

Earnings 1Q25

Highlights



Net Income

R\$ **53.9** million

▲ **188.9%** vs 1Q24

Credit Portfolio

R\$ **8.5** billion

▲ **18.7%** vs 1Q24

Customer Base

1.8 million

▲ **157.3%** vs 1Q24

Total Origination

R\$ **3.5** billion

▲ **61.6%** vs 1Q24

Collateralized Portfolio

100%

in INSS payroll loans and public sector, as well as FGTS

Penetration Rate

79.2%

of credit life insurance in proprietary channel

Total Cash

R\$ **2.1** billion

with high liquidity level

Cross-sell

60.1%

of insurance at INSS

History

1979 - 2006

Fundation and Consolidation

- We founded Paraná Financeira in 1979, consolidating ourselves as **one of the first banks to offer payroll loan**;
- Our subsidiary Junto Seguros was founded in 1992, starting to offer guarantee insurance in 1995;
- In 2004 we signed the **agreement with the INSS**;
- We were pioneers in creating the exclusive banking correspondent.

2007 - 2017

Governance and Value Creation

- We had our IPO in 2007, carrying out an OPA ten years later;
- In 2008 we started the operations of Junto Resseguros;
- We carried out a joint venture with Travelers in the insurance operation in 2011.

2018 - 2022

Digital Transformation

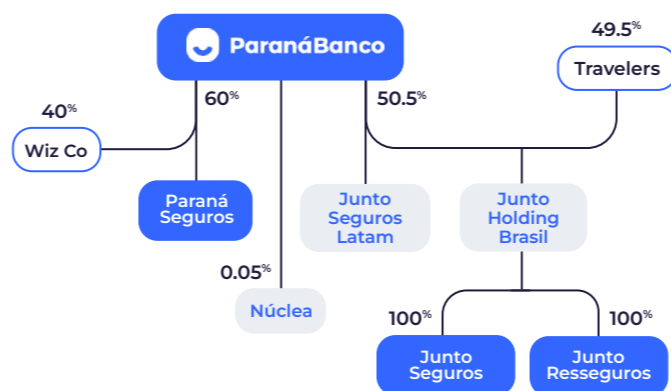
- Focusing on the Bank's digital transformation, we were **pioneers in the digital payroll system** for contracting payroll loans, making it possible to carry out contracts in all states in Brazil;
- During 2021 and 2022 we launched the PB FGTS and the Cartão Benefício INSS. Furthermore, we entered into a partnership with Wiz Co, which led to the creation of **Paraná Seguros**.

2023 - 2025

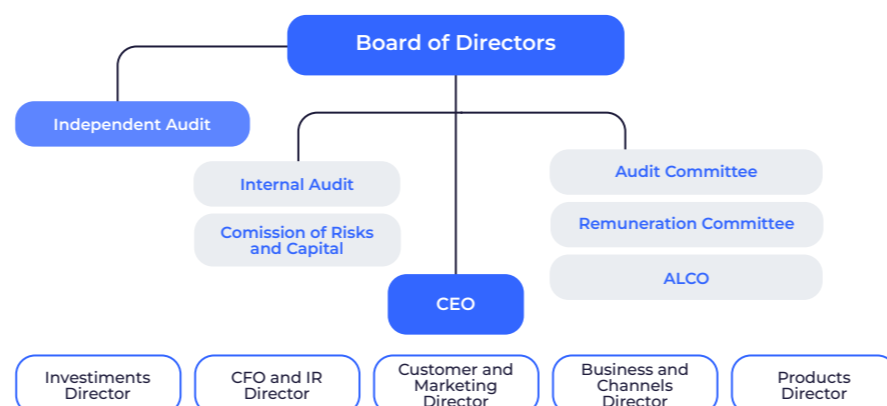
Growth

- Consolidation of the Client Department and the Product Department;
- We reached approximately **1.8 million customers** with active operations; and
- Achieved the **highest origination in our history** with R\$ 3.5 billion in 1Q25.

