(9)	(75)	(10,506)	(1,426)	(10,507)	(1,426)
Total	**(87,384)**	**(65,788)**	**(89,880)**	**(71,731)**	**(332,174)**	**(232,106)**	**(349,118)**	**(252,951)**
Total	**52,663**	**42,988**	**56,609**	**46,319**	**29,802**	**87,696**	**31,477**	**83,179**

(1) Refers mainly to exchange rate changes on cash and cash equivalents and foreign currency deposits.

(2) Other operating income for the quarter and nine-month period ended September 30, 2026 substantially comprises income from lending operations with BACEN in the amounts of R$75,719 and R$227,710, respectively, for Bank and Consolidated (R$51,317 and R$142,075 for the quarter and nine-month period ended September 30, 2025, respectively, for Bank and Consolidated).

(3) Other operating expenses for the quarter and nine-month period ended September 30, 2026 are mainly comprised of: (i) discounts and reimbursements in lending operations - R$11,155 and R$21,025 (R$13,885 and R$44,719 for the quarter and nine-month period ended September 30, 2025, respectively, for Bank and Consolidated), respectively, for Bank and Consolidated; and (ii) settlement of lawsuits - R$12,991 and R$38,565 (R$12,543 and R$40,625 for the quarter and nine-month period ended September 30, 2025, respectively, for Bank and Consolidated), respectively, for Bank and Consolidated.

j) Regulatory non-recurring profit

	Quarter ended				Nine-month period ended			
	Bank		Consolidated		Bank		Consolidated	
	09/30/2026	09/30/2025	09/30/2026	09/30/2025	09/30/2026	09/30/2025	09/30/2026	09/30/2025
Net profit for the period	**452,787**	**473,258**	**452,787**	**473,258**	**1,354,408**	**1,340,979**	**1,354,408**	**1,340,979**
Regulatory non-recurring profit[1]								
Amortization of negative goodwill on acquisition of another financial institution	-	(949)	-	(949)	-	(1,898)	-	(1,898)
Profit on disposal of assets[2]	-	(256)	-	(256)	(128)	(639)	(128)	(639)
Regulatory recurring net profit	**452,787**	**472,053**	**452,787**	**472,053**	**1,354,280**	**1,338,442**	**1,354,280**	**1,338,442**

(1) The regulatory non-recurring profit is stated net of tax effects.

(2) The balance of profit on disposal of assets is recognized in line item 'Non-operating Income' in the Statement of Income.

23 - RELATED PARTIES

a) **The direct and indirect subsidiaries and the Bank's shareholders enter into transactions with the Bank under usual market conditions on the transaction and settlement dates, and are presented in conformity with CMN Resolution 4,693/18 and CMN Resolution 4,818/20.**

Direct and indirect subsidiaries: Companies in which Banco Daycoval holds significant stakes, namely: Daycoval Leasing - Banco Múltiplo S.A.; Daycoval Leasing - Sociedade de Arrendamento Mercantil S.A.; ACS Participações Ltda.; Daycoval Asset Management Ltda.; Daycoval CTVM Ltda; Dayprev Vida e Previdência S.A.; Daycoval Seguros S.A.; Day Maxx 4 Fundo de Investimento em Direitos Creditórios de Responsabilidade Limitada; Daycoval Real Estate Crédito Imobiliário I Fundo De Investimento Imobiliário de Responsabilidade Limitada; Daycoval Tesouraria Fundo de Investimento Financeiro em Infraestrutura Renda Fixa Crédito Privado de Responsabilidade Limitada; IFP Promotora de Serviços de Consultoria e Cadastro Ltda; SCC Agência de Turismo Ltda; Treetop Investments Ltda and Daycoval Corretora de Seguros Ltda.

The table below shows the balance of the Bank's transactions with its respective related parties:

			09/30/2026			
	Remuneration rate	Expiration	Subsidiaries (Direct/Indirect)	Other related parties (Legal Entities)	Other related parties (Individuals)	Total
Assets			**3,637,128**	**115,166**	**1,266**	**3,753,560**
- Interbank investments	Floating rate	Up to 1 year	3,637,039	-	-	3,637,039
- Lending operations	Fixed rate / Floating ra	From 3 months to more than 5 years	89	115,166	1,266	116,521
Liabilities			**(851,304)**	**(430,414)**	**(2,443,967)**	**(3,725,685)**
- Deposits	Fixed rate / Floating ra	From 3 months to 5 years	(124,409)	(123,548)	(422,509)	(670,466)
- Obligation with Issuance of Bills	Fixed rate / Floating ra	From 3 months to more than 5 years	(688,923)	(82,236)	(778,087)	(1,549,246)
- Securities and derivative financial instruments	Fixed rate x CDI	From 3 months to more than 5 years	(36,380)	-	-	(36,380)
- Debt instruments			-	(224,630)	(1,243,371)	(1,468,001)
- Other liabilities			(1,592)	-	-	(1,592)

	09/30/2026			
Statements of Income	**59,299**	**(62,434)**	**(464,192)**	**(467,327)**
- Income from financial intermediation	331,095	2,102	118	333,315
- Expenses on financial intermediation	(147,539)	(64,536)	(464,310)	(676,385)
- Other operating income (expenses)	(124,257)	-	-	(124,257)

