

# **Banco Daycoval S.A.**

Individual Interim Accounting Information  
for the Quarter Ended  
March 31, 2026 and Report on the  
Quarterly Information Review

Deloitte Touche Tohmatsu Auditores Independentes Ltda.

## REPORT ON THE REVIEW OF INDIVIDUAL QUARTERLY ACCOUNTING INFORMATION

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

### **Introduction**

We have reviewed the individual interim financial information of Banco Daycoval S.A. ("Bank"), contained in the Quarterly Information Form (ITR), for the quarter ended March 31, 2026, which comprises the individual balance sheet as at March 31, 2026 and the related individual statements of income, comprehensive income, changes in shareholders' equity and cash flows for the three-month period ended then ended, including a summary of significant accounting practices and other explanatory notes.

Management is responsible for the preparation of this individual interim financial information in accordance with 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 in a manner consistent 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 the review**

We conduct our review in accordance with Brazilian and international standards for the Review of Interim Financial information (NBC TR 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 person 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**

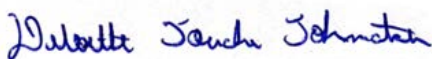
Based on our review, we are not aware of any fact that leads us to believe that the individual interim financial information, included in the quarterly information referred to above, was not prepared, in all material aspects, in accordance with the accounting practices adopted in Brazil, applicable to institutions authorized to operate by BACEN, and presented in a manner consistent with the rules issued by the CVM.

## Other matters

### *Statements of value added*

The individual interim financial information referred to above includes the individual value-added statements (DVA) for the three-month period ended March 31, 2026, prepared under the responsibility of the Bank's Management, whose presentation in the interim financial information is required by the rules issued by the CVM, applicable to the preparation of Quarterly Information – ITR. These statements were subject to review procedures carried out in conjunction with the review of the Quarterly Information – ITR, with the objective of concluding whether they are reconciled with the individual interim financial information and the accounting records, as applicable, and whether their form and content are in accordance with the criteria defined in the technical pronouncement CPC 09 Statement of Value Added. Based on our review, we are not aware of any facts that would lead us to believe that these individual statements of added value have not been prepared, in all material respects, in accordance with the criteria set forth in this technical pronouncement and in a manner consistent with respect to the individual interim accounting information taken as a whole.

São Paulo, May 6, 2026



DELOITTE TOUCHE TOHMATSU  
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Company information / Capital arrangement

Number of shares (Units)	Current Quarter 03/31/2026
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 03/31/2026	Prior Year 12/31/2025
1	Total Assets	96,522,277	99,652,673
1.01	Cash and cash equivalents	2,886,662	2,376,271
1.01.01	Cash	809,704	1,486,998
1.01.02	Interbank investments	2,076,958	889,273
1.01.02.01	Money market investments	1,972,570	889,273
1.01.02.02	Foreign currency investments	104,388	0
1.02	Financial assets	85,669,665	88,754,184
1.02.01	Reserve deposits - Central Bank of Brazil	2,426,935	2,102,536
1.02.02	Financial assets at fair value through profit or loss	16,338,745	17,837,724
1.02.02.01	Securities	15,937,651	17,377,317
1.02.02.02	Derivatives	401,094	460,407
1.02.04	Financial assets at amortized cost	66,903,985	68,813,924
1.02.04.01	Interbank deposits	5,017,395	5,662,246
1.02.04.02	Money market investments	2,316,583	2,626,657
1.02.04.03	Securities	3,275,222	3,315,178
1.02.04.04	Lending operations	58,270,800	58,712,459
1.02.04.05	Allowance for expected losses associated with the credit risk	-2,221,590	-2,122,567
1.02.04.08	Other financial assets	245,575	619,951
1.03	Taxes	2,307,613	2,471,517
1.03.01	Current income tax and social contribution	139,978	455,422
1.03.02	Deferred income tax and social contribution	2,167,635	2,016,095
1.04	Other assets	2,166,096	2,654,771
1.04.01	Noncurrent assets held for sale	233,021	235,817
1.04.03	Other	1,933,075	2,418,954
1.04.03.01	Debtors for escrow deposits	1,093,433	1,094,657
1.04.03.02	Other sundry credits	839,642	1,324,297
1.05	Investments	3,284,253	3,193,947
1.05.03	Investments in subsidiaries	3,283,522	3,193,311
1.05.05	Other investments	731	636
1.06	Property and equipment	207,597	201,541
1.06.01	Property and equipment in use	293,479	279,283
1.06.03	Accumulated depreciation	-85,882	-77,742
1.07	Intangible assets	391	442
1.07.01	Intangible assets	391	442

## Individual Financial Statements / Balance Sheet - Liabilities

(In thousands of Brazilian reais – R\$)

Account Code	Account Description	Current Quarter 03/31/2026	Prior Year 12/31/2025
2	Total Liabilities	96,522,277	99,652,673
2.01	Financial liabilities at fair value through profit or loss	9,328,647	8,848,713
2.01.01	Foreign issuance	2,327,281	2,447,671
2.01.02	Borrowings	3,607,050	3,767,635
2.01.03	Derivatives	3,394,316	2,633,407
2.02	Financial liabilities at amortized cost	76,099,820	79,456,627
2.02.01	Deposits	26,596,471	28,853,935
2.02.02	Money market funding	6,821,879	8,341,209
2.02.03	Interbank deposits	1,436,910	1,377,971
2.02.04	Other funding	41,244,560	40,883,512
2.02.04.01	Issuance of securities in Brazil	30,761,164	30,901,318
2.02.04.02	Borrowings	6,862,796	6,455,550
2.02.04.03	Domestic onlendings - official institutions	778,879	759,386
2.02.04.04	Subordinated debt	2,841,721	2,767,258
2.03	Provisions	1,660,964	1,632,898
2.03.01	Provision for risks	1,640,804	1,620,265
2.03.02	Provision for financial guarantees provided	20,160	12,633
2.04	Tax liabilities	681,984	1,106,349
2.05	Other liabilities	1,394,239	1,532,738
2.05.02	Interbank accounts	123,119	81,633
2.05.03	Other payables	1,256,867	1,447,668
2.05.04	Lease liabilities	14,253	3,437
2.07	Equity	7,356,623	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	165,963	165,963
2.07.04.01	Legal	53,454	53,454
2.07.04.02	Statutory reserve	112,509	112,509
2.07.05	Retained earnings/accumulated losses	281,275	0

## Individual Financial Statements / Statements of Income

(In thousands of Brazilian reais – R\$)

Account Code	Account Description	Accumulated - Current Year	Accumulated - Prior Year
		01/01/2026 to 03/31/2026	01/01/2025 to 03/31/2025
3.01	Income from financial intermediation	2,816,525	2,609,670
3.01.01	Loan portfolio	2,020,344	2,053,845
3.01.02	Securities	574,985	544,693
3.01.03	Interbank investments	221,196	11,132
3.02	Expenses on financial intermediation	-1,379,716	-1,325,462
3.02.01	Interbank and time deposits	-807,283	-628,503
3.02.02	Issuance of securities in Brazil	-1,182,240	-901,818
3.02.03	Issuance of securities abroad	227,837	228,200
3.02.04	Borrowings and onlendings	441,276	342,731
3.02.05	Derivative financial instruments	-59,306	-366,072
3.03	Gross profit from financial intermediation	1,436,809	1,284,208
3.04	Other operating (expenses) income	-812,801	-596,301
3.04.01	Expense on allowance for expected loss for credit risk	-415,248	-142,759
3.04.02	Income from services provided	185,935	142,732
3.04.03	Personnel expenses	-246,746	-217,547
3.04.04	Other administrative expenses	-268,129	-227,589
3.04.05	Tax expenses	-103,526	-94,784
3.04.06	Other operating income	133,444	116,233
3.04.07	Other operating expenses	-188,743	-235,398
3.04.08	Share of profit (loss) of subsidiaries	90,212	62,811
3.05	Income before taxes on income	624,008	687,907
3.06	Income tax and social contribution	-100,984	-175,284
3.06.01	Current	-165,356	-227,405
3.06.02	Deferred	64,372	52,121
3.07	Profit or loss from continuing operations	523,024	512,623
3.09	Profit or loss before profit sharing and statutory contributions	523,024	512,623
3.10	Profit sharing and statutory contributions	-81,738	-60,811
3.11	Profit or loss for the period	441,286	451,812
3.99.01.01	Common shares	0.1657	0.239
3.99.01.02	Preferred shares	0.1657	0.239
3.99.02.01	Common shares	0.1657	0.239
3.99.02.02	Preferred shares	0.1657	0.239



## Individual Financial Statements / Statements of Comprehensive Income

(In thousands of Brazilian reais – R\$)

Account Code	Account Description	Accumulated - Current Year	Accumulated - Prior Year
		01/01/2026 to 03/31/2026	01/01/2025 to 03/31/2025
4.01	Net profit or loss for the period	441,286	451,812
4.03	Share in comprehensive income of investees accounted for under the equity method	0	38
4.03.02	Amounts that will not be reclassified to profit or loss	0	38
4.04	Comprehensive income for the period	441,286	451,85

(In thousands of Brazilian reais – R\$)

Account Code	Account Description	Accumulated - Current Year	Accumulated - Prior Year
		01/01/2026 to 03/31/2026	01/01/2025 to 03/31/2025
6.01	Net cash from operating activities	1,079,725	-741,774
6.01.01	Cash provided by operations	951,389	803,533
6.01.01.01	Net profit or loss before taxes on profit	441,286	451,812
6.01.01.02	Adjustments to profit or loss	510,103	351,721
6.01.02	Changes in assets and liabilities	128,336	-1,545,307
6.01.02.01	(Increase) Decrease in money market investments	954,926	-224,905
6.01.02.02	(Increase) Decrease in securities and derivatives	2,154,031	3,780,194
6.01.02.03	(Increase) Decrease in interbank accounts and reserves with the Central Bank -231,369	91,462	-334,010
6.01.02.04	(Increase) Decrease in loan portfolio	-2,216,621	-457,070
6.01.02.05	(Increase) Decrease in other receivables	3,057,134	7,155,027
6.01.02.06	(Increase) Decrease in other assets	-4,824	12,158
6.01.02.07	Increase (Decrease) in deposits	-2,198,524	-5,605,020
6.01.02.09	Increase (Decrease) in repurchase agreements	-1,519,330	-1,080,771
6.01.02.10	Increase (Decrease) in issuance of securities	386,224	1,401,833
6.01.02.11	Increase (Decrease) in borrowings and onlendings	232,030	222,479
6.01.02.12	Increase (Decrease) in other payables	-449,746	-6,082,412
6.01.02.13	Income tax and social contribution paid	-358,426	-332,810
6.02	Net cash from investing activities	-3,140	-252,765
6.02.01	Purchase of property and equipment in use	-3,140	-2,765
6.02.02	Capital increase in subsidiary	0	-250,000
6.03	Net cash from financing activities	-527,363	500,178
6.03.01	Increase (Decrease) in funds from exchange acceptances and issuance of securities	-646,767	190,298
6.03.02	Increase (Decrease) in borrowings and onlendings	44,941	112,758
6.03.03	Increase (Decrease) in subordinated debts	74,463	308,762
6.03.04	Interest on capital payable/Dividends paid	0	-111,640
6.04	Exchange rate changes on cash and cash equivalents	-38,831	-54,068
6.05	Increase (Decrease) in cash and cash equivalents	510,391	-548,429
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	2,886,662	1,802,500

Individual Financial Statements / Statements of Changes in Equity – 01/01/2026 to 03/31/2026

(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	-160,011	0	-160,011
5.04.07	Interest on capital	0	0	0	0	-160,011	0	-160,011
5.05	Total comprehensive income	0	0	0	0	441,286	0	441,286
5.05.01	Net profit for the period	0	0	0	0	441,286	0	441,286
5.05.01.01	Net profit	0	0	0	0	441,286	0	441,286
5.06	Internal changes in equity	0	0	0	0	0	0	0
5.07	Closing balances	6,907,260	2,125	165,963	0	281,275	0	7,356,623

Individual Financial Statements / Statements of Changes in Equity – 01/01/2025 to 03/31/2025

(In thousands of Brazilian reais – R\$)

Account Code	Account Description	Capital	Capital reserves, granted stock options and treasury shares	Earnings reserves	Valuation adjustments to equity	Retained earnings/accumulated losses	Other comprehensive income	Total equity
5.01	Opening balances	3,557,260	2,125	3,514,037	0	0	0	7,073,422
5.02	Prior-year adjustments	0	0	0	0	17,303	0	17,303
5.03	Adjusted opening balances	3,557,260	2,125	3,514,037	0	17,303	0	7,090,725
5.04	Capital transactions with shareholders	0	0	0	0	-138,964	0	-138,964
5.04.07	Interest on capital	0	0	0	0	-138,964	0	-138,964
5.05	Total comprehensive income	0	0	0	0	451,812	38	451,850
5.05.01	Net profit for the period	0	0	0	0	451,812	0	451,812
5.05.02	Other comprehensive income	0	0	0	0	0	38	38
5.05.02.01	Adjustments to financial instruments	0	0	0	0	0	38	38
5.06	Internal changes in equity	0	0	0	0	0	0	0
5.07	Closing balances	3,557,260	2,125	3,514,037	0	330,151	38	7,403,611

Individual Financial Statements / Statements of Value Added

(In thousands of Brazilian reais – R\$)

Account Code	Account Description	Accumulated - Current Year	Accumulated - Prior Year
		01/01/2026 to 03/31/2026	01/01/2025 to 03/31/2025
7.01	Revenue	2,539,526	2,497,321
7.01.01	Financial intermediation	2,816,525	2,609,670
7.01.02	Services provided	185,935	142,732
7.01.03	Allowance for/Reversal of expected losses on credit risk	-415,248	-142,759
7.01.04	Other	-47,686	-112,322
7.02	Expenses on financial intermediation	-1,379,716	-1,325,462
7.03	Inputs acquired from third parties	-259,949	-220,447
7.03.01	Materials, power and other	-66,739	-50,648
7.03.02	Outside services	-193,210	-169,799
7.04	Gross value added	899,861	951,412
7.05	Withholdings	-8,223	-6,868
7.05.01	Depreciation, amortization and depletion	-8,223	-6,868
7.06	Net wealth produced	891,638	944,544
7.07	Wealth received in transfer	90,212	62,811
7.07.01	Share of profit (loss) of subsidiaries	90,212	62,811
7.08	Total wealth for distribution	981,850	1,007,355
7.09	Distribution of wealth	981,850	1,007,355
7.09.01	Personnel	290,095	245,834
7.09.01.01	Salaries and wages	239,924	202,303
7.09.01.02	Benefits	40,905	35,888
7.09.01.03	Severance Pay Fund (FGTS)	9,266	7,643
7.09.02	Taxes, fees and contributions	242,897	302,592
7.09.02.01	Federal	230,342	285,325
7.09.02.02	State	441	1,704
7.09.02.03	Municipal	12,114	15,563
7.09.03	Lenders and lessors	7,572	7,117
7.09.03.01	Rents	7,572	7,117
7.09.04	Shareholders	441,286	451,812
7.09.04.01	Interest on capital	160,011	138,964
7.09.04.03	Retained earnings/accumulated losses	281,275	312,848

BancoDaycoval

EARNINGS RELEASE  
1ST QUARTER

2026

INVESTOR  
RELATIONS

## INVESTOR RELATIONS

# 1Q 26



### **1Q26 combines discipline, adequate profitability, and consistent results.**

- ❑ Despite a more complex macroeconomic scenario, Banco Daycoval began 2026 maintaining a consistent performance trajectory, reflecting its disciplined pursuit of better risk aligned with prudent formalization.
- ❑ The quarter reflects not only the continued execution of the core business, but also the evolution of the business model, with advances in revenue diversification and the strengthening of new areas of operation.
- ❑ In the first quarter of 2026, total assets reached R\$ 97.5 billion, representing a 19.3% increase over 12 months and a 3.1% decrease compared to the fourth quarter of 2025.
- ❑ Recurring net income totaled R\$ 434.6 million in the quarter, showing a slight decrease of 8.1% compared to 1Q25 and a decrease of 1.6% compared to the fourth quarter of 2025 (R\$ 441.5 million), with a recurring ROAE of 24.0%. This performance demonstrates the maintenance of adequate profitability levels, even in a more challenging environment with higher credit costs.
- ❑ This dynamic is mainly associated with the increased constitution of provisions, combined with the advancement of investments in new business fronts, reinforcing the strategy focused on the long-term sustainability of results.
- ❑ The expanded loan portfolio reached R\$ 74.5 billion, with a growth of 19.8% compared to the previous year. In relation to 4Q25, it remained practically stable, marking the first time that the first quarter has maintained the same level as the last quarter of the previous year. This dynamic was mainly driven by the performance in corporate securities and by avals and sureties operations.
- ❑ In the retail segment, characterized by collateralized products, the portfolio totaled R\$ 23.1 billion, equivalent to 31% of the consolidated portfolio, with emphasis on Payroll Loans (R\$ 15.6 billion), Payroll credit cards (R\$ 2.8 billion) and vehicle financing, which reached R\$ 4.1 billion, a significant growth of 45.5% compared to the first quarter of 2025 and 11.0% compared to the previous quarter.
- ❑ The funding structure remains solid and diversified, with total fundraising of R\$ 73.7 billion in the first quarter of 2026, a growth of 21.5% in twelve months. The Bank maintains an adequate balance between its sources of funds, with a significant share of deposits, financial bills and, to a lesser extent, external funding.

## INVESTOR RELATIONS

# 1Q 26



- ❑ Net interest margin recovered in 1Q26, following the compression observed in the previous quarter (4Q25), reflecting the maturation of loan portfolio growth in the final days of 2025. A meaningful portion of this growth, concentrated at year-end, had not yet been fully captured in 4Q25 earnings.
- ❑ Margin dynamics remain consistent with the strategy of prioritizing higher-quality assets. This positioning implies more moderate spreads in the short term, but contributes to greater security and sustainability of profitability over time.
- ❑ The recurring efficiency ratio ended the first quarter of 2026 at 31.2%, reflecting the effectiveness of the cost control strategy.
- ❑ Asset quality remained solid, with non-performing loans (over 90 days past due) at 2.0% in the first quarter of 2026 and a coverage ratio of 158.0%, indicating adequate protection against expected losses.
- ❑ In addition to credit operations, Banco Daycoval has consistently accelerated the expansion of its financial services areas, consolidating an increasingly relevant revenue generation driver.
- ❑ The Digital Investment Platform (Daycoval Investe) maintained strong growth in 1Q26, with assets under custody of R\$ 8.1 billion in the period, an increase of approximately 28% compared to 1Q25, and a customer base of around 433 thousand clients, an annual growth of 12%, reinforcing the diversification of funding and the relationship with retail investors.
- ❑ Daycoval Asset Management ended the first quarter of 2026 with R\$ 28.3 billion in assets under management, a 35.4% increase compared to the same period in 2025, reflecting the solidity and consistency of its business model, which currently comprises 124 funds.
- ❑ In the insurance segment, the Bank presented positive performance in 1Q26, with consistent growth in operations and a greater contribution to service revenues. The amount of premiums issued in 1Q26 reached R\$ 105.2 million compared to R\$ 69.1 million in the same period of the previous year (an increase of 52.2%).



### 01 Daycoval Concludes M&A Transaction

Banco Daycoval's M&A area began 2026 with the conclusion of the transaction between Tabas and Brookfield, reinforcing the Bank's performance in financial advisory, focusing on the origination and execution of strategic operations, as well as expanding its presence in Investment Banking. The deal also highlights Daycoval's ability to connect innovative companies with global investors, strengthening its service platform and opening new avenues for growth.

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### 02 Daycoval Corretora Expands Client Base Diversification

Daycoval CTVM has been expanding its client base through increased outreach to asset managers and the attraction of external investors, in addition to significant cross-sell potential with the Bank's client base. Currently, 70% of revenue comes from institutional clients and 30% from retail clients, with the goal of balancing both segments at 50% by the end of 2026. As part of its diversification strategy, Daycoval plans to establish relationships with four to five banks throughout the year, expanding its operations to financial institutions, a segment not yet explored within its trading platform, which is expected to support the platform's commercial expansion.

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### 03 Daycoval Seguros Drives Origination and Expands Client Offering

Daycoval Seguros strengthened the integration strategy between the Bank and the Insurance Company, boosting business origination and expanding the offering of comprehensive solutions for corporate clients, in partnership with brokers. With a strong commercial focus and profitability discipline, the operation delivered 26% growth, totaling R\$ 105 million in written premiums and net income of R\$ 13 million. The Bank's expertise in surety solutions further enhances the cross-sell potential in surety insurance.

# Main Figures

R\$ million, unless otherwise stated



	MAIN FIGURES	1Q26	4Q25	1Q25	1Q26 x 4Q25	1Q26 x 1Q25
INCOME	Net Income	441.3	455.6	451.8	-3.1%	-2.3%
	Recurring Net Income	434.6	441.5	473.1	-1.6%	-8.1%
	Income from Loans Operations	2,226.2	3,145.1	2,236.2	-29.2%	-0.4%
	Cost of Credit <sup>(1)</sup>	375.2	335.8	87.4	11.7%	n.a.
FINANCIAL	Total Assets	97,453.1	100,569.8	81,707.2	-3.1%	19.3%
	Expanded Loan Portfolio	74,533.0	74,864.2	62,234.9	-0.4%	19.8%
	- Companies <sup>(2)</sup>	51,457.2	52,843.6	42,765.2	-2.6%	20.3%
	- Payroll Loans	18,405.2	17,816.9	16,275.3	3.3%	13.1%
	- Auto Loans	4,091.2	3,686.6	2,810.9	11.0%	45.5%
	- Home Equity	579.4	517.1	383.5	12.0%	51.1%
	Funding	73,746.7	75,861.9	60,692.5	-2.8%	21.5%
	- Total Deposits + LCI + LCA	33,283.3	35,056.6	26,992.7	-5.1%	23.3%
	- Local Securities	26,887.4	27,375.0	23,204.7	-1.8%	15.9%
	- External Funding	12,797.1	12,670.9	9,900.9	1.0%	29.3%
	- Onlending FINAME/BNDES	778.9	759.4	594.2	2.6%	31.1%
	Shareholders' Equity	7,356.6	7,075.3	7,403.6	4.0%	-0.6%
	Regulatory Capital	10,194.7	9,830.4	8,714.5	3.7%	17.0%
	- CET 1	7,353.0	7,063.1	7,378.4	4.1%	-0.3%
	- AT 1	2,841.7	2,767.3	1,336.1	2.7%	n.a.
	LLP Balance	2,348.1	2,221.1	2,071.1	5.7%	13.4%
CREDIT RATIOS	BIS Ratio III (%)	13.5%	13.3%	14.5%	0.2 p.p	-1.0 p.p
	LLP Balance / Loan Portfolio	3.2%	3.0%	3.3%	0.2 p.p	-0.1 p.p
	LLP Balance / Stage 3	90.1%	83.2%	88.3%	6.9 p.p	1.9 p.p
	Nonperforming Loans Ratio (90 days overdue)	2.0%	1.7%	2.3%	0.3 p.p	-0.3 p.p
	Coverage Ratio <sup>(3)</sup>	158.0%	170.6%	143.7%	-12.6 p.p	14.3 p.p
PROFITABILITY	Net Interest Margin (NIM-AR) (% p.p.) <sup>(4)</sup>	8.1%	7.4%	9.0%	0.7 p.p	-0.9 p.p
	Recurring ROAE (% p.p.) <sup>(5)</sup>	24.0%	22.2%	26.0%	1.8 p.p	-2.0 p.p
	Recurring ROAA (% p.p.) <sup>(6)</sup>	1.8%	1.9%	2.3%	-0.1 p.p	-0.5 p.p
	Return on Average Equity (ROAE) (% p.p.)	24.3%	22.9%	24.9%	1.4 p.p	-0.6 p.p
	Return on Average Asset (ROAA) (% p.p.)	1.8%	2.0%	2.2%	-0.2 p.p	-0.4 p.p
	Recurring Efficiency Ratio (%)	31.2%	34.1%	31.2%	-2.9 p.p	0.0 p.p
OTHERS	Employees	4,338	4,235	3,884	2.4%	11.7%
	Total Clients (thousand) <sup>(7)</sup>	2,525	2,467	2,321	2.4%	8.8%
	Number of Branches (Companies)	52	53	51	-1.9%	2.0%
	Retail Branches - FX and IFP	252	253	220	-0.3%	14.5%

(1) Provision Constitution - Recovered Loans

(2) Includes Avals and Sureties and Corporates Securities (Debentures and CPRs (Rural Product Bills and Guarantees), CRAs (Certificates of Agribusiness Receivables), CRIs (Certificates of Real Estate Receivable) and CNs (Credit Notes))

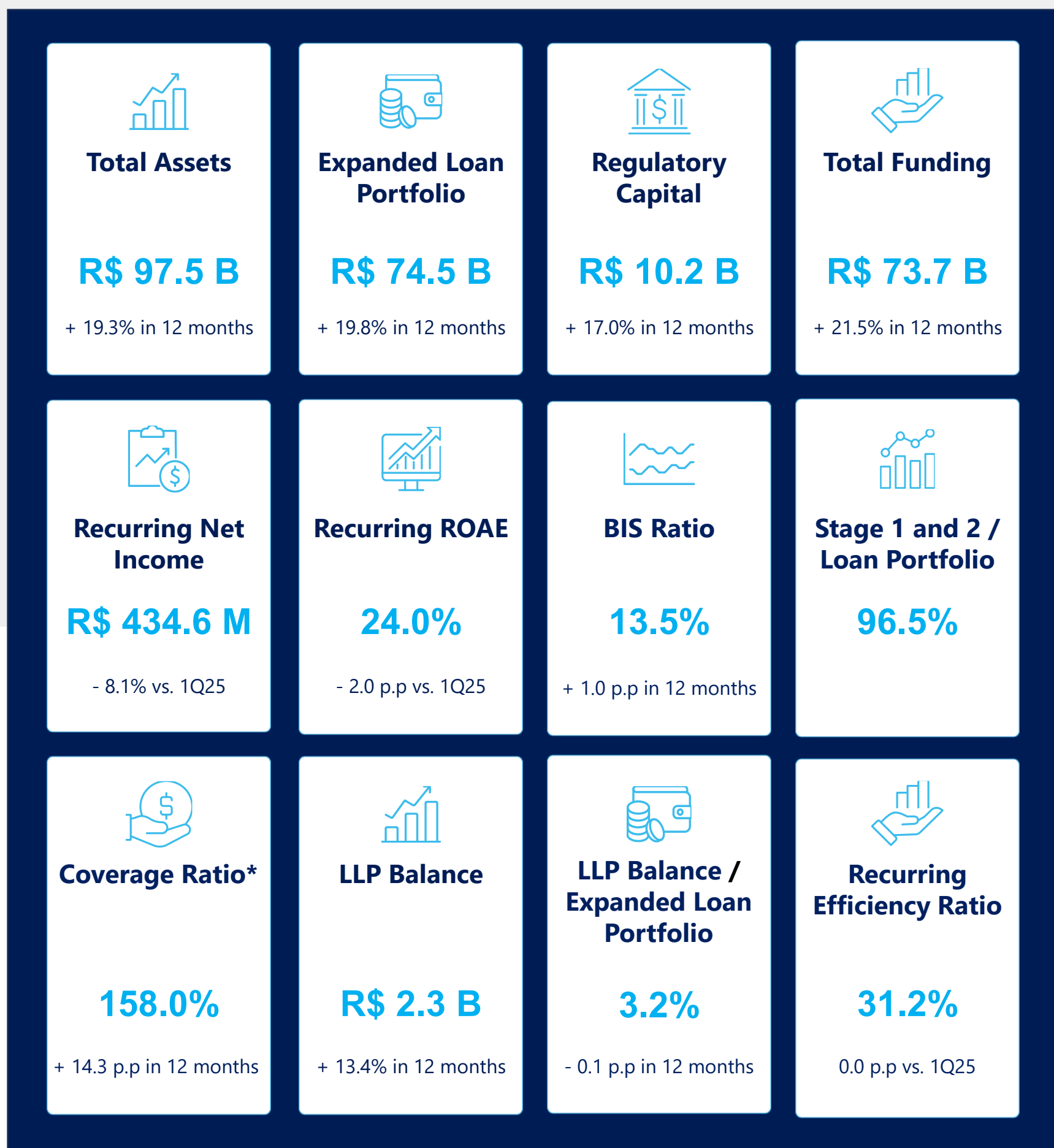
(3) LLP Balance/Overdue Loans more than 90 days past due

(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



\* LLP Balance / Overdue Loans more than 90 days past due

## Rating

### National Scale | Long Term

MOODY'S

**AA+.br**

Stable Outlook

FitchRatings

**AA+(bra)**

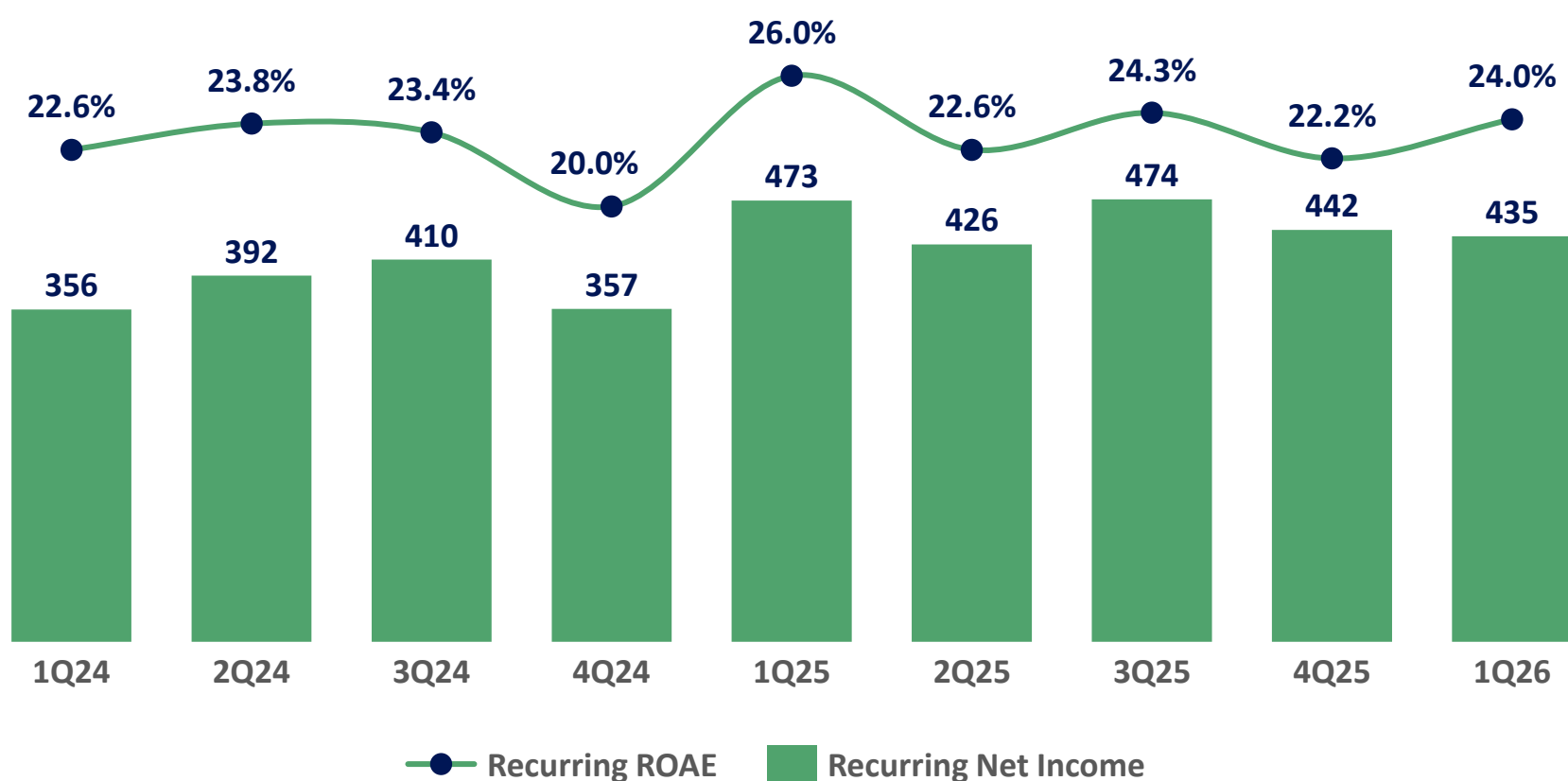
Stable Outlook

S&P Global

**brAA+**

Stable Outlook

R\$ million

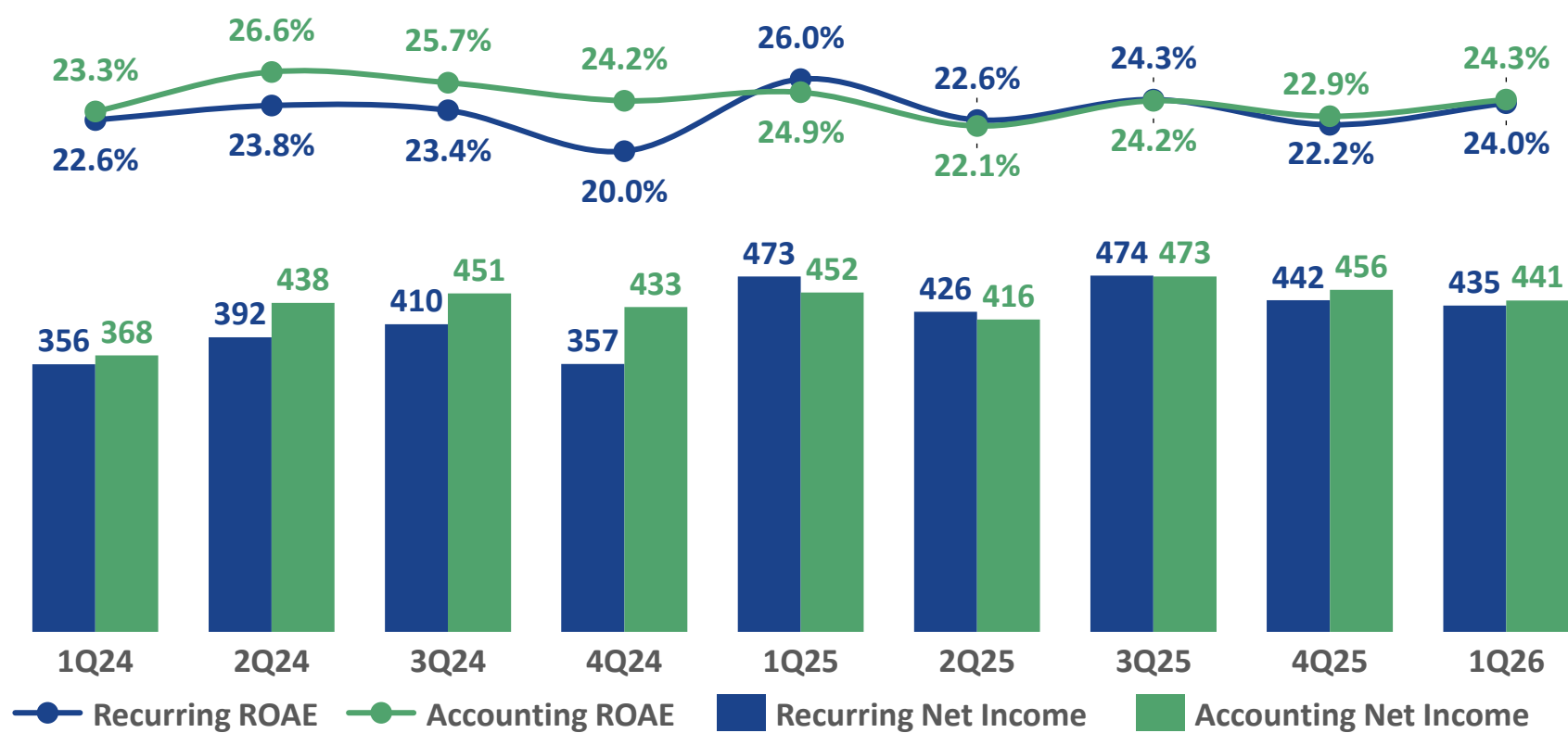


## Reconciliation of Key Figures (R\$ million)

	1Q26	4Q25	1Q25	1Q26 x 4Q25	1Q26 x 1Q25
Accounting Net Income	441.3	455.6	451.8	-3.1%	-2.3%
(-) MtM - Interest and Currency Hedges <sup>(1)</sup>	6.7	14.1	(21.3)	-52.5%	n.a.
Recurring Net Income	434.6	441.5	473.1	-1.6%	-8.1%

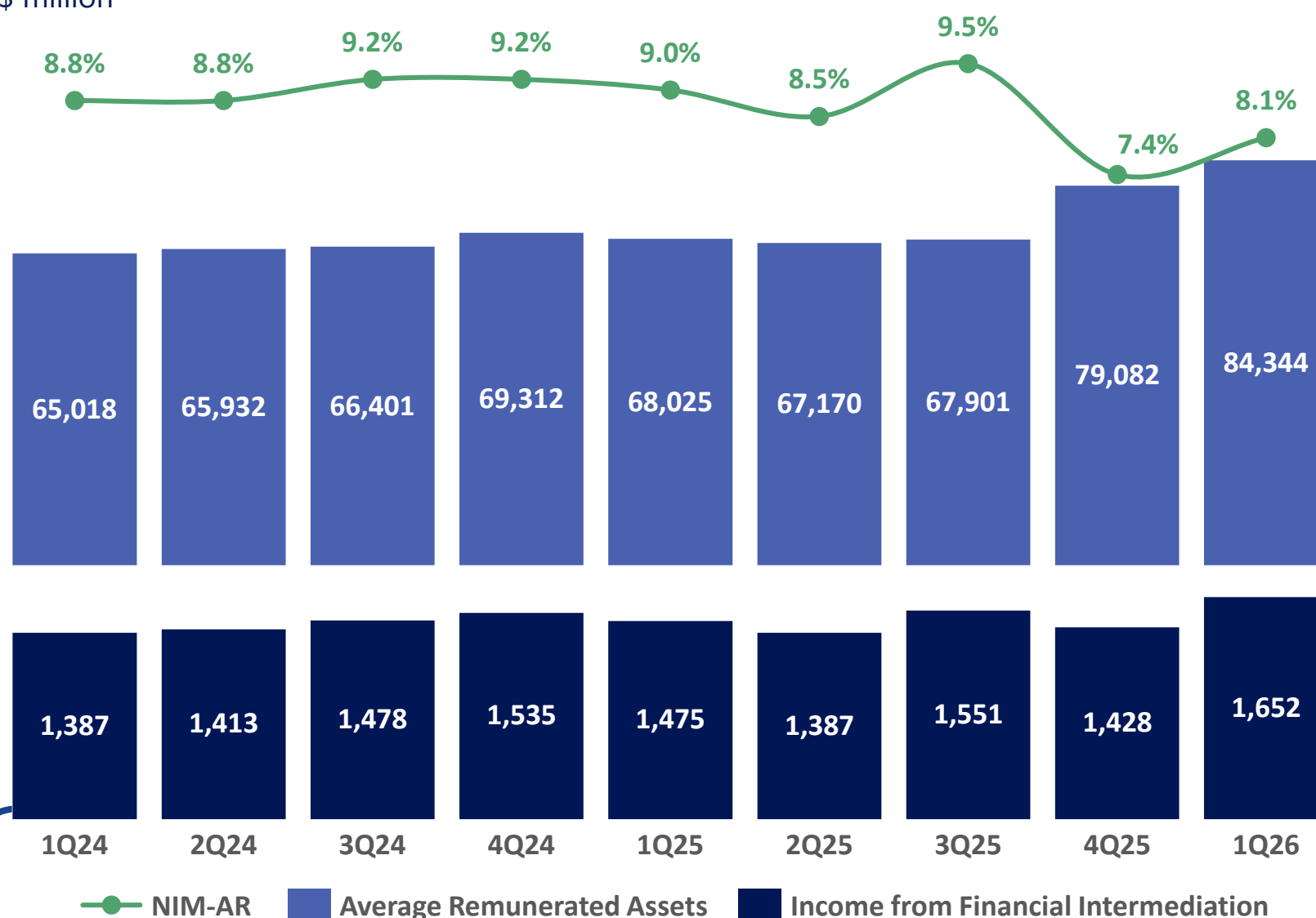
(1) Net of tax adjustments (IR/CSLL)

R\$ million



## Recurring and Adjusted Net Interest Margin

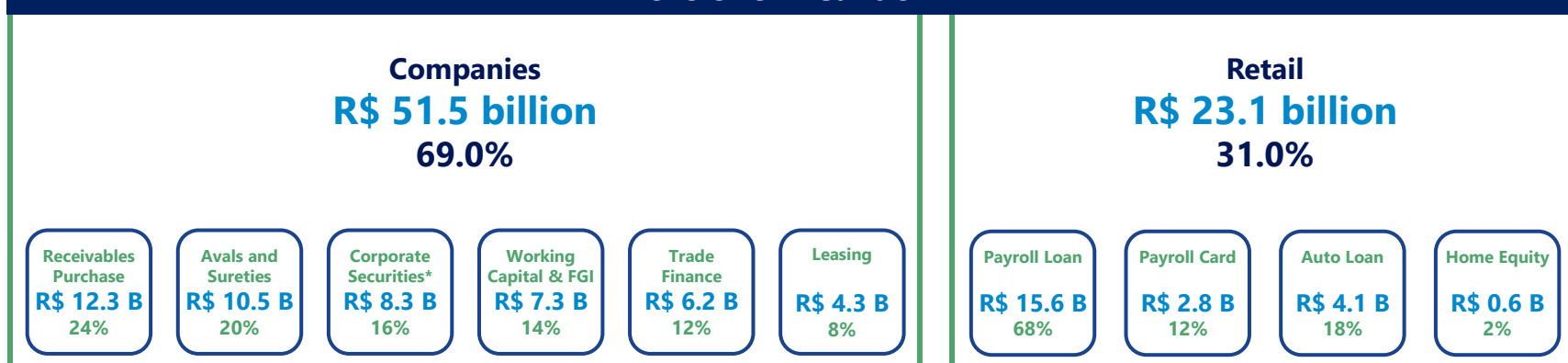
R\$ million



- The net interest margin recovered in 1Q26, after the compression observed in the previous quarter, reflecting the maturation of the strong portfolio growth recorded at the end of 2025, which had not yet been fully captured in 4Q25.

