

# MONTHLY PERFORMANCE

## JUNE/25

### OVERVIEW – SUSEP LINES

**PRIVATE PENSION** - Pension reserves grew by 13.4% compared to the same period in 2024, reaching the amount of BRL184.7 billion. The accumulated gross contribution totaled BRL12.7 billion, maintained the level of the previous year.

**PREMIUM BONDS** - Monthly collection reached BRL 152.4 million, a 44.6% increase compared to Jun/24.

**INSURANCE** – In the month, BRL 778.0 million in premiums were written, with a highlight on the Home line, which recorded a monthly issuance record and grew 44.4% compared to same period of the previous year.

## PRIVATE PENSION

BRL MM

	CXSE3	
	JUN/25	Δ% JUN/24
Monthly contribution	1,526.7	-31.6%
Accumulated contribution	12,680.8	+1.9%
Monthly net inflow	-249.1	-
Accumulated net inflow	1,342.6	-13.3%
Reserves	184,695.9	+13.4%

## Industry Ex – CXSE3

	Industry Ex – CXSE3	
	JUN/25	Δ% JUN/24
Monthly contribution	6,872.8	-53.0%
Accumulated contribution	69,577.4	-16.3%
Monthly net inflow	-2,551.3	-153.7%
Accumulated net inflow	6,575.9	-77.5%
Reserves	1,472,820.1	+15.5%

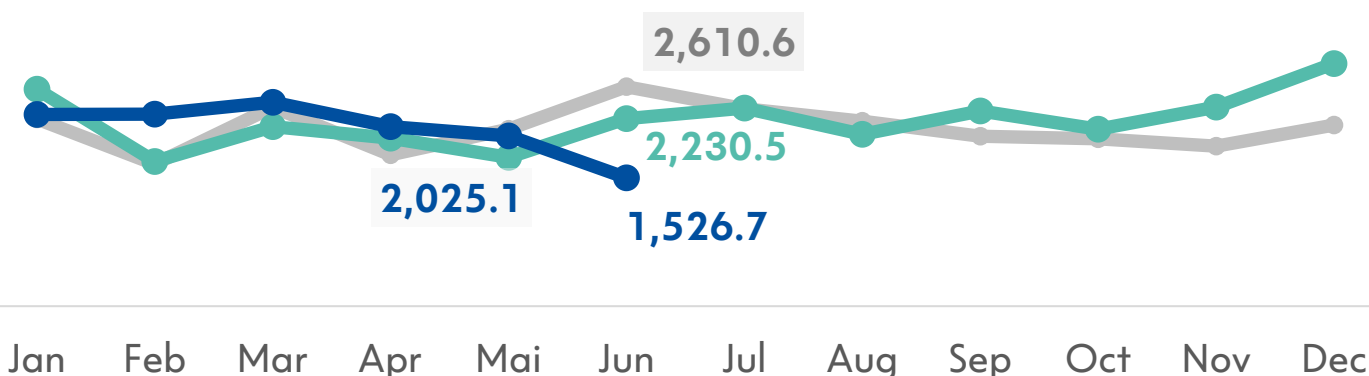
## PREMIUM BONDS

BRL MM

	CXSE3		Industry Ex – CXSE3	
	JUN/25	Δ% JUN/24	JUN/25	Δ% JUN/24
Monthly collection	152.4	+44.6%	2,798.3	+13.0%
Accumulated collection	859.8	+19.2%	16,030.7	+11.7%
Technical provisions	2,863.3	+46.5%	40,535.6	+8.0%

