



Institutional Presentation

2026



ERICA
Accounting Reporting
1.5 years with Porto



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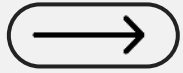
Corporate Governance

Sustainability

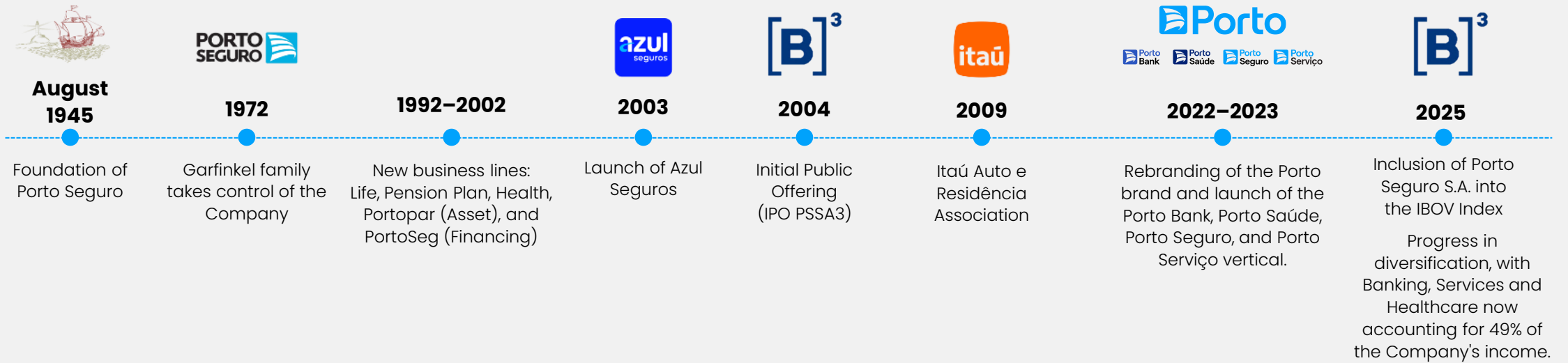
Our history

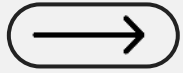


LAÍS
Porto Negócio Backoffice
7 years with Porto

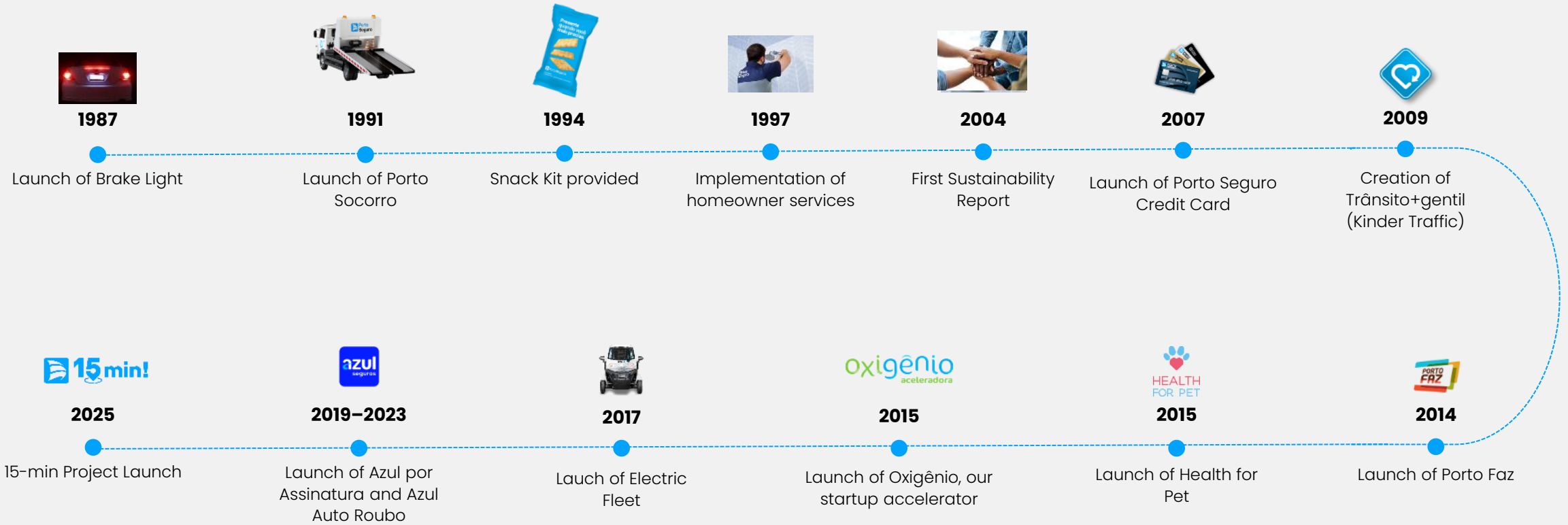


Company's Major Milestones





Historical Initiatives



Porto Ecosystem



RICHARD
Telemarketing Operation
3 years with Porto



Key Data 2025 (vs. 2024)

Revenue R\$ 41.1B (+11%)

Income R\$ 3.4B (+28%)

ROAE 22.7% (+2.7 p.p.)

Market Cap² R\$ 31.0 B

Average ADTV²
Last 60 days R\$ 91.5 M

Revenue and Income Breakdown 2025 and 2024¹

 **Porto Seguro** **Rev.: 55%** (59% in 2024)
Net income: 51% (57% in 2024)

 **Porto Bank** **Rev.: 18%** (16% in 2024)
Net income: 25% (22% in 2024)

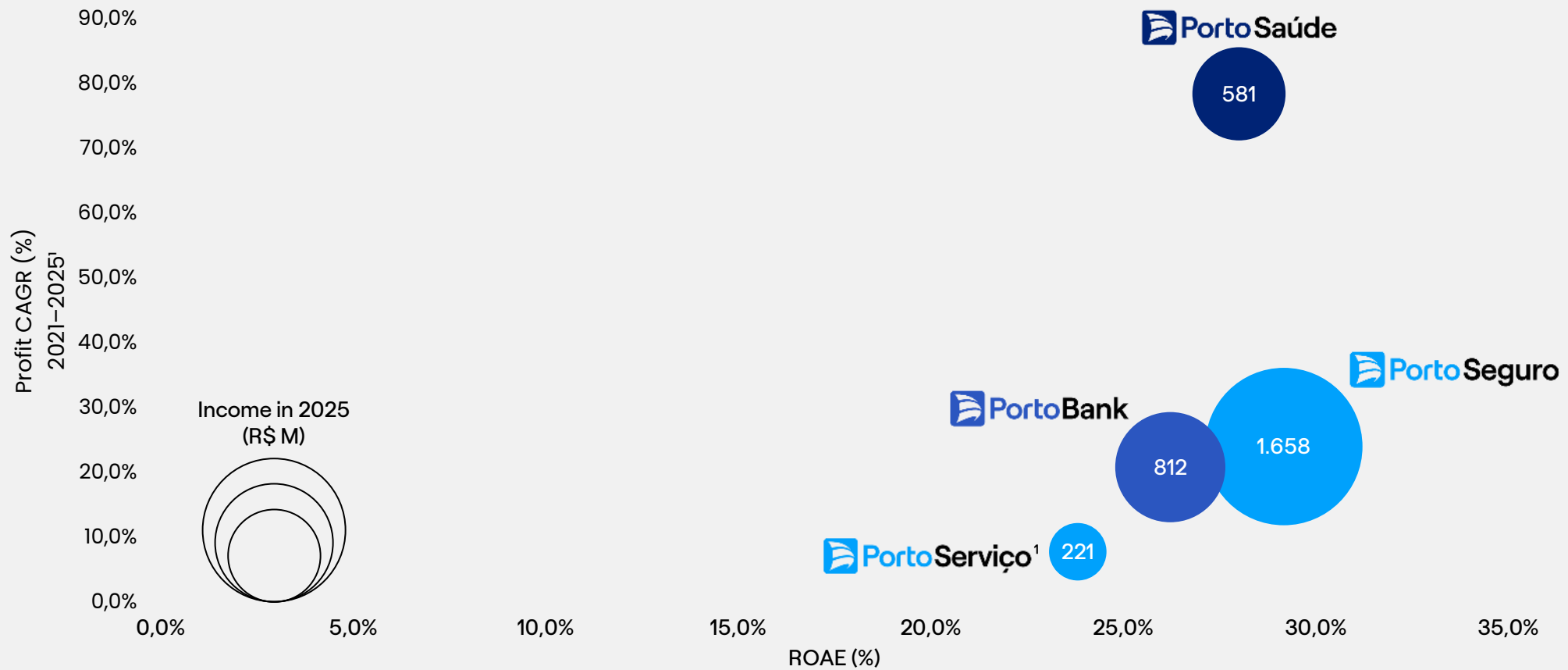
 **Porto Saúde** **Rev.: 21%** (18% in 2024)
Net income: 18% (14% in 2024)

 **Porto Serviço** **Rev.: 6%** (7% in 2024)
Net income: 7% (7% in 2024)

1. Considers only data from business verticals 2. Consider the position as of December 2025.

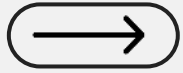


Growth and ROAE by Vertical



Source: Financial data
(1) Porto Serviço data from 2024 to 2025.

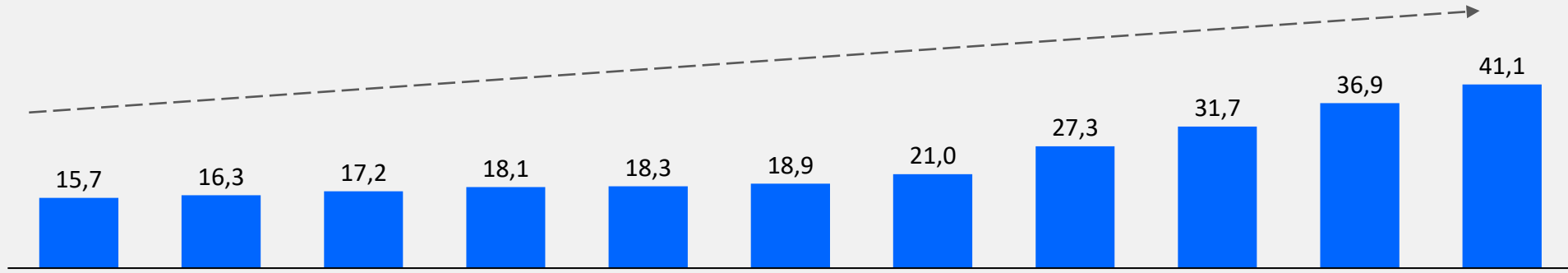
	Porto Seguro			Porto Saúde	Porto Bank			Porto Serviço
	Auto	P&C and Transportation	Life	Health + Dental	Card and Financing Operating	Consortium	Lease Solutions	Strategic partnerships, B2B and B2B2C
Share in Total Revenue	39%	9%	4%	21%	11%	3%	3%	6%
Revenue (R\$ B)	16	3	2	7	5	1	1	3
CAGR Revenue 21-25	10%	14%	16%	39%	21%	27%	21%	Vertical launched in 2024
Vertical Net Income (R\$ B)		1.7		0.6		0.8		0.2
Vertical ROAE		29%		28%		26%		24%



Revenue Evolution and Profitability of the last 10 years

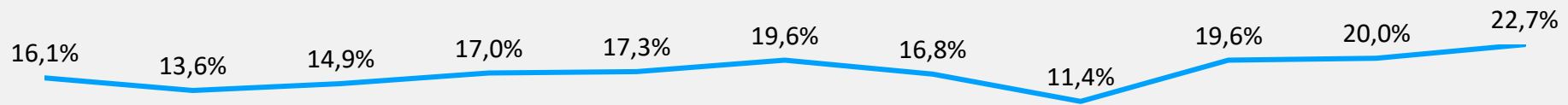


Total Revenue
(R\$ bn)

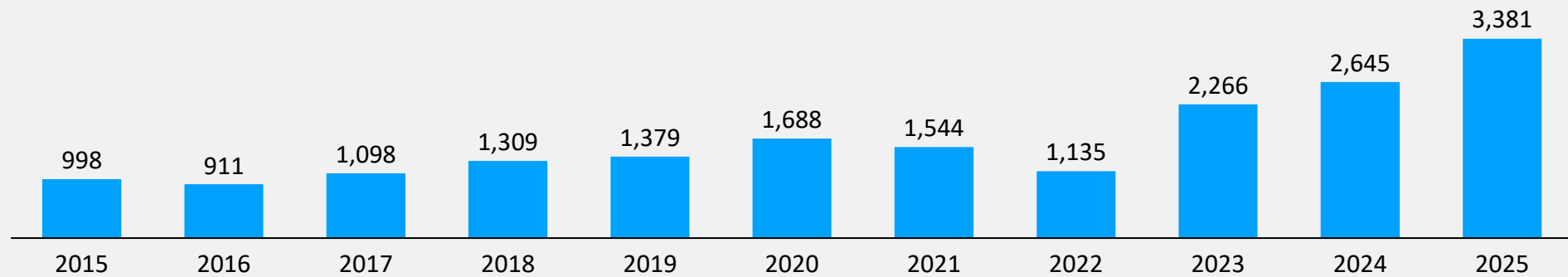


CAGR
10.1% p.a.

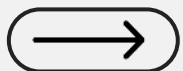
ROAE
(% p.a.)



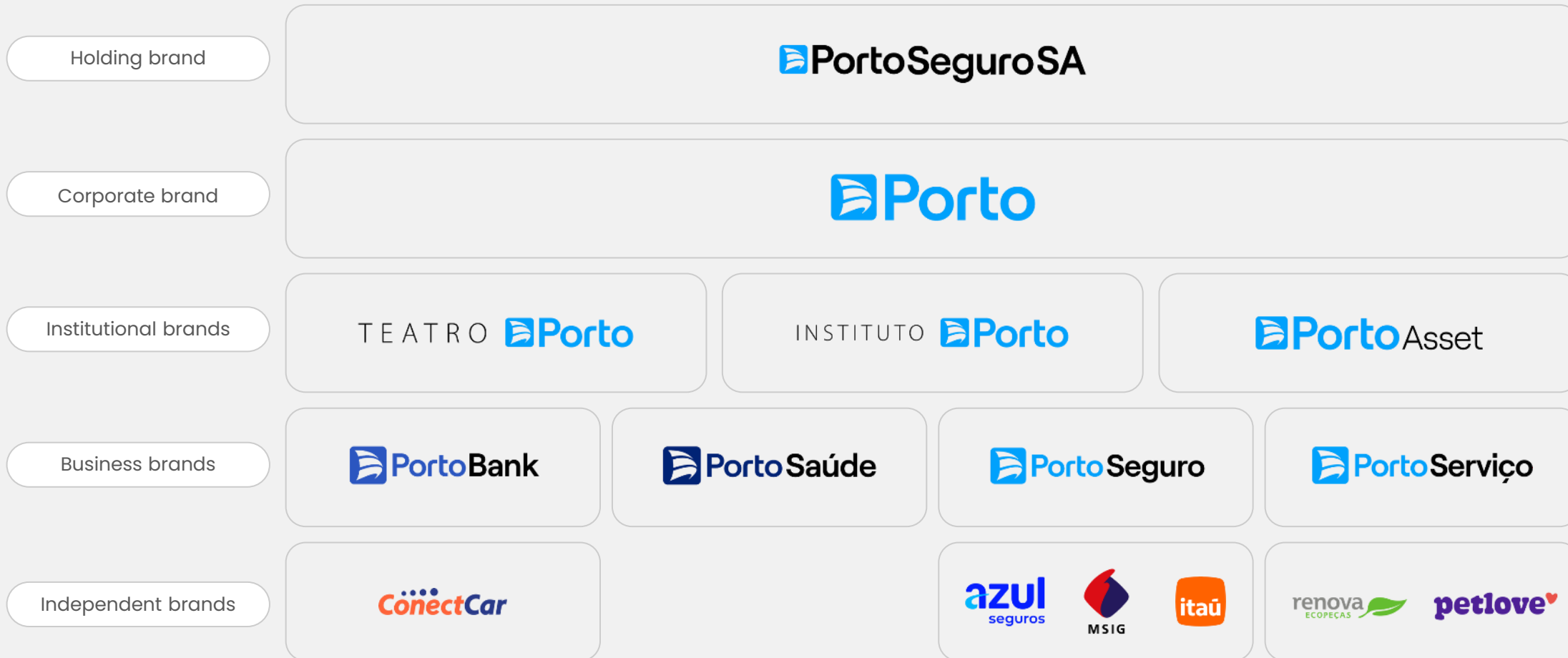
Net Income
(R\$ M)



CAGR
13.0% p.a.

