



ParanáBanco

Earnings Release | 3Q18

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4	RECURRING NET INCOME
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R\$ 53.5
millions
Recurring net income
Growth of 6.5% versus 2Q18.



16.6%
Recurring ROAE
Growth of 6.5% versus 2Q18.



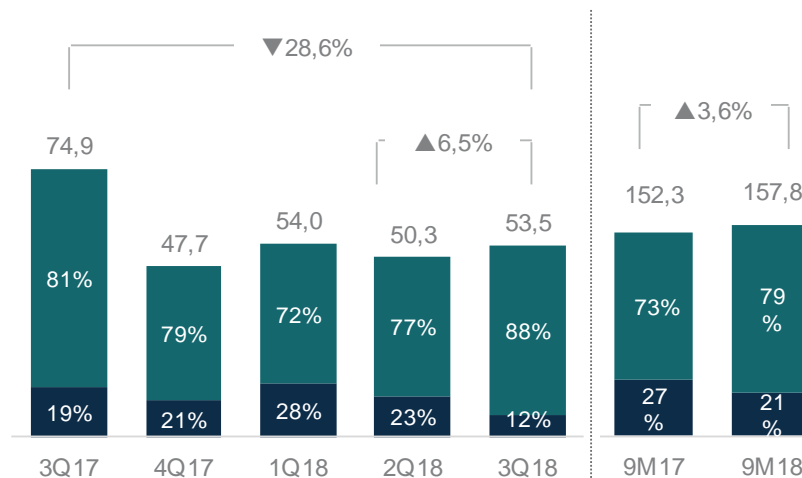
24.0%
Capital Adequacy Ratio
Increase of 1.9 p.p. versus 2Q18.



R\$ 1.55 billion
Cash
High liquidity maintained.

Recurring Net Income

(R\$ millions)



(R\$ millions)	3Q17	4Q17	1Q18	2Q18	3Q18	9M17	9M18
Recurring Net Income	74,9	47,7	54,0	50,3	53,5	152,3	157,8
Bank	60,9	37,5	39,1	38,8	47,3	110,8	125,2
Participation of controlled institutions	14,0	10,2	14,9	11,5	6,2	41,5	32,6

NIM

(%)



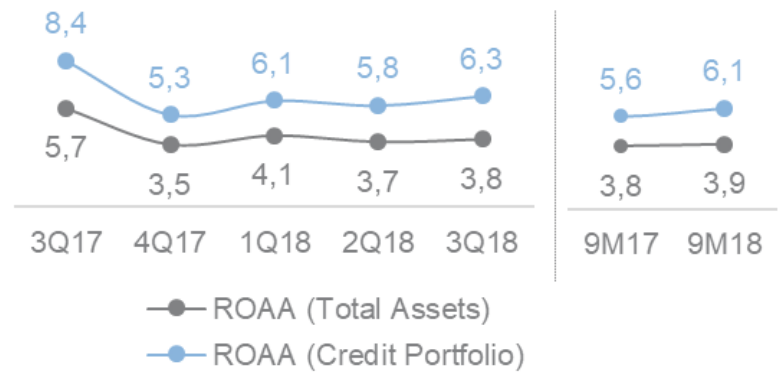
Recurring ROAE

(%)



