

Banco Daycoval S.A.

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

Deloitte Touche Tohmatsu Auditores Independentes Ltda.

REPORT ON REVIEW OF INDIVIDUAL INTERIM FINANCIAL INFORMATION

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

Introduction

We have reviewed the individual interim financial information of Banco Daycoval S.A. ("Bank"), included in the Quarterly Information Form - ITR, for the quarter ended June 30, 2026, which comprises the individual balance sheet as at June 30, 2026 and the related statements of income and of comprehensive income for the three- and six-month periods then ended, and the statements of changes in equity and of cash flows for the six-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, applicable to the preparation of the Quarterly Information - ITR.

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Other matters

Statement of value added

The individual interim financial information referred to above includes the individual statement of value added (DVA) for the six-month period ended June 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 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.

São Paulo, August 5, 2026



DELOITTE TOUCHE TOHMATSU
Auditores Independentes Ltda.



João Paulo Stellfeld Passos
Engagement Partner

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Company information / Capital arrangement

Number of shares (Units)	Current Quarter 06/30/2026
Paid-in capital	
Common shares	1,863,693,299
Preferred shares	798,725,701
Total	2,662,419,000
Treasury shares	
Common shares	0
Preferred shares	0
Total	0

Individual Financial Statements / Balance Sheet – Assets

(In thousands of Brazilian reais – R\$)

Account Code	Account Description	Current Quarter 06/30/2026	Prior Year 12/31/2025
1	Total Assets	107,581,625	99,652,673
1,01	Cash and cash equivalents	2,905,623	2,376,271
1.01.01	Cash	871,275	1,486,998
1.01.02	Interbank investments	2,034,348	889,273
1.01.02.01	Money market investments	1,024,804	889,273
1.01.02.02	Foreign currency investments	1,009,544	0
1,02	Financial assets	95,968,979	88,754,184
1.02.01	Reserve deposits - Central Bank of Brazil	2,368,414	2,102,536
1.02.02	Financial assets at fair value through profit or loss	22,077,360	17,837,724
1.02.02.01	Securities	21,631,129	17,377,317
1.02.02.02	Derivatives	446,231	460,407
1.02.04	Financial assets at amortized cost	71,523,205	68,813,924
1.02.04.01	Interbank deposits	5,435,292	5,662,246
1.02.04.02	Money market investments	2,663,523	2,626,657
1.02.04.03	Securities	3,865,461	3,315,178
1.02.04.04	Lending operations	61,710,320	58,712,459
1.02.04.05	Allowance for expected losses associated with the credit risk	-2,360,819	-2,122,567
1.02.04.08	Other financial assets	209,428	619,951
1,03	Taxes	2,598,907	2,471,517
1.03.01	Current income tax and social contribution	279,049	455,422
1.03.02	Deferred income tax and social contribution	2,319,858	2,016,095
1,04	Other assets	2,523,927	2,654,771
1.04.01	Noncurrent assets held for sale	254,050	235,817
1.04.03	Other	2,269,877	2,418,954
1.04.03.01	Debtors for escrow deposits	1,111,903	1,094,657
1.04.03.02	Other sundry credits	1,157,974	1,324,297
1,05	Investments	3,378,726	3,193,947
1.05.03	Investments in subsidiaries	3,377,478	3,193,311
1.05.05	Other investments	1,248	636
1,06	Property and equipment	205,123	201,541
1.06.01	Property and equipment in use	299,328	279,283
1.06.03	Accumulated depreciation	-94,205	-77,742
1,07	Intangible assets	340	442
1.07.01	Intangible assets	340	442

Individual Financial Statements / Balance Sheet - Liabilities**(In thousands of Brazilian reais – R\$)**

Account Code	Account Description	Current Quarter 06/30/2026	Prior Year 12/31/2025
2	Total Liabilities	107,581,625	99,652,673
2.01	Financial liabilities at fair value through profit or loss	8,258,220	8,848,713
2.01.01	Foreign issuance	2,234,337	2,447,671
2.01.02	Borrowings	3,491,896	3,767,635
2.01.03	Derivatives	2,531,987	2,633,407
2.02	Financial liabilities at amortized cost	87,610,542	79,456,627
2.02.01	Deposits	29,661,016	28,853,935
2.02.02	Money market funding	11,730,520	8,341,209
2.02.03	Interbank deposits	1,448,628	1,377,971
2.02.04	Other funding	44,770,378	40,883,512
2.02.04.01	Issuance of securities in Brazil	32,724,357	30,901,318
2.02.04.02	Borrowings	8,421,263	6,455,550
2.02.04.03	Domestic onlendings - official institutions	767,628	759,386
2.02.04.04	Subordinated debt	2,857,130	2,767,258
2.03	Provisions	1,708,745	1,632,898
2.03.01	Provision for risks	1,687,613	1,620,265
2.03.02	Provision for financial guarantees provided	21,132	12,633
2.04	Tax liabilities	934,596	1,106,349
2.05	Other liabilities	1,413,801	1,532,738
2.05.02	Interbank accounts	125,801	81,633
2.05.03	Other payables	1,272,450	1,447,668
2.05.04	Lease liabilities	15,550	3,437
2.07	Equity	7,655,721	7,075,348
2.07.01	Paid-in capital	6,907,260	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	98,535	53,454
2.07.04.02	Statutory reserve	112,509	112,509
2.07.05	Retained earnings/accumulated losses	535,292	0

Individual Financial Statements / Statements of Income**(In thousands of Brazilian reais – R\$)**

Account Code	Account Description	Current Quarter	Accumulated -	Same Quarter of	Accumulated -
		04/01/2026 to 06/30/2026	Current Year 01/01/2026 to 06/30/2026	Prior Year 04/01/2025 to 06/30/2025	Prior Year 01/01/2025 to 06/30/2025
3.01	Income from financial intermediation	3,498,525	6,255,744	2,889,410	5,499,867
3.01.01	Loan portfolio	2,663,893	4,684,237	2,456,868	4,478,087
3.01.02	Derivative financial instruments	71,400	12,094	0	0
3.01.03	Securities	627,439	1,202,424	583,098	1,127,791
3.01.04	Interbank investments	135,793	356,989	-3,412	7,720
3.01.05	Income from foreign exchange transactions	0	0	-147,144	-113,731
3.02	Expenses on financial intermediation	-2,019,105	-3,339,515	-1,697,758	-3,023,220
3.02.01	Interbank and time deposits	-798,706	-1,605,989	-598,755	-1,227,258
3.02.02	Issuance of securities in Brazil	-1,200,437	-2,382,677	-978,725	-1,880,543
3.02.03	Issuance of securities abroad	163,012	390,849	115,267	343,467
3.02.04	Borrowings and onlendings	-182,974	258,302	287,458	630,189
3.02.05	Derivative financial instruments	0	0	-523,003	-889,075
3.03	Gross profit from financial intermediation	1,479,420	2,916,229	1,191,652	2,476,647
3.04	Other operating (expenses) income	-848,560	-1,661,361	-601,008	-1,198,096
3.04.01	Expense on allowance for expected loss for credit risk	-451,275	-866,523	-364,032	-506,791
3.04.02	Income from services provided	189,390	375,325	157,528	299,131
3.04.03	Personnel expenses	-251,071	-497,817	-213,595	-431,142
3.04.04	Other administrative expenses	-280,848	-548,977	-234,687	-461,893
3.04.05	Tax expenses	-74,210	-177,736	-90,316	-185,100
3.04.06	Other operating income	97,182	226,480	97,174	210,955
3.04.07	Other operating expenses	-173,414	-358,011	-33,195	-266,182
3.04.08	Share of profit (loss) of subsidiaries	95,686	185,898	80,115	142,926
3.05	Income before taxes on income	630,860	1,254,868	590,644	1,278,551
3.06	Income tax and social contribution	-95,526	-196,510	-105,182	-280,466
3.06.01	Current	-272,423	-437,779	-262,873	-490,278
3.06.02	Deferred	176,897	241,269	157,691	209,812
3.07	Profit or loss from continuing operations	535,334	1,058,358	485,462	998,085

Individual Financial Statements / Statements of Income**(In thousands of Brazilian reais – R\$)**

Account Code	Account Description	Current Quarter	Accumulated -	Same Quarter of	Accumulated -
		04/01/2026 to 06/30/2026	Current Year 01/01/2026 to 06/30/2026	Prior Year 04/01/2025 to 06/30/2025	Prior Year 01/01/2025 to 06/30/2025
3.09	Profit or loss before profit sharing and statutory contributions	535,334	1,058,358	485,462	998,085
3.10	Profit sharing and statutory contributions	-74,999	-156,737	-69,553	-130,364
3.10.01	Profit sharing	-74,999	-156,737	-69,553	-130,364
3.11	Profit or loss for the period	460,335	901,621	415,909	867,721
3.99	Earnings per share (R\$/share)				
3.99.01	Basic earnings per share				
3.99.01.01	Common shares	0.1729	0.3386	0.22	0.4589
3.99.01.02	Preferred shares	0.1729	0.3386	0.22	0.4589
3.99.02	Diluted earnings per share	-	-	-	-
3.99.02.01	Common shares	0.1729	0.3386	0.22	0.4589
3.99.02.02	Preferred shares	0.1729	0.3386	0.22	0.4589

Individual Financial Statements / Statements of Comprehensive Income**(In thousands of Brazilian reais – R\$)**

Account Code	Account Description	Current Quarter	Accumulated -	Same Quarter of	Accumulated -
		04/01/2026 to 06/30/2026	Current Year 01/01/2026 to 06/30/2026	Prior Year 04/01/2025 to 06/30/2025	Prior Year 01/01/2025 to 06/30/2025
4.01	Net profit or loss for the period	460,335	901,621	415,909	867,721
4.02	Other comprehensive income	0	0	-38	0
4.02.01	Amounts that will be reclassified to profit or loss	0	0	-38	0
4.02.01.01	Attributable to the controlling shareholder	0	0	-38	0
4.02.01.02	Attributable to subsidiaries	0	0	0	0
4.04	Comprehensive income for the period	460,335	901,621	415,871	867,721
4.04.01	Attributable to the Bank's shareholders	460,335	901,621	415,871	867,721

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

(In thousands of Brazilian reais – R\$)

Account Code	Account Description	Accumulated -	Accumulated -
		Current Year 01/01/2026 to 06/30/2026	Prior Year 01/01/2025 to 06/30/2025
6.01	Net cash from operating activities	1,508,851	16,865,264
6.01.01	Cash provided by operations	2,010,168	1,718,659
6.01.01.01	Net profit or loss before taxes on profit	901,621	867,721
6.01.01.02	Adjustments to profit or loss	1,108,547	850,938
6.01.02	Changes in assets and liabilities	-501,317	15,146,605
6.01.02.01	(Increase) Decrease in money market investments	190,087	-2,933,174
6.01.02.02	(Increase) Decrease in securities and derivatives	-5,033,872	7,073,629
6.01.02.03	(Increase) Decrease in interbank accounts and reserves with the Central Bank -231,369	144,645	-59,362
6.01.02.04	(Increase) Decrease in loan portfolio	-4,517,895	-832,344
6.01.02.05	(Increase) Decrease in other receivables	905,558	2,945,763
6.01.02.06	(Increase) Decrease in other assets	-28,648	-31,965
6.01.02.07	Increase (Decrease) in deposits	877,738	-5,453,385
6.01.02.08	(Increase) Decrease in interbank and interbranch accounts	44,168	-247,077
6.01.02.09	Increase (Decrease) in repurchase agreements	3,389,311	-58,153
6.01.02.10	Increase (Decrease) in issuance of securities	2,676,169	7,803,210
6.01.02.11	Increase (Decrease) in borrowings and onlendings	1,586,559	13,165,942
6.01.02.12	Increase (Decrease) in other payables	-376,711	-5,793,807
6.01.02.13	Income tax and social contribution paid	-358,426	-432,672
6.02	Net cash from investing activities	145,664	-257,104
6.02.01	Purchase of property and equipment in use	-7,166	-7,104
6.02.02	Capital increase in subsidiary	0	-250,000
6.02.03	Interest on capital and/or dividends from subsidiaries	152,830	0
6.03	Net cash from financing activities	-1,012,834	-17,426,275
6.03.01	Increase (Decrease) in funds from exchange acceptances and issuance of securities	-1,066,465	-2,514,031
6.03.02	Increase (Decrease) in borrowings and onlendings	123,771	-12,278,424
6.03.03	Increase (Decrease) in subordinated debts	89,871	-2,383,215
6.03.04	Interest on capital/Dividends paid	-160,011	-250,605
6.04	Exchange rate changes on cash and cash equivalents	-112,329	-99,782
6.05	Increase (Decrease) in cash and cash equivalents	529,352	-917,897
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	2,905,623	1,433,032

Individual Financial Statements / Statements of Changes in Equity – 01/01/2026 to 06/30/2026**(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	0	0	0	0	-321,248	0	-321,248
5.04.07	Interest on capital	0	0	0	0	-321,248	0	-321,248
5.05	Total comprehensive income	0	0	0	0	901,621	0	901,621
5.05.01	Net profit for the period	0	0	0	0	901,621	0	901,621
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	6,907,260	2,125	211,044	0	535,292	0	7,655,721

Individual Financial Statements / Statements of Changes in Equity – 01/01/2025 to 06/30/2025

(In thousands of Brazilian reais – R\$)

		Capital	Capital reserves, granted stock options and treasury shares	Earnings reserves	Valuation adjustments to equity	Retained earnings accumulated losses	Other comprehensive income	Total equity
Account Code	Account Description							
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	-291,542	0	-291,542
5.04.07	Interest on capital	0	0	0	0	-291,542	0	-291,542
5.05	Total comprehensive income	0	0	0	0	867,721	0	867,721
5.05.01	Net profit for the period	0	0	0	0	867,721	0	867,721
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	550,097	0	7,666,905

Individual Financial Statements / Statements of Value Added**(In thousands of Brazilian reais – R\$)**

Account Code	Account Description	Accumulated -	Accumulated -
		Current Year 01/01/2026 to 06/30/2026	Prior Year 01/01/2025 to 06/30/2025
7.01	Revenue	5,651,784	5,251,680
7.01.01	Financial intermediation	6,255,744	5,499,867
7.01.02	Services provided	375,325	299,131
7.01.03	Allowance for/Reversal of expected losses on credit risk	-866,523	-506,791
7.01.04	Other	-112,762	-40,527
7.02	Expenses on financial intermediation	-3,339,515	-3,023,220
7.03	Inputs acquired from third parties	-532,718	-448,378
7.03.01	Materials, power and other	-138,496	-107,322
7.03.02	Outside services	-394,222	-341,056
7.04	Gross value added	1,779,551	1,780,082
7.05	Withholdings	-16,671	-13,936
7.05.01	Depreciation. amortization and depletion	-16,671	-13,936
7.06	Net wealth produced	1,762,880	1,766,146
7.07	Wealth received in transfer	185,898	142,926
7.07.01	Share of profit (loss) of subsidiaries	185,898	142,926
7.08	Total wealth for distribution	1,948,778	1,909,072
7.09	Distribution of wealth	1,948,778	1,909,072
7.09.01	Personnel	576,557	495,295
7.09.01.01	Salaries and wages	473,929	409,014
7.09.01.02	Benefits	83,537	71,543
7.09.01.03	Severance Pay Fund (FGTS)	19,091	14,738
7.09.02	Taxes. fees and contributions	455,570	531,776
7.09.02.01	Federal	431,979	503,142
7.09.02.02	State	846	3,551
7.09.02.03	Municipal	22,745	25,083
7.09.03	Lenders and lessors	15,030	14,280
7.09.03.01	Rents	15,030	14,280
7.09.04	Shareholders	901,621	867,721
7.09.04.01	Interest on capital	321,248	291,542
7.09.04.03	Retained earnings/accumulated losses	580,373	576,179

BancoDaycoval

2026

RESULTS
2ND QUARTER

INVESTOR
RELATIONS

QUARTER HIGHLIGHTS

DISCIPLINE, STRONG PROFITABILITY AND CONSISTENT RESULTS

Banco Daycoval's second quarter of 2026 was marked by the continued execution of its sustainable growth strategy, supported by a diversified loan portfolio, disciplined risk management and efficiency.

In addition to the continued expansion of lending income, key highlights for the quarter included growth in fee and service income, a stable net interest margin despite prioritizing higher-quality assets and more moderate spreads, and consistently high profitability.

In the second quarter of 2026, total assets reached R\$ 108.7 billion, representing growth of 25.2% year over year and 11.5% compared to the first quarter of 2026.

Recurring net income totaled R\$ 473.8 million in the quarter, representing an increase of 11.2% compared to the second quarter of 2025 and 9.0% versus the first quarter of 2026 (R\$ 434.6 million), with a recurring ROAE of 25.1%.

Accounting net income reached R\$ 460.3 million in the second quarter of 2026, representing an increase of 10.7% compared to the same period of the previous year, with an Accounting ROAE of 24.4%.

The expanded loan portfolio reached R\$78.6 billion, representing growth of 17.9% year over year and 5.4% compared to the first quarter of 2026. The expansion of the wholesale portfolio was the main driver of this performance, supported by strong growth in receivables purchases, guarantees and corporate securities.

In the retail segment, the payroll-deductible loan portfolio reached R\$19.1 billion in 2Q26, up 15.3% YoY and 3.7% QoQ. The more moderate quarterly growth reflected operational factors affecting the payroll-deductible loan market, which impacted origination volumes across the sector.

The auto financing portfolio reached R\$4.6 billion in 2Q26, up 46.2% YoY. Performance was driven by stronger operational synergies with correspondent partners and the expansion of the Daycoval network. Average monthly originations reached R\$280 million, representing a 55.6% increase compared to the same period of the previous year.

The funding structure remained solid and diversified, with total funding reaching R\$80.1 billion in 2Q26, up 28.4% year-over-year. The Bank maintained a well-balanced funding mix, supported by a significant share of deposits and financial bills. External funding was a key highlight, increasing 14.0% quarter-over-quarter and 47.5% year-over-year, driven by the expansion of the Bank's international counterparty base and favorable market conditions.

As part of its strategy to expand its international presence, Banco Daycoval received preliminary conditional approval from the Office of the Comptroller of the Currency (OCC) in 1H26 to establish its first Federal Branch in the United States, located in Aventura, Florida. The branch will focus on wholesale banking operations, expanding support for corporate clients engaged in international business and further strengthening the Bank's internationalization strategy. The commencement of operations remains subject to the fulfillment of applicable regulatory requirements, including approval from the Federal Reserve Board (FRB).

QUARTER HIGHLIGHTS

DISCIPLINE, STRONG PROFITABILITY AND CONSISTENT RESULTS

The net interest margin reached 8.2% in 2Q26, remaining stable compared to the previous quarter. Margin performance was consistent with the Bank's strategy of prioritizing higher-quality assets, which may result in more moderate spreads in the short term while supporting greater resilience and sustainable profitability over the long term.

Asset quality remained solid, with the 90-day nonperforming loan ratio at 2.1% in 2Q26 and a coverage ratio of 150.8%, reflecting adequate protection against expected credit losses.

The allowance for expected credit losses increased moderately by 6.5% QoQ, from R\$2.3 billion to R\$2.5 billion. This increase reflects the Bank's prudent risk management approach in response to a more challenging macroeconomic environment, with higher provisioning in its retail loan portfolios.

The recurring efficiency ratio ended the second quarter of 2026 at 31.0%, reflecting the effectiveness of the Bank's cost-control strategy.

The growth in income from services reflected the expansion of the Bank's various business lines. In the first half of 2026, Banco Daycoval completed two M&A advisory transactions, reinforcing its investment banking capabilities. The first involved advising Brookfield on the acquisition of Tabas, a startup specializing in flexible residential leasing, while the second involved advising International Container Terminal Services (ICTSI) on the acquisition of Cragaea. These transactions demonstrate the Bank's ability to structure and execute complex deals, expanding its service portfolio and strengthening relationships with corporate clients.

The expansion of service-related businesses was also reflected in capital markets and asset management activities. Fiduciary Services reached R\$244.1 billion in Assets under Service (AuS) in June 2026, up 49.1% YoY, serving 1,575 investment funds.

Daycoval Asset Management ended 2Q26 with R\$30.0 billion in Assets under Management (AuM), up 30.5% YoY, reflecting the strength and consistency of its business model, with 134 funds under management.

QUARTER HIGHLIGHTS

KEY EVENTS AND STRATEGIC PROGRESS



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

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



Daycoval is among the 100 most valuable brands in Brazil

In the Brand Finance Brazil 2026 ranking, which recognizes the country's 100 most valuable brands, Daycoval achieved recognition across three categories. For the first time, the Bank was included in the Fastest Growing Brands ranking, placing 17th. Daycoval also ranked 91st among Brazil's 100 Most Valuable Brands, improving two positions compared to 2025, and 91st among the 100 Strongest Brands, advancing five positions year over year.



Daycoval Fiduciary Services holds a leading position in the market

As of July 2026, Banco Daycoval ranked among the leading fiduciary administration service providers in the market, securing third place in the ranking of administrators for the establishment of new funds for independent asset managers, with 138 funds launched during the year, according to publicly available CVM data. This performance reflects the maturity of the platform, built over seven years of operations, as well as its ability to provide solutions that support the growth of independent asset managers.



Daycoval Asset Management reaches R\$ 30.0 Billion in Assets under Management

Daycoval Asset Management reached R\$30 billion in Assets under Management (AuM) at the end of 2Q26, reinforcing its strategic role in Banco Daycoval's business diversification. The asset manager maintained a conservative investment profile, with approximately 50% of its assets allocated to fixed-income funds, and managed a total of 134 investment funds. In addition, Daycoval Asset Management maintained its Moody's MQ1 rating, the highest rating awarded by the agency for investment management quality.

MAIN FIGURES

IN R\$ MILLION, UNLESS OTHERWISE STATED

	MAIN FIGURES	2Q26	1Q26	2Q25	1H26	1H25	2Q26 x 1Q26	2Q26 x 2Q25	1H26 x 1H25
INCOME	Net Income	460.3	441.3	415.9	901.6	867.7	4.3%	10.7%	3.9%
	Recurring Net Income	473.8	434.6	425.9	908.4	899.0	9.0%	11.2%	1.0%
	Income from Loan Operations	2,876.2	2,226.2	2,499.8	5,102.4	4,736.0	29.2%	15.1%	7.7%
	Cost of Credit ⁽¹⁾	374.4	375.2	303.3	749.5	390.7	-0.2%	23.4%	91.8%
FINANCIAL	Total Assets	108,670.9	97,453.1	86,771.4	108,670.9	86,771.4	11.5%	25.2%	25.2%
	Expanded Loan Portfolio	78,582.7	74,533.0	66,654.2	78,582.7	66,654.2	5.4%	17.9%	17.9%
	- Companies Loans ⁽²⁾	54,297.5	51,457.2	46,572.2	54,297.5	46,572.2	5.5%	16.6%	16.6%
	- Payroll Loans	19,078.5	18,405.2	16,540.3	19,078.5	16,540.3	3.7%	15.3%	15.3%
	- Auto Loans	4,552.0	4,091.2	3,112.9	4,552.0	3,112.9	11.3%	46.2%	46.2%
	- Real Estate Loans	654.7	579.4	428.8	654.7	428.8	13.0%	52.7%	52.7%
	Funding	80,091.1	73,746.7	62,376.7	80,091.1	62,376.7	8.6%	28.4%	28.4%
	- Total Deposits + LCI + LCA	36,864.3	33,283.3	27,306.6	36,864.3	27,306.6	10.8%	35.0%	35.0%
	- Local Securities	28,311.7	26,887.4	24,469.5	28,311.7	24,469.5	5.3%	15.7%	15.7%
	- External Funding	14,147.5	12,797.1	9,997.4	14,147.5	9,997.4	10.6%	41.5%	41.5%
	- Onlending FINAME/BNDES	767.6	778.9	603.2	767.6	603.2	-1.5%	27.3%	27.3%
	Shareholders' Equity	7,655.7	7,356.6	7,666.9	7,655.7	7,666.9	4.1%	-0.1%	-0.1%
	Regulatory Capital	10,510.1	10,194.7	8,998.9	10,510.1	8,998.9	3.1%	16.8%	16.8%
	- Common Equity Tier I (CET 1)	7,653.0	7,353.0	7,643.0	7,653.0	7,643.0	4.1%	0.1%	0.1%
	- Additional Tier I Capital (AT 1)	2,857.1	2,841.7	1,355.9	2,857.1	1,355.9	0.5%	n.a.	n.a.
	Allowance for Expected Credit Losses (ECL)	2,500.3	2,348.1	2,428.9	2,500.3	2,428.9	6.5%	2.9%	2.9%
CREDIT RATIOS	BIS Ratio III (%)	12.8%	13.5%	13.9%	12.8%	13.9%	-0.7 p.p	-1.1 p.p	-1.1 p.p
	ECL Allowance / Loan Portfolio	3.2%	3.2%	3.6%	3.2%	3.6%	-	-0.4 p.p	-0.4 p.p
	ECL Allowance / Stage 3	89.4%	90.1%	77.8%	89.4%	77.8%	-0.7 p.p	11.6 p.p	11.6 p.p
	Nonperforming Loans Ratio (90 days overdue)	2.1%	2.0%	2.8%	2.1%	2.8%	0.1 p.p	-0.7 p.p	-0.7 p.p
	Coverage Ratio ⁽³⁾	150.8%	158.0%	128.5%	150.8%	128.5%	-7.2 p.p	22.3 p.p	22.3 p.p
PROFITABILITY	Net Interest Margin (NIM-AR) (% p.p.) ⁽⁴⁾	8.2%	8.1%	8.5%	8.0%	8.6%	0.1 p.p	-0.3 p.p	-0.6 p.p
	Recurring ROAE (% p.p.) ⁽⁵⁾	25.1%	24.0%	22.6%	24.6%	24.3%	1.1 p.p	2.5 p.p	0.3 p.p
	Recurring ROAA (% p.p.) ⁽⁶⁾	1.9%	1.8%	2.1%	1.8%	2.2%	0.1 p.p	-0.2 p.p	-0.4 p.p
	Return on Average Equity (ROAE) (% p.p.)	24.4%	24.3%	22.1%	24.4%	23.4%	0.1 p.p	2.3 p.p	1.0 p.p
	Return on Average Asset (ROAA) (% p.p.)	1.8%	1.8%	2.0%	1.8%	2.1%	-	-0.2 p.p	-0.3 p.p
	Recurring Efficiency Ratio (%)	31.0%	31.2%	31.8%	31.1%	31.5%	-0.2 p.p	-0.7 p.p	-0.4 p.p
OTHERS	Employees	4,489	4,338	4,008	4,489	4,008	3.5%	12.0%	12.0%
	Total Clients (thousand) ⁽⁷⁾	2,984	2,525	2,401	2,984	2,401	18.2%	24.3%	24.3%
	Number of Branches (Companies)	53	52	51	53	51	1.9%	3.9%	3.9%
	Retail Branches - FX and IFP	246	252	247	246	247	-2.4%	-0.4%	-0.4%

(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 CNs (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 – 2Q26

RATINGS AND INDICATORS

Total Assets R\$ 108.7 billion ▲ 25.2% in 12 months	Expanded Loan Portfolio R\$ 78.6 billion ▲ 17.9% in 12 months	Stage 1 and 2 / Loan Portfolio 96.4% ▲ 1.1 p.p. in 12 months
Recurring Net Income R\$ 473.8 million ▲ 11.2% in 12 months	Recurring ROAE 25.1% ▲ 2.5 p.p. in 12 months	Regulatory Capital R\$ 10.5 billion ▲ 16.8% in 12 months
Coverage Ratio 150.8% ▲ 22.3 in 12 months	LLP Balance R\$ 2.5 billion ▲ 2.9% in 12 months	BIS Ratio 12.8% ▼ 1.1 p.p. in 12 months
Recurring Efficiency Ratio 31.0% ▼ 0.7 p.p. in 12 months	NPL (90 days overdue) 2.1% ▼ 0.7 p.p. in 12 months	Total Funding R\$ 80.1 billion ▲ 28.4% in 12 months

Ratings

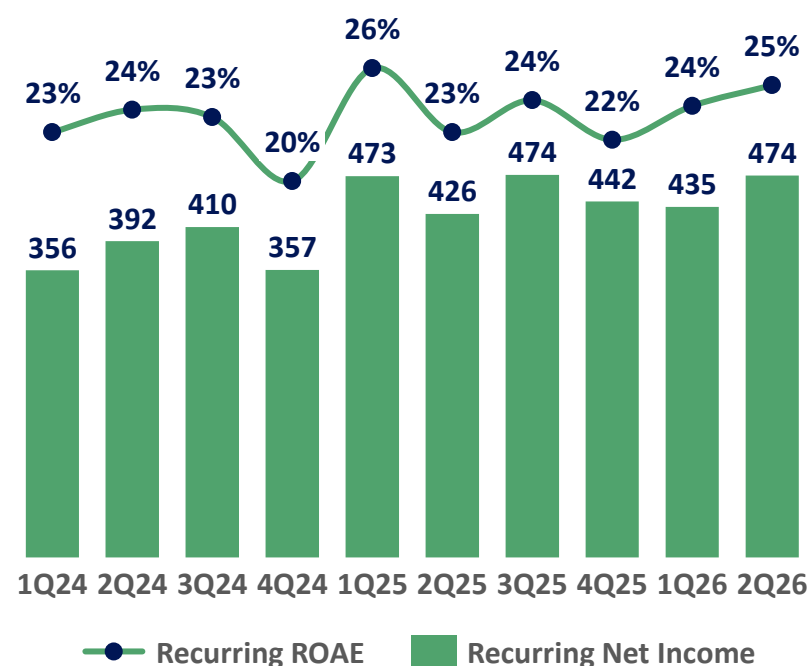
S&P Global brAA+ Long Term Positive Outlook	Fitch Ratings AA+(bra) Long Term Stable Outlook	Moody's AA+.br Long Term Stable Outlook
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RESULTS AND RETURNS

RECURRING AND ACCOUNTING

RECURRING RESULT

R\$ million



Banco Daycoval recorded recurring net income of R\$473.8 million in 2Q26, up 11.2% YoY and 9.0% QoQ.

The performance was primarily driven by the expansion of the loan portfolio, which supported a stable net interest margin compared to the previous quarter.

Recurring ROAE reached 25.1%, increasing 2.5 p.p. YoY and 1.1 p.p. QoQ, maintaining the Bank's strong profitability levels.

Since 2019, the Bank has consistently delivered recurring ROAE above 20%, reflecting the resilience of its business model, disciplined capital allocation and ability to generate sustainable results across different economic cycles.

