



EARNINGS

Release
4Q25

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Message from Management

We ended 2025 making progress in the execution of our strategic plan particularly in the diversification of our credit portfolio. Our capital and liquidity ratios remained at high levels, reinforcing discipline in resource allocation and preserving the quality of our assets. As a result, **we recorded a net income of R\$ 125.3 million, representing a growth of 38.3% compared to 2024**, as well as a return on equity (ROAE) of 9.6%.

Total credit portfolio reached R\$ 9.1 billion, a 17.1% increase compared to 4Q24. We highlight the decline in the concentration of the INSS agreement throughout the year, which fell from 63.1% to 41.5% in 4Q25, reinforcing our strategy of diversification into higher-yielding products, with a view to increasing the average rate of our portfolio. In the context of mix change, **FGTS consolidated its position as a highlight and reached a portfolio of R\$ 2.7 billion at the end of 2025, a significant increase of 355.5% year-on-year, representing 29.4% of the total.**

In line with this strategy, in the second half of the year we began offering Crédito do Trabalhador, an evolution of traditional private payroll loans, with high growth potential. According to Bacen data, market loans in this category increased 342% compared to the previous quarter. We will continue to move forward with a gradual and conservative stance, continuously calibrating credit models and policies to keep portfolio quality indicators under control.

In this context, **origination released in 4Q25 totaled R\$ 1.0 billion, up 28.4% in 12 months.** In 2025, the total amount released was R\$ 3.8 billion, setting a new historical record for Paraná Banco.

The INSS agreement experienced a year marked by operational adjustments and significant events. In the first half of the year, new rules for granting credit were implemented, including the requirement for unlocking via facial biometrics to authorize transactions, which brought challenges to the customer journey. Additionally, in October, new transactions were suspended as a precautionary measure, and the Bank was unable to enter into new transactions until December 18, when, following a favorable court ruling, we resumed operations under the agreement. We reiterate our commitment to appropriate, transparent practices and high standards of compliance, which have distinguished our operations since 2004.

Our subsidiaries continued to deliver consistent results in 2025, standing out in their respective sectors and contributing to Paraná Banco's revenue diversification strategy. Junto Seguros remains a benchmark in the surety bond market with a 15.9% market share, according to data from Susep. Furthermore, it recorded R\$ 1.0 billion in premiums issued in 2025, a 26% increase compared to the previous year. Junto Resseguros remains the sector leader, with 26.8% of reinsurance premium production in the financial risks category.

Funding portfolio ended 4Q25 with a balance of R\$ 11.5 billion, a 28.8% growth year-on-year, standing out as a strategic distinctive factor for Paraná Banco. We strengthened our financing capacity through a diversified liability portfolio, taking advantage of the best moment for each segment throughout different cycles, allowing us to optimize costs and duration. The favorable environment for fixed income, combined with our access to institutional and corporate markets, has sustained an abundant flow of resources, with a lower marginal cost of new issuances in 2025 and maturities aligned with the strategy of extending liabilities. **This scenario contributed to increasing cash to R\$ 3.1 billion**, maintaining adequate liquidity levels to support the growth strategy and preserving comfortable capital levels, with a Basel ratio of 16.6%.

The results achieved reinforce the resilience of Paraná Banco's business model and the consistency of our strategy. Looking ahead to 2026, we remain attentive to the economic and regulatory environment, maintaining discipline in capital allocation and prepared to seize opportunities for sustainable growth. We will continue to intensify our efforts in specific public agreements, especially in the areas of payroll cards, and gradually accelerate production in worker's credit, maintaining our conservative approach to credit risk management.

We reaffirm our commitment to governance, soundness, and discipline. We appreciate the trust of our clients, investors, employees, and partners. We remain committed to delivering consistent results with responsibility and quality.

Highlights



Credit Portfolio

R\$ **9.1** billion

▲ **17.1%** vs 4Q24

Net Income 2025

R\$ **125.3** million

▲ **38.3%** vs 2024

Collateralized Portfolio

100%

ROAE 2025

9.6%

S&P Global

brAA+ Long Term
Stable Outlook

Fitch Ratings

AA-(bra) Long Term
Stable Outlook

RISKBank

10.17 (Low Risk)
Medium Term
(up to 3 years)

Released origination

R\$ **1.0** billion

▲ **28.4%** vs 4Q24

Basel Ratio

16.6%

Funding

R\$ **11.5** billion

▲ **28.8%** vs 4Q24

Total Cash

R\$ **3.1** billion

with high liquidity level

Main indicators



Balance Sheet (R\$ million)	4Q25	3Q25		4Q24		2025	2024	
Total Assets	13,245.6	12,349.1	7.3%	10,622.5	24.7%	13,245.6	10,622.5	24.7%
Credit Portfolio	9,087.0	8,809.0	3.2%	7,760.5	17.1%	9,087.0	7,760.5	17.1%
Provision for expected credit loss	189.2	169.4	11.7%	112.9	67.6%	189.2	112.9	67.6%
Total Funding	11,521.9	10,737.0	7.3%	8,945.5	28.8%	11,521.9	8,945.5	28.8%
Total Cash	3,104.1	2,675.9	16.0%	1,986.8	56.2%	3,104.1	1,986.8	56.2%
Owners' Equity	1,250.6	1,344.0	(7.0%)	1,360.8	(8.1%)	1,250.6	1,360.8	(8.1%)

Statement of Income (R\$ million)	4Q25	3Q25		4Q24		2025	2024	
Gross Financial Margin	155.3	150.5	3.2%	164.1	(5.4%)	641.9	635.6	1.0%
Provision for expected credit loss	(69.3)	(55.2)	25.4%	(33.2)	108.9%	(235.3)	(175.4)	34.1%
Personnel expenses	(37.0)	(17.9)	106.6%	(23.5)	57.4%	(96.6)	(92.2)	4.8%
Administrative Expenses	(79.1)	(70.5)	12.2%	(102.8)	(23.1%)	(298.5)	(374.4)	(20.3%)
Result of investments and holdings	38.2	22.1	73.0%	16.0	138.8%	111.5	61.3	81.9%
Operating Income	12.3	33.0	(62.7%)	32.8	(62.5%)	128.9	97.8	31.9%
Net Income	13.8	31.6	(56.4%)	36.5	(62.2%)	125.3	90.6	38.3%

Performance indices (%)	4Q25	3Q25		4Q24		2025	2024	
ROAE	4.3	9.9	(5.6 p.p.)	11.4	(7.1 p.p.)	9.6	7.1	2.5 p.p.
ROAA	0.4	1.0	(0.6 p.p.)	1.4	(1.0 p.p.)	1.0	0.9	0.1 p.p.
NIM	5.4	5.5	(0.1 p.p.)	7.1	(1.7 p.p.)	5.9	7.2	(1.3 p.p.)
Basel Ratio	16.6	16.7	(0.1 p.p.)	16.6	0.0 p.p.	16.6	16.6	0.0 p.p.
Efficiency Ratio (ex ALL)	74.3	59.1	15.2 p.p.	72.9	1.4 p.p.	62.9	70.2	(7.3 p.p.)

Portfolio quality (%)	4Q25	3Q25		4Q24		2025	2024	
ALL / Credit Portfolio	2.1	1.9	0.2 p.p.	1.5	0.6 p.p.	2.1	1.5	0.6 p.p.
Delinquency Index (> 90 days/portfolio)	1.3	1.3	0.0 p.p.	1.1	0.2 p.p.	1.3	1.1	0.2 p.p.
Delinquency Index (> 180 days/portfolio)	0.8	0.8	0.0 p.p.	0.5	0.3 p.p.	0.8	0.5	0.3 p.p.

Structure	4Q25	3Q25		4Q24		2025	2024	
Customers with active transactions (in thousand)	3,492.1	2,755.7	26.7%	1,175.7	197.0%	3,492.1	1,175.7	197.0%
Employees	428	405	5.7%	578	(26.0%)	428	578	(26.0%)
Exclusive Agents	133	133	0.0%	121	9.9%	133	121	9.9%
Multi-brand Agents	85	84	1.2%	69	23.2%	85	69	23.2%



The Company

Paraná Banco is a financial institution operating for over **45 years** in the market, specializing in **payroll loans, FGTS, insurance products, investments, surety bond and reinsurance.**



S&P Global

Jul 2025

brAA+ Long Term

Stable Outlook

Global **BB-** Long term

Fitch Ratings

Aug 2025

AA-(bra) Long Term

Stable Outlook

F1+(bra) Short term

RISKBank

Dec 2025

10.17 (Low Risk)

Medium Term

(up to 3 years)

Recognized as one of the pioneers in payroll loans in the country since its inception, Paraná Banco has built a solid payroll loan business for INSS retirees and pensioners and civil servants. This success is the result of a distinctive distribution model, a strong relationship with the main agreements and a focus on operational efficiency, which has contributed to the sustainable and profitable growth of a high-quality credit portfolio and regular financial results.

The Bank has a physical footprint in the South and Southeast regions of Brazil, through its model of proprietary channels. In addition, it developed a pioneering full digital solution that broke down regional barriers, allowing for a wider reach for offering payroll loans and other products throughout the country. Furthermore, it maintains relationships with various sales promoters, which further expands the Company's reach.

In the last few years, Paraná Banco expanded its product portfolio, offering FGTS and cartão consignado, and, recently, crédito do trabalhador, seeking to optimize the cost of customer acquisition and increase monetization on the existing portfolio. With the new products, the Bank added regular employed workers (hired under Brazilian Labor Law) as another customer segment, further expanding its addressable market, as well as offering products adjacent to payroll loans to its traditional customers. In addition, it created Paraná Seguros, an insurance brokerage exclusively focused on serving its customer base, offering insurance products. These launches consolidate yet another step towards the goal of building customer loyalty and increasing cross-selling of its products.

Additionally, Paraná Banco was one of the first banks to operate in the surety bond segment in the country, through its subsidiary Junto Seguros, diversifying its operations into other sectors. The product assures the fulfillment of obligations established in public and private agreements or bids. Junto also offers judicial surety bonds, used by companies in civil, tax and labor legal proceedings, as well as lease surety. Another subsidiary – Junto Resseguros – reinsures the surety bond policies and lease surety issued by the insurer.

Paraná Banco reaffirms its commitment to excellence and transparency, supported by the highest standards of corporate governance. This stance, combined with quality management, consistent operational performance and financial robustness, has ensured high ratings granted by the most respected risk rating agencies. These recognitions reflect the trust and credibility gained over the years, consolidating Paraná Banco position as a benchmark in the Brazilian financial system.

Operational Performance



Total Credit Portfolio

Paraná Banco's credit portfolio grew 17.1% in 12 months and reached R\$ 9.1 billion in 4Q25. The increase is due to the performance of the FGTS birthday early withdrawal portfolio, which grew 355.5% in the same period, reaching the amount of R\$ 2.7 billion. Paraná Banco upheld the strategy of growing this product during 4Q25, making

consistent progress with its goal of diversifying and expanding its credit portfolio, both organically and inorganically.

Currently, the Bank offers five products to its customers: payroll loans, FGTS birthday early withdrawal, Cartão Consignado, Crédito do Trabalhador and insurance.

