



MONTHLY PERFORMANCE

SUSEP Segments | October/2021

CAIXA *Seguridade*



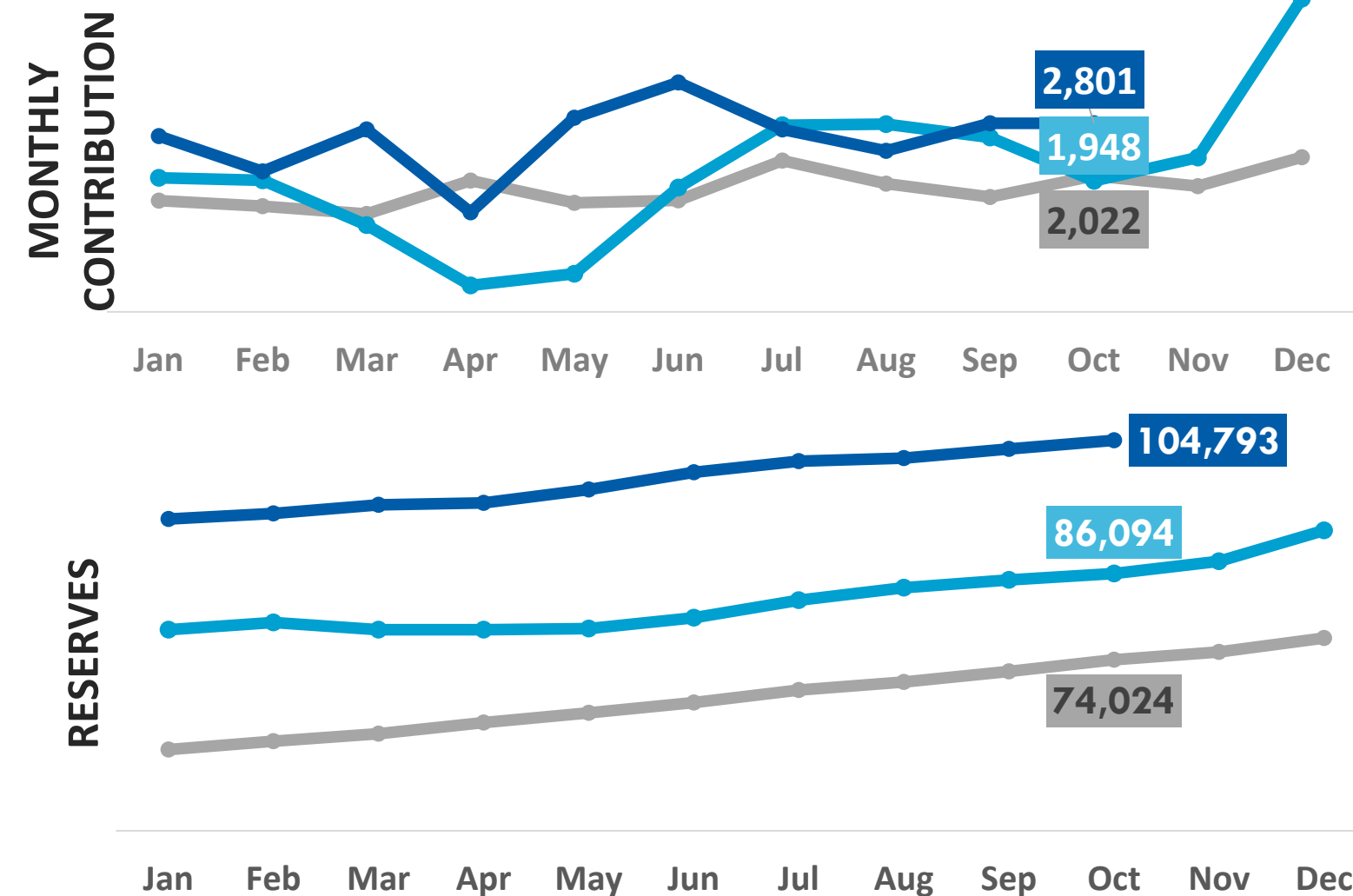
Contribution and Reserve | Pension

Caixa Seguridade

oct/21 Δ% oct/20

Monthly contribution	2,801.1	+43.8%
Accumulated contribution	25,896.8	+42.7%
Reserves	104,793.0	+21,7%

Evolution | Pension



Pension

The **Pension** segment presented in Oct/21 an increase of 47.2% in the volume of contributions compared to Oct/20, with the accumulated result for 2021 being 42.7% higher than the same period in 2020. With the objective of promoting competitiveness, in addition to 3 new risk diversification categories and 25 new pension investment funds created in September, 19 new pension investment funds were created in Oct/21, increasing to 83 the investment options for Caixa Vida & Previdência customers up to the measured period. Every week, in October, Caixa Seguridade's sales team participated in the "Multiplica Prev", a group that brings together 4,500 employees selling Pension Plans from Caixa's Retail Network, where training sessions were held with sales pitches and, in particular, the exhibition of the new portfolio of funds.

In Oct/21, Pension Reserves grew by 21.7% compared to Oct/20, reaching the amount of R\$ 104.8 billion, determined by the sustainability of net fundraising, with the increase of new contributions and the stability of redemption levels.