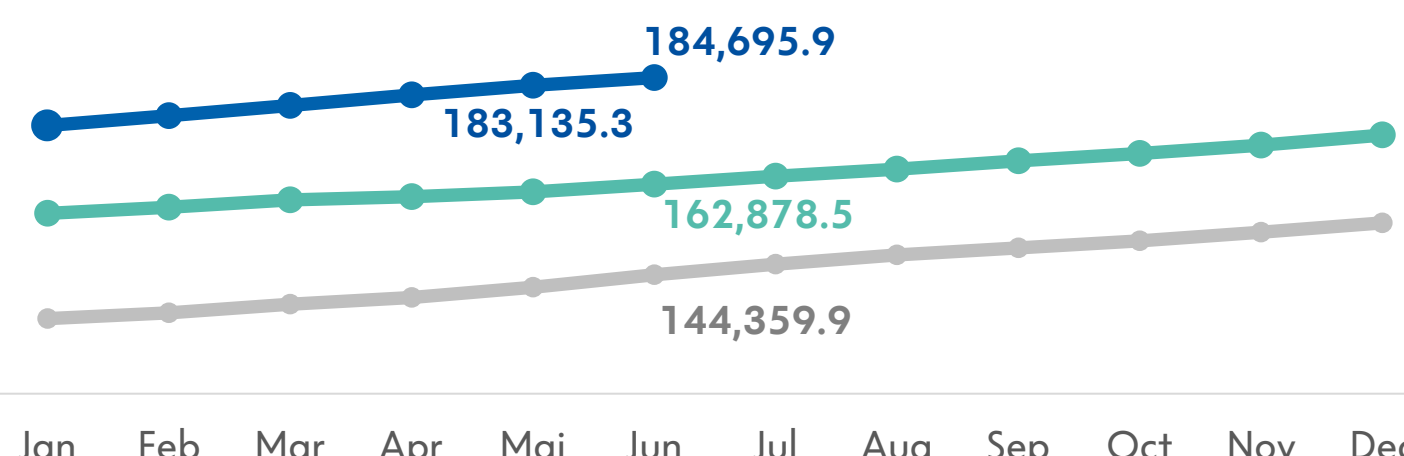
### MONTHLY CONTRIBUTION

2025 2024 2023



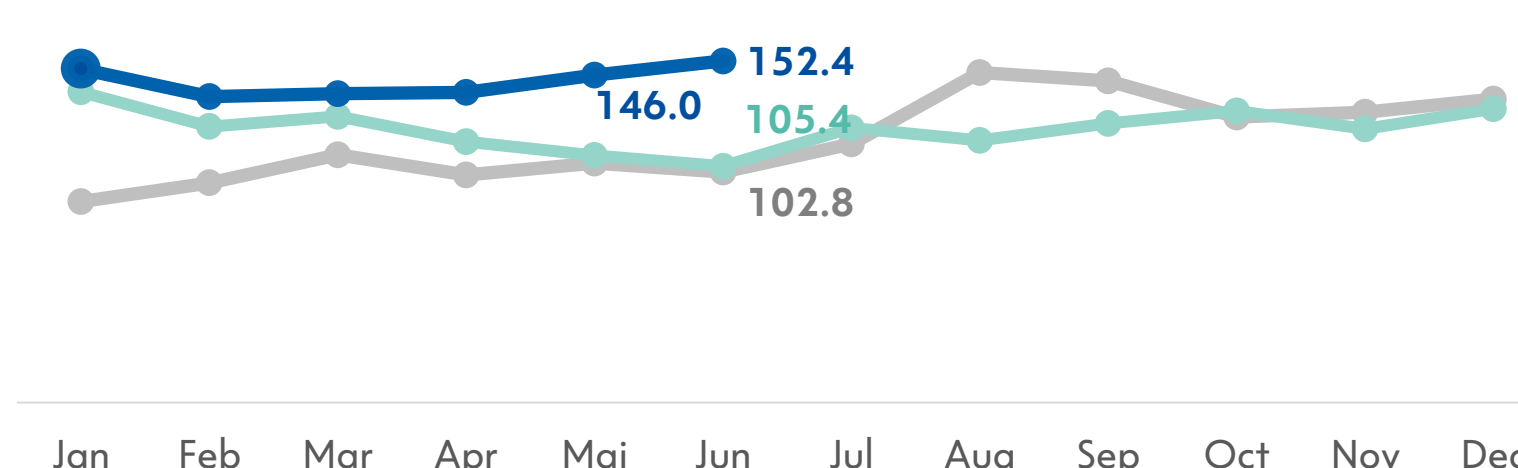
### RESERVES

2025 2024 2023



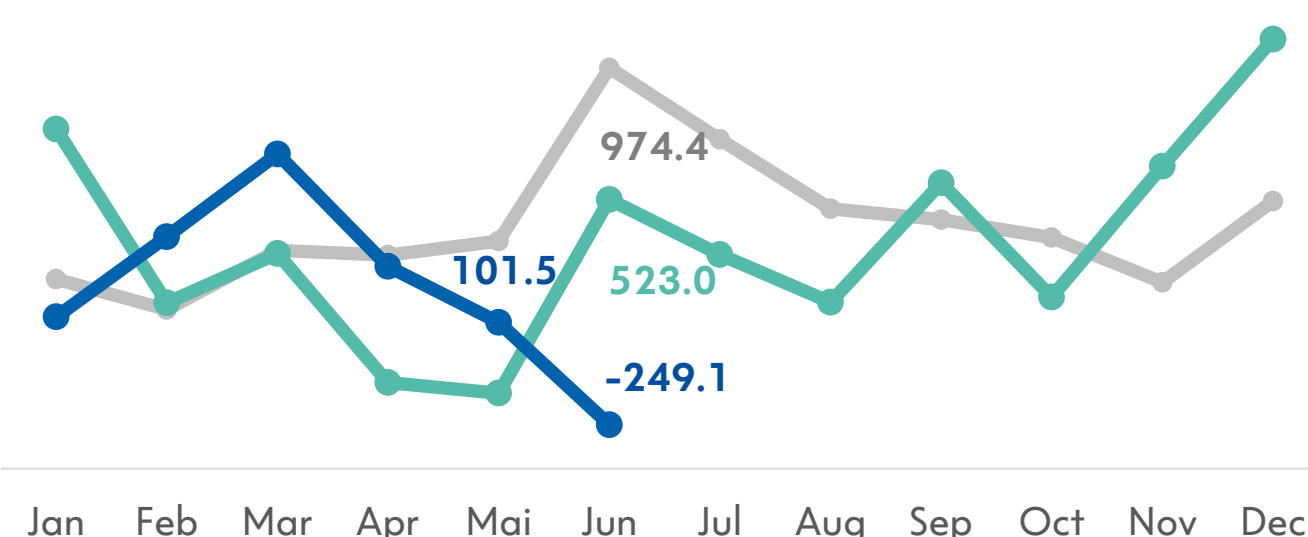
### MONTHLY COLLECTION

2025 2024 2023



### NET INFLOW

2025 2024 2023



### HIGHLIGHTS

The accumulated gross contribution of private pension reached BRL 12,680.8 million, an increase of 1.9% compared to same period in 2024. Year-to-date, net inflow totaled BRL 1,342.6 million and, in the monthly view, the negative volume of BRL 249.1 million was impacted by a lower volume of gross contribution in the month, due to changes in the IOF rate. Pension Reserves grew 13.4% in relation to Jun/24, reaching the amount of BRL 184.7 billion.