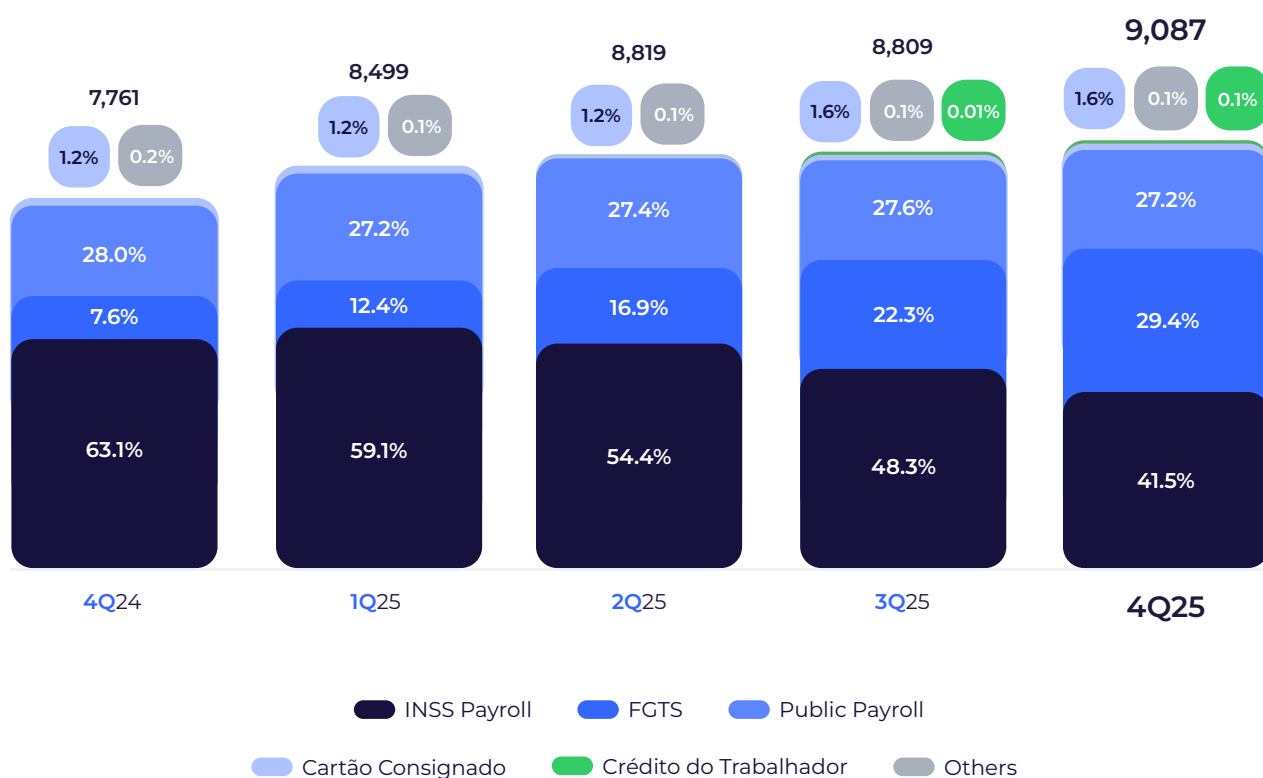
Credit Portfolio (R\$ million)	4Q25	3Q25		4Q24	
Credit Portfolio	9,087.0	8,809.0	3.2%	7,760.5	17.1%
Payroll Loan	6,244.3	6,692.0	(6.7%)	7,070.2	(11.7%)
FGTS	2,675.5	1,966.0	36.1%	587.3	355.5%
Cartão Consignado	146.8	138.3	6.2%	90.4	62.4%
Crédito do Trabalhador	8.7	1.1	673.3%	nd	nd
Other	11.7	11.6	0.4%	12.6	(7.2%)

Note: "Cartão Consignado" category includes Cartão Benefício INSS and the Cartão Consignado INSS. The "other" category includes PB's remaining portfolios: Corporate loans and home equity.

We highlight the decline in the share of INSS agreement throughout the year, which fell from 63.1% to 41.5% in 4Q25, reinforcing the strategy of deconcentration and prioritization of higher-yielding products, with a view to increasing the average rate of our portfolio. In the context

of diversifying our mix, FGTS consolidated its position with a 29.4% share in the period. Public payroll loans accounted for 27.2% of the total. Cartão consignado accounted for 1.6%, and finally, the crédito do trabalhador, representing 0.1%.

Credit Portfolio (R\$ million and %)



PB Consignado

Payroll loans are a type of popular loan due to their ease and benefits to the customer. The installments are deducted directly from the payroll of the borrower, whether they are a retiree, INSS pensioner or a civil servant. The loan amount depends on the assignable margin set by each agreement, generally ranging from 30% to 40% of monthly income. Due to its security and advantages, this loan type has proven to be resilient and an excellent option for the eligible target market, due to its attractive rates, combined with a higher number of installments.

Paraná Banco is constantly developing and improving the experience of its payroll loans customers through the digital channel. With a web platform and "PB Consignado" application, it is possible to take out and monitor loans from anywhere, at any time.

In addition, the Bank offers loan contracting through a chatbot via WhatsApp, allowing customers to complete the process autonomously, quickly and securely. Thus, the institution seeks to offer an increasingly smart,

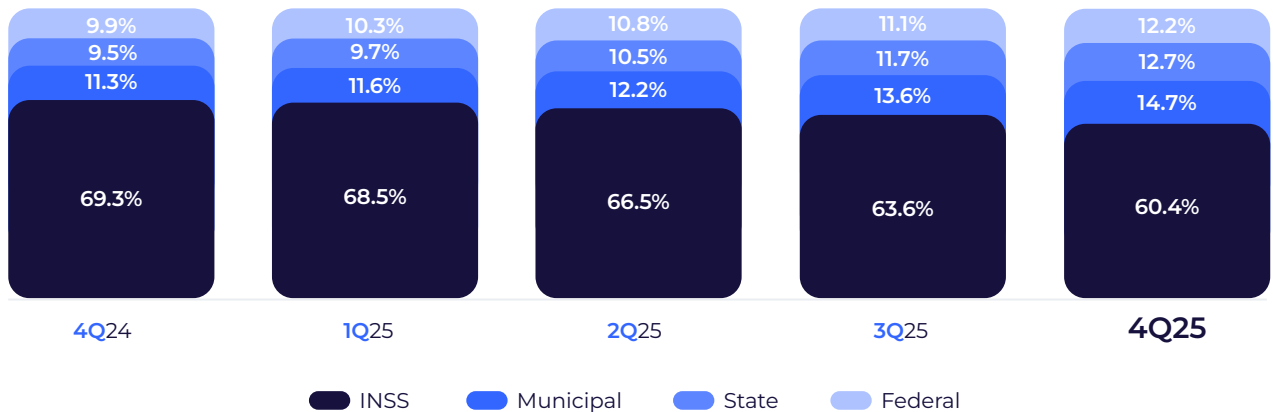
uncomplicated and targeted journey both for new customers and those already in its asset base.

We continue to focus on investing in improvements related to automation and the inclusion of new digital journeys, with the aim of optimizing and making processes more efficient and provide a more satisfying and relational experience for customers, combining the integration of channels with loyalty.

Paraná Banco's payroll portfolio ended 4Q25 at R\$ 6.2 billion, down 6.7% compared to the same period last year. This quarter, we highlight that 72.6% of Paraná Banco's payroll credit portfolio was linked to the federal government, evidencing the low credit risk of the portfolio. INSS accounted for 60.4% of the portfolio, while municipal agreements accounted for 14.7%. Federal agreements totaled 12.7% and state agreements contributed 12.2%.

In the graph below, we can see the progress of the payroll loan breakdown by sphere:

Portfolio Breakdown (in %)



Cartão Consignado

Cartão Consignado INSS has been sold to the Bank's customers since 2022, and recently, the Bank started the sale of the Cartão Consignado. The products offer the option of withdrawing up to 70% of the card's limit and allows purchases in cash or in installments, just like a conventional credit card. Outstanding balance is paid in installments and deducted directly from the customer's pension, at rates lower than those prevailing in the market. This option combines the advantages of a payroll loan and a credit card, providing more convenience and benefits for customers.

The product is directly aligned with the Bank's strategy of expanding its portfolio of products adjacent to payroll

loan, and shows immediate adherence to customers with active operations, increasing the sales rate of yet another low-risk product for the Company.

Paraná Banco ended 4Q25 with a portfolio of R\$ 146.8 million in this product, with 62.4% increase year-on-year. Furthermore, the Company is currently structuring its operations to offer this product in other agreements and improve the card currently offered, with a view to increasing cross-selling and strengthening its relationship with its customers.

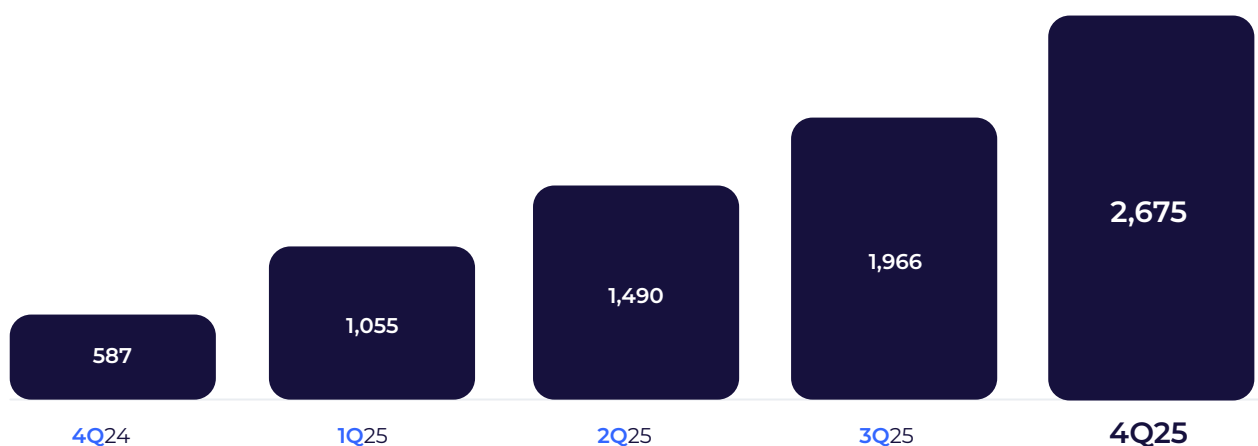
FGTS

FGTS birthday early withdrawal is a type of credit offered by the Company that allows customers to early withdraw the amounts deposited on a monthly basis by their employers. This solution contributes to the diversification of the Bank's portfolio by reaching out to the regular employed public (hired under Brazilian Labor

Law), which is different from the traditional profile, complementing the options of payroll loans, investments, insurance and reinsurance.

In this sense, FGTS portfolio reached the amount of R\$ 2.7 billion in 4Q25, representing a significant increase of 355.5% in 12 months and 36.1% quarter-on-quarter.

FGTS Portfolio (in R\$ million)



Interest rates used in this type of loan are attractive to customers, if compared to other types of credit and the amounts are deducted annually directly from the customer's FGTS balance, eliminating monthly payments. Furthermore, this is a low-risk product for the institution,

due to the guarantee of receiving the balance and low delinquency, increasing its profitability. With the regulatory changes in effect from November 2025 for this segment, the origination potential for this type of loan is likely to show a gradual decline.

Crédito do Trabalhador

Paraná Banco started offering its customers the Crédito do Trabalhador in the second half of 2025, a federal government initiative aimed at expanding access to credit and promoting the financial inclusion of private sector employees, such as those hired under Brazilian Labor Law, domestic workers, and rural workers.

According to official data, Brazil has more than 47 million workers with formal employment contracts, and forecasts indicate that around 25 million more will be included in the private payroll loan program over the next four years. Since its launch, this credit facility has already generated more than R\$ 50 billion in loans, highlighting its relevance and high potential for expansion.

The product allows up to 35% of the salary to be used as a payroll deduction margin for payment of installments, which are deducted directly from payroll, a feature that significantly reduces the risk of default. Furthermore, it will be possible to use part of the FGTS balance and severance pay as collateral, with automatic allocation in case of termination, providing even more security to the transaction.