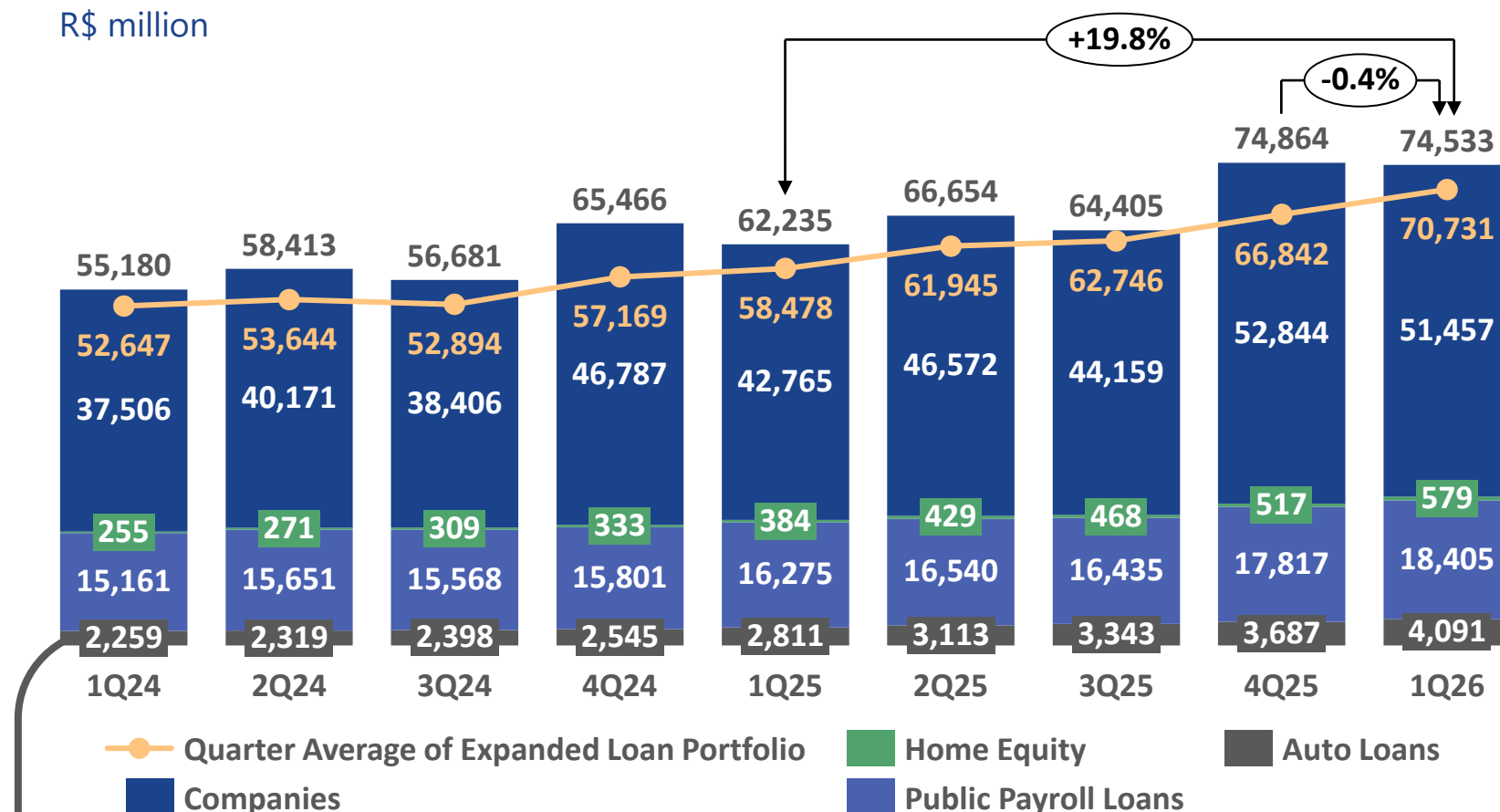
Recurring Adjusted Net Interest Margin (NIM-AR) (R\$ million)	1Q26	4Q25	1Q25	1Q26 x 4Q25	1Q26 x 1Q25
Gross Income from Financial Intermediation	1,664.1	1,453.4	1,435.6	14.5%	15.9%
(-) MtM - Interest and Currency Hedges	12.1	25.7	(38.6)	-52.9%	n.a.
<b>Adjusted Income from Financial Intermediation (A)</b>	<b>1,652.0</b>	<b>1,427.7</b>	<b>1,474.2</b>	<b>15.7%</b>	<b>12.1%</b>
Average Remunerated Assets	86,039.9	82,522.5	70,981.7	4.3%	21.2%
(-) Repurchase Agreements - Settlements - Third-party Portfolio	(1,695.8)	(3,440.4)	(2,956.9)	-50.7%	-42.6%
<b>Average Remunerated Assets (B)</b>	<b>84,344.1</b>	<b>79,082.1</b>	<b>68,024.8</b>	<b>6.7%</b>	<b>24.0%</b>
<b>Recurring Adjusted Net Interest Margin (NIM-AR) (%YoY) (A/B)</b>	<b>8.1%</b>	<b>7.4%</b>	<b>9.0%</b>	<b>0.6 p.p</b>	<b>-0.9 p.p</b>

## Portfolio Breakdown



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

R\$ million

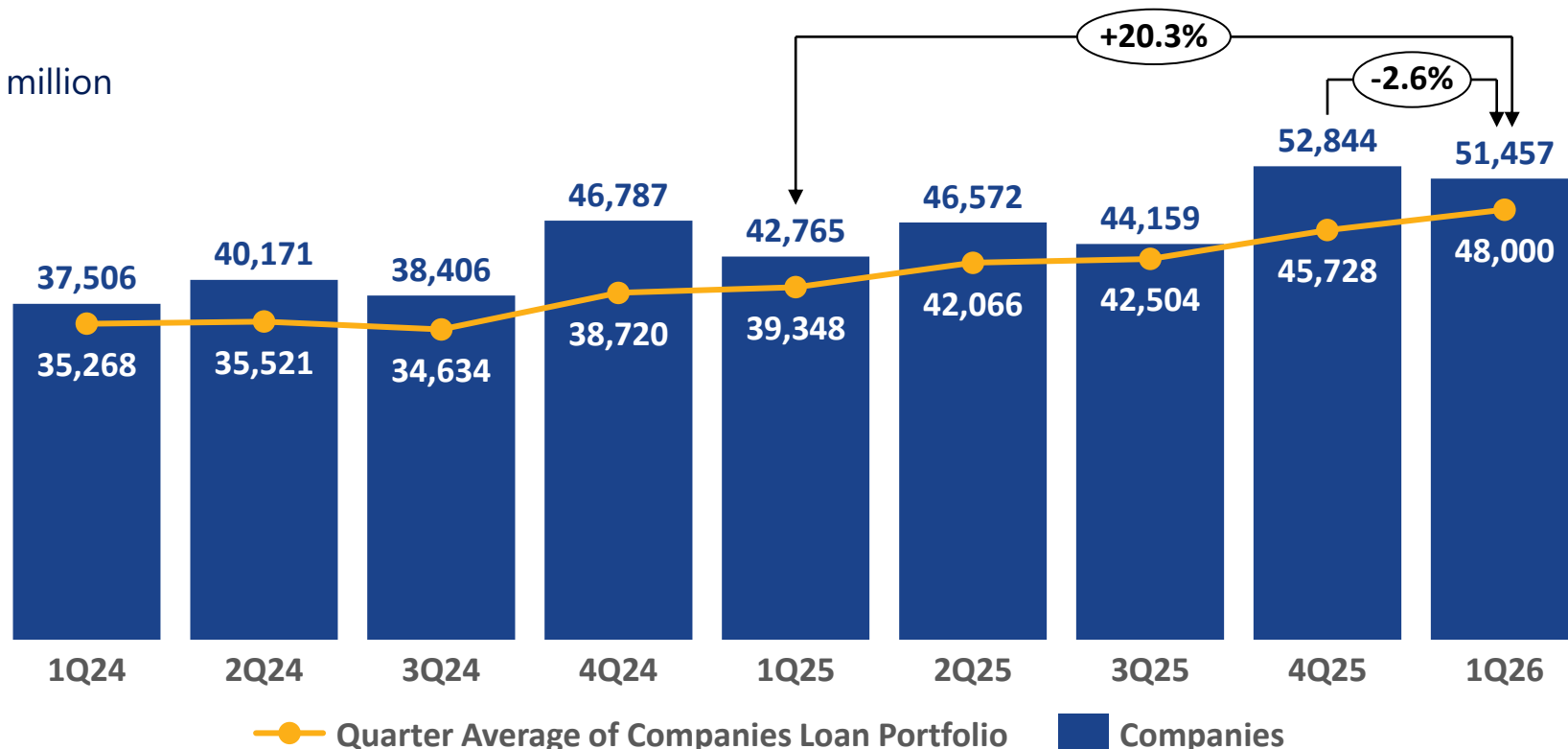


- The expanded loan portfolio ended 1Q26 at R\$ 74.5 billion, an expansion of 19.8% in 12 months. In the first quarter of 2026, the balance remained at a similar level to that observed in 4Q25, marking a behavior distinct from the typical seasonal pattern at the beginning of the year, when there is normally a contraction in the portfolio.
- Highlights include the vehicle financing portfolio, which reached R\$ 4.1 billion, with strong growth of 45.5% year-over-year and 11.0% quarter-over-quarter.

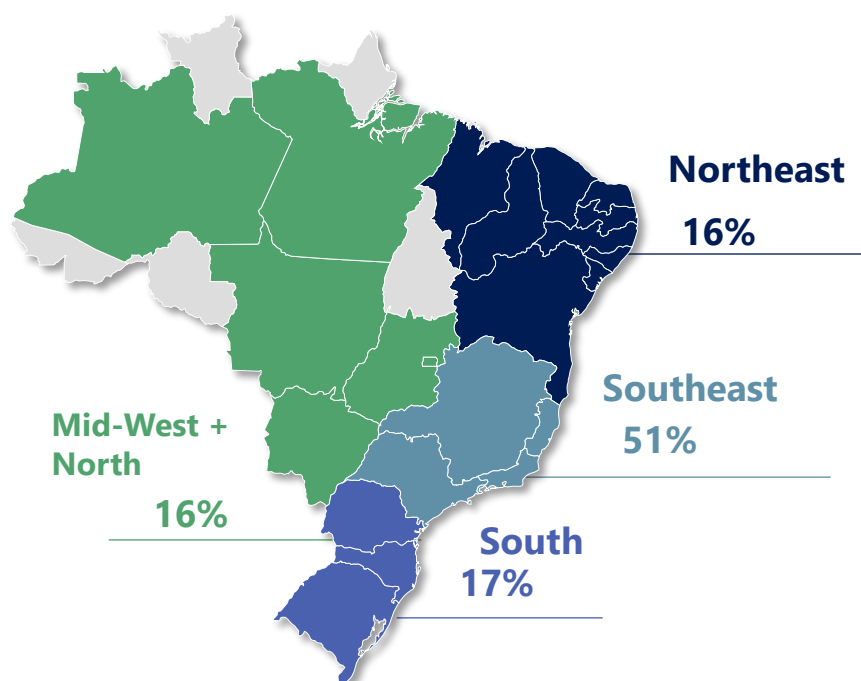
Expanded Loan Portfolio (R\$ million)	1Q26	4Q25	1Q25	1Q26 x 4Q25	1Q26 x 1Q25
Companies <sup>(1)</sup>	51,457.2	52,843.6	42,765.2	-2.6%	20.3%
Payroll Loans	18,405.2	17,816.9	16,275.3	3.3%	13.1%
Auto Loans/Other	4,091.2	3,686.6	2,810.9	11.0%	45.5%
Home Equity	579.4	517.1	383.5	12.0%	51.1%
<b>Total Expanded Loan Portfolio</b>	<b>74,533.0</b>	<b>74,864.2</b>	<b>62,234.9</b>	<b>-0.4%</b>	<b>19.8%</b>

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

R\$ million

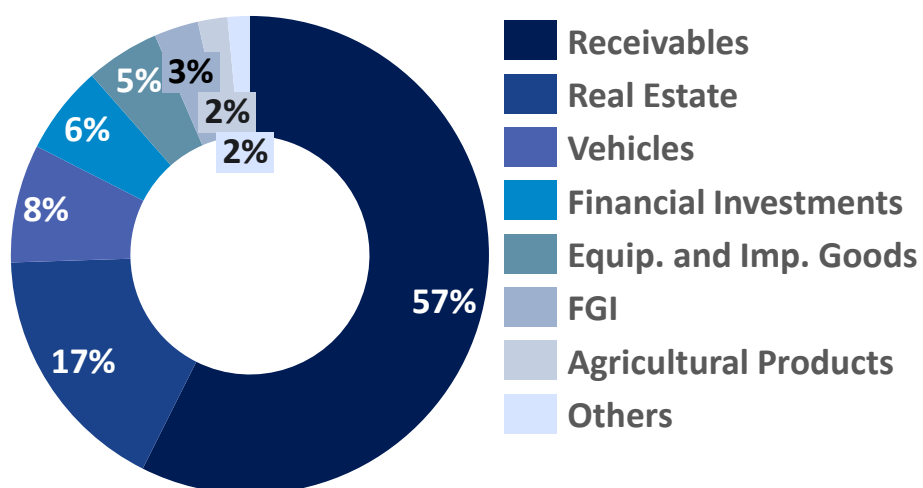


## Geographic Distribution (%)



## By Collateral Type (%)

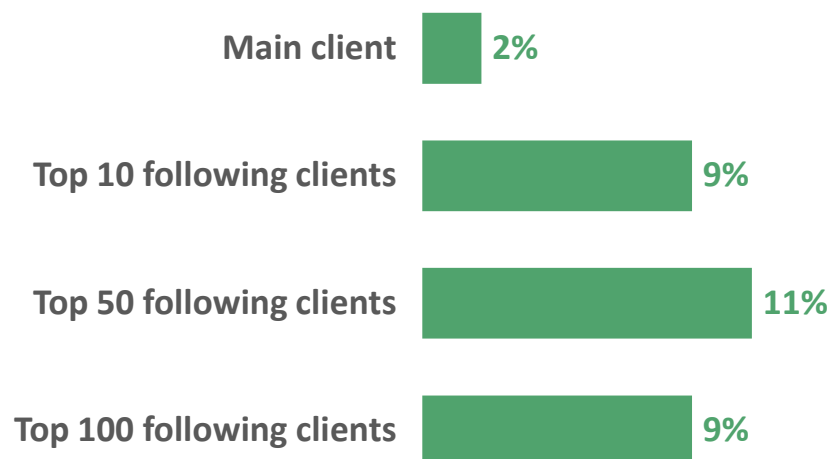
\* Part. In the guarantee portfolio



## By Maturity (%)



## Portfolio Concentration (%)



# Products and Services

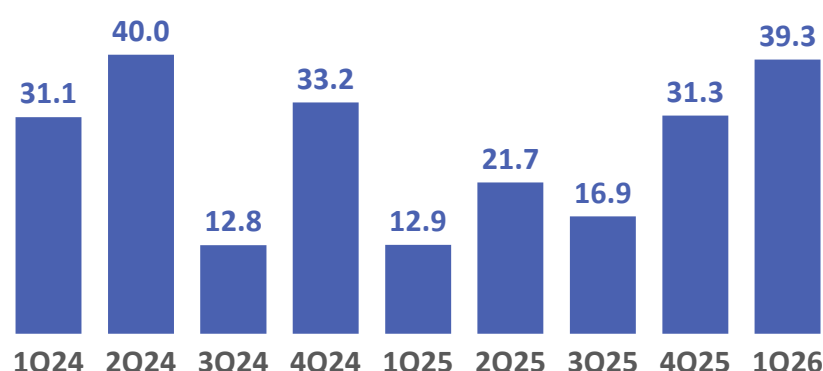
## Companies



### Derivatives

Risk Management for Companies and Institutional Investors using derivatives. Protection against Fluctuations in Currencies, Interest Rates, and Commodities.

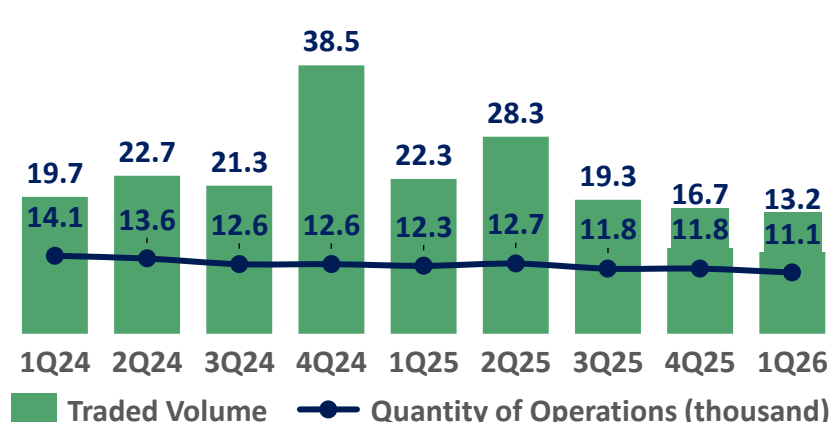
Traded Volume (R\$ billion)



### Wholesale FX

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

Traded Volume (R\$ billion)



### Insurance – 1Q26

Portfolio Profile (Accumulated from Jan/2026 to Mar/2026)

+ 3 thousand  
Active Clients



R\$ 105 MM  
Premium Issued



+ 6 thousand  
Policies Issued



R\$ 1.2B

Reinsurance Limit |  
16 Global Reinsurers



+ 95 B  
Exposure

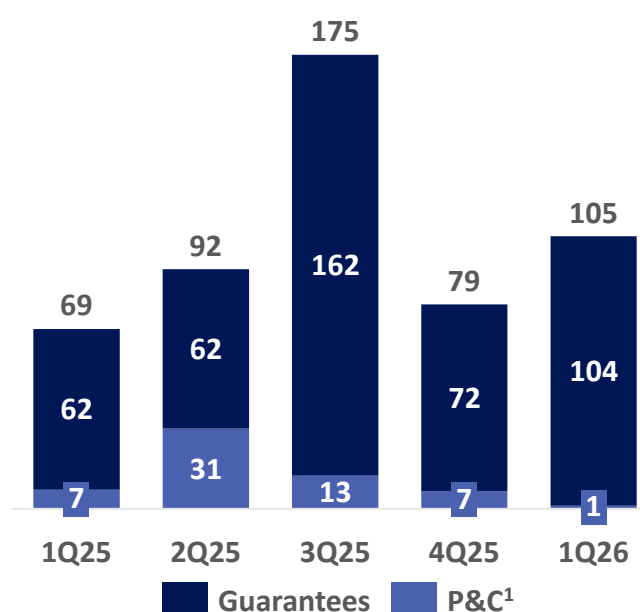


+ 700

Active Brokers + 13  
Advisors



Premium Issued (R\$ million)



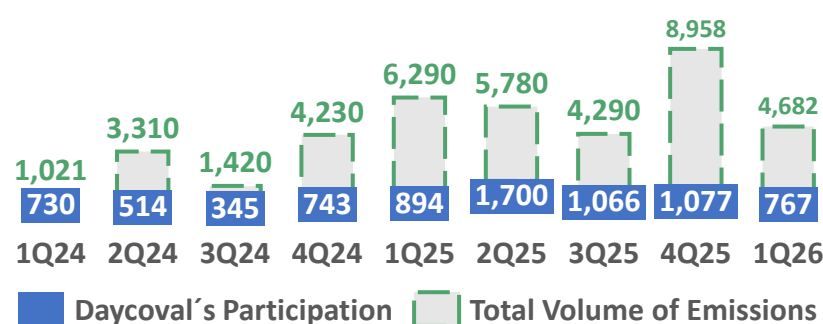
(1) Property and Casualty

### DCM

Debentures, NCs, LFs, CRIs, CRAs, FIDCs, FIPs, FIs and Syndicated Loans

DCM Issuance Volume\* (R\$ million)

Distributed by Clients and Own Portfolio

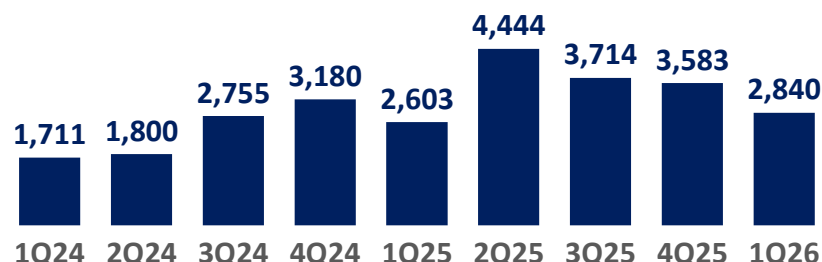


\* Primary Market

### Services for Companies

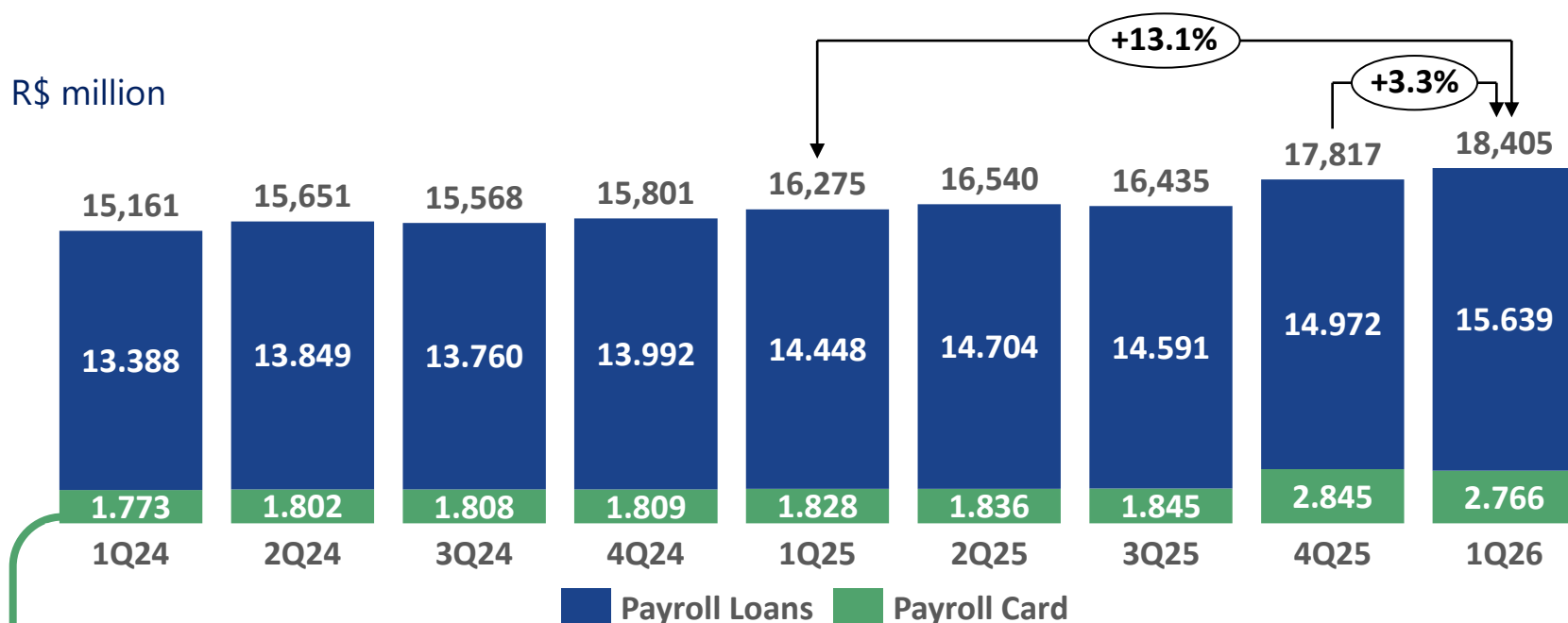
Escrow Account and Clearing Service Bank

Traded Volume (R\$ million)



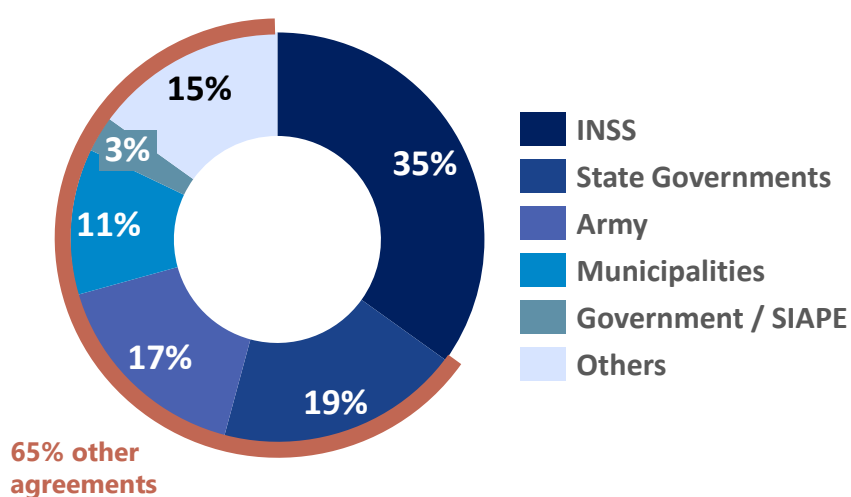


R\$ million



- In the first quarter, Daycoval launched a pilot project for Private Payroll Loans, ending the period with a portfolio of R\$ 53 million, marking its entry into this new segment.

## Portfolio Breakdown (%)



1.9 million of contracts in the portfolio

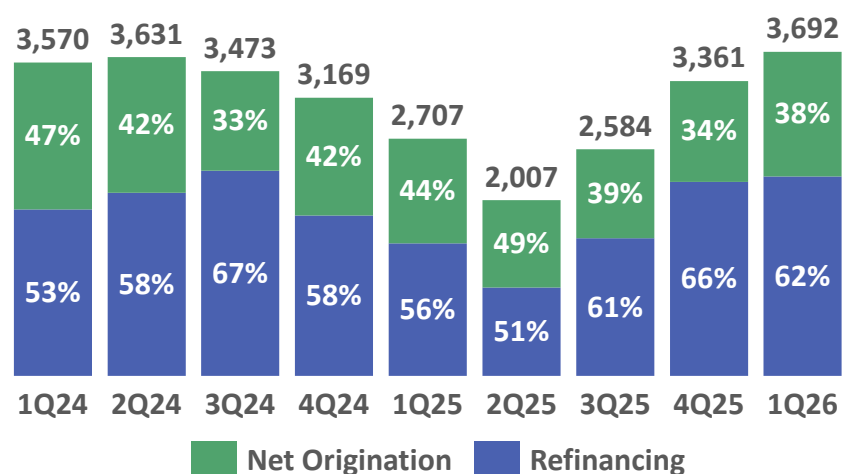


551 active agreements



100% digital formalization

## Origination Distribution (R\$ million)



R\$ 2.8 billion in Payroll card



71 IFP stores, account for 28% of origination in 1Q26

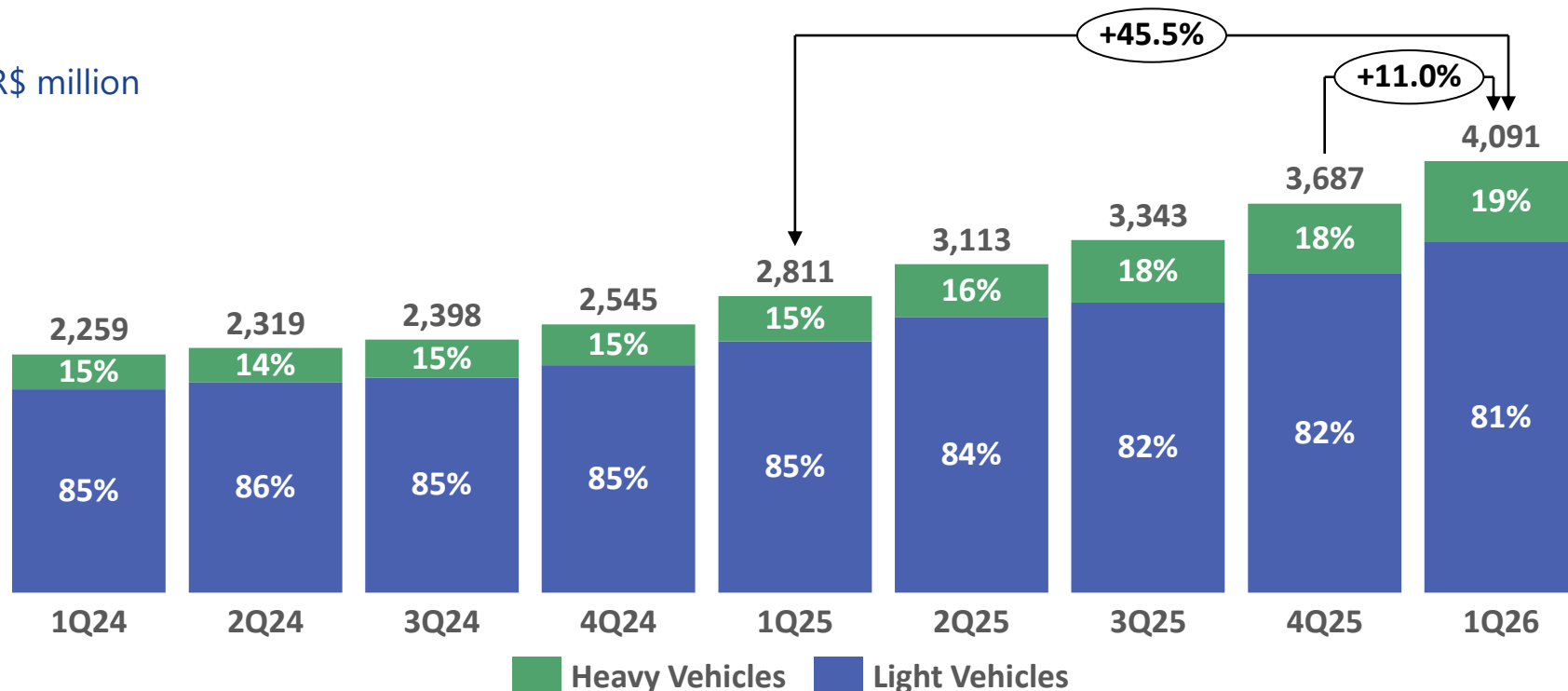


62% of origination via Refinancing

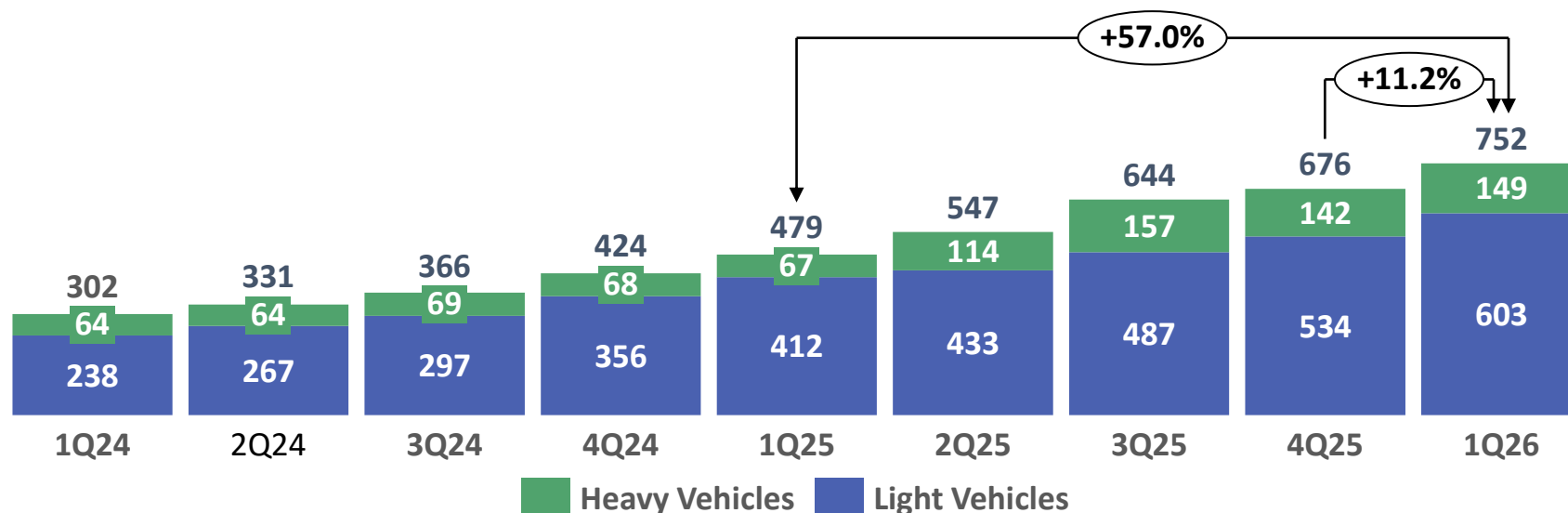


1.9 million of contracts in the portfolio

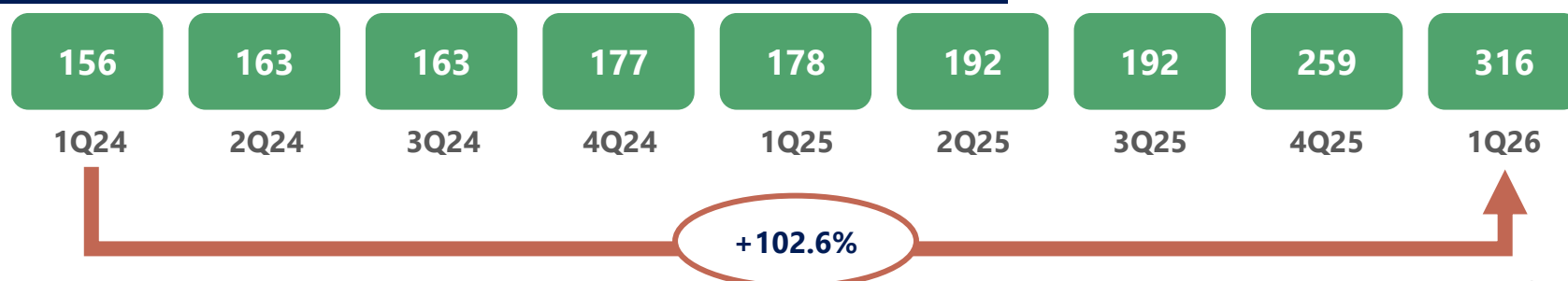
R\$ million



## Origination (R\$ million)



## Evolution of Correspondents (Quantity)



**R\$**  
**579.4**  
million  
in 1Q26

**+12.0%**  
in 3 months

**+51.1%**  
in 12 months

### Advantages

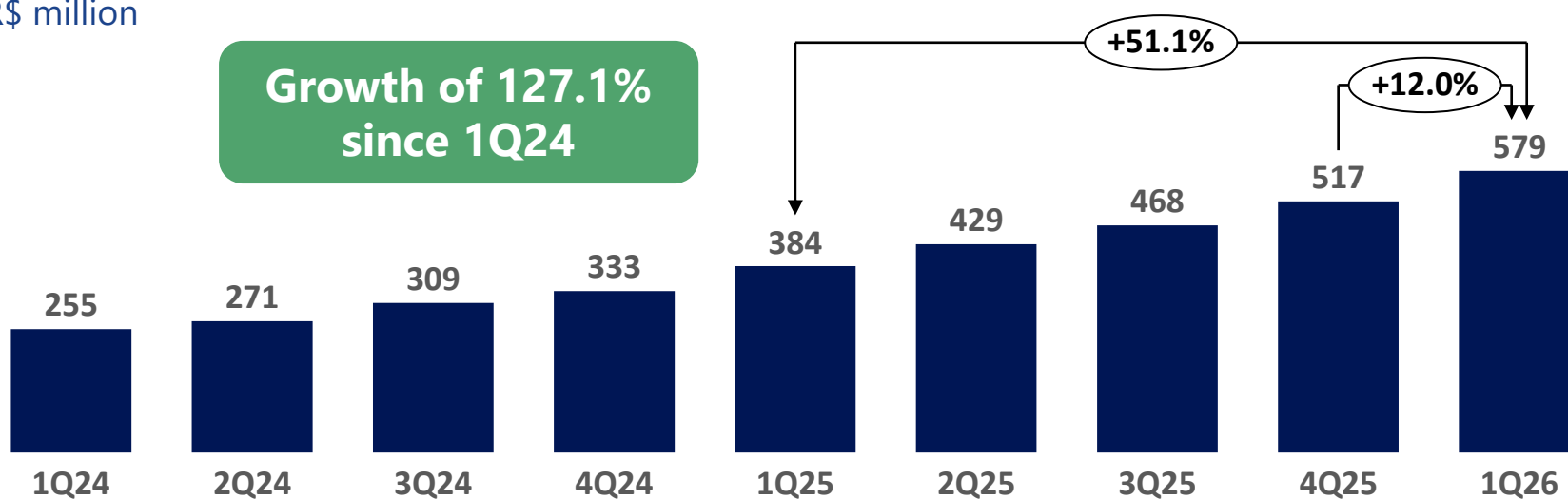
- Credit limit from R\$ 50 thousand to R\$ 1 million
- Credit equivalent to up to 60% of the property
- Up to 180 months to pay

### Guarantees

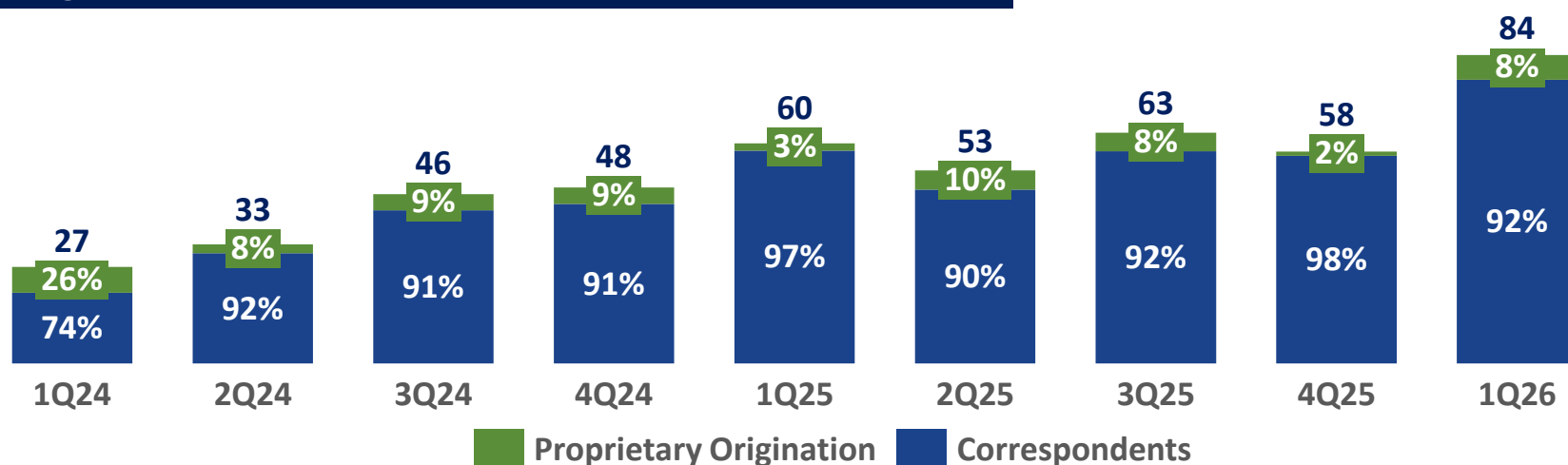
- Own property built and in the name of the borrower
- Property with value over R\$ 100 thousand
- Legalized documentation

