

Earnings

RELEASE

1Q26



Paraná Banco

Summary

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Message from Management

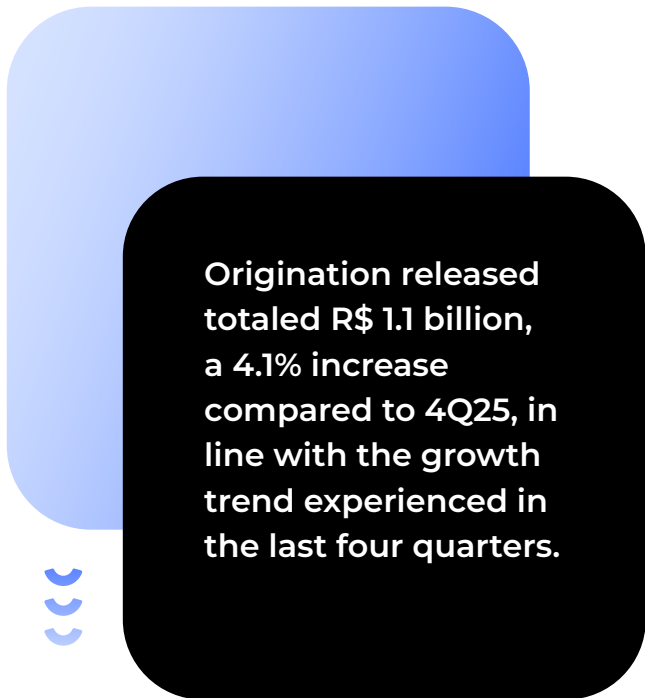
We ended the first quarter of 2026 with credit portfolio of R\$ 9.4 billion, representing 10.7% growth in 12 months, maintaining our strategy of diversifying our product and customer mix. We remain focused on expanding the share of public agreements in our portfolio, in addition to working on new products such as crédito do trabalhador and FGTS, credit facilities that provide higher profitability and contribute to the Bank's portfolio.

In the quarter, origination released totaled R\$ 1.1 billion, a 4.1% increase compared to 4Q25, in line with the growth trend experienced in the last four quarters. We continue to adjust our strategy to capture market opportunities, while preserving our history of conservative stance in granting credit.

We have strengthened our strategic advantage with a 100% collateralized credit portfolio, a feature that sets us apart in the market and provides increased predictability and security in risk management, resulting in a delinquency rate (over 90 days) of just 1.3% for the quarter.

Funding ended the period at R\$ 11.7 billion, a 20.2% increase compared to 1Q25, reflecting our consistent ability to access funds on competitive terms and with appropriate maturities through a diversified liability structure. We maintained total cash reserves of R\$ 3.1 billion and a Basel ratio of 17.2%, ensuring high levels of liquidity and capital to comfortably support our planned growth.

Junto Seguros Group continued to show solid performance in the surety bond and reinsurance segments, further diversifying Paraná Banco's revenue streams. In 1Q26, R\$ 196.6 million in premiums written net of cancellations were issued, expanding 15.7% in 12 months.



Origination released totaled R\$ 1.1 billion, a 4.1% increase compared to 4Q25, in line with the growth trend experienced in the last four quarters.

In the quarter, Paraná Banco's operating income was R\$ 39.1 million, slightly below the R\$ 44.4 million recorded in the same period of previous year. Net income totaled R\$ 23.5 million, with 7.5% ROAE, impacted by the tax effect of the period, since the Bank had benefited from the use of tax credits in 1Q25.

In an environment marked by uncertainties in the credit market, we remain committed to disciplined action, prioritizing products with higher risk-adjusted returns and reinforcing the flexibility of our business model to create sustainable value for our shareholders and investors.

1Q26 Highlights

S&P Global

brAA+

Long Term
Stable Outlook

Fitch Ratings

AA-(bra)

Long Term
Stable Outlook

RiskBank

10.07

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


Credit Portfolio

R\$ **9.4** billion

 10.7% vs 1Q25

Released Origination

R\$ **1.1** billion

 4.1% vs 4Q25

Collateralized Portfolio

100%


Delinquency

Over 90 days

1.3%

Net Income

R\$ **23.5** million


 70.5% to 4Q25

Basel Ratio

17.2%

Funding

R\$ **11.7** billion

 20.2% vs 1Q25



Total Cash



R\$ **3.1** billion

With high liquidity level



Main Indicators

Balance Sheet(R\$ million)	1Q26	4Q25		1Q25	
Total Assets	13,400.4	13,245.6	1.2%	11,477.1	16.8%
Credit Portfolio	9,407.6	9,087.0	3.5%	8,499.2	10.7%
Allowance for expected losses	197.4	189.2	4.3%	150.7	31.0%
Total Funding	11,746.2	11,521.9	1.9%	9,771.7	20.2%
Total Cash	3,053.8	3,104.1	(1.6%)	2,219.7	37.6%
Owners' Equity	1,311.4	1,250.6	4.9%	1,380.2	(5.0%)

Statement of Income (R\$ million)	1Q26	4Q25		1Q25	
Gross Financial Margin	175.1	155.3	12.7%	171.7	2.0%
Allowance for expected losses	(50.4)	(69.3)	(27.2%)	(45.3)	11.3%
Personnel expenses	(28.0)	(37.0)	(24.3%)	(24.7)	13.6%
Administrative Expenses	(76.1)	(79.1)	(3.9%)	(81.6)	(6.8%)
Result of investments and holdings	21.9	38.2	(42.6%)	22.4	(2.0%)
Operating Income	39.1	12.3	218.2%	44.4	(11.8%)
Net Income	23.5	13.8	70.5%	53.9	(56.3%)

Performance Indices (%)	1Q26	4Q25		1Q25	
ROAE	7.5	4.3	3.2 p.p.	16.7	(9.2 p.p.)
ROAA	0.7	0.4	0.3 p.p.	2.0	(1.3 p.p.)
NIM	5.8	5.4	0.4 p.p.	6.9	(1.1 p.p.)
Basel Ratio	17.2	16.7	0.5 p.p.	16.6	0.6 p.p.
Efficiency Ratio (ex ALL)	62.5	74.3	(11.8 p.p.)	63.0	(0.5 p.p.)

Portfolio Quality (%)	1Q26	4Q25		1Q25	
ALL/Credit Portfolio	2.1	2.1	0.0 p.p.	1.8	0.3 p.p.
Delinquency Index (> 90 days/portfolio)	1.3	1.3	0.0 p.p.	1.3	0.0 p.p.
Delinquency Index (> 180 days/portfolio)	0.9	0.8	0.1 p.p.	0.7	0.2 p.p.

Structure	1Q26	4Q25		1Q25	
Customers with active transactions (in thousand)	4,009.1	3,492.1	14.8%	1,784.3	124.7%
Employees	418	428	(2.3%)	516	(19.0%)
Exclusive Agents	135	133	1.5%	118	14.4%
Multi-brand Agents	91	85	7.1%	73	24.7%

The Company

Paraná Banco is a financial institution founded in 1979, specializing in secured loans and supplementary financial solutions, with operations in payroll loans, FGTS, cartão consignado, crédito do trabalhador, insurance products, investments, surety bond, and reinsurance. Over the past few years, the Company has been expanding its scope of operations and consolidating a more diversified portfolio, in line with its strategy of profitable growth, preservation of asset quality, and expansion of revenue streams.

Recognized as one of the pioneers in payroll loan in the country, Paraná Banco has built a solid position in payroll loan for INSS retirees and pensioners and civil servants, supported by a distinctive distribution model, relationships with partner institutions, and operational discipline. This legacy remains a key pillar of its business model, but throughout 2025, the Company clearly intensified its diversification strategy beyond traditional payroll loans, focusing on rebalancing its portfolio mix and increasing the share of products with attractive risk-return profiles.

This evolution has broadened the Bank's addressable market and contributed to a more balanced credit portfolio profile. In this context, progress in areas such as FGTS, cartão consignado, and workers' credit strengthens the Company's ability to serve different customer segments, reduce its reliance on traditional products, and capture new growth opportunities through selectivity, credit discipline, and a focus on risk-adjusted returns. The execution of this strategy is enhanced by a multichannel distribution model, which integrates digital solutions and on-site operations through exclusive, multi-brand agents, strengthening the Bank's reach, sales force, and origination capacity.

Concurrently, Paraná Banco has been strengthening a broader ecosystem of products and services targeted to its customer base. Expansion into payroll loan-related businesses, combined with the offering of insurance products, helps optimize acquisition costs, increase monetization of the customer base, and strengthen the cross-selling and customer loyalty strategy. In this context, Paraná Seguros has come to play a relevant role

in offering supplementary solutions, in line with the Company's commercial diversification.