			12/31/2025			
	Remuneration rate	Expiration	Subsidiaries (Direct/Indirect)	Other related parties (Legal Entities)	Other related parties (Individuals)	Total
Assets			**3,149,869**	**101,140**	**733**	**3,251,742**
- Interbank investments	Floating rate	Up to 1 year	3,149,869	-	-	3,149,869
- Securities and derivative financial instruments	CDI x fixed rate	Up to 3 months	-	-	107	107
- Lending operations	Fixed rate / Floating ra	From 3 months to more than 5 years	-	101,140	626	101,766
Liabilities			**(1,436,762)**	**(687,630)**	**(3,032,242)**	**(5,156,634)**
- Deposits	Fixed rate / Floating ra	From 3 months to 5 years	(170,141)	(108,117)	(1,081,740)	(1,359,998)
- Interbank deposits	Floating rate	Up to 1 year	(609,219)	-	-	(609,219)
- Obligation with Issuance of Bills	Fixed rate / Floating ra	From 3 months to more than 5 years	(629,851)	(579,513)	(1,950,502)	(3,159,866)
- Securities and derivative financial instruments	Fixed rate x CDI	From 3 months to more than 5 years	(25,339)	-	-	(25,339)
- Other liabilities			(2,212)	-	-	(2,212)

	09/30/2025			
Statements of Income	**102,072**	**(95,257)**	**(565,813)**	**(558,998)**
- Income from financial intermediation	270,140	2,061	58	272,259
- Expenses on financial intermediation	(74,880)	(97,318)	(565,871)	(738,069)
- Other operating income (expenses)	(93,188)	-	-	(93,188)

b) Key management personnel compensation

The Annual Shareholders' Meeting sets Management's overall annual compensation, as established by the Bank's bylaws.

For the year ending December 31, 2026, the Annual Shareholders' Meeting held on April 30, 2026 set the overall compensation of up to R$135 million (R$125 million for the year ended December 31, 2025).

	Bank	
	09/30/2026	09/30/2025
Compensation (management fees)	95,978	79,640
Direct and fringe benefits (healthcare plan)	2,193	1,380
Total compensation	**98,171**	**81,020**

The Bank does not offer other short or long-term post-employment or severance benefits to its key management personnel.

c) Equity interests

All common and preferred shares are held by Management, as shown below:

	09/30/2026	12/31/2025
Common shares (ON)	100.00%	100.00%
Preferred shares (PN)	100.00%	100.00%

24 - FAIR VALUE OF FINANCIAL INSTRUMENTS

a) Determination and hierarchy of fair value

Daycoval uses the following hierarchy to determine and disclose the fair value of financial instruments:

• Level 1: prices quoted in an active market for the same instrument;

• Level 2: prices quoted in an active market for similar assets or liabilities or based on other valuation method, mainly the "Discounted cash flows" method, in which all significant inputs are based on observable market data; and

• Level 3: valuation techniques in which significant inputs are not based on observable market data.

	Bank			
	09/30/2026		12/31/2025	
Accounting classification	Level 1	Level 2	Level 1	Level 2
Financial assets measured at fair value:				
Through profit or loss				
Securities				
Private securities	309,019	608,514	81,728	641,583
Federal government bonds	11,906,012	-	14,482,591	-
Investment fund units	931,205	-	1,654,145	-
Other countries' government bonds	732,307	-	508,261	-
Shares				
Shares	10,328	-	9,009	-
Derivatives				
Swaps, forwards and options	-	342,270	-	289,114
Futures market	99,715	-	171,293	-
Lending operations				
Vehicle financing (hedge accounting)	-	4,403,613	-	3,236,643
Payroll-deductible loans (hedge accounting)	-	10,027,628	-	9,386,645
Mortgage loan (hedge accounting)	-	52,860	-	-
Financial liabilities measured at fair value:				
Through profit or loss				
Borrowings				
Foreign borrowings	-	3,536,672	-	3,767,635
Derivatives				
Swaps, forwards and options	-	2,909,941	-	2,568,898
Futures market	136,401	-	64,509	-

	Consolidated			
	09/30/2026		12/31/2025	
Accounting classification	Level 1	Level 2	Level 1	Level 2
Financial assets measured at fair value:				
Through profit or loss				
Securities				
Private securities	390,466	678,651	171,930	676,759
Federal government bonds	14,804,443	-	15,787,534	-
Investment fund units	1,092,308	-	1,721,453	-
Other countries' government bonds	732,307	-	508,261	-
Foreign private securities	80,735	-	70,359	-
Shares				
Shares	10,328	-	9,009	-
Derivatives				
Swaps, forwards and options	-	335,663	-	289,114
Futures market	99,805	-	171,356	-
Lending and leasing operations (hedge accounting)				
Payroll-deductible loans (hedge accounting)	-	10,027,628	-	9,386,645
Leases (hedge accounting)	-	1,289,389	-	1,316,677
Vehicle financing (hedge accounting)	-	4,403,613	-	3,236,643
Mortgage loan (hedge accounting)	-	52,860	-	-
Financial liabilities measured at fair value:				
Through profit or loss				
Borrowings				
Foreign borrowings	-	3,536,672	-	3,767,635
Derivatives				
Swaps, forwards and options	-	2,866,955	-	2,543,559
Futures market	136,474	-	64,520	-

As at September 30, 2026, Daycoval has no financial instrument classified in the Level 3 category.

b) Fair value measurement method

Description of the method to measure the fair value of financial instruments, considering valuation techniques that include Daycoval's estimates on assumptions that a participant would use to value its instruments.