R\$ million

**Growth of 127.1%  
since 1Q24**



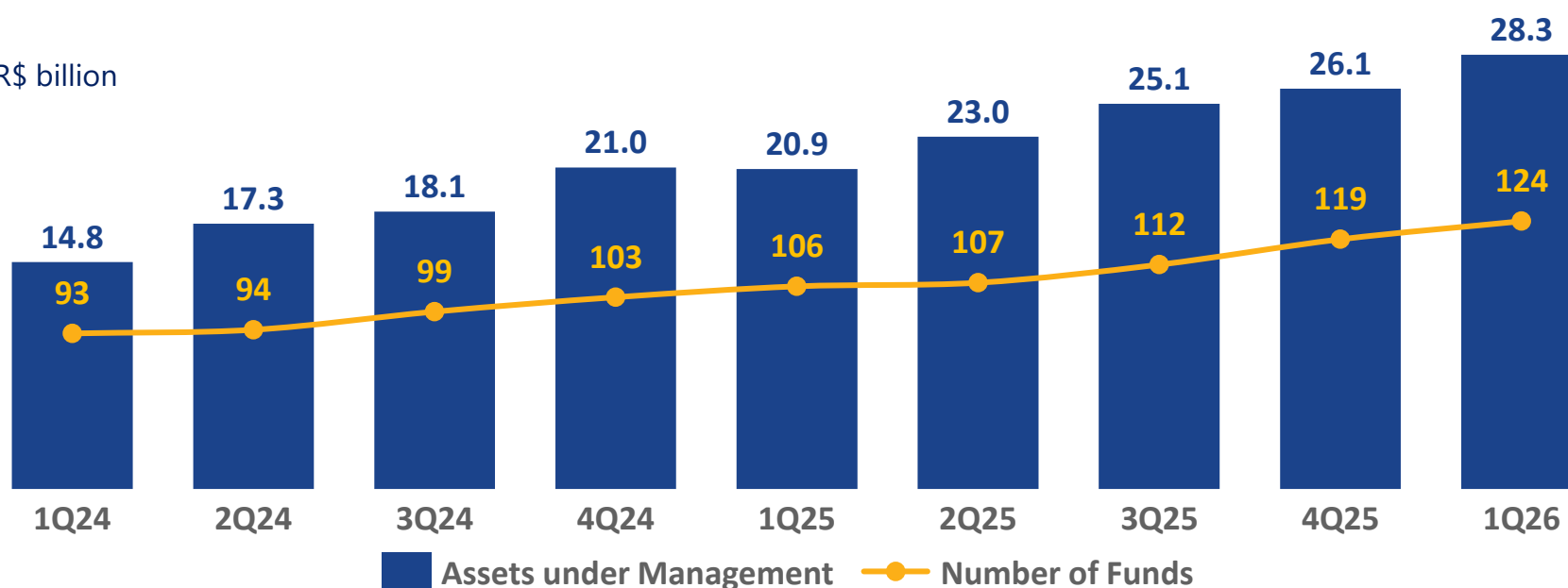
### Origination (R\$ million)



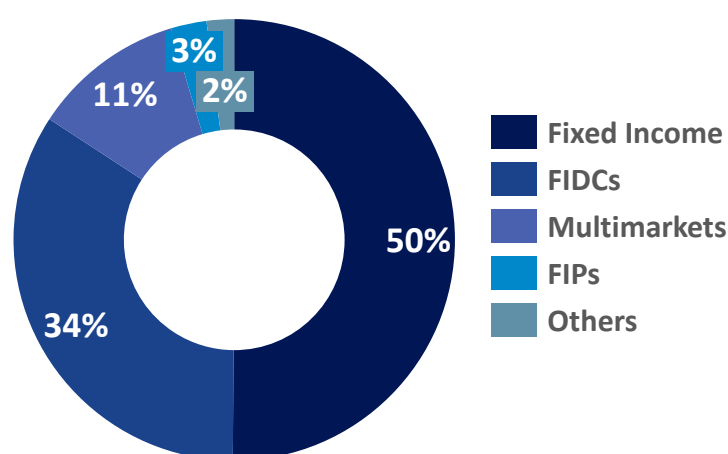
# Daycoval

Asset Management

R\$ billion



## Funds Mix (%)



## Moody's

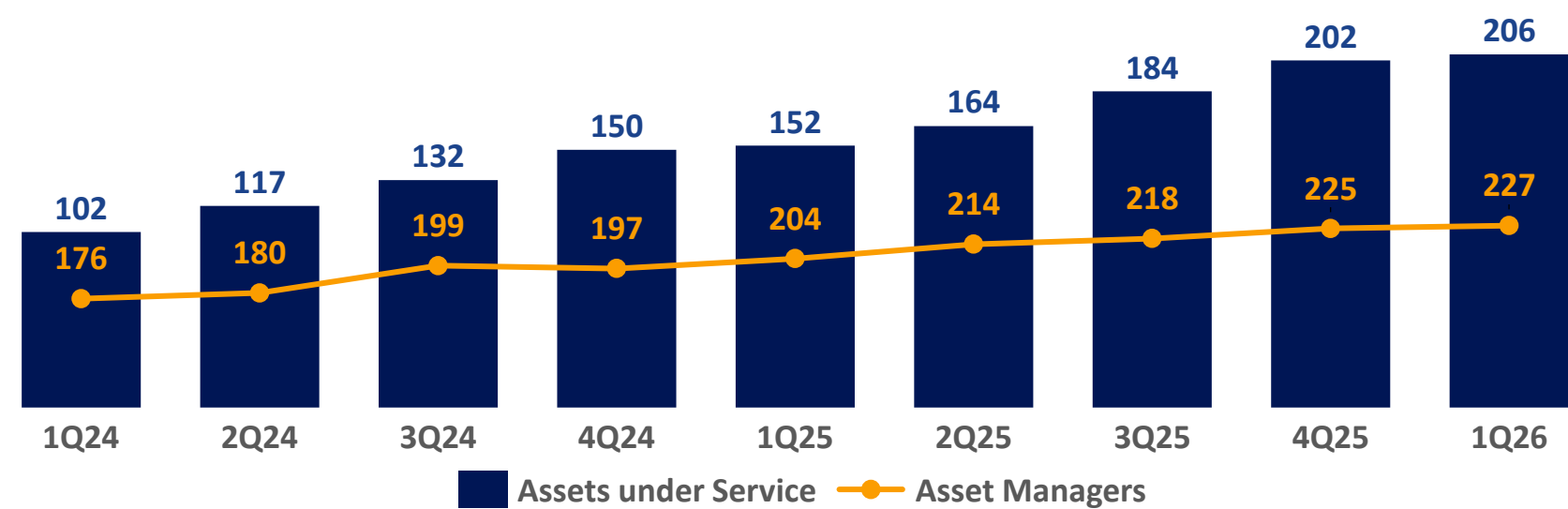
Daycoval Asset reaches  
MQ1.br Rating by Moody's,  
the maximum score in national scale

## Among our Funds, we highlight:

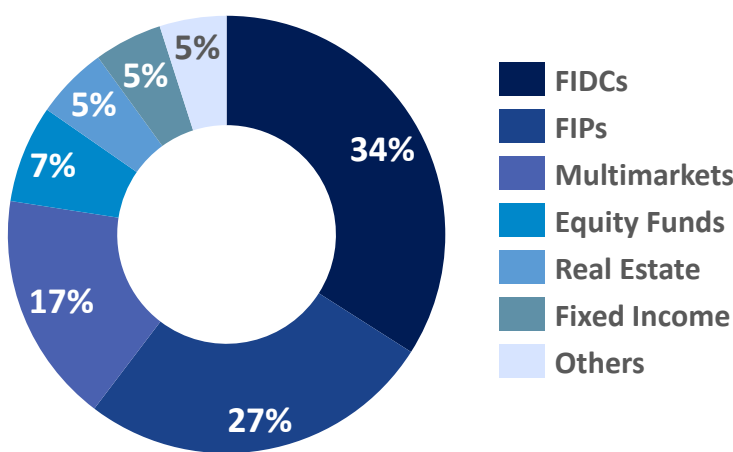
Featured Funds		Redemp. Term	Mar 2026	6 months	12 months	2026	Strategy	Risk Profile
Daycoval Classic Tít. Bancários FIF	CDI	D+1	103%	102%	102%	102%	Bank Credit	Conservative
Daycoval Classic Estruturado FIC FIDC	CDI	D+60	111%	111%	112%	111%	FIDCs High Grade	Moderate
Daycoval Classic 90 FIF	CDI	D+90	100%	104%	108%	104%	Bank Credit + Corporate	Moderate

Fiduciary Services - DFS

R\$ billion  
Management and Custody

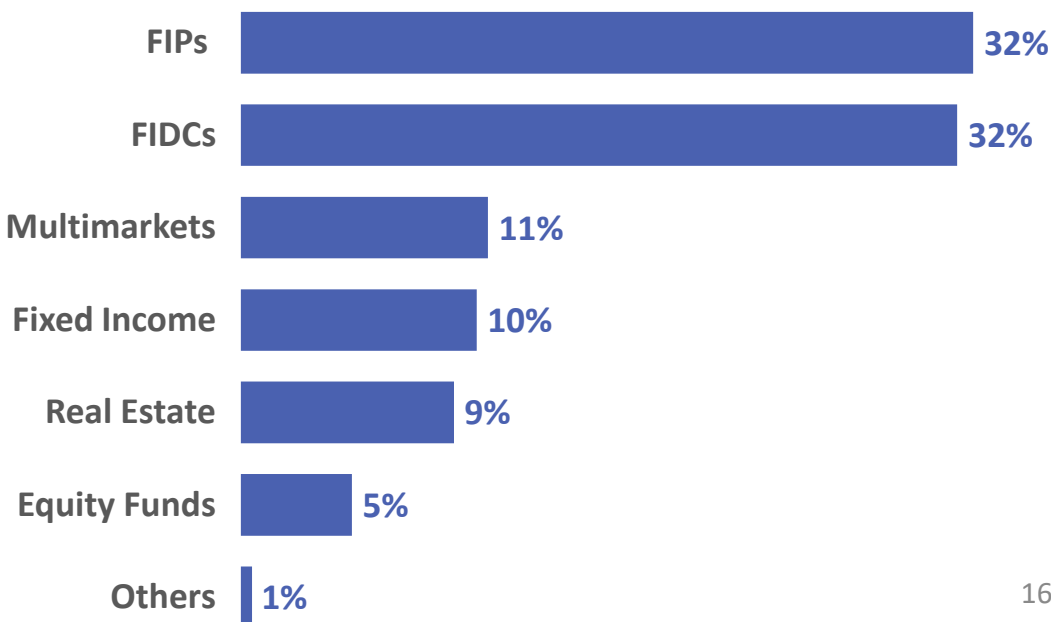


Class of Funds (Quantity)



1,310 funds supported by the service platform

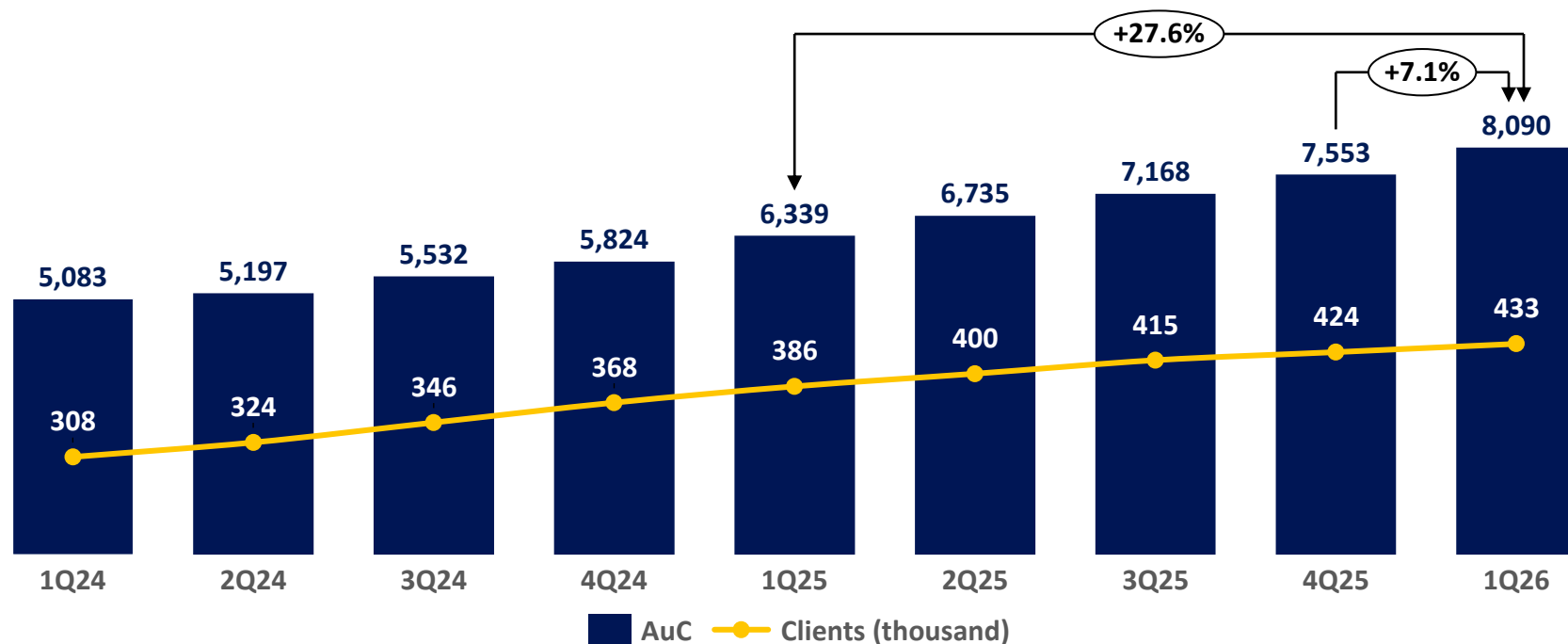
Composition by Funds Volume (%)



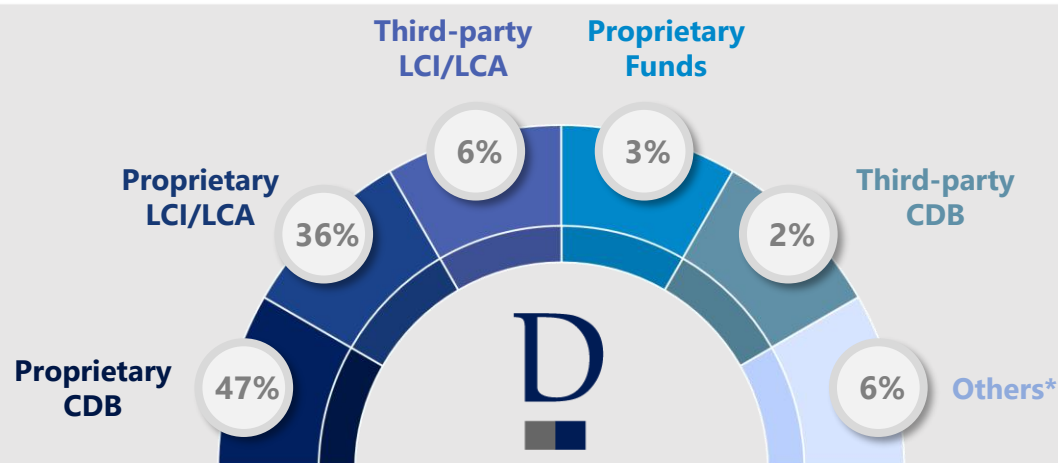
## Products and Services

### Digital Investment Platform

Assets under Custody (R\$ million)



### Distribution of AuC by Product (%)



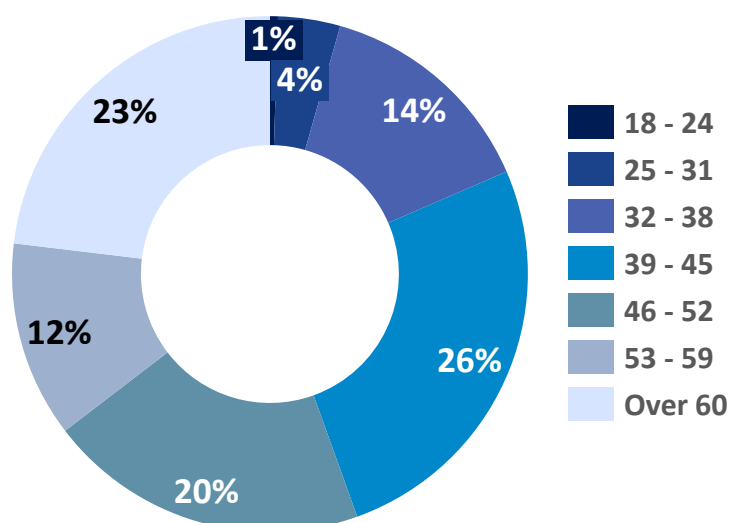
Daycoval|Investe

+ 200 investment options  
in our APP customized by  
customer profile

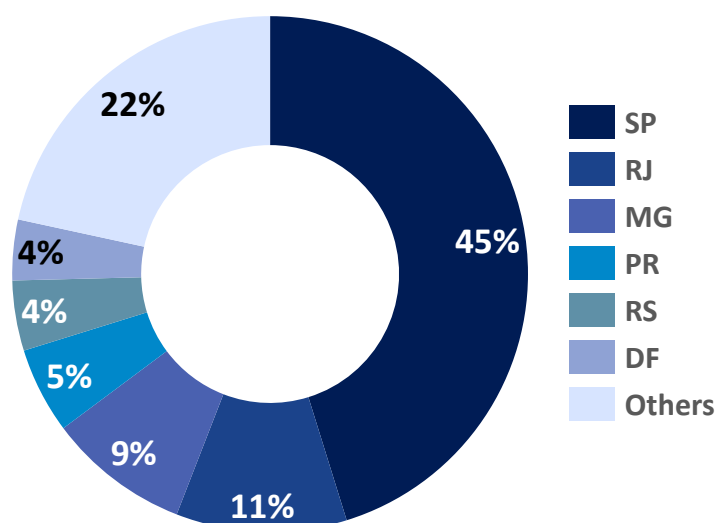
\*Others include: Equities, Third-party Funds, Proprietary and Third-party Pension Plans, Private Credit, and Government Bonds.

### Investor Profile

#### By Age (%)



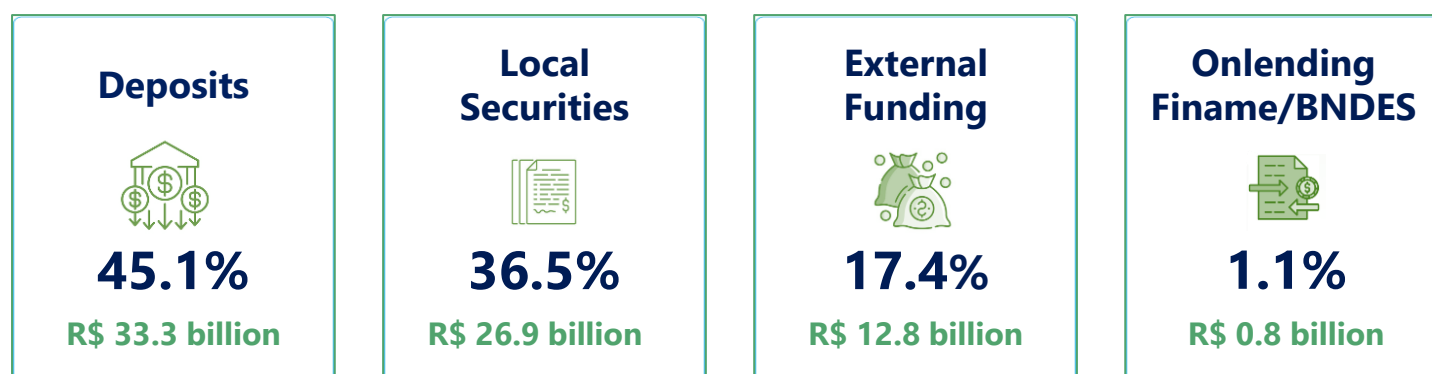
#### By State (%)



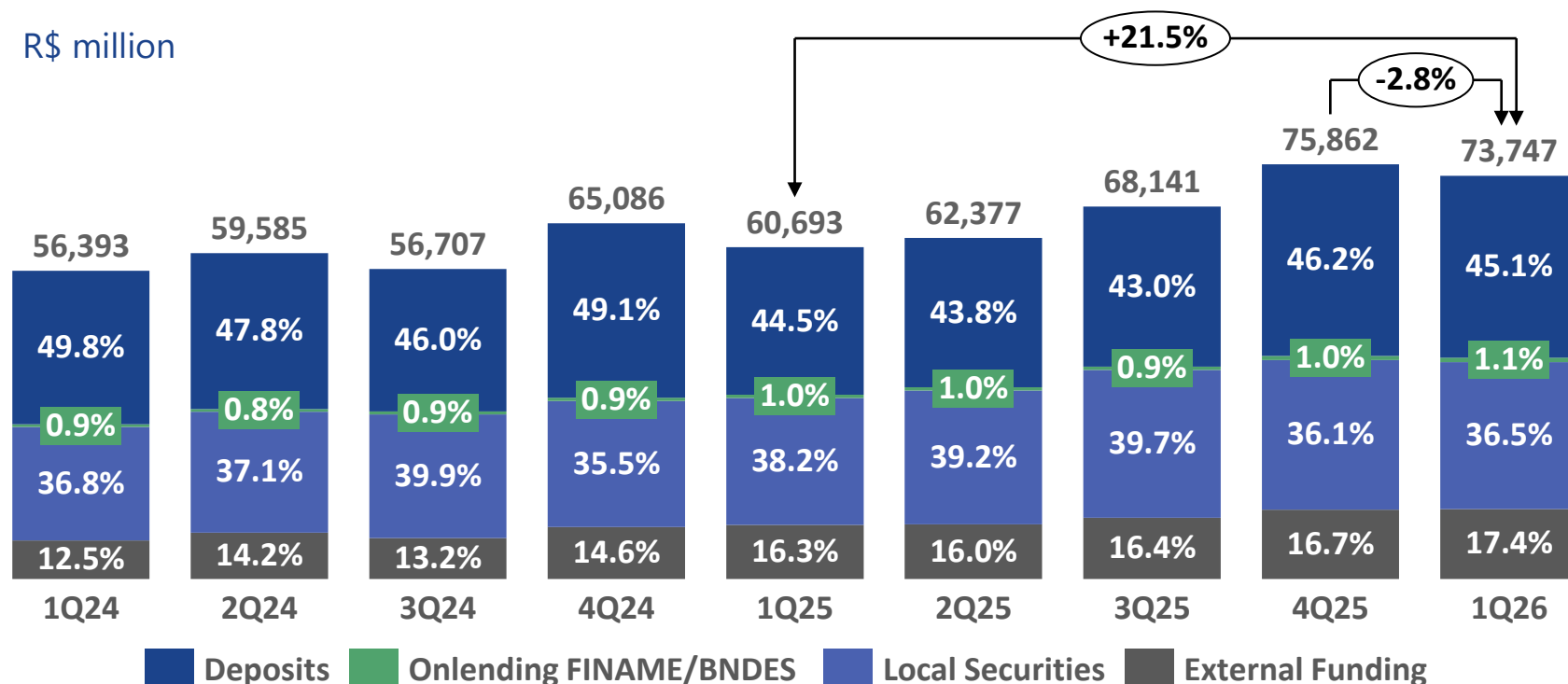
# Total Funding



## Funding Breakdown



R\$ million



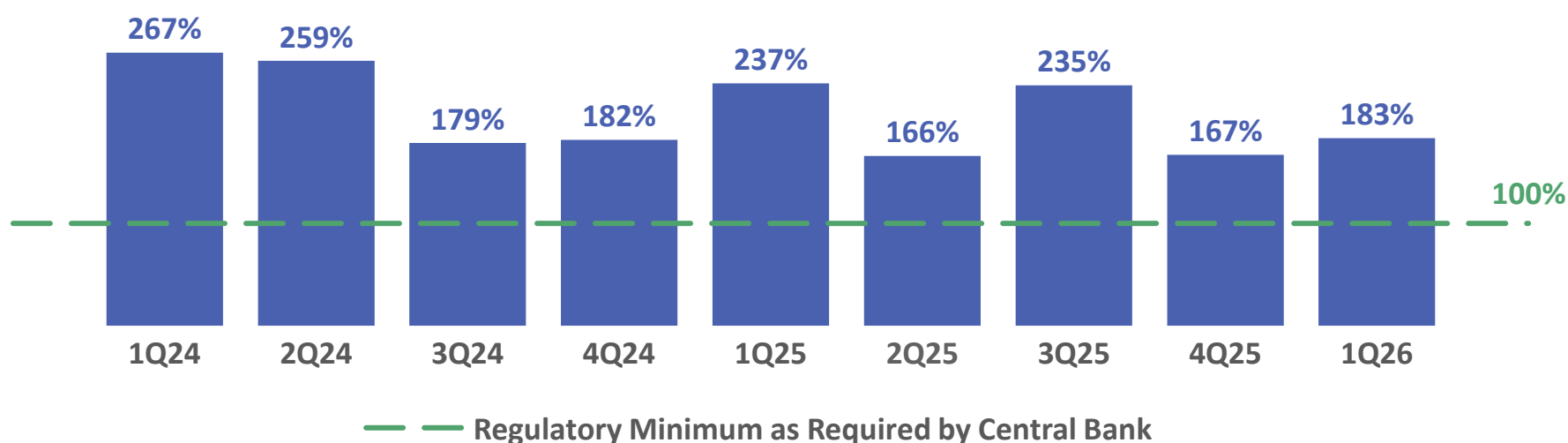
Total Funding (R\$ million)	1Q26	4Q25	1Q25	1Q26 x 4Q25	1Q26 x 1Q25
<b>Deposits</b>	<b>33,283.3</b>	<b>35,056.6</b>	<b>26,992.7</b>	<b>-5.1%</b>	<b>23.3%</b>
Deposits	1,936.9	2,042.1	1,476.9	-5.2%	31.1%
Time Deposits <sup>1</sup>	25,283.5	27,350.8	20,514.8	-7.6%	23.2%
Letters of Credit (LCI <sup>2</sup> + LCA <sup>3</sup> )	6,062.9	5,663.7	5,001.0	7.0%	21.2%
<b>Local Securities</b>	<b>26,887.4</b>	<b>27,375.0</b>	<b>23,204.7</b>	<b>-1.8%</b>	<b>15.9%</b>
Senior Local Securities	24,045.7	24,607.7	21,868.6	-2.3%	10.0%
Perpetual Local Securities	2,841.7	2,767.3	1,336.1	2.7%	n.a.
<b>External Funding</b>	<b>12,797.1</b>	<b>12,670.9</b>	<b>9,900.9</b>	<b>1.0%</b>	<b>29.3%</b>
Foreign Borrowings	10,469.8	10,223.2	7,535.5	2.4%	38.9%
Foreign Issuances	2,327.3	2,447.7	2,365.4	-4.9%	-1.6%
<b>Onlendings FINAME/BNDES</b>	<b>778.9</b>	<b>759.4</b>	<b>594.2</b>	<b>2.6%</b>	<b>31.1%</b>
<b>Total</b>	<b>73,746.7</b>	<b>75,861.9</b>	<b>60,692.5</b>	<b>-2.8%</b>	<b>21.5%</b>

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

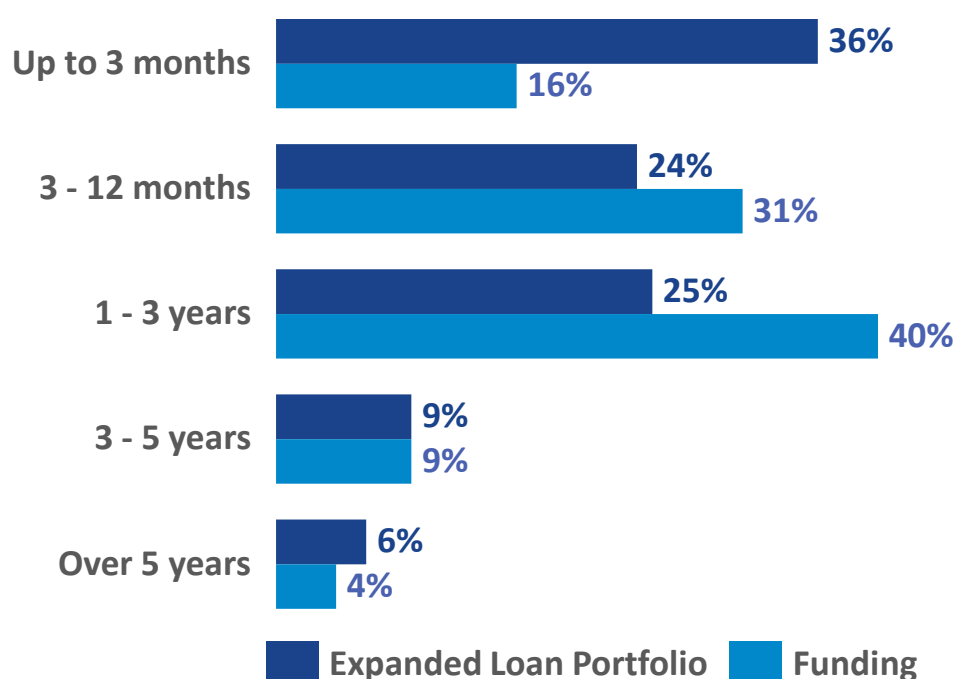
(2) LCI= Real Estate Letter of Credit

(3) LCA= Agribusiness Letters of Credit

## Short Term Liquidity Index – LCR (%)



## Maturity of Operations



**Positive Gap of 66 days**

**Free Cash  
R\$ 9.5 billion  
(Mar/26)**

## Average Term to Maturity (dias)

Loan Portfolio	Average Term to Maturity (days)
<b>Companies</b>	
Daycoval Leasing	602
Companies	409
FGI PEAC	187
Trade Finance	131
Receivables Purchase	69
<b>Retail</b>	
Payroll Loans	679
Home Equity*	2,430
Auto Loans	416
<b>Total</b>	<b>447</b>

\*still without statistical treatment

Funding	Average Term to Maturity (days)
<b>Deposits</b>	
Term Deposits	352
Interbank Deposits	92
LCA	417
LCI	253
<b>Funding and Local Securities</b>	
Local Securities	650
External Funding	-
Borrowing and Onlending	280
BNDES	579
<b>Total</b>	<b>513</b>

**Weighted Average  
Companies**

**335**

**Weighted Average  
Retail**

**709**

**Weighted Average  
Deposits**

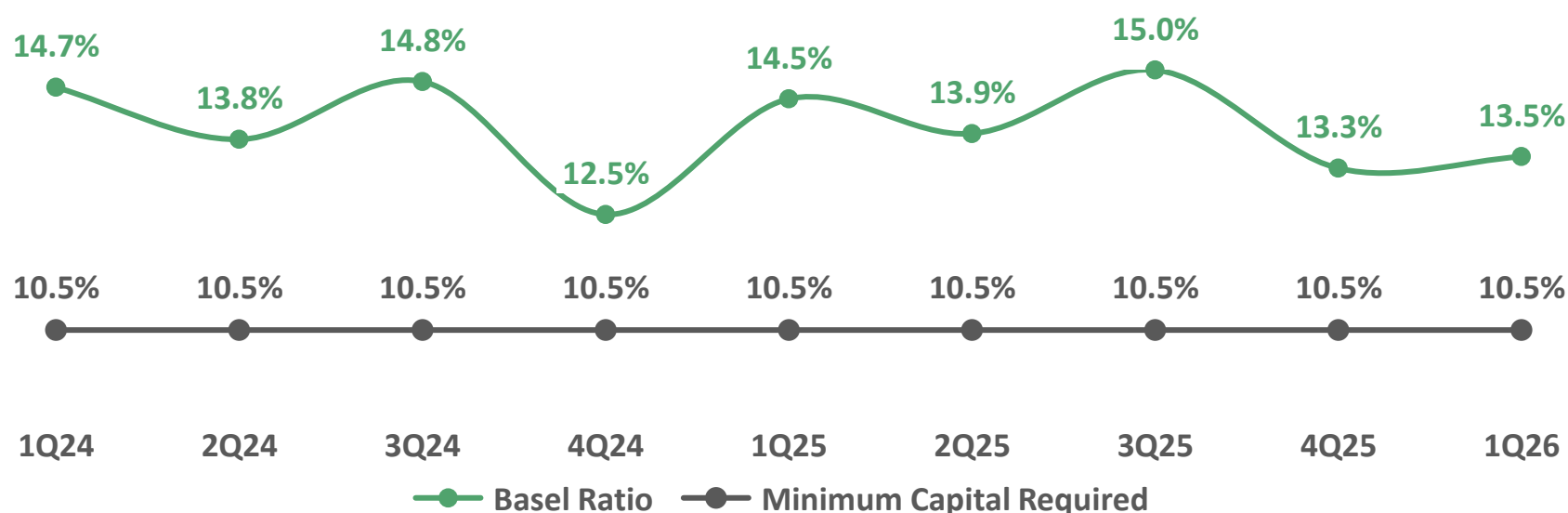
**361**

**Weighted Average  
Bonds and Local  
Securities**

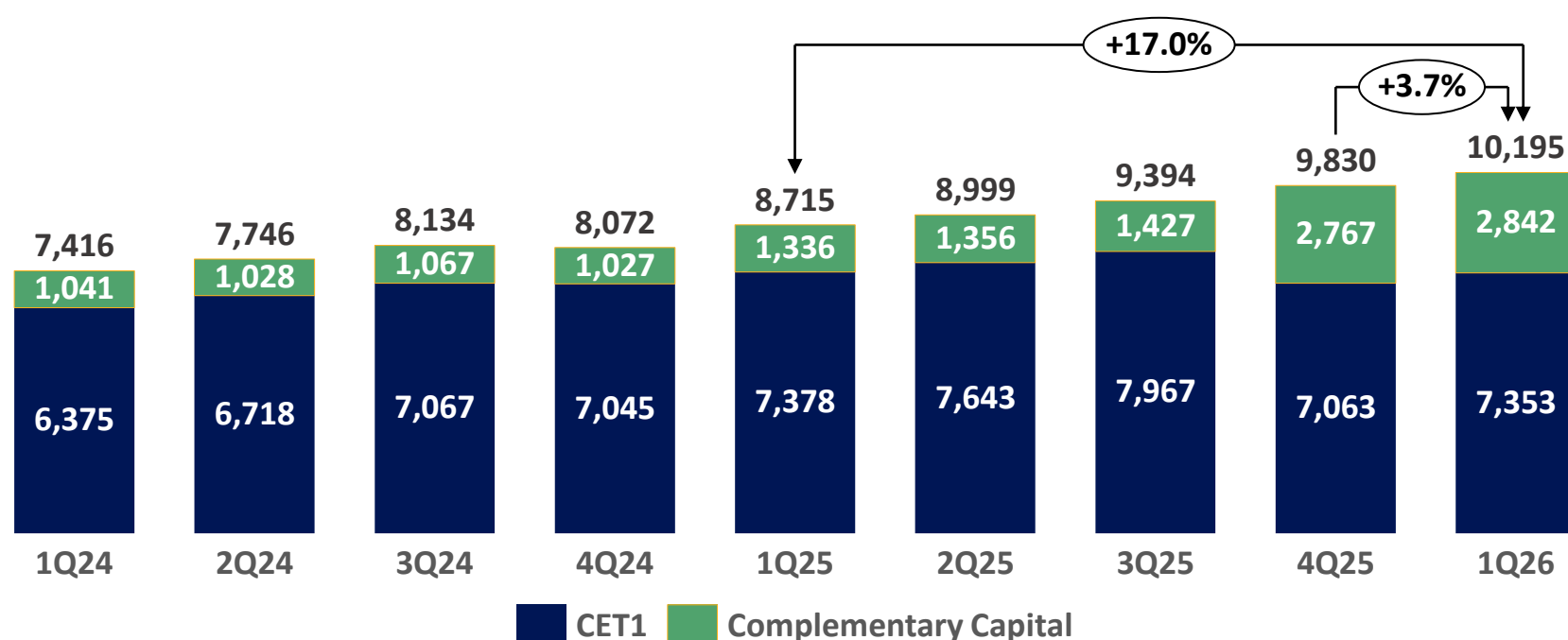
**563**



## Basel Ratio III (%)



## Regulatory Capital (R\$ million)



## Regulatory Capital Calculation (R\$ million)

1Q26

Regulatory Capital	10,194.7
Regulatory Capital – Tier I	10,194.7
Core Capital	7,353.0
Shareholders Equity	7,356.6
Prudential Adjustment - Bacen Resolution 4.955/21	(3.6)
CET1	9.8%
Complementary Capital	2,841.7
Perpetual Local Securities	2,841.7
Minimum Capital Required	6,021.0

Basel Ratio	13.5%
-------------	-------

## Capital Consumption by Risk (%)

Credit Risk\* 81.0%

Market Risk 10.2%

Operational Risk 8.8%

\* Includes Leasing + Avals and Sureties

# Quality of Expanded Loan Portfolio



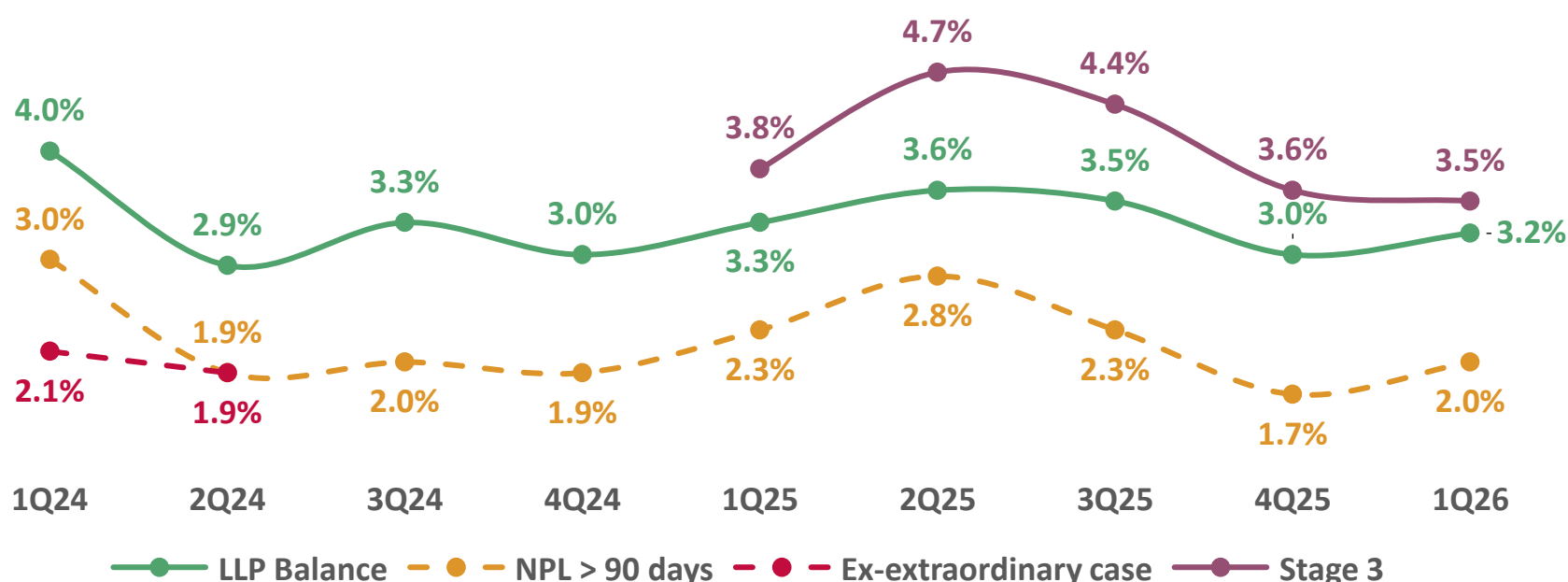
Quality of Expanded Loan Portfolio (R\$ million)	1Q26	4Q25	1Q25	1Q26 x 4Q25	1Q26 x 1Q25
Expanded Loan Portfolio	74,533.0	74,864.2	62,234.9	-0.4%	19.8%
Establishment of Provision	428.2	396.4	134.8	8.0%	n.a.
LLP Balance	2,348.1	2,221.1	2,071.1	5.7%	13.4%
Stage 3 Balance	2,604.8	2,669.2	2,346.5	-2.4%	11.0%
Loans Overdue by more than 60 days <sup>(1)</sup>	1,792.3	1,598.8	1,705.3	12.1%	5.1%
Loans Overdue by more than 90 days <sup>(1)</sup>	1,486.4	1,302.2	1,440.8	14.1%	3.2%
<b>Credit Ratios (%)</b>					
LLP Balance / Loan Portfolio	3.2%	3.0%	3.3%	0.2 p.p	-0.2 p.p
Stage 3 Balance / Loan Portfolio	3.5%	3.6%	3.8%	-0.1 p.p	-0.3 p.p
Loans Overdue by more than 60 days/ Loan Portfolio	2.4%	2.1%	2.7%	0.3 p.p	-0.3 p.p
LLP Balance / Loans Overdue by more than 90 days	2.0%	1.7%	2.3%	0.3 p.p	-0.3 p.p
<b>Coverage Ratios (%)</b>					
Stage 3 / Loans Overdue by more than 60 days	131.0%	138.9%	121.5%	-7.9 p.p	9.6 p.p
LLP Balance / Loans Overdue by more than 90 days	158.0%	170.6%	143.7%	-12.6 p.p	14.2 p.p
LLP Balance / Stage 3	90.1%	83.2%	88.3%	6.9 p.p	1.9 p.p
<b>Indicators (R\$ million)</b>					
Write-offs <sup>(2)</sup>	(301.2)	(450.9)	(1.1)	-33.2%	n.a.
Companies Recovered Loans	13.7	23.0	19.6	-40.4%	-30.1%
Retail Recovered Loans	39.3	37.6	27.8	4.5%	41.4%

(1) Falling due 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

% on the expanded loan portfolio



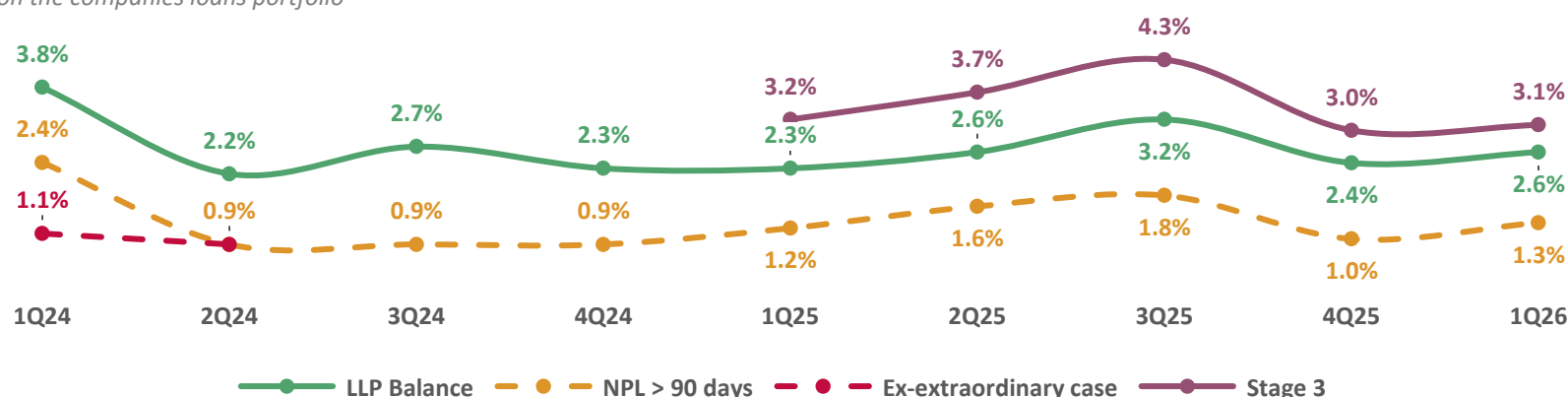
**Stage 3 – Credit with objective evidence of loss:** This is classified when there is objective evidence/expectation of loss (impairment), whether or not the credit is in arrears, such as delays exceeding 90 days, renegotiation due to financial difficulties, indications of inability to pay even without delay, or events of default, bankruptcy, or restructuring.