Additionally, the Company has a significant footprint in the surety bond segment through Junto Seguros, a subsidiary with a consolidated track record and a leading position in its market. The operation is supplemented by Junto Resseguros, reinforcing the group's footprint in credit-related businesses and contributing to revenue diversification - a factor that enhances the resilience of the business model and strengthens its ability to create long-term value.

Paraná Banco reaffirms its commitment to excellence, transparency and the highest standards of corporate governance. This stance, combined with the quality of its management, operational consistency, and financial strength, has earned the Company high ratings from the most reputable credit rating agencies, upholding the credibility it has built over the years and reinforcing its position as a specialized, disciplined financial institution that is constantly evolving strategically.



S&P Global

Jul 2025

brAA+

Long Term
Stable Outlook

Fitch Ratings

Aug 2025

AA-(bra)

Long Term
Stable Outlook

F1+(bra) Short Term

RISKBANK

Jan 2026

10.07

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

Operational Performance

Total Credit Portfolio

In 1Q26, Paraná Banco's credit portfolio reached R\$ 9.4 billion, growing 10.7% in 12 months and 3.5% in the quarter. Paraná Banco upheld the strategy of growing and diversifying the portfolio, making consistent progress with its expansion goal. Of particular note is the performance of the FGTS birthday early

withdrawal portfolio, which continues to be one of the main growth drivers.

Currently, the Bank offers five products to its customers: payroll loan, FGTS birthday early withdrawal, cartão consignado, crédito do trabalhador and insurance.

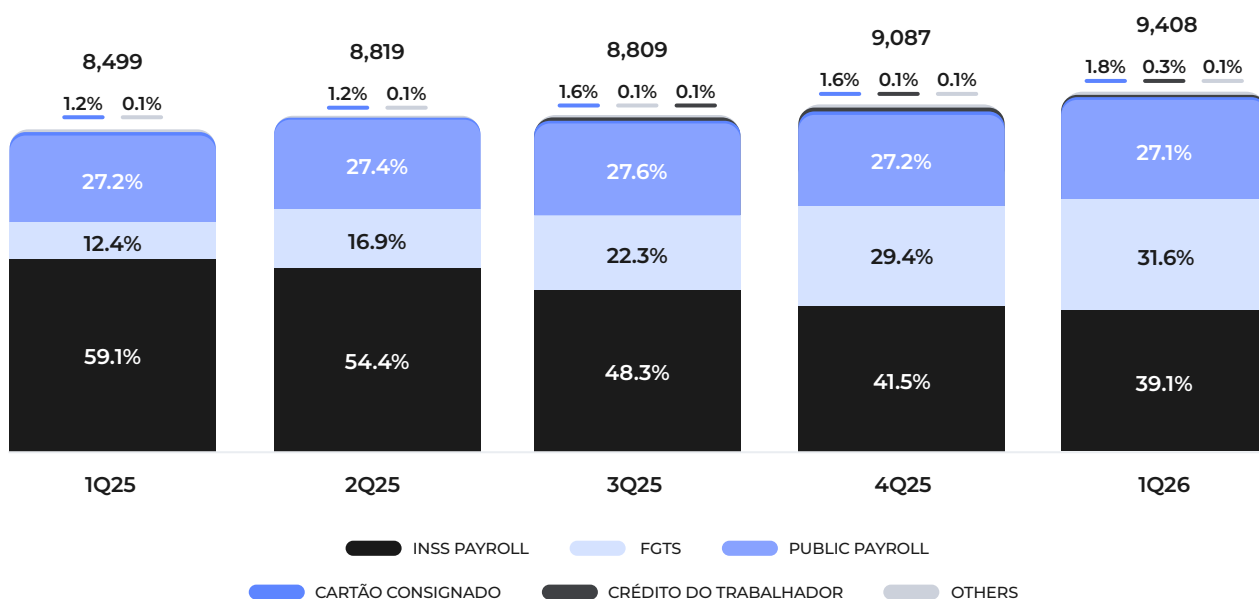
Credit Portfolio (R\$ million)	1Q26	4Q25	▲	1Q25	▲
Payroll Loan	6,225.2	6,244.3	(0.3%)	7,334.4	(15.1%)
FGTS	2,972.4	2,675.5	11.1%	1,054.6	181.9%
Cartão Consignado	170.2	146.8	15.9%	98.5	72.7%
Crédito do Trabalhador	29.0	8.7	232.3%	nd	nd
Other	10.7	11.7	(8.3%)	11.6	(7.7%)
Total	9,407.6	9,087.0	3.5%	8,499.2	10.7%

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.

Of particular note is the continued strategy of diversifying the product mix, prioritizing the most profitable product lines and helping to raise the average margin of the portfolio. In 1Q26, INSS payroll loans accounted for 39.1%, FGTS loans was consolidated with a 31.6% share of the

portfolio, while public sector payroll loans accounted for 27.1%. cartão consignado accounted for 1.8%, and crédito do trabalhador reached 0.3%, evidencing the gradual evolution of this product in the portfolio composition.

Credit Portfolio (in R\$ million and %)



Payroll Loan

Payroll loans are a widely recognized option due to their convenience, security, and attractiveness to the customer, since installments are deducted directly from the borrower's paycheck or benefits, whether they are an INSS retiree or pensioner, a public servant, or a private sector employee. The amount available for loan repayment is contingent upon the assignable margin established in each agreement, which generally ranges between 30% and 40% of monthly income. Due to its repayment structure and lower risk of default, this is a historically resilient credit facility with more competitive terms compared to other types of personal loans.

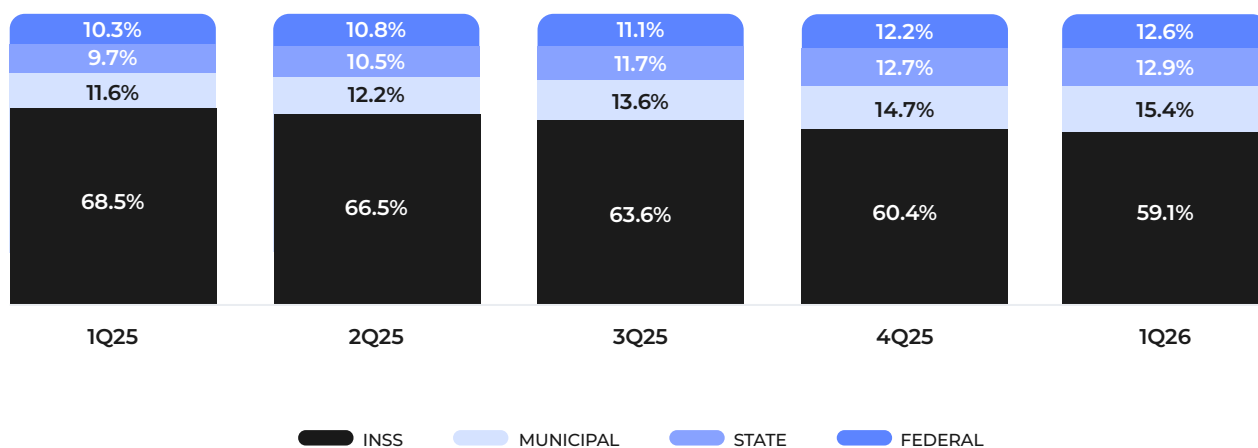
Paraná Banco continues to invest in improving its customers' experience, focusing on convenience, speed, and security throughout the entire journey. Through its digital platform, which includes a website and mobile app, customers can apply for and track loans in a simple and convenient way, anytime and anywhere. In addition, the bank offers the option to conduct transactions via chatbot, increasing customer autonomy and making the process faster, smoother, and more secure.

In addition to its digital channel, the Company has a phygital store, which integrates physical and digital services to support customers who require additional assistance during the contracting process. The model is reinforced by on-site operations through exclusive, multi-brand agents, expanding the Bank's commercial reach and sales force. This multichannel structure reflects the strategy of offering different ways to engage with customers, tailored to each customer's profile and needs, thereby providing a more seamless, personalized, and integrated experience.

At the end of 1Q26, Paraná Banco's payroll credit portfolio totaled R\$ 6.2 billion. Of this amount, 71.7% was linked to the federal government, highlighting the conservative profile and low credit risk of the portfolio. INSS accounted for 59.1% of the portfolio, while municipal agreements accounted for 15.4%. State and federal agreements accounted for 12.9% and 12.6%, respectively.

In the graph below, we show the progress of the payroll loan breakdown by sphere.

Portfolio Breakdown (in %)



Cartão Consignado

Paraná Banco has been selling the benefits card since 2022 and, in 2025, began offering the traditional cartão consignado, expanding its operations in payroll loan-related products. Both products allow withdrawals of up to 70% of the available limit, in addition to being used for purchases in cash or installments, similar to a conventional credit card. The outstanding balance is divided into installments and deducted directly from the customer's benefit or payroll, a feature that helps offer more competitive conditions compared to other credit options.