Securities

The prices of securities quoted at market price are the best indicators of their respective fair values. For certain financial instruments, there is no liquidity of transactions and/or quotes available and, accordingly, it is necessary to adopt estimates of present value and other techniques to determine the fair value. In the absence of quoted price at ANBIMA - Brazilian Financial and Capital Markets Association, the fair values of government bonds are determined based on the rates or prices provided by other market agents that trade such securities. The fair values of debt securities of companies, when not available in an active market, are calculated by discounting estimated cash flows, based on interest rates adopted in the market and applicable to each payment flow or maturity of these debts. The fair values of the investment fund units are made available by their respective managers.

Derivatives

- **Swaps:** cash flows are discounted at present value on the basis of interest curves or other indices that reflect the risk factors, based on prices of derivatives quoted on B3, of Brazilian government securities in the secondary market or derivatives and securities traded abroad. These interest curves are used to obtain the fair value of swaps.
- **Futures and Forwards (NDFs):** quotes on stock exchanges or based on the same criteria of fair value measurement of swap contracts.
- **Options:** determined based on mathematic models using market data such as implicit volatility, interest rate curve and fair value of the underlying asset.

Lending operations, foreign issuances and borrowings

These are calculated by discounting estimated cash flows at market interest rates.

c) Fair values of financial assets and liabilities measured at amortized cost

The fair value of financial assets and liabilities recorded at amortized cost is estimated by comparing the current market interest rate of similar financial instruments. The estimated fair value is based on discounted cash flows at present value, using the observable market interest rate for financial instruments with similar credit risk and maturity. For quoted debt instruments, the value is determined based on market prices. For securities issued whose market price is not available, a discounted cash flow model is used based on the appropriate future interest rate curve for the remaining term up to maturity. For other instruments subject to floating rate, an adjustment is made to reflect changes in credit spread required since the date the instrument was initially recognized.

Comparison of the value of the financial instruments recorded at amortized cost and the respective estimated fair value:

	Bank			
	09/30/2026		12/31/2025	
Accounting classification	Amortized cost	Fair value	Amortized cost	Fair value
Financial assets measured at amortized cost:				
Interbank investments	16,698,287	16,675,269	9,178,176	8,846,598
Lending operations and other transactions with lending characteristics	48,140,345	46,454,627	47,027,418	47,441,059
Securities - federal government bonds	702,958	660,956	961,236	902,262
Securities - private securities	107,682	40,904	74,564	71,884
Securities issued by governments of other countries	2,439,987	2,393,474	2,279,378	2,215,898
Financial liabilities measured at amortized cost:				
Local funding (interbank deposits, time deposits and issuances of securities in Brazil)	65,875,336	65,926,598	64,259,130	61,615,484
Borrowings and onlendings	9,403,864	10,718,955	7,214,936	8,687,392

	Consolidated			
	09/30/2026		12/31/2025	
Accounting classification	Amortized cost	Fair value	Amortized cost	Fair value
Financial assets measured at amortized cost:				
Interbank investments	13,093,215	13,038,129	6,078,533	5,766,569
Lending operations and other transactions with lending characteristics	48,473,037	46,870,027	47,471,434	47,928,546
Leasing operations	2,340,207	2,550,061	2,446,825	2,573,167
Securities - federal government bonds	702,958	660,956	961,236	902,262
Securities - private securities	107,682	40,904	74,564	71,884
Securities issued by governments of other countries	2,439,987	2,393,474	2,279,378	2,215,898
Financial liabilities measured at amortized cost:				
Local funding (interbank deposits, time deposits and issuances of securities in Brazil)	65,090,288	65,926,598	62,828,082	60,184,435
Borrowings and onlendings	9,403,864	10,718,955	7,214,936	8,687,392

The financial instruments measured at amortized cost, for purposes of assessing their potential fair value, were classified as “Level 2” instruments. This valuation considered the prices quoted in an active market for similar assets or liabilities or based on another valuation method, mainly the “discounted cash flows” method, in which all significant inputs are based on observable market data.

25 - INTEGRATED RISK AND CAPITAL MANAGEMENT

Daycoval believes that the risk management is an important instrument for adding value to the Prudential Conglomerate's entities, shareholders, employees and clients, besides contributing to strengthen the corporate governance and the internal control environment.

In addition to complying with the requirements of CMN Resolution 4,557/17, Daycoval believes that the integrated management of risks is a key instrument for disseminating a behavior that encourages the establishment of a culture oriented to manage these risks. Accordingly, it establishes strategies and objectives to reach optimal balance between the growth goals and return on investments and the underling risks, thus allowing to explore its funds effectively and efficiently in pursuing the entity's objectives.

The structuring of the process of Integrated Management of Corporate Risks contributes to the better Corporate Governance, which is one of Daycoval's strategic focus, in line with the guidelines of Management, Integrated Risk and Capital Management Executive Committee ("Risk Committee"), to steer actions in order to ensure compliance with prevailing regulation, guarantee the implementation of actions and access to the information necessary for such management.

