Earnings Release

1Q19

ParanáBanco 40 ANOS

Contents

Highlights

ParanáBanco 40

Net income
R$75.7 million
Growth of 40.2% versus 1Q18.

NIM
13.1%

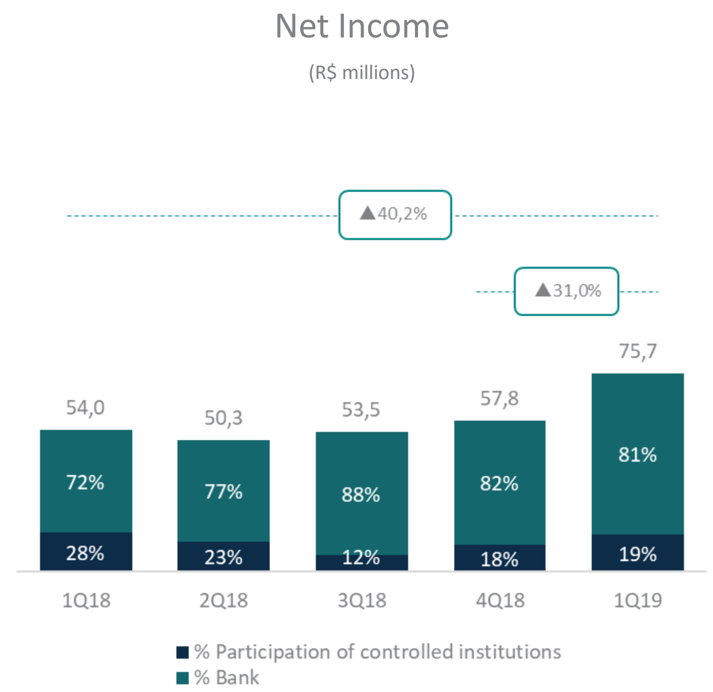
Cash
R$1.5 billion
Growth of 35.1% versus 1Q18.

ROAE
23.4%
Increase of 5.8 p.p. versus 1Q18.

Efficiency ratio
(ex-allowance for loan losses)

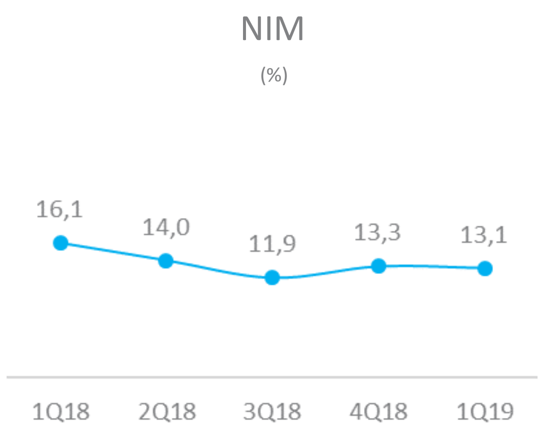
Capital Adequacy Ratio
27.6%
Increase of 7.9 p.p. versus 1Q18.

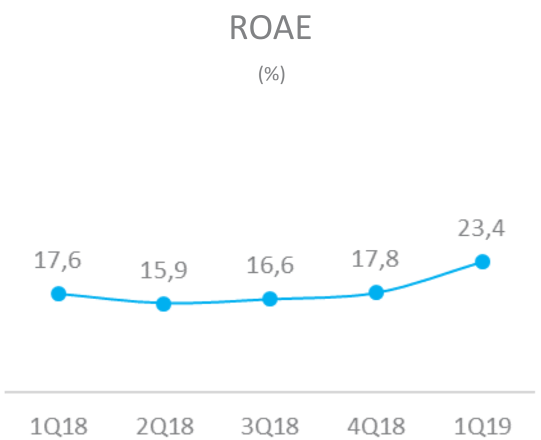
Net Income

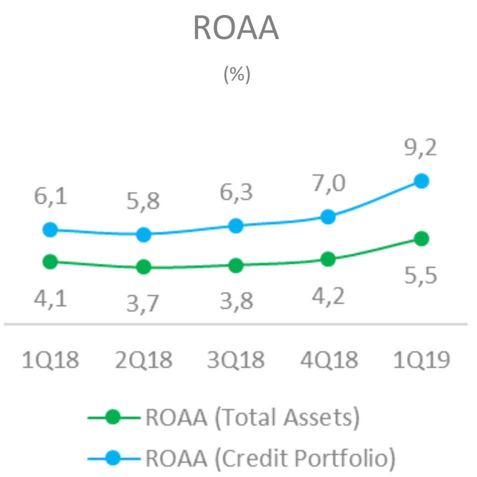


(R$ millions)	1Q18	2Q18	3Q18	4Q18	1Q19
Net Income	**54,0**	**50,3**	**53,5**	**57,8**	**75,7**
Bank	39,1	38,8	47,3	47,6	61,7
Participation of controlled institutions	14,9	11,5	6,2	10,2	14,1