With this initiative, the Company reaffirms its commitment to expanding its portfolio of financial solutions, now serving formal workers on a more comprehensive basis, a group that until now only had access to the credit facility linked to FGTS.

Paraná Seguros

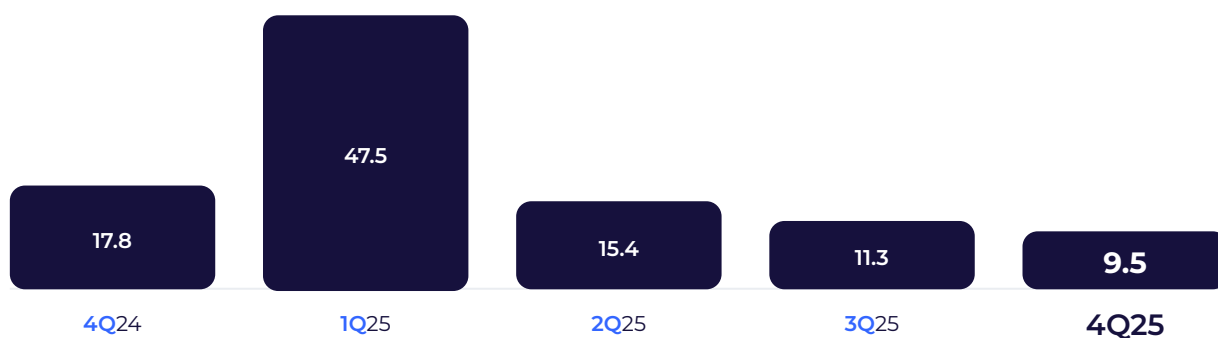
As a result of a strategic partnership with Wiz Co, in 2022 Paraná Banco began operating Paraná Seguros, its insurance broker dedicated to offering insurance products through all sales channels of the Bank.

With a high potential for loyalty and profitability, the insurance products reinforce the institution's focus on protecting and generating value for customers. The brokerage firm has an insurance portfolio available to all Paraná Banco's customer segments and is constantly expanding, targeting those focused on offering lifetime benefits, especially those related to health, in addition to providing assistance directly through PB Consignado app.

It is important to highlight that the brokerage firm suspended offering the loan protection insurance policy under INSS agreement in October 2025 and will continue to refrain from doing so until discussions on the matter are concluded.

In 2025, Paraná Seguros issued R\$ 83.7 million in premiums, a 12.6% growth year-on-year. In 4Q25, the brokerage firm issued R\$ 9.5 million, a year-on-year decline, fully explained by the drop in insurance operations with INSS, but also representing its ability to generate value with other segments of the Company's customers.

Premiums Written (R\$ million)



Aligned with its commitment to offering comprehensive, value-added solutions, Paraná Seguros remains focused on expanding its product and benefit portfolio, rein-

forcing its strategic role in protecting and ensuring the financial security of its customers.

Quality of Credit Portfolio

CMN Resolution No. 4,966/2021 and related regulations came into force on January 1, 2025, replacing CMN Resolution No. 2,682/1999, and established, among other topics, new accounting concepts and criteria for the provision of credit and cost of originations with the purpose of redu-

cing discrepancies between Brazilian accounting standards and international standards.

To determine the levels of provision for expected credit loss associated with credit risk, a classification was created by portfolio and product as follows:

Portfolio	Product
C1	Home Equity
C2	FGTS
C3 and C4	Corporate Loans
C5	Payroll Loan, Cartão Consignado and Crédito do Trabalhador

In addition, the regulations describe the main concepts, considering as problematic assets contracts that are more than 90 days overdue or with indication that the contract will not be honored in full:

a) Non-problematic assets: refer to assets not characterized as assets with credit recovery problems;

b) Non-performing problematic assets: refer to assets that are overdue for more than 90 days; and

c) Non-delinquent problematic assets: refer to assets with credit recovery problems arising for reasons other than being overdue by more than 90 days, such as protracted operations or restructurings.

The table below shows the classification of Paraná Banco's credit portfolio by risk levels of default ranges. We highlight that 98.3% of our portfolio is in the default range of zero to 14 days.

Range	Portfolio (R\$ million)					Total Portfolio	% Total
	C1	C2	C3	C4	C5		
Non-problematic assets							
From zero to 14 days	3.1	2,654.5	2.8	0.0	6,101.1	8,761.5	96.4%
From 15 to 30 days	0.6	7.3	0.0	0.0	107.6	115.5	1.3%
From 31 to 60 days	0.1	14.6	2.6	0.0	27.2	44.4	0.5%
From 61 to 90 days	0.2	0.0	0.0	0.0	10.4	10.2	0.1%
Subtotal	4.0	2,676.3	5.5	0.0	6,246.3	8,932.1	98.3%
Non-performing Problematic Assets							
Less than 3 months	0.2	0.1	0.0	0.2	38.8	39.3	0.4%
Equal to or more than 3 and less than 6 months	0.0	0.0	0.0	0.0	24.3	24.3	0.3%
Equal to or more than 6 and less than 9 months	0.0	0.0	0.0	0.0	18.1	18.2	0.2%
Equal to or more than 9 and less than 12 months	0.0	0.0	0.0	0.0	15.8	15.9	0.2%
Equal to or more than 12 months	0.0	0.0	0.0	0.0	16.4	16.5	0.2%
Subtotal	0.2	0.2	0.1	0.2	113.5	114.1	1.3%
Non-delinquent Problematic Assets							
Less than 90 days	0.6	0.0	0.0	0.0	40.1	40.8	0.4%
Subtotal	0.6	0.0	0.0	0.0	40.1	40.8	0.4%
Total	4.8	2,676.5	5.6	0.2	6,399.8	9,087.0	100%

The breakdown of expected losses associated with credit risk can be seen in the table below. The expected loss is the sum of the incurred loss (percentage of provision applied pursuant to Annex I of BCB Resolution No. 352, according to the days in arrears beyond the initial 90 days of delay and type of portfolio) and the additional loss (percentage of provision applied pursuant to art. 78 and Annex II of the same regulation).

This new concept of expected loss, from a managerial point of view, is equivalent to the credit provision shown in previous releases. Therefore, the Bank has opted to keep both concepts in the same tables and graphs, but with this comment about comparability between the periods.

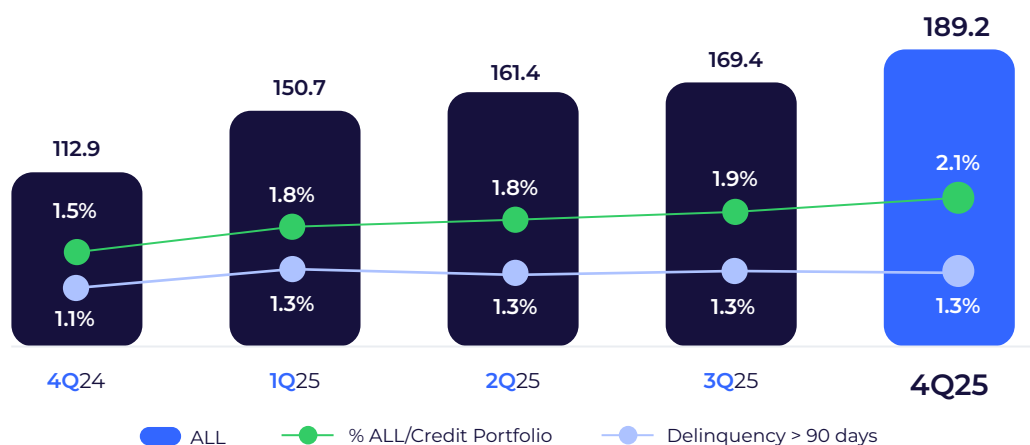
Portfolio	Product	Additional expected losses (R\$ million)	Expected losses incurred (R\$ million)	Total expected losses (R\$ million)
C1	Home Equity	0.2	0.0	0.2
C2	FGTS	38.3	0.1	38.4
C3 and C4	Corporate Loans	0.4	0.2	0.6
C5	Payroll Loan Crédito do Trabalhador Cartão Consignado	71.9	78.1	150.0
	Total	110.8	78.4	189.2

It is worth noting that Paraná Banco's credit portfolio is 100% collateralized as they result from payroll loans or FGTS balance, a feature that evidences the excellent quality to the portfolio. The portfolio provisioning in this quarter was 2.1% and the provision reached R\$ 189.2 million, up 11.7% quarter-on-quarter. It should be noted that CMN Resolutions No. 4,966 and BCB No. 352 introduced more provisioning ranges compared to the previous Resolution, requiring a higher provision volume, impacting the total provisioned. For FGTS portfolios, for example, the percentage of provision for new operations or paid on time, without arrears, rose from 0.5% to 1.4%. This provision is likely to be reversed in the

future, as the product has low-risk characteristics due to the guaranteed repayment of the balance and low default rate.

The delinquency index over 90 days was 1.3%, reflecting the excellent quality of the portfolio. For comparison purposes, delinquency level over 90 days on payroll loans in the public sector of the National Financial System (SFN) in December 2025 was 2.7%, while for INSS was 1.9%, according to Bacen data. Delinquency index is calculated considering the overdue portfolio in the mentioned range versus the total portfolio.

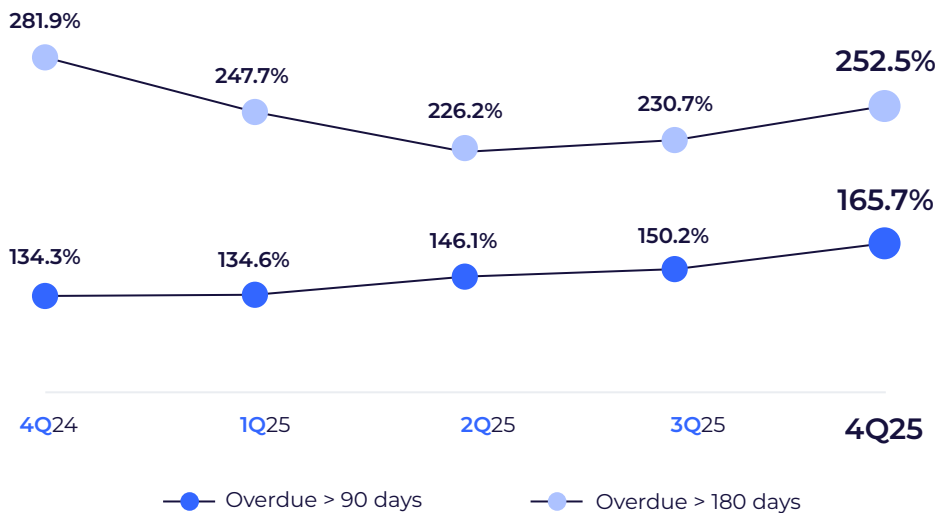
Portfolio Quality (R\$ million)



The quality of Paraná Banco's credit portfolio can be further highlighted in the graph below, which shows excellent coverage levels, mainly in the range of loans overdue for more than 180 days, with 252.5% this quarter. It is worth

noting that, for calculating the coverage ratio, the overdue portfolio in these ranges compared to the total provision is considered.

Coverage Ratio



Origination



Paraná Banco segments its operations by target audience: civil servants, INSS retirees and pensioners, and formally employed workers, which allows it to assertively target its products, commercial strategies, and service channels. This segmentation reinforces the institution's commitment to the sustainable expansion of its portfolio, while also increasing efficiency in origination.

In the second half of the year, the Bank made progress in diversifying its portfolio with the introduction of the Crédito do Trabalhador, a product aimed at a target audience with a profile similar to FGTS, which has been on the market since

2021. Concurrently, the traditional Cartão Consignado was launched, currently undergoing improvements for expansion to new agreements and the inclusion of additional features. These initiatives consolidate the strategy of strengthening customer relationships, expanding the range of solutions that complement payroll loans with the potential to increase portfolio profitability.