The responsibility for risk identification and management is structured according to the concept of three lines of defense, in order to map the risk events of internal and external nature that may affect the objectives of the business units. In this scenario, the Risk Committee and risk managers play an important role in the various areas of the Bank, in order to ensure the Bank's continuing and sustainable growth.

The Bank's Risk Managers identify, measure, control, evaluate and manage the risks, ensuring the consistency between the risks assumed and the acceptable risk level defined by the Institution, as well as report the exposure to the Management, business areas and regulatory bodies. Within this context, the risk appetite defines the nature and level of the risks acceptable for the institution and the risk culture guides the necessary behavior to manage these risks. Daycoval invests in the development of risk management processes supported by corporate values (agility, safety, integrity, soundness, relationship and sustainability) which strengthen the employees' responsibility for the business sustainability.

a) Capital management

The Board of Directors, Daycoval's ultimate capital management body, is responsible for approving the Capital Management Policy, the acceptable capital level, approving the capital plan and determining when the contingency plan must be implemented, in addition to revising the capital management policies and strategies, as well as the capital plan and capital contingency plan, at least annually, so as to determine its compatibility with its strategic planning and the market conditions. The explanatory notes on capital have been prepared in accordance with BACEN regulations to determine its capital sufficiency on an annual basis and are shown below:

i. Minimum capital requirements (Basel Accord)

The minimum capital requirements of Banco Daycoval are presented as a Basel Ratio by dividing the Regulatory Capital (PR) by the Minimum Capital Required, consisting of the sum of portions of risk-weighted assets or RWA, multiplied by the percentage of minimum capital requirement, which is currently 8.00%. These minimum requirements are an integral part of a set of standards announced by BACEN, in order to implement global capital requirements, known as Basel III, and are expressed as indices that link the capital available and the risk-weighted assets (RWA).

Basel III rules seek to improve the quality of financial institutions' capital, restricting the use of financial instruments not capable of absorbing losses, and deducting assets that may threaten the value of capital due to low liquidity, dependence on future profits for realization or difficulty to measure value. These instruments include tax credits, intangible assets and investments in non-subsidiaries, especially those operating in the insurance industry.

Regulatory Capital ("PR") is defined as the sum of Tier I (which includes principal and complementary capital) and Tier II, calculated on a consolidated basis. This calculation considers the institutions comprising the Prudential Conglomerate, which, for Banco Daycoval, includes the operations of the Bank, its foreign branch, Daycoval SAM, Daycoval Leasing, Daycoval CTVM, Fundo Daycoval Tesouraria, Fundo Day Maxx 4, and Fundo Daycoval Real Estate.

CMN Resolutions 4,955/21 and 4,958/21 establish the criteria and procedures to calculate the minimum requirements for regulatory capital ("PR"), of Tier I, of Principal Capital and of Additional Principal Capital, at the following percentages:

	Minimum % of capital	
	09/30/2026	12/31/2025
Minimum Regulatory Capital ("PR")	**8.00%**	**8.00%**
Tier I	**6.00%**	**6.00%**
Principal capital	4.50%	4.50%
Complementary capital	1.50%	1.50%
Tier II	**2.00%**	**2.00%**
Additional principal capital ("ACP")	**2.50%**	**2.50%**
ACP - Conservation	2.50%	2.50%
ACP - Countercyclical [1]	0.00%	0.00%
ACP - Systemic [2]	0.00%	0.00%
Total capital required (PR + ACP)	**10.50%**	**10.50%**

(1) Pursuant to Bacen Circular Letter 3769/15, Art. 3, the percentage of Countercyclical ACP is equal to 0%.

(2) The Systemic Importance Additional (Systemic ACP) is determined on the basis of criteria set by BACEN Circular Letter 3,768/15. The percentage of Systemic ACP is up to 2%, provided that the ratio between total exposure, pursuant to Article 6, BCB Resolution 478/25, as at December 31 of the penultimate year in relation to the base date of calculation, and the Brazilian GDP, is higher than 10%, otherwise the percentage of Systemic ACP is equal to 0%.

The breakdown of the Regulatory Capital, Minimum Required Capital, risk-weighted assets ("RWA") and Basel ratio is as follows:

	09/30/2026	12/31/2025
Regulatory Capital	**11,422,749**	**9,830,357**
Regulatory Capital – Tier I	**11,422,749**	**9,830,357**
Principal capital	**8,438,176**	**7,063,099**
Equity	8,440,042	7,075,348
Prudential adjustments - CMN Resolution 4,955/21	(1,866)	(12,249)
Complementary capital	**2,984,573**	**2,767,258**
Subordinated financial bills (Note 16.c)	2,984,573	2,767,258
Minimum required capital (RWA x 8%)	**6,378,083**	**5,895,848**
Risk-weighted assets (RWA)	**79,726,034**	**73,698,094**
Credit risk - RWAcpad [(1)]	65,011,005	61,337,456
Market risk - RWAmpad	7,980,393	6,037,322
Operational risk - RWAopad	6,734,636	6,323,316
Basel ratio	**14.3%**	**13.3%**
Basel ratio - Tier I	14.3%	13.3%
Asset exposure to the interest rate in the banking book (IRRBB)	275,955	214,887
Surplus regulatory capital		
On minimum requirement	79.1%	66.7%
On total requirement	36.5%	27.0%