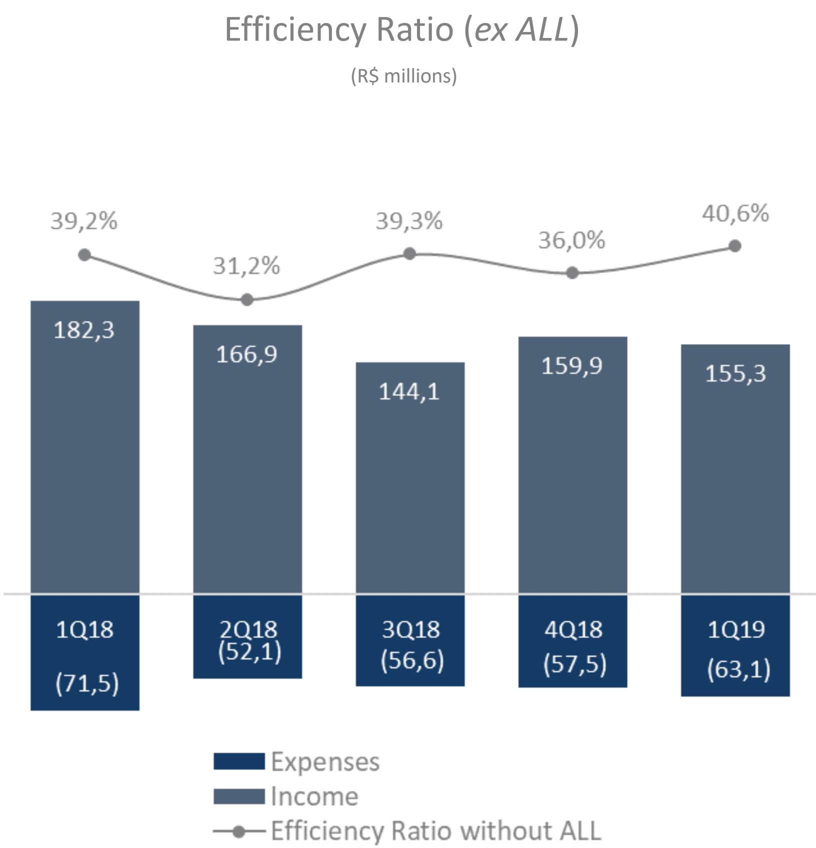
Rentability



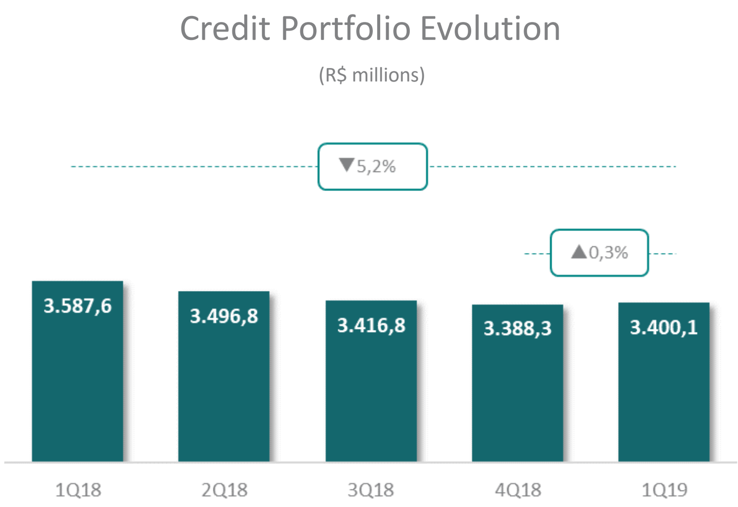


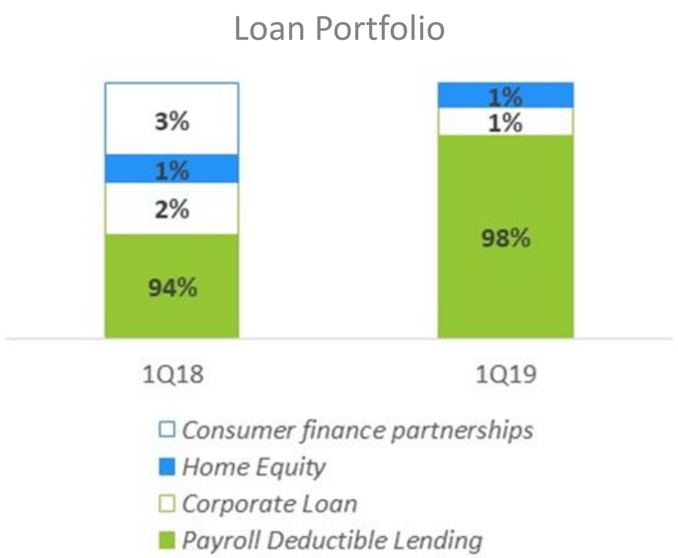


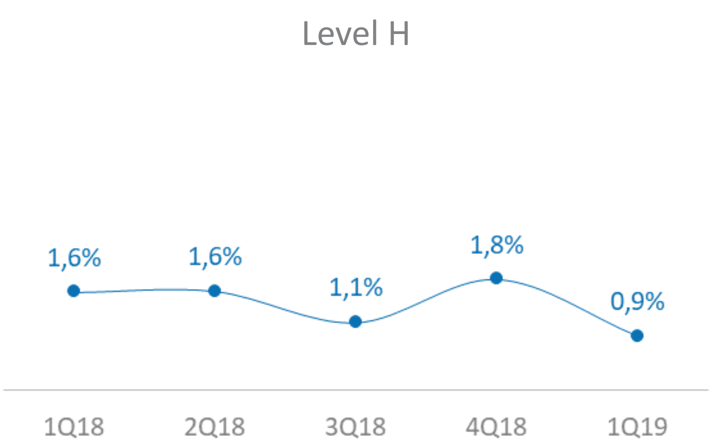
Efficiency Ratio