# Loan Portfolio Quality by Segment



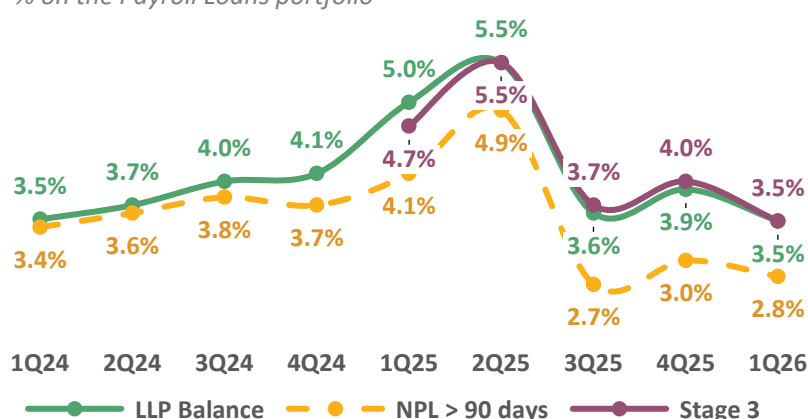
## Companies Loans Portfolio

% on the companies loans portfolio



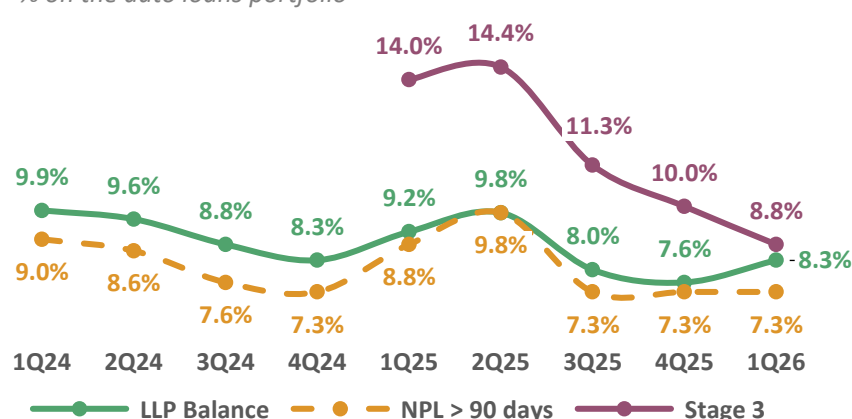
## Payroll Loans Portfolio

% on the Payroll Loans portfolio



## Auto Loans Portfolio

% on the auto loans portfolio



### Companies Overdue Loans (R\$ million)

	1Q26	4Q25	1Q25	1Q26 x 4Q25	1Q26 x 1Q25
LLP Balance / Companies Portfolio (%)	2.6%	2.4%	2.3%	0.2 p.p	0.3 p.p
Loans Overdue by more than 90 days(*)	657.3	516.0	517.2	27.4%	27.1%
Loans Overdue by more than 90 days / Companies Portfolio	1.3%	1.0%	1.2%	0.3 p.p	0.1 p.p
LLP Balance / Loans Overdue by more than 90 days	203.5%	245.7%	192.2%	-42.2 p.p	11.3 p.p

### Payroll Overdue Loans (R\$ million)

	1Q26	4Q25	1Q25	1Q26 x 4Q25	1Q26 x 1Q25
LLP Balance / Payroll Portfolio (%)	3.5%	3.9%	5.0%	-0.4 p.p	-1.4 p.p
Loans Overdue by more than 90 days(*)	515.0	504.7	665.8	2.0%	-22.6%
Loans Overdue by more than 90 days/ Payroll Loans Portfolio	2.8%	3.0%	4.1%	-0.2 p.p	-1.3 p.p
LLP Balance / Loans Overdue by more than 90 days	126.4%	130.4%	121.5%	-4.0 p.p	5.0 p.p

### Auto Overdue Loans (R\$ million)

	1Q26	4Q25	1Q25	1Q26 x 4Q25	1Q26 x 1Q25
LLP Balance / Auto Loans Portfolio (%)	8.3%	7.6%	9.2%	0.7 p.p	-0.9 p.p
Loans Overdue by more than 90 days(*)	300.1	269.3	248.1	11.4%	21.0%
Loans Overdue by more than 90 days/ Auto Loans Portfolio	7.3%	7.3%	8.8%	0.0 p.p	-1.5 p.p
LLP Balance / Loans Overdue by more than 90 days	113.6%	104.3%	104.3%	9.3 p.p	9.3 p.p

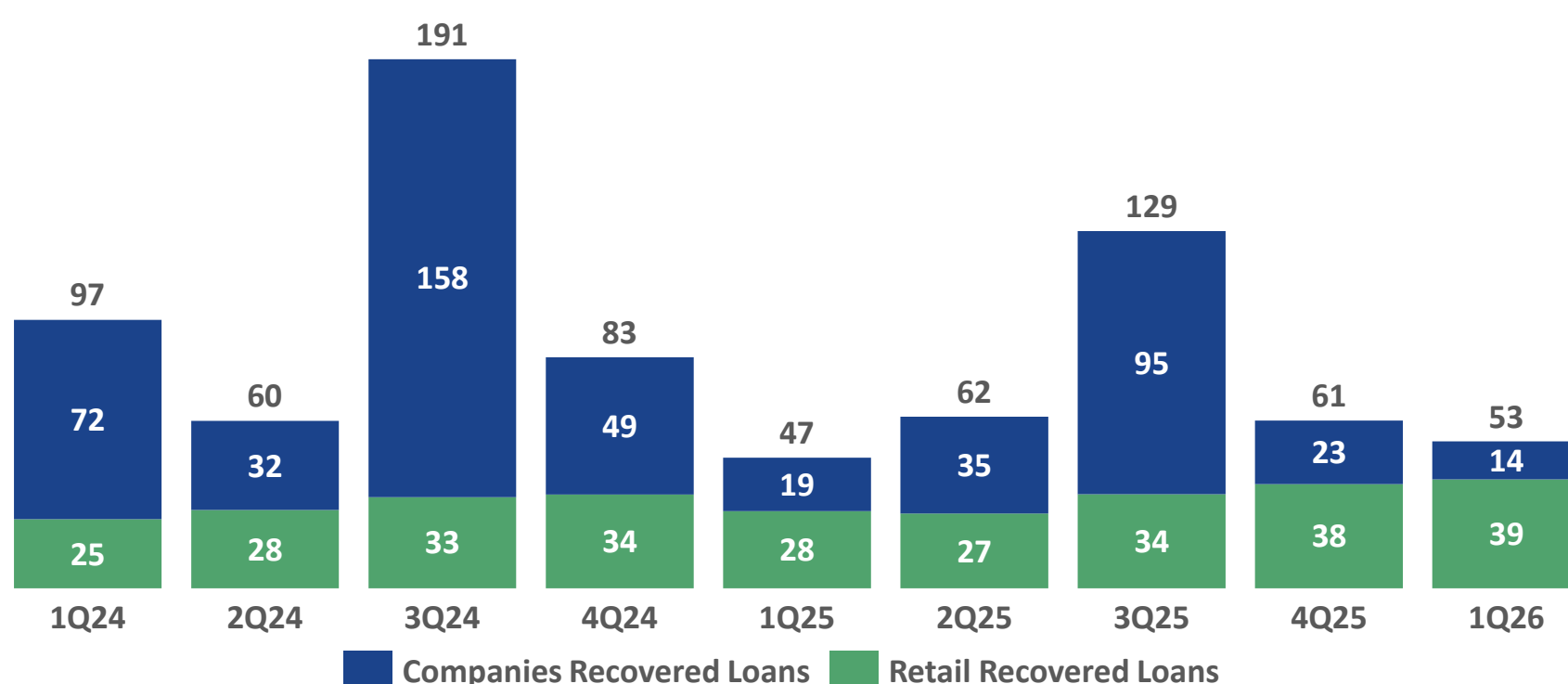
(\*) Falling due installments

LLP (R\$ million)	1Q26	4Q25	1Q25	1Q26 x 4Q25	1Q26 x 1Q25
<b>Initial Balance</b>	<b>2,221.1</b>	<b>2,275.6</b>	<b>1,932.0</b>	<b>-2.4%</b>	<b>15.0%</b>
<b>Establishment of Provision (A)</b>	<b>428.2</b>	<b>396.4</b>	<b>134.8</b>	<b>8.0%</b>	<b>n.a.</b>
Companies	162.4	229.4	(30.4)	-29.2%	n.a.
FGI PEAC	1.7	(34.1)	9.3	n.a.	-81.7%
Avals and Sureties	3.1	0.6	0.9	n.a.	n.a.
Payroll	142.0	136.6	129.1	4.0%	10.0%
Auto / Other	113.9	63.7	29.7	78.8%	n.a.
Home Equity	5.1	0.2	1.6	n.a.	n.a.
Corporate Securities	-	-	5.4	n.a.	n.a.
<b>Write-offs</b>	<b>(301.2)</b>	<b>(450.9)</b>	<b>(1.1)</b>	<b>-33.2%</b>	<b>n.a.</b>
Companies	(97.4)	(324.0)	(0.3)	-69.9%	n.a.
Retail	(203.8)	(126.9)	(0.8)	60.6%	n.a.
<b>Final Balance LLP</b>	<b>2,348.1</b>	<b>2,221.1</b>	<b>2,071.1</b>	<b>5.7%</b>	<b>13.4%</b>

Recovered Loans (R\$ million)	1Q26	4Q25	1Q25	1Q26 x 4Q25	1Q26 x 1Q25
Companies Recovered Loans	13.7	23.0	19.6	-40.4%	-30.1%
Retail Recovered Loans	39.3	37.6	27.8	4.5%	41.4%
<b>Total (B)</b>	<b>53.0</b>	<b>60.6</b>	<b>47.4</b>	<b>-12.5%</b>	<b>11.8%</b>

<b>Cost of Credit (A-B)</b>	<b>375.2</b>	<b>335.8</b>	<b>87.4</b>	<b>11.7%</b>	<b>n.a.</b>
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## Recovered Loans (R\$ million)



## Financial Performance

Gross Profit from Financial Intermediation (R\$ million)	1Q26	4Q25	1Q25	1Q26 x 4Q25	1Q26 x 1Q25
<b>Lending Operation</b>	<b>2,226.2</b>	<b>3,145.1</b>	<b>2,236.2</b>	<b>-29.2%</b>	<b>-0.4%</b>
Companies	1,021.5	1,853.9	950.5	-44.9%	7.5%
Payroll Loans	726.7	826.9	870.8	-12.1%	-16.5%
Vehicles/Others	274.1	266.8	231.9	2.7%	18.2%
Home Equity	21.9	20.2	16.7	8.4%	31.1%
Leasing Operations Results	182.0	177.3	166.3	2.7%	9.4%
Marketable Securities	628.3	747.4	577.3	-15.9%	8.8%
Financial Instruments Derivatives	-	83.8	-	n.a.	n.a.
Liquidity Interbank Applications	113.3	77.3	(60.4)	46.6%	n.a.
<b>Income from Financial Intermediation (A)</b>	<b>2,967.8</b>	<b>4,053.6</b>	<b>2,753.1</b>	<b>-26.8%</b>	<b>7.8%</b>
Interbank and Time Deposits	(779.9)	(831.6)	(624.4)	-6.2%	24.9%
Expenses with Market Funding Operations <sup>(1)</sup>	(1,159.5)	(1,160.1)	(884.5)	-0.1%	31.1%
Foreign Securities	227.8	(6.8)	228.2	n.a.	-0.2%
Borrowings and Onlendings Operations <sup>(2)</sup>	441.3	(601.7)	342.7	n.a.	28.8%
Derivatives Result	(33.4)	-	(379.5)	n.a.	-91.2%
Loan Loss Provision (LLP)	(428.2)	(396.4)	(134.8)	8.0%	n.a.
<b>Expenses on Financial Intermediation (B)</b>	<b>(1,731.9)</b>	<b>(2,996.6)</b>	<b>(1,452.3)</b>	<b>-42.2%</b>	<b>19.3%</b>
<b>Gross Profit from Financial Intermediation (A-B)</b>	<b>1,235.9</b>	<b>1,057.0</b>	<b>1,300.8</b>	<b>16.9%</b>	<b>-5.0%</b>
(-) MtM - Interest and Currency Hedge	12.1	25.7	(38.6)	-52.9%	n.a.
<b>Adjusted Gross Profit from Financial Intermediation</b>	<b>1,223.8</b>	<b>1,031.3</b>	<b>1,339.4</b>	<b>18.7%</b>	<b>-8.6%</b>

(1) Foreign Exchange Variation without Borrowings Abroad

75.4 (149.9) 23.0

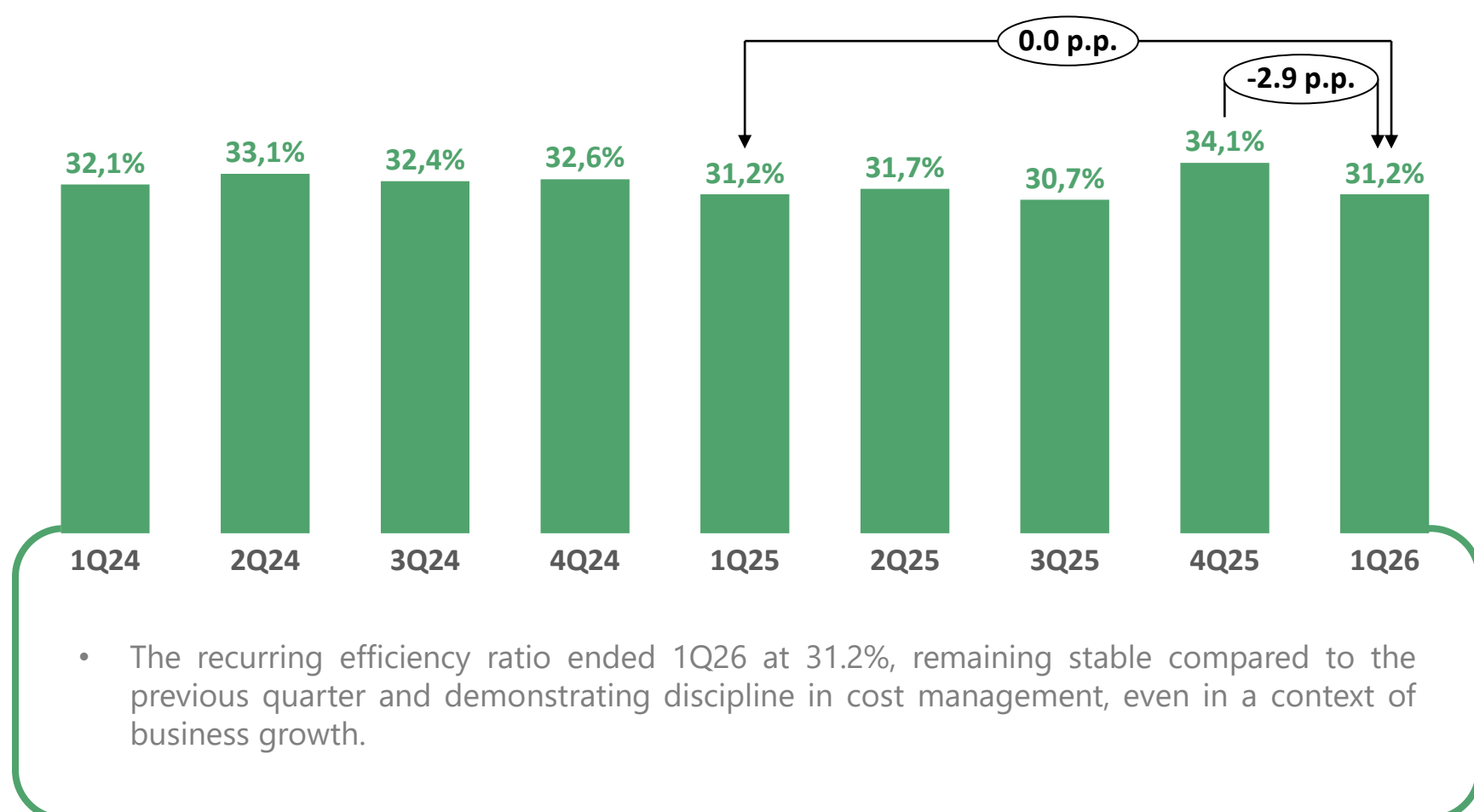
(2) Reclassified from Other Operating/Expenses Revenues.

501.1 (293.4) 471.8

## Personal and Administrative Expenses

Recurring Efficiency Ratio (R\$ million)	1Q26	4Q25	1Q25	1Q26 x 4Q25	1Q26 x 1Q25
(+) Personnel Expenses	(309.3)	(298.2)	(267.7)	3.7%	15.5%
(+) Administrative Expenses	(221.8)	(216.0)	(216.5)	2.7%	2.4%
(+) Commissions Expenses	(51.1)	(43.8)	(30.4)	16.7%	68.1%
<b>Total Expenses (A)</b>	<b>(582.2)</b>	<b>(558.0)</b>	<b>(514.6)</b>	<b>4.3%</b>	<b>13.1%</b>
(+) Income from Recurring Financial Intermediation (-) LLP	1,652.0	1,427.8	1,475.0	15.7%	12.0%
(+) Income from Services	214.4	210.6	176.2	1.8%	21.7%
<b>Total Income (B)</b>	<b>1,866.4</b>	<b>1,638.4</b>	<b>1,651.2</b>	<b>13.9%</b>	<b>13.0%</b>
<b>Recurring Efficiency Ratio (A/B) (%)</b>	<b>31.2%</b>	<b>34.1%</b>	<b>31.2%</b>	<b>-2.9 p.p.</b>	<b>0.0 p.p.</b>

## Recurring Efficiency Ratio (%)



# Additional Information

## Appendix (R\$ million)

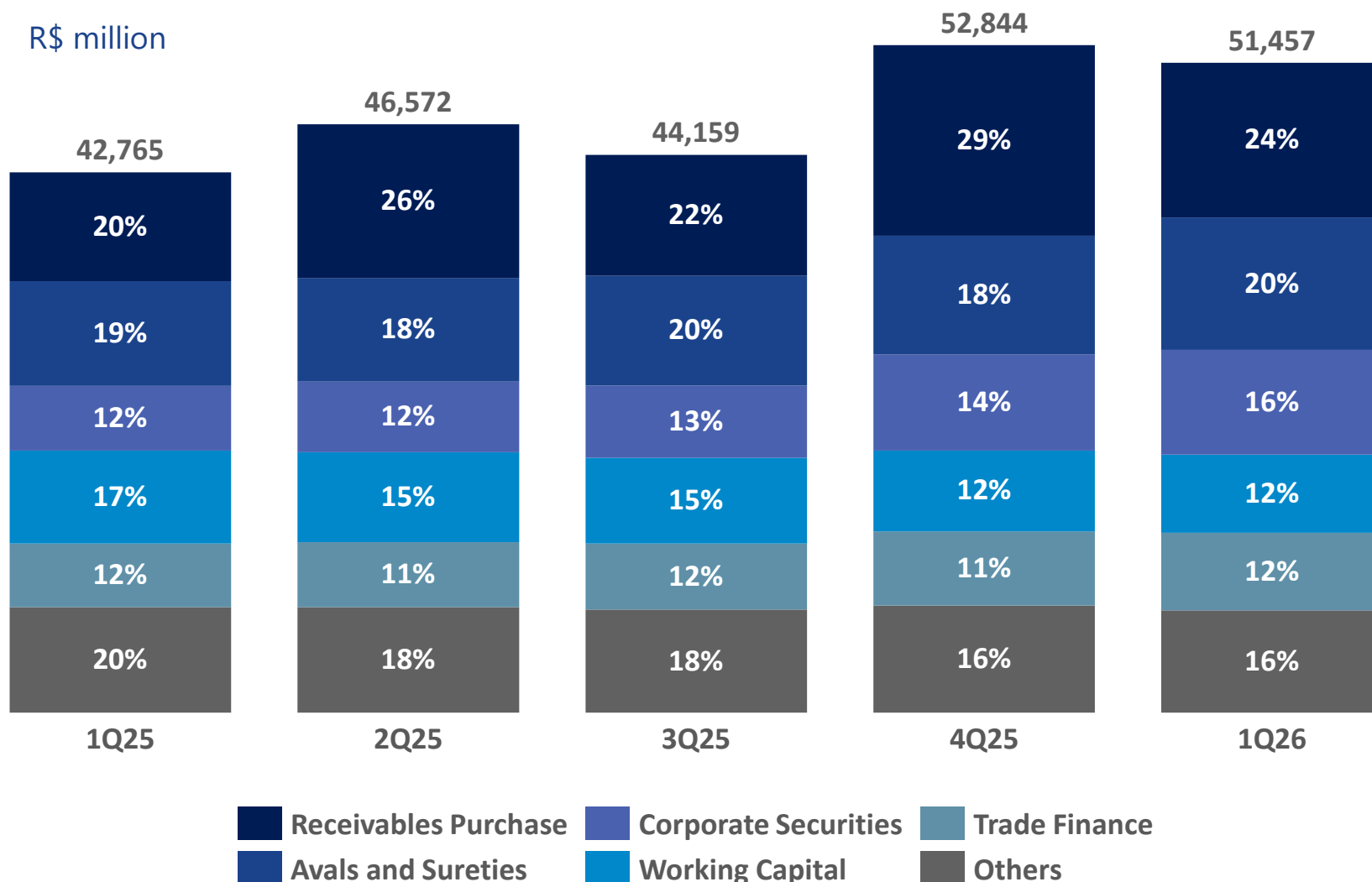


INCOME STATEMENT	1Q26	4Q25	1Q25	1Q26 x 4Q25	1Q26 x 1Q25
<b>INCOME FROM FINANCIAL INTERMEDIATION</b>	<b>2,967.8</b>	<b>4,053.6</b>	<b>2,753.1</b>	<b>-26.8%</b>	<b>7.8%</b>
Lending Operation	2,226.2	3,145.1	2,236.2	-29.2%	-0.4%
Marketable Securities	628.3	747.4	577.3	-15.9%	8.8%
Financial Instruments Derivatives	-	83.8	-	n.a.	n.a.
Liquidity Interbank Applications	113.3	77.3	(60.4)	46.6%	n.a.
<b>EXPENSES FOR FINANCIAL INTERMEDIATION</b>	<b>(1,303.7)</b>	<b>(2,600.2)</b>	<b>(1,317.5)</b>	<b>-49.9%</b>	<b>-1.0%</b>
Interbank and Time Deposits	(779.9)	(831.6)	(624.4)	-6.2%	24.9%
Bond Issues in Brazil	(1,159.5)	(1,160.1)	(884.5)	-0.1%	31.1%
Bond Issues Abroad	227.8	(6.8)	228.2	n.a.	-0.2%
Borrowing and Onlendings	441.3	(601.7)	342.7	n.a.	28.8%
Financial Instruments Derivatives	(33.4)	-	(379.5)	n.a.	-91.2%
<b>GROSS PROFIT FROM FINANCIAL INTERMEDIATION</b>	<b>1,664.1</b>	<b>1,453.4</b>	<b>1,435.6</b>	<b>14.5%</b>	<b>15.9%</b>
<b>EXPENSES WITH ALLOWANCE FOR LOAN LOSSES</b>	<b>(428.2)</b>	<b>(396.4)</b>	<b>(134.8)</b>	<b>8.0%</b>	<b>n.a.</b>
<b>NET RESULT FROM FINANCIAL INTERMEDIATION</b>	<b>1,235.9</b>	<b>1,057.0</b>	<b>1,300.8</b>	<b>16.9%</b>	<b>-5.0%</b>
<b>OTHER OPERATING INCOME/EXPENSES</b>	<b>(529.8)</b>	<b>(388.6)</b>	<b>(555.3)</b>	<b>36.3%</b>	<b>-4.6%</b>
Income from Services	214.4	210.6	176.2	1.8%	21.7%
Insurance Operations	16.9	14.2	14.6	19.0%	15.8%
Personnel Expenses	(309.3)	(298.2)	(267.7)	3.7%	15.5%
Other Administrative Expenses	(272.9)	(259.8)	(246.9)	5.0%	10.5%
Tax Expenses	(131.9)	(118.7)	(116.3)	11.1%	13.4%
Other Operating Income and Expenses	(20.9)	60.5	(84.5)	n.a.	-75.3%
Depreciation and Amortization Expenses	(10.2)	(9.5)	(8.8)	7.4%	15.9%
Expenses with Provisions for Risks	(15.9)	12.3	(21.9)	n.a.	-27.4%
<b>OPERATING RESULT</b>	<b>706.1</b>	<b>668.4</b>	<b>745.5</b>	<b>5.6%</b>	<b>-5.3%</b>
<b>NON-OPERATING RESULT</b>	<b>(7.2)</b>	<b>11.6</b>	<b>(2.4)</b>	<b>n.a.</b>	<b>n.a.</b>
<b>EARNINGS BEFORE TAXES AND SHARING</b>	<b>698.9</b>	<b>680.0</b>	<b>743.1</b>	<b>2.8%</b>	<b>-5.9%</b>
<b>INCOME AND SOCIAL CONTRIBUTION TAXES</b>	<b>(175.3)</b>	<b>(136.6)</b>	<b>(229.6)</b>	<b>28.3%</b>	<b>-23.6%</b>
Provision for Income Tax	(129.3)	(17.3)	(135.2)	n.a.	n.a.
Provision for Social Contribution Tax	(104.8)	(44.0)	(109.8)	n.a.	n.a.
Deferred Taxes	58.8	(75.3)	15.4	n.a.	n.a.
<b>PROFIT-SHARING</b>	<b>(82.1)</b>	<b>(87.6)</b>	<b>(61.3)</b>	<b>-6.3%</b>	<b>33.9%</b>
<b>NON-CONTROLLING SHAREHOLDER'S SHARING</b>	<b>(0.2)</b>	<b>(0.2)</b>	<b>(0.4)</b>	<b>0.0%</b>	<b>-50.0%</b>
<b>NET INCOME</b>	<b>441.3</b>	<b>455.6</b>	<b>451.8</b>	<b>-3.1%</b>	<b>-2.3%</b>

### Portfolio by Product

Companies Breakdown (R\$ million)	1Q25	2Q25	3Q25	4Q25	1Q26
Receivables Purchase	8,608.9	12,147.7	9,565.5	15,090.9	12,266.0
Avals and Sureties	8,292.1	8,207.1	8,711.3	9,390.5	10,481.4
Corporate Securities	5,126.8	5,590.7	5,710.3	7,608.6	8,281.1
- Rural Product Bills and Guarantees	3,683.0	3,988.6	4,031.8	4,618.5	5,126.9
- Commercial Notes	989.3	1,136.7	1,207.5	2,083.1	2,034.5
- Trading Portfolio <sup>(1)</sup>	454.5	465.4	471.0	907.0	1,119.7
Working Capital	7,342.9	7,138.8	6,775.5	6,407.1	6,184.0
Trade Finance	5,043.0	5,139.2	5,244.5	5,859.8	6,154.3
Leasing	3,748.4	3,839.8	3,992.6	4,211.6	4,276.1
Guaranteed Account	1,740.6	1,746.6	1,712.3	1,679.1	1,664.1
FGI PEAC	1,536.8	1,426.6	1,320.4	1,215.4	1,110.8
BNDES	591.5	601.7	602.5	757.9	776.9
Payment Arrangement	732.1	725.7	514.3	616.0	255.3
Securities	2.1	8.3	9.9	6.7	7.2
<b>Total Companies Portfolio</b>	<b>42,765.2</b>	<b>46,572.2</b>	<b>44,159.1</b>	<b>52,843.6</b>	<b>51,457.2</b>

(1) Includes Debentures, CRAs and CRIs.





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# BancoDaycoval

# BancoDaycoval

## FINANCIAL STATEMENTS

# 10Q26



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

ASSETS	Note	Bank		Consolidated	
		03/31/2026	12/31/2025	03/31/2026	12/31/2025
Cash and cash equivalents	4	809.704	1.486.998	815.734	1.492.221
Reserves with the Central Bank of Brazil	5	2.426.935	2.102.536	2.426.935	2.102.536
Interbank accounts		245.575	619.951	245.575	619.951
<b>Financial instruments</b>		<b>87.295.703</b>	<b>89.043.537</b>	<b>89.977.323</b>	<b>91.648.297</b>
Interbank investments	6	9.410.936	9.178.176	6.106.099	6.078.533
Securities	7	19.212.873	20.692.495	21.007.798	22.260.483
Derivatives	8.a	401.094	460.407	401.237	460.470
Loan portfolio	9				
Credit operations		37.456.877	35.508.171	37.860.333	35.942.411
Financial commercial lease		-	-	3.780.795	3.691.585
Operating financial commercial lease		-	-	87.314	83.668
(-) Lease income to be recognized from operating leases		-	-	(87.199)	(82.916)
Other credits with credit concession characteristics		20.813.923	23.204.288	20.820.946	23.214.063
<b>Allowance for expected losses related to credit risks</b>	<b>9.h</b>	<b>(2.221.590)</b>	<b>(2.122.567)</b>	<b>(2.310.019)</b>	<b>(2.201.173)</b>
<b>Current and deferred tax assets</b>	<b>19.b</b>	<b>2.307.613</b>	<b>2.471.517</b>	<b>2.523.951</b>	<b>2.722.954</b>
<b>Debtors for deposits in contingency guarantees</b>	<b>18.c</b>	<b>1.093.433</b>	<b>1.094.657</b>	<b>1.294.447</b>	<b>1.288.915</b>
Tax		1.023.734	1.014.358	1.028.065	1.018.604
Civil		50.735	58.845	241.535	243.336
Labor		18.964	21.454	24.756	26.883
Other		-	-	91	92
<b>Other receivables</b>		<b>839.642</b>	<b>1.324.297</b>	<b>1.743.489</b>	<b>2.162.784</b>
Income receivable		266.445	271.106	118.557	121.858
Trading accounts		2.476	83	71.267	50.902
Premiums receivable	10.a	-	-	455.323	436.878
Sundry	11	570.721	1.053.108	1.098.342	1.553.146
<b>Other assets</b>		<b>233.021</b>	<b>235.817</b>	<b>407.881</b>	<b>407.351</b>
Non-financial assets held for sale	12.a	137.184	126.475	140.214	128.898
(Allowance for losses on non-financial assets held for sale)		(26.458)	(18.838)	(26.458)	(18.838)
Prepaid expenses	12.b	122.295	128.180	294.125	297.291
<b>Investments</b>		<b>3.284.253</b>	<b>3.193.947</b>	<b>8.108</b>	<b>8.014</b>
Investments in subsidiaries and associates	14	3.283.522	3.193.311	7.128	7.133
Other investments		731	636	980	881
<b>Property and equipment in use</b>	<b>15.a</b>	<b>207.597</b>	<b>201.541</b>	<b>218.065</b>	<b>212.647</b>
<b>Property and equipment for operating lease</b>	<b>15.b</b>	<b>-</b>	<b>-</b>	<b>67.196</b>	<b>69.974</b>
<b>Intangible assets</b>		<b>391</b>	<b>442</b>	<b>34.387</b>	<b>35.374</b>
<b>TOTAL ASSETS</b>		<b>96.522.277</b>	<b>99.652.673</b>	<b>97.453.072</b>	<b>100.569.845</b>

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

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

LIABILITIES AND EQUITY	Note	Bank		Consolidated	
		03/31/2026	12/31/2025	03/31/2026	12/31/2025
<b>Financial instruments</b>		<b>85.442.720</b>	<b>88.308.777</b>	<b>83.942.119</b>	<b>86.819.392</b>
Deposits	16.b	28.033.381	30.231.906	27.220.422	29.392.915
Repurchase agreements	16.a	6.821.879	8.341.209	6.821.879	8.341.209
<b>Issuance of securities</b>	<b>16.b</b>	<b>33.088.445</b>	<b>33.348.989</b>	<b>32.435.883</b>	<b>32.719.139</b>
In Brazil		30.761.164	30.901.318	30.108.602	30.271.468
Abroad		2.327.281	2.447.671	2.327.281	2.447.671
Borrowings	16.b	10.469.846	10.223.185	10.469.846	10.223.185
Domestic onlendings - official institutions	16.b	778.879	759.386	778.879	759.386
Subordinated debt	16.b	2.841.721	2.767.258	2.841.721	2.767.258
Derivatives	8.a	3.394.316	2.633.407	3.354.869	2.608.079
Lease liabilities		14.253	3.437	18.620	8.221
<b>Interbank and interbranch accounts</b>		<b>123.119</b>	<b>81.633</b>	<b>123.119</b>	<b>81.633</b>
<b>Provision for risks</b>	<b>18</b>	<b>1.640.804</b>	<b>1.620.265</b>	<b>1.658.177</b>	<b>1.638.259</b>
Tax		1.287.987	1.275.447	1.294.575	1.281.927
Civil		296.631	291.695	296.744	292.659
Labor		56.186	53.123	66.858	63.673
<b>Technical provisions for insurance and reinsurance</b>	<b>20</b>	<b>-</b>	<b>-</b>	<b>958.672</b>	<b>917.120</b>
<b>Provisions and other obligations with financial instruments</b>	<b>9.h</b>	<b>20.160</b>	<b>12.633</b>	<b>20.616</b>	<b>13.069</b>
<b>Current and deferred tax liabilities</b>	<b>19.b</b>	<b>681.984</b>	<b>1.106.349</b>	<b>1.387.774</b>	<b>1.834.897</b>
<b>Other payables</b>		<b>1.256.867</b>	<b>1.447.668</b>	<b>1.994.322</b>	<b>2.178.668</b>
Social and statutory	17.a	225.612	281.813	227.177	285.256
Collected taxes and others		33.409	22.082	34.339	23.809
Trading accounts		11.876	6.869	80.669	57.689
Debts from insurance and reinsurance operations		-	-	529.304	557.530
Sundry	17.b	985.970	1.136.904	1.122.833	1.254.384
<b>Equity</b>	<b>21</b>	<b>7.356.623</b>	<b>7.075.348</b>	<b>7.368.273</b>	<b>7.086.807</b>
<b>Bank owner's equity</b>		<b>7.356.623</b>	<b>7.075.348</b>	<b>7.356.623</b>	<b>7.075.348</b>
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	165.963	165.963	165.963	165.963
Retained earnings		281.275	-	281.275	-
<b>Noncontrolling interest in subsidiary</b>		<b>-</b>	<b>-</b>	<b>11.650</b>	<b>11.459</b>
Noncontrolling interests		-	-	11.650	11.459
<b>TOTAL LIABILITIES AND EQUITY</b>		<b>96.522.277</b>	<b>99.652.673</b>	<b>97.453.072</b>	<b>100.569.845</b>

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

**STATEMENTS OF INCOME**  
**FOR THE QUARTERS ENDED MARCH 31, 2026 AND 2025**  
(In thousands of Brazilian reais - R\$)

	Note	Bank		Consolidated	
		03/31/2026	03/31/2025	03/31/2026	03/31/2025
<b>INCOME FROM FINANCIAL INTERMEDIATION</b>		<b>2.816.525</b>	<b>2.609.670</b>	<b>2.967.841</b>	<b>2.753.162</b>
Loan portfolio	22.a	2.020.344	2.053.845	2.226.205	2.236.236
Securities transactions	22.b	574.985	544.693	628.328	577.330
Interbank investments	22.c	221.196	11.132	113.308	(60.404)
<b>EXPENSES ON FINANCIAL INTERMEDIATION</b>		<b>(1.379.716)</b>	<b>(1.325.462)</b>	<b>(1.303.686)</b>	<b>(1.317.551)</b>
Interbank and time deposits	22.d	(807.283)	(628.503)	(779.908)	(624.416)
Issuance of securities in Brazil	22.d	(1.182.240)	(901.818)	(1.159.527)	(884.544)
Issuance of securities abroad	22.d	227.837	228.200	227.837	228.200
Borrowings and onlendings	22.e	441.276	342.731	441.276	342.731
Derivative financial instruments	22.b	(59.306)	(366.072)	(33.364)	(379.522)
<b>GROSS PROFIT FROM FINANCIAL INTERMEDIATION</b>		<b>1.436.809</b>	<b>1.284.208</b>	<b>1.664.155</b>	<b>1.435.611</b>
<b>ALLOWANCE FOR EXPECTED LOSSES ASSOCIATED WITH THE CREDIT RISK</b>	<b>9.h</b>	<b>(415.248)</b>	<b>(142.759)</b>	<b>(428.217)</b>	<b>(134.756)</b>
Loan portfolio		(336.213)	(169.593)	(349.183)	(161.588)
Other receivables		(75.906)	25.604	(75.905)	25.602
Guarantees and sureties		(3.129)	1.230	(3.129)	1.230
<b>PROFIT FROM FINANCIAL INTERMEDIATION</b>		<b>1.021.561</b>	<b>1.141.449</b>	<b>1.235.938</b>	<b>1.300.855</b>
<b>OTHER ADMINISTRATIVE AND OPERATING INCOME (EXPENSES)</b>		<b>(384.821)</b>	<b>(443.083)</b>	<b>(529.855)</b>	<b>(555.397)</b>
Income from services provided	22.f	185.935	142.732	214.357	176.169
Income from insurance operations		-	-	16.918	14.551
Personnel expenses	22.g	(246.746)	(217.547)	(309.292)	(267.721)
Other administrative expenses	22.h	(268.129)	(227.589)	(272.976)	(246.893)
Tax expenses	19.a.ii	(103.526)	(94.784)	(131.875)	(116.274)
Share of profit (loss) of subsidiaries and associates	14	90.212	62.811	-	-
Other operating income (expenses)	22.i	(17.666)	(79.218)	(20.924)	(84.537)
Depreciation and amortization expenses		(8.223)	(6.868)	(10.207)	(8.817)
Expenses with provision for risks					
Tax		(12.540)	(22.410)	(12.648)	(22.732)
Civil		(12.831)	(2.622)	(11.980)	(2.596)
Labor		8.693	2.412	8.772	3.453
<b>OPERATING INCOME</b>		<b>636.740</b>	<b>698.366</b>	<b>706.083</b>	<b>745.458</b>
<b>NON-OPERATING INCOME</b>		<b>(12.732)</b>	<b>(10.459)</b>	<b>(7.256)</b>	<b>(2.352)</b>
<b>PROFIT BEFORE INCOME TAX AND SOCIAL CONTRIBUTION</b>		<b>624.008</b>	<b>687.907</b>	<b>698.827</b>	<b>743.106</b>
<b>INCOME TAX AND SOCIAL CONTRIBUTION</b>	<b>19.a.i</b>	<b>(100.984)</b>	<b>(175.284)</b>	<b>(175.274)</b>	<b>(229.636)</b>
Provision for income tax		(88.507)	(123.664)	(129.318)	(135.160)
Provision for social contribution		(76.849)	(103.741)	(104.761)	(109.848)
Deferred tax assets (liabilities)		64.372	52.121	58.805	15.372
<b>PROFIT SHARING</b>		<b>(81.738)</b>	<b>(60.811)</b>	<b>(82.076)</b>	<b>(61.339)</b>
<b>Noncontrolling interest in subsidiary</b>		<b>-</b>	<b>-</b>	<b>(191)</b>	<b>(319)</b>
<b>NET PROFIT</b>		<b>441.286</b>	<b>451.812</b>	<b>441.286</b>	<b>451.812</b>
Attributed to controlling shareholder		441.286	451.812	441.286	451.812
Attributed to noncontrolling interests		-	-	191	319