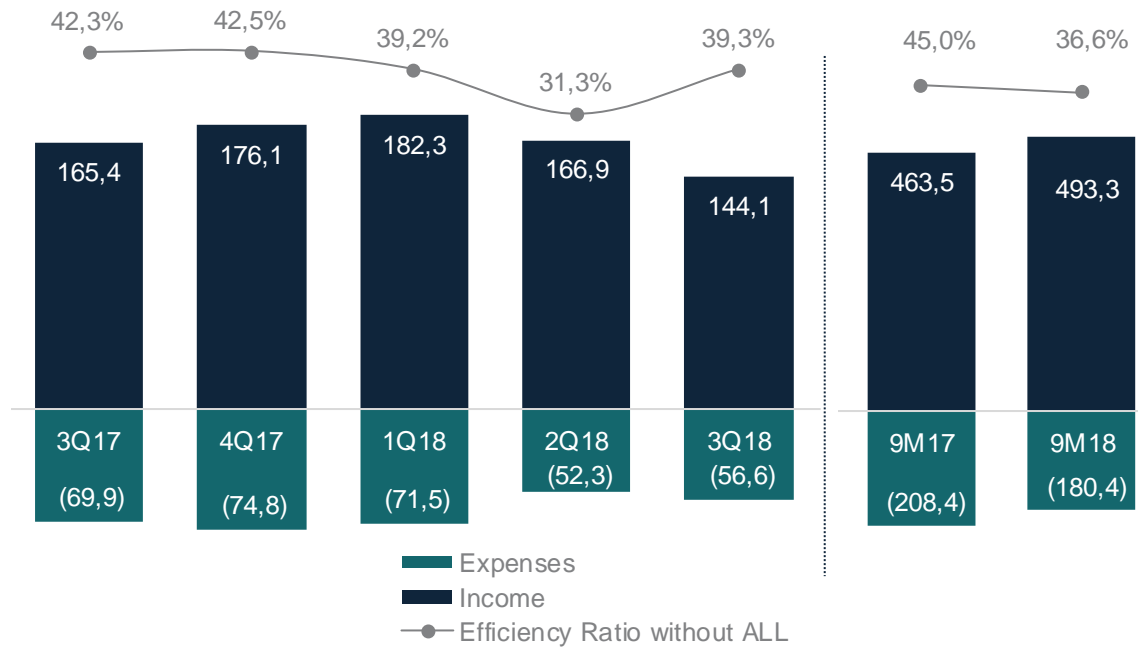
Recurring ROAA

(%)



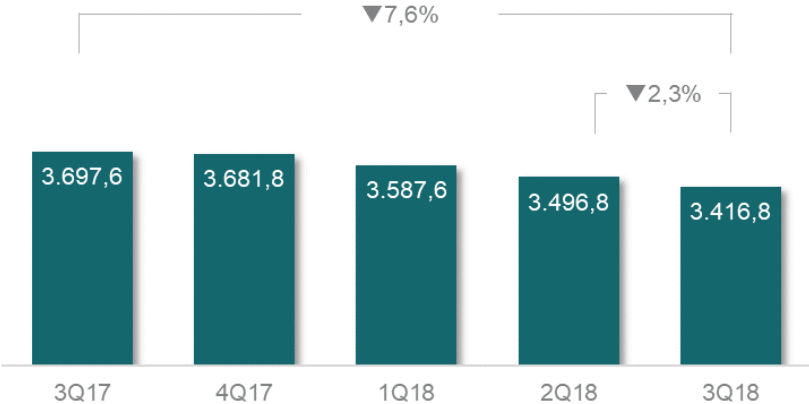
Efficiency Ratio (ex ALL)

(R\$ millions)

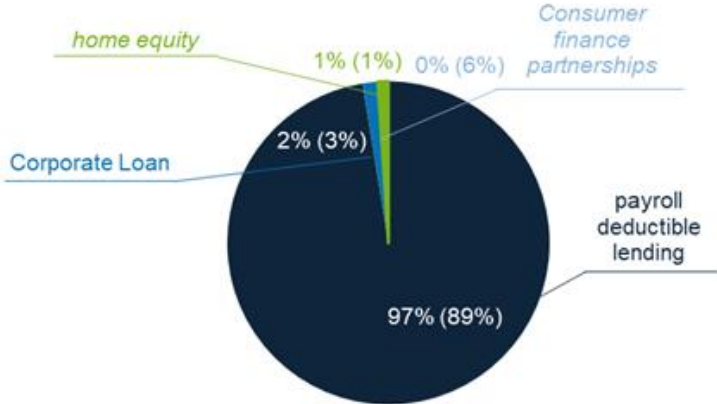


Credit Portfolio Evolution

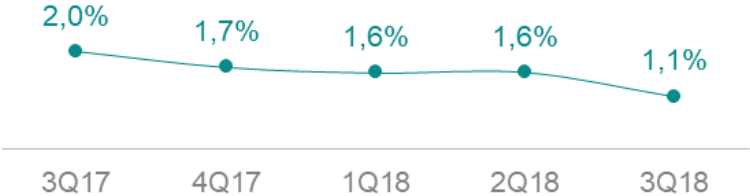
(R\$ millions)