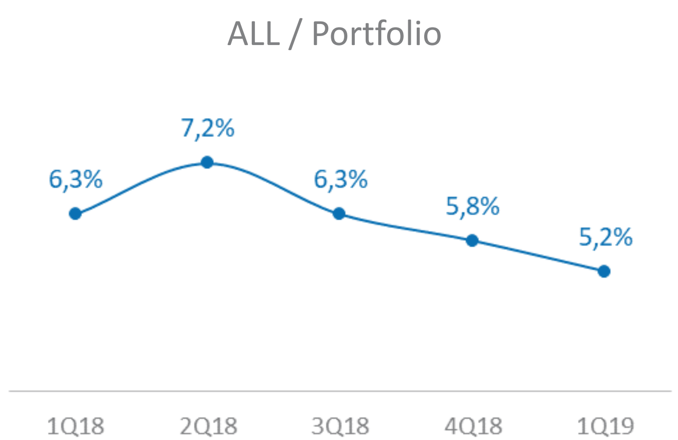


Loan Portfolio

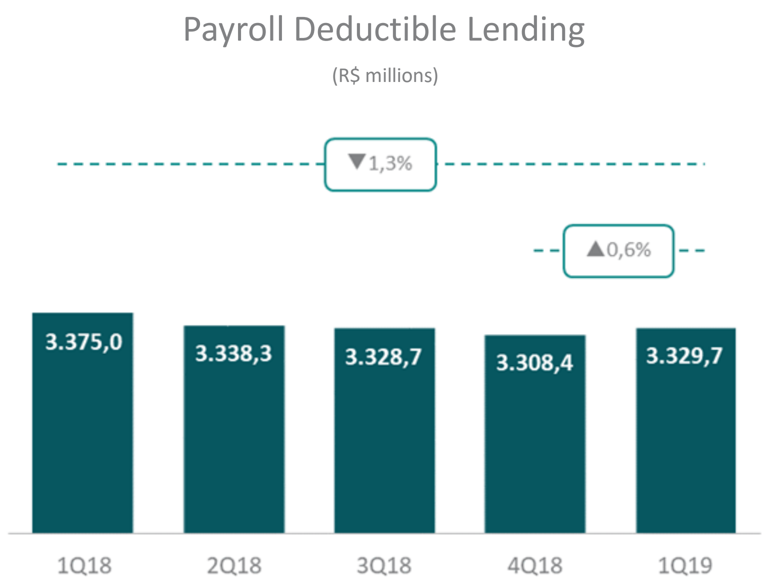


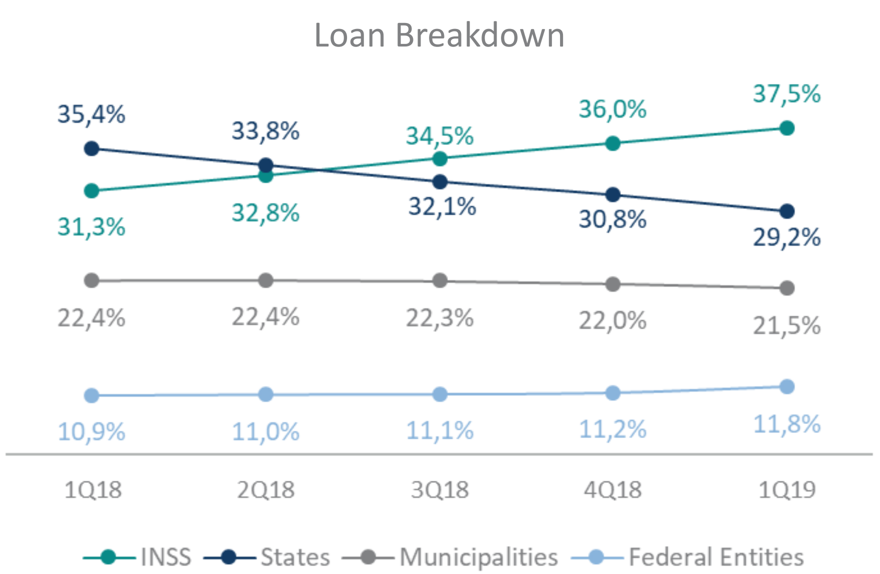






Payroll Deductible Lending





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