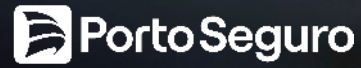


Brand architecture





Porto



Porto Seguro

Protecting and providing
safety



Porto Saúde

Caring for the health of
people and companies



PortoBank

With financial solutions



Porto Serviço

Preserving your
achievements

**With a greater
focus on the
client, the
Company
segregated its
structure into
four business
vertical.**

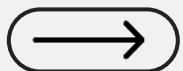
**Auto
Bike
Mobile
Homeowner
Companies
Transportation
Life
Travel
Agribusiness
Civil Liability**

**Commercial Health
Dental
Occupational
Health**

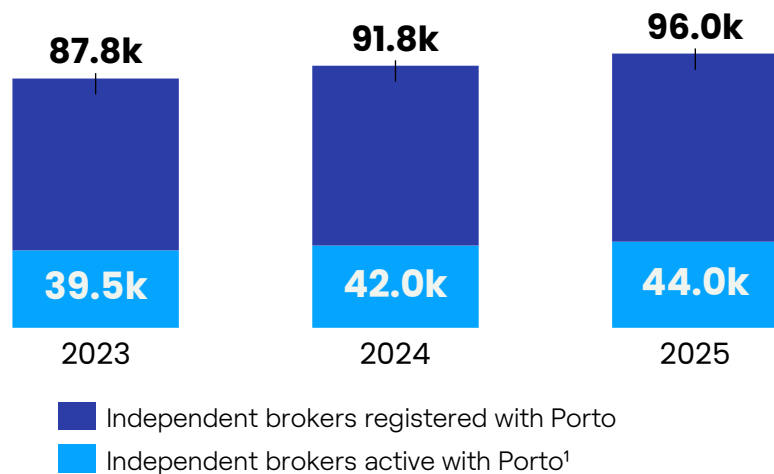
**Credit Cards
Financing
Personal Loan
Landlord Protection
Consortium
Investments
Digital Account
Pension Plan**

**For Automobile:
Tow Trucks,
Locksmith, Battery,
etc.**

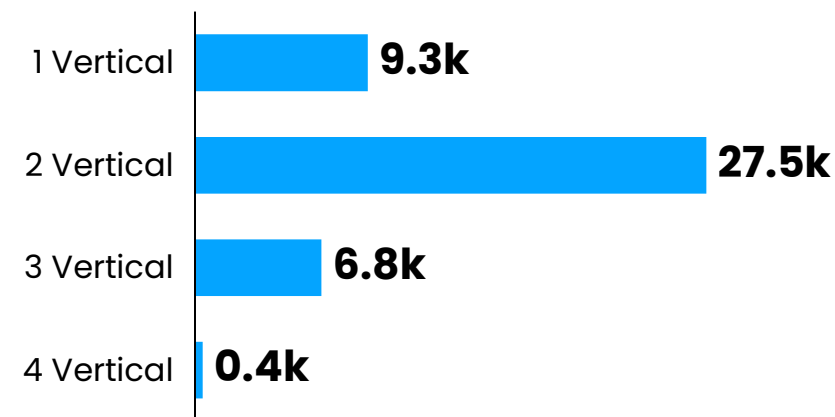
**For Homes and
Businesses:
Electrical, Hydraulic,
White Goods, TV, Air
Conditioning, Help
Desk, etc.**



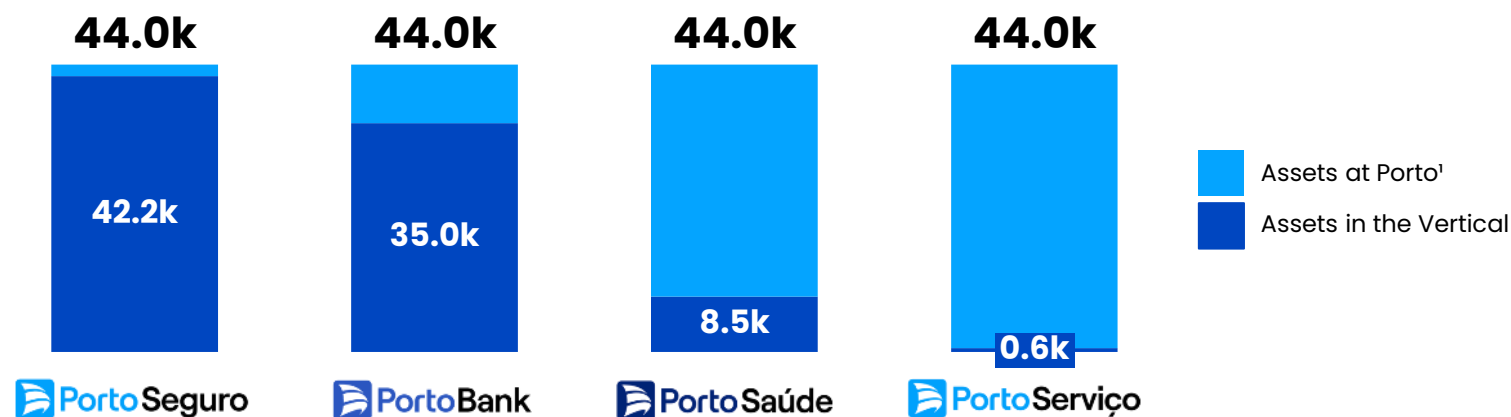
Independent brokers (in thousands)



Number of Brokers Selling Verticals¹



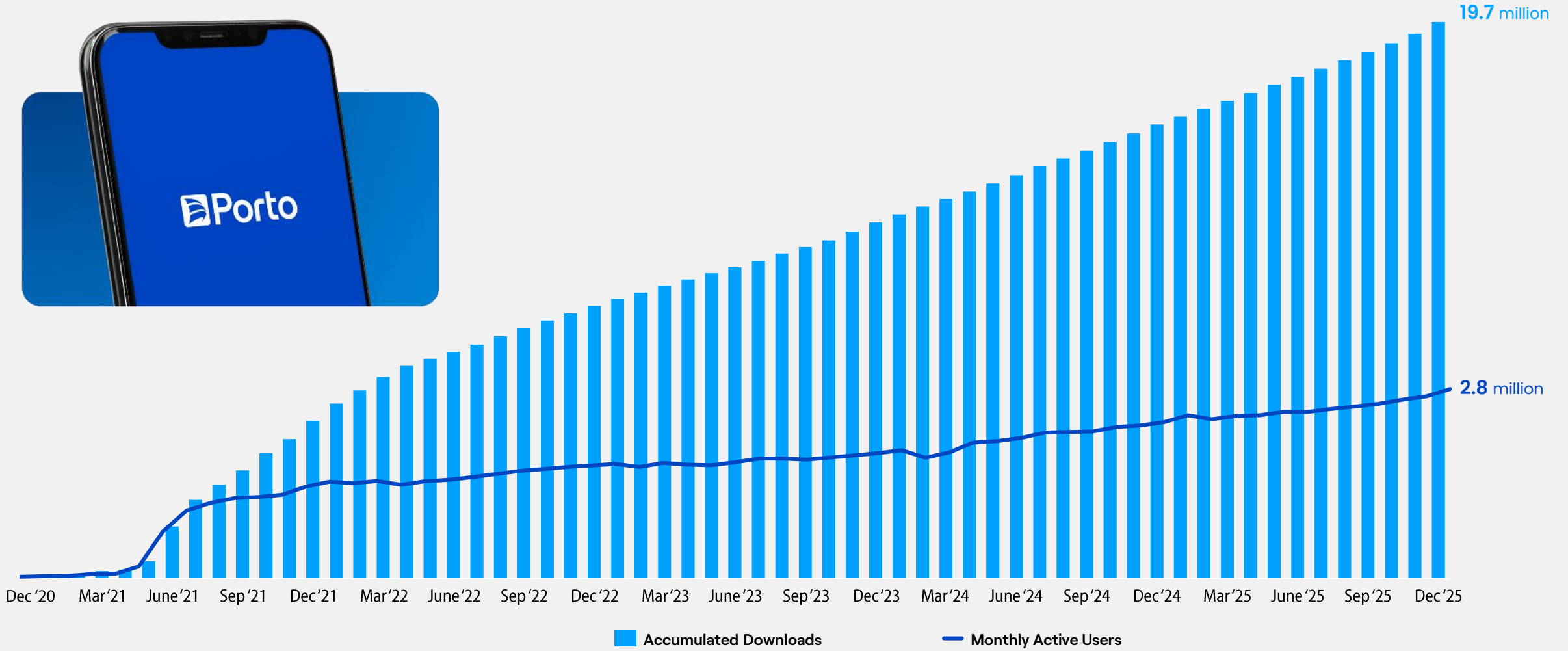
Brokers with sales by vertical



(1) Brokers who have closed at least one deal with Porto in the last 12 months.



Porto SuperApp*

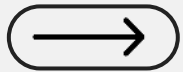


*iOS download volume available only for users who opted in to share data with Apple.

Our numbers



MARCOS
Broker
50 years with Porto



People



18.6 M
from clients

13.8 K
Employees

47.9 K
Independent brokers

12.6 K
Service providers

4.6 M
App Porto Users

Operation



149 M
Digital interactions
and services in 4Q25

2.8 M
Car services in
2025

2.8 M
Service calls for
homes and
businesses in 2025

55%
service activations in
2025 via the App and
WhatsApp (cars and
homes)

37 M
Human services in 2025

NPS

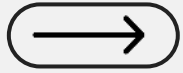


83 pts
At Porto Seguro Auto

83 pts
at Azul Seguros

84 pts
at Homeowner
insurance

76 pts
and 56% of Card clients
redeemed points on Porto
products

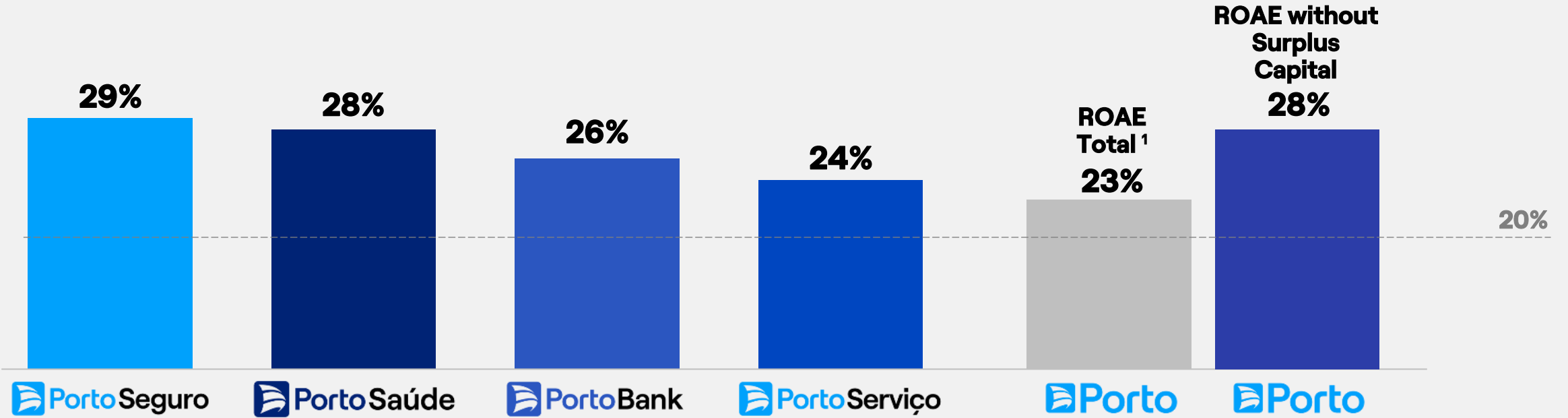


Profitability

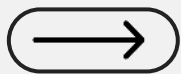
ROAE greater than 20% across all business units



ROAE Breakdown – 2025



1) The consolidated ROAE differs from the average of the verticals mainly due to the holding results and other businesses.

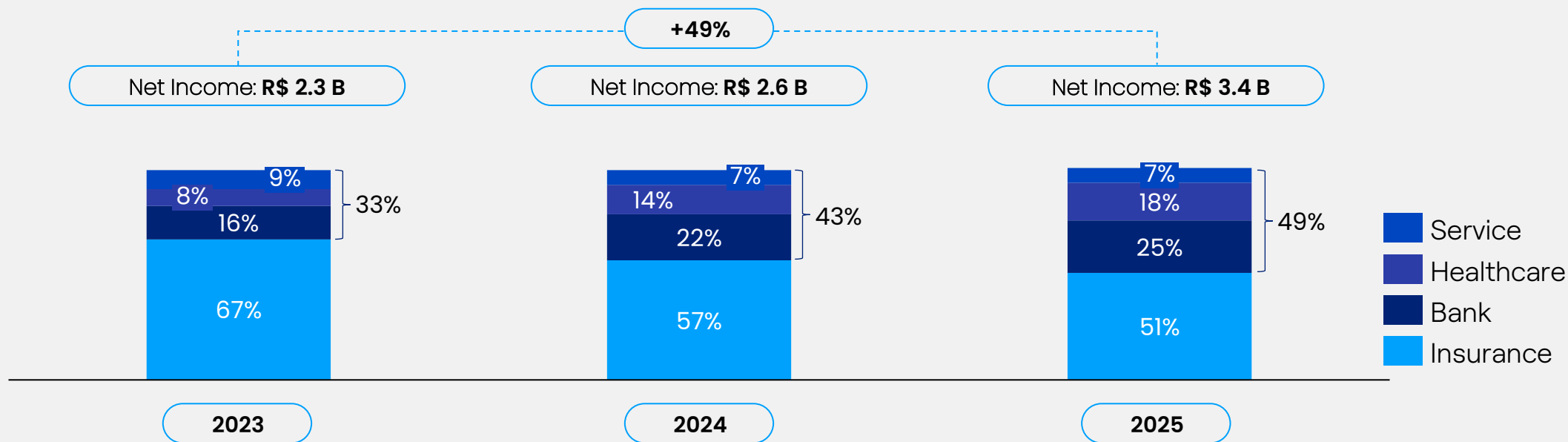


Diversification of Results¹

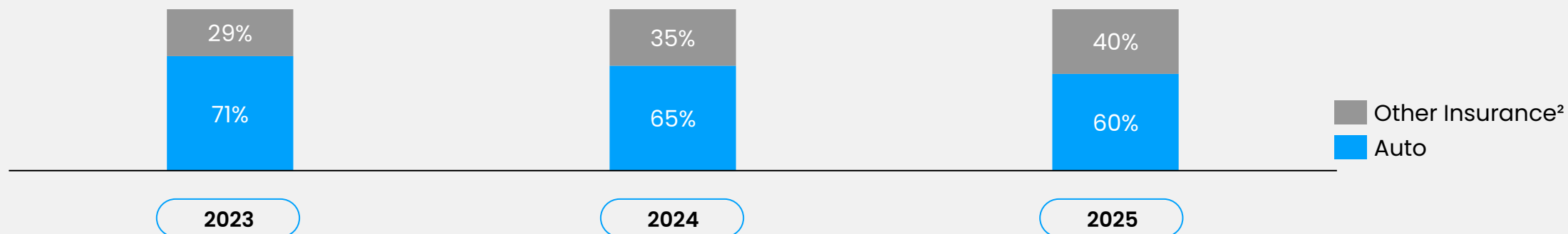
Conscious and diversified growth in results



Breakdown of Net Income¹



Share in the Insurance Vertical Underwriting Result



(1) It does not specify the results of other businesses. / (2) Share in the Insurance Vertical Underwriting Result.