Corporate Structure



Corporate Governance

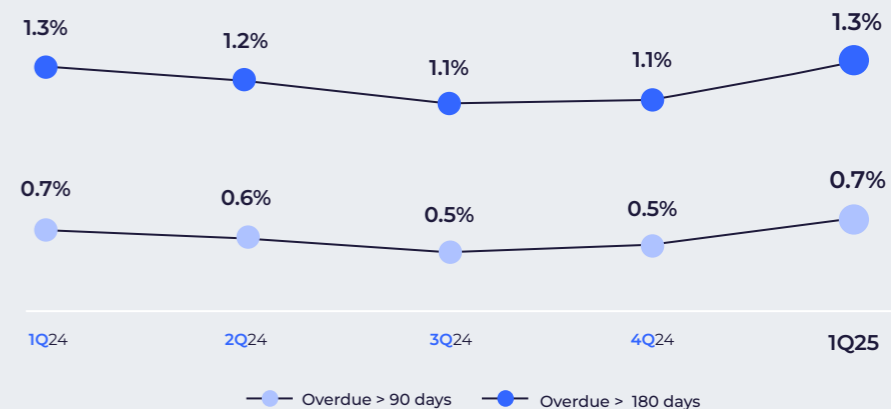


Operating Performance

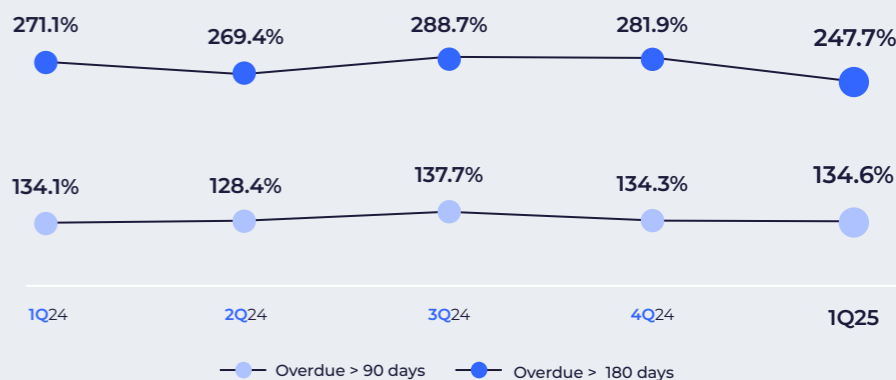
Credit Portfolio (R\$ million)



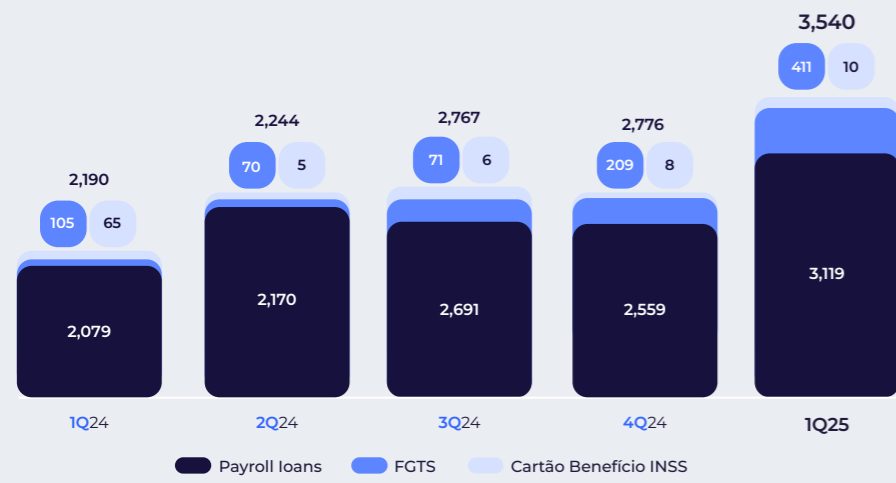
Delinquency (%)



Coverage Ratio (%)



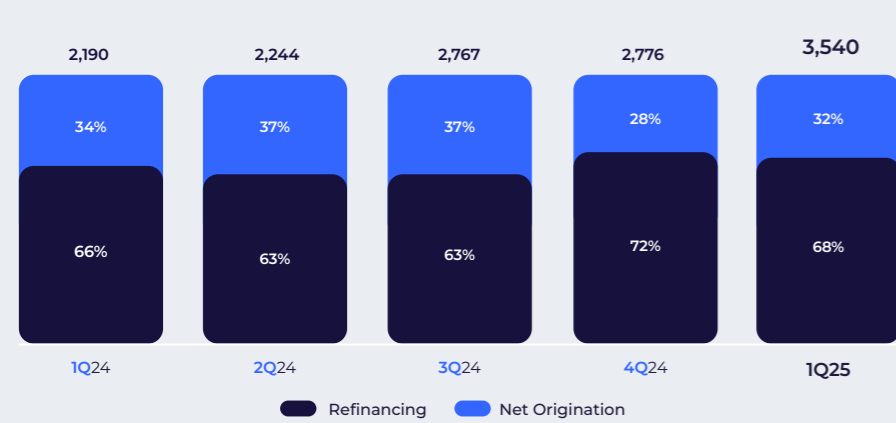
Total Origination (R\$ million)



Products Breakdown (%)



Origination Distribution (R\$ million)