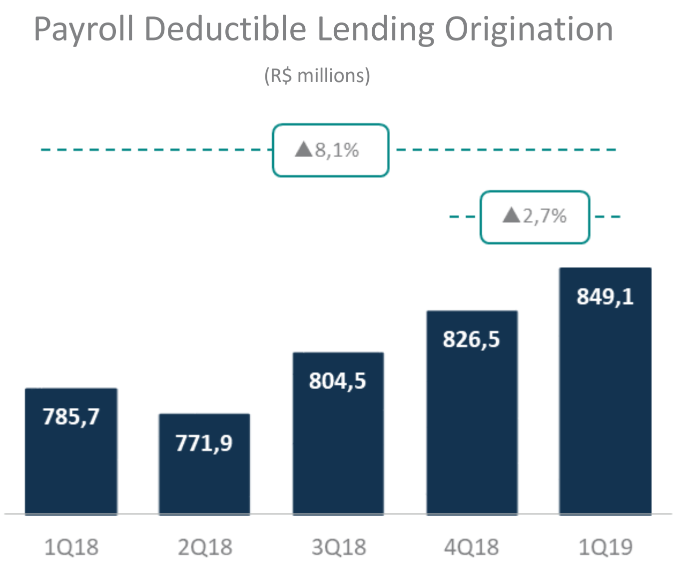
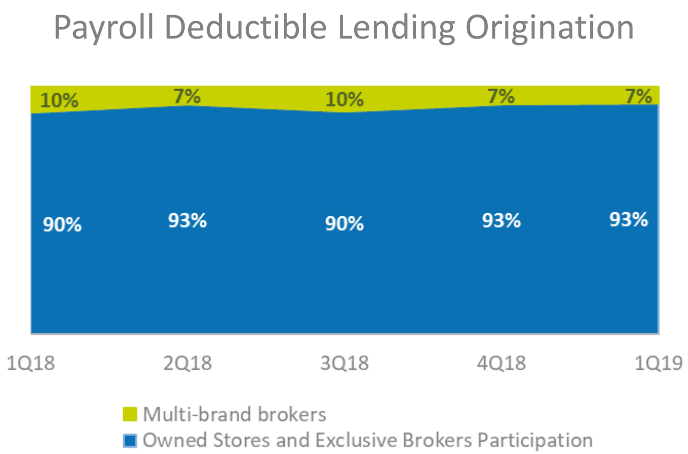
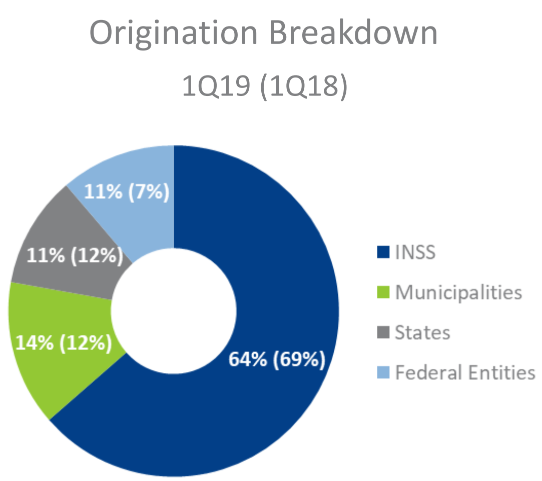
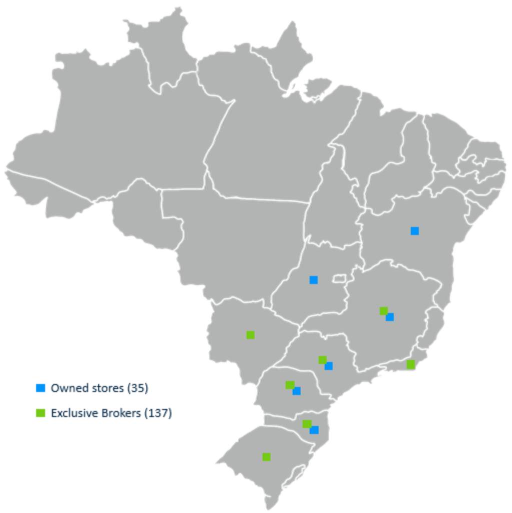
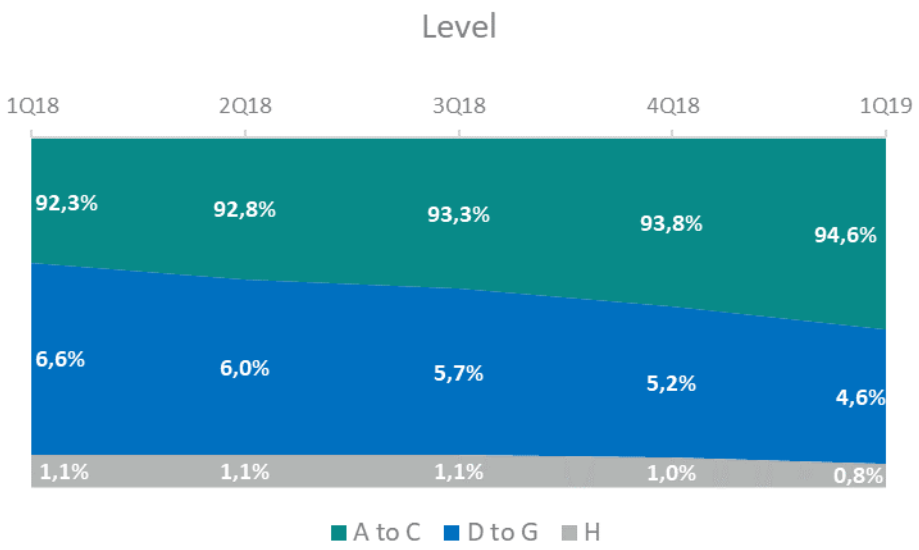