In 4Q25, Paraná Banco recorded R\$ 1.0 billion in released funds, a 28.4% growth compared to the same period in 2024, representing the second highest quarterly production of the year.

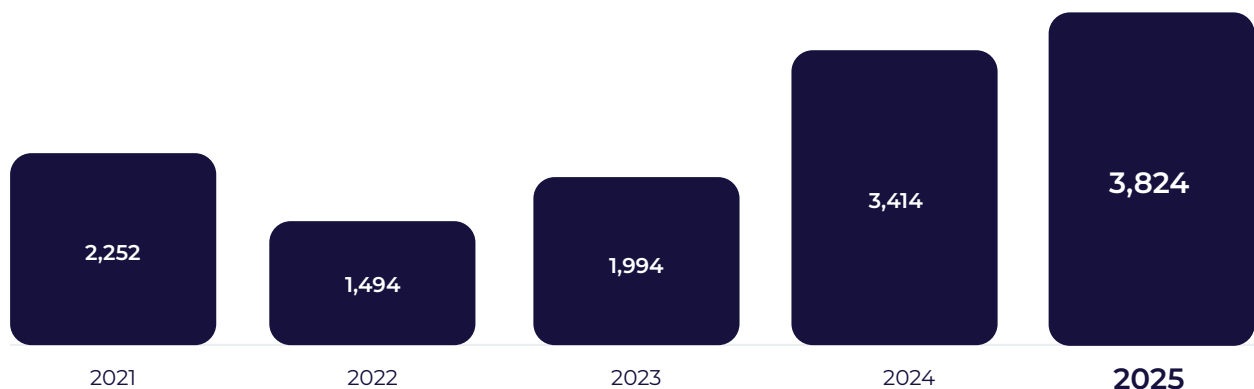
Released Origination (in R\$ million)



In 2025, the Bank totaled R\$ 3.8 billion in released origination, setting an all-time record and highlighting the results of the strategy to rebalance the mix of products and

agreements. This move reinforces the institution's ability to adapt to market dynamics while preserving profitability and competitiveness.

Annual Released Origination (in R\$ million)



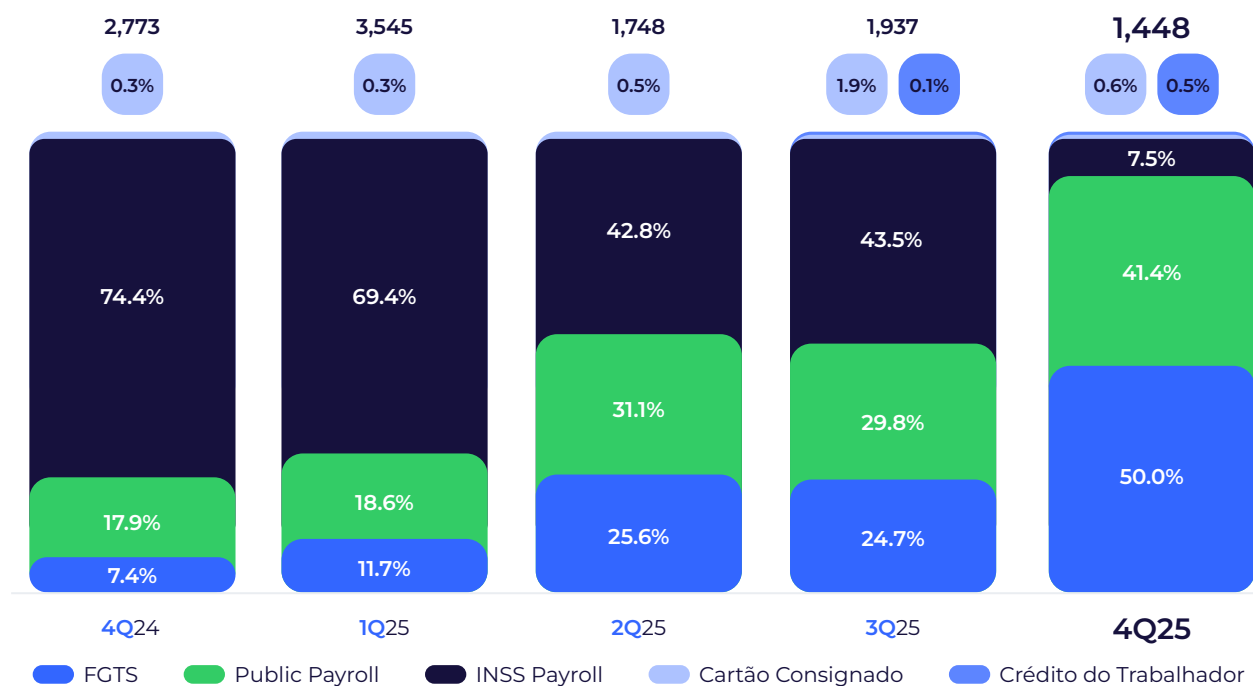
FGTS product line was expanded in 2025, strengthening the Bank's share in this market and contributing to further diversification of origination sources. Simultaneously, incentives for public agreements were resumed, encompassing municipal, state, and federal levels, reaffirming its commitment to a traditional target audience.

INSS's share of production showed a decline in 4Q25, influenced by the temporary suspension of new approvals in October, which were only resumed at the end of December. This reduction also reflects the gradual decentralization process planned throughout 2025, which sought to balance exposure to different agreements and strengthen the portfolio composition.

As a result, total origination for the quarter, a metric that includes refinancing operations, was R\$ 1.4 billion, lower than in 4Q24, mainly due to lower production of operations under INSS agreement, which is characterized by a high volume of refinancing operations. Even so, a significant improvement was seen in the balance between products: in the quarter, FGTS accounted for 50.0% of total origination, while public agreements reached 41.4%, reinforcing the consolidation of a more diversified portfolio in line with the institution's multichannel strategy.

The origination breakdown can be seen in the graph below.

Total Origination Breakdown (in R\$ million and %)



Complementing its strategy of diversifying and strengthening its origination, Paraná Banco is also making progress in technological modernization initiatives. The technology sector has been increasingly adopting artificial intelligence in software development, accelerating gains in operational efficiency, quality of deliverables, and scalability of the solutions that support operations.

Additionally, the institution has intensified the integration of its proprietary systems into the technological ecosystem of partners, expanding the automation and connectivity

of origination processes. This evolution aims to increase the capacity to scale production, reduce operational response time, and create a more solid foundation to support business expansion with higher speed, consistency, and efficiency.

This progress reinforces the institution's alignment with best market practices and the continuous pursuit of innovation, focusing on modernizing the technological architecture, optimizing critical processes, and strengthening the business's competitive capacity.

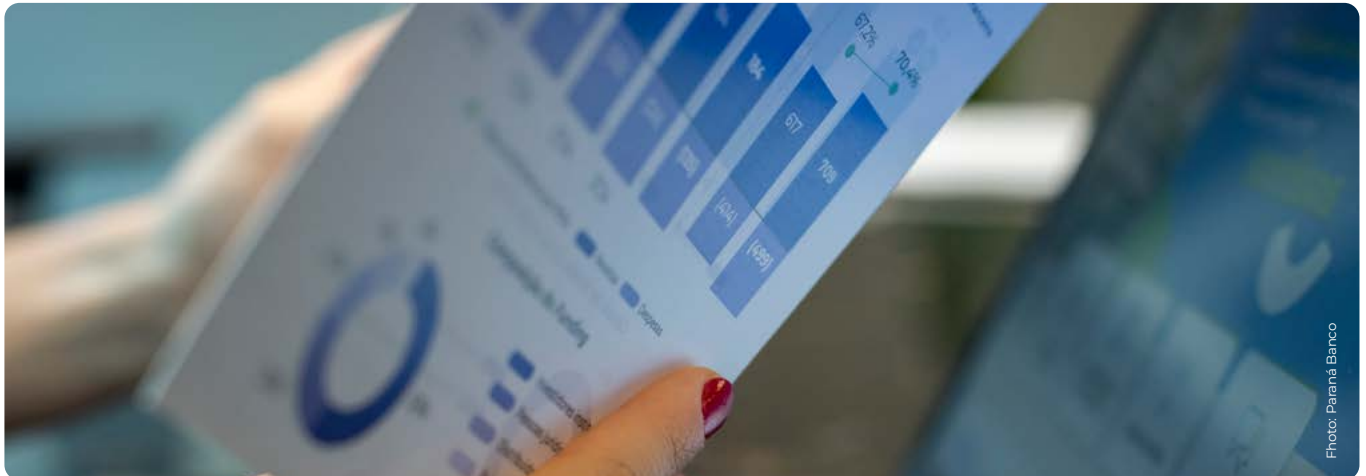


Photo: Paraná Banco

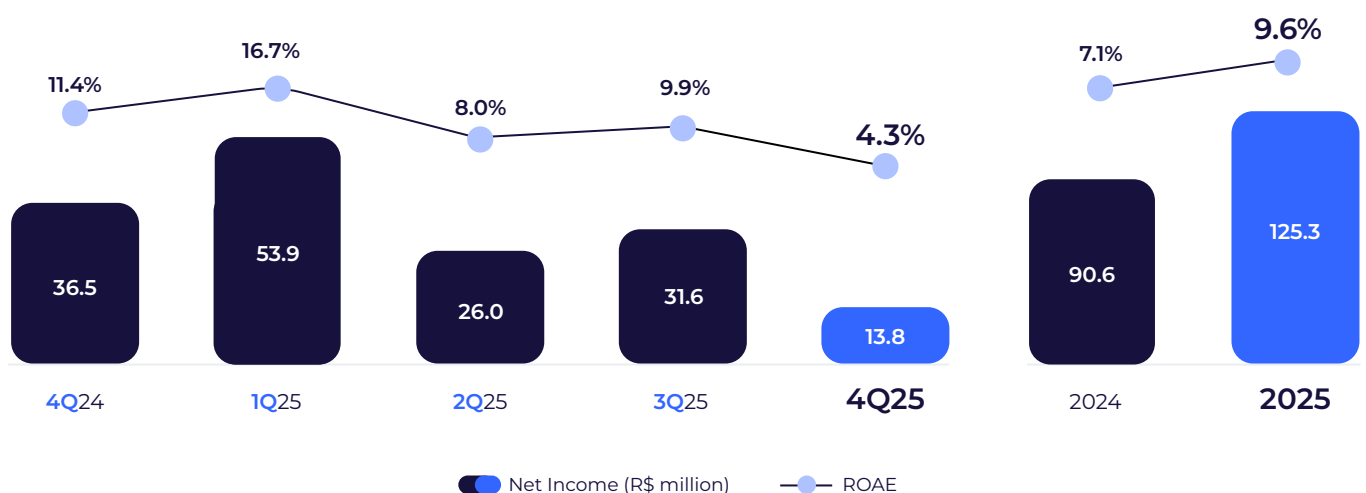
Financial Performance



Profitability

In 2025, the Bank recorded a net income of R\$ 125.3 million, with 38.3% increase versus the previous year, with a return on average equity (ROAE) of 9.6%. This performance directly reflects the Company's efforts and focus on implementing efficiency measures over recent periods, combined with a shift in the portfolio mix toward more profitable products and customer segments. Quarter-on-quarter, net income was impacted by the increase in the allowance for loan losses (ALL), driven by the growth of the FGTS portfolio, a product that has a high percentage of provision, as previously mentioned.

Net Income and ROAE



Financial Intermediation Result

Paraná Banco's financial intermediation revenues reached R\$ 2.1 billion in 2025, a 20.0% increase year-on-year, positively impacted by the growth in revenues from the Bank's credit transactions and also by the good results of treasury operations.