RECONCILIATION OF KEY FIGURES

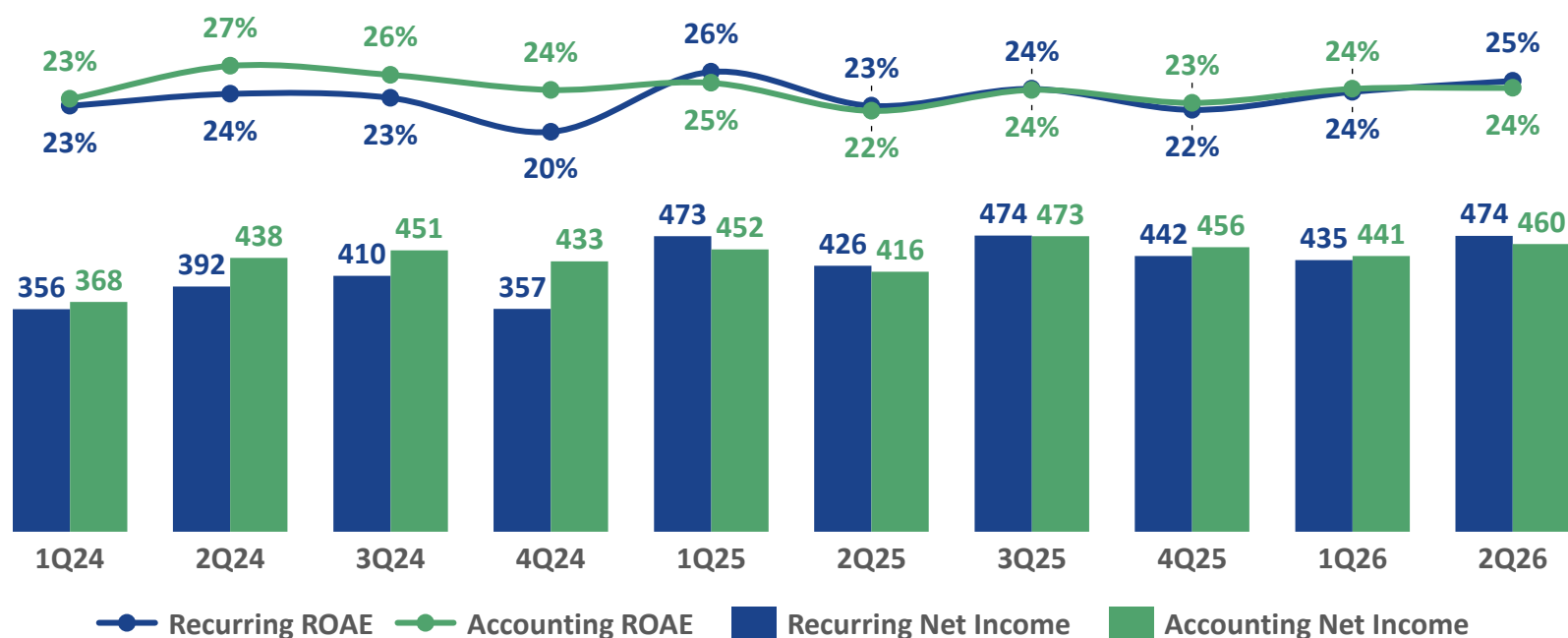
(R\$ million)

	2Q26	1Q26	2Q25	1H26	1H25	2Q26 x 1Q26	2Q26 x 2Q25	1H26 x 1H25
Accounting Net Income	460.3	441.3	415.9	901.6	867.7	4.3%	10.7%	3.9%
(-) MtM - Interest and Currency Hedges ⁽¹⁾	(13.5)	6.7	(10.0)	(6.8)	(31.3)	n.a.	35.0%	-78.3%
Recurring Net Income	473.8	434.6	425.9	908.4	899.0	9.0%	11.2%	1.0%

(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 AND ADJUSTED

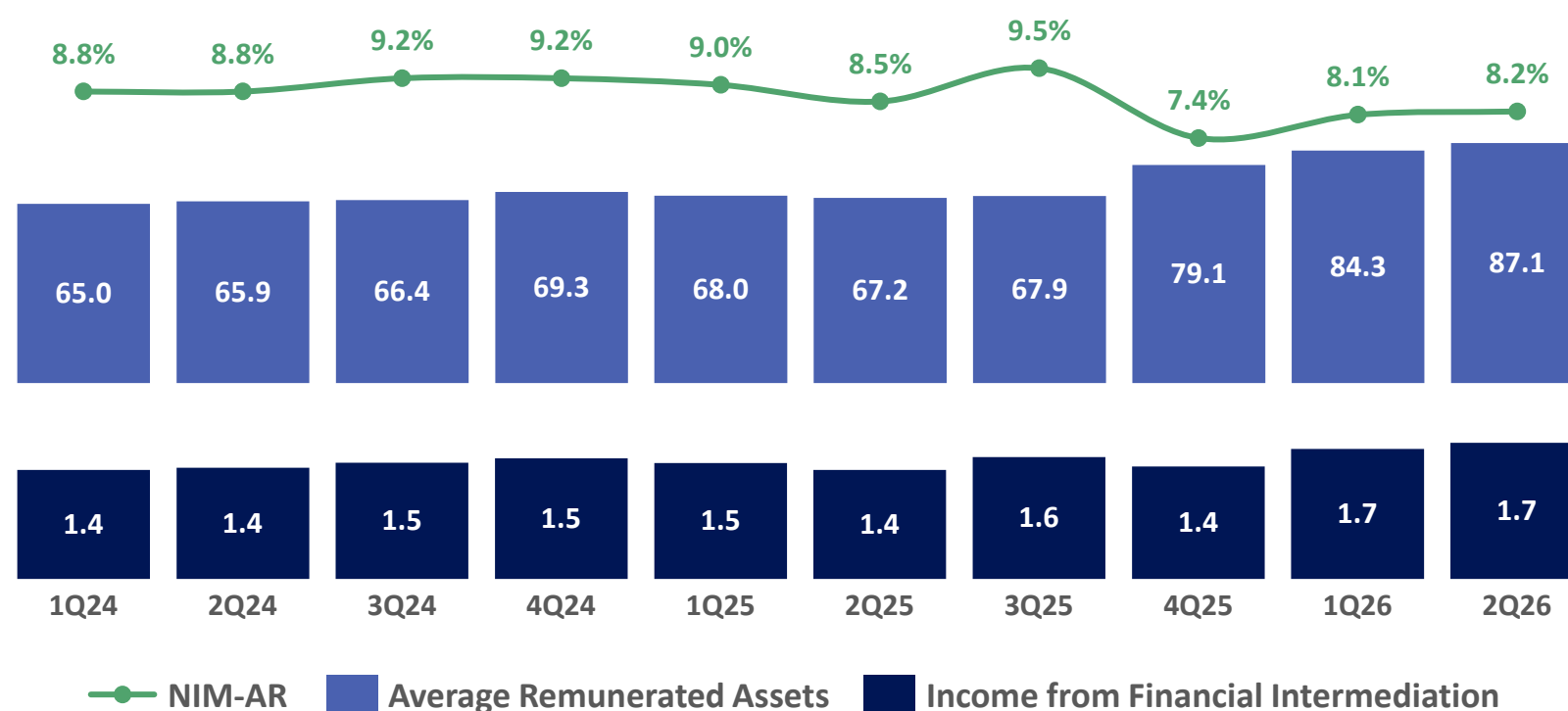
RECURRING AND ADJUSTED NET INTEREST MARGIN

In 2Q26, Average Remunerated Assets increased from R\$84.3 billion to R\$87.1 billion, up 3.2% QoQ, reflecting the continued expansion of the Bank's revenue-generating assets.

Income from Financial Intermediation remained stable at R\$1.7 billion, sustaining a solid level of financial income generation.

Margin performance remained consistent with the Bank's strategy of prioritizing higher-quality assets, which results in more moderate spreads. As a result, Recurring Adjusted Net Interest Margin (NIM-AR) increased slightly from 8.1% to 8.2%, representing a 0.1 p.p. improvement QoQ.

R\$ billion



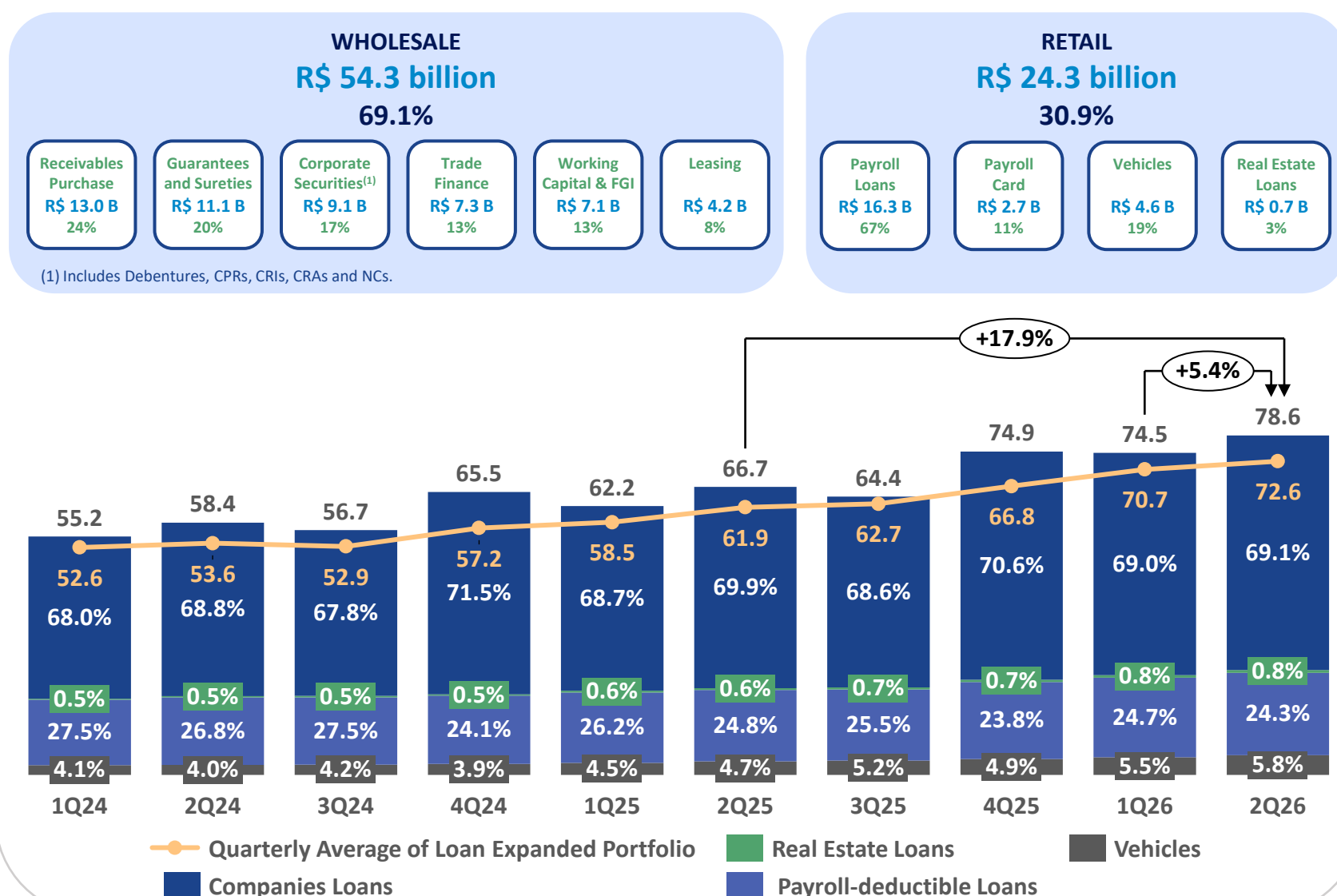
NET INTEREST MARGIN (NIM-AR) (R\$ million)	2Q26	1Q26	2Q25	1H26	1H25	2Q26 x 1Q26	2Q26 x 2Q25	1H26 x 1H25
Gross Income from Financial Intermediation	1,706.0	1,664.1	1,368.6	3,370.2	2,804.2	2.5%	24.7%	20.2%
(-) MtM - Interest and Currency Hedges	(24.5)	12.1	(18.3)	(12.4)	(56.9)	n.a.	33.9%	-78.2%
Recurring Adjusted Income from Financial Intermediation (A)	1,730.5	1,652.0	1,386.9	3,382.6	2,861.1	4.8%	24.8%	18.2%
Average Remunerated Assets	89,980.3	86,039.9	70,684.0	88,010.1	70,833.0	4.6%	27.3%	24.3%
(-) Repurchase Agreements - Settlements - Third-party Portfolio	(2,926.3)	(1,695.8)	(3,513.9)	(2,311.1)	(3,235.4)	72.6%	-16.7%	-28.6%
Average Remunerated Assets (B)	87,054.0	84,344.1	67,170.1	85,699.0	67,597.6	3.2%	29.6%	26.8%
Recurring Adjusted Net Interest Margin (NIM-AR) (%YoY) (A / B)	8.2%	8.1%	8.5%	8.0%	8.6%	0.1 p.p	-0.3 p.p	-0.6 p.p

EXPANDED LOAN PORTFOLIO

DIVERSIFIED LOAN PORTFOLIO ACROSS KEY BUSINESS SEGMENTS

The expanded loan portfolio closed 2Q26 at R\$78.6 billion, up 17.9% YoY and 5.4% QoQ. Growth was primarily driven by the Companies segment, reflecting the consistent execution of the Bank's core business expansion strategy, while maintaining asset quality and portfolio diversification.

The portfolio mix remained well balanced across the Bank's main operating segments, with Companies Loans representing the largest share (69.1%), followed by Payroll-deductible Loans (24.3%), Auto Financing (5.8%) and Real Estate Loans (0.8%).



EXPANDED LOAN PORTFOLIO (R\$ million)	2Q26	1Q26	2Q25	2Q26 x 1Q26	2Q26 x 2Q25
Companies ⁽¹⁾	54,297.5	51,457.2	46,572.2	5.5%	16.6%
Payroll-deductible Loans	19,078.5	18,405.2	16,540.3	3.7%	15.3%
Auto Financing	4,552.0	4,091.2	3,112.9	11.3%	46.2%
Real Estate Loans	654.7	579.4	428.8	13.0%	52.7%
Total Expanded Loan Portfolio	78,582.7	74,533.0	66,654.2	5.4%	17.9%

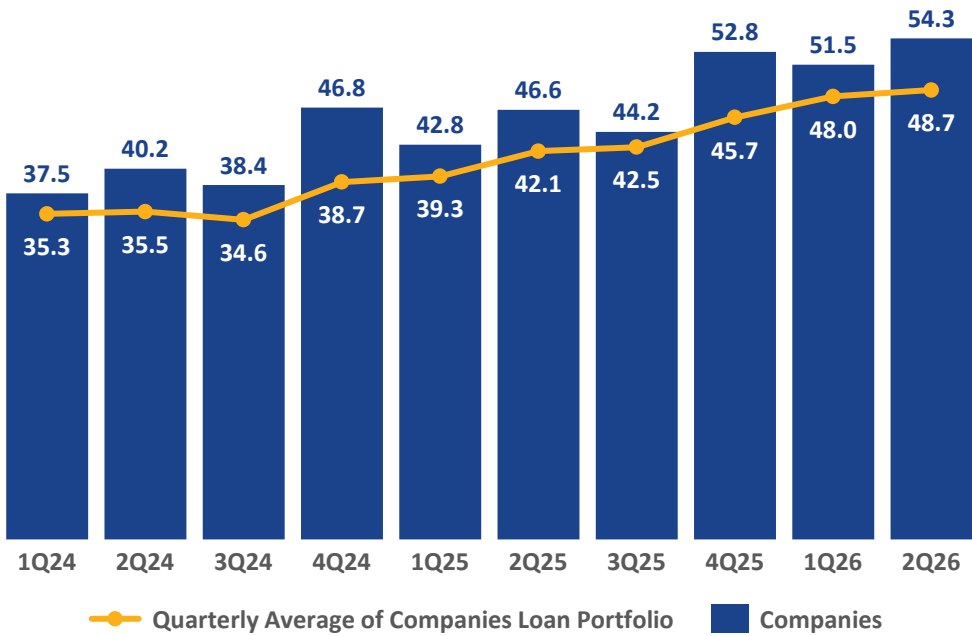
(1) Consider Guarantees and Sureties and Corporate Securities (Debentures, CPRs, CRAs, CRIs and NCs).

COMPANIES

CREDIT FOR COMPANIES

COMPANIES LOAN PORTFOLIO EVOLUTION

R\$ billion



2Q26 HIGHLIGHTS



Companies Loan Portfolio

R\$ 54.3 billion
(+5.5% vs. 1Q26 | +16.6% vs. 2Q25)



Geographic Diversification

Southeast: 51% of loan portfolio



Collaterals

59% of the portfolio is secured by receivables



Maturity

73% of the portfolio matures within 12 months



Concentration

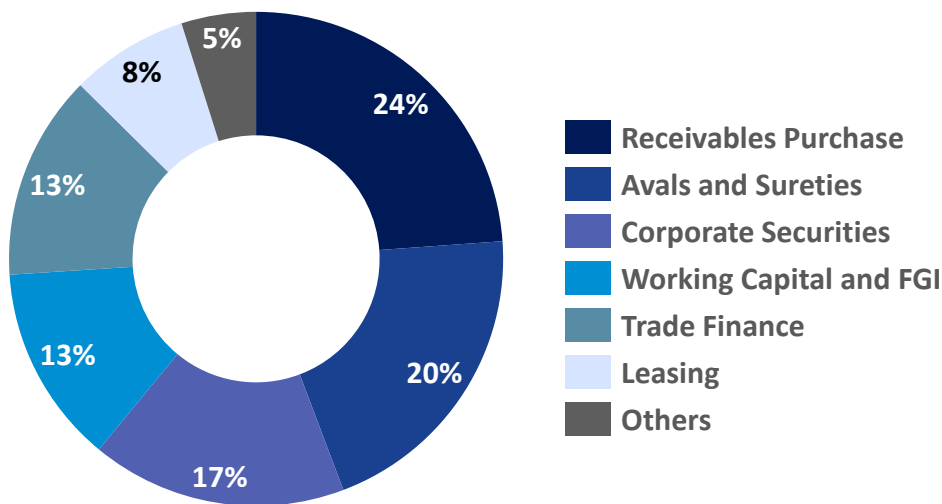
Main client: 2%
Top 50 clients: 12%

The Companies loan portfolio totaled R\$54.3 billion in 2Q26, up 16.6% YoY and 5.5% QoQ. The portfolio remained diversified across Brazil's regions, with the Southeast accounting for 51% of total exposure and the remainder broadly distributed across other regions. The collateral structure was primarily composed of receivables (59%), followed by real estate assets (17%).

The maturity profile remained concentrated in the short term, with 73% of the portfolio maturing within 12 months, reflecting the Bank's strategy of prioritizing shorter-term operations.

PORTFOLIO COMPOSITION

%



The portfolio composition remained diversified across the Bank's main credit categories.

Compared to 2Q25, notable growth was recorded in Corporate Securities (+62.5%), Trade Finance (+42.0%) and Guarantees and Sureties (+34.9%), while Working Capital declined by 15.4%.

Compared to 1Q26, Guarantees and Sureties, Corporate Securities, Trade Finance and Receivables Purchase increased by 5.6%, 9.7%, 18.5% and 5.6%, respectively, while Working Capital declined by 2.4%.

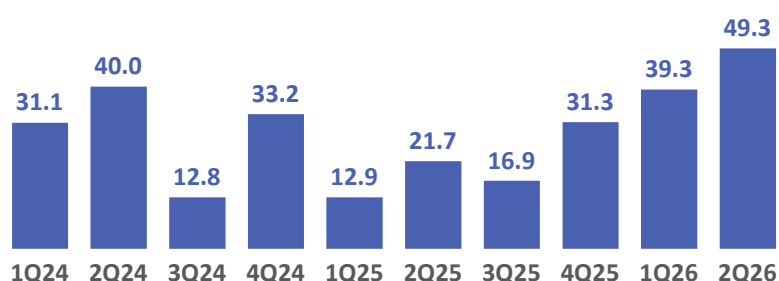
COMPANIES

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 and interest rate exposures

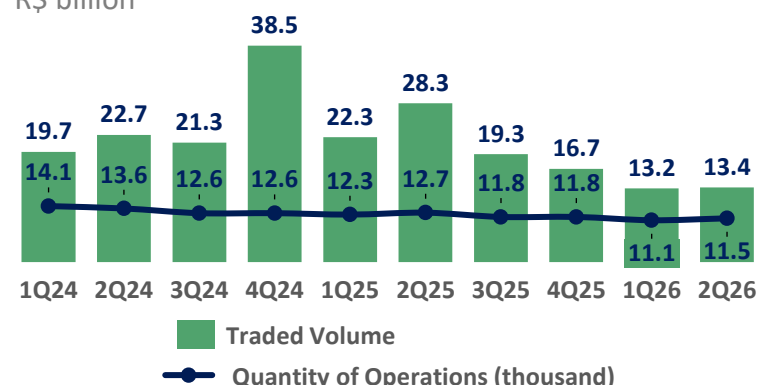
R\$ billion



WHOLESALE FX

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

R\$ billion



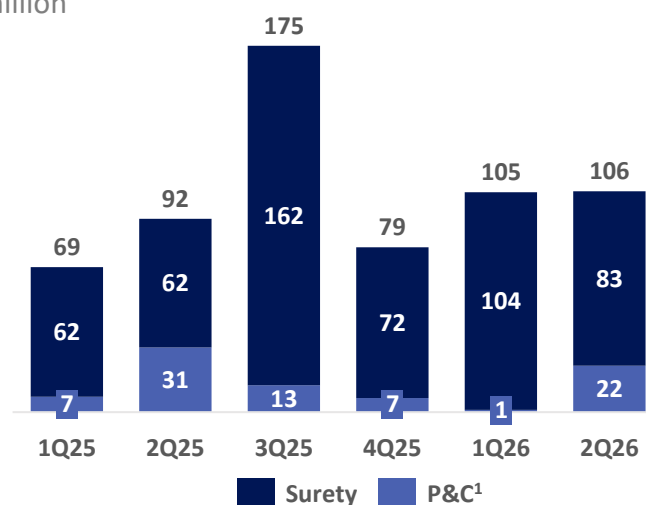
CORPORATE INSURANCE

Surety and Commercial Insurance



PREMIUMS ISSUED

R\$ million

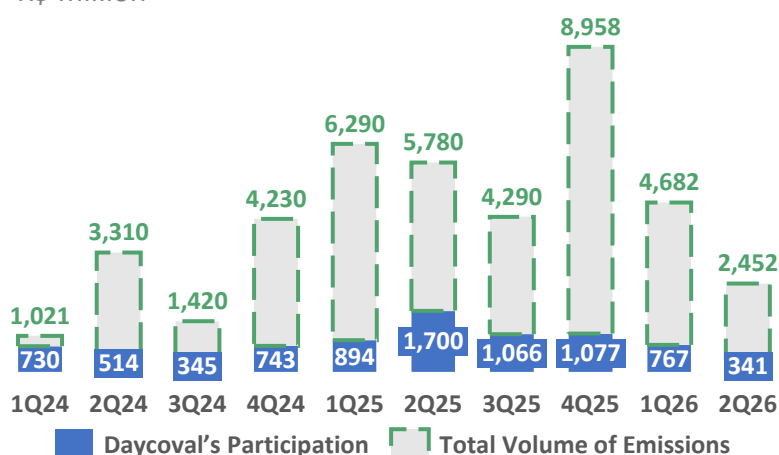


(1) Property and Casualty

INVESTMENT BANKING

Corporate Securities Issuance

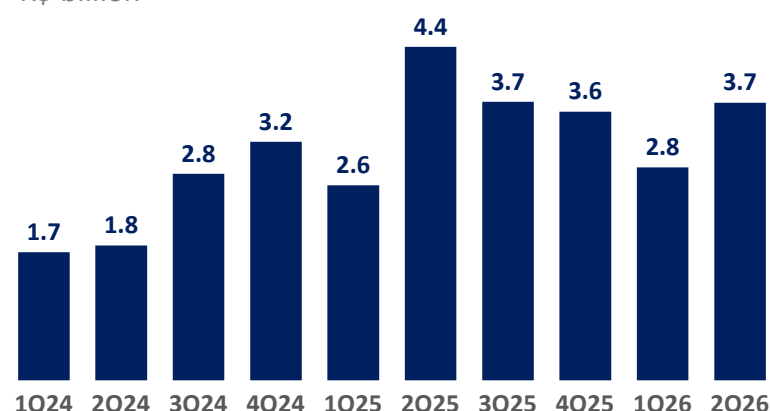
R\$ million



ESCROW ACCOUNT

Escrow Account and Clearing Bank Services

R\$ billion

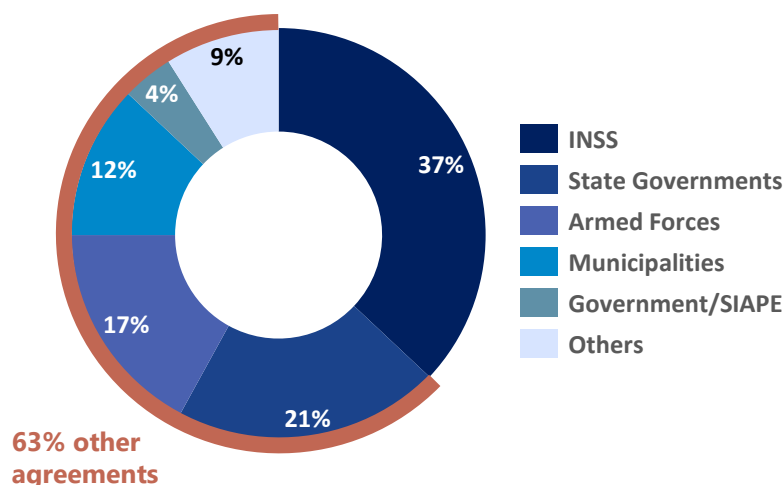
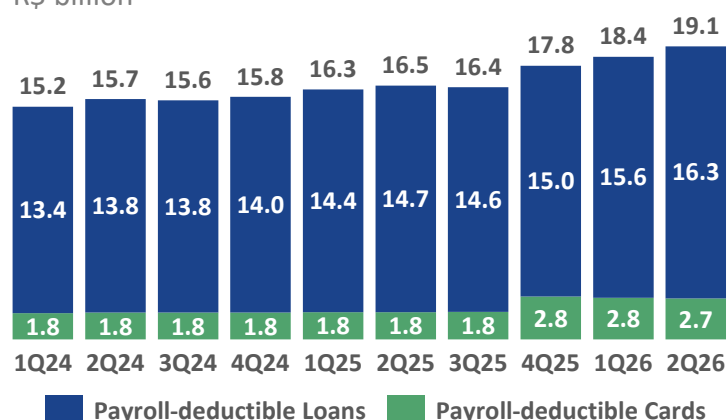


RETAIL

CREDIT FOR RETAIL

PAYROLL-DEDUCTIBLE LOANS

R\$ billion



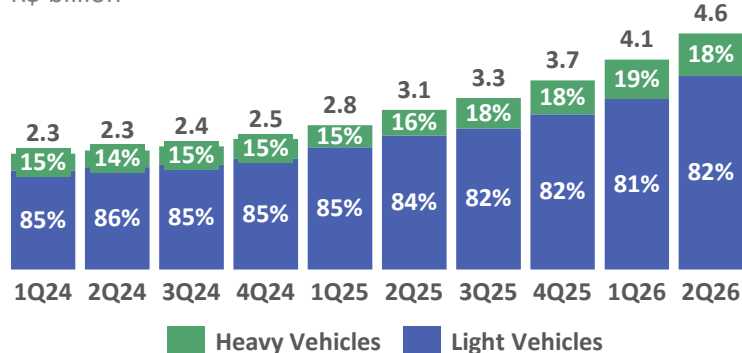
The Payroll-deductible Loan portfolio closed 2Q26 at R\$19.1 billion, up 3.7% QoQ and 15.3% YoY. The more moderate quarterly growth reflected operational factors affecting the payroll-deductible loan market, which impacted origination volumes across the sector.

The portfolio comprised R\$16.3 billion in payroll-deductible loans and R\$2.7 billion in payroll-deductible cards. The operation serves 1.3 million clients through 1.9 million contracts and 629 active agreements, reflecting broad diversification across INSS beneficiaries, public sector entities, armed forces and municipalities. Origination totaled R\$3.1 billion in 2Q26, with 28% generated through the network of 69 IFP branches. Refinancing transactions represented 58% of quarterly originations.

The Bank also launched the pilot program for private payroll-deductible loans, ending the period with a portfolio of R\$120 million.

AUTO FINANCING

R\$ billion



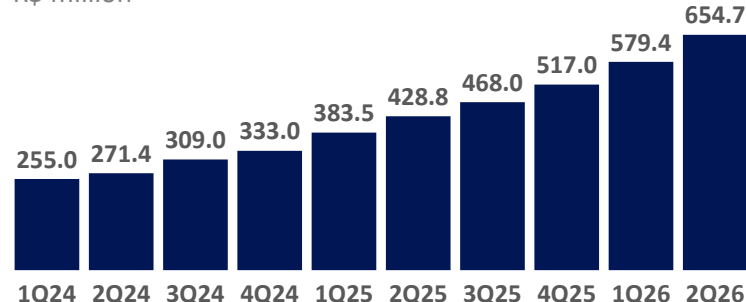
The Auto Financing portfolio ended 2Q26 with an outstanding balance of R\$4.6 billion, up 11.3% QoQ and 46.2% YoY, reflecting the strong expansion of the business.

Origination reached R\$841 million, a new record for the portfolio, driven by the expansion of the correspondent network, which reached 350 partners, representing an 82.3% YoY increase.

The strategy remains focused on financing used light and heavy vehicles, with an average vehicle age of 14 years and an average down payment of 34%, while maintaining disciplined credit origination and risk management.

REAL ESTATE LOANS

R\$ million



The Real Estate Loan portfolio closed 2Q26 at R\$654.7 million, up 13.0% QoQ and 52.7% YoY.

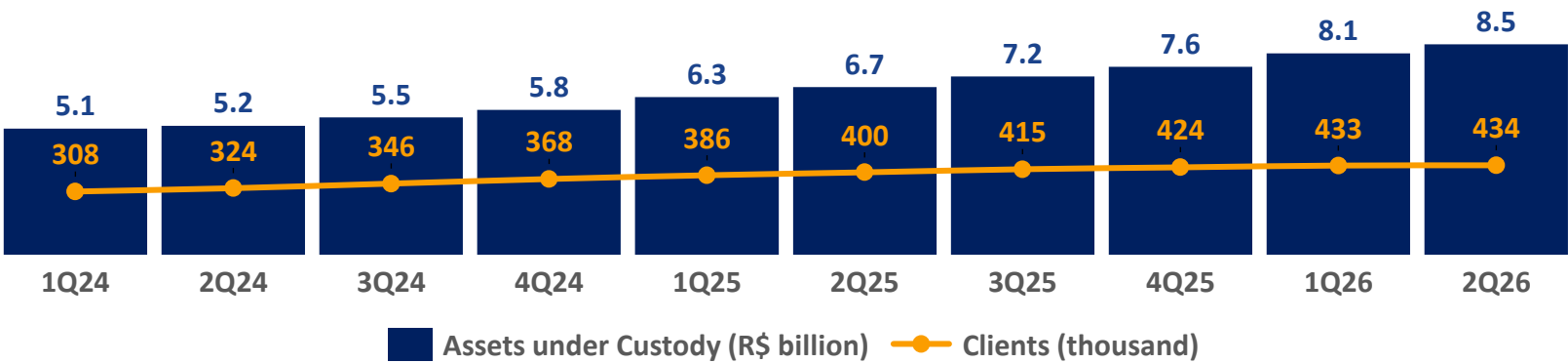
Quarterly origination totaled R\$94 million, driven primarily by the correspondent network, which accounted for 90% of new originations.

The business remains focused on individual clients, 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 value.

RETAIL

SERVICES FOR RETAIL

INVESTMENTS DIGITAL PLATAFORM



Banco Daycoval’s digital investment platform closed 2Q26 with R\$8.5 billion in Assets under Custody (AuC) and 434 thousand clients, reinforcing its role as an important distribution channel for the Group’s investment products.

Asset allocation remained concentrated in the Bank’s proprietary fixed-income products, which represented 86% of AuC, including 48% in Bank Deposit Certificates (CDBs) and 38% in Real Estate Credit Letters (LCIs) and Agribusiness Credit Letters (LCAs).

From a geographic perspective, the Southeast region accounted for 65% of AuC, reflecting the Bank’s strong commercial presence in Brazil’s main economic hub.

HIGH-INCOME RETAIL CLIENTS

Banco Daycoval’s High-Income Retail Clients division closed 2Q26 with R\$10.0 billion in Assets under Custody (AuC) from individual clients, in line with its strategy to expand its presence in the high-net-worth segment.

The value proposition is based on an advisory model supported by dedicated relationship managers, providing clients with personalized advice and tailored investment solutions. The strategy also includes the expansion of the Family Office offering through structured products, while broadening coverage across the state of São Paulo, starting with Campinas.

RETAIL FX

DayCâmbio closed 2Q26 with R\$2.8 billion in traded volume, driven primarily by remittance operations, which accounted for 73% of total transactions during the period.

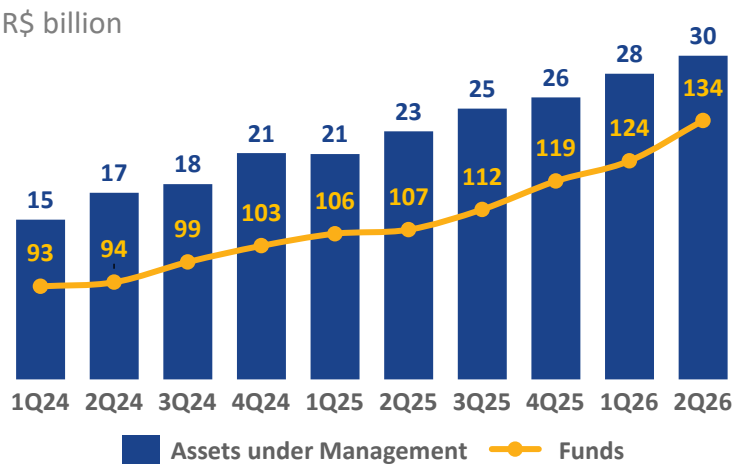
With a network of 177 foreign exchange branches across Brazil and strategic partnerships with companies such as DHL, Western Union and MSC Cruises, the business continues to expand its reach and enhance customer convenience.

Foreign currency cash transactions remained the main revenue driver, representing 65% of total revenue and reinforcing the relevance of retail and travel foreign exchange operations to the unit’s performance.

MARKETS

CAPITAL MARKETS SERVICES

ASSET MANAGEMENT

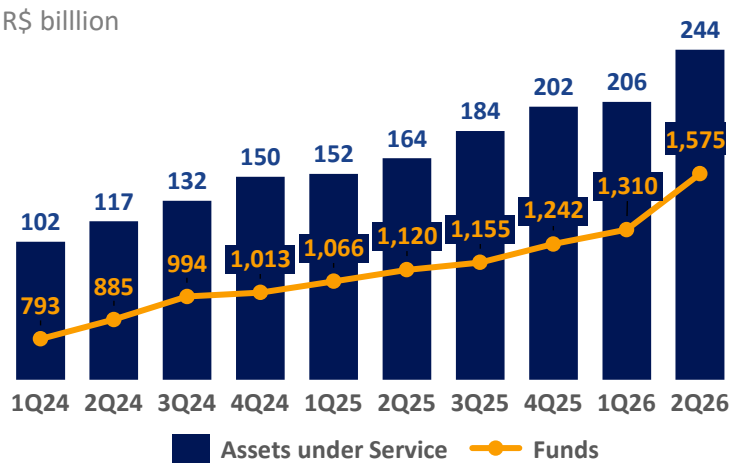


Daycoval Asset Management closed 2Q26 with R\$29.9 billion in Assets under Management (AuM), reinforcing its strategic role in the Bank’s business diversification.