(1) The procedures to calculate the portion of risk-weighted assets related to the credit risk exposures subject to calculation of capital requirement based on the standardized approach (RWACPAD) are established by BCB Resolution 229, of May 12, 2022.

b) Market risk

Market risk is the risk of incurring losses due to fluctuations in the fair values of the positions held by a financial institution, including the risks to which the transactions subject to exchange rate changes, interest rates, stock prices, and commodity prices are exposed.

i. Main market risks to which Daycoval is exposed:

Interest rate risk

Possible interest rate fluctuations that could adversely affect the value of the financial instruments. This risk is classified as follows:

- Parallel change risk: exposure of profit and loss to parallel changes in the interest curve, resulting in equal differentials for all terms;
- Risk of changes in curve slop: exposure of profit or loss to the changes in the timeframe structure of the interest curve, resulting in changes in pending or curve form.

Currency price risk

The exposure of foreign currency positions to the changes in the exchange type.

Securities price risk

Defined as the sensitivity of the amounts of outstanding securities positions in relation to adverse fluctuations in their market prices. This risk is classified as follows:

- Generic or systematic risk: exposure of the position value to the changes in prices in general;
- Specific risk: exposure not related to the changes in prices in general but related to the issuer's own characteristics.

ii. Market Risk management methodologies

Value-at-risk (VaR)

The Value-at-Risk or VaR is the benchmark used in the market and a measure that properly summarizes the market risk exposure from the trading activities (trading portfolio). It represents the potential maximum loss in the market value, considering a defined certainty level (confidence level) and time horizon.

Among the different methodologies available to calculate the VaR (parametric, historical simulation and Montecarlo simulation), Daycoval understands that the parametric methodology is the most adequate to the characteristics of the positions of its trading portfolio.

Parametric methodology

It is based on the normality statistics in the distribution of probabilities related to the risk factor changes, based on the volatilities and correlations to determine the potential change of a position. Accordingly, the risk factors must be identified and the positions must be allocated to the defined vertices. Subsequently, the volatilities of each risk factor and the correlations to the positions are applied.

Banking Book

Managing the risk of variation in interest rates in financial instruments classified as Interest Rate Risk in the Banking Book (IRRBB) is based on the following metrics:

- ΔEVE (Delta Economic Value of Equity): difference between the present value of the sum of flows of repricing of instruments subject to IRRBB in a base scenario and the present value of the sum of repricing of flows of these instruments in a shock scenario of interest rates;

- ΔNII (Delta Net Interest Income): difference between the result of trading of instruments subject to IRRBB in a base scenario and the result of trading of these instruments in a shock scenario in interest rates.

iii. Stress test

Stress test is a supplementary tool to the VaR measures used to measure and assess the risk to which the Bank is exposed. It is based on the definition of a set of movements for certain market variables and the determination of the effects from the movements on the portfolio value. The stress test results are periodically analyzed by the Market Risk Committee.

iv. Scenario analysis

The purpose of the scenario analysis is to assist the senior management in understanding the impact caused by certain events on the Bank's portfolio. Using a risk analysis tool that defines the long-term scenarios that affect the parameters or variables defined for risk measurement.

Differently from the stress tests, which consider the impact from the changes in the market risk factors on the short-term portfolio, the scenario analysis determines the impact from more complex events on the Bank as a whole.

In the definition of the scenarios, the following factors are considered:

- The experience and expertise of the persons responsible for the areas involved;
- The proper number of relevant variables and their explanation power in order to avoid unnecessary problems in the analysis and interpretation of the results.

As a risk management governance practice, Daycoval and its subsidiaries adopt a continuous risk management process that involves controlling all the positions exposed to the market risk. The market risk limits are determined according to the characteristics of the operations, which are segregated in the following portfolios:

- Trading Book: refers to transactions with financial instruments and commodities, including derivatives, that are held for the purpose of being actively traded or to hedge other financial instruments comprising the trading book. These held-for-trading transactions are those intended for the resale, obtain gains from actual or expected price fluctuations, or arbitrage.
- Banking Book: refers to all transactions that are not classified in the trading book and are represented by transactions arising from the Bank's business lines.

The segregation above is related to the way Management manages Daycoval's business and its exposure to the market risks, in conformity with the best market practices, the transaction classification criteria set forth in prevailing regulations issued by BACEN and the Basel Accord. Therefore, according to the nature of the activities, the sensitivity analysis was conducted for the trading and banking book operations, as they represent significant exposures for Daycoval's profit or loss.

