

Mission, Vision and Business of Paraná Banco

This Code of Ethics and Conduct (the Code) establishes the principles of ethical conduct grounded in the values incorporated in the culture of Paraná Banco S.A. (the Bank), such as:

CREDIBILITY; INTEGRITY; TRUST; RESPECT; AND PROFESSIONALISM

Applicable to all Employees and Suppliers in all hierarchic levels, regardless of the professional activity they perform, and must be complied with in the development of the professional activities of the Employee, as well as in his/ her entire personal life, as a person related to the Bank.

The commitment of all Employees in the dissemination of and compliance with the guidelines of the ethical conduct herein presented is of utmost importance for the Bank's good image before its clients, shareholders, competitors, service providers and the overall society.

The failure to comply with the guidelines contained in the present Code will result in warning, suspension and even dismissal, according to the severity and reincidence of the violation, which must be assessed by the Compliance Department (Compliance) jointly with the senior Committee.

Mission, Vision and Business of Paraná Banco

Mission: To offer competent credit, insurance and investment solutions that meet client and shareholder expectations.

Vision: To be one of the 30 largest financial groups in the country in terms of credit assets and net income.

Business: Paraná Banco's core business is offering credit, insurance and investments.

Values to be practiced at Paraná Banco

- Focus on results.
- Achieving goals and continuous improvement of processes.
- Ethics in all business dealings.
- Know the client.
- People make a difference.
- Constant technological innovation.
- Respect for laws and governance.