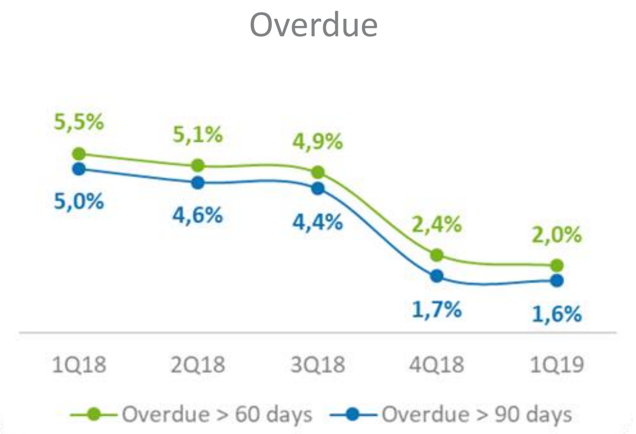




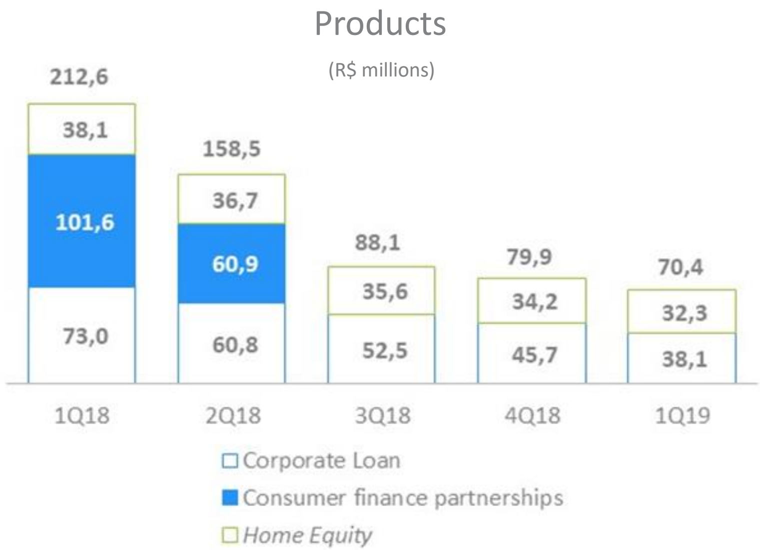


Payroll Deductible Lending





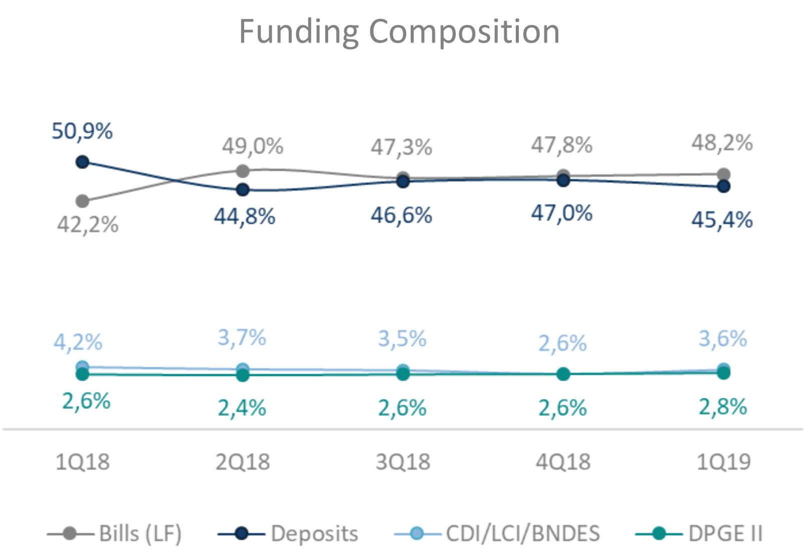
