

CAIXA *Seguridade*

3Q24 EARNINGS RELEASE

CONFERENCE CALL:

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Live broadcast in Portuguese with simultaneous Translation into English, through the ZOOM platform:

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1. 3Q24 HIGHLIGHTS

MAIN NUMBERS

NET INCOME	BRL 1.0 bi
Managerial	+9.7%/3Q23 +5.5%/9M23
REVENUE	BRL 1.3 bi
Operating	+4.1%/3Q23 +6.0%/9M23
ROE	62.9% p.a.

3Q24 PERFORMANCE

MORTGAGE	BRL 922.4mi	+13.4%
	written premiums	/3Q23
HOME	BRL 238.8mi	+13.3%
	written premiums	/3Q23
CREDIT LIFE	BRL 600.2mi	+13.0%
	written premiums	/3Q23
ASSISTANCE	BRL 50.8mi	+25.1%
	revenues	/3Q23
PRIVATE PENSION	BRL 167.6bi	+11.9%
	reserves	/3Q23
CREDIT LETTERS	BRL 4.8bi	+11.3%
	credit letters	/3Q23

VALUE DISTRIBUTION IN 3Q24

Proposal to distribute **BRL 930 million** in dividends, 92.5% of the adjusted net income for 3Q24.

83% Decrease in number of complaints
3Q24/3Q23

5.5 p.p. Increase in the Home Insurance renewal rate
3Q24/3Q23

60% Multi-year plans in new Home insurance policies (increase of 8 p.p.)
3Q24/3Q23

2.5 p.p. Improvement in the acceptance rate of Credit Life insurance proposals

28 p.p. Increase in share of the monthly payment modality in Premium Bonds
3Q24/3Q23

64% Increase in Private Pension funding through portability
3Q24/3Q23

SIMPLIFICATION AND EFFICIENCY Incorporation of XS2 by CVP, aimed at rationalizing the corporate structure and reducing operating costs.

FOCUS ON CORE BUSINESS Full divestment of CNP Seguros Holding Brasil's equity stake in Wiz Co.

MORE SUSTAINABILITY Approval of the 2024/2025 Sustainability Plan, signing of the UN Global Compact and adherence to the Pact for Racial Equity.

2. Message from Management

Caixa Seguridade recorded a Managerial Net Income¹ of BRL 1.0 billion in the third quarter of 2024, the highest quarterly result in the Company's history, up by 9.7% from the same period in 2023 and 30.5% higher than in the second quarter of 2024. Year-to-date, the Managerial Net Income reached BRL 2.7 billion, increasing by 5.5% from the first nine months in 2023. In the accounting view, and pursuant to accounting standard CPC 50 (IFRS 17), the Company recorded a net income of BRL 1.1 billion in the quarter, up by 11.7% from the third quarter in 2023.

On November 07, 2024, the Company's Board of Directors approved a dividend distribution of BRL 930.0 million, corresponding to 92.5% of the adjusted Managerial Net Income for the third quarter, with payment expected to occur on January 17, 2025. In relation to the accumulated result for the year, the Company has already distributed BRL 2,472.0 million, equivalent to 91.6% of the adjusted Management Net Income for the period.

The insurance segment, which also considers assistance services, recorded its highest historical volume in written premiums in 3Q24, up by 7.8% from the third quarter in 2023, with highlight to the performance achieved by the Mortgage (+13.4%), Home (+13.3%), Credit Life (+13.0%) and Assistance (+25.1%) segments. In 9M24, written premiums reached a volume of BRL 7.3 billion, increasing by 7.6% from the first nine months in 2023. Among the highlights, Caixa Seguridade remains the market leader in the Mortgage segment, maintaining the growth trend for written premiums, reaching BRL 922.4 million in the quarter and reflecting the evolution of CAIXA's real estate loan portfolio. In the Home segment, the Company achieved BRL 238.8 million in written premiums in a three-month period, a new record resulting from its strategy to stimulate sales of multi-year policies, in addition to the effort aimed improving its clients' experience, thus reducing cancellations.

In the accumulation segment, Private Pension reserves reached a volume of BRL 167.6 billion, up by 11.9% between Sep/24 and Sep/23 and contributing to the generation of BRL 471.1 million in revenues from Management Fees in the quarter, which grew by 12.5% from the same quarter in 2023. Private Pension contributions continue to be impacted with the increased competition from the Bank's other funding products, with the Company intensifying the number of actions and campaigns focused on prospecting and retaining portability. Within this context, gross contributions amounted to BRL 6.7 million in the third quarter of 2024, up by 2.4% and 12.1% from the third quarter in 2023 and the second quarter of 2024, respectively. In the quarter, we launched the Premium Multi-Manager Fund, with independent managers specialized in private credit, offering customers more flexibility in choosing assets and diversifying investments.

In the Credit Letters segment, besides working to improve the quality of after-sales aimed at reducing cancellation volumes, the Company also intensified actions to promote sales, with highlight to the Consórcio Premiado – Sortudão and the Caixa Consórcio Anniversary Discount campaigns. As a result, we sold BRL 4.8 billion in credit letters in the third quarter of 2024 - with a record amount of letters allocated in a single month (August), totaling BRL 2.1 billion – growing by 11.3% from the same quarter in 2023, and by 29.0% over the second quarter of 2024. The performance of the Credit Letters segment in the third quarter of 2024 can also be observed in the funding line, which amounted

¹ Managerial Net Profit calculated in accordance with accounting standard CPC 11 – Insurance Contracts (IFRS4)

to BRL 1.1 billion and grew by 82.6% from the same period in 2023, and in the management fee line, which increased by 47.6% from the third quarter in 2023.

In the Premium Bonds segment, the Company focused on selling products with the monthly payment modality, which generates a better operating margin given the lower need for provisions for redemptions and also offers more sustainable results. Thus, this modality represented 89.5% of total collections in the quarter, up by 49.0% from the third quarter in 2023 and with a total volume of BRL 864.5 million in the first nine months, up by 44.1% in comparison with the same period in 2024 and 2023.

On the commercial front, our Sales Team Program, the main incentive sales tool for Caixa Seguridade's products, maintained the high rate of trained partners and employees, ending the third quarter of the year with 23,141 trained employees and 4,403 trained partners. Thus, the Distribution Business segment, which includes revenues from brokerage or intermediation of security products, as well as revenues from access to the distribution network and use of the brand (BDF), amounted to BRL 573.1 million in 3Q24, up by 12.2% from the same period in 2023. Of this amount, insurance products represented the largest contribution to revenues (71.3%), increasing by 15.8% from 3Q23, followed by credit letters, with a share of 18.2% and a growth of 6.9% over the same period in 2023. Year-to-date, this segment recorded BRL 1.7 billion in operating revenues, 13.4% higher than in 2023.

The loss ratio in the third quarter of 2024 improved by 1.5 p.p. from 3Q23, impacted by the regulation and recognition of provisions for losses and re-insurance related to flood event in Rio Grande do Sul. Including the effects from the variations in re-insurance, the loss ratio for quarter would be 1.8 p.p. higher than in 3Q23, explained mainly by the higher loss ratio in the credit life segment resulting from the new claims notification process established for this segment. Compared to 2Q24, the loss ratio reduced by 39.3 p.p., due to the impact caused by the flood event in Rio Grande do Sul on claims in the mortgage segment during the second quarter, and the database informing the claims for the credit life segment.

The Administrative Expenses Ratio (IDA) grew by 0.6 p.p. from the third quarter of 2024 and the same period in 2023, due to administrative expenses relating to IT and investments made with tax incentives related to the Rouanet Law at the companies Caixa Vida e Previdência, Caixa Residencial and Caixa Capitalização, totaling BRL 11.5 million. Disregarding the amount allocated to tax incentives, which bring a reduction in tax expenses of the same magnitude, the indicator in the quarter would show an increase of 0.3 p.p. compared to the same period of the previous year and a reduction of 0.2 p.p. in relation to the following quarter of 2024.

The Combined Index (IC) remained close to the levels recorded in previous quarters, except for 2Q24, which had non-recurring claims related to Rio Grande do Sul and the credit life segment, which impacted the indicators of Caixa Residencial, Caixa Vida e Previdência and CNP Holding.

The financial results in the consolidated view, which considers the effect from all equity interests in the proportion owed to Caixa Seguridade, reduced by 5.1% from 3Q23, and grew by 9.7% over 2Q24, due to the variations in interest rates in the period, representing 28% of the net income in the quarter, with Caixa Vida e Previdência having the most relevant share, corresponding to 55.7% of this result. Therefore, the Expanded Combined Index (ICA) increased by 1.5 p.p. from the same quarter in 2023, reflecting the higher loss ratio for the credit life segment.

In the quarter, the incorporation of XS2 Vida e Previdência S.A. (XS2) by Caixa Vida e Previdência S.A. (CVP), within the scope of Holding XS1, was approved. This restructuring, in addition to bringing administrative, economic and financial benefits to the operations and businesses of the Holding, also

simplifies the group's corporate structure with the concentration of life, credit life and private pension operations in a single company, with the operation being in SUSEP's final approval phase. Also within the strategic scope and focusing on Caixa bancassurance, the Company announced on October 30, 2024, the full divestment of the stake held by CNP Seguros Holding Brasil S.A. in the share capital of Wiz Co Participações e Corretagem de Seguros S.A. with the conclusion of the transaction subject to approval by the Administrative Council for Economic Defense (CADE).

In 3Q24, Caixa Seguridade reduced, by 5 times, the number of complaints related to insurance products registered with the BACEN Ombudsman in relation to the same period in 2023. This achievement reflects the Company's constant search for improvements in products and journeys jointly with its subsidiaries and CAIXA. Among the actions that contributed to these achievements, we highlight the following: adjustments to the messages that are sent upon hiring products, aimed at providing clearer information regarding the contracted products; integration of the loan sales flow with credit systems, with a more simplified journey; new flow with CAIXA to address ombudsman demands related to security, fostering a stronger integration among the ombudsman teams of CAIXA and its subsidiaries, as well as the creation of a new communication channel; and improvements to the client service channel (SAC) for products.

Lastly, in September, Caixa Seguridade joined the Ibovespa, the main performance indicator for shares traded on B3, marking yet another important achievement for Caixa Seguridade and its shareholders, resulting from the Company's intense work to expand its share, relevance and exposure in the market.

2.1 Sustainability

In the quarter, the Company's Board of Directors approved the 2024-2025 Sustainability Plan, aimed at guiding its sustainability actions in accordance with the current Strategic Plan. The objective of the Sustainability Plan is to promote the gradual incorporation of sustainable processes, by the Company and its subsidiaries, and to improve and align the insurance business with the sustainability agenda, always based on the "new economy" (solidarity, inclusive and low-carbon actions and the preservation of biodiversity).

Within this scope, the Company adhered to the pact for Racial Equity, committing to adopt practices that promote racial equality at the Company and among its investees. Caixa Seguridade also became a signatory to the UN Global Compact, reaffirming its commitment to sustainability and social responsibility on a global scale. As a member, the Company commits to adopt and to promote the engagement of its investees, in their operations and strategies, with internationally accepted universal principles. By joining the UN Global Compact, Caixa Seguridade commits to implementing actions that generate a positive impact on society and the environment by promoting increasingly better working conditions, respect for human rights by expanding its social responsibility and practices that minimize environmental impacts and through conducts that are aligned with global guidelines.

3. Results Analysis

3.1 Performance of Caixa Seguridade

With the adoption of the accounting standard CPC 50 - Insurance Contracts (IFRS 17), in substitution of CPC 11 - Insurance Contracts (IFRS 4), and given that SUSEP and ANS have not yet adopted the new standard, the Company will continue to disclose in its results, as complementary information, the unaudited managerial accounts, based on the accounting standard adopted until 2022, thus maintaining comparability with the performance reported in recent years.

Income Statement (BRL million) - CAIXA SEGURIDADE	3Q24	3Q23	Δ%	2Q24	Δ%	9M24	9M23	Δ%
Operating Revenues	1,329.0	1,202.9	10.5% ●	1,076.0	23.5% ●	3,654.9	3,375.4	8.3% ●
Results from Equity Interests	755.9	692.0	9.2% ●	530.7	42.4% ●	1,993.2	1,910.1	4.4% ●
New Partnerships	568.3	497.1	14.3% ●	390.6	45.5% ●	1,483.9	1,389.0	6.8% ●
Run-off	187.6	194.9	-3.7% ●	140.1	34.0% ●	509.3	521.1	-2.3% ●
Revenues with Commissioning	573.1	510.9	12.2% ●	545.3	5.1% ●	1,661.6	1,465.3	13.4% ●
Access to the Distribution Network/Use of Brand	41.2	38.5	7.2% ●	40.8	1.0% ●	133.9	117.1	14.3% ●
Security Brokerage or Intermediation	531.9	472.4	12.6% ●	504.5	5.4% ●	1,527.8	1,348.2	13.3% ●
Cost of Services	-120.4	-104.2	15.5% ●	-103.1	16.7% ●	-322.3	-282.2	14.2% ●
Other Operating Revenues/Expenses	-100.8	-94.3	6.9% ●	-93.9	7.3% ●	-297.6	-268.3	10.9% ●
Administrative Expenses	-29.9	-30.6	-2.5% ●	-32.2	-7.3% ●	-98.1	-86.5	13.4% ●
Tax Expenses	-70.6	-63.4	11.3% ●	-67.0	5.4% ●	-204.2	-181.6	12.4% ●
Other Operating Revenues/Expenses	-0.3	-0.2	54.2% ●	5.3	- ●	4.7	-0.2	- ●
Operating Result	1,107.9	1,004.4	10.3% ●	878.9	26.0% ●	3,035.0	2,825.0	7.4% ●
Financial Result	29.3	31.7	-7.6% ●	17.8	64.8% ●	39.7	78.7	-49.5% ●
Financial Revenues	31.4	32.5	-3.5% ●	36.2	-13.4% ●	94.1	110.7	-15.0% ●
Financial Expenses	-2.1	-0.9	145.6% ●	-18.5	-88.6% ●	-54.4	-32.0	70.1% ●
Earnings before Taxes and Equity Interests	1,137.1	1,036.1	9.7% ●	896.7	26.8% ●	3,074.8	2,903.7	5.9% ●
Income Tax and Social Contribution	-131.8	-119.5	10.3% ●	-126.4	4.3% ●	-374.8	-344.4	8.8% ●
Net Income from Continuing Operations	1,005.3	916.6	9.7% ●	770.3	30.5% ●	2,700.0	2,559.3	5.5% ●
Net Income from Discontinued Operations	0.0	0.0	- ●	0.0	- ●	0.0	0.0	- ●
Managerial Net Income	1,005.3	916.6	9.7% ●	770.3	30.5% ●	2,700.0	2,559.3	5.5% ●
Capital Gain on Divestments	0.0	0.0	- ●	0.0	- ●	0.0	20.3	- ●
Claims Base not informed - Credit Life	0.0	0.0	- ●	34.7	- ●	34.7	0.0	- ●
Claims RS	0.0	0.0	- ●	123.2	- ●	123.2	0.0	- ●
Normalized Net Income	1,005.3	916.6	9.7% ●	928.2	8.3% ●	2,857.9	2,579.5	10.8% ●

Currency Translation Adjusted to International Standards	83.4	57.7	44.4%	●	-116.5	- ●	-101.8	78.6	- ●		
Accounting Net Income	1,088.7	974.3	11.7%	●	653.8	66.5%	●	2,598.2	2,658.1	-2.3%	●

The operating revenue in 3Q24, in the amount of BRL 1,329.0 million, was the highest quarterly result in the Company's history, growing by 10.5% and 23.5% over 3Q23 and 2Q24, respectively. Year-to-date, this amount reached BRL 3.7 billion in 2024, 8.3% higher than in 2023. Revenues are comprised by results from equity interests (MEP), which accounted for 56.9% of operating revenues in the quarter, and grew by 9.2% in 3Q24 vs. 3Q23, with highlight to the operating and financial performance of the investees Caixa Consórcio (+108.7%), Caixa Assistência (+8.4%), Caixa Residencial (+36.4%) and Caixa Capitalização (+14.0%). Compared to second quarter of 2024, the MEP line grew by 42.4%, explained by the non-recurring events that affected results in that quarter, such as: (i) the losses related to the floods in Rio Grande do Sul and (ii) the claims database sent by Caixa Econômica Federal, the policyholder of the credit life insurance policies.

Revenues from commissioning accounted for 43.1% of the operating revenues in 3Q24, increasing by 12.2% from the same period in 2023, in which we highlight the revenues originated from Mortgage Insurance (+37.9%), Home (+16.6%), Assistance (+113.7) and Credit Letters (+6.9%). In the first nine months of the year, revenues from commissioning grew by 13.4% between 2024 and 2023.

Costs of services, which includes the compensations to award employees and correspondents and the costs associated with the use of CAIXA's distribution network², increased by 15.5% from the third quarter in 2024 and the same quarter in 2023. This variation reflects the commercial performance and is impacted by the product mix and sales volumes in credit letters, an accumulation product that offers a higher level of awards to employees and CAIXA service awards, corresponding to 64.0% of total costs in the quarter.

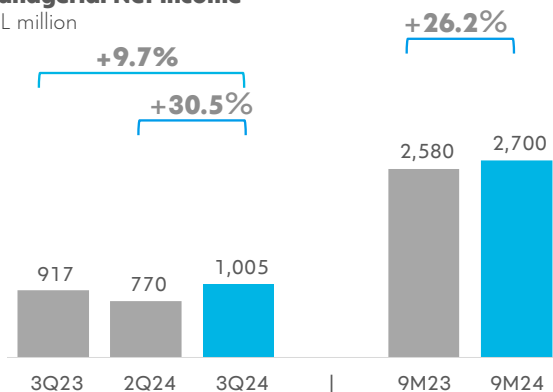
The total other operating income/expenses line grew by 6.9% from the same quarter in 2023, and by 7.3% from the previous quarter, due to the increase in tax expenses on brokerage revenues, which increased in the period. In the first nine months of 2024, this line grew by 10.9% from 2023, due to a higher tax volume and increase in administrative expenses with employees during the year.

The financial result at the holding company reduced by 7.6% from the third quarter in 2023 and grew by 64.7% from the second quarter of 2024, which was impacted by the increase in financial expenses related to the monetary adjustment of the mandatory minimum dividends for 2023. Financial revenues fell by 3.5% from 3Q23, and by 13.4% from 2Q24, due to the changes in average volumes of financial investments and the lower SELIC rate.

² Includes compensation for the use of sales staff and materials, besides technological and administrative funds to distribute, disseminate, offer, commercialize, and provide sales and after-sale services for Caixa Seguridade's products.

Managerial Net Income

BRL million



same period in 2023 (56.8%).

Therefore, the Company recorded a Managerial Net Income of BRL 1,005.3 million in 3Q24, the highest historical quarterly result in its history, up by 9.7% from 3Q23 and by 30.5% from 2Q24. Year-to-date, the managerial net income of BRL 2.7 billion was 5.5% higher than in the same period in 2023.

Return on recurring shareholders' equity (ROE), which calculates the ratio of the recurring net income for the last twelve months to the adjusted Shareholders' Equity, was 62.9% in the third quarter of 2024, up by 6.1 p.p. from the

3.2 Share Performance

Caixa Seguridade's share capital is comprised by 3,000,000,000 common shares, with a free float of 17.25%. The Company's shares, which are traded on B3's Novo Mercado segment under the ticker CXSE3, closed the third quarter at a price of BRL 14.55 per share, up by 4.4% from the closing price in the same period in 2023, corresponding to a market value of BRL 43.65 billion on the base date of September 30, 2024. Thus, the Company had a Price/Earnings (P/E) of 12.05 and an Earnings per Share (EPS) of 0.34 according to the closing price of the same base date. The Average Daily Trading Volume (ADTV) of Caixa Seguridade's shares was BRL 49.9 million in the third quarter of 2024.

	Unit	3Q24	2Q24	1Q24	4Q23	3Q23
Share Performance						
Earnings per Share	BRL	0.34	0.26	0.31	0.31	0.31
Dividends per Share	BRL	0.28	0.55	-	0.50	-
Book Value per Share	BRL	3.87	3.77	3.95	3.66	4.25
Closing Price	BRL	14.55	14.31	15.62	12.90	11.16
Dividend Yield (annualized)	%	9.46	8.06	8.57	9.85	9.06
Market Capitalization	BRL million	43,650	42,930	46,860	38,700	33,480
Multiples						
P/E (12 months)	-	12.05	12.15	13.07	11.12	10.11
P/BV	-	3.76	3.79	3.95	3.53	2.62
Trading Data						
Number of Trades		620,063	610,193	728,734	505,582	640,277
Average Daily Volume	BRL million	49.9	51.4	88.7	38.3	32.6
Average Daily Volume B3	BRL million	23,358.1	23,667.7	23,172.0	23,768.2	23,750.6
Participation in the Average Daily Volume B3	%	0.21	0.22	0.38	0.16	0.14

	Shareholders	Shares	Interest
Equity Interest on September 30, 2024			
Caixa Econômica Federal	1	2,482,500,000	82.75%
Free Float	303,264	517,500,000	17.25%
Foreign	538	199,319,831	6.64%
Legal Entities	1,456	100,381,121	3.35%
Individual Shareholders	301,270	217,799,048	7.26%
Total	303,265	3,000,000,000	100.0%

4. Commercial and Operating Summary

The Commercial and Operational Summary section provides an overview of Caixa Seguridade's commercial performance by Insurance, Accumulation, and Distribution businesses, in addition to operational indicators and financial results.

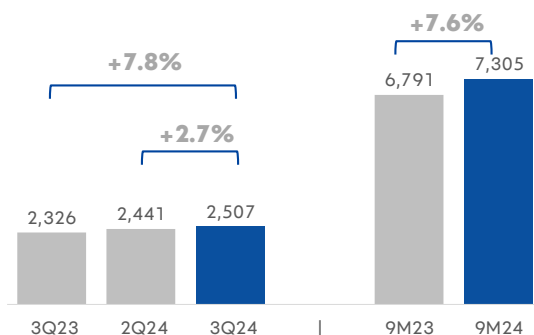
The insurance lines are grouped according to SUSEP's view and also include run-off operations, in addition to information from the Credit Letters segment for the Accumulation Business. Exhibit 1 of the Release provides detailed performance data by business line.

4.1 Insurance Business

The insurance and assistance service segments are included in the Insurance Business group.