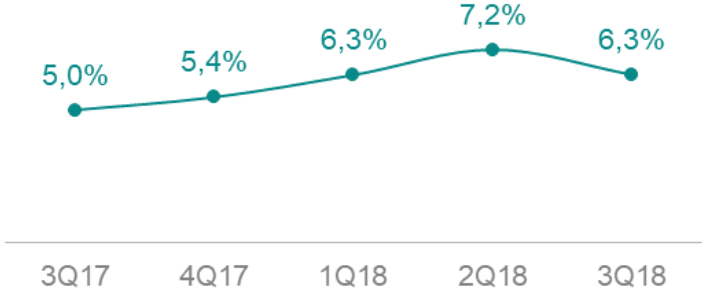
Loan Portfolio 3Q18 (3Q17)



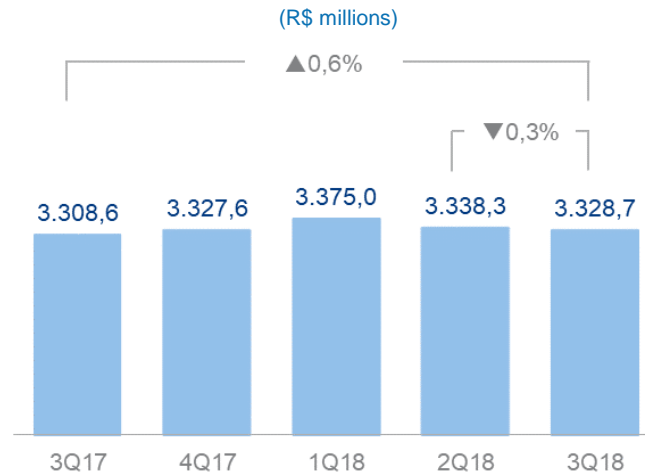
Level H



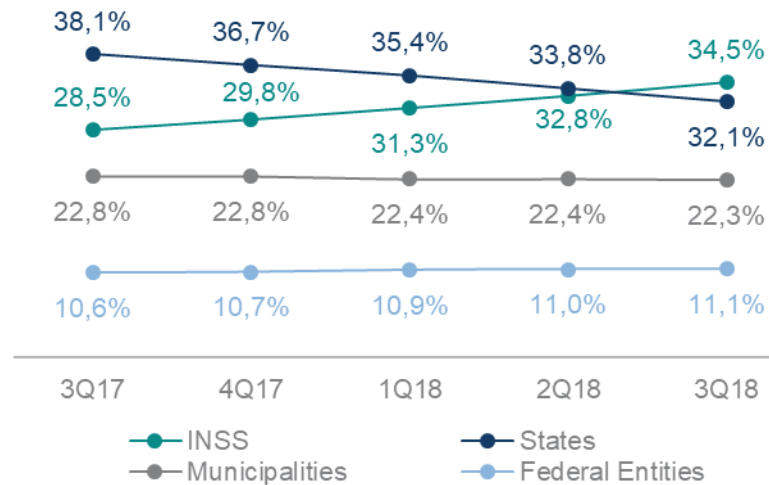
ALL/Portfolio



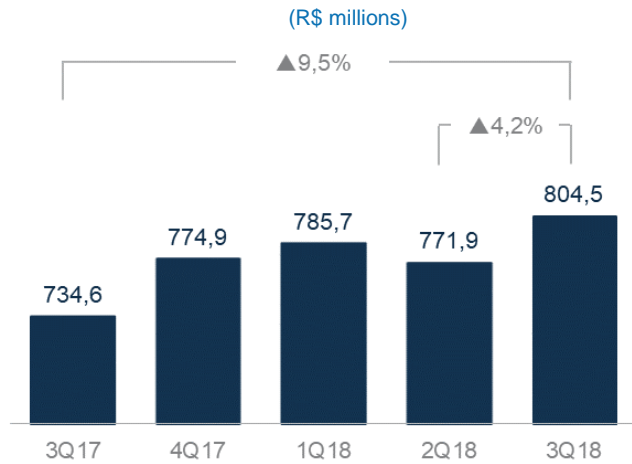
Payroll Deductible Lending