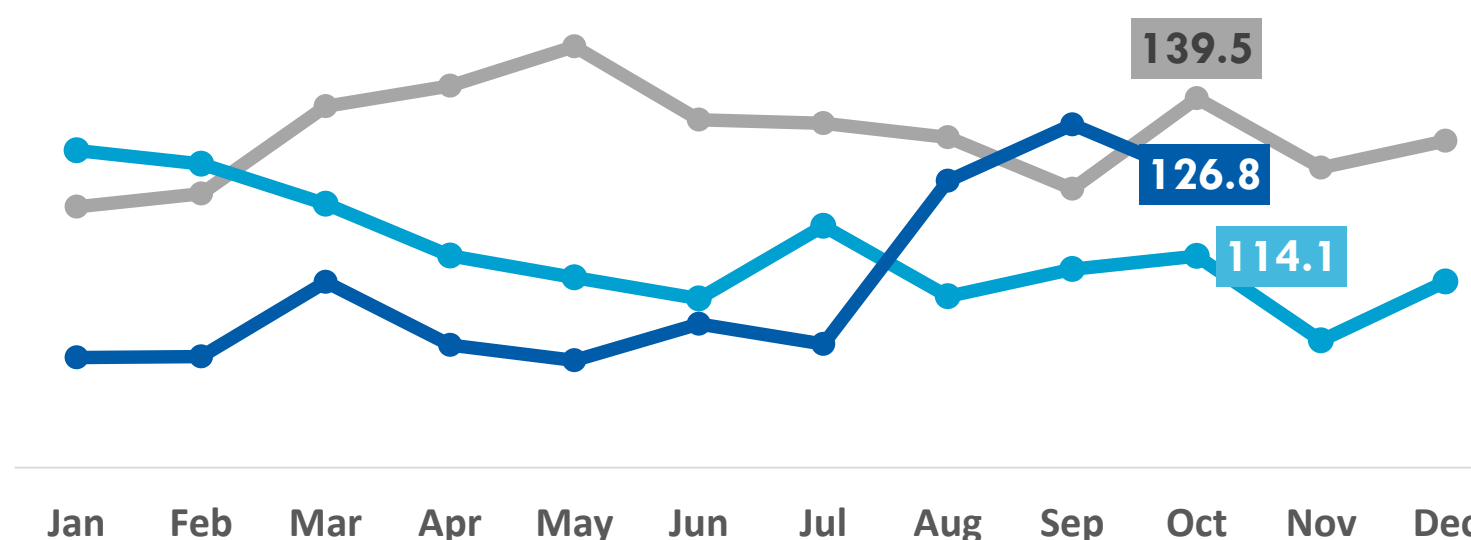
Collection & Provision | Premium Bonds

Caixa Seguridade

oct/21 Δ% oct/20

Monthly Collection	126.8	+11.2%
Collection YTD	1,094.2	-6,3%
Technical provisions	3,211.1	+3,6%

Monthly Collection | Premium Bonds



Premium Bonds

For the **Premium Bonds** segment, the revenue in Oct/21 were 11.2% higher than Oct/20. With the new agreement, Caixa Seguridade and Icatu started the formatting of the new portfolio with strong commercial movement and sales targeting at CCAs and Lottery Stores, which produced an increase in the production volume in the third quarter of 2021.

In October, the highlight were the launched of XCAP do Bem, which part of the collection targeted to Association of Parents and Friends of Exceptional Children (APAE).

Insurance

Written Premium | Month

Insurance Lines	Caixa Seguridade	
	oct/21	Δ% oct/20
Mortgage	232.8	+4.9%
Home	53.2	-2.3%
Credit Life	142.5	-51.1%
Life	158.8	-2.5%
Personal Accidents	8.2	-19.7%
Others non strategic ¹	41.6	-18.7%
Total	637.1	-19.5%