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

**STATEMENTS OF COMPREHENSIVE INCOME**  
**FOR THE QUARTERS ENDED MARCH 31, 2026 AND 2025**  
(In thousands of Brazilian reais - R\$)

	Bank		Consolidated	
	03/31/2026	03/31/2025	03/31/2026	03/31/2025
<b>NET PROFIT FOR THE PERIOD</b>	<b>441.286</b>	<b>451.812</b>	<b>441.286</b>	<b>451.812</b>
Other comprehensive income	-	38	-	38
<b>TOTAL OTHER COMPREHENSIVE INCOME</b>	<b>441.286</b>	<b>451.850</b>	<b>441.286</b>	<b>451.850</b>
Controlling shareholder	441.286	451.850	441.286	451.850
Noncontrolling interests	-	-	191	319

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

**STATEMENTS OF CHANGES IN EQUITY**  
**FOR THE QUARTERS ENDED MARCH 31, 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					
<b>BALANCE AS AT DECEMBER 31, 2025</b>		<b>6.907.260</b>	<b>2.125</b>	<b>53.454</b>	<b>112.509</b>	-	-	<b>7.075.348</b>	<b>11.459</b>	<b>7.086.807</b>
Net Profit		-	-	-	-	441.286	-	<b>441.286</b>	-	<b>441.286</b>
Allocations:										
Interest on capital	21.d.ii	-	-	-	-	(160.011)	-	<b>(160.011)</b>	-	<b>(160.011)</b>
Changes in noncontrolling interest in subsidiary		-	-	-	-	-	-	-	<b>191</b>	<b>191</b>
<b>BALANCE AS AT MARCH 31, 2026</b>		<b>6.907.260</b>	<b>2.125</b>	<b>53.454</b>	<b>112.509</b>	<b>281.275</b>	-	<b>7.356.623</b>	<b>11.650</b>	<b>7.368.273</b>
<b>BALANCE AS AT DECEMBER 31, 2024</b>		<b>3.557.260</b>	<b>2.125</b>	<b>324.547</b>	<b>3.189.490</b>	-	-	<b>7.073.422</b>	<b>25.290</b>	<b>7.098.712</b>
Effects of the initial adoption of CMN Resolution No. 4,966/21		-	-	-	-	17.303	-	<b>17.303</b>	-	<b>17.303</b>
<b>BALANCE AS AT JANUARY 1, 2025</b>		<b>3.557.260</b>	<b>2.125</b>	<b>324.547</b>	<b>3.189.490</b>	<b>17.303</b>	-	<b>7.090.725</b>	<b>25.290</b>	<b>7.116.015</b>
Fair value adjustments -										
Securities - Fair value through other comprehensive income - subsidiaries		-	-	-	-	-	38	<b>38</b>	-	<b>38</b>
Net Profit		-	-	-	-	451.812	-	<b>451.812</b>	-	<b>451.812</b>
Allocations:										
Interest on capital	21.d.ii	-	-	-	-	(138.964)	-	<b>(138.964)</b>	-	<b>(138.964)</b>
Changes in noncontrolling interest in subsidiary		-	-	-	-	-	-	-	<b>4.573</b>	<b>4.573</b>
<b>BALANCE AS AT MARCH 31, 2025</b>		<b>3.557.260</b>	<b>2.125</b>	<b>324.547</b>	<b>3.189.490</b>	<b>330.151</b>	<b>38</b>	<b>7.403.611</b>	<b>29.863</b>	<b>7.433.474</b>

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

**STATEMENTS OF CASH FLOWS**  
**FOR THE QUARTERS ENDED MARCH 31, 2026 AND 2025**  
(In thousands of Brazilian reais - R\$)

	Bank		Consolidated	
	03/31/2026	03/31/2025	03/31/2026	03/31/2025
<b>OPERATING ACTIVITIES</b>				
<b>NET PROFIT</b>	<b>441.286</b>	<b>451.812</b>	<b>441.286</b>	<b>451.812</b>
<b>ADJUSTMENTS TO RECONCILE NET PROFIT TO</b>				
<b>NET CASH USED IN OPERATING ACTIVITIES</b>				
Depreciation and amortization	8.223	6.868	10.207	8.817
Deferred taxes	(64.372)	(52.121)	(58.805)	(15.372)
Current taxes	165.356	227.405	234.079	245.008
Provision for risks	16.678	22.620	15.856	21.875
Provision for guarantees and sureties	3.129	(1.230)	3.129	(1.230)
Allowance for expected losses associated with the credit risk	412.119	143.989	425.088	135.986
Allowance for losses on other assets	7.619	2.475	7.619	2.475
Non-operating income	12.732	10.458	7.256	2.352
Exchange rate changes on cash and cash equivalents	38.831	54.068	38.831	54.068
Share of profit (loss) of subsidiaries and associates	(90.212)	(62.811)	-	-
<b>TOTAL RECONCILIATION ADJUSTMENTS</b>	<b>510.103</b>	<b>351.721</b>	<b>683.260</b>	<b>453.979</b>
<b>ADJUSTED NET PROFIT</b>	<b>951.389</b>	<b>803.533</b>	<b>1.124.546</b>	<b>905.791</b>
<b>CHANGES IN ASSETS AND LIABILITIES</b>	<b>128.336</b>	<b>(1.545.307)</b>	<b>(141.171)</b>	<b>(1.767.152)</b>
(Increase) Decrease in interbank investments	954.926	(224.905)	1.062.934	(171.048)
(Increase) Decrease in securities and derivatives	2.154.031	3.780.194	1.912.894	3.496.692
(Increase) Decrease in interbank accounts and reserves with the Central Bank	91.462	(334.010)	91.462	(334.010)
(Increase) Decrease in loan portfolio	(2.216.621)	(457.070)	(2.187.835)	(482.264)
(Increase) Decrease in leasing portfolio	-	-	(89.383)	(73.514)
(Increase) Decrease in other receivables	3.057.134	7.155.027	3.022.532	7.293.498
(Increase) Decrease in other assets	(4.824)	12.158	(8.150)	(129.553)
Increase (Decrease) in deposits	(2.198.524)	(5.605.020)	(2.172.494)	(5.584.481)
Increase (Decrease) in repurchase agreements	(1.519.330)	(1.080.771)	(1.519.330)	(1.080.771)
Increase (Decrease) in issuance of securities	386.224	1.401.833	363.511	1.384.559
Increase (Decrease) in borrowings and onlendings	232.030	222.479	231.613	227.251
Increase (Decrease) in other payables	(449.746)	(6.082.412)	(412.558)	(5.962.827)
Income tax and social contribution paid	(358.426)	(332.810)	(436.367)	(350.684)
<b>NET CASH PROVIDED BY (USED IN) OPERATING ACTIVITIES</b>	<b>1.079.725</b>	<b>(741.774)</b>	<b>983.375</b>	<b>(861.361)</b>
<b>INVESTING ACTIVITIES</b>				
Acquisition of property and equipment in use	(3.140)	(2.765)	(3.167)	(31.333)
Acquisition of subsidiary - net of cash and cash equivalents	-	-	-	(89.608)
Capital increase in subsidiary	-	(250.000)	-	-
<b>NET CASH PROVIDED BY (USED IN) INVESTING ACTIVITIES</b>	<b>(3.140)</b>	<b>(252.765)</b>	<b>(3.167)</b>	<b>(120.941)</b>
<b>FINANCING ACTIVITIES</b>				
Increase (Decrease) in funds from acceptance and issuance of securities	(646.767)	190.298	(646.767)	190.298
Increase (Decrease) in borrowings and onlendings	44.941	112.758	44.941	112.758
Increase (Decrease) in subordinated debts	74.463	308.762	74.463	308.762
Dividends and interest on capital paid	-	(111.640)	-	(111.640)
<b>NET CASH PROVIDED BY (USED IN) FINANCING ACTIVITIES</b>	<b>(527.363)</b>	<b>500.178</b>	<b>(527.363)</b>	<b>500.178</b>
<b>EXCHANGE RATE CHANGES ON CASH AND CASH EQUIVALENTS</b>	<b>(38.831)</b>	<b>(54.068)</b>	<b>(38.831)</b>	<b>(54.068)</b>
<b>INCREASE (DECREASE) IN CASH AND CASH EQUIVALENTS</b>	<b>510.391</b>	<b>(548.429)</b>	<b>414.014</b>	<b>(536.192)</b>
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	2.886.662	1.802.500	2.905.365	1.816.724
<b>INCREASE (DECREASE) IN CASH AND CASH EQUIVALENTS</b>	<b>510.391</b>	<b>(548.429)</b>	<b>414.014</b>	<b>(536.192)</b>

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

**STATEMENTS OF VALUE ADDED**  
**FOR THE QUARTERS ENDED MARCH 31, 2026 AND 2025**  
(In thousands of Brazilian reais - R\$)

	Bank		Consolidated	
	03/31/2026	03/31/2025	03/31/2026	03/31/2025
<b>REVENUE</b>	<b>2.539.526</b>	<b>2.497.321</b>	<b>2.726.209</b>	<b>2.700.337</b>
Income from financial transactions	2.816.525	2.609.670	2.967.841	2.753.162
Revenue from services	185.935	142.732	214.357	176.169
Allowance for loan losses	(415.248)	(142.759)	(428.217)	(134.756)
Other	(47.686)	(112.322)	(27.772)	(94.238)
<b>EXPENSES</b>	<b>(1.379.716)</b>	<b>(1.325.462)</b>	<b>(1.303.686)</b>	<b>(1.317.551)</b>
Expenses on financial intermediation	(1.379.716)	(1.325.462)	(1.303.686)	(1.317.551)
<b>INPUTS PURCHASED FROM THIRD PARTIES</b>	<b>(259.949)</b>	<b>(220.447)</b>	<b>(263.944)</b>	<b>(238.927)</b>
Materials, electric power and other	(66.739)	(50.648)	(78.724)	(60.124)
Outside services	(193.210)	(169.799)	(185.220)	(178.803)
<b>GROSS VALUE ADDED</b>	<b>899.861</b>	<b>951.412</b>	<b>1.158.579</b>	<b>1.143.859</b>
<b>DEPRECIATION AND AMORTIZATION</b>	<b>(8.223)</b>	<b>(6.868)</b>	<b>(10.207)</b>	<b>(8.817)</b>
<b>WEALTH CREATED BY THE BANK AND CONSOLIDATED</b>	<b>891.638</b>	<b>944.544</b>	<b>1.148.372</b>	<b>1.135.042</b>
<b>WEALTH RECEIVED IN TRANSFER</b>	<b>90.212</b>	<b>62.811</b>	<b>-</b>	<b>-</b>
Share of profit (loss) of subsidiaries	90.212	62.811	-	-
<b>TOTAL WEALTH FOR DISTRIBUTION</b>	<b>981.850</b>	<b>1.007.355</b>	<b>1.148.372</b>	<b>1.135.042</b>
<b>DISTRIBUTION OF WEALTH</b>	<b>981.850</b>	<b>1.007.355</b>	<b>1.148.372</b>	<b>1.135.042</b>
<b>PERSONNEL</b>	<b>290.095</b>	<b>245.834</b>	<b>344.730</b>	<b>290.356</b>
Salaries and wages	239.924	202.303	283.004	235.748
Benefits	40.905	35.888	50.104	44.447
Severance Pay Fund (FGTS)	9.266	7.643	11.622	10.161
<b>TAXES, FEES AND CONTRIBUTIONS</b>	<b>242.897</b>	<b>302.592</b>	<b>353.862</b>	<b>384.710</b>
Federal	230.342	285.325	329.881	357.342
State	441	1.704	502	1.804
Municipal	12.114	15.563	23.479	25.564
<b>LENDERS AND LESSORS</b>	<b>7.572</b>	<b>7.117</b>	<b>8.303</b>	<b>7.845</b>
Rents	7.572	7.117	8.303	7.845
<b>SHAREHOLDERS</b>	<b>441.286</b>	<b>451.812</b>	<b>441.477</b>	<b>451.812</b>
Dividends	-	-	-	-
Interest on capital	160.011	138.964	160.011	138.964
Retained earnings	281.275	312.848	281.275	312.848
Noncontrolling interest in subsidiary	-	-	191	319

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



**NOTES TO THE INDIVIDUAL AND CONSOLIDATED INTERIM FINANCIAL STATEMENTS  
FOR THE QUARTER ENDED MARCH 31, 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 May 6, 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 individual and consolidated 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 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
<b>Leasing operations</b>		
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
<b>Financial activity - Foreign branch</b>		
Banco Daycoval S.A. - Cayman Branch	100,00	100,00
<b>Insurance and pension plan activity</b>		
Dayprev Vida e Previdência S.A. ("Dayprev")	97,00	97,00
Daycoval Seguros S.A.	97,00	97,00
<b>Securities broker</b>		
Daycoval Corretora de Títulos e Valores Mobiliários Ltda. ("Daycoval CTVM")	100,00	100,00
<b>Non-financial activity</b>		
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
<b>Investment fund</b>		
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, under "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. 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 either at the transaction price, as defined by prevailing regulations (in the case of receivables from customer contracts without a significant financing component), or at fair value as defined by applicable regulations in all other cases.

#### Amortized cost

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

#### Effective interest rate

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

In accordance with regulatory provisions, Daycoval has opted to use the proportional differentiated methodology to recognize 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.b.

**h) Leasing operations**

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 assets, and liabilities 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 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. 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;
- 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 statement of income 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 AND CASH EQUIVALENTS

	Bank		Consolidated	
	03/31/2026	12/31/2025	03/31/2026	12/31/2025
Cash and cash equivalents	809.704	1.486.998	815.734	1.492.221
Money market investments <sup>(1)</sup>	1.972.570	889.273	1.985.243	999.130
Foreign currency investments <sup>(2)</sup>	104.388	-	104.388	-
<b>Total</b>	<b>2.886.662</b>	<b>2.376.271</b>	<b>2.905.365</b>	<b>2.491.351</b>

(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)

	03/31/2026	12/31/2025
Reserves in instant payment account	95.521	162.373
Compulsory reserves in cash on		
Demand deposits	202.222	194.121
Mandatory collections		
Mandatory on time deposits	2.109.843	1.727.972
Other mandatory collections	19.349	18.070
<b>Total</b>	<b>2.426.935</b>	<b>2.102.536</b>

**6 - INTERBANK INVESTMENTS**

		Bank				
		03/31/2026				12/31/2025
		Up to 3 months	3 to 12 months	1 to 3 years	3 to 5 years	Total
Investments in repurchase agreements						
At amortized cost						
Own portfolio						
Treasury Financial Bills	858.946	-	-	-	-	858.946
National Treasury Notes	1.085.920	-	-	-	-	1.085.920
National Treasury Bills	-	-	-	-	-	-
Certificates of Real Estate Receivables	27.704	-	3.817	-	-	31.521
Debentures	-	-	4.210	-	-	4.210
Other <sup>(1)</sup>	-	-	-	95.876	51.202	147.078
<b>Financed portfolio</b>	<b>2.148.246</b>	-	-	-	-	<b>2.148.246</b>
Treasury Financial Bills	100.019	-	-	-	-	100.019
National Treasury Notes	1.367.082	-	-	-	-	1.367.082
National Treasury Bills	500.000	-	-	-	-	500.000
Certificates of Real Estate Receivables	139.985	-	-	-	-	139.985
Debentures	41.160	-	-	-	-	41.160
<b>Short position</b>	<b>13.232</b>	-	-	-	-	<b>13.232</b>
National Treasury Notes	13.232	-	-	-	-	13.232
<b>Interbank deposits</b>	<b>48.691</b>	<b>4.665.852</b>	<b>302.852</b>	-	-	<b>5.017.395</b>
<b>Foreign currency investments <sup>(2)</sup></b>	<b>104.388</b>	-	-	-	-	<b>104.388</b>
<b>Total</b>	<b>4.287.127</b>	<b>4.673.879</b>	<b>398.728</b>	<b>51.202</b>	-	<b>9.410.936</b>
		Consolidated				
		03/31/2026				12/31/2025
		Up to 3 months	3 to 12 months	1 to 3 years	3 to 5 years	Total
Investments in repurchase agreements						
At amortized cost						
Own portfolio						
Treasury Financial Bills	858.946	-	-	-	-	858.946
National Treasury Notes	1.096.611	-	-	-	-	1.096.611
National Treasury Bills	1.982	-	-	-	-	1.982
Certificates of Real Estate Receivables	27.704	-	3.817	-	-	31.521
Debentures	-	-	4.210	-	-	4.210
Other <sup>(1)</sup>	-	-	-	95.876	51.202	147.078
<b>Financed position</b>	<b>2.148.246</b>	-	-	-	-	<b>2.148.246</b>
Treasury Financial Bills	100.019	-	-	-	-	100.019
National Treasury Notes	1.367.082	-	-	-	-	1.367.082
National Treasury Bills	500.000	-	-	-	-	500.000
Certificates of Real Estate Receivables	139.985	-	-	-	-	139.985
Debentures	41.160	-	-	-	-	41.160
<b>Short position</b>	<b>13.232</b>	-	-	-	-	<b>13.232</b>
National Treasury Notes	13.232	-	-	-	-	13.232
<b>Interbank deposits</b>	-	<b>1.397.033</b>	<b>302.852</b>	-	-	<b>1.699.885</b>
<b>Foreign currency investments <sup>(2)</sup></b>	<b>104.388</b>	-	-	-	-	<b>104.388</b>
<b>Total</b>	<b>4.251.109</b>	<b>1.405.060</b>	<b>398.728</b>	<b>51.202</b>	-	<b>6.106.099</b>

<sup>(1)</sup> Refers to repurchase agreements made by Daycoval S.A. - Cayman Branch.

<sup>(2)</sup> 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				
	03/31/2026			12/31/2025	
	Curve value	Fair value adjustment in profit or loss <sup>(1)</sup>	Carrying amount	Curve value	Carrying amount
<b>At amortized cost</b>	<b>3.275.222</b>	<b>-</b>	<b>3.275.222</b>	<b>3.315.178</b>	<b>3.315.178</b>
<b>Own portfolio</b>	<b>3.275.222</b>	<b>-</b>	<b>3.275.222</b>	<b>2.353.942</b>	<b>2.353.942</b>
National Treasury Notes	970.783	-	970.783	-	-
Debentures <sup>(3)</sup>	56.605	-	56.605	68.429	68.429
Other countries' government bonds <sup>(4)</sup>	2.241.967	-	2.241.967	2.279.378	2.279.378
Private foreign securities	5.867	-	5.867	6.135	6.135
<b>Linked to guarantees</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>961.236</b>	<b>961.236</b>
National Treasury Notes	-	-	-	961.236	961.236
<b>At fair value through profit or loss</b>	<b>15.967.181</b>	<b>(29.530)</b>	<b>15.937.651</b>	<b>17.362.734</b>	<b>17.377.317</b>
<b>Own portfolio</b>	<b>7.253.254</b>	<b>(46.385)</b>	<b>7.206.869</b>	<b>8.577.490</b>	<b>8.577.249</b>
Treasury Financial Bills	1.499.122	4.139	1.503.261	2.443.533	2.445.570
National Treasury Bills	772.402	(129)	772.273	-	-
National Treasury Notes	2.732.570	6.945	2.739.515	3.759.028	3.813.624
Investment fund units	1.181.875	(28.484)	1.153.391	1.681.736	1.654.145
Brazilian sovereign bonds issued abroad (Global Bonds)	573.306	7.057	580.363	508.261	508.261
Debentures <sup>(3)</sup>	373.708	(41.359)	332.349	130.727	94.136
Certificates of Real Estate Receivables <sup>(3)</sup>	60.297	(1.276)	59.021	20.394	20.104
Certificates of Agribusiness Receivables <sup>(3)</sup>	44.241	(1.060)	43.181	16.652	16.510
Development Credit Bills	13.051	(52)	12.999	14.111	14.053
Shares	1.244	7.853	9.097	1.244	9.009
Mortgage Loan Bills	639	(11)	628	394	422
Agribusiness Credit Bills	408	(11)	397	800	792
Bank Certificates of Deposit	391	3	394	534	547
Financial Bills	-	-	-	65	65
Exchange Bills	-	-	-	11	11
<b>Linked to repurchase commitments</b>	<b>4.410.999</b>	<b>3.314</b>	<b>4.414.313</b>	<b>5.474.565</b>	<b>5.484.071</b>
Treasury Financial Bills	2.605.837	6.646	2.612.483	4.694.530	4.701.498
National Treasury Bills	2.045	-	2.045	-	-
National Treasury Notes	1.310.412	(1.148)	1.309.264	206.447	208.896
Debentures <sup>(3)</sup>	471.593	(1.988)	469.605	431.863	433.413
Certificates of Agribusiness Receivables <sup>(3)</sup>	11.230	(18)	11.212	55.561	54.820
Certificates of Real Estate Receivables <sup>(3)</sup>	9.882	(178)	9.704	86.164	85.444
<b>Linked to guarantees <sup>(2)</sup></b>	<b>4.302.928</b>	<b>13.541</b>	<b>4.316.469</b>	<b>3.310.679</b>	<b>3.315.997</b>
Treasury Financial Bills	4.302.928	13.541	4.316.469	3.308.395	3.313.003
Debentures <sup>(3)</sup>	-	-	-	2.284	2.994
<b>Total</b>	<b>19.242.403</b>	<b>(29.530)</b>	<b>19.212.873</b>	<b>20.677.912</b>	<b>20.692.495</b>

	Consolidated				
	03/31/2026			12/31/2025	
	Curve value	Fair value adjustment in profit or loss <sup>(1)</sup>	Carrying amount	Curve value	Carrying amount
<b>At amortized cost</b>	<b>3.275.222</b>	<b>-</b>	<b>3.275.222</b>	<b>3.315.178</b>	<b>3.315.178</b>
<b>Own portfolio</b>	<b>3.275.222</b>	<b>-</b>	<b>3.275.222</b>	<b>2.353.942</b>	<b>2.353.942</b>
National Treasury Notes	970.783	-	970.783	-	-
Debentures <sup>(3)</sup>	56.605	-	56.605	68.429	68.429
Other countries' government bonds <sup>(4)</sup>	2.241.967	-	2.241.967	2.279.378	2.279.378
Foreign private securities	5.867	-	5.867	6.135	6.135
<b>Linked to guarantees</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>961.236</b>	<b>961.236</b>
National Treasury Notes	-	-	-	961.236	961.236
<b>At fair value through profit or loss</b>	<b>17.704.327</b>	<b>28.249</b>	<b>17.732.576</b>	<b>18.890.853</b>	<b>18.945.305</b>
<b>Own portfolio</b>	<b>8.990.400</b>	<b>11.394</b>	<b>9.001.794</b>	<b>10.105.609</b>	<b>10.145.237</b>
Treasury Financial Bills	2.844.146	59.919	2.904.065	3.714.981	3.750.513
National Treasury Notes	2.732.570	6.945	2.739.515	3.759.028	3.813.624
National Treasury Bills	772.402	(129)	772.273	-	-
Investment fund units	1.352.784	(28.619)	1.324.165	1.749.484	1.721.453
Brazilian sovereign bonds issued abroad (Global Bonds)	573.306	7.057	580.363	508.261	508.261
Debentures <sup>(3)</sup>	455.651	(41.318)	414.333	220.663	184.339
Certificates of Real Estate Receivables <sup>(3)</sup>	109.009	(1.276)	107.733	53.810	53.520
Foreign private securities	82.836	5.974	88.810	63.719	70.359
Certificates of Agribusiness Receivables <sup>(3)</sup>	45.784	(1.123)	44.661	18.403	18.173
Development Credit Bills	13.051	(52)	12.999	14.111	14.053
Shares	7.244	4.043	11.287	1.244	9.009
Mortgage Loan Bills	659	(13)	646	413	441
Bank Certificates of Deposit	475	(3)	472	616	624
Agribusiness Credit Bills	408	(11)	397	800	792
Certificates of Agribusiness Receivables	75	-	75	-	-
Financial Bills	-	-	-	65	65
Exchange Bills	-	-	-	11	11
<b>Linked to repurchase commitments</b>	<b>4.410.999</b>	<b>3.314</b>	<b>4.414.313</b>	<b>5.474.565</b>	<b>5.484.071</b>
Treasury Financial Bills	2.605.837	6.646	2.612.483	4.694.530	4.701.498
National Treasury Notes	1.310.412	(1.148)	1.309.264	206.447	208.896
National Treasury Bills	2.045	-	2.045	-	-
Debentures <sup>(3)</sup>	471.593	(1.988)	469.605	431.863	433.413
Certificates of Agribusiness Receivables <sup>(3)</sup>	11.230	(18)	11.212	55.561	54.820
Certificates of Real Estate Receivables <sup>(3)</sup>	9.882	(178)	9.704	86.164	85.444
<b>Linked to guarantees <sup>(2)</sup></b>	<b>4.302.928</b>	<b>13.541</b>	<b>4.316.469</b>	<b>3.310.679</b>	<b>3.315.997</b>
Treasury Financial Bills	4.302.928	13.541	4.316.469	3.308.395	3.313.003
Debentures <sup>(3)</sup>	-	-	-	2.284	2.994
<b>Total</b>	<b>20.979.549</b>	<b>28.249</b>	<b>21.007.798</b>	<b>22.206.031</b>	<b>22.260.483</b>

(1) The fair value of securities was calculated based on prices and rates prevailing as at March 31, 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) Securities linked to guarantees refer to securities related to transactions carried out on B3 S.A. - Brasil, Bolsa, Balcão and Clearing Houses.

(3) 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 March 31, 2026, the balance of expected losses is R\$5,840 (R\$5,840 as at December 31, 2025).

(4) Assets subject to market risk hedge, as detailed in Note 8.

## b) Breakdown by maturity

	Bank						
	03/31/2026						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	772.273	12.764.240	236.427	77.685	375.468	14.226.093	15.443.827
Treasury Financial Bills	-	8.432.213	-	-	-	8.432.213	10.460.071
National Treasury Notes	-	4.329.982	236.427	77.685	375.468	5.019.562	4.983.756
National Treasury Bills	772.273	2.045	-	-	-	774.318	-
Foreign securities	36.794	1.652.915	1.122.832	15.656	-	2.828.197	2.793.774
Other countries' government bonds	35.656	1.067.823	1.122.832	15.656	-	2.241.967	2.787.639
Brazilian sovereign bonds issued abroad (Global Bonds)	1.138	579.225	-	-	-	580.363	-
Foreign private securities	-	5.867	-	-	-	5.867	6.135
Private securities	671	938.819	56.605	-	-	996.095	791.740
Debentures	-	801.954	56.605	-	-	858.559	598.972
Certificates of Real Estate Receivables	-	68.725	-	-	-	68.725	105.548
Certificates of Agribusiness Receivables	1	54.392	-	-	-	54.393	71.330
Development Credit Bills	-	12.999	-	-	-	12.999	14.053
Mortgage Loan Bills	604	24	-	-	-	628	422
Agribusiness Credit Bills	66	331	-	-	-	397	792
Bank Certificates of Deposit	-	394	-	-	-	394	547
Financial Bills	-	-	-	-	-	-	65
Exchange Bills	-	-	-	-	-	-	11
Shares	9.097	-	-	-	-	9.097	9.009
Shares	9.097	-	-	-	-	9.097	9.009
Investment fund units	1.153.391	-	-	-	-	1.153.391	1.654.145
Receivables investment funds	936.600	-	-	-	-	936.600	1.348.977
Fixed income investment funds	98.466	-	-	-	-	98.466	201.952
Real estate investment funds	96.765	-	-	-	-	96.765	82.897
Multimarket investment funds	14.240	-	-	-	-	14.240	13.297
Other investment funds	7.320	-	-	-	-	7.320	7.022
Total	1.972.226	15.355.974	1.415.864	93.341	375.468	19.212.873	20.692.495

	Consolidated						
	03/31/2026						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	1.279.341	13.657.976	236.427	77.685	375.468	15.626.897	16.748.770
Treasury Financial Bills	507.068	9.325.949	-	-	-	9.833.017	11.765.014
National Treasury Notes	-	4.329.982	236.427	77.685	375.468	5.019.562	4.983.756
National Treasury Bills	772.273	2.045	-	-	-	774.318	-
Foreign securities	58.155	1.720.364	1.122.832	15.656	-	2.917.007	2.864.133
Other countries' government bonds	35.656	1.067.823	1.122.832	15.656	-	2.241.967	2.787.639
Brazilian sovereign bonds issued abroad (Global Bonds)	1.138	579.225	-	-	-	580.363	-
Foreign private securities	21.361	73.316	-	-	-	94.677	76.494
Private securities	671	1.071.166	56.605	-	-	1.128.442	917.118
Debentures	-	883.938	56.605	-	-	940.543	689.175
Certificates of Real Estate Receivables	-	117.437	-	-	-	117.437	138.964
Certificates of Agribusiness Receivables	1	55.872	-	-	-	55.873	72.993
Development Credit Bills	-	12.999	-	-	-	12.999	14.053
Mortgage Loan Bills	604	42	-	-	-	646	441
Bank Certificates of Deposit	-	472	-	-	-	472	624
Agribusiness Credit Bills	66	331	-	-	-	397	792
Certificates of Agribusiness Receivables	-	75	-	-	-	75	-
Financial Bills	-	-	-	-	-	-	65
Exchange Bills	-	-	-	-	-	-	11
Shares	11.287	-	-	-	-	11.287	9.009
Shares	11.287	-	-	-	-	11.287	9.009
Investment fund units	1.324.165	-	-	-	-	1.324.165	1.721.453
Receivables investment funds	949.655	-	-	-	-	949.655	1.361.329
Fixed income investment funds	205.673	-	-	-	-	205.673	197.146
Multimarket investment funds	80.384	-	-	-	-	80.384	77.936
Real estate investment funds	47.894	-	-	-	-	47.894	49.027
Equity funds	33.239	-	-	-	-	33.239	28.993
Other investment funds	7.320	-	-	-	-	7.320	7.022
Total	2.673.619	16.449.506	1.415.864	93.341	375.468	21.007.798	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 March 31, 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 transactions

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 3,082/02.

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', 'Mortgage 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:

03/31/2026	Expiration date	Notional amount	Hedge instrument	Change in the fair value of the hedged item	Effectiveness
Hedged item					
<b>Lending and leasing operations</b>					
Leases	07/27/2032	R\$ 1.268.389	DI futures	(15.104)	99,67%
Payroll-deductible loans	09/21/2037	R\$ 9.787.519	DI futures	(175.502)	97,38%
Vehicles financing	03/19/2032	R\$ 3.533.243	DI futures	(30.965)	98,21%
Mortgage loan	01/31/2050	R\$ 57.594	DI futures	(1.574)	99,59%
<b>Securities</b>					
Sovereign bonds	09/10/2027	R\$ 2.214.738	DI futures	(16.649)	101,26%
<b>Funding instruments</b>					
Proparco funding	10/16/2028	USD 75,000	Swap	101.831	100,13%
IFC funding	06/16/2028	USD 150,000	Swap	116.081	100,99%
IFC funding	12/15/2026	USD 310,000	Swap	244.659	100,45%
IFC funding	12/15/2026	USD 171,000	Swap	108.656	100,46%
				<b>331.433</b>	

12/31/2025	Expiration date	Notional amount	Hedge instrument	Change in the fair value of the hedged item	Effectiveness
Hedged item					
<b>Lending and leasing operations</b>					
Leases	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%
Vehicles financing	12/12/2030	R\$ 3.234.719	DI futures	(8.717)	97,56%
<b>Securities</b>					
Sovereign bonds	09/10/2027	R\$ 2.230.646	DI futures	(5.875)	101,07%
<b>Funding instruments</b>					
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%
				<b>313.815</b>	

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

	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	168.691	232.546	401.237	209.877	77.680	50.002	32.093	31.585	208.956	251.514	460.470
Derivatives	168.691	232.403	401.094	209.734	77.680	50.002	32.093	31.585	208.956	251.451	460.407
Swaps - difference receivable	76.692	65.640	142.332	41.085	12.925	24.644	32.093	31.585	92.757	85.307	178.064
Currency forwards - difference receivable	77.555	9.362	86.917	74.273	9.541	3.103	-	-	102.507	1.064	103.571
Premiums paid for purchase of stock options	12.962	(1.934)	11.028	436	8.804	1.788	-	-	7.175	304	7.479
Foreign exchange coupon futures	-	49.545	49.545	49.545	-	-	-	-	-	94.829	94.829
IPC-A coupon futures	-	21.316	21.316	21.316	-	-	-	-	-	110	110
Foreign currency futures	-	19.108	19.108	19.108	-	-	-	-	-	53.819	53.819
Interest rate futures	-	537	537	537	-	-	-	-	-	3.986	3.986
Commodity futures	-	72	72	72	-	-	-	-	-	-	-
Exchange contracts - purchase	766	68,369	69,135	2,341	46,327	20,467	-	-	6,056	11,865	17,921
Exchange contracts - sale	716	388	1,104	1,021	83	-	-	-	461	167	628
Controlled entity	-	143	143	143	-	-	-	-	-	63	63
Derivatives	-	143	143	143	-	-	-	-	-	63	63
IPCA coupon futures	-	142	142	142	-	-	-	-	-	63	63
Foreign currency futures	-	1	1	1	-	-	-	-	-	-	-
Liabilities	3,124,283	230,586	3,354,869	2,414,312	545,737	199,895	72,396	122,529	2,533,755	74,324	2,608,079
Derivatives	3,124,283	229,914	3,354,197	2,413,640	545,737	199,895	72,396	122,529	2,533,755	74,313	2,608,068
Swap transaction – difference payable	767,035	41,935	808,970	1,638	457,695	154,712	72,396	122,529	375,948	837	376,785
Currency forwards - difference payable	143,795	27,621	171,416	123,344	32,293	15,779	-	-	64,910	14,880	79,790
Premiums received for sale of stock options	2,159,633	377	2,160,010	2,150,825	4,131	5,054	-	-	2,082,691	4,293	2,086,984
Interest rate futures	-	114,160	114,160	114,160	-	-	-	-	-	10,003	10,003
Foreign exchange coupon futures	-	17,653	17,653	17,653	-	-	-	-	-	38,555	38,555
Foreign currency futures	-	705	705	705	-	-	-	-	-	72	72
IPCA coupon futures	-	686	686	686	-	-	-	-	-	926	926
Exchange contracts - purchase	42,923	19	42,942	4,079	14,513	24,350	-	-	4,807	1,026	5,833
Exchange contracts - sale	10,897	26,758	37,655	550	37,105	-	-	-	5,399	3,721	9,120
Controlled entity	-	672	672	672	-	-	-	-	-	11	11
Derivatives	-	672	672	672	-	-	-	-	-	11	11
IPCA coupon futures	-	630	630	630	-	-	-	-	-	7	7
Interest futures	-	42	42	42	-	-	-	-	-	4	4

As at March 31, 2026, the amount of R\$40,119 (R\$25,539 as at December 31, 2025), relating to amounts payable to the Bank arising from swap derivative transactions carried out with Daycoval SAM and Daycoval Leasing was eliminated for purpose of consolidation of the interim financial statements.