The portfolio maintained a conservative profile, with approximately 50% of assets allocated to fixed-income funds, reflecting strong investor demand for this asset class in a high-interest-rate environment.

At the end of the period, Daycoval Asset Management managed 134 investment funds and maintained Moody’s MQ1 rating, the highest rating on the agency’s investment management quality scale.

FIDUCIARY SERVICES



The Fiduciary Services division maintained its growth trajectory, further contributing to the Bank’s revenue diversification strategy.

By the end of 2Q26, the platform reached R\$244.1 billion in Assets under Service (AuS), serving 237 asset managers and providing fiduciary services to 1,575 investment funds.

This performance reflects the strength of its operational platform, technological infrastructure and governance framework, further strengthening the Bank’s presence in the capital markets.

FIXED INCOME – CORPORATE LOCAL BONDS

The Fixed Income – Corporate Local Bonds business maintained a consistent presence in the capital markets throughout 2Q26.

During the quarter, R\$2.1 billion in private credit transactions were distributed. The lower primary market volume reflected a broader slowdown in new issuance activity across the capital market.

At the same time, the Desk recorded R\$6.6 billion in secondary market trading volume and maintained strong execution capabilities across a range of activities, including reverse repo stock operations, reinforcing its role as a provider of liquidity and investment solutions.

The 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, further contributing to the diversification of the Bank’s revenue streams.

Institutional Distribution

R\$ 2.1 B

▼55.8% in 3 months
▼64.2% in 12 months

Traded Volume

R\$ 6.6 B

▲ 56.0% in 3 months
▲ 143.7% in 12 months

FUNDING

FUNDING COMPOSITION

Total funding closed 2Q26 at R\$80.1 billion, up 28.4% YoY, reflecting the continued expansion of the Bank's funding base.

Compared to 1Q26, funding increased 8.6% QoQ, in line with the growth of the loan portfolio.

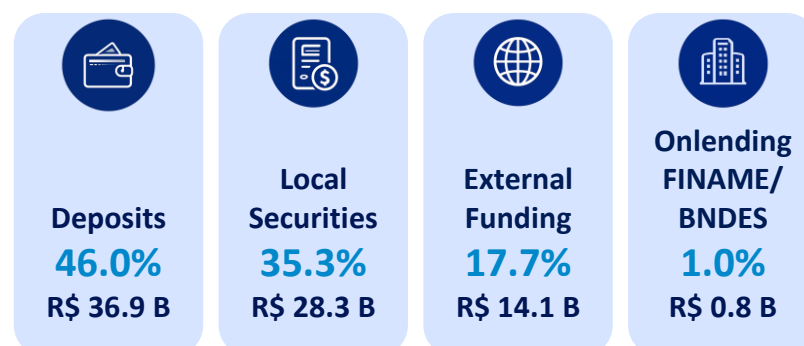
The funding mix remained well diversified, led by Total Deposits, LCAs and LCIs, which totaled R\$36.9 billion and represented 46.0% of total funding, followed by Financial Bills (R\$28.3 billion), External Funding (R\$14.1 billion) and FINAME/BNDES Onlending (R\$0.8 billion).

All funding instruments recorded year-over-year growth, led by External Funding (+41.5%), Total Deposits, LCAs and LCIs (+35.0%), and Onlending FINAME/BNDES (+27.3%).

The diversified funding structure reinforces the Bank's ability to support continued loan portfolio expansion while maintaining adequate liquidity, efficient liability management and a balanced funding cost and maturity profile.

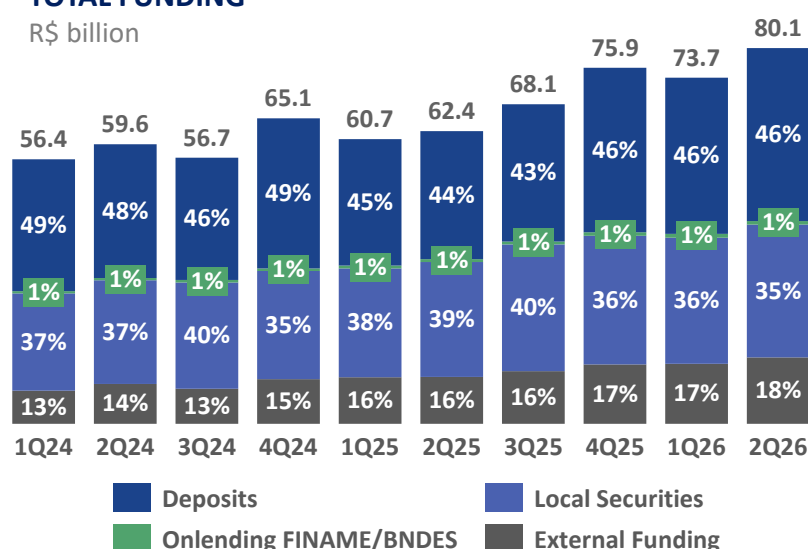
(1) **BNDES Onlending:** Refers to credit lines extended by the Brazilian Development Bank (Banco Nacional de Desenvolvimento Econômico e Social - BNDES) to financial institutions, which in turn lend these funds to end borrowers under BNDES programs, following the bank's eligibility criteria, terms,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

FUNDING BY INSTRUMENT



TOTAL FUNDING

R\$ billion



TOTAL FUNDING (R\$ million)	2Q26	1Q26	2Q25	2Q26 x 1Q26	2Q26 x 2Q25
Deposits	36,864.3	33,283.3	27,306.6	10.8%	35.0%
Cash Deposits	2,933.3	1,936.9	1,595.5	51.4%	83.8%
Time Deposits ⁽¹⁾	27,336.7	25,283.5	20,543.7	8.1%	33.1%
Notes (LCI ⁽²⁾ + LCA ⁽³⁾)	6,594.3	6,062.9	5,167.4	8.8%	27.6%
Local Securities	28,311.7	26,887.4	24,469.5	5.3%	15.7%
Senior Local Bonds	25,454.6	24,045.7	23,113.6	5.9%	10.1%
Perpetual Local Bonds – AT 1	2,857.1	2,841.7	1,355.9	0.5%	n.a.
External Funding	14,147.5	12,797.1	9,997.4	10.6%	41.5%
Foreign Borrowings	11,913.2	10,469.8	8,077.9	13.8%	47.5%
Foreign Issuances	2,234.3	2,327.3	1,919.5	-4.0%	16.4%
Onlendings FINAME/BNDES	767.6	778.9	603.2	-1.5%	27.3%
Total	80,091.1	73,746.7	62,376.7	8.6%	28.4%

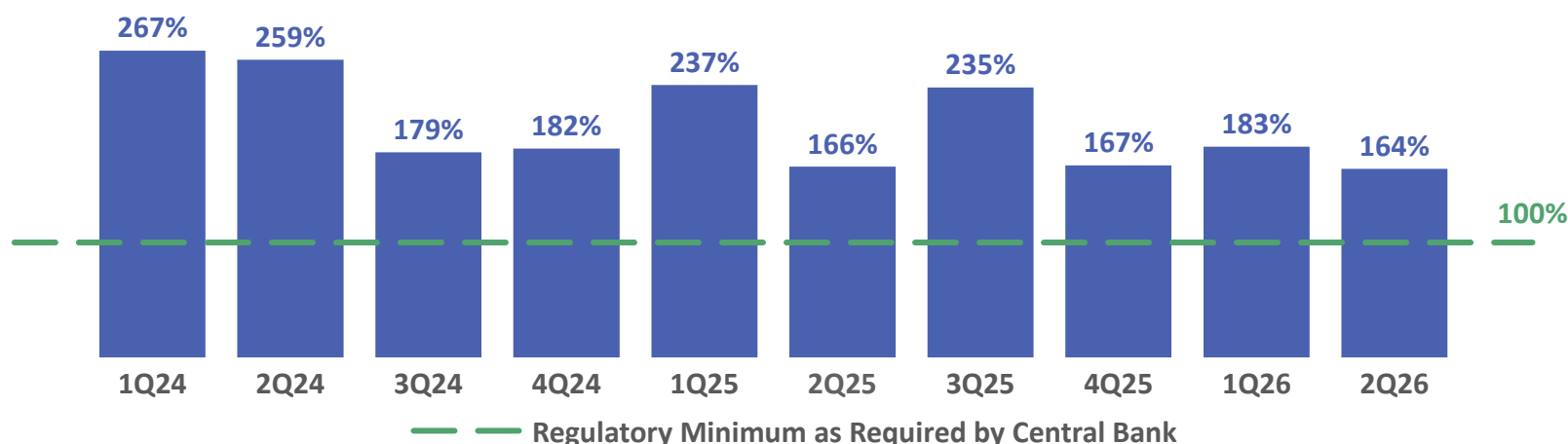
(1) Includes Interbanks Deposits, Time Deposits and in Foreign Currency.

(2) LCI= Real Estate Letter of Credit.

(3) LCA= Agribusiness Letters of Credit.

ASSETS AND LIABILITIES MANAGEMENT

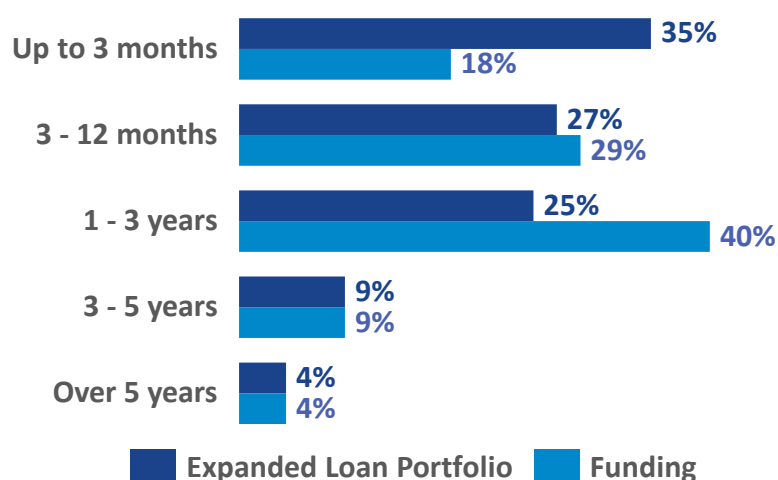
SHORT TERM LIQUIDITY INDICATOR – LCR



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

MATURITY OF OPERATIONS

R\$ million



Positive Funding
Gap of **67 days**



Available Liquidity
R\$ 11.7 billion
(Jun/26)

LOAN PORTFOLIO	Average Term to Maturity (days)
Companies	
Daycoval Leasing	587
Companies	415
FGI PEAC	144
Trade Finance	130
Receivables Purchase	73
Retail	
Payroll-deductible Loans	614
Real Estate ⁽¹⁾	2,395
Auto Financing	418
Total	425

(1) Still without statistical treatment.

FUNDING	Average Term to Maturity (days)
Deposits	
Term Deposits	428
Interbank Deposits	2
LCA	417
LCI	416
Funding and Local Securities	
Local Securities	623
External Funding	-
Borrowing and Onlending	206
BNDES	590
Total	492



Weighted Average
Companies

315



Weighted Average
Retail

662



Weighted Average
Deposits

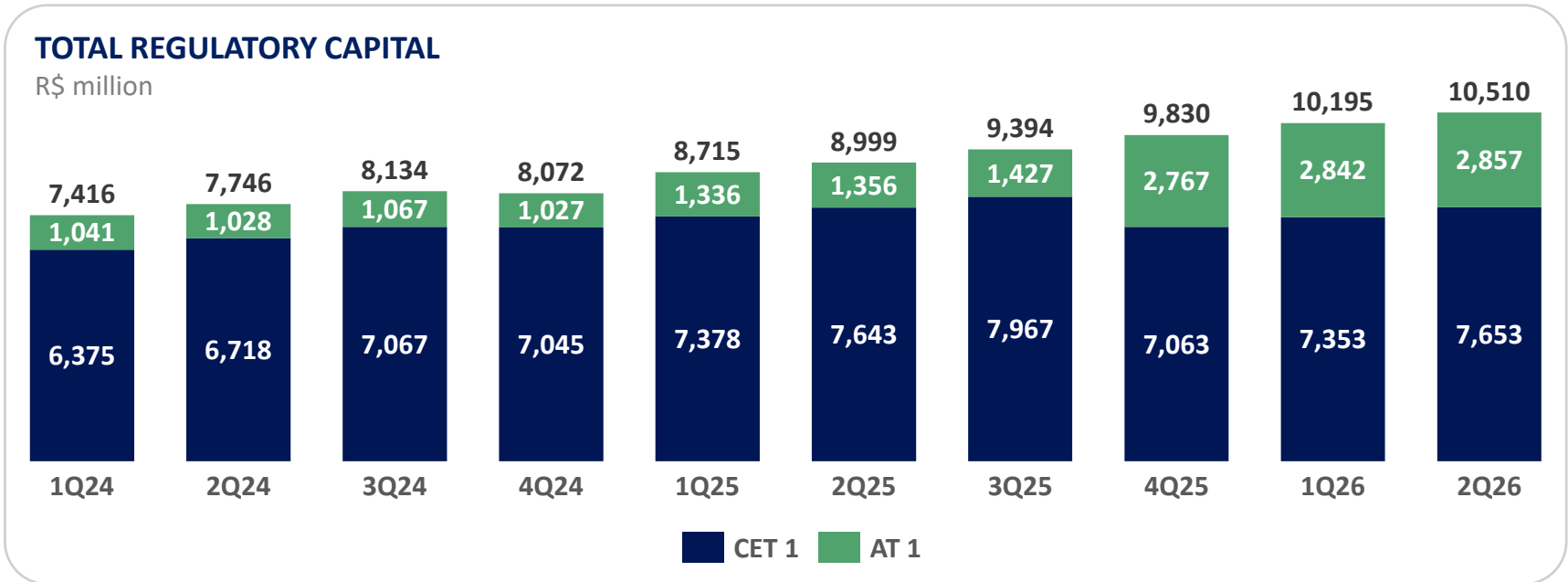
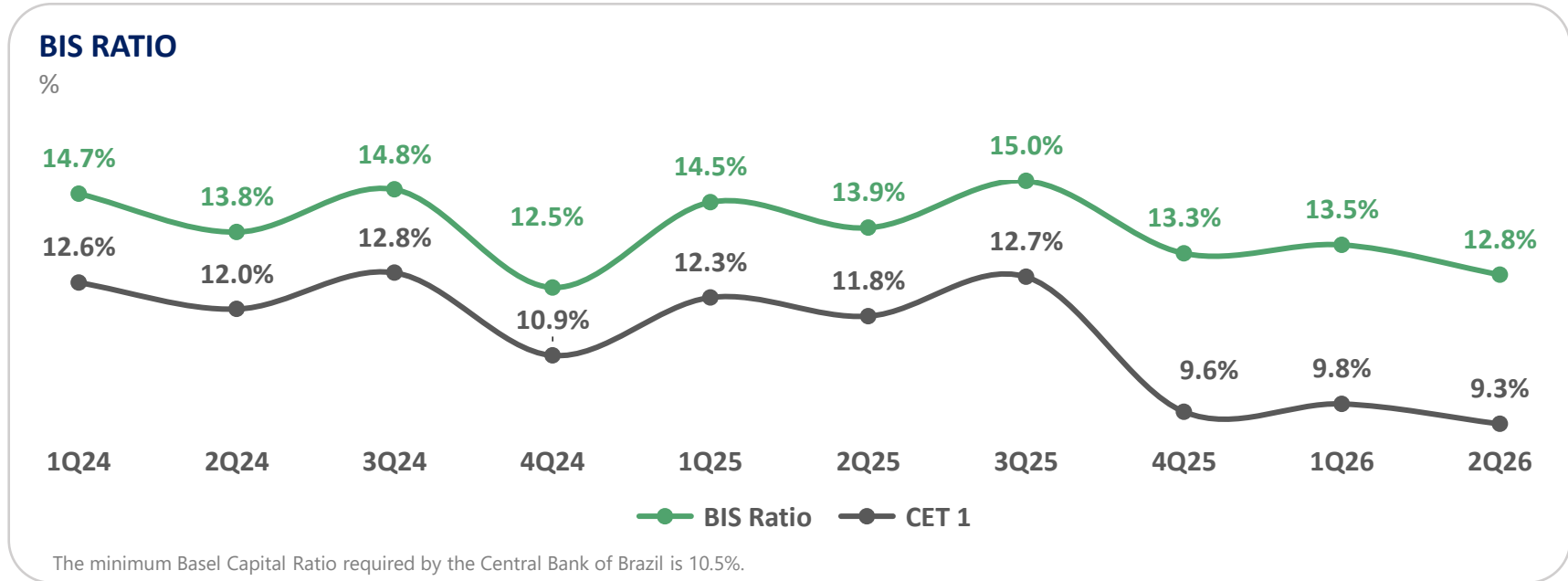
393



Weighted Average
Bonds and Local
Securities

522

CAPITAL



REGULATORY CAPITAL CALCULATION (R\$ million) 2Q26	
Regulatory Capital	10,510.1
Regulatory Capital – Tier I	10,510.1
Core Capital	7,653.0
Shareholders Equity	7,655.7
Prudential Adjustment - CMN Resolution nº 4,955/21	(2.7)
CET I	9.3%
Complementary Capital	2,857.1
Perpetual Local Bonds	2,857.1
Minimum Capital Required	6,550.8
BIS Ratio	12.8%

RWA - RISK PROFILE (%)

	Credit Risk ⁽¹⁾	78.6%
	Market Risk	13.4%
	Operational Risk	8.0%

(1) Includes Leasing + Guarantees and Sureties.

QUALITY OF EXPANDED LOAN PORTFOLIO

EXPANDED LOAN PORTFOLIO

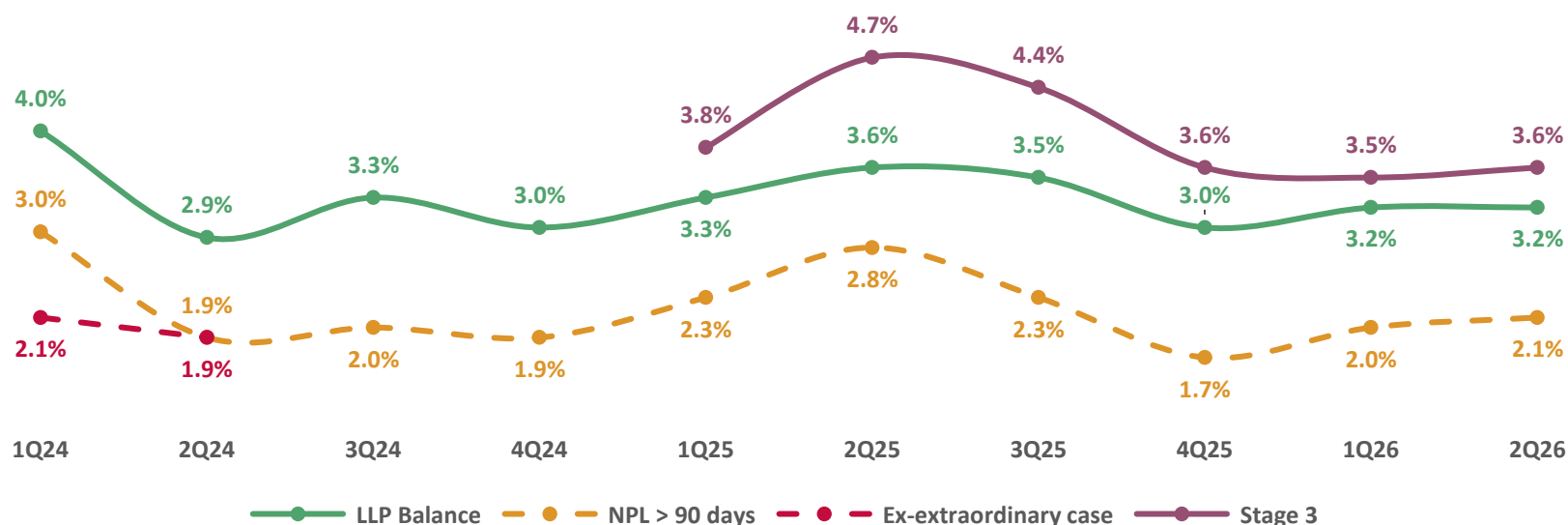
QUALITY OF EXPANDED LOAN PORTFOLIO (R\$ million)	2Q26	1Q26	2Q25	1H26	1H25	2Q26 x 1Q26	2Q26 x 2Q25	1H26 x 1H25
Expanded Loan Portfolio	78,582.7	74,533.0	66,654.2	78,582.7	66,654.2	5.4%	17.9%	17.9%
Provision Expense	451.3	428.2	365.2	879.5	499.9	5.4%	23.6%	75.9%
ECL Allowance	2,500.3	2,348.1	2,428.9	2,500.3	2,428.9	6.5%	2.9%	2.9%
Stage 3	2,797.8	2,604.8	3,123.5	2,797.8	3,123.5	7.4%	-10.4%	-10.4%
Loans Overdue by more than 60 days ⁽¹⁾	2,038.2	1,792.3	2,196.5	2,038.2	2,196.5	13.7%	-7.2%	-7.2%
Loans Overdue by more than 90 days ⁽¹⁾	1,657.9	1,486.4	1,890.3	1,657.9	1,890.3	11.5%	-12.3%	-12.3%
CREDIT RATIOS (%)								
ECL Allowance / Loan Portfolio	3.2%	3.2%	3.6%	3.2%	3.6%	-	-0.4 p.p	-0.4 p.p
Stage 3 Balance / Loan Portfolio	3.6%	3.5%	4.7%	3.6%	4.7%	0.1 p.p	-1.1 p.p	-1.1 p.p
Loans Overdue by more than 60 days / Loan Portfolio	2.6%	2.4%	3.3%	2.6%	3.3%	0.2 p.p	-0.7 p.p	-0.7 p.p
Loans Overdue by more than 90 days / Loan Portfolio	2.1%	2.0%	2.8%	2.1%	2.8%	0.1 p.p	-0.7 p.p	-0.7 p.p
COVERAGE RATIOS (%)								
ECL Allowance / Loans Overdue by more than 60 days	122.7%	131.0%	110.6%	122.7%	110.6%	-8.3 p.p	12.1 p.p	12.1 p.p
ECL Allowance / Loans Overdue by more than 90 days	150.8%	158.0%	128.5%	150.8%	128.5%	-7.2 p.p	22.3 p.p	22.3 p.p
ECL Allowance / Stage 3	89.4%	90.1%	77.8%	89.4%	77.8%	-0.7 p.p	11.6 p.p	11.6 p.p
INDICATORS (R\$ million)								
Write-offs ⁽²⁾	(299.1)	(301.2)	(7.4)	(600.3)	(8.5)	-0.7%	n.a.	n.a.
Companies Recovered Loans	38.1	13.7	34.6	51.8	54.2	n.a.	10.1%	-4.4%
Retail Recovered Loans	38.8	39.3	27.3	78.2	55.1	-1.3%	42.1%	41.9%

(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

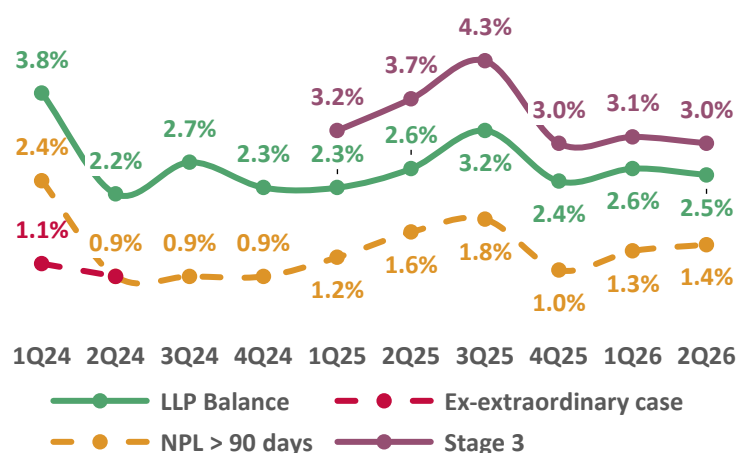
BY SEGMENT

QUALITY COMPANIES LOANS PORTFOLIO (R\$ million)	2Q26	1Q26	2Q25	2Q26 x 1Q26	2Q26 x 2Q25
ECL Allowance / Companies Loan Portfolio	2.5%	2.6%	2.6%	-0.1 p.p	-0.1 p.p
Loans Overdue by more than 90 days ⁽¹⁾	749.7	657.3	760.5	14.1%	-1.4%
Loans Overdue by more than 90 days / Companies Loan Portfolio	1.4%	1.3%	1.6%	0.1 p.p	-0.2 p.p
ECL Allowance / Loans Overdue by more than 90 days	183.8%	203.5%	158.5%	-19.7 p.p	25.3 p.p
Stage 3 Companies Loan Portfolio / Total Companies Loan Portfolio	3.0%	3.1%	3.7%	-0.1 p.p	-0.8 p.p
QUALITY PAYROLL-DEDUCTIBLE OVERDUE LOANS (R\$ million)					
ECL Allowance / Payroll-deductible Loan Portfolio	3.8%	3.5%	5.5%	0.3 p.p	-1.7 p.p
Loans Overdue by more than 90 days ⁽¹⁾	549.4	515.0	808.7	6.7%	-32.1%
Loans Overdue by more than 90 days/ Payroll-deductible Loan Portfolio	2.9%	2.8%	4.9%	0.1 p.p	-2.0 p.p
ECL Allowance / Loans Overdue by more than 90 days	131.5%	126.4%	112.1%	5.1 p.p	19.5 p.p
Stage 3 Payroll-deductible Loan Portfolio / Total Payroll-deductible Loan Portfolio	3.8%	3.5%	5.5%	0.3 p.p	-1.7 p.p
QUALITY AUTO OVERDUE LOANS (R\$ million)					
ECL Allowance / Auto Financing Portfolio	8.4%	8.3%	9.8%	0.1 p.p	-1.4 p.p
Loans Overdue by more than 90 days ⁽¹⁾	344.1	300.1	306.3	14.7%	12.3%
Loans Overdue by more than 90 days/ Auto Financing Portfolio	7.6%	7.3%	9.8%	0.1 p.p	-2.2 p.p
ECL Allowance / Loans Overdue by more than 90 days	110.6%	113.6%	99.3%	-3.0 p.p	11.4 p.p
Stage 3 Auto Financing Portfolio / Total Auto Financing Portfolio	8.8%	8.8%	14.4%	-	-5.6 p.p

(1) Falling due installments.

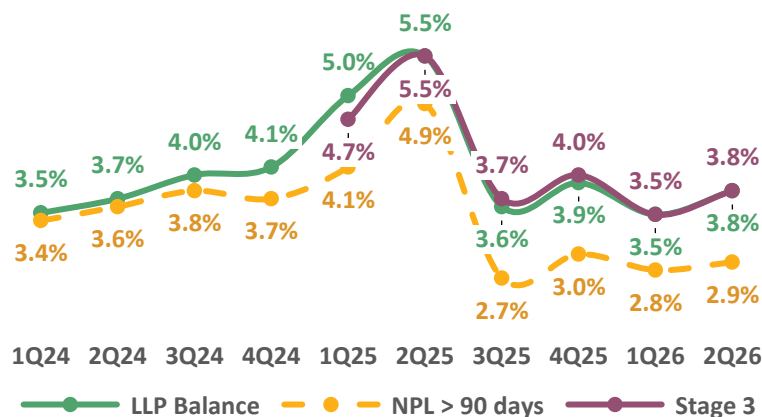
COMPANIES LOAN PORTFOLIO

% of companies loan portfolio



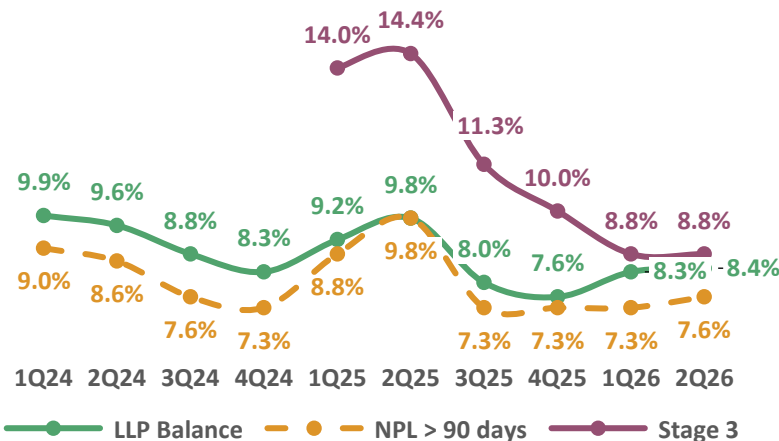
PAYROLL-DEDUCTIBLE LOAN PORTFOLIO

% of payroll-deductible loan portfolio



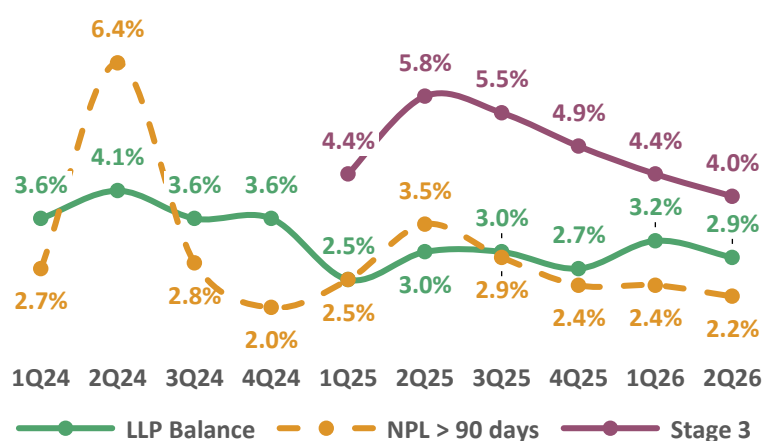
AUTO FINANCING PORTFOLIO

% of auto financing portfolio



REAL ESTATE LOAN PORTFOLIO

% of real estate loan portfolio



ECL Allowance

LLP (R\$ million)	2Q26	1Q26	2Q25	1H26	1H25	2Q26 x 1Q26	2Q26 x 2Q25	1H26 x 1H25
Initial Balance	2,348.1	2,221.1	2,071.1	2,221.1	1,932.1	5.7%	13.4%	15.0%
Provision Expense (A)	451.3	428.2	365.2	879.5	499.9	5.4%	23.6%	75.9%
Companies	207.8	162.4	182.1	370.1	151.6	28.0%	14.1%	n.a.
FGI PEAC	(13.6)	1.7	27.3	(11.9)	36.6	n.a.	n.a.	n.a.
Guarantees and Sureties	0.4	3.1	2.2	3.6	3.1	-87.1%	-81.8%	16.1%
Payroll-deductible	159.8	142.0	105.1	301.8	234.2	12.5%	52.0%	28.9%
Vehicles/Others	96.7	113.9	45.3	210.6	75.0	-15.1%	n.a.	n.a.
Real Estate	0.2	5.1	3.2	5.3	4.8	-96.1%	-93.8%	10.4%
Corporate Securities	-	-	-	-	5.4	n.a.	n.a.	n.a.
Write-offs	(299.1)	(301.2)	(7.4)	(600.3)	(8.5)	-0.7%	n.a.	n.a.
Companies	(153.4)	(97.4)	(0.2)	(250.7)	(0.5)	57.5%	n.a.	n.a.
Retail	(145.7)	(203.8)	(7.2)	(349.6)	(8.0)	-28.5%	n.a.	n.a.
Final ECL Allowance	2,500.3	2,348.1	2,428.9	2,500.3	2,428.9	6.5%	2.9%	2.9%
RECOVERED LOANS (R\$ million)	2Q26	1Q26	2Q25	1H26	1H25	2Q26 x 1Q26	2Q26 x 2Q25	1H26 x 1H25
Companies Recovered Loans	38.1	13.7	34.6	51.8	54.2	n.a.	10.1%	-4.4%
Retail Recovered Loans	38.8	39.3	27.3	78.2	55.1	-1.3%	42.1%	41.9%
Total (B)	76.9	53.0	61.9	130.0	109.3	45.1%	24.2%	18.9%
COST OF CREDIT (A-B)	374.4	375.2	303.3	749.5	390.7	-0.2%	23.4%	91.8%

