PortoSeguroSA

Quarterly Information

Porto Seguro S.A.
and Subsidiaries

June 30, 2026

MANAGEMENT REPORT

Dear shareholders and other stakeholders,

We are pleased to submit to you the Management Report of Porto Seguro S.A. and subsidiaries and the related quarterly information, including the Independent Auditor's Report, for the period ended June 30, 2026.

OUR PERFORMANCE

Recurring Net Income[1] of R$ 889 million and ROAE of 22%

The second quarter of 2026 reaffirmed the solidity and delivery capacity of Porto Group. Total revenues[2] reached R$ 11 billion, accounting for an increase of 11% compared to the same period of the previous year. Income totaled R$ 889 million (+1% vs. 2Q25), while ROAE remained above 20% for the eighth consecutive quarter. This consistency highlights the robustness of our diversified business model, which allows us to navigate through different market cycles while maintaining profitability, at the same time as we remain steadfast in the path of strengthening each of our verticals.

Performance by Vertical, compared to 2Q25:

Porto Bank: revenue[2] grew 17%, reaching R$ 1.9 billion, driven by growth in Consortium[2] (+29%); Card, Loans and Financing (+16%); Premium Bonds (+16%) and; Financial Risks (+14%). Credit losses totaled R$ 868 million (+67%), due to a more adverse credit cycle in the market and a more conservative risk management approach, resulting in higher provisions. The **efficiency ratio improved 4.0 p.p., reaching 25.4%,** a result aligned with our efficiency improvement goals and balanced with the necessary investments to sustain the expansion of the digital ecosystem. Net income reached R$ 138 million (-32%).

Porto Saúde: revenue grew 14%, reaching R$ 2.3 billion. The growth was driven by a 20% increase in health insurance members, reaching 904 thousand, and a 16% increase in dental lives, reaching 1.3 million. **The loss ratio was 76.9%, representing an improvement of 0.4 p.p., a level that reflects our virtual verticalization strategy, with the Porto Medical Team, Strategic Partnerships, new products, and actions to combat fraud.** Income in the period was R$ 144 million (+36%).

Porto Seguro: revenues and premiums accelerated, totaling R$ 5.9 billion (+8%), driven by double-digit growth in the P&C segment (+12%) and 8% in the Auto segment. In the Life segment, the increase in premiums was 6%. The amplified combined ratio reached 85%—an improvement of 0.4 p.p.—explained by **a 1.4 p.p. decrease in the loss ratio (49%).** As a result, net income for the period reached R$ 456 million (+5%). ROAE remained above the 30% level for the fifth consecutive quarter, reaching 33% in 2Q26.

Porto Serviço: Porto Serviços recorded R$ 659 million in revenue (+6%), **driven by the Strategic Partnerships segment, which grew 8.2%** (vs. 2Q25). The quarterly result was R$ 50 million (11%). We maintained our focus on structuring and expanding strategic partnerships, surpassing 70 partners in total, reinforcing our goal of promoting greater diversification in the areas of operation.

The financial result was R$ 387 million in the quarter (+3%). Revenue from the financial investment portfolio (ex-pension plan and ALM), managed by the Treasury, was R$ 475 million, which accounts for 90% of CDI. The 2Q26 results were mostly impacted by the allocation in variable income, despite the better performance compared to the IBOV.

The operating efficiency ratio[2], which considers the sum of Administrative Expenses in relation to Total Revenue, reached 10.6%, accounting for an improvement of 0.5 p.p. in the quarter, aligned with our efforts to generate efficiency gains.

The quarter also brought us the significant achievement of being the strongest brand in Brazil and Latin America, according to the ranking of the British consulting firm Brand Finance.

Our apps have reached the milestone of 5.6 million users. The digitization process is a strategic movement that aligns Porto's Care essence with the creation of increasingly friendly, fluid, and suitable journeys for contemporary reality. Among our 19 million customers, we had over 180 million digital interactions and services in 2Q26, with end to end resolution of over 73% of requests via WhatsApp. Digital service contributes to keeping our NPS levels of excellence.

The closing of 2Q26 reflects how our diversification strategy, based on the real care needs of people, is able to make us grow consistently, innovate, and absorb changes in the environment.

Our sincerest thanks to all who built this journey with us. Paulo Kakinoff

[1]Adjusted by the cash benefit of income tax reduction from the amortization of goodwill of CDF in the amount of R$ 9.2 million.
[2]Excluding the effects of the new revenue and cost deferral model for the Consortium, now applied by group and quota.

PRODUCT AND SERVICE INNOVATION AND MARKETING

ACTIVATION PLATFORM

In the second quarter of 2026, we reinforced our relationship and proximity strategy with customers and brokers, expanding the brand strength of our ecosystem of products and services in activation territories:

Car Culture

With the start of the 2026 Formula 1 season, we are strengthening our presence on the main stage of world motorsport. We celebrate the continuation of our sponsorship of the São Paulo GP, supported by us since 2022, and the partnership since 2024 with driver Gabriel Bortoleto. We were proud to be the only Brazilian brand to support it, in a movement that consolidated our strategy of valuing car culture.

To further strengthen this pillar, we launched a campaign starring Gabriel Bortoleto and his brother, Enzo. The film, which premiered on broadcast TV, highlighted how care, our main pillar, was present at every stage of the pilot and his family's journey.

We also held several editions of the Acelera Auto Day campaign, offering discount coupons to attract new customers. In one of these editions, we awarded more than 40 insurance brokers from branches in the city of São Paulo and its metropolitan area, as well as from the interior and coastal regions of the State of São Paulo.

The winners participated in an immersion into the world of motorsports during the Stock Car event held at Interlagos race track, with access to Gabriel Bortoleto's VIP box.

Welfare and Health
As part of our health and wellness initiatives, we kicked off the 2026 Blue Run season in Brasília, later bringing the circuit to São Paulo and Piracicaba. These races materialized our preventive health strategy, connecting the brand to the public through the incentive to well-being.

Entertainment
In May and June, Porto Bank was present as the master sponsor of Taste São Paulo, one of the largest gastronomic festivals in the world. Over 80,000 people visited Porto's space during the 10 days of the event, and clients enjoyed a series of benefits, such as a 25% discount on ticket purchases, exclusive fast pass entry, exclusive gifts, activations in restaurants, and reserved spaces in classes and content experiences.

The vertical also hosted a special class with Do Pão ao Caviar at Fire Pit by Gastronomia Porto Bank and a pocket show by actress Mel Lisboa, the star of the play Rita Lee, a musical autobiography, which is still showing at Teatro Porto.

Porto Bank continues its sponsorship of Blue Note, reinforcing its presence in important cultural hubs such as São Paulo and Rio de Janeiro and its commitment to offering differentiated and exclusive experiences to customers.

Institutional
With immense pride, we announce that we have been named the strongest brand in Brazil and Latin America by the Brand Finance ranking. We also climbed positions among the most valuable, reaching 29th place. Furthermore, Porto was also the only company to rank among the top positions in all three ESG pillars evaluated by Brand Finance, reinforcing its consistent performance in topics related to sustainability and corporate governance. These recognitions, coming from one of the most respected surveys in the market, reflect how much our positioning is perceived in practice by customers, brokers, employees, partners, service providers, and Shareholders.

Porto also held the second edition of Porto Day at Teatro Porto, an event aimed at shareholders, investors, and financial market analysts. During the agenda, Bruno Garfinkel, Chairman of the Board of Directors, Paulo Kakinoff, CEO of the Porto Group, and company executives presented the main indicators, projections, and plans of the company to the audience present.

In the relationship department, we held the awards ceremony for the Fecha com a Porto campaign, bringing together more than 90 brokers from all over Brazil in a unique celebration in Rio de Janeiro. The initiative reinforced our ongoing commitment to these partners, who are an essential part of our history.

Still focusing on our sales force, we promoted another stage of Fecha Regional to recognize the brokers with the best performances. We provided them with a VIP experience at the Americana Cowboy Festival, one of the main events on the country music calendar in the country, and we also made an appearance at the World's Largest São João Festival in Campina Grande, turning our care into unforgettable experiences for our partners.

Product launches:
Porto Bank: announced the launch of the Consortium with a Fixed Date, a new modality aimed at automobile acquisition that promises to transform the logic of the consortium in Brazil by allowing the customer to choose, at the time of contracting, when they will have access to the letter of credit.

The vertical also held a meeting with 500 brokers in the capital city of São Paulo, highlighting the closeness with the customer and consultative approach in new products such as expansion and recurring engines. Porto Bank also promoted the Acelera Consórcio and Acelera Empréstimos e Financiamentos campaigns.

Porto Seguro: expanded its 15-minute roadside assistance service for auto insurance customers in São Caetano do Sul, from 10:00 p.m. to 5:00 a.m. The arrival of the solution integrated the expansion strategy into new regions, ensuring even more agility and convenience for the insured parties in unexpected situations.

Porto Saúde: announced the launch of Odontox, a dental insurance with coverage for botulinum toxin, an unprecedented solution in the market that integrates oral health and facial aesthetics in dental insurance. Marketed in São Paulo, Rio de Janeiro, and the Federal District, the solution is available in two plan options: Odontox, which covers basic dental procedures, and Odontox Total, which includes expanded coverage, orthodontic documentation, and orthodontics.

Moreover, the vertical also expanded the Pro Line to Sorocaba, Piracicaba, Ribeirão Preto, and São José do Rio Preto, increasing its presence in the interior of São Paulo with a solution specially developed for companies with 3 to 499 lives in the region. Already established in cities such as São Paulo, Rio de Janeiro, and the Federal District, entrepreneurs will have access to excellent hospitals and laboratories in the regions.

Porto Serviço: Porto Serviço invested in expanding its network of workshops with the opening of 10 new Automotive Centers in strategic locations: Mogi Guaçu, Guarulhos, and Vila Clementino, in São Paulo; Niterói and Recreio dos Bandeirantes, in Rio de Janeiro; as well as Belo Horizonte, Florianópolis, Brasília, Goiânia, and Anápolis.

Furthermore, the vertical also developed Porto Serviços Resolve - a fully digital platform that connects customers to a network of qualified workshops for small and medium automotive repairs, with convenience, trust, and Porto guarantee (even for those without insurance).

Porto Serviço also entered into a strategic partnership with Mercedes-Benz, providing services throughout the 36-month warranty period for the automaker’s commercial vehicles and vans in Brazil, raising the standard of the after-sales experience for the brand’s customers.

Another initiative that was started is the partnership with Google, where users can schedule services directly through the platform's Search.

Porto Serviços also started participating in CASACOR, the largest architecture, interior design, and landscaping exhibition in the Americas, in the first official sponsorship of the vertical, a strategic step to consolidate its positioning as an authority in home care.

Finally, Renova Ecopeças has completed the expansion of its facilities, which now have a 9,500-square-meter operational area. Thus, the production capacity exceeds 10,000 disassembled vehicles per year, in addition to the expansion of the available inventory to more than 40,000 parts of all brands and models.

PEOPLE AND CULTURE

The Porto Group ended the second quarter of 2026 with 13,517 employees. Throughout the period, we integrated 725 new employees, including 45 positions from the "Young Apprentice" program and 15 positions from the "Inclusion of People with Disabilities" program, reinforcing our commitment to an increasingly diverse and inclusive Porto. Turnover in the period recorded a slight increase (0.48 p.p.), closing at 4.78%, compared to 4.30% in the previous quarter.

We carried out approximately 796 financial recognition actions throughout the second quarter of 2026, representing a 41% increase compared to the first quarter.

Integral Health and Well-Being
Reaffirming our commitment to the health and well-being of our team, we have maintained comprehensive health initiatives, focusing on the pillars of physical, mental, and financial health. Regarding financial health, we maintained initiatives in the second quarter to promote our Financial Education Program, launched in the first quarter, focused on supporting employees with individual financial advisory, educational trail, and tools for better financial management. All services are free of charge for the employee. As a result, we have 3,247 registrations created on the platform and 767 consultations have been conducted. Concurrently, the exclusive closed pension plan benefit for employees (PortoPrev) reached an enrollment of 62% of eligible employees.

To ensure the immunization of our team and their dependents in Brazil, we have concluded the 2026 Influenza vaccination campaign with the vaccination of 5,942 employees. Additionally, we continue with weekly mindfulness sessions and discussion groups on various topics, providing a space for listening and exchange of information.

During this period, we inaugurated a new wellness space, the Porto Music Studio, so that employees with musical talent can have a moment of relaxation practicing what they enjoy doing.

Our Health Space has established itself as a multidisciplinary care hub, prioritizing welcoming and ease of access. The facility offers a clinical analysis laboratory, a dental office, medical specialties such as: Family Medicine, Orthopedics, Vascular, Physiatry, Endocrinology, Dermatology, Cardiology, Gynecology, Otolaryngology, Urology, Nutritionist, Physiotherapy, RPG, and Psychology, totaling 3,406 consultations performed in the second quarter.

Focusing on the lifecycle and the diversity of our people, we have continued to advance the Women's Health, Porto Pregnant, and Parenthood programs. These initiatives continue to provide humanized and continuous support, strengthening family bonds and emotional well-being through strategic actions in prevention and health education. Additionally, our initiatives to promote sports and quality of life, which include subsidies for road races and our own infrastructure for physical activities such as an in-company gym, sand courts, and a multi-sport court, have positively impacted more than 900 people with an NPS of 93, reinforcing our commitment to caring for our team in line with our Essence.

Communication and Engagement

To promote engagement and integration among Portolovers, we held the Festival of Remembrance, which honored over 1,000 people with 10, 15, 20 or more years of service, as well as various other engagement and communication activities for Employees, such as live sessions, chats, and rituals.

We also held two editions of Chat with Kaki so far, an event in which the president answers questions from Employees, which had an impact on more than 3,000 people, with an NPs of 97. We also promote three editions of monthly live session with the presidency, the Live Carta de Navegação, where our CEO, Paulo Kakinoff, discusses strategic topics of the Company and also opens the floor for questions and answers. The initiative reached more than 4,500 people in total, with an NPS of 73.

Monthly, we have the Coffee with Leaders, and in the second quarter of 2026, 3 meetings (from April to June) were held with the Company's leaders to reinforce the Essence, present the results, and discuss the future and present of Porto, reinforcing our open-door policy and increasingly participatory and collaborative environments. The forums averaged more than 1,400 participants per edition, encompassing first-line management and other leadership levels, with an average NPS of 94.

Performance and Career

Continuous listening to our different stakeholders is what helps us keep our Essence alive and thriving, while driving our ecosystem forward in a way that is connected to people, our strategy, and the current context. With the launch of Season 25–30, we updated our Employee Engagement Survey and incorporated questions related to this new phase of the company.

Conducted in December 2025, the survey achieved an 84% employee participation rate (a 7-percentage-point increase) and an overall favorability score of 82%, with improvements in 90% of the comparable questions. Furthermore, in line with our Regenera 2030 Target (reaching 79 points on the Porto e-NPS), the e-NPS recorded historic leaps of 15pp in the company assessment (eNPS 86), surpassing all marks since 2021.

Under the theme of Care & Evolve, we established four priority areas of focus to preserve what we already do well and improve where we have the greatest opportunities: the continuity in care for Integral Health (in the physical, mental, and financial pillars); Remuneration and Career, ensuring that the quality of necessary conversations, development actions, and decisions regarding merit, promotion, and recognition reflect our culture and drive both the people and Porto; strengthening of Culture and Leadership, in a way connected to our commitment to an increasingly strong presence of the Essence and balance with the Strategy, and the management of Workflow, promoting alignment, prioritization, and efficiency in our processes.

Continuing with Porto's new Performance & Career cycle, we designed a new Leadership Success Profile and conducted the Assessment of all our leadership, from supervision to the presidency. Assessment is a tool that supports integrated talent management, helping us to: hire the right people, identify talents, know in whom and what to invest, as well as retain talents and boost internal mobility.

We also launched the Performance, Talent and Succession Councils with 100% of our leaders, providing a space for open, mature and confidential discussion that is vital to the future of our organization and the development of our talent. By mobilizing the company in these forums, we want to:

- Ensure that the final picture emerging from this mapping reflects the strength of our talent pipeline, so that the actions and decisions to be taken can unlock the future potential of our people and Porto, with courage and fairness.
- Accelerate development and generate power in our leaders through the collective intelligence of the councils.
- Contribute to the longevity of the business through the organization's succession health.

Leadership Development

Focused on the challenges of Season 25-30, the Company structured development fronts by hierarchical levels:

LOAD Leaders (all levels of leadership): Program designed to empower managers, according to their level, in facing challenges related to people, business, and season. The initiative is structured around five fundamental pillars, with training programs such as Artificial Intelligence, High Performance, Analytical Mindset, and Emotional Health. In the second quarter of 2026, it impacted 700 leaders, achieving an average NPS of 87 (Excellence Zone).
Leader-Led Meeting: Program aimed at managers to strengthen interpersonal relationships and optimize team dynamics.

Team Building and Business

The LOAD Teams and Business Learning program develops employee skills focused on the season’s challenges and skills. In the last quarter, it recorded over 7,000 participations, impacting 3,000 people with actions both in-person and online, with an NPS of 91. Among the topics are Artificial Intelligence, Data Journey, Continuous Improvement, and communication. Additionally, learning centers in areas such as Customer Service, Porto Bank, and Technology complement the training with a focus on specific technical challenges.

Operational Efficiency and Continuous Improvement:

The Continuous Improvement Program maintains its focus on the Lean Six Sigma methodology. By 2026, we anticipate 128 projects linked to the Black, Green, Blue (the Porto way of doing Kaizen), and Yellow Belt certifications. It is worth highlighting that all initiatives go through an assessment to ensure strategic alignment and relevance with Lidera.

The training courses in the Continuous Improvement Program’s Efficiency track, available on the learning platform, continued to see strong demand in the second quarter of 2026, with 200 participants.

Employer Brand
In the employer branding strategy, we started 2026 by expanding our presence in awareness and consideration on new channels and an even more real-time approach to content creation, increasingly connected with our business.

One of the pillars of our strategy is to tell our stories in an intentional, consistent and charming manner, giving a voice to the actions we take, allowing people to get to know Porto and what makes it a unique place to work.

Our Employer Brand strategy continues to grow. On LinkedIn, we closed the second quarter of 2026 with a total of 1.6 million followers, 104 thousand new followers, and over 668 thousand impressions on our content.

Launched in October 2025, our career profile on Instagram @vempraporto closed the second quarter with 40 thousand followers, over 2.2 million profile views, more than 70 thousand interactions (total likes, comments, and shares), and over 10 thousand clicks on the bio link to consult job openings. Our careers profile has already surpassed the number of followers of the career channels of Magalu, Natura, Riachuelo, and C&A. For comparison, the Top 3 career Instagram accounts, and the only ones with more than 100,000 followers, are: @vempraglobo with 182,000 followers, @itubers from Itaú, with 147,000, and @golcarreiras, from GOL, with 127,000 followers. All of them created more than 8 years ago.

On Glassdoor, we closed the second quarter of 2026 with an overall satisfaction score of 4.32, with over 4,900 organic reviews from current and former employees, keeping us in the excellence zone. The average of all companies on “Glassdoor” is 3.74. For comparison purposes, we present the following competitors who represent a high volume of reviews and ratings on the platform and with whom we also compete for talent: Itaú (4.3), Bradesco (4), Grupo Boticário (4.2), Mercado Livre (4.1), SulAmérica (3.5), iFood (4.3), Vivo (4.3).

SOCIAL AND ENVIRONMENTAL RESPONSIBILITY

Environmental, social and governance (ESG) in business

At the end of April, we released our Sustainability Report following the GRI and SASB standards, with the main progress of the Sustainability agenda in 2025.

Circular Economy: Expansion of Renova Ecopeças' infrastructure to 9,500 square meters and doubling of inventory capacity to store over 40,000 parts, raising the scale to dismantle more than 10,000 vehicles per year. The initiative continues the maturation of the business model, which recorded a historic record of 3,400 vehicles dismantled and 70,000 items reused, bringing the company closer to the target of doubling vehicle recycling by 2030.

Climate resilience: Adaptation and increase of the product portfolio to cover new risks arising from El Niño and the increase in extreme events. Against a national backdrop in which 91% of the R$ 184 billion in losses caused by climate-related disasters were uninsured, Porto took an active role in protecting the assets and strengthening the financial resilience of clients and businesses, advancing Regenera’s strategic goal of generating R$ 13 billion in sales of products with positive social and environmental impact by 2030.

Porto

Social Projects & Investments

1. Strategic Overview and Mission

The Porto Institute's strategic direction is to foster local development, generating social impact in communities around Porto throughout Brazil. With the purpose of creating opportunities through education, connecting people and partners to strengthen paths and transform communities. Mobilization and partnership initiatives are also carried out through volunteering, resource mobilization (both material and financial), investments through tax incentive laws, and the productive inclusion of people in Brazil, as well as through the Company's own programs and projects implemented in the Campos Elíseos area, in downtown São Paulo, where the Company's headquarters is located. This action constitutes the social pillar of the Regenera Program's commitment for the 25-30 season, integrating social impact into Porto's business model to regenerate territories and promote access to education opportunities and income generation for the community until 2030.

2. Results of the Productive Inclusion Front

This front has demonstrated increasing maturity, with emphasis on the Pre-Training program. Compared to the first semester of 2025, there was a 311% increase in the number of enrollments (rising from 411 to 1,699) and a 56% increase in the total number of 256 graduates, establishing the program as an efficient gateway to the first job. In the Young Apprentice program, the number of opportunities increased by 19% (from 80 to 94 participants). We can highlight that the quality and intensity of the training have increased significantly through the implementation of new socio-educational projects complementary to the program's curriculum and the inclusion of social services with a Professional social work dedicated exclusively to supporting the young apprentices in the program.

3. Ação Educa Program

The Education pillar, centered on the Ação Educa Program, served 200 children and adolescents aged 6 to 17. During the quarter, the focus was on strengthening socio-emotional skills and enhancing the educational pathway for the 15-to-17 age group, including English and technology workshops aligned with the adolescents' interests. The proposal aims to offer, throughout the year, small modules with issuance of certificates. Thus, in addition to expanding their knowledge in the field, the students will be able to enrich their resumes with the certifications issued by the partner company. Among the main achievements, the students participated in an immersion experience at Associação Vila Nova Esperança (SP), a community internationally recognized as the "Green Favela." The practical visit consolidated the investigative journey of citizenship, presenting adolescents with solutions for socio-environmental leadership. At the same time, applying a systemic approach to strengthening the family support network, the program held three themed sessions for students' families based on the principle of "caring for those who care." Led by three psychologists in the evening to ensure accessibility for working parents, the sessions focused on positive parenting and mental health, ensuring shared responsibility in the socio-educational process.

4. Socio-educational Innovation Environment
With more than 20 years of experience, Porto Institute has established itself as a leading organization in the social impact field and, over the next five years, aims to expand its contribution to building a fairer future with greater access to opportunities. As a result, it is further strengthening its network of partnerships with organizations working in education, creating an environment that amplifies its cause and grows alongside the communities where it operates. Therefore, by making a public commitment in the Regenera 2030 strategy to improve the school performance of 1,000 children and adolescents by 2030, we understand that school success is a multidimensional indicator that involves not only formal learning but also biopsychosocial support and the strengthening of the educational ecosystem. In April, Porto Institute launched a call for proposals to select nonprofit civil society organizations (CSOs) with strong connections to the education sector to join a Socioeducational Learning and Innovation Network. The purpose is not only financial support (R$ 100,000 for each selected NGO), but the building of a collaborative ecosystem where the participating organizations can:

- Join a Knowledge-Sharing Network: Actively participate in discussion forums and co-produce innovative socio-educational methodologies.
- Be Articulating Agents: Coordinate with public schools and/or the social assistance network.
- Generate Impact Evidence: Implement monitoring tools that provide concrete data on the improvement of school performance, supplying inputs for the continuous enhancement of the strategies of Porto Institute and the Regenera Program.