The product aligns with the Bank's strategy of diversifying its portfolio and deepening its relationship with its customer base. Due to its high customer adoption rate

among active account holders, the cartão consignado represents a key cross-selling opportunity, helping to increase revenue from the customer base and expand the Company's portfolio with another product that offers an attractive risk-return profile.

At the end of the period, the product portfolio totaled R\$ 170.2 million, showing 72.7% growth in 12 months. Additionally, the Company has completed significant product improvements, most notably migrating to a brand that is more recognized by the market and has a wider acceptance network, an initiative aimed at improving the customer experience, increasing card usability, and strengthening relationships with the customer base.

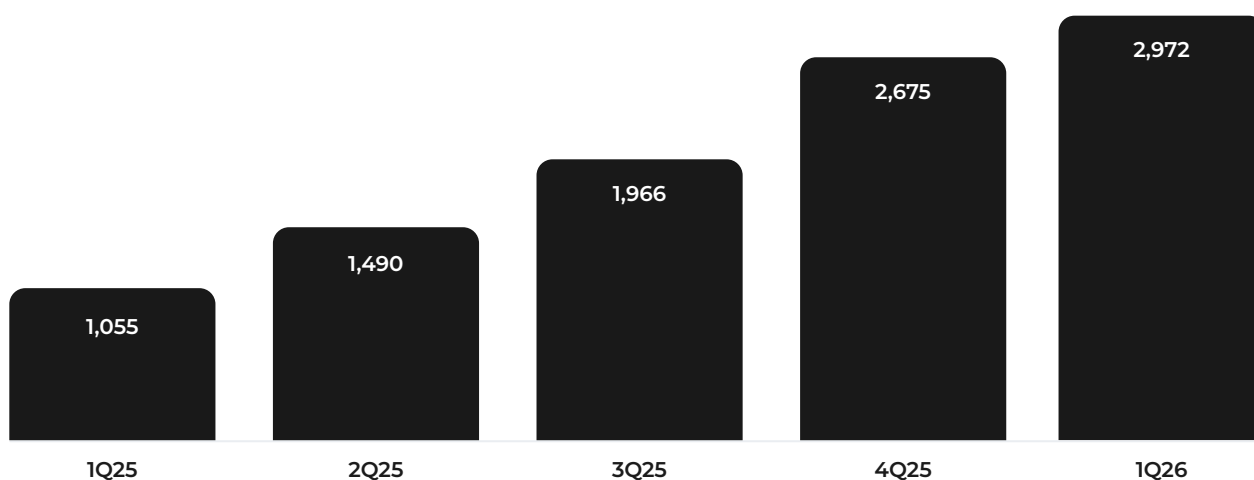
FGTS

FGTS birthday early withdrawal is a credit option offered by the Company that allows customers to bring forward the receipt of annual installments of their birthday withdrawal, based on the available balance in their linked FGTS account. This product contributes to the diversification of the Bank's portfolio by expanding its reach to the formal employment market, supplementing the credit options already available.

In this sense, FGTS portfolio reached the amount of R\$ 3.0 billion in 1Q26, representing 181.9% growth in 12 months and 11.1% quarter-on-quarter.

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 the need of monthly payments. Furthermore, this is a low-risk product for the institution, due to the strong guarantee of receiving the balance and low delinquency, increasing its profitability. After 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.

FGTS Portfolio (in R\$ million)



Crédito do Trabalhador

Paraná Banco started offering the crédito do trabalhador to its customers in the second half of 2025. This is a federal government initiative aimed at expanding access to credit and promoting financial inclusion for private-sector employees, including those covered by the Consolidated Labor Laws (CLT), domestic workers, and rural workers. With this offering, the Company expands its portfolio of financial solutions and broadens its reach to the formal employment market, which until now relied mainly on the FGTS birthday early withdrawal.

According to official data, Brazil has more than 47 million formally employed workers, and it is expected that approximately 25 million of them can be included in the private payroll loan in the coming years. According to Central Bank data, market loans in this segment grew

394% quarter-over-quarter, underscoring the product's importance and its strong growth potential.

The product allows up to 35% of the salary to be used as assignable margin for payment of installments, which are deducted directly from payroll, a feature that contributes to reducing the risk of delinquency. In addition, the transaction may use part of the FGTS balance and severance pay as collateral, with automatic allocation in the event of termination, thereby strengthening the security of the credit structure.

Paraná Banco ended 1Q26 with a portfolio of R\$ 29.0 million in this product and will continue to expand with gradual and conservative stance, continuously fine-tuning its credit models and policies to preserve portfolio quality and sustain growth in this new business segment.

Paraná Seguros

As a result of a strategic partnership with Wiz Co, Paraná Banco began operations of Paraná Seguros in 2022. It is an insurance brokerage firm dedicated to offering insurance products through all of the Bank's sales channels.

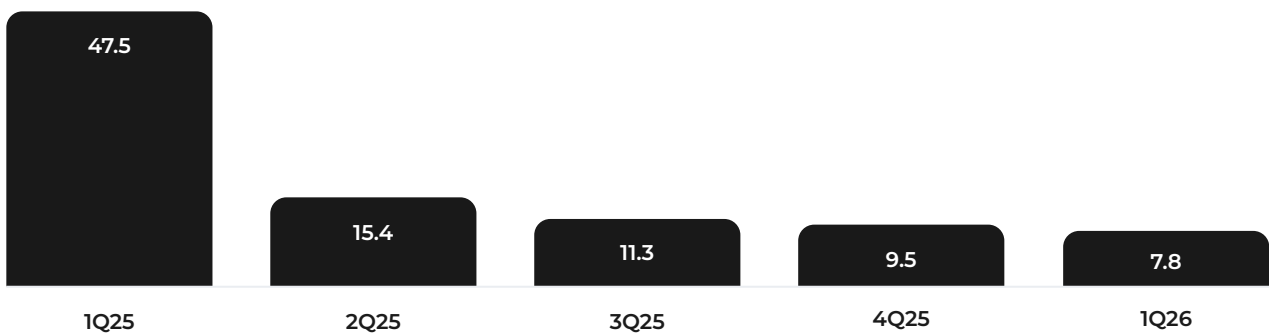
With a high potential for loyalty and profitability, the insurance products reinforce the institution's focus on protecting and generating value for customers. The brokerage firm has an insurance portfolio available to all Paraná Banco's customer segments and is constantly expanding, primarily targeting those focused on offering lifetime

benefits, especially those related to health, in addition to providing assistance directly through the application.

In 1Q26, Paraná Seguros issued R\$ 7.8 million in premiums, explained by the drop in production year-on-year, which directly impacts the offering of insurance.

It is important to note that the brokerage firm suspended its offering of loan insurance under the INSS agreement as of October 2025 and will continue to do so until discussions on the matter are concluded.

Premiums Written (in R\$ million)



Aligned with its commitment to offering comprehensive, value-added solutions, Paraná Seguros remains focused on expanding its portfolio of products and benefits, reinforcing its strategic role in protecting its customers and ensuring their financial security. In line with this

strategy of expansion and diversification, the company launched income protection insurance aimed at crédito do trabalhador customers, further expanding its portfolio with solutions that meet the public's real needs.

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 reducing 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 97.0% of our portfolio is in the default range of zero to 14 days.

Range	Portfolio (in R\$ million)					Total Portfolio	% Total
	C1	C2	C3	C4	C5		
Non-problematic Assets							
From zero to 14 days	2.5	2,972.6	2.7	0.0	6,143.5	9,121.3	97.0%
From 15 to 30 days	0.0	0.2	0.1	0.0	85.4	85.7	0.9%
From 31 to 60 days	0.6	0.2	0.0	0.0	25.3	26.1	0.3%
From 61 to 90 days	0.1	0.0	2.4	0.0	9.2	11.7	0.1%
Subtotal	3.1	2,973.0	5.2	0.0	6,263.5	9,244.8	98.3%
Non-performing Problematic Assets							
Less than 3 months	0.4	0.0	0.0	0.1	40.4	41.0	0.4%
Equal to or more than 3 and less than 6 months	0.0	0.1	0.0	0.0	25.0	25.1	0.3%
Equal to or more than 6 and less than 9 months	0.0	0.0	0.0	0.0	20.5	20.5	0.2%
Equal to or more than 9 and less than 12 months	0.0	0.0	0.0	0.0	16.2	16.2	0.2%
Equal to or more than 12 months	0.0	0.0	0.1	0.0	19.5	19.6	0.2%
Subtotal	0.4	0.2	0.1	0.1	121.5	122.4	1.3%
Non-delinquent Problematic Assets							
Less than 90 days	0.6	0.3	0.0	0.0	39.4	40.3	0.4%
Subtotal	0.6	0.3	0.0	0.0	39.4	40.3	0.4%
Total	4.1	2,973.5	5.3	0.1	6,424.4	9,407.6	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.