FINANCIAL PERFORMANCE

INCOME FROM FINANCIAL INTERMEDIATION

INCOME FROM FINANCIAL INTERMEDIATION (R\$ million)	2Q26	1Q26	2Q25	1H26	1H25	2Q26 x 1Q26	2Q26 x 2Q25	1H26 x 1H25
Lending Operations	2,876.2	2,226.2	2,499.8	5,102.4	4,736.0	29.2%	15.1%	7.7%
<i>Companies Loans</i>	1,448.4	1,021.5	1,068.8	2,469.9	2,019.6	41.8%	35.5%	22.3%
<i>Payroll-deductible Loans</i>	884.9	726.7	993.4	1,611.6	1,864.1	21.8%	-10.9%	-13.5%
<i>Auto Financing/Others</i>	320.3	274.1	244.4	594.4	476.1	16.9%	31.1%	24.8%
<i>Real Estate Loans</i>	32.3	21.9	20.7	54.2	37.4	47.5%	56.0%	44.9%
<i>Result of Leasing Operations</i>	190.3	182.0	172.5	372.3	338.8	4.6%	10.3%	9.9%
Marketable Securities	688.5	628.3	625.6	1,316.9	1,203.0	9.6%	10.1%	9.5%
Liquidity Interbank Applications	23.6	113.3	(86.0)	137.1	(146.4)	-79.2%	n.a.	n.a.
Financial Instruments Derivates	87.1	-	-	87.1	-	n.a.	n.a.	n.a.
Revenue from Financial Intermediation (A)	3,675.4	2,967.8	3,039.4	6,643.5	5,792.6	23.8%	20.9%	14.7%
Interbank and Time Deposits	(772.0)	(779.9)	(593.1)	(1,551.9)	(1,217.5)	-1.0%	30.2%	27.5%
Bond Issues in Brazil ⁽¹⁾	(1,177.4)	(1,159.5)	(959.0)	(2,337.1)	(1,843.5)	1.5%	22.8%	26.8%
Bond Issues Abroad	163.0	227.8	115.3	390.8	343.5	-28.4%	41.4%	13.8%
Borrowings and Onlendings ⁽²⁾	(183.0)	441.3	287.5	258.3	630.2	n.a.	n.a.	-59.0%
Financial Instruments Derivatives	-	(33.4)	(521.5)	(33.4)	(901.1)	n.a.	n.a.	-96.3%
Expenses from Financial Intermediation (B)	(1,969.4)	(1,303.7)	(1,670.8)	(3,273.3)	(2,988.4)	51.1%	17.9%	9.5%
Net Revenue from Financial Intermediation (A-B)	1,706.0	1,664.1	1,368.6	3,370.2	2,804.2	2.5%	24.7%	20.2%
Expenses with Allowance for Loan Losses	(451.3)	(428.2)	(365.2)	(879.5)	(499.9)	5.4%	23.6%	75.9%
Net Income from Financial Intermediation	1,254.7	1,235.9	1,003.4	2,490.7	2,304.3	1.5%	25.0%	8.1%
(-) MtM - Interest and Currency Hedges	(24.5)	12.1	(18.3)	(12.4)	(56.9)	n.a.	33.9%	-78.2%
Adjusted Net Income from Financial Intermediation	(1,944.9)	(1,315.8)	(1,652.5)	(3,260.9)	(2,931.5)	47.8%	17.7%	11.2%
(1) Foreign Exchange Variation without Foreign Issuances	(128.0)	75.4	11.3	(52.6)	34.2			
((2) Foreign Exchange Variation on Foreign Borrowings	118.4	501.1	422.5	619.5	894.3			

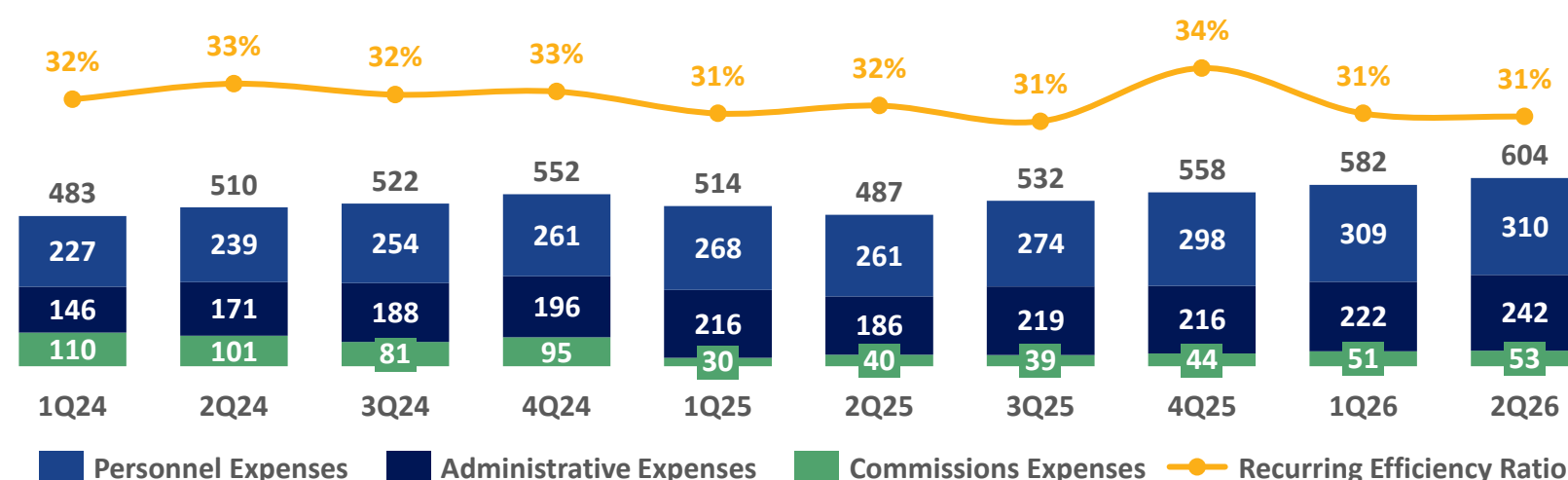
EFFICIENCY RATIO

RECURRING

RECURRING EFFICIENCY RATIO (R\$ million)	2Q26	1Q26	2Q25	1H26	1H25	2Q26 x 1Q26	2Q26 x 2Q25	1H26 x 1H25
(+) Personnel Expenses	(309.6)	(309.3)	(260.5)	(618.9)	(528.2)	0.1%	18.8%	17.2%
(+) Administrative Expenses	(241.9)	(221.8)	(186.5)	(463.6)	(383.5)	9.1%	29.7%	20.9%
(+) Commissions Expenses	(52.6)	(51.1)	(39.7)	(103.8)	(89.6)	2.9%	32.5%	15.8%
Total Expenses (A)	(604.1)	(582.2)	(486.7)	(1,186.3)	(1,001.3)	3.8%	24.1%	18.5%
(+) Adjusted Recurring Net Income from Financial Intermediation	1,730.5	1,652.0	1,386.9	3,382.6	2,861.1	4.8%	24.8%	18.2%
(+) Income from Services	217.5	214.4	145.6	431.9	321.8	1.4%	49.4%	34.2%
Total (B)	1,948.0	1,866.4	1,532.5	3,814.5	3,182.9	4.4%	27.1%	19.8%
Recurring Efficiency Ratio (A / B) (%)	31.0%	31.2%	31.8%	31.1%	31.5%	-0.2 p.p	-0.7 p.p	-0.4 p.p

RECURRING EFFICIENCY RATIO

R\$ million



HIGHLIGHTS

The recurring efficiency ratio closed 2Q26 at 31.0%, improving by 0.7 p.p. YoY and 0.2 p.p. QoQ.

The improvement reflects the Bank's ability to grow revenues at a faster pace than operating expenses, maintaining strong efficiency levels while continuing to expand its business.

Recurring operating expenses totaled R\$604.1 million, up 3.8% QoQ and 24.1% YoY, mainly driven by higher administrative expenses, in line with the expansion of commercial activities.

During the same period, recurring operating income reached R\$1.9 billion, increasing 4.4% QoQ and 27.0% YoY, supported by growth in income from financial intermediation and service revenues.

The performance reinforces the Bank's disciplined cost management and its ability to combine business growth with sustained operational efficiency.

INCOME STATEMENT

R\$ MILLION

INCOME STATEMENT	2Q26	1Q26	2Q25	1H26	1H25	2Q26 x 1Q26	2Q26 x 2Q25	1H26 x 1H25
Revenue from Financial Intermediation	3,675.4	2,967.8	3,039.4	6,643.5	5,792.6	23.8%	20.9%	14.7%
Lending Operations	2,876.2	2,226.2	2,499.8	5,102.4	4,736.0	29.2%	15.1%	7.7%
Marketable Securities	688.5	628.3	625.6	1,316.9	1,203.0	9.6%	10.1%	9.5%
Liquidity Interbank Applications	23.6	113.3	(86.0)	137.1	(146.4)	-79.2%	n.a.	n.a.
Financial Instruments Derivatives	87.1	-	-	87.1	-	n.a.	n.a.	n.a.
Expenses from Financial Intermediation	(1,969.4)	(1,303.7)	(1,670.8)	(3,273.3)	(2,988.4)	51.1%	17.9%	9.5%
Interbank and Time Deposits	(772.0)	(779.9)	(593.1)	(1,551.9)	(1,217.5)	-1.0%	30.2%	27.5%
Bond Issues in Brazil	(1,177.4)	(1,159.5)	(959.0)	(2,337.1)	(1,843.5)	1.5%	22.8%	26.8%
Bond Issues Abroad	163.0	227.8	115.3	390.8	343.5	-28.4%	41.4%	13.8%
Borrowings and Onlendings	(183.0)	441.3	287.5	258.3	630.2	n.a.	n.a.	-59.0%
Financial Instruments Derivatives	-	(33.4)	(521.5)	(33.4)	(901.1)	n.a.	n.a.	-96.3%
Gross Profit from Financial Intermediation	1,706.0	1,664.1	1,368.6	3,370.2	2,804.2	2.5%	24.7%	20.2%
Expenses with Allowance for Loan Losses	(451.3)	(428.2)	(365.2)	(879.5)	(499.9)	5.4%	23.6%	75.9%
Net Income from Financial Intermediation	1,254.7	1,235.9	1,003.4	2,490.7	2,304.3	1.5%	25.0%	8.1%
Other Operating Income/Expenses	(538.7)	(529.8)	(362.8)	(1,068.6)	(918.2)	1.7%	48.5%	16.4%
Income from Services	217.5	214.4	145.6	431.9	321.8	1.4%	49.4%	34.2%
Insurance Operations	11.5	16.9	4.3	28.4	18.8	-32.0%	n.a.	51.1%
Personnel Expenses	(309.6)	(309.3)	(260.5)	(618.9)	(528.2)	0.1%	18.8%	17.2%
Other Administrative Expenses	(294.5)	(272.9)	(226.2)	(567.4)	(473.1)	7.9%	30.2%	19.9%
Tax Expenses	(101.0)	(131.9)	(109.7)	(232.9)	(226.0)	-23.4%	-7.9%	3.1%
Other Operating Income and Expenses	(4.2)	(20.9)	121.3	(25.2)	36.8	-79.9%	n.a.	n.a.
Depreciation and Amortization Expenses	(10.4)	(10.2)	(8.9)	(20.6)	(17.7)	2.0%	16.9%	16.4%
Expenses with Provisions for Risks	(48.0)	(15.9)	(28.7)	(63.9)	(50.6)	n.a.	67.2%	26.3%
Operating Result	716.0	706.1	640.6	1,422.1	1,386.1	1.4%	11.8%	2.6%
Non-operating Result	(9.4)	(7.2)	10.9	(16.6)	8.5	30.6%	n.a.	n.a.
Earnings before Taxes and Sharing	706.6	698.9	651.5	1,405.5	1,394.6	1.1%	8.5%	0.8%
Income and Social Contribution Taxes	(170.4)	(175.3)	(165.9)	(345.7)	(395.6)	-2.8%	2.7%	-12.6%
Provision for Income Tax	(170.3)	(129.3)	(152.0)	(299.6)	(287.3)	31.7%	12.0%	4.3%
Provision for Social Contribution Tax	(142.9)	(104.8)	(125.1)	(247.7)	(234.9)	36.4%	14.2%	5.4%
Deferred Taxes	142.8	58.8	111.2	201.6	126.6	n.a.	28.4%	59.2%
Profit-sharing	(75.6)	(82.1)	(70.0)	(157.7)	(131.3)	-7.9%	8.0%	20.1%
Non-controlling Shareholder's Sharing	(0.3)	(0.2)	0.3	(0.5)	-	50.0%	n.a.	n.a.
Net Income	460.3	441.3	415.9	901.6	867.7	4.3%	10.7%	3.9%

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

ASSETS	Note	Bank		Consolidated	
		06/30/2026	12/31/2025	06/30/2026	12/31/2025
Cash	4	871,275	1,486,998	880,255	1,492,221
Reserves with the Central Bank of Brazil	5	2,368,414	2,102,536	2,368,414	2,102,536
Interbank accounts		209,428	619,951	209,428	619,951
Financial instruments		97,786,304	89,043,537	100,477,863	91,648,297
Interbank investments	6	10,133,163	9,178,176	6,617,323	6,078,533
Securities	7	25,496,590	20,692,495	27,610,753	22,260,483
Derivatives	8.a	446,231	460,407	443,109	460,470
Loan portfolio	9				
Lending operations		39,523,526	35,508,171	39,893,519	35,942,411
Finance lease		-	-	3,721,361	3,691,585
Operating lease		-	-	88,066	83,668
(-) Unearned income from leasing operations		-	-	(87,990)	(82,916)
Other transactions with lending characteristics		22,186,794	23,204,288	22,191,722	23,214,063
Allowance for expected losses associated with the credit risk	9.h	(2,360,819)	(2,122,567)	(2,446,715)	(2,201,173)
Current and deferred tax assets	19.b	2,598,907	2,471,517	2,836,981	2,722,954
Debtors for escrow deposits	18.c	1,111,903	1,094,657	1,320,255	1,288,915
Tax		1,040,025	1,014,358	1,044,442	1,018,604
Civil		52,215	58,845	249,527	243,336
Labor		19,663	21,454	26,191	26,883
Other		-	-	95	92
Other receivables		1,157,974	1,324,297	2,263,202	2,162,784
Income receivable		115,912	271,106	121,405	121,858
Trading accounts		7,413	83	81,419	50,902
Premiums receivable	10.a	-	-	492,562	436,878
Sundry	11	1,034,649	1,053,108	1,567,816	1,553,146
Other assets		254,050	235,817	435,911	407,351
Non-financial assets held for sale	12.a	152,052	126,475	154,636	128,898
(Allowance for losses on non-financial assets held for sale)		(29,252)	(18,838)	(29,252)	(18,838)
Prepaid expenses	12.b	131,250	128,180	310,527	297,291
Investments		3,378,726	3,193,947	6,900	8,014
Investments in subsidiaries and associates	14	3,377,478	3,193,311	5,403	7,133
Other investments		1,248	636	1,497	881
Property and equipment in use	15.a	205,123	201,541	214,754	212,647
Property and equipment for operating lease	15.c	-	-	70,569	69,974
Intangible assets		340	442	33,097	35,374
TOTAL ASSETS		107,581,625	99,652,673	108,670,914	100,569,845

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

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

LIABILITIES	Note	Bank		Consolidated	
		06/30/2026	12/31/2025	06/30/2026	12/31/2025
Financial instruments		95,884,312	88,308,777	94,324,221	86,819,392
Deposits	16.b	31,109,644	30,231,906	30,269,994	29,392,915
Repurchase agreements	16.a	11,730,520	8,341,209	11,730,520	8,341,209
Issuance of securities	16.b	34,958,694	33,348,989	34,283,183	32,719,139
In Brazil		32,724,357	30,901,318	32,048,846	30,271,468
Abroad		2,234,337	2,447,671	2,234,337	2,447,671
Borrowings	16.b	11,913,159	10,223,185	11,913,159	10,223,185
Domestic onlendings - official institutions	16.b	767,628	759,386	767,628	759,386
Subordinated debt	16.b	2,857,130	2,767,258	2,857,130	2,767,258
Derivatives	8.a	2,531,987	2,633,407	2,485,083	2,608,079
Lease liabilities		15,550	3,437	17,524	8,221
Interbank and interbranch accounts		125,801	81,633	125,801	81,633
Provision for risks	18	1,687,613	1,620,265	1,706,187	1,638,259
Tax		1,307,962	1,275,447	1,314,683	1,281,927
Civil		319,340	291,695	319,441	292,659
Labor		60,311	53,123	72,063	63,673
Technical provisions for insurance and reinsurance	20	-	-	995,760	917,120
Provisions and other obligations with financial instruments	9.h	21,132	12,633	21,513	13,069
Current and deferred tax liabilities	19.b	934,596	1,106,349	1,719,784	1,834,897
Other payables		1,272,450	1,447,668	2,109,988	2,178,668
Social and statutory	17.a	298,924	281,813	302,042	285,256
Collected taxes and others		33,822	22,082	35,904	23,809
Trading accounts		18,439	6,869	92,447	57,689
Debts from insurance and reinsurance operations		-	-	583,274	557,530
Sundry	17.b	921,265	1,136,904	1,096,321	1,254,384
Equity	21	7,655,721	7,075,348	7,667,660	7,086,807
Bank owner's equity		7,655,721	7,075,348	7,655,721	7,075,348
Capital		6,907,260	6,907,260	6,907,260	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		535,292	-	535,292	-
Noncontrolling interest in subsidiary		-	-	11,939	11,459
TOTAL LIABILITIES AND EQUITY		107,581,625	99,652,673	108,670,914	100,569,845

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

STATEMENTS OF INCOME
FOR THE QUARTERS ENDED JUNE 30, 2026 AND 2025
(In thousands of Brazilian reais - R\$)

	Note	Bank				Consolidated			
		Quarter ended 06/30/2026	Six-month period ended 06/30/2026	Quarter ended 06/30/2025	Six-month period ended 06/30/2025	Quarter ended 06/30/2026	Six-month period ended 06/30/2026	Quarter ended 06/30/2025	Six-month period ended 06/30/2025
INCOME FROM FINANCIAL INTERMEDIATION		3,498,525	6,255,744	2,887,831	5,497,501	3,675,468	6,609,945	3,039,395	5,792,557
Loan portfolio	22.a	2,663,893	4,684,237	2,308,145	4,361,990	2,876,203	5,102,408	2,499,739	4,735,975
Securities transactions	22.b	627,439	1,202,424	583,098	1,127,791	688,539	1,316,867	625,696	1,203,026
Interbank investments	22.c	135,793	356,989	(3,412)	7,720	23,627	136,935	(86,040)	(146,444)
Derivative financial instruments	22.b	71,400	12,094	-	-	87,099	53,735	-	-
EXPENSES ON FINANCIAL INTERMEDIATION		(2,019,105)	(3,339,515)	(1,697,758)	(3,023,220)	(1,969,455)	(3,239,777)	(1,670,842)	(2,988,393)
Interbank and time deposits	22.d	(798,706)	(1,605,989)	(598,755)	(1,227,258)	(772,004)	(1,551,912)	(593,052)	(1,217,468)
Issuance of securities in Brazil	22.d	(1,200,437)	(2,382,677)	(978,725)	(1,880,543)	(1,177,489)	(2,337,016)	(958,968)	(1,843,512)
Issuance of securities abroad	22.d	163,012	390,849	115,267	343,467	163,012	390,849	115,267	343,467
Borrowings and onlendings	22.e	(182,974)	258,302	287,458	630,189	(182,974)	258,302	287,458	630,189
Derivative financial instruments	22.b	-	-	(523,003)	(889,075)	-	-	(521,547)	(901,069)
GROSS PROFIT FROM FINANCIAL INTERMEDIATION		1,479,420	2,916,229	1,190,073	2,474,281	1,706,013	3,370,168	1,368,553	2,804,164
ALLOWANCE FOR EXPECTED LOSSES ASSOCIATED WITH THE CREDIT RISK	9.h	(451,275)	(866,523)	(364,032)	(506,790)	(451,256)	(879,473)	(365,189)	(499,944)
Loan portfolio		(293,339)	(629,552)	36,764	(132,829)	(293,322)	(642,505)	35,608	(125,980)
Other receivables		(156,501)	(232,407)	(396,348)	(370,743)	(156,499)	(232,404)	(396,349)	(370,746)
Guarantees and sureties		(1,435)	(4,564)	(4,448)	(3,218)	(1,435)	(4,564)	(4,448)	(3,218)
PROFIT FROM FINANCIAL INTERMEDIATION		1,028,145	2,049,706	826,041	1,967,491	1,254,757	2,490,695	1,003,364	2,304,220
OTHER ADMINISTRATIVE AND OPERATING INCOME (EXPENSES)		(381,523)	(766,344)	(228,373)	(671,457)	(538,781)	(1,068,636)	(362,785)	(918,183)
Income from services provided	22.f	189,390	375,325	159,573	302,305	217,521	431,878	145,637	321,806
Income from insurance operations		-	-	-	-	11,502	28,420	4,261	18,812
Personnel expenses	22.g	(251,071)	(497,817)	(213,595)	(431,142)	(309,645)	(618,937)	(260,498)	(528,219)
Other administrative expenses	22.h	(280,848)	(548,977)	(235,187)	(462,776)	(294,477)	(567,452)	(228,242)	(473,135)
Tax expenses	19.a.ii	(74,210)	(177,736)	(90,316)	(185,100)	(101,036)	(232,911)	(109,694)	(225,968)
Share of profit (loss) of subsidiaries and associates	14	95,686	185,898	80,115	142,926	5	4	-	-
Other operating income (expenses)	22.i	(5,195)	(22,861)	123,927	44,707	(4,208)	(25,132)	121,398	36,859
Depreciation and amortization expenses		(8,448)	(16,671)	(7,068)	(13,936)	(10,420)	(20,627)	(8,919)	(17,736)
Expenses with provision for risks									
Tax		(19,976)	(32,516)	(19,437)	(41,847)	(20,109)	(32,757)	(3,254)	(25,986)
Civil		(22,709)	(35,540)	(18,199)	(20,821)	(22,697)	(34,677)	(18,223)	(20,819)
Labor		(4,142)	4,551	(8,186)	(5,773)	(5,217)	3,555	(7,251)	(3,797)
OPERATING INCOME		646,622	1,283,362	597,668	1,296,034	715,976	1,422,059	640,579	1,386,037
NON-OPERATING INCOME		(15,762)	(28,494)	(7,024)	(17,483)	(9,338)	(16,594)	10,926	8,574
PROFIT BEFORE INCOME TAX AND SOCIAL CONTRIBUTION		630,860	1,254,868	590,644	1,278,551	706,638	1,405,465	651,505	1,394,611
INCOME TAX AND SOCIAL CONTRIBUTION	19.a.i	(95,526)	(196,510)	(105,182)	(280,466)	(170,436)	(345,710)	(165,908)	(395,544)
Provision for income tax		(145,796)	(234,303)	(142,502)	(266,166)	(170,325)	(299,643)	(151,997)	(287,157)
Provision for social contribution		(126,627)	(203,476)	(120,371)	(224,112)	(142,905)	(247,666)	(125,083)	(234,931)
Deferred tax assets (liabilities)		176,897	241,269	157,691	209,812	142,794	201,599	111,172	126,544
PROFIT SHARING		(74,999)	(156,737)	(69,553)	(130,364)	(75,579)	(157,655)	(69,976)	(131,315)
Noncontrolling interest in subsidiary		-	-	-	-	(288)	(479)	288	(31)
NET PROFIT		460,335	901,621	415,909	867,721	460,335	901,621	415,909	867,721
Attributed to controlling shareholder		460,335	901,621	415,909	867,721	460,335	901,621	415,909	867,721
Attributed to noncontrolling interests		-	-	-	-	288	479	(288)	31

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

STATEMENTS OF INCOME
FOR THE QUARTERS ENDED JUNE 30, 2026 AND 2025
(In thousands of Brazilian reais - R\$)

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

	Bank				Consolidated			
	Quarter ended 06/30/2026	Six-month period ended 06/30/2026	Quarter ended 06/30/2025	Six-month period ended 06/30/2025	Quarter ended 06/30/2026	Six-month period ended 06/30/2026	Quarter ended 06/30/2025	Six-month period ended 06/30/2025
NET PROFIT FOR THE PERIOD	460,335	901,621	415,909	867,721	460,335	901,621	415,909	867,721
Other comprehensive income	-	-	(38)	-	-	-	(38)	-
TOTAL OTHER COMPREHENSIVE INCOME	460,335	901,621	415,871	867,721	460,335	901,621	415,871	867,721
Controlling shareholder	460,335	901,621	415,871	867,721	460,335	901,621	416,159	867,690
Noncontrolling interests	-	-	-	-	288	479	(288)	31

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

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

	Note	Capital	Capital reserves	Earnings reserves		Retained earnings	Other comprehensive income	Equity	Noncontrolling interest in subsidiary	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
Net Profit		-	-	-	-	901,621	-	901,621	-	901,621
Allocations:										
Legal reserve	21.d.i	-	-	45,081	-	(45,081)	-	-	-	-
Interest on capital	21.d.ii	-	-	-	-	(321,248)	-	(321,248)	-	(321,248)
Changes in noncontrolling interest in subsidiary		-	-	-	-	-	-	-	480	480
BALANCE AS AT JUNE 30, 2026		6,907,260	2,125	98,535	112,509	535,292	-	7,655,721	11,939	7,667,660
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
Net Profit		-	-	-	-	867,721	-	867,721	-	867,721
Allocations:										
Legal reserve	21.d.i	-	-	43,386	-	(43,386)	-	-	-	-
Interest on capital	21.d.ii	-	-	-	-	(291,542)	-	(291,542)	-	(291,542)
Changes in noncontrolling interest in subsidiary		-	-	-	-	-	-	-	(14,232)	(14,232)
BALANCE AS AT JUNE 30, 2025		3,557,260	2,125	367,933	3,189,490	550,097	-	7,666,905	11,058	7,677,963

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

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

	Bank		Consolidated	
	06/30/2026	06/30/2025	06/30/2026	06/30/2025
OPERATING ACTIVITIES				
NET PROFIT	901,621	867,721	901,621	867,721
ADJUSTMENTS TO RECONCILE NET PROFIT TO				
NET CASH USED IN OPERATING ACTIVITIES				
Depreciation and amortization	16,671	13,936	20,627	17,736
Deferred taxes	(241,269)	(209,812)	(201,599)	(126,544)
Current taxes	437,779	490,278	547,309	522,088
Provision for risks	63,505	68,441	63,879	50,602
Provision for guarantees and sureties	4,564	3,218	4,564	3,218
Allowance for expected losses associated with the credit risk	861,959	506,791	874,909	499,945
Allowance for losses on other assets	10,413	3,747	10,413	3,747
Non-operating income	28,494	17,483	16,594	(8,574)
Exchange rate changes on cash and cash equivalents	112,329	99,782	112,329	99,782
Share of profit (loss) of subsidiaries and associates	(185,898)	(142,926)	(4)	-
TOTAL RECONCILIATION ADJUSTMENTS	1,108,547	850,938	1,449,021	1,062,000
ADJUSTED NET PROFIT	2,010,168	1,718,659	2,350,642	1,929,721
CHANGES IN ASSETS AND LIABILITIES	(501,317)	15,146,605	(783,676)	14,793,146
(Increase) Decrease in interbank investments	190,087	(2,933,174)	508,217	(2,797,330)
(Increase) Decrease in securities and derivatives	(5,033,872)	7,073,629	(5,598,440)	6,776,160
(Increase) Decrease in interbank accounts and reserves with the Central Bank	144,645	(59,362)	144,645	(59,362)
(Increase) Decrease in loan portfolio	(4,517,895)	(832,344)	(4,456,581)	(880,704)
(Increase) Decrease in leasing portfolio	-	-	(31,624)	(322,976)
(Increase) Decrease in other receivables	905,558	2,945,763	795,557	2,060,145
(Increase) Decrease in other assets	(28,648)	(31,965)	(38,974)	(175,729)
Increase (Decrease) in deposits	877,738	(5,453,385)	877,079	(5,437,037)
Increase (Decrease) in interbank and interbranch accounts	44,168	(247,077)	44,168	(247,077)
Increase (Decrease) in repurchase agreements	3,389,311	(58,153)	3,389,311	(58,153)
Increase (Decrease) in issuance of securities	2,676,169	7,803,210	2,630,508	7,766,178
Increase (Decrease) in borrowings and onlendings	1,586,559	13,165,942	1,583,748	13,170,431
Increase (Decrease) in other payables	(376,711)	(5,793,807)	(194,923)	(4,540,649)
Income tax and social contribution paid	(358,426)	(432,672)	(436,367)	(460,751)
NET CASH PROVIDED BY (USED IN) OPERATING ACTIVITIES	1,508,851	16,865,264	1,566,966	16,722,867
INVESTING ACTIVITIES				
Acquisition of property and equipment in use	(7,166)	(7,104)	(6,760)	(10,036)
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	-	(250,000)	-	-
NET CASH PROVIDED BY (USED IN) INVESTING ACTIVITIES	145,664	(257,104)	(6,760)	(101,101)
FINANCING ACTIVITIES				
Increase (Decrease) in funds from acceptance and issuance of securities	(1,066,465)	(2,514,031)	(1,066,465)	(2,514,031)
Increase (Decrease) in borrowings and onlendings	123,771	(12,278,424)	123,771	(12,278,424)
Increase (Decrease) in subordinated debts	89,871	(2,383,215)	89,871	(2,383,215)
Dividends and interest on capital paid	(160,011)	(250,605)	(160,011)	(250,605)
NET CASH USED IN FINANCING ACTIVITIES	(1,012,834)	(17,426,275)	(1,012,834)	(17,426,275)
EXCHANGE RATE CHANGES ON CASH AND CASH EQUIVALENTS	(112,329)	(99,782)	(112,329)	(99,782)
INCREASE (DECREASE) IN CASH AND CASH EQUIVALENTS	529,352	(917,897)	435,043	(904,291)
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	2,905,623	1,433,032	2,926,394	1,448,625
INCREASE (DECREASE) IN CASH AND CASH EQUIVALENTS	529,352	(917,897)	435,043	(904,291)

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

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

	Bank		Consolidated	
	06/30/2026	06/30/2025	06/30/2026	06/30/2025
REVENUE	5,651,784	5,251,680	6,087,174	5,627,939
Income from financial transactions	6,255,744	5,497,501	6,609,945	5,792,557
Revenue from services	375,325	302,305	431,878	321,806
Allowance for loan losses	(866,523)	(506,790)	(879,473)	(499,944)
Other	(112,762)	(41,336)	(75,176)	13,520
EXPENSES	(3,339,515)	(3,023,220)	(3,239,777)	(2,988,393)
Expenses on financial intermediation	(3,339,515)	(3,023,220)	(3,239,777)	(2,988,393)
INPUTS PURCHASED FROM THIRD PARTIES	(532,718)	(448,378)	(549,391)	(457,121)
Materials, electric power and other	(138,496)	(107,322)	(162,206)	(119,769)
Outside services	(394,222)	(341,056)	(387,185)	(337,352)
GROSS VALUE ADDED	1,779,551	1,780,082	2,298,006	2,182,425
DEPRECIATION AND AMORTIZATION	(16,671)	(13,936)	(20,627)	(17,736)
WEALTH CREATED BY THE BANK AND CONSOLIDATED	1,762,880	1,766,146	2,277,379	2,164,689
WEALTH RECEIVED IN TRANSFER	185,898	142,926	4	-
Share of profit (loss) of subsidiaries	185,898	142,926	4	-
TOTAL WEALTH FOR DISTRIBUTION	1,948,778	1,909,072	2,277,383	2,164,689
DISTRIBUTION OF WEALTH	1,948,778	1,909,072	2,277,383	2,164,689
PERSONNEL	576,557	495,295	681,683	580,311
Salaries and wages	473,929	409,014	555,060	472,188
Benefits	83,537	71,543	102,673	88,768
Severance Pay Fund (FGTS)	19,091	14,738	23,950	19,355
TAXES, FEES AND CONTRIBUTIONS	455,570	531,776	676,992	700,923
Federal	431,979	503,142	630,344	653,461
State	846	3,551	931	3,669
Municipal	22,745	25,083	45,717	43,793
LENDERS AND LESSORS	15,030	14,280	16,608	15,703
Rents	15,030	14,280	16,608	15,703
SHAREHOLDERS	901,621	867,721	902,100	867,721
Interest on capital	321,248	291,542	321,248	291,542
Retained earnings	580,373	576,179	580,373	576,179
Noncontrolling interest in subsidiary	-	-	479	31

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 SIX-MONTH PERIOD ENDED JUNE 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 August 5, 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 - %	
	03/31/2026	03/31/2025
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
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 issued by the BACEN effective in the future:

Effective from January 1, 2025, CMN Resolution No. 4,966/21, BCB Resolution No. 352/23, and related supplementary regulations establish new criteria applicable to financial instruments, including the designation and recognition of hedging relationships (hedge accounting) to be adopted by financial institutions and other entities authorized to operate by the Central Bank of Brazil, including: (i) classification, measurement, recognition, and derecognition of financial instruments; (ii) recognition of an allowance for expected losses associated with the credit risk; (iii) adjustment of financial instruments using the contractual effective interest rate; and (iv) recognition of interest on past-due financial assets instruments.

The effects of the initial adoption of CMN Resolution No. 4,966 were recognized in retained earnings as of January 1, 2025, net of tax effects, and are presented in the Statements of Changes in Equity.

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.

3 - MAIN ACCOUNTING PRACTICES

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

With the entry into force of CMN Resolution 4,966, as of January 1, 2025, Daycoval has begun classifying its financial assets into the following categories:

- 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. s. 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. Both are determined according to current regulations.

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 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 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 provision 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) – 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 benefits 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 other 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; or 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. 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 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 respectively presented in Notes 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 the Company.