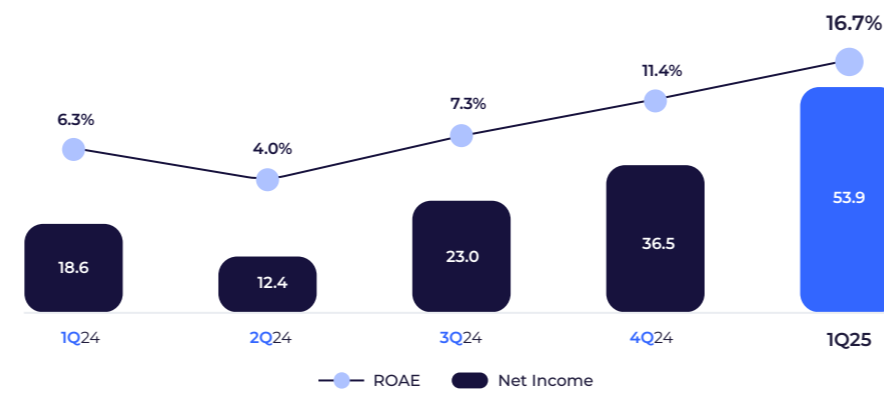


Sales Channels (Origination 1Q25)

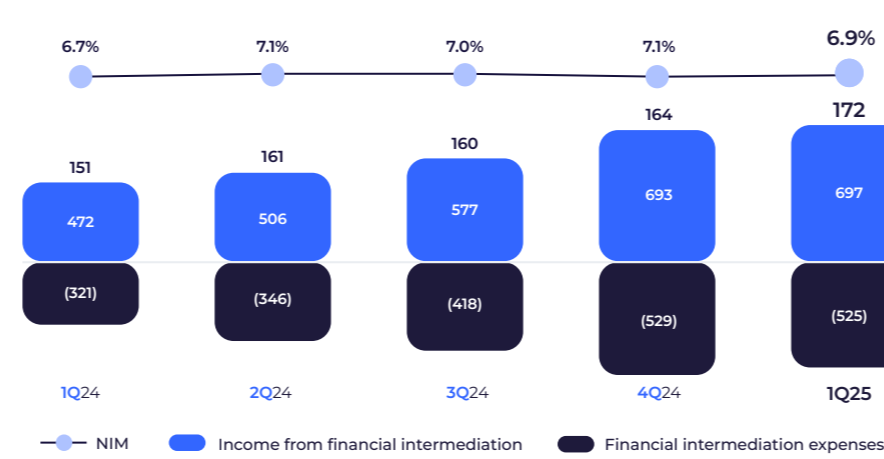


Financial Performance

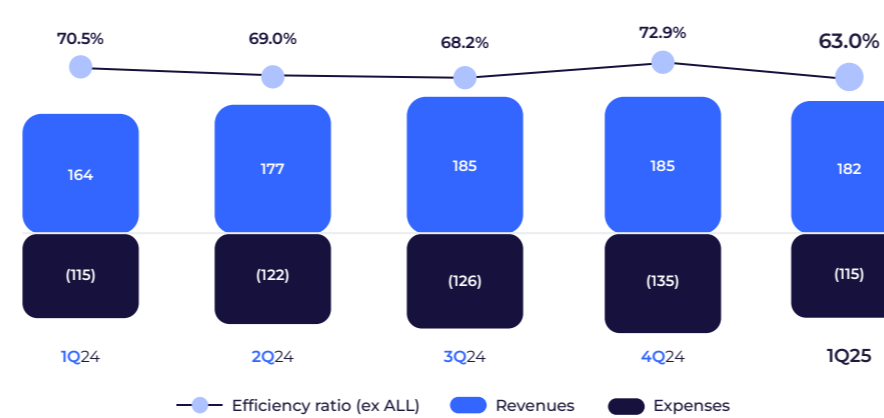
Net Income and ROAE (R\$ million and %)



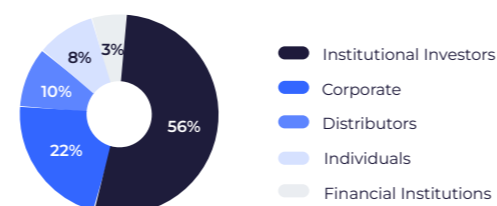
Gross Financial Margin (R\$ million and %)



Efficiency Ratio (R\$ million and %)



Funding Composition



Total Cash (R\$ million)



Basel Ratio (%)



Ratings

Paraná Banco

S&P Global	brAA+ Long Term Stable Outlook	Global BB- Long Term	Jul 2024
Fitch Ratings	AA-(bra) Long Term Stable Outlook	FI+(bra) Short Term	Aug 2024
RISKBANK	10.44 (Low Risk) - Medium Term (up to 3 years)		Feb 2025

Grupo Junto Seguros

S&P Global	brAAA Low credit risk Stable Outlook		Nov 2024
AM Best	A- (Excelent) Financial Strength Positive Outlook	a- Long Term Issuer Credit Positive Outlook	Nov 2024

Talk to IR



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