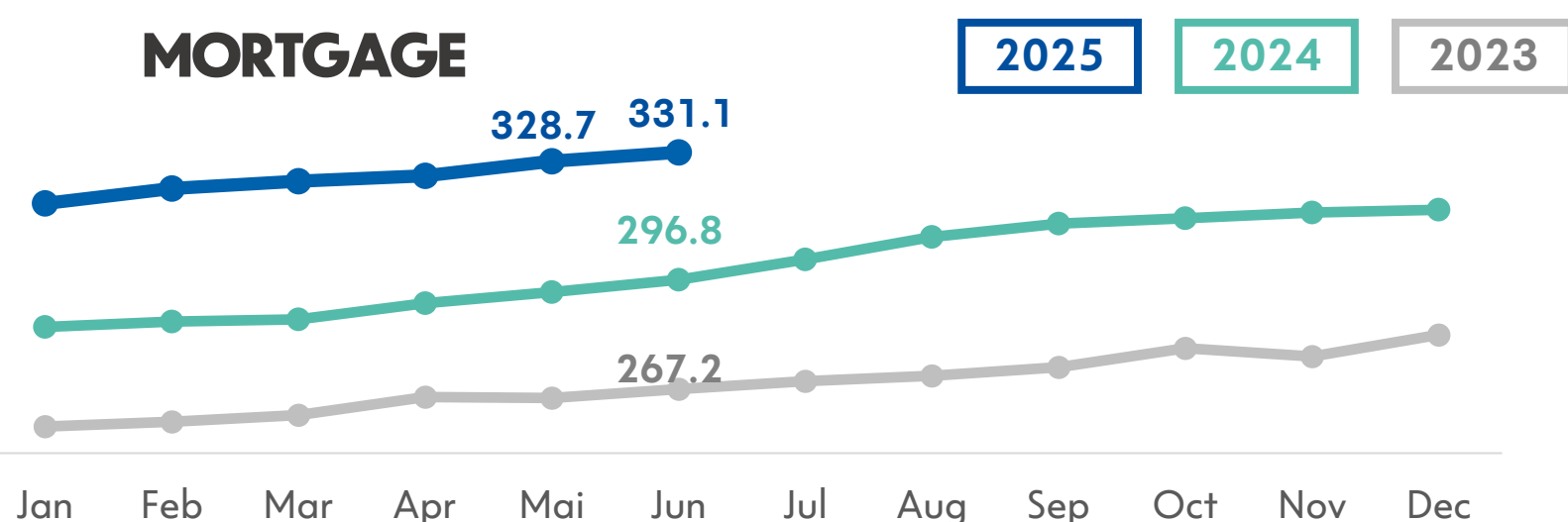
### HIGHLIGHTS

In Jun/25, the monthly collection was BRL 152.4 million, an increase of 44.6% compared to the same month of the previous year, with highlight on monthly payment products, which grew by 56.1% in the comparison between the periods, representing 95.2% of the total collected in the month, which is equivalent to a volume of BRL 145.1 million.

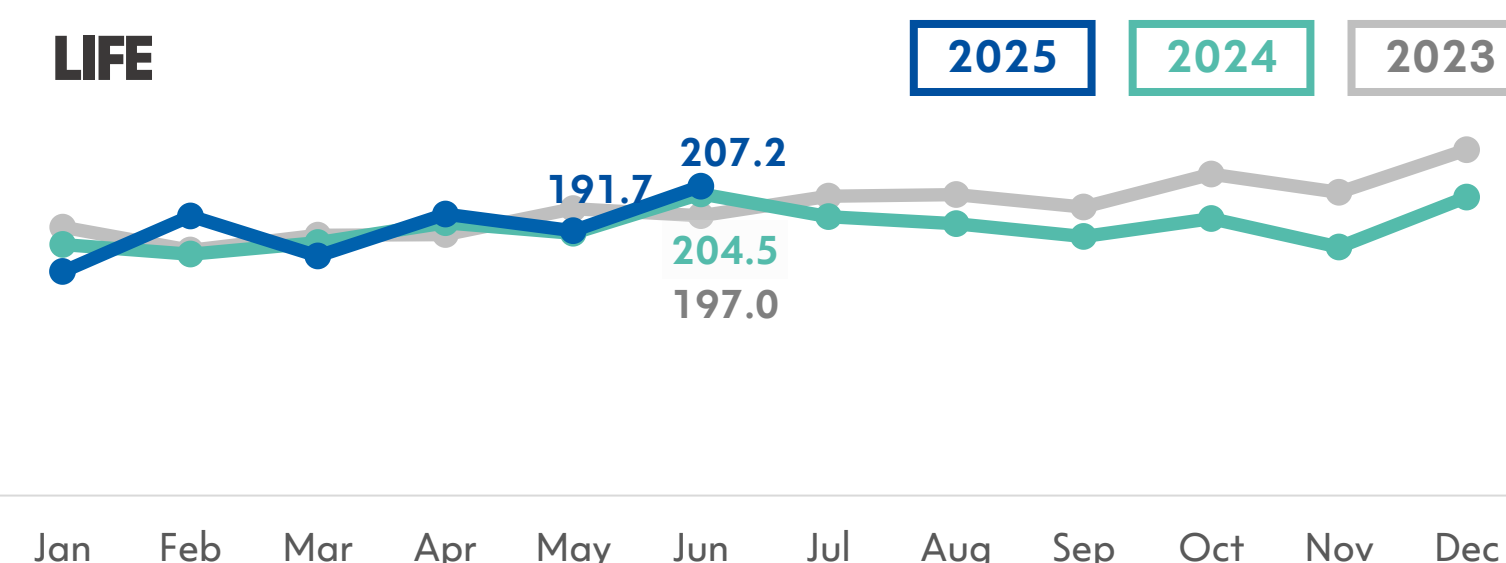
## INSURANCE – WRITTEN PREMIUM BRL MM

Insurance Lines	CXSE3		Industry Ex – CXSE3		CXSE3		Industry Ex – CXSE3	
	JUN/25	Δ%JUN/24	JUN/25	Δ%JUN/24	6M25	Δ%6M24	6M25	Δ%6M24
Mortgage	331.1	+11.6%	335.0	+14.6%	1,946.6	+12.1%	1,976.2	+14.5%
Life	207.2	+1.3%	4,445.1	+14.1%	1,153.8	+0.5%	25,602.7	+10.5%
Credit Life	96.0	-46.0%	1,846.7	+0.5%	711.3	-38.1%	11,673.2	+11.7%
Home	102.8	+44.4%	434.4	+6.8%	548.0	+24.2%	2,598.1	+4.6%
Others non strategic <sup>1</sup>	40.8	+25.4%	10,857.5	+3.3%	206.8	-11.3%	58,880.2	+3.9%
<b>Total</b>	<b>778.0</b>	<b>-0.6%</b>	<b>17,918.6</b>	<b>+5.8%</b>	<b>4,566.4</b>	<b>-3.0%</b>	<b>100,730.4</b>	<b>+6.6%</b>