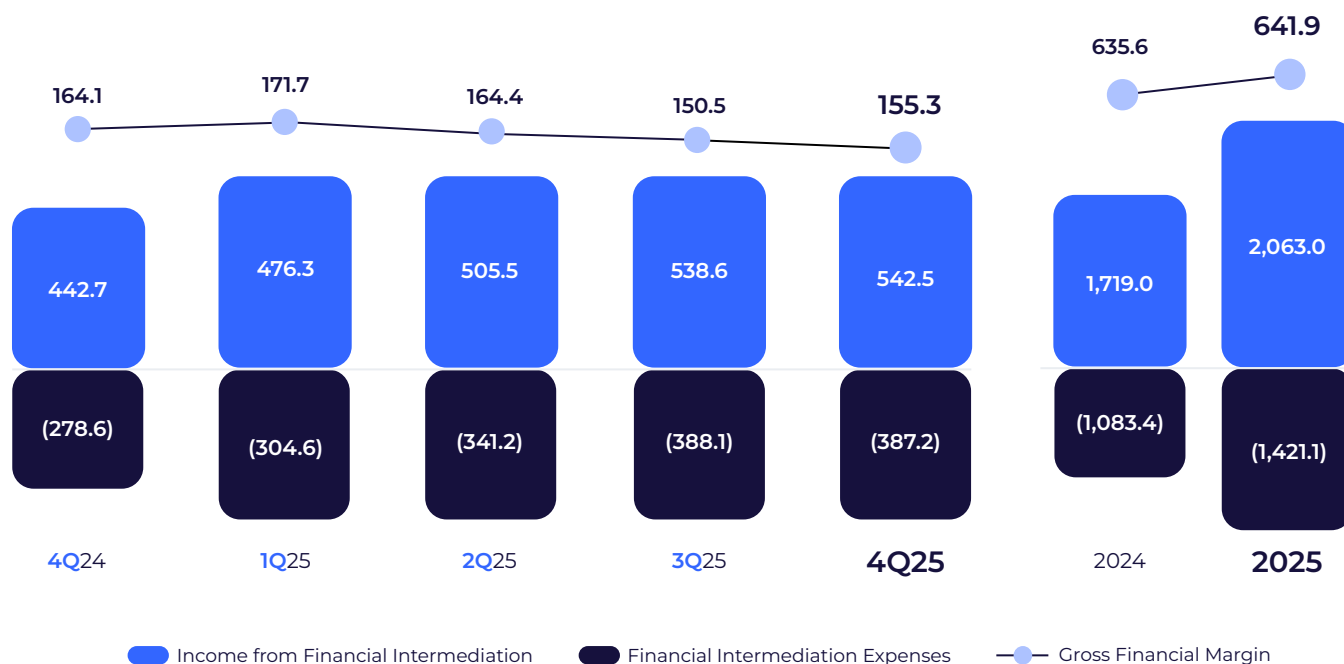
On the other hand, financial intermediation expenses ended the period at R\$ 1.4 billion, up 31.2% and driven by the growth in funding expenses - including hedging net

result - due to the rise in Selic rates and the 28.8% growth in the funding portfolio in the period. As a result, gross financial margin ended 2025 at R\$ 641.9 million, 1.0% growth year-on-year.

Adding the provision, the Bank's financial intermediation result in 2025 was R\$ 406.6 million, down 11.6% versus the previous year.

Management Financial Intermediation Result (R\$ million)	4Q25	3Q25	▲	4Q24	▲	2025	2024	▲
Income from financial intermediation	542.5	538.6	0.7%	442.7	22.6%	2,063.0	1,719.0	20.0%
Credit Transactions	445.9	449.4	(0.8%)	387.1	15.2%	1,733.0	1,497.9	15.7%
Income from transactions with Securities	96.6	89.2	8.2%	55.6	73.7%	330.0	221.1	49.2%
Financial Intermediation Expenses	(387.2)	(388.1)	(0.2%)	(278.6)	39.0%	(1,421.1)	(1,083.4)	31.2%
Funding operations in the market	(410.4)	(405.8)	1.1%	(256.8)	59.8%	(1,474.1)	(995.1)	48.1%
Income from derivative financial instruments	23.2	17.7	30.9%	(21.8)	6.4%	53.0	(88.3)	(160.0%)
Gross Financial Margin	155.3	150.5	3.2%	164.1	(5.4%)	641.9	635.6	1.0%
Provision for expected credit loss	(69.3)	(55.2)	25.4%	(33.2)	108.9%	(235.3)	(175.4)	34.1%
Financial Intermediation Result	86.0	95.3	(9.7%)	130.9	(34.3%)	406.6	460.1	(11.6%)

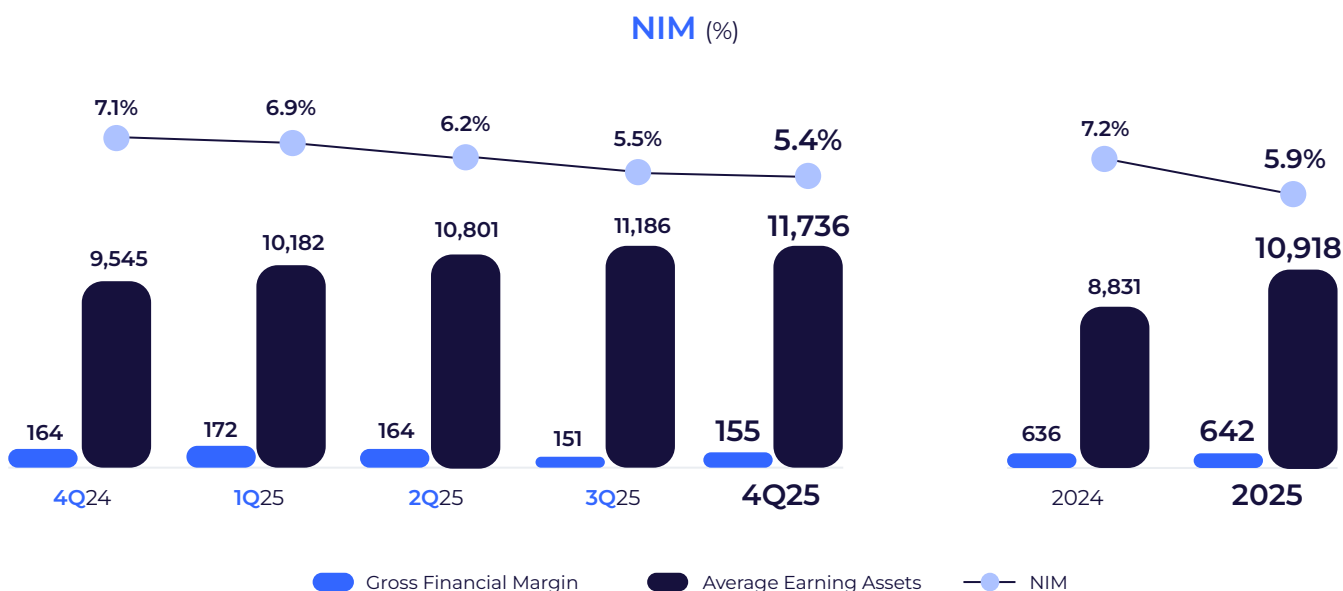
Gross Financial Margin (R\$ million)



Net Interest Margin - NIM

Net interest margin over average earning assets, also known as NIM, is calculated as the difference between income from credit transactions and the cost of funding (gross financial margin) versus average earning assets. In 4Q25, Paraná Banco's NIM was 5.4%, representing an annual drop of 1.7 percentage points. In 2025, NIM reached 5.9%.




NIM (R\$ million)	4Q25	3Q25		4Q24		2025	2024	
Gross financial margin	155.3	150.5	3.2%	164.1	(5.4%)	641.9	635.6	1.0%
Average Earning assets	11,736.3	11,185.8	4.9%	9,544.5	23.0%	10,917.5	8,830.6	23.6%
Credit transactions (average)	8,948.0	8,814.2	1.5%	7,671.3	16.6%	8,423.9	7,365.0	14.4%
Total Cash (average)	2,788.3	2,371.6	17.6%	1,873.2	48.9%	2,493.7	1,465.6	70.1%
NIM	5.4%	5.5%	(0.1 p.p.)	7.1%	(1.7 p.p.)	5.9%	7.2%	(1.3 p.p.)



Operating Expenses

Paraná Banco's total expenses in 2025 reached R\$ 428.0 million, down 14.2% compared to 2024, reflecting the efficiency measures adopted by the institution throughout the period, in addition to the deferral of origination costs over the life of the agreements, as a result of CMN Resolution No. 4.966/2021.

On the revenue side, the total amount was R\$ 680.6 million, down 4.2% year-on-year, resulting from the lower gross financial margin in the period, as previously mentioned. The increased discipline in resource management contributed to Paraná Banco achieving an efficiency ratio, ex ALL, of 62.9%, improving 7.3 percentage points year-on-year.

Efficiency Ratio (R\$ million)	4Q25	3Q25		4Q24		2025	2024	
Total Expenses	(125.4)	(95.7)	31.1%	(134.6)	(6.8%)	(428.0)	(498.5)	(14.2%)
Personnel expenses	(37.0)	(17.9)	106.6%	(23.5)	57.4%	(96.6)	(92.2)	4.8%
Tax expenses	(9.3)	(7.3)	27.8%	(8.3)	12.4%	(32.9)	(31.9)	3.2%
Other administrative expenses	(79.1)	(70.5)	12.2%	(102.8)	(23.1%)	(298.5)	(374.4)	(20.3%)
Data processing	(15.8)	(11.6)	37.0%	(14.4)	9.6%	(51.0)	(44.4)	14.9%
Commission expenses	(12.2)	(10.8)	12.3%	(26.4)	(53.8%)	(45.5)	(117.5)	(61.3%)
Agreement rates	(11.8)	(12.4)	(4.8%)	(12.7)	(6.7%)	(50.2)	(47.5)	5.8%
Specialized technical services	(11.6)	(18.7)	(37.7%)	(20.7)	(43.6%)	(69.5)	(75.0)	(7.3%)
Portability expenses	(11.4)	(7.3)	57.9%	(14.1)	(19.0%)	(35.3)	(37.3)	(5.2%)
Other expenses	(16.2)	(9.7)	66.6%	(14.5)	11.2%	(46.9)	(52.7)	(11.1%)
Total Revenue	168.7	161.8	4.3%	184.5	(8.6%)	680.6	710.4	(4.2%)
Gross financial margin	155.3	150.5	3.2%	164.1	(5.4%)	641.9	635.6	1.0%
Other operating income/expenses	11.9	8.0	48.7%	19.7	(39.4%)	32.9	72.7	(54.8%)
Revenue from bank fees and provision of services	1.5	3.3	(54.1%)	0.8	96.2%	5.9	2.1	179.5%
Efficiency Ratio (ex ALL)	74.3%	59.1%	15.2 p.p.	72.9%	1.4 p.p.	62.9%	70.2%	(7.3 p.p.)

Personnel expenses: comprise total expenses with employees of Paraná Banco, including bonuses and profit sharing;

Tax expenses: are expenses related to taxes and contributions to the federal, state and municipal government;

Specialized technical services: Such expenses include services related to the modernization of systems, automation of internal processes, maintenance and development of solutions and innovations for an increasingly better, secure and efficient user experience;

Agreement rates: refers to expenses related to the maintenance of our credit portfolio, which include the line cost of each contract processed with the agreements that have processing companies intermediating the operation. This expense tends to increase as the Bank seeks to expand its production, leading to an increase in the number of lines processed. In addition, costs are adjusted on an annual

basis, which means that increases in adjustment rates impact the growth of this expense;

Data processing: software and systems development expenses are key for the implementation of technologies that seek to improve the customer experience and scale the operation;

Commission expenses: exclusive and multi-brand distribution channels are paid commissions for contracts originated through these agents; and

Portability expenses: refers to the main expense of the portability process, named RCO (reimbursement of operational costs). In this cost, the Bank who receives the operation must reimburse the banks that lost the operations.