Written Premiums BRL million	3Q24	3Q23	Δ%	2Q24	Δ%	9M24	9M23	Δ%
Mortgage	922.4	813.4	13.4%	880.6	4.8%	2,658.5	2,386.6	11.4%
Home	238.8	210.8	13.3%	229.5	4.1%	680.0	587.8	15.7%
Credit Life	600.2	531.3	13.0%	580.6	3.4%	1,748.5	1,615.8	8.2%
Life	580.4	608.0	-4.5%	590.0	-1.6%	1,728.6	1,762.9	-1.9%
Other Non-Strategic	114.1	122.1	-6.6%	113.9	0.1%	347.2	335.0	3.6%
Assistance	50.8	40.6	25.1%	46.7	8.8%	142.2	102.9	38.2%
Insurance	2,506.8	2,326.2	7.8%	2,441.2	2.7%	7,305.0	6,791.0	7.6%

Written Premiums
BRL million



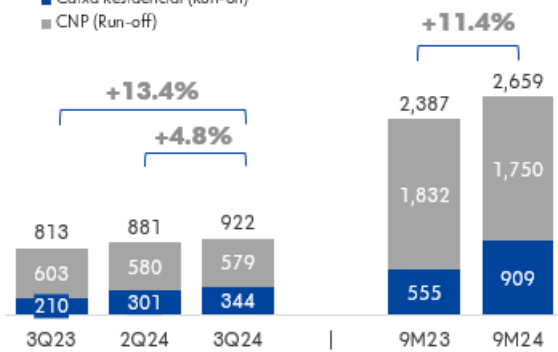
Highest historical level of written premiums in a quarter for the insurance segment.

We highlight the performance of the Mortgage (+13.4%), Home (+13.3%), Credit Life (+13.0%) and Assistance (+25.1%) segments in the comparison between 3Q24 and 3Q23.

Written Premiums - Mortgage

BRL million

- Caixa Residencial (Run-on)
- CNP (Run-off)

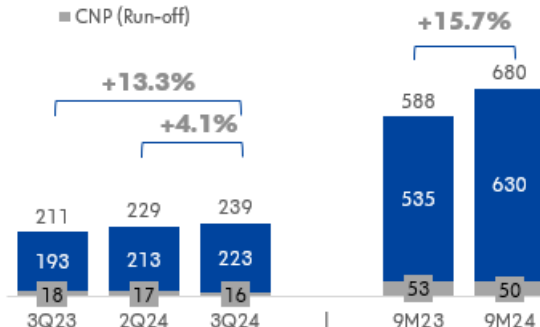


The Mortgage segment had consistent growth in written premiums, reflecting the growth of CAIXA's housing loan portfolio.

Written Premiums - Home

BRL million

- CNP (Run-off)

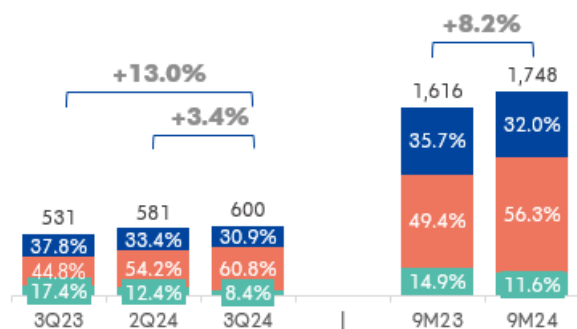


The Home segment recorded the highest historical volume in written premium for a quarter, reaching BRL 238.8 million. In 9M24, the growth achieved was 15.7%.

Written Premiums - Credit Life

BRL million

- Origin Corporate Clients
- Origin Individuals
- Origin Rural

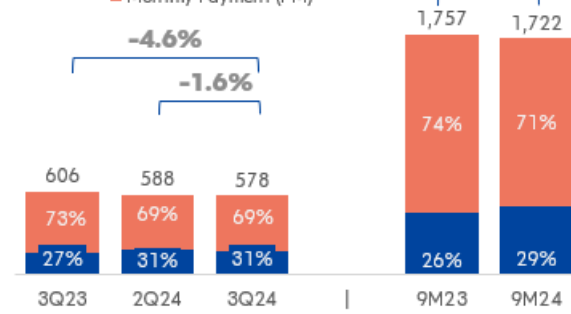


As its performance is linked to the origination of commercial credit at CAIXA, the Credit Life segment grew by 13.0% from 3Q23, reflecting the increase in volume for operations linked to payroll-deductible loans. In the accumulated view, this line grew by 8.2%

Written Premiums - Life

BRL million

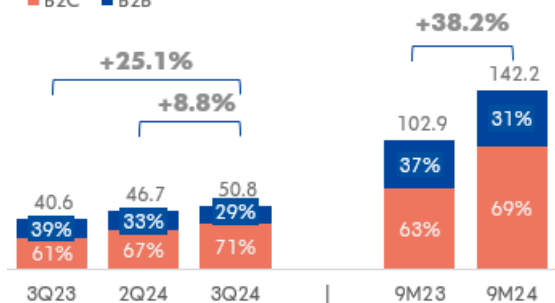
- Single Payment (PU)
- Monthly Payment (PM)



The Life segment maintained the same level of written premiums of previous quarters, being the reduction due to a lower flow of products from the monthly payment modality.

Assistance Revenues

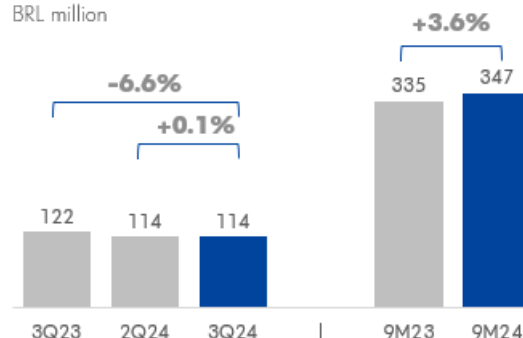
BRL million
 ■ B2C ■ B2B



The upward revenue curve has been maintained since the creation of Caixa Assistência, with highlight to the performance of the Rapidex (B2C) product, which grew 45.5% in 3Q24 vs. 3Q23.

Written Premiums - Other Insurance

BRL million



In the composition of the Other Non-Strategic group, the Auto segment corresponded to 87.8% of the written premiums in 3Q24, mainly due to Youse policies sold by CNP Seguros.

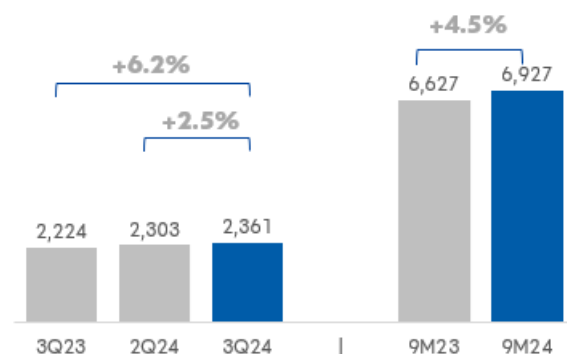
Premiums Earned

BRL million

	3Q24	3Q23	Δ%	2Q24	Δ%	9M24	9M23	Δ%
Mortgage	922.4	813.4	13.4%	880.6	4.8%	2,658.5	2,386.6	11.4%
Home	207.7	195.7	6.1%	199.7	4.0%	600.7	582.2	3.2%
Credit Life	512.4	491.8	4.2%	507.7	0.9%	1,517.2	1,460.1	3.9%
Life	541.5	556.7	-2.7%	542.9	-0.3%	1,632.9	1,706.0	-4.3%
Other Non-Strategic	126.0	125.6	0.4%	125.6	0.4%	375.1	389.0	38.2%
Assistance	50.8	40.6	25.1%	46.7	8.8%	142.2	102.9	-11.2%
Insurance	2,360.7	2,223.9	6.2%	2,303.2	2.5%	6,926.7	6,626.7	4.5%

Premiums Earned

BRL million

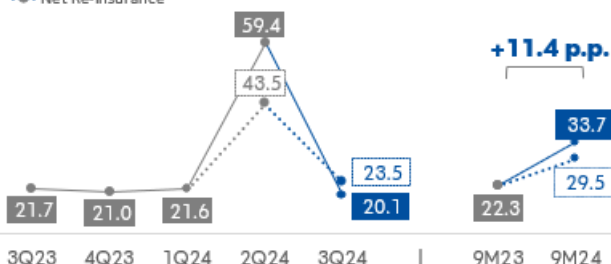


Growth in premiums earned for the Mortgage, Home and Credit Life segments in 3Q24 vs. 3Q23.

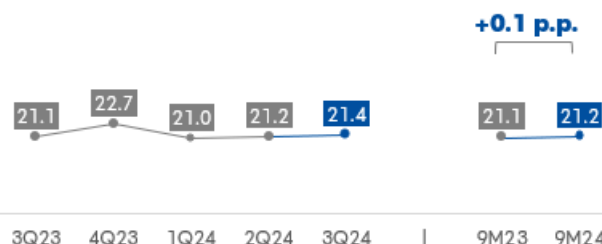
Loss Ratio %	3Q24	3Q23	Δ%	2Q24	Δ%	9M24	9M23	Δ%
Mortgage	15.6	22.9	-7.2 ●	76.4	-60.7 ●	38.3	24.6	13.8 ●
Home	23.5	12.8	10.7 ●	19.7	3.8 ●	20.2	11.5	8.7 ●
Credit Life	18.6	15.0	3.6 ●	84.7	-66.2 ●	38.3	15.9	22.3 ●
Life	20.1	21.8	-1.7 ●	20.5	-0.4 ●	20.3	21.6	-1.2 ●
Other Non-Strategic	53.5	52.7	0.8 ●	69.6	-16.1 ●	61.4	51.7	9.6 ●
Insurance	20.1	21.7	-1.5 ●	59.4	-39.3 ●	33.7	22.3	11.3 ●

Commissioning %	3Q24	3Q23	Δ%	2Q24	Δ%	9M24	9M23	Δ%
Mortgage	12.6	11.3	1.3 ●	12.3	0.3 ●	12.3	10.9	1.3 ●
Home	32.8	32.2	0.5 ●	32.4	0.3 ●	32.6	32.4	0.2 ●
Credit Life	39.1	39.2	-0.1 ●	39.6	-0.5 ●	39.2	41.0	-1.8 ●
Life	17.0	17.5	-0.5 ●	16.5	0.5 ●	16.8	16.6	0.2 ●
Other Non-Strategic	13.8	12.0	1.8 ●	11.8	2.0 ●	12.3	11.3	1.0 ●
Insurance	21.4	21.1	0.3 ●	21.2	0.2 ●	21.2	21.1	0.1 ●

Loss Ratio
% Premiums Earned
● Net Re-Insurance



Commissioning
% Premiums Earned

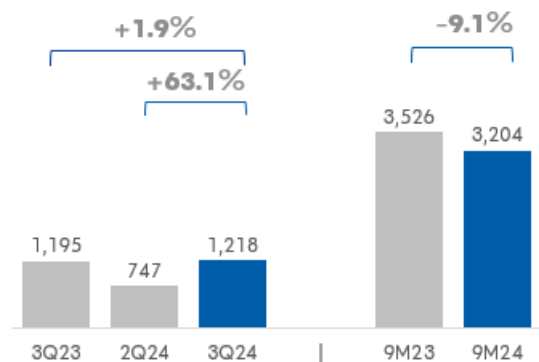


After the impact from non-recurring events on the loss ratio in 2Q24, the ratio returned to its historical levels in 3Q24. Net of re-insurance, this indicator would be 23.5%, down by 20 p.p. from the previous quarter, and increasing by 1.8 p.p., reflecting the new claims notification process for the insurer company.

The commissioning curve remained flat in the quarter and year-to-date.

Operating Margin

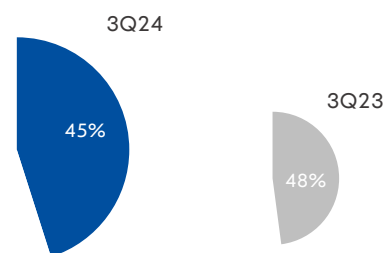
BRL million



After being impacted by two non-recurring events (floods in RS and credit life notices) in 2Q24, the operating margin, in 3Q24, returned to its previous levels, increasing by 1.9% from 3Q23.

Representativeness

% Total Operating Margin

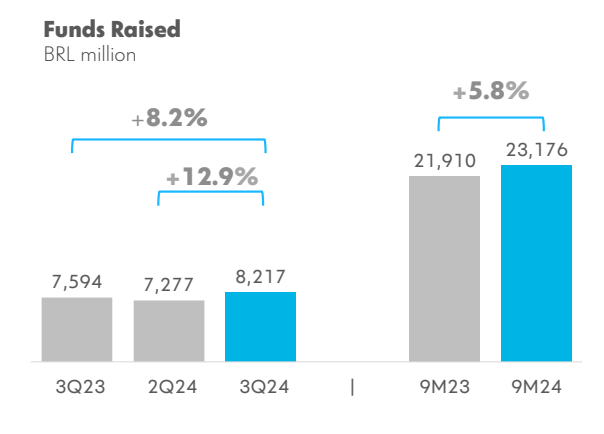


The segment reduced its representativeness in 3Q24 vs. 3Q23, due to the growth in representativeness of the Accumulation Business, with highlight to the Credit Letters segment, and the higher share of brokerage margins.

4.2 Accumulation Business

Private Pensions, Premium Bonds and Credit Letters groups are considered in the Accumulation Business group.

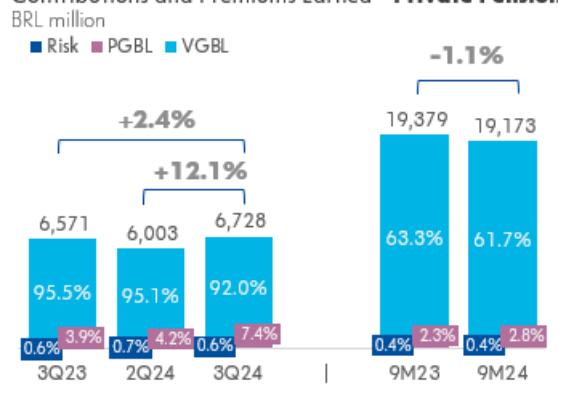
Funds Raised (BRL million)	3Q24	3Q23	Δ%	2Q24	Δ%	9M24	9M23	Δ%
Private Pension	6,727.8	6,570.7	2.4%	6,003.2	12.1%	19,173.0	19,378.8	-1.1%
Premium Bonds	364.0	406.1	-10.4%	332.2	9.6%	1,085.5	1,015.5	6.9%
Credit Letters	1,125.6	617.5	82.3%	941.2	19.6%	2,917.5	1,516.2	92.4%
Total Funds Raised	8,217.4	7,594.3	8.2%	7,276.6	12.9%	23,176.0	21,910.5	5.8%



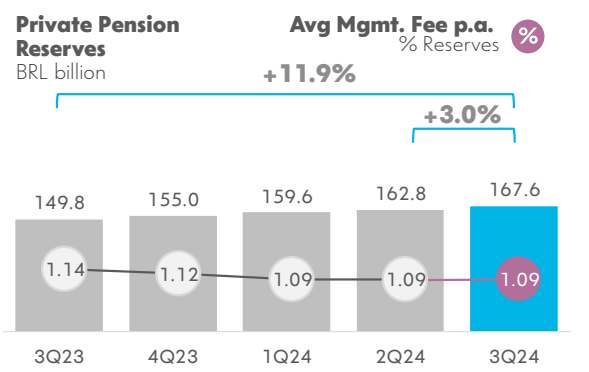
Funds raised increased by 8.2% in 3Q24 vs. 3Q23, with a positive highlight for the Credit Letters segment, whose funds raised grew by 82.3% between the periods.

The private pension line continued as the largest contributor, accounting for 82.7% of funds raised in the quarter, with representativeness increasing for Credit Letters (13.0% vs. 8.0% in 3Q23) and maintenance in Premium Bonds levels (5.0%).

Contributions and Premiums Earned - Private Pension



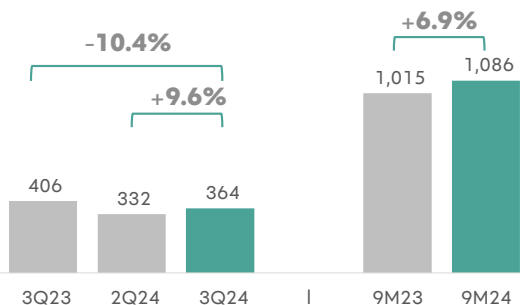
In 3Q24, Private Pension contributions grew by 2.4% from 3Q23, and reduced by 1.1% in 9M24 vs. 9M23, influenced by competition with other funding products.



Reserves grew by 11.9% in the quarter from 3Q23, and management fees have been maintaining its percentage rate in 2024, reducing by 0.05 p.p. from 3Q23, due to the mix of funds that constitute the reserves, with a greater allocation in conservative funds.

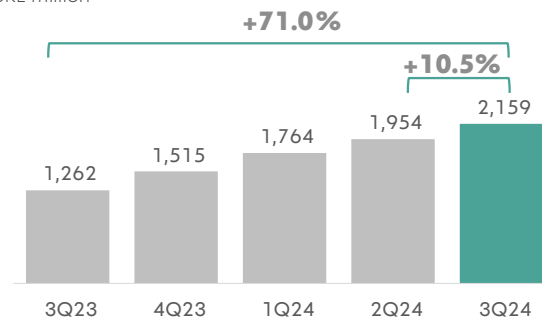
Funds Raised - Premium Bonds

BRL million



Premium Bonds Reserves

BRL million

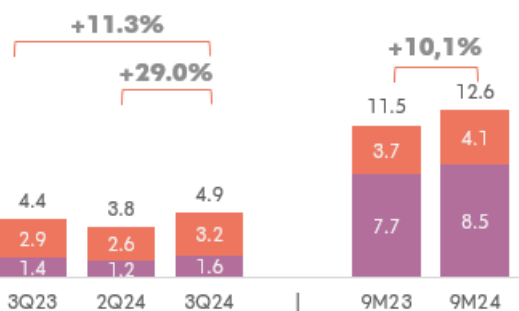


In the quarter, the Company maintained its focus on the monthly payment modality, which grew by 49.0% in 3Q24 vs. 3Q23, and generates a better operating margin given the lower need for provisions for redemptions. Considering total funds raised, it fell by 10.4% in 3Q24 vs. 3Q23.

Total Credit Letters

BRL billion

■ Auto ■ Real Estate

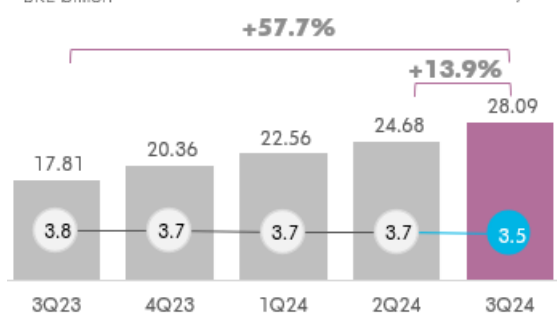


Letters Inventory

BRL billion

Avg Adm Fee p.a.

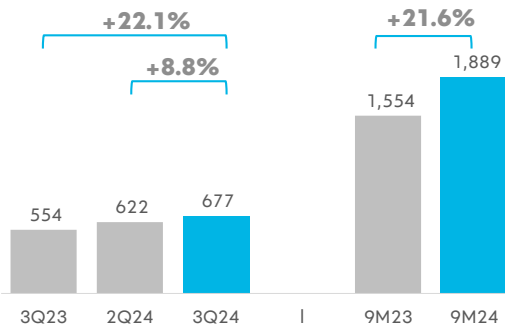
% Inventory



In 3Q24, a total of BRL 4.9 billion was sold in new credit letters, increasing by 11.3% in twelve months, and growing by 10,1% in the first six months of 2024. Credit Letter inventory reached BRL 28.1 billion in the quarter, up by 57.7% from September 2023.

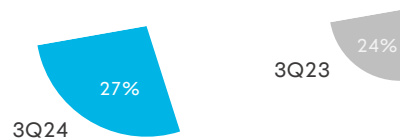
Accumulation Operating Margin

BRL million



Representativeness in Accumulation

% Total Operating Margin

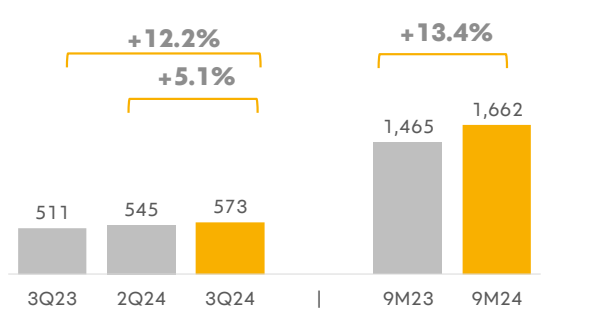


The Accumulation Business increased in representativeness, with higher margins in all segments and highlight to the performance achieved by Credit Letters.

4.3 Distribution Business

The Distribution Business includes the results referring to revenues from access to the distribution network and use of the CAIXA brand (BDF) and revenues from brokerage or intermediation of insurance products, herein considered together as brokerage revenue.

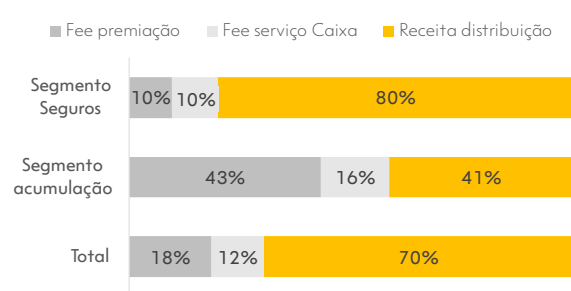
Revenues from Brokerage
BRL million



Brokerage by Segment	Household %	BRL million in 3Q24	/3Q23	/9M23
Insurance	71%	405	+16%	+15%
Credit Letters	18%	109	+7%	+11%
Private Pension	5%	29	+1%	-0%
Premium Bonds	5%	26	-14%	+6%
Co-Brokerage	1%	4	+39%	+41%
Total Distribution	100%	573	+12%	+13%

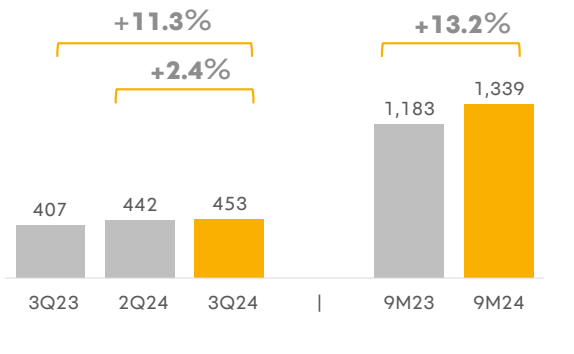
In the comparison between 3Q24 and 3Q23, revenues grew by 12.2%, with highlight to the Mortgage (+37.9%), Home (+16.6%) and Credit Letters (+6.9%) segments.

Distribuição da corretagem
% 9M24



Of the total commission paid by operating companies in 9M24, 70% was retained at the broker company, while 18% was allocated to the payment of award fees to employees and partners, and 12% to CAIXA's service fee, including the amounts for the life, credit life, and private pension segments paid directly by the insurer to CAIXA. For the other segments, the costs are paid by the broker company.