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

Consolidated	03/31/2026		2025	
	Assets	Liabilities	Assets	Liabilities
<b>Foreign exchange</b>	<b>70.239</b>	<b>80.597</b>	<b>18.549</b>	<b>14.953</b>
Financial institutions	43.749	50.588	7.487	7.933
Legal entities	26.345	30.000	11.059	7.018
Individuals	145	9	3	2
<b>Futures</b>	<b>90.721</b>	<b>133.876</b>	<b>152.807</b>	<b>49.567</b>
B3 S.A. - Bolsa, Brasil, Balcão	90.721	133.876	152.807	49.567
<b>Swaps</b>	<b>142.332</b>	<b>808.970</b>	<b>178.064</b>	<b>376.785</b>
Legal entities	106.675	141.150	83.966	35.335
Financial institutions	17.942	584.820	31.716	303.999
Individuals	17.715	83.000	62.382	37.451
<b>Forwards (NDFs)</b>	<b>86.917</b>	<b>171.416</b>	<b>103.571</b>	<b>79.790</b>
Legal entities	83.498	144.805	103.004	79.538
Individuals	1.730	1.182	285	-
Financial institutions	1.689	25.429	282	252
<b>Options</b>	<b>11.028</b>	<b>2.160.010</b>	<b>7.479</b>	<b>2.086.984</b>
Individuals	4.816	-	5.261	-
Legal entities	5.689	2.159.744	2.218	2.086.984
Financial institutions	523	266	-	-

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

Consolidated	03/31/2026						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
<b>Swaps</b>	<b>409.695</b>	<b>3.964.813</b>	<b>2.024.659</b>	<b>2.164.302</b>	<b>4.376.675</b>	<b>12.940.144</b>	<b>10.613.226</b>
<b>Assets</b>	<b>325.349</b>	<b>304.104</b>	<b>910.840</b>	<b>1.204.767</b>	<b>1.260.759</b>	<b>4.005.819</b>	<b>4.237.970</b>
<b>Hedge accounting</b>	-	-	<b>245.685</b>	-	-	<b>245.685</b>	<b>245.685</b>
US dollar x CDI	-	-	245.685	-	-	245.685	245.685
<b>Trading strategy</b>	<b>325.349</b>	<b>304.104</b>	<b>665.155</b>	<b>1.204.767</b>	<b>1.260.759</b>	<b>3.760.134</b>	<b>3.992.285</b>
CDI x IPC-A	13.662	66.022	199.156	191.850	589.005	1.059.695	665.741
CDI x fixed rate	-	2.518	26.560	812.950	140.376	982.404	209.123
Fixed rate x CDI	5.000	-	54.620	13.678	463.981	537.279	978.705
CDI x US dollar	290.408	188.847	20.494	20.690	-	520.439	309.989
US dollar x fixed rate	633	4.712	94.470	142.089	49.499	291.403	766.625
US dollar x CDI	-	3.395	163.306	-	6.370	173.071	423.931
Fixed rate x US dollar	15.646	20.699	67.535	4.261	-	108.141	84.035
Fixed rate x IPC-A	-	17.911	34.014	13.792	-	65.717	66.879
IPC-A x CDI	-	-	5.000	5.457	11.528	21.985	12.257
US dollar x IPC-A	-	-	-	-	-	-	475.000
<b>Liabilities</b>	<b>84.346</b>	<b>3.660.709</b>	<b>1.113.819</b>	<b>959.535</b>	<b>3.115.916</b>	<b>8.934.325</b>	<b>6.375.256</b>
<b>Hedge accounting</b>	-	<b>2.866.881</b>	<b>897.330</b>	-	-	<b>3.764.211</b>	<b>3.764.211</b>
US dollar x CDI	-	2.866.881	897.330	-	-	3.764.211	3.764.211
<b>Trading strategy</b>	<b>84.346</b>	<b>793.828</b>	<b>216.489</b>	<b>959.535</b>	<b>3.115.916</b>	<b>5.170.114</b>	<b>2.611.045</b>
US dollar x fixed rate	28.482	556.760	106.850	815.966	676.071	2.184.129	1.189.846
Fixed rate x CDI	32.484	52.538	65.410	59.706	928.655	1.138.793	587.753
US dollar x IPC-A	-	-	-	-	975.000	975.000	500.000
CDI x IPC-A	15.000	28.213	-	-	528.954	572.167	78.424
US dollar x CDI	8.380	85.166	42.943	75.863	7.236	219.588	43.513
IPC-A x CDI	-	70.000	-	-	-	70.000	98.277
CDI x fixed rate	-	512	-	8.000	-	8.512	69.324
Fixed rate x US dollar	-	-	1.286	-	-	1.286	25.009
CDI x US dollar	-	639	-	-	-	639	18.899
<b>Forwards (NDFs)</b>	<b>14.127.171</b>	<b>874.263</b>	<b>522.272</b>	-	-	<b>15.523.706</b>	<b>10.537.350</b>
Long position	8.228.708	701.815	258.714	-	-	9.189.237	7.237.188
Short sold	5.898.463	172.448	263.558	-	-	6.334.469	3.300.162

Consolidated	03/31/2026						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
<b>Futures</b>	<b>23.525.392</b>	<b>13.046.446</b>	<b>9.918.133</b>	<b>3.795.128</b>	<b>4.994.578</b>	<b>55.279.677</b>	<b>54.451.514</b>
<b>Long position</b>	<b>9.217.480</b>	<b>2.182.553</b>	<b>970.293</b>	<b>806.100</b>	<b>1.434.177</b>	<b>14.610.603</b>	<b>11.881.296</b>
<b>Trading strategy</b>	<b>9.217.480</b>	<b>2.182.553</b>	<b>970.293</b>	<b>806.100</b>	<b>1.434.177</b>	<b>14.610.603</b>	<b>11.881.296</b>
Foreign currency futures	5.066.357	3.474	-	-	-	5.069.831	4.927.701
Interest rate futures	3.992.539	-	34.052	124	22.236	4.048.951	1.868.129
IPC-A coupon futures	-	831.441	783.126	805.976	1.411.941	3.832.484	2.486.825
Foreign exchange coupon futures	158.584	1.347.638	153.115	-	-	1.659.337	2.598.641
<b>Short position</b>	<b>14.307.912</b>	<b>10.863.893</b>	<b>8.947.840</b>	<b>2.989.028</b>	<b>3.560.401</b>	<b>40.669.074</b>	<b>42.570.218</b>
<b>Hedge accounting</b>	<b>1.284.636</b>	<b>4.248.316</b>	<b>6.330.567</b>	<b>2.388.872</b>	<b>1.418.636</b>	<b>15.671.027</b>	<b>15.147.740</b>
Interest rate futures	1.284.636	4.248.316	6.330.567	2.388.872	1.418.636	15.671.027	15.147.740
<b>Trading strategy</b>	<b>13.023.276</b>	<b>6.615.577</b>	<b>2.617.273</b>	<b>600.156</b>	<b>2.141.765</b>	<b>24.998.047</b>	<b>27.422.478</b>
Interest rate futures	4.869.898	5.677.887	1.002.828	152.957	1.334.369	13.037.939	11.852.647
Foreign currency futures	7.003.085	156.857	55.550	-	-	7.215.492	9.640.489
Foreign exchange coupon futures	1.150.293	761.697	1.558.895	447.199	716.544	4.634.628	5.864.786
IPC-A coupon futures	-	19.136	-	-	90.852	109.988	64.556
<b>Options</b>	<b>58.223</b>	<b>160.648</b>	<b>19.103</b>	-	-	<b>237.974</b>	<b>147.897</b>
<b>Long position</b>	<b>58.223</b>	<b>152.393</b>	<b>19.103</b>	-	-	<b>229.719</b>	<b>144.423</b>
Foreign currency	58.223	152.393	19.103	-	-	229.719	144.423
<b>Short position</b>	-	<b>8.255</b>	-	-	-	<b>8.255</b>	<b>3.474</b>
Foreign currency	-	8.255	-	-	-	8.255	3.474
<b>Foreign exchange</b>	<b>336.993</b>	<b>1.041.329</b>	<b>285.290</b>	-	-	<b>1.663.612</b>	<b>1.324.322</b>
<b>Long position</b>	<b>177.665</b>	<b>556.764</b>	<b>285.290</b>	-	-	<b>1.019.719</b>	<b>1.133.899</b>
Foreign currency	177.665	556.764	285.290	-	-	1.019.719	1.133.899
<b>Short position</b>	<b>159.328</b>	<b>484.565</b>	-	-	-	<b>643.893</b>	<b>190.423</b>
Foreign currency	159.328	484.565	-	-	-	643.893	190.423

As at March 31, 2026, the amount of R\$1,604,340 (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	
	03/31/2026	12/31/2025	03/31/2026	12/31/2025
Lending operations <sup>(1) (5) (7)</sup>	37.405.058	36.446.418	37.808.514	36.880.659
Leasing operations <sup>(2) (3)</sup>	-	-	3.855.444	3.763.502
Other transactions with lending characteristics <sup>(6)</sup>	20.813.923	23.204.288	20.820.946	23.214.063
<b>Total loan portfolio (gross carrying amount)</b>	<b>58.218.981</b>	<b>59.650.706</b>	<b>62.484.904</b>	<b>63.858.224</b>
Private securities (Note 7.a) <sup>(4)</sup>	987.517	781.690	1.119.768	906.972
Financing of securities	7.177	6.698	7.177	6.698
Receivables acquired under a payment arrangement	255.325	616.010	255.325	616.010
Financial guarantees provided <sup>(8)</sup>	10.481.310	9.390.528	10.481.310	9.390.528
<b>Total expanded loan portfolio</b>	<b>69.950.310</b>	<b>70.445.632</b>	<b>74.348.484</b>	<b>74.778.432</b>
Provision for incurred losses	(708.504)	(646.068)	(714.183)	(652.479)
Provision for expected losses	(1.550.712)	(1.496.015)	(1.633.918)	(1.568.646)
<b>Total provision</b>	<b>(2.259.216)</b>	<b>(2.142.083)</b>	<b>(2.348.101)</b>	<b>(2.221.125)</b>
<b>Total expanded loan portfolio, net of provisions</b>	<b>67.691.094</b>	<b>68.303.549</b>	<b>72.000.383</b>	<b>72.557.307</b>

(1) As at March 31, 2026, includes expenses of R\$174,344 (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 March 31, 2026, includes expenses of R\$10,180 (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\$915 million.

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

## ii) Expanded loan portfolio by product

	Bank		Consolidated	
	03/31/2026	12/31/2025	03/31/2026	12/31/2025
<b>Corporate segment</b>	<b>47.048.855</b>	<b>48.506.742</b>	<b>51.457.208</b>	<b>52.843.553</b>
Loans and financing	23.313.966	23.245.811	23.717.422	23.680.054
Purchase of receivables without right of recourse	12.266.062	15.088.713	12.273.085	15.098.487
Lease	-	-	3.865.623	3.767.512
Private securities	987.517	781.690	1.119.768	906.972
Financial guarantees provided	10.481.310	9.390.528	10.481.310	9.390.528
<b>Retail segment</b>	<b>23.075.799</b>	<b>22.020.679</b>	<b>23.075.799</b>	<b>22.020.679</b>
Payroll-deductible loans	15.639.199	14.971.669	15.639.199	14.971.669
Payroll-deductible card	2.765.989	2.845.299	2.765.989	2.845.299
Vehicle financing	4.091.165	3.686.606	4.091.165	3.686.606
Real estate financing	579.446	517.105	579.446	517.105
<b>Total expanded loan portfolio</b>	<b>70.124.654</b>	<b>70.527.421</b>	<b>74.533.007</b>	<b>74.864.232</b>

b) Changes in operations between stages

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

Bank								
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	New transactions / (settlement)	Closing balance at 03/31/2026
<b>Corporate segment</b>	<b>46.802.021</b>	<b>(151.398)</b>	<b>(194.775)</b>	<b>73.859</b>	<b>36.644</b>	-	<b>(1.320.505)</b>	<b>45.245.846</b>
Loans and financing	21.577.114	(151.378)	(190.412)	72.840	36.644	-	185.754	21.530.562
Purchase of receivables without right of recourse	15.083.101	(20)	(4.363)	1.019	-	-	(2.822.977)	12.256.760
Private securities	762.224	-	-	-	-	-	225.293	987.517
Financial guarantees provided <sup>(1)</sup>	9.379.582	-	-	-	-	-	1.091.425	10.471.007
<b>Retail segment</b>	<b>20.308.567</b>	<b>(857.687)</b>	<b>(100.714)</b>	<b>108.219</b>	<b>31.180</b>	-	<b>1.340.816</b>	<b>20.830.381</b>
Payroll-deductible loans	14.136.307	(471.594)	(58.780)	39.535	18.123	-	836.770	14.500.361
Payroll-deductible card	2.733.072	(4.614)	(9.454)	1.455	-	-	(106.748)	2.613.711
Vehicle financing	2.968.945	(363.570)	(29.859)	54.960	12.059	-	542.353	3.184.888
Real estate financing	470.243	(17.909)	(2.621)	12.269	998	-	68.441	531.421
<b>Total</b>	<b>67.110.588</b>	<b>(1.009.085)</b>	<b>(295.489)</b>	<b>182.078</b>	<b>67.824</b>	-	<b>20.311</b>	<b>66.076.227</b>
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	New transactions / (settlement)	Closing balance at 03/31/2026
<b>Corporate segment</b>	<b>246.840</b>	<b>(73.859)</b>	<b>(70.591)</b>	<b>151.398</b>	<b>120.673</b>	-	<b>(3.005)</b>	<b>371.456</b>
Loans and financing	244.900	(72.840)	(70.028)	151.378	120.673	-	(3.034)	371.049
Purchase of receivables without right of recourse	1.940	(1.019)	(563)	20	-	-	29	407
<b>Retail segment</b>	<b>612.991</b>	<b>(108.219)</b>	<b>(188.035)</b>	<b>857.687</b>	<b>90.750</b>	-	<b>(53.621)</b>	<b>1.211.553</b>
Payroll-deductible loans	228.996	(39.535)	(75.161)	471.594	59.755	-	(25.427)	620.222
Payroll-deductible card	13.763	(1.455)	(11.280)	4.614	46	-	14.727	20.415
Vehicle financing	348.648	(54.960)	(96.183)	363.570	29.636	-	(42.412)	548.299
Real estate financing	21.584	(12.269)	(5.411)	17.909	1.313	-	(509)	22.617
<b>Total</b>	<b>859.831</b>	<b>(182.078)</b>	<b>(258.626)</b>	<b>1.009.085</b>	<b>211.423</b>	-	<b>(56.626)</b>	<b>1.583.009</b>
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	New transactions / (settlement)	Closing balance as at 03/31/2026
<b>Corporate segment</b>	<b>1.457.881</b>	<b>(36.644)</b>	<b>(120.673)</b>	<b>194.775</b>	<b>70.591</b>	<b>(94.239)</b>	<b>(40.138)</b>	<b>1.431.553</b>
Loans and financing	1.423.797	(36.644)	(120.673)	190.412	70.028	(94.213)	(20.352)	1.412.355
Purchase of receivables without right of recourse	3.672	-	-	4.363	563	(26)	323	8.895
Private securities	19.466	-	-	-	-	-	(19.466)	-
Financial guarantees provided <sup>(1)</sup>	10.946	-	-	-	-	-	(643)	10.303
<b>Retail segment</b>	<b>1.099.121</b>	<b>(31.180)</b>	<b>(90.750)</b>	<b>100.714</b>	<b>188.035</b>	<b>(203.876)</b>	<b>(28.199)</b>	<b>1.033.865</b>
Payroll-deductible loans	606.366	(18.123)	(59.755)	58.780	75.161	(134.591)	(9.222)	518.616
Payroll-deductible card	98.464	-	(46)	9.454	11.280	(14.663)	27.374	131.863
Vehicle financing	369.013	(12.059)	(29.636)	29.859	96.183	(53.840)	(41.542)	357.978
Real estate financing	25.278	(998)	(1.313)	2.621	5.411	(782)	(4.809)	25.408
<b>Total</b>	<b>2.557.002</b>	<b>(67.824)</b>	<b>(211.423)</b>	<b>295.489</b>	<b>258.626</b>	<b>(298.115)</b>	<b>(68.337)</b>	<b>2.465.418</b>

Total changes in stages	Opening balance at 12/31/2025	Write-off	New transactions / (settlement)	Closing balance at 03/31/2026
<b>Corporate segment</b>	<b>48.506.742</b>	<b>(94.239)</b>	<b>(1.363.648)</b>	<b>47.048.855</b>
Loans and financing	23.245.811	(94.213)	162.368	23.313.966
Purchase of receivables without right of recourse	15.088.713	(26)	(2.822.625)	12.266.062
Private securities	781.690	-	205.827	987.517
Financial guarantees provided <sup>(1)</sup>	9.390.528	-	1.090.782	10.481.310
<b>Retail segment</b>	<b>22.020.679</b>	<b>(203.876)</b>	<b>1.258.996</b>	<b>23.075.799</b>
Payroll-deductible loans	14.971.669	(134.591)	802.121	15.639.199
Payroll-deductible card	2.845.299	(14.663)	(64.647)	2.765.989
Vehicle financing	3.686.606	(53.840)	458.399	4.091.165
Real estate financing	517.105	(782)	63.123	579.446
<b>Total expanded loan portfolio</b>	<b>70.527.421</b>	<b>(298.115)</b>	<b>(104.652)</b>	<b>70.124.654</b>

Bank								
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
<b>Corporate segment</b>	<b>41.425.876</b>	<b>(113.492)</b>	<b>(655.522)</b>	<b>24.617</b>	<b>128.844</b>	-	<b>5.991.698</b>	<b>46.802.021</b>
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 <sup>(1)</sup>	8.129.405	-	(1.115)	-	1.684	-	1.249.608	9.379.582
<b>Retail segment</b>	<b>17.235.395</b>	<b>(315.373)</b>	<b>(592.640)</b>	<b>51.010</b>	<b>20.775</b>	-	<b>3.909.400</b>	<b>20.308.567</b>
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
<b>Total</b>	<b>58.661.271</b>	<b>(428.865)</b>	<b>(1.248.162)</b>	<b>75.627</b>	<b>149.619</b>	-	<b>9.901.098</b>	<b>67.110.588</b>
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
<b>Corporate segment</b>	<b>215.092</b>	<b>(24.617)</b>	<b>(48.513)</b>	<b>113.492</b>	<b>37.028</b>	-	<b>(45.642)</b>	<b>246.840</b>
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
<b>Retail segment</b>	<b>377.879</b>	<b>(51.010)</b>	<b>(131.209)</b>	<b>315.373</b>	<b>20.038</b>	-	<b>81.920</b>	<b>612.991</b>
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
<b>Total</b>	<b>592.971</b>	<b>(75.627)</b>	<b>(179.722)</b>	<b>428.865</b>	<b>57.066</b>	-	<b>36.278</b>	<b>859.831</b>

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
<b>Corporate segment</b>	<b>1.662.768</b>	<b>(128.844)</b>	<b>(37.028)</b>	<b>655.522</b>	<b>48.513</b>	<b>(341.601)</b>	<b>(401.449)</b>	<b>1.457.881</b>
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 <sup>(1)</sup>	10.475	(1.684)	-	1.115	-	-	1.040	10.946
<b>Retail segment</b>	<b>1.065.810</b>	<b>(20.775)</b>	<b>(20.038)</b>	<b>592.640</b>	<b>131.209</b>	<b>(729.519)</b>	<b>79.794</b>	<b>1.099.121</b>
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
<b>Total</b>	<b>2.728.578</b>	<b>(149.619)</b>	<b>(57.066)</b>	<b>1.248.162</b>	<b>179.722</b>	<b>(1.071.120)</b>	<b>(321.655)</b>	<b>2.557.002</b>

Total changes in stages	Opening balance at 01/01/2025	Write-off	New transactions / (settlement)	Closing balance at 12/31/2025
<b>Corporate segment</b>	<b>43.303.736</b>	<b>(341.601)</b>	<b>5.544.607</b>	<b>48.506.742</b>
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 <sup>(1)</sup>	8.139.880	-	1.250.648	9.390.528
<b>Retail segment</b>	<b>18.679.084</b>	<b>(729.519)</b>	<b>4.071.114</b>	<b>22.020.679</b>
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
<b>Total expanded loan portfolio</b>	<b>61.982.820</b>	<b>(1.071.120)</b>	<b>9.615.721</b>	<b>70.527.421</b>

Consolidated								
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	New transactions / (settlement)	Closing balance as at 03/31/2026
<b>Corporate segment</b>	<b>50.891.240</b>	<b>(170.257)</b>	<b>(197.979)</b>	<b>81.459</b>	<b>37.448</b>	<b>-</b>	<b>(1.233.661)</b>	<b>49.408.250</b>
Loans and financing	21.986.768	(152.121)	(192.101)	72.942	37.041	-	157.832	21.910.361
Purchase of receivables without right of recourse	15.092.875	(20)	(4.363)	1.019	-	-	(2.825.728)	12.263.783
Lease	3.544.509	(18.116)	(1.515)	7.498	407	-	110.548	3.643.331
Private securities	887.506	-	-	-	-	-	232.262	1.119.768
Financial guarantees provided <sup>(1)</sup>	9.379.582	-	-	-	-	-	1.091.425	10.471.007
<b>Retail segment</b>	<b>20.308.568</b>	<b>(857.687)</b>	<b>(100.714)</b>	<b>108.219</b>	<b>31.180</b>	<b>-</b>	<b>1.340.815</b>	<b>20.830.381</b>
Payroll-deductible loans	14.136.307	(471.594)	(58.780)	39.535	18.123	-	836.770	14.500.361
Payroll-deductible card	2.733.073	(4.614)	(9.454)	1.455	-	-	(106.749)	2.613.711
Vehicle financing	2.968.945	(363.570)	(29.859)	54.960	12.059	-	542.353	3.184.888
Real estate financing	470.243	(17.909)	(2.621)	12.269	998	-	68.441	531.421
<b>Total</b>	<b>71.199.808</b>	<b>(1.027.944)</b>	<b>(298.693)</b>	<b>189.678</b>	<b>68.628</b>	<b>-</b>	<b>107.154</b>	<b>70.238.631</b>

	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 03/31/2026
Stage 2								
Corporate segment	382.273	(81.459)	(97.135)	170.257	121.706	-	(17.613)	478.029
Loans and financing	245.944	(72.942)	(70.203)	152.121	120.673	-	(3.139)	372.454
Purchase of receivables without right of recourse	1.940	(1.019)	(563)	20	-	-	29	407
Lease	134.389	(7.498)	(26.369)	18.116	1.033	-	(14.503)	105.168
Retail segment	612.990	(108.219)	(188.035)	857.687	90.750	-	(53.620)	1.211.553
Payroll-deductible loans	228.996	(39.535)	(75.161)	471.594	59.755	-	(25.427)	620.222
Payroll-deductible card	13.762	(1.455)	(11.280)	4.614	46	-	14.728	20.415
Vehicle financing	348.648	(54.960)	(96.183)	363.570	29.636	-	(42.412)	548.299
Real estate financing	21.584	(12.269)	(5.411)	17.909	1.313	-	(509)	22.617
Total	995.263	(189.678)	(285.170)	1.027.944	212.456	-	(71.233)	1.689.582
	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 03/31/2026
Stage 3								
Corporate segment	1.570.040	(37.448)	(121.706)	197.979	97.135	(97.365)	(37.706)	1.570.929
Loans and financing	1.447.342	(37.041)	(120.673)	192.101	70.203	(95.286)	(22.039)	1.434.607
Purchase of receivables without right of recourse	3.672	-	-	4.363	563	(26)	323	8.895
Lease	88.614	(407)	(1.033)	1.515	26.369	(2.053)	4.119	117.124
Private securities	19.466	-	-	-	-	-	(19.466)	-
Financial guarantees provided <sup>(1)</sup>	10.946	-	-	-	-	-	(643)	10.303
Retail segment	1.099.121	(31.180)	(90.750)	100.714	188.035	(203.876)	(28.199)	1.033.865
Payroll-deductible loans	606.366	(18.123)	(59.755)	58.780	75.161	(134.591)	(9.222)	518.616
Payroll-deductible card	98.464	-	(46)	9.454	11.280	(14.663)	27.374	131.863
Vehicle financing	369.013	(12.059)	(29.636)	29.859	96.183	(53.840)	(41.542)	357.978
Real estate financing	25.278	(998)	(1.313)	2.621	5.411	(782)	(4.809)	25.408
Total	2.669.161	(68.628)	(212.456)	298.693	285.170	(301.241)	(65.905)	2.604.794
					Opening balance at 12/31/2025	Write-off	New transactions / (settlement)	Closing balance at 03/31/2026
Total changes in stages								
Corporate segment					52.843.553	(97.365)	(1.288.980)	51.457.208
Loans and financing					23.680.054	(95.286)	132.654	23.717.422
Purchase of receivables without right of recourse					15.098.487	(26)	(2.825.376)	12.273.085
Lease					3.767.512	(2.053)	100.164	3.865.623
Private securities					906.972	-	212.796	1.119.768
Financial guarantees provided <sup>(1)</sup>					9.390.528	-	1.090.782	10.481.310
Retail segment					22.020.679	(203.876)	1.258.996	23.075.799
Payroll-deductible loans					14.971.669	(134.591)	802.121	15.639.199
Payroll-deductible card					2.845.299	(14.663)	(64.647)	2.765.989
Vehicle financing					3.686.606	(53.840)	458.399	4.091.165
Real estate financing					517.105	(782)	63.123	579.446
Total expanded loan portfolio					74.864.232	(301.241)	(29.984)	74.533.007

Consolidated								
Stage 1	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 as at 12/31/2025
<b>Corporate segment</b>	<b>44.838.974</b>	<b>(138.711)</b>	<b>(695.682)</b>	<b>24.685</b>	<b>138.126</b>	-	<b>6.723.848</b>	<b>50.891.240</b>
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 <sup>(1)</sup>	8.129.405	-	(1.115)	-	1.684	-	1.249.608	9.379.582
<b>Retail segment</b>	<b>17.235.395</b>	<b>(315.373)</b>	<b>(592.639)</b>	<b>51.010</b>	<b>20.775</b>	-	<b>3.909.400</b>	<b>20.308.568</b>
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
<b>Total</b>	<b>62.074.369</b>	<b>(454.084)</b>	<b>(1.288.321)</b>	<b>75.695</b>	<b>158.901</b>	-	<b>10.633.248</b>	<b>71.199.808</b>
Stage 2	2025							
	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
<b>Corporate segment</b>	<b>247.138</b>	<b>(24.685)</b>	<b>(54.350)</b>	<b>138.711</b>	<b>45.546</b>	-	<b>29.913</b>	<b>382.273</b>
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
<b>Retail segment</b>	<b>377.879</b>	<b>(51.010)</b>	<b>(131.209)</b>	<b>315.373</b>	<b>20.038</b>	-	<b>81.919</b>	<b>612.990</b>
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
<b>Total</b>	<b>625.017</b>	<b>(75.695)</b>	<b>(185.559)</b>	<b>454.084</b>	<b>65.584</b>	-	<b>111.832</b>	<b>995.263</b>
Stage 3	2025							
	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 as at 12/31/2025
<b>Corporate segment</b>	<b>1.772.688</b>	<b>(138.126)</b>	<b>(45.546)</b>	<b>695.682</b>	<b>54.350</b>	<b>(346.276)</b>	<b>(422.732)</b>	<b>1.570.040</b>
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 <sup>(1)</sup>	10.475	(1.684)	-	1.115	-	-	1.040	10.946
<b>Retail segment</b>	<b>1.065.810</b>	<b>(20.775)</b>	<b>(20.038)</b>	<b>592.639</b>	<b>131.209</b>	<b>(729.518)</b>	<b>79.794</b>	<b>1.099.121</b>
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
<b>Total</b>	<b>2.838.498</b>	<b>(158.901)</b>	<b>(65.584)</b>	<b>1.288.321</b>	<b>185.559</b>	<b>(1.075.794)</b>	<b>(342.938)</b>	<b>2.669.161</b>

Total changes in stages	Opening balance at 01/01/2025	Write-off	New transactions / (settlement)	Closing balance at 12/31/2025
<b>Corporate segment</b>	<b>46.858.800</b>	<b>(346.276)</b>	<b>6.331.029</b>	<b>52.843.553</b>
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 <sup>(1)</sup>	8.139.880	-	1.250.648	9.390.528
<b>Retail segment</b>	<b>18.679.084</b>	<b>(729.518)</b>	<b>4.071.113</b>	<b>22.020.679</b>
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
<b>Total expanded loan portfolio</b>	<b>65.537.884</b>	<b>(1.075.794)</b>	<b>10.402.142</b>	<b>74.864.232</b>

(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	
	03/31/2026	12/31/2025	03/31/2026	12/31/2025
<b>Transactions in normal course</b>	<b>55.030.024</b>	<b>57.129.865</b>	<b>59.224.452</b>	<b>61.257.789</b>
<b>Installments falling due</b>	<b>55.030.024</b>	<b>57.129.865</b>	<b>59.224.452</b>	<b>61.257.789</b>
Up to 3 months	20.930.359	21.491.691	21.426.957	22.002.729
From 3 to 12 months	11.896.355	13.528.068	13.189.753	14.739.998
From 1 to 3 years	13.751.957	13.172.260	15.532.808	15.004.662
From 3 to 5 years	5.671.217	6.437.930	6.228.844	6.950.949
Over 5 years	2.780.136	2.499.916	2.846.090	2.559.451
<b>Transactions in abnormal course</b>	<b>3.625.803</b>	<b>3.225.338</b>	<b>3.707.477</b>	<b>3.308.943</b>
<b>Installments falling due</b>	<b>2.746.545</b>	<b>2.478.858</b>	<b>2.817.741</b>	<b>2.550.399</b>
Up to 3 months	321.727	279.069	330.531	287.713
From 3 to 12 months	777.615	672.906	797.635	694.201
From 1 to 3 years	1.138.704	1.001.671	1.169.738	1.039.672
From 3 to 5 years	335.060	339.339	346.398	342.940
Over 5 years	173.439	185.873	173.439	185.873
<b>Past-due installments</b>	<b>879.258</b>	<b>746.480</b>	<b>889.736</b>	<b>758.544</b>
Up to 60 days	309.815	244.693	315.105	250.493
From 61 to 90 days	69.282	55.919	70.161	57.026
From 91 to 180 days	180.789	158.657	181.964	161.427
From 181 to 360 days	319.372	287.211	322.506	289.598
<b>Total portfolio of transactions with lending characteristics</b>	<b>58.655.827</b>	<b>60.355.203</b>	<b>62.931.929</b>	<b>64.566.732</b>
<b>Due date</b>				
Up to 3 months	1	27	1	27
From 3 to 12 months	28.655	4.070	28.655	4.070
From 1 to 3 years	477.556	419.156	479.036	420.819
From 3 to 5 years	75.125	109.344	114.804	133.455
Over 5 years	406.180	249.093	497.272	348.601
<b>Total private securities (Note 7.a)</b>	<b>987.517</b>	<b>781.690</b>	<b>1.119.768</b>	<b>906.972</b>
Financial guarantees provided	10.481.310	9.390.528	10.481.310	9.390.528
<b>Total financial guarantees provided</b>	<b>10.481.310</b>	<b>9.390.528</b>	<b>10.481.310</b>	<b>9.390.528</b>
<b>Total expanded loan portfolio</b>	<b>70.124.654</b>	<b>70.527.421</b>	<b>74.533.007</b>	<b>74.864.232</b>

## ii. Provision

	Bank		Consolidated	
	03/31/2026	12/31/2025	03/31/2026	12/31/2025
<b>Allowance associated with the credit risk</b>				
Incurred loss	708.504	646.068	714.183	652.479
Expected loss	1.531.415	1.479.814	1.614.621	1.552.445
<b>Total allowance associated with the credit risk on the portfolio of transactions with lending characteristics</b>	<b>2.239.919</b>	<b>2.125.882</b>	<b>2.328.804</b>	<b>2.204.924</b>
Expected Loss	5.840	5.840	5.840	5.840
<b>Total allowance associated with the credit risk on private securities</b>	<b>5.840</b>	<b>5.840</b>	<b>5.840</b>	<b>5.840</b>
Expected Loss	13.457	10.361	13.457	10.361
<b>Total allowance associated with the credit risk on financial guarantees provided</b>	<b>13.457</b>	<b>10.361</b>	<b>13.457</b>	<b>10.361</b>
<b>Total allowance associated with the credit risk on the expanded loan portfolio</b>	<b>2.259.216</b>	<b>2.142.083</b>	<b>2.348.101</b>	<b>2.221.125</b>

## d) Diversification of the loan portfolio

Bank				
Diversification of the expanded loan portfolio by economic sector	03/31/2026		12/31/2025	
	Amount	Exposure %	Amount	Exposure %
<b>Total</b>	<b>70.124.654</b>	<b>100,00%</b>	<b>70.527.421</b>	<b>100,00%</b>
<b>Private sector</b>	<b>69.765.104</b>	<b>99,49%</b>	<b>70.178.816</b>	<b>99,51%</b>
<b>Companies</b>	<b>41.867.649</b>	<b>59,70%</b>	<b>44.474.983</b>	<b>63,06%</b>
Manufacturing	15.179.954	21,65%	15.922.343	22,58%
Trade	10.331.450	14,73%	9.819.440	13,92%
Management and services	2.358.289	3,36%	2.389.310	3,39%
Financial activities and insurance companies	2.314.722	3,30%	4.457.156	6,32%
Transportation and logistics	2.003.455	2,86%	1.740.739	2,47%
Energy	1.511.772	2,16%	1.825.092	2,59%
Construction	1.252.145	1,79%	1.138.660	1,61%
Telecommunication and IT	699.347	1,00%	772.694	1,10%
Healthcare	600.290	0,86%	556.678	0,79%
Real estate	551.386	0,79%	603.372	0,86%
Culture and leisure	503.415	0,72%	446.195	0,63%
Public administration, defense and social security	495.188	0,71%	701.133	0,99%
Extraction	465.038	0,66%	530.329	0,75%
Sanitation	415.972	0,59%	342.619	0,49%
Specialized services	394.311	0,56%	430.675	0,61%
Education	201.192	0,29%	213.594	0,30%
Accommodation and meals	115.054	0,16%	127.495	0,18%
Other	2.474.669	3,53%	2.457.459	3,48%
<b>Individuals</b>	<b>27.897.455</b>	<b>39,78%</b>	<b>25.703.833</b>	<b>36,45%</b>
<b>Public sector</b>	<b>359.550</b>	<b>0,51%</b>	<b>348.605</b>	<b>0,49%</b>

Consolidated				
Diversification of the expanded loan portfolio by economic sector	03/31/2026		12/31/2025	
	Amount	Exposure %	Amount	Exposure %
<b>Total</b>	<b>74.533.007</b>	<b>100,00%</b>	<b>74.864.232</b>	<b>100,00%</b>
<b>Private sector</b>	<b>74.173.457</b>	<b>99,52%</b>	<b>74.515.627</b>	<b>99,53%</b>
<b>Companies</b>	<b>46.036.226</b>	<b>61,77%</b>	<b>48.566.893</b>	<b>64,87%</b>
Manufacturing	15.932.610	21,38%	16.673.620	22,27%
Trade	10.985.144	14,74%	10.492.345	14,02%
Financial activities and insurance companies	3.294.171	4,42%	5.369.852	7,17%
Management and services	2.630.730	3,53%	2.667.818	3,56%
Transportation and logistics	2.496.119	3,35%	2.262.191	3,02%
Energy	1.582.686	2,12%	1.838.437	2,46%
Construction	1.346.126	1,81%	1.239.236	1,66%
Telecommunication and IT	862.502	1,16%	930.532	1,24%
Healthcare	676.710	0,91%	638.900	0,85%
Real estate	634.248	0,85%	660.174	0,88%
Culture and leisure	614.056	0,82%	546.519	0,73%
Extraction	524.717	0,70%	594.886	0,79%
Specialized services	516.242	0,69%	563.581	0,75%
Public administration, defense and social security	495.188	0,66%	701.133	0,94%
Sanitation	437.278	0,59%	369.156	0,49%
Education	221.954	0,30%	234.945	0,31%
Accommodation and meals	127.993	0,17%	141.475	0,19%
Other	2.657.752	3,57%	2.642.093	3,53%
<b>Individuals</b>	<b>28.137.231</b>	<b>37,75%</b>	<b>25.948.734</b>	<b>34,66%</b>
<b>Public sector</b>	<b>359.550</b>	<b>0,48%</b>	<b>348.605</b>	<b>0,47%</b>

## e) Concentration of lending operations

Bank				
Largest debtors	03/31/2026		12/31/2025	
	Amount	% of the portfolio	Amount	% of the portfolio
Largest debtor	1.834.347	2,62%	1.934.976	2,74%
Next 10 largest debtors	6.249.947	8,91%	6.494.791	9,21%
Next 50 largest debtors	7.821.569	11,15%	7.938.170	11,26%
Next 100 largest debtors	6.706.293	9,56%	6.957.037	9,86%
Other debtors	47.512.498	67,75%	47.202.447	66,93%
<b>Total</b>	<b>70.124.654</b>	<b>100,00%</b>	<b>70.527.421</b>	<b>100,00%</b>

Consolidated				
Largest debtors	03/31/2026		12/31/2025	
	Amount	% of the portfolio	Amount	% of the portfolio
Largest debtor	1.834.347	2,46%	1.934.976	2,58%
Next 10 largest debtors	6.382.498	8,56%	6.589.169	8,80%
Next 50 largest debtors	8.284.547	11,12%	8.538.524	11,41%
Next 100 largest debtors	6.999.007	9,39%	7.212.482	9,63%
Other debtors	51.032.608	68,47%	50.589.081	67,57%
<b>Total</b>	<b>74.533.007</b>	<b>100,00%</b>	<b>74.864.232</b>	<b>100,00%</b>

## f) Allowance for expected losses associated with the credit risk

Bank								
Stage 1	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 03/31/2026
<b>Corporate segment</b>	<b>297.276</b>	<b>(3.711)</b>	<b>(8.036)</b>	<b>21.239</b>	<b>17.662</b>	-	<b>2.686</b>	<b>327.116</b>
Loans and financing	256.102	(3.711)	(7.933)	20.898	17.662	-	(5.799)	277.219
Purchase of receivables without right of recourse	37.054	-	(103)	341	-	-	(582)	36.710
Private securities	-	-	-	-	-	-	5.840	5.840
Financial guarantees provided	4.120	-	-	-	-	-	3.227	7.347
<b>Retail segment</b>	<b>273.083</b>	<b>(22.839)</b>	<b>(22.820)</b>	<b>7.549</b>	<b>10.117</b>	-	<b>70.226</b>	<b>315.316</b>
Payroll-deductible loans	172.302	(8.753)	(20.918)	1.815	4.805	-	31.930	181.181
Payroll-deductible card	21.454	(70)	(152)	92	-	-	12.242	33.566
Vehicle financing	78.615	(13.983)	(1.745)	4.273	4.926	-	27.290	99.376
Real estate financing	712	(33)	(5)	1.369	386	-	(1.236)	1.193
<b>Total</b>	<b>570.359</b>	<b>(26.550)</b>	<b>(30.856)</b>	<b>28.788</b>	<b>27.779</b>	-	<b>72.912</b>	<b>642.432</b>
Stage 2	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 as at 03/31/2026
<b>Corporate segment</b>	<b>60.786</b>	<b>(21.239)</b>	<b>(17.744)</b>	<b>3.711</b>	<b>55.144</b>	-	<b>1.567</b>	<b>82.225</b>
Loans and financing	59.997	(20.898)	(17.459)	3.711	55.144	-	1.569	82.064
Purchase of receivables without right of recourse	789	(341)	(285)	-	-	-	(2)	161
<b>Retail segment</b>	<b>52.701</b>	<b>(7.549)</b>	<b>(21.664)</b>	<b>22.839</b>	<b>39.602</b>	-	<b>1.666</b>	<b>87.595</b>
Payroll-deductible loans	17.450	(1.815)	(9.383)	8.753	27.018	-	(12.884)	29.139
Payroll-deductible card	950	(92)	(796)	70	41	-	1.620	1.793
Vehicle financing	31.297	(4.273)	(10.396)	13.983	12.035	-	9.239	51.885
Real estate financing	3.004	(1.369)	(1.089)	33	508	-	3.691	4.778
<b>Total</b>	<b>113.487</b>	<b>(28.788)</b>	<b>(39.408)</b>	<b>26.550</b>	<b>94.746</b>	-	<b>3.233</b>	<b>169.820</b>
Stage 3	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 03/31/2026
<b>Corporate segment</b>	<b>830.486</b>	<b>(17.662)</b>	<b>(55.144)</b>	<b>8.036</b>	<b>17.744</b>	<b>(94.239)</b>	<b>150.121</b>	<b>839.342</b>
Loans and financing	815.447	(17.662)	(55.144)	7.933	17.459	(94.213)	151.974	825.794
Purchase of receivables without right of recourse	2.958	-	-	103	285	(26)	4.118	7.438
Private securities	5.840	-	-	-	-	-	(5.840)	-
Financial guarantees provided	6.241	-	-	-	-	-	(131)	6.110
<b>Retail segment</b>	<b>627.751</b>	<b>(10.117)</b>	<b>(39.602)</b>	<b>22.820</b>	<b>21.664</b>	<b>(203.876)</b>	<b>188.982</b>	<b>607.622</b>
Payroll-deductible loans	363.588	(4.805)	(27.018)	20.918	9.383	(134.591)	74.352	301.827
Payroll-deductible card	82.606	-	(41)	152	796	(14.663)	34.736	103.586
Vehicle financing	171.110	(4.926)	(12.035)	1.745	10.396	(53.840)	77.203	189.653
Real estate financing	10.447	(386)	(508)	5	1.089	(782)	2.691	12.556
<b>Total</b>	<b>1.458.237</b>	<b>(27.779)</b>	<b>(94.746)</b>	<b>30.856</b>	<b>39.408</b>	<b>(298.115)</b>	<b>339.103</b>	<b>1.446.964</b>

Total changes in stages	Opening balance at 12/31/2025	Write-off	Recognition / (Reversal)	Closing balance at 03/31/2026
<b>Corporate segment</b>	<b>1.188.548</b>	<b>(94.239)</b>	<b>154.374</b>	<b>1.248.683</b>
Loans and financing	1.131.546	(94.213)	147.744	1.185.077
Purchase of receivables without right of recourse	40.801	(26)	3.534	44.309
Private securities	5.840	-	-	5.840
Financial guarantees provided	10.361	-	3.096	13.457
<b>Retail segment</b>	<b>953.535</b>	<b>(203.876)</b>	<b>260.874</b>	<b>1.010.533</b>
Payroll-deductible loans	553.340	(134.591)	93.398	512.147
Payroll-deductible card	105.010	(14.663)	48.598	138.945
Vehicle financing	281.022	(53.840)	113.732	340.914
Real estate financing	14.163	(782)	5.146	18.527
<b>Movement of the allowance for expected losses associated with the credit risk</b>	<b>2.142.083</b>	<b>(298.115)</b>	<b>415.248</b>	<b>2.259.216</b>

Bank								
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	Recognition / (Reversal)	Closing balance at 12/31/2025
<b>Corporate segment</b>	<b>175.334</b>	<b>(3.565)</b>	<b>(12.860)</b>	<b>5.375</b>	<b>44.203</b>	-	<b>88.789</b>	<b>297.276</b>
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
<b>Retail segment</b>	<b>231.528</b>	<b>(7.529)</b>	<b>(99.543)</b>	<b>3.971</b>	<b>9.172</b>	-	<b>135.484</b>	<b>273.083</b>
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
<b>Total</b>	<b>406.862</b>	<b>(11.094)</b>	<b>(112.403)</b>	<b>9.346</b>	<b>53.375</b>	-	<b>224.273</b>	<b>570.359</b>
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
<b>Corporate segment</b>	<b>51.863</b>	<b>(5.375)</b>	<b>(21.418)</b>	<b>3.565</b>	<b>15.858</b>	-	<b>16.293</b>	<b>60.786</b>
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
<b>Retail segment</b>	<b>27.907</b>	<b>(3.971)</b>	<b>(39.602)</b>	<b>7.529</b>	<b>8.206</b>	-	<b>52.632</b>	<b>52.701</b>
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
<b>Total</b>	<b>79.770</b>	<b>(9.346)</b>	<b>(61.020)</b>	<b>11.094</b>	<b>24.064</b>	-	<b>68.925</b>	<b>113.487</b>

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
<b>Corporate segment</b>	<b>773.328</b>	<b>(44.203)</b>	<b>(15.858)</b>	<b>12.860</b>	<b>21.418</b>	<b>(341.601)</b>	<b>424.542</b>	<b>830.486</b>
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
<b>Retail segment</b>	<b>597.345</b>	<b>(9.172)</b>	<b>(8.206)</b>	<b>99.543</b>	<b>39.602</b>	<b>(729.519)</b>	<b>638.158</b>	<b>627.751</b>
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
<b>Total</b>	<b>1.370.673</b>	<b>(53.375)</b>	<b>(24.064)</b>	<b>112.403</b>	<b>61.020</b>	<b>(1.071.120)</b>	<b>1.062.700</b>	<b>1.458.237</b>

Total changes in stages	Opening balance at 01/01/2025	Write-off	Recognition / (Reversal)	Closing balance at 12/31/2025
<b>Corporate segment</b>	<b>1.000.525</b>	<b>(341.601)</b>	<b>529.624</b>	<b>1.188.548</b>
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
<b>Retail segment</b>	<b>856.780</b>	<b>(729.519)</b>	<b>826.274</b>	<b>953.535</b>
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
<b>Movement of the allowance for expected losses associated with the credit risk</b>	<b>1.857.305</b>	<b>(1.071.120)</b>	<b>1.355.898</b>	<b>2.142.083</b>