The call for proposals received 29 projects, of which two were selected for partnership in the second semester of the year, a period dedicated to technical support and results monitoring.

5. Corporate Volunteering
Social engagement highlights the strength of the culture of volunteering in the Porto ecosystem. In March, the Porto Volunteer program opened more than 800 positions for activities connected to the strategies of the Porto Institute in the pillars of Education, Labor Market, and Social Well-Being. In the first semester, over 50 actions were carried out in Brazil such as: storytelling, lectures for youth, activities for the animal cause, English classes for children, and community gardening, among others. Mobilizing 636 volunteer employees and providers in Porto. To participate, employees/service providers connect with a cause, align their actions with their leadership, and dedicate their time and talent during business hours, thereby helping to benefit more than 4,000 people served through partner institutions at the head office and branches.

6. Fundraising
With the objective of engaging Porto's entire ecosystem in a culture of giving and raising funds to invest in educational initiatives led by Porto Institute and its partner social organizations, this workstream engaged with its entire donor base during the quarter to foster donor retention, provide accountability, and share information about Instituto Porto's activities. It also carried out initiatives such as the launch of the "Subscribe to the Future" campaign in April, aimed at attracting new donors to Instituto Porto. Based on a subscription model, the campaign sought to transform the act of donating into a social impact service, linked to something employees are already accustomed to consuming. This campaign brought 127 new donors to the Porto Institute by June, increasing this source of revenue by 20%. The campaign is evergreen and will be further developed in the second semester of the year. In addition, initiatives were carried out under the Nota Fiscal Paulista Program, bringing 196 new donors into the program, which continues to expand and establish itself as the Porto Institute's main source of revenue. The revenue sources for 2026 remain the same. It is important to highlighting that this semester we renewed the fundraising certificate for the Project approved by CONDECA, being another source of revenue, considering the tax incentive law for the current year. In the first semester, the total raised is R$ 763,256.31, accounting for an increase of 75% compared to the same period in the previous year (1st semester of 2025).

7. Highlights for the Semester:
A period of advancing our ambitions and planning: Productive Inclusion at BH:

In a strategic partnership between Porto (claims area), Sindirepa MG, Senai MG, Akzo Nobel, and ASSPROM, Porto Institute is starting the Automotive Assembler course in Belo Horizonte.

With a total workload of 188 hours, the project is free and provides food and transportation resources to the students, combining Senai's excellent technical training with behavioral support based on Porto Culture. Aiming at the productive inclusion of people in social vulnerability, the project proposes to train 20 people and include them in the automotive market of the Porto ecosystem.

Private Social Investment – Social Call for Proposals | Academic Performance: The Porto Institute began this first semester making contributions with direct funding for projects registered in its call for proposals, enhancing its strategies towards the 2030 ambition.

Expansion of volunteering for the Porto Ecosystem:

In May, a "Kite Workshop" activity was carried out with the Porto Voluntário Program involving providers from the Porto Serviços vertical along with the children from the Porto Institute.

ECONOMIC ENVIRONMENT

The global economic environment in the second quarter was marked by pressures resulting from the geopolitical escalation in the Middle East.

Although the conflict in the Middle East remains subject to episodes of high volatility, the signing of the Memorandum of Understanding between the parties in mid-June led to a decline in the price of oil to levels similar to those observed before the start of the clashes.

As a consequence, inflation expectations measured by market prices also showed a decline. This scenario suggests less pressure for timely action by central banks in response to short-term inflationary pressures.

In the United States, the Federal Reserve (Fed) took a cautious stance at its June meeting, showing division within the monetary policy committee regarding a possible interest rate hike later this year. Considering the mixed signals from the labor market, the expected decline in short-term inflation, and the already mentioned moderation in long-term inflation expectations, the baseline scenario does not include an increase in the U.S. interest rate.

In the domestic environment, economic activity remains strong. The dynamism of the labor market and the demand stimulus measures implemented throughout the second quarter indicate only a gradual slowdown of the Gross Domestic Product (GDP), simultaneously putting pressure on medium-term inflation projections. Given this scenario, the Broad National Consumer Price Index (IPCA) is projected at 4.8% for 2026, with an estimated decline to 4.3% in 2027. Inflation expectations for horizons beyond 2027 remain unanchored from the target.

The absence of prospects for consistently surplus primary results has increased the risk premium of Brazilian assets. Moreover, the high and rapidly rising level of gross debt relative to GDP makes the debate and implementation of a credible fiscal adjustment in the short-term inevitable.

The assessment that the current interest rate is in a broadly restrictive level persists, being transmitted to the real economy in a heterogeneous manner. The credit channel, specifically, requires caution, although the data from the second and third quarters will be impacted by public programs for credit expansion and support for defaulters.

Given the rise in the inflation projection and the deterioration of medium-term expectations, a more conservative monetary policy stance is required. Thus, the Selic rate is projected to be 13.75% at the end of 2026 and 12.75% at the close of 2027.

ACKNOWLEDGMENT

Once again, we would like to express our gratitude to our business partners and customers for their support and trust, and to our employees for their continued dedication. We also take this opportunity to thank the authorities that regulate our activities.

São Paulo, August 6, 2026.

The Management.

BOARD OF DIRECTORS

Bruno Campos Garfinkel	President of the Board of Directors
Paula Magalhães Cardoso Neves	Board Member
André Luís Teixeira Rodrigues	Vice-President of the Board of Directors
Roberto de Souza Santos	Board Member
Lie Uema do Carmo	Independent Board Member
Patrícia Maria Muratori Calfat	Independent Board Member
Célia Kochen Parnes	Independent Board Member

EXECUTIVE BOARD

Paulo Sérgio Kakinoff	Chief Executive Officer
Celso Damadi	Deputy Chief Executive Officer – Finance, Controllership and Investments
Patricia Chacon Jimenez	Deputy Chief Executive Officer – Insurance
Lene Araújo de Lima	Deputy Chief Executive Officer – Services
Luiz Augusto de Medeiros Arruda	Deputy Chief Executive Officer – Commercial and Marketing
Marcos Roberto Loução	Deputy Chief Executive Officer – Financial Business
Sami Foguel	Deputy Chief Executive Officer – Health
Marcos Rogério Sirelli	Deputy Chief Executive Officer - Technology, Data, and Customer Service
Domingos de Toledo Piza Falavina	Chief Investor Relations Officer
Emílio Bentancourt	Chief Risks and Corporate Governance Officer
Adriana Pereira Carvalho Simões	Chief Legal Officer
Patrícia Quirico Coimbra	Chief People and Culture Officer

Daniele Gomes Yoshida

Accountant - CRC 1SP 255783/O-1

São Paulo Corporate Towers
Av. Presidente Juscelino Kubitschek, 1.909
6º ao 9º andar - Vila Nova Conceição
04543-011 - São Paulo - SP - Brasil
Tel: +55 11 2573-3000
ey.com.br

A free translation from Portuguese into English of Independent auditor's review report on individual and consolidated interim financial information prepared in Brazilian currency in accordance with accounting practices adopted in Brazil and International Financial Reporting Standards (IFRS) issued by the International Accounting Standards Board (IASB) (IFRS accounting standards)

Independent auditor's review report on quarterly information

To
To the Board of Directors, Management, and Shareholders of
Porto Seguro S.A.
São Paulo - SP

Introduction

We have reviewed the accompanying interim financial information, individual and consolidated, contained in the Quarterly Information Form (ITR) of Porto Seguro S.A. (the "Company"), for the quarter ended June 30, 2026, which comprises the statement of financial position as at June 30, 2026 and the related statements of profit or loss and comprehensive income for the six-month period then ended, and of changes in equity and of cash flows for the six-month period then ended, as well as the related notes, including material accounting policies and other explanatory information.

The management is responsible for the preparation of the individual interim financial information in accordance with AccountingPronouncement 21 (R1) Interim Financial Reporting, and for the preparation of the consolidated interim financial information in accordance with AccountingPronouncement 21 (R1) and the international accounting standard (IFRS Accounting Standards) IAS 34 – Interim Financial Reporting, issued by the International Accounting Standards Board (IASB), as well as for the fair presentation of this information in conformity with the rules issued by the Brazilian Securities and Exchange Commission (CVM) applicable to the preparation of the Quarterly Information Form (ITR). Our responsibility is to express a conclusion on this interim financial information based on our review.

Scope of the Review

We conducted our review in accordance with Brazilian and international standards on review engagements (NBC TR 2410 and ISRE 2410 Review of Interim Financial Information Performed by the Independent Auditor of the Entity, respectively). A review of interim financial information consists of making inquiries, primarily of persons responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with auditing standards and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.

Conclusion on the individual interim financial information

Based on our review, nothing has come to our attention that causes us to believe that the accompanying individual interim financial information included in the quarterly information referred to above is not prepared, in all material respects, in accordance CPC 21 (R1), applicable to the preparation of Quarterly Information (ITR), and presented consistently with the rules issued by the Brazilian Securities and Exchange Commission (CVM).

Conclusion on the consolidated interim financial information

Based on our review, nothing has come to our attention that causes us to believe that the accompanying consolidated interim financial information included in the quarterly information referred to above is not prepared, in all material respects, in accordance CPC 21 (R1) and IAS 34, applicable to the preparation of Quarterly Information (ITR), and presented consistently with the rules issued by the Brazilian Securities and Exchange Commission (CVM).

Other Matters

Statements of Value Added

The abovementioned quarterly information includes the individual and consolidated statements of value added (SVA) for the six-month period ended June 30, 2026, prepared under the Company's management responsibility and presented as supplementary information under IAS 34. These statements have been subject to review procedures performed together with the review of the quarterly information, with the objective to conclude whether they are reconciled to the interim financial information and accounting records, as applicable, and if their format and content are in accordance with the criteria set forth by Accounting Pronouncement CPC 09 Statement of Value Added. Based on our review, nothing has come to our attention that causes us to believe that they were not prepared, in all material respects, in accordance with the criteria set forth by this standard and consistently with the overall interim financial information.

Other information accompanying the individual and consolidated interim financial information and the auditor's report

Management is responsible for the other information that comprises the Management Report. Our conclusion on the individual and consolidated interim financial information does not cover the Management Report, and we do not express any form of audit conclusion thereon.

In connection with our review of the individual and consolidated interim financial information, our responsibility is to read the Management Report and, in doing so, consider whether the Management Report is materially inconsistent with the individual and consolidated interim financial information or with our knowledge obtained during the review, or otherwise appears to be materially misstated. If, based on the work we have performed, we conclude that there is a material misstatement in the Management Report, we are required to report that fact. We have nothing to report in this regard.

São Paulo, August 6, 2026

ERNST & YOUNG
Auditores Independentes S/S Ltda.
CRC-SP034519/O

Patricia di Paula da Silva Paz
Accountant CRC SP-198827/O

Porto Seguro S.A.

Balance sheet on June 30, 2026

(In thousands of reais)

		Parent Company		Consolidated	
Assets	**Note**	**June 2026**	**December 2025**	**June 2026**	**December 2025**
Current assets		**2,635,156**	**2,057,842**	**36,148,862**	**33,320,310**
Cash and cash equivalents	5	87,835	117,864	1,821,756	1,897,923
Financial instruments					
Stated at fair value through profit or loss	6.1.1	1,832,787	1,623,518	9,217,067	8,783,666
Measured at amortized cost	6.2	354,393	142,574	3,447,522	1,753,073
Loans and receivables (at amortized cost)	7	—	—	17,070,093	16,654,627
Reinsurance contract assets	19	—	—	108,647	82,055
Accounts receivable from provision of services		—	—	722,591	718,273
Tax assets recoverable	8.1	109,666	95,052	1,090,183	959,312
Goods for sale	9	—	—	187,395	140,310
Deferred acquisition costs	10	—	—	916,133	931,143
Derivative financial instruments	11	—	—	96,883	104,120
Other assets	12	250,475	78,834	1,470,592	1,295,808
Non-current assets		**14,895,434**	**14,818,838**	**22,772,007**	**22,544,683**
Non-current receivables					
Financial instruments					
Stated at fair value through profit or loss	6.1.1	—	—	3,116	2,920
Measured at fair value through other comprehensive income	6.1.2	—	—	1,981,435	1,966,712
Measured at amortized cost	6.2	503,717	1,056,375	8,776,365	9,197,955
Loans and receivables (at amortized cost)	7	—	—	1,039,036	1,052,109
Reinsurance contract assets	19	—	—	12,967	17,339
Deferred tax assets	8.3.1	—	—	1,670,885	1,378,268
Deferred acquisition costs	10	—	—	2,074,330	1,875,872
Judicial deposits	13	133	88	1,523,169	1,511,271
Other assets	12	34	34	104,325	79,647
Investments					
Interest in subsidiaries	14.1	14,103,814	13,447,531	—	—
Interest in associated companies and jointly-controlled entities	14.2	—	—	289,836	251,139
Other investments		42,990	40,536	42,990	40,536
Real estate for investments	15	244,172	273,700	206,971	241,962
Fixed assets	16	574	574	916,350	936,335
Intangible assets	17	—	—	4,044,224	3,911,751
Right-of-use asset	18	—	—	86,008	80,867
Total assets		**17,530,590**	**16,876,680**	**58,920,869**	**55,864,993**

See the accompanying notes to the quarterly information

Porto Seguro S.A.

Balance sheet on June 30, 2026

(In thousands of reais)

Porto

		Parent Company		Consolidated	
Liabilities and shareholders' equity	**Note**	**June 2026**	**December 2025**	**June 2026**	**December 2025**
Current liabilities		**1,202,023**	**907,098**	**28,116,069**	**26,585,494**
Insurance contract liabilities	19	—	—	6,396,348	6,112,517
Financial liabilities	20	—	—	17,196,531	15,630,658
Tax liabilities payable	8	28,710	56,566	596,371	654,365
Dividends and interest on capital payable	24 (c)	1,073,134	731,346	1,073,134	731,346
Derivative financial instruments	11	—	—	82	—
Lease liabilities	22	—	—	30,105	20,060
Other liabilities	23	100,179	119,186	2,823,498	3,436,548
Non-current liabilities		**202,192**	**228,359**	**14,581,411**	**13,408,276**
Insurance contract liabilities	19	—	—	5,053,915	4,894,598
Financial liabilities	20	—	—	6,532,983	5,600,535
Deferred tax liabilities	8.3.2	8,239	8,540	806,099	692,329
Judicial provision	21	—	—	1,456,543	1,420,790
Lease liabilities	22	—	—	107,870	110,542
Other liabilities	23	193,953	219,819	624,001	689,482
Shareholders' equity		**16,126,375**	**15,741,223**	**16,223,389**	**15,871,223**
Capital	24 (a)	8,500,000	8,500,000	8,500,000	8,500,000
Revenue reserves:		5,752,309	5,777,816	5,752,309	5,777,816
(-) Treasury shares	24 (b)	(173,178)	(197,962)	(173,178)	(197,962)
Revenue reserves – other		5,925,487	5,975,778	5,925,487	5,975,778
Capital reserves		639,270	639,270	639,270	639,270
Additional proposed dividends		—	885,826	—	885,826
Other comprehensive income		(102,688)	(61,689)	(102,688)	(61,689)
Accumulated income		1,337,484	—	1,337,484	—
Non-controlling interest		—	—	97,014	130,000
Total liabilities and shareholders' equity		**17,530,590**	**16,876,680**	**58,920,869**	**55,864,993**

See the accompanying notes to the quarterly information

Porto Seguro S.A.

Income Statement for the period ended June 30, 2026

(In thousands of reais, except for information on earnings per share)

	Note	Parent Company				Consolidated			
		2nd quarter of 2026	June 2026	2nd quarter of 2025	June 2025	2nd quarter of 2026	June 2026	2nd quarter of 2025	June 2025
Revenues									
Revenue from insurance contract	25	—	—	—	—	8,468,037	16,793,684	7,988,964	15,697,533
Revenue from loans	26	—	—	—	—	1,320,067	2,640,460	1,156,322	2,254,399
Revenue from services rendered	27	—	—	—	—	1,045,249	2,003,060	874,666	1,747,503
Revenue from premium bonds		—	—	—	—	33,919	64,772	27,884	54,270
Other operating revenues	28	8,822	10,504	2,279	3,790	130,996	240,666	72,041	141,145
Equity in net income of subsidiaries	14.1	860,220	2,047,692	803,085	1,627,292	11,448	38,697	14,723	32,442
Total revenues		**869,042**	**2,058,196**	**805,364**	**1,631,082**	**11,009,716**	**21,781,339**	**10,134,600**	**19,927,292**
Expenses									
Insurance contract expense	25	—	—	—	—	(6,525,190)	(12,866,710)	(6,194,584)	(12,189,078)
Net expense with reinsurance/retrocession contracts	25	—	—	—	—	(5,709)	(19,208)	(30,593)	(37,139)
Acquisition costs - other		—	—	—	—	(124,586)	(264,927)	(208,094)	(420,263)
Administrative expense	29	7,722	(14,644)	(11,070)	(39,280)	(1,552,706)	(3,079,316)	(1,498,445)	(2,926,523)
Tax expense	30	(20,072)	(40,174)	(16,171)	(29,885)	(289,864)	(570,771)	(292,962)	(570,644)
Cost of services rendered		—	—	—	—	(127,405)	(197,893)	(88,125)	(167,379)
Other Operating Expenses	31	(243)	(1,229)	(312)	(7,245)	(1,601,289)	(3,044,131)	(1,001,387)	(1,958,911)
Total expenses		**(12,593)**	**(56,047)**	**(27,553)**	**(76,410)**	**(10,226,749)**	**(20,042,956)**	**(9,314,190)**	**(18,269,937)**
Operating income before financial result		**856,449**	**2,002,149**	**777,811**	**1,554,672**	**782,967**	**1,738,383**	**820,410**	**1,657,355**
Financial revenue	32	63,922	92,609	110,166	176,676	658,211	1,198,912	506,516	1,024,927
Financial expense	33	(40,944)	(81,313)	(11,768)	(22,875)	(213,179)	(385,020)	(94,064)	(200,441)
Operating income		**879,427**	**2,013,445**	**876,209**	**1,708,473**	**1,227,999**	**2,552,275**	**1,232,862**	**2,481,841**
Income before income tax and social contribution		**879,427**	**2,013,445**	**876,209**	**1,708,473**	**1,227,999**	**2,552,275**	**1,232,862**	**2,481,841**
Income tax and social contribution	8.4	**—**	**—**	**1,845**	**1,845**	**(341,363)**	**(524,013)**	**(343,152)**	**(746,685)**
Current		—	—	—	—	(270,034)	(698,976)	(604,434)	(901,049)
Deferred		—	—	1,845	1,845	(71,329)	174,963	261,282	154,364
Net income for the period		**879,427**	**2,013,445**	**878,054**	**1,710,318**	**886,636**	**2,028,262**	**889,710**	**1,735,156**
Attributable to:									
- Company's shareholders		879,427	2,013,445	878,054	1,710,318	879,427	2,013,445	878,054	1,710,318
- Effect of non-controlling shareholders in subsidiaries		—	—	—	—	7,209	14,817	11,656	24,838
Earnings per share:									
- Basic and diluted	35	1.3539	3.0998	1.3503	2.6302	1.3539	3.0998	1.3503	2.6302

See the accompanying notes to the quarterly information

Porto Seguro S.A.

Statement of comprehensive income for the period ended June 30, 2026

(In thousands of reais)

	Parent Company				Consolidated			
	2nd quarter of 2026	June 2026	2nd quarter of 2025	June 2025	2nd quarter of 2026	June 2026	2nd quarter of 2025	June 2025
Net income for the period	**879,427**	**2,013,445**	**878,054**	**1,710,318**	**886,636**	**2,028,262**	**889,710**	**1,735,156**
Other comprehensive income	(19,405)	(40,999)	9,757	(9,934)	(19,405)	(40,999)	9,757	(9,934)
Items that will be subsequently reclassified to the result for the period:								
Adjustments to securities in subsidiaries	(47,856)	(36,663)	62,365	86,460	(47,856)	(36,663)	62,365	86,460
Tax effects on adjustments of securities in subsidiaries	19,142	14,665	(24,946)	(34,584)	19,142	14,665	(24,946)	(34,584)
Income from hedge in subsidiaries	(5,565)	(6,018)	(41,903)	(87,660)	(5,565)	(6,018)	(41,903)	(87,660)
Tax effects on hedge results in subsidiaries	2,226	2,407	16,761	35,064	2,226	2,407	16,761	35,064
Actuarial gains and losses	—	—	(12,872)	(12,872)	—	—	(12,872)	(12,872)
Tax effects on hedge result with actuarial gains and losses	—	—	5,149	5,149	—	—	5,149	5,149
Accumulated translation adjustments in subsidiaries	9,493	(19,472)	10,354	16,152	9,493	(19,472)	10,354	16,152
Net financial result from insurance and reinsurance contracts in subsidiaries	3,155	3,113	(6,541)	(19,144)	3,155	3,113	(6,541)	(19,144)
Other equity valuation adjustments in subsidiaries	—	969	1,390	1,501	—	969	1,390	1,501
Total comprehensive income for the period, net of tax effects	**860,022**	**1,972,446**	**887,811**	**1,700,384**	**867,231**	**1,987,263**	**899,467**	**1,725,222**
Attributable to:								
- Company's shareholders	860,022	1,972,446	887,811	1,700,384	860,022	1,972,446	887,811	1,700,384
- Effect of non-controlling shareholders in subsidiaries	—	—	—	—	7,209	14,817	11,656	24,838

See the accompanying notes to the quarterly information

Porto Seguro S.A.

Statement of changes in shareholders' equity for the period ended June 30, 2026

(In thousands of reais)

	Note	Capital	Revenue reserves								
			Treasury shares	Revenue reserves – other	Capital reserves	Retained earnings	Additional proposed dividends	Other comprehensive income	Total	Non-controlling shareholders in subsidiaries	Total shareholders' equity
Balance on December 31, 2024		**8,500,000**	**(155,607)**	**4,397,107**	**808,332**	**—**	**559,335**	**(58,373)**	**14,050,794**	**94,604**	**14,145,398**
Approval of additional dividends proposed in the prior year		—	—	— –	— –	—	(559,335)	—	**(559,335)**	—	**(559,335)**
Repurchase of own issued shares		—	(220,354)	— –	— –	—	— –	—	**(220,354)**	—	**(220,354)**
Deferral - Share-based remuneration - parent company/subsidiaries		—	—	101,859	—	—	—	_	**101,859**	—	**101,859**
Shares disposed - parent company/subsidiaries		—	208,286	(208,286)	—	—	—	_	**—**	—	**—**
Other - Subsidiaries		—	—	(2,317)	—	—	—	_	**(2,317)**	—	**(2,317)**
Adjustments of securities		—	—	—	—	—	—	51,876	**51,876**	—	**51,876**
Income (loss) from hedge - subsidiaries		—	—	—	—	—	—	(52,596)	**(52,596)**	—	**(52,596)**
Actuarial gains and losses		—	—	—	—	—	—	(7,723)	**(7,723)**	—	**(7,723)**
Accumulated translation adjustments - subsidiaries		—	—	—	—	—	—	16,152	**16,152**	—	**16,152**
Net financial result from insurance and reinsurance contracts - subsidiaries		—	—	—	—	—	—	(19,144)	**(19,144)**	—	**(19,144)**
Other equity valuation adjustments - subsidiaries		—	—	—	—	—	—	1,501	**1,501**	—	**1,501**
Non-controlling interest - subsidiaries		—	—	—	—	—	—	—	**—**	(64,863)	**(64,863)**
Net income for the period		—	—	—	—	1,710,318	—	—	**1,710,318**	24,838	**1,735,156**
Interim interest on capital		—	—	—	—	(588,821)	—	—	**(588,821)**	—	**(588,821)**
Balance on June 30, 2025		**8,500,000**	**(167,675)**	**4,288,363**	**808,332**	**1,121,497**	**—**	**(68,307)**	**14,482,210**	**54,579**	**14,536,789**

See the accompanying notes to the quarterly information

Porto Seguro S.A.