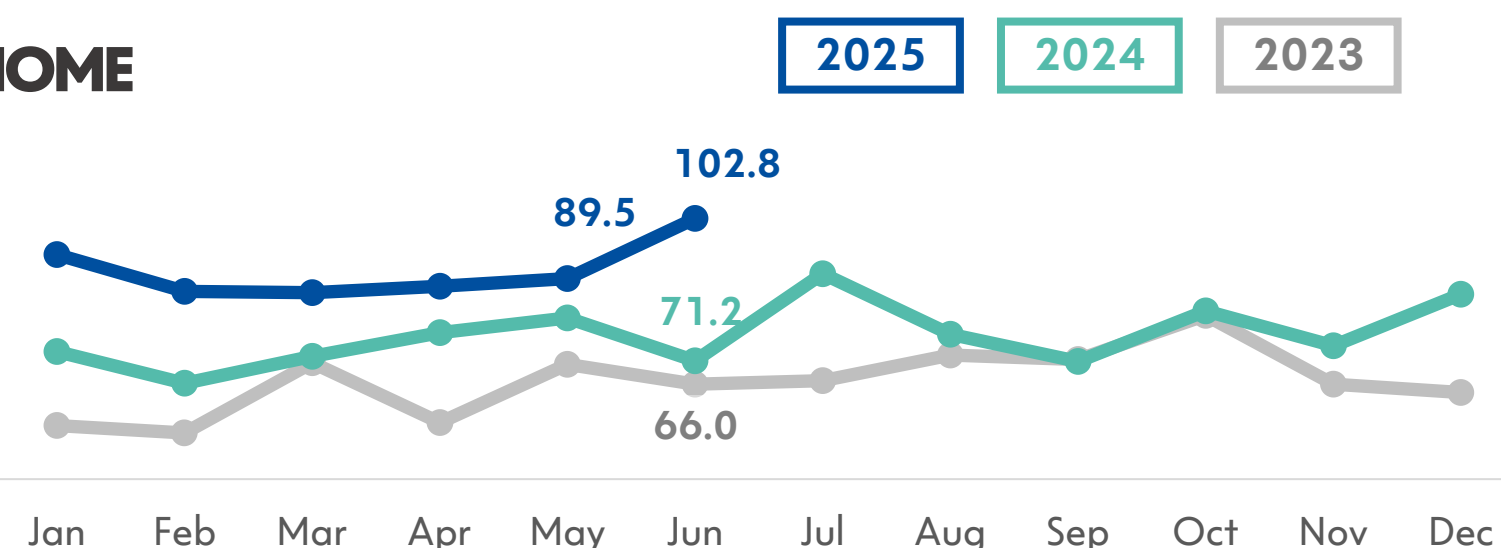
### MORTGAGE



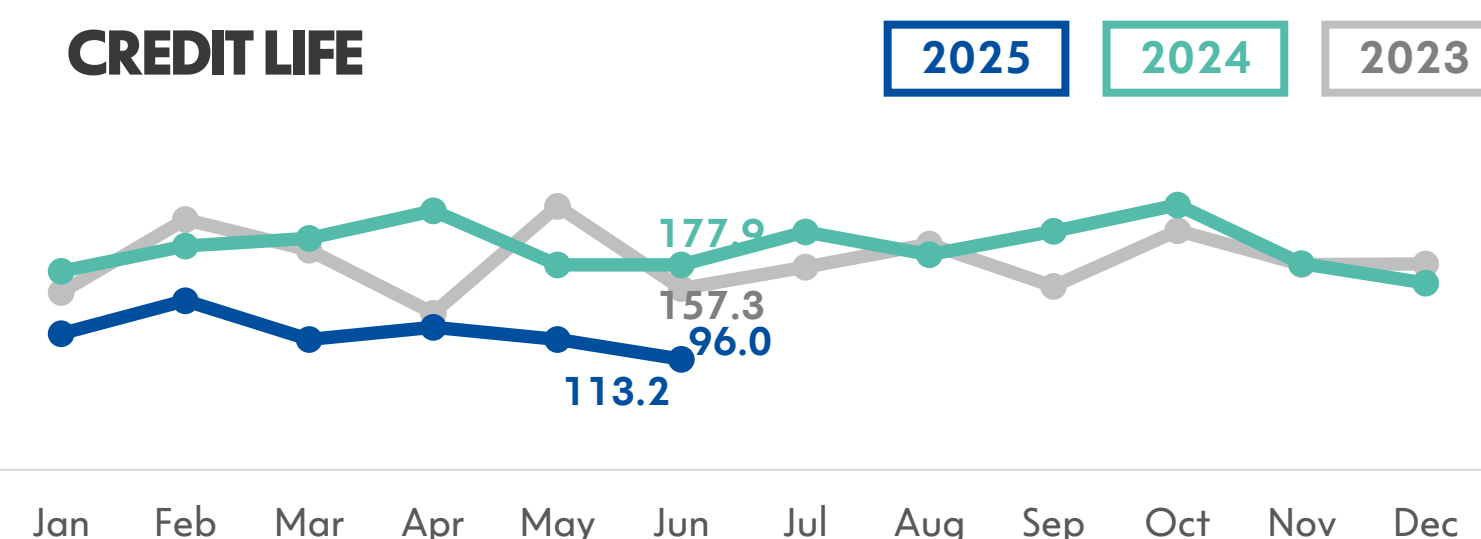
### LIFE



### HOME



### CREDIT LIFE



## INSURANCE HIGHLIGHTS

- MORTGAGE** In Jun/25, BRL 331.1 million in insurance premiums were written, a 11.6% increase compared to Jun/24, reflecting the growth of CAIXA's mortgage portfolio.
- LIFE** In the month, BRL 207.2 million in Life insurance premiums were written. Monthly payment issuances accounted for 65.9% of total premiums in Jun/25, while single payment products accounted for 34.1%.
- CREDIT LIFE** In Jun/25, BRL 96.0 million in premiums were written. This performance continues to be impacted by the effect of interest rates (SELIC) on the cost of credit, resulting in lower insurance penetration. Of the total premiums written in the month, 74.7% came from operations with individuals, 20.9% with legal entities and 4.4% from rural areas.
- HOME** The amount of premiums written in the month was BRL 102.8 million, the highest historical volume, which represents a growth of 44.4% compared to Jun/24.

<sup>1</sup> Includes run-off insurance lines, which have not established new strategic partnerships and are currently within the co-brokerage business: Auto insurance, Corporate, and lesser relevant others.