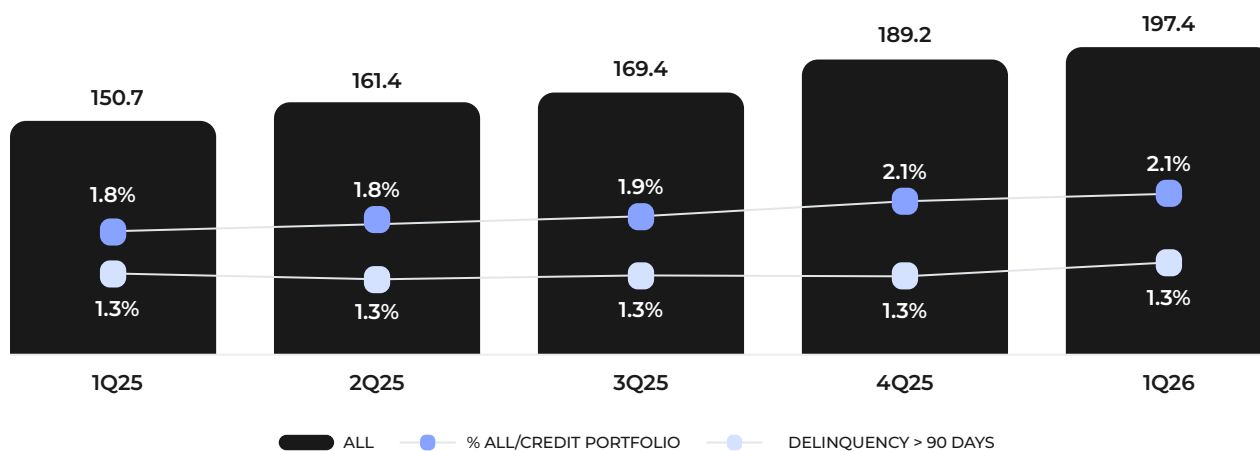
Portfolio	Product	Additional expected losses (in R\$ million)	Expected losses incurred (in R\$ million)	Total expected loss (in R\$ million)
C1	Home Equity	0.1	0.0	0.2
C2	FGTS	41.7	0.1	41.8
C3 and C4	Corporate Loans	0.9	0.2	1.0
C5	Payroll Loan Cartão Consignado Crédito do Trabalhador	69.8	84.6	154.4
Total		112.5	84.9	197.4

It is worth noting that Paraná Banco's credit portfolio are 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\$ 197.4 million, up 4.3% 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 loan in the public sector of the National Financial System (SFN) in March 2026 was 2.6%, 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 (in R\$ million and %)



The quality of Paraná Banco's credit portfolio is further underscored by its excellent coverage ratios, particularly for loans past due by more than 90 days, which stood at 160.9%

this quarter. It is important to note that the coverage ratio is calculated by comparing the portfolio of past-due loans in these categories to the total loan loss allowance.

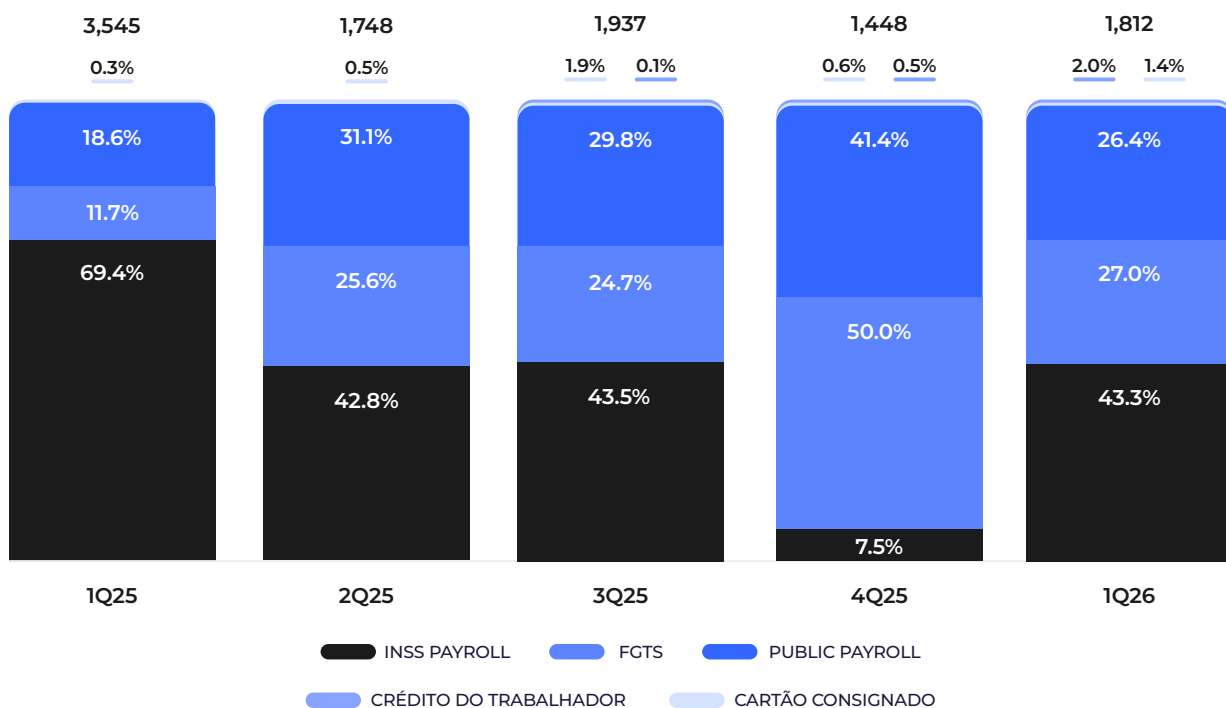
Origination

Total origination for the period was R\$ 1.8 billion, up 25.1% from the previous quarter, reflecting the resumption of loans under the INSS agreement following the temporary suspension of new registrations, an event that impacted

4Q25. Furthermore, we continue with significant production in the FGTS and public agreements, in line with our strategy of diversification and portfolio balance.

The origination breakdown can be seen in the graph below.

Total Origination (in R\$ million and %)



The Bank continues to make progress in diversifying its product mix, notably with the recent introduction of the crédito do trabalhador, a product designed for employees covered by the Consolidated Labor Laws, which has been expanded on a gradual and conservative basis. Concurrently, important improvements were completed to the cartão consignado throughout the quarter, in line

with the strategy of deepening customer relationships and expanding the range of solutions that complement payroll loans, with the potential to increase the portfolio's profitability.

In the quarter, origination released totaled R\$ 1.1 billion, a 4.1% growth compared to 4Q25, in line with the growth trend experienced in the last four quarters.

Released Origination (in R\$ million)



Paraná Banco continues to make progress with its strategy of strengthening loan origination through technological modernization initiatives. The technology sector has been increasingly adopting artificial intelligence in software development, with 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 ecosystem of partners, expanding the automation and connectivity of origination processes. These improvements reinforce the modernization of the technology infrastructure, the optimization of critical processes, and the ability to support business growth with more agility, consistency, and competitiveness.

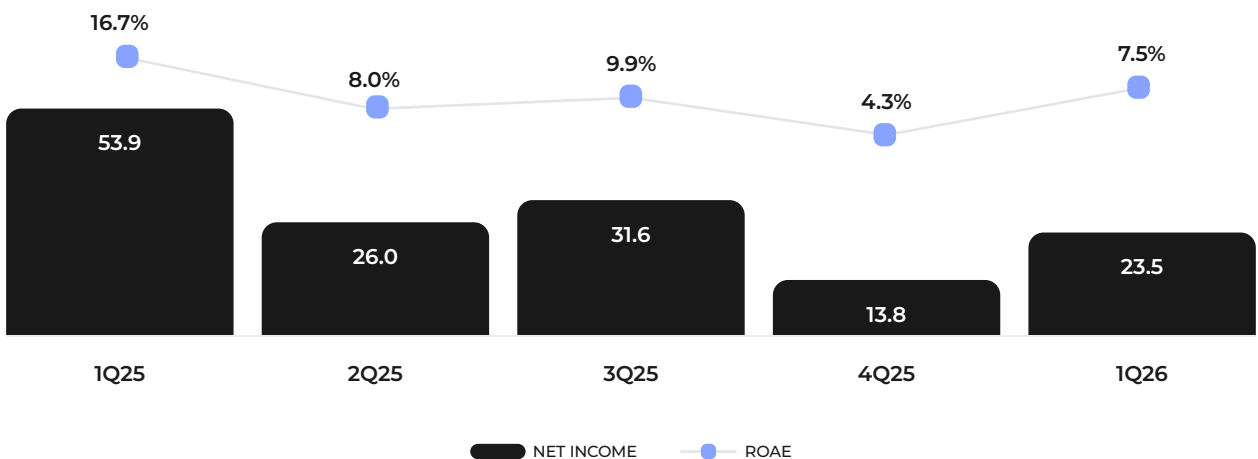


Financial Performance

Profitability

Paraná Banco's operating income in the first quarter of 2026 was R\$ 39.1 million, compared to R\$ 44.4 million in the first quarter of 2025. Net income in 1Q26 totaled R\$ 23.5 million, with return on average equity (ROAE) of 7.5%, impacted by the tax effect of the period, since the Bank had benefited from the use of tax credits in 1Q25. In addition, this 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.