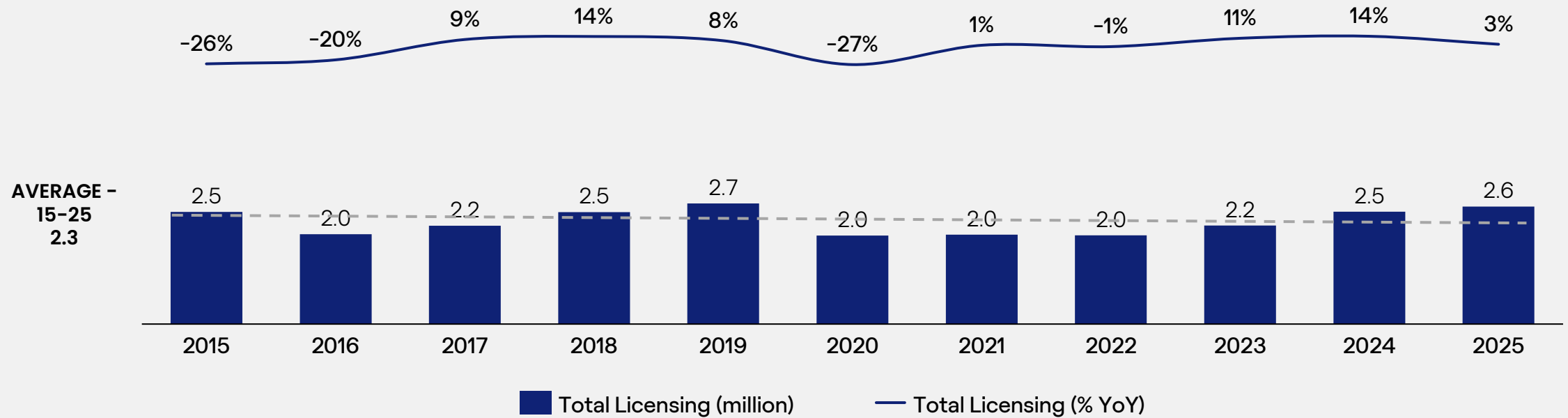
Porto Seguro



VANESSA
Broker
25 years with Porto

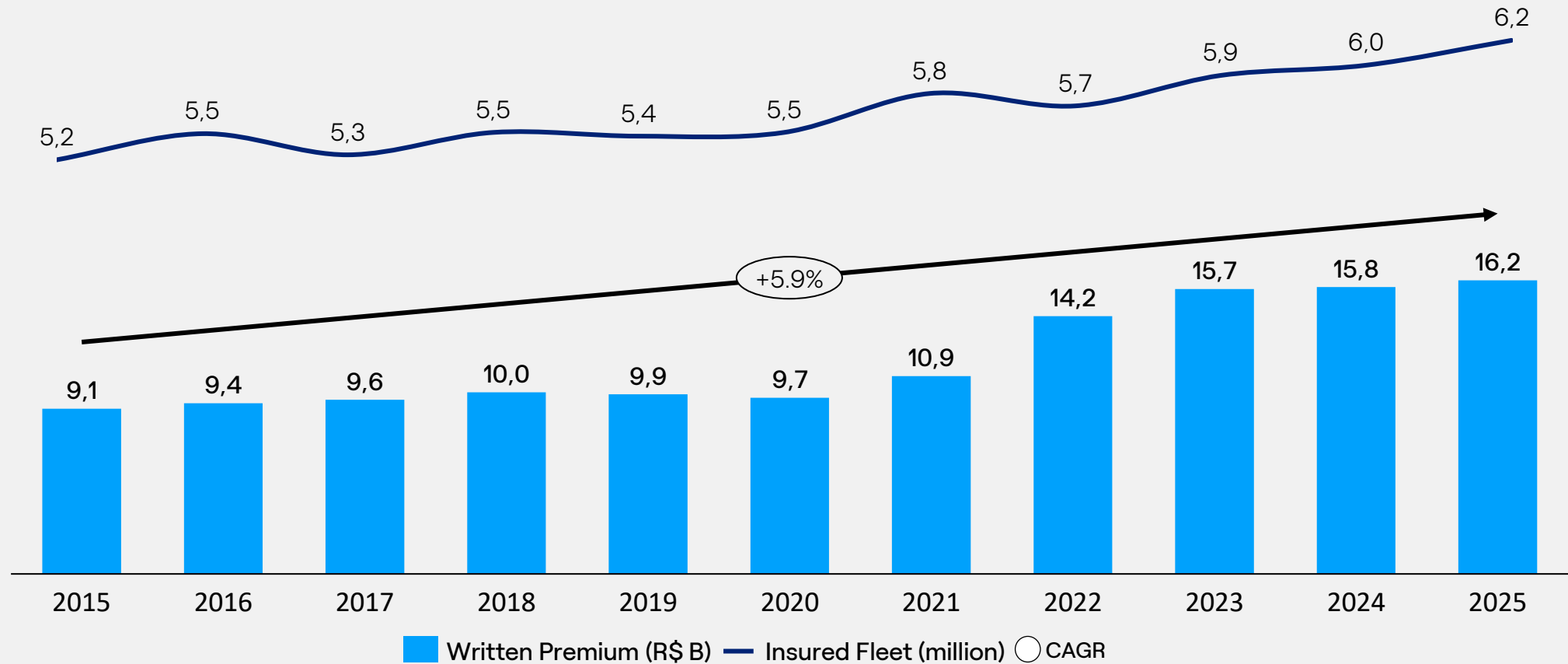


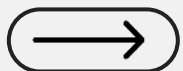
Annual evolution of sales of new vehicles





Evolution in Premiums and Insured Fleet Porto Group

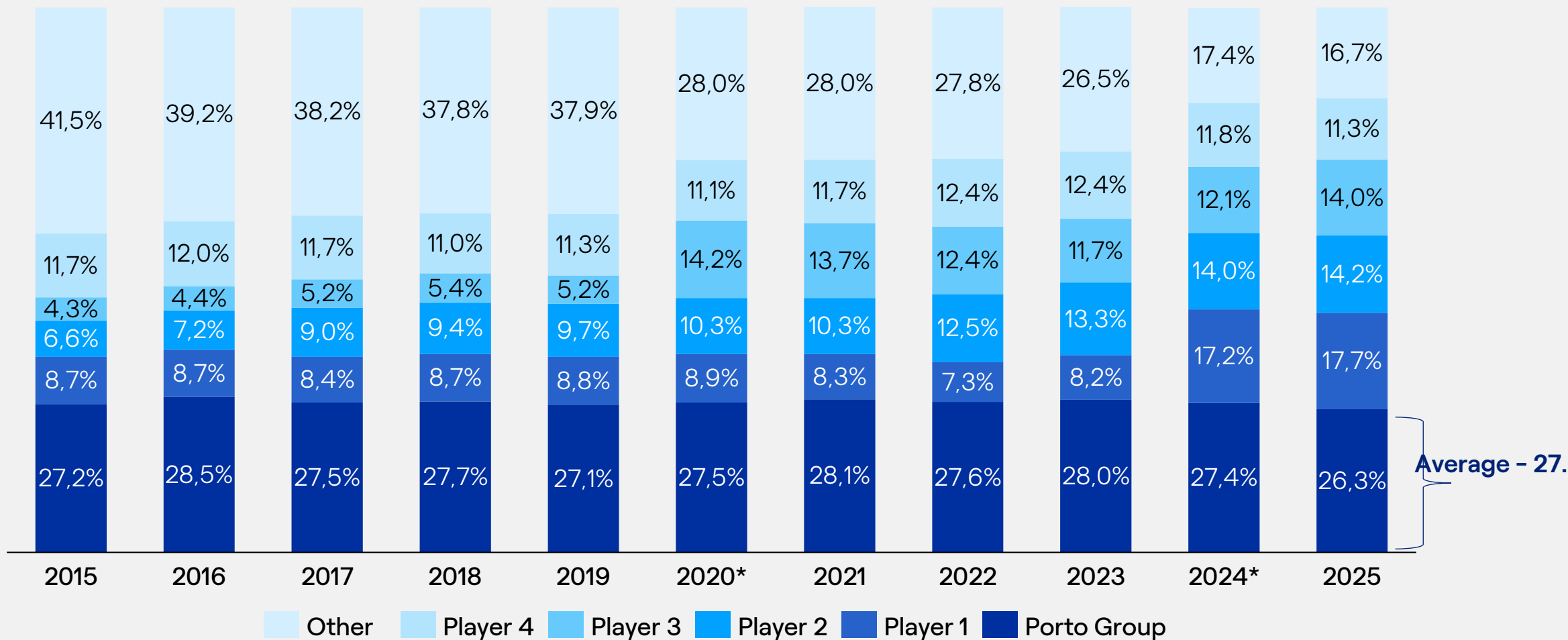




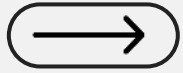
Auto – Market share



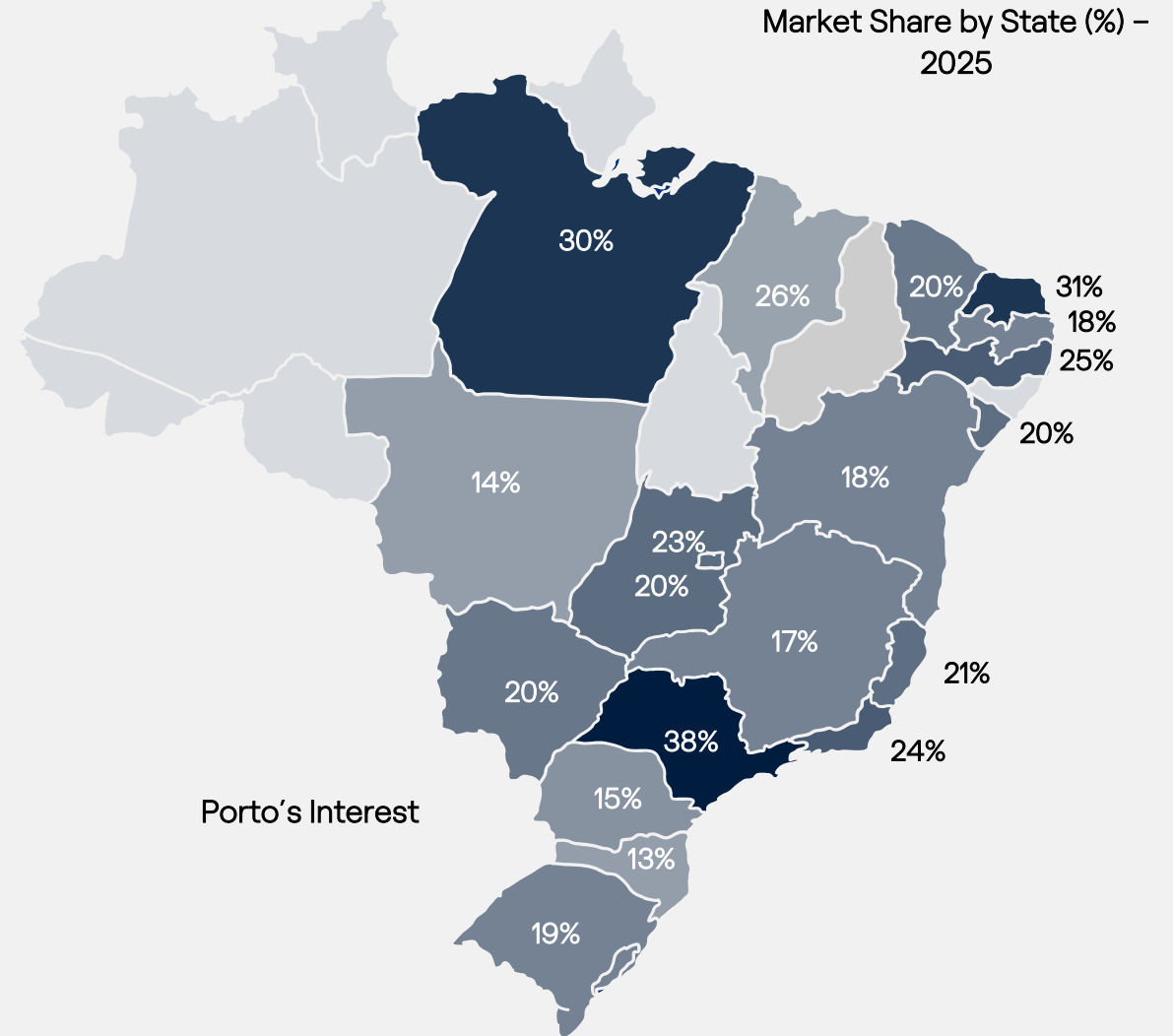
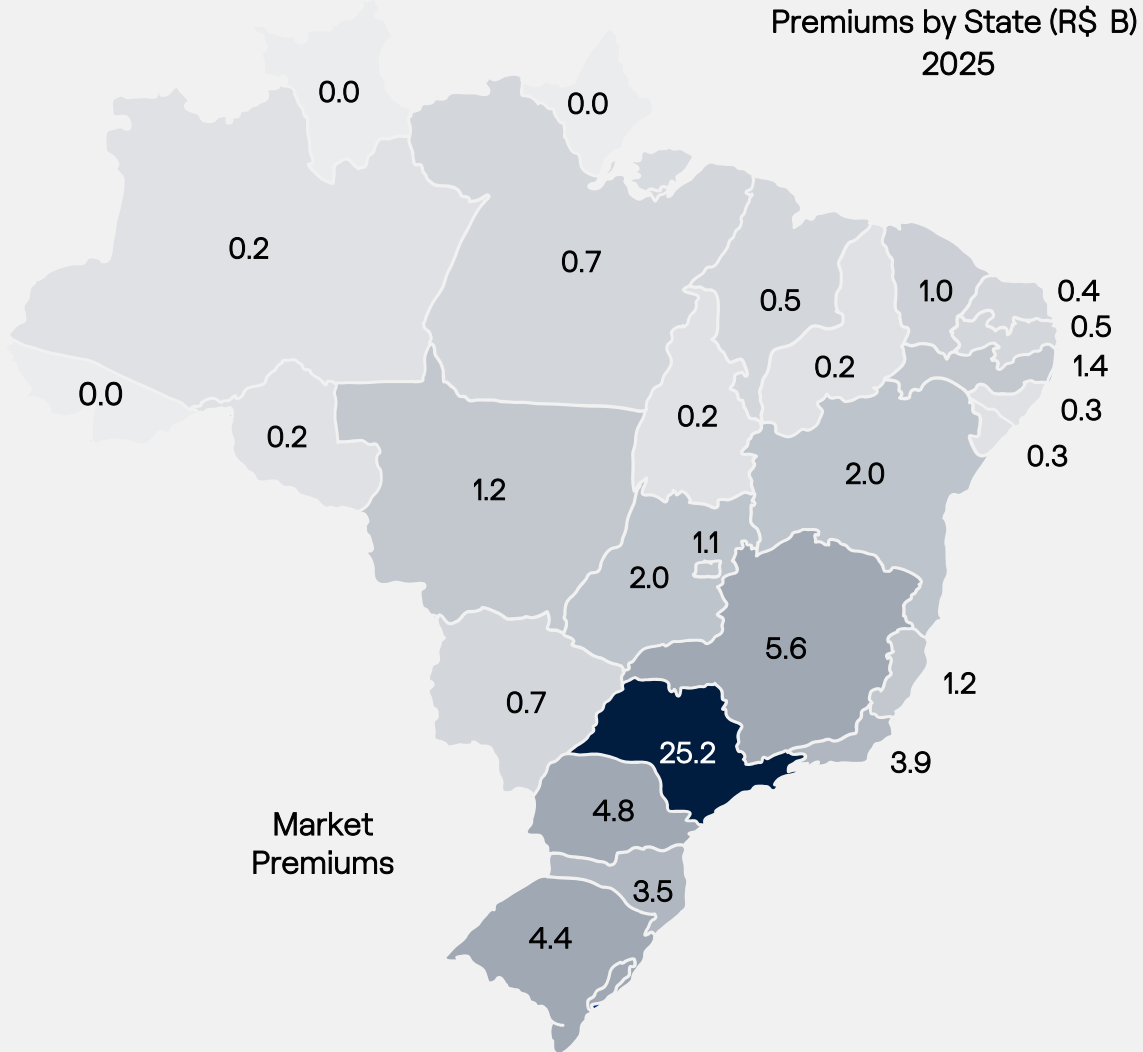
Evolution of Market Share (%)



Source: SUSEP
 * 2020 and 2024 inorganic growth of Players 1, 3

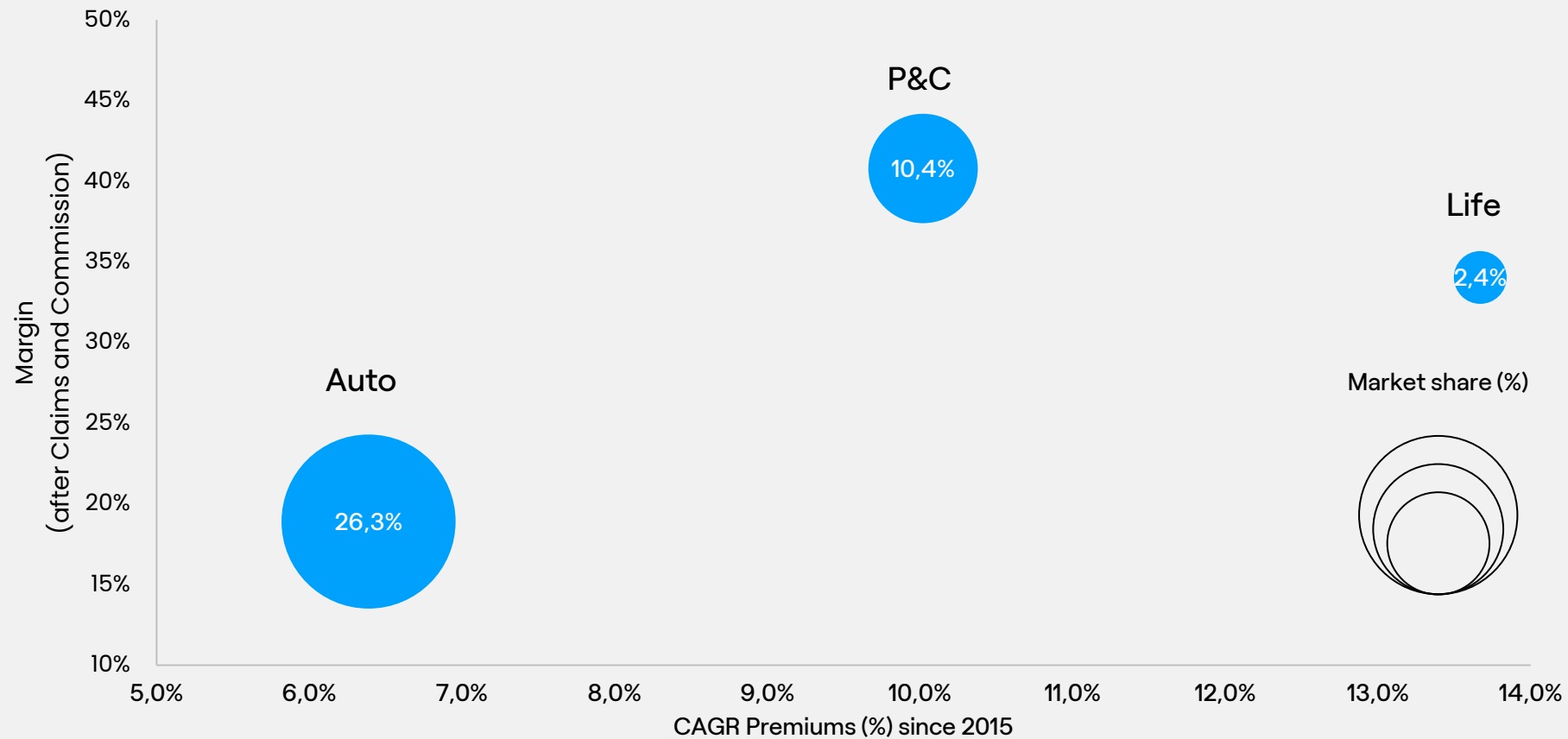


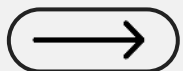
Auto – Market Share (Porto Group)