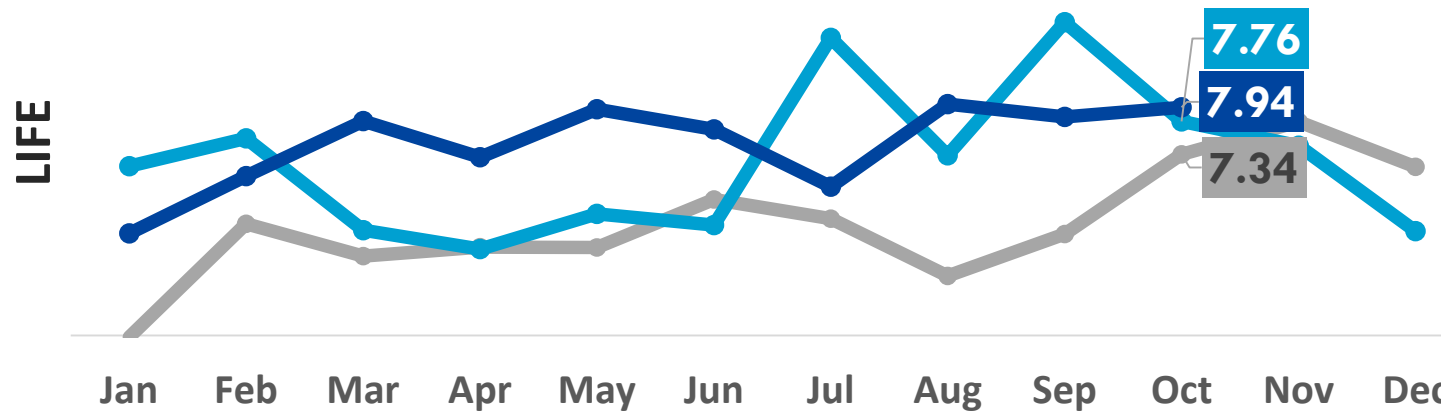
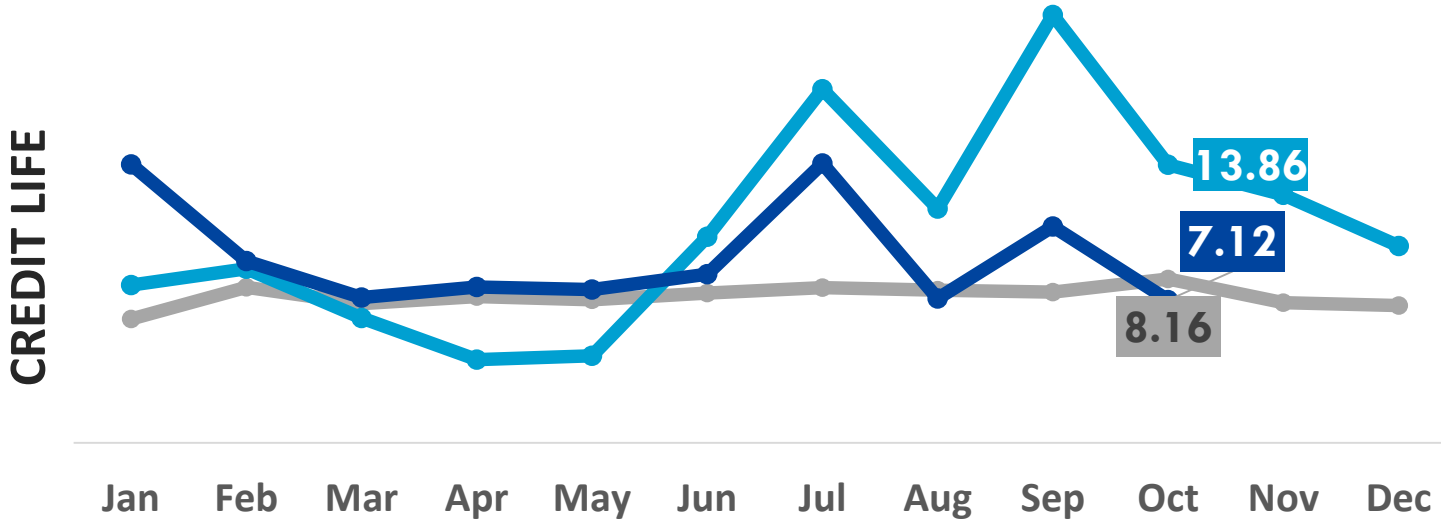
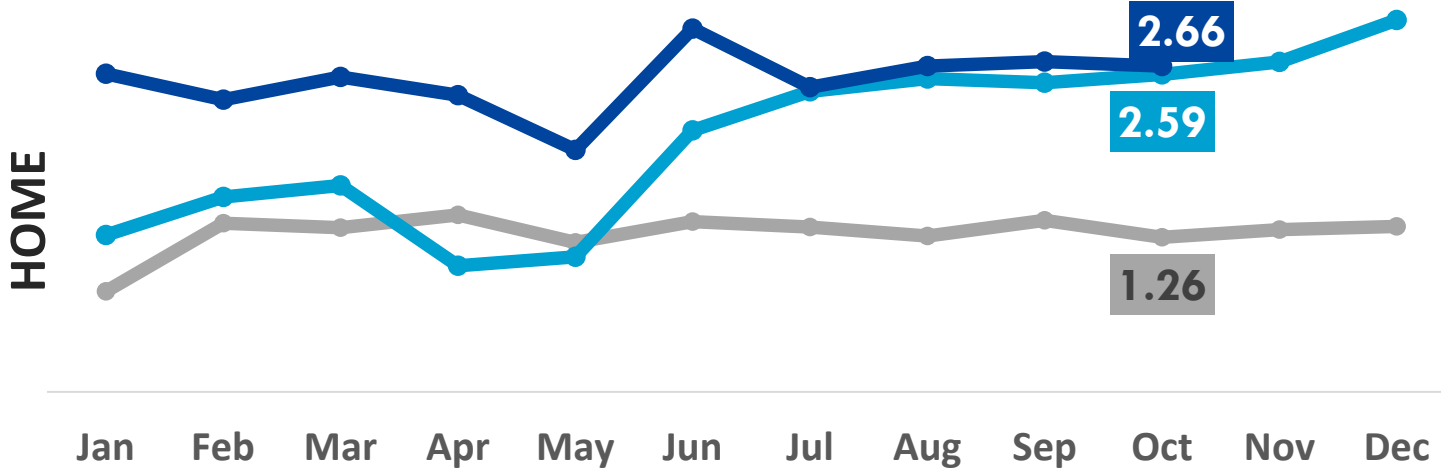
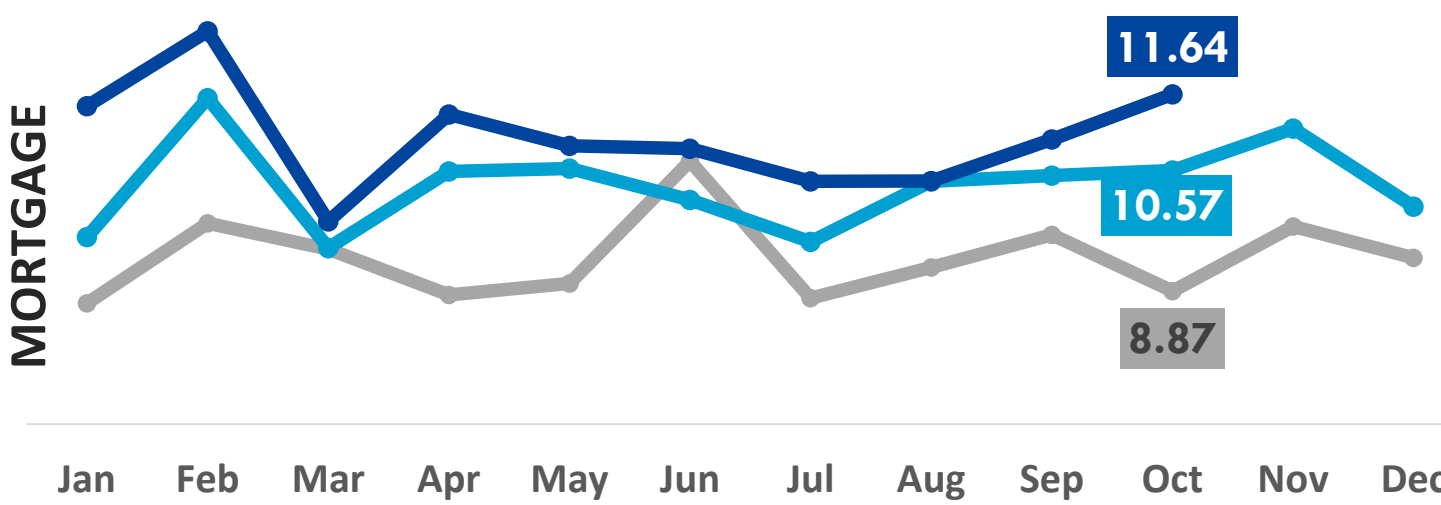
Written Premium | YTD