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



Financial Intermediation Result

Paraná Banco's financial intermediation revenues reached R\$ 565.4 million in 1Q26, a 18.7% 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.

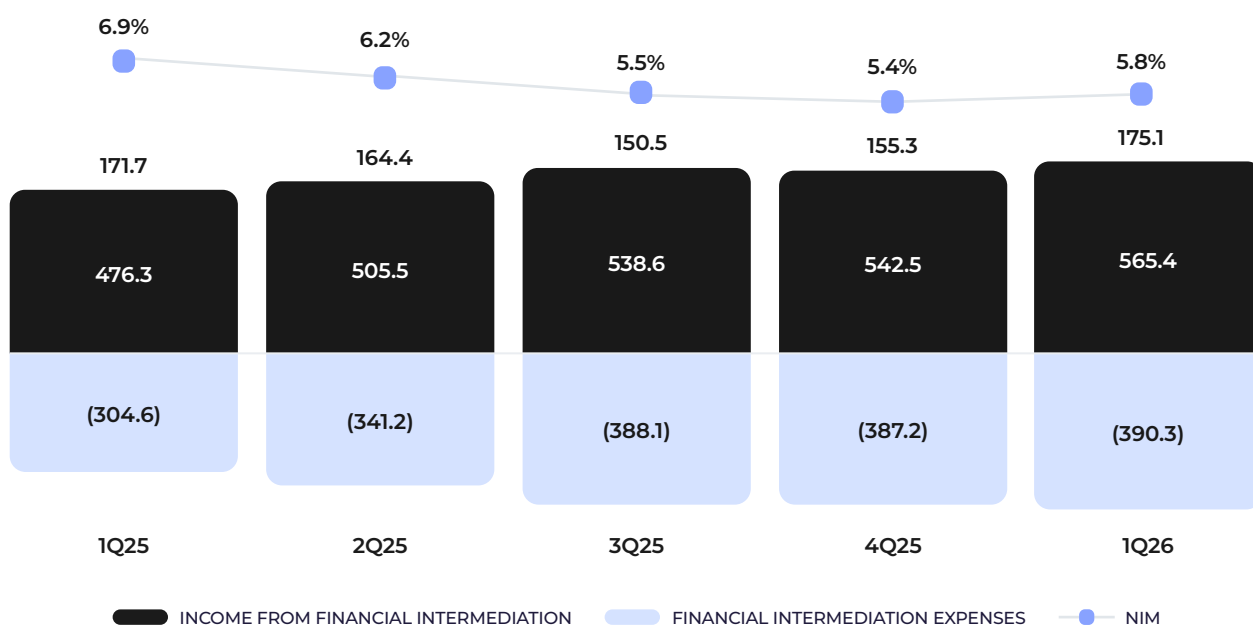
On the other hand, financial intermediation expenses ended the period at R\$ 390.3 million, up 28.1% in the same period, driven by the growth in funding expenses - including

hedging net result - due to the rise in Selic rates and the 20.2% growth in the funding portfolio in the period. As a result, the gross financial margin ended 1Q26 at R\$ 175.1 million, up 2.0% than the same period of previous year.

Adding the provision, the Bank's financial intermediation result was R\$ 124.7 million, down 1.4% versus 1Q25 and 44.9% increase versus 4Q25.

Managerial Financial Intermediation Result (R\$ million)	1Q26	4Q25	↑	1Q25	↑
Income from financial intermediation	565.4	542.5	4.2%	476.3	18.7%
Credit Transactions	453.3	445.9	1.7%	410.5	10.4%
Income from transactions with Securities	112.1	96.6	16.0%	65.8	70.4%
Financial Intermediation Expenses	(390.3)	(387.2)	0.8%	(304.6)	28.1%
Funding operations in the market	(416.8)	(410.4)	1.6%	(299.8)	39.0%
Income from derivative financial instruments	26.5	23.2	14.3%	(4.8)	453.1%
Gross Financial Margin	175.1	155.3	12.7%	171.7	2.0%
Allowance for expected losses	(50.4)	(69.3)	(27.2%)	(45.3)	11.3%
Financial Intermediation Result	124.7	86.0	44.9%	126.4	(1.4%)

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



The graph above includes 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 1Q26, Paraná Banco's NIM was 5.8%, representing an annual drop of 1.1 percentage points.

Operating Expenses

In 1Q26, Paraná Banco's total expenses reached R\$ 112.7 million, dropping 1.7% in 12 months, reflecting the efficiency measures adopted by the institution throughout the period.

On the revenue side, the total amount was R\$ 180.3 million, down 0.9% 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 62.5%, improving 11.8 percentage points compared to the previous quarter.

Efficiency Ratio (R\$ million)	1Q26	4Q25		1Q25	
Total Expenses	(112.7)	(125.4)	(10.1%)	(114.7)	(1.7%)
Personnel expenses	(28.0)	(37.0)	(24.3%)	(24.7)	13.6%
Tax expenses	(8.7)	(9.3)	(6.5%)	(8.5)	2.3%
Other administrative expenses	(76.1)	(79.1)	(3.9%)	(81.6)	(6.8%)
Agreement rates	(14.1)	(11.8)	19.1%	(13.2)	6.6%
Commission expenses	(11.1)	(12.2)	(9.0%)	(15.2)	(27.1%)
Portability expenses	(10.7)	(11.4)	(6.7%)	(9.6)	11.7%
Data processing	(10.0)	(15.8)	(36.6%)	(13.2)	(24.2%)
Specialized technical services	(7.2)	(11.6)	(37.9%)	(19.7)	(63.2%)
Other expenses	(22.9)	(16.2)	41.8%	(10.7)	114.7%
Total Revenue	180.3	168.7	6.9%	182.0	(0.9%)
Gross financial margin	175.1	155.3	12.7%	171.7	2.0%
Other operating income/expenses	5.1	11.9	(57.3%)	10.1	(49.9%)
Revenue from bank fees and provision of services	0.2	1.5	(89.1%)	0.1	9.5%
Efficiency Ratio (ex ALL)	62.5%	74.3%	(11.8 p.p.)	63.0%	(0.5 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: refer 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

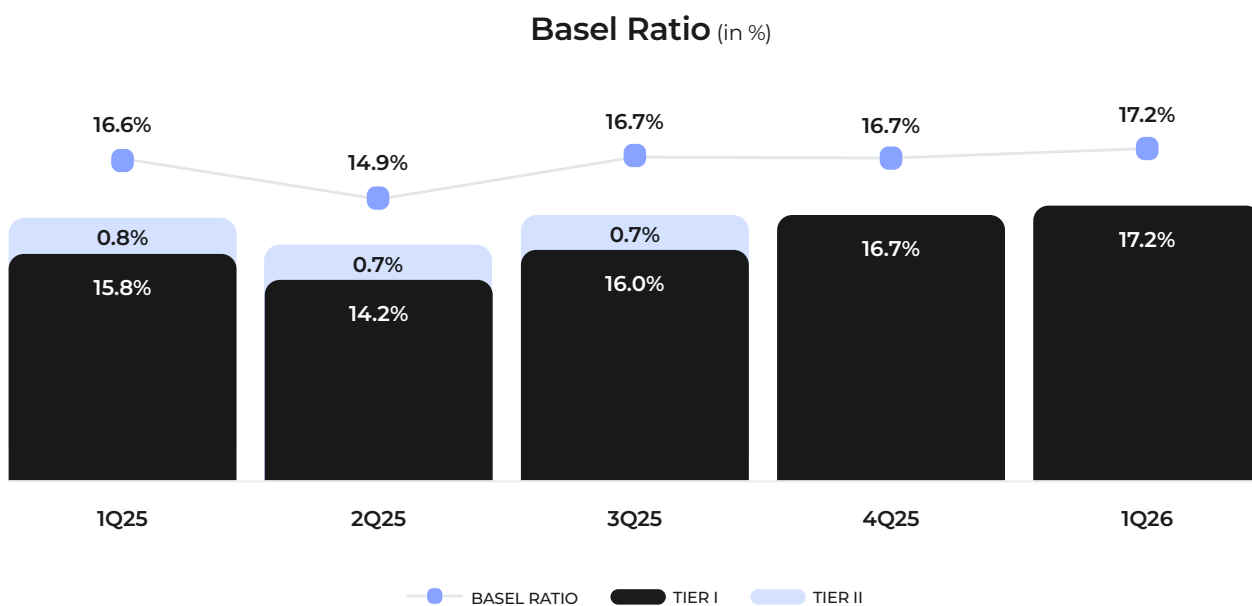
Paraná Banco adopts policies, rules and procedures for managing its risks and capital, in compliance with specific regulations and in line with the purposes of the institution and its subsidiaries. The management of market, liquidity and credit risks is performed through methodologies widely used by 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 Central Bank (Basel III), which determine the minimum of 10.5%. The indicator is calculated by the ratio between the institution's reference equity and its risk-weighted assets. Basel Ratio ended 1Q26 at 17.2%, up 0.6 percentage points year-

-on-year, mainly reflecting the realization of tax credits during the period. The Company reinforces the outstanding quality of its capital structure, which remains at robust levels, ensuring solidity and confidence for its investors.