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 lending and leasing losses;
- 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	
	06/30/2026	12/31/2025	06/30/2026	12/31/2025
Cash and cash equivalents	871,275	1,486,998	880,255	1,492,221
Money market investments ⁽¹⁾	1,024,804	889,273	1,036,595	999,130
Foreign currency investments ⁽²⁾	1,009,544	-	1,009,544	-
Total	2,905,623	2,376,271	2,926,394	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)

	06/30/2026	12/31/2025
Reserves in instant payment account	112,017	162,373
Compulsory reserves in cash on demand deposits	36,040	194,121
Mandatory collections on time deposits	2,200,220	1,727,972
Other mandatory collections	20,137	18,070
Total	2,368,414	2,102,536

Investments in repurchase agreements

At amortized cost

Own portfolio

Treasury Financial Bills	-
National Treasury Notes	1,000,000
National Treasury Bills	-
Certificates of Real Estate Receivables	5,230
Debentures – DEB	19,574
Other ⁽¹⁾	-

Financed position

Treasury Financial Bills	162,292
National Treasury Notes	761,180
National Treasury Bills	302,116
Certificates of Real Estate Receivables	141,050
Debentures – DEB	209,708

Short position

National Treasury Notes	928,818
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Interbank deposits

Foreign currency investments ⁽²⁾

Total

Bank					
06/30/2026					12/31/2025
Up to 3 months	3 to 12 months	1 to 3 years	3 to 5 years	Total	Total
1,024,804	42,238	63,061	42,195	1,172,298	1,108,040
-	-	-	-	-	7,927
1,000,000	-	-	-	1,000,000	855,047
-	-	-	-	-	25,581
5,230	-	-	-	5,230	718
19,574	-	-	-	19,574	-
-	42,238	63,061	42,195	147,494	218,767
1,576,346	-	-	10,865	1,587,211	2,395,501
162,292	-	-	-	162,292	812,058
761,180	-	-	-	761,180	924,657
302,116	-	-	-	302,116	524,418
141,050	-	-	-	141,050	134,368
209,708	-	-	10,865	220,573	-
928,818	-	-	-	928,818	12,389
928,818	-	-	-	928,818	12,389
4,835,286	183,283	416,723	-	5,435,292	5,662,246
1,009,544	-	-	-	1,009,544	-
9,374,798	225,521	479,784	53,060	10,133,163	9,178,176

Investments in repurchase agreements

At amortized cost

Own portfolio

Treasury Financial Bills	-
National Treasury Notes	1,008,624
National Treasury Bills	3,167
Certificates of Real Estate Receivables	5,230
Debentures – DEB	19,574
Other ⁽¹⁾	-

Financed position

Treasury Financial Bills	162,292
National Treasury Notes	761,180
National Treasury Bills	302,116
Certificates of Real Estate Receivables	141,050
Debentures – DEB	209,708

Short position

National Treasury Notes	928,818
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Interbank deposits

Foreign currency investments ⁽²⁾

Total

Consolidated					
06/30/2026					12/31/2025
Up to 3 months	3 to 12 months	1 to 3 years	3 to 5 years	Total	Total
1,036,595	42,238	63,061	42,195	1,184,089	1,217,897
-	-	-	-	-	9,662
1,008,624	-	-	-	1,008,624	963,169
3,167	-	-	-	3,167	25,581
5,230	-	-	-	5,230	718
19,574	-	-	-	19,574	-
-	42,238	63,061	42,195	147,494	218,767
1,576,346	-	-	10,865	1,587,211	2,395,501
162,292	-	-	-	162,292	812,058
761,180	-	-	-	761,180	924,657
302,116	-	-	-	302,116	524,418
141,050	-	-	-	141,050	134,368
209,708	-	-	10,865	220,573	-
928,818	-	-	-	928,818	12,389
928,818	-	-	-	928,818	12,389
1,457,894	33,044	416,723	-	1,907,661	2,452,746
1,009,544	-	-	-	1,009,544	-
6,009,197	75,282	479,784	53,060	6,617,323	6,078,533

(1) Refers to repurchase agreements made by 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				
	06/30/2026			12/31/2025	
	Curve value	Fair value adjustment in profit or loss ⁽¹⁾	Carrying amount	Curve value	Carrying amount
At amortized cost	3,865,461	-	3,865,461	3,315,178	3,315,178
Own portfolio	3,865,461	-	3,865,461	2,353,942	2,353,942
National Treasury Notes	993,778	-	993,778	-	-
Debentures ⁽²⁾	109,598	-	109,598	68,429	68,429
Other countries' government bonds ⁽³⁾	2,756,218	-	2,756,218	2,279,378	2,279,378
Private foreign securities	5,867	-	5,867	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	21,762,650	(131,521)	21,631,129	17,362,734	17,377,317
Own portfolio	8,814,063	(90,930)	8,723,133	8,577,490	8,577,249
Treasury Financial Bills	-	-	-	2,443,533	2,445,570
National Treasury Bills	4,232,778	(706)	4,232,072	-	-
National Treasury Notes	2,717,424	(26,695)	2,690,729	3,759,028	3,813,624
Investment fund units	1,324,448	(25,820)	1,298,628	1,681,736	1,654,145
Brazilian sovereign bonds issued abroad (Global Bonds)	237,448	6,656	244,104	508,261	508,261
Debentures ⁽²⁾	221,506	(48,541)	172,965	130,727	94,136
Certificates of Real Estate Receivables ⁽²⁾	42,550	(1,175)	41,375	20,394	20,104
Certificates of Agribusiness Receivables ⁽²⁾	36,026	(700)	35,326	16,652	16,510
Development Credit Bills	-	-	-	14,111	14,053
Shares	1,166	6,058	7,224	1,244	9,009
Mortgage Loan Bills	-	-	-	394	422
Agribusiness Credit Bills	46	(9)	37	800	792
Bank Certificates of Deposit	531	3	534	534	547
Financial Bills	140	(1)	139	65	65
Exchange Bills	-	-	-	11	11
Linked to repurchase commitments	8,871,852	(51,712)	8,820,140	5,474,565	5,484,071
Treasury Financial Bills	6,658,180	8,632	6,666,812	4,694,530	4,701,498
National Treasury Bills	11,601	-	11,601	-	-
National Treasury Notes	1,486,410	(49,365)	1,437,045	206,447	208,896
Debentures ⁽²⁾	642,131	(8,288)	633,843	431,863	433,413
Certificates of Agribusiness Receivables ⁽²⁾	36,546	(1,024)	35,522	55,561	54,820
Certificates of Real Estate Receivables ⁽²⁾	36,984	(1,667)	35,317	86,164	85,444
Linked to guarantees	4,076,735	11,121	4,087,856	3,310,679	3,315,997
Treasury Financial Bills	3,551,987	2,955	3,554,942	3,308,395	3,313,003
Brazilian sovereign bonds issued abroad (Global Bonds)	524,748	8,166	532,914	-	-
Debentures ⁽²⁾	-	-	-	2,284	2,994
Total	25,628,111	(131,521)	25,496,590	20,677,912	20,692,495

	Consolidated				
	06/30/2026			12/31/2025	
	Curve value	Fair value adjustment in profit or loss ⁽¹⁾	Carrying amount	Curve value	Carrying amount
At amortized cost	3,865,461	-	3,865,461	3,315,178	3,315,178
Own portfolio	3,865,461	-	3,865,461	2,353,942	2,353,942
National Treasury Notes	993,778	-	993,778	-	-
Debentures ⁽²⁾	109,598	-	109,598	68,429	68,429
Other countries' government bonds ⁽³⁾	2,756,218	-	2,756,218	2,279,378	2,279,378
Foreign private securities	5,867	-	5,867	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	23,862,827	(117,535)	23,745,292	18,890,853	18,945,305
Own portfolio	10,907,770	(76,944)	10,830,826	10,105,609	10,145,237
Treasury Financial Bills	1,704,819	12,120	1,716,939	3,714,981	3,750,513
National Treasury Notes	2,717,424	(26,695)	2,690,729	3,759,028	3,813,624
National Treasury Bills	4,232,778	(706)	4,232,072	-	-
Investment fund units	1,503,079	(26,028)	1,477,051	1,749,484	1,721,453
Brazilian sovereign bonds issued abroad (Global Bonds)	237,448	6,656	244,104	508,261	508,261
Debentures ⁽²⁾	316,000	(50,269)	265,731	220,663	184,339
Certificates of Real Estate Receivables ⁽²⁾	89,583	(1,175)	88,408	53,810	53,520
Foreign private securities	61,881	8,169	70,050	63,719	70,359
Certificates of Agribusiness Receivables ⁽²⁾	37,427	(758)	36,669	18,403	18,173
Development Credit Bills	-	-	-	14,111	14,053
Shares	6,429	1,755	8,184	1,244	9,009
Mortgage Loan Bills	20	-	20	413	441
Bank Certificates of Deposit	618	(3)	615	616	624
Agribusiness Credit Bills	46	(9)	37	800	792
Certificates of Agribusiness Receivables	78	-	78	-	-
Financial Bills	140	(1)	139	65	65
Exchange Bills	-	-	-	11	11
Linked to repurchase commitments	8,871,852	(51,712)	8,820,140	5,474,565	5,484,071
Treasury Financial Bills	6,658,180	8,632	6,666,812	4,694,530	4,701,498
National Treasury Notes	1,486,410	(49,365)	1,437,045	206,447	208,896
National Treasury Bills	11,601	-	11,601	-	-
Debentures ⁽²⁾	642,131	(8,288)	633,843	431,863	433,413
Certificates of Agribusiness Receivables ⁽²⁾	36,546	(1,024)	35,522	55,561	54,820
Certificates of Real Estate Receivables ⁽²⁾	36,984	(1,667)	35,317	86,164	85,444
Linked to guarantees	4,083,205	11,121	4,094,326	3,310,679	3,315,997
Treasury Financial Bills	3,558,457	2,955	3,561,412	3,308,395	3,313,003
Brazilian sovereign bonds issued abroad (Global Bonds)	524,748	8,166	532,914	-	-
Debentures ⁽²⁾	-	-	-	2,284	2,994
Total	27,728,288	(117,535)	27,610,753	22,206,031	22,260,483

(1) The fair value of securities was calculated based on prices and rates prevailing as at June 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 June 30, 2026, the balance of expected losses is R\$5,840 (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\$8,705 at June 30, 2026 (R\$18,332 at December 31, 2025), as detailed in Note 8.

b) Breakdown by maturity

	Bank						
	06/30/2026						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	4,603,496	14,376,071	145,864	80,282	381,266	19,586,979	15,443,827
Treasury Financial Bills	80,763	10,140,991	-	-	-	10,221,754	10,460,071
National Treasury Notes	290,661	4,223,479	145,864	80,282	381,266	5,121,552	4,983,756
National Treasury Bills	4,232,072	11,601	-	-	-	4,243,673	-
Foreign securities	639,027	1,837,548	1,062,528	-	-	3,539,103	2,793,774
Other countries' government bonds	616,394	1,077,296	1,062,528	-	-	2,756,218	2,787,639
Brazilian sovereign bonds issued abroad (Global Bonds)	16,766	760,252	-	-	-	777,018	-
Foreign private securities	5,867	-	-	-	-	5,867	6,135
Private securities	187	954,872	46,762	-	62,835	1,064,656	791,740
Debentures	11	806,798	46,762	-	62,835	916,406	598,972
Certificates of Real Estate Receivables	106	76,586	-	-	-	76,692	105,548
Certificates of Agribusiness Receivables	36	70,812	-	-	-	70,848	71,330
Development Credit Bills	-	-	-	-	-	-	14,053
Mortgage Loan Bills	-	-	-	-	-	-	422
Agribusiness Credit Bills	-	37	-	-	-	37	792
Bank Certificates of Deposit	34	500	-	-	-	534	547
Financial Bills	-	139	-	-	-	139	65
Exchange Bills	-	-	-	-	-	-	11
Shares	7,224	-	-	-	-	7,224	9,009
Shares	7,224	-	-	-	-	7,224	9,009
Investment fund units	1,298,628	-	-	-	-	1,298,628	1,654,145
Receivables investment funds	1,070,133	-	-	-	-	1,070,133	1,348,977
Fixed income investment funds	108,208	-	-	-	-	108,208	201,952
Real estate investment funds	88,819	-	-	-	-	88,819	82,897
Multimarket investment funds	24,063	-	-	-	-	24,063	13,297
Other investment funds	7,405	-	-	-	-	7,405	7,022
Total	6,548,562	17,168,491	1,255,154	80,282	444,101	25,496,590	20,692,495

	Consolidated						
	06/30/2026						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	4,636,680	16,066,296	145,864	80,282	381,266	21,310,388	16,748,770
Treasury Financial Bills	113,947	11,831,216	-	-	-	11,945,163	11,765,014
National Treasury Notes	290,661	4,223,479	145,864	80,282	381,266	5,121,552	4,983,756
National Treasury Bills	4,232,072	11,601	-	-	-	4,243,673	-
Foreign securities	639,080	1,907,545	1,062,528	-	-	3,609,153	2,864,133
Other countries' government bonds	616,394	1,077,296	1,062,528	-	-	2,756,218	2,787,639
Brazilian sovereign bonds issued abroad (Global Bonds)	16,766	760,252	-	-	-	777,018	-
Foreign private securities	5,920	69,997	-	-	-	75,917	76,494
Private securities	207	1,096,172	46,762	-	62,836	1,205,977	917,118
Debentures	11	899,563	46,762	-	62,836	1,009,172	689,175
Certificates of Real Estate Receivables	106	123,619	-	-	-	123,725	138,964
Certificates of Agribusiness Receivables	36	72,155	-	-	-	72,191	72,993
Development Credit Bills	-	-	-	-	-	-	14,053
Mortgage Loan Bills	20	-	-	-	-	20	441
Bank Certificates of Deposit	34	581	-	-	-	615	624
Agribusiness Credit Bills	-	37	-	-	-	37	792
Certificates of Agribusiness Receivables	-	78	-	-	-	78	-
Financial Bills	-	139	-	-	-	139	65
Exchange Bills	-	-	-	-	-	-	11
Shares	8,184	-	-	-	-	8,184	9,009
Shares	8,184	-	-	-	-	8,184	9,009
Investment fund units	1,477,051	-	-	-	-	1,477,051	1,721,453
Receivables investment funds	1,083,882	-	-	-	-	1,083,882	1,361,329
Fixed income investment funds	213,386	-	-	-	-	213,386	197,146
Multimarket investment funds	101,285	-	-	-	-	101,285	77,936
Real estate investment funds	40,379	-	-	-	-	40,379	49,027
Equity funds	30,714	-	-	-	-	30,714	28,993
Other investment funds	7,405	-	-	-	-	7,405	7,022
Total	6,761,202	19,070,013	1,255,154	80,282	444,102	27,610,753	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 June 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 item 'Vehicle financing', 'Payroll-deductible loans', and 'Leases' (Note 9.a). 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 accounting hedge 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:

06/30/2026	Expiration date	Notional amount	Hedge instrument	Change in the fair value of the hedged item	Effectiveness
Hedged item					
Lending and leasing operations					
Lease	07/27/2032	R\$ 1,325,463	DI futures	(1,700)	99.90%
Payroll-deductible loans	09/21/2037	R\$ 10,184,972	DI futures	(39,521)	97.17%
Vehicle financing	05/19/2032	R\$ 3,955,253	DI futures	(3,096)	98.25%
Mortgage loan	01/31/2050	R\$ 56,648	DI futures	(451)	100.01%
Securities					
Sovereign bonds	09/10/2027	R\$ 2,226,471	DI futures	(1,253)	101.17%
Funding instruments					
Proparco funding	10/16/2028	USD 75,000	Swap	(12,597)	99.24%
IFC funding	06/16/2028	USD 150,000	Swap	132,445	100.70%
IFC funding	12/15/2026	USD 310,000	Swap	277,004	100.24%
IFC funding	12/15/2026	USD 171,000	Swap	125,739	100.24%
				476,570	

12/31/2025	Expiration date	Notional amount	Hedge instrument	Change in the fair value of the hedged item	Effectiveness
Hedged item					
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 differentials receivable and payable recorded in assets and liabilities as 'Derivatives':

	06/30/2026								12/31/2025		
	Amortized cost	Fair value adjustment	Fair value	Up to 3 months	From 3 to 12 months	From 1 to 3 years	From 3 to 5 years	Over 5 years	Amortized cost	Fair value adjustment	Fair value
Consolidated											
Assets	207,538	235,571	443,109	138,883	120,434	49,239	49,149	85,404	208,956	251,514	460,470
Derivatives	207,538	235,556	443,094	138,868	120,434	49,239	49,149	85,404	208,956	251,451	460,407
Swaps - difference receivable	53,220	155,568	208,788	14,501	25,453	34,281	49,149	85,404	92,757	85,307	178,064
Currency forwards - difference receivable	115,114	725	115,839	89,575	13,071	13,193	-	-	102,507	1,064	103,571
Premiums paid for purchase of stock options	19,524	796	20,320	2,527	16,028	1,765	-	-	7,175	304	7,479
Foreign exchange coupon futures	-	4,209	4,209	4,209	-	-	-	-	-	94,829	94,829
IPC-A coupon futures	-	3,863	3,863	3,863	-	-	-	-	-	110	110
Interest rate futures	-	2,763	2,763	2,763	-	-	-	-	-	3,986	3,986
Foreign currency futures	-	1,536	1,536	1,536	-	-	-	-	-	53,819	53,819
Exchange contracts - purchase	18,498	66,064	84,562	18,680	65,882	-	-	-	6,056	11,865	17,921
Exchange contracts - sale	1,182	32	1,214	1,214	-	-	-	-	461	167	628
Controlled entity	-	15	15	15	-	-	-	-	-	63	63
Derivatives	-	15	15	15	-	-	-	-	-	63	63
IPC-A coupon futures	-	12	12	12	-	-	-	-	-	63	63
Interest rate futures	-	3	3	3	-	-	-	-	-	-	-
Liabilities	2,411,786	73,297	2,485,083	1,611,020	533,795	167,241	67,101	105,926	2,533,755	74,324	2,608,079
Derivatives	2,411,786	73,092	2,484,878	1,610,815	533,795	167,241	67,101	105,926	2,533,755	74,313	2,608,068
Swap transaction – difference payable	705,268	13,911	719,179	4,335	398,686	143,131	67,101	105,926	375,948	837	376,785
Currency forwards - difference payable	122,297	2,591	124,888	60,838	42,273	21,777	-	-	64,910	14,880	79,790
Premiums received for sale of stock options	1,506,257	(15,055)	1,491,202	1,476,893	11,976	2,333	-	-	2,082,691	4,293	2,086,984
Interest rate futures	-	44,857	44,857	44,857	-	-	-	-	-	10,003	10,003
Foreign currency futures	-	5,961	5,961	5,961	-	-	-	-	-	72	72
Foreign exchange coupon futures	-	820	820	820	-	-	-	-	-	38,555	38,555
IPC-A coupon futures	-	55	55	55	-	-	-	-	-	926	926
Commodity futures	-	25	25	25	-	-	-	-	-	-	-
Exchange contracts - purchase	55,837	196	56,033	1,254	54,779	-	-	-	4,807	1,026	5,833
Exchange contracts - sale	22,127	19,731	41,858	15,777	26,081	-	-	-	5,399	3,721	9,120
Controlled entity	-	205	205	205	-	-	-	-	-	11	11
Derivatives	-	205	205	205	-	-	-	-	-	11	11
IPC-A coupon futures	-	174	174	174	-	-	-	-	-	7	7
Interest rate futures	-	31	31	31	-	-	-	-	-	4	4

As at June 30, 2026, the amounts of R\$3,137 and R\$47,109 (R\$25,539 as at December 31, 2025), relating to amounts receivable and payable to the Bank arising from swap derivative transactions carried out with Daycoval SAM and Daycoval Leasing were eliminated for purpose of consolidation of the interim financial statements.

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

Consolidated	06/30/2026		12/31/2025	
	Assets	Liabilities	Assets	Liabilities
Foreign exchange transactions	85,776	97,891	18,549	14,953
Financial institutions	46,498	61,610	7,487	7,933
Legal entities	39,268	36,281	11,059	7,018
Individuals	10	-	3	2
Futures	12,386	51,923	152,807	49,567
B3 S.A. - Bolsa, Brasil, Balcão	12,386	51,923	152,807	49,567
Swaps	208,788	719,179	178,064	376,785
Financial institutions	44,134	519,547	31,716	303,999
Legal entities	139,711	139,376	83,966	35,335
Individuals	24,943	60,256	62,382	37,451
Forwards (NDFs)	115,839	124,888	103,571	79,790
Legal entities	115,010	124,655	103,004	79,538
Individuals	75	173	285	-
Financial institutions	754	60	282	252
Options	20,320	1,491,202	7,479	2,086,984
Individuals	7,878	-	5,261	-
Legal entities	12,351	1,491,176	2,218	2,086,984
Financial institutions	91	26	-	-

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

Consolidated	06/30/2026					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
Swaps	951,937	3,282,951	2,243,398	2,511,527	4,866,156	13,855,969	10,613,226
Assets	221,049	256,456	979,064	1,536,680	2,330,656	5,323,905	4,237,970
Hedge accounting	-	-	204,738	-	-	204,738	245,685
US dollar x CDI	-	-	204,738	-	-	204,738	245,685
Trading strategy	221,049	256,456	774,326	1,536,680	2,330,656	5,119,167	3,992,285
CDI x fixed rate	2,518	512	289,584	795,422	590,376	1,678,412	209,123
CDI X IPC-A	11,495	67,427	197,208	190,267	1,108,590	1,574,987	665,741
Fixed rate x CDI	112,330	1,985	37,232	171,843	489,793	813,183	978,705
US dollar x fixed rate	8,673	28,476	121,887	214,680	47,113	420,829	766,625
US dollar x CDI	-	-	28,200	124,529	83,570	236,299	423,931
CDI x US dollar	76,016	120,943	10,778	20,690	-	228,427	309,989
Fixed rate x US dollar	3,258	20,961	55,423	-	-	79,642	84,035
Fixed rate x IPC-A	6,759	11,152	34,014	13,792	-	65,717	66,879
IPC-A X CDI	-	5,000	-	5,457	11,214	21,671	12,257
Liabilities	730,888	3,026,495	1,264,334	974,847	2,535,500	8,532,064	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	730,888	159,614	367,004	974,847	2,535,500	4,767,853	2,611,045
US dollar x fixed rate	625,593	29,232	107,662	740,450	571,660	2,074,597	1,189,846
Fixed rate x CDI	7,981	52,181	86,036	121,006	981,604	1,248,808	587,753
US dollar x IPC-A	-	-	-	-	975,000	975,000	500,000
US dollar x CDI	16,814	3,395	163,306	25,391	7,236	216,142	43,513
IPC-A x CDI	50,000	70,000	10,000	-	-	130,000	98,277
CDI x fixed rate	-	-	-	88,000	-	88,000	69,324
CDI x IPC-A	28,213	-	-	-	-	28,213	78,424
CDI x US dollar	2,287	4,806	-	-	-	7,093	18,899
Forwards (NDFs)	16,283,290	1,524,076	662,409	-	-	18,469,775	10,537,350
Long position	9,915,603	434,042	662,409	-	-	11,012,054	7,237,188
Short position	6,367,687	1,090,034	-	-	-	7,457,721	3,300,162
Futures	26,370,858	9,719,863	10,567,674	4,151,017	5,063,090	55,872,503	54,451,514
Long position	6,349,368	2,073,533	768,622	416,181	1,785,914	11,393,618	11,881,296
Trading strategy	6,349,368	2,073,533	768,622	416,181	1,785,914	11,393,618	11,881,296
Interest rate futures	3,733,334	399,247	34,891	126	408,919	4,576,517	1,868,129
IPC-A coupon futures	808,598	509,652	690,264	416,055	1,376,995	3,801,564	2,486,825
Foreign exchange coupon futures	1,664,438	1,164,634	43,467	-	-	2,872,539	2,598,641
Foreign currency futures	142,998	-	-	-	-	142,998	4,927,701
Short position	20,021,490	7,646,330	9,799,052	3,734,836	3,277,176	44,478,884	42,570,218
Hedge accounting	1,734,117	4,503,438	5,995,065	2,339,838	1,391,458	15,963,916	15,147,740
Interest rate futures	1,734,117	4,503,438	5,995,065	2,339,838	1,391,458	15,963,916	15,147,740
Trading strategy	18,287,373	3,142,892	3,803,987	1,394,998	1,885,718	28,514,968	27,422,478
Interest rate futures	13,064,030	2,868,463	1,530,909	835,754	1,042,955	19,342,112	11,852,647
Foreign exchange coupon futures	2,018,018	254,532	2,262,435	522,265	705,527	5,762,777	5,864,786
Foreign currency futures	3,202,226	-	-	-	-	3,202,226	9,640,489
IPC-A coupon futures	-	19,897	10,643	36,978	137,236	204,755	64,556
Commodity futures	3,099	-	-	-	-	3,099	-
Options	7,364,942	545,562	76,681	-	-	7,987,185	147,897
Long position	3,629,761	199,750	32,181	-	-	3,861,692	144,423
Foreign currency	3,629,761	199,750	32,181	-	-	3,861,692	144,423
Short position	3,735,181	345,812	44,500	-	-	4,125,493	3,474
Foreign currency	3,735,181	345,812	44,500	-	-	4,125,493	3,474
Foreign exchange transactions	1,109,493	1,526,317	-	-	-	2,635,810	1,324,322
Long position	815,954	1,052,315	-	-	-	1,868,269	1,133,899
Foreign currency	815,954	1,052,315	-	-	-	1,868,269	1,133,899
Short position	293,539	474,002	-	-	-	767,541	190,423
Foreign currency	293,539	474,002	-	-	-	767,541	190,423

As at June 30, 2026, the amount of R\$1,875,282 (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 loan portfolio	Bank		Consolidated	
	06/30/2026	12/31/2025	06/30/2026	12/31/2025
Lending operations ^{(1) (5) (7)}	39,476,103	36,446,418	39,846,096	36,880,659
Leasing operations ^{(2) (3)}	-	-	3,796,532	3,763,502
Other transactions with lending characteristics ⁽⁶⁾	22,186,794	23,204,288	22,191,722	23,214,063
Total loan portfolio (gross carrying amount)	61,662,897	59,650,706	65,834,350	63,858,224
Private securities (Note 7.a) ⁽⁴⁾	1,069,786	781,690	1,211,006	906,972
Financing of securities	7,224	6,698	7,224	6,698
Receivables acquired under a payment arrangement	229,380	616,010	229,380	616,010
Financial guarantees provided ⁽⁸⁾	11,071,087	9,390,528	11,071,087	9,390,528
Total expanded loan portfolio	74,040,374	70,445,632	78,353,047	74,778,432
Provision for incurred losses	(724,009)	(646,068)	(731,308)	(652,479)
Provision for expected losses	(1,689,976)	(1,496,015)	(1,768,955)	(1,568,646)
Total provision	(2,413,985)	(2,142,083)	(2,500,263)	(2,221,125)
Total expanded loan portfolio, net of provisions	71,626,389	68,303,549	75,852,784	72,557,307

(1) As at June 30, 2026, includes expenses of R\$217,594 (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 June 30, 2026, includes expenses of R\$12,104 (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 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\$887 million.

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

ii) Expanded loan portfolio by product

	Bank		Consolidated	
	06/30/2026	12/31/2025	06/30/2026	12/31/2025
Corporate segment	49,972,740	48,506,742	54,297,517	52,843,553
Loans and financing	24,876,092	23,245,811	25,246,085	23,680,054
Purchase of receivables without right of recourse	12,955,775	15,088,713	12,960,703	15,098,487
Lease	-	-	3,808,636	3,767,512
Private securities	1,069,786	781,690	1,211,006	906,972
Financial guarantees provided	11,071,087	9,390,528	11,071,087	9,390,528
Retail segment	24,285,228	22,020,679	24,285,228	22,020,679
Payroll-deductible loans	16,348,204	14,971,669	16,348,204	14,971,669
Payroll-deductible card	2,730,288	2,845,299	2,730,288	2,845,299
Vehicle financing	4,552,000	3,686,606	4,552,000	3,686,606
Real estate financing	654,736	517,105	654,736	517,105
Total expanded loan portfolio	74,257,968	70,527,421	78,582,745	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								
06/30/2026								
	Opening balance 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 at 06/30/2026
Stage 1								
Corporate segment	46,802,021	(182,107)	(448,379)	46,901	125,655	-	1,807,586	48,151,677
Loans and financing	21,577,114	(181,259)	(438,778)	45,882	125,645	-	1,965,597	23,094,201
Purchase of receivables without right of recourse	15,083,101	(848)	(9,601)	1,019	10	-	(2,137,807)	12,935,874
Private securities	762,224	-	-	-	-	-	307,562	1,069,786
Financial guarantees provided ⁽¹⁾	9,379,582	-	-	-	-	-	1,672,234	11,051,816
Retail segment	20,308,567	(573,248)	(316,514)	108,030	101,397	-	2,509,557	22,137,789
Payroll-deductible loans	14,136,307	(244,092)	(161,931)	41,219	73,967	-	1,505,046	15,350,516
Payroll-deductible card	2,733,072	(5,803)	(15,284)	1,133	290	-	(178,920)	2,534,488
Vehicle financing	2,968,945	(310,176)	(130,186)	59,013	24,604	-	1,033,866	3,646,066
Real estate financing	470,243	(13,177)	(9,113)	6,665	2,536	-	149,565	606,719
Total	67,110,588	(755,355)	(764,893)	154,931	227,052	-	4,317,143	70,289,466
	Opening balance 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 at 06/30/2026
Stage 2								
Corporate segment	246,840	(46,901)	(98,114)	182,107	51,828	-	(32,215)	303,545
Loans and financing	244,900	(45,882)	(97,551)	181,259	51,828	-	(33,762)	300,792
Purchase of receivables without right of recourse	1,940	(1,019)	(563)	848	-	-	1,547	2,753
Retail segment	612,991	(108,030)	(211,622)	573,248	84,047	-	41,987	992,621
Payroll-deductible loans	228,996	(41,219)	(86,277)	244,092	51,853	-	26,063	423,508
Payroll-deductible card	13,763	(1,133)	(11,352)	5,803	46	-	36,822	43,949
Vehicle financing	348,648	(59,013)	(108,177)	310,176	30,832	-	(19,103)	503,363
Real estate financing	21,584	(6,665)	(5,816)	13,177	1,316	-	(1,795)	21,801
Total	859,831	(154,931)	(309,736)	755,355	135,875	-	9,772	1,296,166
	Opening balance 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 at 06/30/2026
Stage 3								
Corporate segment	1,457,881	(125,655)	(51,828)	448,379	98,114	(245,016)	(64,357)	1,517,518
Loans and financing	1,423,797	(125,645)	(51,828)	438,778	97,551	(244,767)	(56,787)	1,481,099
Purchase of receivables without right of recourse	3,672	(10)	-	9,601	563	(249)	3,571	17,148
Private securities	19,466	-	-	-	-	-	(19,466)	-
Financial guarantees provided ⁽¹⁾	10,946	-	-	-	-	-	8,325	19,271
Retail segment	1,099,121	(101,397)	(84,047)	316,514	211,622	(349,605)	62,610	1,154,818
Payroll-deductible loans	606,366	(73,967)	(51,853)	161,931	86,277	(209,897)	55,323	574,180
Payroll-deductible card	98,464	(290)	(46)	15,284	11,352	(27,697)	54,784	151,851
Vehicle financing	369,013	(24,604)	(30,832)	130,186	108,177	(111,229)	(38,140)	402,571
Real estate financing	25,278	(2,536)	(1,316)	9,113	5,816	(782)	(9,357)	26,216
Total	2,557,002	(227,052)	(135,875)	764,893	309,736	(594,621)	(1,747)	2,672,336

	Opening balance at 12/31/2025	Write-off	New transactions / (settlement)	Closing balance at 06/30/2026
Total changes in stages				
Corporate segment	48,506,742	(245,016)	1,711,014	49,972,740
Loans and financing	23,245,811	(244,767)	1,875,048	24,876,092
Purchase of receivables without right of recourse	15,088,713	(249)	(2,132,689)	12,955,775
Private securities	781,690	-	288,096	1,069,786
Financial guarantees provided ⁽¹⁾	9,390,528	-	1,680,559	11,071,087
Retail segment	22,020,679	(349,605)	2,614,154	24,285,228
Payroll-deductible loans	14,971,669	(209,897)	1,586,432	16,348,204
Payroll-deductible card	2,845,299	(27,697)	(87,314)	2,730,288
Vehicle financing	3,686,606	(111,229)	976,623	4,552,000
Real estate financing	517,105	(782)	138,413	654,736
Total expanded loan portfolio	70,527,421	(594,621)	4,325,168	74,257,968

Bank								
2025								
	Opening balance 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 at 12/31/2025
Stage 1								
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