Other products

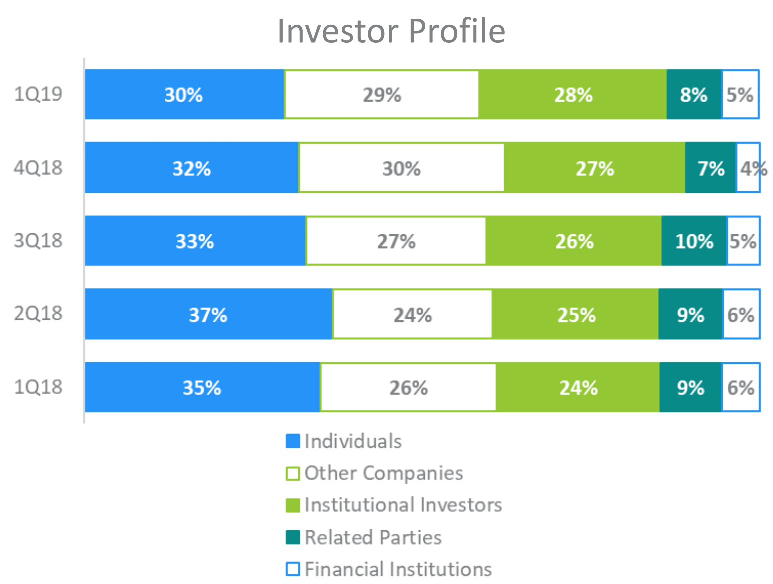


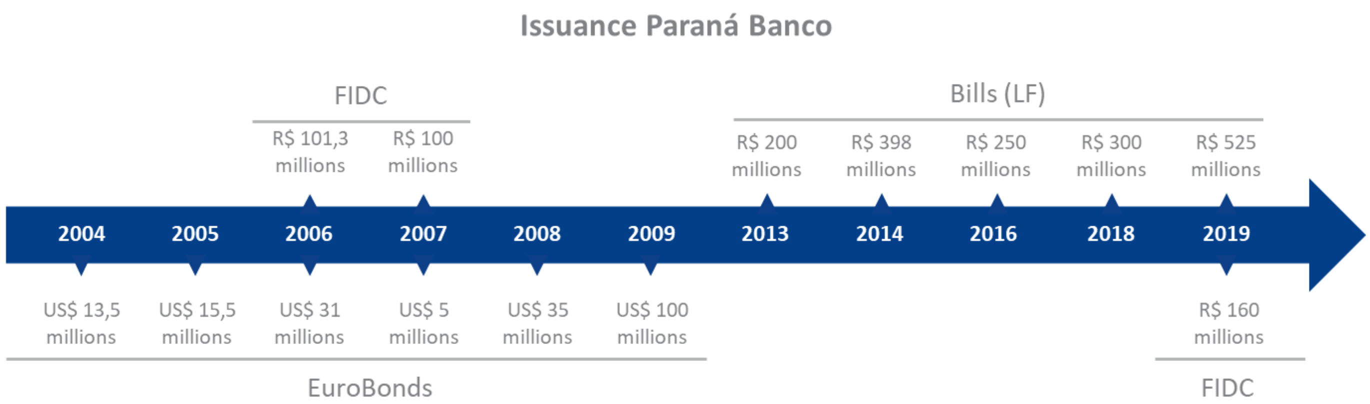
A to H Rating
(R$ millions)