Growth and Margin (after Claims and Commission) by product

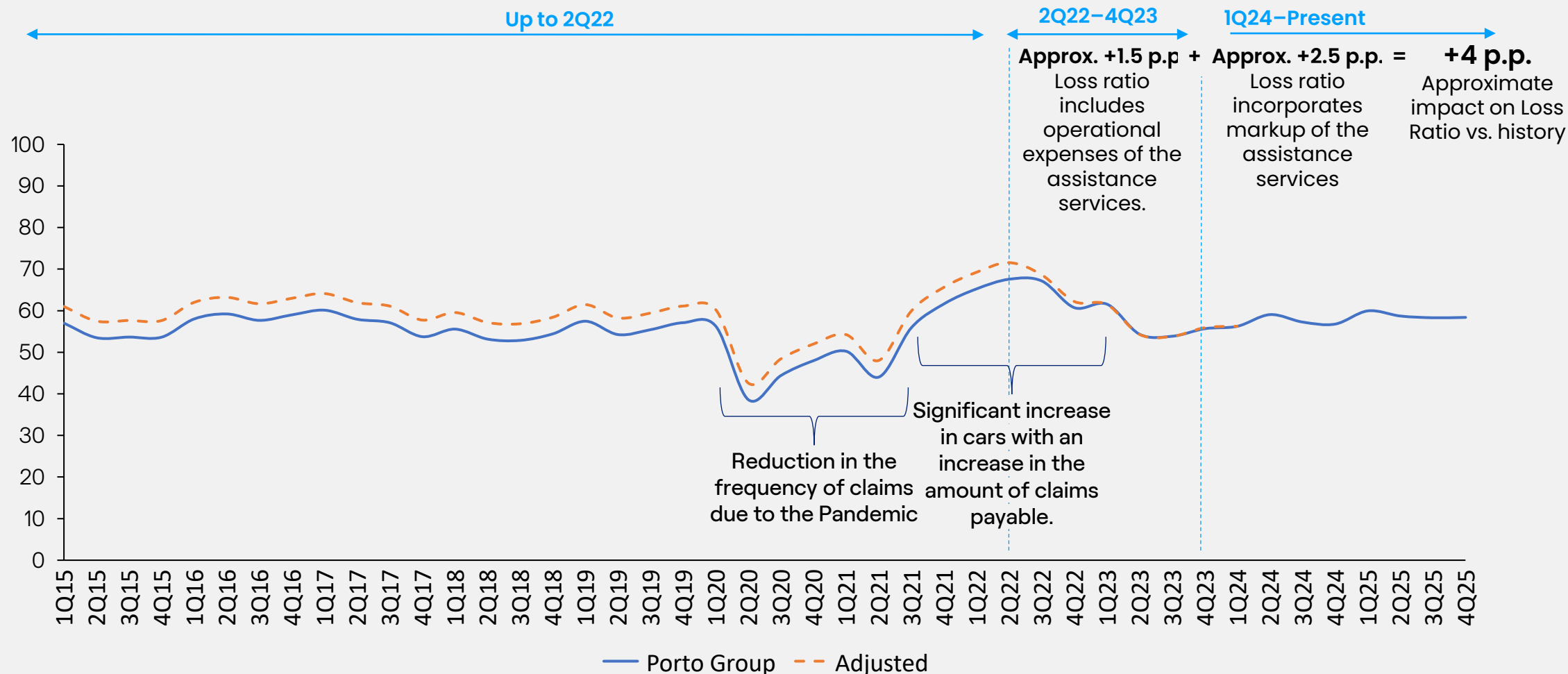




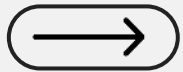
Auto – Loss Ratio (Porto Group)



Historical loss ratio adjusted¹ (%) for current criteria

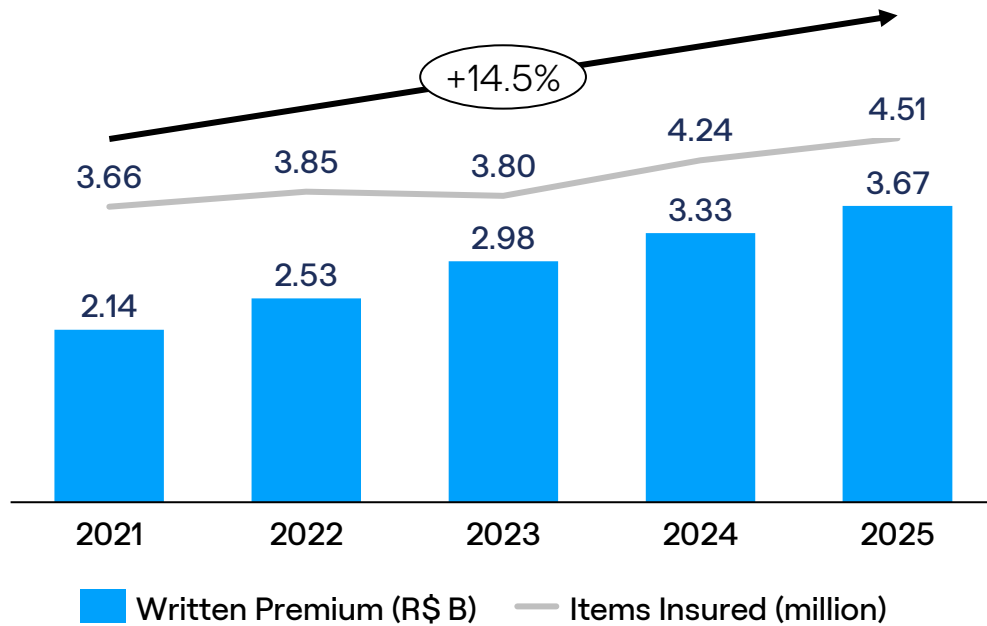


Source: SUSEP
 (1) In 2Q22, Porto Assistência started incorporating the expenses of activities such as tow trucks, service providers, among others, which were accounted for partly as “retained claims” and partly as “other operating expenses,” currently being accounted for in insurance companies solely as claims. In 1Q24, the markup for Assistance began to impact the loss ratio of the vertical.



Written Premium and Items Insured¹

○ CAGR



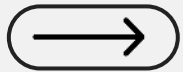
Loss Ratio

Average: 33.7%

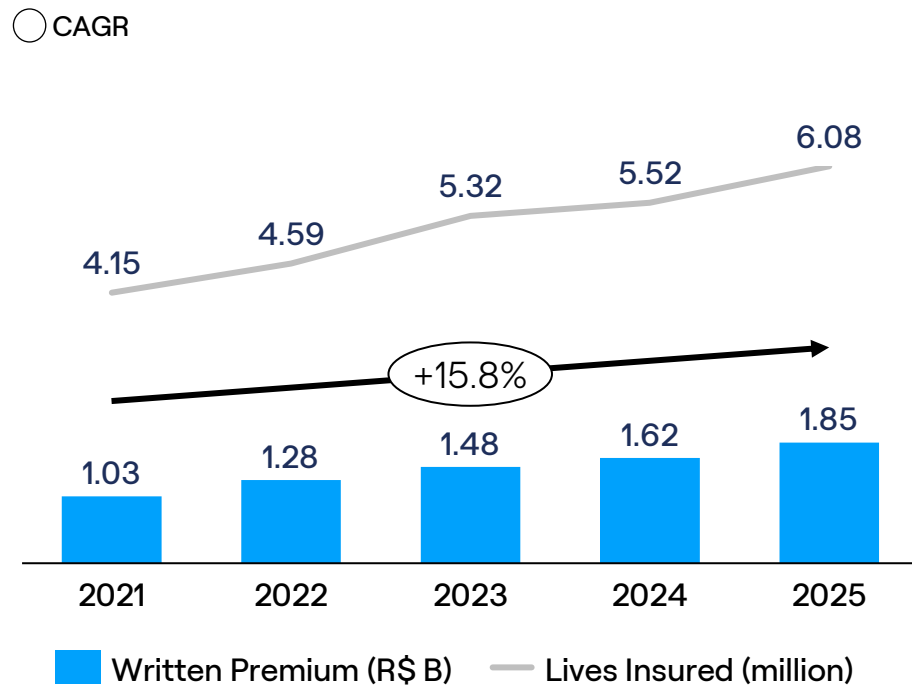


Source: Financial data

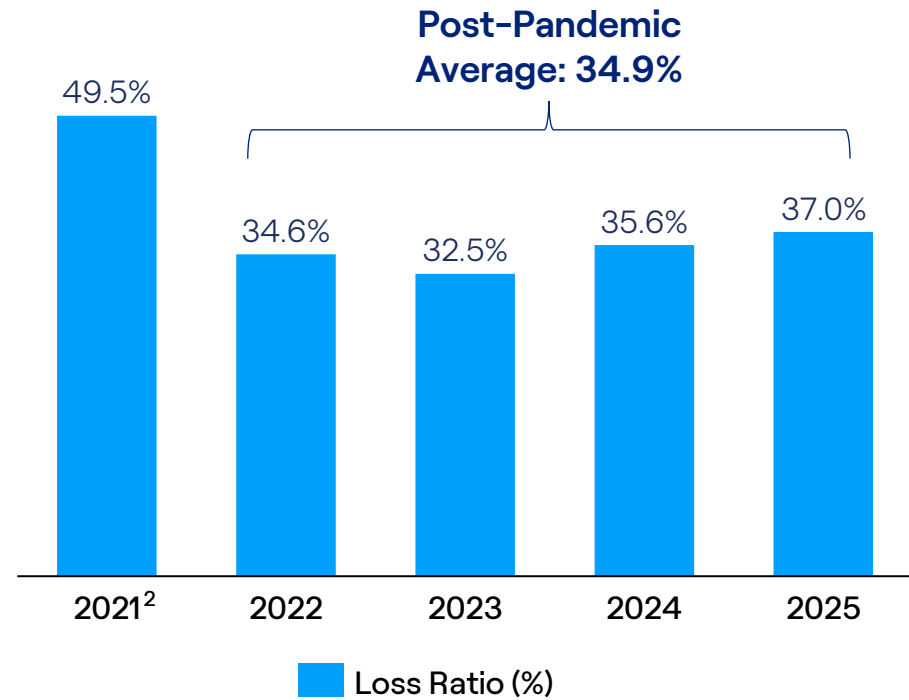
(1) From 2024 onward, volumetric data consider only identifiable clients, items instead of policies, and accounting of the volume on the last day of the period.



Written Premium and Insured Lives¹



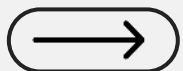
Loss Ratio



Source: Financial data

(1) From 2024 onward, the volume data only considers identifiable lives.

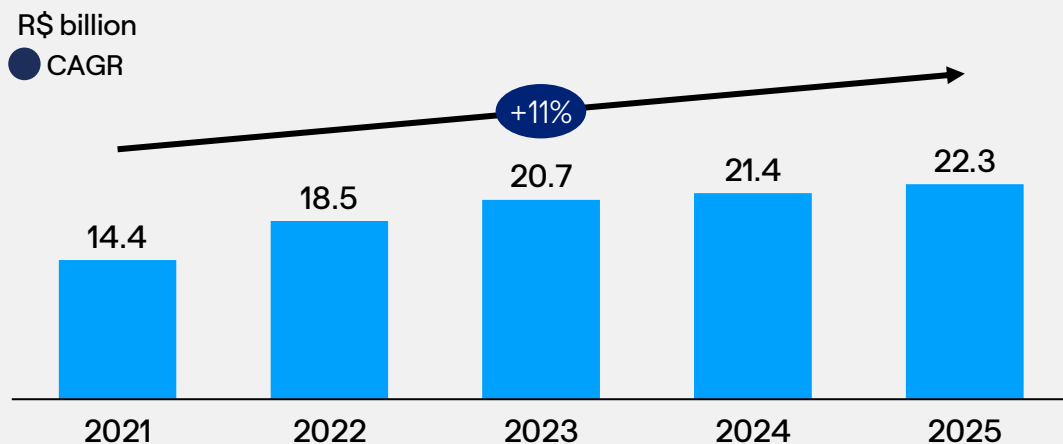
(2) Impacted by the COVID-19 pandemic.



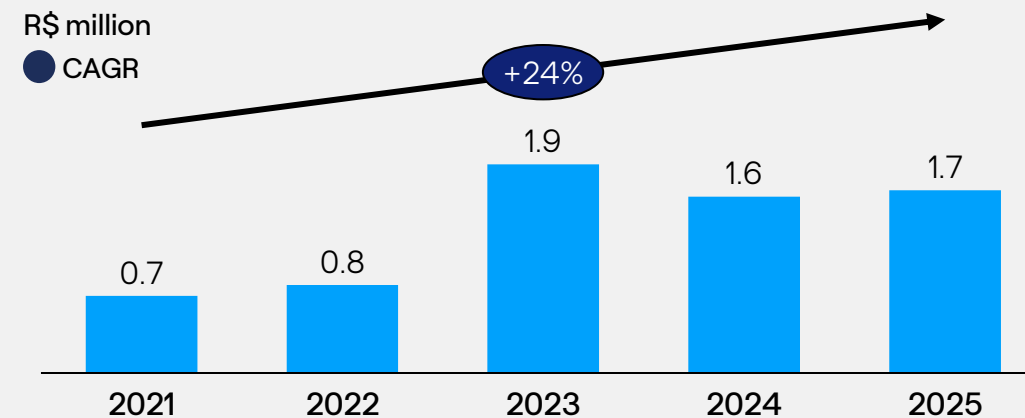
Vertical Summary



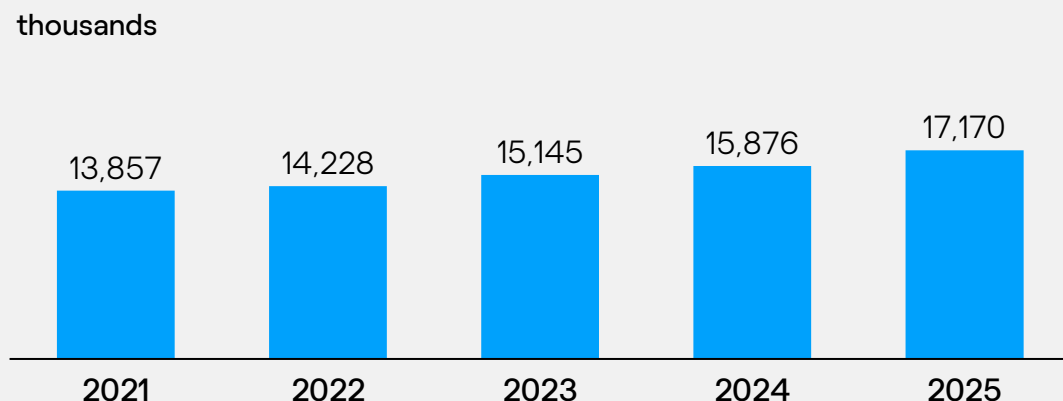
Total Revenue (Retained Premium + Revenues)



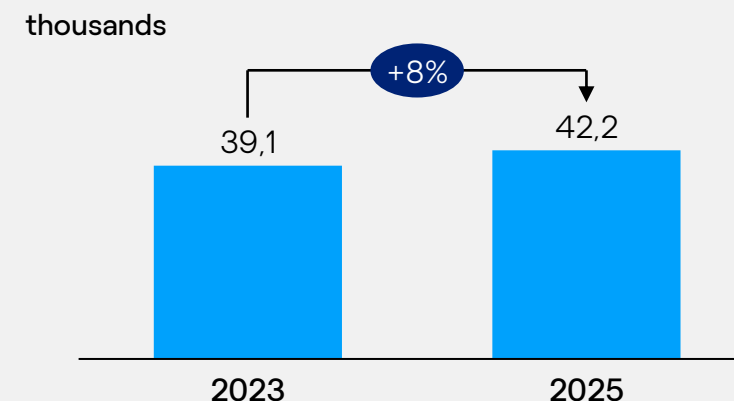
Net income¹



Total Items²



Brokers who sell Insurance



(1) Adjustment of 2023 to allow comparability, since from the first quarter of 2024 onwards, mainly, the loss ratio, IC, ICA, earnings and ROAE began to be impacted by the Assistance operation markup.

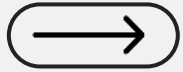
(2) From 2024 onward, volumetric data consider only identifiable clients, items instead of policies, and accounting of the volume on the last day of the period. And, starting in 2025, Porto Uruguay's items were considered.