Statement of changes in shareholders' equity for the period ended June 30, 2026

(In thousands of reais)

			Revenue reserves								
	Note	Capital	Treasury shares	Revenue reserves – other	Capital reserves	Retained earnings	Additional proposed dividends	Other comprehensive income	Total	Non-controlling shareholders in subsidiaries	Total shareholders' equity
Balance on December 31, 2025		**8,500,000**	**(197,962)**	**5,975,778**	**639,270**	**—**	**885,826**	**(61,689)**	**15,741,223**	**130,000**	**15,871,223**
Approval of additional dividends proposed in the prior year		—	—	—	—	—	(885,826)	—	**(885,826)**	—	**(885,826)**
Repurchase of own issued shares - parent company/subsidiaries	24 (b)	—	(217,925)	—	—	—	—	—	**(217,925)**	—	**(217,925)**
Deferral - Share-based remuneration - parent company/subsidiaries	24 (d)	—	—	192,418	—	—	—	—	**192,418**	—	**192,418**
Shares disposed - parent company/subsidiaries	24 (b)	—	242,709	(242,709)	—	—	—	—	**—**	—	**—**
Adjustments of securities		—	—	—	—	—	—	(21,998)	**(21,998)**	—	**(21,998)**
Income from hedge in subsidiaries		—	—	—	—	—	—	(3,611)	**(3,611)**	—	**(3,611)**
Accumulated translation adjustments - subsidiaries		—	—	—	—	—	—	(19,472)	**(19,472)**	—	**(19,472)**
Net financial result from insurance and reinsurance contracts - subsidiaries		—	—	—	—	—	—	3,113	**3,113**	—	**3,113**
Other equity valuation adjustments - subsidiaries		—	—	—	—	—	—	9691	**969**	—	**969**
Non-controlling interest in subsidiaries		—	—	—	—	—	—	—	**—**	(47,803)	**(47,803)**
Net income for the period		—	—	—	—	2,013,445	—	—	**2,013,445**	14,817	**2,028,262**
Interim interest on capital	24 (c)	—	—	—	—	(675,961)	—	—	**(675,961)**	—	**(675,961)**
Balance on June 30, 2026		**8,500,000**	**(173,178)**	**5,925,487**	**639,270**	**1,337,484**		**(102,688)**	**16,126,375**	**97,014**	**16,223,389**

See the accompanying notes to the quarterly information

Porto Seguro S.A.

Cash Flow Statement for the period ended June 30, 2026

(In thousands of reais)

	Parent Company		Consolidated	
	June 2026	June 2025	June 2026	June 2025
Net cash generated / (consumed) by operating activities	**212,776**	**186,636**	**1,232,384**	**609,219**
Cash generated / (consumed) by operations	**(34,548)**	**82,885**	**1,951,683**	**2,379,210**
Net income for the period	2,013,445	1,710,318	2,028,262	1,735,156
Depreciation	—	—	52,120	49,815
Amortization	—	—	165,121	164,919
Equity in net income of subsidiaries	(2,047,692)	(1,627,292)	(38,697)	(32,442)
Asset impairment loss	(97,973)	152,116	(262,322)	567,615
Judicial provision	—	—	72,672	174,544
Proceeds from sale of fixed assets	—	—	643	(28,294)
Deferred tax assets / liabilities	97,672	(152,257)	(66,116)	(252,103)
Changes in assets and liabilities	**254,084**	**107,114**	**53,648**	**(999,428)**
Financial instruments stated at fair value through profit or loss	(209,269)	(234,532)	(433,597)	(219,552)
Financial instruments – other categories	340,839	16,619	406,867	(1,139,824)
Insurance and reinsurance contract assets	—	—	(22,220)	11,326
Loans and receivables	—	—	(1,711,808)	(1,611,091)
Tax assets recoverable	(14,614)	(35,868)	(423,488)	(60,669)
Goods for sale	—	—	(38,160)	(33,883)
Deferred acquisition costs	—	—	(183,448)	(180,139)
Judicial deposits	(45)	209	(11,898)	(34,308)
Other assets	(144,567)	144,636	(122,994)	(173,461)
Lease operations	—	—	2,232	2,378
Insurance and reinsurance contract liabilities	—	—	443,148	688,426
Financial liabilities	—	—	2,271,848	1,474,168
Derivative financial instruments	—	—	7,319	60,263
Tax liabilities payable	(21,096)	7,781	517,595	702,645
Payment of legal provisions	—	—	(36,919)	(31,530)
Other liabilities	302,836	208,269	(610,829)	(454,177)
Other	**(6,760)**	**(3,363)**	**(772,947)**	**(770,563)**
Other comprehensive income	—	—	(40,999)	(9,934)
Non-controlling interest	—	—	(47,803)	(64,863)
Income Tax and Social Contribution paid	(6,760)	(3,363)	(575,589)	(627,830)
Funding interest paid	—	—	(108,556)	(67,936)
Net cash generated / (consumed) by investment activities	**1,070,403**	**586,125**	**(330,372)**	**(196,520)**
Sales of fixed and intangible assets	—	—	(2,451)	49,237
Acquisition of fixed assets	—	—	(39,349)	(78,228)
Dividends and interest on capital received	1,116,904	698,185	—	—
Capital increase/decrease in subsidiaries	(46,501)	(112,060)	—	—
Acquisition of intangible assets	—	—	(288,572)	(167,529)
Net cash generated / (consumed) by financing activities	**(1,313,208)**	**(740,090)**	**(978,179)**	**(540,923)**
Repurchase - treasury shares	(217,925)	(89,664)	(217,925)	(89,664)
Fundraising	—	—	1,492,012	1,154,513
Payment of loans and leases (except interest)	—	—	(1,156,983)	(955,346)
Dividends and interest on capital paid	(1,095,283)	(650,426)	(1,095,283)	(650,426)
Increase/(decrease) in cash and cash equivalents	**(30,029)**	**32,671**	**(76,167)**	**(128,224)**
Opening balance of cash and cash equivalents	117,864	65,836	1,897,923	2,191,494
Closing balance of cash and cash equivalents	87,835	98,507	1,821,756	2,063,270

See the accompanying notes to the quarterly information

Porto Seguro S.A.

Value added statement for the period ended June 30, 2026

(In thousands of reais)

Porto

	Parent Company		Consolidated	
	June 2026	June 2025	June 2026	June 2025
Revenues	**3,473**	**3,265**	**22,678,315**	**20,008,836**
Revenue from insurance contract	—	—	16,793,684	15,697,533
Revenue from loans	—	—	2,640,156	2,254,399
Revenue from services rendered	—	—	2,179,043	1,923,559
Other	3,473	3,265	225,974	127,923
Provision for credit loss	—	—	839,458	5,422
Operating revenue	**3,473**	**3,265**	**22,678,315**	**20,008,836**
Insurance and reinsurance expense			**(12,885,918)**	**(12,226,217)**
Inputs acquired from third parties	**(655)**	**(13,482)**	**(5,174,201)**	**(3,354,975)**
Materials, energy and others	(3,067)	(2,933)	(3,848,245)	(2,044,429)
Costs of products and services rendered	—	—	(197,893)	(167,379)
Outsourced services and commissions	(4,619)	(3,828)	(1,134,467)	(1,174,478)
Changes in deferred selling expenses	—	—	—	—
(Loss)/Recovery of asset values	7,031	(6,721)	6,404	31,311
Gross value added	**2,818**	**(10,217)**	**4,618,196**	**4,427,644**
Depreciation and amortization			**(217,241)**	**(214,734)**
Net value added produced	**2,818**	**(10,217)**	**4,400,955**	**4,212,910**
Value added received/ceded as transfer	**2,093,388**	**1,793,325**	**890,403**	**903,908**
Financial result	45,696	166,033	851,706	871,466
Equity in net income of subsidiaries	2,047,692	1,627,292	38,697	32,442
Total value added to distribute	**2,096,206**	**1,783,108**	**5,291,358**	**5,116,818**
Distribution of value added	**2,096,206**	**1,783,108**	**5,291,358**	**5,116,818**
Personnel	**2,382**	**33,302**	**1,717,005**	**1,615,771**
Direct remuneration	2,382	2,457	908,933	845,846
Benefits	—	30,845	756,047	712,829
F.G.T.S	—	—	52,025	57,096
Taxes, rates and contributions	**80,379**	**33,848**	**1,545,381**	**1,755,833**
Federal	79,395	33,848	1,422,519	1,659,234
State	—	—	1,693	2,220
Municipal	984	—	121,169	94,379
Third-party capital remuneration	**—**	**5,640**	**710**	**10,058**
Interest	—	5,640	467	9,891
Rentals	—	—	243	167
Remuneration of own capital	**2,013,445**	**1,710,318**	**2,028,262**	**1,735,156**
Interest on capital	564,028	503,613	564,028	503,613
Retained earnings for the period	1,449,417	1,206,705	1,449,417	1,206,705
Non-controlling interest in retained earnings	—	—	14,817	24,838

See the accompanying notes to the quarterly information

1. OPERATIONAL CONTEXT

Porto Seguro S.A. (“Parent Company” or “Company”) is a publicly-held company headquartered at Alameda Barão de Piracicaba, nº 740 – Bloco B (“Edifício Rosa Garfinkel”) – 11º andar, Campos Elíseos, São Paulo/SP, Brazil, with shares traded on B3’s Novo Mercado segment, under the acronym PSSA3. Its business purpose is to participate as a shareholder or partner in other companies, Brazilian or foreign (known herein, jointly with Porto Seguro S.A., as “Porto Seguro” or “Porto Group”), which may be engaged in the following activities: (i) insurance in all segments; (ii) financial institutions, equivalent and administration of consortia; (iii) activities related to, associated with or supplementary to the activities described above; and (iv) among others.

The Porto Group has a business architecture that is structured into four strategic verticals: Insurance, Health Insurance, Bank, Services, as well as the Other Business front.

The Company has investments in the companies below:

	Classification	Consolidation	June 2026 Interest (%) Direct	June 2026 Interest (%) Indirect	December 2025 Interest (%) Direct	December 2025 Interest (%) Indirect
Insurance Vertical						
Porto Cia	Parent Company	Fully-controlled subsidiary	100.0	—	100.0	—
Porto Vida e Previdência	Parent Company	Fully-controlled subsidiary	—	100.0	—	100.0
Azul Seguros	Parent Company	Fully-controlled subsidiary	—	100.0	—	100.0
Itaú Auto e Residência (i)	Parent Company	Fully-controlled subsidiary	—		—	100.0
Porto Capitalização	Parent Company	Fully-controlled subsidiary	—	100.0	—	100.0
Franco	Parent Company	Fully-controlled subsidiary	—	100.0	—	100.0
Healthcare vertical						
Porto Saúde Participações	Parent Company	Fully-controlled subsidiary	100.0	—	100.0	—
Porto Saúde Operações	Parent Company	Fully-controlled subsidiary	—	100.0	—	100.0
Porto Saúde	Parent Company	Fully-controlled subsidiary	—	100.0	—	100.0
Portomed	Parent Company	Fully-controlled subsidiary	—	100.0	—	100.0
Porto Odonto	Parent Company	Fully-controlled subsidiary	—	100.0	—	100.0
Porto Saúde Serviços	Parent Company	Fully-controlled subsidiary	—	100.0	—	100.0
Serviços Médicos	Parent Company	Fully-controlled subsidiary	—	100.0	—	100.0
Porto Seguro Saúde Ocupacional	Parent Company	Fully-controlled subsidiary	—	100.0	—	100.0
Onkos	Associated Company	Equity in net income of subsidiaries	—	40.0	—	40.0
Financial vertical						
Porto Bank	Parent Company	Fully-controlled subsidiary	100.0	—	100.0	—
Porto Negócios Financeiros	Parent Company	Fully-controlled subsidiary	—	100.0	—	100.0
Portoseg	Parent Company	Fully-controlled subsidiary	—	100.0	—	100.0
Porto Consórcio	Parent Company	Fully-controlled subsidiary	—	100.0	—	100.0
Portopar	Parent Company	Fully-controlled subsidiary	—	100.0	—	100.0
ConectCar	Shared control	Equity in net income of subsidiaries	—	50.0	—	50.0
Porto Seguros Financeiros	Parent Company	Fully-controlled subsidiary	—	100.0	—	100.0
Porto Serviços Financeiros	Parent Company	Fully-controlled subsidiary	—	100.0	—	100.0
Crediporto	Parent Company	Fully-controlled subsidiary	—	100.0	—	100.0
Porto Intermediação e Negócio	Parent Company	Fully-controlled subsidiary	—	100.0	—	100.0
Nido	Parent Company	Fully-controlled subsidiary	—	100.0	—	100.0

	Classification	Consolidation	June 2026 Interest (%) Direct	June 2026 Interest (%) Indirect	December 2025 Interest (%) Direct	December 2025 Interest (%) Indirect
Services Vertical						
Porto Serviços	Parent Company	Fully-controlled subsidiary	87.4	—	87.4	—
Unigás	Parent Company	Fully-controlled subsidiary	—	87.4	—	87.4
Other Business						
Porto Uruguay	Parent Company	Fully-controlled subsidiary	100.0	—	100.0	—
Porto Asset Management	Parent Company	Fully-controlled subsidiary	100.0	—	100.0	—
Porto Gestora	Parent Company	Fully-controlled subsidiary	100.0	—	100.0	—
Porto Serviços e Comércio	Parent Company	Fully-controlled subsidiary	100.0	—	100.0	—
Proteção e Monitoramento	Parent Company	Fully-controlled subsidiary	—	100.0	—	100.0
Porto Seguro Renova	Parent Company	Fully-controlled subsidiary	—	100.0	—	100.0
Renova Peças Novas	Parent Company	Fully-controlled subsidiary	—	100.0	—	100.0
Porto Atendimento	Parent Company	Fully-controlled subsidiary	—	100.0	—	100.0
Porto Intermediação e Agenciamento	Parent Company	Fully-controlled subsidiary	—	100.0	—	100.0
Porto Serviços Uruguai	Parent Company	Fully-controlled subsidiary	—	100.0	—	100.0
Porto Serviços Negócios	Parent Company	Fully-controlled subsidiary	—	100.0	—	100.0
Porto WM Gestora	Parent Company	Fully-controlled subsidiary	—	100.0	—	—
Porto WM Holding	Parent Company	Fully-controlled subsidiary	100.0	—	—	—
Porto WM Partners	Parent Company	Fully-controlled subsidiary	—	100.0	—	—
Petlove	Associated Company	Equity in net income of subsidiaries	—	13.5	—	13.5
Porto Pagamentos	Parent Company	Fully-controlled subsidiary	—	100.0	—	100.0

i) Company merged at Porto Cia in February 2026.

2. PREPARATION AND PRESENTATION OF QUARTERLY INFORMATION

2.1 PREPARATION BASIS

The individual and consolidated information of the Company were prepared in accordance with accounting practices adopted in Brazil, issued by Accounting Pronouncement Committee (CPC) and International Financial Reporting Standards (IFRS): “International Financial Reporting Standards” (IFRS), issued by the “International Accounting Standards Board” (IASB), in accordance with provisions of the Brazilian Corporate Law and the Brazilian Securities and Exchange Commission (CVM). This quarterly information was approved and authorized to be published by the Board of Directors on August 6, 2026.

This quarterly information was prepared to update users on relevant matters presented in the period and should be analyzed in conjunction with the complete financial statements for the year ended December 31, 2025. Therefore, to disclose only relevant information or information that has undergone significant changes compared to the last annual financial statements, both individual and consolidated, as of December 31, 2025, the notes listed below have not been filled out or are not at the same level of detail as the notes that are part of the annual financial statements:

Note	Description
1	Characteristics of the companies
2.7	Standards in effect not adopted by the Company
3	Significant accounting policies
4	Use of accounting estimates and judgments
5	Risk management (except 5.3 - Market risk)
6	Capital management
20.3	Measurement of recovery of goodwill and intangible assets with indefinite useful lives
24.1 (a)	Probable legal provisions – description of tax lawsuits
27 (b) (c) (e) (f)	Reserves of: capital and earnings, minimum mandatory dividends and description of share-based remuneration
37	Employee benefits - Consolidated

2.2 GOING CONCERN

The Company does not foresee medium and long-term scenarios for business continuity risks, for the following reasons: (i) it operates in markets expanding in the country, mainly in the insurance market, whose share in Brazilian GDP is very likely to increase in comparison with foreign standards; (ii) it invests in technologies and processes to provide its transactions with sustainable growth; (iii) seeks diversification of products, markets and regions, expanding its operations; and (iv) it has consistent past economic-financial results and a robust equity condition.

2.3 VALUE ADDED STATEMENT - VAS

The purpose of this statement is to demonstrate the wealth created by the Company and its distribution during a certain period and is presented as part of its individual quarterly information (Parent Company) and as supplemental information to the consolidated quarterly information, as it is not a statement provided by IFRS. The VAS was prepared in accordance with the provisions of CPC 09 - “Value Added Statement”.

2.4 CONTROL AND CONSOLIDATION

(a) SUBSIDIARIES

Subsidiary is the company in which the Parent Company, directly or through other subsidiaries, holds rights of partners or shareholders which entitle them to the power and ability to control the relevant activities of the companies, also affecting their returns on them, and when there is the right to variable returns of the companies.

The accounting policies of the subsidiaries were harmonized, when necessary, for consolidation purposes, aiming to eliminate the effect of the adoption of non-uniform practices among the companies and the correction of some practices provided for by the regulatory bodies and considered in disagreement with the international accounting practices by the Management.

The consolidation process includes the following eliminations: (i) the equity interest held between them; (ii) of the balances of checking accounts and other assets and/or liabilities, maintained among them; and (iii) of balances of revenues and expenses from operations conducted between them – when applicable. As a result, the amount for non-controlling interest of these subsidiaries in consolidated financial statements is highlighted.

The subsidiaries are consolidated as of the date in which the control is transferred and are no longer consolidated as of the date in which this control ceases to exist.

(b) ASSOCIATED COMPANY AND JOINTLY-CONTROLLED SUBSIDIARY

Associated companies are all entities on which the Company has significant influence, but not the control, usually through ownership interest from 20% to 50% of voting rights.

Jointly-controlled subsidiaries are all entities over which the Company has shared control with one or more parties. Investments in joint agreements are classified as joint ventures depending on the contractual rights and obligations of each investor.

(c) BUSINESS COMBINATION

Business combinations are accounted for under the acquisition method. Acquisition cost is measured by the sum of transferred consideration, which is evaluated based on fair value on acquisition date. Costs directly attributable to the acquisition are accounted for as expense when incurred.

When acquiring a business, the Company evaluates financial assets and liabilities assumed at the fair value with the purpose of classifying and allocating them according to contractual covenants, economic circumstances and pertinent conditions on the acquisition date. Any contingent payments to be transferred by the buyer will be recognized at fair value on the acquisition date. Subsequent changes to the fair value of the contingent consideration which is deemed to be an asset or liability should be recognized in accordance with IFRS 9/CPC 48 - Financial instruments in the Income Statement.

Initially, goodwill is initially measured as being the excess of consideration transferred in relation to net assets acquired (acquired identifiable assets, net and assumed liabilities).

After initial recognition, the goodwill is carried at cost less any accumulated loss for the impairment losses. For impairment testing purposes, goodwill acquired in a business combination is, from the acquisition date, allocated to each cash generating units of the Company that are expected to benefit by the synergies of combination, regardless of other assets or liabilities of the acquiree being allocated to those units.

When the goodwill is part of a cash generating unit (CGU) and a portion of this unit is disposed of, the goodwill associated with the disposed portion should be included in the cost of the operation when calculating gains or losses on disposal. The goodwill disposed under these circumstances of this operation is determined based on the proportional values of the portion disposed of, in relation to the cash generating unit maintained.

2.5 DISCLOSURE OF INFORMATION BY SEGMENT

The operating segment reporting was grouped and disclosed in a consistent manner with the internal report provided to Executive Board, which is the main operating decision makers, allocation of funds and responsible for performance evaluation of the operating segments and also, Porto Seguro's strategic decision making. The details and disclosures of segments are presented in note 7.

2.6 FUNCTIONAL CURRENCY

The Company's financial statements are being presented in thousands of Reais, which is its functional currency and the most observed in the main economic environment in which the Company operates.

(a) FOREIGN CURRENCY TRANSACTIONS AND BALANCES

Transactions denominated in foreign currency are converted into Company's functional currency by using exchange rates prevailing on the transaction dates. Gains or losses on conversion of balances resulting from the settlement of these transactions are recognized in the result for the year, except when recognized in shareholders' equity as result of items of operation characterized as investment abroad.

The result and balance sheet assets of Porto Seguro Uruguai and Porto Serviços Uruguai (whose functional currency is the Uruguayan peso) are converted to the currency of presentation of the Company as follows: (i) assets and liabilities – at the exchange rate on the balance sheet date or at historical rate, according to the characteristic of the item; (ii) revenues and expenses – at the average exchange rate of the year (except when the average does not correspond to a reasonable approximation for this purpose); and (iii) all translation differences are recorded as a separate component in the shareholders' equity.

3. RISK MANAGEMENT

3.1 MARKET RISK

Risk factor	Scenario (i)	Impact (ii)
Price ratios	+ 50%	(1,244,052)
	+ 25%	(679,705)
	+ 10%	(308,508)
	- 10%	308,508
	- 25%	679,705
	- 50%	1,244,052
Fixed interest	+ 50%	(682,092)
	+ 25%	(351,902)
	+ 10%	(143,366)
	- 10%	143,366
	- 25%	351,902
	- 50%	682,092
Shares	± 34%	252,690
	± 17%	126,345
	± 9%	63,173
Floating interest	+ 50%	(15,169)
	+ 25%	(12,706)
	+ 10%	(10,163)
	- 10%	10,163
	- 25%	12,706
	- 50%	15,169

(i) Percentage shocks in the interest rate, except for stocks which are fixed shocks in relation to the Shareholders' equity Allocated in stocks. The baseline scenario used is the possible "stress" scenario for each risk factor.
(ii) Gross of tax effect.

It should be noted that given the Company's ability to react, the impacts presented above can be minimized. Moreover, the Company has derivative instruments that reduce its exposure to risks, as shown in Note 11. This sensitivity analysis shows the Company's exposure considering the use of derivative instruments used in order to hedge its operations.

4. SEGMENT REPORTING – CONSOLIDATED

Porto Group offers a wide range of products and services for individuals and legal entities in Brazil (primarily) and also in Uruguay. The Company has applied IFRS 8/CPC 22 - Segment Reporting, which is managed through four business verticals. Breakdown of the businesses reported in each vertical:

• Insurance Vertical: comprise the Automobile, P&C, Life and Uruguay businesses.
• Healthcare vertical: comprise the Health, Dental and Health Services businesses.
• Vertical Bank: comprise the Credit Card, Financing, Financial Risks, Premium Bonds, Pension Plan and Consortium businesses.
• Service Vertical: comprise the Porto Seguro Partnership, Strategic Partnerships and B2C businesses.