Insurance Lines	Caixa Seguridade	
	10M21	Δ% 10M20
Mortgage	2.288,6	+6.6%
Home	529,4	+32.7%
Credit Life	1.933,8	-13.7%
Life	1.555,6	+1.5%
Personal Accidents	89,9	+18.9%
Others non strategic ¹	502,1	+9.1%
Total	6.899,3	+0,6%

1 Includes run-off insurance lines, which have not established new strategic partnerships: Auto insurance; Corporate; and others less relevant.

2 Credit line of the National Program for Support to Micro and Small Enterprises (PRONAMPE) to assist in the development and strengthening of your business and support them in coping with the impacts caused by COVID-19.

2021 2020 2019 Written Premium | Daily Average



The evolution of the **Mortgage** is determined mainly by the stock of policies in force, which guarantees stability in monthly premium issuances. The performance for the month of October is in line with the result of recent months, with growth of 4.9% compared to Oct/20 and 6.6% in the accumulated comparison, maintaining Caixa Seguridade as the market leader.

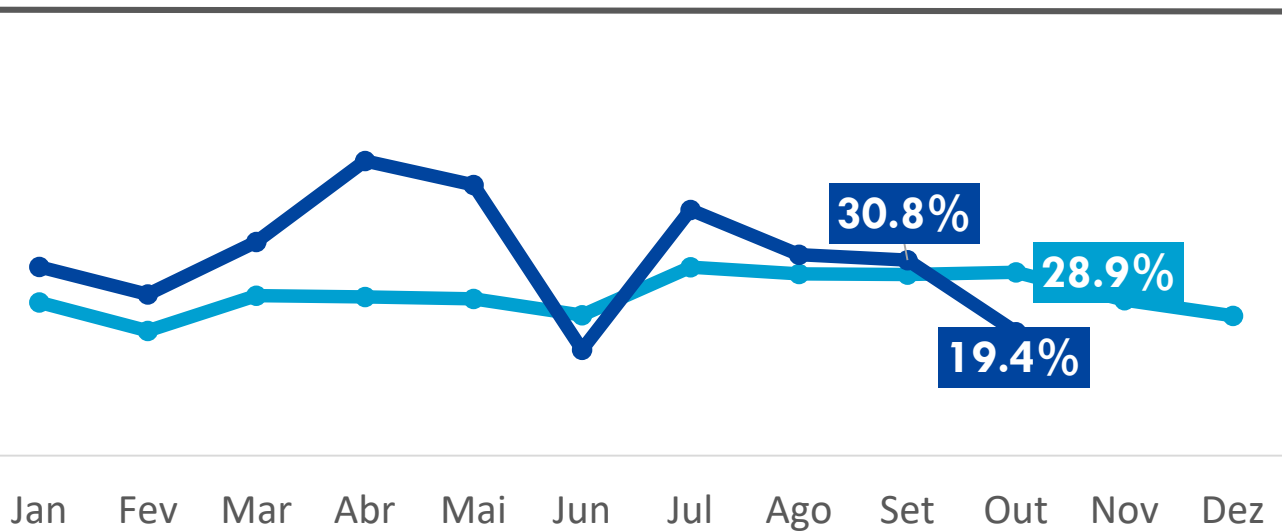
The **Home** remained stable for month of October. The accumulated growth in the year is 32.7%, with a small decrease this month in terms of issuance compared to the month of Oct/20. In October, we had a significant increase in the daily average of premiums issued, but the difference is not noticed in the accumulated result due to the lower number of business days in relation to the previous year.

