

# Earnings 2Q25

## Highlights



### Credit Portfolio

R\$ **8.8** billion

▲ **20.2%** vs 2Q24

### Collateralized Portfolio

**100%**

### Net Income

R\$ **26.0** million

▲ **109.2%** vs 2Q24

### Efficiency Ratio

**54.8%**

ex ALL

### Customer Base

**2.3** million

▲ **198.9%** vs 2Q24

### Total Cash

R\$ **2.3** billion  
with high liquidity level

### ROAE

**8.0%**

### Basel Ratio

**14.9%**

## 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.

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. Further-more, we entered into a partnership with Wiz Co, which led to the creation of **Paraná Seguros**.

2007 - 2017

### Governance and Value Creation

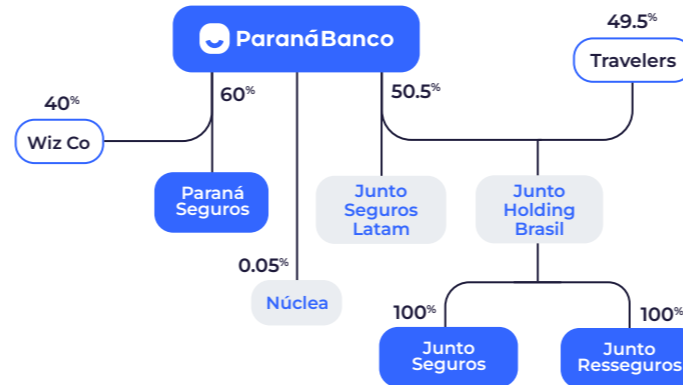
- We had our IPO in 2007, carrying out and OPA ten years later;
- In 2008 we started the operations of **Junto Resseguros**;
- We carried out a joint venture with The Travelers Companies in the insurance operation in 2011.

2023 - 2025

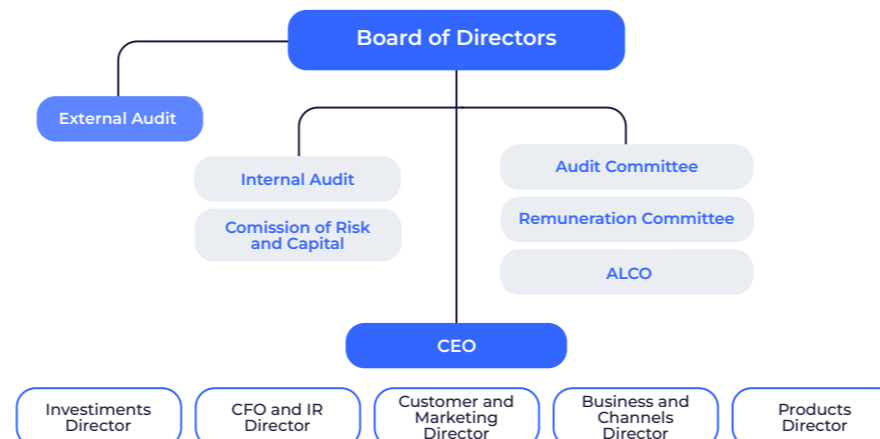
### Diversification and Profitability

- Consolidation of the Client Department and the Product Department;
- We reached **more than 2.2 million** customers with active operations; and
- 297%** growth in the FGTS portfolio.