Operating Margin
BRL million



Representativeness

% Total Operating Margin

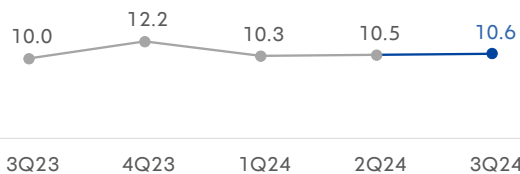


4.4 Operating Indicators

The operating indicators are presented in a consolidated view for all investees, according to the percentages held by the Company.

ADMINISTRATIVE EXPENSES RATIO (IDA)

Administrative Expenses
% Operating Revenue

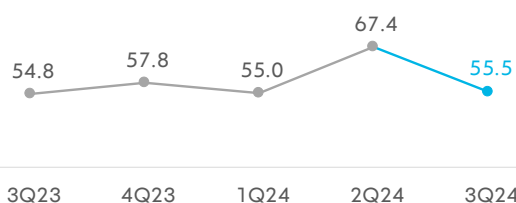


Ratio per Grouping	IDA 3Q24	Δ3Q23 p.p.	Δ2Q24 p.p.
Bancassurance CAIXA	10.8%	+0.6	+0.1
Run-off	10.9%	-0.9	-0.9
New Partnerships	12.0%	+1.5	+0.6
Holding + Brokerage	5.2%	-0.8	-0.7
Bancassurance PAN	9.1%	+0.4	+0.3
GENERAL RATIO	10.6%	+0.6	+0.1

The general indicator, in 3Q24, remained close to the historical average, increasing by 0.6 p.p. over 3Q23, and by 0.1 p.p. over 2Q24. The growth in the New Partnerships group was due to higher administrative expenses relating to IT and incentives for culture and sports, with funds allocated through Rouanet law, at the companies Caixa Vida e Previdência, Caixa Residencial and Caixa Capitalização, totaling BRL 11.5 million. Disregarding the amount allocated to tax incentives, the indicator in the quarter would be 10.3, growth of 0.3 p.p. compared to 3Q23 and a reduction of 0.2 p.p. in relation to 2Q24.

COMBINED RATIO (IC)

General and Administrative Expenses
% Operating Revenue

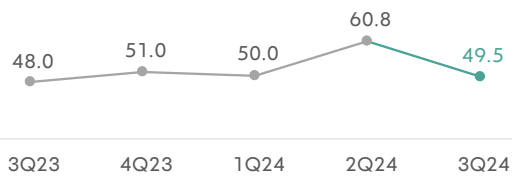


Ratio per Grouping	IC 3Q24	Δ3Q23 p.p.	Δ2Q24 p.p.
Bancassurance CAIXA	54.6%	+1.7	-12.6
Run-off	61.6%	+3.3	-10.4
New Partnerships	56.9%	+2.1	-15.8
Holding + Brokerage	35.4%	-1.0	-1.2
Bancassurance PAN	63.0%	-8.5	-5.8
GENERAL RATIO	55.5%	+0.7	-11.9

In 3Q24, the Combined Ratio (IC) returned to its previous levels after being pressured by the volume of non-recurring claims arising from the flood events in Rio Grande do Sul and the notice on claims for credit life policies in 2Q24. In the comparison between 3Q24 and 3Q23, the New Partnerships ratio was pressured by the new level of claims in the credit life segment, already reflecting the new process established for claims notices, and by administrative expenses.

EXPANDED COMBINED RATIO (ICA)

General and Administrative Expenses
% Operating Revenue + Financial Result

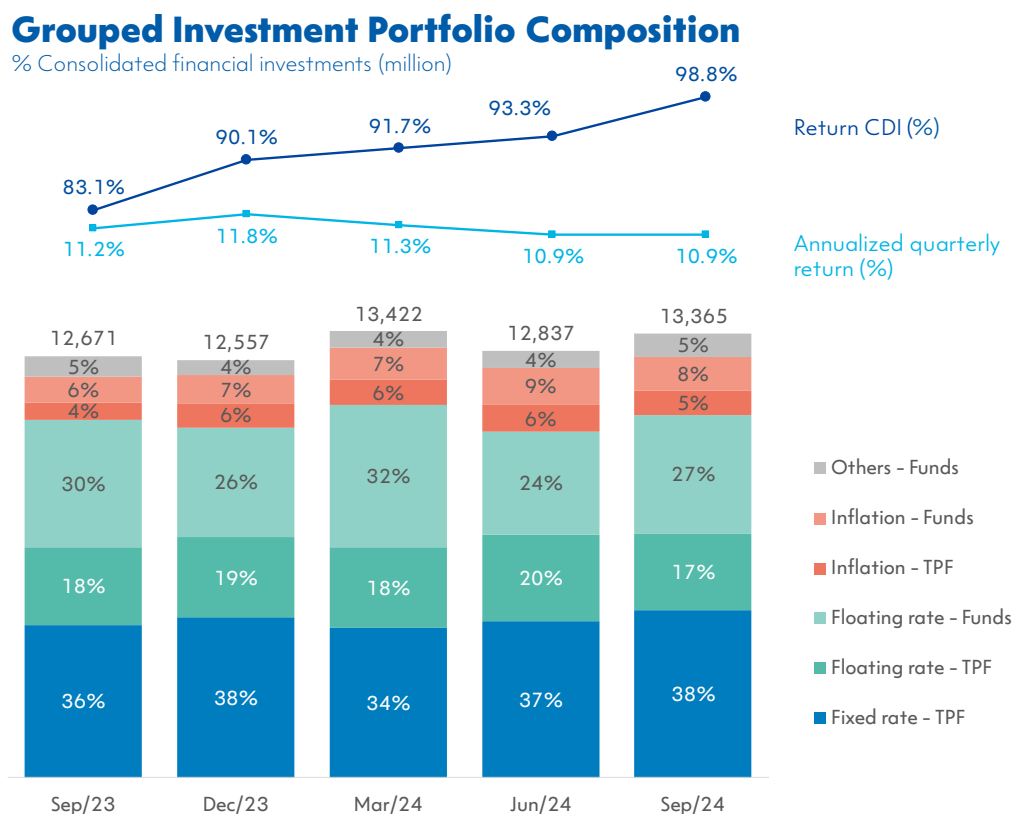


Similar to the Combined Ratio, the ICA ratio also returned to levels recorded in previous quarters after the non-recurring events in 2Q24.

Ratio per Grouping	ICA 3Q24	Δ3Q23 p.p.	Δ2Q24 p.p.
Bancassurance CAIXA	48.8%	+2.4	-12.0
Run-off	53.9%	+3.6	-12.3
New Partnerships	50.5%	+2.9	-13.9
Holding + Brokerage	33.7%	-0.6	-1.8
Bancassurance PAN	55.6%	-6.2	-5.1
GENERAL RATIO	49.5%	+1.5	-11.2

4.5 Financial Result

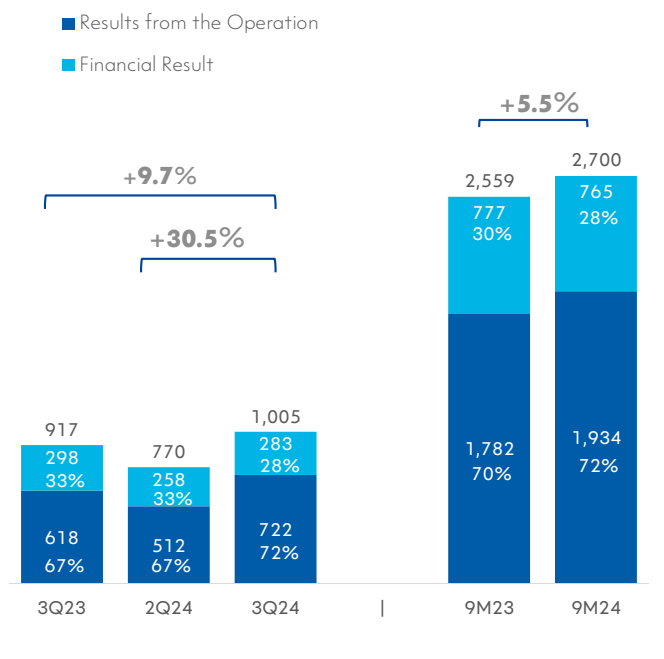
Below is the accumulated profitability and the historical composition of the investment portfolio in a grouped view, which is weighted by the percentage of participation in each company:



The consolidated investment portfolio in September 2024 grew by 5.5% from the same period in 2023, and by 4.1% from June 2024. Of the total of BRL 13.4 billion in financial investments, 44% was allocated in floating securities, 38% in fixed-rate securities, 13% in inflation index, and 5% in other types of funds. The annualized return in the quarter was 10.9%, corresponding to 98.8% of the CDI rate.

Net Income

(Operating vs. Financial)



When comparing the effect of all equity interests, net of taxes and in the proportion owed to Caixa Seguridade for each of the analyzed periods, the financial result for the third quarter of 2024, reduced by 5.1%, in nominal terms, compared to the same period in 2023, and grew by 9.7% from the previous quarter – reflecting the variations in the SELIC rate and portfolio profitability.

The financial result was directly and indirectly responsible for 28% of Caixa Seguridade's managerial net income in 3Q24, being that the 5 p.p. reduction in relation to 3Q23 and 2Q24 reflects the improvement in the Company's operational performance.

Exhibit 1. Performance of investees

1.1 Bancassurance Caixa

This group includes the new partnerships with Caixa Vida e Previdência, Caixa Residencial, Caixa Capitalização, Caixa Consórcio and Caixa Assistência, in addition to CNP Holding, which is responsible for the run-off operations of Caixa Seguridade.

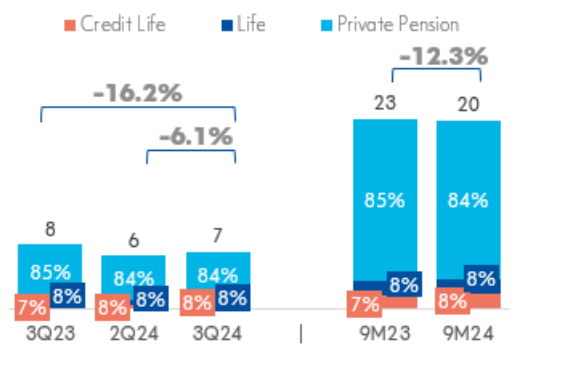
1.1.1 CAIXA Vida e Previdência

Holding XS1 is a partnership between Caixa Seguridade and CNP Assurances Participações Ltda. for the offering of life and credit life insurance, as well as supplementary private pension products in the CAIXA Distribution Network, in which Caixa Seguridade holds an equity interest of 60% of the investee's total share capital and 49% of its common shares. Holding XS1 owns an operating company, Caixa Vida e Previdência S.A. (CVP), which sells supplementary pension products, having initiated its activities in March 2000, in addition to managing the Life and Credit Life insurance portfolio.

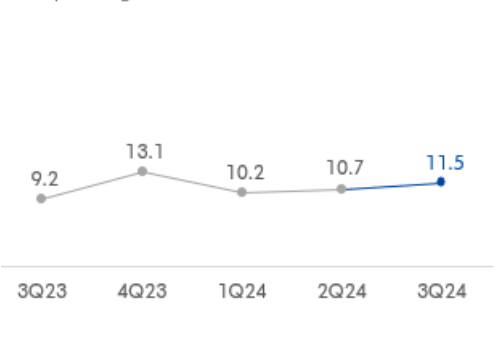
In August, the incorporation of XS2 Vida e Previdência S.A. (XS2) by CVP was approved, within the scope of Holding XS1. Therefore, the transaction enabled the corporate structure of the economic group to be simplified by unifying the activities and businesses of XS2 and CVP which, in addition to concentrating the life and credit life run-off activities and all private pension products, also incorporated all new life and credit life businesses. The transaction is in the SUSEP's final approval phase.

Income Statement (BRL million)	3Q24	3Q23	Δ%	2Q24	Δ%	9M24	9M23	Δ%
Revenues from the Operation	6,827.6	7,729.0	-11.7%	6,417.3	6.4%	20,080.3	22,835.8	-12.1%
Operation Costs/Expenses	-6,321.4	-7,174.7	-11.9%	-6,256.8	1.0%	-18,854.7	-21,172.9	-10.9%
Operating Margin	506.2	554.2	-8.7%	160.5	215.3%	1,225.6	1,662.9	-26.3%
Administrative Expenses	-180.9	-140.6	28.7%	-164.7	9.8%	-499.8	-430.7	16.0%
Tax Expenses	-85.6	-79.9	7.2%	-85.1	0.6%	-251.5	-242.0	3.9%
Financial Result	745.7	690.5	8.0%	713.6	4.5%	2,129.6	1,935.3	10.0%
Operating Result	985.4	1,024.3	-3.8%	624.3	57.9%	2,603.8	2,925.5	-11.0%
Gains or Losses on Non-Current Assets	0.0	0.0	-	-2.3	-100.0%	-2.3	0.0	-
Earnings before Taxes and Equity Interests	985.4	1,024.3	-3.8%	621.9	58.5%	2,601.5	2,925.5	-11.1%
Income Tax	-239.5	-256.7	-6.7%	-156.0	53.5%	-644.4	-733.1	-12.1%
Social Contribution	-148.9	-154.2	-3.4%	-93.7	59.0%	-391.9	-439.9	-10.9%
Net Income for the Period	597.0	613.4	-2.7%	372.2	60.4%	1,565.2	1,752.6	-10.7%
Caixa Seguridade's Equity Interest	358.2	368.1	-2.7%	223.3	60.4%	939.1	1,051.5	-10.7%

Operating Revenue – Caixa Vida e Previdência
BRL billion

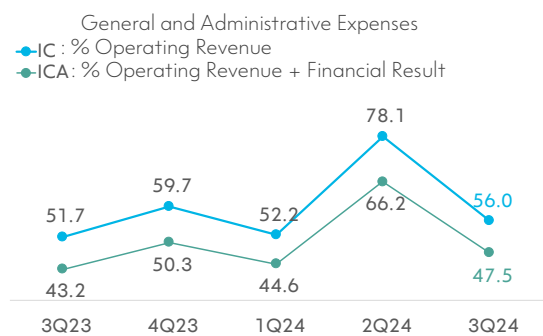


Administrative Expenses Ratio (IDA)
Caixa Vida e Previdência
Administrative Expenses
% Operating Revenue



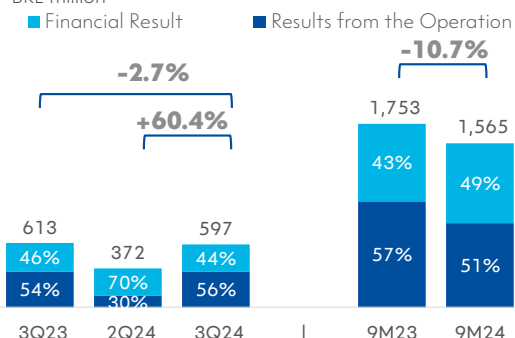
The growth in the IDA ratio from previous quarters was due to the increase in administrative expenses with sponsorships and IT.

Combined (IC) and Expanded (ICA) Ratio
Caixa Vida e Previdência



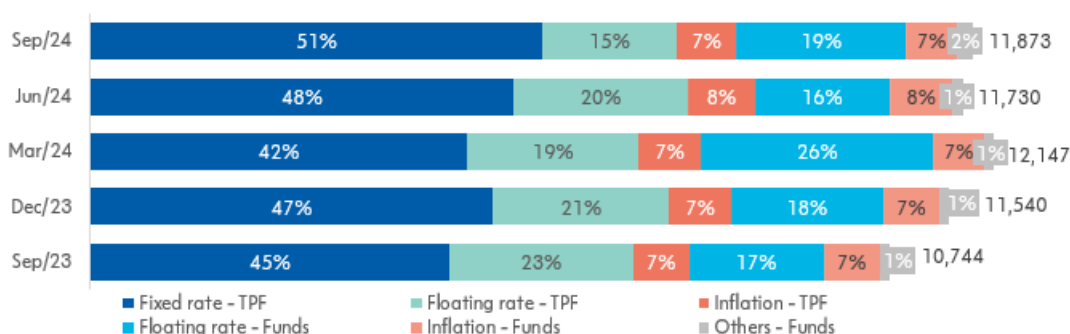
The IC and ICA ratios fell in relation to 2Q24, which was impacted by the non-recurring event in notice on claims for credit life policies. The ratios in 3Q24 were higher than the investee's historical levels due to the adjustments to the claims notification processes for the credit life segment.

Net Income (Operating vs. Financial)
Caixa Vida e Previdência
BRL million



The operating result was influenced by the dynamics of claim notices for the credit life segment.

Investment Portfolio Composition – Caixa Vida e Previdência
% Financial investments (million)



1.1.1.1 Private Pension

Private pension products are indicated for goals to be achieved over a period of 3 or 5 years and can be paid through monthly contributions or a single payment, with the possibility of making additional contributions. There are two types of Private Pension lines:

- PGBL, for those who contribute to the INSS or another type of Private Pension, which are declared in the complete Income Tax (IR) statement; and
- VGBL, which is indicated for people who do not file an income tax return or who fill out the simplified income tax statement.

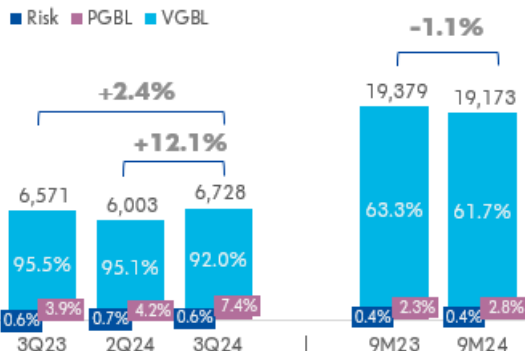
For a better demonstration of the behavior of the indicators and the performance of this segment in Caixa Seguridade's results, the table below presents a managerial view, consolidating the revenues from PGBL and VGBL. To illustrate the commercial performance, we include the following contributions received from income and written premiums for risk coverage:

Private Pension (BRL million)	3Q24	3Q23	Δ%	2Q24	Δ%	9M24	9M23	Δ%
Revenues from Private Pension plans	6,727.8	6,570.7	2.4%	6,003.2	12.1%	19,173.0	19,378.8	-1.1%
Contributions Received - Income	6,688.1	6,528.8	2.4%	5,963.2	12.2%	19,052.7	19,254.5	-1.0%
Written Premiums - Risk	39.7	41.9	-5.2%	40.0	-0.7%	120.3	124.3	-3.2%
Variations in Technical Provisions	-6,687.3	-6,527.4	2.4%	-5,968.8	12.0%	-19,055.0	-19,261.6	-1.1%
Net Revenue from Contributions and Premiums	40.5	43.2	-6.2%	34.4	17.7%	118.0	117.2	0.7%
Income with Management Fees and Other Fees	471.1	418.8	12.5%	440.6	6.9%	1,330.9	1,202.0	10.7%
Losses/Benefit Expenses	-3.3	-8.8	-62.8%	-10.0	-67.1%	-24.2	-21.0	15.1%
Acquisition Costs	-50.7	-6.2	723.3%	-43.4	16.8%	-135.7	-38.2	255.0%
Other Operating Income and Expenses	-15.3	-16.1	-4.8%	-13.6	12.7%	-38.5	-37.2	3.4%
Re-Insurance	0.0	0.0	-	0.0	-	0.0	0.0	-
Operating Margin	442.4	431.0	2.6%	408.1	8.4%	1,250.6	1,222.8	2.3%

Contributions and Premiums Earned - Private Pension

BRL million

■ Risk ■ PGBL ■ VGBL

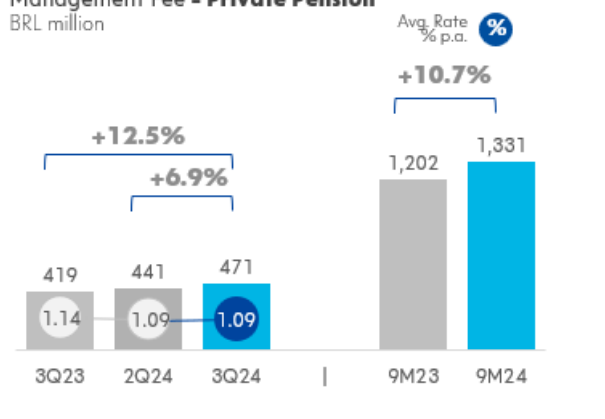


Gross private pension contributions grew by 2.4% from 3Q23. Year-to-date, the negative performance was influenced by the segment's stronger competition from other funding products in the CAIXA distribution network.

We launched the Premium Multi-Manager Fund targeted to customer in the Private segment, offering independent managers who are specialists in private credit.

Management Fee - Private Pension

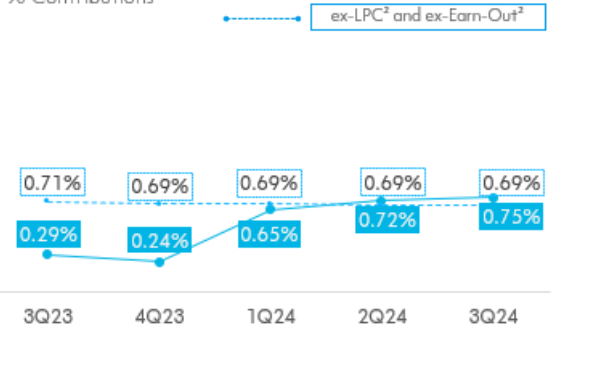
BRL million



Management fees grew by 12.5% in 3Q24 vs. 3Q23, and by 10.7% in 9M24 vs. 9M23. The average rate was maintained at the levels recorded in 2Q24, and fell in comparison to 3Q23, due to the mix of funds offered, with a higher allocation to conservative funds.

Commissioning - Private Pension

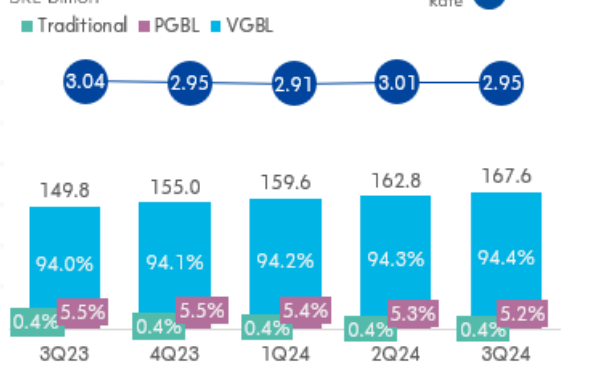
% Contributions



Excluding the effect of Earn-Out and LPC on acquisition costs, the commissioning rate was in line with the previous quarters.