The table below shows the sensitivity analysis of the Trading and Banking books as at September 30, 2026 and December 31, 2025:

	09/30/2026			12/31/2025		
	Scenarios			Scenarios		
Risk factors	**1**	**2**	**3**	**1**	**2**	**3**
Trading	**72,924**	**90,913**	**108,775**	**(35,683)**	**(44,183)**	**(52,518)**
Fixed rate	10,603	13,274	15,952	1,467	1,817	2,157
Foreign currencies	88,051	110,488	133,107	(8,451)	(10,645)	(12,828)
Inflation	(21,947)	(28,012)	(34,344)	(27,779)	(34,172)	(40,378)
Variable income	(1,859)	(2,324)	(2,789)	(1,620)	(2,025)	(2,430)
CDI / Selic	(1,405)	(1,866)	(2,377)	908	1,058	1,184
Commodities	(519)	(647)	(774)	(208)	(216)	(224)
Banking	**(294,811)**	**(370,122)**	**(446,151)**	**(236,423)**	**(295,984)**	**(355,780)**
Fixed rate	(115,286)	(145,505)	(176,312)	(100,561)	(126,742)	(153,355)
Foreign currencies	(137,247)	(171,719)	(206,310)	(60,898)	(75,721)	(90,409)
Inflation	(6,860)	(8,649)	(10,461)	102	284	514
Funds	(39,357)	(49,197)	(59,036)	(70,746)	(88,432)	(106,119)
CDI / Selic	3,939	4,948	5,968	(4,321)	(5,372)	(6,412)
Grand total	**(221,887)**	**(279,209)**	**(337,376)**	**(272,106)**	**(340,167)**	**(408,298)**

The sensitivity analysis was carried out considering the following scenarios for September 30, 2026:

Scenario	Curve Fixed rate	Inflation coupon	Foreign exchange coupon	Foreign currency	Ibovespa	Commodities	Funds
Proprietary	-1.89%	-1.61%	-2.65%	-12.00%	-18.00%	+5.40%	-4.82%
25%	-2.36%	-2.01%	-3.31%	-15.00%	-22.50%	+6.75%	-6.02%
50%	-2.84%	-2.42%	-3.98%	-18.00%	-27.00%	+8.11%	-7.23%

The sensitivity analysis was carried out considering the following scenarios for December 31, 2025:

Scenario	Curve Fixed rate	Inflation coupon	Foreign exchange coupon	Foreign currency	Ibovespa	Commodities	Funds
Proprietary	-1.88%	+1.61%	+2.65%	-12.00%	-18.00%	+7.37%	-4.82%
25%	-2.35%	+2.01%	+3.31%	-15.00%	-22.50%	+9.21%	-6.03%
50%	-2.82%	+2.42%	+3.98%	-18.00%	-27.00%	+11.06%	-7.23%

It is worth mentioning that the results shown in the table above reflect the impacts of each scenario projected on a static position of the book as at September 30, 2026 and December 31, 2025. The market dynamics produces constant changes in this position and thus it does not necessarily reflect the actual position on the date these Interim Financial Statements are disclosed. Additionally, as mentioned above, there is a continuous management process of the Trading and Banking Books' positions, to mitigate the risks associated to such books, according to the strategy defined by Management and, when there are indications of deterioration of a certain position, proactive actions are taken to minimize possible adverse effects and maximize the risk-return ratio for the Bank.

v. ***Backtesting***

Backtesting is the comparison between the ex-ante gain/loss and the effective gain/loss. The purpose is to analyze the risk model adequacy and efficiency. For purposes of backtesting, effective gains/losses are used for each business unit.

c) Liquidity risk

Liquidity risk is the risk of mismatches between tradable assets and payable liabilities – payables and receivables mismatches – that might affect the payment ability of the Bank, taking into consideration the different currencies, locations and settlement terms of its assets and liabilities.

The main liquidity risk factors can have external or internal origin:

i. Main External Risk Factors:

- Macroeconomic factors, both local and international;
- Liquidity policies set by the regulator;
- Situations where the confidence and, consequently, the system liquidity was affected;
- Ratings agency assessments: sovereign risk and institutional risk;
- Lack of funds in the market.

ii. Main Internal Risk Factors:

- Bank's risk appetite and definition of the acceptable liquidity level;
- Terms and rates mismatches caused by the characteristics of the traded products and services;
- Concentration policy, both in funding and credit granting;
- Covenants assumed by the Institution: financial, economic and related to environmental management;
- Increase in the number of early redemptions of funds raised or transactions with immediate liquidity clauses or grace periods;
- Exposure to illiquid or low liquidity assets;
- Leverage.

This type of risk is particularly important at the financial institutions, as economic / political / financial events and even changes in the perception of confidence or expectations may quickly turn into major solvency issues. This is a risk that needs to be constantly managed, with extreme care with respect to matches and terms between receivables and payables; either in the short, medium or long term.

The controls over liquidity risks are frequently performed in portfolio. Accordingly, the balance between obligations and receipts from Bank's books is analyzed. In addition to an in-depth analysis of cash flows, extreme scenarios of liquidity risks are considered, together with performance triggers.

d) Credit risk

Risk associated with possible losses from the borrower's or counterparty's non-compliance with respective obligations as agreed upon; the devaluation, reduction of remunerations and expected gains on financial instruments from the deterioration of credit quality of the counterparty, the intervening party or of the mitigating instrument; the restructuring of financial instruments; or costs of recovery from exposures characterized as problematic assets.

i. Classification of transactions:

Daycoval adopts consistent and verifiable criteria to classify its lending operations that combine the borrower's economic, financial, personal and market information with the accessory guarantees provided to the transaction. Based on this information, allowances will be recognized to cover the risks assumed, as prescribed by CMN Resolution 4,966/21 and BCB Resolution 352/23, as subsequently amended, from the Central Bank of Brazil.