1Q19	Corporate Loan			Home Equity		
Status	Portfolio	*% of portfolio*	Total Allowance	Portfolio	*% of portfolio*	Total Allowance
A	0,1	*0,2%*	0,0	17,3	*53,5%*	0,1
B	5,4	*14,2%*	0,1	1,6	*5,1%*	0,0
C	4,5	*11,7%*	0,1	4,5	*14,0%*	0,1
D	0,1	*0,2%*	0,0	2,2	*6,7%*	0,2
E	0,2	*0,6%*	0,1	1,3	*3,9%*	0,4
F	5,2	*13,6%*	2,6	2,2	*6,7%*	1,1
G	22,1	*57,9%*	21,9	0,3	*0,8%*	0,2
H	0,6	*1,5%*	0,6	3,0	*9,3%*	3,0
Total	**38,1**	***100,0%***	**25,3**	**32,3**	***100,0%***	**5,1**

Funding and ALM







Cash and ALM

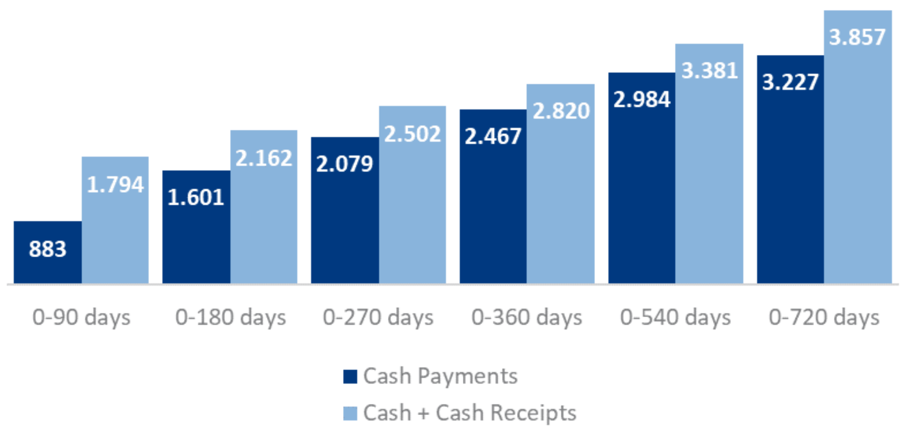
Cash Balance

R$ 1,5 billion

The available cash balance represented 38,8%.

ALM

(R$ millions)



Capitalization

Basel Ratio

(%)

Capital Adequacy (R$ million)	1Q19	4Q18	*1Q19 x 4Q18*	1Q18	*1Q19 x 1Q18*
Reference equity	1.062,3	878,6	*20,9%*	718,9	*47,8%*
Stockholders' equity required	308,2	310,2	*(0,7%)*	314,3	*(2,0%)*
Margins on shareholders' equity required	754,1	568,3	*32,7%*	404,5	*86,4%*
Basel (%)	**27,6**	**24,4**	***3,2 p.p.***	**19,7**	***7,9 p.p.***