Porto Saúde



RENATA
Porto Saúde Medical Team
3 Years with Porto



Main Strategic Drivers

1. Relevant growth in premiums, members, and income through the virtual verticalization strategy.
2. Well-defined strategic focus: operation in 3 states and commercial collective plans.
3. Trusted brand, Sales force, and the way to serve the Porto Seguro client.

Operating and Financial Highlights – 2025

+831k

Health members
2025
(+23% vs. 2024)

+74.6%

Loss ratio below the market
comparable average

R\$ 8.5 B

Revenue 2025
(+28% vs. 2024)

100%

of the SME and
Commercial
policies

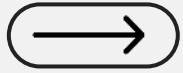
4.2%

Market Share*
(+2.6x vs. 2020)

R\$ 581 M

Net income in 2025

* Market Share considers the areas in which we operate and only the commercial segment.



Key Services



Porto District Line

SP (Capital City and Metropolitan Region) and RJ*

Microrregional product in which the client can choose up to 3 doors and is 100% verticalized with Porto's Medical Team.

- Hospitals and clinics from up to three districts chosen by the client.
- Integration with TMP
- Your clinician on the spot
- Without reimbursement
- Mandatory Co-payment

Linha Pro

Regional product, few branches, and integrated with Porto's Medical Team (TMP)

- Anchor Hospitals
- Integration with TMP
- Your clinician on the spot
- Without reimbursement

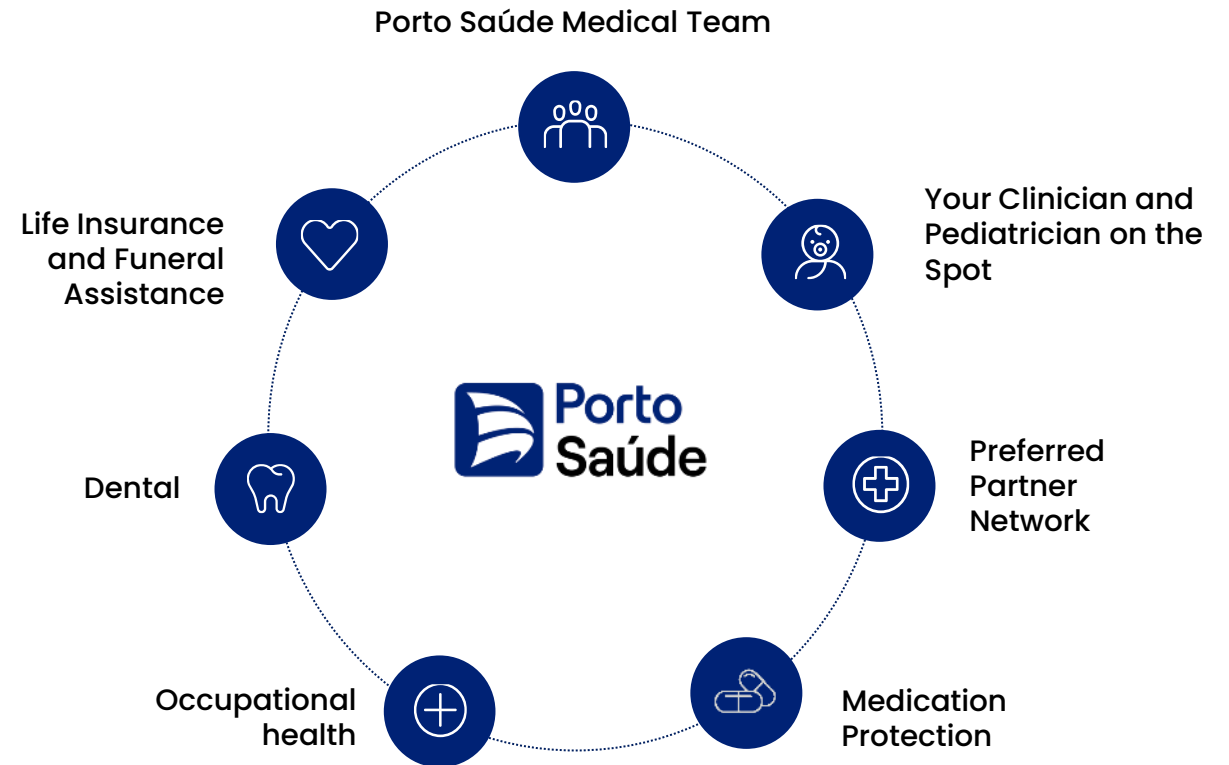
Porto Saúde Line

New generation of the national line, with optimized network and integrated with Porto's Medical Team (TMP)

- Wide access to clinics, hospitals and laboratories
- Integration with TMP
- Your clinician on the spot
- With reimbursement

* Porto Bairros in Rio de Janeiro include the capital city, metropolitan area, Baixada Fluminense, and mountain region

Porto Saúde ecosystem

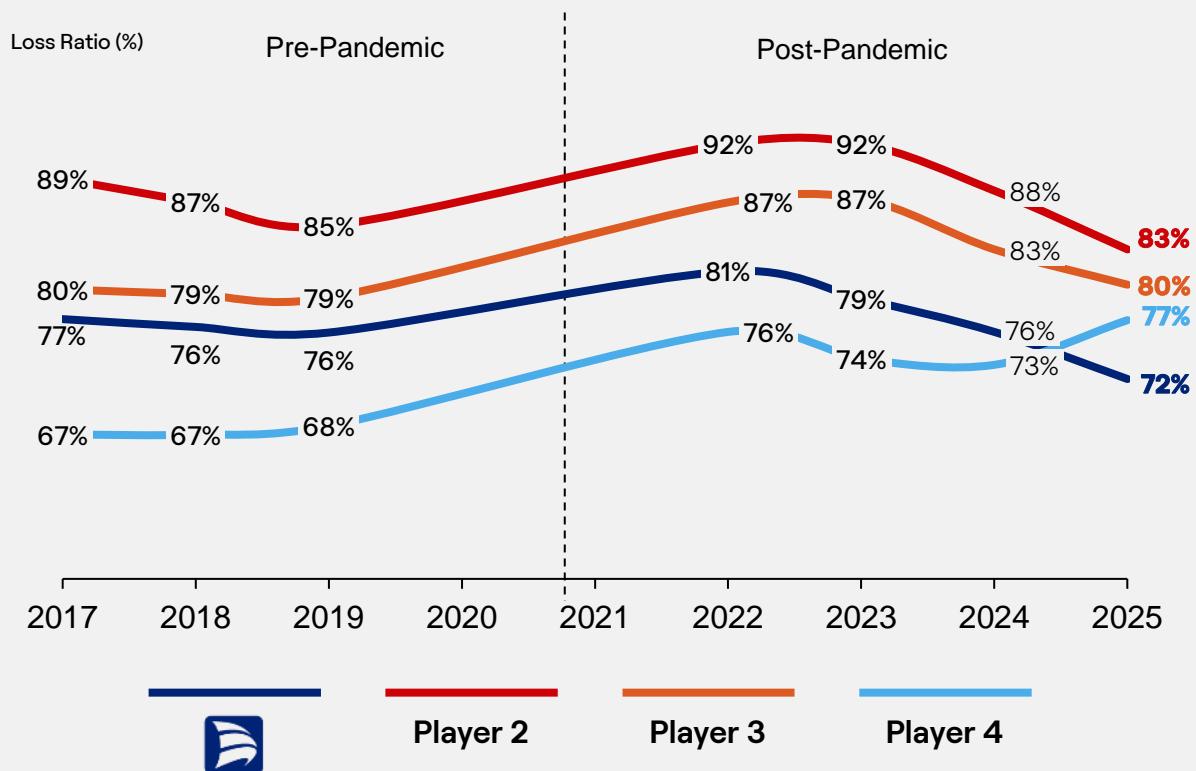




Loss Ratio and Market Share

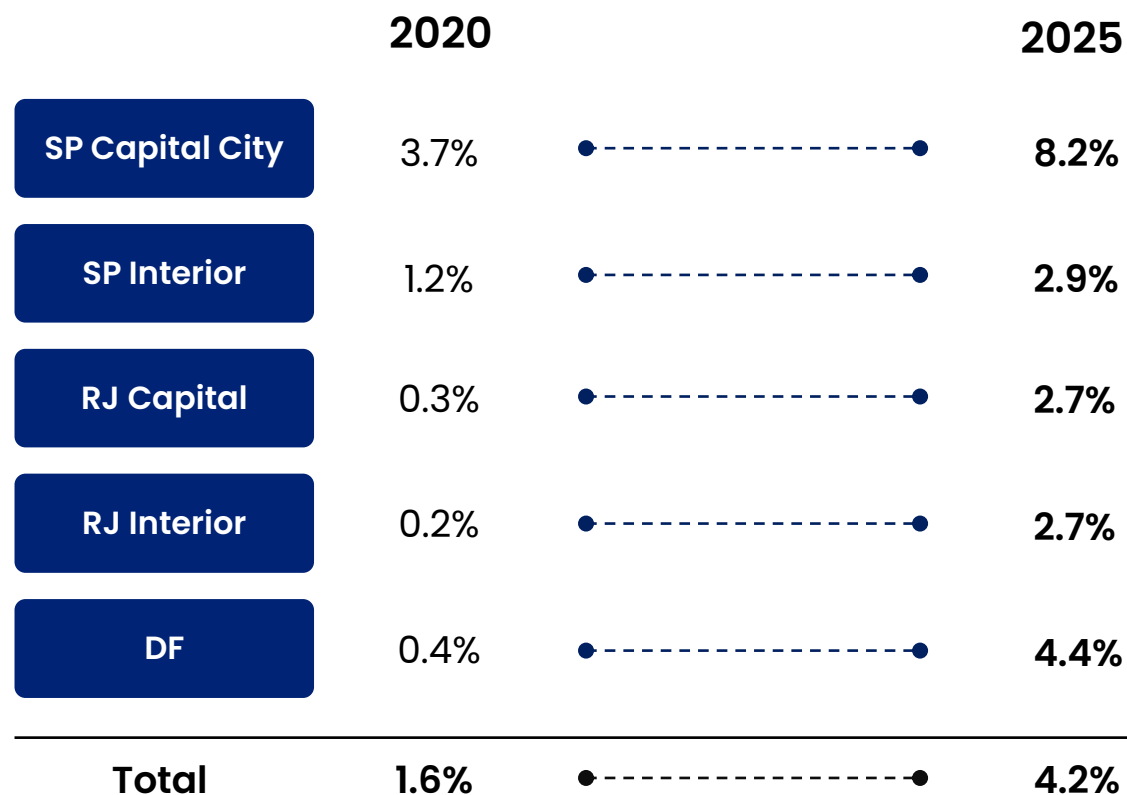


Loss Ratio* vs. Major Players



*Loss ratio = claims / total revenue. Porto Saúde's methodology was equalized to allow greater comparability with other operators.

Market Share*



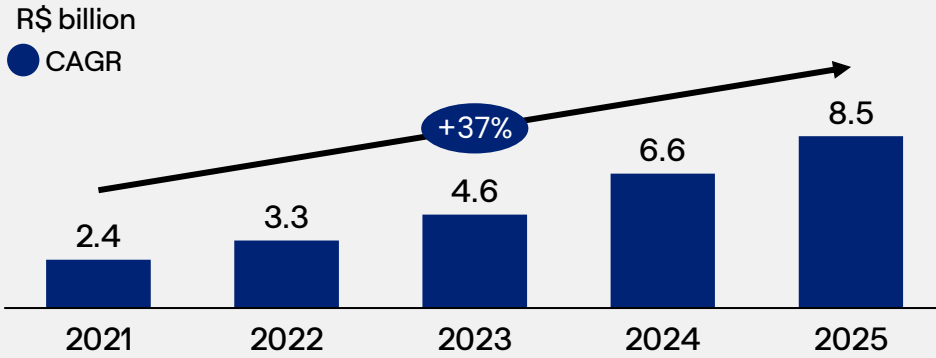
*Number of members, considering the commercial description group



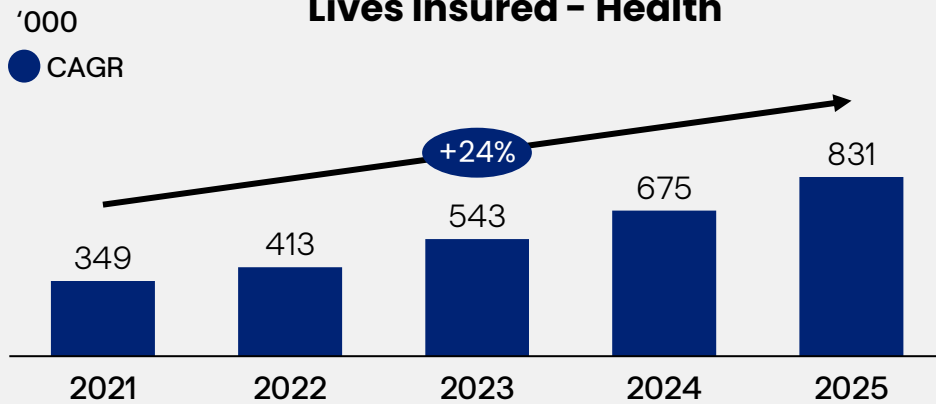
Vertical Summary



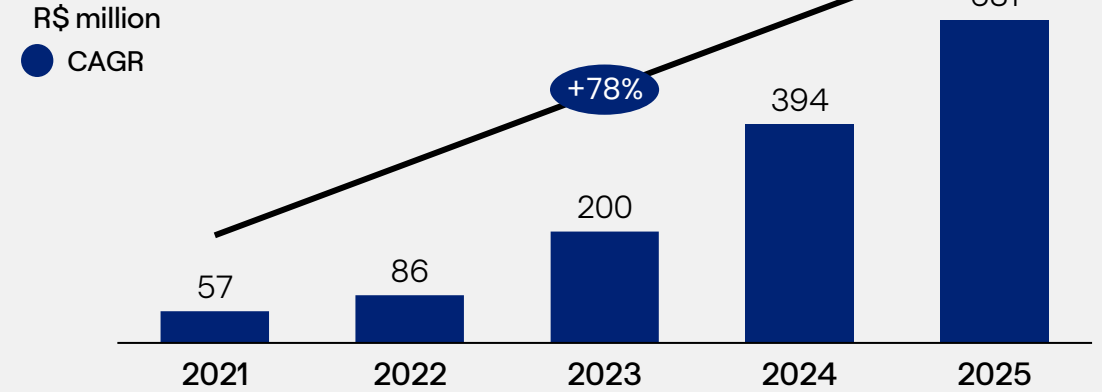
Total Revenue (Retained Premium + Revenues)



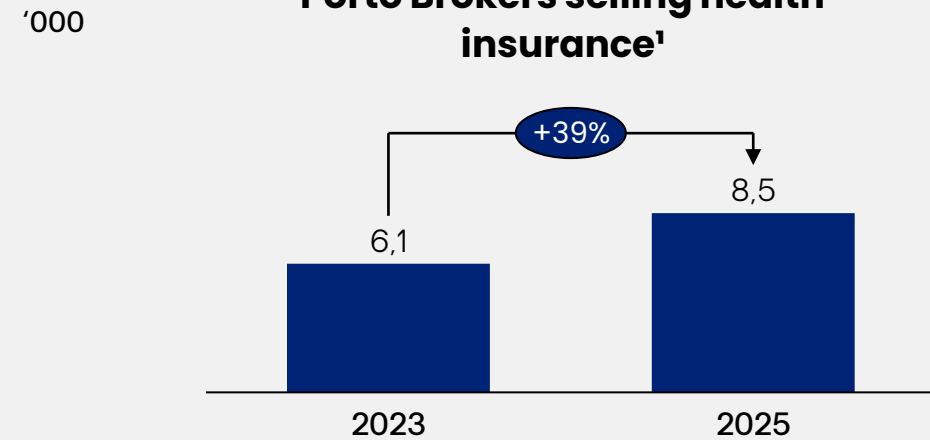
Lives Insured - Health



Net Income



Porto Brokers selling health insurance¹



1) Brokers who have sold Health insurance products in the last 12 months.