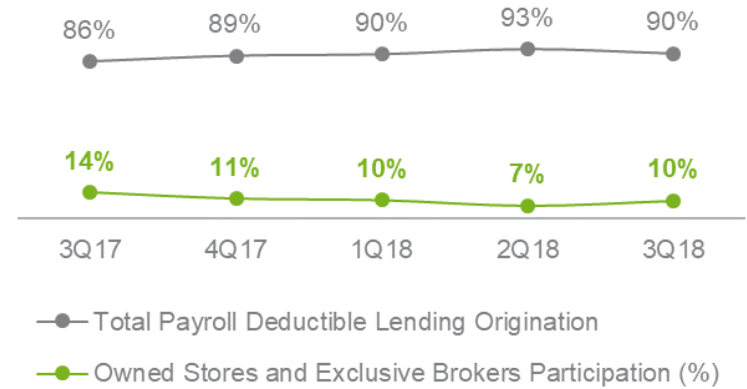
Loan Breakdown



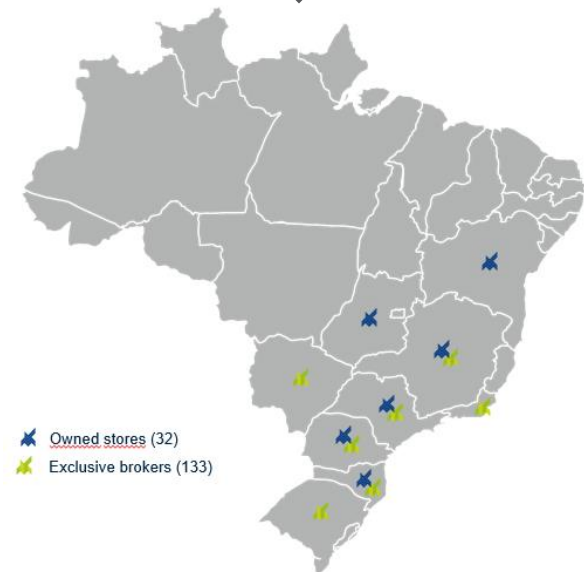
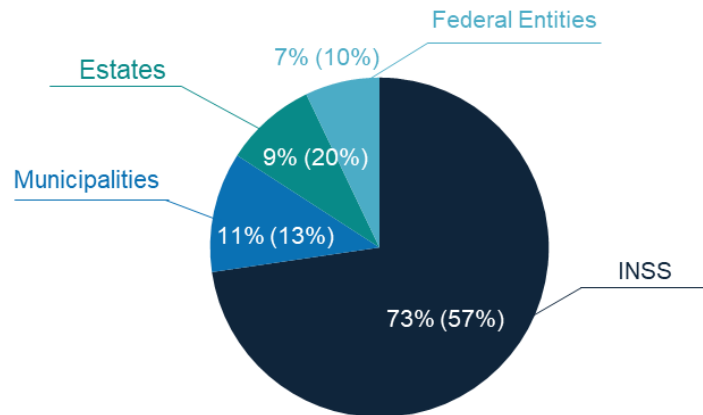
Payroll Deductible Lending Origination



Payroll Deductible Lending Origination



Origination Breakdown 3Q18 (3Q17)