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 shareholders. Tier II capital consists of subordinated financial letters, which we ceased to hold in November 2025.

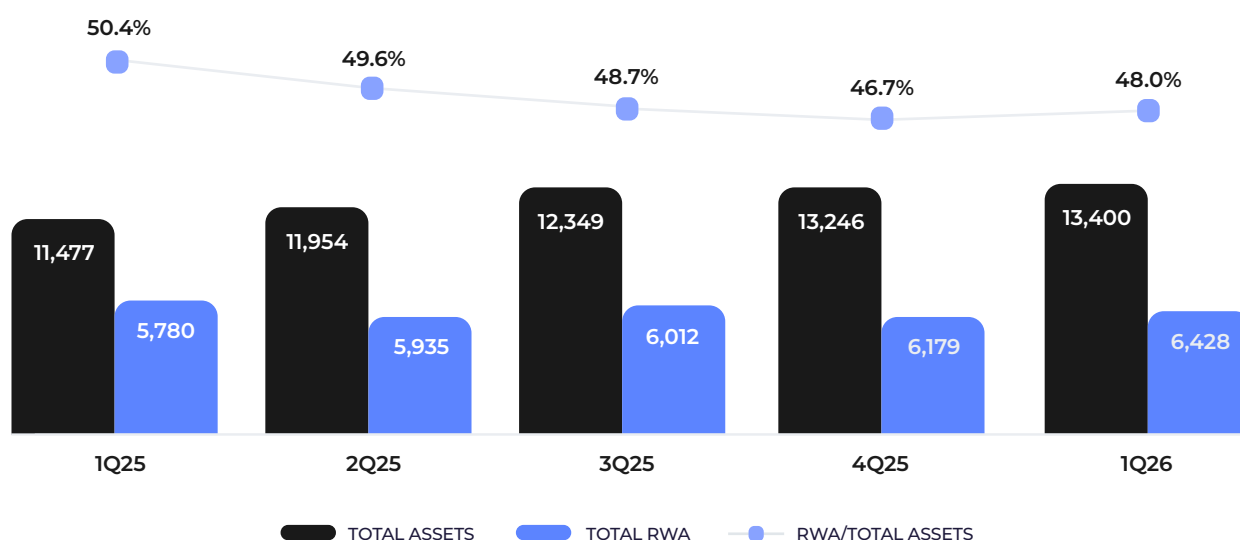
When analyzing Paraná Banco's capital structure, it can be noted that its composition is concentrated in core capital, which is considered the most secure by investors and regulators, since it shows the Bank's ability to generate its own resources to withstand possible losses and ensure the continuity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

Capital Adequacy (R\$ million)	1Q26	4Q25		1Q25	
Owners' Equity (OE)	1,311.4	1,250.6	4.9%	1,380.2	(5.0%)
Reference Equity (RE)	1,106.1	1,029.8	7.4%	959.3	15.3%
Risk-weighted assets (RWA)	5,657.5	5,472.4	3.4%	5,116.5	10.6%
Basel Ratio (RE / RWA)	17.2%	16.7%	0.5 p.p.	16.6%	0.6 p.p.
Tier I	17.2%	16.7%	0.5 p.p.	15.8%	1.4 p.p.
Tier II	na	na	na	0.8%	na

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 48.0%. 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 (in R\$ million and %)





Funding

Paraná Banco's funding portfolio reached R\$ 11.7 billion at the end of 1Q26, with 20.2% growth as compared to the same period of the previous year.

This increase is a direct reflection of the Bank's sound funding strategy, which is guided by disciplined liability management, diversification of funding sources, and long-term relationships. The Company adopts specific approaches for each segment, resulting in a balanced funding structure between institutional investors and funds raised through its own investment platform. This hybrid model contributes to greater stability, predictability, and reduced dependence on specific channels, while providing a competitive funding cost and an average maturity appropriate for a mid-sized bank, enabling Paraná Banco to operate efficiently in different market conditions.

On its proprietary funding platform, the Bank has a base of individual and corporate investors, accounting for 26% of total funding with a high level of loyalty and recurrence. This profile translates into high renewal rates, especially among corporate investors, who, even operating with shorter average terms, keep their funds invested for extended periods, reinforcing the relationship of trust with the institution.

During the quarter, time deposits accounted for 48.2% of total deposits, in line with market conditions in recent

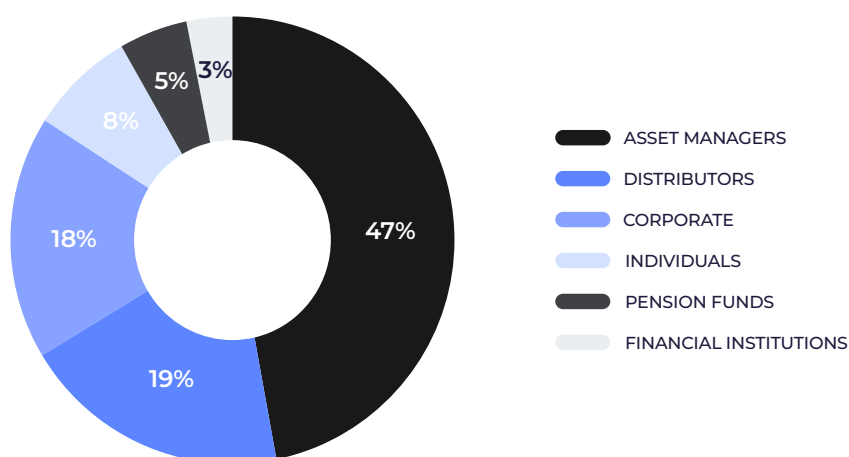
periods. Of this amount, 19% were raised through distributors, an exposure that the Bank actively monitors and controls. Viewing this channel as a contingency alternative, intended for times when portfolio growth requires funding beyond organic capacity, Paraná Banco maintains relationships with more than 30 distribution platforms, avoiding any concentration in a single institution and preserving the flexibility to utilize the channel when necessary.

On the institutional funding side, Paraná Banco reaffirms its tradition as a recurring issuer in the Financial Bills market. The institution keeps raising funds consistently and refinancing its due dates without any significant difficulties, maintaining favorable terms and costs.

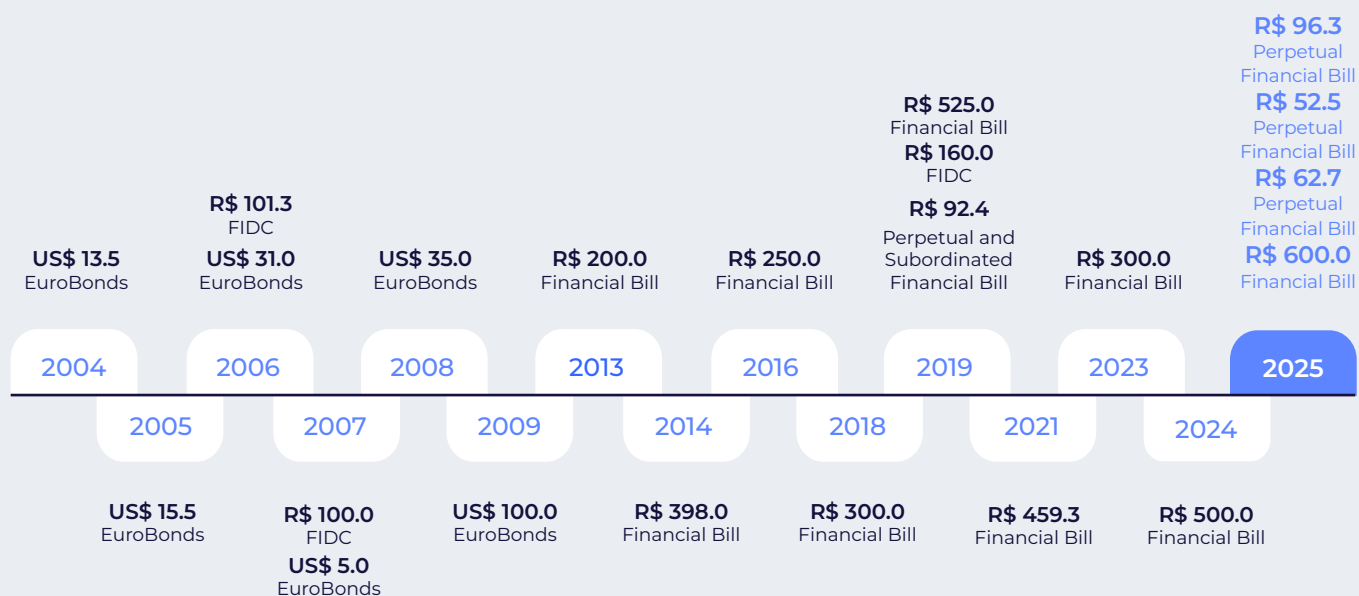
Additionally, the Bank maintains the DPGE (Time Deposit with Special Guarantee) product, although with no active issuances at this time. This is an important contingency instrument that enables the raising of funds with a special guarantee from the Credit Guarantor Fund (FGC), offering additional security to investors and reinforcing the institution's liquidity in scenarios of increased market stress. It is worth highlighting that a significant portion of the Company's assets is eligible as collateral for DPGE issuances, which ensures flexibility in accessing this funding alternative, if necessary.