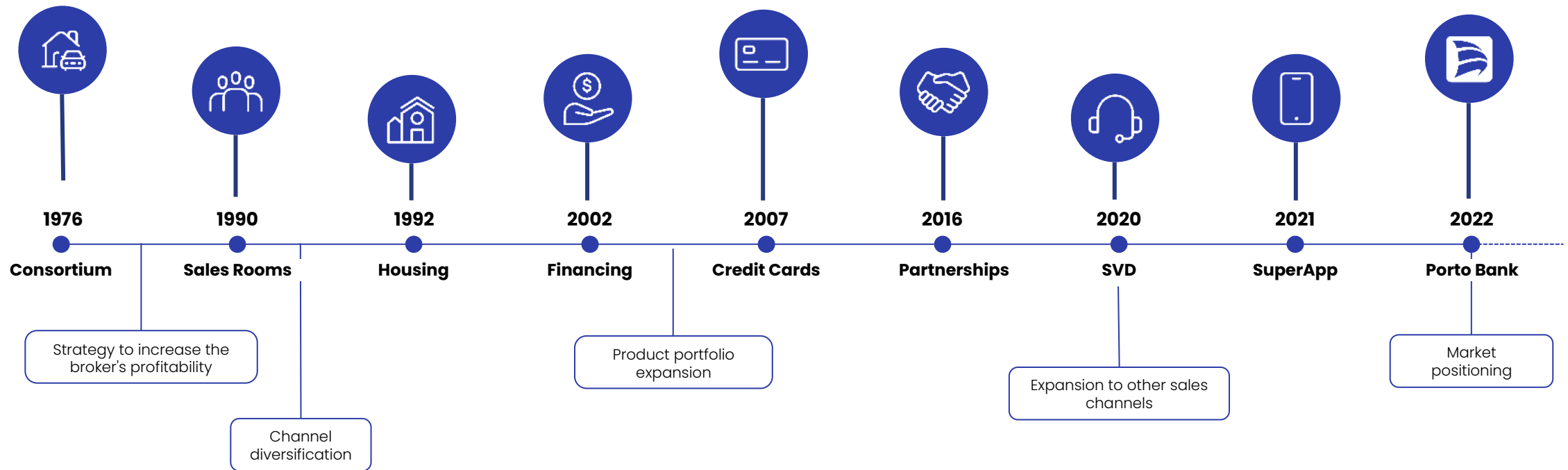
Porto Bank

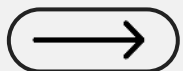
HUGO
Supply 16 years with Porto



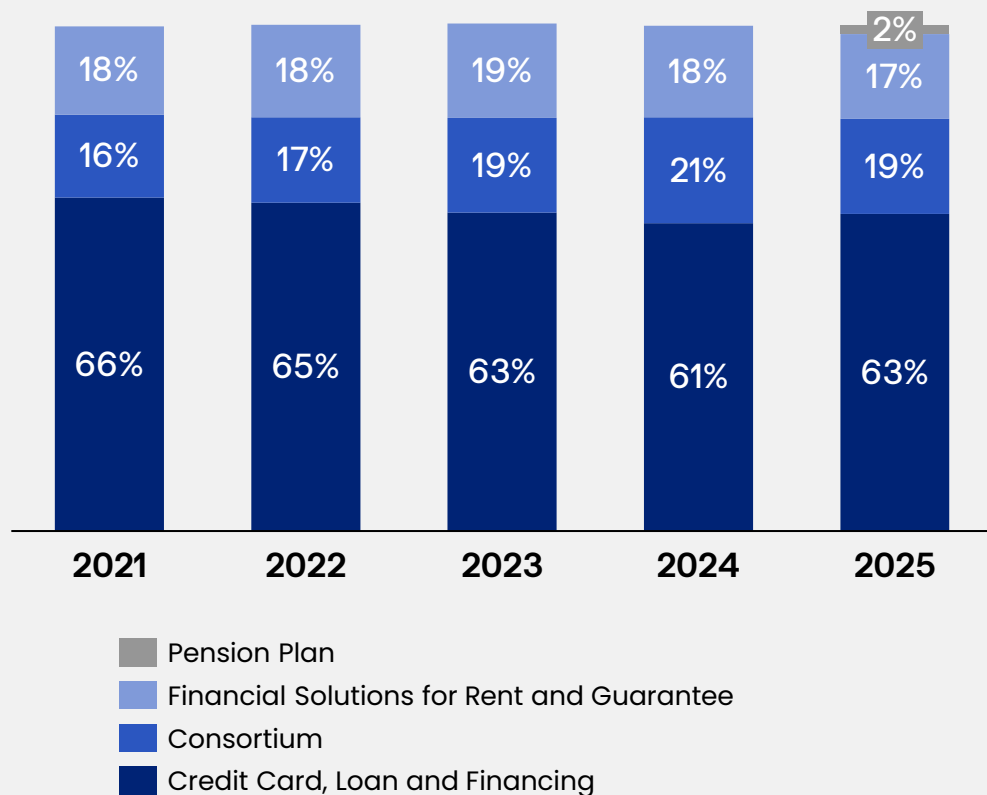


Porto has been operating in financial services since 1976, driving the available offerings and its client relationship

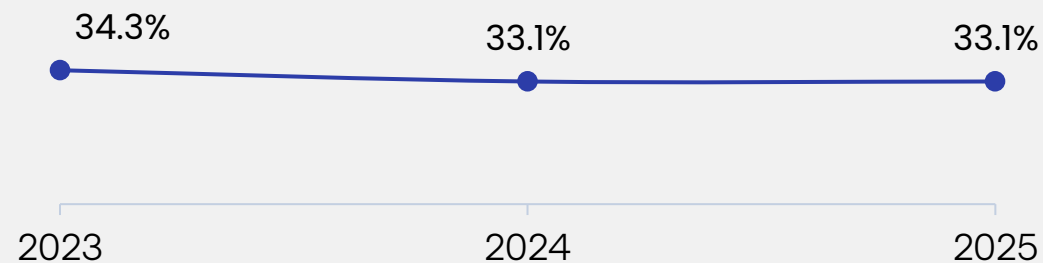




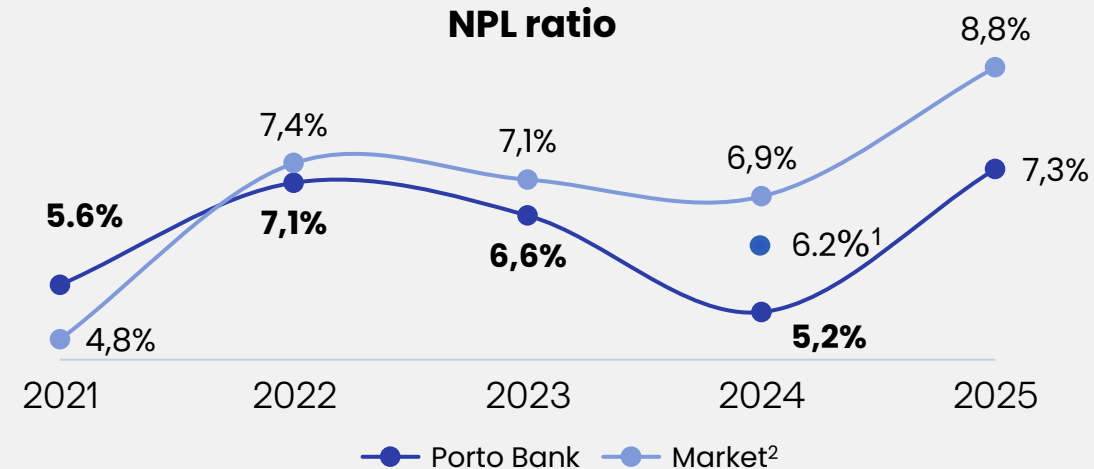
Revenue Distribution (%)



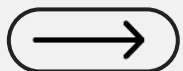
Efficiency Ratio



NPL ratio



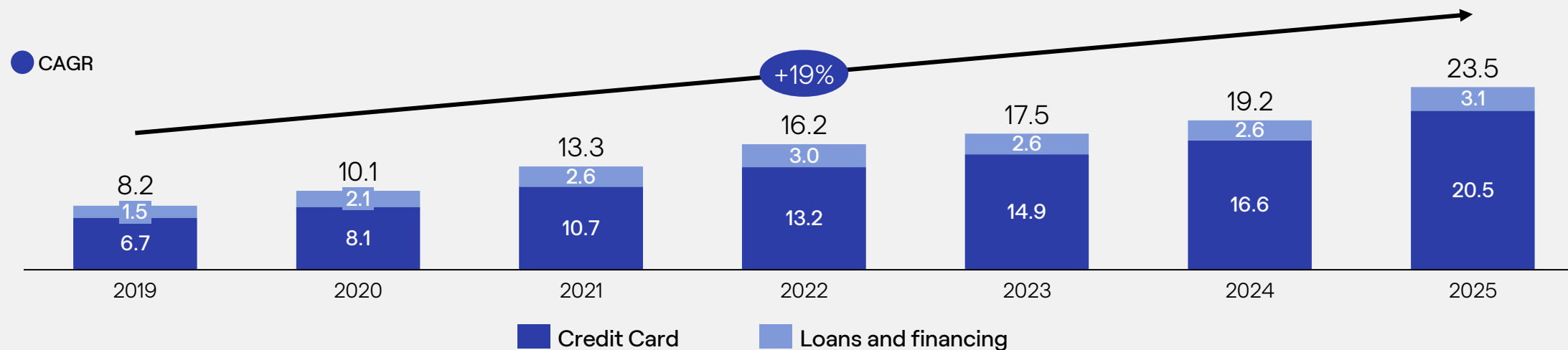
(1) Excluding the sale of the portfolio, the ratio would be 6.1%. / (2) Source: Bacen, weighted by the company's comparable portfolio.



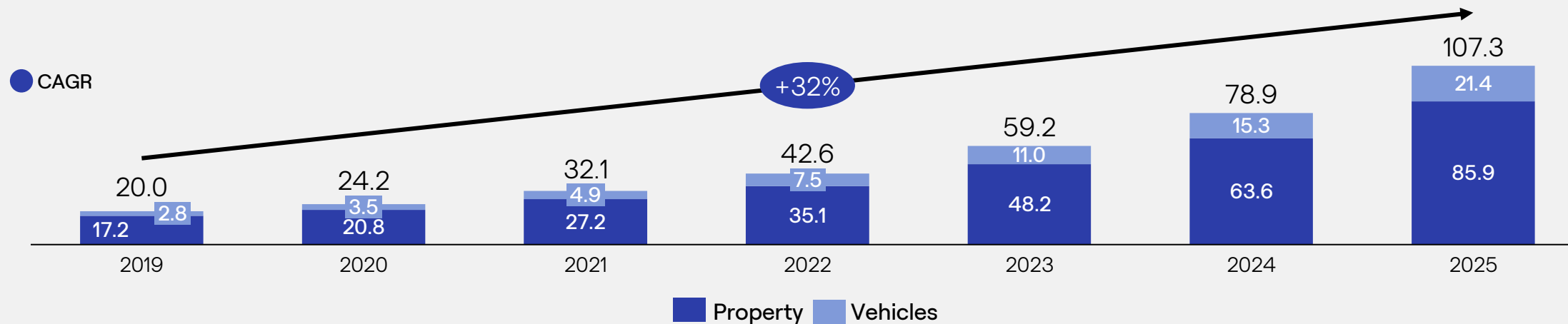
Evolution



Loan portfolio (R\$ billion)



Consortium Credit Portfolio (R\$ billion)

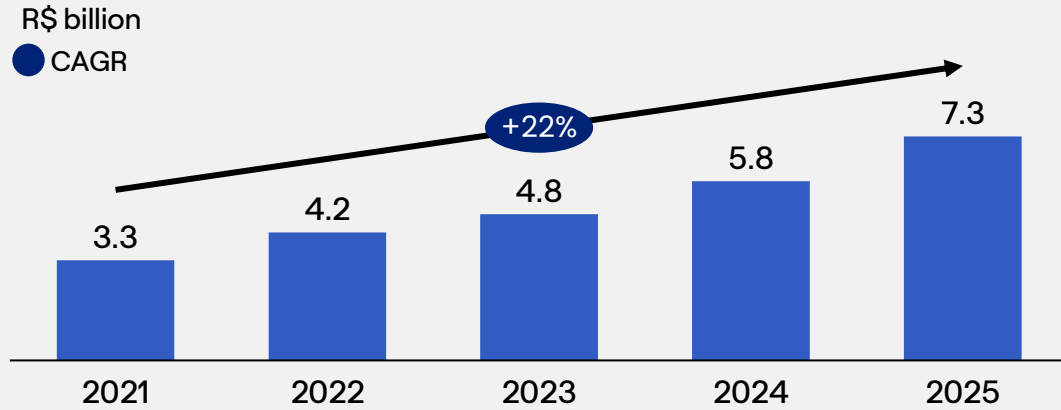




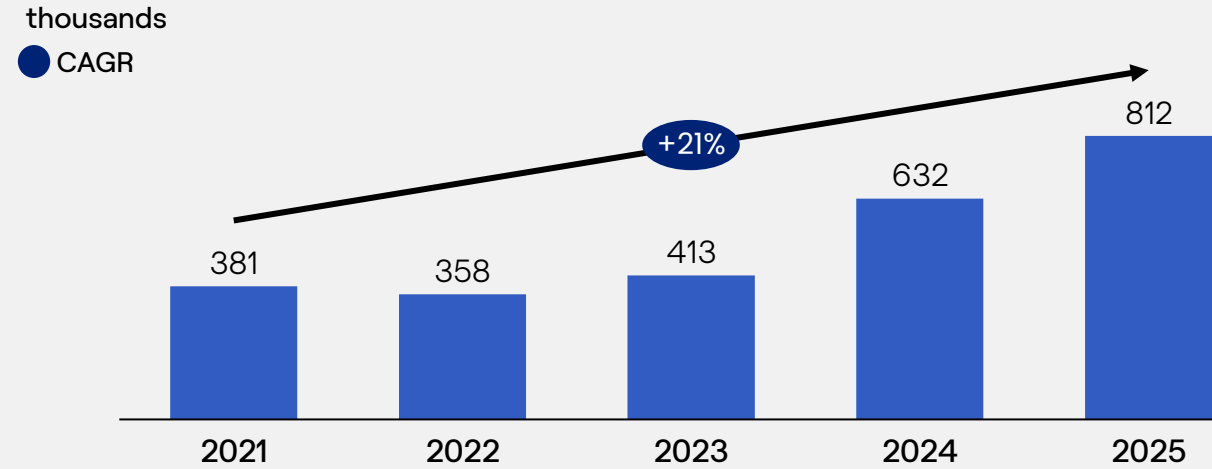
Vertical Summary



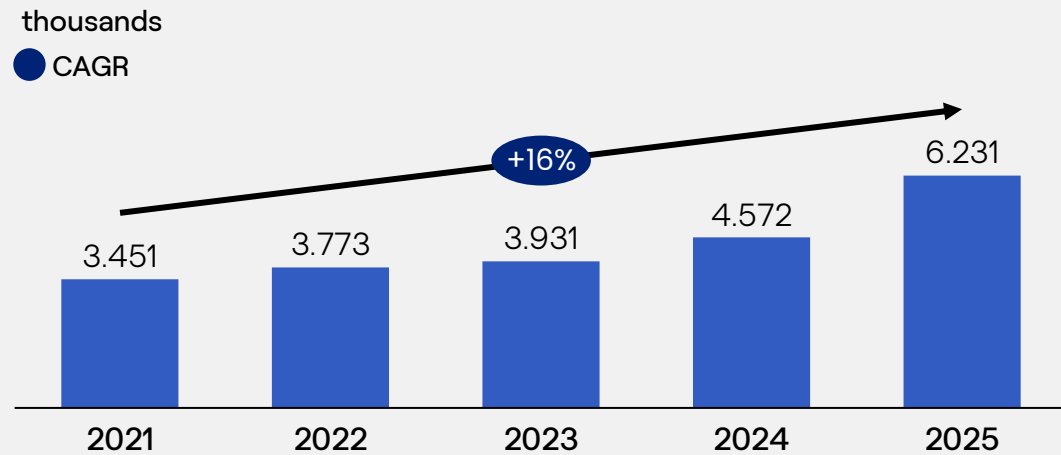
Total Revenue



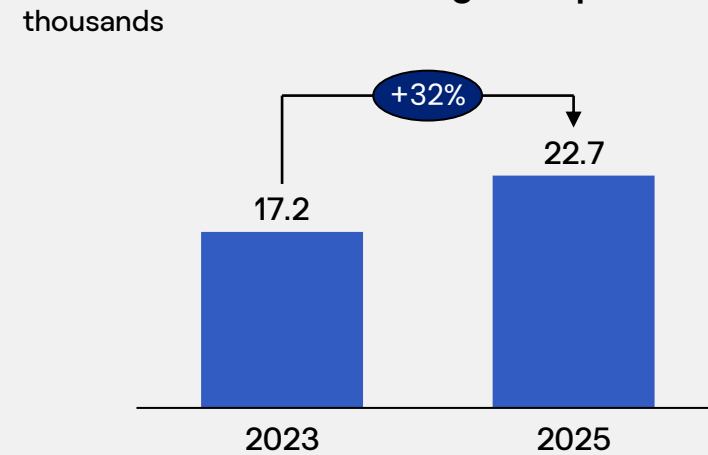
Net Income



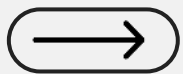
Total Items



Brokers selling Bank products¹



(1) Number of brokers selling Bank products such as Consortium, E&F, Landlord Protection and Premium Bonds, except for Credit Card in the last 12 months.