Risk Management



Paraná Banco adopts policies, rules and procedures for managing its risks and capital, in compliance with specific regulations and in line with the purposes of the institution and its subsidiaries. The management of market, liquidity and credit risks is performed through methodologies widely used by the market, as well as through standardized methodologies, in compliance with the rules of Central Bank of Brazil.

In compliance with Resolution BCB 54, dated December 16, 2020, Risk Management Reports, in the Bank, are available on Investor Relations website.

Basel Ratio

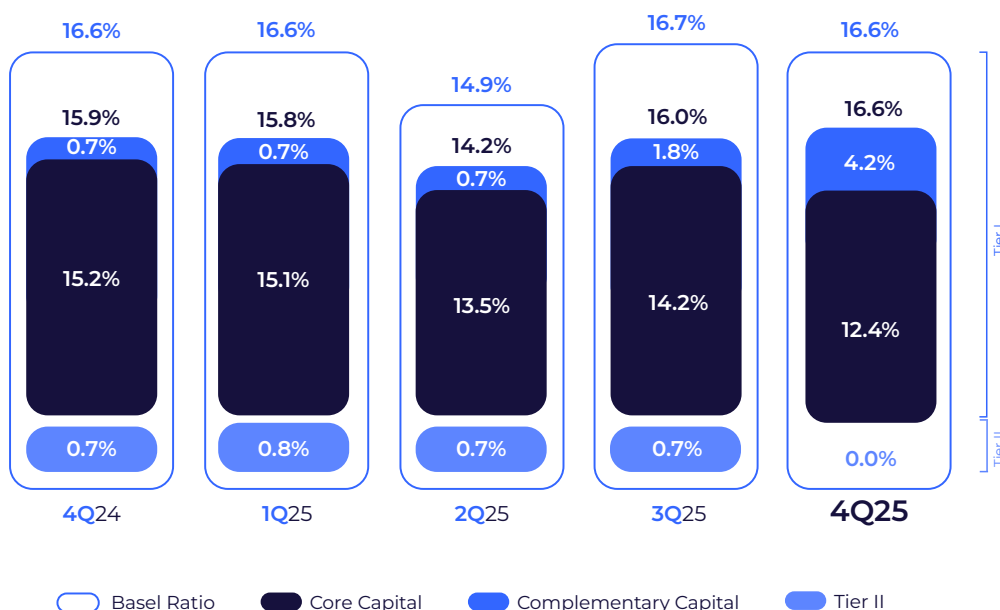
Paraná Banco closed the quarter with comfortable capital ratios, above the criteria required by Bacen (Basel III), which determine the minimum of 10.5%. The indicator is calculated by the ratio between the Bank's reference equity and its risk-weighted assets. Basel ratio ended 4Q25 at 16.6%, flat when compared to the previous periods.

In November, the institution repurchased subordinated financial letters issued in 2019 through a private placement, and as a result of this transaction, the Bank had no Tier II capital in the quarter. Subsequently, new perpetual subordinated financial letters were issued, also through a private placement with owners, in the amount of R\$ 52.5 million.

Additionally, in December, the Company paid dividends to its owners in the amount of R\$ 100.0 million, which explains the reduction in core capital during the period, since the funds used were taken from the balance sheet reserves. In the same month, the Bank made a new issuance of perpetual subordinated financial letters, also in a private placement to owners, in the amount of R\$ 96.3 million, raising the supplementary capital to 4.2%.



This transaction did not affect the institution's outstanding capital quality, which remains strong and ensures adequate security for its investors.

Basel Ratio (%)



Tier I capital consists of core capital and supplementary capital. Core capital comprises the share capital of Paraná Banco and retained earnings, while supplementary capital refers to the perpetual financial bills held by the Bank's owners. Tier II capital consists of subordinated financial letters, which we ceased to hold in November 2025.

When analyzing Paraná Banco's capital structure, it can be noted that its composition is concentrated in core capital, which is considered the most secure by investors and regulators, since it shows the Bank's ability to generate its own resources to withstand possible losses and ensure the continuity of its operations.

Capital Adequacy (R\$ million)	4Q25	3Q25		4Q24	
Owners' Equity (SE)	1,250.6	1,344.0	(7.0%)	1,360.8	(8.1%)
Reference Equity (RE)	1,029.8	1,003.8	2.6%	1,004.3	2.5%
Tier I	1,029.8	959.2	7.4%	961.6	7.1%
Capital Principal (CP)	771.9	852.5	(9.5%)	921.1	(16.2%)
Capital Complementar (CC)	257.9	106.7	141.7%	40.6	535.8%
Tier II	nd	44.6	nd	42.7	nd
Capital Ratios (Capital / RWA) (%)					
Tier I	16.6%	16.0%	0.6 p.p.	15.9%	0.7 p.p.
Tier II	0.0%	0.7%	(0.7 p.p.)	0.7%	(0.7 p.p.)
Basel Ratio (RE / RWA) (%)	16.6%	16.7%	(0.1 p.p.)	16.6%	0.0 p.p.

Comparing total assets with risk-weighted assets (RWA), it is possible to note that, despite the increase in the Bank's assets, mainly due to portfolio growth and inclusion of cash, the ratio between total assets and RWA remained

relatively flat, around 46.9%. This result is partly due to the liquidity increase and the credit concentration in federal agreements, which have lower risk weighting factors and, consequently, low credit risk.

Total Assets and RWA (R\$ million)

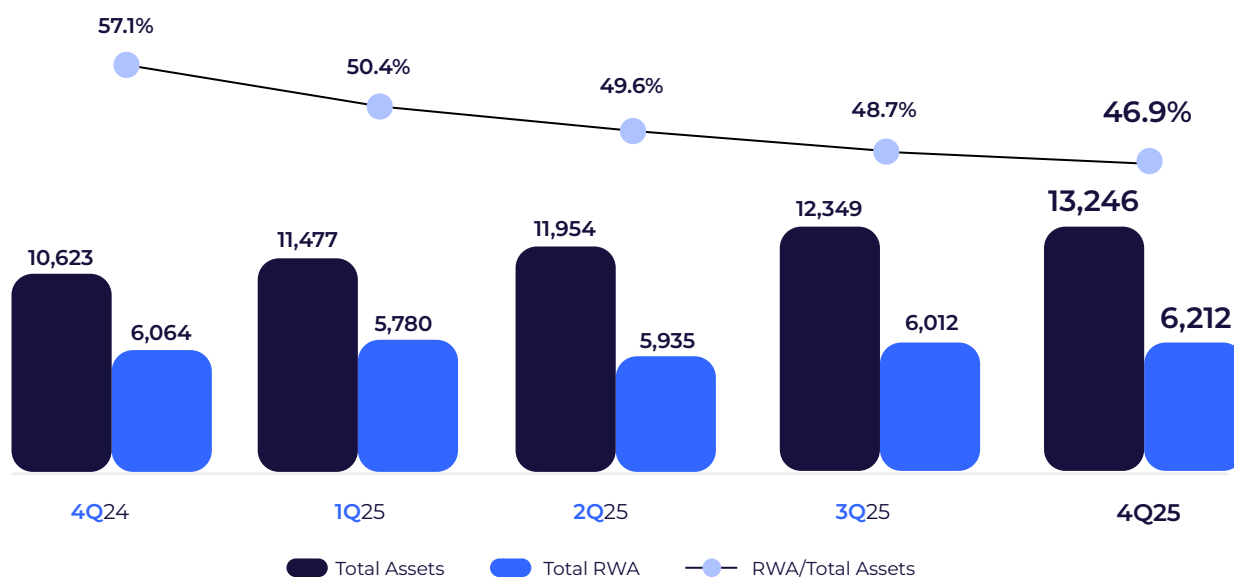




Foto: Freepik

Funding



At the end of 4Q25, Paraná Banco's funding portfolio reached R\$ 11.5 billion, representing 28.8% growth year-on-year.

This progress reflects the strength of the Bank's funding strategy, guided by discipline in liability management, diversification of funding sources, and long-term relationships. The Bank adopts a specific strategy for each segment, resulting in balanced funding between institutional investors and capital raised through the investment platform. This hybrid model ensures stability, predictability, and less reliance on a single channel, allowing the Bank to operate efficiently in different market scenarios.



On the funding platform, the Bank has a solid base of individual and corporate investors, who represent 28% of total funding with a high level of loyalty and recurrence. This behavior is reflected in the high renewal rate, especially among legal entities, which, even with shorter average terms, maintain their funds for long periods, through successive renewals, evidencing their trust and long-term relationship with the Bank.

On the institutional funding side, we reinforce our tradition as a frequent issuer in the Financial Letters market. In

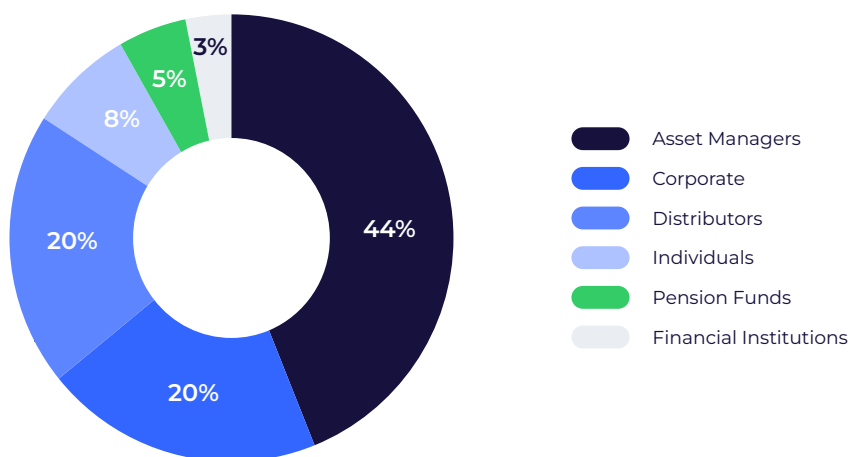
addition, we have taken advantage of the favorable fixed income market environment in recent months to increase funding volume in this segment, contributing to the extension of liabilities and improvement in the average cost of funding.

It should be mentioned that the Company has maintained controlled exposure to distributors, in line with its strategy of positioning this channel as a strategic and contingency alternative, to be activated only when the speed of growth of the portfolio requires funding in excess of its organic capacity.