Private Pension Reserves

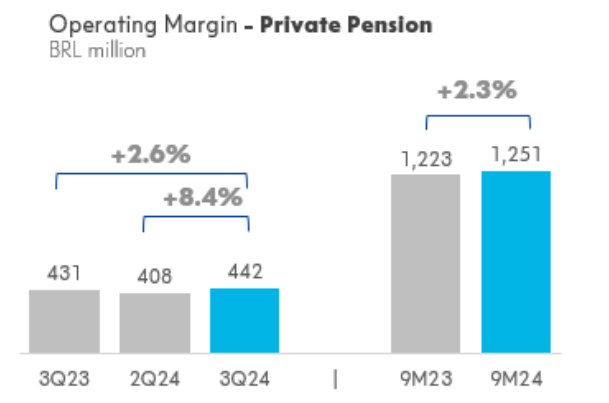
BRL billion



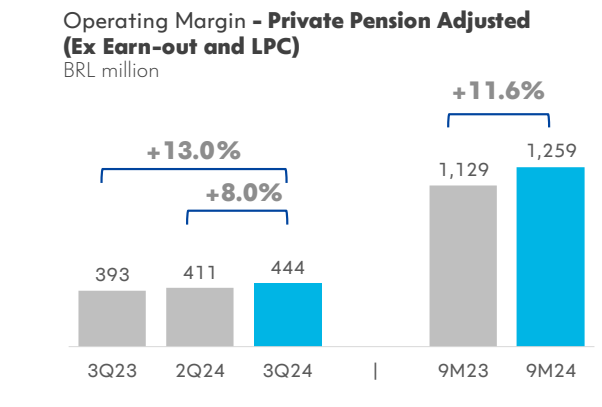
Redemption volume reduced in 3Q24, the main reasons being, in order of value: acquisition of real estate assets, personal reasons and financial situation.

For private pension plans, the recognition of expenses with commissions linked to sales performance to be paid to CAIXA (earn-out) and Caixa Seguridade (LPC) affects the operating margin, in which the LPC is aimed at offsetting the effect of earn-out to be paid by Caixa Vida e Previdência. In the equity method recognized by Caixa Seguridade in Holding XST1, the company that holds an interest in Caixa Vida e Previdência, an adjustment is made on the LPC provision, whose effect, net of taxes, was a positive BRL 5.0 million for Caixa Seguridade in 3Q24. The amount related to the provisions for these

items was settled on 08/30/2024, and the LPC, in the amount of BRL 89.9 million, was recognized as other operating revenues at the holding company, impacting financial revenues and taxes. For management purposes, these amounts were reclassified according to the equity method in Caixa Seguridade's Income Statement.



Growth of 2.6% in 3Q24 vs. 3Q23. In the first nine months of the year, this line grew by 2.3% from the same period in 2023.



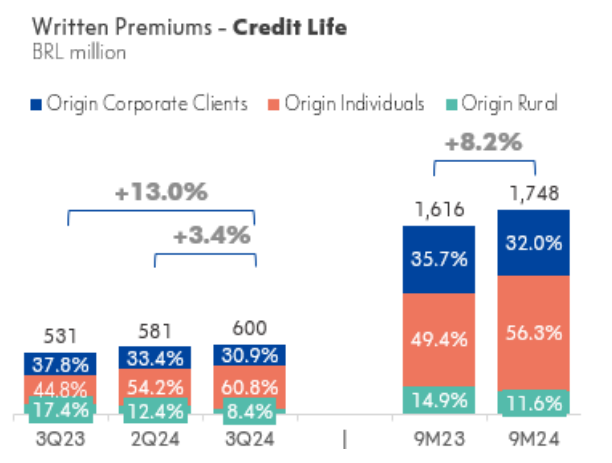
In the recurring view, we can observe the low effect of the earn-out and LPC provisions on the operating margin in 3Q24, mainly in relation to 3Q23, when a greater effect of the earn-out and LPC was observed for the acquisition costs line.

1.1.1.2 Credit Life

With one or more insurance risk coverage for individuals, such as death and permanent disability, credit life insurance pays off or amortizes debts linked to loans or financings undertaken by the debtor in case of a covered accident, as established in the agreement, up to the limit of the insured capital.

Below is a table with a managerial view to assess the behavior of the indicators and the segment's performance in Caixa Seguridade's results:

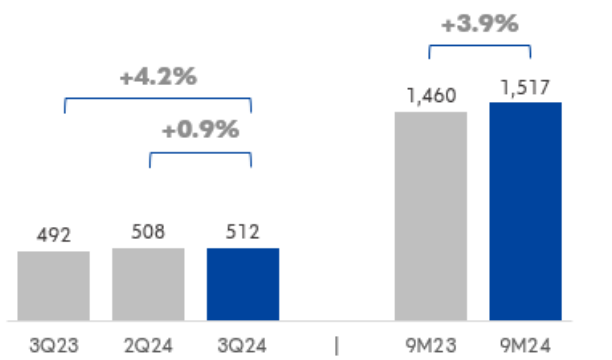
Credit Life (BRL million)	3Q24	3Q23	Δ%	2Q24	Δ%	9M24	9M23	Δ%
Written Premiums	600.2	531.3	13.0%	580.6	3.4%	1748.5	1615.8	8.2%
Variations in Technical Provisions for Premiums	-87.9	-39.5	122.7%	-72.9	20.6%	-231.2	-155.7	48.5%
Premiums Earned	512.4	491.8	4.2%	507.7	0.9%	1517.2	1460.1	3.9%
Loss Events	-95.2	-73.8	29.0%	-430.3	-77.9%	-580.5	-232.7	149.5%
Losses	-57.4	-73.9	-22.4%	-362.4	-84.2%	-468.6	-188.0	149.3%
Loss Recovery	0.1	-0.2	-	-0.1	-	-0.1	-1.0	-90.2%
Reimbursement	0.0	0.0	-	0.0	-	0.1	0.1	-20.6%
IBNR Variation	-37.9	0.4	-	-67.9	-44.2%	-111.8	-43.2	158.7%
Assistance Services	0.0	-0.1	-75.4%	0.0	171.8%	-0.1	-0.6	-91.0%
Acquisition Costs	-200.4	-193.0	3.8%	-201.1	-0.3%	-594.5	-598.9	-0.7%
Other Operating Income and Expenses	-11.9	-15.1	-21.2%	-18.4	-35.0%	-40.8	-41.2	-1.0%
Re-Insurance	0.0	-1.6	-	-4.9	-	-4.9	-4.9	0.2%
Operating Margin	204.9	208.2	-1.6%	-146.9	-	296.5	582.3	-49.1%



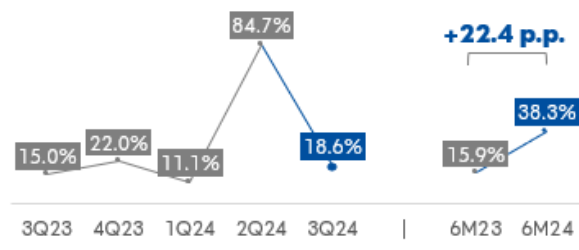
➤ Growth of 13.0% in 3Q24 vs. 3Q23, with emphasis on the 56.2% growth in written premiums linked to payroll-deductible loans between the periods. Year-to-date, this line grew by 8.2% in the comparison between 2024 and 2023.

➤ In 3Q24, 60.8% of written premiums originated from Individuals, 30.9% from Corporate and 8.4% from Rural.

Premiums Earned - Credit Life
BRL million

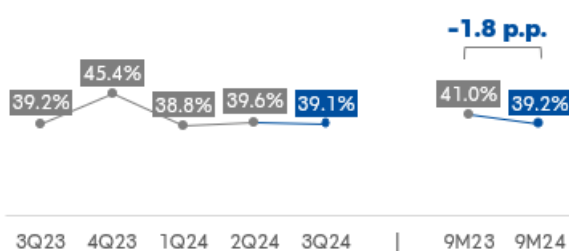


Loss Ratio - Credit Life
% Premiums Earned



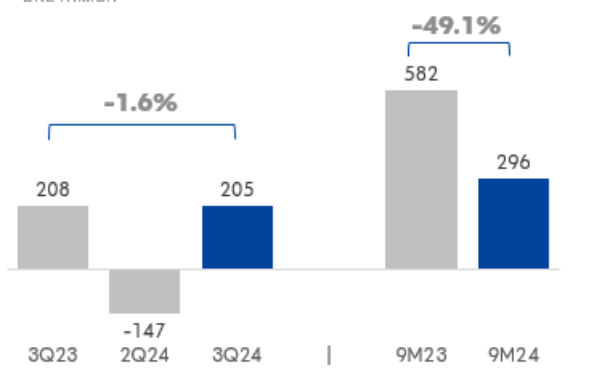
In 3Q24, the loss ratio for the Credit Life segment was 3.6 p.p. higher than in 3Q23, reflecting the new level of claims for the segment arising from adjustments in the claims notification process. The reduction in relation to 2Q24 was due to the provisioning for losses recorded for 2Q24, referring to the database received by the company who stipulates credit life insurance policies, pursuant to the Material Notice disclosed by Caixa Seguridade on July 8, 2024.

Commissioning - Credit Life
% Premiums Earned



Commissioning was maintained close to historical levels. This line fell by 1.8 p.p. in 9M24 vs. 9M23, due to the accounting adjustment of the base date for deferral of contracts in inventory, which impacted acquisition costs at the beginning of 2023.

Operating Margin - Credit Life
BRL million



The operating margin, in 3Q24, was effected by insurance provisions and the new claims notification process for the segment. In the first nine months of the year, the operating margin was impacted by the notice on claims for credit life policies from previous quarters, recorded in 2Q24.

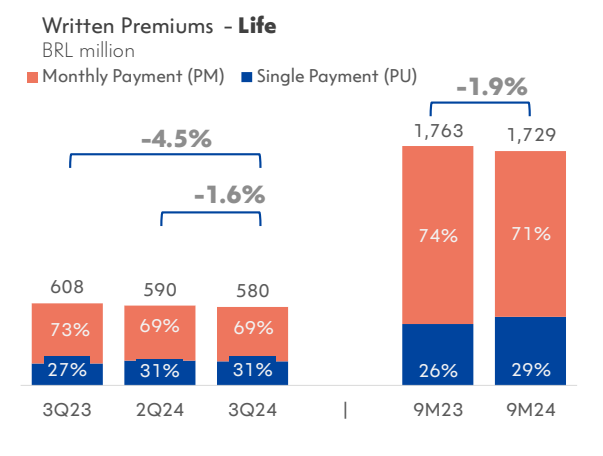
1.1.1.3 Life

Life insurance aims to prevent policy beneficiaries from being caught by surprise with extra expenses and to be able to recover financially if the insured party dies, has a serious illness, or becomes disabled, in addition to offering several assistance services. When contracting life insurance, the insured party chooses the indemnity amount and conditions to be paid and the beneficiaries who will receive it.

For reporting purposes, Personal Accident insurance is also included in the Life segment, with coverage linked to the risk of accidents and covering death, partial or total disability, and medical expenses, provided they have been caused by an accident.

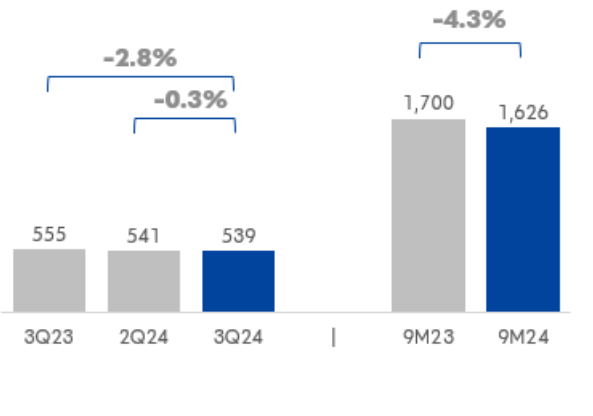
The table below presents a managerial view for the Life segment up to the Operating Margin:

Life (BRL million)	3Q24	3Q23	Δ%	2Q24	Δ%	9M24	9M23	Δ%
Written Premiums	580.4	608.0	-4.5%	590.0	-1.6%	1728.6	1762.9	-1.9%
Variations in Technical Provisions for Premiums	-39.0	-51.2	-23.9%	-47.0	-17.1%	-95.7	-57.0	68.0%
Premiums Earned	541.5	556.7	-2.7%	542.9	-0.3%	1632.9	1706.0	-4.3%
Loss Events	-108.9	-121.6	-10.5%	-111.4	-2.3%	-332.2	-368.4	-9.8%
Losses	-95.6	-109.2	-12.5%	-97.5	-2.0%	-291.9	-309.7	-5.8%
Loss Recovery	-0.1	0.7	-	-1.1	-90.0%	-1.8	2.2	-
IBNR Variation	-2.2	1.0	-	-2.1	5.3%	-5.0	-18.0	-72.1%
Assistance Services	-11.0	-14.1	-22.3%	-10.7	2.6%	-33.5	-42.8	-21.7%
Acquisition Costs	-91.9	-97.4	-5.7%	-89.6	2.5%	-274.7	-283.5	-3.1%
Other Operating Income and Expenses	-34.5	-32.0	7.8%	-26.8	28.8%	-89.7	-90.2	-0.6%
Re-Insurance	0.0	1.1	-	-0.2	-98.8%	-0.2	1.1	-
Operating Margin	306.2	306.9	-0.2%	315.0	-2.8%	936.1	965.0	-3.0%



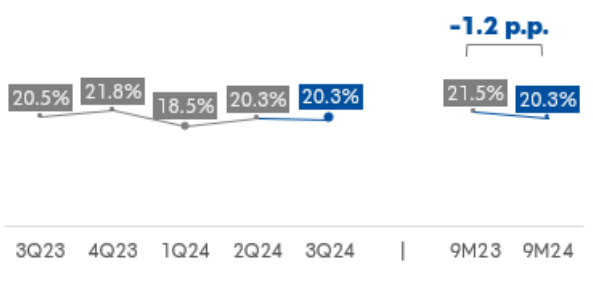
Written premiums fell by 4.5% and 1.6% in 3Q24 vs. 3Q23 and 3Q24 vs. 2Q24, respectively. The monthly payment modality accounted for 69.4% of written premiums in the quarter, while the single payment modality accounted for 30.6%. Year-to-date, written premiums reduced by 1.9% for this segment.

Premiums Earned - Life
BRL million



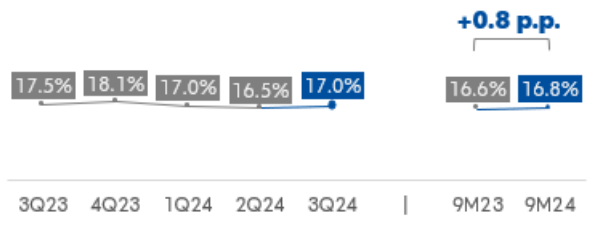
> The variations were related to the appropriation of insurance contracts in inventory, which reflects the dynamics of written premiums, and the mix between the monthly and single payment modalities.

Loss Ratio - Life
% Premiums Earned



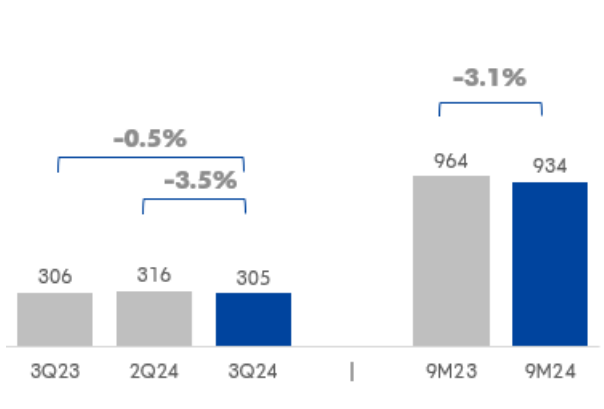
∨ The loss ratio was in line with historical levels, falling by 0.2 p.p. in 3Q24 vs. 3Q23, and by 1.2 p.p. in 9M24 vs. 9M23.

Commissioning - Life
% Premiums Earned



∨ Stable indicator in the period, with variations that reflect the mix in the monthly and single payment modalities.

Operating Margin - Life
BRL million



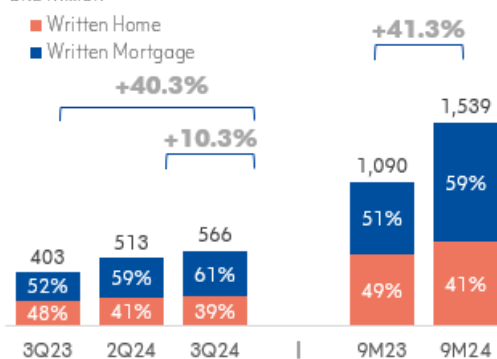
> The Operating Margin reflects the behavior in premiums earned, acquisition costs and loss ratio.

1.1.2 CAIXA Residencial

Caixa Residencial was founded in partnership with Tokio Marine to operate the mortgage and home insurance sectors, in which Caixa Seguridade holds 75% of the total share capital and 49.9% of the common shares, and Tokio Marine holds the remaining 25% of the total share capital and 50.1% of the common shares.

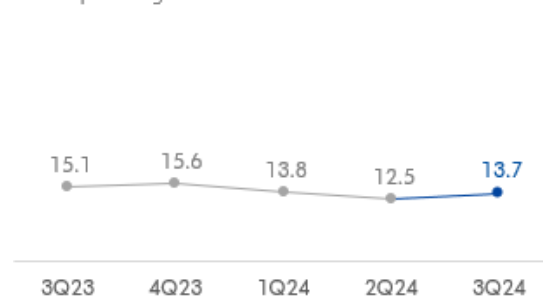
Income Statement (BRL million)	3Q24	3Q23	Δ%	2Q24	Δ%	9M24	9M23	Δ%
Written Premiums, net	566.1	403.4	40.3%	513.4	10.3%	1,539.5	1,089.5	41.3%
Variations in Technical Provisions for Premiums	-37.6	-31.7	18.7%	-36.7	2.5%	-99.7	-67.3	48.2%
Premiums Earned	528.5	371.7	42.2%	476.8	10.9%	1,439.7	1,022.2	40.8%
Loss Events	14.0	-49.6	-	-300.4	-104.7%	-361.5	-139.0	160.1%
Acquisition Costs	-132.1	-98.1	34.6%	-121.0	9.2%	-364.7	-276.1	32.1%
Other Operating Income and Expenses	-2.3	-2.1	8.6%	-2.7	-15.8%	-7.3	-4.2	73.8%
Result from Re-Insurance	-107.2	-1.8	-	185.1	-	76.2	-5.6	-
Operating Margin	301.0	220.1	36.8%	237.8	26.6%	782.4	597.4	31.0%
Administrative Expenses	-72.4	-56.0	29.3%	-59.6	21.5%	-191.9	-175.8	9.2%
Tax Expenses	-22.2	-17.6	26.0%	-20.6	7.4%	-62.7	-48.6	29.2%
Financial Result	32.4	31.5	2.6%	26.8	20.9%	90.3	86.5	4.5%
Operating Result	238.7	178.0	34.1%	184.3	29.5%	618.0	459.5	34.5%
Earnings before Taxes and Equity Interests	238.7	178.0	34.1%	184.3	29.5%	618.0	459.5	34.5%
Income Tax	-56.7	-44.5	27.3%	-59.1	-4.0%	-164.7	-115.7	42.4%
Social Contribution	-36.8	-27.0	36.6%	-15.5	137.8%	-81.6	-69.1	18.1%
Net Income for the Period	145.2	106.5	36.4%	109.8	32.3%	371.7	274.7	35.3%
Caixa Seguridade's Equity Interest	108.9	79.9	36.4%	82.3	32.3%	278.8	206.0	35.3%

Operating Revenue – Caixa Residencial
BRL million



Administrative Expenses Ratio (IDA)

Caixa Residencial
Administrative Expenses
% Operating Revenue

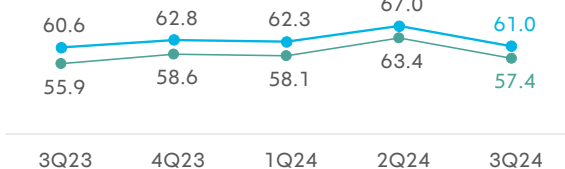


Increase in IDA compared to 2Q24, effect of the increase in administrative expenses with IT and donations related to the Rouanet law and sports incentives, which generate tax benefits.

**Combined (IC) and Expanded (ICA) Ratio
Caixa Residencial**

General and Administrative Expenses

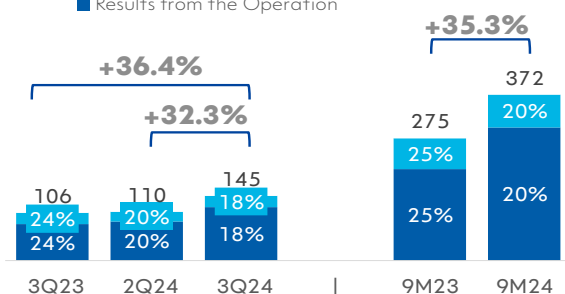
- IC: % Operating Revenue
- ICA: % Operating Revenue + Financial Result



**Net Income (Operating vs. Financial)
Caixa Residencial**

BRL million

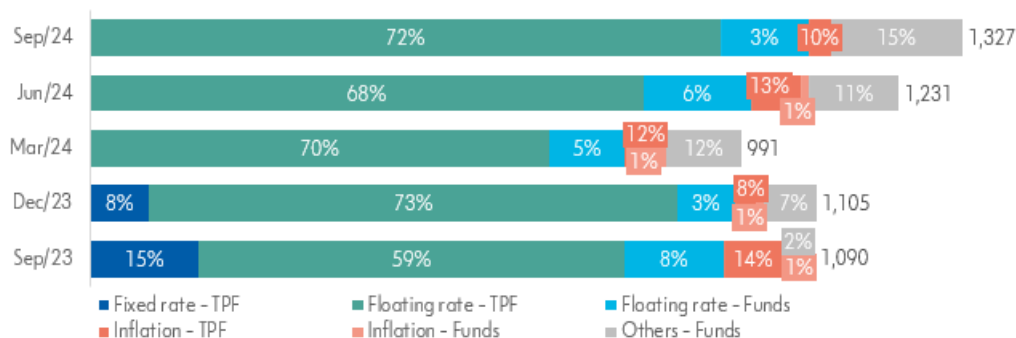
- Weighted Financial Result
- Results from the Operation



The reduction in the IC and ICA ratios over 2Q24, were due to claims notices related to flood event in Rio Grande do Sul in the period.

Investment Portfolio Composition – Caixa Residencial

% Financial investments (million)



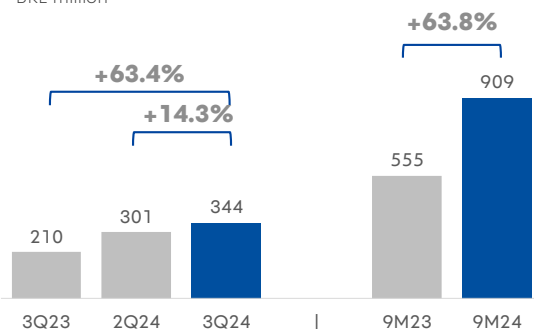
1.1.2.1 Mortgage

Mortgage Insurance is mandatory by law and is key for real estate loans, in which outstanding balances are paid or amortized in case of death or disability of the insured party. The calculations for this insurance product are based on the debt balance and the borrower's age, also providing coverage for the financed property.