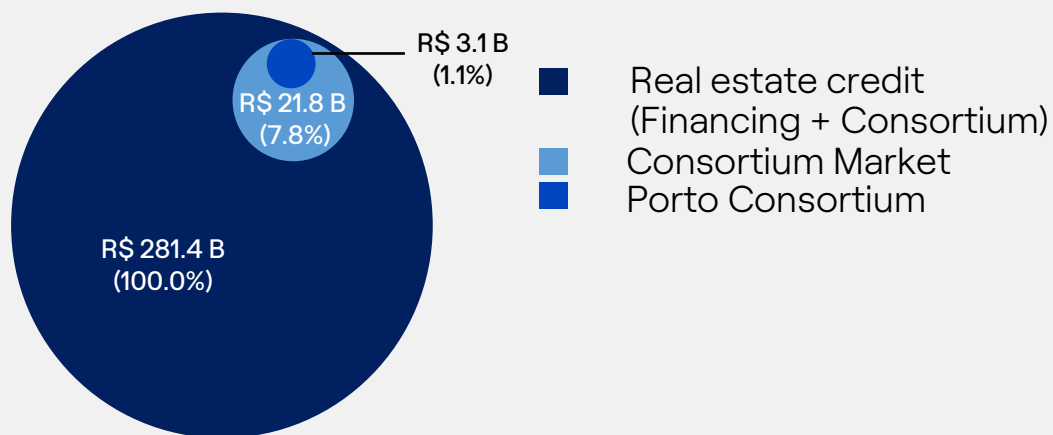


Financing and Consortium – Market Size



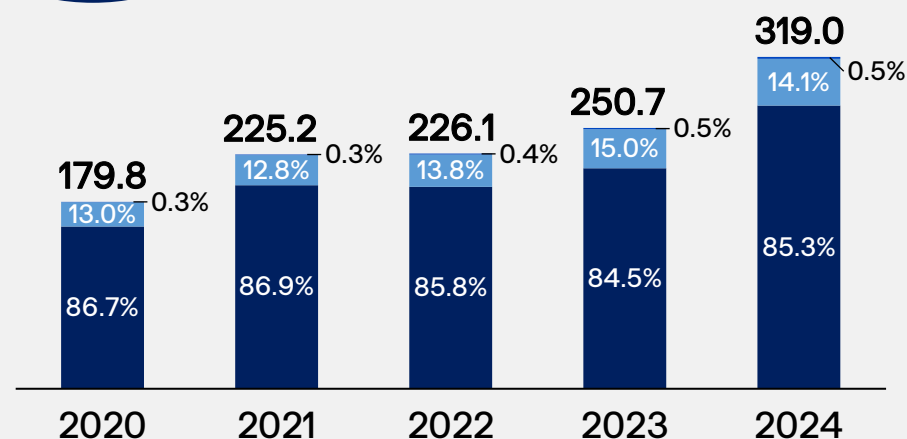
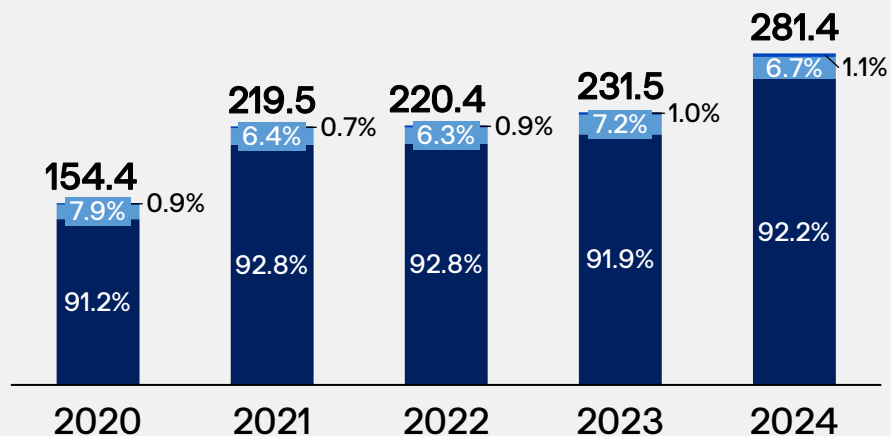
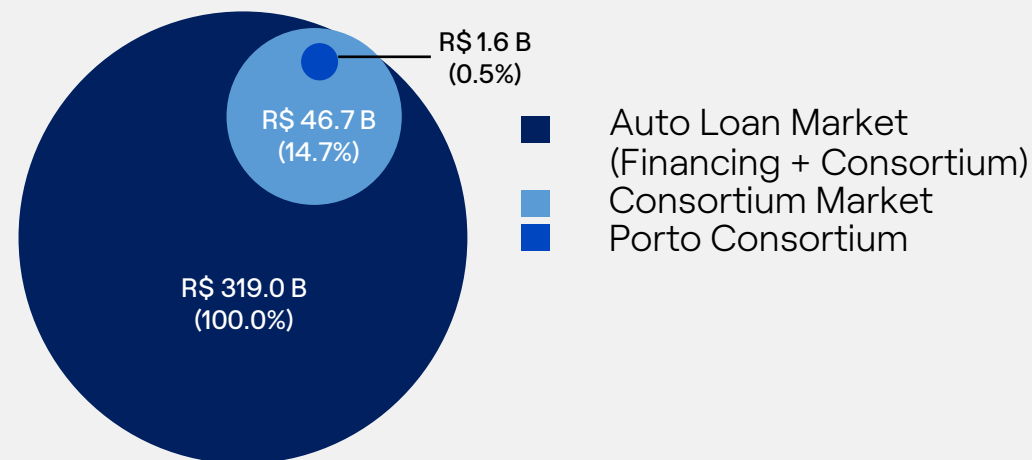
Property

(Credit Available – R\$ billion)



Automobile

(Credit Available – R\$ billion)



Porto Property Consortium Property Financing - Market
 Property Consortium - Market

Auto Porto Consortium Auto Financing
 Auto Consortium - Market



Porto Serviço

CARLOS
Service provider
33 years with Porto





Vertical Summary



2025

R\$ 2.6 B
Revenues

R\$ 220.6 M
Net Income

23.8%
ROAE



Auto

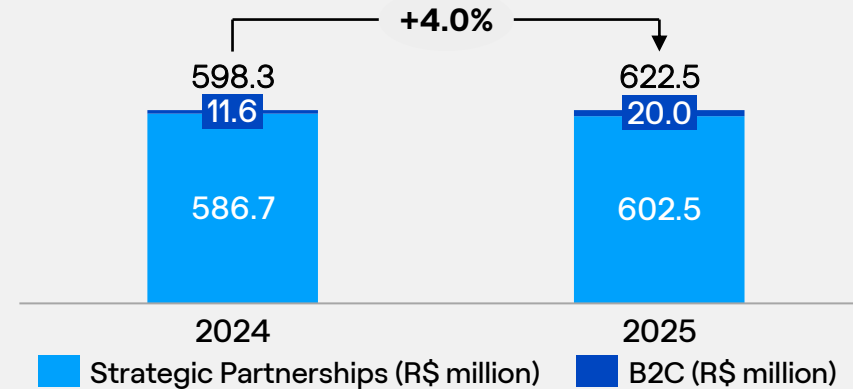
2.8 M
services



Homeowner and
Commercial

2.8 M
services

Evolution of Strategic Partnerships and B2C - 2025 (Vs. 2024)

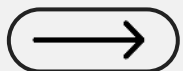




Financial result

EDIMARA
Broker Channel - 10 Years
with Porto

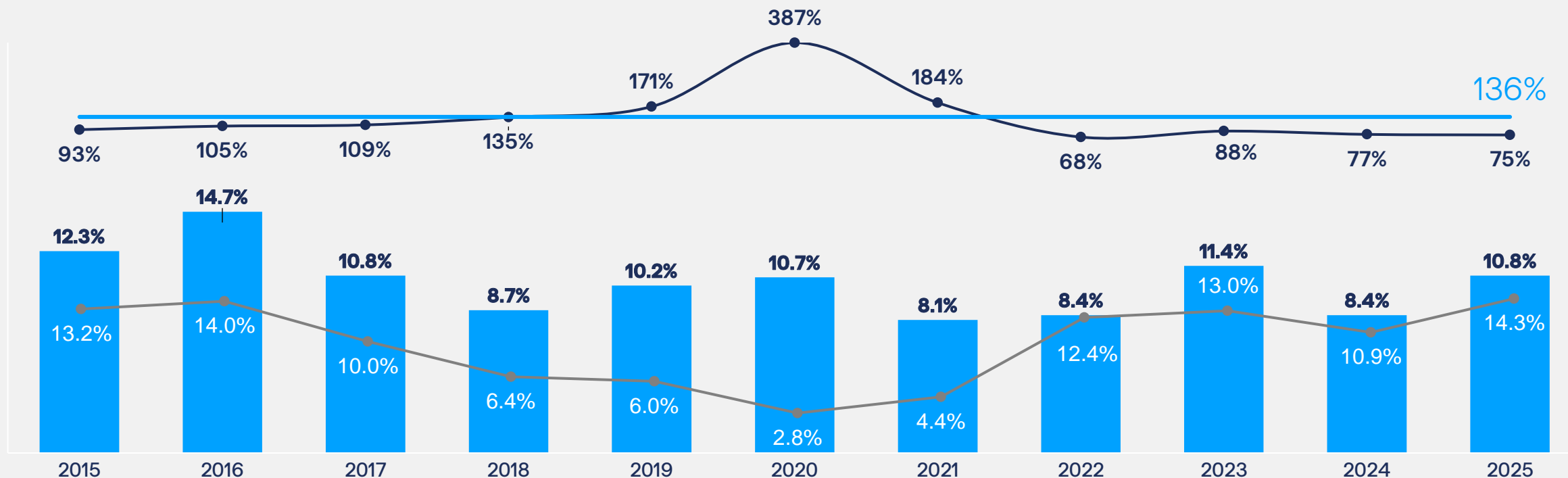




Financial result



Historical Nominal Profitability

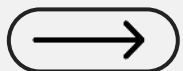


136%

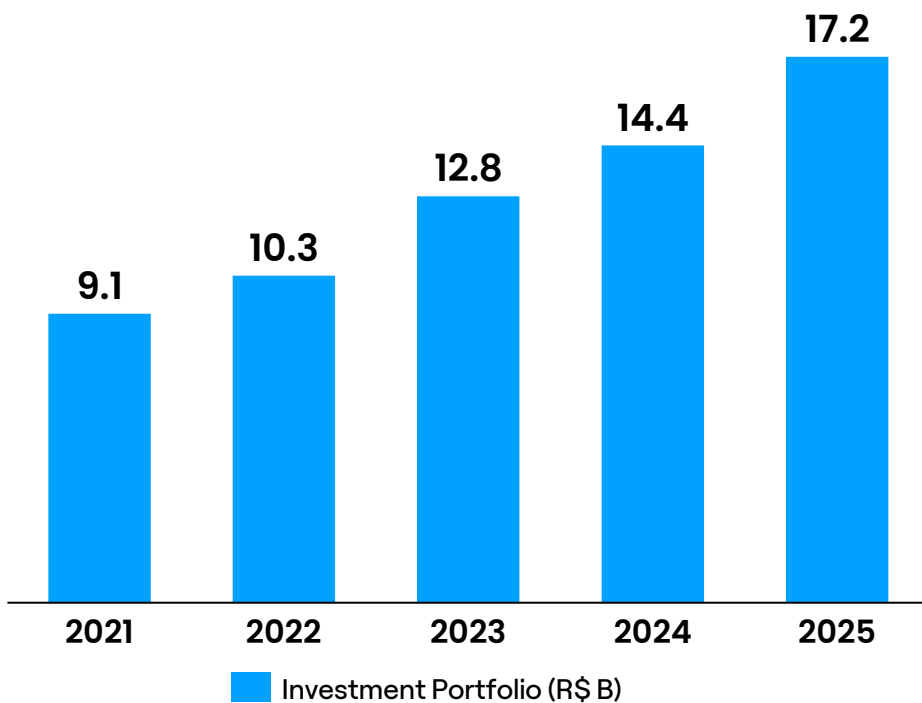
IPCA:	10.7%	6.3%	2.9%	3.7%	4.3%	4.5%	10.1%	5.8%	4.6%	4.8%	4.3%
Real Return:	1.5%	7.9%	7.6%	4.8%	5.7%	5.9%	-1.8%	2.5%	6.6%	3.4%	6.3%

■ Nominal Profitability %
 ● CDI %
 — Average CDI
 ● CDI

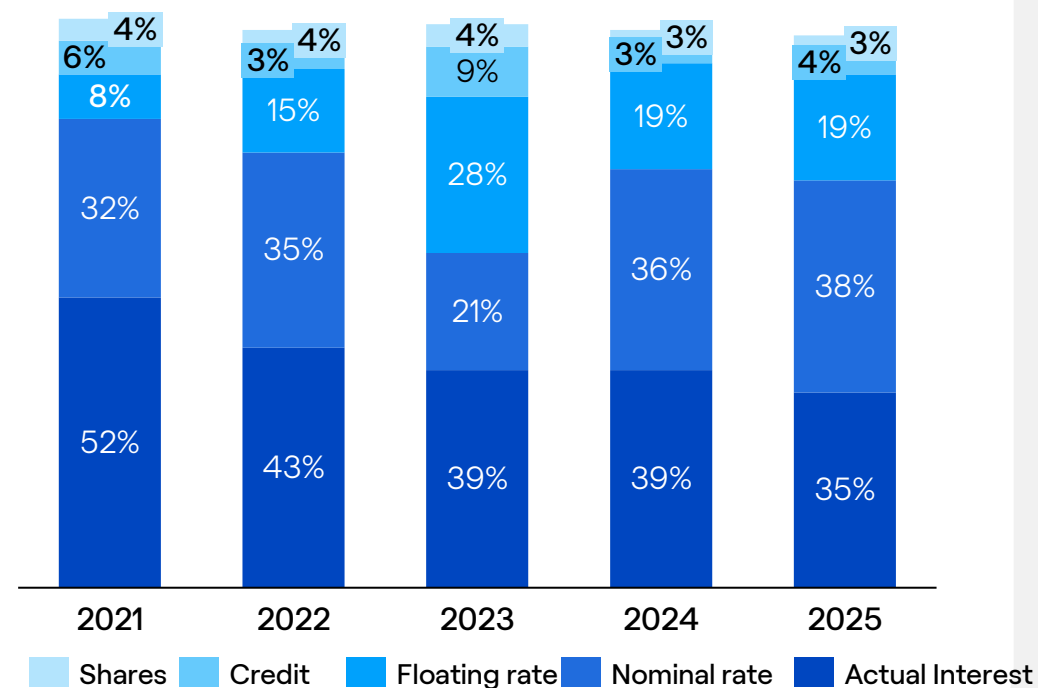
1) Result generated on funds invested by the Company to mitigate the mismatch between assets and liabilities (ALM) of Traditional Pension plan operations (product whose sale was discontinued), Credit Operations (Porto Bank) and Premium Bonds (PortoCap).

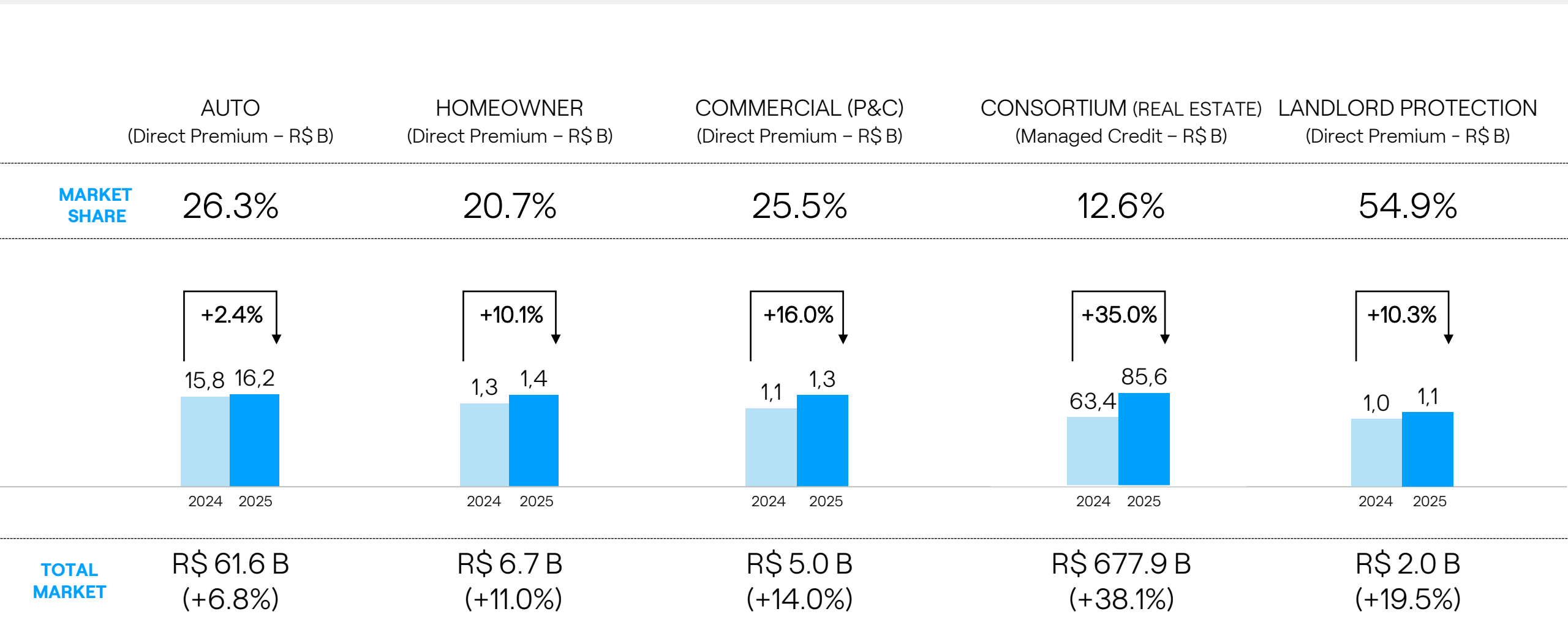


Investment Portfolio (ex-pension plan)



Breakdown of the Investment Portfolio (%)





Porto has been gaining market share in other markets.