• Parent Company and Other businesses: comprise the Service, Mobitech, Porto Seguro Serviços e Comércio, Renova, Asset Management and Parent Company.

The Company considers the internal financial performance reports of each segment and geographic region in which it operates, which are used by Management in conducting its business. "Net Income/(Loss)" is the main indicator used by Company Management to manage segment performance.

Of the total revenues on June 30, 2026, 97.90% (99.4% as of June 30, 2025) were from Brazil and the rest from Uruguay. At Porto Seguro, there is no concentration of revenue by customer or by economic group.

Since January 1, 2023, the Company's corporate results have been disclosed in accordance with IFRS 17 - CPC 50, replacing IFRS 4 - CPC 11. The first-time adoption was carried out in accordance with the procedures provided for in CPC 23 - Accounting Policies, Changes in Estimates and Errors. It is worth mentioning that the Superintendence of Private Insurance (SUSEP) and the National Regulatory Agency for Private Health Insurance and Plans (ANS) have not yet adopted this standard. Accordingly, for the entities regulated by these agencies, the provisions of CPC 11 are still effective. Thus, the company will continue disclosing management monitoring in its results, maintaining comparability with the performance reported in previous years. To ensure a reliable representation of the total balance presented in the Balance Sheet and Income Statement, a line has been included detailing the impact of the IFRS 17 standard. The numbers below are presented in millions.

Income Statement	Insurance	Health	Bank	Service	Other businesses	2nd quarter of 2026	June 2026	2nd quarter of 2025	June 2025
Retained premium	5,875	2,303	—	—	3	8,181	16,098	7,428	14,760
Premium earned	5,644	2,281	—	—	4	7,929	15,673	7,418	14,569
Non-insurance revenues	14	40	1,872	659	139	2,724	5,390	2,452	4,849
Retained net claims	(2,769)	(1,753)	—	—	(2)	(4,524)	(8,871)	(4,278)	(8,424)
Credit losses	—	—	(868)	—	1	(867)	(1,593)	(520)	(1,023)
Commission	(1,456)	(185)	(276)	(40)	(25)	(1,982)	(3,835)	(1,788)	(3,500)
Tax expenses	(151)	(26)	(98)	(33)	(26)	(334)	(653)	(345)	(673)
Operating expenses	(78)	(45)	(147)	(404)	(13)	(687)	(1,395)	(684)	(1,357)
Administrative expenses	(575)	(123)	(234)	(70)	(163)	(1,165)	(2,342)	(1,097)	(2,175)
Operating result	**629**	**189**	**249**	**112**	**(85)**	**1,094**	**2,374**	**1,158**	**2,266**
Financial results	236	88	—	2	61	387	694	376	759
Amortization of intangible assets	(3)	—	—	(8)	—	(11)	(22)	(11)	(22)
Income before taxes	**862**	**277**	**249**	**106**	**(24)**	**1,470**	**3,046**	**1,523**	**3,003**
Income Tax and Social Contribution	(274)	(91)	(70)	(31)	127	(339)	(521)	(350)	(739)
Profit sharing	(132)	(43)	(41)	(17)	(51)	(284)	(548)	(292)	(550)
Non-controlling shareholders in subsidiaries	—	—	—	(7)	—	(7)	(15)	(12)	(25)
Result from investee companies and subsidiaries	—	—	—	—	—	—	15	—	—
Net income - June 2026	**456**	**143**	**138**	**51**	**52**	**840**	**1,977**		
Net income - June 2025	**434**	**106**	**204**	**45**	**80**			**869**	**1,689**
					Impacts of CPC 50/IFRS 17	**39**	**36**	**9**	**21**
					Net income for the period	**879**	**2,013**	**878**	**1,710**

Statement of financial position	Insurance	Health	Bank	Service	Other businesses	June 2026	December 2025
Financial assets	14,492	2,594	5,427	148	3,026	25,687	23,706
Premiums receivable (i)	8,882	590	1,600	—	—	11,072	10,885
Deferred acquisition costs	2,386	1,171	3,241	—	—	6,798	6,378
Deferred taxes	600	152	1,068	21	15	1,856	2,003
Fixed and intangible assets	3,058	615	195	613	20	4,501	3,458
Business combination	—	24	80	16	297	417	1,390
Other assets (ii)	3,919	564	17,351	651	636	23,121	23,023
	33,337	**5,710**	**28,962**	**1,449**	**3,994**	**73,452**	**70,843**
Technical Provisions (i)	20,672	2,498	1,808	—	—	24,978	24,417
Financial liabilities (iii)	189	—	23,316	217	7	23,730	21,231
Judicial provisions (iv)	1,109	276	28	30	14	1,457	1,421
Other liabilities	4,824	255	492	395	1,666	7,632	8,165
	26,794	**3,029**	**25,644**	**642**	**1,687**	**57,797**	**55,234**
					Shareholders' equity	**15,655**	**15,609**
					Impacts of CPC 50/IFRS 17	**(14,531)**	**(14,978)**
					Total liabilities and shareholders' equity	**58,921**	**55,865**

(i) The Bank vertical considers financial risks.
(ii) In the Bank vertical, this refers mainly to Loans and receivables.
(iii) See Note 23.
(iv) See Note 24.

5. CASH AND CASH EQUIVALENTS

	Parent Company		Consolidated	
	June 2026	**December 2025**	**June 2026**	**December 2025**
Cash equivalents(*)	87,764	117,778	1,647,889	1,619,673
Bank deposits	71	86	173,867	278,250
	87,835	**117,864**	**1,821,756**	**1,897,923**

(*) Comprised of backed up repurchase and resale agreements with maturity date and mainly by National Treasury Bills (LTNs), Financial Treasury Bills (LFTs) and National Treasury Notes (NTNs).

6. FINANCIAL INSTRUMENTS

6.1 MEASURED AT FAIR VALUE

6.1.1 THROUGH PROFIT OR LOSS (FVTPL)

	Parent Company		Consolidated				
	June 2026	December 2025	Insurance	Pension Plan	Other activities	June 2026	December 2025
Open-end funds							
Investment fund quotas	837,451	731,948	571,071	22,687	1,180,218	1,773,976	1,596,835
Other	—	—	3,116	—	—	3,116	2,920
	837,451	**731,948**	**574,187**	**22,687**	**1,180,218**	**1,777,092**	**1,599,755**
Exclusive funds							
Financial Treasury Bills (LFT)	161,625	43,274	1,799,264	1,167,264	270,577	3,237,105	2,323,908
Investment fund quotas	473,098	469,065	73,611	1,005,272	510,948	1,589,831	1,533,791
Financial Bills - Private	—	—	269,295	257,414	1,477	528,186	925,321
National Treasury Notes (NTNs - B)	—	—	—	1,247,252	—	1,247,252	634,592
National Treasury Bills (LTN)	5,176	847	3,997	636,544	9,472	650,013	498,374
Debentures - private	165	435	1,426	429,204	1,411	432,041	441,557
Commercial note	237,288	194,403	2,448	117,604	237,288	357,340	317,876
Shares of listed companies	218,574	183,546	—	14,199	218,574	232,773	210,615
Bank Deposit Certificate (CDB)	—	—	364	125,250	620	126,234	55,357
National Treasury Notes (NTNs - F)	—	—	—	4,685	—	4,685	1,242
Forward operations (*)	(100,590)	—	(919,618)	95,996	(143,306)	(966,928)	5,269
Other	—	—	—	4,559	—	4,559	—
	995,336	**891,570**	**1,230,787**	**5,105,243**	**1,107,061**	**7,443,091**	**6,947,902**
Own portfolio							
Debentures	—	—	—	—	—	—	**238,929**
	—	—	—	—	—	—	**238,929**
Total	**1,832,787**	**1,623,518**	**1,804,974**	**5,127,930**	**2.287.2 79**	**9,220,183**	**8,786,586**
Current	1,832,787	1,623,518				9,217,067	8,783,666
Non-current	—	—				3,116	2,920

(*) Negative balance due to the forward purchase operation carried out at the end of the period, whose financial settlement of the obligation occurred on the next business day (07/01/2026), being fully honored with the resources from the maturity of National Treasury Bills - LTN classified at amortized cost, which occurred on the same date.

6.1.2 THROUGH OTHER COMPREHENSIVE INCOME (FVTOCI) - CONSOLIDATED

				June 2026	December 2025
	Insurance	Pension Plan	Bank	Total	Total
Own portfolio (*)					
National Treasury Notes (NTNs - B)	1,112,483	175,029	-	1,287,512	1,423,970
National Treasury Bills (LTN)	126,467	-	468,724	595,191	83,043
Debentures	98,732	-	-	98,732	103,534
National Treasury Notes (NTNs - F)					356,165
Non-current	**1,337,682**	**175,029**	**468,724**	**1,981,435**	**1,966,712**

Curve value (restated cost) of papers in "Own portfolio" on June 30, 2026 was R$ 1,931,903 (R$ 2,345,392 as of December 31, 2025).

6.1.3 FAIR VALUE HIERARCHY - CONSOLIDATED

			June 2026			December 2025
	Level 1	Level 2	Total	Level 1	Level 2	Total
Exclusive funds	6,964,400	1,445,620	8,410,020	5,736,730	1,211,172	6,947,902
Own portfolio	1,882,702	98,732	1,981,434	1,745,942	459,699	2,205,641
Open-end funds	810,164		810,164	1,599,755		1,599,755
	9,657,266	**1,544,352**	**11,201,618**	**9,082,427**	**1,670,871**	**10,753,298**
Current			9,217,067			8,783,666
Non-current			1,984,551			1,969,632

6.2 MEASURED AT AMORTIZED COST

	Parent Company		Consolidated				
	June 2026	December 2025	Insurance	Pension Plan	Other activities	June 2026	December 2025
Exclusive funds							
National Treasury Notes (NTNs - B)	473,083	552,624	4,015,037	1,293,653	536,422	5,845,112	5,541,646
National Treasury Bills (LTN)	385,018	646,309	5,098,740	-	553,311	5,652,051	4,943,212
National Treasury Notes (NTNs - F)	—	-	39,237	-	-	39,237	465,930
Debentures	9	16	41	-	12	53	50
Other	—	-	-	-	190	190	190
Government bonds – ICO	—	-	-	-	687,244	687,244	-
Total	**858,110**	**1,198,949**	**9,153,055**	**1,293,653**	**1,777,179**	**12,223,887**	**10,951,028**
Current	354,393	142,574				3,447,522	1,753,073
Non-current	503,717	1,056,375				8,776,365	9,197,955

Market value of papers on June 30, 2026 was R$ 11,174,589 (R$ 10,698,159 as of December 31, 2025).

6.3 FINANCIAL INSTRUMENTS - MOVEMENT - CONSOLIDATED

Changes among stages in the period are as follows:

	June 2026	December 2025
Opening balance	21,704,326	18,428,217
Investments	30,919,609	44,035,232
Redemption	(30,401,189)	(43,277,747)
Income	1,239,422	2,396,806
Mark-to-market	(36,663)	121,818
Closing balance	**23,425,505**	**21,704,326**
Current	12,664,589	10,536,739
Non-current	10,760,916	11,167,587

The changes in financial instruments include securities measured at fair value through profit or loss, through Other comprehensive income, and those measured at amortized cost.

6.4 CONTRACTED INTEREST RATES

The main contracted average annual interest rates on financial investments are shown below (in %):

	Parent Company		Consolidated	
	June 2026	December 2025	June 2026	December 2025
Cash equivalents(*)	10.02	13.28	13.68	14.80
Exclusive funds				
Financial Bills % CDI	—	—	—	109.10
National Treasury Bill (LTN)	—	13.42	—	13.12
NTNs-B - IPCA+	13.42	2.82	12.99	6.46
Commercial note	1.91	0.59	6.66	0.72
Debentures (DI+)	0.09	1.77	1.11	1.07
Financial Treasury Bills (LFTs)	0.59	0.05	0.72	0.05
NTN -F	0.10	—	0.08	—
NTNs - F - FIXED RATE	—	—	13.53	8.44
Own portfolio				
NTNs - F - FIXED RATE	—	—	—	6.99
NTNs - B - IPCA +	—	—	4.37	4.63
National Treasury Bill (LTN)	—	—	11.52	11.02
Debentures	—	—	0.00	8.00
Government bond (ICO)	—	—	8.22	—

(*) See Note 5.

7. LOANS AND RECEIVABLES MEASURED AT AMORTIZED COST - CONSOLIDATED

	June 2026			December 2025		
	Portfolio	Provision for credit risks	Net portfolio	Portfolio	Provision for credit risks	Net portfolio
Securities and credits receivable (i)	11,667,197	(77,343)	11,589,854	11,842,021	(85,129)	11,756,892
Credit card operations (ii)	5,682,483	(2,053,221)	3,629,262	5,634,632	(2,483,166)	3,151,466
Loans	2,300,524	(200,170)	2,100,354	2,004,169	(141,283)	1,862,886
Financing (iii)	848,623	(58,964)	789,659	1,000,645	(65,153)	935,492
	20,498,827	**(2,389,698)**	**18,109,129**	**20,481,467**	**(2,774,731)**	**17,706,736**
Provision over total portfolio			11.66%			13.55%
Current			17,070,093			16,654,627
Non-current			1,039,036			1,052,109

(i) Refer to amounts receivable from credit cards due or unbilled, classified in current assets. These amounts are classified with credit granting characteristics and have, as their counter party, accounts payable to affiliated establishments recorded under “Credit card transactions” (see Note 26).
(ii) Refers to amounts receivable from credit card transactions billed, past due, or paid in installments.
(iii) Refers to vehicle financing in the form of Direct Consumer Credit (CDC).

7.1 CHANGES IN THE IMPAIRMENT OF LOANS AND RECEIVABLES - CONSOLIDATED

Changes among stages in the period are as follows:

	Stage 1	Stage 2	Stage 3	Total
Balance on December 31, 2024	**104,072**	**203,453**	**1,445,655**	**1,753,180**
New entries	356,986	1,064,422	1,675,302	3,096,710
Improvement in stage	9,339	37,669	(47,008)	—
Worsening of stage	(149,509)	(722,352)	871,861	—
Settlements (total or partial)	(245,306)	(313,072)	(1,516,781)	(2,075,159)
Balance on December 31, 2025	**75,582**	**270,120**	**2,429,029**	**2,774,731**
New entries	57,387	(4,051)	(450,490)	(397,154)
Improvement in stage	960	(15,992)	(34,370)	(49,402)
Worsening of stage	(22,277)	(111,742)	280,885	146,866
Settlements (total or partial)	(6,984)	(11,271)	(67,088)	(85,343)
Balance on June 30, 2026	**104,668**	**127,064**	**2,157,966**	**2,389,698**

Starting from the first quarter of 2026, the discounts granted on existing agreements for loan and receivables portfolios will be fully recognized on the date the agreement is formalized, presenting the asset at its recoverable value. The aforementioned discounts were previously presented both in the loan and receivables portfolio and in the provision for credit risk.

8. TAX ASSETS AND LIABILITIES

8.1 TAX ASSETS RECOVERABLE

	Parent Company		Consolidated	
	June 2026	December 2025	June 2026	December 2025
Income Tax and Social Contribution	104,854	86,037	844,896	768,668
PIS & COFINS taxes	—	—	136,392	110,955
Taxes - Uruguay	—	—	29,444	40,177
INSS	4,812	9,015	39,432	38,768
Other			40,019	744
	109,666	**95,052**	**1,090,183**	**959,312**
Current	109,666	95,052	1,090,183	959,312

8.2 TAX LIABILITIES PAYABLE

	Parent Company		Consolidated	
	June 2026	December 2025	June 2026	December 2025
Income tax	15,928	105	167,944	129,388
PIS & COFINS taxes	8,645	51,050	149,830	245,709
INSS and FGTS	2,939	5,405	111,487	141,285
Social contribution	1,185	—	45,343	2,261
Uruguay	—	—	47,485	63,302
ISS	10	—	56,703	54,104
Other	3	6	17,579	18,316
	28,710	**56,566**	**596,371**	**654,365**
Current	28,710	56,566	596,371	654,365

8.3 DEFERRED ASSETS AND LIABILITIES

8.3.1 ASSETS - CONSOLIDATED

				Consolidated
	December 2025	**Formation**	**Reversal/Realization**	**June 2026**
Tax Income and social contribution on tax loss and negative basis	571,841	659,645	(745,825)	485,661
Temporary differences arising from:				
Provision for credit risks	674,801	1,649,741	(1,424,280)	900,262
PIS and COFINS over PSL and IBNR	215,369	40,351	(24,391)	231,329
Provision for adjustments to financial instruments	151,500	37,547	(21,290)	167,757
Provision for profit sharing	244,169	346,715	(431,337)	159,547
Provision for legal obligations	151,813	13,838	(8,051)	157,600
IRPJ and CSLL on Provision for the loyalty program	84,773	14,223	—	98,996
Post-employment benefit	93,699	20,314	(17,001)	97,012
Provision for legal proceedings - Civil and Labor	67,097	17,512	(11,069)	73,540
IRPJ and CSLL on amortization of surplus (ii)	—	173,912	(116,378)	57,534
Lei do Bem	11	48,000	—	48,011
INSS on ADM Profit Sharing	22,710	31,667	(18,070)	36,307
Income tax and social contribution on IFRS 17	18,375	6,362	(988)	23,749
Other provision	124,158	180,778	(206,644)	98,292
	2,420,316	**3,240,605**	**(3,025,324)**	**2,635,597**
Offsetting of deferred assets/liabilities (i)	(1,042,048)			(964,712)
	1,378,268			**1,670,885**

(i) Deferred income tax and social contribution assets and liabilities are presented in the balance sheet, offset by the Company.
(ii) Recognition of deferred assets on the goodwill balances from the business combination of the acquisition of Itaú Auto e Residência, which after incorporation (carried out in February 2026), began to be amortized for tax purposes.

8.3.2 REALIZATION ESTIMATE - CONSOLIDATED

The estimate of realization and present value of deferred tax assets for temporary differences (assets) and tax loss and negative basis, according to expected generation of future taxable income, based on past profitability and a technical feasibility study, is:

	2026	**2027**	**2028**	**2029**	**2030**	**2031**	**2032**	**>2033**	**Total**
Balance realized in	657,775	839,548	246,416	169,626	140,847	99,011	97,573	384,801	**2,635,597**

8.3.3 LIABILITY - CONSOLIDATED

	December 2025	Formation	Reversal/Realization	June 2026
Income tax and social contribution on deferred income from CPC 47	763,905	78,423	(6,160)	836,168
Income tax and social contribution over business combination	344,881	243,976	(361,017)	227,840
Income tax and social contribution on IFRS 17	160,550	37,091	(1,330)	196,311
Deferred PIS and COFINS	106,761	35,857	(29,872)	112,746
Deferred income tax and social contribution	86,124	27,178	(20,820)	92,482
Income tax and social contribution over financial instruments' adjustments	19,772	65,166	(69,082)	15,856
Income tax and social contribution over revaluation of real estate	4,470		(25)	4,445
Other	50,895	35,007	(21,528)	64,374
	1,537,358	**522,698**	**(509,834)**	**1,550,222**
Offsetting of deferred assets/liabilities (i)	(845,029)			(744,123)
	692,329			**806,099**

(i) Deferred income tax and social contribution assets and liabilities are presented in the balance sheet, offset by the Company.

8.4 RECONCILIATION OF INCOME AND SOCIAL CONTRIBUTION TAX EXPENSE ON INCOME

	2nd quarter of 2026	June 2026	2nd quarter of 2025	Parent Company June 2025
Income before IRPJ and CSLL (A)	879,427	2,013,445	876,209	1,708,473
Current rate	34%	34%	34%	34%
IRPJ and CSLL (at the nominal rate) (B)	**(299,005)**	**(684,571)**	**(297,911)**	**(580,881)**
Interest on capital	39,625	83,224	47,023	91,100
Judicial deposits	(1)	674	—	
Equity in net income of subsidiaries	299,782	698,957	275,878	550,739
Fines	—	(6)	—	—
Profit sharing - Directors	283	—	(4,874)	(6,445)
Other	(40,684)	(98,278)	(18,271)	(52,668)
Total effects of Corporate Income and Social Taxes on permanent differences (C)	**299,005**	**684,571**	**299,756**	**582,726**
Total IRPJ and CSLL (D = B + C)	**—**	**—**	**1,845**	**1,845**
Effective rate (D/-A)	**-%**	**—%**	**-0.21%**	**-0.1%**

				Consolidated
	2nd quarter of 2026	June 2026	2nd quarter of 2025	June 2025
Income before IRPJ and CSLL (A)	1,227,996	2,552,275	1,232,862	2,481,841
Current rate	40%	40%	40%	40%
IRPJ and CSLL (at the nominal rate) (B)	**(491,198)**	**(1,020,910)**	**(493,145)**	**(992,736)**
Interest on capital	125,308	256,376	116,905	220,251
Technological innovation	24,000	48,000	30,072	30,072
Judicial deposits	7,441	17,011	1,157	14,546
Donations/incentives	10,882	16,037	7,309	14,210
Profit sharing - Directors	(20,511)	(37,858)	(19,643)	(38,404)
Post-employment benefit	(104)	1,134	—	—
Fines	(26)	(84)	265	—
Merger - Surplus	—	215,200	—	—
Other	2,845	(18,919)	13,928	5,376
Total effects of Corporate Income and Social Taxes on permanent differences (C)	**149,835**	**496,897**	**149,993**	**246,051**
Total IRPJ and CSLL (D = B + C)	**(341,363)**	**(524,013)**	**(343,152)**	**(746,685)**
Effective rate (D/-A)	**27.8%**	**20.5%**	**27.8%**	**30.1%**

9. GOODS FOR SALE - CONSOLIDATED

	June 2026	December 2025
Salvage (i)	214,092	177,171
Vehicles recovered from financing agreements	8,725	5,880
Vehicles retired from leases (ii)	—	222
Provision for impairment	(35,422)	(42,963)
	187,395	**140,310**

(i) Deriving mainly from full indemnifications for auto claims, recorded at the estimated realizable value, based on historical studies of recovery.
(ii) Refer to vehicles returned after the end of lease contracts and which are currently available for sale in their current condition and their sale in less than one year is highly probable, which is why they are kept in current assets. There are no longer any balances recorded due to the closure of vehicle lease operations.

10. DEFERRED ACQUISITION COST – CONSOLIDATED

The amount of R$ 2,990,463 refers mainly to:

(i) R$ 2,879,254 from Porto Consórcio, and its revenues are from membership fees of consortium groups and commission expenses, which are recognized based on the effectiveness period of each contract;

(ii) R$ 63,768 from Portocap, referring to commissions on premium bonds issued;

(iii) R$ 39,602 from Porto Serviços and mainly the commission amounts paid in advance for obtaining an over-the-counter sales exclusivity contract with retail companies for the sale of services; and

(iv) R$ 7,609 from Porto Saúde, referring to agency commissions, lifetime commissions and commissions related to campaigns.