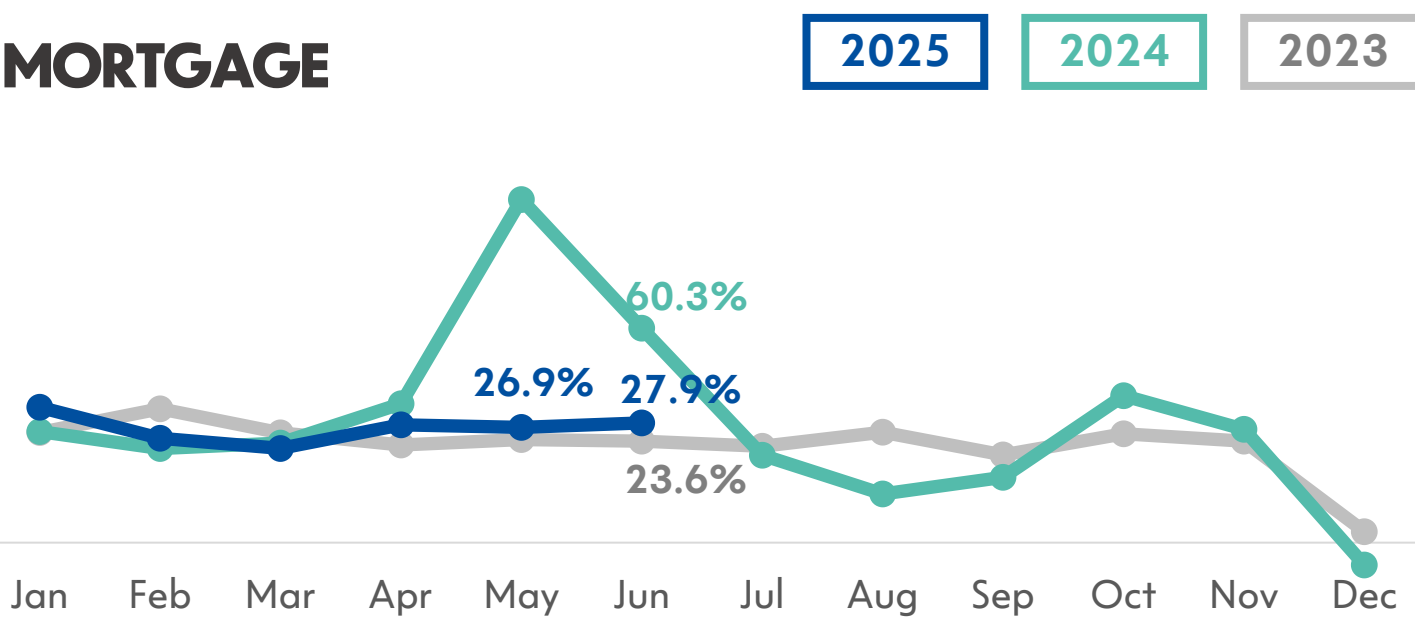
## LOSS RATIO BY LINE % Earned Premium

Insurance Lines	CXSE3			Industry Ex – CXSE3			CXSE3			Industry Ex – CXSE3	
	JUN/25	Δ p.p. JUN/24	Δ p.p. MAY/25	JUN/25	Δ p.p. JUN/24	Δ p.p. MAY/25	6M25	Δ p.p. 6M24	6M25	Δ p.p. 6M24	
Mortgage	27.9	-32.4	+1.0	19.5	-3.7	-3.8	26.7	-23.7	21.2	-10.2	
Life	23.1	+3.3	-1.0	36.0	-3.2	+0.3	21.6	+1.1	37.3	-1.4	
Credit Life	21.2	-56.1	+0.3	17.5	-1.6	-0.7	20.9	-27.4	18.6	+0.4	
Home	15.9	-7.0	+0.1	26.6	+11.8	+2.5	16.1	-2.3	29.3	-7.8	
<b>Total</b>	<b>25.4</b>	<b>-27.7</b>	<b>+0.2</b>	<b>42.4</b>	<b>-8.5</b>	<b>-3.4</b>	<b>24.8</b>	<b>-15.8</b>	<b>43.9</b>	<b>-1.5</b>	

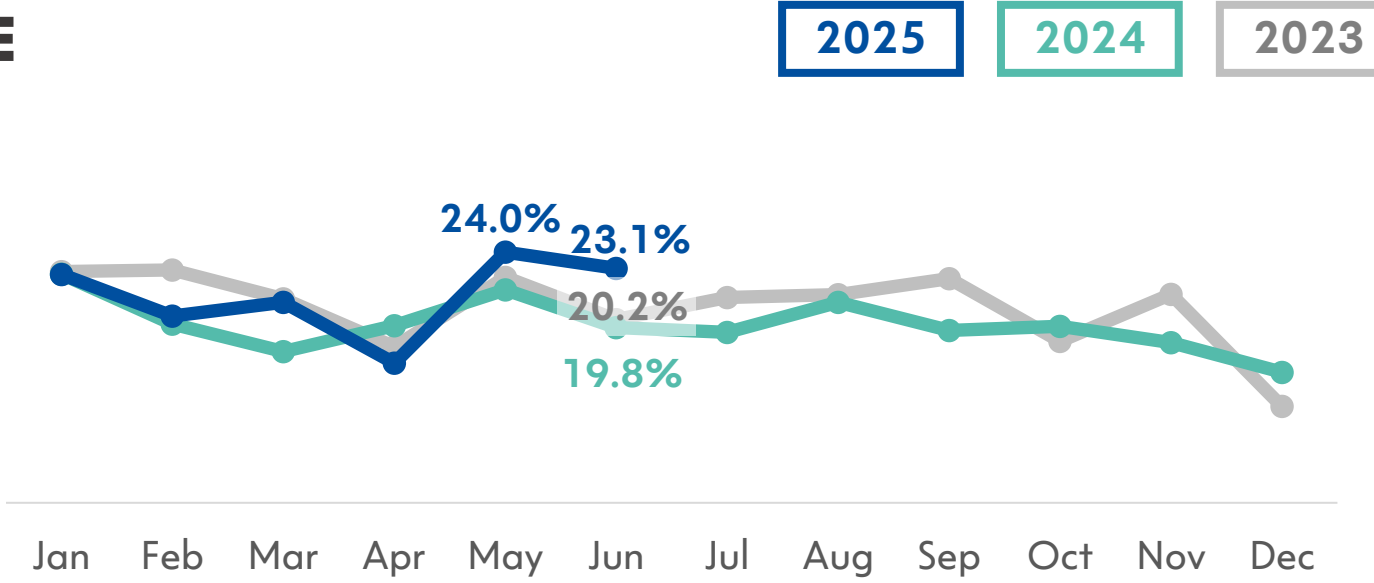
## LOSS RATIO HIGHLIGHTS

The total loss ratio of the insurance segment for the month was 25.4%. For the **Mortgage** and **Home** lines, the change in the indicator in the month is due to the volume of claims in the period. In comparison with the same month of the previous year, the performance was impacted by the climatic events that occurred in Rio Grande do Sul. For the **Credit Life** line, the indicator for the month was in line with the historical level. Compared to the previous year, the variation is associated with the extraordinary event of claims not notified by the policyholder until then. The variation in the loss ratio of the **Life** line reflects the number of claim notices registered in the period and, on a year-to-date basis, remains in line with the historical performance of the operation.