Consolidated								
Stage 1	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 03/31/2026
<b>Corporate segment</b>	<b>329.611</b>	<b>(4.742)</b>	<b>(8.282)</b>	<b>21.717</b>	<b>17.931</b>	<b>-</b>	<b>(566)</b>	<b>355.669</b>
Loans and financing	263.576	(3.733)	(8.061)	20.913	17.797	-	(10.470)	280.022
Purchase of receivables without right of recourse	37.057	-	(103)	341	-	-	(582)	36.713
Lease	24.858	(1.009)	(118)	463	134	-	1.419	25.747
Private securities	-	-	-	-	-	-	5.840	5.840
Financial guarantees provided	4.120	-	-	-	-	-	3.227	7.347
<b>Retail segment</b>	<b>450.437</b>	<b>(22.839)</b>	<b>(22.820)</b>	<b>7.549</b>	<b>10.117</b>	<b>-</b>	<b>(107.127)</b>	<b>315.317</b>
Payroll-deductible loans	344.428	(8.753)	(20.918)	1.815	4.805	-	(140.195)	181.182
Payroll-deductible card	21.466	(70)	(152)	92	-	-	12.230	33.566
Vehicle financing	83.831	(13.983)	(1.745)	4.273	4.926	-	22.074	99.376
Real estate financing	712	(33)	(5)	1.369	386	-	(1.236)	1.193
<b>Total</b>	<b>780.048</b>	<b>(27.581)</b>	<b>(31.102)</b>	<b>29.266</b>	<b>28.048</b>	<b>-</b>	<b>(107.693)</b>	<b>670.986</b>

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 03/31/2026
<b>Corporate segment</b>	<b>74.567</b>	<b>(21.717)</b>	<b>(20.665)</b>	<b>4.742</b>	<b>55.484</b>	-	<b>(1.244)</b>	<b>91.167</b>
Loans and financing	60.099	(20.913)	(17.476)	3.733	55.144	-	1.638	82.225
Purchase of receivables without right of recourse	789	(341)	(285)	-	-	-	(2)	161
Lease	13.679	(463)	(2.904)	1.009	340	-	(2.880)	8.781
<b>Retail segment</b>	<b>52.701</b>	<b>(7.549)</b>	<b>(21.664)</b>	<b>22.839</b>	<b>39.602</b>	-	<b>1.667</b>	<b>87.596</b>
Payroll-deductible loans	17.450	(1.815)	(9.383)	8.753	27.018	-	(12.883)	29.140
Payroll-deductible card	950	(92)	(796)	70	41	-	1.620	1.793
Vehicle financing	31.297	(4.273)	(10.396)	13.983	12.035	-	9.239	51.885
Real estate financing	3.004	(1.369)	(1.089)	33	508	-	3.691	4.778
<b>Total</b>	<b>127.268</b>	<b>(29.266)</b>	<b>(42.329)</b>	<b>27.581</b>	<b>95.086</b>	-	<b>423</b>	<b>178.763</b>

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 03/31/2026
<b>Corporate segment</b>	<b>863.412</b>	<b>(17.931)</b>	<b>(55.484)</b>	<b>8.282</b>	<b>20.665</b>	<b>(97.365)</b>	<b>169.151</b>	<b>890.730</b>
Loans and financing	819.073	(17.797)	(55.144)	8.061	17.476	(95.286)	158.193	834.576
Purchase of receivables without right of recourse	2.958	-	-	103	285	(26)	4.118	7.438
Lease	29.300	(134)	(340)	118	2.904	(2.053)	12.811	42.606
Private securities	5.840	-	-	-	-	-	(5.840)	-
Financial guarantees provided	6.241	-	-	-	-	-	(131)	6.110
<b>Retail segment</b>	<b>450.397</b>	<b>(10.117)</b>	<b>(39.602)</b>	<b>22.820</b>	<b>21.664</b>	<b>(203.876)</b>	<b>366.336</b>	<b>607.622</b>
Payroll-deductible loans	191.462	(4.805)	(27.018)	20.918	9.383	(134.591)	246.478	301.827
Payroll-deductible card	82.594	-	(41)	152	796	(14.663)	34.748	103.586
Vehicle financing	165.894	(4.926)	(12.035)	1.745	10.396	(53.840)	82.419	189.653
Real estate financing	10.447	(386)	(508)	5	1.089	(782)	2.691	12.556
<b>Total</b>	<b>1.313.809</b>	<b>(28.048)</b>	<b>(95.086)</b>	<b>31.102</b>	<b>42.329</b>	<b>(301.241)</b>	<b>535.487</b>	<b>1.498.352</b>

Total changes in stages	Opening balance at 12/31/2025	Write-off	Recognition / (Reversal)	Closing balance at 03/31/2026
<b>Corporate segment</b>	<b>1.267.590</b>	<b>(97.365)</b>	<b>167.341</b>	<b>1.337.566</b>
Loans and financing	1.142.748	(95.286)	149.361	1.196.823
Purchase of receivables without right of recourse	40.804	(26)	3.534	44.312
Lease	67.837	(2.053)	11.350	77.134
Private securities	5.840	-	-	5.840
Financial guarantees provided	10.361	-	3.096	13.457
<b>Retail segment</b>	<b>953.535</b>	<b>(203.876)</b>	<b>260.876</b>	<b>1.010.535</b>
Payroll-deductible loans	553.340	(134.591)	93.400	512.149
Payroll-deductible card	105.010	(14.663)	48.598	138.945
Vehicle financing	281.022	(53.840)	113.732	340.914
Real estate financing	14.163	(782)	5.146	18.527
<b>Movement of the allowance for expected losses associated with the credit risk</b>	<b>2.221.125</b>	<b>(301.241)</b>	<b>428.217</b>	<b>2.348.101</b>

Consolidated								
Stage 1	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
<b>Corporate segment</b>	<b>196.759</b>	<b>(4.081)</b>	<b>(8.045)</b>	<b>5.382</b>	<b>48.626</b>	-	<b>90.970</b>	<b>329.611</b>
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
<b>Retail segment</b>	<b>231.528</b>	<b>(7.529)</b>	<b>77.811</b>	<b>3.971</b>	<b>9.172</b>	-	<b>135.484</b>	<b>450.437</b>
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
<b>Total</b>	<b>428.287</b>	<b>(11.610)</b>	<b>69.766</b>	<b>9.353</b>	<b>57.798</b>	-	<b>226.454</b>	<b>780.048</b>
Stage 2	2025							
	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
<b>Corporate segment</b>	<b>54.257</b>	<b>(5.382)</b>	<b>(22.762)</b>	<b>4.081</b>	<b>19.546</b>	-	<b>24.827</b>	<b>74.567</b>
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
<b>Retail segment</b>	<b>27.907</b>	<b>(3.971)</b>	<b>(39.602)</b>	<b>7.529</b>	<b>8.206</b>	-	<b>52.632</b>	<b>52.701</b>
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
<b>Total</b>	<b>82.164</b>	<b>(9.353)</b>	<b>(62.364)</b>	<b>11.610</b>	<b>27.752</b>	-	<b>77.459</b>	<b>127.268</b>
Stage 3	2025							
	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
<b>Corporate segment</b>	<b>824.287</b>	<b>(48.626)</b>	<b>(19.546)</b>	<b>8.045</b>	<b>22.762</b>	<b>(346.275)</b>	<b>422.765</b>	<b>863.412</b>
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
<b>Retail segment</b>	<b>597.345</b>	<b>(9.172)</b>	<b>(8.206)</b>	<b>(77.811)</b>	<b>39.602</b>	<b>(729.519)</b>	<b>638.158</b>	<b>450.397</b>
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
<b>Total</b>	<b>1.421.632</b>	<b>(57.798)</b>	<b>(27.752)</b>	<b>(69.766)</b>	<b>62.364</b>	<b>(1.075.794)</b>	<b>1.060.923</b>	<b>1.313.809</b>

Total changes in stages	Opening balance at 01/01/2025	Write-off	Recognition / (Reversal)	Closing balance at 12/31/2025
<b>Corporate segment</b>	<b>1.075.303</b>	<b>(346.275)</b>	<b>538.562</b>	<b>1.267.590</b>
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
<b>Retail segment</b>	<b>856.780</b>	<b>(729.519)</b>	<b>826.274</b>	<b>953.535</b>
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
<b>Movement of the allowance for expected losses associated with the credit risk</b>	<b>1.932.083</b>	<b>(1.075.794)</b>	<b>1.364.836</b>	<b>2.221.125</b>

The note on the changes in the allowance for expected losses associated with the credit risk includes R\$6,702 (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	
	03/31/2026	12/31/2025	03/31/2026	12/31/2025
<b>Breakdown of the balance of renegotiated transactions (including restructuring)</b>				
<b>Transactions in normal course</b>	<b>3.471.554</b>	<b>3.385.202</b>	<b>3.925.413</b>	<b>3.831.514</b>
<b>Installments falling due</b>	<b>3.471.554</b>	<b>3.385.202</b>	<b>3.925.413</b>	<b>3.831.514</b>
Up to 3 months	551.108	456.713	603.110	505.219
3 to 12 months	1.014.865	1.017.224	1.179.046	1.172.160
1 to 3 years	1.362.024	1.371.872	1.544.627	1.563.675
3 to 5 years	513.825	500.577	568.299	551.644
Over 5 years	29.732	38.816	30.331	38.816
<b>Transactions in abnormal course</b>	<b>745.487</b>	<b>521.364</b>	<b>794.794</b>	<b>556.292</b>
<b>Installments falling due</b>	<b>557.341</b>	<b>387.788</b>	<b>601.311</b>	<b>417.361</b>
Up to 3 months	77.385	52.753	82.500	56.628
3 to 12 months	174.979	124.003	185.720	133.278
1 to 3 years	253.225	172.655	270.829	188.980
3 to 5 years	47.194	34.210	57.704	34.308
Over 5 years	4.558	4.167	4.558	4.167
<b>Past due</b>	<b>188.146</b>	<b>133.576</b>	<b>193.483</b>	<b>138.931</b>
Up to 60 days	73.458	42.407	76.450	45.197
61 to 90 days	13.114	12.496	13.627	12.870
91 to 180 days	44.937	28.475	45.550	29.262
181 to 360 days	56.637	50.198	57.856	51.602
<b>Total</b>	<b>4.217.041</b>	<b>3.906.566</b>	<b>4.720.207</b>	<b>4.387.806</b>

## ii. Movement of renegotiated transactions

	Bank		Consolidated	
	03/31/2026	03/31/2025	03/31/2026	03/31/2025
<b>Opening balance</b>	<b>3.906.565</b>	<b>3.700.009</b>	<b>4.387.807</b>	<b>4.384.011</b>
Write-off of renegotiated transactions to loss	(43.251)	(112)	(43.251)	(112)
Payments / amortizations for the period of renegotiated transactions	(345.231)	(438.967)	(386.462)	(691.909)
Renegotiated transactions	698.857	494.825	761.968	522.503
Restructured transactions	101	6.374	145	6.374
<b>Closing balance</b>	<b>4.217.041</b>	<b>3.762.129</b>	<b>4.720.207</b>	<b>4.220.867</b>
Balance of restructured transactions	400.032	631.063	400.572	631.063
% of restructuring on renegotiated transactions portfolio	9,49%	16,77%	8,49%	14,95%
% of restructuring on expanded loan portfolio	0,57%	1,08%	0,54%	1,01%

As at March 31, 2026, the Bank recovered loans previously written off as loss in the amount of R\$52,036 (46,489 as at March 31, 2025), and Daycoval Leasing recovered R\$1,044 (R\$369 as at March 31, 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

	Bank		Consolidated	
	03/31/2026	03/31/2025	03/31/2026	03/31/2025
<b>Opening balance of the allowance for expected losses associated with the credit risk</b>	<b>2.142.083</b>	<b>1.912.348</b>	<b>2.221.125</b>	<b>1.964.490</b>
Adjustments due to initial adoption of BCB Resolution 4,966/21	-	(55.101)	-	(32.464)
<b>Adjusted opening balance</b>	<b>2.142.083</b>	<b>1.857.247</b>	<b>2.221.125</b>	<b>1.932.026</b>
Transactions written off as loss	(298.115)	(1.054)	(301.241)	(1.054)
<b>Recognition (reversal) of allowance expense</b>	<b>415.248</b>	<b>142.759</b>	<b>428.217</b>	<b>134.756</b>
Incurred Loss - Minimum Required <sup>(1)</sup>	250.703	210.718	249.971	217.026
Expected Loss	161.449	(68.980)	175.150	(83.291)
Guarantees and sureties	3.096	1.021	3.096	1.021
<b>Recognition (reversal) of allowance for expected losses associated with the credit risk on private securities</b>	<b>-</b>	<b>5.412</b>	<b>-</b>	<b>5.412</b>
<b>Closing balance of the allowance for expected losses associated with the credit risk</b>	<b>2.259.216</b>	<b>2.004.364</b>	<b>2.348.101</b>	<b>2.071.140</b>

(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 March 2026, the allocation of amounts for application in rural credit for the 2025/2026 Harvest Plan totaled R\$ 2,838,178 (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 and no cost for non-compliance with the requirements is established.

j) Active restricted transactions (Bank and Consolidated)

	03/31/2026	12/31/2025
<b>Active restricted transactions</b>		
Other transactions with lending characteristics	29.853	28.525
<b>Obligations for active restricted transactions</b>		
Bank Deposit Certificates	35.293	34.129

## 10 - INSURANCE TRANSACTIONS - PREMIUMS RECEIVABLE (CONSOLIDATED)

### a) Breakdown

	03/31/2026	12/31/2025
Premiums receivable	414.209	378.431
Transactions with insurers	17.531	16.034
Transactions with reinsurers	23.583	42.413
<b>Total</b>	<b>455.323</b>	<b>436.878</b>

### b) Premiums

	03/31/2026			
Direct premiums	Premiums receivable	Unearned premiums (RVNE)	Impairment	Net premiums receivable
Business comprehensive	9.086	-	(38)	9.048
Engineering risk	418	-	(50)	368
Professional liability	7	-	-	7
Lease surety	9	-	-	9
Insured guarantee - public sector	329.634	67.811	(7.574)	389.871
Insured guarantee - private sector	15.650	333	(1.077)	14.906
<b>Total</b>	<b>354.804</b>	<b>68.144</b>	<b>(8.739)</b>	<b>414.209</b>

	12/31/2025			
Direct premiums	Premiums receivable	Unearned premiums (RVNE)	Impairment	Net premiums receivable
Business comprehensive	13.820	-	(13)	13.807
Engineering risk	650	-	(82)	568
Professional liability	14	-	-	14
Lease surety	182	-	-	182
Insured guarantee - public sector	299.511	53.429	(11.113)	341.827
Insured guarantee - private sector	22.824	365	(1.156)	22.033
<b>Total</b>	<b>337.001</b>	<b>53.794</b>	<b>(12.364)</b>	<b>378.431</b>

### c) Movement in Premiums Receivable

	03/31/2026	12/31/2025
<b>Opening balance</b>	<b>378.431</b>	<b>269.008</b>
(+) Issued premiums	110.091	560.120
(+) Tax on financial transactions	103	5.374
(-) Canceled and refunded premiums	(17.048)	(151.811)
(-) Collections	(75.343)	(302.630)
Unearned premiums	14.350	453
Impairment	3.625	(2.083)
<b>Closing balance</b>	<b>414.209</b>	<b>378.431</b>

### d) Transactions with insurers

	03/31/2026		
	Current	Noncurrent	Total
Accepted coinsurance premiums	10.404	-	10.404
Refund of ceded coinsurance	1.029	-	1.029
Claims paid recoverable from ceded coinsurance	1.395	-	1.395
Commission from ceded coinsurance	1.762	2.941	4.703
	<b>14.590</b>	<b>2.941</b>	<b>17.531</b>

	12/31/2025		
	Current	Noncurrent	Total
Accepted coinsurance premiums	8.753	-	8.753
Refund of ceded coinsurance	958	-	958
Claims paid recoverable from ceded coinsurance	1.260	-	1.260
Commission from ceded coinsurance	2.307	2.756	5.063
	<b>13.278</b>	<b>2.756</b>	<b>16.034</b>

e) Transactions with reinsurers

Claims paid recoverable from reinsurers	03/31/2026		
	Claims paid	Impairment	Total
Business comprehensive	16.047	(14)	16.033
Engineering risk	1.935	(1)	1.934
Directors and Officers Liability – D&O	108	-	108
Professional liability	435	-	435
Insured guarantee - public sector	3.021	(5)	3.016
Insured guarantee - private sector	2.060	(3)	2.057
<b>Total</b>	<b>23.606</b>	<b>(23)</b>	<b>23.583</b>

Claims paid recoverable from reinsurers	12/31/2025		
	Claims paid	Impairment	Total
Business comprehensive	25.926	(14)	25.912
Engineering risk	3.590	(1)	3.589
Directors and Officers Liability – D&O	109	-	109
Professional liability	716	-	716
Lease surety	12	-	12
Insured guarantee - public sector	7.400	(5)	7.395
Insured guarantee - private sector	4.683	(3)	4.680
<b>Total</b>	<b>42.436</b>	<b>(23)</b>	<b>42.413</b>

## 11 - OTHER SUNDRY CREDITS

	Bank		Consolidated	
	03/31/2026	12/31/2025	03/31/2026	12/31/2025
Salary advances	1.609	3.482	2.524	6.695
Contributions paid in advance <sup>(1)</sup>	183.627	-	183.627	-
Advances for payment of our account	47.526	40.707	48.889	42.205
Reimbursable payments	1.128	1.299	1.128	1.299
Prepaid participations	-	86.987	-	86.987
Margin deposited in guarantee of swap transactions	87.294	78.898	87.294	78.898
Sundry debtors <sup>(2)</sup>	249.537	841.735	774.880	1.337.062
<b>Total</b>	<b>570.721</b>	<b>1.053.108</b>	<b>1.098.342</b>	<b>1.553.146</b>

(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 March 31, 2026, the line item "Sundry debtors" is mainly comprised of balances pending settlement and offsetting in the amount of R\$68,908 (R\$121,027 as at December 31, 2025) for Bank and Consolidated, and reinsurance assets in the amount of R\$485,134 (R\$474,363 as at December 31, 2025) for Consolidated.

## 12 - OTHER ASSETS

### a) Non-financial assets held for sale

	Bank 03/31/2026			Consolidated 03/31/2026		
	Gross amount	Provision	Net amount	Gross amount	Provision	Net amount
Received	137.184	(26.458)	110.726	140.214	(26.458)	113.756
<b>Total non-financial assets held for sale</b>	<b>137.184</b>	<b>(26.458)</b>	<b>110.726</b>	<b>140.214</b>	<b>(26.458)</b>	<b>113.756</b>
	Bank 12/31/2025			Consolidated 12/31/2025		
	Gross amount	Provision	Net amount	Gross amount	Provision	Net amount
Own	-	-	-	12	-	12
Received	126.475	(18.838)	107.637	128.986	(18.838)	110.048
<b>Total non-financial assets held for sale</b>	<b>126.475</b>	<b>(18.838)</b>	<b>107.637</b>	<b>128.986</b>	<b>(18.838)</b>	<b>110.060</b>

### b) Prepaid expenses

	Bank 03/31/2026					Bank 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 <sup>(1)</sup>
Prepaid expenses	19.822	75.239	11.319	7.559	8.356	122.295
<b>Total prepaid expenses</b>	<b>19.822</b>	<b>75.239</b>	<b>11.319</b>	<b>7.559</b>	<b>8.356</b>	<b>122.295</b>
	Consolidated 03/31/2026					Consolidated 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 <sup>(1)</sup>
Prepaid expenses	21.071	147.469	109.670	7.559	8.356	294.125
<b>Total prepaid expenses</b>	<b>21.071</b>	<b>147.469</b>	<b>109.670</b>	<b>7.559</b>	<b>8.356</b>	<b>294.125</b>

(1) As at March 31, 2026, the balances of prepaid expenses are mainly comprised of commissions on loans and foreign issuances in the amount of R\$19,674 (R\$24,054 as at December 31, 2025), and discount on the issuance of securities in the amount of R\$20,965 (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:

	Consolidated US\$ thousand		Consolidated R\$ thousand <sup>(1)</sup>	
	US\$ thousand	R\$ thousand <sup>(1)</sup>	US\$ thousand	R\$ thousand <sup>(1)</sup>
<b>Assets</b>				
Cash and cash equivalents	61.177	319.310	163.771	901.132
Interbank investments	48.179	251.466	39.758	218.767
Securities and derivatives	114.669	598.505	94.788	521.564
Lending operations	864.138	4.510.282	1.445.675	7.954.681
Other receivables	26.157	136.525	35.428	194.939
Other assets	12.941	67.542	12.271	67.522
<b>Total assets</b>	<b>1.127.261</b>	<b>5.883.630</b>	<b>1.791.691</b>	<b>9.858.605</b>
<b>Liabilities</b>				
Demand deposits	13.745	71.743	19.535	107.488
Time deposits	207.994	1.085.604	253.771	1.396.352
Repurchase transactions	25.612	133.680	61.150	336.474
Securities issued abroad	445.891	2.327.281	444.837	2.447.671
Interbank accounts	71	372	183	1.009
Derivative financial instruments	1.035.989	5.407.240	3	17
Borrowings and onlendings	29	150	971.559	5.345.909
Other sundry payables	877	4.587	808	4.449
<b>Total liabilities</b>	<b>1.730.208</b>	<b>9.030.657</b>	<b>1.751.846</b>	<b>9.639.369</b>

(1) The amounts in US Dollars were translated into Brazilian reais (R\$) at the exchange rates of R\$/US\$5.2194 and R\$/US\$5.5024 released by BACEN for March 31, 2026 and December 31, 2025.

During the quarter ended March 31, 2026 the Bank recognized, in the statement of income, foreign exchange loss of R\$11,093 (R\$15,841 as at December 31, 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	
					03/31/2026	03/31/2025	03/31/2026	12/31/2025	03/31/2026	03/31/2025
Daycoval Leasing <sup>(1)</sup>	1.439.316	1.300.000	73.670	100,00	43.359	54.656	1.439.316	1.395.958	43.359	54.656
Daycoval SAM	85.297	400.000	400.000.000	99,99	30.576	813	85.298	54.722	30.576	813
Dayprev	388.318	345.000	173.005.391	97,00	6.378	1.235	376.668	370.482	6.186	1.198
ACS <sup>(2)</sup>	1.038.259	623.597	54.225.800	99,99	12.507	5.545	1.007.647	1.003.008	4.640	(14)
Daycoval CTVM	239.249	220.770	220.770.000	100,00	1.674	2.172	239.249	237.576	1.674	2.172
Daycoval Asset	128.215	1.554	14.255	99,99	3.778	3.986	128.214	124.436	3.778	3.986
<b>Total</b>							<b>3.276.392</b>	<b>3.186.182</b>	<b>90.213</b>	<b>62.811</b>

(1) At the General Meeting of Daycoval Leasing - Banco Múltiplo S.A., held on April 30, 2026, the proposals submitted by the Executive 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) The share of profit (loss) of subsidiaries between the Bank and the subsidiary ACS includes an adjustment of R\$7,867 (R\$5,559 as at March 31, 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	
					03/31/2026	03/31/2025	03/31/2026	12/31/2025	03/31/2026	03/31/2025
IFP <sup>(2)</sup>	372.314	360.020	360.020.000	99,99	11.440	5.081	372.313	360.873	11.440	5.081
SCC <sup>(2)</sup>	18.485	10.020	10.020.000	99,99	352	231	18.485	18.133	352	231
Treetop <sup>(1)(2)</sup>	83.614	13.928	2.668.585	99,99	(7.471)	(2.872)	83.614	96.023	(12.410)	(10.057)
Daycoval Seguros <sup>(3)</sup>	334.035	304.750	200.491.438	97,00	5.921	(573)	334.035	328.114	5.743	(556)
<b>Total</b>							<b>808.447</b>	<b>803.143</b>	<b>5.125</b>	<b>(5.301)</b>

(1) During the quarter ended March 31, 2026, expense on exchange rate changes of R\$4,939 (expense of R\$7,185 as at March 31, 2025) on the investment in Treetop was recognized in the results of ACS Participações (direct parent company), as mentioned in Table 14.a.

(2) As at March 31, 2026, the share of profit (loss) of subsidiaries amounts to an expense of R\$618 (expense of R\$4,745 as at March 31, 2025), which was recognized in the results of ACS Participações (direct parent company), as shown in Table 14.a.

(3) As at March 31, 2026, the share of profit (loss) of subsidiaries totaled income of R\$5,743 (expense of R\$556 as at March 31, 2025), 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					
03/31/2026				12/31/2025	
Depreciation %	Acquisition cost	Accumulated depreciation	Net value	Net value	
Aircraft	10%	192.325	(32.062)	160.263	165.083
Computers and peripherals	20%	42.633	(35.856)	6.777	7.894
Facilities	10%	939	(813)	126	133
Furniture and equipment	10%	38.338	(14.111)	24.227	22.620
Vehicles	20%	4.532	(1.873)	2.659	2.540
Right of use	4%	14.712	(1.167)	13.545	3.271
<b>Total</b>		<b>293.479</b>	<b>(85.882)</b>	<b>207.597</b>	<b>201.541</b>

Consolidated					
03/31/2026				12/31/2025	
Depreciation %	Acquisition cost	Accumulated depreciation	Net value	Net value	
Aircraft	10%	192.325	(32.062)	160.263	165.083
Computers and peripherals	20%	45.744	(37.007)	8.737	9.858
Facilities	10%	5.039	(3.370)	1.669	1.775
Properties in use	4%	2.878	(773)	2.105	2.137
Furniture and equipment	10%	43.732	(18.169)	25.563	24.102
Vehicles	20%	7.034	(2.676)	4.358	4.349
Right of use	4%	23.213	(7.843)	15.370	5.343
<b>Total</b>		<b>319.965</b>	<b>(101.900)</b>	<b>218.065</b>	<b>212.647</b>

**b) Property and equipment for operating lease**

		Consolidated				
		03/31/2026				12/31/2025
		Annual depreciation	Acquisition cost	Accumulated depreciation	Allowance for impairment	Net value
						Net value
Machinery and equipment	10%		295.704	(222.601)	(5.907)	67.196
Total			295.704	(222.601)	(5.907)	67.196
						69.974
						69.974



**16 - REPURCHASE AGREEMENTS AND FUNDING INSTRUMENTS****a) Breakdown of repurchase agreements by maturity (Bank and Consolidated)**

	03/31/2026		12/31/2025	
	Up to 3 months	From 1 to 3 years	Total	Total
<b>Repurchase agreements</b>				
<b>At amortized cost</b>				
<b>Own portfolio</b>	<b>4,367,084</b>	<b>133,680</b>	<b>4,500,764</b>	<b>5,802,976</b>
Treasury Financial Bills	2,605,066	-	2,605,066	4,687,169
National Treasury Bills	2,041	-	2,041	-
National Treasury Notes	1,269,786	-	1,269,786	204,918
Debentures	469,052	-	469,052	431,553
Certificates of Real Estate Receivables	9,869	-	9,869	86,323
Certificates of Agribusiness Receivables	11,270	-	11,270	56,539
Other <sup>(1)</sup>	-	133,680	133,680	336,474
<b>Third-party portfolio</b>	<b>2,307,801</b>	<b>-</b>	<b>2,307,801</b>	<b>2,525,822</b>
Treasury Financial Bills	100,003	-	100,003	812,008
National Treasury Bills	500,000	-	500,000	524,419
National Treasury Notes	1,366,875	-	1,366,875	924,209
Certificates of Real Estate Receivables	268,039	-	268,039	265,186
Debentures	72,884	-	72,884	-
<b>Highly-liquid portfolio</b>	<b>13,314</b>	<b>-</b>	<b>13,314</b>	<b>12,411</b>
National Treasury Notes	13,314	-	13,314	12,411
<b>Total</b>	<b>6,688,199</b>	<b>133,680</b>	<b>6,821,879</b>	<b>8,341,209</b>

(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	
	03/31/2026	12/31/2025	03/31/2026	12/31/2025
<b>At amortized cost</b>				
<b>Deposits</b>	<b>28,033,381</b>	<b>30,231,906</b>	<b>27,220,422</b>	<b>29,392,915</b>
Demand deposits	1,944,113	2,079,881	1,936,934	2,042,088
Interbank deposits	1,436,910	1,377,971	745,238	709,121
Time deposits	24,633,782	26,764,912	24,519,674	26,632,564
Other deposits	18,576	9,142	18,576	9,142
<b>Issuance of securities</b>	<b>33,088,445</b>	<b>33,348,989</b>	<b>32,435,883</b>	<b>32,719,139</b>
Mortgage loan bills	673,387	718,436	673,387	718,436
Agribusiness credit bills	5,389,475	4,945,275	5,389,475	4,945,275
Financial bills	24,698,302	25,237,607	24,045,740	24,607,757
Foreign issuances	2,327,281	2,447,671	2,327,281	2,447,671
<b>Borrowings and onlendings</b>	<b>11,248,725</b>	<b>10,982,571</b>	<b>11,248,725</b>	<b>10,982,571</b>
Foreign borrowings	10,469,846	10,223,185	10,469,846	10,223,185
Onlendings from official institutions	778,879	759,386	778,879	759,386
<b>Subordinated debts (Note 16.d)</b>	<b>2,841,721</b>	<b>2,767,258</b>	<b>2,841,721</b>	<b>2,767,258</b>
Financial bills	2,841,721	2,767,258	2,841,721	2,767,258
<b>Total</b>	<b>75,212,272</b>	<b>77,330,724</b>	<b>73,746,751</b>	<b>75,861,883</b>

**c) Breakdown of funding instruments by maturity**

	Bank						12/31/2025
	03/31/2026						
	Up to 3 months	3 to 12 months	1 to 3 years	3 to 5 years	Over 5 years	Total	
<b>Deposits</b>	<b>5.264.351</b>	<b>5.465.717</b>	<b>14.481.138</b>	<b>2.745.522</b>	<b>76.653</b>	<b>28.033.381</b>	<b>30.231.906</b>
Demand deposits	1.944.113	-	-	-	-	1.944.113	2.079.881
Interbank deposits	81.970	1.354.940	-	-	-	1.436.910	1.377.971
Time deposits	3.219.692	4.110.777	14.481.138	2.745.522	76.653	24.633.782	26.764.912
Other deposits	18.576	-	-	-	-	18.576	9.142
<b>Issuance of securities</b>	<b>4.607.778</b>	<b>10.546.132</b>	<b>13.340.790</b>	<b>3.866.619</b>	<b>727.126</b>	<b>33.088.445</b>	<b>33.348.989</b>
Mortgage loan bills	243.394	263.062	154.533	12.398	-	673.387	718.436
Agribusiness credit bills	524.494	2.048.431	2.735.156	81.394	-	5.389.475	4.945.275
Financial bills	1.786.239	7.983.389	10.438.359	3.763.189	727.126	24.698.302	25.237.607
Foreign issuances <sup>(3)</sup>	2.053.651	251.250	12.742	9.638	-	2.327.281	2.447.671
<b>Borrowings and onlendings</b>	<b>1.625.683</b>	<b>7.789.349</b>	<b>1.688.423</b>	<b>110.932</b>	<b>34.338</b>	<b>11.248.725</b>	<b>10.982.571</b>
<b>Foreign borrowings</b>	<b>1.560.937</b>	<b>7.585.835</b>	<b>1.323.074</b>	<b>-</b>	<b>-</b>	<b>10.469.846</b>	<b>10.223.185</b>
Foreign currency payables <sup>(1)</sup>	979.731	2.685.246	398	-	-	3.665.375	3.447.155
Foreign borrowings <sup>(2)</sup>	581.206	4.900.589	1.322.676	-	-	6.804.471	6.776.030
<b>Onlendings from official institutions</b>	<b>64.746</b>	<b>203.514</b>	<b>365.349</b>	<b>110.932</b>	<b>34.338</b>	<b>778.879</b>	<b>759.386</b>
BNDES	3.592	23.868	76.339	36.814	-	140.613	141.726
FINAME	61.154	179.646	287.331	71.370	30.037	629.538	617.660
FINEP	-	-	1.679	2.748	4.301	8.728	-
<b>Subordinated debts (Note 16.d)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>2.841.721</b>	<b>2.841.721</b>	<b>2.767.258</b>
Financial bills	-	-	-	-	2.841.721	2.841.721	2.767.258
<b>Total</b>	<b>11.497.812</b>	<b>23.801.198</b>	<b>29.510.351</b>	<b>6.723.073</b>	<b>3.679.838</b>	<b>75.212.272</b>	<b>77.330.724</b>

	Consolidated						12/31/2025
	03/31/2026						
	Up to 3 months	3 to 12 months	1 to 3 years	3 to 5 years	Over 5 years	Total	
Deposits	5.257.172	4.774.045	14.439.885	2.672.667	76.653	27.220.422	29.392.915
Demand deposits	1.936.934	-	-	-	-	1.936.934	2.042.088
Interbank deposits	81.970	663.268	-	-	-	745.238	709.121
Time deposits	3.219.692	4.110.777	14.439.885	2.672.667	76.653	24.519.674	26.632.564
Other deposits	18.576	-	-	-	-	18.576	9.142
Issuance of securities	4.607.778	9.970.919	13.318.127	3.851.516	687.543	32.435.883	32.719.139
Mortgage loan bills	243.394	263.062	154.533	12.398	-	673.387	718.436
Agribusiness credit bills	524.494	2.048.431	2.735.156	81.394	-	5.389.475	4.945.275
Financial bills	1.786.239	7.408.176	10.415.696	3.748.086	687.543	24.045.740	24.607.757
Foreign issuances <sup>(3)</sup>	2.053.651	251.250	12.742	9.638	-	2.327.281	2.447.671
Borrowings and onlendings	1.625.683	7.789.349	1.688.423	110.932	34.338	11.248.725	10.982.571
Foreign borrowings	1.560.937	7.585.835	1.323.074	-	-	10.469.846	10.223.185
Foreign currency payables <sup>(1)</sup>	979.731	2.685.246	398	-	-	3.665.375	3.447.155
Foreign onlendings <sup>(2)</sup>	581.206	4.900.589	1.322.676	-	-	6.804.471	6.776.030
Ondlendings from official institutions	64.746	203.514	365.349	110.932	34.338	778.879	759.386
BNDES	3.592	23.868	76.339	36.814	-	140.613	141.726
FINAME	61.154	179.646	287.331	71.370	30.037	629.538	617.660
FINEP	-	-	1.679	2.748	4.301	8.728	-
Subordinated debts (Note 16.d)	-	-	-	-	2.841.721	2.841.721	2.767.258
Financial bills	-	-	-	-	2.841.721	2.841.721	2.767.258
Total	11.490.633	22.534.313	29.446.435	6.635.115	3.640.255	73.746.751	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 March 31, 2026, the balance includes foreign borrowings in the amount of US\$681 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\$3,615,175 and R\$3,607,050, respectively (R\$3,759,260 and R\$3,767,635 as at December 31, 2025).

(3) On March 31, 2026, a Credit Linked Note was issued in the amount of R\$1.8 billion, maturing on May 12, 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	Consolidated				Index %	BACEN authorization date <sup>(1)</sup>
	Funding instruments	Issue	Dates Maturity	Issue amount		
Complementary - Tier I	Financial bill	10/15/2021	Perpetual	500.000	140% of CDI	10/15/2021
Complementary - Tier I	Financial bill	02/11/2021	Perpetual	163.875	150% of CDI	03/05/2021
Complementary - Tier I	Financial bill	04/15/2020	Perpetual	240.000	150% of CDI	06/10/2020
Complementary - Tier I	Financial bill	02/19/2020	Perpetual	50.000	135% of CDI	04/15/2020
Complementary - Tier I	Financial bill	03/24/2025	Perpetual	300.300	130% of CDI	03/24/2025
Complementary - Tier I	Financial bill	10/22/2025	Perpetual	600.000	100% of CDI + 1.35% p.a.	10/22/2025
Complementary - Tier I	Financial bill	12/30/2025	Perpetual	750.000	125% of CDI	12/30/2025

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

## 17 - OTHER PAYABLES

### a) Social and statutory

	Bank		Consolidated	
	Current		Current	
	03/31/2026	12/31/2025	03/31/2026	12/31/2025
Dividends and/or interest on capital payable	132.009	-	132.009	45
Profit sharing program	81.738	281.813	83.303	285.211
Bonuses and profit sharing payable	11.865	-	11.865	-
<b>Total</b>	<b>225.612</b>	<b>281.813</b>	<b>227.177</b>	<b>285.256</b>

### b) Sundry

	Bank				Consolidated			
	03/31/2026		12/31/2025		03/31/2026		12/31/2025	
	Current	Noncurrent	Current	Noncurrent	Current	Noncurrent	Current	Noncurrent
Administrative checks	-	-	49	-	-	-	49	-
Creditors for undisbursed funds	37.269	-	17.577	-	37.269	-	17.577	-
Payables to related entity	3.462	-	2.220	-	4.455	-	4.455	-
Amounts to be returned to clients	20.316	-	18.957	-	20.316	-	18.957	-
Accrued payments								
Personnel expenses	74.169	38.080	67.869	47.049	94.694	39.491	89.005	48.991
Trade payables	40.117	-	46.427	-	48.002	-	55.391	-
Commissions payable for intermediation of operations	36.922	-	34.909	-	36.922	-	34.909	-
Accrued sundry payments	17.375	-	45.670	-	13.526	-	45.114	-
Discounted notes partially received	12.375	-	29.166	-	12.375	-	29.166	-
Collection for release	9.060	-	3.973	-	9.060	-	3.973	-
Income from securities receivable	62.581	-	48.743	-	62.581	-	48.743	-
Surety commissions	70.311	28.310	95.239	-	94.538	28.310	95.819	-
Discounts linked to leases	-	-	-	-	16.572	-	14.551	-
Obligations for return of tariffs	36	-	36	-	36	-	36	-
Revenues to allocate	34.375	29.206	50.247	-	34.375	29.206	50.247	-
Amounts payable in foreign currency	209.785	-	419.480	-	209.785	-	419.480	-
Other sundry creditors <sup>(1)</sup>	262.221	-	209.293	-	331.320	-	277.921	-
<b>Total</b>	<b>890.374</b>	<b>95.596</b>	<b>1.089.855</b>	<b>47.049</b>	<b>1.025.826</b>	<b>97.007</b>	<b>1.205.393</b>	<b>48.991</b>

(1) The balance is basically comprised of FGI onlendings amounting to R\$55,463 (R\$68,506 as at December 31, 2025) for Bank and Consolidated.

# 18 - PROVISIONS, CONTINGENT ASSETS AND LIABILITIES AND LEGAL OBLIGATIONS

## a) Contingent assets

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

## b) Provisions for lawsuits and legal obligations

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

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

	Bank		Consolidated	
	03/31/2026	12/31/2025	03/31/2026	12/31/2025
Legal obligations - Tax risks	1.287.987	1.275.447	1.294.575	1.281.927
Civil lawsuits	296.631	291.695	296.744	292.659
Labor lawsuits	56.186	53.123	66.858	63.673
<b>Total</b>	<b>1.640.804</b>	<b>1.620.265</b>	<b>1.658.177</b>	<b>1.638.259</b>

Risks	Bank			Consolidated		
	03/31/2026			03/31/2026		
	Opening balance	Recognition (reversal) <sup>(1)</sup>	Closing balance	Opening balance	Recognition (reversal) <sup>(1)</sup>	Closing balance
Tax	1.275.447	12.540	1.287.987	1.281.927	12.648	1.294.575
Civil	291.695	4.936	296.631	292.659	4.085	296.744
Labor	53.123	3.063	56.186	63.673	3.185	66.858
<b>Total</b>	<b>1.620.265</b>	<b>20.539</b>	<b>1.640.804</b>	<b>1.638.259</b>	<b>19.918</b>	<b>1.658.177</b>

<sup>(1)</sup> Includes inflation adjustment and payments.

Risks	Bank			Consolidated		
	12/31/2025			12/31/2025		
	Opening balance	Recognition (reversal) <sup>(1)</sup>	Closing balance	Opening balance	Recognition (reversal) <sup>(1)</sup>	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
<b>Total</b>	<b>1.524.479</b>	<b>95.786</b>	<b>1.620.265</b>	<b>1.560.130</b>	<b>78.129</b>	<b>1.638.259</b>

<sup>(1)</sup> Includes inflation adjustment and payments.

## c) Escrow deposits for tax, civil and labor risks

	Bank		Consolidated	
	03/31/2026	12/31/2025	03/31/2026	12/31/2025
Tax	1.023.734	1.014.358	1.028.065	1.018.604
Civil <sup>(1)</sup>	50.735	58.845	241.535	243.336
Labor	18.964	21.454	24.756	26.883
Other	-	-	91	92
<b>Total</b>	<b>1.093.433</b>	<b>1.094.657</b>	<b>1.294.447</b>	<b>1.288.915</b>

<sup>(1)</sup> Includes escrow deposits of Daycoval Seguros S.A. amounting to R\$190,799 (R\$184,491 as at December 31, 2025).

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

**IRPJ**

Challenges the effect from the abolition of the inflation adjustment to the balance sheet and deduction of tax incentives (FINAM), the accrued amount is R\$2,550 (R\$7,760 as at December 31, 2025). Total escrow deposits for these challenges amount to R\$2,550 (R\$7,760 as at December 31, 2025).