ii. Daycoval credit scoring models:

Models designed through statistic approach and used to classify risks in the credit granting process, after applying the credit policies previously analyzed and approved with customer data, as well as operations verified and relevant. It should also be noted that the assets underlying financing, for purposes of developing a score model, are classified and a risk classification is obtained for each product.

iii. Treasury - financing of government bonds, over-the-counter derivatives and brokers:

Low-risk strategies are adopted in the structuring of operations based on the exposure limit analysis against the counterparties' equity, trading agreements previously agreed and according to the objective technical assessment conditions of the counterparties' credit risk and strict selection of brokers related to prime banks to deal with the positions allocated.

e) Operational risk

Operational risk is the possibility of an entity incurring losses due to failure, deficiency or ineffectiveness of internal processes, people and systems, or external events. It includes the legal risk associated to inadequacy or deficiency in contracts entered into by the Bank, as well as penalties due to noncompliance with legal provisions, and compensation paid for damages caused to third parties as a result of the activities conducted by the Bank.

Operational risk management at the Daycoval Group is carried out through a dedicated and properly trained governance structure, with the objective of identifying, evaluating, classifying, monitoring and mitigating the operational risks to which the Conglomerate is exposed, in addition to promoting the dissemination of the risk culture in all its areas.

The Governance, Risk and Compliance Department works in an integrated manner with the managers of the business and process areas, being responsible for defining, applying and monitoring corporate methodologies and tools for operational risk management. These methodologies include measuring the potential impact of the identified risks, assessing the frequency of their occurrence, calculating the severity of the risk through the combination of impact and probability, as well as measuring the effectiveness of existing controls. This process supports the continuous monitoring of exposure to operational risk and the implementation of action plans aimed at mitigating risks, in line with the Daycoval Group's strategic objectives and the regulatory framework in force.

Operational risk management permeates the processes carried out by all areas of the Daycoval Group and results in the construction and maintenance of the Risk and Controls Matrix, which provides a structured and detailed view of the Conglomerate's exposure to operational risk. This matrix allows the identification and prioritization of risks with the highest level of exposure, supporting the definition, monitoring and, when applicable, the alignment of action plans aimed at mitigating the identified risks.

In the context of business continuity, the Daycoval Group adopts a strategy aimed at maintaining the operation of its areas and business lines, including the relevant services provided by third parties, in contingency situations. Business continuity management is structured in order to meet the guidelines defined by senior management, aiming to ensure adequate conditions for the continuity of activities and limit losses arising from any interruptions in critical business processes.

f) Regulatory and Compliance Risk

Regulatory or Compliance Risk is defined as the risk arising from the possibility of applying legal or regulatory sanctions, the occurrence of financial losses or reputational damage, due to non-compliance with legal and regulatory provisions, market standards, commitments made to regulators and self-regulatory entities, as well as the guidelines established in the Daycoval Group's Code of Conduct in force.

This risk is continuously monitored by the Governance, Risk and Compliance area, in order to ensure the Daycoval Group's compliance with the applicable regulatory framework, as well as to ensure the effectiveness of activities related to the compliance function. The duties of this area include the identification and monitoring of changes in the regulatory environment, the assessment of their impacts on the activities, products and processes of the Conglomerate, and the management of the actions necessary to meet legal, regulatory and internal requirements, observing deadlines and alignment with the strategic objectives of the Institution and the Conglomerate.

g) Social, environmental and climate risk – RSAC

Social, environmental and climate risk corresponds to the possibility of losses caused by events associated with these factors, in each entity that is part of the Daycoval Conglomerate, observing the principles of relevance and proportionality. According to CMN Resolution 4,943/2021, RSAC has the following definition:

- Social Risk: possibility of losses to the institution resulting from events associated with the violation of fundamental rights and guarantees or acts harmful to the common interest.
- Environmental Risk: possibility of losses resulting from events related to environmental degradation, including the excessive use of natural resources.
- Climate Risk: can be classified as transitional or physical.

  Transition: losses resulting from events associated with the transition process to a low-carbon economy, with reduction or compensation of greenhouse gas emissions and preservation of natural mechanisms for capturing these gases.

  Physical: losses caused by events associated with frequent and severe bad weather or long-term environmental changes, related to changes in weather patterns.

In accordance with the guidelines established in its Social, Environmental and Climate Responsibility Policy (PRSAC), Daycoval maintains a social, environmental and climate risk management structure. This action seeks to mitigate the impacts of a socio-environmental and climate nature in its activities, processes and product offerings. The Bank understands that RSAC is transversal and that possible socio-environmental and climate occurrences may materialize in other risks, such as credit risk, legal risk, reputational risk and market risk.

26 - EMPLOYEE BENEFITS

Incentive programs for education and profit sharing

In order to reach the goal of positioning itself among the greatest places to work in the country, the Bank invests in the professional improvement and well being of its employees through programs that involve higher education students and MBA's and post-graduation. It also takes part in the Government's Jovem Aprendiz Program (Young Apprentice) and promotes its own internship programs.

The Bank offers a Profit Sharing Program (PPR) to all of its employees. This program is developed in partnership with the Bank Employees' Union, and is based on performance goals assessed on an annual basis, using criteria in accordance with the Performance Assessment Program.