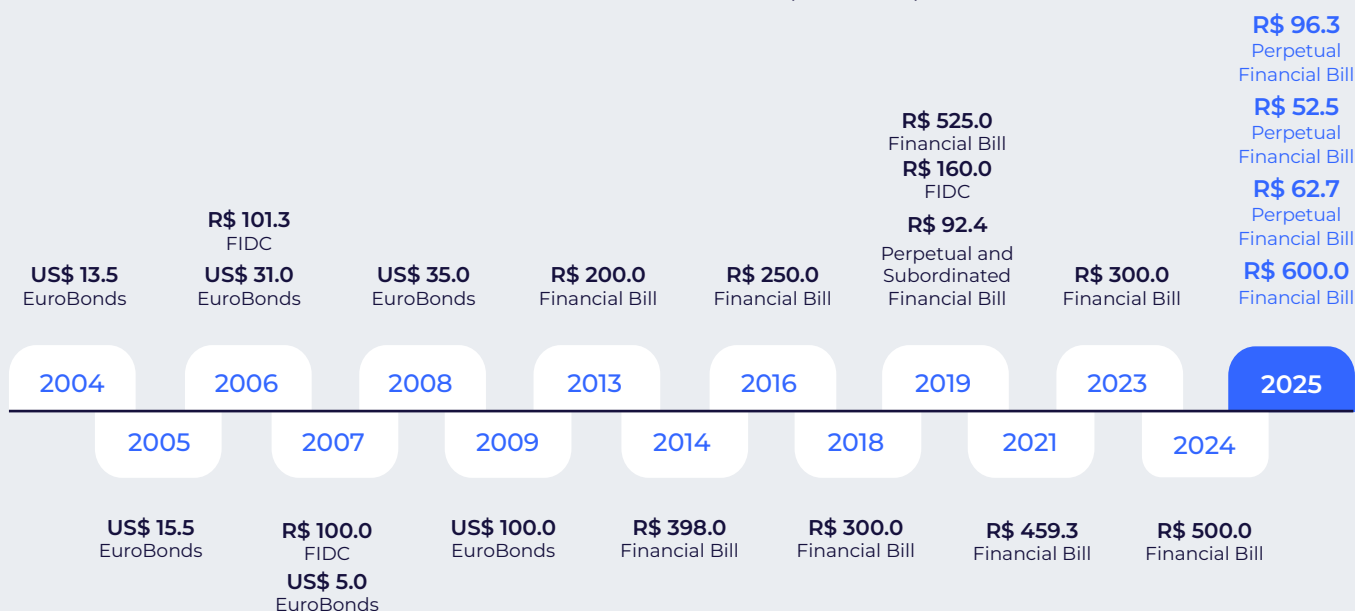
Paraná Banco also has the DPGE (Special Guarantee Term Deposit) product, with no current issues, but ready to be used. DPGE is an important contingency instrument, as it allows funds to be raised with a special guarantee from the Credit Guarantor Fund (FGC), providing additional security for investors and reinforcing the institution's liquidity in times of higher market stress. It is worth noting that most of Paraná Banco's assets are eligible as collateral for issuing DPGE, ensuring flexibility to access this funding alternative if necessary.

Funding (R\$ million)	4Q25	3Q25		4Q24	
Total Funding	11,521.9	10,737.0	7.3%	8,945.5	28.8%
Deposits	5,877.5	5,118.9	14.8%	3,717.6	58.1%
Time deposits	5,659.3	4,902.8	15.4%	3,338.3	69.5%
Interbank deposits	215.2	210.4	2.3%	373.8	(42.4%)
Demand deposits	3.0	5.7	(47.2%)	5.5	(44.8%)
Financial Bills	5,644.4	5,618.1	0.5%	5,227.9	8.0%

Investor Profile



Issues Paraná Banco (R\$ million)



Paraná Banco Investimentos



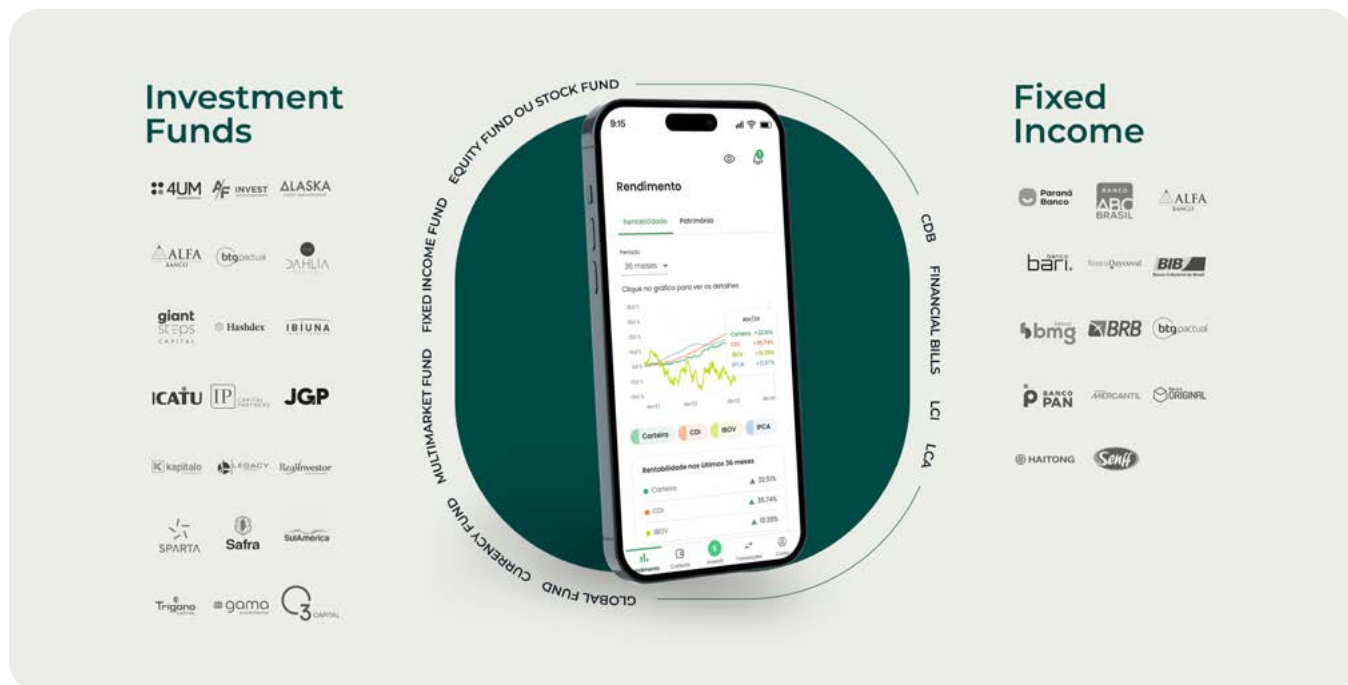
Paraná Banco Investimentos reaffirms its commitment to being a solid, close and expertly curated platform.

Our portfolio continues to grow and today includes not only traditional products such as our own- and third-party fixed income, investment funds and private pension plans, but also financial protection solutions such as insurance, broadening the range of opportunities for diversification and wealth planning. In addition, we now offer consortiums, in partnership with Servopa, as a supplementary alternative for planning asset acquisitions and leveraging equity.

One of the recent milestones was the strengthening of the distribution of income tax-exempt products, such as LCIs and LCAs, offering tax-efficient alternatives. All products available on our platform undergo a rigorous curation process, where factors such as the issuer's history, business model, portfolio quality, capital, liquidity, governance, and ratings are assessed, among others.

In addition, our commitment goes beyond the financial: we are getting closer and closer to our customers through brand actions, strategic events and campaigns that reinforce the pillars of exclusivity, curation and proximity. With these and other actions, we remain steadfast in our aim to build a unique platform that delivers not only products and services, but also personalized experiences, smart solutions and long-term value. Paraná Banco Investimentos remains attentive to market trends, always seeking to anticipate demands and positively surprise its investors.

For 2026, we remain convinced that each step forward - whether in expanding the portfolio, digitizing journeys or broadening relationships - brings us closer to our purpose: to be a solid and reliable platform, recognized for offering high-quality products, expert curation and truly exclusive service, with customized solutions that meet the needs of each investor.



The graphic features a central smartphone displaying a 'Rendimento' (Performance) screen with a line chart showing returns over 36 months. The chart includes data for 'Carteira' (Portfolio) and 'CDI' (CDI rate). Surrounding the phone are labels for various investment categories: EQUITY FUND OU STOCK FUND, CDB, FINANCIAL BILLS, LCI, LCA, GLOBAL FUND, CURRENCY FUND, MULTIMARKET FUND, and FIXED INCOME FUND.

Investment Funds

- 4UM, INVEST, ALASKA
- ALFA, btg, SAHLIA
- giant, Hashdex, IBIUNA
- ICATU, IP, JGP
- kapitalo, LIBADY, RoyalInvestor
- SPARTA, Safra, SUAMERICA
- Trigono, gama, 3 CAPITAL

Fixed Income

- Paraná Banco, ABB, ALFA
- bari, Banco Desvalor, BIB
- bmg, BRB, btg
- BANCO PAN, APLICANTE, CIBANPL
- HAITONG, Sachi

Liquidity



The Bank ended the quarter with a cash balance of R\$ 3.1 billion, with 56.2% growth in the last 12 months. This increase reinforces our conservative stance on liquidity management, maintaining robust cash reserves to meet maturing liabilities and sustain the growth of the loan portfolio and other operations of the institution. The cash increase reflects capitalizing on the favorable environment for fixed income during the period, strengthening our position and ensuring comfort in terms of the main liquidity indicators monitored by Treasury.

Total Cash (R\$ million)	4Q25	3Q25		4Q24	
Repurchase Agreements	400.0	660.0	(39.4%)	200.0	100.0%
Federal government bonds – floating rate	2,321.6	1,641.7	41.4%	1,218.4	90.5%
NTN-B Own portfolio	977.5	955.8	2.3%	641.0	52.5%
LFT Own portfolio	1,343.7	685.6	96.0%	577.0	132.9%
Security operations	273.9	230.9	18.6%	200.7	36.5%
LFT	273.9	230.9	18.6%	200.7	36.5%
Availabilities	5.1	43.5	(88.4%)	367.7	(98.6%)
Other	103.5	99.8	3.7%	nd	nd
Total	3,104.1	2,675.9	16.0%	1,986.8	56.2%

In addition, Paraná Banco has the Assets and Liabilities Commission (“ALCO”), a technical support and advisory body with the purpose of defining policies, standards, strategies, and limits so that professionals working in Assets and Liabilities Management (ALM) operate in accordance with the Bank’s risk appetite.

The Commission meets on a monthly basis, and its main duties and responsibilities include: formulating the ALM, liquidity and treasury strategy, focusing on defining the hedge policy, monitoring market risk and formulating FTP (Fund Transfer Pricing); managing balance, term and rate mismatches between assets and liabilities and managing funding.



Foto: Shutterstock

Corporate Governance



At the end of 2025, Paraná Banco's share capital increased to R\$ 1,000,000.00 due to a capital increase of R\$ 216,936,250.73, with no issuance of new shares, approved by the Board of Directors on December 23. The capital consists of 3,248,948,892 shares, divided into 2,340,020,750 common shares and 908,928,142 preferred shares, all registered, book-entry shares with no par value.

Furthermore, on December 19, the Board of Directors approved the payment of interim dividends to owners in the amount of R\$ 100 million.