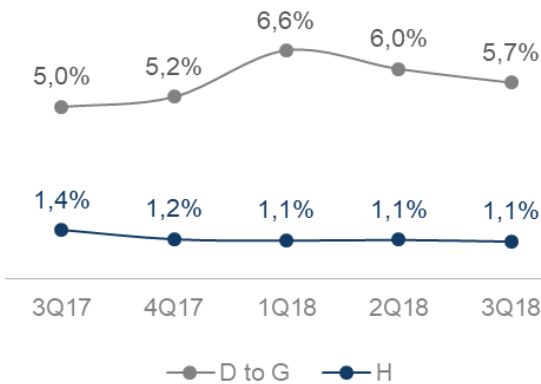
Payroll Deductible Lending

A to H Rating | Payroll Deductible Lending

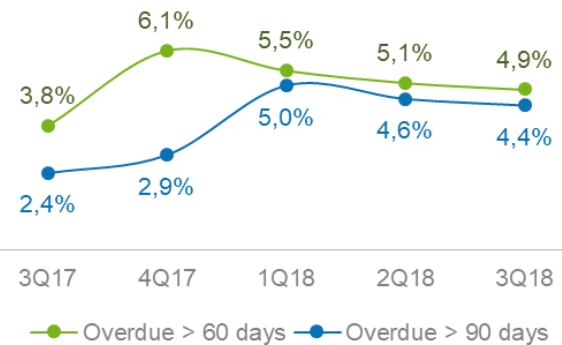
(R\$ millions)

Status	3Q18 Portfolio	% of portfolio	Total Allowance	2Q18 Portfolio	% of portfolio	Total Allowance	
A	2.988,1	89,8%	14,9	2.981,0	89,3%	14,9	
93,3% B	73,1	2,2%	0,7	86,5	2,6%	0,9	92,8%
C	43,0	1,3%	1,3	31,2	0,9%	0,9	
D	17,3	0,5%	1,7	17,4	0,5%	1,7	
E	56,6	1,7%	17,0	65,0	1,9%	19,5	
F	8,7	0,3%	4,3	8,9	0,3%	4,4	
G	105,6	3,2%	102,9	110,4	3,3%	108,2	
H	36,4	1,1%	36,4	38,0	1,1%	38,0	
Total	3.328,7	100,0%	179,3	3.338,3	100,0%	188,6	

Level

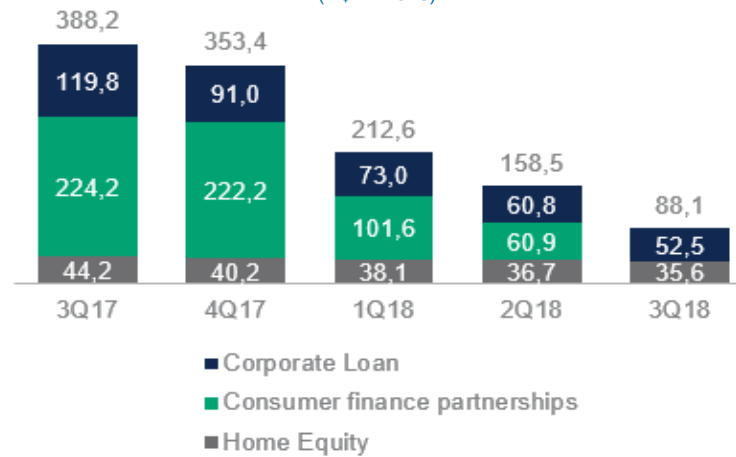


Overdue



Products

(R\$ millions)