The following table shows a managerial view for the insurance in the Mortgage segment issued by Caixa Residencial, for a better analysis of the indicators and the segment's performance in Caixa Seguridade's results:

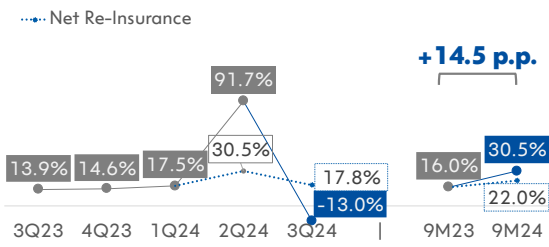
Mortgage (BRL million)	3Q24	3Q23	Δ%	2Q24	Δ%	9M24	9M23	Δ%
Written Premiums	343.6	210.3	63.4%	300.7	14.3%	909.0	554.9	63.8%
Variations in Technical Provisions for Premiums	0.0	0.0	-	0.0	-	0.0	0.0	-
Premiums Earned	343.6	210.3	63.4%	300.6	14.3%	909.0	554.9	63.8%
Loss Events	44.6	-29.2	-	-275.6	-	-277.5	-89.0	211.8%
Losses	-73.1	-25.1	191.6%	-122.5	-40.3%	-238.3	-73.9	222.3%
Loss Recovery	0.0	0.0	-	0.0	-	0.0	0.0	-
IBNR Variation	117.7	-4.1	-	-153.1	-	-39.1	-15.0	160.0%
Assistance Services	0.0	0.0	-	0.0	-	0.0	0.0	-
Acquisition Costs	-68.0	-42.1	61.7%	-59.9	13.4%	-180.9	-110.9	63.0%
Other Operating Income and Expenses	-0.1	0.0	-	0.1	-	0.0	0.0	-
Re-Insurance	-105.8	-0.7	-	183.9	-	77.3	-2.1	-
Operating Margin	214.2	138.4	54.8%	149.2	43.6%	528.0	352.9	49.6%

Written Premiums - Mortgage
BRL million



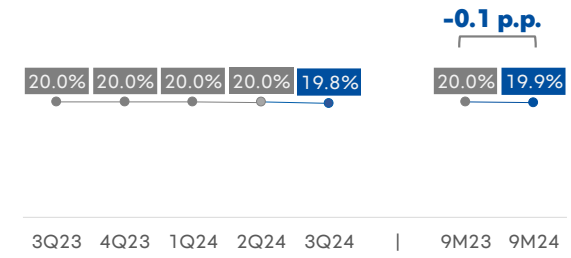
> The flow of written premiums reflects the growth in CAIXA's real estate loan portfolio.

Loss Ratio - Mortgage
% Premiums Earned



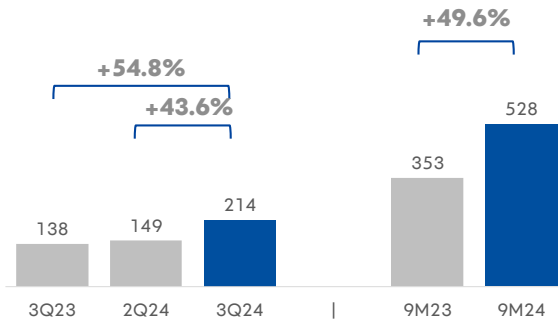
After the increase in claims related to the climate events in RS, in 2Q24, this segment recorded a negative indicator in 3Q24, resulting from the volume of reversal of provisions during the regulation process. Considering the re-insurance adjustments, the loss ratio would be 17.8% in the investee.

Commissioning - Mortgage
% Premiums Earned



The indicator recorded for the segment remained close to the 20% commission agreed for the product, which is passed on to the Caixa Seguridade broker company.

Operating Margin - Mortgage
BRL million



Although written premiums is the main growth driver for the operating margin, the results in 3Q24 were also affected by provisions and re-insurance adjustments relating to the flood events in Rio Grande do Sul.

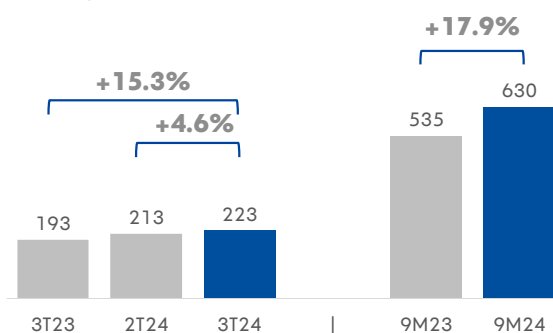
1.1.2.2 Home

Home Insurance aims to protect individual homes – such as houses and/or apartments used as regular or summer residences – against damage by fire, lightning, and explosion. Additional coverage may also be hired, such as electrical damage, theft and robbery, damage to third parties, windstorm, broken glass, vehicle collision, among others, as well as a 24-hour assistance service.

Below is a managerial view for insurance in the Home segment issued by Caixa Residencial to analyze the indicators and the segment's performance in Caixa Seguridade's results:

Home (BRL million)	3Q24	3Q23	Δ%		2Q24	Δ%		9M24	9M23	Δ%	
Written Premiums	222.6	193.1	15.3%	●	212.8	4.6%	●	630.5	534.6	17.9%	●
Variations in Technical Provisions for Premiums	-37.6	-31.7	18.8%	●	-36.7	2.6%	●	-99.7	-67.3	48.2%	●
Premiums Earned	185.0	161.4	14.6%	●	176.1	5.0%	●	530.7	467.3	13.6%	●
Loss Events	-30.5	-20.4	49.9%	●	-24.8	23.0%	●	-84.1	-50.0	68.2%	●
Losses	-8.7	-10.2	-14.5%	●	-9.7	-10.5%	●	-33.1	-24.5	34.9%	●
Loss Recovery	0.0	0.0	-	●	0.0	-	●	0.0	0.0	-	●
IBNR Variation	0.2	2.5	-91.1%	●	-0.1	-	●	0.3	6.4	-95.0%	●
Assistance Services	-22.1	-12.7	73.9%	●	-15.1	46.3%	●	-51.6	-31.8	62.1%	●
Acquisition Costs	-64.1	-56.1	14.3%	●	-61.0	5.0%	●	-183.8	-165.1	11.3%	●
Other Operating Income and Expenses	-2.2	-2.1	3.6%	●	-2.6	-16.7%	●	-7.1	-4.2	68.9%	●
Re-Insurance	-1.4	-1.1	24.5%	●	1.0	-	●	-1.4	-3.5	-60.4%	●
Operating Margin	86.8	81.7	6.2%	●	88.6	-2.1%	●	254.4	244.5	4.0%	●

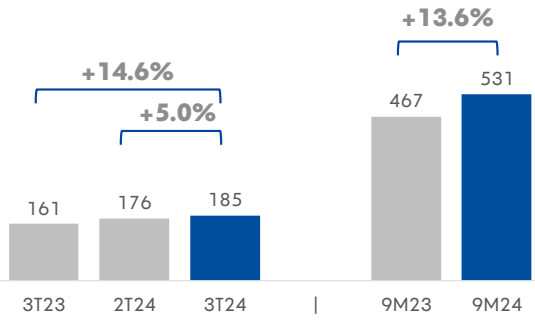
Written Premiums - Home
BRL million



➤ In 3Q24, this segment recorded its best historical performance for written premiums, focusing on sales of multi-year policies and renewals.

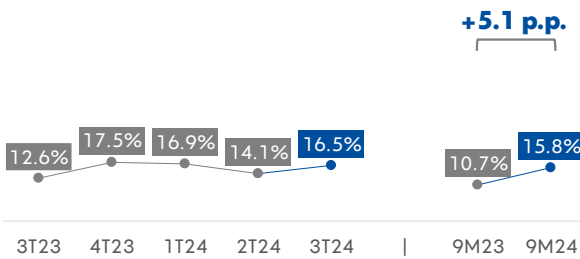
➤ Improvements were made to payment methods, focusing on reducing the number of new proposals declined due to lack of payment.

Premiums Earned - Home
BRL million



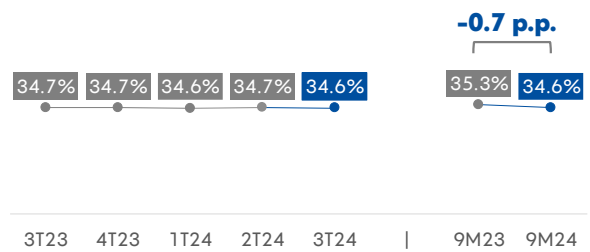
Growth of 14.6% in 3Q24 vs. 3Q23, and by 13.6% in 9M24 vs. 9M23, reflecting the variation in premiums sold during the period.

Loss Ratio - Home
% Premiums Earned



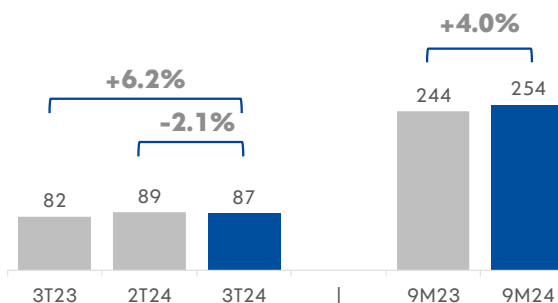
The increase in this indicator in 3Q24, was due to the loss volume related to climate events, impacting mostly assistance services, which increased by 73.9% over 3Q23.

Commissioning - Home
% Premiums Earned



The level of commissioning, in 3Q24, remained in line with previous quarters and reflects the amount allocated to Caixa Seguridade's broker.

Operating Margin - Home
BRL million



Even with the higher claim volume, operating margin increased by 6.2% in 3Q24 vs. 3Q23, and by 4.0% in 9M24 vs. 9M23, due to the increase in written premiums for the segment between the periods.

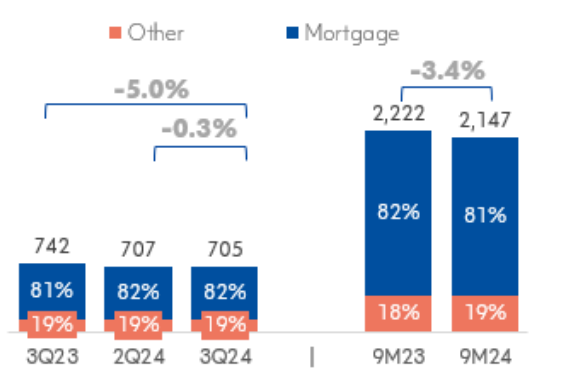
1.1.3



CNP Seguros Holding is a partnership between Caixa Seguridade and French company CNP, which was responsible for operating the security products in Caixa's distribution network sold until 2021. This partnership, which is controlled by CNP with a majority equity stake of 51.75%, and with Caixa Seguridade holding an equity stake of 48.25%, is organized through CNP Seguros Holding S.A.

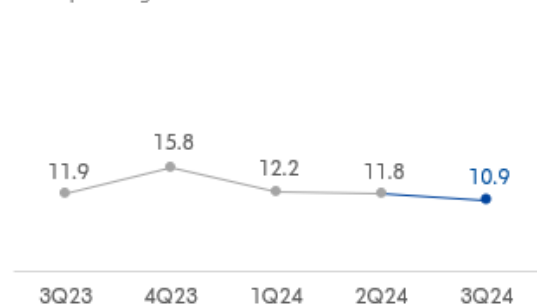
Income Statement (BRL million)	3Q24	3Q23	Δ%	2Q24	Δ%	9M24	9M23	Δ%
Revenues from the Operation	717.8	752.4	-4.6%	719.0	-0.2%	2,171.6	2,232.5	-2.7%
Operation Costs/Expenses	-332.4	-313.7	6.0%	-395.9	-16.0%	-1,041.8	-904.7	15.1%
Operating Margin	385.4	438.7	-12.2%	323.1	19.3%	1,129.9	1,327.8	-14.9%
Administrative Expenses	-85.2	-87.4	-2.5%	-93.4	-8.7%	-274.0	-267.3	2.5%
Tax Expenses	-22.2	-28.7	-22.5%	-23.3	-4.6%	-73.7	-89.7	-17.9%
Financial Result	106.2	124.4	-14.6%	59.9	77.5%	245.0	293.4	-16.5%
Equity Result	22.5	30.2	-25.5%	21.4	4.8%	61.4	42.5	44.2%
Operating Result	406.7	477.2	-14.8%	287.8	41.3%	1,088.5	1,306.7	-16.7%
Gains or Losses on Non-Current Assets	6.7	0.0	-	-6.7	-199.9%	0.0	-43.2	-
Earnings before Taxes and Equity Interests	413.4	477.2	-13.4%	281.0	47.1%	1,088.5	1,263.5	-13.8%
Income Tax	-97.5	-110.8	-12.0%	-66.1	47.6%	-257.5	-304.1	-15.3%
Social Contribution	-57.4	-66.1	-13.2%	-40.2	42.7%	-153.1	-180.7	-15.3%
Profit Sharing	0.0	0.0	-	0.0	-	0.0	0.0	-
Minority Shareholder Interest	0.0	0.0	-	0.0	-	0.0	0.0	-
Net Income for the Period	258.5	300.3	-13.9%	174.8	47.9%	677.9	778.6	-12.9%
Caixa Seguridade's Equity Interest	124.7	144.9	-13.9%	84.3	47.9%	327.1	375.7	-12.9%

Revenues from Operations – CNP Holding
BRL million

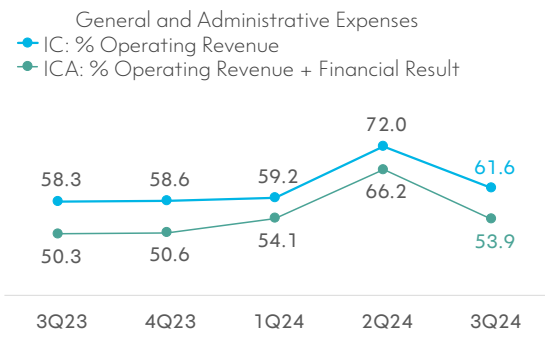


Administrative Expenses Ratio (IDA)
CNP Holding

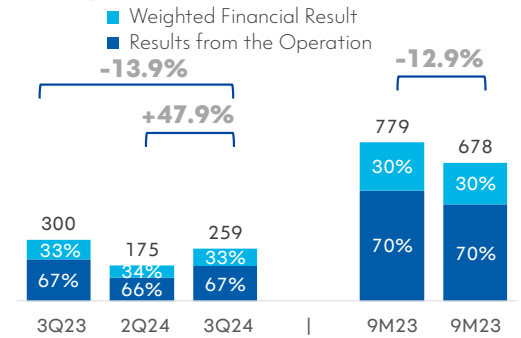
Administrative Expenses
% Operating Revenue



**Combined (IC) and Expanded (ICA) Ratio
CNP Holding**

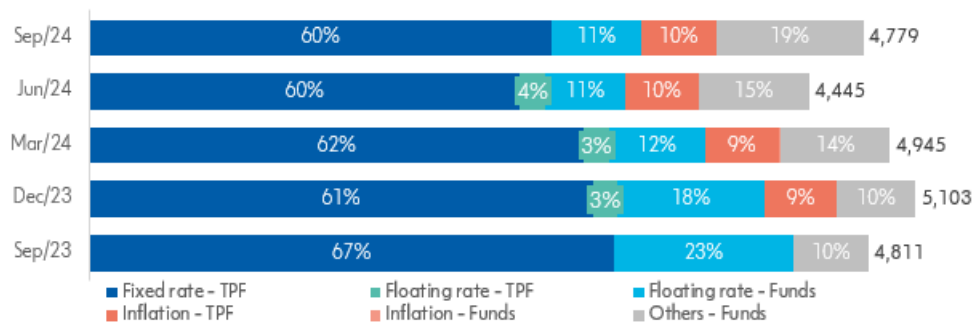


**Net Income (Operating vs. Financial)
CNP Holding**



The IC and ICA ratios fell in relation to 2Q24, due to the impact from claim notices relating to the flood event in Rio Grande do Sul in the period.

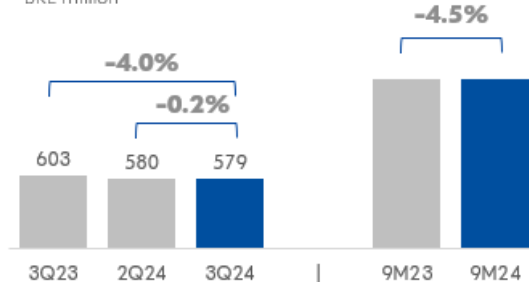
Investment Portfolio Composition – CNP Holding
% Financial investments (million)



1.1.3.1 Mortgage (run-off)

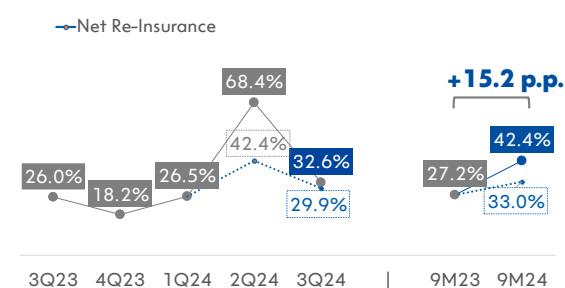
Mortgage (BRL million)	3Q24	3Q23	Δ%	2Q24	Δ%	9M24	9M23	Δ%
Written Premiums	578.9	603.1	-4.0%	579.9	-0.2%	1,749.5	1,831.7	-4.5%
Variations in Technical Provisions for Premiums	0.0	0.0	-	0.0	-	0.0	0.0	-
Premiums Earned	578.9	603.1	-4.0%	579.9	-0.2%	1,749.5	1,831.7	-4.5%
Loss Events	-188.7	-156.8	20.3%	-396.8	-52.5%	-741.8	-497.6	49.1%
Losses	-209.1	-160.9	29.9%	-371.5	-43.7%	-738.9	-488.9	51.1%
Loss Recovery	0.0	0.0	7.8%	0.0	-7.8%	0.0	0.0	9.9%
Reimbursement	0.0	0.3	-	0.0	-	0.0	1.5	-
IBNR Variation	20.6	4.0	420.4%	-25.0	-	-2.3	-9.6	-76.3%
Assistance Services	-0.1	-0.1	9.9%	-0.3	-56.4%	-0.6	-0.6	-3.7%
Acquisition Costs	-48.1	-49.7	-3.3%	-48.2	-0.2%	-145.3	-150.4	-3.4%
Other Operating Income and Expenses	-9.9	-6.2	59.4%	-8.3	19.8%	-18.3	-8.9	106.1%
Re-Insurance	15.6	-2.2	-	150.7	-89.6%	163.8	-8.8	-
Operating Margin	347.8	388.2	-10.4%	277.3	25.4%	1,008.0	1,166.0	-13.5%

Written Premiums - Mortgage Run-off
BRL million

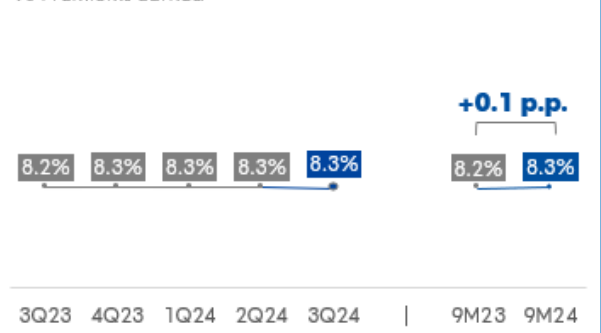


The reduction pace was maintained in written premiums after the end of the exclusivity period, with the closure of new policies through the partnership with CNP Holding (run-off).

Loss Ratio - Mortgage Run-off
% Premiums Earned



Commissioning - Mortgage Run-off
% Premiums Earned



The ratio reduced in 3Q24 vs. 2Q24, due to the lower levels of claims in the period. Compared to 3Q23, the ratio continues to be impacted by the dynamics of regulation and recognition of re-insurance related to the flood event in Rio Grande do Sul.

1.1.3.2 Home (run-off) and Others

The tables below present the managerial view for home run-off, which include policies sold until 2021 by Caixa Seguradora, most of which are linked to the policies of the mortgage segment and the other non-strategic segment, which includes the Insurance sectors in which Caixa Seguridade does not have a partnership with exclusive marketing rights for its distribution network, or whose written premiums do not represent a significant share in the Company's results, such as the Auto and Corporate sectors, in addition to Life (run-off), up to the Operating Margin line:

Home (BRL million)	3Q24	3Q23	Δ%	2Q24	Δ%	9M24	9M23	Δ%
Written Premiums	16.2	17.7	-8.5%	16.7	-2.6%	49.6	53.2	-6.8%
Variations in Technical Provisions for Premiums	6.5	16.6	-60.8%	6.9	-6.5%	20.4	61.7	-66.9%
Premiums Earned	22.7	34.3	-33.8%	23.6	-3.7%	70.0	114.9	-39.1%
Loss Events	-18.3	-4.7	290.5%	-14.5	26.1%	-37.3	-17.0	119.1%
Losses	-17.6	-3.4	422.6%	-12.6	40.3%	-33.1	-10.4	216.4%
Loss Recovery	0.0	0.0	-	0.0	-	0.0	0.0	-
IBNR Variation	0.0	0.0	-83.8%	0.0	-83.2%	0.0	0.0	38.6%
Assistance Services	-0.1	0.1	-	-0.4	-71.4%	-0.8	0.9	-
Acquisition Costs	-0.5	-1.5	-65.5%	-1.5	-66.6%	-3.4	-7.4	-54.1%
Other Operating Income and Expenses	-4.0	-7.0	-42.7%	-3.8	7.0%	-12.1	-23.4	-48.4%
Re-Insurance	-3.5	-1.7	104.9%	-2.4	47.6%	-8.6	-7.5	14.6%
Operating Margin	13.8	-0.4	-	9.4	47.5%	22.9	-1.7	-

Other Non-Strategic + Life (Run-off) (BRL million)	3Q24	3Q23	Δ%	2Q24	Δ%	9M24	9M23	Δ%
Written Premiums	116.3	124.2	-6.3%	116.1	0.2%	353.8	341.3	3.6%
Variations in Technical Provisions for Premiums	11.9	3.5	242.2%	11.6	2.7%	27.9	53.9	-48.3%
Premiums Earned	128.2	127.6	0.5%	127.7	0.4%	381.6	395.2	-3.4%
Loss Events	-67.6	-66.9	1.0%	-89.9	-24.8%	-232.8	-204.4	13.9%
Acquisition Costs	-17.8	-15.5	15.1%	-15.1	18.1%	-46.8	-44.6	4.7%
Other Operating Income and Expenses	-18.2	-12.5	44.8%	-14.1	29.1%	-44.5	-39.8	11.7%
Re-Insurance	-0.9	-1.4	-30.6%	19.4	-	21.7	-8.7	-
Operating Margin	23.8	31.4	-24.2%	28.9	-17.8%	79.2	97.7	-18.9%

In the breakdown of results for Non-Strategic groups, the Auto insurance segment accounted for 87.8% of written premiums in 3Q24, mainly due to the Youse policies sold by CNP Seguros. In the period, the amount of written premiums for the Auto line was 8.6% higher than in the same period in 2023 and increased by 7.4% in 9M24 vs. 9M23.