The performance of **Credit Life** is strongly related to CAIXA's credit strategy and in October 2020 the production of corporate credit was 18% from the same month in 2020, but this year we observed a 63% increase in cross sell, showing that the implemented strategies were assertive. The Credit Life accumulated in the year is lower than that seen in 2020, as a result of a greater concession, in that year, by PRONAMPE.

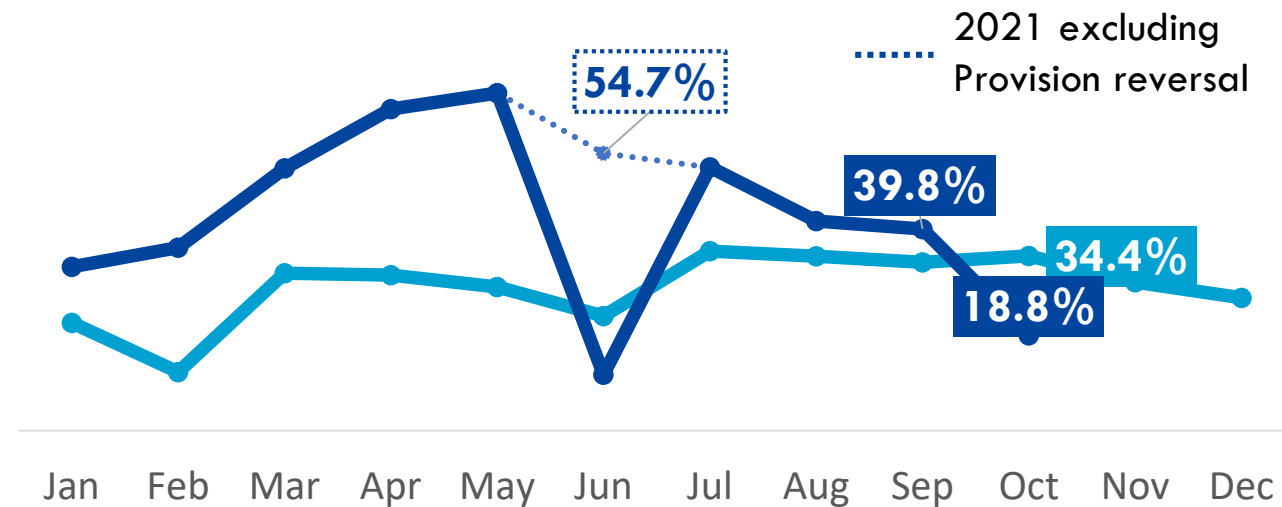
The **Life** presented in the accumulated of 2021 an increase of 1.5% in relation to 2020. In October, we focused, in the Life branch, on the commercialization of the Retail segment. The number of policy issuances increased by 5.8%, which demonstrates an increase in the penetration of CAIXA's Retail customer base

CONSOLIDATED

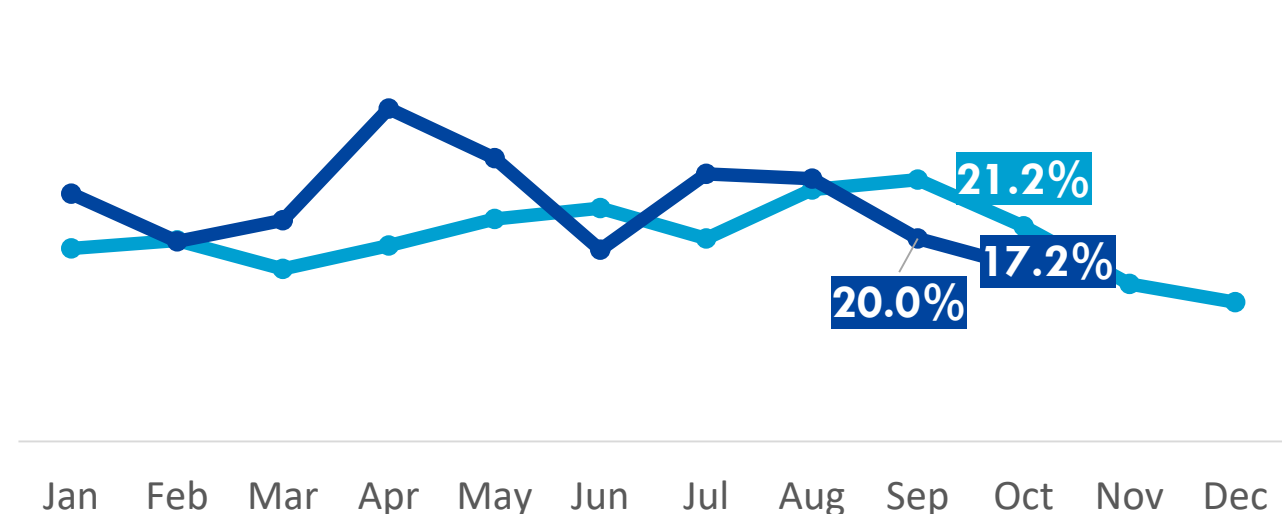
2021 2020 Claims Ratio | % Earned Premium