Changes are shown below:

	June 2026	December 2025
Opening balance	**2,807,015**	**1,542,387**
Formation	455,584	1,801,997
Appropriation to expense	(272,136)	(537,369)
Closing balance	**2,990,463**	**2,807,015**
Current	916,133	931,143
Non-current	2,074,330	1,875,872

11. DERIVATIVE FINANCIAL INSTRUMENTS – CONSOLIDATED

The subsidiaries that have cash flow hedges arising from the foreign currency funding (Law 4131/62) are as follows:

	June 2026	December 2025
Portoseg		
Effective portion - fair value		
Swap contract	(1,251,540)	(1,576,654)
Financial liability (hedged item)	1,285,981	1,620,928
Total (A)	**34,441**	**44,274**
Ineffective portion (B)	**—**	**(354)**
Strategies - curve		
Swap contract	(1,613,641)	(2,173,538)
Funding hedge	1,676,053	2,233,111
Total (C)	**62,412**	**59,573**
Unigás		
Effective portion - fair value		
Swap contract	(19,627)	(10,849)
Financial liability (hedged item)	19,530	10,913
Total (A)	**(97)**	**64**
Strategies - curve		
Swap contract	(19,522)	(9,999)
Funding hedge	19,567	10,208
Total (C)	**45**	**209**
Financial instruments - (assets - liabilities) (A+C)	**96,801**	**104,120**
Impact on shareholders' equity (gross of taxes) (A+B)	**34,441**	**43,984**
Impact on shareholders' equity (net of taxes)	**20,055**	**23,666**
Current assets	**96,883**	**104,120**
Current liabilities	**82**	**—**

12. OTHER ASSETS

	Parent Company		Consolidated	
	June 2026	December 2025	June 2026	December 2025
Prepaid expenses (i)	4,207	393	346,428	290,603
Other credits receivable from credit card	—	—	322,474	345,944
Advances to employees	2,810	1,287	189,897	112,802
Claims in process	—	—	190,815	161,614
Administrative advances	—	—	116,543	74,827
Amounts receivable - insurance	—	—	85,496	82,685
Commissions in processing	—	—	41,105	12,822
Storeroom	—	—	25,801	17,341
Coinsurance	—	—	55,976	53,359
Court-ordered freezing	34	34	15,275	8,392
Accounts receivable - financial	117	170	10,180	133,720
Checks to deposit	—	—	5,560	2,254
Related parties	10,450	6,069	—	—
Dividends and interest on capital receivable (ii)	231,774	68,483	8,355	8,355
Other	1,117	2,432	161,012	70,737
	250,509	**78,868**	**1,574,917**	**1,375,455**
Current	250,475	78,834	1,470,592	1,295,808
Non-current	34	34	104,325	79,647

(i) This amount refers mainly to systems maintenance groups, deferral of business partner commissions, and deferral of Porto Consórcio personnel expenses, relating to salaries and benefits paid to the consortium quota sales team.
(ii) Balance of dividends and interest on capital receivable from subsidiaries (parent company) and associated companies (consolidated).

13. JUDICIAL DEPOSITS

	Parent Company		Consolidated	
	June 2026	December 2025	June 2026	December 2025
PIS and COFINS (i)	—	—	961,875	937,607
Lawsuits from adhesion to REFIS (i)	—	—	477,498	486,636
Judicial claims	—	—	33,235	37,598
Other	133	88	50,561	49,430
	133	**88**	**1,523,169**	**1,511,271**

(i) See Note 21.1.

14. INVESTMENTS

14.1 INTEREST IN SUBSIDIARIES – PARENT COMPANY

	Balance on December 31 , 2025	Equity in net income of subsidiaries	Dividends	Capital increase/decrease	Financial instrument adjustments	Share-based remuneration	Other	Balance on June 30, 2026
Porto Cia	**7,246,695**	1,280,654	(1,035,785)	—	(24,224)	(40,438)	1,017	**7,427,919**
Porto Bank	**2,203,025**	210,855	(38,954)	295,670	(1,265)	(3,318)	—	**2,666,013**
Porto Saúde Participações	**2,342,005**	370,169	(156,455)	19,611	—	(3,352)	979	**2,572,957**
Porto Serviços	**905,031**	103,151	(63,940)	(271,810)	(120)	3,064	—	**675,376**
Porto Serviços e Comércio	**448,852**	10,507	(427)	—	—	(5,575)	(918)	**452,439**
Porto Uruguay	**261,597**	58,136	(27,852)	—	—	—	(16,467)	**275,414**
Porto Seguro Gestora de Recursos	**29,721**	11,931	(24,000)	—	—	(370)	—	**17,282**
Porto Asset Management	**10,605**	2,289	—	—	—	490	—	**13,384**
Porto WM Holding	—	—	—	3,030	—	—	—	**3,030**
	13,447,531	**2,047,692**	**(1,347,413)**	**46,501**	**(25,609)**	**(49,499)**	**(15,389)**	**14,103,814**

14.1.1 SUMMARIZED FINANCIAL INFORMATION OF SUBSIDIARIES

	June 2026				June 2025
	Total assets	**Total liabilities**	**Total revenues (i)**	**Net income/(loss) for the period**	**Net income/(loss) for the period**
Porto Cia (ii) (iv)	14,664,806	7,206,526	11,925,466	1,189,711	729,317
Porto Saúde	4,746,198	2,314,288	4,673,036	376,615	277,124
Porto Consórcio	3,433,565	2,496,666	784,157	203,852	139,634
Porto Serviços (ii) (iii)	1,438,386	665,985	1,195,502	121,740	(14,522)
Azul Seguros (ii)	871,069	414,428	172,190	80,503	102,977
Porto Uruguay	609,817	334,405	461,916	58,935	39,267
Portoseg (ii)	25,334,900	24,020,092	2,735,305	9,183	155,521
Porto Capitalização	2,670,376	2,383,112	199,269	8,781	21,846
Porto Vida e Previdência	6,896,448	6,304,987	571,838	5,650	11,023
Porto Serviços e Comércio (ii)	606,803	154,364	7,902	3,644	20,712
Porto Atendimento	77,916	55,889	211,666	2,604	6,501
Medical Services (ii)	73,617	23,648	35,459	2,576	5,517
Porto Asset Management	66,430	53,045	30,093	2,289	(5,000)
CDF S.A. (iii)	—	—	—	—	128,148
Porto Assistência Participações (iii)	—	—	—	—	6,847
Porto Serviços Negócios	33,650	6,895	10,363	(1,291)	(5,526)
Itaú Auto e Residência (iv)	—	—	8,837	(3,937)	1,647
Portopar	30,838	5,950	4,445	(4,318)	1,010
Other	11,206,158	474,695	447,905	5,970	30,087
Non-controlling interest				(14,817)	(24,838)
	72,760,977	**46,914,978**	**23,475,348**	**2,047,689**	**1,627,292**

	December 2025			
	Total assets	Total liabilities	Total revenues (i)	Net income / (loss) for the year
Porto Cia (ii)	14,148,777	6,874,997	20,231,934	1,614,161
Porto Saúde	4,435,652	2,218,125	8,497,565	706,532
Porto Consórcio	3,102,346	2,377,387	1,190,175	273,909
Portoseg (ii)	23,189,086	22,096,002	4,763,292	222,084
CDF S.A. (iii)	—	—	1,734,945	205,939
Azul Seguros (ii)	1,182,534	414,209	2,925,472	139,841
Porto Uruguay	614,063	352,467	817,569	80,791
Porto Serviços (ii) (iii)	1,692,298	657,264	409,475	54,263
Porto Capitalização	2,514,311	2,221,898	340,619	49,409
Porto Vida e Previdência	6,681,544	6,089,246	1,702,057	13,131
Porto Serviços e Comércio (ii)	628,853	180,002	19,097	11,984
Medical Services (ii)	57,072	10,038	73,394	8,720
Itaú Auto e Residência	207,511	145,336	48,339	8,985
Porto Atendimento	88,195	64,516	397,357	1,155
Porto Assistência Participações (ii) (iii)	—	—	144,022	800
Porto Asset Management	59,918	49,313	66,129	(524)
Portopar	32,442	3,160	20,229	(2,251)
Porto Serviços Negócios	35,356	7,184	14,618	(12,537)
Other	9,665,865	396,102	669,539	(5,005)
Non-controlling interest	—	—	—	(43,194)
	68,335,823	**44,157,246**	**44,065,827**	**3,328,193**

(i) Operating and financial revenues are considered.
(ii) Equity in net income of subsidiaries is disregarded.
(iii) For the balances of 2025, the results of CDF S.A. and Porto Assistência Participações are considered, which were merged by Porto Serviço in October 2025.
(iv) For the balances of 2026, the results of Itaú Auto e Residência are considered, which was merged by Porto Cia in February 2026.

14.2 INTEREST IN ASSOCIATED COMPANIES AND JOINTLY-CONTROLLED ENTITIES

	Balance on December 31, 2025	Equity in net income of subsidiaries	Balance on June 30, 2026
ConectCar (i)	**149,509**	22,925	**172,434**
Petlove (ii)	**66,299**	1,367	**67,666**
Onkos Oncologia (ii)	**35,331**	14,405	**49,736**
	251,139	**38,697**	**289,836**

(i) Shared control of 50.0% in ConectCar.
(ii) Corresponds to the minority interest of 13.5% in Petlove Cayman Ltd. and 40.0% in Onkos Oncologia.

15. REAL ESTATE FOR INVESTMENTS

As of June 30, 2026, the amounts of R$ 244,172 (Parent Company) (R$ 273,700 as of December 31, 2025) and R$ 244,720 (Consolidated) (R$ 241,962 as of December 31, 2025) refer, mainly, to the sale value of properties held by the Real Estate Fund, as detailed in the note below.

15.1 REAL ESTATE INVESTMENT FUND

On June 29, 2022, a real estate purchase and sale agreement was signed between the subsidiaries Porto Cia, Porto Saúde, Porto Vida e Previdência and Azul Seguros, as the sellers and Jive Properties Multiestratégia Fundo de Investimento Imobiliário ("Fund") as the buyer and Porto S.A., parent company, as an intervening party in the transaction.

The purpose of the agreement was the sale of 45 properties to the Fund, considering conditions of the real estate market at the time, the legal situation and state of maintenance and conservation of the properties, as well as the opportunity for immediate liquidity to the subsidiaries, divided into two tranches.

The Fund seeks opportunities to sell properties within 72 months, on the signing date of such real estate purchase and sale agreement, based on the following assumptions: obtaining authorization from Porto S.A. and maximizing the sale value. Of the real estate, 26 were sold to third parties up to June 30, 2026.

If there is a surplus between the purchase and sale price to third parties, the amount will be shared as follows:

- If the property is sold for up to 90% of the initial valuation report, Porto S.A. will receive 30%;
- If the property is sold between 90% and 95% of the initial valuation report, Porto S.A. will receive 50%;
- If the property is sold above 95% of the initial valuation report, Porto S.A. will receive 70%.

Additionally, Porto S.A. has the right to veto the sale of the properties and, at the end of the contractual term, it has the option to purchase the remaining properties at the value negotiated on the date of signature of the aforementioned agreement adjusted to IPCA.

Porto S.A. also pays the Fund a Vacancy Indemnity of IPCA + 0.5654% per month, applied to the price of the transferred and unsold properties, covering the maintenance expenses of the properties, so that they are empty and available for sale.

In compliance with the aspects of the control and repurchase agreement established by IFRS standards, Porto S.A. maintains the registration of properties in its individual financial information and recognized a liability for the amount received in cash.

Porto S.A. is monetarily updating the amount allocated to liabilities for transactions with a real estate investment fund, using the IPCA ratio, with a counter party recorded in Financial expenses (Note 33).

16. PROPERTY, PLANT AND EQUIPMENT – CONSOLIDATED

16.1 FIXED ASSETS - ACQUISITION

		June 2026			December 2025		
	Depreciation rate (% p.a.)	Cost	Accumulated depreciation	Net balance	Cost	Accumulated depreciation	Net balance
Buildings	2.0	535,403	(56,408)	**478,995**	532,826	(53,226)	**479,600**
Land	—	130,234	—	**130,234**	131,679	—	**131,679**
Leasehold improvements	5.0–33.3	241,844	(106,621)	**135,223**	238,773	(96,665)	**142,108**
IT	20.0–33.3	705,841	(546,043)	**159,798**	684,484	(514,354)	**170,130**
Furniture, machinery and fixtures	10.0–50.0	66,970	(60,312)	**6,658**	68,261	(60,930)	**7,331**
Trackers	100.0	5,198	(3,729)	**1,469**	3,642	(2,279)	**1,363**
Equipment	10.0–14.3	32,841	(30,534)	**2,307**	31,984	(30,079)	**1,905**
Vehicles	20.0–25.0	14,842	(13,730)	**1,112**	14,856	(13,405)	**1,451**
Vehicles and equipment leased to third parties	3.0–29.3	2,276	(1,722)	**554**	2,263	(1,495)	**768**
		1,735,449	**(819,099)**	**916,350**	**1,708,768**	**(772,433)**	**936,335**

16.2 FIXED ASSETS – CHANGES

		Changes				
	Net balance on December 31, 2025	Acquisitions	Write-offs/sales	Depreciation expenses	Other / transfer	Net balance at June 30, 2026
Buildings	**479,600**	9,335	(4,191)	(5,312)	(437)	**478,995**
Land	**131,679**	—	(690)	—	(755)	**130,234**
Leasehold improvements	**142,108**	3,521	—	(9,998)	(408)	**135,223**
IT	**170,130**	23,361	(128)	(33,401)	(164)	**159,798**
Furniture, machinery and fixtures	**7,331**	657	(1)	(938)	(391)	**6,658**
Trackers	**1,363**	1,556	—	(1,450)	—	**1,469**
Equipment	**1,905**	839	(8)	(422)	(7)	**2,307**
Vehicles	**1,451**	67	(26)	(372)	(8)	**1,112**
Vehicles and equipment leased to third parties (i)	**768**	13	—	(227)	—	**554**
	936,335	**39,349**	**(5,044)**	**(52,120)**	**(2,170)**	**916,350**

(i) Refers mainly to write-offs of fixed assets (sales and losses) which are offset against fixed assets and the result when vehicles are written off to their recoverable value, as well as the transfer of vehicles during the period, the offset of which occurred between the fixed assets and goods for sales.

17. INTANGIBLE ASSETS – CONSOLIDATED

17.1 INTANGIBLE ASSETS – BREAKDOWN

				June 2026			December 2025
	Amortization rate (% p.a.)	Cost	Accumulated amortization	Net balance	Cost	Accumulated amortization	Net balance
"Software"	6.67–20.0	3,504,008	(1,431,834)	**2,072,174**	3,217,178	(1,303,422)	**1,913,756**
Sign Bonus Contracts (*)	25.0	129,702	(127,416)	**2,286**	129,702	(126,559)	**3,143**
Other intangible assets	20.0	75,682	(53,210)	**22,472**	75,682	(51,358)	**24,324**
Intangible assets		**3,709,392**	**(1,612,460)**	**2,096,932**	**3,422,562**	**(1,481,339)**	**1,941,223**
Brand		246,000	—	**246,000**	246,000	—	**246,000**
Distribution channel	2.22	568,000	(209,318)	**358,682**	568,000	(203,007)	**364,993**
Goodwill on acquisition of investments		346,800	—	**346,800**	346,800	—	**346,800**
Business combination - Itaú Auto e Residência		**1,160,800**	**(209,318)**	**951,482**	**1,160,800**	**(203,007)**	**957,793**
Partnership agreements - Surplus	11.1 to 25.0	134,509	(109,980)	**24,529**	134,509	(96,261)	**38,248**
"Software"	6.67–20.0	7,226	(4,360)	**2,866**	7,226	(3,468)	**3,758**
Goodwill		538,327	—	**538,327**	538,327	—	**538,327**
Business combinations - Porto Assistência Participações		**680,062**	**(114,340)**	**565,722**	**680,062**	**(99,729)**	**580,333**
Brand		78,715	—	**78,715**	78,715	—	**78,715**
"Software"	13.3	15,975	(10,650)	**5,325**	15,975	(9,585)	**6,390**
Goodwill		213,092	—	**213,092**	213,092	—	**213,092**
Other	18.4	8,552	(8,534)	**18**	8,552	(8,149)	**403**
Business combinations - Petlove		**316,334**	**(19,184)**	**297,150**	**316,334**	**(17,734)**	**298,600**
Brand		34,488	—	**34,488**	34,488	—	**34,488**
Partnership		1,900	—	**1,900**	1,900	—	**1,900**
Goodwill		43,974	—	**43,974**	43,974	—	**43,974**
Business combinations - ConectCar		**80,362**	**—**	**80,362**	**80,362**	**—**	**80,362**
Goodwill (Unigás)		3,776	—	**3,776**	3,776	—	**3,776**
Partnership	9.09	15,400	(3,736)	**11,664**	15,400	(3,033)	**12,367**
Business combinations - Unigás		**19,176**	**(3,736)**	**15,440**	**19,176**	**(3,033)**	**16,143**
Goodwill on the acquisition of Porto Seguro Saúde Ocupacional		23,981	—	**23,981**	23,981	—	**23,981**
Customer portfolio - Nido	7.19	4,494	(1,318)	**3,176**	4,494	(1,157)	**3,337**
Goodwill - Nido		9,979	—	**9,979**	9,979	—	**9,979**
Other business combinations		**38,454**	**(1,318)**	**37,136**	**38,454**	**(1,157)**	**37,297**
		6,004,580	**(1,960,356)**	**4,044,224**	**5,717,750**	**(1,805,999)**	**3,911,751**

(*) The amounts recorded as Sign Bonus refer to bonus payments to business partners, aimed at ensuring the right of exclusivity and preference for the sales of services rendered by Porto Serviço. The bonus amount is paid as compensation for these acquired rights, to be amortized according to the average contractual term of exclusivity with commercial partners (between 36 and 48 months).

17.2 INTANGIBLE ASSETS – CHANGES

	Net balance on December 31, 2 025	Changes				Net balance a t June 30, 2026
		Acquisition s	Write-offs/sale s	Amortization expense	Other /Transfers	
"Software"	**1,913,756**	288,572	(2)	(129,060)	(1,092)	**2,072,174**
Sign Bonus Contracts	**3,143**	—	—	(857)	—	**2,286**
Other intangible assets	**24,324**	—	—	(1,852)	—	**22,472**
	1,941,223	**288,572**	**(2)**	**(131,769)**	**(1,092)**	**2,096,932**
Brand	**246,000**	—	—	—	—	**246,000**
Distribution channel	**364,993**	—	—	(6,311)	—	**358,682**
Goodwill on acquisition of investments	**346,800**	—	—	—	—	**346,800**
Business combination - Itaú Auto e Residência	**957,793**	**—**	**—**	**(6,311)**	**—**	**951,482**
Partnership	**38,248**	—	—	(13,719)	—	**24,529**
"Software"	**3,758**	—	—	(892)	—	**2,866**
Goodwill	**538,327**	—	—	—	—	**538,327**
Business combinations - CDF	**580,333**	**—**	**—**	**(14,611)**	**—**	**565,722**
Brand	**78,715**	—	—	—	—	**78,715**
"Software"	**6,390**	—	—	(1,065)	—	**5,325**
Goodwill	**213,092**	—	—	—	—	**213,092**
Other	**403**	—	—	(385)	—	**18**
Business combinations - Petlove	**298,600**	**—**	**—**	**(1,450)**	**—**	**297,150**
Brand	**34,488**	—	—	—	—	**34,488**
Partnership	**1,900**	—	—	—	—	**1,900**
Goodwill	**43,974**	—	—	—	—	**43,974**
Business combinations - Conectcar	**80,362**	**—**	**—**	**—**	**—**	**80,362**
Goodwill on the acquisition of Porto Seguro Saúde Ocupacional	**23,981**	—	—	—	—	**23,981**
Customer portfolio - Nido	**3,337**	—	—	(161)	—	**3,176**
Goodwill - Nido	**9,979**	—	—	—	—	**9,979**
Other business combinations	**37,297**	**—**	**—**	**(161)**	**—**	**37,136**
Goodwill	**3,776**	—	—	—	—	**3,776**
Partnership	**12,367**	—	—	(703)	—	**11,664**
Business combinations - Unigás	**16,143**		**—**	**(703)**		**15,440**
	3,911,751	**288,572**	**(2)**	**(155,005)**	**(1,092)**	**4,044,224**

18. RIGHT-OF-USE ASSETS – CONSOLIDATED

18.1 RIGHT-OF-USE ASSETS - BREAKDOWN

These are related to the properties that are leased from third parties in order to conduct Company business in several locations in Brazil.