Within this group, the Auto branch is also responsible for the largest share in claims volume, which fell by 1.1 p.p. in 9M24 vs. 9M23.

1.1.4 CAIXA Capitalização

Caixa Capitalização is a partnership with Icatu Seguridade S.A., for the Premium Bonds segment, which includes the distribution, disclosure, offering, sale, and after-sale of all types of premium bond products in Caixa's distribution network. Caixa Seguridade holds an equity stake of 75% of the total share capital of the investee and 49.9% of its common shares.

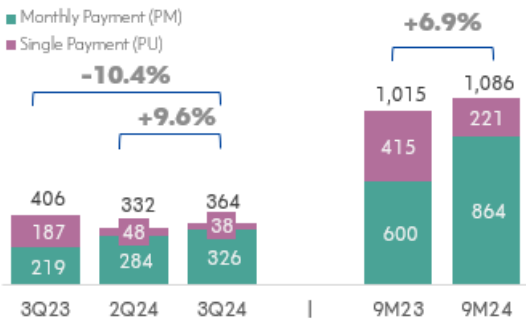
Unlike other financial products, Premium Bonds does not fit into the investment category, as it consists of a way to save money – through single payment or monthly installments, for a certain period, exchanging the profitability of an investment for the chance to be included in sweepstakes for cash prizes.

Below is the income statement for the Premium Bonds segment:

Income Statement (BRL million)	3Q24	3Q23	Δ%	2Q24	Δ%	9M24	9M23	Δ%
Net Revenue from Premium Bonds	139.3	133.0	4.7%	124.5	11.9%	389.7	349.7	11.5%
Fundraising with Premium Bonds	364.0	406.1	-10.4%	332.2	9.6%	1085.5	1015.5	6.9%
Variation in Provision for Redemptions	-224.7	-273.0	-17.7%	-207.7	8.2%	-695.8	-665.8	4.5%
Variation in Technical Provisions	0.0	0.0	-	0.0	-	0.0	0.0	-
Result with Sweepstakes	-5.2	-6.2	-15.6%	-4.6	12.8%	-15.2	-16.1	-5.9%
Acquisition Costs	-27.5	-31.8	-13.6%	-25.0	10.1%	-81.5	-77.3	5.5%
Other Operating Income and Expenses	-19.9	-20.6	-3.4%	-19.2	3.4%	-59.7	-51.2	16.8%
Operating Margin	86.7	74.5	16.4%	75.7	14.6%	233.3	205.1	13.7%
Administrative Expenses	-12.8	-9.9	30.3%	-11.1	15.4%	-34.3	-29.2	17.5%
Tax Expenses	-7.2	-6.6	8.8%	-6.6	9.2%	-20.1	-17.5	15.3%
Financial Result	19.3	16.7	16.0%	23.7	-18.4%	68.3	44.8	52.5%
Operating Result	86.1	74.7	15.2%	81.7	5.4%	247.2	203.3	21.6%
Earnings before Taxes and Equity Interests	86.1	74.7	15.2%	81.7	5.4%	247.2	203.3	21.6%
Income Tax	-21.3	-18.6	14.7%	-20.1	6.3%	-60.5	-50.3	20.2%
Social Contribution	-13.5	-11.2	20.9%	-12.0	12.5%	-37.1	-30.8	20.2%
Net Income for the Period	51.2	44.9	14.0%	49.6	3.3%	149.6	122.1	22.5%
Caixa Seguridade's Equity Interest	38.4	33.7	14.0%	37.2	3.3%	112.2	91.6	22.5%

Funds Raised - Premium Bonds

BRL million

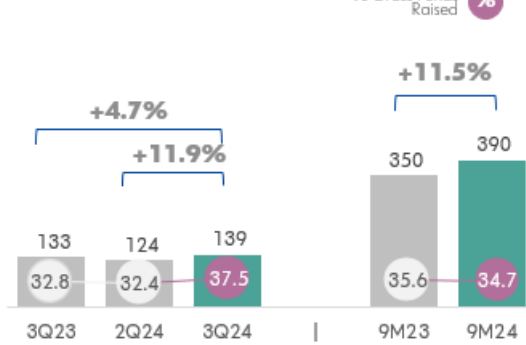


The monthly payment modality grew by 49.0% over 3Q23, in line with the strategy of focusing on this type of modality, which generates a better operating margin given the lower need for provisions for redemptions. Considering total funds raised, a 10.4% reduction was recorded in 3Q24 vs. 3Q23. In 9M24, funds raised increased by 6.9% from 9M23.

Net Revenue - Premium Bonds

BRL million

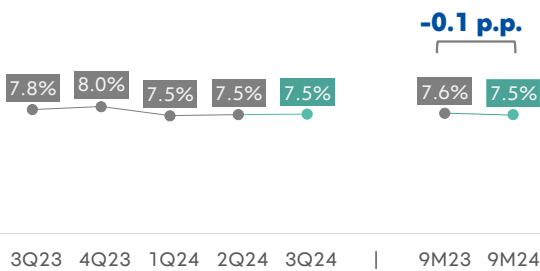
% Gross Funds Raised



The ratio between net revenue and funds raised through premium bonds – average rate – increased in 3Q24, reflecting a higher level of funds raised in the monthly payment modality, which require a lower level of provisions for redemption.

Commissioning - Premium Bonds

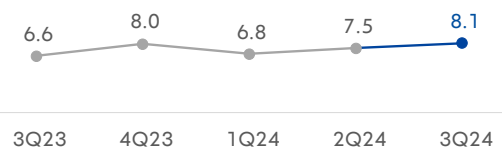
% Funds Raised



Administrative Expenses Ratio (IDA)

Caixa Capitalização

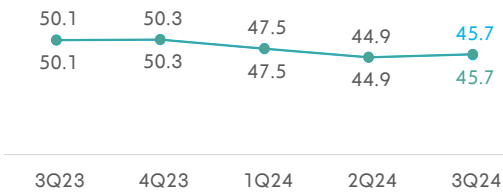
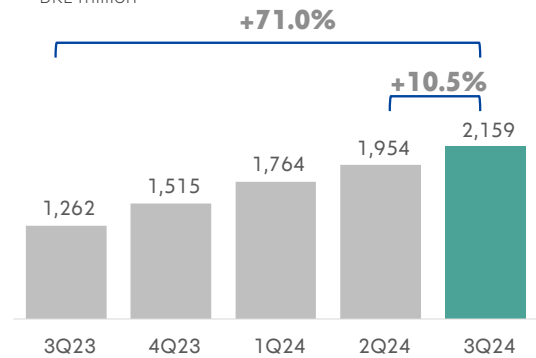
Administrative Expenses
% Operating Revenue



The growth in the IDA ratio, in 3Q24, was due to the increase in donations, which impacted administrative expenses.

**Combined (IC) and Expanded (ICA) Ratio
Caixa Capitalização**

General and Administrative Expenses
 ● IC: % Operating Revenue
 ● ICA: % Operating Revenue + Financial Result


Reserves - Premium Bonds
BRL million

**Mathematical Provision for Premium Bonds
(BRL million)**

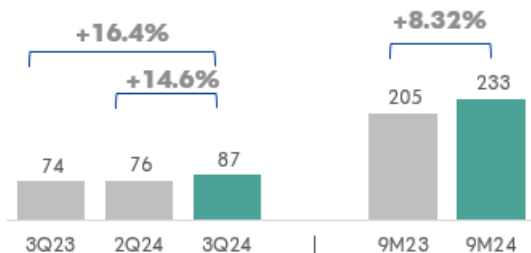
	3Q24	3Q23	Δ%	2Q24	Δ%
Opening Balance	1,821.1	940.9	93.6% ●	1,654.3	10.1% ●
Formations	225.3	273.3	-17.6% ●	207.6	8.5% ●
Cancellations	-0.3	-1.1	-69.6% ●	-0.4	-19.7% ●
Transfers	-73.4	-36.5	101.0% ●	-66.1	11.1% ●
Monetary Restatement + Interest	27.5	19.0	45.1% ●	25.7	6.8% ●
Closing Balance	2,000.1	1,195.6	67.3% ●	1,821.1	9.8% ●

Provision for Redemptions (BRL million)

	3Q24	3Q23	Δ%	2Q24	Δ%
Opening Balance	95.0	25.6	271.5% ●	74.1	28.2% ●
Formations	80.2	40.0	100.4% ●	72.2	11.1% ●
Transfers	-1.5	-0.5	195.7% ●	-0.9	61.3% ●
Payments	-50.3	-24.0	109.4% ●	-45.5	10.5% ●
Monetary Restatement + Interest	0.2	0.1	45.2% ●	0.2	17.4% ●
Fines	-5.3	-2.5	110.4% ●	-5.0	6.4% ●
Expirations	0.0	0.0	- ●	0.0	- ●
Closing Balance	118.3	38.7	205.9% ●	95.0	24.5% ●

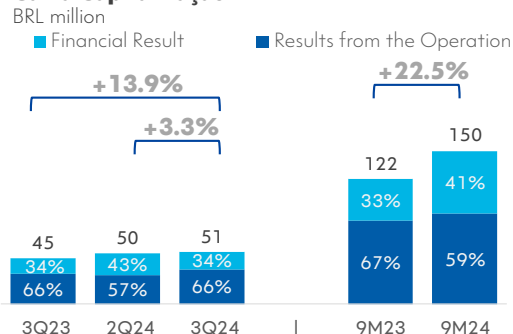
Operating Margin - Premium Bonds

BRL million



Net Income (Operating vs. Financial)

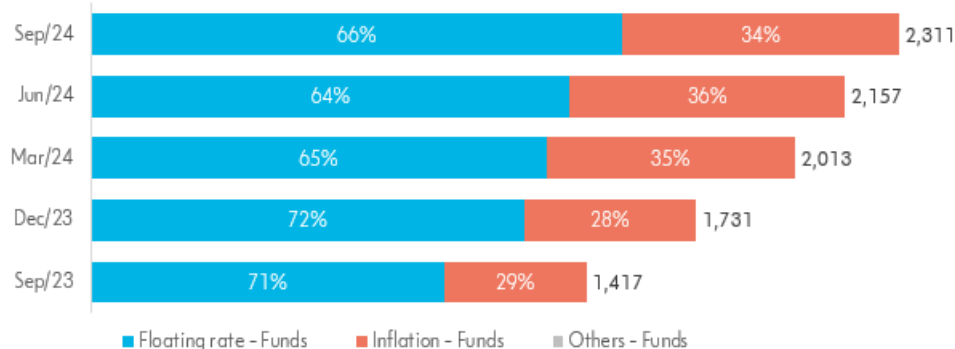
Caixa Capitalização
BRL million



The operating margin is affected mainly by the dynamics of the representativeness of the single and monthly payment modalities in relation to total funds raised, effecting the variations in provisions for redemption. The focus on the monthly payment modality, in 3Q24, reduced provisions for redemptions and influenced the growth in operating margin.

Investment Portfolio Composition - Caixa Capitalização

% Financial investments (million)



1.1.5 CAIXA Consórcio

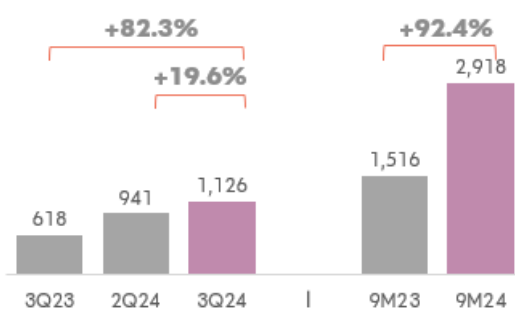
Caixa Consórcio is a partnership between Caixa Seguridade and CNP Assurances Participações Ltda. for the Credit Letters segment, in which Caixa Seguridade holds an equity stake of 75% of the total share capital and 49.9% of the voting capital.

Credit Letters is a typical Brazilian financial product operating under a collective purchase modality, where a group of people commit to pay a monthly installment for a specific period. These resources are kept in a common fund and, every month, some members of the group are chosen (by prize sweepstakes and bids) to receive a credit letter to purchase the assigned good.

The table below presents the segment's income statement:

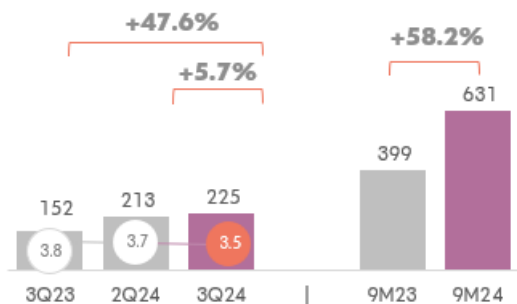
Income Statement (BRL million)	3Q24	3Q23	Δ%	2Q24	Δ%	9M24	9M23	Δ%
Income from Services	224.7	152.3	47.6%	212.7	5.7%	630.7	398.7	58.2%
Operating Revenue/Expenses	-77.3	-66.2	16.8%	-76.6	0.9%	-231.1	-178.9	29.2%
Operating Margin	147.4	86.1	71.2%	136.1	8.3%	399.7	219.8	81.8%
Administrative Expenses	-23.0	-17.9	28.4%	-26.1	-12.2%	-68.5	-55.2	24.1%
Tax Expenses	-25.9	-22.1	17.1%	-30.9	-16.2%	-84.8	-57.8	46.7%
Financial Result	6.8	4.2	58.9%	5.7	19.2%	17.6	9.9	76.9%
Operating Result	105.4	50.4	109.0%	84.8	24.3%	264.0	116.7	126.1%
Earnings before Taxes and Equity Interests	105.4	50.4	109.0%	84.8	24.3%	264.0	116.7	126.1%
Income Tax	-26.4	-12.6	110.0%	-21.2	24.3%	-66.4	-29.4	125.9%
Social Contribution	-9.5	-4.5	109.0%	-7.6	24.3%	-23.8	-10.5	126.0%
Net Income for the Period	69.5	33.3	108.7%	55.9	24.3%	173.8	76.8	126.2%
Caixa Seguridade's Equity Interest	52.1	25.0	108.7%	41.9	24.3%	130.3	57.6	126.2%

Funds Raised - Credit Letters
BRL million



The growth curve for Funds Raised was maintained in 3Q24, due to the inventory formation dynamics of the credit letters segment, in which the sales of credit letters only affect the funds raised and administration fee lines after the consortium groups have been formed.

Management Fee / Average Rate - Credit Letters
BRL million / % p.a.



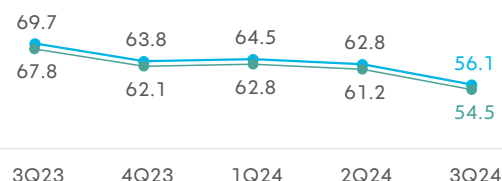
> The average management fee for the Credit Letters segment is the annualized total Management Fee over inventory of credit letters. The variation reflects the maturation of inventory, in which rates are generally concentrated when groups are initially formed.

Administrative Expenses Ratio (IDA)
Caixa Consórcio
Administrative Expenses
% Operating Revenue



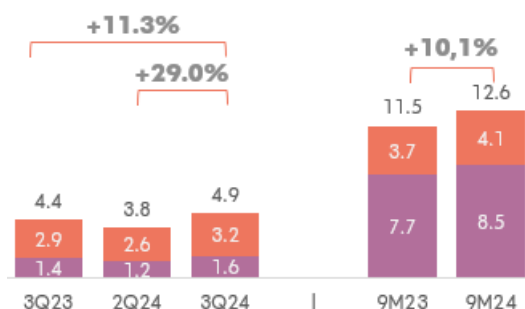
Combined (IC) and Expanded (ICA) Ratio
Caixa Consórcio

- General and Administrative Expenses
- IC: % Operating Revenue
- ICA: % Operating Revenue + Financial Result

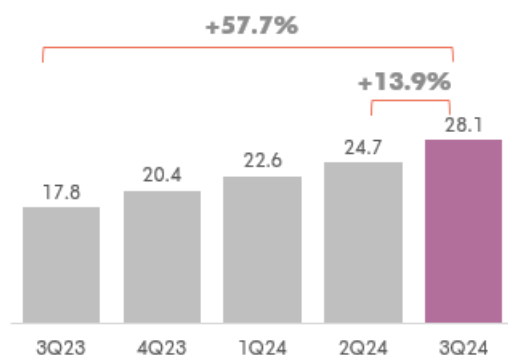


Total Credit Letters
BRL billion

■ Auto ■ Real Estate

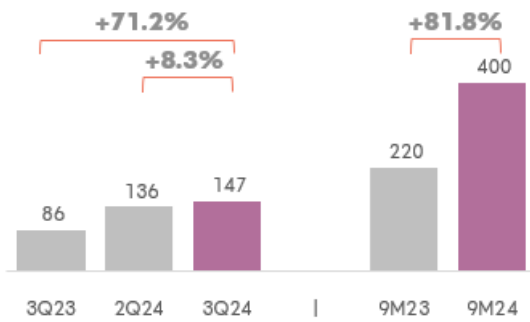


Inventory - Credit Letters
BRL billion

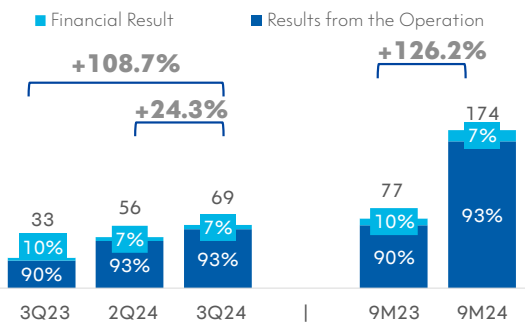


Credit letters for the real estate and auto segments grew by 11.3% in 3Q24 from 3Q23, and by 10.1% in 9M24 from 9M23, reaching an inventory volume of over R\$28 billion, 57.7% higher than at the end of 3Q23.

Operating Margin - Credit Letters
BRL million

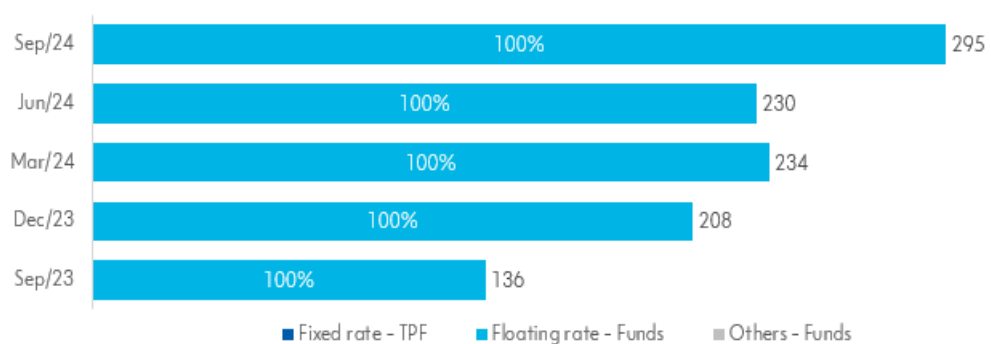


Net Income (Operating vs. Financial)
Caixa Consórcio
BRL million



The performance achieved, in 3Q24 and 9M24, results from the growth in revenues and maturity of the Company's operations.

Investment Portfolio Composition - Caixa Consórcio
% Financial investments (million)



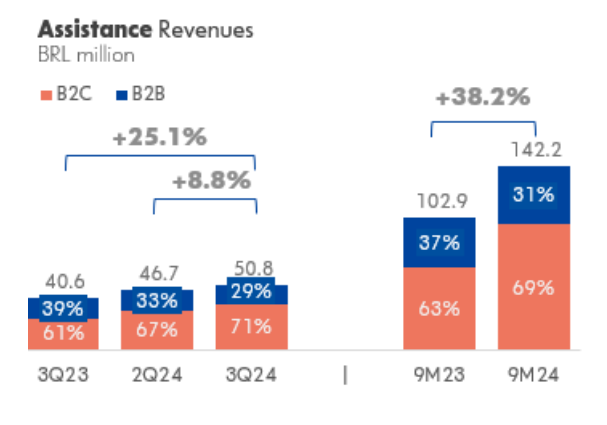
1.1.6 CAIXA Assistência

Caixa Assistência is a partnership between Caixa Seguridade and USS Soluções Gerenciadas S.A. (Tempo Assist), for offering services and assistance, which includes the distribution, disclosure, offering, sale, after-sale, and intermediation of assistance services. Caixa Seguridade holds an equity stake of 75% of the total share capital of the investee and 49.9% of its common shares.

Assistance Services can be requested to cover minor events, through services such as: tow truck, locksmith, plumber, and electrician, among others. Assistance coverage can be offered in two ways: B2B – when the service is linked to an insurance policy (main product) and the compensation comes from the transfer of the insurance company that issued the policy; and B2C – when the product is sold directly to the consumer, such as the Rapidex product.

Below is the income statement for Caixa Assistência:

Income Statement (R\$ thousand)	3Q24	3Q23	Δ%	2Q24	Δ%	9M24	9M23	Δ%
Revenues from the Operation	50.8	40.6	25.1%	46.7	8.8%	142.2	102.9	38.2%
Operation Costs/Expenses	-25.9	-19.9	30.4%	-25.3	2.6%	-74.0	-49.3	50.1%
Operating Margin	24.9	20.7	20.0%	21.4	16.1%	68.2	53.6	27.2%
Administrative Expenses	-15.5	-11.8	31.5%	-14.6	6.4%	-43.0	-32.6	31.9%
Financial Result	2.1	1.6	29.8%	1.7	24.6%	5.1	4.1	25.6%
Operating Result	11.4	10.5	8.5%	8.5	34.4%	30.3	25.1	20.9%
Earnings before Taxes and Equity Interests	11.4	10.5	8.5%	8.5	34.4%	30.3	25.1	20.9%
Income Tax	-2.9	-2.6	8.7%	-2.2	30.0%	-7.7	-6.3	22.1%
Social Contribution	-1.0	-0.9	8.7%	-0.8	30.0%	-2.8	-2.3	22.1%
Net Income for the Period	7.5	6.9	8.4%	5.5	36.7%	19.9	16.5	20.4%
Caixa Seguridade's Equity Interest	5.6	5.2	8.4%	4.1	36.7%	14.9	12.4	20.4%

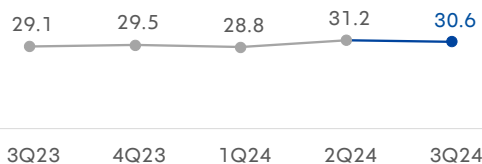


The upward revenue curve has been maintained since the creation of Caixa Assistência, with growth in representativeness of B2C in total revenue.