	CARD (Credit portfolio - Individuals - R\$ B)	CONSORTIUM (LIGHT VEHICLES) (Managed Credit - R\$ B)	HEALTH + DENTAL (Written Premium) - R\$ B	LIFE (Direct Premium - R\$ B)
MARKET SHARE	2.8%	4.2%	2.5%	2.4%
	<p>+22.8%</p> <p>16.6 20.5</p> <p>2024 2025</p>	<p>+38.0%</p> <p>11.7 16.2</p> <p>2024 2025</p>	<p>+27.7%</p> <p>6,6 8,5</p> <p>2024 2025</p>	<p>+12.7%</p> <p>1,7 1,9</p> <p>2024 2025</p>
TOTAL MARKET	R\$ 719.1B (+17.8%)	R\$ 381.8 B (+18.3%)	R\$ 342.1B (+11.3%)	R\$ 77.3 B (+8.7%)

2026 Projections


	Range
Vertical Earned Premium Change (vs. 2025)	+3% to +7%
Vertical Loss Ratio	50.5% to 54.5%
Vertical G&A Ratio	+10.0% to +10.6%



	Range
Total Vertical Revenue (R\$) ¹	7.5 to 7.9 B
Credit Losses (R\$)	-2.7 to -3.1 B
Efficiency Ratio ²	+27% to +31%

(1) Porto Bank Total Revenue: Revenue impacted by improvements in the deferral method of consortium revenues and costs and now net of expenses with Rewards and card brands.

(2) New calculation of Porto Bank Efficiency Ratio: (Operating and Administrative Expenses net of Rewards and brands) / (Net revenue net of taxes, Rewards and brands – Commission). Expenses such as Rewards and flags will no longer be part of operating expenses and will become revenue deductions in 2026.



	Range
Vertical Earned Premium Change (vs. 2025)	+14% to +22%
Vertical Loss Ratio	72% to 77%
Vertical G&A Ratio	4.7% to 5.7%



	Range
Total Vertical Revenue (R\$)	2.6 to 2.9 B
Vertical G&A Ratio	9% to 10%



	Range
Financial result (R\$)	1.4 to 1.8 B
Effective rate	28 % to 32%

The Company clarifies that the projections disclosed reflect Management's expectations regarding the Company's business and therefore do not represent a promise of performance or result. The realization of these expectations will depend on several factors, many of them external to the Company, and actual results may differ from the projections presented. The projections will be monitored and reviewed by the Company, pursuant to the applicable regulations.



Corporate Governance

GABRIEL
Commercial Relationship
1 year of Porto





Board of Directors composed of seven members, with two appointed by the Garfinkel Family, two appointed by Itaú Unibanco, and three independent members.

Name

Current Position at Porto

External or Previous Position

Bruno Campos Garfinkel

Chairman of the Board of Directors

He has 20 years of experience in Porto's operations and joined the Board 7 years ago

Andre Luis Teixeira Rodrigues

Vice-President of the Board of Directors

Retail Bank Coordinating Executive Director of Itaú Unibanco Group

Roberto de Souza Santos

Board Member

He was the CEO of Porto.

Paula Magalhães Cardoso Neves

Board Member

He was CEO of Redecard and Banco Carrefour CSF

Patrícia Muratori Calfat

Independent Board Member

Regional Director of YouTube Latam

Lie Uema do Carmo

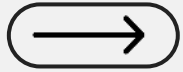
Independent Board Member

Lawyer and Partner at Uema do Carmo and Professor at FGV Direito SP

Célia Kochen Parnes

Independent Board Member

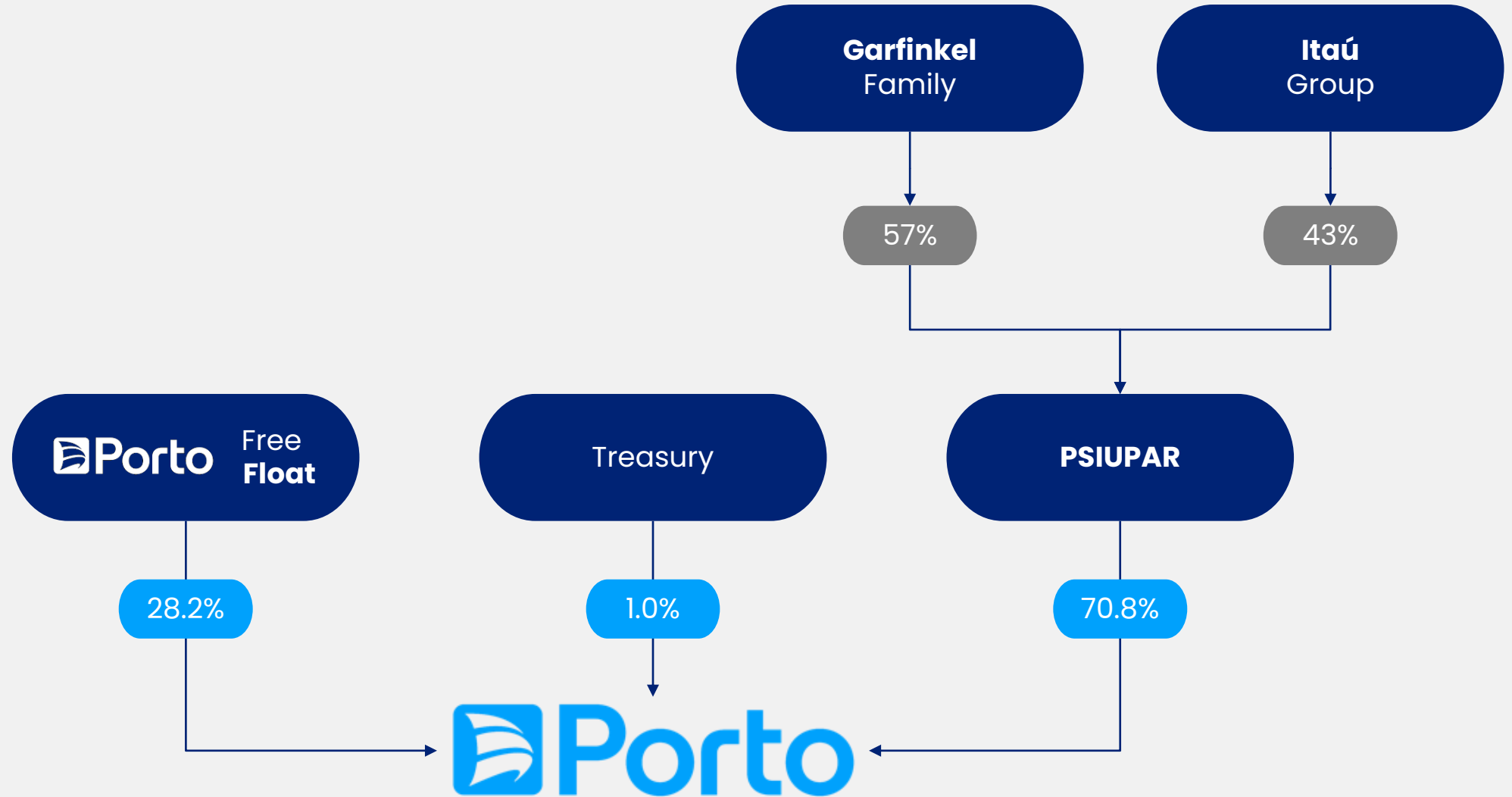
Business Administrator and Board Member of the OSESP Foundation and the two-yearly Foundation

**Name****Current Position at Porto****History with Porto**

Paulo Sérgio Kakinoff	CEO Porto Group	Member of the Board of Directors of Porto since 2020 and CEO since 2024.
Celso Damadi	CFO Porto Group	Working at Porto since 2005 and CFO since 2020
Lene Araújo de Lima	CEO Porto Serviço	Working at Porto since 1994 and CEO of Porto Serviço since 2023.
Marcos Roberto Loução	CEO Porto Bank	Working at Porto since 2008 and CEO of Porto Bank since 2021.
Patricia Chacon Jimenez	CEO Porto Seguro	Working at Porto Seguro since 2023 and CEO of Porto Seguro since 2026.
Sami Foguel	CEO Porto Saúde	Working at Porto and CEO Porto Saúde since 2021
Luis Augusto Arruda	VP – Marketing, Clients, Data, and Sales	Working at Porto since 2020 and Marketing and Commercial VP since 2022
Marcos Rogerio Sirelli	VP – Technology, Data, and Customer Service	At Porto since 2011, IT Director since 2017, and VP since 2026
Adriana Pereira Carvalho Simões	Executive Director – Legal and Fraud	Working at Porto since 1996 and Legal Director since 2020
Domingos de Toledo Piza Falavina	Chief Investor Relations Executive Officer, M&A, and PE	Working at Porto and DRI since 2023
Emilio Bentancourt	Risks and Corporate Governance Executive Director	Working at Porto since 2015 and Corp. Gov. Dir. since 2024
Patricia Quirico Coimbra	People and Culture Executive Director	At Porto and People and Culture Department since 2024



Shareholders' structure

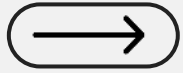




CAROLINA
Accounting Disclosure
15 years with Porto

Sustainability

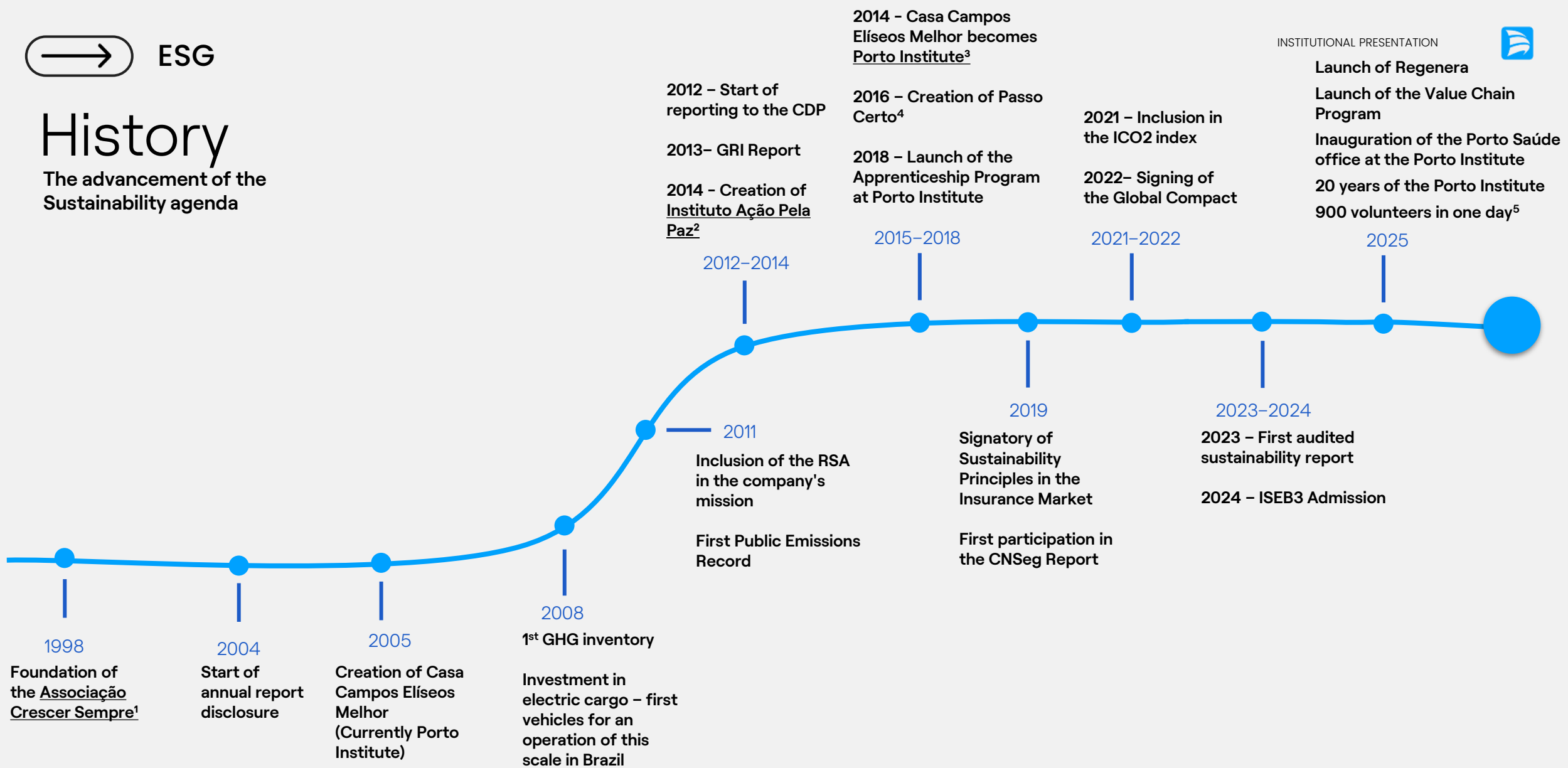




ESG

History

The advancement of the Sustainability agenda



INSTITUTIONAL PRESENTATION



Launch of Regenera

Launch of the Value Chain Program

Inauguration of the Porto Saúde office at the Porto Institute

20 years of the Porto Institute
900 volunteers in one day⁵

(1) Works in community development, focusing on the education and training of children, youth, and adults
 (2) Focus on reducing criminal recidivism by promoting resocialization
 (3) Supports the development of socio-environmental and cultural projects in the Campos Elíseos region
 (4) Service by public transportation reducing greenhouse gas emissions
 (5) Porto Institute conducted a social experiment mobilizing 900 employees in one day

Regenera

Caring for the present to regenerate the future

Regenera is our sustainability strategy for the period from 2025 to 2030 and represents a positive long-term public commitment to society and the environment. More than a plan, Regenera integrates purpose and performance, connecting sustainability directly to the growth of our business.

Valuing human capital and social impact

Strengthen the development and inclusion of people in the Porto ecosystem and in society.

Value chain management

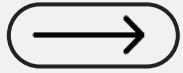
Delight our stakeholders by engaging in Porto's practices and policies, driving sustainable development.

Climate strategy and circularity

Enable our organization to face climate challenges, increase efficiency in our operations, and develop environmental opportunities in our business.

Sustainable products and solutions

Expand the portfolio of products and services with sustainable attributes and positive impact. To be committed to integrating ESG into our business decisions.




Commitments



Valuing human capital and social impact

	Baseline	4Q25	2025 Ambition	% Attainment
 By 2030, have 30% of Black people in leadership positions	22.02	25.21%	22.40%	112.5%
By 2030, have 50% of women in leadership positions	43.73%	43.92%	44.35%	99.0%


Climate strategy and circularity

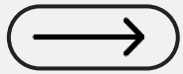
	Baseline	4Q25	2025 Ambition	% Attainment
 Reduce absolute GHG emissions from Scopes 1 and 2 by 40%. Baseline 2023	-	24%	10%	240.0%
Double vehicle recycling by 2030, baseline 2023	1684	2412	1978	121.9%

Sustainable products and solutions

	Baseline	4Q25	2025 Ambition	% Attainment
 By 2030, to sell R\$ 13 billion in products with positive social and environmental impact	-	1.801	1,713	105.1%

Value chain management

	Baseline	4Q25	2025 Ambition	% Attainment
 By 2030, have 100% of suppliers and business partners monitored according to ESG criteria.	-	15%	15.0%	100.0%
Ensure that 100% of critical suppliers and partners are integrated into the Value Chain Responsibility Program.	-	43.0%	15.0%	286.7%



For 20 years, the Porto Institute has promoted education, productive inclusion, and territorial development, focusing on the Campos Elíseos community and expanding to strategic regions. Through partnerships in the areas of: education and productive inclusion, Porto allocated R\$ 20 million in 2025 to strengthen the development of the beneficiaries and support institutions such as the Associação Crescer Sempre, Instituto Ação pela Paz and Instituto Porto.

To learn more, access:
<https://www.institutoportoseguro.com.br/>

Apprenticeship Program

367

Pre-Training students

43%

employability ratio.

116

Students in the Apprenticeship Program

Professional Qualification Courses in Bodywork and Insurance

225

hours

36

formed in total.

Educational Action

186

children 6–17 years old

81

children improved school performance*

1,307

Health services**

*Formal education grade report

**Partnership with Porto Saúde

Partner institutions

5

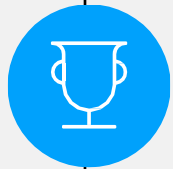
Institutions in Brazil

135

thousand items donated



Premiums



Brand Finance

3rd strongest brand in the country

Top of Mind

for the 11th consecutive year in the Insurance category

Estadão Top Brands

1st place insurance companies

Best of ESG Exame

In the Financial Services category

GPTW

4th consecutive year among the Top 10 Companies to Work for by GPTW

Interbrand

Top 15 most valuable brands in the country

 **Porto**

 PortoBank

 PortoSaúde

 PortoSeguro

 PortoServiço