	Amortization annual rates (%)	June 2026			December 2025		
		Cost	Accumulated depreciation	Net balance	Cost	Accumulated depreciation	Net balance
Right-of-use	5.0–33.0	180,140	(94,132)	**86,008**	181,742	(100,875)	**80,867**

18.2 RIGHT-OF-USE ASSETS - CHANGES

		Changes		
	December 2025	Contract constitutions/write-offs	Amortization expenses	June 2026
Right-of-use	**80,867**	15,257	(10,116)	**86,008**

19. INSURANCE AND REINSURANCE CONTRACTS

The balances of insurance and reinsurance contracts are presented as follows by measurement method:

June 2026

Insurance and reinsurance contracts	PAA	BBA	VFA	Total
Net balance of insurance contracts	**5,114,489**	**1,244,526**	**5,091,248**	**11,450,263**
Insurance contract liabilities	5,114,489	1,244,526	5,091,248	11,450,263
Net balance of reinsurance contracts	**121,614**	**—**	**—**	**121,614**
Reinsurance contract assets	121,614	—	—	121,614

December 2025

Insurance and reinsurance contracts	PAA	BBA	VFA	Total
Net balance of insurance contracts	**4,868,850**	**1,242,616**	**4,895,649**	**11,007,115**
Insurance contract liabilities	4,868,850	1,242,616	4,895,649	11,007,115
Net balance of reinsurance contracts	**99,394**	**—**	**—**	**99,394**
Reinsurance contract assets	99,394	—	—	99,394

a) INSURANCE CONTRACTS - PAA – CHANGES

Changes in insurance contracts - PAA	Liabilities for remaining coverage	Liabilities for incurred claims		Assets for cash flows from acquisition of insurance - (Note 19 b)	June 2026
	Exclusion of loss component	Estimate of present value of future cash flow	Risk adjustment for non-financial risk		Total
Opening balance in the period	**1,200,346**	**4,439,097**	**97,953**	**(868,546)**	**4,868,850**
Insurance revenue	**(15,770,117)**	—	—	—	**(15,770,117)**
Insurance service expenses	**2,680,852**	**9,361,637**	**(5,150)**	**—**	**12,037,339**
Incurred claims and other insurance service expenses	14,858	9,361,637	(224,596)	—	9,151,899
Amortization of cash flows from insurance acquisition	2,665,994	—	—	—	2,665,994
Adjustments to liabilities for incurred claims	—	—	219,446	—	219,446
Income from insurance service	**(13,089,265)**	**9,361,637**	**(5,150)**	**—**	**(3,732,778)**
Net financial result from insurance contracts	—	3,146	6,560	—	9,706
Total changes in the income statement and OCI	**(13,089,265)**	**9,364,783**	**1,410**	**—**	**(3,723,072)**
Premiums received	15,872,358	—	—	—	15,872,358
Claims and other insurance service expenses paid, including investment components	—	(9,045,686)	—	—	(9,045,686)
Cash flows from acquisition of insurance	(2,607,234)	—	—	(250,727)	(2,857,961)
Total cash flows	**13,265,124**	**(9,045,686)**	**—**	**(250,727)**	**3,968,711**
Transfer to other items in the statement of financial position	(165,507)	—	—	165,507	—
Closing balance for the year	**1,210,698**	**4,758,194**	**99,363**	**(953,766)**	**5,114,489**

Changes in insurance contracts - PAA	Liabilities for remaining coverage	Liabilities for incurred claims		Assets for cash flows from acquisition of insurance - (Note 19 b)	December 2025
	Exclusion of loss component	Estimate of present value of future cash flow	Risk adjustment for non-financial risk		Total
Opening balance in the period	**1,366,313**	**3,863,902**	**88,222**	**(581,265)**	**4,737,172**
Insurance revenue	**(30,233,551)**	—	—	—	**(30,233,551)**
Insurance service expenses	**5,095,219**	**18,221,900**	**(3,789)**	**—**	**23,313,330**
Incurred claims and other insurance service expenses	42,814	18,221,900	(452,658)	—	17,812,056
Amortization of cash flows from insurance acquisition	5,052,405	—	—	—	5,052,405
Adjustments to liabilities for incurred claims	—	—	448,869	—	448,869
Income from insurance service	**(25,138,332)**	**18,221,900**	**(3,789)**	**—**	**(6,920,221)**
Net financial results from insurance contracts	—	(76,522)	13,520	—	(63,002)
Total changes in the income statement and OCI	**(25,138,332)**	**18,145,378**	**9,731**	**—**	**(6,983,223)**
Premiums received	30,098,576	—	—	—	30,098,576
Claims and other insurance service expenses paid, including investment components	—	(17,570,183)	—	—	(17,570,183)
Cash flows from acquisition of insurance	(4,924,304)	—	—	(489,188)	(5,413,492)
Total cash flows	**25,174,272**	**(17,570,183)**	**—**	**(489,188)**	**7,114,901**
Transfer to other items in the statement of financial position	(201,907)	—	—	201,907	—
Closing balance for the year	**1,200,346**	**4,439,097**	**97,953**	**(868,546)**	**4,868,850**

b) REALIZATION OF CASH FLOW FOR ACQUISITION

Realization of acquisition cash flow asset	≤01 year	01–05 years	Total
Acquisition cash flow asset - June 2026	395,347	558,419	**953,766**
Acquisition cash flow asset - December 2025	337,375	531,171	**868,546**

c) INSURANCE CONTRACTS – BBA - CHANGES

Changes in insurance contracts - BBA	Liabilities for remaining coverage: Exclusion of loss component	Liabilities for remaining coverage: Loss component	Liabilities for incurred claims: Estimate of present value of future cash flow	Liabilities for incurred claims: Risk adjustment for non-financial risk	June 2026: Total
Opening balance in the period	**929,726**	**185,939**	**125,535**	**1,416**	**1,242,616**
Insurance revenue	**(627,616)**	**—**	**—**	**—**	**(627,616)**
Insurance service expenses	**35,520**	**—**	**411,516**	**131**	**447,167**
Incurred claims and other insurance service expenses	(43,106)	—	394,575	310	351,779
Amortization of cash flows from insurance acquisition	93,551	—	—	—	93,551
Adjustments to liabilities for incurred claims	(14,925)	—	16,941	(179)	1,837
Losses and reversals of losses on onerous contracts	—	(957)	—	—	**(957)**
Income from insurance service	**(592,096)**	**(957)**	**411,516**	**131**	**(181,406)**
Net financial results from insurance contracts	26,585	6,834	1,321	77	34,817
Total changes in the income statement and OCI	**(565,511)**	**5,877**	**412,837**	**208**	**(146,589)**
Premiums received	620,040	20,494	—	—	640,534
Claims and other insurance service expenses paid, including investment components	—	—	(398,485)	—	(398,485)
Cash flows from acquisition of insurance	(91,303)	(2,247)	—	—	(93,550)
Total cash flows	**528,737**	**18,247**	**(398,485)**		**148,499**
Closing balance for the year	**892,952**	**210,063**	**139,887**	**1,624**	**1,244,526**

Changes in insurance contracts - BBA	Liabilities for remaining coverage: Exclusion of loss component	Liabilities for remaining coverage: Loss component	Liabilities for incurred claims: Estimate of present value of future cash flow	Liabilities for incurred claims: Risk adjustment for non-financial risk	December 2025: Total
Opening balance in the period	**1,002,775**	**171,335**	**106,994**	**1,208**	**1,282,312**
Insurance revenue	**(1,030,592)**	**—**	**—**	**—**	**(1,030,592)**
Insurance service expenses	**4,835**	**—**	**709,373**	**59**	**714,267**
Incurred claims and other insurance service expenses	(189,343)	—	704,248	223	515,128
Amortization of cash flows from insurance acquisition	172,906	—	—	—	172,906
Adjustments to liabilities for incurred claims	21,272	—	5,125	(164)	26,233
Losses and reversals of losses on onerous contracts	—	(36,764)	—	—	**(36,764)**
Income from insurance service	**(1,025,757)**	**(36,764)**	**709,373**	**59**	**(353,089)**
Net financial results from insurance contracts	29,921	12,194	3,313	149	45,577
Total changes in the income statement and OCI	**(995,836)**	**(24,570)**	**712,686**	**208**	**(307,512)**
Premiums received	1,090,926	43,941	—	—	1,134,867
Claims and other insurance service expenses paid, including investment components	—	—	(694,145)	—	(694,145)
Cash flows from acquisition of insurance	(168,139)	(4,767)	—	—	(172,906)
Total cash flows	**922,787**	**39,174**	**(694,145)**		**267,816**
Closing balance for the year	**929,726**	**185,939**	**125,535**	**1,416**	**1,242,616**

d) INSURANCE CONTRACTS – VFA – CHANGES

	Liabilities for remaining coverage	Liabilities for incurred claims		June 2026
Changes in insurance contracts - VFA	**Exclusion of loss component**	**Estimate of present value of future cash flow**	**Risk adjustment for non-financial risk**	**Total**
Opening balance in the period	**4,894,226**	**1,423**	**—**	**4,895,649**
Insurance revenue	**(395,951)**	**—**	**—**	**(395,951)**
Insurance service expenses	**(41,797)**	**424,957**	**1**	**383,161**
Incurred claims and other insurance service expenses	(47,756)	423,947	1	376,192
Amortization of cash flows from insurance acquisition	6,551	—	—	6,551
Adjustments to liabilities for incurred claims	(592)	1,010	—	418
Income from insurance service	**(437,748)**	**424,957**	**1**	**(12,790)**
Net financial results from insurance contracts	6,049	45	—	**6,094**
Total changes in the income statement and OCI	**(431,699)**	**425,002**	**1**	**(6,696)**
Premiums received	633,848	—	—	633,848
Claims and other insurance service expenses paid, including investment components	—	(425,002)	—	(425,002)
Cash flows from acquisition of insurance	(6,551)	—	—	(6,551)
Total cash flows	**627,297**	**(425,002)**	**—**	**202,295**
Closing balance for the year	**5,089,824**	**1,423**	**1**	**5,091,248**

	Liabilities for remaining coverage	Liabilities for incurred claims		December 20 25
Changes in insurance contracts - VFA	**Exclusion of loss component**	**Estimate of present value of future cash flow**	**Risk adjustment for non-financial risk**	**Total**
Opening balance in the period	**4,405,912**	**3,362**	**3**	**4,409,277**
Insurance revenue	**(1,377,647)**	**—**	**—**	**(1,377,647)**
Insurance service expenses	**345,792**	**1,024,616**	**(3)**	**1,370,405**
Incurred claims and other insurance service expenses	332,928	1,024,407	—	1,357,335
Amortization of cash flows from insurance acquisition	13,994	—	—	13,994
Adjustments to liabilities for incurred claims	(1,130)	209	(3)	(924)
Income from insurance service	**(1,031,855)**	**1,024,616**	**(3)**	**(7,242)**
Net financial results from insurance contracts	10,321	77	—	**10,398**
Total changes in the income statement and OCI	**(1,021,534)**	**1,024,693**	**(3)**	**3,156**
Premiums received	1,523,842	—	—	1,523,842
Claims and other insurance service expenses paid, including investment components	—	(1,026,632)	—	(1,026,632)
Cash flows from acquisition of insurance	(13,994)	—	—	(13,994)
Total cash flows	**1,509,848**	**(1,026,632)**		**483,216**
Closing balance for the year	**4,894,226**	**1,423**	**—**	**4,895,649**

e) CHANGES IN CONTRACTUAL SERVICE MARGIN - BBA

	June 2026			
Changes in contractual service margin - BBA	**Estimate of cash flow at present value**	**Risk adjustment for non-financial risk**	**Contractual service margin (Note 19g)**	**Total**
Opening balance in the period	**877,675**	**55,739**	**309,202**	**1,242,616**
Changes related to current services	**(72,096)**	**270**	**(112,192)**	**(184,018)**
CSM recognized for services rendered	—	—	(112,192)	(112,192)
Change in the risk adjustment for non-financial risk for expired risk	—	270	—	270
Experience adjustments	(72,096)	—	—	(72,096)
Changes related to future services	**(134,427)**	**9,601**	**125,601**	**775**
Contracts initially recognized (Note 19h)	(4,109)	100	5,741	1,732
Changes in the CMS adjusting estimates	(129,357)	9,497	119,860	—
Changes in estimates resulting in losses and reversal of losses on contracts	(961)	4	—	(957)
Changes related to prior services	**12,276**	**(10,439)**		**1,837**
Adjustments to liabilities for incurred claims	12,276	(10,439)		1,837
Income from insurance service	**(194,247)**	**(568)**	**13,409**	**(181,406)**
Financial Result	**12,084**	**2,326**	**20,407**	**34,817**
Net financial results from insurance contracts	12,084	2,326	20,407	34,817
Total changes in the income statement and OCI	**(182,163)**	**1,758**	**33,816**	**(146,589)**
Cash flows	**148,499**	**—**	**—**	**148,499**
Premiums received	640,534	—	—	640,534
Claims and other insurance service expenses paid, including investment components	(398,485)	—	—	(398,485)
Cash flows from acquisition of insurance	(93,550)	—	—	(93,550)
Closing balance for the year	**844,011**	**57,497**	**343,018**	**1,244,526**

Changes in contractual service margin - BBA	Estimate of cash flow at present value	Risk adjustment for non-financial risk	Contractual service margin (Note 19g)	Total
				December 2025
Opening balance in the period	**973,158**	**53,542**	**255,612**	**1,282,312**
Changes related to current services	**(160,219)**	**(543)**	**(183,185)**	**(343,947)**
CSM recognized for services rendered	—	—	(183,185)	(183,185)
Change in the risk adjustment for non-financial risk for expired risk	—	(543)	—	(543)
Experience adjustments	(160,219)	—	—	(160,219)
Changes related to future services	**(257,660)**	**16,955**	**205,330**	**(35,375)**
Contracts initially recognized (Note 19h)	(25,323)	1,330	25,382	1,389
Changes in the CMS adjusting estimates	(195,718)	15,770	179,948	—
Changes in estimates resulting in losses and reversal of losses on contracts	(36,619)	(145)	—	(36,764)
Changes related to prior services	**44,916**	**(18,683)**	**—**	**26,233**
Adjustments to liabilities for incurred claims	44,916	(18,683)	—	26,233
Income from insurance service	**(372,963)**	**(2,271)**	**22,145**	**(353,089)**
Financial Result	**9,664**	**4,468**	**31,445**	**45,577**
Net financial results from insurance contracts	9,664	4,468	31,445	45,577
Total changes in the income statement and OCI	**(363,299)**	**2,197**	**53,590**	**(307,512)**
Cash flows	**267,816**	**—**	**—**	**267,816**
Premiums received	1,134,867	—	—	1,134,867
Claims and other insurance service expenses paid, including investment components	(694,145)	—	—	(694,145)
Cash flows from acquisition of insurance	(172,906)	—	—	(172,906)
Closing balance for the year	**877,675**	**55,739**	**309,202**	**1,242,616**

f) CHANGES IN CONTRACTUAL SERVICE MARGIN - VFA

June 2026

Changes in contractual service margin - VFA	Estimate of cash flow at present value	Risk adjustment for non-financial risk	Contractual service margin (Note 19g)	Total
Opening balance in the period	**4,649,420**	**13,784**	**232,445**	**4,895,649**
Changes related to current services	**(350,274)**	**26**	**337,039**	**(13,209)**
CSM recognized for services rendered	—	—	337,039	337,039
Change in the risk adjustment for non-financial risk for expired risk	—	26	—	26
Experience adjustments	(350,274)	—	—	(350,274)
Changes related to future services	**247,478**	**491**	**(247,968)**	**1**
Contracts initially recognized (Note 19h)	8,463	20	(8,483)	—
Changes in the CMS adjusting estimates	239,015	471	(239,485)	1
Changes related to prior services	**1,010**	**(592)**	**—**	**418**
Adjustments to liabilities for incurred claims	1,010	(592)	—	418
Income from insurance service	**(101,786)**	**(75)**	**89,071**	**(12,790)**
Financial Result	**115,140**	**347**	**(109,393)**	**6,094**
Net financial results from insurance contracts	115,140	347	(109,393)	6,094
Total changes in the income statement and OCI	**13,354**	**272**	**(20,322)**	**(6,696)**
Cash flows	**202,295**	**—**	**—**	**202,295**
Premiums received	633,848	—	—	633,848
Claims and other insurance service expenses paid, including investment components	(425,002)	—	—	(425,002)
Cash flows from acquisition of insurance	(6,551)	—	—	(6,551)
Closing balance for the year	**4,865,069**	**14,056**	**212,123**	**5,091,248**

Changes in contractual service margin - VFA	Estimate of cash flow at present value	Risk adjustment for non-financial risk	Contractual service margin (Note 19g)	Total
	December 2025			
Opening balance in the period	**4,181,107**	**15,013**	**213,157**	**4,409,277**
Changes related to current services	**(363,152)**	**1,290**	**355,544**	**(6,318)**
CSM recognized for services rendered	—	—	355,544	355,544
Change in the risk adjustment for non-financial risk for expired risk	—	1,290	—	1,290
Experience adjustments	(363,152)	—	—	(363,152)
Changes related to future services	**130,220**	**(2,143)**	**(128,077)**	**—**
Contracts initially recognized (Note 19h)	18,306	90	(18,396)	—
Changes in the CMS adjusting estimates	111,914	(2,233)	(109,681)	—
Changes related to prior services	**209**	**(1,133)**	**—**	**(924)**
Adjustments to liabilities for incurred claims	209	(1,133)		(924)
Income from insurance service	**(232,723)**	**(1,986)**	**227,467**	**(7,242)**
Financial Result	**217,820**	**757**	**(208,179)**	**10,398**
Net financial results from insurance contracts	217,820	757	(208,179)	10,398
Total changes in the income statement and OCI	**(14,903)**	**(1,229)**	**19,288**	**3,156**
Cash flows	**483,216**	**—**	**—**	**483,216**
Premiums received	1,523,842	—	—	1,523,842
Claims and other insurance service expenses paid, including investment components	(1,026,632)	—	—	(1,026,632)
Cash flows from acquisition of insurance	(13,994)	—	—	(13,994)
Closing balance for the year	**4,649,420**	**13,784**	**232,445**	**4,895,649**

g) REALIZATION OF CONTRACTUAL SERVICE MARGIN

Realization of contractual service margin	≤01 year	01–05 years	05–10 years	>10 years	Total
Contracts measured by BBA – June 2026	153,165	188,603	439	811	343,018
Contracts measured by VFA – June 2026	12,474	43,562	40,895	115,192	212,123
	165,639	**232,165**	**41,334**	**116,003**	**555,141**
Contracts measured by BBA – December 2025	133,836	173,463	701	1,202	309,202
Contracts measured by VFA – December 2025	13,480	47,623	45,329	126,013	232,445
	147,316	**221,086**	**46,030**	**127,215**	**541,647**

h) PROFITABILITY OF INSURANCE CONTRACTS - BBA AND VFA

	BBA		VFA	
Effect of contracts initially recognized in the period	**Profitable contracts**	**Onerous Contracts**	**Profitable contracts**	**Total**
Estimates of present value of cash flows	**(5,740)**	**1,631**	**8,463**	**4,354**
Written premiums, net	(7,069)	723	(29,065)	(35,411)
Claims and other insurance service expenses payable	104	(317)	37,118	36,905
Cash flows from acquisition of insurance	1,225	1,225	410	2,860
Risk adjustment for non-financial risk	**(1)**	**101**	**20**	**120**
CSM	**5,741**	**—**	**(8,483)**	**(2,742)**
Onerousness on June 30, 2026	**—**	**1,732**	**—**	**1,732**

	BBA		VFA	
Effect of contracts initially recognized in the period	**Profitable contracts**	**Onerous Contracts**	**Profitable contracts**	**Total**
Estimates of present value of cash flows	**(26,641)**	**1,318**	**18,306**	**(7,017)**
Written premiums, net	(88,380)	534	(55,489)	(143,335)
Claims and other insurance service expenses payable	46,508	(257)	72,577	118,828
Cash flows from acquisition of insurance	15,231	1,041	1,218	17,490
Risk adjustment for non-financial risk	**1,259**	**71**	**90**	**1,420**
CSM	**25,382**	**—**	**(18,396)**	**6,986**
Onerousness on December 31, 2025	**—**	**1,389**	**—**	**1,389**

i) REINSURANCE CONTRACTS – PAA – CHANGES

	Asset for remaining coverage	Incurred claim asset		June 2026
Changes in reinsurance contracts - PAA	**Exclusion of loss component**	**Estimate of present value of future cash flow**	**Risk adjustment for non-financial risk**	**Total**
Opening balance in the period	**(26,868)**	**124,356**	**1,906**	**99,394**
Allocation of reinsurance premiums	15,913	—	—	15,913
Amounts recoverable from the reinsurer	**(81,362)**	**46,043**	**198**	**(35,121)**
Recoveries of incurred claims and other insurance service expenses	(80,325)	46,043	(1,957)	(36,239)
Adjustments to assets for incurred claims	—	—	2,155	2,155
Amortization of cash flows from insurance acquisition	(1,037)	—	—	(1,037)
Reinsurance contract net expenses	**(65,449)**	**46,043**	**198**	**(19,208)**
Net financial result from reinsurance contracts	—	(562)	106	(456)
Total changes in the income statement and OCI	**(65,449)**	**45,481**	**304**	**(19,664)**
Premiums paid	86,722	—	—	86,722
Claims received	—	(34,938)	—	(34,938)
Cash flows from acquisition of insurance	(9,900)	—	—	(9,900)
Total cash flows	**76,822**	**(34,938)**		**41,884**
Closing balance for the year	**(15,495)**	**134,899**	**2,210**	**121,614**

	Asset for remaining coverage	Incurred claim asset		December 20 25
Changes in reinsurance contracts - PAA	**Exclusion of loss component**	**Estimate of present value of future cash flow**	**Risk adjustment for non-financial risk**	**Total**
Opening balance in the period	**(29,154)**	**128,150**	**1,965**	**100,961**
Allocation of reinsurance premiums	18,630	—	—	18,630
Amounts recoverable from the reinsurer	**(176,5250)**	**85,075**	**(305)**	**(91,755)**
Recoveries of incurred claims and other insurance service expenses	(175,782)	85,075	(5,177)	(95,884)
Adjustments to assets for incurred claims	—	—	4,872	4,872
Amortization of cash flows from insurance acquisition	(743)	—	—	(743)
Reinsurance contract net expenses	**(157,895)**	**85,075**	**(305)**	**(73,125)**
Net financial result from reinsurance contracts	—	(308)	246	(62)
Total changes in the income statement and OCI	**(157,895)**	**84,767**	**(59)**	**(73,187)**
Premiums paid	185,100	—	—	185100
Claims received	—	(88,561)	—	(88,561)
Cash flows from acquisition of insurance	(24,919)	—	—	(24,919)
Total cash flows	**160,181**	**(88,561)**		**71,620**
Closing balance for the year	**(26,868)**	**124,356**	**1,906**	**99,394**

j) BEHAVIOR OF PROVISION FOR CLAIMS

The table below shows the subsequent changes in the Company’s reserve for claims (gross of reinsurance) (in years subsequent to the recognition year, in millions), named evolution of claims, and shows the consistency of the Company’s reserve for claims policy:

											June 2026
Amount of claims reported up to the base date	**2017**	**2018**	**2019**	**2020**	**2021**	**2022**	**2023**	**2024**	**2025**	**2026**	**Total reported claims**
Up to the base date	7,067	7,209	7,995	6,897	9,066	12,018	11,948	14,633	16,149	10,665	10,665
Two years later	7,419	7,571	8,455	7,493	9,873	13,032	13,124	15,962	17,726	—	17,726
Three years later	7,468	7,638	8,523	7,531	9,939	13,110	13,207	16,107	—	—	16,107
Four years later	7,495	7,665	8,544	7,569	9,978	13,140	13,261	—	—	—	13,261
Five years later	7,493	7,675	8,522	7,584	9,991	13,180	—	—	—	—	13,180
Six years later	7,501	7,680	8,533	7,590	10,013 !	—	—	—	—	—	10,013
Six years later	7,502	7,684	8,544	7,602	—	—	—	—	—	—	7,602
Eight years later	7,505	7,685	8,554	—	—	—	—	—	—	—	8,554
Nine years later	7,500	7,690	—	—	—	—	—	—	—	—	7,690
Ten years later	7,506	—	—	—	—	—	—	—	—	—	7,506
Changes	**7,506**	**7,690**	**8,554**	**7,602**	**10,013**	**13,180**	**13,261**	**16,107**	**17,726**	**10,665**	**112,304**

Amount of claims paid up to the base date	**2017**	**2018**	**2019**	**2020**	**2021**	**2022**	**2023**	**2024**	**2025**	**2026**	**Total claims paid**
Up to the base date	6,423	6,390	7,124	6,034	7,814	10,658	10,253	12,835	14,169	6,888	6,888
Two years later	7,355	7,527	8,373	7,435	9,786	12,899	12,985	15,808	17,209	0	17,209
Three years later	7,406	7,585	8,432	7,479	9,843	13,010	13,087	15,862	0	0	15,862
Four years later	7,432	7,608	8,455	7,502	9,893	13,063	13,105	0	0	0	13,105
Five years later	7,449	7,627	8,470	7,528	9,928	13,076	0	0	0	0	13,076
Six years later	7,457	7,639	8,487	7,542	9,934	0	0	0	0	0	9,934
Six years later	7,465	7,654	8,511	7,550	0	0	0	0	0	0	7,550
Eight years later	7,477	7,662	8,516	0	0	0	0	0	0	0	8,516
Nine years later	7,482	7,665	0	0	0	0	0	0	0	0	7,665
Ten years later	7,484	0	0	0	0	0	0	0	0	0	7,484
Payments	**7,484**	**7,665**	**8,516**	**7,550**	**9,934**	**13,076**	**13,105**	**15,862**	**17,209**	**6,888**	**107,289**
Liabilities on June 30, 2026	**22**	**25**	**38**	**52**	**79**	**104**	**156**	**245**	**517**	**3,777**	**5,015**
										Previous years PSL	**198**
										Other estimates	**(163)**
										Effect of discounting	**(287)**
										Adjustment to the risk	**101**
										Liabilities- Uruguay	**136**
										Total liabilities	**5,000**

20. FINANCIAL LIABILITIES

	June 2026	December 2025
Credit card operations(i)	11,950,647	12,193,754
Acceptances and endorsements(ii)	7,027,536	5,322,171
Premium Bonds' liabilities(iii)	2,350,710	2,192,106
Fundraising - Deposits(iv)	1,505,741	933,847
Debentures, loans and commercial note (vi)	894,593	588,580
Lease liabilities (v)	287	735
	23,729,514	**21,231,193**
Current	17,196,531	15,630,658
Non-current	6,532,983	5,600,535

(i) Refer mainly to amounts payable to affiliated establishments.
(ii) Fundraising of Portoseg, remunerated based on the CDI rate.
(iii) They are comprised of: provisions for redemption of premium bonds, corrected for inflation according to the Remuneration Rate ("TR"), plus a fixed rate of 0.35% to 0.50% per annum, and provisions for sweepstakes drawings.
(iv) They refer to interbank deposits, deposits with special guarantee, and deposits with Portoseg certificates.
(v) They refer to financing liabilities that do not fall within the scope of IFRS 16/CPC 06 (R2) - Leases.
(vi) See Note 20.1.