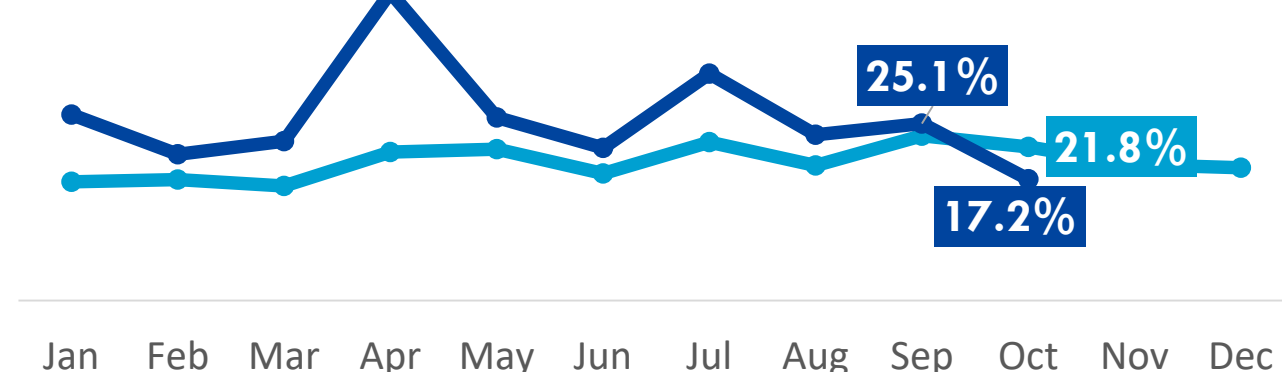
MORTGAGE



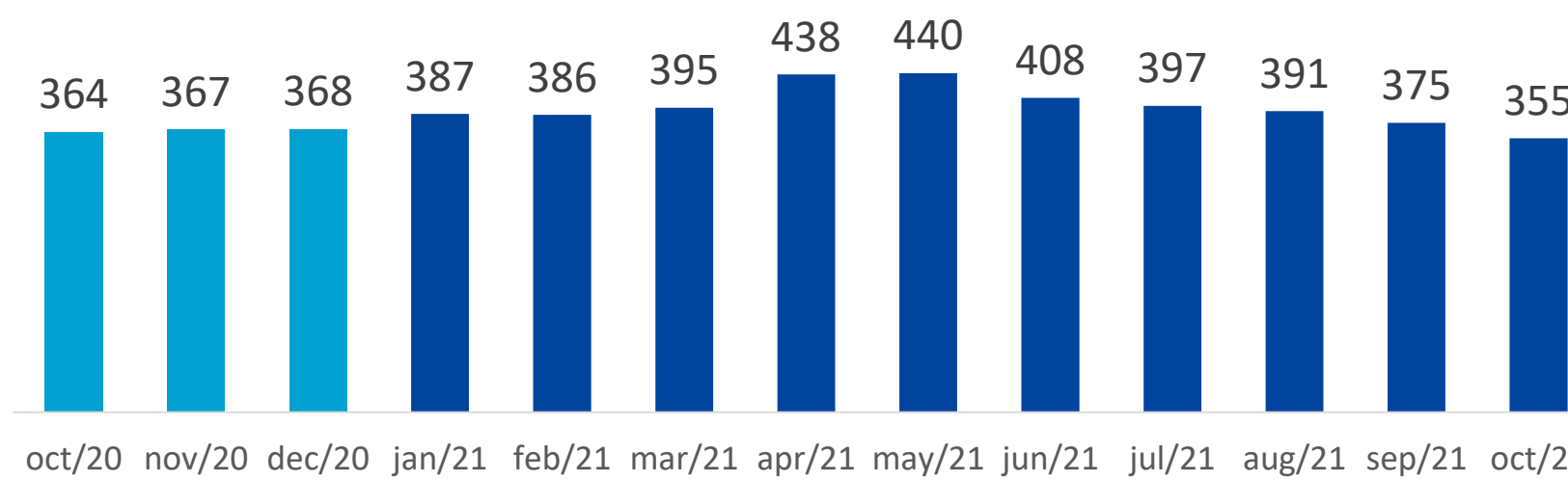
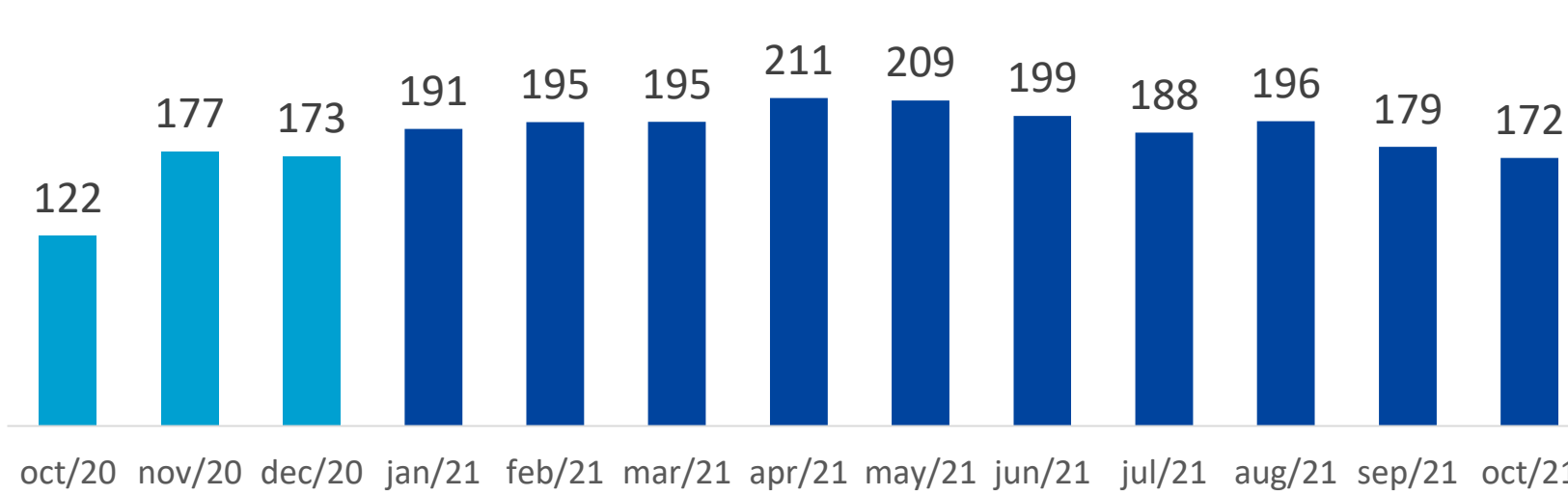