Funding (R\$ million)	1Q26	4Q25		1Q25	
Deposits	5,866.9	5,877.5	(0.2%)	4,091.6	43.4%
Time deposits	5,665.8	5,659.3	0.1%	3,857.6	46.9%
Interbank deposits	193.9	215.2	(9.9%)	228.4	(15.1%)
Cash	7.2	3.0	138.4%	5.5	30.0%
Financial Bills	5,879.3	5,644.4	4.2%	5,680.1	3.5%
Total	11,746.2	11,521.9	1.9%	9,771.7	20.2%

Investor Profile (in %)



Issues Paraná Banco (R\$ million)



Paraná Banco Investimentos

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

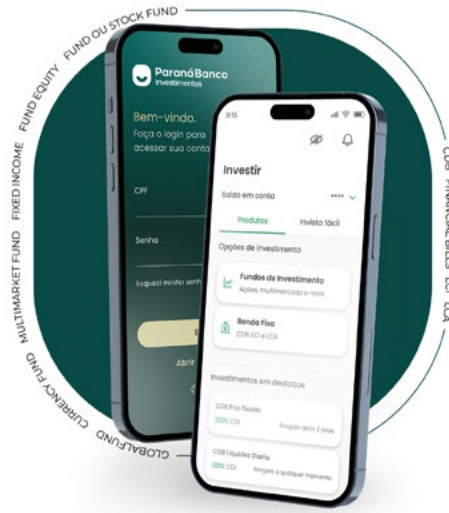
Our portfolio continues to grow and today includes not only traditional products such as our own- and third-party fixed income, investment funds and private pension plans, but also financial protection solutions such as insurance, broadening the range of opportunities for diversification and wealth planning. 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.

In 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.

Investmente Funds



Fixed Income



Liquidity

With a high liquidity level, the Bank ended 1Q26 with a cash balance of R\$ 3.1 billion, with 37.6% growth in the last 12 months. This increase reinforces the institution's conservative stance, preserving a robust cash position to meet maturing liabilities and support the growth of credit portfolio and other operations. In addition, the improvement

in cash flow reflects the prudent management of liquidity throughout the period, contributing to the strengthening of the Bank's financial position and ensuring that key liquidity indicators monitored by the Treasury remain within comfortable ranges.

Total Cash (R\$ million)	1Q26	4Q25		1Q25	
Repurchase Agreements	900.0	400.0	125.0%	200.0	350.0%
Federal government bonds – floating rate	1,860.9	2,321.6	(19.8%)	1,359.8	36.8%
NTN-B Own portfolio	1.105.8	977.5	13.1%	760.9	45.3%
LFT Own portfolio	754.7	1,343.7	(43.8%)	598.6	26.1%
Security operations	283.4	273.9	3.4%	200.2	41.6%
LFT	283.4	273.9	3.4%	200.2	41.6%
Availabilities	9.6	5.1	89.2%	357.0	(97.3%)
Other	na	103.5	na	102.8	na
Total	3,053.8	3,104.1	(1.6%)	2,219.7	37.6%

Aiming to uphold the highest corporate governance standards, Paraná Banco has the Assets and Liabilities Commission (“ALCO”), a technical support and advisory body responsible for 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 include the formulation of ALM, liquidity and treasury strategy, with a focus on defining the hedging policy, monitoring market risk and formulating FTP (Fund Transfer Pricing). It is also responsible for managing mismatches in balances, maturities, and rates between assets and liabilities, as well as monitoring the Bank's funding strategy.



Foto: Shutterstock

Corporate Governance

As of March 31, 2026, Paraná Banco's capital amounts to R\$ 1,000,000.00, comprising 3,248,948,892 shares, divided into 2,340,020,750 common shares and 908,928,142 preferred shares, all registered, book-entry shares and with no par value.

Shareholding structure | March/2026

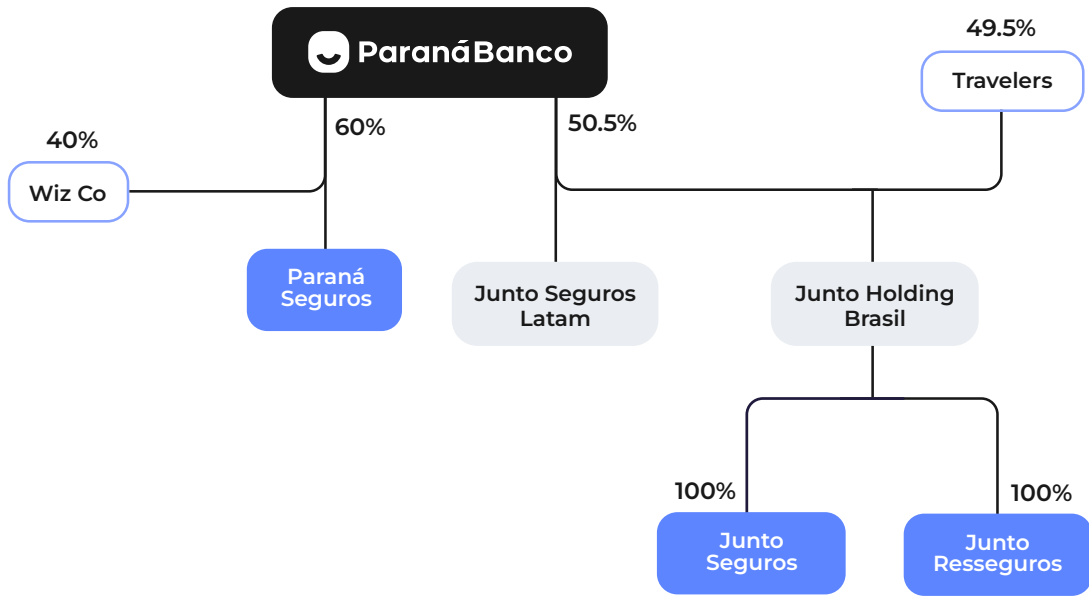
Shareholding structure	ON	% ON	PN	% PN	Total	% Total
Controlling Group	1.901.064.077	81.2%	356.368.332	39.2%	2.257.432.409	69.5%
Related Parties	438.956.673	18.8%	552.559.810	60.8%	991.516.483	30.5%
Total	2.340.020.750	100.0%	908.928.142	100.0%	3.248.948.892	100.0%



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. This activity enables the Bank to diversify its revenue streams 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.



Grupo Junto Seguros

Junto Seguros is an insurance company specializing in Surety Bond and Lease Surety solutions for companies, recognized for its innovative performance, focus on the customer and commitment with excellence.

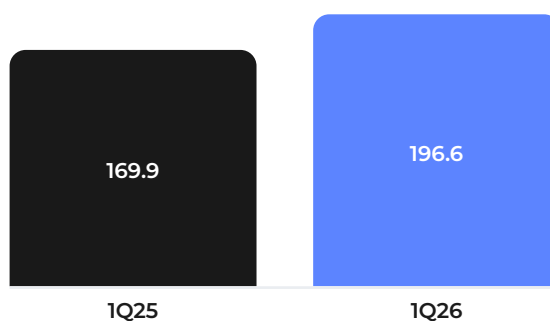
With over 30 years of history, it has consistently kept pace with market developments, remaining at the forefront of the sector. Established as a digital insurance company in Brazil, it uses technology as a strategic pillar to provide the best experience to partners and customers.

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 2.5 million policies issued and has served more than 111,000 companies, becoming one of the leading references in its segment.

According to Superintendência de Seguros Privados (SUSEP) data, in the period from January to February 2026, Junto Seguros held the second place in terms of market share in the production of gross written premiums with 8.5% of the surety bond market. In the same period, Junto Resseguros ranked second in market share in its segment, with 19.6% of the production of reinsurance premiums in financial risks category.