27 - OTHER INFORMATION

a) Asset management

Banco Daycoval S.A. and Daycoval Asset Management are responsible for the administration, management, controllership, bookkeeping and custody of third-party funds through investment funds, investment clubs and managed portfolios whose net assets as at September 30, 2026 totaled R$273.3 billion.

b) Coverage against claims

The Bank and its subsidiaries, even though subjected to a reduced degree of risk due to the non-physical concentration of their assets, have a policy of insuring their values and assets, in amounts considered adequate to cover any claims.

c) Business combination

In January 2025, the Daycoval Group completed the acquisition of all the shares of BMG Seguros S.A., through its subsidiary Dayprev Vida and Previdência S.A. The main objectives of the acquisition were to expand the diversification strategy, following the expansion of products and services aimed at strengthening long-term relationships with customers.

The acquisition was completed after regulatory approvals from the Superintendence of Private Insurance – SUSEP, Central Bank of Brazil – BCB and the Administrative Council for the Defense of Competition – CADE, for R$93,546.

In January 2026, the technical study on purchase price allocation was completed to comply with CMN Resolution No. 4,817/2020, which defines that goodwill is the difference between the amount paid in the acquisition of a company and the fair value of the assets and liabilities of the acquired entity. Based on the study conducted, the amount of R$25,883 was recognized as goodwill based on expected future profitability.

d) Relationship with Independent Auditors

In accordance with CVM Resolution 162 of July 13, 2022, we hereby inform that the firm engaged to review the interim financial statements for the quarter ended September 30, 2026 did not provide services not related to the independent audit of the Bank's and its subsidiaries' interim financial statements in excess of 5% of the total fees for independent audit services.

Our policy, including our subsidiaries, to engage non-audit services from our independent auditors is based on applicable regulation and internationally accepted principles that preserve the independence of the auditor. These principles consist of: (a) the auditor must not audit his/her own work; (b) the auditor must not exercise managerial functions in his/her client; and (c) the auditor must not promote the interests of his/her client.

The acceptance and provision of professional services not related to the audit of the interim financial statements by its independent auditors during the quarter ended September 30, 2026 did not affect the independence and objectivity in the provision of external audit services at Banco Daycoval and its subsidiaries, as the principles set out above were complied with.

e) Audit Committee

The Audit Committee, established in and operating since the first half of 2009, pursuant to Resolution 3,198 of May 27, 2004, current CMN Resolution 4,910 of May 27, 2021, both from the National Monetary Council, is responsible for assessing the quality and integrity of the Bank's interim financial statements, checking the compliance with legal and regulatory requirements, for the work, independence and quality of the work with the external auditors, the work and quality of the internal audit and the reliability and efficiency of the Bank's internal control and risk management systems. The current composition of this Committee was ratified by the Central Bank of Brazil on June 14, 2024.

The Management

Luiz Alexandre Cadorin
Accountant
CRC 1SP243564/O-2

Opinions and Statements/Opinion of the Supervisory Board or Equivalent Body

Up to the date of presentation of these financial statements, there is no Supervisory Board established.

Opinions and Statements / Summarized Report of the Audit Committee (statutory, set forth in specific CVM regulation)

Not applicable to the quarter ended September 30, 2026.

Opinions and Statements / Summarized Opinion or Report, if any, of the Audit Committee (statutory or not)

Not applicable to the quarter ended September 30, 2026.

Opinions and Statements / Officers' Statement on the Financial Statements

OFFICERS' STATEMENT ON THE INDEPENDENT AUDITOR'S REPORT

Pursuant to CVM Instruction No. 80/2022, the Officers of Banco Daycoval S.A., a publicly-held company listed on B3 S.A. - Brasil, Bolsa, Balcão in Category B, hereby STATE that they have reviewed, discussed and agreed with the opinions expressed in the Review Report of the Independent Auditors, Deloitte Touche Tohmatsu Auditores Independentes, on the Financial Statements for the quarter and nine-month period ended September 30. 2026.

São Paulo, November 4, 2026.

EXECUTIVE BOARD:

Carlos Moche Dayan
Morris Dayan
Salim Dayan

SENIOR EXECUTIVE BOARD:

Albert Rouben
Alexandre Rhein
Alexandre Teixeira
Claudinei Aparecido Pedro
Elie Jacques Mizrahi
Maria Regina R. Maciel Nogueira
Nilo Cavarzan
Paulo Augusto Luz Ferreira Saba

EXECUTIVE BOARD WITHOUT SPECIAL DESIGNATION:

Adely Dayan Hamoui
Anilson Fieker Pedrozo
Eduardo Campos Raymundo
Erick Warner de Carvalho
Flávia Motta Corrêa e Fernandes
Gad Disi
Gilson Fernandes Ribeiro
João de Carvalho Costa Júnior
Luiz Alexandre Cadorin
Maria Beatriz de Andrade M. Macedo
Paula Giannetti de Lima,
Renato Otranto
Saul Rodriguez Fernandez
Sérgio Tachian Abrosio

Opinions and Statements /Officers' Statement on the Independent Auditor's Report

OFFICERS' STATEMENT ON THE INDEPENDENT AUDITOR'S REPORT

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São Paulo, November 4, 2026.

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