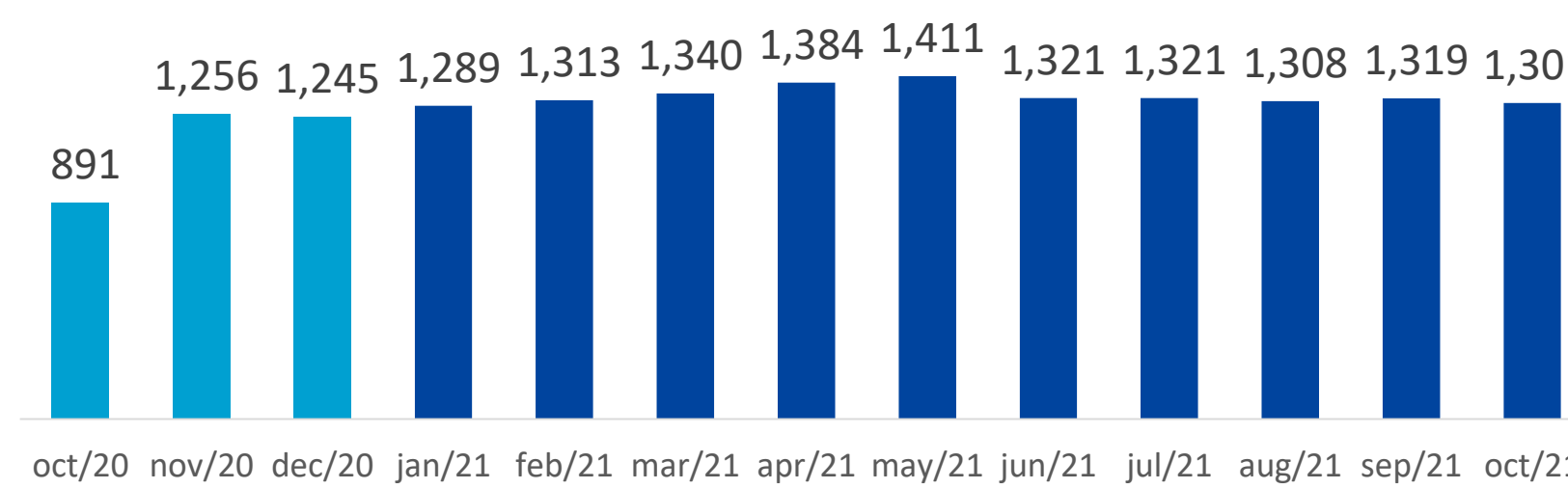
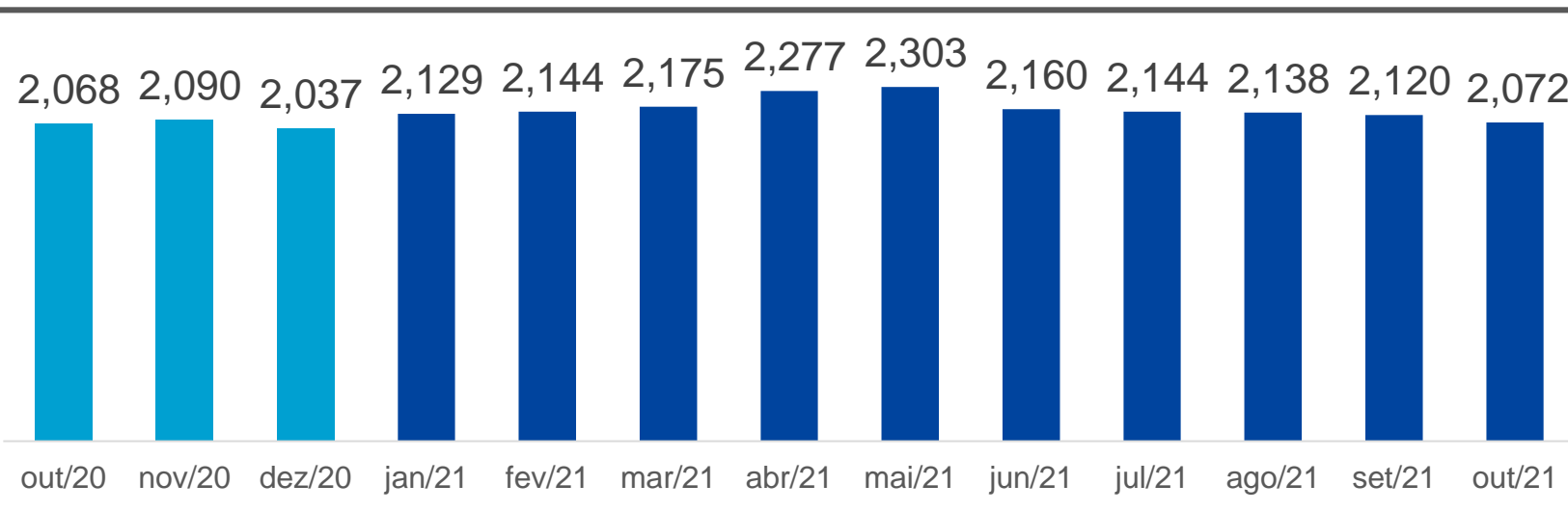
CREDIT LIFE