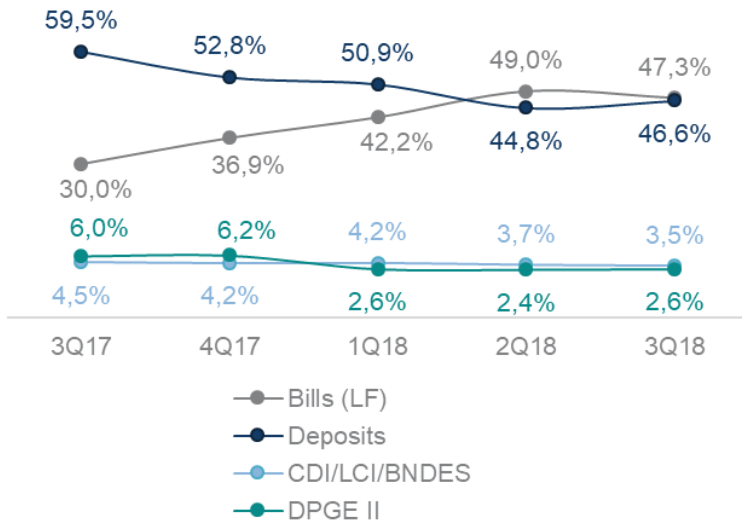


Levels A to H

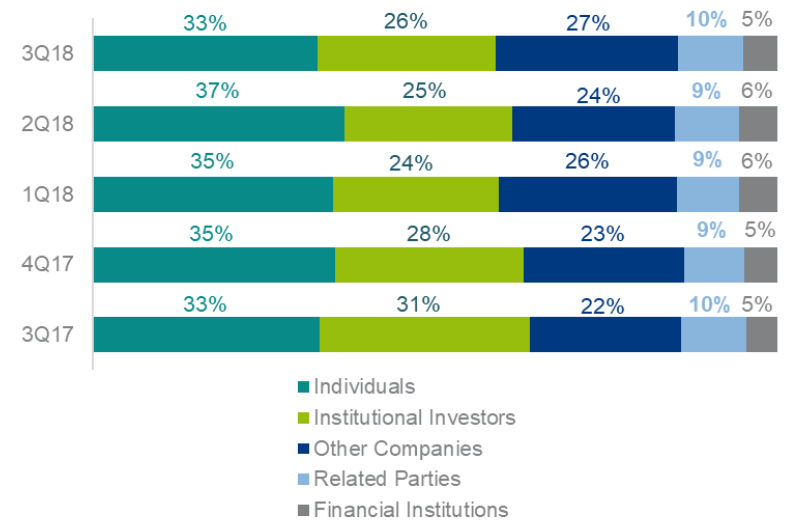
(R\$ millions)

3Q18		Corporate Loan			Home Equity		
Status	Portfolio	% of portfolio	Total Allowance	Portfolio	% of portfolio	Total Allowance	
A	0,1	0,2%	0,0	24,2	68,1%	0,1	
B	8,7	16,5%	0,1	2,4	6,6%	0,0	
C	7,2	13,6%	0,2	4,7	13,2%	0,1	
D	0,3	0,6%	0,0	1,1	3,0%	0,1	
E	0,2	0,4%	0,1	2,0	5,6%	0,6	
F	5,3	10,1%	2,6	0,2	0,7%	0,1	
G	30,6	58,3%	30,4	0,3	0,8%	0,2	
H	0,2	0,3%	0,2	0,7	1,9%	0,7	
Total	52,5	100,0%	33,6	35,6	100,0%	2,0	

Funding Composition



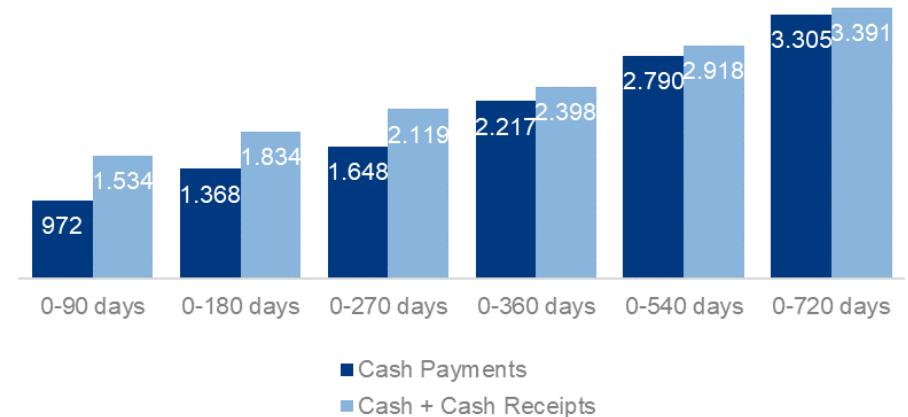
Investor Profile



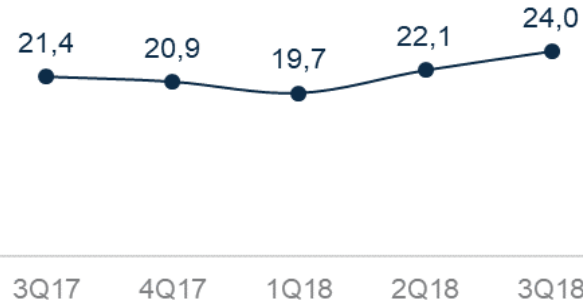
Cash Balance

R\$ 1,55 billion
The available cash balance represented 38.6%

ALM (R\$ millions)