## Corporate Structure

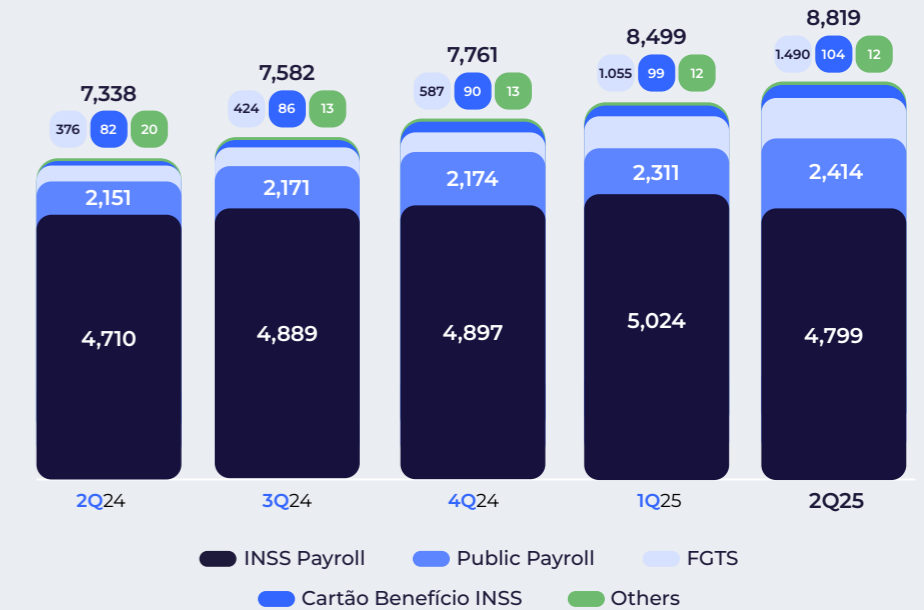


## Corporate Governance

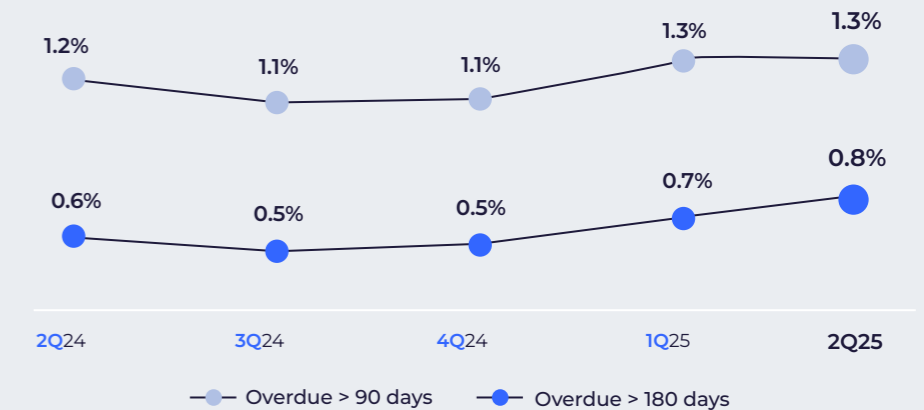


## Operating Performance

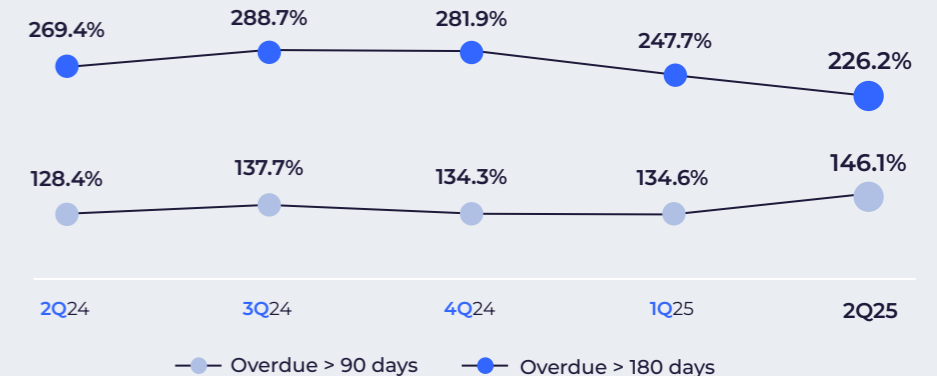
Credit Portfolio (R\$ million)



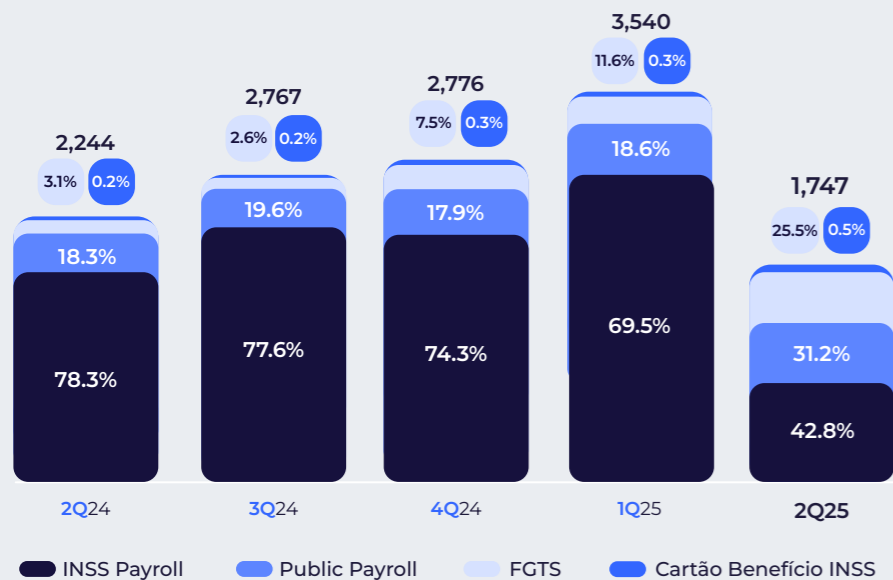
Delinquency (%)