Administrative Expenses Ratio (IDA)

Caixa Assistência

Administrative Expenses
% Operating Revenue

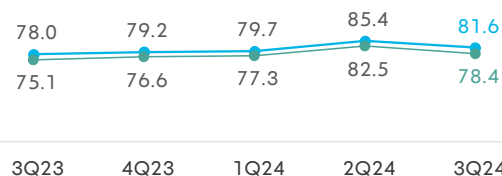


Combined (IC) and Expanded (ICA) Ratio

Caixa Assistência

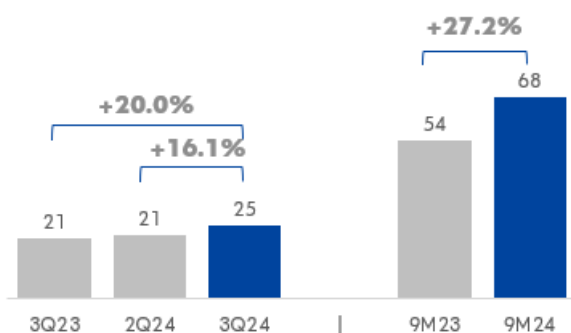
General and Administrative Expenses

- IC: % Operating Revenue
- ICA: % Operating Revenue + Financial Result



Operating Margin Assistance

BRL million

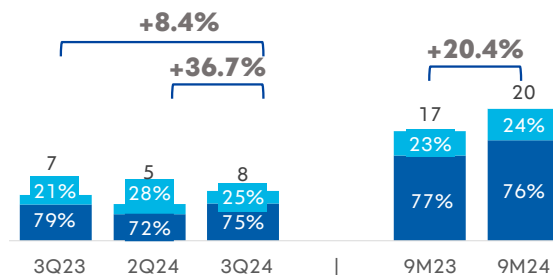


Net Income (Operating vs. Financial)

Caixa Assistência

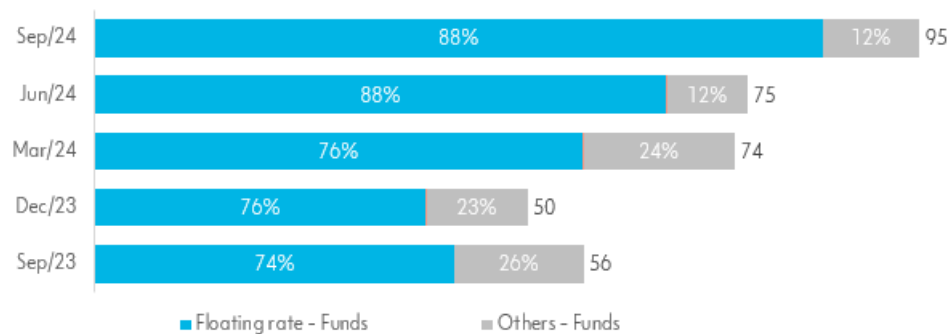
BRL million

- Financial Result
- Results from the Operation



Investment Portfolio Composition – Caixa Assistência

% Financial investments (million)



1.2 Bancassurance Pan

Caixa Seguridade uses Banco PAN's distribution channels through its 49% equity interest in the share capital of Too Seguros and its 49% equity interest in PAN Corretora de Seguros Ltda. Banco PAN and Too Seguros have a commercial relationship, and the rights and obligations of the parties compared to the promotion, offer, distribution, disclosure, and sale, through Banco PAN's distribution network, of Too Seguros' products, on an exclusive basis.

1.2.1 ,too seguros

Too Seguros was established through an agreement with BTG Pactual Holding de Seguros Ltda, whose purpose is to operate damage and personal insurance policies for individuals and companies through the distribution network and partners of Banco PAN. Caixa Seguridade holds an equity stake of 49% of the company's total share capital.

Too Seguros - Income Statement (BRL million)	3Q24	3Q23	Δ%	2Q24	Δ%	9M24	9M23	Δ%
Written Premiums, net	516.8	439.3	17.7%	475.9	8.6%	1,434.9	1,300.1	10.4%
Variations in Technical Provisions for Premiums	-84.9	-58.4	45.3%	-61.6	37.8%	-179.4	-200.3	-10.4%
Premiums Earned	431.9	380.9	13.4%	414.3	4.3%	1,255.5	1,099.8	14.2%
Loss Events	-87.7	163.2	-153.7%	-131.1	-33.1%	-327.0	-249.2	31.2%
Acquisition Costs	-102.0	-81.8	24.7%	-96.0	6.3%	-287.6	-231.0	24.5%
Other Operating Income and Expenses	-4.7	-12.0	-60.6%	-5.8	-18.8%	-6.3	-33.7	-81.2%
Result from Re-Insurance	-28.8	-307.7	-90.6%	-10.8	165.9%	-64.8	-156.3	-58.5%
Operating Margin	208.7	142.6	46.4%	170.6	22.3%	569.8	429.7	32.6%
Administrative Expenses	-38.7	-33.0	17.4%	-35.5	9.1%	-109.7	-98.5	11.4%
Tax Expenses	-17.4	-14.5	19.5%	-15.1	14.9%	-49.1	-42.3	16.0%
Financial Result	49.2	51.8	-5.0%	47.2	4.3%	140.2	132.0	6.3%
Operating Result	201.8	146.9	37.4%	167.2	20.7%	551.2	420.9	31.0%
Gains or Losses on Non-Current Assets	0.0	0.1	-100.0%	0.1	-100.0%	0.1	0.1	0.0%
Earnings before Taxes and Equity Interests	201.8	146.9	37.3%	167.2	20.7%	551.3	420.9	31.0%
Income Tax	-46.8	-32.7	43.3%	-38.9	20.3%	-127.2	-93.4	36.2%
Social Contribution	-28.1	-19.6	43.2%	-23.4	20.2%	-76.5	-56.1	36.2%
Profit Sharing	-2.2	-5.5	-60.4%	-2.2	0.0%	-8.7	-16.5	-47.0%
Net Income for the Period	124.7	89.1	39.9%	102.8	21.3%	338.9	254.9	32.9%
Caixa Seguridade's Equity Interest	61.1	43.7	39.9%	50.4	21.3%	166.1	124.9	32.9%

1.2.2 PAN Corretora de Seguros

Pan Corretora de Seguros was founded through an agreement with BTG Pactual Holding Participações S.A., to provide brokerage services for Too Seguros' products, which uses Banco PAN's distribution network and its partner channels to sell its insurance products. Caixa Seguridade holds an equity stake of 49% of the company's total share capital.

PAN Corretora - Income Statement (BRL million)											
	3Q24	3Q23	Δ%		2Q24	Δ%		9M24	9M23	Δ%	
Operating Margin	9.3	15.9	-41.6%	●	9.4	-1.6%	●	38.8	32.2	20.5%	●
Administrative Expenses	-0.7	-1.4	-46.0%	●	-0.8	-4.0%	●	-2.5	-2.6	-2.7%	●
Tax Expenses	0.0	0.0	-33.0%	●	0.0	-22.6%	●	0.0	0.0	-4.2%	●
Financial Result	2.2	2.0	11.8%	●	2.0	12.1%	●	6.2	4.0	53.8%	●
Other Operating Revenues/Expenses	0.0	0.0	-	●	0.0	-	●	0.0	0.1	100.0%	●
Operating Result	10.7	16.4	-34.9%	●	10.6	1.1%	●	42.4	33.6	26.1%	●
Earnings before Taxes and Equity Interests	10.7	16.4	-34.9%	●	10.6	1.1%	●	42.4	33.6	26.1%	●
Income Tax	-1.3	-1.9	-30.1%	●	-1.2	14.7%	●	-4.8	-3.8	25.6%	●
Social Contribution	-0.5	-0.7	-30.3%	●	-0.4	14.0%	●	-1.7	-1.4	25.2%	●
Net Income for the Period	8.9	13.8	-35.7%	●	9.0	-1.2%	●	35.9	28.4	26.2%	●
Caixa Seguridade's Equity Interest	4.4	6.8	-35.7%	●	4.4	-1.2%	●	17.6	13.9	26.2%	●





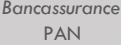















Exhibit 2. Equity Analysis

Below is the Balance Sheet of Caixa Seguridade in managerial and unaudited format, in accordance with CPC 11 – Insurance Contracts (IFRS 4):

BALANCE SHEET (BRL MILLION)	Sep/24	Sep/23	Δ%	Sep/24	Δ%
ASSETS	12,478.5	12,879.0	-3.1%	12,325.1	1.2%
CURRENT	1,284.5	2,026.6	-36.6%	1,412.2	-9.0%
Cash and Cash Equivalents	0.5	0.3	58.6%	0.4	13.5%
Financial Instruments	913.0	1,878.9	-51.4%	884.7	3.2%
Dividends Receivable	212.2	0.0	-	339.7	-37.5%
Interest on Equity Receivable	18.7	17.7	5.7%	12.3	52.3%
Receivables	137.3	124.9	9.9%	172.6	-20.4%
Current Tax Assets	0.6	2.5	-	2.0	-
Other Assets	2.2	2.4	-5.7%	0.6	289.9%
Non-Current Assets Held for Sale	0.0	0.0	-	0.0	-
NON-CURRENT	11,194.0	10,852.4	3.1%	10,912.9	2.6%
Investments in Equity Interest	11,194.0	10,852.4	3.1%	10,912.9	2.6%
Other Assets	2.2	2.4	-	0.6	-
LIABILITIES	874.2	118.6	637.3%	1,010.0	-13.4%
CURRENT	871.0	115.3	655.3%	1,006.8	-13.5%
Payables	100.0	55.6	79.8%	104.1	-3.9%
Dividends Payable	702.0	0.0	-	840.0	0.0%
Current Tax Liabilities	61.4	52.6	16.7%	57.8	6.3%
Deferred Tax Liabilities	7.6	7.1	7.0%	4.9	-
NON-CURRENT	3.3	3.3	-0.5%	3.3	-
Payables	3.3	3.3	-0.5%	3.3	-
SHAREHOLDERS' EQUITY	11,604.3	12,760.4	-9.1%	11,315.0	2.6%
Share Capital	2,756.7	2,756.7	0.0%	2,756.7	-
Reserves	2,019.1	1,717.1	17.6%	2,067.3	-2.3%
Equity Valuation Adjustments	5,636.9	5,707.1	-1.2%	5,651.0	-0.2%
Retained Earnings	1,191.7	2,579.5	-53.8%	840.1	41.8%
Additional Dividend Proposed	0.0	0.0	-	0.0	-

Exhibit 3. Consolidation of Investees and Businesses

Due to the implementation of the new partnership structure and the beginning of the operationalization of the association agreements, the results of Caixa Seguridade's investees and businesses are presented in this item in a grouped form and proportional to the economic participation, thus maintaining the comparability of the results with previous periods.

								MINORITY SHAREHOLDERS (17.25% of Free Float)	
									
	NEW PARTERSHIPS - BANCASSURANCE CAIXA								
							 		
Economic Participation	100%	60%	75%	75%	75%	75%	48.25%	49%	
ON Shares (voting)	100%	49.0%	49.9%	49.9%	49.9%	49.9%	48.25%	49%	
Partners	-								
Deadline	-	2045	2040			-	-	-	
Segments	Brokerage	Life Credit Life Private Pension	Mortgage Home	Premium Bonds	Credit Letters	Assistance Services	Mortgage	Insurance and Brokerage	

The first group corresponds to Caixa Corretora, a wholly owned subsidiary of Caixa Seguridade. Caixa Corretora is responsible for brokerage services and commissions from the process of selling products from new partnerships in Caixa's Distribution Network. Besides absorbing the brokerage revenue from the new investees, it works together with new partners (selected through a competitive process) to meet the needs of Caixa's customers by selling insurance products that are not strategically offered by the Company's new partnerships. This model considers 4 distinct blocks for the performance of certain co-brokerage services aimed at the business lines and segments listed below.

- Insurance Products: Partnership with the MDS Group focused on customer retention and the open sea sale of security products under the Caixa brand;
- Auto: Partnership with the MDS Group that will provide Caixa's customers with car insurance options from independent insurers;
- Health and Dental: Partnership with Alper Consultoria em Seguros, which will bring options for health and dental insurance plans to Caixa's customers; and
- Major Risks and Corporate: Partnership with Willis Towers Watson to offer Comprehensive Corporate insurance and will act as intermediary in the sale of Customized Corporate and Major Risks insurance.

The second group includes Caixa Seguridade's holdings inherent in Caixa Partnerships: (i) policies issued by New Partnerships; (ii) indirect holdings and policies issued under the Former Partnership, which until October 2022 also considered holdings in CNP Consórcio, Odonto Empresas, Previsul, and CNP Cap.

The third group, CNP Seguros Holding, corresponds to the partnership between Caixa Seguridade and French company CNP for insurance products sold through Caixa's distribution network until 2021, in

addition to Youse, a digital platform for the sale of insurance products. Caixa Seguridade receives revenues from products in run-off and products issued by the old partnership through revenues from access to the distribution network and the use of the Caixa brand (BDF).

The fourth and final group, Banco PAN partnerships, is formed by Caixa Seguridade's participation in Too Seguros and Pan Corretora, which are part of the Banco PAN Partnership.

Additionally, the resources consumed to maintain Caixa Seguridade's administrative and strategic structure are centralized in the Holding Seguridade group.

Grouping of Investees and Businesses

The table below consolidates the main lines of the statements of the groupings already considering the economic interest attributed to Caixa Seguridade:

GROUPING (BRL million) 3Q24	Caixa Partnerships (A)	PAN Distribution Partnership (B)	Distribution Business (C)	Holding Spending (D)	Consolidation Business (A+B+C+D)			
						3Q24/3Q23	3Q24/2Q24	9M24/9M23
Operating Margin	1,188.9	106.8	452.8	0.0	1,748.5	11.7% ●	25.0% ●	6.0% ●
Administrative Expenses	-242.4	-19.3	-6.0	-23.9	-291.7	18.7% ●	5.1% ●	12.8% ●
Tax Expenses	-103.5	-8.5	-70.0	-0.6	-182.6	9.3% ●	1.3% ●	11.7% ●
Financial Result	264.8	25.2	10.8	18.1	318.9	-5.5% ●	14.3% ●	-2.5% ●
Equity Result	10.8	0.0	0.0	0.0	10.8	-25.5% ●	4.8% ●	44.2% ●
Other Operating Income (Expenses)	0.0	0.0	0.0	0.0	0.0	- ●	- ●	- ●
Operating Result	1,118.7	104.1	387.6	-6.4	1,604.0	6.6% ●	29.8% ●	2.0% ●
Non-Current Assets	3.2	0.0	0.0	0.0	3.2	- ●	-170.0% ●	-93.3% ●
Earnings before Taxes and Equity Interests	1,121.9	104.1	387.6	-6.4	1,607.2	6.9% ●	30.5% ●	2.5% ●
Income Tax	-271.2	-23.6	-95.3	-1.5	-391.7	5.5% ●	24.2% ●	2.8% ●
Social Contribution	-162.7	-14.0	-34.3	-0.5	-211.6	6.5% ●	43.7% ●	-0.6% ●
Profit Sharing	0.0	-1.1	-0.1	0.0	-1.1	-57.6% ●	7.1% ●	-46.0% ●
Interest from Minority Shareholders	0.0	0.0	0.0	0.0	-	- ●	- ●	- ●
Net Income	688.0	65.5	257.9	-8.5	1,002.9	7.6% ●	30.7% ●	3.2% ●
(+) Consolidation Adjustment Reversal	-2.6	0.0	0.0	0.0	-2.6	- ●	- ●	- ●
Adjustment of Launch Performance Commission (LPC) and Earn Out	5.0	0.0	0.0	0.0	5.0	-134.1% ●	183.6% ●	-128.5% ●
Adjusted Net Income	690.4	65.5	257.9	-8.5	1,005.3	9.7% ●	30.5% ●	4.7% ●

** Proportional to Caixa Seguridade's equity interest

Exhibit 4. Income Statement for Investees and Businesses

Bancassurance Caixa

GROUPING BRL million 3Q24	CNP Seguros Holding	Caixa Vida e Previdência	Caixa Residencial	Caixa Capitalização	Caixa Consórcio	Caixa Assistência	Caixa Partnerships	3Q24/ 3Q23	3Q24/2 Q24	9M24/ 9M23
Operating Margin	385.4	506.2	301.0	86.7	147.4	24.9	1,451.6	4.1% ●	52.1% ●	-5.6% ●
Administrative Expenses	-85.2	-180.9	-72.4	-12.8	-23.0	-15.5	-389.8	20.5% ●	5.5% ●	12.2% ●
Tax Expenses	-22.2	-85.6	-22.2	-7.2	-25.9	0.0	-163.0	5.3% ●	-2.1% ●	8.2% ●
Financial Result	106.2	745.7	32.4	19.3	6.8	2.1	912.5	5.0% ●	9.8% ●	7.7% ●
Financial Result	22.5	0.0	0.0	0.0	0.0	0.0	22.5	-25.5% ●	4.8% ●	44.2% ●
Operating Result	406.7	985.4	238.7	86.1	105.4	11.4	1,833.7	1.0% ●	44.2% ●	-3.7% ●
Non-Current Assets	6.7	0.0	0.0	0.0	0.0	0.0	6.7	- ●	- ●	-94.5% ●
Earnings before Taxes and Equity Interests	413.4	985.4	238.7	86.1	105.4	11.4	1,840.4	1.4% ●	45.8% ●	-2.9% ●
Income Tax	-97.5	-239.5	-56.7	-21.3	-26.4	-2.9	-444.3	-0.3% ●	36.9% ●	-3.0% ●
Social Contribution	-57.4	-148.9	-36.8	-13.5	-9.5	-1.0	-267.1	1.2% ●	57.3% ●	-5.9% ●
Profit Sharing	0.0	0.0	0.0	0.0	0.0	0.0	0.0	- ●	- ●	- ●
Minority Shareholder Interest	0.0	0.0	0.0	0.0	0.0	0.0	0.0	- ●	- ●	- ●
Net Income for the Period	258.5	597.0	145.2	51.2	69.5	7.5	1,129.0	2.1% ●	47.1% ●	-2.1% ●
(+) Consolidation Adjustment Reversal	-5.4	0.0	0.0	0.0	0.0	0.0	-5.4	4.7	-	-
Adjustment of Launch Performance Commission (LPC) and Earn Out	0.0	8.3	0.0	0.0	0.0	0.0	8.3	-	183.6%	-
Adjusted Net Income	253.2	605.4	145.2	51.2	69.5	7.5	1,132.0	4.8% ●	46.5% ●	-0.9% ●
Caixa Seguridade's Equity Interest (%)	48.2%	60.0%	75.0%	75.0%	75.0%	75.0%	-	-	-	-
Caixa Seguridade's Equity Interest	122.2	363.2	108.9	38.4	52.1	5.6	690.4	7.6% ●	45.1% ●	-36.6% ●

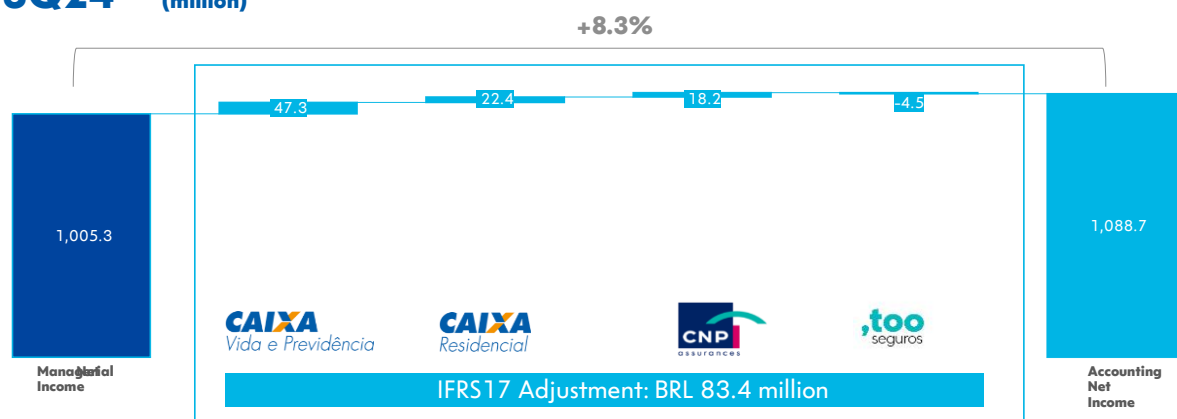
Distribution Business

GROUPING BRL million 3Q24	Corretora Caixa	BDF	Distribution Business	3Q24/ 3Q23	3Q24 /2Q24	9M24/ 9M23
Operating Margin	411.5	41.2	452.8	11.3% ●	2.4% ●	13.2% ●
Administrative Expenses	-6.0	0.0	-6.0	18.8% ●	-8.3% ●	23.6% ●
Tax Expenses	-65.3	-4.6	-70.0	11.3% ●	5.4% ●	12.6% ●
Financial Result	10.8	0.0	10.8	41.8% ●	-26.2% ●	-8.1% ●
Equity Result	0.0	0.0	0.0	- ●	- ●	- ●
Other Operating Income (Expenses)	0.0	0.0	0.0	- ●	100.0% ●	- ●
Operating Result	351.0	36.6	387.6	8.5% ●	0.3% ●	12.5% ●
Non-Current Assets	0.0	0.0	0.0	- ●	- ●	- ●
Earnings before Taxes and Equity Interests	351.0	36.6	387.6	8.5% ●	0.3% ●	12.5% ●
Income Tax	-87.7	-7.6	-95.3	10.0% ●	5.6% ●	8.7% ●
Social Contribution	-31.6	-2.8	-34.3	10.8% ●	5.6% ●	8.6% ●
Profit Sharing	-0.1	0.0	-0.1	- ●	- ●	- ●
Net Income for the Period	231.7	26.2	257.9	7.6% ●	-2.2% ●	14.3% ●
(+) Consolidation Adjustment Reversal	0.0	0.0	0.0	-	-	
Adjusted Net Income	231.7	26.2	257.9	7.6% ●	-2.2% ●	14.3% ●
Caixa Seguridade's Equity Interest (%)	100%	100%	100%	0.0%	0.0%	
Attributable to Caixa Seguridade	231.7	26.2	257.9	7.6% ●	-2.2% ●	14.3% ●

Exhibit 5. Results and Balance Sheet under IFRS 17

The following information provides a brief summary of the main impacts on the net income of Caixa Seguridade and investees with the adoption of IFRS 17, as of January 1, 2023, without eliminating the need to read the explanatory notes to the audited financial statements for additional information.