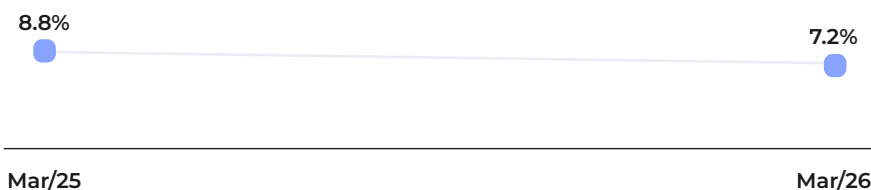
In 1Q26, Junto Seguros Group, comprising Junto Holding Brasil and its subsidiaries, which are leading players in the surety bond, lease surety and reinsurance markets - recorded a volume of premiums written net of cancellations and co-insurance of R\$ 196.6 million, growing 15.7% versus the same period last year.

Gross Written Premium (R\$ million)



In 1Q26, the ratio between retained claims and earned premium, including reported claims and the provision for claims incurred but not reported (IBNR), was 7.2%, down 1.6 p.p. versus the same period in 2025. This performance reflects the quality of underwriting, appropriate risk pricing, and discipline in portfolio management.


Claims Ratio* (in %)



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

In 1Q26, combined ratio, which reflects the relation between operating expenses and earned premiums, showed an increase of 7.0 p.p. compared to the same period in 2025,

mainly due to higher administrative expenses, partially offset by the improvement in earned premiums.

Combined Ratio* (R\$ million)	Mar/26	Mar/25	
Retained Claims (a)	(28.7)	(29.2)	(1.6%)
Commission Results (b)	17.1	28.5	(39.9%)
Administrative Expenses (c)	(168.8)	(141.4)	19.4%
Other Operating Income and Expenses (d)	51.7	48.2	7.3%
Retained Earned Premiums (e)	210.5	173.4	21.4%
Combined Ratio (%) (a+b+c+d)/e	61.2%	54.2%	7.0 p.p.

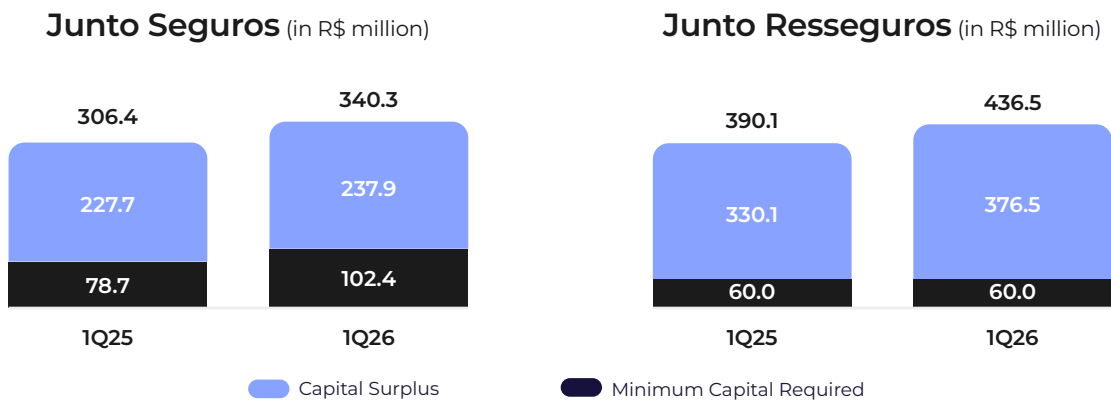
*In this calculation we use the accumulated value of the last 12 months.

Grupo Junto Seguros reported a net income of R\$ 40.9 million in 1Q26, approximately 29% higher than the same period of previous year. This performance was mainly driven by higher earned premium appropriation, reflecting consistent organic growth in the portfolio over recent

years. 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)	1Q26	1Q25	
Net Income	40.9	31.8	28.6%

In March 2026, adjusted net equity of Junto Seguros and Junto Resseguros companies 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 consistent capacity to sustain its growth, in compliance with regulatory requirements and the industry's best governance practices.



Ratings Junto Seguros

S&P Global **brAAA**
Nov 2025 Stable Outlook

AM Best
Nov 2025

A (Excellent)
Stable Outlook

a (Excellent)
Stable Outlook

 **Summary**

Attachments

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

Attachment I



Managerial Statement of Income

Managerial Statement of Income (R\$ million)	1Q26	4Q25		1Q25	
Income from financial intermediation	565.4	542.5	4.2%	476.3	18.7%
Credit transactions	453.3	445.9	1.7%	410.5	10.4%
Income from transactions with Securities	112.1	96.6	16.0%	65.8	70.4%
Financial intermediation expenses	(390.3)	(387.2)	0.8%	(304.6)	28.1%
Funding operations in the market	(416.8)	(410.4)	1.6%	(299.8)	39.0%
Income from derivative financial instruments	26.5	23.2	14.3%	(4.8)	453.1%
Gross financial margin	175.1	155.3	12.7%	171.7	2.0%
Allowance for expected losses	(50.4)	(69.3)	(27.2%)	(45.3)	11.3%
Financial intermediation result	124.7	86.0	44.9%	126.4	(1.4%)
Other operating income (expenses)	(85.5)	(73.7)	16.0%	(82.0)	4.3%
Services fee income	0.1	0.1	3.2%	0.1	16.1%
Bank fees revenues	0.1	1.4	(93.2%)	0.1	5.4%
Personnel expenses	(28.0)	(37.0)	(24.3%)	(24.7)	13.6%
Other administrative expenses	(76.1)	(79.1)	(3.9%)	(81.6)	(6.8%)
Tax expenses	(8.7)	(9.3)	(6.5%)	(8.5)	2.3%
Result of investments and holdings	21.9	38.2	(42.6%)	22.4	(2.0%)
Other operating income	17.2	22.4	(23.4%)	14.8	15.9%
Other operating expenses	(12.1)	(10.5)	15.2%	(4.7)	159.0%
Operating income	39.1	12.3	218.2%	44.4	(11.8%)
Non-operating income	0.4	1.1	(65.7%)	0.1	456.7%
Other revenues	0.0	4.3	<i>na</i>	0.0	<i>na</i>
Earnings before tax on profit	39.5	17.7	123.0%	44.4	(11.1%)
Income tax and social contribution	(15.9)	0.6	(2,817.8%)	9.4	(268.3%)
Employee and management profit sharing	(0.1)	(4.5)	(97.6%)	0.0	<i>na</i>
Net income	23.5	13.8	70.5%	53.9	(56.3%)

Attachment II

Balance Sheet



Balance Sheet Assets (R\$ million)	1Q26	4Q25		1Q25	
Availabilities	0.8	0.7	22.1%	1.0	(16.2%)
Financial Instruments	12,484.0	12,307.7	1.4%	10,619.5	17.6%
Securities and derivative financial instruments	3,199.1	3,404.4	(6.0%)	1,914.1	67.1%
Interbank relations	74.7	5.5	1269.7%	357.0	(79.1%)
Credit transactions	9,210.2	8,897.8	3.5%	8,348.5	10.3%
Credit transactions	9,407.6	9,087.0	3.5%	8,499.2	10.7%
Provision for expected credit loss associated with credit risk	(197.4)	(189.2)	4.3%	(150.7)	31.0%
Other credits	431.8	468.0	(7.7%)	397.6	8.6%
Investments	423.0	409.1	3.4%	403.6	4.8%
Property and equipment in use	25.2	26.0	(3.1%)	40.6	(38.0%)
Intangible assets	35.5	34.1	3.9%	14.8	140.2%
Total	13,400.4	13,245.6	1.2%	11,477.1	16.8%

Balance Sheet Liabilities (R\$ million)	1Q26	4Q25		1Q25	
Deposits and other financial instruments	11,901.4	11,827.5	0.6%	9,926.0	19.9%
Deposits	5,866.9	5,877.5	(0.2%)	4,091.6	43.4%
Open market funds	154.9	305.4	(49.3%)	154.1	0.5%
Proceeds from acceptances and issues of securities	5,879.3	5,644.4	4.2%	5,680.1	3.5%
Interbank relations	0.2	0.2	0.0%	0.2	0.0%
Other obligations	187.6	167.5	12.0%	170.9	9.8%
Owners' Equity	1,311.4	1,250.6	4.9%	1,380.2	(5.0%)
Capital	1,000.0	1,000.0	0.0%	783.1	27.7%
Profit reserve	284.6	284.6	0.0%	536.1	(46.9%)
Other comprehensive results	3.4	(34.0)	(90.1%)	13.1	(74.4%)
Retained earnings	23.5	0.0	na	48.0	(51.0%)
Total	13,400.4	13,245.6	1.2%	11,477.1	16.8%



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