Financial liabilities measured at fair value are classified as "Level 2" in the fair value hierarchy.

20.1 FINANCIAL LIABILITIES – BREAKDOWN

Description	Company	Maturity	Charges	June 2026	December 2025
CCB – Working capital – R$	Porto Cia	nov 2026 / may 2027	CDI avg. rate + 2%	189,113	189,681
Commercial note	Porto Consórcio	january 2027	rate of 0.95%+100% CDI	21,480	20,012
Loan	Porto Consórcio	between May 2027 and March 2028	0.68% avg rate + 100% CDI	180,659	184,469
Guaranteed working capital - EUR/USD	Porto Consórcio	between January and August 2028	0.61% avg rate + 100% CDI	279,379	–
Commercial note	Porto Serviços	April 2027	CDI+1.053% p.a.	197,132	183,567
Guaranteed working capital - EUR	Unigás	June 2027	CDI + 0.55% p.a.	19,563	10,851
Guaranteed working capital - USD	Porto Intermediação e Agenciamento	March 2027	CDI + 0.80% p.a.	7,267	—
				894,593	**588,580**

20.2 FINANCIAL LIABILITIES – CONSOLIDATED - CHANGES

	Credit card operations	Acceptances and endorsements	Fundraising - Deposits	Premium bonds' liabilities	Lease liabilities	Loans, debentures and commercial notes	Consolidated
Balance on December 31, 2024	**10,684,587**	**4,002,289**	**227,632**	**1,867,790**	**4,854**	**437,026**	**17,224,178**
Acquisition/incorporation	43,239,409	1,711,157	7,590,992	1,682,478	—	365,045	54,589,081
Inflation adjustment/interest	—	648,226	114,655	35,612	—	810	799,303
Interest	—	—	—	99,312	618	62,238	162,168
Settlement/reversal	(41,730,242)	(1,039,501)	(6,999,432)	(1,493,086)	(4,737)	(276,539)	(51,543,537)
Balance on December 31, 2025	**12,193,754**	**5,322,171**	**933,847**	**2,192,106**	**735**	**588,580**	**21,231,193**
Acquisition/incorporation	29,119,870	2,096,150	5,145,395	917,512	—	574,500	37,853,427
Inflation adjustment	—	421,022	62,120	20,584	—	—	503,726
Interest	—	—	—	56,578	(7)	51,985	108,556
Settlement/reversal	(29,362,977)	(811,807)	(4,635,621)	(836,070)	(441)	(320,472)	(35,967,388)
Balance on June 30, 2026	**11,950,647**	**7,027,536**	**1,505,741**	**2,350,710**	**287**	**894,593**	**23,729,514**

21. JUDICIAL PROVISIONS

21.1 PROBABLE - CONSOLIDATED

The Company is a party to legal, tax, civil and labor lawsuits. Provisions from these lawsuits are estimated and updated by Management, backed by the opinion of the legal department and external legal advisors. However, there are uncertainties in determining the probability of loss of the lawsuits, in the expected amount of cash outflow and in the final term of these outflows. The balances are shown below:

	June 2026	December 2025
Tax (a)	1,264,545	1,244,431
Civil (b)	130,192	122,043
Labor (c)	61,806	54,316
	1,456,543	**1,420,790**
Judicial deposits (*)	(1,482,046)	(1,474,029)
Net provision	**(25,503)**	**(53,239)**

(*) Refers to the balance of judicial deposits linked to the provision balances recorded.

(a) TAX AND SOCIAL SECURITY

Tax-related lawsuits, when classified as legal obligations, are subject to the formation of a provision irrespective of their likelihood of loss. The other tax lawsuits are provisioned, when the classification of risk of loss is 'probable.'

	June 2026	December 2025
PIS	672,836	656,512
Lawsuits from adhesion to REFIS	315,922	327,866
COFINS	244,354	238,410
Other	31,433	21,643
	1,264,545	**1,244,431**
Judicial deposits (*)	(1,459,381)	(1,447,267)
Net provision	**(194,836)**	**(202,836)**

(*) Refers to the balance of judicial deposits linked to the provision balances recorded.

(b) CIVIL

Civil lawsuits refer to lawsuits filed by customers or third parties against the companies of Porto Group to discuss issues involving damage compensation, fulfillment of obligations, civil liability, among others.

The likelihood of loss is defined based on the request or topic discussed in the lawsuit and the average term for the conclusion of lawsuits is 17 months.

(c) LABOR

Labor lawsuits refer to lawsuits filed by former employees or contractors linked to the companies or outsourced. The demands discuss requests such as overtime, severance pay, salary equivalence, employment relationship, among others.

The likelihood of loss is defined based on the request and the average term for the conclusion of lawsuits is 22 months.

21.1.1 LIKELY JUDICIAL PROVISIONS - CHANGES

				Consolidated
	Tax	Labor	Civil	Total
Balance on December 31, 2025	**1,244,431**	**54,316**	**122,043**	**1,420,790**
Formations	3,532	8,806	22,478	34,816
Inflation adjustment	30,415	1,821	3,692	35,928
Change in estimate	—	8,648	31,323	39,971
Payments	—	(6,253)	(30,666)	(36,919)
Successes/reversals	(13,833)	(5,532)	(18,678)	(38,043)
Balance on June 30, 2026	**1,264,545**	**61,806**	**130,192**	**1,456,543**
(-) Judicial deposits (*)	(1,459,381)	(2,498)	(20,167)	(1,482,046)
Net provision on June 30, 2026	**(194,836)**	**59,308**	**110,025**	**(25,503)**
Number of lawsuits	50	736	8,622	9,408

(*) Refers to the balance of judicial deposits linked to the provision balances recorded.

21.2 POSSIBLE - CONSOLIDATED

The Company is a party to other tax, civil and labor lawsuits that are not classified as legal obligations and since they are classified as possible loss, they are not provisioned. The breakdown of these lawsuits is shown below, by nature of the lawsuit:

	June 2026	December 2025
Tax (a)	1,665,559	1,714,844
Civil	257,441	283,906
Labor	23,952	21,963
	1,946,952	**2,020,713**

(a) TAX AND SOCIAL SECURITY PROCEEDINGS

The main reasons are: (i) inquiry by the Brazilian Federal Revenue Service challenging the non-inclusion of certain financial revenues in the PIS (Social Integration Program Contribution) and COFINS (Contribution to the Funding of Social Welfare Programs) calculation basis, with an estimated total risk of R$ 738,139 (R$ 538,570 of possible impact on net income); and (ii) discussion on the INSS levied on profit sharing with estimated total risk by R$ 455,459 (R$ 310,086 with possible impact in net income).

22. LEASE LIABILITY – CONSOLIDATED

	Lease liabilities	Unearned interest from lease contracts	Net lease liability
Balance on December 31, 2025	**151,486**	**(20,884)**	**130,602**
Formation of new contracts, write-offs and cancellations	15,256	—	15,256
Interest appropriation	—	6,940	6,940
Payments	(14,823)	—	(14,823)
Balance on June 30, 2026	**151,919**	**(13,944)**	**137,975**
Current			30,105
Non-current			107,870

23. OTHER LIABILITIES

	Parent Company		Consolidated	
	June 2026	December 2025	June 2026	December 2025
Suppliers	41,618	33,537	1,009,608	1,149,945
Revenues to be deferred	—	—	712,765	624,005
Profit sharing	58,556	85,638	309,064	590,287
Payable - credit card	—	—	258,430	183,268
Provision for vacation and social security charges	—	—	229,593	199,062
Real estate investment fund transaction liabilities (i)	193,953	219,819	193,953	219,819
Commissions - Porto Consórcio	—	—	173,514	499,505
Post-employment benefits	—	—	166,339	157,921
Checks to deposit	—	11	15,327	145,832
Return to consortium members	—	—	1	8,714
Other	5		378,905	347,672
	294,132	**339,005**	**3,447,499**	**4,126,030**
Current	100,179	119,186	2,823,498	3,436,548
Non-current	193,953	219,819	624,001	689,482

(i) See Note 15.1.

24. SHAREHOLDERS' EQUITY – PARENT COMPANY

(a) CAPITAL

As of June 30, 2026 and December 31, 2025, subscribed and paid-in capital amounted to R$ 8,500,000, divided into 646,586,060 common, nominative, book-entry shares with no par value.

The breakdown of capital is shown below:

	June 2026		December 2025	
	Quantity of common shares	% Interest	Quantity of common shares	% Interest
PSIUPAR	457,883,778	70.8%	457,883,778	70.8%
Free Float	183,108,545	28.3%	182,476,231	28.2%
Treasury shares	5,593,737	0.9%	6,226,051	1.0%
	646,586,060	**100.0%**	**646,586,060**	**100.0%**

(b) SHARE REPURCHASE PROGRAM

On February 4, 2026, the Board of Directors approved a new shares buyback program of Porto Seguro S.A., later amended at the meeting on May 6, 2026, replacing the previous program, under the following conditions:

- Program's purpose: the objective of the share repurchase program, by means of the acquisition of shares issued by the Company to be held in treasury, canceled or sold, without a capital decrease, and/or linking to the Company's share-based remuneration plan, is to create an additional alternative for creating value for the shareholders if the conditions are favorable under the terms and within the limits permitted by the applicable legal and regulatory standards;

- Program period: beginning February 4, 2026, to February 3, 2027;
- Number of shares to be acquired: up to the limit of 18,473,647 common shares;
- Authorized financial institution: Itaú Corretora de Valores S.A.

As of June 30, 2026, the market value of treasury shares is R$ 296,021 (R$ 301,092 as of December 31, 2025).

Changes in treasury shares of Porto Seguro S.A. are shown as follows:

	Treasury shares (R$'000)	Quantity	Average amount per share (R$)	Gain from use
Balance on December 31, 2025	**197,962**	**6,226**	**31.24**	**605**
Sold	(242,709)	(5,069)	37.70	—
Repurchased	217,925	4,437	45.60	—
Balance on June 30, 2026	**173,178**	**5,594**	**34.35**	**605**

(c) DIVIDENDS AND INTEREST ON CAPITAL

According to the Bylaws, the shareholders are entitled to a minimum compulsory dividend of 25%, calculated over the adjusted net income for the year. The payment of mandatory dividends can be limited to the amount of net income realized financially, under the terms of the law. The payment of interest on capital (net of taxes) is included in the minimum mandatory dividends. Provision related to amount above minimum mandatory value will be recognized on the date in which it is approved; before that, it will be maintained in Shareholders' equity as presented in statement of changes in shareholders’ equity.

The Annual and Extraordinary Shareholders' Meeting held on March 31, 2026, approved the payment of interest on capital and additional dividends for the year 2025, in the amounts of R$ 1,123,052 and R$ 567,390, respectively, with the interest on capital paid on April 10, 2026, and the dividends to be paid by November 30, 2026.

In 2026, the Company’s Management approved, at the headquarters during the Board of Directors’ Meeting, the distribution of interest on own capital, according to the amounts below:

Interest on capital (2026 income)	Gross amount	Net value
March 25, 2026	347,258	289,885
June 30, 2026	328,703	274,142
Total	**675,961**	**564,027**

The payment date will be set by Management, timely informed to the Shareholders, and approved at the Company’s Annual Meeting.

(d) SHARE-BASED REMUNERATION

Changes in share-based remuneration plan are as follows:

	Consolidated	
	June 2026	December 2025
Opening balance	**247,229**	**211,721**
Deferment in the period	192,418	243,794
Shares canceled, disposed, or loss of right	(242,709)	(208,286)
Closing balance	**196,938**	**247,229**
Average weighted market value (R$)	**41.76**	**38.34**

	Quantity	
	June 2026	December 2025
Opening balance	**6,009**	**6,499**
Deferment in the period	3,636	5,041
Shares canceled, disposed, or loss of right	(5,069)	(5,531)
Closing balance	**4,576**	**6,009**

25. OPERATING REVENUES AND EXPENSES FROM INSURANCE AND REINSURANCE CONTRACTS

a) RESULT FROM INSURANCE CONTRACTS - PAA

Result from insurance contracts - PAA	2nd quarter of 2026	June 2026	2nd quarter of 2025	June 2025
Premium allocation	7,960,073	15,770,117	7,458,456	14,659,996
Total insurance revenue	**7,960,073**	**15,770,117**	**7,458,456**	**14,659,996**
Insurance expenses	**(4,752,370)**	**(9,371,345)**	**(4,514,501)**	**(8,882,247)**
Incurred claims and other insurance service expenses incurred (-) Recovery of Salvages	(4,634,735)	(9,151,899)	(4,398,435)	(8,662,879)
Changes related to past service – adjustment to incurred claims	(117,635)	(219,446)	(116,066)	(219,368)
Cash flows from acquisition of insurance	**(1,363,726)**	**(2,665,994)**	**(1,247,942)**	**(2,450,657)**
Acquisition expenses	(1,363,726)	(2,665,994)	(1,247,942)	(2,450,657)
Total insurance service expenses	**(6,116,096)**	**(12,037,339)**	**(5,762,443)**	**(11,332,904)**
Net income from insurance contracts - PAA	**1,843,977**	**3,732,778**	**1,696,013**	**3,327,092**

b) RESULT OF INSURANCE CONTRACTS - BBA AND VFA

Results from insurance contracts - BBA and VFA	2nd quarter of 2026	June 2026	2nd quarter of 2025	June 2025
				BBA
Amounts relating to changes in liability for remaining coverage				
CSM recognized for services rendered	(59,644)	(112,192)	(44,406)	(85,115)
Change in the risk adjustment for non-financial risk for expired risk	(65)	270	(26)	577
Expected incurred claims and other insurance service expenses	69,079	105,296	48,504	2,635
Issue of premiums and other receipts	324,180	640,538	281,265	563,454
Recovery of acquisition cash flow	(168)	(6,296)	4,494	19,648
Total revenue	**333,382**	**627,616**	**289,831**	**501,199**
Incurred expenses	**(182,913)**	**(353,616)**	**(155,467)**	**(235,421)**
Incurred claims and other insurance service expenses incurred	(199,341)	(351,779)	(179,937)	(257,805)
Changes related to past service – adjustment to incurred claims	16,428	(1,837)	24,470	22,384
Cash flows from acquisition of insurance	**(46,454)**	**(93,551)**	**(42,418)**	**(84,028)**
Acquisition expenses	(46,454)	(93,551)	(42,418)	(84,028)
Losses and reversals of losses on onerous contracts	**(11,322)**	**957**	**313**	**(15,280)**
Total insurance service expenses	**(240,689)**	**(446,210)**	**(197,572)**	**(334,729)**
Net income	**92,693**	**181,406**	**92,259**	**166,470**

Results from insurance contracts - BBA and VFA	2nd quarter of 2026	June 2026	2nd quarter of 2025	June 2025
				VFA
Amounts relating to changes in liability for remaining coverage				
CSM recognized for services rendered	135,970	337,039	166,590	294,454
Change in the risk adjustment for non-financial risk for expired risk	11	26	23	43
Expected incurred claims and other insurance service expenses	(272,134)	(576,710)	(290,593)	(493,529)
Issue of premiums and other receipts	309,592	633,847	365,180	733,475
Recovery of acquisition cash flow	1,143	1,749	(523)	1,895
Total revenue	**174,582**	**395,951**	**240,677**	**536,338**
Incurred expenses	**(165,293)**	**(376,610)**	**(231,631)**	**(515,481)**
Incurred claims and other insurance service expenses incurred	(165,079)	(376,192)	(231,589)	(517,085)
Changes related to past service – adjustment to incurred claims	(214)	(418)	(42)	1,604
Cash flows from acquisition of insurance	**(3,112)**	**(6,551)**	**(2,938)**	**(5,964)**
Acquisition expenses	(3,112)	(6,551)	(2,938)	(5,964)
Total insurance service expenses	**(168,405)**	**(383,161)**	**(234,569)**	**(521,445)**
Net income	**6,177**	**12,790**	**6,108**	**14,893**

25.1 NET EXPENSES WITH REINSURANCE/RETROCESSION CONTRACTS

An analysis of the allocation of reinsurance premiums paid and amounts recovered from reinsurers is presented in the tables below:

Result from reinsurance contracts - PAA	2nd quarter of 2026	June 2026	2nd quarter of 2025	June 2025
Expected amount recoverable for claims and other reinsurance service expenses incurred in the year	1,082	(37,276)	(25,669)	(37,237)
Change in the risk adjustment for non-financial risk for expired risk	1,354	2,155	1,238	2,722
Premium allocation	(8,145)	15,913	(6,162)	(2,624)
Net revenue or expense from reinsurance contracts held	**(5,709)**	**(19,208)**	**(30,593)**	**(37,139)**

26. REVENUES FROM LOAN OPERATIONS - CONSOLIDATED

	2nd quarter of 2026	June 2026	2nd quarter of 2025	June 2025
Credit Card	817,263	1,631,806	716,378	1,382,006
“Interchange” (*)	279,101	562,715	243,946	488,609
Financing	(52,215)	97,124	109,372	224,841
Loans	253,664	304,024	65,053	119,612
Other	22,254	44,791	21,573	39,331
	1,320,067	**2,640,460**	**1,156,322**	**2,254,399**

(*) Refers to the remuneration received from the credit card brands on the transactions processed.

27. REVENUES FROM RENDERING OF SERVICES - CONSOLIDATED

	2nd quarter of 2026	June 2026	2nd quarter of 2025	June 2025
Porto Consórcio (i)	386,510	752,551	324,949	652,781
Porto Serviços	305,494	569,280	—	—
Crediporto	126,189	226,745	60,590	107,790
Porto Atendimento	103,162	209,912	102,337	196,149
Porto Seguro Saúde Ocupacional	19,898	38,363	17,607	34,893
Serviços Médicos	17,358	34,700	17,327	34,745
Portopar and Porto Asset Management	15,263	31,121	1,137	36,056
Unigás	17,140	30,687	18,013	32,531
Porto Serviços Negócios	4,279	8,060	921	1,217
Proteção e Monitoramento	1,963	3,950	2,734	5,669
Porto Serviços e Comércio	1,434	3,932	2,793	6,939
CDF S.A. (ii)	—	—	223,823	466,980
Porto Assistência Participações (ii)	—	—	40,627	84,028
Other	46,559	93,758	61,808	87,725
	1,045,249	**2,003,060**	**874,666**	**1,747,503**

(i) Substantially refers to revenues from management fees for consortium groups in progress.
(ii) Starting in October 2025, the companies Porto Assistência Participações and CDF S.A. were merged into the company Porto Serviço.

28. OTHER OPERATING REVENUES - CONSOLIDATED

	2nd quarter of 2026	June 2026	2nd quarter of 2025	June 2025
Other revenues from credit card	60,713	119,638	20,197	38,206
Co-participation	39,879	60,097	17,848	36,180
Consortium	19,059	48,717	20,462	35,222
Real estate and investments	12,103	6,361	8,013	17,117
Other	(761)	5,850	5,521	14,420
	130,993	**240,663**	**72,041**	**141,145**

29. ADMINISTRATIVE EXPENSES

				Parent Company
	2nd quarter of 2026	June 2026	2nd quarter of 2025	June 2025
Personnel and post-employment benefits	(2,894)	(5,967)	1,487	(1,668)
Third party services	(2,648)	(4,627)	(1,846)	(3,834)
Profit sharing	15,003		(9,561)	(30,845)
Location and operation	(763)	(2,000)	(455)	(880)
Advertising	(147)	(826)	(109)	(887)
Recovered expenses (i)	(8)	(17)	(4)	(8)
Other	(821)	(1,207)	(582)	(1,158)
	7,722	**(14,644)**	**(11,070)**	**(39,280)**

				Consolidated
	2nd quarter of 2026	June 2026	2nd quarter of 2025	June 2025
Personnel and post-employment benefits	(745,073)	(1,474,758)	(725,055)	(1,424,969)
Third party services	(451,492)	(858,347)	(428,153)	(794,335)
Profit sharing	(222,174)	(457,298)	(197,708)	(407,734)
Location and operation	(185,571)	(362,117)	(167,404)	(319,575)
Advertising	(63,056)	(113,316)	(35,340)	(62,657)
Donations and contributions	(10,750)	(15,974)	(8,383)	(16,228)
Recovered expenses (i)	166,606	271,818	88,021	152,856
Other	(41,196)	(69,324)	(24,423)	(53,881)
	(1,552,706)	**(3,079,316)**	**(1,498,445)**	**(2,926,523)**

(i) Refers to the apportionment and transfer of expenses with common use resources by the companies of the Porto Group.

30. TAX EXPENSES

				Parent Company
	2nd quarter of 2026	June 2026	2nd quarter of 2025	June 2025
COFINS	(16,124)	(32,770)	(13,126)	(24,387)
PIS	(3,501)	(7,115)	(2,850)	(5,303)
Other	(447)	(289)	(195)	(195)
	(20,072)	**(40,174)**	**(16,171)**	**(29,885)**

				Consolidated
	2nd quarter of 2026	June 2026	2nd quarter of 2025	June 2025
COFINS	(197,882)	(383,884)	(206,090)	(399,326)
Service tax	(33,246)	(66,158)	(25,541)	(51,203)
PIS	(32,555)	(64,733)	(34,743)	(67,224)
Other Taxes - Uruguay	(18,909)	(38,207)	(19,349)	(36,978)
Other	(7,272)	(17,789)	(7,239)	(15,913)
	(289,864)	**(570,771)**	**(292,962)**	**(570,644)**

31. OTHER OPERATING EXPENSES

				Consolidated
	2nd quarter of 2026	June 2026	2nd quarter of 2025	June 2025
Provision for credit risks	(761,340)	(1,374,015)	(570,722)	(848,199)
Operating expenses - credit card	(298,922)	(663,421)	(129,505)	(542,784)
Fundraising	(238,841)	(452,328)	(165,133)	(306,491)
Other	(247,817)	(435,869)	(79,165)	(147,216)
Collection and Management of policies and contracts	(20,191)	(56,144)	(30,967)	(60,848)
Social charges upon insurance operations	(12,199)	(23,962)	(12,197)	(23,633)
Assistance services	(12,904)	(20,242)	(4,180)	(10,301)
Amortization of intangible assets and business combination	(9,075)	(18,150)	(9,518)	(19,439)
	(1,601,289)	**(3,044,131)**	**(1,001,387)**	**(1,958,911)**

32. FINANCIAL REVENUES

				Parent Company
	2nd quarter of 2026	June 2026	2nd quarter of 2025	June 2025
Valuation of financial investments	76,312	113,355	76,760	133,027
Inflation adjustment/interests on financial liabilities	211	1,587	425	637
PIS and COFINS on financial revenues	(18,967)	(35,628)	(3,834)	(6,592)
Other (i)	6,366	13,295	36,815	49,604
	63,922	**92,609**	**110,166**	**176,676**

				Consolidated
	2nd quarter of 2026	June 2026	2nd quarter of 2025	June 2025
Valuation of financial investments	501,049	888,438	380,087	755,776
Interest of financial instruments – other categories	86,789	151,134	47,265	110,262
Inflation adjustment of judicial deposits	4,098	8,796	6,629	12,485
Revenues from insurance contracts issued and reinsurance retained	—	—	(654)	18,952
Inflation adjustment/interests on financial liabilities	215	1,594	427	641
PIS and COFINS on financial revenues	(20,275)	(38,531)	(18,175)	(37,088)
Other (i)	86,335	187,481	90,937	163,899
	658,211	**1,198,912**	**506,516**	**1,024,927**

(i) The balance of "Others" mainly refers to the adjustment to present value of interest on capital.