**CSLL**

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\$206,406 (R\$204,030 as at December 31, 2025), and total escrow deposits for this challenge amount to R\$206,406 (R\$204,030 as at December 31, 2025).

**COFINS**

Challenges the constitutionality of Law 9,718/98. The accrued amount is R\$902,965 (R\$890,291 as at December 31, 2025), and total escrow deposits for this challenge amount to R\$659,831 (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\$135,961 (R\$134,028 as at December 31, 2025), and total escrow deposits for this challenge amount to R\$135,892 (R\$133,983 as at December 31, 2025).

The provision for other legal obligations amounts to R\$40,105 (R\$39,338 as at December 31, 2025), and total escrow deposits for this challenge amount to R\$19,055 (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 March 31, 2026, the amount of unpaid taxes, awaiting a favorable judgment of the lawsuits, is R\$6,588 (R\$6,480 as at December 31, 2025).

**f) Contingent liabilities classified as possible losses**

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

	Bank		Consolidated	
	03/31/2026	12/31/2025	03/31/2026	12/31/2025
Tax	115.473	128.682	131.376	128.682
Civil	75.646	70.166	75.661	70.166
Labor	1.441	1.446	1.441	1.446
<b>Total</b>	<b>192.560</b>	<b>200.294</b>	<b>208.478</b>	<b>200.294</b>

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 the entities 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 <sup>(1)</sup>	0,65%
COFINS <sup>(1)</sup>	4,00%
ISS	up to 5.00%

<sup>(1)</sup> 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	
	03/31/2026	03/31/2025	03/31/2026	03/31/2025
<b>Current taxes</b>				
<b>Profit before income tax and social contribution and profit sharing</b>	<b>542.270</b>	<b>627.096</b>	<b>616.560</b>	<b>681.448</b>
Charges (IR and CSLL) at effective rates	(244.022)	(282.193)	(277.452)	(306.652)
<b>Permanent add-backs and deductions</b>				
Investments in subsidiaries	40.595	28.265	-	-
Interest on capital	72.005	62.534	72.005	62.534
Non-deductible expenses net of non-taxable revenues	17.472	6.120	16.820	7.540
Other amounts	12.966	9.990	13.353	6.942
<b>Income tax and social contribution</b>	<b>(100.984)</b>	<b>(175.284)</b>	<b>(175.274)</b>	<b>(229.636)</b>
Current tax	(165.356)	(227.405)	(234.079)	(245.008)
Deferred tax	64.372	52.121	58.805	15.372

## ii. Tax expenses

	Bank		Consolidated	
	03/31/2026	03/31/2025	03/31/2026	03/31/2025
Contributions to COFINS	(76.892)	(64.139)	(91.180)	(73.618)
Contributions to PIS/PASEP	(12.495)	(10.423)	(15.043)	(12.105)
ISS	(8.468)	(5.716)	(19.705)	(15.179)
Other tax expenses	(5.671)	(14.506)	(5.947)	(15.372)
<b>Total</b>	<b>(103.526)</b>	<b>(94.784)</b>	<b>(131.875)</b>	<b>(116.274)</b>

## b) Tax assets and liabilities

	Bank		Consolidated	
	03/31/2026	12/31/2025	03/31/2026	12/31/2025
<b>Tax assets</b>				
<b>Current</b>	<b>139.978</b>	<b>455.422</b>	<b>256.475</b>	<b>624.866</b>
Taxes and contributions for offset	139.978	455.422	256.475	624.866
<b>Deferred</b>	<b>2.167.635</b>	<b>2.016.095</b>	<b>2.267.476</b>	<b>2.098.088</b>
Tax credits (Note 19.d)	2.167.635	2.016.095	2.267.476	2.098.088
<b>Total</b>	<b>2.307.613</b>	<b>2.471.517</b>	<b>2.523.951</b>	<b>2.722.954</b>
<b>Taxes payable</b>				
<b>Current</b>	<b>267.326</b>	<b>786.445</b>	<b>351.214</b>	<b>916.507</b>
Provision for income tax	88.507	345.571	129.309	413.631
Provision for social contribution	76.849	330.658	104.755	375.804
Taxes and contributions payable	101.970	110.216	117.150	127.072
<b>Deferred</b>	<b>414.658</b>	<b>319.904</b>	<b>1.036.560</b>	<b>918.390</b>
Tax liabilities (Note 19.d)	414.658	319.904	1.036.560	918.390
<b>Total</b>	<b>681.984</b>	<b>1.106.349</b>	<b>1.387.774</b>	<b>1.834.897</b>

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 March 31, 2026, the Bank and the entities included in the Consolidated have credits not recognized in assets in the amount of R\$11,894 (R\$8,002 as at December 31, 2025).

d) Origin of tax credits and deferred tax liabilities

Quarter ended March 31, 2026						
Bank			Consolidated			
12/31/2025	Recognition (Realization)	03/31/2026	12/31/2025	Recognition (Realization)	03/31/2026	
<b>Tax credits</b>						
<b>Deferred income tax and social contribution on:</b>						
Provision for tax risks	147.230	-	147.230	148.349	1.846	150.195
Allowance for losses	1.264.268	33.000	1.297.268	1.287.319	56.993	1.344.312
Mark-to-market of securities and derivatives	111.663	79.199	190.862	112.079	81.831	197.174
Inflation adjustment of civil, tax and labor risks	342.244	5.133	347.377	342.245	8.396	347.377
Other temporary additions, including provisions for civil and labor risks	150.690	34.208	184.898	208.096	20.322	228.418
<b>Total tax credits on temporary differences</b>	<b>2.016.095</b>	<b>151.540</b>	<b>2.167.635</b>	<b>2.098.088</b>	<b>169.388</b>	<b>2.267.476</b>
12/31/2025	Recognition (Realization)	03/31/2026	12/31/2025	Recognition (Realization)	03/31/2026	
<b>Deferred tax liabilities</b>						
<b>Deferred income tax and social contribution on:</b>						
Mark-to-market of securities and derivatives	46.572	98.336	144.908	49.247	105.496	154.743
Deferred income tax and social contribution on excess depreciation	-	-	-	569.429	14.584	584.013
Amortization of discount on the acquisition of Daycoval Leasing	31.122	-	31.122	31.122	-	31.122
Inflation adjustment of escrow deposits	232.178	6.450	238.628	232.374	6.486	238.860
Other temporary deductions	10.032	(10.032)	-	36.218	(8.396)	27.822
<b>Total deferred tax liabilities on temporary differences</b>	<b>319.904</b>	<b>94.754</b>	<b>414.658</b>	<b>918.390</b>	<b>118.170</b>	<b>1.036.560</b>
Year ended December 31, 2025						
Bank			Consolidated			
12/31/2024	Recognition (Realization)	12/31/2025	12/31/2024	Recognition (Realization)	12/31/2025	
<b>Tax credits</b>						
<b>Deferred income tax and social contribution on:</b>						
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
<b>Total tax credits on temporary differences</b>	<b>2.016.919</b>	<b>(824)</b>	<b>2.016.095</b>	<b>2.105.620</b>	<b>(7.532)</b>	<b>2.098.088</b>
12/31/2024	Recognition (Realization)	12/31/2025	12/31/2024	Recognition (Realization)	12/31/2025	
<b>Deferred tax liabilities</b>						
<b>Deferred income tax and social contribution on:</b>						
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
<b>Total deferred tax liabilities on temporary differences</b>	<b>586.364</b>	<b>(266.460)</b>	<b>319.904</b>	<b>1.115.398</b>	<b>(197.008)</b>	<b>918.390</b>

## e) Expected realization and present value of tax credits

	Bank			Consolidated		
	03/31/2025					
	Temporary differences		Total	Temporary differences		Total
	Income tax	Social contribution		Income tax	Social contribution	
Up to 1 year	325.951	260.847	586.798	341.938	271.759	613.697
Up to 2 years	169.200	135.864	305.064	176.757	141.005	317.762
Up to 3 years	57.789	46.557	104.346	59.051	47.536	106.587
Up to 4 years	66.747	54.004	120.751	68.009	54.983	122.992
Up to 5 years	53.723	43.177	96.900	80.116	59.406	139.522
Over 5 years	533.007	420.769	953.776	540.782	426.134	966.916
Total	1.206.417	961.218	2.167.635	1.266.653	1.000.823	2.267.476

	Bank			Consolidated		
	12/31/2025					
	Temporary differences		Total	Temporary differences		Total
	Income tax	Social contribution		Income tax	Social contribution	
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 March 31, 2026, the present value of total tax credits is R\$1,696,401 (R\$1,594,100 as at December 31, 2025) for Bank and R\$1,773,794 (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:**

	03/31/2026				
	PPNG	PSL	IBNR	PDR	Total
Business comprehensive	10.493	17.374	9.721	1.305	38.893
Engineering risks	4.854	17.449	3.889	631	26.823
Professional liability – E&O	5.143	3.162	-	82	8.387
Lease surety	2.862	59	-	-	2.921
Insured guarantee - public sector	627.730	185.235	4.433	661	818.059
Insured guarantee - private sector	51.626	10.299	1.399	265	63.589
<b>Total</b>	<b>702.708</b>	<b>233.578</b>	<b>19.442</b>	<b>2.944</b>	<b>958.672</b>

	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
<b>Total</b>	<b>675.724</b>	<b>211.395</b>	<b>27.479</b>	<b>2.522</b>	<b>917.120</b>

**b) Movement in technical provisions for insurance and reinsurance:**

	12/31/2025	Recognition / (Reversal)	03/31/2026
Unearned premiums	675.724	26.983	702.707
Incurred but not reported claims	27.479	(8.037)	19.442
Claims to be settled	211.395	22.183	233.578
Related expense provision	2.522	423	2.945
<b>Total</b>	<b>917.120</b>	<b>41.552</b>	<b>958.672</b>

	12/31/2024	Recognition / (Reversal)	12/31/2025
Unearned premiums	557.821	117.903	675.724
Incurred but not reported claims	14.294	13.185	27.479
Claims to be settled	173.742	37.653	211.395
Related expense provision	1.875	647	2.522
<b>Total</b>	<b>747.732</b>	<b>169.388</b>	<b>917.120</b>

**c) Coverage of technical provisions:**

	03/31/2026	12/31/2025
Technical provisions	958.672	917.120
Credit right	(298.866)	(290.001)
Deferred acquisition costs reducing PPNG	(82.770)	(80.596)
Reinsurance assets reducing PPNG	(124.944)	(102.316)
Reinsurance assets reducing PSL	(198.914)	(189.703)
Reinsurance assets reducing IBNR	(8.720)	(8.104)
Reinsurance assets reducing PDR	(1.357)	(1.207)
Escrow deposits reducing the provisions	(1.600)	(1.600)
<b>Total to be covered (a)</b>	<b>241.501</b>	<b>243.593</b>
Assets pledged to SUSEP (b)	372.669	406.308
<b>Net assets (b-a)</b>	<b>131.168</b>	<b>162.715</b>

**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 Daycoval in compliance with the contracts in force up to the base date were considered, discounted to present value based on risk-free interest rate term structures (ETTJ) using the parameters of the fixed curve, in accordance with the estimation, interpolation, and extrapolation criteria established in accordance with the rules disclosed by SUSEP. The realistic assumptions used are based primarily on historical data from Daycoval's own operations. The test was performed in accordance with the provisions of SUSEP Circular Letter No. 678/2022 and subsequent amendments, in line with the requirements of CPC 11. According to such standard, updated data, reliable information, and realistic considerations consistent with Daycoval's accounting records were used. The tests were performed by business line group, and the loss ratios considered were: 72.5% for group 1 – Equity, 24.6% for Group 3 – Liabilities, and 8.1% for Group 7 – Financial Risks, all calculated based on Daycoval'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 December 31, 2025 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 March 31, 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	
	03/31/2026	12/31/2025
<b>Common shares - at beginning of period</b>	<b>1.863.693.299</b>	<b>1.323.471.042</b>
Issuance of shares by capital increase	-	540.222.257
<b>Common shares - at end of period</b>	<b>1.863.693.299</b>	<b>1.863.693.299</b>
<b>Preferred shares - at beginning of period</b>	<b>798.725.701</b>	<b>567.201.876</b>
Issuance of shares by capital increase	-	231.523.825
<b>Preferred shares - at end of period</b>	<b>798.725.701</b>	<b>798.725.701</b>
<b>Total shares</b>	<b>2.662.419.000</b>	<b>2.662.419.000</b>

**d) Interest on own 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:**

	03/31/2026	% <sup>(1)</sup>	03/31/2025	% <sup>(1)</sup>
<b>Net Profit</b>	<b>441.286</b>		<b>451.812</b>	
<b>Adjusted net profit</b>	<b>441.286</b>		<b>451.812</b>	
Amount of interest on capital	160.011		138.964	
(-) Withholding income tax related to interest on capital	(28.002)		(20.845)	
<b>Net amount of interest on capital</b>	<b>132.009</b>	<b>29,91</b>	<b>118.119</b>	<b>26,14</b>

<sup>(1)</sup> 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 quarters ended March 31, 2026 and 2025, as shown below:

03/31/2026						
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
			<b>Total</b>	<b>160.011</b>	<b>(28.002)</b>	<b>132.009</b>
03/31/2025						
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
			<b>Total</b>	<b>138.964</b>	<b>(20.845)</b>	<b>118.119</b>

e) Earnings reserves

	03/31/2026	12/31/2025
Legal reserve <sup>(1)</sup>	53.454	53.454
Bylaws reserve <sup>(2)</sup>	112.509	112.509
<b>Total</b>	<b>165.963</b>	<b>165.963</b>

(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)

	03/31/2026	03/31/2025
<b>Net profit attributable to controlling shareholders</b>	441.286	451.812
<b>Net profit attributable to each group of shares</b>		
Common shares	308.900	316.268
Preferred shares	132.386	135.544
<b>Weighted average number of shares issued and comprising the capita <sup>(1)</sup></b>		
Common shares	1.863.693.299	1.323.471.042
Preferred shares	798.725.701	567.201.876
<b>Net profit per share - Basic</b>		
Common shares	0,1657	0,2390
Preferred shares	0,1657	0,2390
<b>Net profit per share - Basic</b>		
Common shares	0,1657	0,2390
Preferred shares	0,1657	0,2390

(1) The weighted average number of shares was calculated based on the movements of shares as at March 31, 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	
	03/31/2026	03/31/2025	03/31/2026	03/31/2025
<b>Lending operations</b>	<b>1.325.360</b>	<b>1.455.382</b>	<b>1.348.760</b>	<b>1.471.158</b>
Advance to depositors	1.661	1.090	1.661	1.090
Secured account / overdraft account	192.530	172.339	192.530	172.339
Discounted trade notes <sup>(1)</sup>	(108.370)	(80.020)	(108.370)	(80.020)
Working capital	225.250	244.716	227.656	246.271
Export Credit Notes (CCE)	(44.624)	18.150	(44.624)	18.150
Onlending – BNDES	3.181	402	3.181	402
Onlending – FINAME	26.084	23.810	26.084	23.810
Onlending – FINEP	15	-	15	-
Rural credit	12.323	18.255	12.323	18.255
Loans of shares	7	131	7	131
Intermediated financing	3.011	393	3.011	393
Foreign currency financing	(91.468)	(143.198)	(91.468)	(143.198)
FGI PEAC	57.263	77.240	57.263	77.240
FGO Pronampe	34	109	34	109
Payroll-deductible loans	802.952	744.998	802.952	744.998
Adjustment to fair value of payroll-deductible loans	(76.256)	125.838	(76.256)	125.838
Loans backed by real estate	20.677	15.181	20.677	15.181
Fair value adjustment CGI	(1.574)	-	(1.574)	-
Vehicle financing	288.782	204.453	288.782	204.453
Fair value adjustment of vehicle financing	(14.726)	27.398	(14.726)	27.398
Real estate financing	2.849	1.544	2.849	1.544
Other lending operations	25.759	2.553	46.753	16.774
<b>Result of leasing operations</b>	<b>-</b>	<b>-</b>	<b>180.945</b>	<b>165.921</b>
<b>Revenue from leasing</b>	<b>-</b>	<b>-</b>	<b>648.012</b>	<b>546.531</b>
Finance lease - internal resources	-	-	552.513	481.843
Operating lease - internal resources	-	-	22.033	27.815
Fair value adjustment of leases - hedged item	-	-	8.934	17.153
Profit on disposal of leased assets	-	-	64.532	19.720
<b>Lease expenses</b>	<b>-</b>	<b>-</b>	<b>(467.067)</b>	<b>(380.610)</b>
Finance lease - internal resources	-	-	(438.445)	(361.902)
Operating lease - internal resources	-	-	(881)	(787)
Fair value adjustment of leases - hedged item	-	-	(15.104)	-
Depreciation of leased assets	-	-	(12.637)	(17.921)
<b>Other transactions with lending characteristics</b>	<b>642.948</b>	<b>551.474</b>	<b>643.420</b>	<b>551.799</b>
Advance on foreign exchange contracts / advance on export contracts	(16.117)	50.308	(16.117)	50.308
Income from acquisition of receivables without right of recourse	370.207	339.955	370.679	340.280
Securities with lending characteristics	288.858	161.211	288.858	161.211
<b>Recoveries from lending and leasing operations</b>	<b>52.036</b>	<b>46.989</b>	<b>53.080</b>	<b>47.358</b>
Recovery of credits previously written off as losses (Note 9.g.ii)	52.036	46.989	52.036	46.989
Recovery of credits previously written off as losses (Note 9.g.ii) - Leases	-	-	1.044	369
<b>Total</b>	<b>2.020.344</b>	<b>2.053.845</b>	<b>2.226.205</b>	<b>2.236.236</b>

(1) The line item "Discounted trade notes" is comprised of expense on exchange rate changes as at March 31, 2026 in the amount of R\$134,475 (R\$124,869 as at March 31, 2025) for Bank and Consolidated.

## b) Securities and derivative transactions

	Bank		Consolidated	
	03/31/2026	03/31/2025	03/31/2026	03/31/2025
<b>Securities</b>				
Fixed income securities	571.867	517.839	624.991	538.772
Variable income securities	-	-	(3.810)	706
Investments in investment fund units	51.931	4.409	56.113	13.751
Income from sale of securities	12.394	16.777	12.430	16.777
Fair value adjustment	(64.687)	2.776	(64.876)	4.431
Foreign investments	3.480	2.892	3.480	2.893
<b>Total</b>	<b>574.985</b>	<b>544.693</b>	<b>628.328</b>	<b>577.330</b>
<b>Derivative financial instruments</b>				
<b>Gains</b>				
Swaps	160.262	146.242	148.497	128.052
Forwards (NDFs)	515.575	412.083	515.576	412.083
Futures	923.466	581.546	932.476	581.880
Options	48.420	65.694	48.420	65.694
Foreign exchange - Purchase	200.981	239.103	200.981	239.102
<b>Losses</b>				
Swaps	(669.549)	(485.343)	(642.622)	(480.609)
Forwards (NDFs)	(717.030)	(611.549)	(717.030)	(611.549)
Futures	(207.452)	(443.310)	(215.879)	(443.637)
Options	(113.561)	(61.388)	(113.561)	(61.388)
Foreign exchange - Sale	(200.418)	(209.150)	(190.222)	(209.150)
<b>Total <sup>(1)</sup></b>	<b>(59.306)</b>	<b>(366.072)</b>	<b>(33.364)</b>	<b>(379.522)</b>
<b>Total</b>	<b>515.679</b>	<b>178.621</b>	<b>594.964</b>	<b>197.808</b>

(1) The gains (losses) on derivative financial instruments include net gains at fair value of R\$47,543 (R\$64,255 as at March 31, 2025) 858 for Bank and R\$39,101 (R\$45,314 as at March 2025) for Consolidated in the period ended March 31, 2026.

## c) Interbank investments

<b>Repurchase agreements (assets)</b>
Long position
Financed position
Short position
<b>Repurchase agreements (liabilities)</b>
Own portfolio
Third-party portfolio
Highly-liquid portfolio
<b>Gain (loss) on repurchase agreements</b>
<b>Interbank deposits</b>
Fixed rate
Floating rate
<b>Total</b>

Bank		Consolidated	
03/31/2026	03/31/2025	03/31/2026	03/31/2025
<b>222.727</b>	<b>152.631</b>	<b>224.414</b>	<b>152.853</b>
88.054	49.156	89.741	49.378
134.673	103.441	134.673	103.441
-	34	-	34
<b>(242.288)</b>	<b>(250.323)</b>	<b>(242.296)</b>	<b>(250.333)</b>
(94.614)	(145.749)	(94.622)	(145.759)
(147.674)	(104.372)	(147.674)	(104.372)
-	(202)	-	(202)
<b>(19.561)</b>	<b>(97.692)</b>	<b>(17.882)</b>	<b>(97.480)</b>
<b>240.757</b>	<b>108.824</b>	<b>131.190</b>	<b>37.076</b>
36.513	36.312	36.513	36.312
204.244	72.512	94.677	764
<b>221.196</b>	<b>11.132</b>	<b>113.308</b>	<b>(60.404)</b>

## EXPENSES ON FINANCIAL INTERMEDIATION

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

<b>Interbank deposits</b>
Fixed rate
Floating rate
<b>Time deposits</b>
Fixed rate
Floating rate
Linked to asset operations (CMN Resolution No. 2,921/02) (Note 9.j)
Exchange rate changes
Expenses on contribution to the Credit Guarantee Fund (FGC)
<b>Total</b>
<b>Issuances in Brazil</b>
<b>Mortgage loan bills</b>
Fixed rate
Floating rate
<b>Agribusiness credit bills</b>
Fixed rate
Floating rate
<b>Financial bills</b>
Fixed rate
Floating rate
<b>Total</b>
<b>Foreign issuances</b>
Interest
Exchange rate changes
Fair value adjustment of issuances - hedged item
<b>Total</b>

Bank		Consolidated	
03/31/2026	03/31/2025	03/31/2026	03/31/2025
<b>(47.234)</b>	<b>(13.409)</b>	<b>(24.413)</b>	<b>(14.024)</b>
-	(182)	-	(182)
(47.234)	(13.227)	(24.413)	(13.842)
<b>(760.049)</b>	<b>(615.094)</b>	<b>(755.495)</b>	<b>(610.392)</b>
(42.136)	(38.767)	(42.136)	(38.767)
(764.063)	(596.097)	(759.509)	(591.395)
(1.165)	-	(1.165)	-
56.646	28.318	56.646	28.318
(9.331)	(8.548)	(9.331)	(8.548)
<b>(807.283)</b>	<b>(628.503)</b>	<b>(779.908)</b>	<b>(624.416)</b>
<b>(22.026)</b>	<b>(21.364)</b>	<b>(22.026)</b>	<b>(21.364)</b>
(5.458)	(4.256)	(5.458)	(4.256)
(16.568)	(17.108)	(16.568)	(17.108)
<b>(160.935)</b>	<b>(111.847)</b>	<b>(160.935)</b>	<b>(111.847)</b>
(59.796)	(45.097)	(59.796)	(45.097)
(101.139)	(66.750)	(101.139)	(66.750)
<b>(999.279)</b>	<b>(768.607)</b>	<b>(976.566)</b>	<b>(751.333)</b>
(53.068)	(54.241)	(53.068)	(54.241)
(946.211)	(714.366)	(923.498)	(697.092)
<b>(1.182.240)</b>	<b>(901.818)</b>	<b>(1.159.527)</b>	<b>(884.544)</b>
(11.430)	(10.560)	(11.430)	(10.560)
239.918	239.259	239.918	239.259
(651)	(499)	(651)	(499)
<b>227.837</b>	<b>228.200</b>	<b>227.837</b>	<b>228.200</b>

## e) Borrowings and onlendings (Bank and Consolidated)

<b>Foreign borrowings</b>
Interest
Exchange rate changes
Fair value adjustment of borrowings - hedged item
<b>Obligations to foreign banks</b>
Interest
Exchange rate changes
<b>Onlendings - official institutions</b>
BNDES
FINAME
Other institutions
<b>Total</b>

03/31/2026	03/31/2025
<b>429.307</b>	<b>357.603</b>
(110.230)	(111.295)
501.111	471.804
38.426	(2.906)
<b>37.338</b>	<b>6.527</b>
(38.096)	(16.423)
75.434	22.950
<b>(25.369)</b>	<b>(21.399)</b>
(1.681)	(253)
(20.111)	(17.692)
(3.577)	(3.454)
<b>441.276</b>	<b>342.731</b>

OTHER OPERATING AND ADMINISTRATIVE INCOME (EXPENSES)

f) Service revenue

	Bank		Consolidated	
	03/31/2026	03/31/2025	03/31/2026	03/31/2025
Bank fees	64.963	54.402	64.963	54.402
Income from financial guarantees provided	30.677	24.024	30.677	24.024
Fund management <sup>(1)</sup>	44.640	31.413	55.000	38.598
Other services	45.655	32.893	63.717	59.145
<b>Total</b>	<b>185.935</b>	<b>142.732</b>	<b>214.357</b>	<b>176.169</b>

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

g) Personnel expenses

	Bank		Consolidated	
	03/31/2026	03/31/2025	03/31/2026	03/31/2025
Executive Board's and Board of Directors' fees	(31.864)	(26.366)	(34.561)	(27.814)
Benefits	(40.656)	(35.541)	(49.737)	(43.953)
Payroll taxes	(47.656)	(40.168)	(58.334)	(48.961)
Wages	(125.706)	(114.588)	(165.732)	(146.029)
Training	(249)	(346)	(293)	(397)
Interns' compensation	(615)	(538)	(635)	(567)
<b>Total</b>	<b>(246.746)</b>	<b>(217.547)</b>	<b>(309.292)</b>	<b>(267.721)</b>

h) Other administrative expenses

	Bank		Consolidated	
	03/31/2026	03/31/2025	03/31/2026	03/31/2025
Water, electric power and gas expenses	(1.143)	(1.052)	(1.544)	(1.377)
Rent expenses	(8.127)	(7.117)	(8.905)	(7.845)
Insurance expenses	(999)	(1.441)	(1.010)	(1.447)
Communication expenses	(3.152)	(2.573)	(3.750)	(3.167)
Charitable contributions	(15.167)	(10.570)	(23.518)	(16.312)
Property maintenance and upkeep expenses	(3.867)	(3.362)	(5.506)	(4.589)
Consumables	(227)	(217)	(319)	(384)
Data processing expenses	(67.275)	(57.535)	(70.970)	(63.368)
Promotions, advertising and publications	(6.919)	(5.526)	(7.152)	(5.850)
Outside, technical and specialized services <sup>(1)</sup>	(119.056)	(104.203)	(105.503)	(105.833)
Transportation expenses	(7.982)	(7.487)	(8.527)	(8.070)
Other administrative expenses	(34.215)	(26.506)	(36.272)	(28.651)
<b>Total</b>	<b>(268.129)</b>	<b>(227.589)</b>	<b>(272.976)</b>	<b>(246.893)</b>

<sup>(1)</sup> 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	
	03/31/2026	03/31/2025	03/31/2026	03/31/2025
Exchange rate changes <sup>(1)</sup>	7.571	10.526	8.791	10.830
Inflation adjustment of escrow deposits	17.703	17.223	17.907	17.369
Other operating income	99.477	86.072	103.668	89.192
<b>Total</b>	<b>124.751</b>	<b>113.821</b>	<b>130.366</b>	<b>117.391</b>
Exchange rate changes <sup>(1)</sup>	(70.230)	(138.905)	(76.389)	(146.389)
Other operating expenses <sup>(2)</sup>	(61.774)	(52.783)	(64.488)	(54.188)
Interest expenses	(10.413)	(1.351)	(10.413)	(1.351)
<b>Total</b>	<b>(142.417)</b>	<b>(193.039)</b>	<b>(151.290)</b>	<b>(201.928)</b>
<b>Total</b>	<b>(17.666)</b>	<b>(79.218)</b>	<b>(20.924)</b>	<b>(84.537)</b>

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

<sup>(2)</sup> Other operating expenses for the period ended March 31, 2026 are mainly comprised of: (i) discounts and reimbursements in lending operations - R\$6,735 (R\$13,247 as at March 31, 2025), for Bank and Consolidated; and (ii) settlement of lawsuits - R\$14,505 (R\$20,582 as at March 31, 2025) for Bank and Consolidated.

j) Regulatory non-recurring profit

	Bank		Consolidated	
	03/31/2026	03/31/2025	03/31/2026	03/31/2025
Net profit for the period	441.286	451.812	441.286	451.812
Regulatory non-recurring profit <sup>(1)</sup>	-	(949)	-	(949)
Amortization of negative goodwill on acquisition of another financial institution	-	383	-	383
Profit on disposal of assets <sup>(2)</sup>	-	-	-	-
<b>Regulatory recurring net profit</b>	<b>441.286</b>	<b>451.246</b>	<b>441.286</b>	<b>451.246</b>

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

<sup>(2)</sup> 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:

Quarter ended 03/31/2026						
	Remuneration rate	Expiration	Subsidiaries (Direct/Indirect)	Other related parties (Legal entities)	Other related parties (Individuals)	Total
Assets			3.257.344	107.894	1.304	3.366.542
- Interbank investments	Floating rate	Up to 1 year	3.257.344	-	-	3.257.344
- Lending operations	Fixed rate / Floating rate	From 3 months to more than 5 years	-	107.894	1.304	109.198
Liabilities			(1.448.329)	(732.020)	(2.651.501)	(4.831.850)
- Deposits	Fixed rate / Floating rate	From 3 months to 5 years	(120.688)	(124.388)	(729.886)	(974.962)
- Interbank deposits	Floating rate	Up to 1 year	(631.507)	-	-	(631.507)
- Obligation with Issuance of Bills	Fixed rate / Floating rate	From 3 months to more than 5 years	(652.563)	(607.632)	(1.921.615)	(3.181.810)
Securities and derivative financial instruments	Fixed rate x CDI	From 3 months to more than 5 years	(40.117)	-	-	(40.117)
- Other liabilities			(3.454)	-	-	(3.454)
Statement of Income						
			(3.516)	(31.550)	(151.307)	(186.373)
- Income from Financial Intermediation			86.745	306	13	87.064
- Expenses on Financial Intermediation			(42.427)	(31.856)	(151.320)	(225.603)
- Other Operating Income (Expenses)			(47.834)	-	-	(47.834)
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)
Statement of Income						
			27.059	(24.934)	(61.649)	(59.524)
- Income from Financial Intermediation			85.862	728	17	86.607
Expenses on Financial Intermediation			(26.609)	(25.662)	(61.666)	(113.937)
- Other Operating Income (Expenses)			(32.194)	-	-	(32.194)



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	
	03/31/2026	03/31/2025
Compensation (management fees)	31.864	26.366
Direct and fringe benefits (healthcare plan)	722	454
<b>Total compensation</b>	<b>32.586</b>	<b>26.820</b>

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:

	03/31/2026	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			
	03/31/2026		12/31/2025	
	Level 1	Level 2	Level 1	Level 2
<b>Financial assets measured at fair value:</b>				
<b>Through profit or loss</b>				
<b>Securities</b>				
Private securities	109.078	830.412	81.728	641.583
Federal government bonds	13.255.310	-	14.482.591	-
Investment fund units	1.153.391	-	1.654.145	-
Other countries' government bonds	580.363	-	508.261	-
<b>Shares</b>				
Shares	9.097	-	9.009	-
<b>Derivatives</b>				
Swaps, forwards and options	-	240.277	-	289.114
Futures market	160.817	-	171.293	-
<b>Lending operations</b>				
Vehicle financing (hedge accounting)	-	3.549.893	-	3.236.643
Payroll-deductible loans (hedge accounting)	-	9.945.142	-	9.386.645
Mortgage loan (hedge accounting)	-	57.665	-	-
<b>Financial liabilities measured at fair value:</b>				
<b>Through profit or loss</b>				
<b>Borrowings</b>				
Foreign borrowings	-	3.607.050	-	3.767.635
<b>Derivatives</b>				
Swaps, forwards and options	-	3.180.515	-	2.568.898
Futures market	213.801	-	64.509	-
Accounting classification	Consolidated			
	03/31/2026		12/31/2025	
	Level 1	Level 2	Level 1	Level 2
<b>Financial assets measured at fair value:</b>				
<b>Through profit or loss</b>				
<b>Securities</b>				
Private securities	191.137	880.700	171.930	676.759
Federal government bonds	14.656.114	-	15.787.534	-
Investment fund units	1.324.165	-	1.721.453	-
Other countries' government bonds	580.363	-	508.261	-
Foreign private securities	88.810	-	70.359	-
<b>Shares</b>				
Shares	11.287	-	9.009	-
<b>Derivatives</b>				
Swaps, forwards and options	-	240.277	-	289.114
Futures market	160.960	-	171.356	-
<b>Lending and leasing operations (hedge accounting)</b>				
Payroll-deductible loans (hedge accounting)	-	9.945.142	-	9.386.645
Leases (hedge accounting)	-	1.278.568	-	1.316.677
Vehicle financing (hedge accounting)	-	3.549.893	-	3.236.643
Mortgage loan (hedge accounting)	-	57.665	-	-
<b>Financial liabilities measured at fair value:</b>				
<b>Through profit or loss</b>				
<b>Borrowings</b>				
Foreign borrowings	-	3.607.050	-	3.767.635
<b>Derivatives</b>				
Swaps, forwards and options	-	3.140.396	-	2.543.559
Futures market	214.473	-	64.520	-

As at March 31, 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			
	03/31/2026		12/31/2025	
	Amortized cost	Fair value	Amortized cost	Fair value
<b>Financial assets measured at amortized cost:</b>				
Interbank investments	9.410.936	10.105.262	9.178.176	8.846.598
Credit operations with lending characteristics	44.666.281	45.468.908	47.027.418	47.441.059
Securities - federal government bonds	970.783	916.907	961.236	902.262
Securities - private securities	62.472	27.990	74.564	71.884
Securities issued by governments of other countries	2.241.967	2.189.007	2.279.378	2.215.898
<b>Financial liabilities measured at amortized cost:</b>				
Local funding (interbank deposits, time deposits and issuances of securities in Brazil)	62.000.858	59.528.784	64.259.130	61.615.484
Borrowings and onlendings	7.641.675	9.048.873	7.214.936	8.687.392

Accounting classification	Consolidated			
	03/31/2026		12/31/2025	
	Amortized cost	Fair value	Amortized cost	Fair value
<b>Financial assets measured at amortized cost:</b>				
Interbank investments	6.106.099	6.473.429	6.078.533	5.766.569
Credit operations with lending characteristics	45.076.760	45.916.973	47.471.434	47.928.546
Leasing operations	2.576.876	2.764.150	2.446.825	2.573.167
Securities - federal government bonds	970.783	916.907	961.236	902.262
Securities - private securities	62.472	27.990	74.564	71.884
Securities issued by governments of other countries	2.241.967	2.189.007	2.279.378	2.215.898
<b>Financial liabilities measured at amortized cost:</b>				
Local funding (interbank deposits, time deposits and issuances of securities in Brazil)	60.542.516	59.414.676	62.828.082	60.184.435
Borrowings and onlendings	7.641.675	9.048.873	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	
	03/31/2026	12/31/2025
<b>Minimum Regulatory Capital ("PR")</b>	<b>8.00%</b>	<b>8.00%</b>
<b>Tier I</b>	<b>6.00%</b>	<b>6.00%</b>
Principal capital	4.50%	4.50%
Complementary capital	1.50%	1.50%
<b>Tier II</b>	<b>2.00%</b>	<b>2.00%</b>
<b>Additional principal capital ("ACP")</b>	<b>2.50%</b>	<b>2.50%</b>
ACP - Conservation	2.50%	2.50%
ACP - Countercyclical <sup>(1)</sup>	0.00%	0.00%
ACP - Systemic <sup>(2)</sup>	0.00%	0.00%
<b>Total capital required (PR + ACP)</b>	<b>10.50%</b>	<b>10.50%</b>

<sup>(1)</sup> Pursuant to Bacen Circular Letter 3,769/15, Art. 3, the percentage of Countercyclical ACP is equal to 0%.

<sup>(2)</sup> 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:

	03/31/2026	12/31/2025
<b>Regulatory Capital</b>	<b>10.194.739</b>	<b>9.830.357</b>
<b>Regulatory Capital – Tier I</b>	<b>10.194.739</b>	<b>9.830.357</b>
<b>Principal capital</b>	<b>7.353.018</b>	<b>7.063.099</b>
Equity	7.356.622	7.075.348
Prudential adjustments - CMN Resolution 4,955/21	(3.604)	(12.249)
<b>Complementary capital</b>	<b>2.841.721</b>	<b>2.767.258</b>
Perpetual financial bills (Note 16.c)	2.841.721	2.767.258
<b>Minimum required capital (RWA x 8%)</b>	<b>6.021.035</b>	<b>5.895.848</b>
<b>Risk-weighted assets (RWA)</b>	<b>75.262.936</b>	<b>73.698.094</b>
Credit risk - RWAcpad <sup>(1)</sup>	60.981.349	61.337.456
Market risk - RWApad	7.687.914	6.037.322
Operating risk - RWAopad	6.593.673	6.323.316
<b>Basel ratio</b>	<b>13,5%</b>	<b>13,3%</b>
Basel ratio - Tier I	13,5%	13,3%
Asset exposure to the interest rate in the banking book (IRRBB)	306.889	214.887
<b>Surplus regulatory capital</b>		
On minimum requirement	69,3%	66,7%
On total requirement	29,0%	27,0%

<sup>(1)</sup> 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). 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;

- $\Delta$ 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 March 31, 2026 and December 31, 2025:

Risk factors	03/31/2026			12/31/2025		
	Scenarios			Scenarios		
	1	2	3	1	2	3
<b>Trading</b>	<b>(49.909)</b>	<b>(61.528)</b>	<b>(73.005)</b>	<b>(35.683)</b>	<b>(44.183)</b>	<b>(52.518)</b>
Fixed rate	1.150	511	(545)	1.467	1.817	2.157
Foreign currencies	1.491	2.769	4.282	(8.451)	(10.645)	(12.828)
Inflation	(50.425)	(62.078)	(73.384)	(27.779)	(34.172)	(40.378)
Variable income	(1.637)	(2.047)	(2.456)	(1.620)	(2.025)	(2.430)
CDI / Selic	(327)	(482)	(662)	908	1.058	1.184
Commodities	(161)	(201)	(240)	(208)	(216)	(224)
<b>Banking</b>	<b>(185.561)</b>	<b>(231.875)</b>	<b>(279.215)</b>	<b>(236.423)</b>	<b>(295.984)</b>	<b>(355.780)</b>
Fixed rate	(101.119)	(127.500)	(154.341)	(100.561)	(126.742)	(153.355)
Foreign currencies	(30.535)	(37.909)	(45.241)	(60.898)	(75.721)	(90.409)
Inflation	40	138	262	102	284	514
Funds	(49.226)	(60.728)	(72.873)	(70.746)	(88.432)	(106.119)
CDI / Selic	(4.721)	(5.876)	(7.022)	(4.321)	(5.372)	(6.412)
<b>Grand total</b>	<b>(235.470)</b>	<b>(293.403)</b>	<b>(352.220)</b>	<b>(272.106)</b>	<b>(340.167)</b>	<b>(408.298)</b>

The sensitivity analysis was carried out considering the following scenarios for March 31, 2026:

Scenario	Curve Fixed rate	Coupon Inflation	Coupon Foreign exchange	Foreign currency	Ibovespa	Commodities	Funds
Proprietary	-1.87%	+1.61%	+2.65%	-12.00%	-18.00%	+7.60%	-4.77%
25%	-2.34%	+2.01%	+3.31%	-15.00%	-22.50%	+9.50%	-5.97%
50%	-2.81%	+2.42%	+3.98%	-18.00%	-27.00%	+11.40%	-7.16%

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 March 31, 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.

##### 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 program is developed in partnership with the Bank Employees' Union, and is based on performance goals assessed on an annual basis, using criteria in accordance with the Performance Assessment Program.

**27 - OTHER INFORMATION****a) Asset management**

Bank 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 March 31, 2026 totaled R\$205,5 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 ended March 31, 2026 did not provide services not related to the independent audit of the Bank's and its subsidiaries' interim financial statements in excess of 5% of the total fees for independent audit services.

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

The acceptance and provision of professional services not related to the audit of the interim financial statements by its independent auditors during the quarter ended March 31, 2026 did not affect the independence and objectivity in the provision of external audit services at Banco Daycoval and its subsidiaries, as the principles set out above were complied with.

**e) Audit Committee**

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

**The Management**

**Luiz Alexandre Cadorin**  
Accountant  
CRC 1SP243564/O-2

## **Opinions and Statements/Report 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)**

Not applicable to the quarter ended March 31, 2026.

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

Not applicable to the quarter ended March 31, 2026.

## Opinions and Statements / Officers' Statement on the Financial Statements

Pursuant to CVM Instruction 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 DECLARE that they have reviewed, discussed and agreed with the interim financial statements for the quarter ended March 31, 2026.

São Paulo, May 6, 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  
Renato Otranto  
Saul Rodriguez Fernandez  
Sérgio Tachian Abrosio

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

Pursuant to CVM Instruction 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 DECLARE that they have reviewed, discussed and agreed with the interim financial statements for the quarter ended March 31, 2026.

São Paulo, May 6, 2026.

### EXECUTIVE BOARD:

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Salim Dayan

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