3Q24 (million)



Income Statement for Caixa Seguridade

Income Statement (BRL million)	3Q24	3Q23	Δ%	2Q24	Δ%	9M24	9M23	Δ%
Operating Revenues	1,335.5	1,260.6	5.9% ●	959.5	39.2% ●	3,476.2	3,454.0	0.6% ●
Results from Equity Interests	762.4	749.8	1.7% ●	414.2	84.1% ●	1,814.6	1,988.7	-8.8% ●
New Partnerships	561.1	444.2	26.3% ●	259.9	115.9% ●	1,283.4	1,325.0	-3.1% ●
Run-off	201.3	305.6	-34.1% ●	154.3	30.5% ●	531.1	663.7	-20.0% ●
Revenues with Commissioning	573.1	510.9	12.2% ●	545.3	5.1% ●	1,661.6	1,465.3	13.4% ●
Access to the Distribution Network/Use of Brand	41.2	38.5	7.2% ●	40.8	1.0% ●	133.9	117.1	14.3% ●
Security Brokerage or Intermediation	531.9	472.4	12.6% ●	504.5	5.4% ●	1,527.8	1,348.2	13.3% ●
Cost of Services	-120.4	-104.2	15.5% ●	-103.1	16.7% ●	-322.3	-282.2	14.2% ●
Other Operating Revenues/Expenses	-22.9	-94.3	-75.7% ●	-93.9	-75.6% ●	-219.7	-237.6	-7.5% ●
Administrative Expenses	-29.9	-30.6	-2.5% ●	-32.2	-7.3% ●	-98.1	-86.5	13.4% ●
Tax Expenses	-82.7	-63.4	30.3% ●	-67.0	23.4% ●	-216.3	-181.6	19.1% ●
Other Operating Revenues/Expenses	89.6	-0.2	- ●	5.3	1605.2% ●	94.7	30.5	210.7% ●
Operating Result	1,192.2	1,062.2	12.2% ●	762.4	56.4% ●	2,934.2	2,934.2	0.0% ●
Financial Result	67.9	31.7	114.5% ●	17.8	282.3% ●	78.4	78.7	-0.4% ●
Financial Revenues	70.0	32.5	115.3% ●	36.2	93.3% ●	132.8	110.7	20.0% ●
Financial Expenses	-2.1	-0.9	145.6% ●	-18.5	-88.6% ●	-54.4	-32.0	70.1% ●
Earnings before Taxes and Equity Interests	1,260.1	1,093.8	15.2% ●	780.2	61.5% ●	3,012.6	3,012.9	0.0% ●
Income Tax and Social Contribution	-171.4	-119.5	43.4% ●	-126.4	35.6% ●	-414.4	-354.8	16.8% ●
Net Income from Continuing Operations	1,088.7	974.3	11.7% ●	653.8	66.5% ●	2,598.2	2,658.1	-2.3% ●
Net Income from Discontinued Operations	0.0	0.0	- ●	0.0	- ●	0.0	0.0	- ●
Recurring Net Income	1,088.7	974.3	11.7% ●	653.8	66.5% ●	2,598.2	2,658.1	-2.3% ●
Capital Gain on Divestments	0.0	0.0	- ●	0.0	- ●	0.0	0.0	- ●
Accounting Net Income	1,088.7	974.3	11.7% ●	653.8	66.5% ●	2,598.2	2,658.1	-2.3% ●

Balance Sheet for Caixa Seguridade

Balance Sheet (BRL million)	Sep/24	Sep/23	Δ%	Jun/24	Δ%
ASSETS	13,943.2	14,401.0	-3.2%	13,700.5	1.8%
CURRENT	1,284.5	2,026.6	-36.6%	1,412.2	-9.0%
Cash and Cash Equivalents	0.5	0.3	58.6%	0.4	13.5%
Financial Instruments	913.0	1,878.9	-51.4%	884.7	3.2%
Dividends Receivable	212.2	0.0	-	339.7	-37.5%
Interest on Equity Receivable	18.7	17.7	5.7%	12.3	52.3%
Receivables	137.3	124.9	9.9%	172.4	-20.4%
Current Tax Assets	0.6	2.5	-	2.0	-
Other Assets	2.3	2.4	-4.2%	0.7	208.9%
Non-Current Assets Held for Sale	0.0	0.0	-	0.0	-
NON-CURRENT	12,658.8	12,374.4	2.3%	12,288.3	3.0%
Investments in Equity Interest	12,658.7	12,374.3	2.3%	12,288.3	3.0%
Other Assets	0.0	0.0	-31.9%	0.0	-9.0%
LIABILITIES	874.2	118.6	637.3%	1,010.0	-13.4%
CURRENT	871.0	115.3	655.3%	1,006.8	-13.5%
Payables	99.9	55.6	79.8%	104.0	-3.9%
Other Liabilities	0.0	0.0	145.0%	0.1	-85.1%
Dividends Payable	702.0	0.0	-	840.0	0.0%
Current Tax Liabilities	61.4	52.6	16.7%	57.8	6.3%
Deferred Tax Liabilities	7.6	7.1	7.0%	4.9	-
NON-CURRENT	3.3	3.3	-0.5%	3.3	-
Payables	3.3	3.3	-0.5%	3.3	-
SHAREHOLDERS' EQUITY	13,069.0	14,282.4	-8.5%	12,690.4	3.0%
Share Capital	2,756.7	2,756.7	0.0%	2,756.7	-
Reserves	3,630.5	1,717.1	111.4%	3,678.8	-1.3%
Equity Valuation Adjustments	5,577.4	5,619.3	-0.7%	5,585.5	-0.1%
Retained Earnings	1,104.4	4,189.2	-73.6%	669.5	65.0%
Adjustment for the Initial Adoption of IFRS	0.0	0.0	-	0.0	-
Additional Dividend Proposed	0.0	0.0	-	0.0	-

Income Statement for Holding XS1

Income Statement (BRL million)	3Q24	3Q23	Δ%	2Q24	Δ%	9M24	9M23	Δ%
Operating Margin	1,048.7	672.6	55.9%	509.9	105.7%	2,470.6	2,282.0	8.3%
Financial Result	121.7	83.7	45.5%	120.6	1.0%	374.1	381.5	-1.9%
Other Operating Revenues/Expenses	-53.6	-121.0	-55.7%	-136.5	-60.7%	-319.8	-346.9	-7.8%
Operating Result	1,116.9	635.3	75.8%	494.0	126.1%	2,524.9	2,316.6	9.0%
Gains or Losses on Non-Current Assets	0.0	34.4	-100.0%	0.0	-	0.0	85.6	-100.0%
Earnings before Taxes and Equity Interests	1,116.9	669.8	66.8%	494.0	126.1%	2,524.9	2,402.2	5.1%
Taxes on Profit	-441.0	-150.4	193.1%	-198.5	122.1%	-1,005.7	-985.7	2.0%
Profit Sharing	0.0	0.0	-	0.0	-	0.0	0.0	-
Net Income from Continuing Operations	675.9	519.3	30.1%	295.5	128.7%	1,519.2	1,416.5	7.3%
Net Income from Discontinued Operations	0.0	0.0	-	0.0	-	0.0	0.0	-
Net Income for the Period	675.9	519.3	30.1%	295.5	128.7%	1,519.2	1,416.5	7.3%
Earnout Adjustment	0.0	-24.4	-100.0%	2.9	-100.0%	6.0	-50.3	-111.9%
Net Income for the Period ex-Earn-Out	675.9	494.9	36.6%	298.4	126.5%	1,525.2	1,366.3	11.6%
Attributable to the Group's Shareholders	675.9	494.9	36.6%	298.4	126.5%	1,525.2	1,366.3	11.6%
(+) Consolidation Adjustment Reversal	0.0	0.0	-	0.0	-	0.0	0.0	-
(=) Attributable to the Group's Shareholders, Adjusted	675.9	494.9	36.6%	298.4	126.5%	1,525.2	1,366.3	11.6%
Attributable to Minority Interest in Subsidiaries	0.0	0.0	-	0.0	-	0.0	0.0	-
Caixa Seguridade's Equity Interest	405.5	311.6	30.1%	177.3	128.7%	911.5	849.9	7.3%

Balance Sheet for Holding XS1

Balance Sheet (BRL thousand)	Sep/24	Sep/23	Δ%	Jun/24	Δ%
ASSETS	186,814.2	168,768.3	10.7%	182,193.8	2.5%
Cash and Cash Equivalents	188.6	892.9	-78.9%	212.3	11.2%
Financial Investments	178,234.5	158,425.8	12.5%	173,392.8	2.8%
Assets from Insurance Operations	915.5	1,688.4	-45.8%	1,001.5	-8.6%
Assets from Re-Insurance Operations	0.0	3.6	100.0%	0.0	-
Securities and Credits Receivable	295.3	163.8	80.4%	342.4	13.7%
Tax Assets	230.6	241.1	-4.4%	236.2	-2.4%
Investments	0.0	0.0	-	0.0	-
Intangible Assets	5,998.9	6,259.4	-4.2%	6,066.1	-1.1%
Other Assets	950.7	1,093.2	-13.0%	942.4	0.9%
LIABILITIES	174,681.1	156,921.8	11.3%	170,357.4	2.5%
Operating Liabilities	246.7	0.0	-	235.9	4.6%
Tax Liabilities	1,160.5	1,479.7	-21.6%	1,154.7	0.5%
Debts from Insurance and Re-insurance/Premium Bond Operations	171,965.0	153,916.3	11.7%	167,334.2	2.8%
Technical Provisions	0.0	0.0	-	0.0	-
Judicial Provisions	917.4	873.7	5.0%	904.5	1.4%
Other Liabilities	391.5	652.1	-40.0%	728.0	46.2%
SHAREHOLDERS' EQUITY	12,133.1	11,846.6	2.4%	11,836.4	2.5%

Income Statement for Caixa Residencial

XS3 Seguros - Income Statement (BRL million)	3Q24	3Q23	Δ%	2Q24	Δ%	9M24	9M23	Δ%
Operating Margin	208.7	202.6	3.0%	292.5	-28.7%	820.4	565.1	45.2%
Financial Result	111.2	7.5	-	-	-	-341.7	260.5	-
Other Operating Revenues/Expenses	-28.1	-20.7	35.3%	-22.8	23.1%	-72.6	-49.8	45.7%
Operating Result	291.8	189.4	54.1%	-5.3	-	406.2	775.7	-47.6%
Gains or Losses on Non-Current Assets	0.0	0.0	-	0.0	-	0.0	0.0	-
Earnings before Taxes and Equity Interests	291.8	189.4	54.1%	-5.3	-	406.2	775.7	-47.6%
Taxes on Profit	-116.7	-75.8	54.1%	2.1	-	-162.5	-310.3	-47.6%
Profit Sharing	0.0	-2.4	-	0.0	-	0.0	-7.3	-
Net Income from Continuing Operations	175.1	111.2	57.4%	-3.2	-	243.7	458.2	-46.8%
Net Income from Discontinued Operations	0.0	0.0	-	0.0	-	0.0	0.0	-
Net Income for the Period	175.1	111.2	57.4%	-3.2	-	243.7	458.2	-46.8%
Attributable to the Group's Shareholders	175.1	111.2	57.4%	-3.2	-	243.7	458.2	-46.8%
(+) Consolidation Adjustment Reversal	0.0	0.0	-	0.0	-	0.0	0.0	-
(=) Attributable to the Group's Shareholders, Adjusted	175.1	111.2	57.4%	-3.2	-	243.7	458.2	-46.8%
Attributable to Minority Interest in Subsidiaries	0.0	0.0	-	0.0	-	0.0	0.0	-
Caixa Seguridade's Equity Interest	131.3	83.4	57.4%	-2.4	-	182.8	343.6	-46.8%

Balance Sheet for Caixa Residencial

Balance Sheet (BRL thousand)	Sep/24	Sep/23	Δ%	Jun/24	Δ%
ASSETS	2,956.2	2,795.8	5.7%	2,890.1	2.3%
Cash and Cash Equivalents	0.0	4.0	-99.1%	0.5	-93.7%
Financial Investments	1,327.4	1,089.8	21.8%	1,230.6	7.9%
Assets from Insurance Operations	366.2	490.5	-25.3%	374.8	-2.3%
Assets from Re-Insurance Operations	0.0	0.0	-	0.0	-
Securities and Credits Receivable	5.2	-119.2	-104.3%	6.2	-17.0%
Tax Assets	0.0	0.0	-	0.0	-
Investments	0.0	0.0	-	0.0	-
Intangible Assets	1,254.1	1,327.6	-5.5%	1,274.7	-1.6%
Other Assets	3.3	3.1	5.3%	3.1	5.4%
LIABILITIES	1,014.3	758.6	33.7%	1,006.6	0.8%
Operating Liabilities	513.9	661.1	-22.3%	505.2	1.7%
Tax Liabilities	0.0	98.1	-100.0%	3.2	-99.4%
Debts from Insurance and Re-insurance/Premium Bond Operations	0.0	0.0	-	0.0	-
Technical Provisions	0.0	0.0	-	0.0	-
Judicial Provisions	0.3	0.2	37.9%	0.4	-18.3%
Other Liabilities	500.1	-0.9	-	497.7	0.5%
SHAREHOLDERS' EQUITY	1,941.9	2,037.2	-4.7%	1,883.5	3.1%

Income Statement for CNP Holding

Income Statement (BRL million)	3Q24	3Q23	Δ%	2Q24	Δ%	9M24	9M23	Δ%
Operating Margin	413.5	236.0	75.2%	356.5	16.0%	1147.0	1062.0	8.0%
Financial Result	52.5	101.3	-48.2%	61.0	-14.0%	147.1	301.6	-51.2%
Other Operating Revenues/Expenses	4.3	9.3	-53.8%	-20.2	-121.1%	-34.6	-103.0	-66.4%
Operating Result	470.2	346.6	35.7%	397.2	18.4%	1,259.6	1,260.7	-0.1%
Gains or Losses on Non-Current Assets	0.0	0.0	-	0.0	-100.0%	0.0	0.0	-
Earnings before Taxes and Equity Interests	470.2	346.6	35.7%	397.2	18.4%	1,259.6	1,260.7	-0.1%
Taxes on Profit	-180.0	191.2	-194.1%	-150.7	19.5%	-481.4	-167.2	187.9%
Profit Sharing	0.0	0.0	-	0.0	-	0.0	0.0	-
Net Income from Continuing Operations	290.2	537.8	-46.0%	246.5	17.7%	778.1	1,093.4	-28.8%
Net Income from Discontinued Operations	0.0	0.0	-	0.0	-	0.0	0.0	-
Net Income for the Period	290.2	537.8	-46.0%	246.5	17.7%	778.1	1,093.4	-28.8%
Caixa Seguridade's Equity Interest	140.0	259.5	-46.0%	119.0	17.7%	375.4	527.6	-28.8%

Balance Sheet for CNP Holding

Balance Sheet (BRL thousand)	Sep/24	Sep/23	Δ%	Jun/24	Δ%
ASSETS	10,961.0	10,416.0	5.2%	10,530.3	4.1%
Cash and Cash Equivalents	11.7	13.0	-9.9%	12.9	-8.7%
Financial Investments	5,796.3	5,809.8	-0.2%	5,746.9	0.9%
Assets from Insurance Operations	796.1	0.0	-	509.5	56.2%
Assets from Re-Insurance Operations	0.0	49.7	-100.0%	0.0	-
Securities and Credits Receivable	368.7	2,693.5	-86.3%	424.4	-13.1%
Tax Assets	862.7	1,225.9	-29.6%	876.1	-1.5%
Investments	151.8	112.3	35.1%	136.5	11.2%
Intangible Assets	172.4	180.6	-4.6%	177.1	-2.7%
Other Assets	2,801.3	331.1	746.0%	2,646.9	5.8%
LIABILITIES	5,561.8	5,224.7	6.5%	5,418.6	2.6%
Operating Liabilities	78.7	279.5	-71.9%	73.4	7.2%
Tax Liabilities	814.7	962.9	-15.4%	702.5	16.0%
Debts from Insurance and Re-insurance/Premium Bond Operations	361.7	778.3	-53.5%	468.3	-22.8%
Technical Provisions	0.0	3.8	-100.0%	0.0	-
Judicial Provisions	4,081.9	3,063.9	33.2%	4,027.8	1.3%
Other Liabilities	224.8	136.2	65.0%	146.5	53.4%
SHAREHOLDERS' EQUITY	5,399.2	5,191.3	4.0%	5,111.8	5.6%

Income Statement for Too Seguros

Too Seguros - Income Statement (BRL million)	3Q24	3Q23	Δ%	2Q24	Δ%	9M24	9M23	Δ%
Operating Margin	148.5	86.0	72.6%	117.6	26.3%	385.4	265.3	45.2%
Financial Result	35.8	42.0	14.8%	35.9	-0.2%	106.4	107.7	-1.2%
Other Operating Revenues/Expenses	0.0	0.0	-	0.0	-	0.0	0.0	-
Operating Result	184.3	128.1	43.9%	153.4	20.1%	491.7	373.0	31.8%
Gains or Losses on Non-Current Assets	0.0	0.0	-	0.1	-131.3%	0.0	-2.0	-102.2%
Earnings before Taxes and Equity Interests	184.3	128.1	43.9%	153.5	20.1%	491.8	371.0	32.6%
Taxes on Profit	-68.8	-46.9	46.5%	-57.7	19.3%	-183.4	-136.1	34.7%
Profit Sharing	0.0	0.0	-	0.0	-	0.0	0.0	-
Net Income from Continuing Operations	115.5	81.1	42.4%	95.8	20.5%	308.4	234.8	31.3%
Net Income from Discontinued Operations	0.0	0.0	-	0.0	-	0.0	0.0	-
Net Income for the Period	115.5	81.1	42.4%	95.8	20.5%	308.4	234.8	31.3%
Caixa Seguridade's Equity Interest	56.6	39.7	42.4%	47.0	20.5%	94.5	75.3	25.5%

Balance Sheet for Too Seguros

Balance Sheet (BRL thousand)	Sep/24	Sep/23	Δ%	Jun/24	Δ%
ASSETS	2,651.0	2,321.8	14.2%	2,460.7	7.7%
Cash and Cash Equivalents	0.6	0.6	0.3%	0.8	-21.9%
Financial Investments	1,766.0	1,566.9	12.7%	1,632.0	8.2%
Assets from Insurance Operations	0.0	13.1	-100.0%	0.0	-
Assets from Re-Insurance Operations	286.0	256.2	11.7%	249.3	14.7%
Securities and Credits Receivable	0.0	0.0	-	0.0	-
Tax Assets	38.5	59.4	-35.2%	74.6	-48.4%
Investments	0.0	0.0	-	0.0	-
Intangible Assets	296.5	307.2	-3.5%	299.1	-0.9%
Other Assets	263.4	118.3	122.6%	204.9	28.5%
LIABILITIES	1,573.8	1,345.7	17.0%	1,504.6	4.6%
Operating Liabilities	121.5	102.7	18.3%	98.5	23.4%
Tax Liabilities	112.3	111.1	1.1%	109.8	2.3%
Debts from Insurance and Re-insurance/Premium Bond Operations	1,229.9	989.5	24.3%	1,178.1	4.4%
Technical Provisions	0.0	0.0	-	0.0	-
Judicial Provisions	0.0	0.0	-	0.0	-
Other Liabilities	110.0	142.3	-22.7%	118.2	-6.9%
SHAREHOLDERS' EQUITY	1,077.2	976.1	10.4%	956.1	12.7%

Exhibit 6. Glossary

B2B – Business to Business, business model selling products/services to other companies.

B2C – Business to Consumer, business model focused on selling products or services to the end consumer.

BDF – Bancassurance Distribution Fee, fee paid by the Insurer to Caixa Seguridade to access the distribution network and use the brand.

Contribution – Amount corresponding to contributions destined to fund private pensions.

Earn-Out – Incentive mechanism linked to performance in terms of volume and profitability, to be paid to Caixa by the investee, recognized as trading operating expenses in XS2 Vida e Previdência.

ESG – Acronym for the definition of corporate sustainability: Environmental (E), Social (S) and Governance (G). Refers to what companies and entities are doing to be socially responsible, environmentally sustainable and managed correctly.

Combined Ratio (IC) – Ratio of total operating costs compared to premiums earned and revenues from premium bonds products.

Expanded Combined Ratio (ICA) – In addition to the Combined Ratio variables, it considers the Financial Result in its calculation.

Commissioning Ratio – Indicator that considers the cost of acquisition over premiums earned on the products.

Administrative Expenses Ratio (IDA) – Ratio of administrative expenses compared to premiums earned and revenues from premium bonds products.

Loss ratio – Indicator that evaluates the loss ratio over premium earned.

LPC – Launch Performance Commission – Selling expenses, which reflect an incentive mechanism linked to performance in terms of volume and profitability, to be paid to Caixa Seguridade, by the investee, recognized in Caixa Vida e Previdência.

Accounting Net Income – Considers the capital gain on the divestment of equity interests according to accounting standard CPC 50 – Insurance Contracts (IFRS 17).

Managerial Net Income – Considers the effects from capital gain on the divestment of equity interests according to accounting standard CPC 11 – Insurance Contracts (IFRS 4).

Normalized Net Income – Excludes the effects from capital gain on the divestment of equity interests according to accounting standard CPC 11 – Insurance Contracts (IFRS 4), in addition to non-recurring effects to the loss ratio.

MEP – Revenues from investments in equity interests, which can be by MEP – Equity Method or IOE – Interest on Equity.

Risk Business – Segments of the insurance segment and assistance services.

Accumulation Business – Private Pension, Premium Bonds and Credit Letters groups.

Continued Operations – These are the investee companies in which Caixa Seguridade maintains an equity stake.

Discontinued Operations – These are the investee companies in which Caixa Seguridade maintains an equity stake.

Other Non-Strategic – Includes Insurance segments for which Caixa Seguridade has not established a new partnership and that do not represent a significant share in the Company's operations.

Single Payment (PU) – Premium Bonds or Written Insurance Premiums that provides for a single payment.

Monthly Payment (PM) – Premium Bonds or Insurance Premium Issued that provides for a payment to be made every month of the respective term.

Run-Off Partnerships – These are partnerships identified as non-strategic and in the process of being discontinued.

PGBL – *Plano Gerador de Benefício Livre* to designate plans that, during the deferral period, have the compensation of the mathematical provision of benefits to be granted based on the profitability of the investment portfolio(s) of FIE(s), in which all respective resources are invested,

without guarantee of minimum compensation and updating balances and always structured in the variable contribution modality.

PRONAMPE – Program to Support Micro and Small Enterprises.

Revenues from the Distribution Business – Comprises revenues from brokerage of insurance products traded through Caixa Corretora, and revenues from access to the distribution network and use of the CAIXA brand, called BDF (Bancassurance Distribution Fee), a fee charged for the use of the CAIXA distribution network before the start of own brokerage.

Funds Raised – Installments received by Caixa Consórcios.

Caixa Network – Employees of Caixa's distribution network.

ROE – Average Return on Equity.

SUSEP – Superintendence of Private Insurance.

VGBL – *Vida Gerador de Benefício Livre* to designate plans that, during the deferral period, have the compensation of the mathematical provision of benefits to be granted based on the profitability of the investment portfolio(s) of FIE(s), in which all respective resources are invested, without guarantee of minimum compensation and updating balances and always structured in the variable contribution modality.