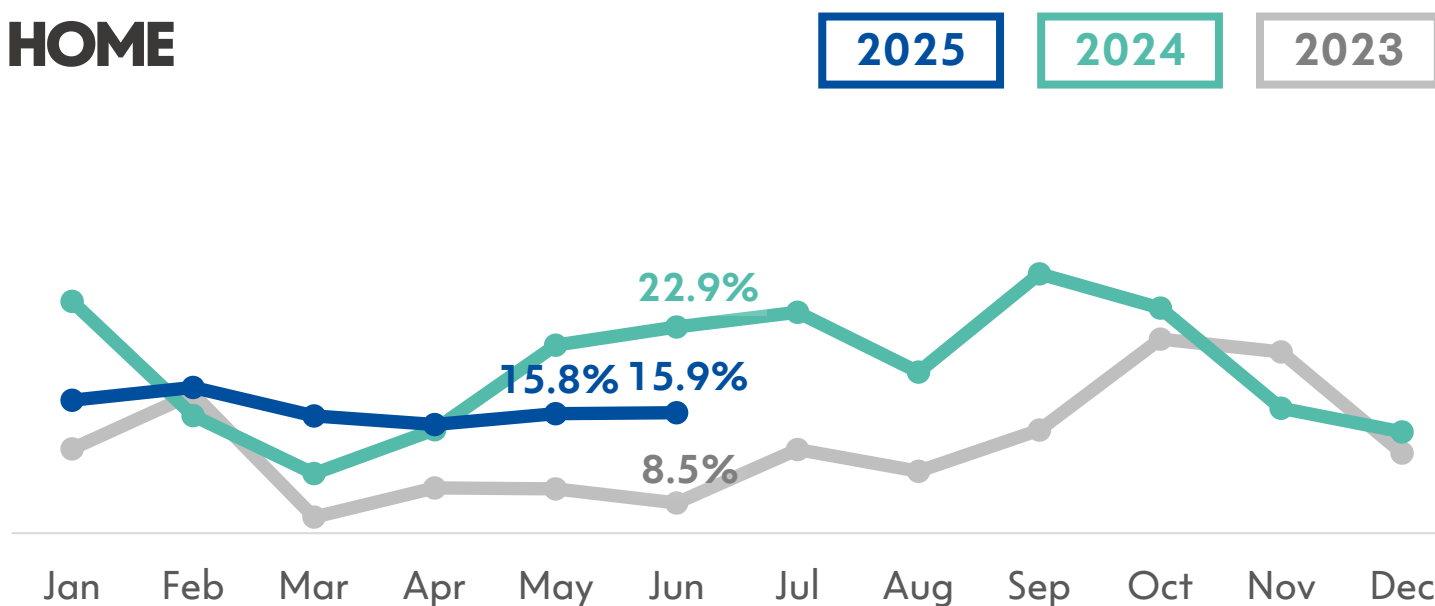
### MORTGAGE



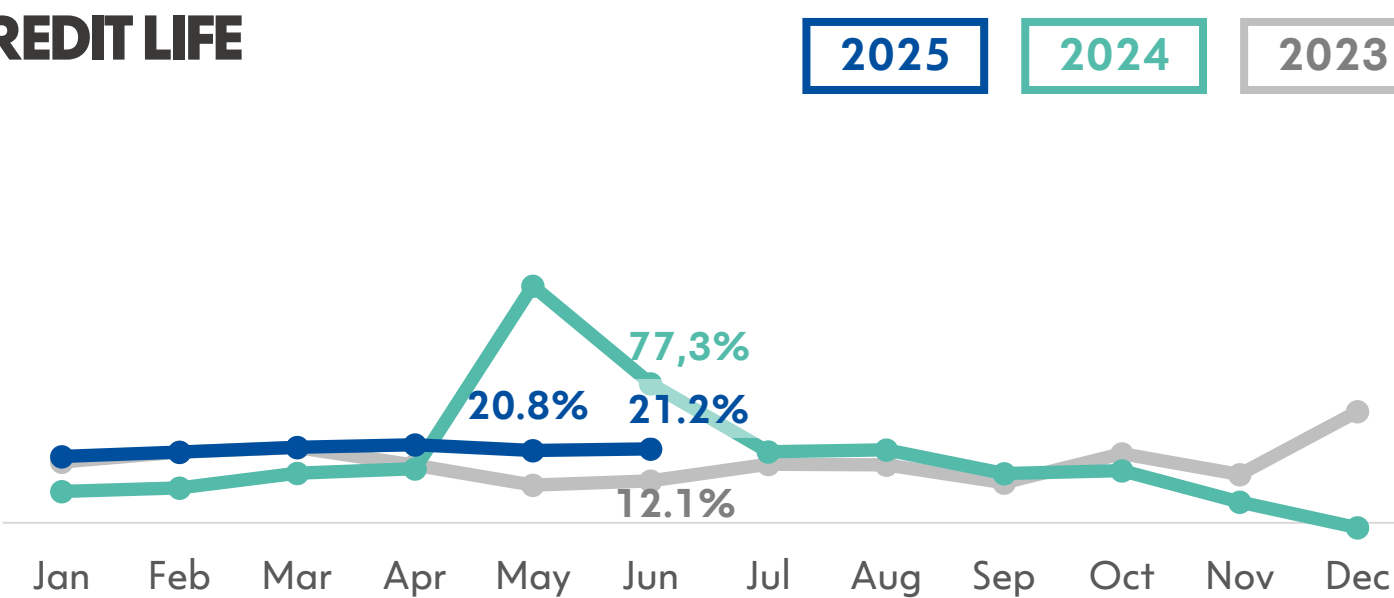
### LIFE



### HOME

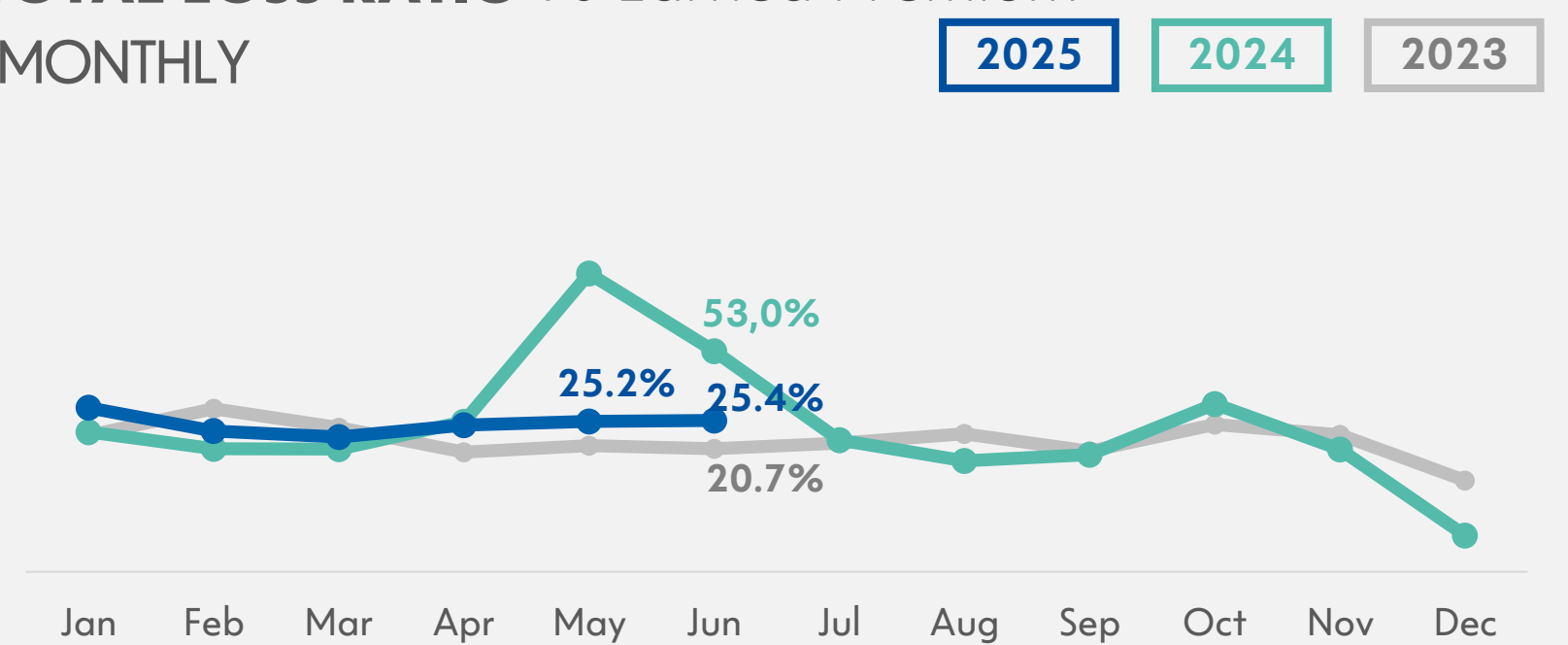


### CREDIT LIFE

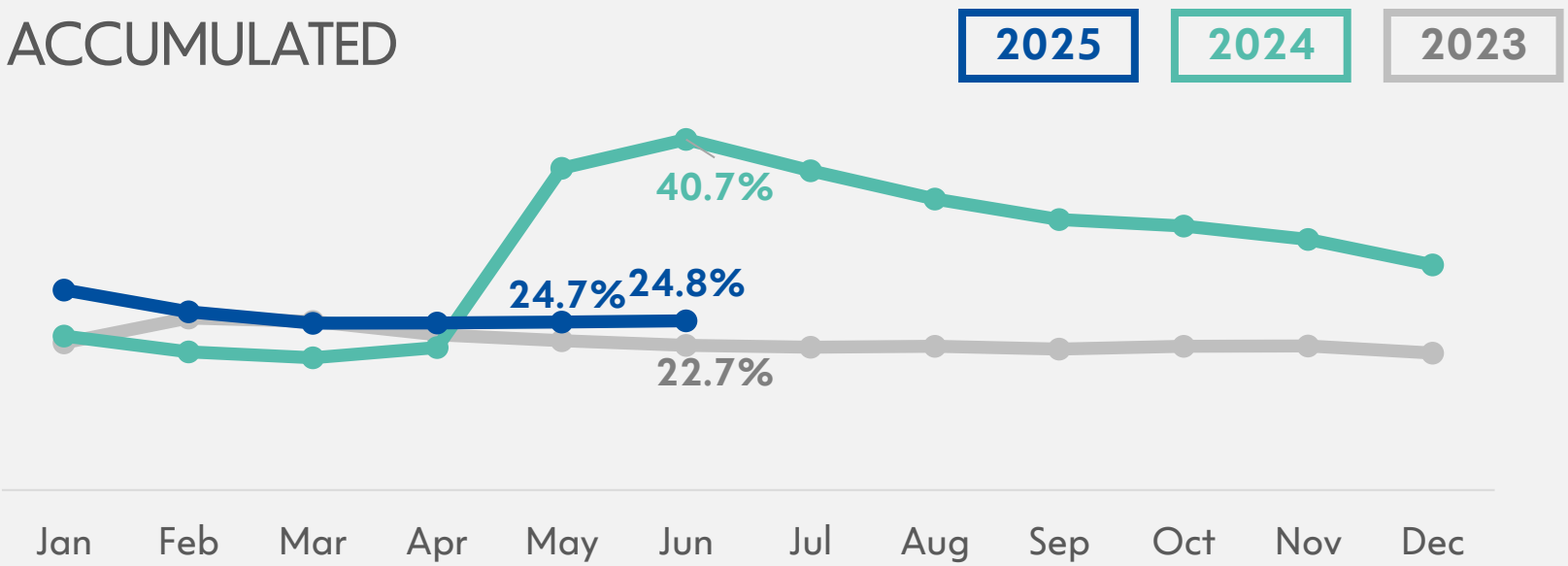


## TOTAL LOSS RATIO % Earned Premium

### MONTHLY



### ACCUMULATED



## INSURANCE

**DataSource:** SUSEP - <http://www2.susep.gov.br/menuestatistica/SES/principal.aspx> | Downloadable SES Database: Base de Dados do SES, updated 202506.