Insurance Group

ParanáBanco 40

ParanáBanco — 50,5%

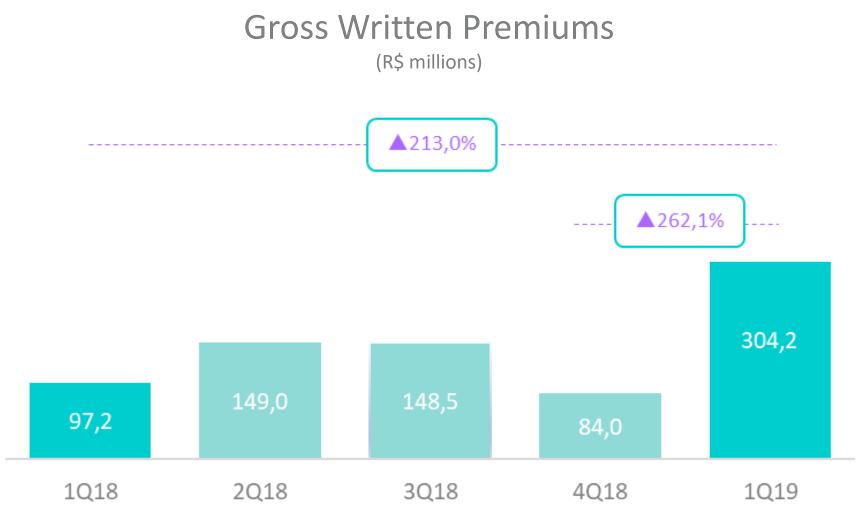
TRAVELERS — 49,5%

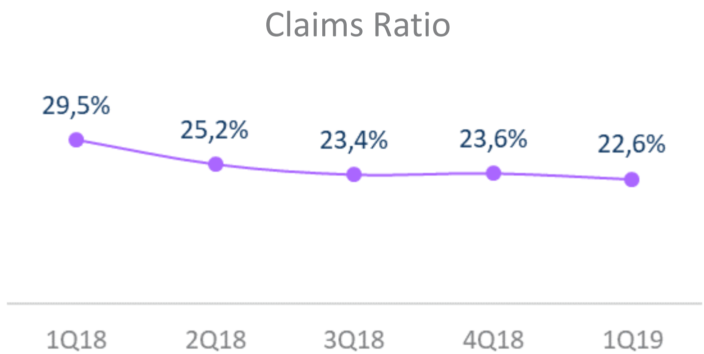
Junto Holding Brasil

100,0% — junto SEGUROS

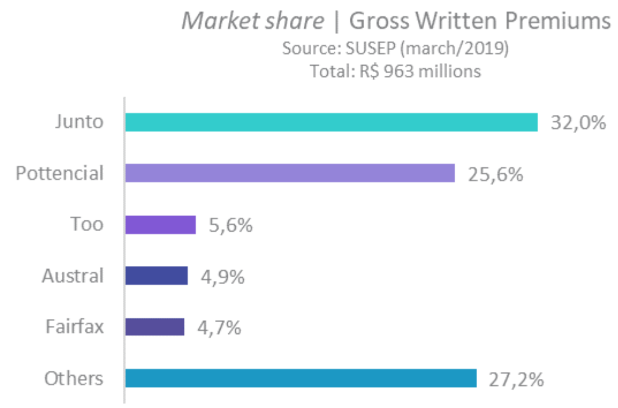
100,0% — junto RESSEGUROS

Junto Seguros



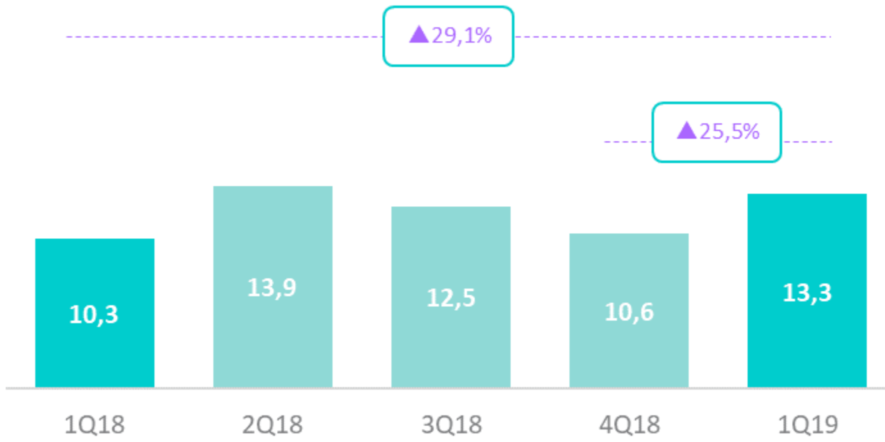


*We use this calculation the value accumulated in the last 12 months for each quarter.



Retained Premiums

(R$ millions)

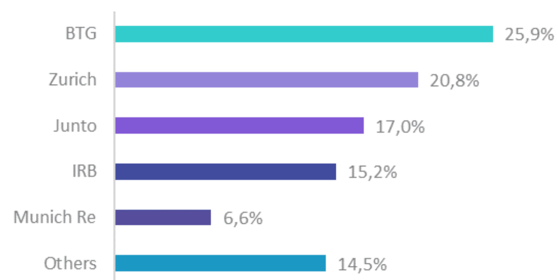


Market share | Reinsurance Premiums

Category: Financial risks

Source: SUSEP (march/2019)

Total: R$ 161 millions



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Disclaimer

The analyses contained herein have been prepared based on the financial statements disclosed under Central Bank resolution No. 4,403 of March 26, 2015, which does not require the preparation of consolidated financial statements. Therefore, non-financial institutions jointly controlled by Paraná Banco, that is J. Malucelli Seguradora, J. Malucelli Resseguradora and J. Malucelli Latam, have been recognized using the equity pickup methodology based on Paraná Banco's 50.5% interest.