LIFE



2021 2020 Claims Provision¹ | Balance



Insurance

Every **Life** insurance lines presented a strong reduction in the claims ratio compared to previously months, reinforcing the downward trend initiated in July. The ratio was reduced 9.4 p.p. compared to last year ratio and 11.4% compared to last month. The fall in the ratio is mainly due to the decrease in claims of cause of death by disease related to COVID-19, also influenced by the higher level of premium earned in the mainly insurance lines.

In the **Mortgage**, the decrease of claims of death by disease related to COVID-19 resulted in a reduction of 52% in claims level, compared to previous month, lower than monthly average of 2020, but still higher than 2019 levels, the previous period of pandemic. In addition, the evolution of policies stock and the consequent growth of earned premium benefited the claims ratio resulting in the lowest monthly average in past two years.

In the **Credit Life**, claims was higher than monthly average of 2020, but in October was 27% lower than the 9 months level in 2021 also caused by decrease in claims caused by COVID-19. The strong commercial result in the previously periods, in special the second semester of 2020, have maintained a consistent increase in earned premiums this year, also resulting in the best performance of the ratio.

In same context, the **Life** line have maintained the downward trend due to the to the decrease in claims caused by COVID-19, and the increase of earned premiums between Sep/21 and Oct/21. The index of Oct/21 was 7.9% lowest than Sep/21 and 4.6% lowest than Oct/20.

¹ Claims Provision = IBNR + PSL + PDR

Insurance

DataSource: SUSEP - <http://www2.susep.gov.br/menuestatistica/SES/principal.aspx> | Downloadable SES Database: Base de Dados do SES ,updated 202110

Issued Premium: Arquivo SES_seguros | COLUMNS F of the report

Claims Ratio: Index calculated by dividing Claims Occurred (arquivo SES_seguros | Coluna O do Relatório) per Earned Premium (arquivo SES_seguros | Coluna H do Relatório).

Claims Provision (IBNR + PSL + PDR): Arquivo SES_provramos | for IBNR values from Report Column I, for PSL values from Report Column H and for PDR values from Report Column U.

Company Codes - Column B of the database: 05631, 08141, 04421, 03476

Insurance Line Codes - Column C of the database:

Mortgage: 1061, 1065, 1068

Credit Life: 0977, 1377

Life: 0929, 0936, 0969, 0980, 0983, 0984, 0986, 0987, 0990, 0991, 0992, 0993, 0994, 0997, 1329, 1336, 1369, 1383, 1384, 1386, 1390, 1391, 1392, 2201, 2202, 2203, 2293

Personal Accidents: 0981, 0982, 1381

Home: 0114

Others non strategic:
Auto: 0520, 0524, 0525, 0526, 0531, 0542, 0553, 0544

Corporate: 0118

Others: 0111, 0112, 0,113, 0116, 0117, 0141, 0142, 0143, 0167, 0171, 0173, 0176, 0195, 0196, 0234, 0727, 0274, 0310, 0313, 0327, 0351, 0378, 0433, 0435, 0437, 0457, 0484, 0523, 0583, 0588, 0589, 0621, 0622, 0623, 0628, 0632, 0638, 0644, 0652, 0654, 0655, 0656, 0658, 0711, 0739, 0740, 0743, 0745, 0746, 0747, 0748, 0749, 0750, 0775, 0776, 0819, 0848, 0849, 0859, 0860, 0870, 0949, 0996, 1066, 1101, 1102, 1103, 1104, 1105, 1106, 1107, 1108, 1109, 1130, 1161, 1162, 1163, 1164, 1165, 1198, 1279, 1285, 1286, 1287, 1299, 1380, 1387, 1396, 1417, 1428, 1433, 1457, 1528, 1535, 1537, 1574, 1597, 1601, 1602, 1603, 1734, 1872, 1985, 2079, 2199

Pension

Contribution: SUSEP - <http://www2.susep.gov.br/menuestatistica/SES/principal.aspx> / Downloadable SES Database: Base de Dados do SES, updated 202110| arquivo SES_Contrib_Benf
For contributions, Column D of the Report.

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

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

Premium Bonds

Collection: SUSEP - <http://www2.susep.gov.br/menuestatistica/SES/principal.aspx> | Downloadable SES Database: Base de Dados do SES, updated 202110 | arquivo SES_Dados_Cap
For revenue is selected Column E os the report.

Company Codes - Column A of the database: 24872, 25585.

Technical Provision: SUSEP - <http://www2.susep.gov.br/menuestatistica/SES/principal.aspx> | Empresas | Capitalização: Demonstrações Contábeis | Passivo
Technical Provision: Provisões Técnicas Capitalização and the company codes 24872 e 25585.

Disclaimer

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

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

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

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