**Written Premium:** Arquivo SES\_seguros | Columns F of the report.

**Claims Ratio:** Index calculated by dividing Claims Occurred (arquivo SES\_seguros | Coluna O do Relatório) per Earned Premium (arquivo SES\_seguros | Column H of the report).

**Company Codes**<sup>4</sup> - Column B of the database: 05631, 08141, 04421, 03476.

**Insurance Line Codes** - Column C of the database:

**Mortgage:** 1061, 1065, 1068.

**Credit Life**<sup>1</sup>: 0977, 1198, 1377.

**Life**<sup>2</sup>: 0929, 0936, 0969, 0980, 0983, 0984, 0986, 0987, 0990, 0991, 0993, 0997, 1329, 1336, 1369, 1383, 1384, 1386, 1390, 1391, 2201, 2202, 2203, 2293, 0981, 0982, 1381<sup>3</sup>.

**Home:** 0114.

**Others non strategic:** 0111, 0112, 0113, 0116, 0117, 0118, 0141, 0142, 0143, 0167, 0171, 0173, 0176, 0195, 0196, 0234, 0727, 0274, 0310, 0313, 0327, 0351, 0378, 0433, 0435, 0437, 0457, 0484, 0520, 0523, 0524, 0525, 0526, 0531, 0542, 0553, 0544, 0583, 0588, 0589, 0621, 0622, 0623, 0628, 0632, 0638, 0644, 0652, 0654, 0655, 0656, 0658, 0711, 0739, 0740, 0743, 0745, 0746, 0747, 0748, 0749, 0750, 0775, 0776, 0819, 0848, 0849, 0859, 0860, 0870, 0949, 0996, 1066, 1101, 1102, 1103, 1104, 1105, 1106, 1107, 1108, 1109, 1130, 1161, 1162, 1163, 1164, 1165, 1279, 1285, 1286, 1287, 1299, 1380, 1387, 1396, 1417, 1428, 1433, 1457, 1528, 1535, 1537, 1574, 1597, 1601, 1602, 1603, 1734, 1872, 1985, 2079, 2199.

<sup>1</sup> As of the May/22 report, Code 1198 – Life Insurance for Rural Producers – is no longer included in Non-Strategic Others and is now considered in the Credit Life line, For comparison of the graphs and tables of the Monthly Performance report, the historical data were also adjusted.

<sup>2</sup> For the Life line, for the composition of the Written Premium in the report, the value corresponding to the Prêmio Emitido (Reg, Capitalização), column M of the SES\_seguros file, is also considered for Code 1391.

<sup>3</sup> From Sep/22 report, Personal Accidents (Codes 0981, 0982, 1381) is considered in the Life line, For comparison of the graphs and tables of the Monthly Performance report, the historical data were also adjusted.

<sup>4</sup> As of Sep/24, the data from XS2 Life and Pension were incorporated by Caixa Vida e Previdência.

## PENSION

**Contribution and Net Inflows:** SUSEP - <http://www2.susep.gov.br/menuestatistica/SES/principal.aspx> / Downloadable SES Database: Base de Dados do SES, updated 202506.

For Contribution, column D of the database SES\_Contrib\_Benf.

For Net Inflows, Contribution + Portabilidade aceita (arquivo ses\_transferenciasexternas, column "E" para o TIPOTRANSF "R") - Portabilidade cedida (arquivo ses\_transferenciasexternas, coluna "E" para o TIPOTRANSF "D") - Resgates pSEPs (arquivo ses\_pgbl\_resgates columns C e D + Ses\_vgbl\_resgates columns C e D + ses\_prev\_trad\_resgates columns C e D).

**Company Codes** - Column A of the database: 05631, 08141.

**Reserves:** SUSEP - <http://www2.susep.gov.br/menuestatistica/SES/principal.aspx> | Empresas | Seguradoras: Demonstrações Contábeis | Passivo  
Considered in reserves: Vida com Cobertura Por Sobrevivência + Provisões Técnicas Previdência Complementar and the company codes: 05631, 08141.

## PREMIUM BONDS<sup>1</sup>

**Collection:** SUSEP - <http://www2.susep.gov.br/menuestatistica/SES/principal.aspx> | Downloadable SES Database: Base de Dados do SES, updated 202506 | arquivo SES\_Dados\_Cap.

For revenue is selected Column E of the database.

**Company Codes** - Column A of the database: 24872<sup>1</sup>.

**Technical Provision:** SUSEP - <http://www2.susep.gov.br/menuestatistica/SES/principal.aspx> | Empresas | Capitalização: Demonstrações Contábeis | Passivo considered  
Considered as technical provision: Provisões Técnicas de Capitalização and the company code 24872.

## DISCLAIMER

This report was prepared by Caixa Seguridade and aims to provide information in relation to the monthly commercial performance of its investee companies, based on public data made available by the SUSEP Statistics System, accessible in <http://www2.susep.gov.br/menuestatistica/SES/principal.aspx>.

For the insurance segment, all SUSEP codes were grouped together, even those for which the Company does not have production.

The numbers in this report may differ from those disclosed in the Earnings Release and the quarterly Financial Statements, as Caixa Seguridade adopts the international accounting standards (International Financial Reporting Standards – IFRS), issued by the International Accounting Standards Board (IASB), while SUSEP uses the accounting standard known as SUSEP GAAP.

In the production of this report, any effects that may be considered non-recurring were not segregated, Additional information in this regard will be detailed exclusively in the Earnings Release for the quarter.

<sup>1</sup> As of Jan/23 report, Premium Bonds considered the data from XS4.