	Opening balance 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 at 12/31/2025
Stage 2								
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 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 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 at 01/01/2025	Write-off	New transactions / (settlement)	Closing balance 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								
Stage 1	06/30/2026							
	Opening balance 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 at 06/30/2026
Corporate segment	50,891,240	(237,689)	(457,278)	54,868	126,991	-	1,833,695	52,211,827
Loans and financing	21,986,768	(181,501)	(441,626)	46,681	126,042	-	1,906,860	23,443,224
Purchase of receivables without right of recourse	15,092,875	(848)	(9,601)	1,019	10	-	(2,142,653)	12,940,802
Lease	3,544,509	(55,340)	(6,051)	7,168	939	-	73,754	3,564,979
Private securities	887,506	-	-	-	-	-	323,500	1,211,006
Financial guarantees provided ⁽¹⁾	9,379,582	-	-	-	-	-	1,672,234	11,051,816
Retail segment	20,308,568	(573,248)	(316,514)	108,030	101,397	-	2,509,555	22,137,788
Payroll-deductible loans	14,136,307	(244,092)	(161,931)	41,219	73,967	-	1,505,046	15,350,516
Payroll-deductible card	2,733,073	(5,803)	(15,284)	1,133	290	-	(178,921)	2,534,488
Vehicle financing	2,968,945	(310,176)	(130,186)	59,013	24,604	-	1,033,866	3,646,066
Real estate financing	470,243	(13,177)	(9,113)	6,665	2,536	-	149,564	606,718
Total	71,199,808	(810,937)	(773,792)	162,898	228,388	-	4,343,250	74,349,615
Stage 2	06/30/2026							
	Opening balance 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 at 06/30/2026
Corporate segment	382,273	(54,868)	(124,657)	237,689	56,443	-	(54,172)	442,708
Loans and financing	245,944	(46,681)	(97,726)	181,501	54,428	-	(34,710)	302,756
Purchase of receivables without right of recourse	1,940	(1,019)	(563)	848	-	-	1,547	2,753
Lease	134,389	(7,168)	(26,368)	55,340	2,015	-	(21,009)	137,199
Retail segment	612,990	(108,030)	(211,622)	573,248	84,047	-	41,989	992,622
Payroll-deductible loans	228,996	(41,219)	(86,277)	244,092	51,853	-	26,064	423,509
Payroll-deductible card	13,762	(1,133)	(11,352)	5,803	46	-	36,823	43,949
Vehicle financing	348,648	(59,013)	(108,177)	310,176	30,832	-	(19,103)	503,363
Real estate financing	21,584	(6,665)	(5,816)	13,177	1,316	-	(1,795)	21,801
Total	995,263	(162,898)	(336,279)	810,937	140,490	-	(12,183)	1,435,330
Stage 3	06/30/2026							
	Opening balance 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 at 06/30/2026
Corporate segment	1,570,040	(126,991)	(56,443)	457,278	124,657	(250,731)	(74,828)	1,642,982
Loans and financing	1,447,342	(126,042)	(54,428)	441,626	97,726	(245,982)	(60,137)	1,500,105
Purchase of receivables without right of recourse	3,672	(10)	-	9,601	563	(249)	3,571	17,148
Lease	88,614	(939)	(2,015)	6,051	26,368	(4,500)	(7,121)	106,458
Private securities	19,466	-	-	-	-	-	(19,466)	-
Financial guarantees provided ⁽¹⁾	10,946	-	-	-	-	-	8,325	19,271
Retail segment	1,099,121	(101,397)	(84,047)	316,514	211,622	(349,604)	62,609	1,154,818
Payroll-deductible loans	606,366	(73,967)	(51,853)	161,931	86,277	(209,897)	55,322	574,179
Payroll-deductible card	98,464	(290)	(46)	15,284	11,352	(27,696)	54,783	151,851
Vehicle financing	369,013	(24,604)	(30,832)	130,186	108,177	(111,229)	(38,140)	402,571
Real estate financing	25,278	(2,536)	(1,316)	9,113	5,816	(782)	(9,356)	26,217
Total	2,669,161	(228,388)	(140,490)	773,792	336,279	(600,335)	(12,219)	2,797,800

	Opening balance at 12/31/2025	Write-off	New transactions / (settlement)	Closing balance at 06/30/2026
Total changes in stages				
Corporate segment	52,843,553	(250,731)	1,704,695	54,297,517
Loans and financing	23,680,054	(245,982)	1,812,013	25,246,085
Purchase of receivables without right of recourse	15,098,487	(249)	(2,137,535)	12,960,703
Lease	3,767,512	(4,500)	45,624	3,808,636
Private securities	906,972	-	304,034	1,211,006
Financial guarantees provided ⁽¹⁾	9,390,528	-	1,680,559	11,071,087
Retail segment	22,020,679	(349,604)	2,614,153	24,285,228
Payroll-deductible loans	14,971,669	(209,897)	1,586,432	16,348,204
Payroll-deductible card	2,845,299	(27,696)	(87,315)	2,730,288
Vehicle financing	3,686,606	(111,229)	976,623	4,552,000
Real estate financing	517,105	(782)	138,413	654,736
Total expanded loan portfolio	74,864,232	(600,335)	4,318,848	78,582,745

Consolidated								
2025								
Stage 1	Opening balance 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 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 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 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 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 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 at 01/01/2025	Write-off	New transactions / (settlement)	Closing balance 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	
	06/30/2026	12/31/2025	06/30/2026	12/31/2025
Transactions in normal course	58,049,399	57,129,865	62,053,479	61,257,789
Installments falling due	58,049,399	57,129,865	62,053,479	61,257,789
Up to 3 months	20,902,577	21,491,691	21,408,399	22,002,729
From 3 to 12 months	14,157,356	13,528,068	15,390,838	14,739,998
From 1 to 3 years	14,318,084	13,172,260	15,991,383	15,004,662
From 3 to 5 years	5,726,208	6,437,930	6,266,025	6,950,949
Over 5 years	2,945,174	2,499,916	2,996,834	2,559,451
Credit-Impaired Exposures	4,067,696	3,225,338	4,247,173	3,308,943
Installments falling due	3,049,108	2,478,858	3,215,851	2,550,399
Up to 3 months	340,416	279,069	355,272	287,713
From 3 to 12 months	842,733	672,906	884,351	694,201
From 1 to 3 years	1,282,857	1,001,671	1,370,166	1,039,672
From 3 to 5 years	395,207	339,339	418,167	342,940
Over 5 years	187,895	185,873	187,895	185,873
Past-due installments	1,018,588	746,480	1,031,322	758,544
Up to 60 days	397,657	244,693	405,801	250,493
From 61 to 90 days	109,496	55,919	110,336	57,026
From 91 to 180 days	226,347	158,657	227,997	161,427
From 181 to 360 days	285,088	287,211	287,188	289,598
Total portfolio of transactions with lending characteristics	62,117,095	60,355,203	66,300,652	64,566,732
Due date				
Up to 3 months	152	27	152	27
From 3 to 12 months	124,990	4,070	124,990	4,070
From 1 to 3 years	422,453	419,156	426,584	420,819
From 3 to 5 years	262,577	109,344	302,859	133,455
Over 5 years	259,614	249,093	356,421	348,601
Total private securities (Note 7.a)	1,069,786	781,690	1,211,006	906,972
Financial guarantees provided	11,071,087	9,390,528	11,071,087	9,390,528
Total financial guarantees granted	11,071,087	9,390,528	11,071,087	9,390,528
Total expanded loan portfolio	74,257,968	70,527,421	78,582,745	74,864,232

ii. Provision

	Bank		Consolidated	
	06/30/2026	12/31/2025	06/30/2026	12/31/2025
Allowance associated with the credit risk				
Incurred loss	724,009	646,068	731,308	652,479
Expected Loss	1,670,199	1,479,814	1,749,177	1,552,445
Total allowance associated with the credit risk on the portfolio of transactions with lending characteristics	2,394,208	2,125,882	2,480,485	2,204,924
Expected Loss	5,840	5,840	5,840	5,840
Total allowance associated with the credit risk on private securities	5,840	5,840	5,840	5,840
Expected Loss	13,937	10,361	13,938	10,361
Total allowance associated with the credit risk on financial guarantees provided	13,937	10,361	13,938	10,361
Total allowance associated with the credit risk on the expanded loan portfolio	2,413,985	2,142,083	2,500,263	2,221,125

d) Diversification of the loan portfolio

Bank				
Diversification of the expanded loan portfolio by economic sector	06/30/2026		12/31/2025	
	Amount	Exposure %	Amount	Exposure %
Total	74,257,968	100.00%	70,527,421	100.00%
Private sector	73,861,611	99.47%	70,178,816	99.51%
Companies	44,880,453	60.44%	44,474,983	63.06%
Manufacturing	16,776,343	22.59%	15,922,343	22.58%
Trade	10,359,688	13.95%	9,819,440	13.92%
Management and services	2,490,002	3.35%	2,389,310	3.39%
Financial activities and insurance companies	2,488,603	3.35%	4,457,156	6.32%
Transportation and logistics	2,064,358	2.78%	1,740,739	2.47%
Energy	1,498,043	2.02%	1,825,092	2.59%
Construction	1,375,552	1.85%	1,138,660	1.61%
Public administration, defense and social security	1,071,201	1.44%	701,133	0.99%
Telecommunication and IT	756,047	1.02%	772,694	1.10%
Specialized services	709,116	0.95%	430,675	0.61%
Healthcare	574,068	0.77%	556,678	0.79%
Extraction	550,507	0.74%	530,329	0.75%
Culture and leisure	525,427	0.71%	446,195	0.63%
Real estate	499,621	0.67%	603,372	0.86%
Sanitation	440,007	0.59%	342,619	0.49%
Education	194,572	0.26%	213,594	0.30%
Accommodation and meals	116,088	0.16%	127,495	0.18%
Other	2,391,210	3.22%	2,457,459	3.48%
Individuals	28,981,158	39.03%	25,703,833	36.45%
Public sector	396,357	0.53%	348,605	0.49%

Consolidated				
Diversification of the expanded loan portfolio by economic sector	06/30/2026		12/31/2025	
	Amount	Exposure %	Amount	Exposure %
Total	78,582,745	100.00%	74,864,232	100.00%
Private sector	78,186,388	99.50%	74,515,627	99.53%
Companies	48,987,544	62.34%	48,566,893	64.87%
Manufacturing	17,499,155	22.27%	16,673,620	22.27%
Trade	10,986,261	13.98%	10,492,345	14.02%
Financial activities and insurance companies	3,430,627	4.37%	5,369,852	7.17%
Management and services	2,776,424	3.53%	2,667,818	3.56%
Transportation and logistics	2,589,526	3.30%	2,262,191	3.02%
Energy	1,568,932	2.00%	1,838,437	2.46%
Construction	1,466,744	1.87%	1,239,236	1.66%
Public administration, defense and social security	1,071,201	1.36%	701,133	0.94%
Telecommunication and IT	916,821	1.17%	930,532	1.24%
Specialized services	840,387	1.07%	563,581	0.75%
Healthcare	646,345	0.82%	638,900	0.85%
Culture and leisure	632,328	0.80%	546,519	0.73%
Extraction	607,965	0.77%	594,886	0.79%
Real estate	581,964	0.74%	660,174	0.88%
Sanitation	458,874	0.58%	369,156	0.49%
Education	213,095	0.27%	234,945	0.31%
Accommodation and meals	131,390	0.17%	141,475	0.19%
Other	2,569,505	3.27%	2,642,093	3.53%
Individuals	29,198,844	37.16%	25,948,734	34.66%
Public sector	396,357	0.50%	348,605	0.47%

e) Concentration of lending operations

Bank				
Largest debtors	06/30/2026		12/31/2025	
	Amount	% of the portfolio	Amount	% of the portfolio
Largest debtor	1,823,796	2.46%	1,934,976	2.74%
Next 10 largest debtors	8,534,160	11.49%	6,494,791	9.21%
Next 50 largest debtors	9,323,099	12.56%	7,938,170	11.26%
Next 100 largest debtors	7,239,133	9.75%	6,957,037	9.86%
Other debtors	47,337,780	63.75%	47,202,447	66.93%
Total	74,257,968	100.00%	70,527,421	100.00%

Consolidated				
Largest debtors	06/30/2026		12/31/2025	
	Amount	% of the portfolio	Amount	% of the portfolio
Largest debtor	1,823,796	2.32%	1,934,976	2.58%
Next 10 largest debtors	8,661,239	11.02%	6,589,169	8.80%
Next 50 largest debtors	9,857,148	12.54%	8,538,524	11.41%
Next 100 largest debtors	7,818,452	9.95%	7,212,482	9.63%
Other debtors	50,422,110	64.16%	50,589,081	67.57%
Total	78,582,745	100.00%	74,864,232	100.00%

f) Allowance for expected losses associated with the credit risk

Bank								
06/30/2026								
Stage 1	Opening balance 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 at 06/30/2026
Corporate segment	297,276	(5,840)	(19,316)	15,124	64,417	-	2,580	354,241
Loans and financing	256,102	(5,839)	(19,270)	14,783	64,409	-	(12,547)	297,638
Purchase of receivables without right of recourse	37,054	(1)	(46)	341	8	-	6,435	43,791
Private securities	-	-	-	-	-	-	5,840	5,840
Financial guarantees provided	4,120	-	-	-	-	-	2,852	6,972
Retail segment	273,083	(14,390)	(46,220)	7,448	45,231	-	79,412	344,564
Payroll-deductible loans	172,302	(3,438)	(39,936)	2,067	33,699	-	30,578	195,272
Payroll-deductible card	21,454	(81)	(228)	74	293	-	11,058	32,570
Vehicle financing	78,615	(10,842)	(6,040)	4,615	10,257	-	38,755	115,360
Real estate financing	712	(29)	(16)	692	982	-	(979)	1,362
Total	570,359	(20,230)	(65,536)	22,572	109,648	-	81,992	698,805
Stage 2	Opening balance 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 at 06/30/2026
Corporate segment	60,786	(15,124)	(24,795)	5,840	18,411	-	36,200	81,318
Loans and financing	59,997	(14,783)	(24,510)	5,839	18,411	-	34,929	79,883
Purchase of receivables without right of recourse	789	(341)	(285)	1	-	-	1,271	1,435
Retail segment	52,701	(7,448)	(25,409)	14,390	30,939	-	20,535	85,708
Payroll-deductible loans	17,450	(2,067)	(12,242)	3,438	17,842	-	564	24,985
Payroll-deductible card	950	(74)	(799)	81	44	-	3,573	3,775
Vehicle financing	31,297	(4,615)	(11,142)	10,842	12,543	-	13,711	52,636
Real estate financing	3,004	(692)	(1,226)	29	510	-	2,687	4,312
Total	113,487	(22,572)	(50,204)	20,230	49,350	-	56,735	167,026
Stage 3	Opening balance 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 at 06/30/2026
Corporate segment	830,486	(64,417)	(18,411)	19,316	24,795	(245,016)	310,588	857,341
Loans and financing	815,447	(64,409)	(18,411)	19,270	24,510	(244,767)	304,175	835,815
Purchase of receivables without right of recourse	2,958	(8)	-	46	285	(249)	11,529	14,561
Private securities	5,840	-	-	-	-	-	(5,840)	-
Financial guarantees provided	6,241	-	-	-	-	-	724	6,965
Retail segment	627,751	(45,231)	(30,939)	46,220	25,409	(349,605)	417,208	690,813
Payroll-deductible loans	363,588	(33,699)	(17,842)	39,936	12,242	(209,897)	191,056	345,384
Payroll-deductible card	82,606	(293)	(44)	228	799	(27,697)	65,090	120,689
Vehicle financing	171,110	(10,257)	(12,543)	6,040	11,142	(111,229)	157,479	211,742
Real estate financing	10,447	(982)	(510)	16	1,226	(782)	3,583	12,998
Total	1,458,237	(109,648)	(49,350)	65,536	50,204	(594,621)	727,796	1,548,154

	Opening balance at 12/31/2025	Write-off	Recognition / (Reversal)	Closing balance at 06/30/2026
Total changes in stages				
Corporate segment	1,188,548	(245,016)	349,368	1,292,900
Loans and financing	1,131,546	(244,767)	326,557	1,213,336
Purchase of receivables without right of recourse	40,801	(249)	19,235	59,787
Private securities	5,840	-	-	5,840
Financial guarantees provided	10,361	-	3,576	13,937
Retail segment	953,535	(349,605)	517,155	1,121,085
Payroll-deductible loans	553,340	(209,897)	222,198	565,641
Payroll-deductible card	105,010	(27,697)	79,721	157,034
Vehicle financing	281,022	(111,229)	209,945	379,738
Real estate financing	14,163	(782)	5,291	18,672
Movement of the allowance for expected losses associated with the credit risk	2,142,083	(594,621)	866,523	2,413,985

Bank								
	2025							
	Opening balance 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 at 12/31/2025
Stage 1								
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 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 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 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 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

	Opening balance at 01/01/2025	Write-off	Recognition / (Reversal)	Closing balance at 12/31/2025
Total changes in stages				
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
Movement of the allowance for expected losses associated with the credit risk	1,857,305	(1,071,120)	1,355,898	2,142,083

Consolidated								
Stage 1	06/30/2026							
	Opening balance 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 at 06/30/2026
Corporate segment	329,611	(6,491)	(19,901)	15,592	64,864	-	(1,452)	382,223
Loans and financing	263,576	(5,845)	(19,430)	14,857	64,545	-	(17,517)	300,186
Purchase of receivables without right of recourse	37,057	(1)	(46)	341	8	-	6,434	43,793
Lease	24,858	(645)	(425)	394	311	-	938	25,431
Private securities	-	-	-	-	-	-	5,840	5,840
Financial guarantees provided	4,120	-	-	-	-	-	2,853	6,973
Retail segment	450,437	(14,390)	(46,220)	7,448	45,231	-	(97,941)	344,565
Payroll-deductible loans	344,428	(3,438)	(39,936)	2,067	33,699	-	(141,548)	195,272
Payroll-deductible card	21,466	(81)	(228)	74	293	-	11,046	32,570
Vehicle financing	83,831	(10,842)	(6,040)	4,615	10,257	-	33,540	115,361
Real estate financing	712	(29)	(16)	692	982	-	(979)	1,362
Total	780,048	(20,881)	(66,121)	23,040	110,095	-	(99,393)	726,788
Stage 2	06/30/2026							
	Opening balance 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 at 06/30/2026
Corporate segment	74,567	(15,592)	(27,716)	6,491	19,935	-	34,856	92,541
Loans and financing	60,099	(14,857)	(24,527)	5,845	19,298	-	34,183	80,041
Purchase of receivables without right of recourse	789	(341)	(285)	1	-	-	1,271	1,435
Lease	13,679	(394)	(2,904)	645	637	-	(598)	11,065
Retail segment	52,701	(7,448)	(25,409)	14,390	30,939	-	20,535	85,708
Payroll-deductible loans	17,450	(2,067)	(12,242)	3,438	17,842	-	564	24,985
Payroll-deductible card	950	(74)	(799)	81	44	-	3,573	3,775
Vehicle financing	31,297	(4,615)	(11,142)	10,842	12,543	-	13,711	52,636
Real estate financing	3,004	(692)	(1,226)	29	510	-	2,687	4,312
Total	127,268	(23,040)	(53,125)	20,881	50,874	-	55,391	178,249
Stage 3	06/30/2026							
	Opening balance 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 at 06/30/2026
Corporate segment	863,412	(64,864)	(19,935)	19,901	27,716	(250,731)	328,913	904,412
Loans and financing	819,073	(64,545)	(19,298)	19,430	24,527	(245,982)	310,168	843,373
Purchase of receivables without right of recourse	2,958	(8)	-	46	285	(249)	11,529	14,561
Lease	29,300	(311)	(637)	425	2,904	(4,500)	12,332	39,513
Private securities	5,840	-	-	-	-	-	(5,840)	-
Financial guarantees provided	6,241	-	-	-	-	-	724	6,965
Retail segment	450,397	(45,231)	(30,939)	46,220	25,409	(349,604)	594,562	690,814
Payroll-deductible loans	191,462	(33,699)	(17,842)	39,936	12,242	(209,897)	363,182	345,384
Payroll-deductible card	82,594	(293)	(44)	228	799	(27,696)	65,102	120,690
Vehicle financing	165,894	(10,257)	(12,543)	6,040	11,142	(111,229)	162,695	211,742
Real estate financing	10,447	(982)	(510)	16	1,226	(782)	3,583	12,998
Total	1,313,809	(110,095)	(50,874)	66,121	53,125	(600,335)	923,475	1,595,226

	Opening balance at 12/31/2025	Write-off	Recognition / (Reversal)	Closing balance at 06/30/2026
Total changes in stages				
Corporate segment	1,267,590	(250,731)	362,317	1,379,176
Loans and financing	1,142,748	(245,982)	326,834	1,223,600
Purchase of receivables without right of recourse	40,804	(249)	19,234	59,789
Lease	67,837	(4,500)	12,672	76,009
Private securities	5,840	-	-	5,840
Financial guarantees provided	10,361	-	3,577	13,938
Retail segment	953,535	(349,604)	517,156	1,121,087
Payroll-deductible loans	553,340	(209,897)	222,198	565,641
Payroll-deductible card	105,010	(27,696)	79,721	157,035
Vehicle financing	281,022	(111,229)	209,946	379,739
Real estate financing	14,163	(782)	5,291	18,672
Movement of the allowance for expected losses associated with the credit risk	2,221,125	(600,335)	879,473	2,500,263

Consolidated								
	2025							
	Opening balance 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 at 12/31/2025
Stage 1								
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

	Opening balance 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 at 12/31/2025
Stage 2								
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 at 01/01/2025	Change to Stage 1	Change to Stage 2	Change from Stage 1	Change from Stage 2	Write-off	Recognition / (Reversal)	Opening balance at 01/01/2025
Corporate segment	824,287	(48,626)	(19,546)	8,045	22,762	(346,275)	422,765	863,412
Loans and financing	594,853	(44,899)	(14,577)	7,690	22,440	(341,465)	595,031	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	(729,519)	638,158	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	(21,973)	56,297	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

	Opening balance at 01/01/2025	Write-off	Recognition / (Reversal)	Opening balance at 01/01/2025
Total changes in stages				
Corporate segment	1,075,303	(346,275)	538,562	1,267,590
Loans and financing	746,690	(341,465)	737,523	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	(729,519)	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
Movement of the 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\$7,194 (R\$2,271 as at December 31, 2025) related to the allowance for credit limits.

g) Renegotiation and recovery of transactions with lending characteristics

i. Breakdown of the balance of renegotiated transactions

	Bank		Consolidated	
	06/30/2026	12/31/2025	06/30/2026	12/31/2025
Breakdown of the balance of renegotiated transactions (including restructuring)				
Transactions in normal course	3,823,905	3,385,202	4,280,494	3,831,514
Installments falling due	3,823,905	3,385,202	4,280,494	3,831,514
Up to 3 months	612,862	456,713	690,409	505,219
3 to 12 months	1,240,568	1,017,224	1,386,123	1,172,160
1 to 3 years	1,402,335	1,371,872	1,577,886	1,563,675
3 to 5 years	535,919	500,577	590,348	551,644
Over 5 years	32,221	38,816	35,728	38,816
Credit-Impaired Exposures	772,663	521,364	860,360	556,292
Installments falling due	578,502	387,788	659,876	417,361
Up to 3 months	74,947	52,753	82,855	56,628
3 to 12 months	169,119	124,003	189,837	133,278
1 to 3 years	260,995	172,655	303,738	188,980
3 to 5 years	66,209	34,210	76,213	34,308
Over 5 years	7,232	4,167	7,233	4,167
Past due	194,161	133,576	200,484	138,931
Up to 60 days	76,507	42,407	80,673	45,197
61 to 90 days	14,740	12,496	15,358	12,870
91 to 180 days	52,869	28,475	53,812	29,262
181 to 360 days	50,045	50,198	50,641	51,602
Total	4,596,568	3,906,566	5,140,854	4,387,806

ii. Movement of renegotiated transactions

	Bank		Consolidated	
	06/30/2026	06/30/2025	06/30/2026	06/30/2025
Opening balance	3,906,565	3,700,009	4,387,807	4,384,011
Write-off of renegotiated transactions to loss	(131,630)	(519)	(131,630)	(519)
Payments / amortizations for the period of renegotiated transactions	(753,729)	(1,430,093)	(839,115)	(1,729,430)
Renegotiated transactions	1,570,060	1,214,852	1,718,446	1,283,564
Restructured transactions	5,302	10,143	5,346	10,143
Closing balance	4,596,568	3,494,392	5,140,854	3,947,769
Balance of restructured transactions	343,426	539,796	343,961	539,796
% of restructuring on renegotiated transactions portfolio	7.47%	15.45%	6.69%	13.67%
% of restructuring on expanded loan portfolio	0.46%	0.92%	0.46%	0.87%

As at June 30, 2026, the Bank recovered loans previously written off as loss in the amount of R\$128,315 (R\$108,867 as at June 30, 2025), and Daycoval Leasing recovered R\$1,653 (R\$402 as at June 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

Opening balance of the allowance for expected losses associated with the credit risk
Adjustments due to initial adoption of BCB Resolution 4,966/21
Adjusted opening balance
Transactions written off as loss
Recognition (reversal) of allowance expense
Incurred Loss - Minimum Required ⁽¹⁾
Expected Loss
Guarantees and sureties
Recognition (reversal) of allowance for expected losses associated with the credit risk on private securities
Closing balance of the allowance for expected losses associated with the credit risk

Bank		Consolidated	
Quarter ended			
06/30/2026	06/30/2025	06/30/2026	06/30/2025
2,259,216	2,004,365	2,348,101	2,071,140
-	-	-	-
2,259,216	2,004,365	2,348,101	2,071,140
(296,506)	(7,421)	(299,094)	(7,421)
451,275	364,032	451,256	365,189
366,173	250,520	369,937	262,006
84,622	111,315	80,839	100,986
480	2,197	480	2,197
-	-	-	-
2,413,985	2,360,976	2,500,263	2,428,908

Opening balance of the allowance for expected losses associated with the credit risk
Adjustments due to initial adoption of BCB Resolution 4966/21
Adjusted opening balance
Transactions written off as loss
Recognition (reversal) of allowance expense
Incurred Loss - Minimum Required ⁽¹⁾
Expected Loss
Guarantees and sureties
Exchange rate changes
Recognition (reversal) of allowance for expected losses associated with the credit risk on private securities
Closing balance of the allowance for expected losses associated with the credit risk

Bank		Consolidated	
Six-month period ended			
06/30/2026	06/30/2025	06/30/2026	06/30/2025
2,142,083	1,912,406	2,221,125	1,964,547
-	(55,101)	-	(32,464)
2,142,083	1,857,305	2,221,125	1,932,083
(594,621)	(8,531)	(600,335)	(8,531)
866,523	506,790	879,473	499,944
616,875	461,236	619,907	479,031
246,072	42,336	255,990	17,695
3,576	3,218	3,576	3,218
-	5,412	-	5,412
2,413,985	2,360,976	2,500,263	2,428,908

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

i) Rural credit

For the base date June 2026, the allocation of amounts for application in rural credit for the 2025/2026 Harvest Plan totaled R\$ R\$2,971,901 (R\$2,811,284 for the base date December 2026), 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 2025/2026 Harvest Plan.

j) Active restricted transactions (Bank and Consolidated)

	06/30/2026	12/31/2025
Active restricted transactions		
Other transactions with lending characteristics	31,212	28,525
Obligations for active restricted transactions		
Bank Deposit Certificates	36,465	34,129

10 - INSURANCE TRANSACTIONS - PREMIUMS RECEIVABLE (CONSOLIDATED)

a) Breakdown

	06/30/2026	12/31/2025
Premiums receivable	446,524	378,431
Transactions with insurers	16,757	16,034
Transactions with reinsurers	29,281	42,413
Total	492,562	436,878

b) Premiums

	06/30/2026		
	Premiums receivable	Unearned premiums (RVNE)	Net premiums receivable
Direct premiums			
Business comprehensive	29,450	-	(3)
Engineering risk	410	-	(54)
Professional liability	183	-	-
Lease surety	75	-	-
Insured guarantee - public sector	339,638	70,818	(7,068)
Insured guarantee - private sector	15,148	286	(2,359)
Total	384,904	71,104	(9,484)

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

c) Movement in Premiums Receivable

	06/30/2026	12/31/2025
Opening balance	378,431	269,008
(+) Issued premiums	236,276	560,120
(+) Tax on financial transactions	1,794	5,374
(-) Canceled and refunded premiums	(39,765)	(151,811)
(-) Collections	(150,402)	(302,630)
Unearned premiums	17,310	453
Impairment	2,880	(2,083)
Closing balance	446,524	378,431

d) Transactions with insurers

	06/30/2026	
	Current	Noncurrent
Accepted coinsurance premiums	9,893	-
Refund of ceded coinsurance	927	-
Claims paid recoverable from ceded coinsurance	1,690	-
Commission from ceded coinsurance	1,448	2,799
	13,958	2,799
	16,757	

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

e) Transactions with reinsurers

Claims paid recoverable from reinsurers

Business comprehensive
Engineering risk
Directors and Officers Liability – D&O
Professional liability
Lease surety
Insured guarantee - public sector
Insured guarantee - private sector
Total

06/30/2026		
Claims paid	Impairment	Total
17,839	(14)	17,825
4,198	(1)	4,197
110	-	110
536	-	536
26	-	26
3,560	(5)	3,555
3,035	(3)	3,032
29,304	(23)	29,281

Claims paid recoverable from reinsurers

Business comprehensive
Engineering risk
Directors and Officers Liability – D&O
Professional liability
Lease surety
Insured guarantee - public sector
Insured guarantee - private sector
Total

12/31/2025		
Claims paid	Impairment	Total
25,926	(14)	25,912
3,590	(1)	3,589
109	-	109
716	-	716
12	-	12
7,400	(5)	7,395
4,683	(3)	4,680
42,436	(23)	42,413

11 - OTHER SUNDRY CREDITS

	Bank		Consolidated	
	06/30/2026	12/31/2025	06/30/2026	12/31/2025
Salary advances	15,712	3,482	17,748	6,695
Contributions paid in advance ⁽¹⁾	174,129	-	174,129	-
Advances for payment of our account	38,717	40,707	40,158	42,205
Reimbursable payments	1,171	1,299	1,171	1,299
Prepaid participations	-	86,987	-	86,987
Margin deposited in guarantee of swap transactions	62,096	78,898	62,096	78,898
Sundry debtors ⁽²⁾	742,824	841,735	1,272,514	1,337,062
Total	1,034,649	1,053,108	1,567,816	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 June 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\$36,618 (R\$121,027 as at December 31, 2025) for Bank and Consolidated, and insurance operations in the amount of R\$513,671 (R\$474,363 as at December 31, 2025) for Consolidated; (ii) operations pending settlement in the amount of R\$417,434 as at June 30, 2026 and R\$548,810 as at December 31, 2025, with maturity within one day, settled on July 1, 2026 and January 5, 2026, respectively.

12 - OTHER ASSETS

a) Non-financial assets held for sale

	Bank			Consolidated		
	06/30/2026			06/30/2026		
	Gross amount	Provision	Net amount	Gross amount	Provision	Net amount
Received	152,052	(29,252)	122,800	154,636	(29,252)	125,384
Total non-financial assets held for sale	152,052	(29,252)	122,800	154,636	(29,252)	125,384

	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
	06/30/2026						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	19,098	85,444	10,378	7,263	9,067	131,250	128,180
Total prepaid expenses	19,098	85,444	10,378	7,263	9,067	131,250	128,180

	Consolidated						Consolidated
	06/30/2026						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	20,436	161,372	112,389	7,263	9,067	310,527	297,291
Total prepaid expenses	20,436	161,372	112,389	7,263	9,067	310,527	297,291

(1) As at June 30, 2026, the balances of prepaid expenses are mainly comprised of commissions on loans and foreign issuances in the amount of R\$15,246 (R\$24,054 as at December 31, 2025), and discount on the issuance of securities in the amount of R\$21,679 (R\$21,810 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:

	06/30/2026		12/31/2025	
	US\$ thousand	R\$ thousand ⁽¹⁾	US\$ thousand	R\$ thousand ⁽¹⁾
Assets				
Cash and cash equivalents	89,289	462,215	163,771	901,132
Interbank investments	223,513	1,157,038	39,758	218,767
Securities and derivatives	155,050	802,630	94,788	521,564
Lending operations	1,050,588	5,438,475	1,445,675	7,954,681
Other receivables	24,114	124,829	35,428	194,939
Other assets	15,606	80,786	12,271	67,522
Total assets	1,558,160	8,065,973	1,791,691	9,858,605
Liabilities				
Demand deposits	18,043	93,402	19,535	107,488
Time deposits	498,996	2,583,103	253,771	1,396,352
Repurchase transactions	25,735	133,219	61,150	336,474
Securities issued abroad	431,622	2,234,337	444,837	2,447,671
Interbank accounts	19	99	183	1,009
Derivative financial instruments	273	1,411	3	17
Borrowings and onlendings	1,184,183	6,130,041	971,559	5,345,909
Other sundry payables	1,001	5,182	808	4,449
Total liabilities	2,159,872	11,180,794	1,751,846	9,639,369

(1) The amounts in US Dollars were translated into Brazilian reais (R\$) at the exchange rates of R\$/US\$5.1766 and R\$/US\$5.5024 released by BACEN for June 30, 2026 and December 31, 2025.