Basel Ratio (%)



Capital Adequacy (R\$ million)	3Q18	2Q18	3Q18 x 2Q18	3Q17	3Q18 x 3Q17
Reference equity	861,2	827,3	4,1%	803,1	7,2%
Stockholders' equity required	309,5	323,4	(4,3%)	347,0	(10,8%)
Margins on shareholders' equity required	551,7	503,9	9,5%	456,1	21,0%
Basel (%)	24,0	22,1	1,9 p.p.	21,4	2,6 p.p.



50,5% 49,5%

Junto Holding Brasil

100,0%

100,0%

Junto Seguros

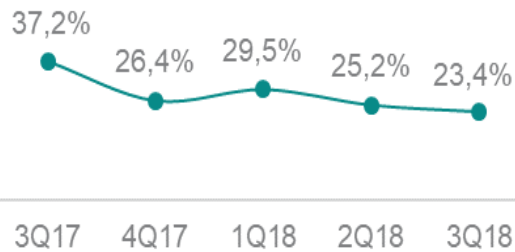
Junto Resseguros

Written Premiums

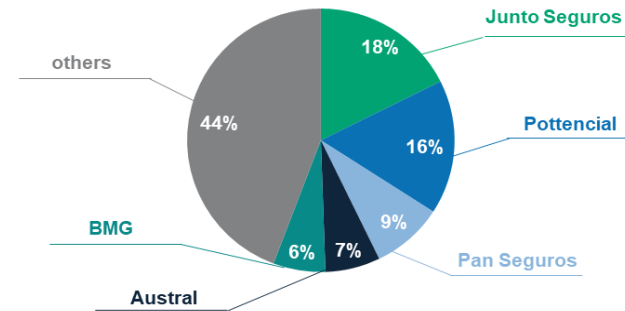
(R\$ millions)



Loss Ratio



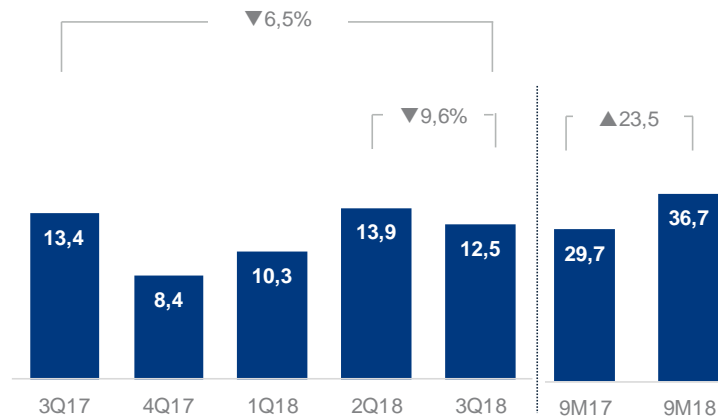
Market share Written Premiums



Source: SUSEP (september/2018)

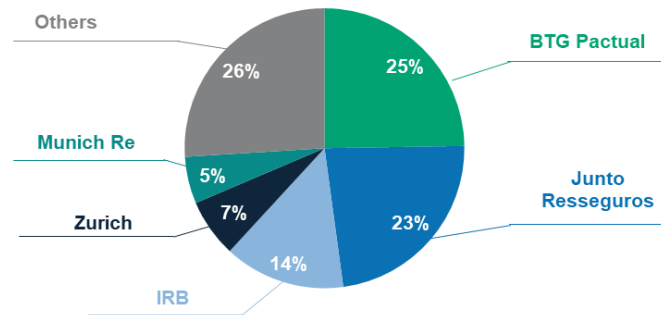
Retained Premiums

(R\$ millions)



Market share Reinsurance Premiums

(Category: financial risks)



Source: SUSEP (september/2018)

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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.