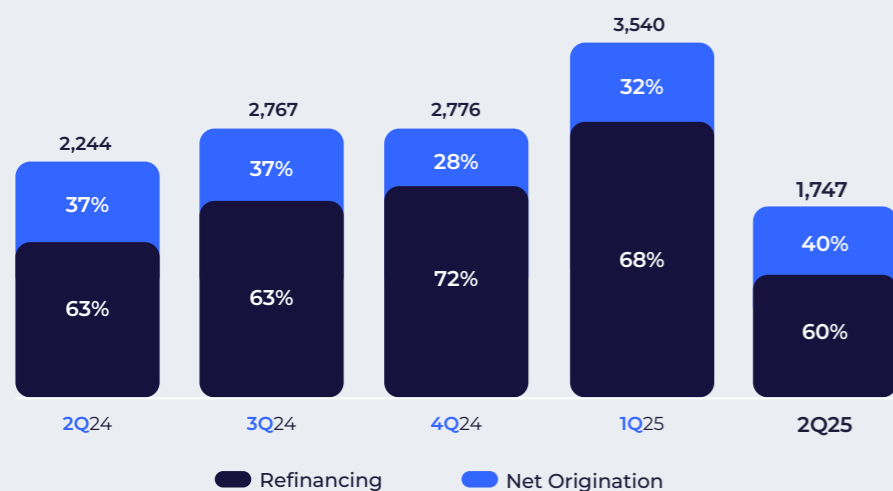
Coverage Ratio (%)



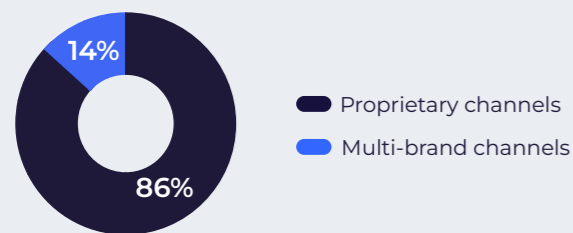
### Total Origination (R\$ million and %)