During the quarter and six-month period ended June 30, 2026 the Bank recognized, in the statement of income, foreign exchange loss of R\$978 and R\$12,071 (R\$32,909 and R\$44,002 in the quarter and six-month period ended June 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		Six-month period ended	
					06/30/2026	2Q2026	06/30/2025	2Q2025	06/30/2026	12/31/2025	06/30/2026	06/30/2025	06/30/2026	06/30/2025
Daycoval Leasing ⁽¹⁾	1,480,520	1,300,000	73,670	100.00	84,563	41,204	117,859	63203	1,480,520	1,395,958	41,204	63,203	84,563	117,859
Daycoval SAM	124,425	400,000	400,000,000	99.99	69,703	39,127	855	42	124,425	54,722	39,127	42	69,703	855
Dayprev	397,905	345,000	173,005,391	97.00	15,964	9,586	1,029	-206	385,968	370,482	9,300	(201)	15,486	998
ACS ⁽²⁾	1,041,304	623,597	54,225,802	99.99	15,552	3,045	19,098	13553	1,005,907	1,003,008	(1,740)	7,442	2,900	7,428
Daycoval CTVM	241,810	220,770	22,077,000	100.00	4,235	2,561	5,665	3493	241,810	237,576	2,561	3,494	4,235	5,665
Daycoval Asset	133,449	1,554	14,255	99.99	9,012	5,234	10,121	6135	133,449	124,436	5,234	6,135	9,012	10,121
Total									3,372,079	3,186,182	95,686	80,115	185,899	142,926

(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 six-month period ended June 30, 2026, the share of profit (loss) of subsidiaries between the Bank and the subsidiary ACS includes adjustment of R\$4,785 and R\$ 12,652 (R\$6,111 and R\$11,670 for the quarter and six-month period ended June 30, 2025), net of tax effects, 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. 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		Six-month period ended	
					06/30/2026	2Q2026	06/30/2025	2Q2025	06/30/2026	12/31/2025	06/30/2026	06/30/2025	06/30/2026	06/30/2025
IFP ⁽²⁾	370,298	360,020	360,020,030	99.99	9,424	(2,016)	6,225	1,144	370,297	360,873	(2,016)	1,144	9,424	6,225
SCC ⁽²⁾	18,850	10,020	10,020,000	99.99	716	365	483	252	18,849	18,133	364	252	716	483
Treetop ⁽¹⁾⁽²⁾	77,890	13,814	2,668,585	99.99	(12,448)	(4,977)	1,154	4,026	77,890	96,023	(5,724)	(526)	(18,134)	(10,583)
Daycoval Seguros ⁽³⁾	343,278	304,750	200,491,438	97.00	15,164	9,243	(837)	(264)	343,278	328,114	8,966	(264)	14,709	(837)
Total									810,314	803,143	1,590	606	6,715	(4,712)

(1) During the quarter and six-month period ended June 30, 2026, expense on exchange rate changes of R\$747 and R\$ 5,686 (expense of R\$4,552 and R\$11,737 in the quarter and six-month period ended June 30, 2025) 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 six-month period ended June 30, 2026, the share of profit (loss) of subsidiaries totaled expense of R\$7,376 and expense of R\$7,994 (income of R\$870 and expense of R\$3,875 in the quarter and six-month period ended June 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 six-month period ended June 30, 2026, the share of profit (loss) of subsidiaries totaled income of R\$8,966 and income of R\$14,709 (expense of R\$264 and expense of R\$837 in the quarter and six-month period ended June 30, 2025, respectively), which was recognized in the results of Dayprev (direct parent company), as shown in table 14.a.

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		
			06/30/2026		12/31/2025
	Depreciation %	Acquisition cost	Accumulated depreciation	Net value	Net value
Aircraft	10%	192,325	(36,883)	155,442	165,083
Computers and peripherals	20%	42,633	(36,893)	5,740	7,894
Facilities	10%	939	(821)	118	133
Furniture and equipment	10%	42,509	(15,461)	27,048	22,620
Vehicles	20%	4,388	(2,021)	2,367	2,540
Right of use	4%	16,534	(2,126)	14,408	3,271
Total		299,328	(94,205)	205,123	201,541

	Consolidated				
	06/30/2026				12/31/2025
	Depreciation %	Acquisition cost	Accumulated depreciation	Net value	Net value
Aircraft	10%	192,325	(36,883)	155,442	165,083
Computers and peripherals	20%	45,679	(38,048)	7,631	9,858
Facilities	10%	5,039	(3,477)	1,562	1,775
Properties in use	4%	2,660	(778)	1,882	2,137
Furniture and equipment	10%	47,751	(19,509)	28,242	24,102
Vehicles	20%	6,890	(2,934)	3,956	4,349
Right of use	4%	21,934	(5,895)	16,039	5,343
Total		322,278	(107,524)	214,754	212,647

b) Movement of property and equipment in use

	Bank				
	06/30/2026				12/31/2025
	Opening balance	Acquisition/ (write-offs)	Depreciation in the period	Net value	Net value
Aircraft	165,083	-	(9,641)	155,442	165,083
Computers and peripherals	7,896	-	(2,156)	5,740	7,894
Facilities	133	-	(15)	118	133
Furniture and equipment	22,620	6,980	(2,552)	27,048	22,620
Vehicles	2,540	186	(359)	2,367	2,540
Right of use	3,271	12,877	(1,740)	14,408	3,271
Total	201,543	20,043	(16,463)	205,123	201,541

	Consolidated				
	06/30/2026				12/31/2025
	Opening balance	Acquisition/ (write-offs)	Depreciation in the period	Net value	Net value
Aircraft	165,083	-	(9,641)	155,442	165,083
Computers and peripherals	9,858	15	(2,242)	7,631	9,858
Facilities	1,775	-	(213)	1,562	1,775
Properties in use	2,137	(245)	(10)	1,882	2,137
Furniture and equipment	24,102	6,804	(2,664)	28,242	24,102
Vehicles	4,349	186	(579)	3,956	4,349
Right of use	5,343	9,831	865	16,039	5,343
Total	212,647	16,591	(14,484)	214,754	212,647

c) Property and equipment for operating lease

	Consolidated				
	06/30/2026				
	Annual depreciation	Acquisition cost	Accumulated depreciation	Allowance for impairment	Net value
Machinery and equipment	10%	296,613	(221,774)	(4,270)	70,569
Total		296,613	(221,774)	(4,270)	70,569

16 - REPURCHASE AGREEMENTS AND FUNDING INSTRUMENTS

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

	06/30/2026			12/31/2025	
	Up to 3 months	From 3 to 12 months	From 1 to 3 years	Total	Total
Repurchase agreements					
At amortized cost					
Own portfolio	8,770,051	18,226	114,993	8,903,270	5,802,976
Treasury Financial Bills	6,649,488	-	-	6,649,488	4,687,169
National Treasury Bills	11,578	-	-	11,578	-
National Treasury Notes	1,404,033	-	-	1,404,033	204,918
Debentures	633,410	-	-	633,410	431,553
Certificates of Real Estate Receivables	35,500	-	-	35,500	86,323
Certificates of Agribusiness Receivables	36,042	-	-	36,042	56,539
Other ⁽¹⁾	-	18,226	114,993	133,219	336,474
Third-party portfolio	1,899,239	-	-	1,899,239	2,525,822
Treasury Financial Bills	162,281	-	-	162,281	812,008
National Treasury Bills	302,101	-	-	302,101	524,419
National Treasury Notes	760,557	-	-	760,557	924,209
Certificates of Real Estate Receivables	236,988	-	-	236,988	265,186
Debentures	437,312	-	-	437,312	-
Highly-liquid portfolio	928,011	-	-	928,011	12,411
National Treasury Notes	19,663	-	-	19,663	12,411
National Treasury Bills	908,348	-	-	908,348	-
Total	11,597,301	18,226	114,993	11,730,520	8,341,209

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

b) Summary of funding instruments

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

	Bank		Consolidated	
	06/30/2026	12/31/2025	06/30/2026	12/31/2025
At amortized cost				
Deposits	31,109,644	30,231,906	30,269,994	29,392,915
Demand deposits	2,954,331	2,079,881	2,933,267	2,042,088
Interbank deposits	1,448,628	1,377,971	733,986	709,121
Time deposits	26,697,511	26,764,912	26,593,567	26,632,564
Other deposits	9,174	9,142	9,174	9,142
Issuance of securities	34,958,694	33,348,989	34,283,183	32,719,139
Mortgage loan bills	677,929	718,436	677,929	718,436
Agribusiness credit bills	5,916,336	4,945,275	5,916,337	4,945,275
Financial bills	26,130,092	25,237,607	25,454,580	24,607,757
Foreign issuances	2,234,337	2,447,671	2,234,337	2,447,671
Borrowings and onlendings	12,680,787	10,982,571	12,680,787	10,982,571
Foreign borrowings	11,913,159	10,223,185	11,913,159	10,223,185
Onlendings from official institutions	767,628	759,386	767,628	759,386
Subordinated debts (Note 16.d)	2,857,130	2,767,258	2,857,130	2,767,258
Financial bills	2,857,130	2,767,258	2,857,130	2,767,258
Total	81,606,255	77,330,724	80,091,094	75,861,883

c) Breakdown of funding instruments by maturity

	Bank					12/31/2025	
	06/30/2026					Total	Total
	Up to 3 months	3 to 12 months	1 to 3 years	3 to 5 years	Over 5 years		
Deposits	7,604,255	5,167,302	15,099,973	3,029,279	208,835	31,109,644	30,231,906
Demand deposits	2,954,331	-	-	-	-	2,954,331	2,079,881
Interbank deposits	1,417,669	30,959	-	-	-	1,448,628	1,377,971
Time deposits	3,223,081	5,136,343	15,099,973	3,029,279	208,835	26,697,511	26,764,912
Other deposits	9,174	-	-	-	-	9,174	9,142
Issuance of securities	5,279,536	9,767,712	15,296,600	3,866,623	748,223	34,958,694	33,348,989
Mortgage loan bills	97,047	299,229	259,598	22,055	-	677,929	718,436
Agribusiness credit bills	631,424	2,056,927	3,132,964	94,898	123	5,916,336	4,945,275
Financial bills	2,507,425	7,255,080	11,879,461	3,740,026	748,100	26,130,092	25,237,607
Foreign issuances ⁽³⁾	2,043,640	156,476	24,577	9,644	-	2,234,337	2,447,671
Borrowings and onlendings	2,444,763	8,582,229	1,505,040	110,352	38,403	12,680,787	10,982,571
Foreign borrowings	2,370,251	8,378,173	1,164,735	-	-	11,913,159	10,223,185
Foreign currency payables ⁽¹⁾	1,511,217	3,511,113	-	-	-	5,022,330	3,447,155
Foreign onlendings ⁽²⁾	859,034	4,867,060	1,164,735	-	-	6,890,829	6,776,030
Ondlendings from official institutions	74,512	204,056	340,305	110,352	38,403	767,628	759,386
BNDES	7,082	27,102	72,075	31,091	-	137,350	141,726
FINEP	67,430	176,954	266,319	76,394	34,443	621,540	617,660
FINOP	-	-	1,911	2,867	3,960	8,738	-
Subordinated debts (Note 16.d)	-	-	-	-	2,857,130	2,857,130	2,767,258
Financial bills	-	-	-	-	2,857,130	2,857,130	2,767,258
Total	15,328,554	23,517,243	31,901,613	7,006,254	3,852,591	81,606,255	77,330,724

	Consolidated						12/31/2025
	06/30/2026						
	Up to 3 months	3 to 12 months	1 to 3 years	3 to 5 years	Over 5 years	Total	
Deposits	6,868,549	5,167,302	15,062,892	2,962,416	208,835	30,269,994	29,392,915
Demand deposits	2,933,267	-	-	-	-	2,933,267	2,042,088
Interbank deposits	703,027	30,959	-	-	-	733,986	709,121
Time deposits	3,223,081	5,136,343	15,062,892	2,962,416	208,835	26,593,567	26,632,564
Other deposits	9,174	-	-	-	-	9,174	9,142
Issuance of securities	4,974,052	9,477,782	15,273,109	3,851,029	707,211	34,283,183	32,719,139
Mortgage loan bills	97,047	299,229	259,598	22,055	-	677,929	718,436
Agribusiness credit bills	631,424	2,056,927	3,132,965	94,898	123	5,916,337	4,945,275
Financial bills	2,201,941	6,965,150	11,855,969	3,724,432	707,088	25,454,580	24,607,757
Foreign issuances ⁽³⁾	2,043,640	156,476	24,577	9,644	-	2,234,337	2,447,671
Borrowings and onlendings	2,444,763	8,582,229	1,505,040	110,352	38,403	12,680,787	10,982,571
Foreign borrowings	2,370,251	8,378,173	1,164,735	-	-	11,913,159	10,223,185
Foreign currency payables ⁽¹⁾	1,511,217	3,511,113	-	-	-	5,022,330	3,447,155
Foreign onlendings ⁽²⁾	859,034	4,867,060	1,164,735	-	-	6,890,829	6,776,030
Onlendings from official institutions	74,512	204,056	340,305	110,352	38,403	767,628	759,386
BNDES	7,082	27,102	72,075	31,091	-	137,350	141,726
FINAME	67,430	176,954	266,319	76,394	34,443	621,540	617,660
FINEP	-	-	1,911	2,867	3,960	8,738	-
Subordinated debts (Note 16.d)	-	-	-	-	2,857,130	2,857,130	2,767,258
Financial bills	-	-	-	-	2,857,130	2,857,130	2,767,258
Total	14,287,364	23,227,313	31,841,041	6,923,797	3,811,579	80,091,094	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 June 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\$3,492,494 and R\$3,491,896, respectively (R\$3,759,260 and R\$3,767,635 as at December 31,).

(3) On June 30, 2026, a Credit Linked Note was issued in the amount of R\$1.8 billion, maturing on August 31, 2026.

Financial covenants

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

d) Subordinated debts (Bank and Consolidated)

Capital tier	Funding Instruments	Consolidated		Issue amount	Index %	BACEN authorization date ⁽¹⁾
		Dates	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

Dividends and/or interest on capital payable
Profit sharing program
Total

Bank		Consolidated	
Current		Current	
06/30/2026	12/31/2025	06/30/2026	12/31/2025
133,020	-	133,020	45
165,904	281,813	169,022	285,211
298,924	281,813	302,042	285,256

b) Sundry

Administrative checks
Creditors for undisbursed funds
Payables to related entity
Amounts to be returned to clients
Accrued payments
 Personnel expenses
 Trade payables
 Commissions payable for intermediation of operations
Accrued sundry payments
Discounted notes partially received
Collection for release
Income from securities receivable
Surety commissions
Discounts linked to leases
Obligations for return of tariffs
Revenues to allocate
Amounts payable in foreign currency
Other sundry creditors ⁽¹⁾
Total

Bank				Consolidated			
06/30/2026		12/31/2025		06/30/2026		12/31/2025	
Current	Noncurrent	Current	Noncurrent	Current	Noncurrent	Current	Noncurrent
-	-	49	-	-	-	49	-
41,943	-	17,577	-	41,943	-	17,577	-
1,550	-	2,220	-	4,455	-	4,455	-
8,360	-	18,957	-	8,360	-	18,957	-
87,838	41,881	67,869	47,049	115,060	43,405	89,005	48,991
42,696	-	46,427	-	50,503	-	55,391	-
27,462	-	34,909	-	27,462	-	34,909	-
18,699	-	45,670	-	16,975	-	45,114	-
12,347	-	29,166	-	12,347	-	29,166	-
12,155	-	3,973	-	12,155	-	3,973	-
42,403	-	48,743	-	42,403	-	48,743	-
67,805	28,696	95,239	-	69,765	28,696	95,819	-
-	-	-	-	16,795	-	14,551	-
-	-	36	-	-	-	36	-
29,453	24,675	50,247	-	29,453	24,674	50,247	-
139,027	-	419,480	-	139,027	-	419,480	-
294,275	-	209,293	-	412,843	-	277,921	-
826,013	95,252	1,089,855	47,049	999,546	96,775	1,205,393	48,991

(1) As at June 30, 2026, the balance of "Other sundry creditors" is basically comprised of FGI onlendings amounting to R\$51,233 (R\$68,506 as at December 31, 2025) for Bank and Consolidated.

18 - PROVISIONS, CONTINGENT ASSETS AND LIABILITIES AND LEGAL OBLIGATIONS
a) Contingent

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

b) Provisions for

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	
	06/30/2026	12/31/2025	06/30/2026	12/31/2025
Legal obligations - Tax risks	1,307,962	1,275,447	1,314,683	1,281,927
Civil lawsuits	319,340	291,695	319,441	292,659
Labor lawsuits	60,311	53,123	72,063	63,673
Total	1,687,613	1,620,265	1,706,187	1,638,259

Risks	Bank			Consolidated		
	06/30/2026			06/30/2026		
	Opening balance	Recognition (reversal) ⁽¹⁾	Closing balance	Opening balance	Recognition (reversal) ⁽¹⁾	Closing balance
Tax	1,275,447	32,515	1,307,962	1,281,927	32,756	1,314,683
Civil	291,695	27,645	319,340	292,659	26,782	319,441
Labor	53,123	7,188	60,311	63,673	8,390	72,063
Total	1,620,265	67,348	1,687,613	1,638,259	67,928	1,706,187

⁽¹⁾ Includes

Risks	Bank			Consolidated		
	12/31/2025			12/31/2025		
	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

c) Escrow

	Bank		Consolidated	
	06/30/2026	12/31/2025	06/30/2026	12/31/2025
Tax	1,040,025	1,014,358	1,044,442	1,018,604
Civil ⁽¹⁾	52,215	58,845	249,527	243,336
Labor	19,663	21,454	26,191	26,883
Other	-	-	95	92
Total	1,111,903	1,094,657	1,320,255	1,288,915

⁽¹⁾ Includes

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), the accrued amount is R\$2,591 (R\$7,760 as at December 31, 2025). Total escrow deposits for these challenges amount to R\$2,591 (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\$210,450 (R\$204,030 as at December 31, 2025), and total escrow deposits for this challenge amount to R\$210,450 (R\$204,030 as at December 31, 2025).

COFINS

Challenges the constitutionality of Law 9,718/98. The accrued amount is R\$915,602 (R\$890,291 as at December 31, 2025), and total escrow deposits for this challenge amount to R\$669,718 (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\$138,445 (R\$134,028 as at December 31, 2025), and total escrow deposits for this challenge amount to R\$137,795 (R\$133,983 as at December 31, 2025).

The provision for other legal obligations amounts to R\$40,875 (R\$39,338 as at December 31, 2025), and total escrow deposits for this challenge amount to R\$19,471 (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 and of ISS in the city of São Paulo. As at June 30, 2026, the amount of unpaid taxes, awaiting a favorable judgment of the lawsuits, is R\$6,721 (R\$6,480 as at December 31, 2025).

f) Contingent

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

	Bank		Consolidated	
	06/30/2026	12/31/2025	06/30/2026	12/31/2025
Tax	117,815	128,682	134,092	128,682
Civil	78,574	70,152	78,592	70,166
Labor	1,011	1,446	1,011	1,446
Total	197,400	200,280	213,695	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):

	Bank		Consolidated	
	06/30/2026	06/30/2025	06/30/2026	06/30/2025
Current taxes				
Profit before income tax and social contribution and profit sharing	1,098,131	1,148,187	1,247,331	1,263,265
Charges (IR and CSLL) at effective rates	(494,159)	(516,684)	(561,299)	(568,469)
Permanent add-backs and deductions				
Investments in subsidiaries	83,654	64,317	4	-
Interest on capital	144,562	131,194	144,562	131,194
Non-deductible expenses net of non-taxable revenues	34,578	18,249	34,204	19,211
Other amounts	34,855	22,458	36,819	22,520
Income tax and social contribution	(196,510)	(280,466)	(345,710)	(395,544)
Current tax	(437,779)	(490,278)	(547,309)	(522,088)
Deferred tax	241,269	209,812	201,599	126,544

ii. Tax expenses

	Six-month period ended			
	Bank		Consolidated	
	06/30/2026	06/30/2025	06/30/2026	06/30/2025
Contributions to COFINS	(129,642)	(131,202)	(156,672)	(149,597)
Contributions to PIS/PASEP	(21,067)	(21,320)	(25,850)	(24,570)
ISS	(17,050)	(13,082)	(39,764)	(31,559)
Other tax expenses	(9,977)	(19,496)	(10,625)	(20,242)
Total	(177,736)	(185,100)	(232,911)	(225,968)

	Quarter ended			
	Bank		Consolidated	
	06/30/2026	06/30/2025	06/30/2026	06/30/2025
Contributions to COFINS	(52,750)	(67,062)	(65,492)	(75,978)
Contributions to PIS/PASEP	(8,572)	(10,898)	(10,807)	(12,463)
ISS	(8,582)	(7,366)	(20,058)	(16,380)
Other tax expenses	(4,306)	(4,990)	(4,679)	(4,873)
Total	(74,210)	(90,316)	(101,036)	(109,694)

b) Tax assets and liabilities

	Bank		Consolidated	
	06/30/2026	12/31/2025	06/30/2026	12/31/2025
Tax assets				
Current	279,049	455,422	409,702	624,866
Taxes and contributions for offset	279,049	455,422	409,702	624,866
Deferred	2,319,858	2,016,095	2,427,279	2,098,088
Tax credits (Note 19.d)	2,319,858	2,016,095	2,427,279	2,098,088
Total	2,598,907	2,471,517	2,836,981	2,722,954
Taxes payable				
Current	544,613	786,445	666,216	916,507
Provision for income tax	234,303	345,571	297,547	413,631
Provision for social contribution	203,476	330,658	246,932	375,804
Taxes and contributions payable	106,834	110,216	121,737	127,072
Deferred	389,983	319,904	1,053,568	918,390
Tax liabilities (Note 19.d)	389,983	319,904	1,053,568	918,390
Total	934,596	1,106,349	1,719,784	1,834,897

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

As required by BACEN 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 June 30, 2026, the Bank and the entities included in the Consolidated have credits not recognized in assets in the amount of R\$6,951 (R\$8,002 as at December 31, 2025).

d) Origin of tax credits and deferred tax liabilities

	Bank			Consolidated		
	12/31/2025	Recognition (Realization)	06/30/2026	12/31/2025	Recognition (Realization)	06/30/2026
Tax credits						
Deferred income tax and social contribution on:						
Provision for tax risks	147,230	-	147,230	148,349	1,905	150,254
Allowance for losses	1,264,268	118,269	1,382,537	1,287,319	140,198	1,427,517
Mark-to-market of securities and derivatives	111,663	86,202	197,865	112,079	93,837	209,180
Inflation adjustment of civil, tax and labor risks	342,244	14,123	356,367	342,245	14,122	353,103
Other temporary additions, including provisions for civil and labor risks	150,690	85,169	235,859	208,096	79,129	287,225
Total tax credits on temporary differences	2,016,095	303,763	2,319,858	2,098,088	329,191	2,427,279
	12/31/2025	Recognition (Realization)	06/30/2026	12/31/2025	Recognition (Realization)	06/30/2026
Deferred tax liabilities						
Deferred income tax and social contribution on:						
Mark-to-market of securities and derivatives	46,572	(2)	46,570	49,247	7,781	57,028
Deferred income tax and social contribution on excess depreciation	-	-	-	569,429	52,673	622,102
Amortization of discount on the acquisition of Daycoval Leasing	31,122	-	31,122	31,122	-	31,122
Inflation adjustment of escrow deposits	232,178	13,763	245,941	232,374	13,841	246,215
Other temporary deductions	10,032	56,318	66,350	36,218	60,883	97,101
Total deferred tax liabilities on temporary differences	319,904	70,079	389,983	918,390	135,178	1,053,568
	12/31/2024	Recognition (Realization)	12/31/2025	12/31/2024	Recognition (Realization)	12/31/2025
Tax credits						
Deferred income tax and social contribution on:						
Provision for tax risks	185,652	(38,422)	147,230	195,866	(47,517)	148,349
Allowance for losses	1,185,223	79,045	1,264,268	1,218,329	68,990	1,287,319
Mark-to-market of securities and derivatives	252,458	(140,795)	111,663	274,659	(165,843)	112,079
Inflation adjustment of civil, tax and labor risks	302,466	39,778	342,244	302,466	43,042	342,245
Other temporary additions, including provisions for civil and labor risks	91,120	59,570	150,690	114,300	93,796	208,096
Total tax credits on temporary differences	2,016,919	(824)	2,016,095	2,105,620	(7,532)	2,098,088
	12/31/2024	Recognition (Realization)	12/31/2025	12/31/2024	Recognition (Realization)	12/31/2025
Deferred tax liabilities						
Deferred income tax and social contribution on:						
Mark-to-market of securities and derivatives	355,189	(308,617)	46,572	387,009	(337,762)	49,247
Deferred income tax and social contribution on excess depreciation	-	-	-	497,163	72,266	569,429
Amortization of discount on the acquisition of Daycoval Leasing	28,275	2,847	31,122	28,275	2,847	31,122
Inflation adjustment of escrow deposits	202,900	29,278	232,178	202,951	29,423	232,374
Other temporary deductions	-	10,032	10,032	-	36,218	36,218
Total deferred tax liabilities on temporary differences	586,364	(266,460)	319,904	1,115,398	(197,008)	918,390

e) Expected realization and present value of tax credits

	Bank			Consolidated		
	06/30/2026					
	Temporary differences			Temporary differences		
	Income tax	Social contribution	Total	Income tax	Social contribution	Total
Up to 1 year	399,082	310,889	709,971	415,958	322,514	738,472
Up to 2 years	184,020	158,856	342,876	191,890	164,247	356,137
Up to 3 years	65,431	52,345	117,776	66,261	52,977	119,238
Up to 4 years	58,253	46,602	104,855	59,083	47,234	106,317
Up to 5 years	56,949	45,559	102,508	88,062	64,520	152,582
Over 5 years	527,254	414,618	941,872	534,817	419,716	954,533
Total	1,290,989	1,028,869	2,319,858	1,356,071	1,071,208	2,427,279

	Bank			Consolidated		
	12/31/2025					
	Temporary differences			Temporary differences		
	Income tax	Social contribution	Total	Income tax	Social contribution	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 June 30, 2026, the present value of total tax credits is R\$1,830,472 (R\$1,594,100 as at December 31, 2025) for Bank and R\$1,913,039 (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:**

	06/30/2026				
	PPNG	PSL	IBNR	PDR	Total
Business comprehensive	22,542	21,435	5,270	914	50,161
Engineering risks	3,793	11,833	2,737	601	18,964
Professional liability – E&O	4,748	2,203	-	38	6,989
Lease surety	2,751	545	-	6	3,302
Insured guarantee - public sector	655,564	193,585	8,310	999	858,458
Insured guarantee - private sector	46,478	8,958	1,902	548	57,886
Total	735,876	238,559	18,219	3,106	995,760

	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:

	06/30/2026			12/31/2025
	Opening balance	Recognition / (Reversal)	Total	Total
Unearned premiums	675,724	60,152	735,876	675,724
Incurred but not reported claims	18,010	209	18,219	18,010
Claims to be settled	220,864	17,695	238,559	220,864
Related expense provision	2,522	584	3,106	2,522
Total	917,120	78,640	995,760	917,120

c) Coverage of technical provisions:

	06/30/2026	12/31/2025
Technical provisions	995,760	917,120
Credit right	(319,396)	(290,001)
Deferred acquisition costs reducing PPNG	(84,866)	(80,596)
Reinsurance assets reducing PPNG	(115,838)	(102,316)
Reinsurance assets reducing PSL	(203,213)	(189,703)
Reinsurance assets reducing IBNR	(8,211)	(8,104)
Reinsurance assets reducing PDR	(1,418)	(1,207)
Escrow deposits reducing the provisions	(1,600)	(1,600)
Total to be covered (a)	261,218	243,593
Assets pledged to SUSEP (b)	377,733	406,308
Net assets (b-a)	116,515	162,715

d) Liability Adequacy Test:

The Liability Adequacy Test (LAT) is performed 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 the Company 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 the Company'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 the Company'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 Company's 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 June 30, 2026, the Bank's capital amounts to R\$6,907,260 (R\$6,907,260 as at December 31, 2025), fully subscribed and paid in, represented by 2,662,419,000 registered shares (2,662,419,000 as at December 31, 2025), comprised of 1,863,693,299 (1,863,693,299 as at December 31, 2025) common shares and 798,725,701 (798,725,701 as at December 2025) preferred shares.

b) Capital increase

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	
	06/30/2026	12/31/2025
Common shares - at beginning of period	1,863,693,299	1,323,471,042
Issuance of shares by capital increase	-	540,222,257
Common shares - at end of period	1,863,693,299	1,863,693,299
Preferred shares - at beginning of period	798,725,701	567,201,876
Issuance of shares by capital increase	-	231,523,825
Preferred shares - at end of period	798,725,701	798,725,701
Total shares	2,662,419,000	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:

	06/30/2026	% ⁽¹⁾	06/30/2025	% ⁽¹⁾
Net profit	901,621		867,721	
(-) Recognition of legal reserve	(45,081)		(43,386)	
Adjusted net profit	856,540		824,335	
Amount of interest on capital	321,248		291,542	
(-) Withholding income tax related to interest on capital	(56,218)		(43,732)	
Net amount of interest on capital	265,030	30.94	247,810	30.06

⁽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 six-month periods ended June 30, 2026 and 2025, as shown below:

06/30/2026						
Board meeting	Availability date	Price per share		Gross amount	IRRF	Net amount
		ON	PN			
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
			Total	321,248	(56,218)	265,030

06/30/2025						
Board meeting	Availability date	Price per share		Gross amount	IRRF	Net amount
		ON	PN			
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
			Total	291,542	(43,732)	247,810

e) Earnings reserves

	06/30/2026	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)

	06/30/2026	06/30/2025
Net profit attributable to controlling shareholders	901,621	867,721
Net profit attributable to each group of shares		
Common shares	631,135	607,405
Preferred shares	270,486	260,316
Weighted average number of shares issued and comprising the capital ⁽¹⁾		
Common shares	1,863,693,299	1,323,471,042
Preferred shares	798,725,701	567,201,876
Net profit per share - Basic		
Common shares	0.3386	0.4589
Preferred shares	0.3386	0.4589
Net profit per share - Diluted		
Common shares	0.3386	0.4589
Preferred shares	0.3386	0.4589

(1) The weighted average number of shares was calculated based on the movements of shares as at June 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 - STATEMENT OF INCOME

INCOME FROM FINANCIAL INTERMEDIATION

a) Loan portfolio

	Bank		Consolidated		Bank		Consolidated	
	Quarter ended		Quarter ended		Six-month period ended		Six-month period ended	
	06/30/2026	06/30/2025	06/30/2026	06/30/2025	06/30/2026	06/30/2025	06/30/2026	06/30/2025
Lending operations	1,809,262	1,788,264	1,830,929	1,806,635	3,134,625	3,239,172	3,179,693	3,273,320
Advance to depositors	2,516	1,404	2,516	1,404	4,176	2,493	4,176	2,493
Secured account / overdraft account	202,784	181,267	202,784	181,267	395,316	353,605	395,316	353,605
Discounted trade notes ⁽¹⁾	(137,681)	(6,767)	(137,681)	(6,767)	(246,050)	(86,785)	(246,050)	(86,785)
Working capital	224,160	260,801	226,254	262,337	449,412	505,513	453,912	508,604
Export Credit Notes (CCE)	73,204	(128)	73,204	(128)	28,578	18,022	28,578	18,022
Onlending – BNDES	3,159	350	3,159	350	6,341	751	6,341	751
Onlending – FINAME	27,832	25,980	27,832	25,980	53,918	49,793	53,918	49,793
Onlending – FINEP	184	-	184	-	199	-	199	-
Rural credit	15,209	19,506	15,209	19,506	27,531	37,760	27,531	37,760
Loans of shares	8	120	8	120	15	251	15	251
Intermediated financing	4,522	382	4,522	382	7,533	776	7,533	776
Foreign currency financing	(22,996)	(83,569)	(22,996)	(83,569)	(114,465)	(226,769)	(114,465)	(226,769)
FGI PEAC	55,307	74,087	55,307	74,087	112,569	151,323	112,569	151,323
FGO Pronampe	28	97	28	97	61	206	61	206
Payroll-deductible loans	923,579	761,116	923,579	761,116	1,726,527	1,506,111	1,726,527	1,506,111
Adjustment to fair value of payroll-deductible loans	(38,692)	232,149	(38,692)	232,149	(114,948)	357,987	(114,948)	357,987
Loans backed by real estate	28,929	18,555	28,929	18,555	49,607	33,735	49,607	33,735
Fair value adjustment CGI	(524)	-	(524)	-	(2,098)	-	(2,098)	-
Vehicle financing	324,344	215,215	324,344	215,215	613,125	419,667	613,125	419,667
Fair value adjustment of vehicle financing	(4,034)	29,046	(4,034)	29,046	(18,760)	56,444	(18,760)	56,444
Real estate financing	3,949	2,138	3,949	2,138	6,799	3,682	6,799	3,682
Other lending operations	123,475	56,515	143,048	73,350	149,239	54,607	189,807	85,664
Result of leasing operations	-	-	189,647	172,503	-	-	370,590	338,422
Revenue from leasing	-	-	644,282	581,615	-	-	1,292,294	1,128,144
Finance lease - internal resources	-	-	619,981	515,079	-	-	1,172,493	996,920
Operating lease - internal resources	-	-	21,177	26,319	-	-	43,211	54,135
Fair value adjustment of leases - hedged item	-	-	929	21,447	-	-	9,863	38,600
Profit on disposal of leased assets	-	-	2,195	18,770	-	-	66,727	38,489
Lease expenses	-	-	(454,635)	(409,112)	-	-	(921,704)	(789,722)
Finance lease - internal resources	-	-	(440,011)	(392,122)	-	-	(878,458)	(754,023)
Operating lease - internal resources	-	-	(63)	(587)	-	-	(943)	(1,374)
Fair value adjustment of leases - hedged item	-	-	(2,853)	-	-	-	(17,957)	-
Depreciation of leased assets	-	-	(11,708)	(16,403)	-	-	(24,346)	(34,325)
Other transactions with lending characteristics	778,349	458,004	778,736	458,692	1,421,297	1,013,951	1,422,157	1,014,964
Advance on foreign exchange contracts / advance on export contracts	45,427	(127,477)	45,427	(127,477)	29,311	(77,170)	29,311	(77,170)
Income from acquisition of receivables without right of recourse	404,565	416,647	404,952	417,335	774,771	761,077	775,631	762,090
Securities with lending characteristics	328,357	168,834	328,357	168,834	617,215	330,044	617,215	330,044
Recoveries from lending and leasing operations	76,282	61,877	76,891	61,909	128,315	108,867	129,968	109,269
Recovery of credits previously written off as losses (Note 9.g.ii)	76,282	61,877	76,282	61,877	128,315	108,867	128,315	108,867
Recovery of credits previously written off as losses (Note 9.g.ii) - Leases	-	-	609	32	-	-	1,653	402
Total	2,663,893	2,308,145	2,876,203	2,499,739	4,684,237	4,361,990	5,102,408	4,735,975