Owners' structure | December/2025

Owners' structure	ON	% ON	PN	% PN	Total	% Total
Controlling Group	1,901,064,077	81.2%	356,368,332	39.2%	2,257,432,409	69.5%
Related Parties	438,956,673	18.8%	552,559,810	60.8%	991,516,483	30.5%
Total	2,340,020,750	100.0%	908,928,142	100.0%	3,248,948,892	100.0%

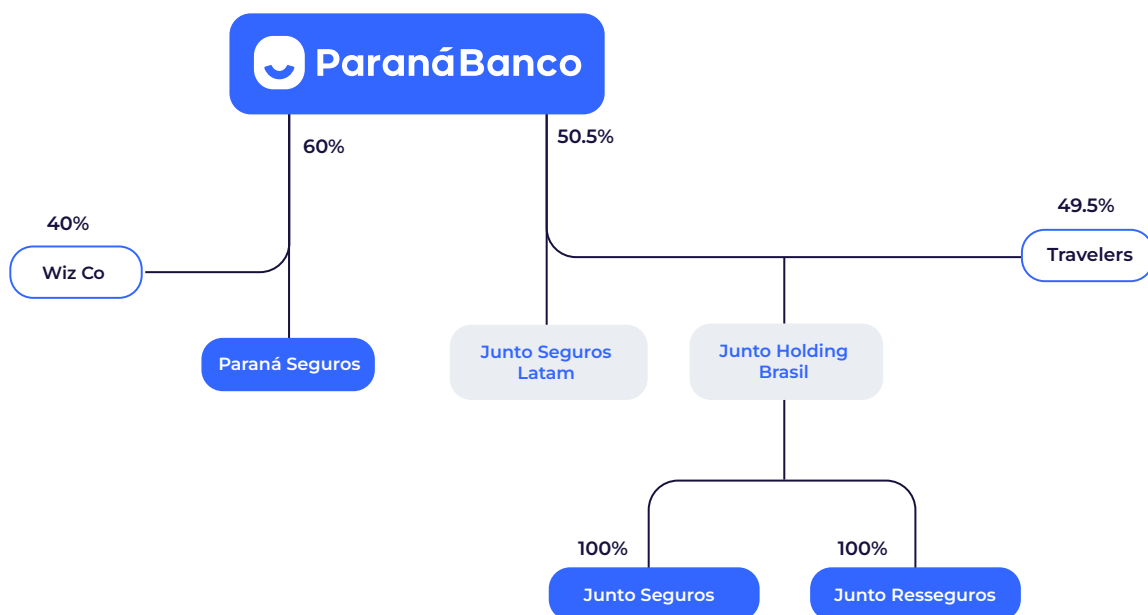


Subsidiaries



Paraná Banco operates in the surety bond and reinsurance segments in Brazil, in partnership with Travelers, through its subsidiaries Junto Seguros and Junto Resseguros. These companies offer products such as surety bonds and lease surety. With this activity, the Bank seeks to diversify its revenue sources and expand its offer of products and services to corporate customers.

In addition, the Company has operations in the segment of providing insurance products, through Paraná Seguros broker, as a result of a partnership with Wiz Co. Currently, the company offers insurance products to the institution's customer base.



Junto Seguros Group



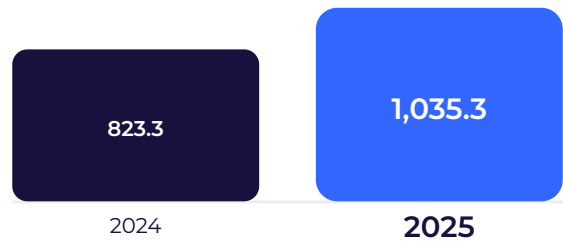
Junto Seguros is an insurance company specializing in Surety Bond and Lease Surety solutions, recognized for its innovative performance and focus on excellence. Established as a digital insurance company in Brazil, it uses technology as a strategic pillar to provide the best experience to partners and customers. Throughout its 30-year history, it has consistently kept pace with market developments, remaining at the forefront of the sector.

The Company enjoys high ratings from the most recognized risk rating agencies in the industry, reflecting the consistency of its operating performance, discipline in risk management, and the strength of its capital position. Throughout its history, it has exceeded the mark of 2 million policies issued and has served more than 100,000 companies, becoming one of the leading references in its segment.

According to Superintendência de Seguros Privados (Susep) data, in the period from January to December 2025, Junto Seguros held the second place in terms of market share in the production of gross written premiums with 15.9% of the surety bond market. On the other hand, in the same period, Junto Resseguros is the market share leader in its segment, with 26.8% of the production of reinsurance premiums in financial risks category.

In 2025, Junto Seguros Group, comprising Junto Holding Brasil and its subsidiaries, which are leading players in the surety bond, lease surety and reinsurance markets - recorded a volume of premiums written net of cancellations of R\$ 1,035.3 million, representing growth of 26% over the same period last year.

Gross Written Premium (R\$ million)



In 2025, the ratio between retained claims and earned premium, including reported claims and the provision for claims incurred but not reported (IBNR), reached 14.4%, down 5.0 percentage points versus the 2024. The result reflects the quality of underwriting, appropriate risk pricing, and discipline in portfolio management.

Claims Ratio (%)*



*In this calculation we use the accumulated value of the last 12 months.

Combined ratio, which reflects the relation between operating expenses and earned premiums, showed a reduction of 1.6 percentage points when comparing the years 2025 and 2024. This change stems mainly from the growth in earned premiums, combined with a reduction in retained claims, evidencing higher operational efficiency and improved technical profitability of the portfolio.

Combined Ratio* (R\$ million)	Dec/25	Dec/24	
Retained Claims (a)	(28.6)	(33.0)	(13.3%)
Comission Results (b)	18.8	28.4	(33.9%)
Administrative Expenses (c)	(152.8)	(139.8)	9.3%
Other Operating Income and Expenses (d)	50.2	45.1	11.2%
Retained Earned Premiums (e)	198.3	170.3	16.4%
Combined Ratio (%) (a+b+c+d)/e	56.7%	58.3%	(1.6 p.p.)

*In this calculation we use the accumulated value of the last 12 months.

Junto Seguros Group ended fiscal year 2025 with a net income of R\$ 165.3 million, representing approximately 55% growth compared to the previous year. This performance was mainly driven by higher earned premium appropriation, reflecting consistent organic growth in the portfolio over recent years, combined with a reduction in claims. The result reinforces the Group's ability to generate sustainable profitability, strengthen its capital base and expand shareholder value creation, while simultaneously preserving high standards of solvency and liquidity.

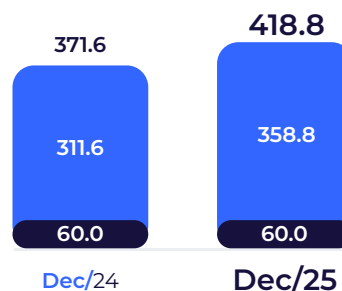
Grupo Junto Seguros (R\$ million)	2025	2024	
Net Income	165.3	104.9	54.6%

In this context, in 2025, the adjusted net equity of Junto Seguros and Junto Resseguros exceeded more than four times the minimum capital required by SUSEP to conduct their respective operations, highlighting the soundness of the capital structure and the Group's solid capacity to sustain its growth, in strict compliance with regulatory requirements and best governance practices.

Junto Seguros (R\$ million)



Junto Resseguros (R\$ million)



 Capital Surplus

 Minimum Capital Required

Ratings Junto Seguros

S&P Global Ratings

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Stable Outlook

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Nov 2025

A (Excellent)

Positive Outlook

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Positive Outlook

Attachments



We present below the Management Statement of Income and Balance Sheet of Paraná Banco.

Attachment I | Management Statement of Income

Management Statement of Income (R\$ million)	4Q25	3Q25		4Q24		2025	2024	
Income from financial intermediation	542.5	538.5	0.7%	442.7	22.6%	2,063.0	1,719.0	20.0%
Credit transactions	445.9	449.4	(0.8%)	387.1	15.2%	1,733.0	1,497.9	15.7%
Income from transactions in securities	96.6	89.2	8.2%	55.6	73.7%	330.0	221.1	49.2%
Financial intermediation expenses	(387.2)	(388.1)	0.2%	(278.6)	39.0%	(1,421.1)	(1,083.4)	31.2%
Funding operations in the market	(410.4)	(405.8)	1.1%	(256.8)	59.8%	(1,474.1)	(995.1)	48.1%
Income from derivative financial instruments	23.2	17.7	30.9%	(21.8)	6.4%	53.0	(88.3)	(40.0%)
Gross financial margin	155.3	150.5	3.2%	164.1	(5.4%)	641.9	635.6	1.0%
Provision for expected credit loss	(69.3)	(55.2)	25.4%	(33.2)	108.9%	(235.3)	(175.4)	34.1%
Financial intermediation result	86.0	95.3	(9.7%)	130.9	(34.3%)	406.6	460.1	(11.6%)
Other operating income (expenses)	(73.7)	(62.3)	18.3%	(98.2)	(24.9%)	(277.7)	(362.4)	(23.4%)
Services fee income	0.1	0.1	12.5%	0.1	(7.4%)	0.2	0.3	(13.2%)
Bank fees revenues	1.4	3.2	(55.3%)	0.7	106.4%	5.7	1.8	207.2%
Personnel expenses	(37.0)	(17.9)	106.6%	(23.5)	57.4%	(96.6)	(92.2)	4.8%
Other administrative expenses	(79.1)	(70.5)	12.2%	(102.8)	(23.1%)	(298.5)	(374.4)	(20.3%)
Tax expenses	(9.3)	(7.3)	27.8%	(8.3)	12.4%	(32.9)	(31.9)	3.2%
Result of investments and holdings	38.2	22.1	73.0%	16.0	138.8%	111.5	61.3	81.9%
Other operating income	22.4	16.5	36.2%	21.5	4.1%	66.5	91.6	(27.5%)
Other operating expenses	(10.5)	(8.4)	24.4%	(1.9)	463.8%	(33.6)	(18.9)	77.6%
Operating income	12.3	33.0	(62.7%)	32.8	(62.5%)	128.9	97.8	31.9%
Non-operating income	1.1	0.4	200.8%	1.7	(35.1%)	2.7	0.5	445.7%
Other revenues	4.3	nd	nd	3.2	35.8%	4.3	3.2	36.1%
Earnings before tax on profit	17.7	33.3	(46.9%)	37.6	(52.9%)	136.0	101.4	34.0%
Income tax and social contribution	0.6	(1.4)	(56.8%)	6.0	(90.3%)	(5.8)	(0.3)	1,964.4%
Employee and management profit sharing	(4.5)	(0.4)	1,076.0%	(7.1)	(36.8%)	(4.9)	(10.6)	(53.8%)
Net income	13.8	31.6	(56.4%)	36.5	(62.2%)	125.3	90.6	38.3%

Attachment II | Balance Sheet

Balance Sheet Assets (R\$ million)	4Q25	3Q25	▲	4Q24	▲
Availabilities	0.7	0.7	(7.8%)	0.9	(24.1%)
Financial Instruments	12,307.7	11,470.3	7.3%	9,788.1	25.7%
Securities and derivative financial instruments	3,404.4	2,787.2	22.1%	1,772.6	92.1%
Interbank relations	5.5	43.5	(87.5%)	367.7	(98.5%)
Credit transactions	8,897.8	8,639.6	3.0%	7,647.8	16.3%
Credit transactions	9,087.0	8,809.0	3.2%	7,760.7	17.1%
Provision for expected credit loss associated with credit risk	(189.2)	(169.4)	11.7%	(112.9)	67.6%
Other credits	468.0	378.7	23.6%	412.6	13.4%
Investments	409.1	441.4	(7.3%)	381.7	7.2%
Property and equipment in use	26.0	39.5	(34.3%)	25.7	1.0%
Intangible assets	34.1	18.5	84.9%	13.5	152.9%
Total	13,245.6	12,349.1	7.3%	10,622.5	24.7%

Balance Sheet Liabilities (R\$ million)	4Q25	3Q25	▲	4Q24	▲
Deposits and other financial instruments	11,827.5	10,891.8	8.6%	9,099.2	30.0%
Deposits	5,877.5	5,118.9	14.8%	3,717.6	58.1%
Open market funds	305.4	154.5	97.7%	153.5	99.0%
Proceeds from acceptances and issues of securities	5,644.4	5,618.1	0.5%	5,227.9	8.0%
Interbank relations	0.2	0.2	0.0%	0.2	0.0%
Other obligations	167.5	113.3	47.8%	162.5	3.1%
Owners' Equity	1,250.6	1,344.0	(7.0%)	1,360.8	(8.1%)
Capital	1,000.0	783.1	27.7%	783.1	27.7%
Profit reserve	284.6	562.0	(49.4%)	554.5	(48.7%)
Other comprehensive results	(34.0)	(26.8)	27.1%	41.6	(181.7%)
Retained earnings	nd	25.7	nd	nd	nd
Treasury shares	nd	nd	nd	(18.4)	nd
Total	13,245.6	12,349.1	7.3%	10,622.5	24.7%



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