33. FINANCIAL EXPENSES

				Parent Company
	2nd quarter of 2026	June 2026	2nd quarter of 2025	June 2025
Devaluation of financial investments	(37,846)	(77,939)	(360)	(6,468)
Real estate fund expenses	(2,593)	(2,434)	(39)	(3,087)
Inflation adjustment of provision for long-term taxes	—	—	(5,640)	(5,640)
Other	(505)	(940)	(5,729)	(7,680)
	(40,944)	**(81,313)**	**(11,768)**	**(22,875)**

				Consolidated
	2nd quarter of 2026	June 2026	2nd quarter of 2025	June 2025
Devaluation of financial investments	(58,539)	(117,976)	(364)	(6,494)
Inflation adjustment - premium bonds' liabilities	(39,341)	(77,162)	(33,435)	(62,062)
Expenses with insurance contracts issued and reinsurance contracts held	(49,085)	(55,487)	—	—
Inflation adjustments and interest - contingencies	(15,000)	(34,361)	(21,145)	(21,161)
Expenses with loans	(13,377)	(27,423)	(12,497)	(17,286)
Inflation adjustment – other	(8,515)	(18,737)	(7,057)	(12,233)
Real estate fund expenses	(2,593)	(2,434)	(39)	(3,087)
Inflation adjustment of provision for long-term taxes	(379)	(842)	(8,061)	(11,285)
Other	(26,350)	(50,598)	(11,466)	(66,833)
	(213,179)	**(385,020)**	**(94,064)**	**(200,441)**

34. RELATED-PARTY TRANSACTIONS

Related party transactions are carried out at values, terms and average rates in compliance with the rates used with third parties, if any, at the respective dates.

In addition to the amounts of dividends and interest on capital payable totaling R$ 1,073,134 which will be paid to shareholders of Porto S.A, the main transactions between related parties are presented below:

(i) Onlending of expenses and shared services, according to the allocation table and/or use of physical structure and headcount among them;
(ii) Health insurance services contracted from Porto Saúde and Portomed;
(iii) Support services for health management contracted from Porto Seguro Saúde Ocupacional;
(iv) DAF monitoring services carried out by Proteção e Monitoramento;
(v) Portfolio management and administration services by Porto Asset Management and Porto Gestora;
(vi) Call center services contracted from Porto Atendimento;
(vii) Services for underwriting and acquisitions of premium bonds by Porto Capitalização;
(viii) Auto and homeowner assistance services by Porto Serviço;
(ix) Charge for the use and maintenance of shared digital space (website) by Porto Serviços e Comércio, for the promotion of products from Porto Seguro Cia de Seguros Gerais;
(x) Intermediation and representation of vehicle debts by Porto Serviços e Comércio, offered to customers of the Porto card;
(xi) Reimbursement of expenses for property maintenance and indemnity for vacancy in the property sale agreement with Porto S.A.;
(xii) Agreement to use the means for credit card payment with Portoseg;
(xiii) Credit life insurance contracted with Porto Cia;
(xiv) Intermediation, management and administration services of resources, securities, financial assets, and other financial assets by Crediporto;
(xv) Management and control services for benefits granted as outlined in policies to the insured party by Porto Serviços e Negócios S.A.;
(xvi) Financial result from update of the loan agreement between the related parties Porto S.A. and Unigás.

The amounts of related-party transactions are as follows:

	Assets		Liabilities	
	June 2026	**December 2025**	**June 2026**	**December 2025**
Unigás	6,025	5,607	—	—
Porto Cia	4,425	462	—	—
Porto Serviços	—	—	754	—
	10,450	**6,069**	**754**	**—**

Other related-party transactions:

- In the period ended June 30, 2026, the amount of R$ 25,944 (R$ 61,722 as of June 30, 2025) was recognized in the result and R$ 3,825,026 in Portoseg liabilities (R$ 1,393,264 as of December 31, 2025) regarding funding from Itaú Unibanco Group companies, which are remunerated at 100% of CDI, plus Fixed rate.

- The issue of a simple Commercial Note, in a Single Series, for Private Placement, from Porto Serviços (merging entity of Porto Assistência Participações S.A.), acquired by Porto Seguro Consolidador FIF Multimercado CP RL, of which Porto S.A. is the exclusive unitholder, updated to R$ 197,132 on June 30, 2026, contained in the Commercial Note (see Notes 6.1.1 and 20.1).

				Revenues
	2nd quarter of 2026	June 2026	2nd quarter of 2025	June 2025
Parent Company				
Porto S.A.	7,391	15,197	1,595	19,984
Direct and indirect subsidiaries				—
CDF S.A (i)	—	—	463,430	970,371
Porto Serviços (i)	489,892	1,012,251	—	—
Porto Cia (ii)	329,356	646,011	289,768	578,639
Crediporto	140,379	251,029	64,458	114,429
Porto Atendimento	97,283	198,368	98,804	187,319
Porto Saúde	86,699	166,668	53,768	119,034
Portoseg	34,203	67,157	17,779	37,372
Porto Consórcio	21,603	40,302	15,290	31,484
Portomed	7,300	18,895	—	—
Porto Seguro Gestora de Recursos	7,945	16,069	6,040	14,248
Azul Seguros	10,285	12,425	—	—
Porto Seguro Saúde Ocupacional	4,200	7,867	3,059	6,203
Porto Serviços e Comércio	2,013	4,628	1,070	4,544
Porto Capitalização	2,812	4,263	1,502	2,965
Serviços Médicos	—	1,601	—	—
Portopar	284	809	—	—
Porto Serviço Intermediação e Agenciamento de Negócios	438	438	—	—
Porto Serviços Negócios	172	290	225	229
Renova	29	63	—	—
Proteção e Monitoramento	12	62	11	271
Porto Saúde Participações	30	30	—	—
Porto Odonto	6	6	—	—
Porto Assistência Participações (i)	—	—	252	602
Itaú Auto e Residência (ii)	—	—	(76)	525
Other related parties				—
Itaú Corretora de Seguros	16,030	31,957	—	—
	1,258,362	**2,496,386**	**1,016,975**	**2,088,219**

				Expenses
	2nd quarter of 2026	June 2026	2nd quarter of 2025	June 2025
Parent Company				
Porto S.A.	(745)	(1,806)	(666)	(1,608)
Direct and indirect subsidiaries				
Porto Cia (ii)	(616,324)	(1,248,374)	(481,077)	(963,335)
Porto Consórcio	(181,117)	(330,052)	(84,545)	(158,553)
Portoseg	(127,993)	(262,327)	(109,004)	(212,779)
Porto Saúde	(85,671)	(171,939)	(59,815)	(118,337)
Porto Serviços (i)	(76,360)	(159,692)	(53)	(456)
Porto Atendimento	(35,236)	(72,577)	(29,619)	(60,938)
Crediporto	(32,487)	(47,476)	(2,063)	(12,943)
Portomed	(21,377)	(33,375)	(63)	(309)
Porto Vida e Previdência	(15,031)	(27,470)	(6,386)	(14,910)
Porto Capitalização	(10,685)	(18,877)	(6,142)	(13,214)
Serviços Médicos	(10,354)	(20,885)	(3,578)	(13,259)
Azul Seguros	(8,657)	(26,929)	(155,606)	(362,177)
Porto Serviços Negócios	(4,293)	(4,293)	(846)	(1,444)
Porto Asset Management	(3,529)	(7,176)	(1,806)	(5,194)
Portopar	(3,241)	(6,927)	(2,633)	(5,430)
Porto Seguro Saúde Ocupacional	(2,669)	(4,977)	(2,183)	(4,355)
Renova	(2,474)	(4,515)	(1,361)	(2,626)
Porto Serviço Intermediação e Agenciamento de Negócios	(2,206)	(4,597)	(2)	(3)
Proteção e Monitoramento	(1,914)	(3,506)	(1,777)	(3,374)
Porto Serviços e Comércio	(1,511)	(2,604)	(1,832)	(3,271)
Porto Seguro Gestora de Recursos	(1,129)	(2,491)	(1,017)	(2,000)
Itaú Auto e Residência (ii)	1,451	—	(3,103)	(5,325)
CDF S.A (i)	—	—	(47,455)	(101,316)
Porto Assistência Participações (i)	—	—	(13,666)	(19,615)
Renova Peças Novas	(2)	(3)	(2)	(6)
Porto Odonto	(1)	(4)	—	—
Porto Bank	—	—	—	(6)
Porto Assistência	—	—	(5)	(5)
Unigás	(756)	(1,558)	(674)	(1,431)
Porto Negócios Financeiros	1,980	—	—	—
Other related parties				—
Itaú Unibanco S.A.	(30,603)	(60,152)	—	—
Itaú Corretora de Seguros	(86,384)	(176,990)		
	(1,359,318)	**(2,701,572)**	**(1,016,979)**	**(2,088,219)**

(i) In October 2025, CDF S.A. and Porto Assistência Participações were merged into Porto Serviço.
(ii) In February 2026, Itaú Auto e Residência was merged into Porto Cia.

34.1 TRANSACTIONS WITH KEY PERSONNEL

Transactions with key Management personnel refer to amounts recognized in Income for the period, such as profit sharing, fees, charges and benefits to the Board of Directors and directors, in addition to fees and charges of members of the Audit Committee, as shown below:

				Parent Company
	2nd quarter of 2026	June 2026	2nd quarter of 2025	June 2025
Profit sharing - Directors	15,003	—	(9,561)	(30,845)
Fees and charges	(1,198)	(2,583)	(1,096)	(2,527)
Benefits	—	—	—	—
	13,805	**(2,583)**	**(10,657)**	**(33,372)**

				Consolidated
	2nd quarter of 2026	June 2026	2nd quarter of 2025	June 2025
Profit sharing - Directors	(53,194)	(145,016)	(59,467)	(142,418)
Fees and charges	(13,594)	(27,229)	(17,916)	(33,433)
Benefits	(1,229)	(2,418)	(1,121)	(2,266)
	(68,017)	**(174,663)**	**(78,504)**	**(178,117)**

35. EARNINGS PER SHARE - PARENT COMPANY

The Company’s basic earnings per share are calculated by dividing profit attributable to shareholders by the weighted average number of shares issued during the period.

The Company does not have financial instruments convertible into own shares or transactions that generate a dilutive or antidilutive effect (as defined by CPC 41 - Earnings per share) on the earnings per share for the period. Accordingly, the basic earnings per share that were calculated for the period are equal to the diluted earnings per share, as shown below:

	2nd quarter of 2026	June 2026	2nd quarter of 2025	June 2025
Earnings attributable to Company's shareholders	879,427	2,013,445	878,054	1,710,318
Weighted average of the number of shares during the period	649,539	649,539	650,250	650,250
Basic and diluted earnings per share	1.35392	3.09981	1.35033	2.63025

* *

2026 Projections[1]

Projections for the year 2026 on the evolution of indicators considered relevant by the Company:

Porto Seguro	Range	Review
Vertical Earned Premium Chg (vs. 2025)	+3% to +7%	held
Vertical Loss Ratio	50.5% to 54.5%	50% to 54%
Vertical G&A Ratio	+10.0% to +10.6%	held

Porto Saúde	Range	Review
Vertical Earned Premium Chg (vs. 2025)	+14% to +22%	held
Vertical Loss Ratio	72% to 77%	held
Vertical G&A Ratio	4.7% to 5.7%	held

Porto Bank	Range	Review
Total Vertical revenue[2]	7.5 to 7.9 B	7.7 to 8.1
Credit Losses (R$ B)	-2.7 to -3.1 B	-3.1 to -3.5
Efficiency Ratio[3]	+27% to +31%	24% to 28%

Porto Serviço	Range	Review
Total Vertical Revenue (R$ B)	2.6 to 2.9	held
Vertical G&A Ratio	9% to 10%	held

Porto	Range	Review
Financial Result (R$ B)	1.4 to 1.8	held
Effective Rate[4]	24% to 28%	23% to 27%

[1]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.

[2]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.

[3]New Porto Bank Efficiency Ratio: 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.

[4]Effective Rate: Revision of the Effective Rate resulting from the reversal of deferred taxes on the surplus from the acquisition of a subsidiary after its merger.

PORTO SEGURO S.A.

Publicly-held company | CVM 01665-9

CNPJ [EIN] 02.149.205/0001-69 | NIRE 35.3.0015166.6

SUMMARY OF THE AUDIT COMMITTEE REPORT

1st semester of 2026

As an essential component of the governance and accountability framework of PORTO SEGURO S.A. ("Porto" or the "Company"), a publicly-held company listed on the Novo Mercado segment of B3 under the ticker PSSA3, registered with the Brazilian CNPJ (EIN) under No. 02.149.205/0001-69, and its subsidiaries (the "Porto Group"), as defined pursuant to Articles 116 and 243, §2, of Law No. 6,404/1976, this report presents a consolidation of the oversight activities carried out by the Audit Committee ("CoAud" or the "Committee") during the first semester of 2026 ("1S26"). This document reaffirms Porto's commitment to transparency, the integrity of accounting and financial information, and the effectiveness of the control environment before regulatory bodies, shareholders, and the capital market.

1. THE AUDIT COMMITTEE OF PORTO SEGURO S.A.: the Committee is a statutory body that advises the Board of Directors of Porto, of a permanent nature, with operational autonomy and its own budget, established on December 16, 2005. The Committee acts in a unique and integrated manner, overseeing the Company and all its subsidiaries, including the companies supervised by the Superintendency of Private Insurance ("SUSEP"), the Central Bank of Brazil ("BACEN"), the National Regulatory Agency for Private Health Insurance and Plans ("ANS"), and the Brazilian Securities and Exchange Commission ("CVM"). Its composition follows the criteria of independence and technical expertise required by CVM Resolution 23/21 and by the Novo Mercado Regulation of B3 ("Novo Mercado Regulation") and by other sectoral regulations in force.

2. COMPOSITION AND TERM OF OFFICE: to fulfill its mission, the Committee is composed of three to five members whose profiles meet the criteria of independence and technical expertise. This structure complies with the provisions of the Novo Mercado regulation and the standards of the CVM, ensuring that the majority of the body is composed of independent members and includes the presence of an independent Board Member and specialists working in the areas of Accounting and Auditing. The annual term model adopted for the members of the Committee allows the Board of Directors ("Board") to conduct periodic evaluations of the group's performance, monitoring the strategic and regulatory demands of the Company's business segments. Currently, the body has 3 elected members, with terms valid until the first Board of Directors' Meeting after the 2027 Annual Shareholders' Meeting of the Company, namely: Mrs. **Lie Uema do Carmo**, Coordinator of the Committee and independent member of the Board of Directors of Porto, Mr. **Eduardo Rogatto Luque**, external member and specialist in accounting and auditing, and Mr. **Lúcio Aparecido Alves Anacleto**, who also has expertise in the area of auditing and risk management.

3. AUDIT COMMITTEE'S ACTIVITIES: During the first semester of 2026, the Committee held 15 meetings, all formalized in minutes, continuously reporting its conclusions and recommendations to the Board of Directors. The proposals presented for the improvement of governance, risks, and internal controls were duly received by Management, with no relevant recommendations pending compliance. The body also included the participation of Mr. Paulo Sérgio Miron, Executive Director of Itaú Unibanco S.A., as a permanent guest at the meetings to enrich the discussions and align with the best market practices.

3.1. Internal Controls, Risk and Compliance: The Committee exercised continuous oversight over the corporate governance, risk, and compliance structure, monitoring the consolidation of the Risk and Controls Operating Model and the integration among the lines of defense. It evaluated the evolution of risk matrices, the regulatory radar with the competent bodies, and the consolidation of the combined assurance vision. The work of Ernst & Young Auditores Independentes S/S Ltda. ("EY") was also followed, which confirmed the absence of significant deficiencies in internal controls, as well as the effectiveness of the procedures for anti-money laundering and countering the financing of terrorism ("AML/CFT"), in addition to the continuous monitoring of preventive liquidity and solvency mechanisms.

3.2. Legal, Regulatory Management and Related Party Transactions: the oversight covered the analysis of civil, labor, regulatory, and tax contingencies classified according to CPC 25 pronouncement, with monitoring of the defensive theses and the reasonableness of the accounting estimates. The body monitored the compliance with the demands of the regulatory bodies and followed the improvement of the governance of Related Party Transactions, structured in alignment with CVM Resolution 80/22.

3.3. Business Strategy, Verticals, and Investor Relations: The Committee monitored the reports from the Investor Relations area, which confirmed full adherence to best practices in disclosure and management of material facts. The budget monitoring and the operating and financial performance of all business verticals—Insurance, Health Insurance, Financial, and Services—were supervised, observing the management of the loss ratio, pricing, margin efficiency, compliance with regulatory capital requirements, and the progress of the customer-centric strategy.

3.4. Technology, Information Security, and Innovation: The body supervised the management of Information Technology, cyber resilience, and the innovation agenda, verifying the maturity of controls and compliance with the sector's regulatory requirements. The remediation plans for IT General Controls (“ITGC”), the modernization projects of corporate systems, and the corporate guidelines for the ethical, safe, and responsible use of artificial intelligence and automation were monitored, in compliance with the General Data Protection Law (“LGPD”).

3.5. Independent audit: The Committee held systematic meetings with EY to monitor the planning, risk assessment, and execution of the work, confirming the issuance of unqualified opinion(s) on the Financial Statements (“FSs”) related to the prior year. It certified the total independence and the absence of incompatible rendering of services by the auditing firm. Furthermore, in compliance with the mandatory auditor rotation rules established by CVM Resolution 23/2021, the Committee conducted the analysis of the selection process and recommended to the Board the appointment of the new auditing firm for the rendering of services starting from the fiscal year 2027.

3.6. Internal Audit: The supervision of Internal Audit included the analysis of the consolidated results of 2025 and the approval of the Annual Internal Audit Plan for 2026. The approved plan ensures the continuous safeguarding of the assets and the operational efficiency of the Company. The independent external audit report on the Whistleblower channel was also acknowledged, which certified the compliance of the processes with anti-corruption legislation and applicable regulations.

3.7. Compliance with Legislation, Regulations and Internal Standards: In their communications and reports presented to the Committee, the Internal Audit, Internal Controls, Risk, Compliance areas, as well as EY, did not identify any non-compliance with legislation, sector regulations, or internal standards that could affect the continuity of operations or the integrity of the Porto Group's financial statements.

3.8. Environmental, Social and Governance (“ESG”): The Committee supervised the evolution of the corporate ESG strategy, monitoring human capital engagement indicators, workplace certifications, and psychosocial risk management. In the context of accountability, access was granted to the process of preparing the Sustainability Report (base year 2025) aligned with the international IFRS S1 and S2 standards and CVM regulations, covering decarbonization targets, greenhouse gas (GHG) emissions inventory, and the conduct of the double materiality analysis.

3.9. Ombudsman and Ethical Channels: The Ombudsman acted as a strategic channel of last resort and mediation, presenting high ratios of resoluteness and reduction in response times. The Committee monitored the Company's performance before regulatory bodies and public consumer protection platforms, highlighting the preventive use of the Ombudsman's Opinion for diagnosing root causes and the continuous improvement of the products and processes of the verticals.

3.10. Financial statements: after performance analysis and review of the individual and consolidated Financial Statements of the Companies of the Porto Group for the period ended June 30, 2026, the Committee met with the Independent Auditor on August 6, 2026 and had access to the issued report. In this context, the Committee assessed the quality of the financial statements for the fiscal year, focusing on adherence to the accounting practices adopted in Brazil and strict compliance with the current standards, especially regarding BACEN, National Council of Private Insurance ("CNSP"), and SUSEP. The body concluded that the reports adequately reflect the financial and asset situation, and no deficiencies in disclosure or inconsistencies in the application of current regulatory guidelines were identified. EY confirmed to the Committee the issue of unqualified audit opinion(s) on the referred Financial Statements. Having identified no disagreements among Management, the Independent Auditors, and the Committee, and based its conclusions on the activities carried out during the period and considering the limitations arising from the scope of its work, the Committee believes that the individual and consolidated financial statements for the period ended June 30, 2026 are ready to be submitted by the Board of Directors.

3.11. Other activities: In addition to its regulatory supervisory duties, the Committee maintained an active agenda of strategic dialogues and in-person interactions throughout the year. Periodic meetings were held with the Company's CEO, Mr. Paulo Sérgio Kakinoff, and with the Chairman of the Board, Mr. Bruno Campos Garfinkel, allowing for direct alignment on corporate guidelines, regulatory challenges, and the growth prospects of Porto Group. This dynamic was extended to the presentations promoted by the CEOs and executive directors of each of the business verticals.

4. FINAL CONSIDERATIONS OF THE AUDIT COMMITTEE: the Committee met quarterly with the Controllership Departament to review the individual and consolidated Financial Statements for the period ended June 30, 2026, as well as the management analyses performed by the Management on them. Simultaneously, it received the aforementioned financial statements and discussed them with the independent auditors. At the end of the process, the Audit Committee became aware of the independent auditors' report, discussed its points and found no discrepancies between Management, the independent auditors, and the Committee regarding the Company's financial statements. Based on the activities carried out and described in this report, the responsibilities assigned, and considering the limitations inherent to the scope of its performance, the Committee unanimously recommended to the respective corporate bodies, on August 6, 2026, the authorization for the issue and approval of the financial statements related to the period ended June 30, 2026. The Committee's activities cover the companies that are part of the Porto Group, including the entities supervised by SUSEP. No matters were identified that could alter the content of this report.

São Paulo, August 6, 2026.

LIE UEMA DO CARMO | **LÚCIO APARECIDO ALVES ANACLETO** | **EDUARDO ROGATTO LUQUE**

DECLARATION OF THE DIRECTORS OF PORTO SEGURO S.A.

The directors of **PORTO SEGURO S.A.** ("Company"), registered with CNPJ 02.149.205/0001-69, headquartered at Alameda Barão de Piracicaba, 740, Torre B, Edifício Rosa Garfinkel, Campos, Elíseos, São Paulo/SP, hereby declare, in accordance with the provisions of article 27, paragraph 1, items V and VI, of CVM Resolution 80, of March 29, 2022, that: **(i)** reviewed, discussed and agreed with opinions expressed in the Company's independent auditors' report on financial statements for the second quarter of 2026; and **(ii)** reviewed, discussed and agreed with the Company's financial statements for the second quarter of 2026.

São Paulo, August 6, 2026.

PAULO SÉRGIO KAKINOFF Chief Executive Officer	**CELSO DAMADI** Deputy Chief Executive Officer – Finance, Controllership and Investments	**PATRÍCIA CHACON JIMENEZ** Deputy Chief Executive Officer – Insurance
MARCOS ROBERTO LOUÇÃO Deputy Chief Executive Officer – Financial Business	**LENE ARAÚJO DE LIMA** Deputy Chief Executive Officer – Services	**SAMI FOGUEL** Deputy Chief Executive Officer – Health
LUIZ AUGUSTO DE MEDEIROS ARRUDA Deputy Chief Executive Officer – Commercial and Marketing	**DOMINGOS DE TOLEDO PIZA FALAVINA** Chief Investor Relations Officer	**MARCOS ROGÉRIO SIRELLI** Deputy Chief Executive Officer - Technology, Data, and Customer Service
EMÍLIO BENTANCOURT Chief Risks and Corporate Governance Officer	**ADRIANA PEREIRA CARVALHO SIMÕES** Chief Legal Officer	**PATRÍCIA QUIRICO COIMBRA** Chief People and Culture Officer