(1) The line item "Discounted trade notes" is comprised of expense on exchange rate changes in the amount of R\$164,192 for Bank and Consolidated in the quarter ended June 30, 2026 and R\$298,667 for Bank and Consolidated in the six-month period ended June 30, 2026 (expense on exchange rate changes in the amount of R\$6,944 for Bank and Consolidated in the quarter ended June 30, 2026 and R\$117,925 for Bank and Consolidated in the six-month period ended June 30, 2025).

b) Securities and derivative transactions

	Bank		Consolidated		Bank		Consolidated	
	Quarter ended				Six-month period ended			
	06/30/2026	06/30/2025	06/30/2026	06/30/2025	06/30/2026	06/30/2025	06/30/2026	06/30/2025
Securities								
Fixed income securities	662,563	519,512	719,613	549,907	1,234,429	1,037,348	1,344,601	1,088,677
Variable income securities	-	-	4,009	-	-	-	199	706
Investments in investment fund units	45,809	16,104	46,111	24,486	97,739	20,513	102,225	38,236
Income from sale of securities	24,761	14,000	24,786	14,001	37,158	30,777	37,217	30,778
Fair value adjustment	(112,065)	30,511	(112,351)	34,330	(176,753)	33,283	(177,226)	38,759
Foreign investments	6,371	2,971	6,371	2,972	9,851	5,870	9,851	5,870
Total	627,439	583,098	688,539	625,696	1,202,424	1,127,791	1,316,867	1,203,026
Derivative financial instruments								
Gains								
Swaps	591,304	135,646	587,354	110,795	751,566	281,888	735,851	238,847
Forwards (NDFs)	469,688	208,478	469,688	208,478	985,263	620,560	985,263	620,560
Futures	430,709	498,062	441,106	503,643	1,354,175	1,079,607	1,373,581	1,085,521
Options	37,680	21,845	37,680	21,845	86,100	87,539	86,100	87,539
Foreign exchange - Purchase	162,021	240,923	162,021	240,923	363,002	480,025	363,002	480,025
Losses								
Swaps	(652,057)	(510,533)	(643,449)	(501,684)	(1,321,606)	(995,875)	(1,286,071)	(982,292)
Forwards (NDFs)	(477,449)	(330,997)	(477,449)	(330,997)	(1,194,479)	(942,546)	(1,194,479)	(942,546)
Futures	(290,832)	(529,383)	(299,282)	(536,959)	(498,284)	(972,692)	(515,161)	(980,595)
Options	(71,042)	(41,671)	(71,042)	(41,671)	(184,603)	(103,060)	(184,603)	(103,060)
Foreign exchange - Sale	(128,622)	(215,373)	(119,528)	(195,920)	(329,040)	(424,521)	(309,748)	(405,068)
Total ⁽¹⁾	71,400	(523,003)	87,099	(521,547)	12,094	(889,075)	53,735	(901,069)
Total	698,839	60,095	775,638	104,149	1,214,518	238,716	1,370,602	301,957

(1) The gains (losses) on derivative financial instruments include net gains at fair value of R\$75,232 for Bank and R\$91,609 for Consolidated in the quarter ended June 30, 2026 and net gains at fair value of R\$122,775 for Bank and R\$130,710 for Consolidated in the six-month period ended June 30, 2026 (net gains at fair value of R\$21,160 for Bank and net losses of R\$2,424 for Consolidated in the quarter ended June 30, 2026 and net gains at fair value of R\$85,415 for Bank and R\$42,890 for Consolidated in the six-month period ended June 30, 2025).

c) Interbank investments

	Bank		Consolidated		Bank		Consolidated	
	Quarter ended				Six-month period ended			
	06/30/2026	06/30/2025	06/30/2026	06/30/2025	06/30/2026	06/30/2025	06/30/2026	06/30/2025
Repurchase agreements (assets)	256,430	153,808	256,768	154,138	479,158	306,439	481,184	306,992
Long position	117,305	45,365	117,643	45,695	205,357	94,522	207,383	95,075
Financed position	139,125	108,438	139,125	108,438	273,801	211,878	273,801	211,878
Short position	-	5	-	5	-	39	-	39
Repurchase agreements (liabilities)	(291,949)	(283,136)	(291,949)	(283,139)	(534,239)	(533,457)	(534,247)	(533,469)
Own portfolio	(125,189)	(175,985)	(125,189)	(175,988)	(219,803)	(321,732)	(219,811)	(321,744)
Third-party portfolio	(166,760)	(107,353)	(166,760)	(107,353)	(314,436)	(211,725)	(314,436)	(211,725)
Highly-liquid portfolio	-	202	-	202	-	-	-	-
Gain (loss) on repurchase agreements	(35,519)	(129,328)	(35,181)	(129,001)	(55,081)	(227,018)	(53,063)	(226,477)
Interbank deposits	171,312	125,916	58,808	42,961	412,070	234,738	189,998	80,033
Fixed rate	42,145	39,338	42,145	39,338	78,658	75,651	78,658	75,651
Floating rate	129,167	86,578	16,663	3,623	333,412	159,087	111,340	4,382
Total	135,793	(3,412)	23,627	(86,040)	356,989	7,720	136,935	(146,444)

EXPENSES ON FINANCIAL INTERMEDIATION

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

	Bank		Consolidated		Bank		Consolidated	
	Quarter ended				Six-month period ended			
	06/30/2026	06/30/2025	06/30/2026	06/30/2025	06/30/2026	06/30/2025	06/30/2026	06/30/2025
Interbank deposits	(47,573)	(16,273)	(24,604)	(15,658)	(94,807)	(29,682)	(49,016)	(29,683)
Fixed rate	-	(209)	-	(209)	-	(392)	-	(392)
Floating rate	(47,573)	(16,064)	(24,604)	(15,449)	(94,807)	(29,290)	(49,016)	(29,291)
Time deposits	(751,133)	(582,482)	(747,400)	(577,394)	(1,511,182)	(1,197,576)	(1,502,896)	(1,187,785)
Fixed rate	(44,873)	(40,031)	(44,873)	(40,031)	(87,009)	(78,798)	(87,009)	(78,798)
Floating rate	(753,542)	(545,047)	(749,809)	(539,959)	(1,517,605)	(1,141,144)	(1,509,319)	(1,131,353)
Linked to asset operations (CMN Resolution No. 2.921/02) (Note 9.j)	(1,172)	-	(1,172)	-	(2,337)	-	(2,337)	-
Exchange rate changes	58,144	9,936	58,144	9,936	114,789	38,254	114,789	38,254
Expenses on contribution to the Credit Guarantee Fund (FGC)	(9,690)	(7,340)	(9,690)	(7,340)	(19,020)	(15,888)	(19,020)	(15,888)
Total	(798,706)	(598,755)	(772,004)	(593,052)	(1,605,989)	(1,227,258)	(1,551,912)	(1,217,468)
Issuances in Brazil								
Mortgage loan bills	(21,099)	(23,113)	(21,099)	(23,113)	(43,125)	(44,477)	(43,125)	(44,477)
Fixed rate	(5,645)	(5,273)	(5,645)	(5,273)	(11,103)	(9,529)	(11,103)	(9,529)
Floating rate	(15,454)	(17,840)	(15,454)	(17,840)	(32,022)	(34,948)	(32,022)	(34,948)
Agribusiness credit bills	(176,599)	(135,367)	(176,599)	(135,367)	(337,533)	(247,213)	(337,533)	(247,213)
Fixed rate	(65,080)	(57,382)	(65,080)	(57,382)	(124,876)	(102,478)	(124,876)	(102,478)
Floating rate	(111,519)	(77,985)	(111,519)	(77,985)	(212,657)	(144,735)	(212,657)	(144,735)
Financial bills	(1,002,739)	(820,245)	(979,791)	(800,488)	(2,002,019)	(1,588,853)	(1,956,358)	(1,551,822)
Fixed rate	(56,749)	(55,563)	(56,749)	(55,563)	(109,817)	(109,805)	(109,817)	(109,805)
Floating rate	(945,990)	(764,682)	(923,042)	(744,925)	(1,892,202)	(1,479,048)	(1,846,541)	(1,442,017)
Total	(1,200,437)	(978,725)	(1,177,489)	(958,968)	(2,382,677)	(1,880,543)	(2,337,016)	(1,843,512)
Foreign issuances								
Interest	(11,106)	(12,038)	(11,106)	(12,038)	(22,537)	(22,599)	(22,537)	(22,599)
Exchange rate changes	174,696	127,839	174,696	127,839	414,614	367,099	414,614	367,099
Fair value adjustment of issuances - hedged item	(578)	(534)	(578)	(534)	(1,228)	(1,033)	(1,228)	(1,033)
Total	163,012	115,267	163,012	115,267	390,849	343,467	390,849	343,467

e) Borrowings and onlendings (Bank and Consolidated)

	Quarter ended		Six-month period ended	
	06/30/2026	06/30/2025	06/30/2026	06/30/2025
Foreign borrowings	19,479	316,806	448,786	674,406
Interest	(100,544)	(105,944)	(210,773)	(217,240)
Exchange rate changes	118,430	422,483	619,540	894,285
Fair value adjustment of borrowings - hedged item	1,593	267	40,019	(2,639)
Obligations to foreign banks	(176,065)	(5,342)	(138,728)	1,186
Interest	(48,066)	(16,602)	(86,163)	(33,024)
Exchange rate changes	(127,999)	11,260	(52,565)	34,210
Onlendings - official institutions	(26,388)	(24,006)	(51,756)	(45,403)
BNDES	(1,631)	(210)	(3,312)	(464)
FINAME	(21,765)	(19,916)	(41,875)	(37,607)
Other institutions	(2,992)	(3,880)	(6,569)	(7,332)
Total	(182,974)	287,458	258,302	630,189

OTHER OPERATING AND ADMINISTRATIVE INCOME (EXPENSES)

f) Service revenue

	Bank		Consolidated		Bank		Consolidated	
	Quarter ended				Six-month period ended			
	06/30/2026	06/30/2025	06/30/2026	06/30/2025	06/30/2026	06/30/2025	06/30/2026	06/30/2025
Bank fees	68,863	57,101	68,863	57,101	133,828	111,511	133,828	111,511
Income from financial guarantees provided	34,304	26,073	34,304	26,073	64,982	50,094	64,982	50,094
Fund management ⁽¹⁾	47,562	33,376	58,700	42,094	92,204	64,791	113,699	80,695
Other services	38,661	43,023	55,654	20,369	84,311	75,909	119,369	79,506
Total	189,390	159,573	217,521	145,637	375,325	302,305	431,878	321,806

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

g) Personnel expenses

	Bank				Consolidated			
	Quarter ended		Six-month period ended		Bank		Consolidated	
	06/30/2026	06/30/2025	06/30/2026	06/30/2025	06/30/2026	06/30/2025	06/30/2026	06/30/2025
Executive Board's and Board of Directors' fees	(31,900)	(26,649)	(34,411)	(28,828)	(63,764)	(53,015)	(68,974)	(56,640)
Benefits	(42,306)	(35,371)	(52,133)	(43,891)	(82,963)	(70,913)	(101,870)	(87,845)
Payroll taxes	(49,432)	(40,781)	(60,661)	(49,804)	(97,089)	(80,950)	(118,995)	(98,765)
Wages	(126,478)	(109,965)	(161,420)	(137,054)	(252,182)	(224,553)	(327,154)	(283,084)
Training	(324)	(282)	(373)	(337)	(573)	(628)	(664)	(734)
Interns' compensation	(631)	(547)	(647)	(584)	(1,246)	(1,083)	(1,280)	(1,151)
Total	(251,071)	(213,595)	(309,645)	(260,498)	(497,817)	(431,142)	(618,937)	(528,219)

h) Other administrative expenses

	Bank		Consolidated		Bank		Consolidated	
	Quarter ended				Six-month period ended			
	06/30/2026	06/30/2025	06/30/2026	06/30/2025	06/30/2026	06/30/2025	06/30/2026	06/30/2025
Water, electric power and gas expenses	(1,265)	(1,084)	(1,625)	(1,377)	(2,408)	(2,136)	(3,168)	(2,753)
Rent expenses	(8,061)	(7,215)	(8,951)	(7,916)	(16,191)	(14,333)	(17,855)	(15,763)
Insurance expenses	(1,104)	(1,404)	(1,114)	(1,409)	(2,103)	(2,844)	(2,123)	(2,856)
Communication expenses	(3,576)	(3,157)	(4,193)	(3,819)	(6,729)	(5,730)	(7,943)	(6,986)
Charitable contributions	(12,201)	(13,531)	(20,415)	(13,246)	(27,367)	(24,100)	(43,932)	(29,557)
Property maintenance and upkeep expenses	(2,323)	(2,421)	(3,289)	(3,776)	(6,190)	(5,784)	(8,795)	(8,367)
Consumables	(567)	(170)	(667)	(281)	(795)	(387)	(986)	(665)
Data processing expenses	(78,686)	(56,728)	(82,719)	(61,961)	(145,963)	(114,260)	(153,690)	(125,327)
Promotions, advertising and publications	(5,201)	(6,383)	(5,637)	(6,772)	(12,119)	(11,908)	(12,788)	(12,620)
Outside, technical and specialized services ⁽¹⁾	(117,611)	(107,396)	(113,195)	(87,716)	(236,667)	(211,601)	(218,699)	(193,551)
Transportation expenses	(8,440)	(7,928)	(9,014)	(8,641)	(16,417)	(15,413)	(17,540)	(16,710)
Other administrative expenses	(41,813)	(27,770)	(43,658)	(29,328)	(76,028)	(54,280)	(79,933)	(57,980)
Total	(280,848)	(235,187)	(294,477)	(226,242)	(548,977)	(462,776)	(567,452)	(473,135)

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

i) Other operating income (expenses)

	Bank		Consolidated		Bank		Consolidated	
	Quarter ended				Six-month period ended			
	06/30/2026	06/30/2025	06/30/2026	06/30/2025	06/30/2026	06/30/2025	06/30/2026	06/30/2025
Exchange rate changes ⁽¹⁾	5,986	843	9,268	1,602	13,557	11,369	18,058	12,432
Inflation adjustment of escrow deposits	17,621	17,149	18,174	17,369	35,323	34,372	36,080	34,738
Other operating income	73,575	79,216	76,300	81,872	173,049	165,285	179,968	170,913
Total	97,182	97,208	103,742	100,843	221,929	211,026	234,106	218,083
Exchange rate changes ⁽¹⁾	(31,009)	72,366	(35,035)	67,050	(101,236)	(66,539)	(111,422)	(79,339)
Other operating expenses ⁽²⁾	(71,283)	(45,647)	(72,830)	(46,495)	(133,057)	(98,429)	(137,318)	(100,534)
Interest expenses	(85)	-	(85)	-	(10,497)	(1,351)	(10,498)	(1,351)
Total	(102,377)	26,719	(107,950)	20,555	(244,790)	(166,319)	(259,238)	(181,224)
Total	(5,195)	123,927	(4,208)	121,398	(22,861)	44,707	(25,132)	36,859

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

(2) Other operating expenses for the quarter and six-month period ended June 30, 2026 are mainly comprised of: (i) discounts and reimbursements in lending operations - R\$7,191 and R\$13,926, and (ii) settlement of lawsuits - R\$11,068 and R\$25,573, respectively, for Bank and Consolidated (for the quarter and six-month period ended June 30, 2025, they are mainly comprised of: (i) discounts and reimbursements in lending operations - R\$17,585 and R\$30,833, and (ii) settlement of lawsuits - R\$7,500 and R\$28,082, respectively, for Bank and Consolidated).

j) Regulatory non-recurring profit

	Bank		Consolidated		Bank		Consolidated	
	Quarter ended				Six-month period ended			
	06/30/2026	06/30/2025	06/30/2026	06/30/2025	06/30/2026	06/30/2025	06/30/2026	06/30/2025
Net profit for the period	460,335	415,909	460,335	415,909	901,621	867,721	901,621	867,721
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	104	639	104	639
Regulatory recurring net profit	460,335	415,216	460,335	415,216	901,725	866,462	901,725	866,462

(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-PARTY TRANSACTIONS

- 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 Bank 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 and Treetop Investments Ltda.

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

		Six-month period ended 06/30/2026			Total
Remuneration rate	Expiration	Subsidiaries (Direct/Indirect)	Other related parties (Legal Entities)	Other related parties (Individuals)	
Assets		3,365,516	91,666	1,501	3,458,683
- Interbank investments	Floating rate Up to 1 year	3,365,516	-	-	3,365,516
- Lending operations	Fixed rate / Floating rate From 3 months to more than 5 years	-	91,666	1,501	93,167
Liabilities		(1,397,939)	(383,200)	(2,739,333)	(4,520,472)
- Deposits	Fixed rate / Floating rate From 3 months to 5 years	(124,409)	(129,142)	(712,512)	(966,063)
- Interbank deposits	Floating rate Up to 1 year	(552,528)	-	-	(552,528)
- Obligation with Issuance of Bills	Fixed rate / Floating rate From 3 months to more than 5 years	(675,511)	(40,508)	(835,411)	(1,551,430)
- Securities and derivative financial instruments	Fixed rate x CDI From 3 months to more than 5 years	(43,973)	-	-	(43,973)
- Debt instruments		-	(213,550)	(1,191,410)	(1,404,960)
- Other liabilities		(1,518)	-	-	(1,518)

Statements of Income

- Income from Financial Intermediation
- Expenses on Financial Intermediation
- Other Operating Income (Expenses)

Quarter ended 06/30/2026			
19,287	(15,362)	(152,439)	(148,514)
89,536	804	55	90,395
(31,339)	(16,166)	(152,494)	(199,999)
(38,910)	-	-	(38,910)

Statements of Income

- Income from Financial Intermediation
- Expenses on Financial Intermediation
- Other Operating Income (Expenses)

Six-month period ended 06/30/2026			
15,771	(46,912)	(303,746)	(334,887)
176,281	1,110	68	177,459
(73,766)	(48,022)	(303,814)	(425,602)
(86,744)	-	-	(86,744)

Year ended 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 rate 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 rate 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 rate 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)
Statements of Income					
Quarter ended 06/30/2025					
		43,185	(32,296)	(84,180)	(73,291)
- Income from Financial Intermediation		98,302	591	18	98,911
- Expenses on Financial Intermediation		(29,860)	(32,887)	(84,198)	(146,945)
- Other Operating Income (Expenses)		(25,257)	-	-	(25,257)
Statements of Income					
Six-month period ended 06/30/2025					
		70,244	(57,230)	(145,829)	(132,815)
- Income from Financial Intermediation		184,164	1,319	35	185,518
- Expenses on Financial Intermediation		(56,469)	(58,549)	(145,864)	(260,882)
- Other Operating Income (Expenses)		(57,451)	-	-	(57,451)

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 2025).

	Bank	
	06/30/2026	06/30/2025
Compensation (management fees)	63,764	53,015
Direct and fringe benefits (healthcare plan)	1,438	908
Total compensation	65,202	53,923

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:

	06/30/2026	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.

Accounting classification	Bank			
	06/30/2026		12/31/2025	
	Level 1	Level 2	Level 1	Level 2
Financial assets measured at fair value:				
Through profit or loss				
Securities				
Private securities	359,275	595,783	81,728	641,583
Federal government bonds	18,593,201	-	14,482,591	-
Investment fund units	1,298,628	-	1,654,145	-
Other countries' government bonds	777,018	-	508,261	-
Shares				
Shares	7,224	-	9,009	-
Derivatives				
Swaps, forwards and options	-	348,084	-	289,114
Futures market	98,147	-	171,293	-
Lending operations				
Vehicle financing (hedge accounting)	-	3,975,937	-	3,236,643
Payroll-deductible loans (hedge accounting)	-	10,381,777	-	9,386,645
Mortgage loan (hedge accounting)	-	56,754	-	-
Financial liabilities measured at fair value:				
Through profit or loss				
Borrowings				
Foreign borrowings	-	3,491,896	-	3,767,635
Derivatives				
Swaps, forwards and options	-	2,382,378	-	2,568,898
Futures market	149,609	-	64,509	-

Accounting classification	Consolidated			
	06/30/2026		12/31/2025	
	Level 1	Level 2	Level 1	Level 2
Financial assets measured at fair value:				
Through profit or loss				
Securities				
Private securities	452,118	644,261	171,930	676,759
Federal government bonds	20,316,610	-	15,787,534	-
Investment fund units	1,477,051	-	1,721,453	-
Other countries' government bonds	777,018	-	508,261	-
Foreign private securities	70,050	-	70,359	-
Shares				
Shares	8,184	-	9,009	-
Derivatives				
Swaps, forwards and options	-	344,947	-	289,114
Futures market	98,162	-	171,356	-
Lending and leasing operations (hedge accounting)				
Payroll-deductible loans (hedge accounting)	-	10,381,777	-	9,386,645
Leases (hedge accounting)	-	1,337,567	-	1,316,677
Vehicle financing (hedge accounting)	-	3,975,937	-	3,236,643
Mortgage loan (hedge accounting)	-	56,754	-	-
Financial liabilities measured at fair value:				
Through profit or loss				
Borrowings				
Foreign borrowings	-	3,491,896	-	3,767,635
Derivatives				
Swaps, forwards and options	-	2,335,269	-	2,543,559
Futures market	149,814	-	64,520	-

As at June 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:

Accounting classification	Bank			
	06/30/2026		12/31/2025	
	Amortized cost	Fair value	Amortized cost	Fair value
Financial assets measured at amortized cost:				
Interbank investments	10,133,163	10,854,171	9,178,176	8,846,598
Credit operations with lending characteristics	47,248,429	48,407,706	47,027,418	47,441,059
Securities - federal government bonds	993,778	928,493	961,236	902,262
Securities - private securities	115,465	13,372	74,564	71,884
Securities issued by governments of other countries	2,756,218	2,701,812	2,279,378	2,215,898
Financial liabilities measured at amortized cost:				
Local funding (interbank deposits, time deposits and issuances of securities in Brazil)	65,961,963	65,210,561	64,259,130	61,615,484
Borrowings and onlendings	9,188,891	10,647,392	7,214,936	8,687,392

Accounting classification	Consolidated			
	06/30/2026		12/31/2025	
	Amortized cost	Fair value	Amortized cost	Fair value
Financial assets measured at amortized cost:				
Interbank investments	6,617,323	7,111,780	6,078,533	5,766,569
Credit operations with lending characteristics	47,623,350	48,844,285	47,471,434	47,928,546
Leasing operations	2,458,965	2,625,667	2,446,825	2,573,167
Securities - federal government bonds	993,778	928,493	961,236	902,262
Securities - private securities	115,465	13,372	74,564	71,884
Securities issued by governments of other countries	2,756,218	2,701,812	2,279,378	2,215,898
Financial liabilities measured at amortized cost:				
Local funding (interbank deposits, time deposits and issuances of securities in Brazil)	64,467,866	65,096,453	62,828,082	60,184,435
Borrowings and onlendings	9,188,891	10,647,392	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, 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 underlying 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, 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, 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 Based 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 right-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	
	06/30/2026	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 2, item II, of BACEN Circular Letter 3,748/15, 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:

	06/30/2026	12/31/2025
Regulatory Capital	10,510,110	9,830,357
Regulatory Capital – Tier I	10,510,110	9,830,357
Principal capital	7,652,980	7,063,099
Equity	7,655,721	7,075,348
Prudential adjustments - CMN Resolution 4,955/21	(2,741)	(12,249)
Complementary capital	2,857,130	2,767,258
Perpetual financial bills (Note 16.c)	2,857,130	2,767,258
Minimum required capital (RWA x 8%)	6,550,760	5,895,848
Risk-weighted assets (RWA)	81,884,505	73,698,094
Credit risk - RWAcpad ⁽¹⁾	64,341,903	61,337,456
Market risk - RWAmPad	10,948,929	6,037,322
Operational risk - RWAopad	6,593,673	6,323,316
Basel ratio	12.8%	13.3%
Basel ratio - Tier I	12.8%	13.3%
Asset exposure to the interest rate in the banking book (IRRBB)	258,526	214,887
Surplus regulatory capital		
On minimum requirement	60.4%	66.7%
On total requirement	22.2%	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 slope: 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;

- Δ NII (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 June 30, 2026 and December 31, 2025:

Risk factors	06/30/2026			12/31/2025		
	Scenarios			Scenarios		
	1	2	3	1	2	3
Trading	(138,066)	(173,050)	(208,074)	(35,683)	(44,183)	(52,518)
Fixed rate	3,799	3,813	3,407	1,467	1,817	2,157
Foreign currencies	(89,937)	(112,841)	(135,685)	(8,451)	(10,645)	(12,828)
Inflation	(50,963)	(62,722)	(74,117)	(27,779)	(34,172)	(40,378)
Variable income	(1,300)	(1,625)	(1,951)	(1,620)	(2,025)	(2,430)
CDI / Selic	358	355	308	908	1,058	1,184
Commodities	(24)	(29)	(35)	(208)	(216)	(224)
Banking	(128,679)	(162,540)	(197,095)	(236,423)	(295,984)	(355,780)
Fixed rate	(112,030)	(141,408)	(171,360)	(100,561)	(126,742)	(153,355)
Foreign currencies	26,838	33,190	39,412	(60,898)	(75,721)	(90,409)
Inflation	6,213	7,780	9,347	102	284	514
Funds	(58,415)	(73,018)	(87,622)	(70,746)	(88,432)	(106,119)
CDI / Selic	8,714	10,916	13,128	(4,321)	(5,372)	(6,412)
Grand total	(266,746)	(335,590)	(405,168)	(272,106)	(340,167)	(408,298)

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

Scenario	Curve Fixed rate	Coupon Inflation	Coupon Foreign exchange	Foreign currency	Ibovespa	Commodities	Funds
Proprietary	-1.89%	+1.61%	-2.65%	-12.00%	-18.00%	+1.31%	-4.81%
25%	-2.36%	+2.01%	-3.31%	-15.00%	-22.50%	+1.63%	-6.01%
50%	-2.84%	+2.42%	-3.98%	-18.00%	-27.00%	+1.96%	-7.21%

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

Scenario	Curve Fixed rate	Coupon Inflation	Coupon Foreign exchange	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 of June 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 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 at 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, minimum allowances will be recognized to cover the risks assumed, as prescribed by BACEN Resolution 2,682/99, 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 CSR 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 programs 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 June 30, 2026 totaled R\$244.1 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 audit the interim financial statements for the quarter and six-month period ended June 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 and six-month period ended June 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.

28 - EVENT AFTER THE REPORTING PERIOD

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.

The Management

Luiz Alexandre Cadorin

Accountant

CRC 1SP243564/O-2

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

Version : 1

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)

SUMMARY OF THE AUDIT COMMITTEE'S REPORT

The Audit Committee ("Committee") of Banco Daycoval S.A. ("Bank") ("Bank") was established by a decision from the Board of Directors, aiming at the adoption of Best Market Practices in conformity with Resolution No. 3,198/04 from the National Monetary Council (CMN), now Resolution No. 4,910, of May 27, 2021, composed of three members, in accordance with current legislation. The establishment of the Committee was approved by the Central Bank of Brazil on May 26, 2009, and its responsibilities included advising the Board of Directors in evaluating the quality of the financial statements, overseeing the compliance with legal and regulatory requirements, and monitoring and assessing the independent auditor's independence. The Committee's current composition was approved by the Central Bank of Brazil on June 14, 2024.

In the context of its activities, the Committee: (i) met with the Independent Auditors responsible for examining these financial statements and for issuing a report on their appropriateness, in all material respects, with the accounting practices adopted in Brazil, based on the accounting guidelines set forth in the Brazilian Corporate Law, the standards and instructions from the National Monetary Council, the Central Bank of Brazil, the Standard Chart of Accounts for Financial Institutions (COSIF), the Brazilian Securities and Exchange Commission, and from the Private Insurance Superintendence and the Accounting Pronouncements Committee. The Committee has also assessed aspects related to hiring auditors, their certifications and qualifications; (ii) has tracked the Internal Auditors' work planning and schedule and has reviewed the findings and conclusions of the work performed in the period, always evaluating the degree of risk of the findings, and has followed up on these findings; (iii) has assessed the work developed by the Risk Management, Control and Compliance Department for improvement of the main processes and systems, as well as the existing reports for risk management and governance support; (iv) has assessed the process for issuance and presentation of the financial statements to ensure their quality, transparency and integrity; (v) has assessed the effectiveness of the Bank's internal controls and risk management system, as well as of the reports issued; (vi) has discussed with the Bank's management issues related to the activities, internal management, improvement of the risk management and governance and any remarks made by regulatory agencies; (vii) has reviewed the Risk Committee's minutes; (viii) has held meeting to review the annual work plan and prepare the minutes of meeting. As a result of the activities carried out, the Audit Committee's Detailed Report was prepared, which contains the result of the work and remarks that the Committee deemed appropriate to be submitted to Management.

Based on the report presented by the Independent Auditors, in overseeing the execution of the Internal Audit work, the activities performed by the areas responsible for Risk, Control and Compliance management, and on information received from the Bank's management and, considering the natural limitations arising from the work scope, the Committee recommends the Board of Directors to approve the financial statements for the six-month period ended June 30, 2026.

São Paulo, August 5, 2026.

The Audit Committee

Eduardo Mormino – Audit Committee Coordinator

Rony Dayan - Audit Committee Member

Reinaldo Cesar Filipovitch Lopes Molina - Audit Committee Member

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

SUMMARY OF THE AUDIT COMMITTEE'S REPORT

The Audit Committee ("Committee") of Banco Daycoval S.A. ("Bank") ("Bank") was established by a decision from the Board of Directors, aiming at the adoption of Best Market Practices in conformity with Resolution No. 3,198/04 from the National Monetary Council (CMN), now Resolution No. 4,910, of May 27, 2021, composed of three members, in accordance with current legislation. The establishment of the Committee was approved by the Central Bank of Brazil on May 26, 2009, and its responsibilities included advising the Board of Directors in evaluating the quality of the financial statements, overseeing the compliance with legal and regulatory requirements, and monitoring and assessing the independent auditor's independence. The Committee's current composition was approved by the Central Bank of Brazil on June 14, 2024.

In the context of its activities, the Committee: (i) met with the Independent Auditors responsible for examining these financial statements and for issuing a report on their appropriateness, in all material respects, with the accounting practices adopted in Brazil, based on the accounting guidelines set forth in the Brazilian Corporate Law, the standards and instructions from the National Monetary Council, the Central Bank of Brazil, the Standard Chart of Accounts for Financial Institutions (COSIF), the Brazilian Securities and Exchange Commission, and from the Private Insurance Superintendence and the Accounting Pronouncements Committee. The Committee has also assessed aspects related to hiring auditors, their certifications and qualifications; (ii) has tracked the Internal Auditors' work planning and schedule and has reviewed the findings and conclusions of the work performed in the period, always evaluating the degree of risk of the findings, and has followed up on these findings; (iii) has assessed the work developed by the Risk Management, Control and Compliance Department for improvement of the main processes and systems, as well as the existing reports for risk management and governance support; (iv) has assessed the process for issuance and presentation of the financial statements to ensure their quality, transparency and integrity; (v) has assessed the effectiveness of the Bank's internal controls and risk management system, as well as of the reports issued; (vi) has discussed with the Bank's management issues related to the activities, internal management, improvement of the risk management and governance and any remarks made by regulatory agencies; (vii) has reviewed the Risk Committee's minutes; (viii) has held meeting to review the annual work plan and prepare the minutes of meeting. As a result of the activities carried out, the Audit Committee's Detailed Report was prepared, which contains the result of the work and remarks that the Committee deemed appropriate to be submitted to Management.

Based on the report presented by the Independent Auditors, in overseeing the execution of the Internal Audit work, the activities performed by the areas responsible for Risk, Control and Compliance management, and on information received from the Bank's management and, considering the natural limitations arising from the work scope, the Committee recommends the Board of Directors to approve the financial statements for the six-month period ended June 30, 2026.

São Paulo, August 5, 2026.

The Audit Committee

Eduardo Mormino – Audit Committee Coordinator

Rony Dayan - Audit Committee Member

Reinaldo Cesar Filipovitch Lopes Molina - Audit Committee Member

Opinions and Statements / Officers' Statement on the Financial Statements

OFFICERS' STATEMENT ON THE FINANCIAL STATEMENTS

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 financial statements for the quarter and six-month period ended June 30, 2026.

São Paulo, August 5, 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

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 six-month period ended June 30, 2026.

São Paulo, August 5, 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:

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Gilson Fernandes Ribeiro
João de Carvalho Costa Júnior
Luiz Alexandre Cadorin
Maria Beatriz de Andrade M. Macedo
Paula Giannetti de Lima
Renato Otranto
Saul Rodríguez Fernandez
Sérgio Tachian Abrosio