### Origination Distribution (R\$ million)

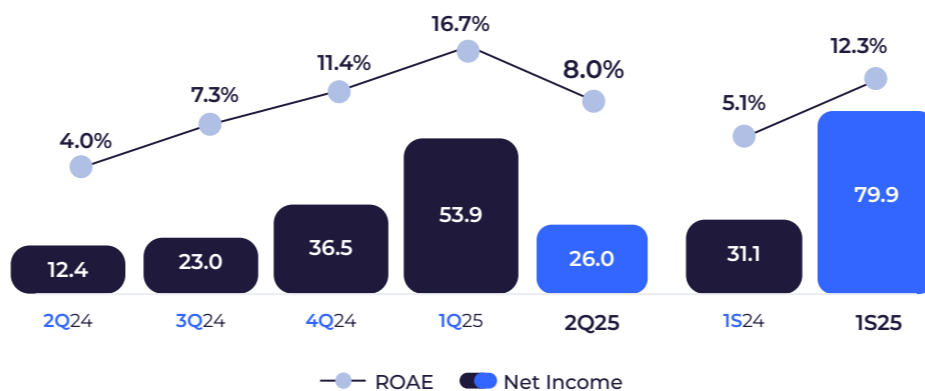


### Sales Channels (Origination 2Q25)

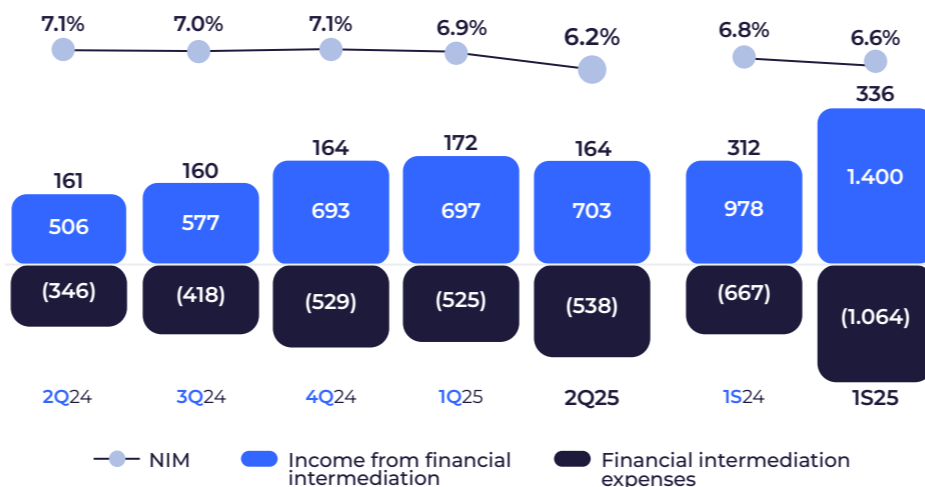


## Financial Performance

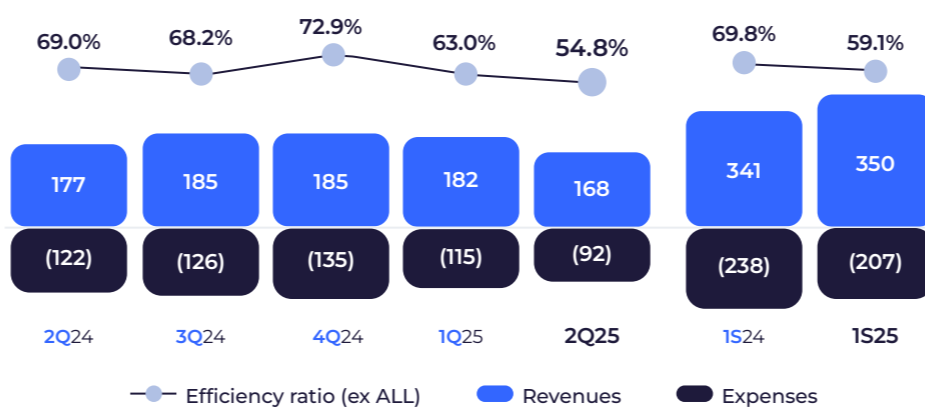
### Net Income and ROAE (R\$ million and %)



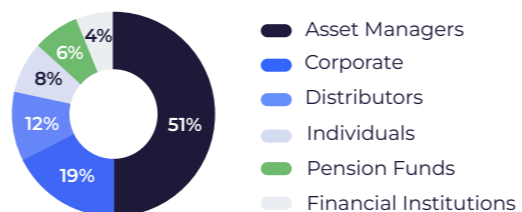
### Gross Financial Margin (R\$ million and %)



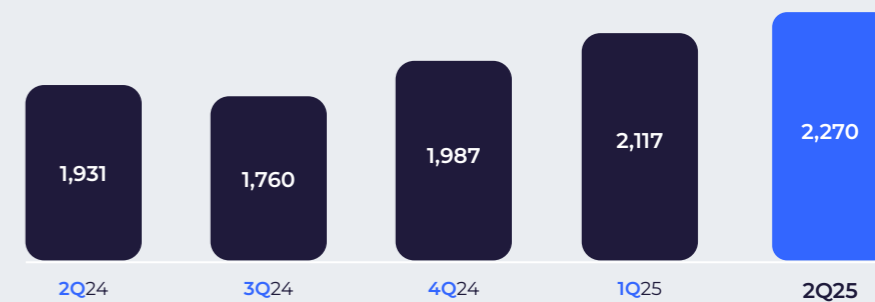
### Efficiency Ratio (R\$ million and %)



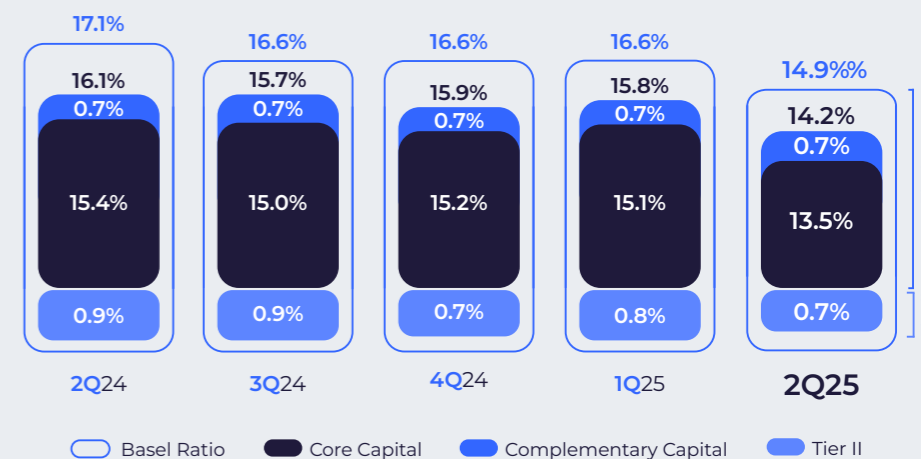
### Funding Composition



### Total Cash (R\$ million)



### Basel Ratio (%)



## Ratings

### Paraná Banco

S&P Global	brAA+ Long Term Stable Outlook	Global BB- Long Term	Jul 2025
Fitch Ratings	AA-(bra) Long Term Stable Outlook	FI+(bra) Short Term	Aug 2025
RISKBank	10.45 (Low Risk) - Medium Term (up to 3 years)		Jun 2025

### Junto Seguros Group

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

### Talk to IR



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